



OCTOBER 2021

Equitable Entrepreneurship: Empowering Women Through eCommerce

ebay



EXECUTIVE SUMMARY

This report presents findings demonstrating how access to ecommerce opportunities on eBay have helped women, from small business owners to hard-working entrepreneurial individuals, deal with the economic and social challenges of the COVID-19 pandemic.

Small businesses have been hard hit by the pandemic and related shutdowns. Supporting our vibrant, creative, and compassionate community of sellers during difficult times has always been a top eBay priority. In Part 1, evidence is presented that small business retailers across America, facing unprecedented shifts in consumer preferences as well as physical disruptions, were able to turn to eBay's marketplace to effectively connect online with consumers across the country and around the world to not only survive, but thrive during the initial months of the pandemic. During this time, ecommerce strategies went from a forward-thinking growth plan to a business imperative. eBay helped small businesses and entrepreneurs, many led by women, quickly adapt. In the initial six months following the imposition of shutdowns and business restrictions in March 2020, the number of eBay-enabled small businesses in the US grew 34 percent over the same time frame in the previous year. Sales by US-based eBay-enabled small businesses grew by an even greater 38 percent over the previous year. Additionally, 84 percent of eBay-enabled small businesses said that the platform has been essential to keeping their business open and connected to customers during the pandemic.

Part 2 focuses more directly on the disproportionate economic and personal impacts of the pandemic on women, and how selling on the eBay marketplace provided critical economic opportunities. Across America, women have been more likely to be directly impacted by pandemic shutdowns because statistically they are disproportionately represented in many of the business sectors most negatively impacted such as hospitality, food service, in-store retail and the arts. Women also have reported that they took on more of the drastically increased household burdens that came with remote-school, remote-work, childcare disruptions, and other hardships. A July 2021 seller survey indicates that selling on eBay proved to help meet some of the financial needs of women impacted by these challenges of the pandemic. Notable findings include 69 percent of women reporting that the ability to sell on eBay was a benefit during the pandemic, 73 percent citing the need to earn income for themselves or revenue for their businesses as top motivating factors for selling on eBay, and 74 percent noting the flexibility of working from home as a key benefit.

The ability for sellers to use ecommerce to reach beyond their local markets took on special importance during the pandemic, when in-person retail along with many kinds of face-to-face work were restricted for a variety of reasons. Part 3 of the report looks to trade data for eBay-enabled small businesses to illustrate how connecting with shoppers around the world has consistently been an important part of the eBay marketplace. A massive 97 percent of US women-owned eBay-enabled small businesses exported in 2019 – a far higher rate than businesses that have not embraced online tools – and reached on average 16 different countries, again dwarfing traditional export reach. They are effectively Small Business Global Traders, and they operate from cities and towns across America.

Empowering Women Through eCommerce

69%

of women said that the **ability to sell on eBay was a benefit during the COVID-19 pandemic.**

82%

of women who were **new to eBay** or who **increased their selling because of the pandemic** said they did so **because of job loss, reduction in income, illness, loss of childcare, or some other hardship.**

74%

of women reported that the **ability to work from home is a benefit of selling on eBay that is important to them.**

Share of Enterprises Exporting (2019)

97%

Women-Owned
eBay-Enabled
Small Businesses

compared to only

0.9%

Traditional
Businesses

We greatly appreciate your interest in this report. If you have any questions, comments or feedback - please do not hesitate to contact us at:

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Thank you!

INTRODUCTION

Small businesses have always been at the heart of the eBay marketplace. Supporting our vibrant, creative, and compassionate community of sellers during difficult times has always been a top eBay priority. We remain committed to tirelessly using technology to empower people, foster recovery, and create economic opportunity for all. This report presents findings based on eBay marketplace data and surveys of eBay sellers from across the US examining how access to ecommerce marketplace opportunities have helped women, from small business owners to hard-working entrepreneurial individuals, deal with the economic and social challenges of the COVID-19 pandemic.

Part 1 explores how small business retailers, many led by women, were drastically impacted by the pandemic, but were able to turn to the eBay marketplace to quickly adapt. In the initial six months following the March 2020 imposition of shutdowns and business restrictions, the number of eBay-enabled small businesses in the United States grew 34 percent over the same time frame in the previous year.¹ Sales by US-based eBay-enabled small businesses grew by an even greater 38 percent over the previous year.

Women have suffered disproportionate economic and social impacts from the pandemic. They work more jobs in business sectors that have been most negatively impacted, such as

hospitality, food service and in-store retail. They also took on far more of the household burdens that came with remote-school, remote-work, childcare disruptions and other pandemic hardships. In Part 2 we explore survey findings and personal accounts confirming that selling on eBay helped women facing hardships during the pandemic.² Top takeaways include 69 percent of women sellers reporting that eBay benefited them in responding to the pandemic and 74 percent highlighting the flexibility of being able to work from home as important.

The ability to use ecommerce to reach beyond local markets and find consumers online took on special importance during the pandemic, but it has long been important to the eBay seller community. Part 3 uses eBay marketplace trade data to illustrate how eBay-enabled small businesses and entrepreneurs have been reaching remote consumers, including in global markets, at rates far exceeding traditional businesses. A massive 97 percent of women-owned eBay-enabled small businesses in the US export and they reach on average 16 different countries annually. They are effectively Small Business Global Traders operating from cities and towns across America.



Sarah D.
All Is Well Healing
Tacoma, WA

Sarah D. started All Is Well Healing in 2016, when caring for her toddler son and dealing with a prolonged illness forced her to start working from home. Since then, her eBay business has allowed her to pay her bills and cover her medical expenses. When the pandemic hit and supply of her inventory was severely disrupted, she quickly pivoted and added artwork to her store, to great success. In 2021, Sarah was awarded one of 50 eBay Up & Running Grants to help keep her business open during the pandemic.

“My business would not have survived during the world crisis if it wasn’t for eBay. My store was weeks from being closed, my credit cards were all maxed out, and I had trouble sourcing more inventory. Buying and re-selling on eBay allowed my son and I to keep our home and business running. I’ve also brought in many new customer friends and grown in confidence as a single mother and a small business owner. No matter what things looked like in front of me I kept holding trust and faith that we would make it through, and at nearly the very last second that miracle did manifest. I’m grateful for eBay.”

Part 1: Pandemic Disruptions and the Impact on Small Business Retail

March 2020 saw the beginning of a broad range of governmental, private sector and individual responses to the pandemic. States and localities instituted a series of varied and often sweeping public health-related orders, mandates and recommendations. Every US state was under an emergency order of some form by March 16, 2020, and governmental orders and guidance went through various iterations throughout the rest of the year based on changes in conditions related to the virus, health care services, and the economy in each state.³ This report will not attempt to quantify or assess the negative impact of the pandemic on health and safety, other than to say that it took a massive toll on individuals, families, and communities across the nation.

The retail sector was among the many industries significantly impacted by the pandemic. Side-by-side with government orders and safe operations recommendations, retailers faced the negative impacts of the overall economy on consumption. Taken as a whole, “Retail Trade” in the United States fell 3 percent year-over-year in Q2 2020, with in-store retail falling a much more significant 8.8 percent.⁴ While consumer demand fell, there were also unprecedented changes in shopping behaviors.⁵ This mix of disruptions accelerated an embrace of ecommerce that many industry experts believe will prove to outlive the health crisis.⁶ Nationally, ecommerce spiked in Q2 2020 to \$211.6 billion, the largest level in US history by over \$50 billion in quarterly sales.⁷ Online retail, which had never exceeded 11.3 percent of US retail sales before the pandemic, jumped to an unprecedented 16.1 percent of total retail sales and stayed above 14 percent for the remainder of 2020.⁸

Ecommerce Proves Key to Small Business Success

Small businesses were hit especially hard by the pandemic, including in the retail sector. Nationally, surveys indicated harm to over 80 percent of small businesses⁹, with almost half of the smallest, those with 1-4 employees, reporting a significant or severe impact.¹⁰ While large omnichannel retailers and chain stores who had invested billions in digital technologies over years shifted efforts to ecommerce, including buying online and picking up curbside, small businesses also proved nimble and rapidly adopted ecommerce tools and digital payments options.

eBay marketplace data from the second and third quarters of 2020, April 1 to September 30, reveals how significantly small business retailers turned to technology. eBay’s online marketplace allowed small businesses across the country to quickly adapt within just a few weeks of initial state and local pandemic restrictions. In the six months following the initial pandemic lockdowns, the number of eBay-enabled small businesses in America grew 34 percent over the previous year. The importance of ecommerce is also reflected in the 38 percent jump in sales by eBay small businesses from April 1 to September 30, 2020 compared to the same time period in 2019.

FIGURE 1.0

During the First
Six Months of COVID-19
eBay-Enabled
Small Businesses Grew*:

34% in Number
38% in Sales

*YoY April 1, 2020-September 30, 2020

Ecommerce helped small business retailers weather the economic storm. 84 percent of eBay-enabled small businesses said that eBay is essential to keeping their business open and connected to customers during the COVID-19 pandemic.¹¹ Independent research into small business banking data indicates that small business retail recovered from the initial pandemic shutdown shock more quickly than many other types of small enterprises, including restaurants and personal services businesses.¹² US Census Bureau small business surveys conducted at the end of 2020 found small retailers weathering the crisis to a greater degree than many non-retail small businesses.¹³

84%

of eBay-enabled small businesses said that eBay is **essential to keeping their business open and connected to customers** during the COVID-19 pandemic.

Part 2: eBay Helps Meet Needs of Women Impacted by Pandemic Disruptions

While the pandemic impacted people across the US from every walk of life and segment of society, from early on it became clear that women were disproportionately impacted economically and socially.¹⁴ Working women were more often negatively impacted than working men because the sectors of the economy most directly impacted by the pandemic employed larger shares of women than men, particularly in face-to-face roles. On the home front, the pandemic forced drastic lifestyle changes on many families that often fell particularly hard on women who report carrying the heavier share of household work. And, of course, there were direct risks to personal health and that of loved ones, sometimes leading to serious illness but also bringing anxiety and stress.

To learn more about how and why women turned to selling on eBay during this difficult time, we surveyed over 2,000 eBay sellers from across the United States. The results revealed that selling on eBay, whether to run or build a small retail business, or just as an individual to earn extra income, was helpful to women during this difficult time. It allowed women to earn income, support their family or small businesses, and work flexibly and safely from home at a time when many were burdened by increased household and childcare responsibilities.

69%

of women surveyed said that **the ability to sell on eBay was a benefit** during the COVID-19 pandemic.

eBay Selling Helped Offset the Increased Pandemic-Related Economic Losses Experienced by Women

A wide range of economic studies and reports confirm that working women suffered more direct negative economic impacts than men

during the initial pandemic downturn and the months of disparate growth that followed. This was due in part to the fact that sectors of the economy that were especially hard hit, such as hospitality, restaurants, in-store retail, arts, recreation and non-emergency health care services, employ more women than men.¹⁵ The unemployment rate for women jumped by more than 12 percentage points between February and April 2020, compared to less than 10 percentage points for men, and for women without college degrees, the employment rate drop was 15 percentage points compared to an 11 percent drop for non-college educated men.¹⁶

The feedback from sellers on eBay certainly confirms that selling on eBay created critical economic opportunity for women, with 73 percent of women sellers reporting that “Income for myself / household” or “Revenue for my business” were the reasons they sold on eBay. The survey results also indicate that women turned to eBay to offset pandemic-related economic hardships. For women who indicated that they were new to selling on eBay or who increased their selling as a result of the pandemic, 82 percent said that they did so because of job loss, reduction in income, illness, loss of childcare, or some other hardship.

The personal comments from eBay sellers in the survey illustrate the economic benefits realized by women selling on eBay. One woman reported, “I was able to have a little income because my regular employment closed during the pandemic. We were able to keep our heads just above water.” Another said, “I was out of work for 6 months and eBay sales kept my family fed and in a home.” Finally, a freelance writer reported, “All of my freelance clients were unable to financially afford to work with me during most of 2020 and part of 2021. Being able to sell through online platforms, including eBay, was how I managed to earn additional income during that time.”

82%

of women who were **new to eBay** or who **increased their selling** because of the pandemic said they did so **because of job loss, reduction in income, illness, loss of childcare, or some other hardship**.



Liz O'Kane
Colorado ReWorn
Colorado Springs, CO

For the two decades she served in the US Air Force, Liz O'Kane was used to taking orders. So, when she was deciding on a post-service career, she knew she wanted to be her own boss. While serving in the US Air Force and raising a family, Liz O'Kane fell in love with eBay and started selling in 2002. After retiring from the military in 2016, Liz decided to turn her passion from a side hustle into a full-time entrepreneurial venture, mastering eBay and expanding to nine other platforms. Selling on eBay gave Liz the freedom she was looking for and connected her with a community she did not expect.

“Pre-pandemic, I spent most of my time shopping in thrift stores to find those one-of-a-kind items I wanted for my store. When COVID-19 hit and forced stores to close, it changed everything about how I sourced the inventory for my store. eBay connected me with a community of small business owners facing a similar issue. This community of sellers helped me find innovative ways to shift my store model and locate new ways to source inventory, keeping my store up and running.”

Selling on eBay Offered Women Much Needed Flexibility and Desired Safety

The pandemic lockdowns and restrictions pushed many childcare activities into the home, creating a childcare crisis for many of the working women who did not face direct job losses. Eldercare needs increased as well. Additionally, millions of Americans contracted COVID-19 and family members needed care. Finally, remote schooling for tens of millions of children¹⁷ was a unique and unprecedented strain on parents. One study conducted in the first months of shutdowns found that 60 percent of parents with children were not able to make alternative arrangements to care for children when childcare or school closed, and a further 10 percent only partial arrangements.¹⁸ On average, women took on caregiving burdens, including supporting children attending school remotely, to a greater degree than men in their household.¹⁹

Increased household burdens caused by the pandemic went beyond just increased demands to care for children. Stay-at-home orders and social distancing practices increased the strain on most households. Remote work, remote school and closures of many entertainment and recreational activities, including eating out, added to strain on households and more demands on those doing household chores. Again, those were done to a greater degree by women. In a survey done for the

New York Times in April 2020, 70 percent of women in two-parent families reported that they did the majority of household chores like cooking and cleaning (compared to just 3 percent reporting their spouse did), including 67 percent when both parents worked “full-time” and 82 percent when the children were under 12.²⁰ While the disproportionate share of household chores, childcare and other family responsibilities on women is outside the scope of this report, our survey results indicate that women value the flexibility afforded by selling on the eBay marketplace.

As evidence of this, the “ability to work from home” was the most-cited benefit of selling on eBay among the women sellers surveyed, mentioned by 74 percent as being important to them, compared to only 58 percent of men who said the same. Additionally, more than half of the women sellers surveyed indicated that “being their own boss” was an important benefit of selling on eBay. As one seller said “I was able to work from home and help bring in a little extra money to help my family while also teaching my special needs child.”

Staying safe, and keeping family members safe, has also been an important priority for women during the pandemic. A Kaiser



Jessica Pate
MyKiddosCollegeFund
Cummings, GA

In 1997 Jess Pate first used eBay while attending Wake Forest University to find a favorite out-of-print book. Feeling lucky, she decided to list an old pair of cowboy boots on the platform. The boots sold quickly and generated an \$80 profit. Jess was hooked and began buying and selling clothes frequently on the site to make extra money. Over the years, Jess continued to sell online, but it wasn't until she became pregnant with her first child that she began to see her "hobby" as something with true potential. She wanted the flexibility of creating her own hours and schedule, all while accommodating her growing family. Jess decided to take the leap and has been selling full-time ever since. Her business has grown so much that she plans to build a new operating space in the coming months and is proud that it provides flexible employment not only for her, but for members of her community as well.

"I have always taken pride in the fact that I am a female small business owner. But as a mother, I worried how I would be able to run my business and take care of my kids who were now home from school due to COVID-19. eBay makes everything so easy; I didn't miss a step in keeping my business afloat while being able to provide and care for my family."

Family Foundation survey found that nearly half of women who quit a job in 2020 for a reason related to the pandemic said they did so because they did not feel safe at their workplace, exceeding the 30 percent who quit a job due to their child's school or daycare closing. Another quarter indicated that they quit a job outside the home because they live with someone at elevated risk for COVID-19 complications.²¹ Being able to work in a safe environment was also clearly a priority for many of the women selling on eBay, one saying, "It allowed me to stay at home during lockdown," and another noting the mental health value in saying, "It gave me an outlet while I was sheltering in place." Finally, a small business owner said, "It was great

because I was able to continue my business safely and not be exposed to COVID-19."

When the pandemic dramatically impacted many face-to-face activities, including in-store retail, the ability to reach customers remotely through ecommerce took on unprecedented importance for small businesses and individual sellers alike. In the next section, we will use eBay marketplace trade data to illustrate how eBay-enabled small businesses and entrepreneurs, led in many cases by women, have been reaching remote consumers in export markets across the globe, at rates far exceeding traditional businesses.



Part 3: Trade on eBay Supports Women-Owned Small Businesses

When Exporting is Dominated by Large Firms, Many Women-Owned Businesses are Left Out

Historically, small businesses have primarily served their local market. Engaging in commerce over large distances was too expensive. Export success has been linked to business size in the traditional economy, with large domestic companies targeting attractive export markets, establishing overseas operations, and eventually developing multi-national businesses around the world. This continues to be the dominant model for trade today. While large firms account for less than one percent of enterprises in the United States²², their share of total exports is reported at 67.1 percent.²³ The relationship between size and exporting extends to women-owned businesses as well, with exporting firms averaging total revenues of \$16.3 million, while non-exporting women-owned businesses average sales of \$816,000.²⁴

The number and share of women-owned business enterprises in the US has increased dramatically since 1972²⁵, rising from 402,000 (4.6 percent of all firms) to nearly 13 million (42 percent of all firms) in 2019.²⁶ While this growth rate has been strong, women-owned businesses are meaningfully smaller on average than businesses owned by men, with average revenues only 27 percent that of men-owned businesses.²⁷ A wide range of potential factors relating to the smaller size of women-owned businesses in the US and globally has been conjectured and studied, including, but not limited to access to financing, business networks, government procurement and other markets, entrepreneurship training, and the relative share of women-owned firms in various business sectors.²⁸ While this broad topic is outside the scope of this paper, the impact of their smaller size with regard to their trade activity is central to the transformative nature of eBay on the exporting opportunities of small, women-owned enterprises.

Breaking the Link Between Size and Trade Benefits Women-Owned Enterprises

Online marketplaces have transformed the ability of small businesses to export. When the Internet is combined with marketplace services and efficient logistics, even the smallest independent businesses can connect with consumers and establish trust across national and cultural borders.²⁹ Small businesses can

create a storefront online and compete in global markets. At the same time, they can maintain local operations and create jobs in their community, such as through a traditional shop or their own small warehouse facility. World Bank Enterprise Survey data provides evidence that internationalized enterprises also achieve higher levels of productivity than those who forego export opportunities.³⁰

eBay is at the forefront of breaking the link between size and global trade. Given the relatively small size of most women-owned businesses, they have much to gain from these new digitally-enabled trade opportunities. While technology cannot fully offset the challenges faced by small businesses attempting to compete in remote markets across the globe, digital platform services have reduced the cost of distance enough to enable exporting by American small businesses, including women-owned enterprises, at a rate never before possible.³¹ The remainder of this section will present findings from eBay marketplace data to illustrate the level of export activity by women-owned eBay-enabled small businesses in the United States, contrasting the data with traditional business activity where available.





Sandra Gustard
Fountain Pimento Oil
Brooklyn, NY

Sandra Gustard is a London native who started selling clothes and shoes from her favorite London spots after moving to New York City in 1997. Following her success in fashion, she decided to branch into beauty and wellness, developing her own products using pimento oil and selling them on eBay. Sandra credits eBay with giving her small company the chance to compete with large retailers.

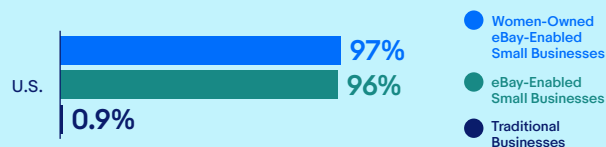
“Shipping internationally through eBay has integrated my small business into the global economy. Pimento oil is gaining a lot of universal attention and eBay has allowed me to connect easily with customers around the world, increasing my businesses’ profits, and elevating brand recognition.”

Share of Enterprises Exporting

The share of small businesses exporting on the eBay marketplace³² is possibly the most striking eBay trade data point. It presents a clear distinction between an era when trade opportunities were reserved for large enterprises, and today, when small enterprises can use technology to access customers around the world. Fully 97 percent of the women-owned eBay-enabled small businesses in the United States are exporters. This is slightly above the US national average of all eBay-enabled small businesses, which is 96 percent, and completely dwarfs the export activity of all traditional US businesses, which stands at less than one percent.³³ The top five export destinations for women-owned eBay-enabled small businesses are Canada, The United Kingdom, Australia, China, and Mexico.³⁴

FIGURE 2.0

Share of Enterprises Exporting

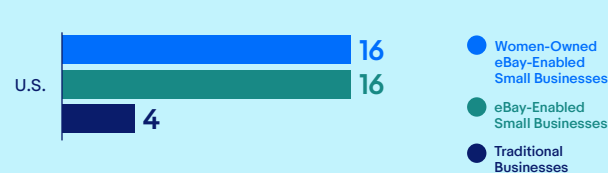


Average Number of Foreign Destination Markets

The average number of foreign markets reached on an annual basis provides another key measurement of export activity and market diversity. It has traditionally been true that smaller businesses, even when they did become exporters, sold to fewer export markets than large export businesses. This was due to each new market imposing additional “costs of entry” that added up and restrained growth.³⁵ The traditional costs of entry to new export markets are clearly shattered in the eBay context. The average number of export markets reached by all traditional US-based export businesses is just four.³⁶ On eBay, women-owned small businesses export to far more countries, averaging 16 export markets in a year, the same level of success as the overall eBay-enabled small business population.³⁷

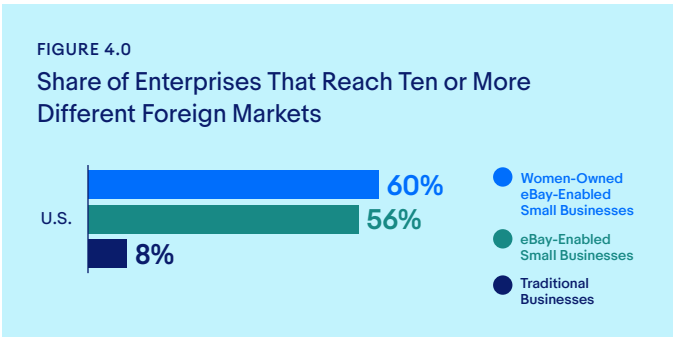
FIGURE 3.0

Average Number of Foreign Destination Markets



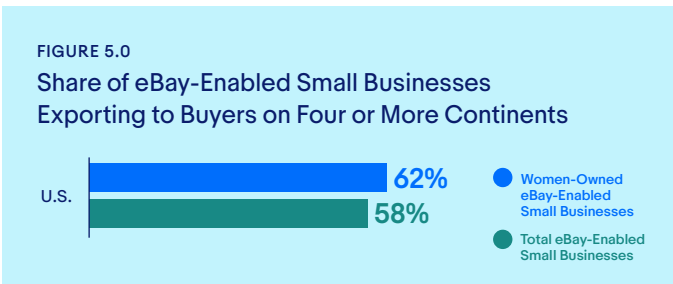
Share of Enterprises That Reach Ten or More Different Foreign Markets

As another example of the prodigious scale of eBay-enabled small business exporting activity, we calculated the share of eBay-enabled small businesses who exported to ten or more country markets in 2019.³⁸ US Census Bureau data indicates that roughly eight percent of all US exporters, not just small businesses, reach ten or markets per year.³⁹ This share is significantly lower than the 60 percent of exporting women-owned eBay-enabled small businesses in the US reaching ten or more foreign markets. This outpaces the figure for all exporting eBay-enabled small businesses, of which 56 percent sell to shoppers in ten or more foreign markets. Traditional commerce is shaped by a small percentage of large firms exporting to a few markets. eBay empowers a multitude of independent small enterprises in communities across America to reach a large number of markets.



Share of eBay-Enabled Small Businesses Exporting to Buyers on Four or More Continents

Though a non-traditional measurement of scale and scope of exporting activity, we have calculated the continental reach of eBay-enabled small businesses.⁴⁰ When an eBay-enabled small business exported to a buyer in a country on a continent, they were credited with an export to that continent. We classify an eBay-enabled small business with sales to four or more continents in a year to be a “Global Seller”. Fifty-eight percent of the eBay-enabled small businesses in United States achieved the status of Global Sellers in 2019. Once again, the women-owned small businesses on eBay exceeded the overall average, with 62 percent clearing that global hurdle.



Top Five Export Destination Markets for Women-Owned eBay-Enabled Small Businesses

1. Canada
2. The United Kingdom
3. Australia
4. China
5. Mexico

CONCLUSION

In 2020, the COVID-19 pandemic created health, economic and social challenges that continue to reverberate across American society and the world in an unprecedented fashion. Many industries, including retail, still face massive challenges, while many small businesses confront huge obstacles and existential threats. Throughout this time, women have faced disproportionate burdens, both in terms of direct economic impacts but also by picking up far more of the household work that was the result of remote work, school, and other stay-at-home policies.

Our findings demonstrated that women across America, whether small retail entrepreneurs or individuals facing economic and family challenges, used the eBay marketplace to help small businesses and families be resilient and move forward. eBay is proud of the fact that in the six months following the initial pandemic lockdowns of March 2020, the number of eBay-enabled small businesses nationwide grew 34 percent, and their sales increased by an even greater 38 percent. And, 84 percent of eBay-enabled small businesses said that the online marketplace has been essential to keeping their business open and connected to customers during the pandemic.

Survey results regarding the role of eBay selling for women during the pandemic, including individuals selling online for the first time as well as small business owners, confirmed that earning income was

the top motivator - unsurprising given the widespread economic disruptions. Helping to earn extra income for their small business or household drove 73 percent of women sellers. And, for women who were new to selling on eBay or who increased their selling during the pandemic, 82% say that they did so because of job loss, reduction in income, illness, loss of childcare, or some other hardship. eBay selling suited the needs of women in other important ways as well. The ability to work at home with a flexible schedule in the face of increased household demands was also an important factor.

Ecommerce provided important opportunities to small businesses and individuals during the first year of the pandemic, especially women. However, like many overnight successes, the power of ecommerce to create unprecedented opportunities for remote selling has been fueling eBay successes for some time. The significant exporting by eBay-enabled small businesses, including those led by women, happening at rates far greater than traditional businesses, is clear proof of the remote commerce opportunities. The major work and family disruptions of the pandemic is reported to be causing many working women to reevaluate traditional business occupations⁴¹, and a recent poll found that nearly 20 percent of women said they never want to return to work in person, compared to just 7 percent of men.⁴² It is possible that an increasing number of women will turn to eBay selling as a work opportunity that better fits their personal and family financial and lifestyle needs long term.



Monica Gamboa
The Posh Hanger
Santa Cruz, CA

Prior to selling on eBay, Monica Gamboa spent 17 years as a sales coach and a branch manager for Wells Fargo bank. As the single mother of a young son, Monica had already begun to consider a career change. She needed a job with a flexible schedule that allowed her to be more involved and present in her son's life. After reading a book called *eBay Millionaires* about how to resell items online, Monica thought that eBay might be something worth pursuing. She cautiously began selling some of her own items on the site, mostly old clothing and was shocked and delighted when she made \$21,000 in sales her first month. Feeling confident that this was the flexible career for which she had been hoping, Monica left her bank job in 2002 and opened The Posh Hanger, specializing in thrifted and vintage fashion.

"eBay has made it easy to balance my life as a single mother and a small business owner. It has allowed my business to reach a worldwide audience, something I would have never been able to do on my own. Now, I can compete with big name retailers!"

RESOURCES

- ¹ The trade and economic reports of the eBay Government Relations Team have consistently used eBay marketplace data limited to transactions by sellers with sales of at least \$10,000 USD annually on the eBay marketplace when referring to “eBay-enabled small businesses”, including in Part 3 of this report. However, in order to provide relevant comparisons to business activity in the six months from April 1, 2020 to September 30, 2020, and the prior year, “eBay-enabled small businesses” are sellers with sales of at least \$5,000 USD in the referenced six-month time periods.
- ² Survey conducted in July 2021 of 2,112 eBay sellers (of which 862 identified as female) located in the United States.
- ³ A comprehensive list of State Government Orders related to the pandemic is available from The Council of State Governments at: <https://web.csg.org/covid19/executive-orders/>.
- ⁴ Federal Reserve Bank of St. Louis and US Bureau of Economic Analysis (3/26/2021) Retail Trade Data, retrieved from FRED, Federal Reserve Bank of St. Louis. Available at: <https://fred.stlouisfed.org/categories/6>.
- ⁵ Knowles, Jonathan, Patrick Lynch, Russell Baris, and Richard Ettenson (09/22/2020) “As Stores Reopen, Which Customers Are Most Likely to Return?” MIT Sloan Management Review. Available at: <https://sloanreview.mit.edu/article/as-stores-reopen-which-customers-are-most-likely-to-return/>.
- ⁶ Torry, Harriet (11/15/2020) “Pandemic Speeds Americans’ Embrace of Digital Commerce.” The Wall Street Journal. Available at: <https://www.wsj.com/articles/pandemic-speeds-americans-embrace-of-digital-commerce-11605436200>.
- ⁷ Federal Reserve Bank of St. Louis and US Bureau of Economic Analysis (3/26/2021) E-Commerce Retail Sales (ECOMSA), Retrieved from FRED, Federal Reserve Bank of St. Louis. Available at: <https://fred.stlouisfed.org/series/ECOMSA>.
- ⁸ Federal Reserve Bank of St. Louis and US Bureau of Economic Analysis (3/26/2021) E-Commerce Retail Sales as a Percent of Total Sales (ECOMPCTSA), Retrieved from FRED, Federal Reserve Bank of St. Louis. Available at: <https://fred.stlouisfed.org/series/ECOMPCTSA>.
- ⁹ US Chamber of Commerce (07/29/2020) “July 2020 Small Business Coronavirus Impact Poll.” Available at: <https://www.uschamber.com/report/july-2020-small-business-coronavirus-impact-poll>; and Comcast Business (09/20/2020) “Almost 80 percent of Small and Medium Business Owners Feel Prepared for a Second Wave of COVID-19 According to Survey from Comcast Business.” Available at: <https://business.comcast.com/about-us/press-releases/2020/almost-80-of-small-and-medium-business-owners-feel-prepared>.
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- ¹¹ Survey conducted in February 2021 of 778 US eBay-enabled small businesses (those with \$10,000 USD or more in annual sales on eBay).
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- Share = (total number of exporters) / ((number of employing companies) + (number of non-employing companies)).
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Average number (US level) = ((number of firms that trade with 1 country)*1 + (number of firms that trade with 2 to 4 countries)*3 + (number of firms that trade with 5 to 9 countries)*7 + (number of firms that trade with 10 to 24 countries)*17 + (number of firms that trade with 25 to 49 countries)*37 + (number of firms that trade with 50+ countries)*60) / ((number of firms that trade with 1 country) + (number of firms that trade with 2 to 4 countries) + (number of firms that trade with 5 to 9 countries) + (number of firms that trade with 10 to 24 countries) + (number of firms that trade with 25 to 49 countries) + (number of firms that trade with 50+ countries)). Source for State level (i) Number of firms that trade with 1 to 5 countries; (ii) Number of firms that trade with 6 to 9 countries; (iii) Number of firms that trade with 10+ countries: State 2016 Data: Purchased US Census Data. Average number (state level) = ((number of firms that trade with 1 to 5 countries)*3 + (number of firms that trade with 6 to 9 countries)*7.5 + (number of firms that trade with 10+ countries)*15) / ((number of firms that trade with 1 to 5 countries) + (number of firms that trade with 6 to 9 countries) + (number of firms that trade with 10+ countries)).

³⁷ The eBay data reflects the average number of different foreign markets reached by 2019 eBay-enabled small businesses (those with \$10,000 USD or more in sales on eBay) in the US, who exported in that year.

³⁸ The eBay data reflects the share of exporting 2019 eBay-enabled small businesses (those with \$10,000 USD or more in annual sales on eBay) in the US, who exported to ten or more different foreign markets in that year.

³⁹ US Census Bureau. "Profile of US Importing and Exporting Companies, 2017." [Exhibit 4a]. Available at: <https://www.census.gov/foreign-trade/Press-Release/edb/edbrel2017.pdf>.

⁴⁰ The eBay data reflects the share of exporting 2019 eBay-enabled small businesses (those with \$10,000 USD or more in sales on eBay) in the US, who exported to four or more continents in that year. For the purposes of this analysis, sales were designated to buyers on one of six continents: North America, South America, Europe, Asia, Africa, and Australia. When an eBay-enabled small business exported to a buyer in a country on a continent, they were credited with an export to that continent. Additionally, when an export sale is made to a country on the same continent as the seller, that sale is counted as an export to that continent. (e.g. A sale from a United States-based eBay seller to a buyer in Canada is an export to a North American export market).

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