

# Potential effect on business of small and medium enterprises (SMEs) due to climate change in 2016

## Global survey report

November, 2016



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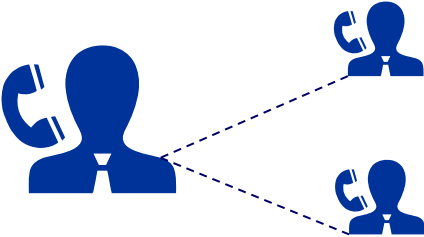
Global Survey  
Report

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## Potential effect on business of small and medium enterprises due to climate change in 2016

Global Survey Report


### Method




Telephone Interviews (CATI)  
Average length: 6 minutes

### Target Group


Small and Medium Enterprises  
(up to 250 full-time employees)



CEO/Owner, GM, CFO/Treasurer,  
COO/Head of Operations
















### Sample structure



200 interviews per country, representative for SMEs relating to enterprise size (in terms of full-time employees) and industry.

## Potential effect on business of small and medium enterprises due to climate change in 2016

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Europe							
							
<b>Switzerland</b> (2013-2016)	<b>Austria</b> (2014-2016)	<b>Germany</b> (2013-2016)	<b>Ireland</b> (2013-2016)	<b>Italy</b> (2013-2016)	<b>Portugal</b> (2013-2016)	<b>Spain</b> (2013-2016)	<b>Turkey</b> (2014-2016)
North America							
							
<b>USA</b> (2015-2016)							
Latin America							
							
<b>Brazil</b> (2013-2016)				<b>Mexico</b> (2013-2016)			
APAC							
							
<b>Hong Kong</b> (2014-2016)				<b>Australia</b> (2013; 2014; 2016)			

# Summary

Potential effect on business of small and medium enterprises due to climate change in 2016



Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Summary – global picture

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Report

## Effects of climate change (natural events):

- Worldwide, only 20% of SMEs don't see any effects of climate change on their business
- If natural events were to affect business, it would be “Downpours / heavy rain” (22.4%) or “Droughts and heat” (20.3%)

## Potential business impact caused by climate change:

- In case of a natural event, the risk of “Material damage” is perceived to be the highest (35.9%) followed by “Business interruption” (26.1%)

Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=( )

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Summary – regional picture

Global Survey  
Report

## Effects of climate change (natural events):

- The percentage of SMEs who don't see any effects of climate change on their business is the highest in Europe (25%) and the lowest in the US (6%)
- The biggest impact on business would be caused by flooding in Europe, downpours/heavy rain in the US and Latin America, and droughts and heat in APAC

## Potential business impact caused by climate change:

- Material damage is by far the most critical business impact caused by climate change in Europe, Latin America and the US
- SMEs in APAC are most concerned about possible business interruptions

Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=( )



# Global results

Potential effect on business of small and medium enterprises due to climate change in 2016



Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=( )

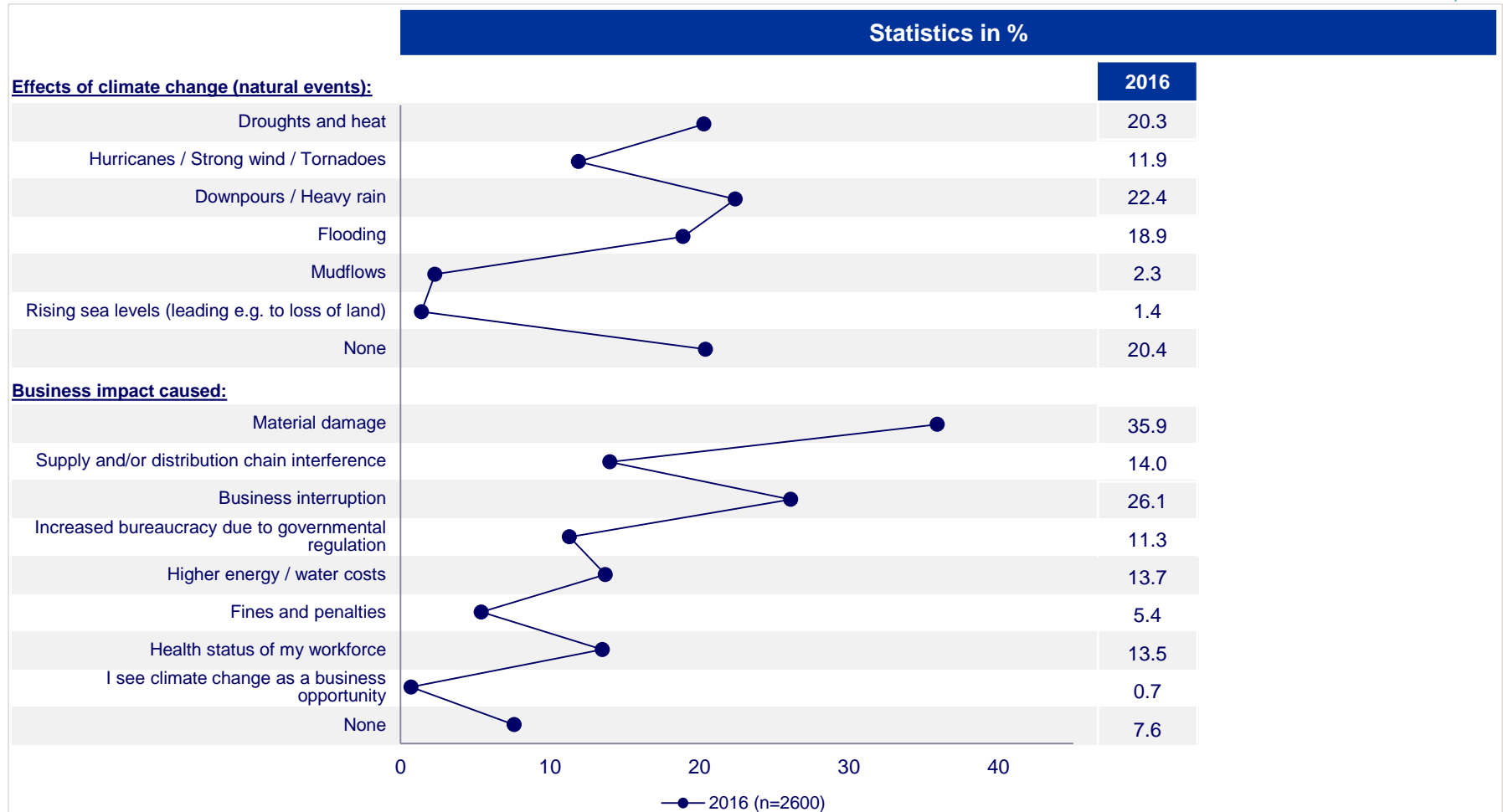


# One fifth of SMEs don't see any effects of climate change on their business, or at most "Downpours/Heavy rain"

Potential business impact of climate change on small and medium enterprises in 2016

Results: Year-on-year comparison – all countries

Global Survey Report



Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
 Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.

# “Flooding” and “Downpours/Heavy rain” are the major natural events having an impact on business

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Regional comparison

Global Survey Report

Note: A fair country comparison requires to consider both, the chart on the left (bubbles) and the chart on the right (ranks).

	Statistics in %				Ranks			
	Europe	Latin America	USA	APAC	EU (1600)	LATAM (400)	USA (200)	APAC (400)
<b>Effects of climate change (natural events):</b>								
Droughts and heat	16	19	27	34	4	2	2	1
Hurricanes / Strong wind / Tornadoes	12	11	13	12	5	5	4	4
Downpours / Heavy rain	18	36	31	22	3	1	1	2
Flooding	22	15	20	11	2	4	3	5
Mudflows	3	1	1	2	6	7	7	7
Rising sea levels (leading e.g. to loss of land)	1	2	3	4	7	6	6	6
None	25	16	6	14	1	3	5	3
<b>Business impact caused:</b>								
Material damage	35	43	43	27	1	1	1	2
Supply and/or distribution chain interference	13	21	19	8	4	3	3	5
Business interruption	26	21	12	40	2	2	6	1
Increased bureaucracy due to governmental regulation	13	11	14	3	5	6	4	6
Higher energy / water costs	13	13	13	20	6	4	5	3
Fines and penalties	5	9	9	2	8	7	7	8
Health status of my workforce	15	12	26	2	3	5	2	7
I see climate change as a business opportunity	1	0	0	1	9	9	9	9
None	8	4	5	9	7	8	8	4

● 0–15% ● 16–30% ● 31–50%

Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
 Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.

# In case of a natural event, most SMEs dread “Material damage” or “Business interruption”

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in regions



# Homogenous picture across all segments, only small US SMEs concerned about the “Health status of my workforce”

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in SME segments

Global Survey Report

Rank One Opportunity				
 Revenue	Europe	Latin America	North America	APAC
Up to 2 Million EUR	Material damage	Material damage	Material damage	Business interruption
More than 2 Million EUR	Material damage	Material damage	Material damage	Business interruption
 Employees				
0 - 9	Material damage	Material damage	Health status of my workforce	Business interruption
10 - 49	Material damage	Material damage	Material damage	Business interruption
50 - 250	Material damage	Material damage	Material damage	Business interruption

Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=2600

# Regional results

Potential effect on business of small and medium enterprises due to climate change in 2016



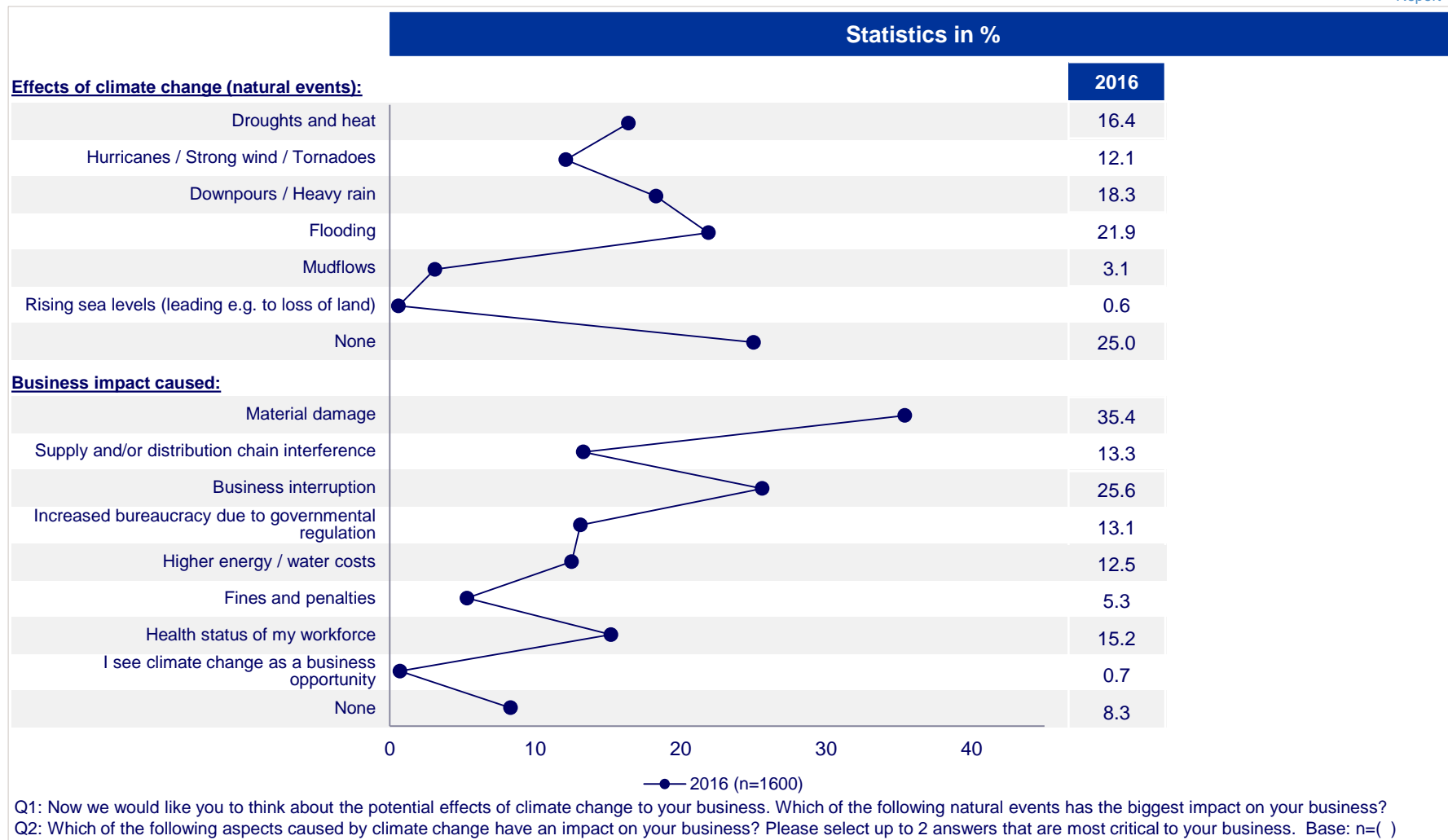
Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=( )

# A quarter of SMEs in Europe don't see any effects of climate change on their business, or at most "Flooding"

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Year-on-year comparison – Europe

Global Survey Report



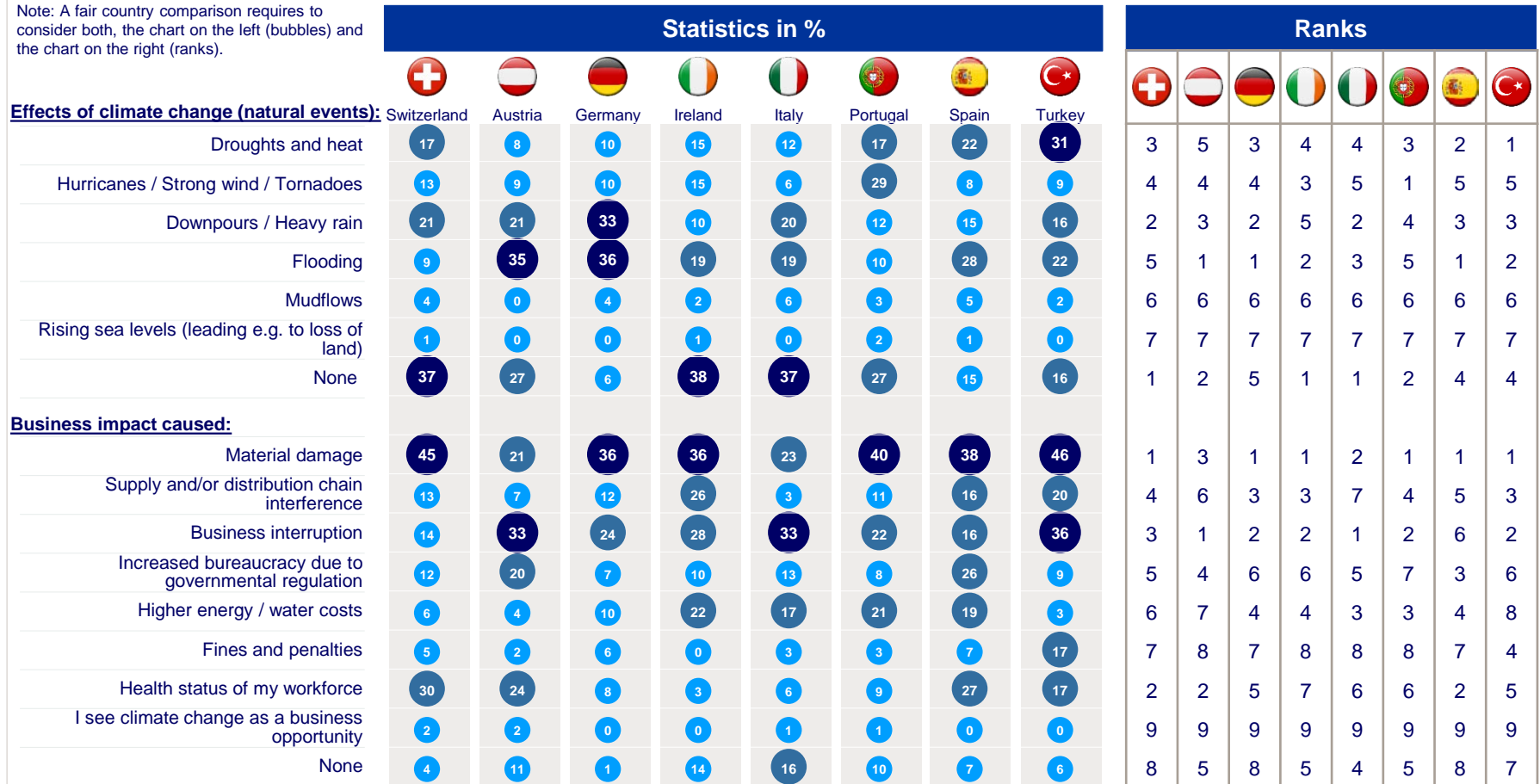
# The main threats in most European countries are “Downpours” and “Flooding”

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Comparison of countries in Europe

Global Survey Report

Note: A fair country comparison requires to consider both, the chart on the left (bubbles) and the chart on the right (ranks).



● 0-15% ● 16-30% ● 31%+

Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
 Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=200 p.c.



# The risk of “Material damage” is considered to be the highest, except in Austria and Italy where it is “Business interruption”

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in European countries



Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.



Base: n=200 per country

# Homogenous picture across SME segments in Switzerland and Germany: they see “Material damage” as the major risk

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in SME segments of European countries

Global Survey Report

		Rank One Impact				
		Europe	Switzerland	Austria	Germany	Ireland
 <b>Revenue</b>	Up to 2 Million EUR	Material damage	Material damage	Business interruption / Health status of my workforce	Material damage	Material damage
	More than 2 Million EUR	Material damage	Material damage	Business interruption	Material damage	Business interruption
 <b>Employees</b>	0 - 9	Material damage	Material damage	Business interruption	Material damage	Material damage
	10 - 49	Material damage	Material damage	Business interruption	Material damage	Material damage
	50 - 250	Material damage	Material damage	Business interruption	Material damage	Higher energy/water costs

Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.







Base: n=200 per country

# Large companies in Spain dread the “Increased bureaucracy” as a consequence of natural events

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in SME segments of European countries

Global Survey Report

Rank One Impact					
 Revenue	Europe	 Italy	 Portugal	 Spain	 Turkey
Up to 2 Million EUR	Material damage	Business interruption	Material damage	Material damage	Material damage
More than 2 Million EUR	Material damage	Business interruption	Material damage	Material damage	Material damage
 Employees					
0 - 9	Material damage	Business interruption	Material damage	Material damage	Material damage
10 - 49	Material damage	Material damage	Material damage	Material damage	Material damage
50 - 250	Material damage	Business interruption	Material damage	Increased bureaucracy due to governmental regulation	Material damage

Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.

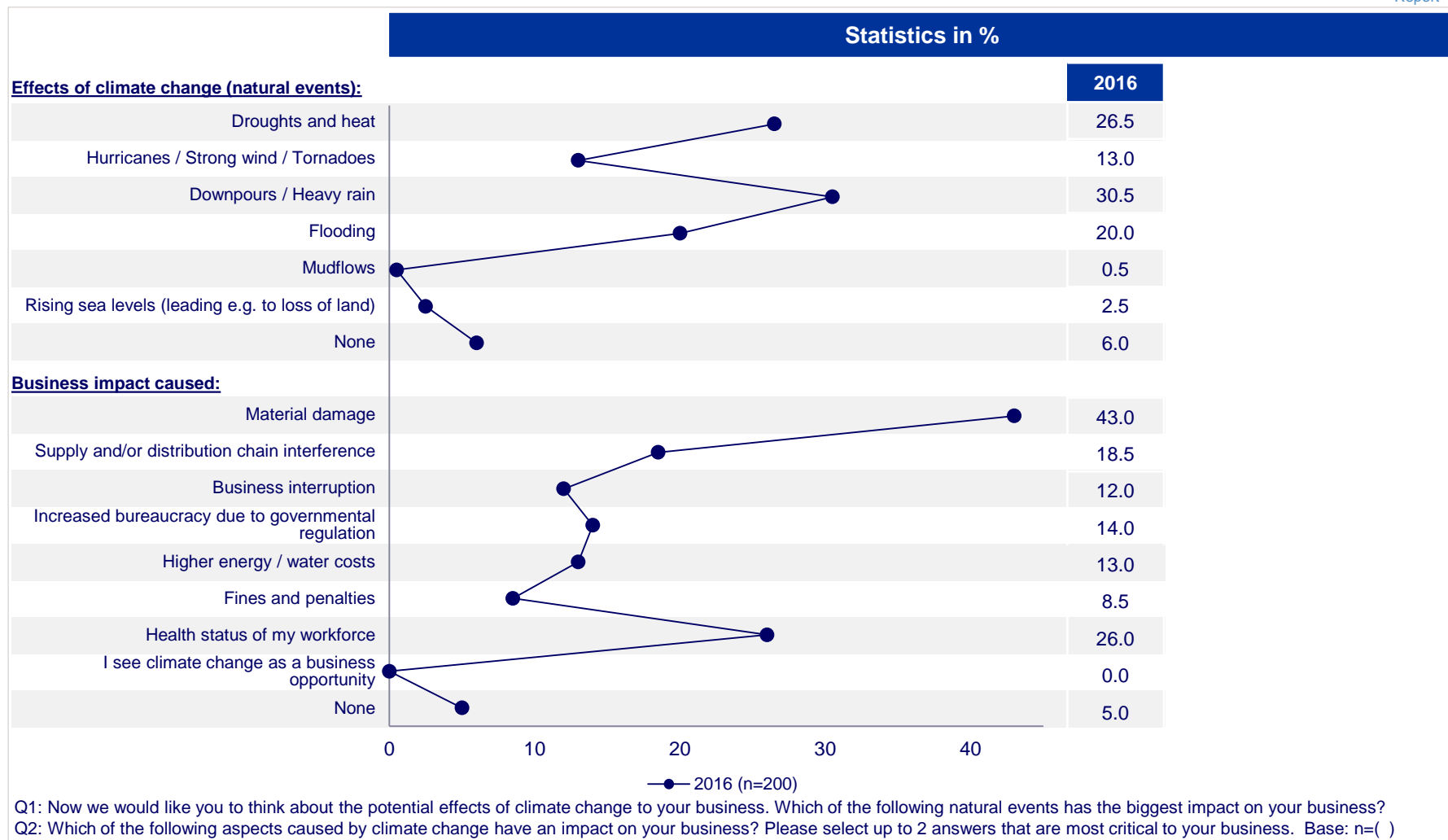
Base: n=200 per country

# “Downpours/Heavy rain” is considered to have the biggest impact on business

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Year-on-year comparison – North America

Global Survey Report



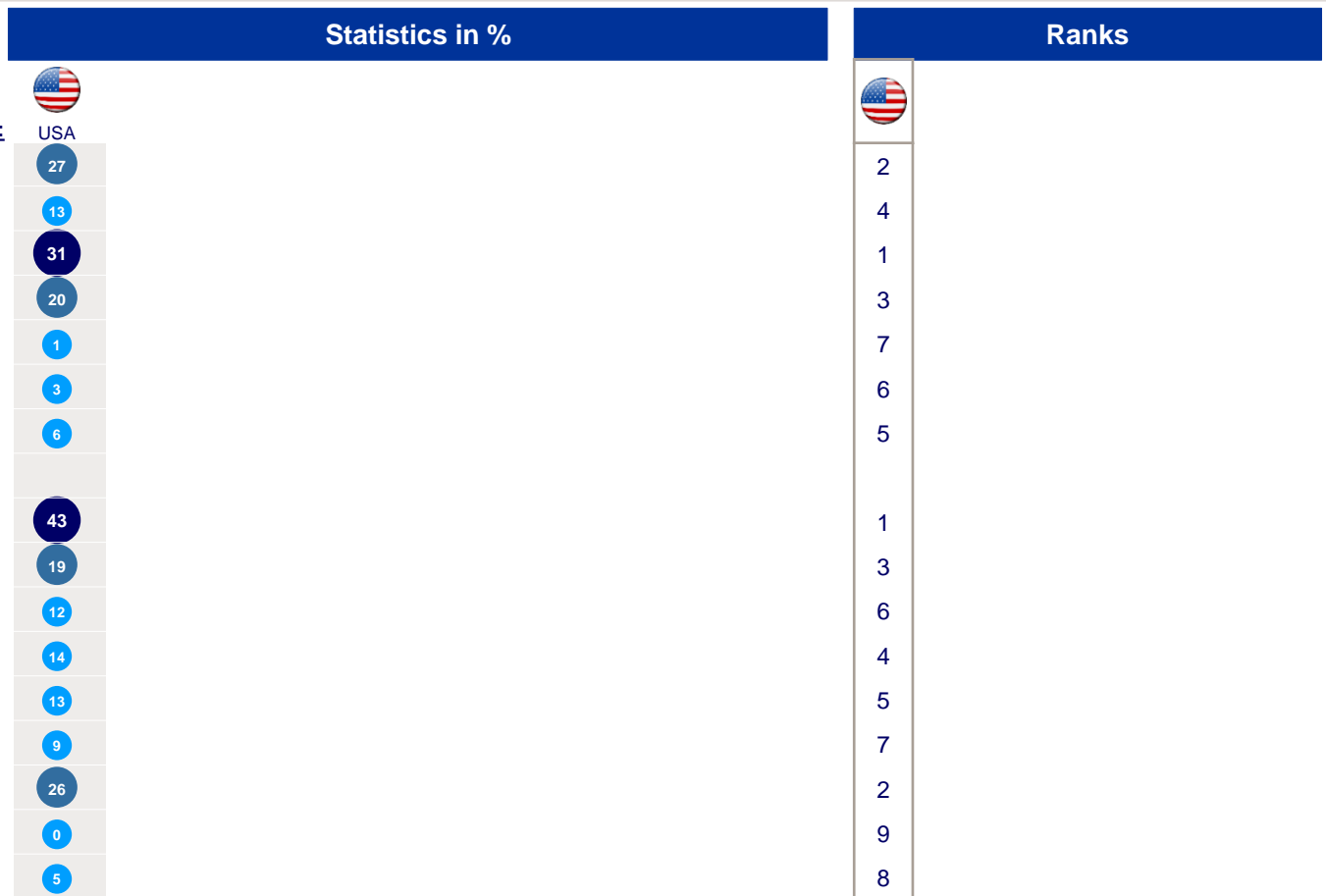
# The “Health status of my workforce” is the second most important concern of SMEs in the US

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Comparison of countries in North America

Global Survey Report

Note: A fair country comparison requires to consider both, the chart on the left (bubbles) and the chart on the right (ranks).



Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
 Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=200

# “Material damage” is expected to be the most critical business impact for SMEs in the USA

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in North America



Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=200

# Small SMEs employing fewer than 9 people perceive “Health status of my workforce” as the major business impact

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in SME segments of North America

Global Survey Report

Rank One Opportunity		
Revenue	North America	USA
Up to 2 Million EUR	Material damage	Material damage
More than 2 Million EUR	Material damage	Material damage
Employees		
0 - 9	Health status of my workforce	Health status of my workforce
10 - 49	Material damage	Material damage
50 - 250	Material damage	Material damage

Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=200

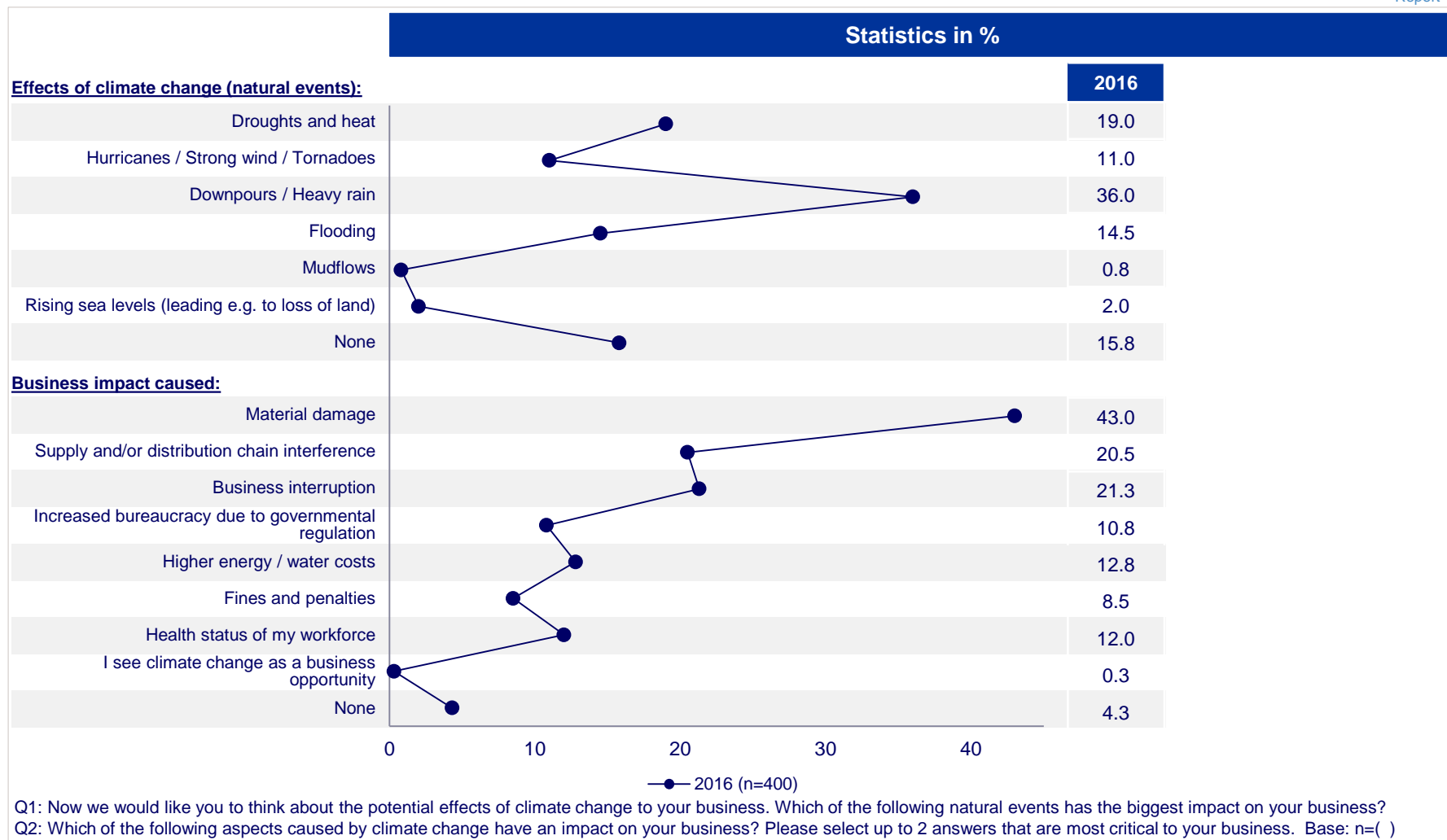


# “Downpours/Heavy rain” rated as the natural event having the most crucial impact on business

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Year-on-year comparison – Latin America

Global Survey Report



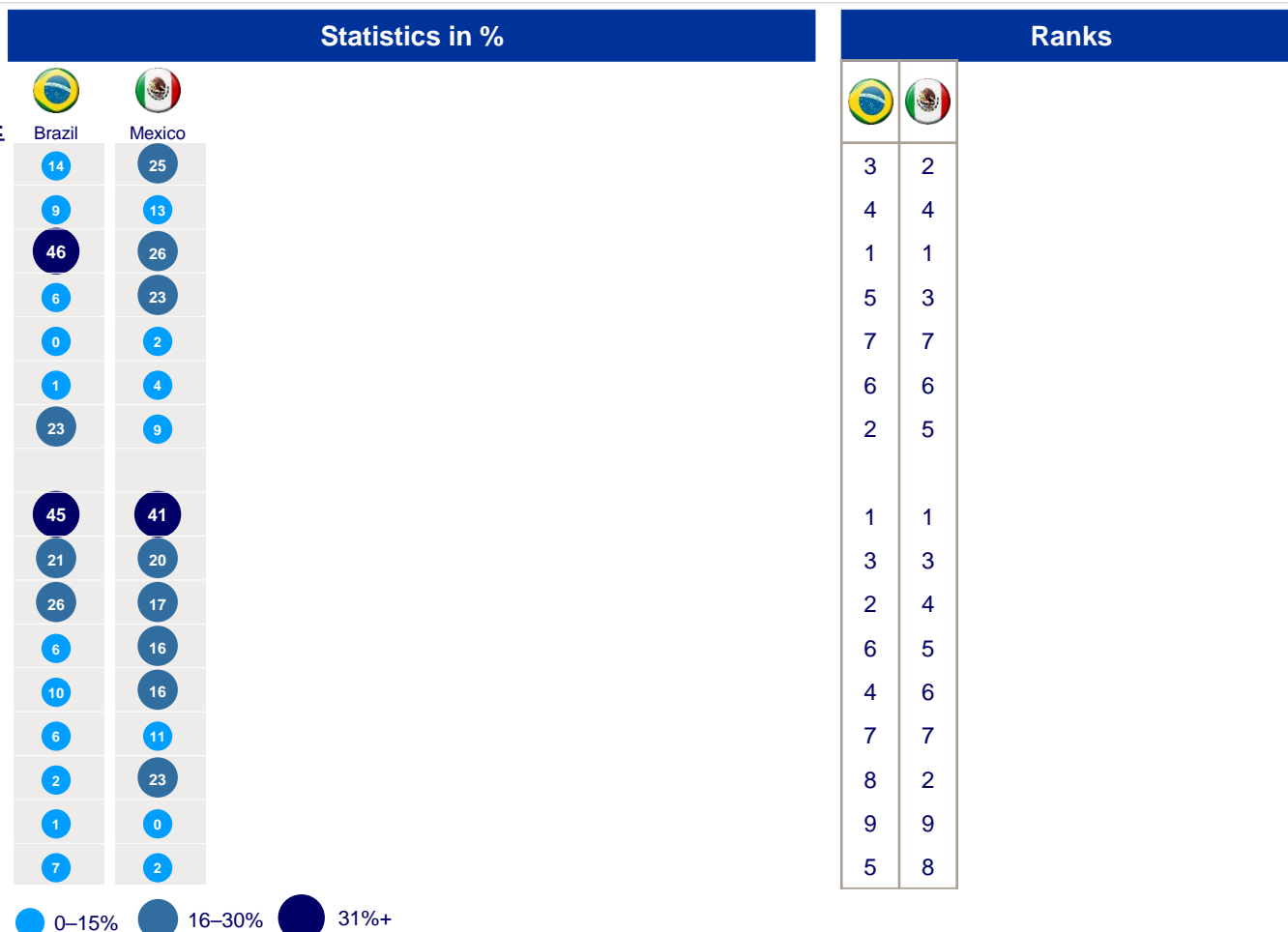
# Especially in Brazil, a large number of SMEs don't see any effects of climate change on their business

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Comparison of countries in Latin America

Global Survey Report

Note: A fair country comparison requires to consider both, the chart on the left (bubbles) and the chart on the right (ranks).



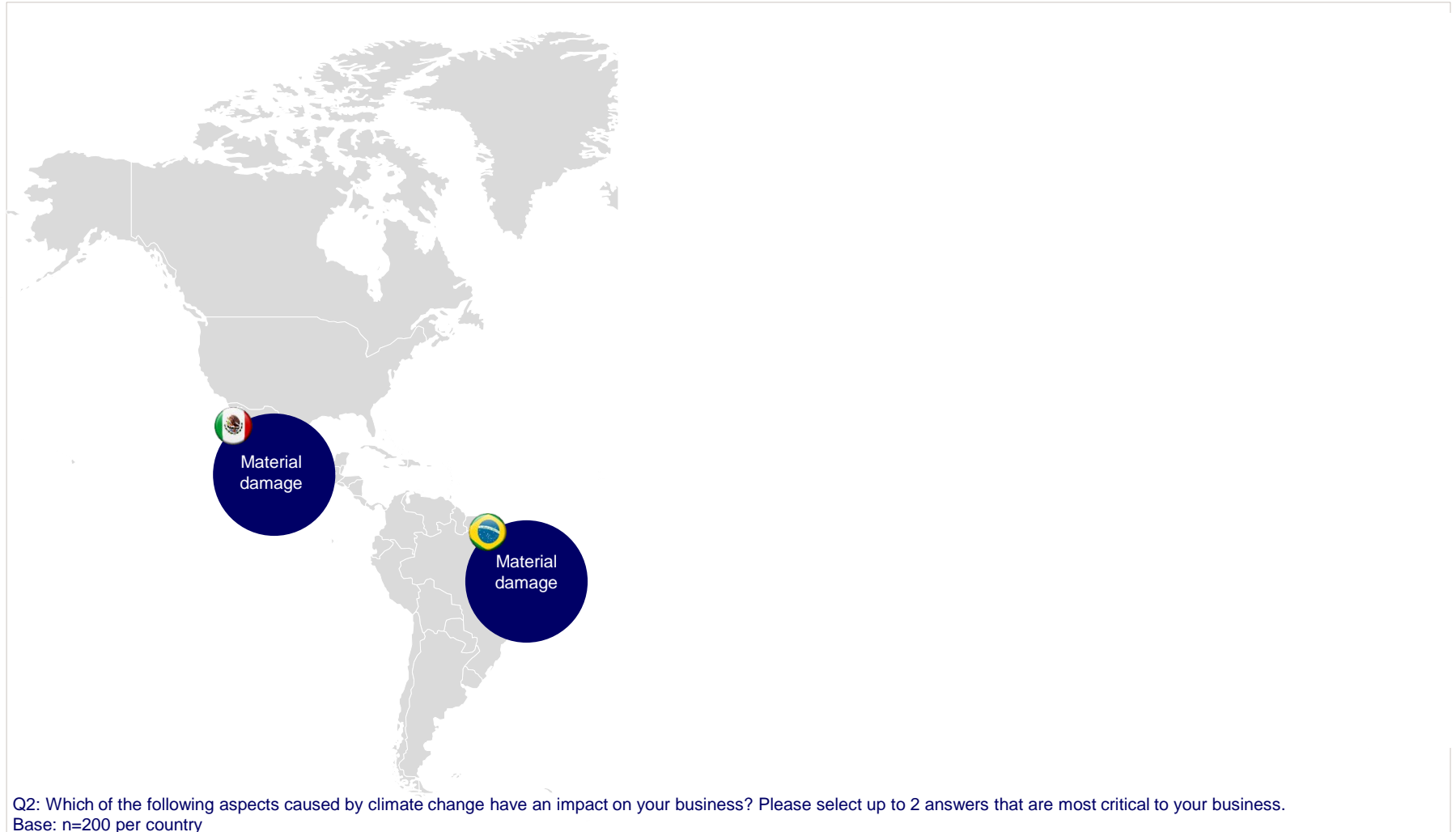
Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?

Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=200 p.c.

# “Material damage” is the number one business impact caused by natural events in the region

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in Latin America



Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.  
Base: n=200 per country

# Medium-sized companies employing 10-49 people are more concerned about the “Health status of my workforce”

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in SME segments of Latin America

Global Survey Report

Rank One Opportunity			
Revenue	Latin America	Brazil	Mexico
Up to 2 Million EUR	Material damage	Material damage	Material damage
More than 2 Million EUR	Material damage	Material damage	Material damage
Employees	Latin America	Brazil	Mexico
0 - 9	Material damage	Material damage	Material damage
10 - 49	Material damage	Material damage	Health status of my workforce
50 - 250	Material damage	Material damage	Material damage

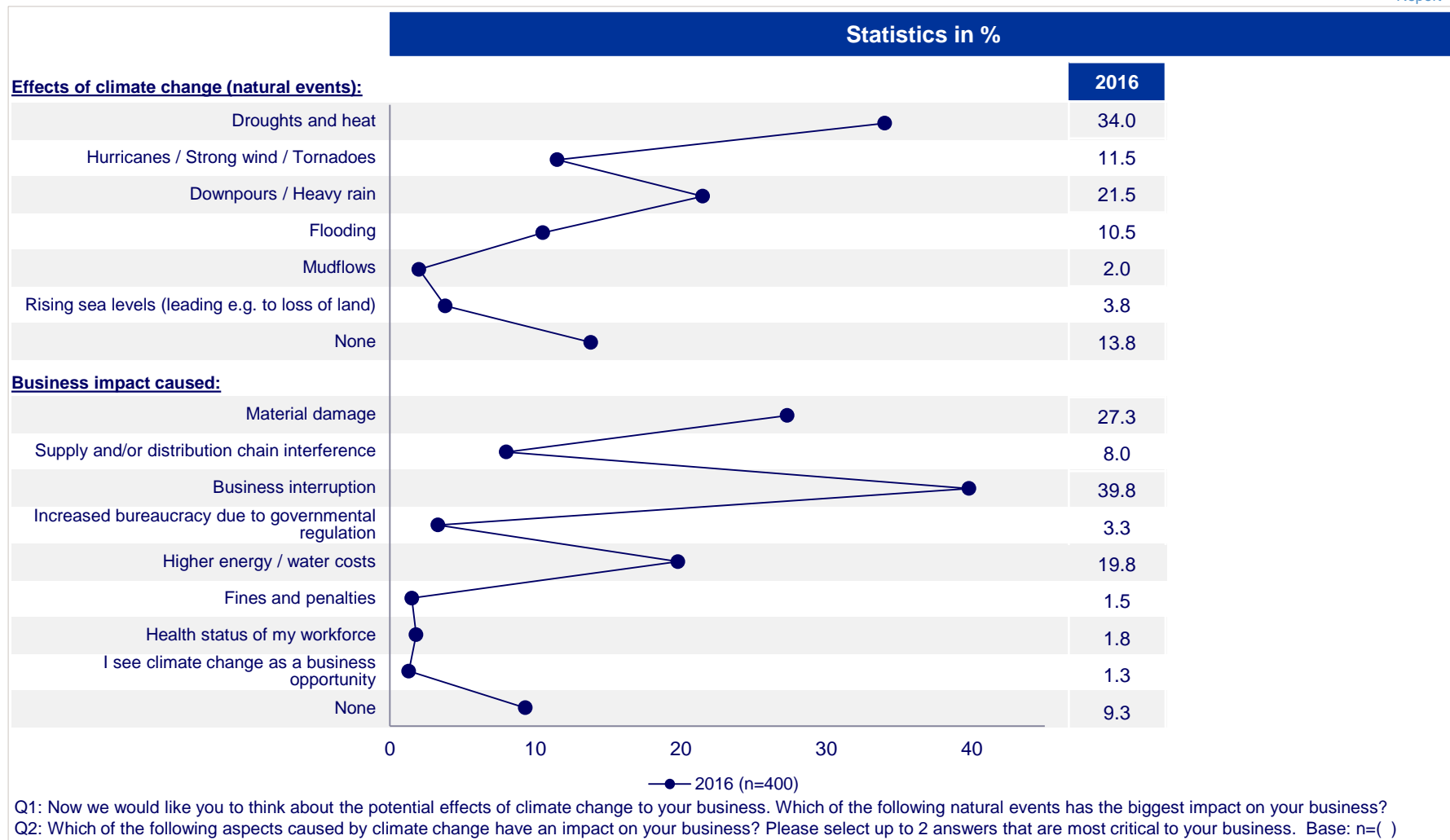
Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.  
Base: n=200 per country

# “Business interruption” and “Material damage” are rated as most critical business impacts

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Year-on-year comparison – APAC

Global Survey Report



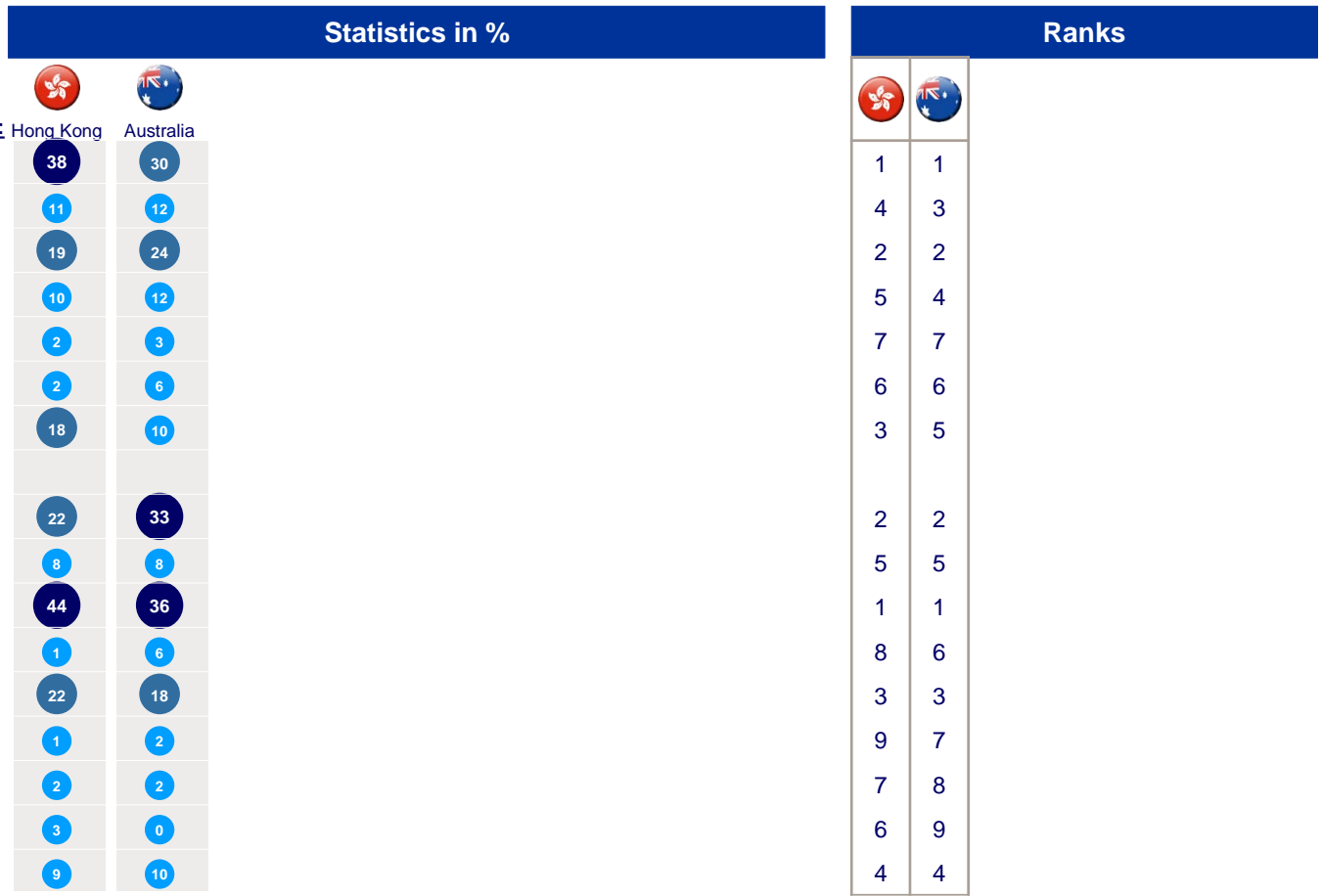
# “Droughts and heat” and “Downpour/Heavy rain” are the fundamental natural events in the region

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Comparison of countries in APAC

Global Survey Report

Note: A fair country comparison requires to consider both, the chart on the left (bubbles) and the chart on the right (ranks).

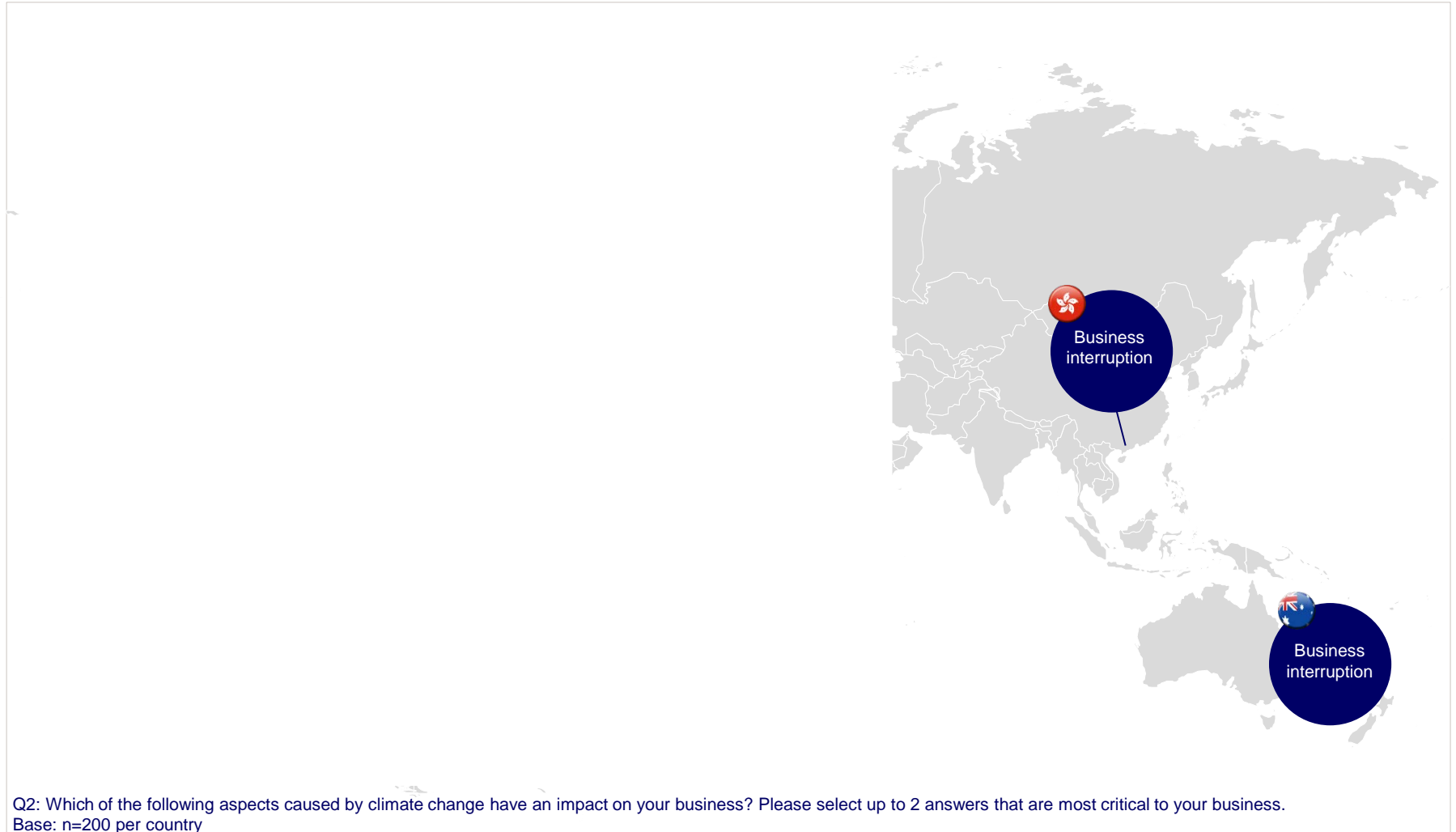


Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
 Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=200 p.c.

# In both Australia and Hong Kong the most critical effect due to natural events is “Business interruption”

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in APAC



Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.  
Base: n=200 per country



# Small companies with a revenue up to 2m dread “Material damage” more than “Business interruption”

Potential effect on business of small and medium enterprises due to climate change in 2016

Results: Rank one effect on business in SME segments of APAC

Global Survey Report

Rank One Opportunity			
Revenue	APAC	Hong Kong	Australia
Up to 2 Million EUR	Business interruption	Business interruption	Material damage
More than 2 Million EUR	Business interruption	Business interruption	Business interruption / Material damage

Employees	APAC	Hong Kong	Australia
0 - 9	Business interruption	Business interruption	Business interruption
10 - 49	Business interruption	Business interruption	Business interruption
50 - 250	Business interruption	Business interruption	Business interruption

Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.

Base: n=200 per country

# Results by country

Potential effect on business of small and medium enterprises due to climate change in 2016



# A large number of SMEs don't see any effects of climate change on their business, or at most "Downpours / Heavy rain" ZURICH®

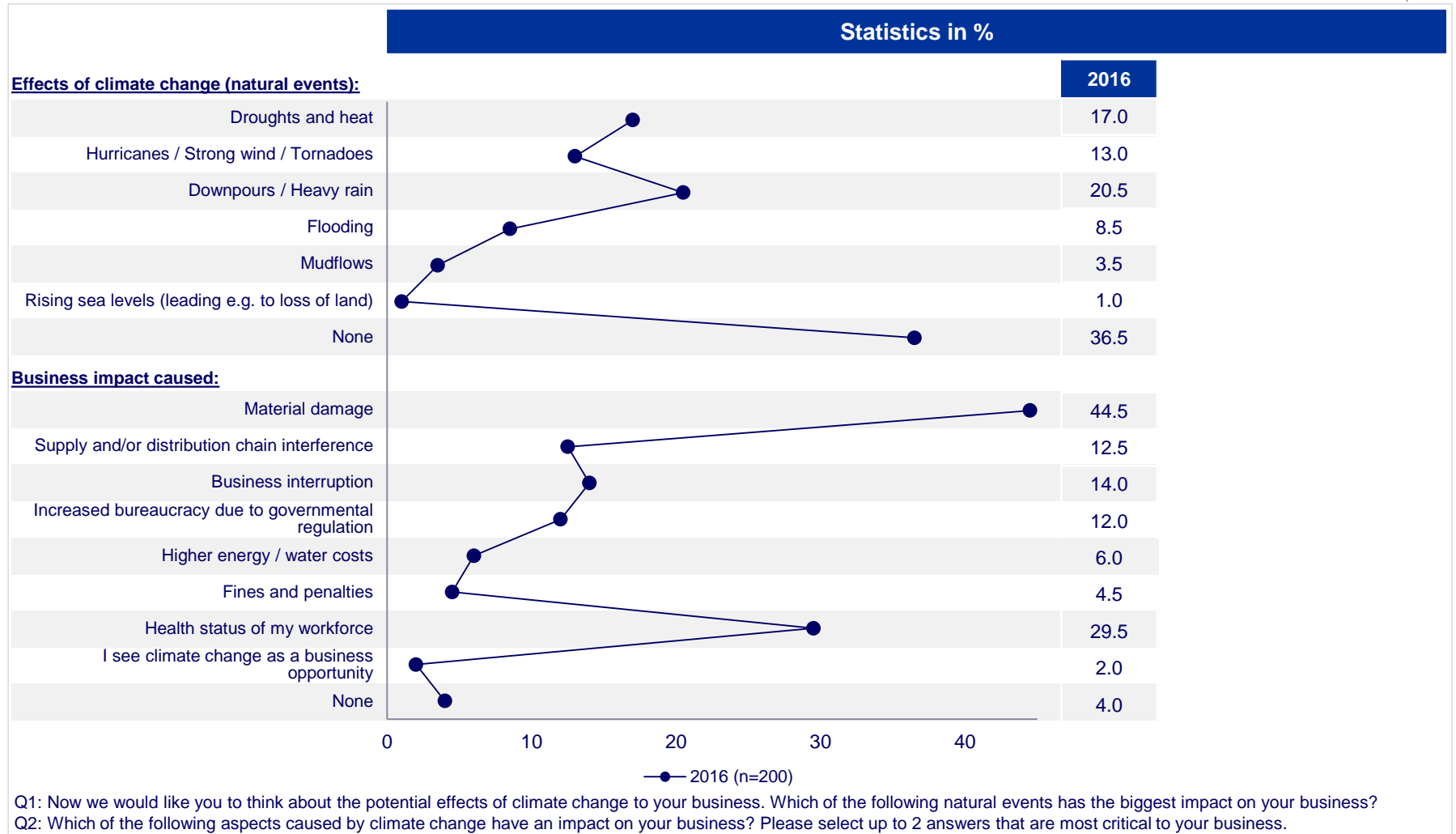


Potential business impact of climate change on small and medium enterprises in 2016

Detailed results



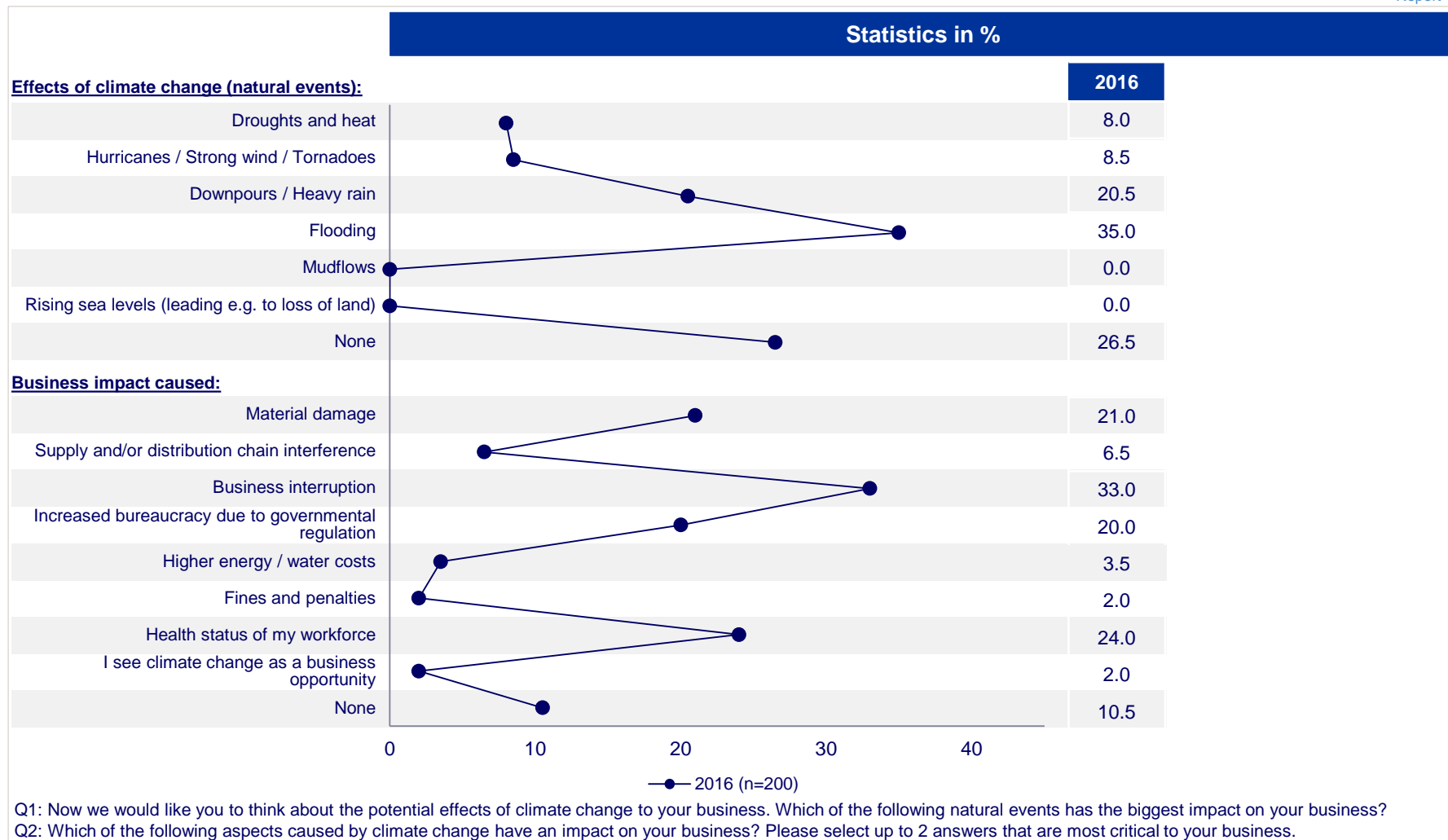
Global Survey Report



# “Flooding” is by far the highest estimated natural event with potential effect on the business

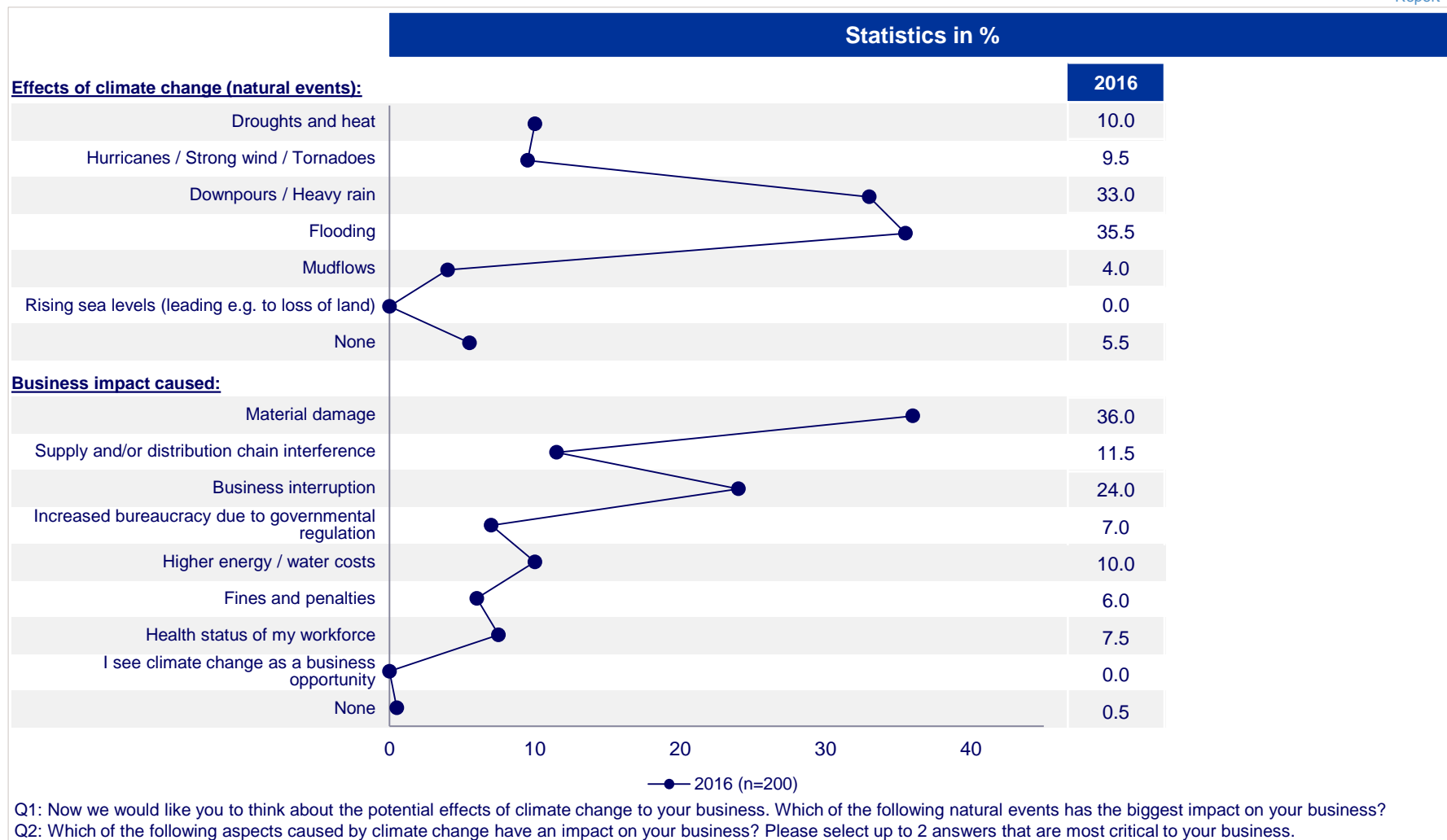
Potential business impact of climate change on small and medium enterprises in 2016

Detailed results



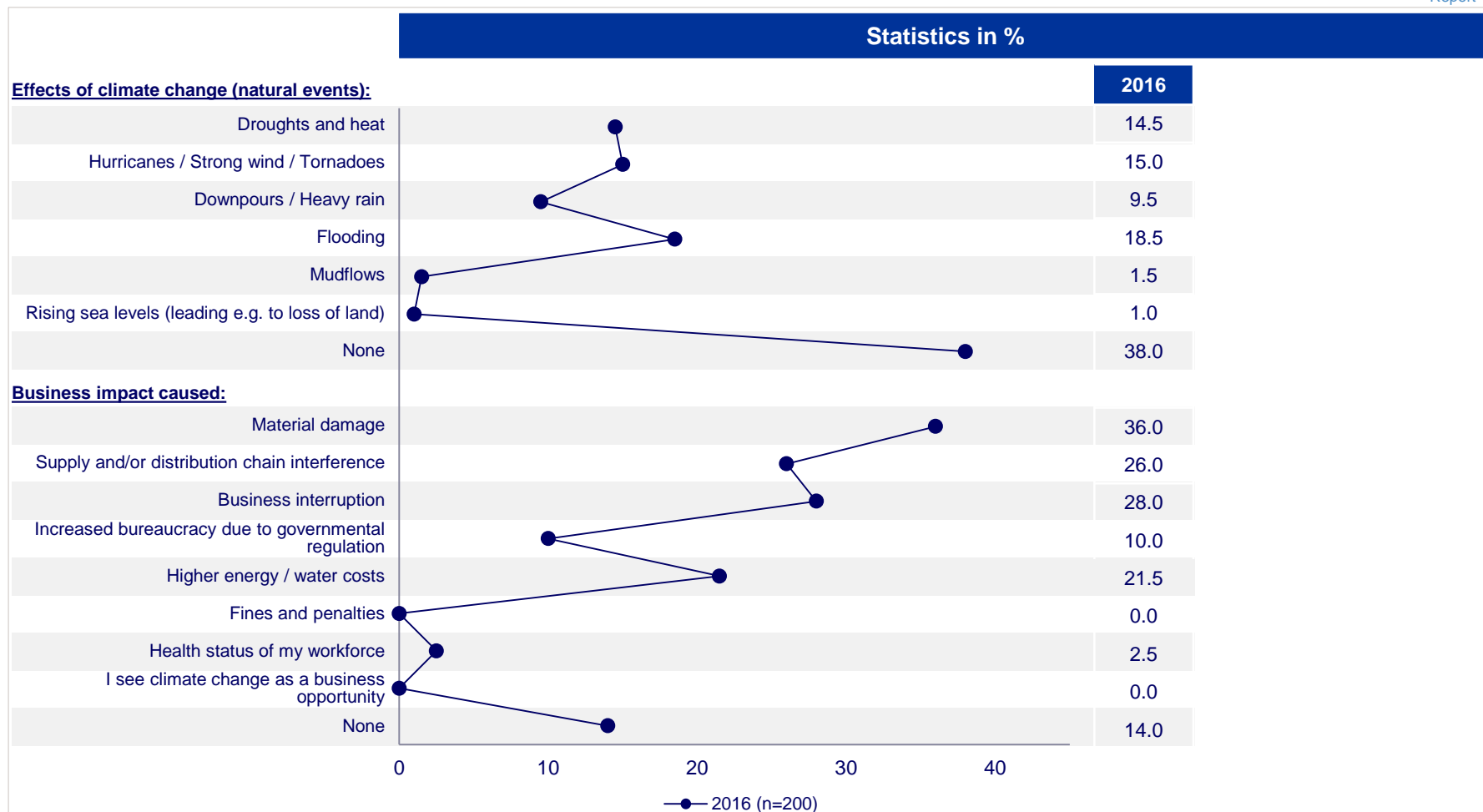
# “Flooding” and “Downpours / Heavy rain” are the most dreaded events impacting business

Potential business impact of climate change on small and medium enterprises in 2016  
Detailed results



# A large number of SMEs don't see any effects of climate change on their business, or at most "Flooding"

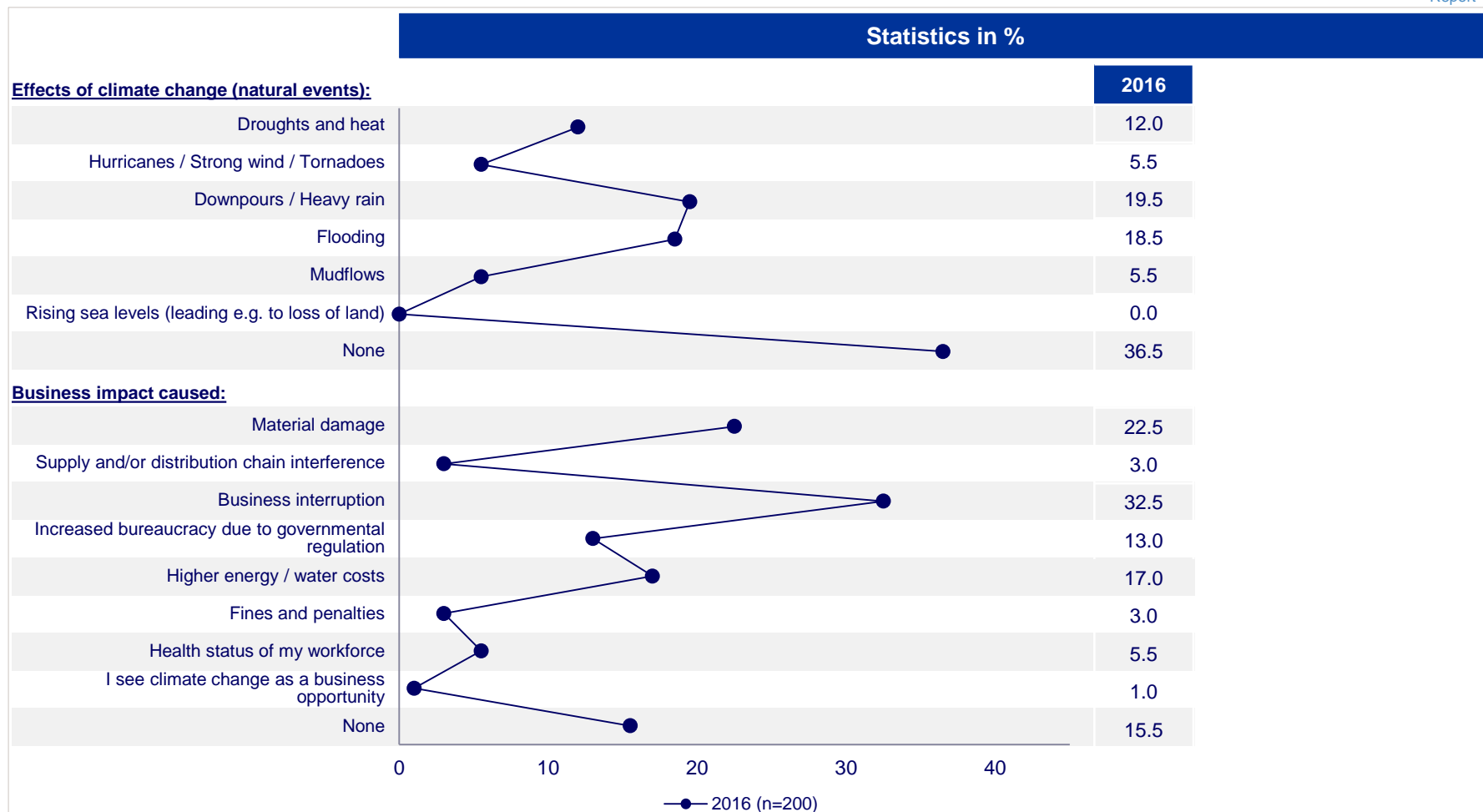
Potential business impact of climate change on small and medium enterprises in 2016  
Detailed results



Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.

# A large number of SMEs estimate no relevance of natural events but if any it would be “Downpours” and “Flooding”

Potential business impact of climate change on small and medium enterprises in 2016  
Detailed results



Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.

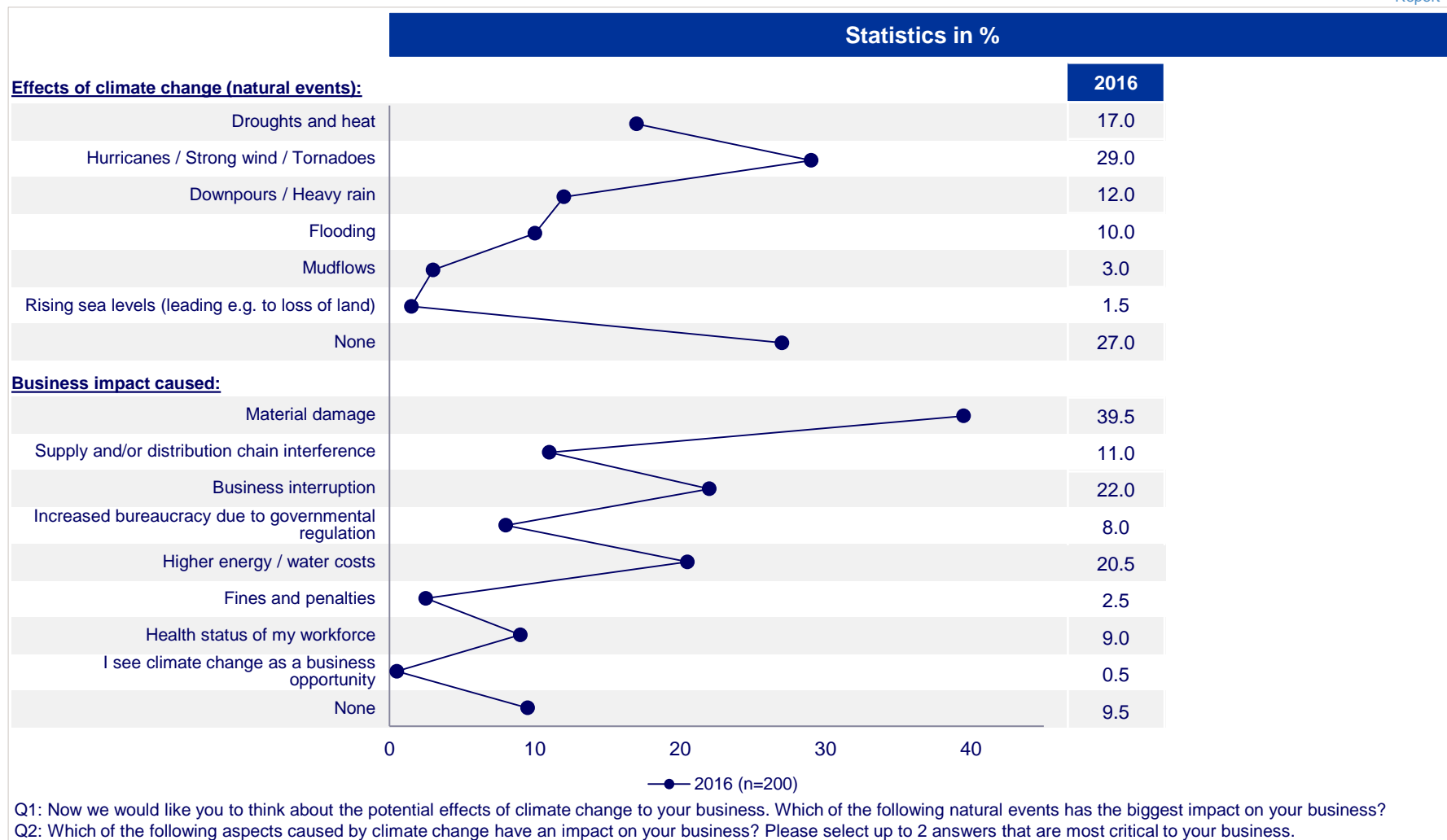
# More than a quarter of SMEs don't see any effects of climate change on their business, or at the most strong winds

Potential business impact of climate change on small and medium enterprises in 2016

Detailed results



Global Survey Report

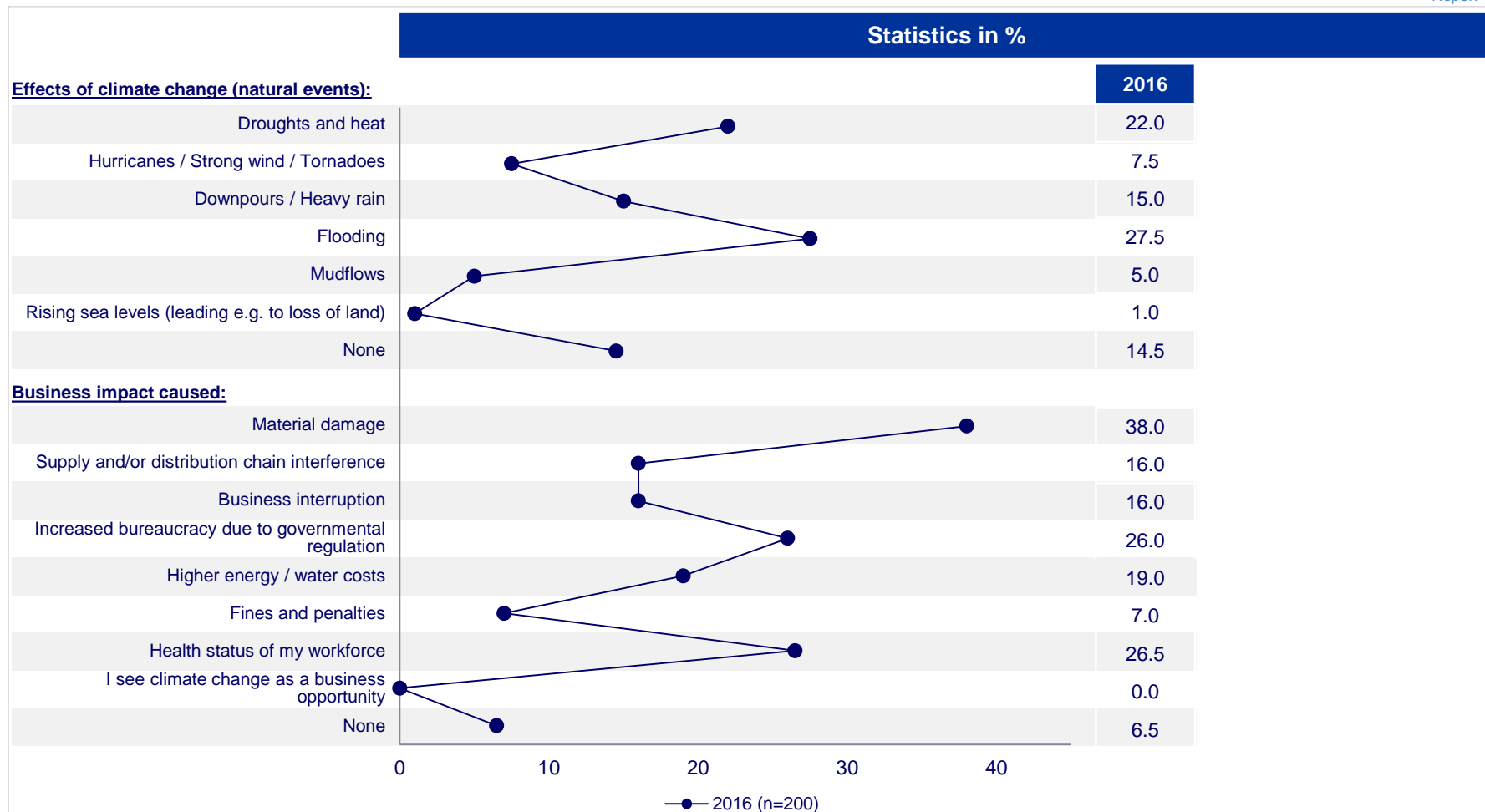




# “Flooding” is the key threat in Spain as a result of climate change



## Potential business impact of climate change on small and medium enterprises in 2016 Detailed results



Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.

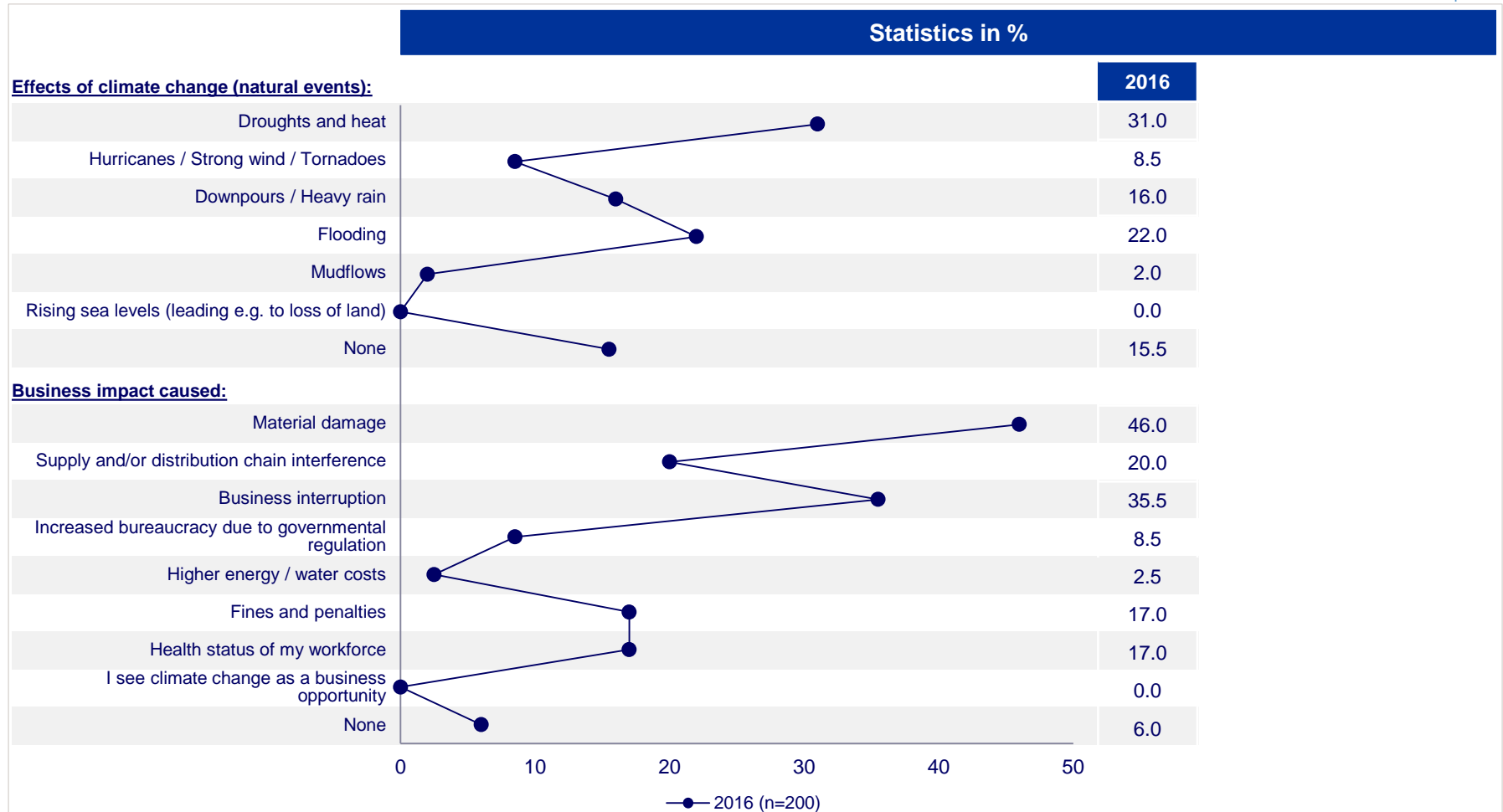
# “Droughts and heat” is the major effect of climate change in Turkey

Potential business impact of climate change on small and medium enterprises in 2016

Detailed results



Global Survey Report

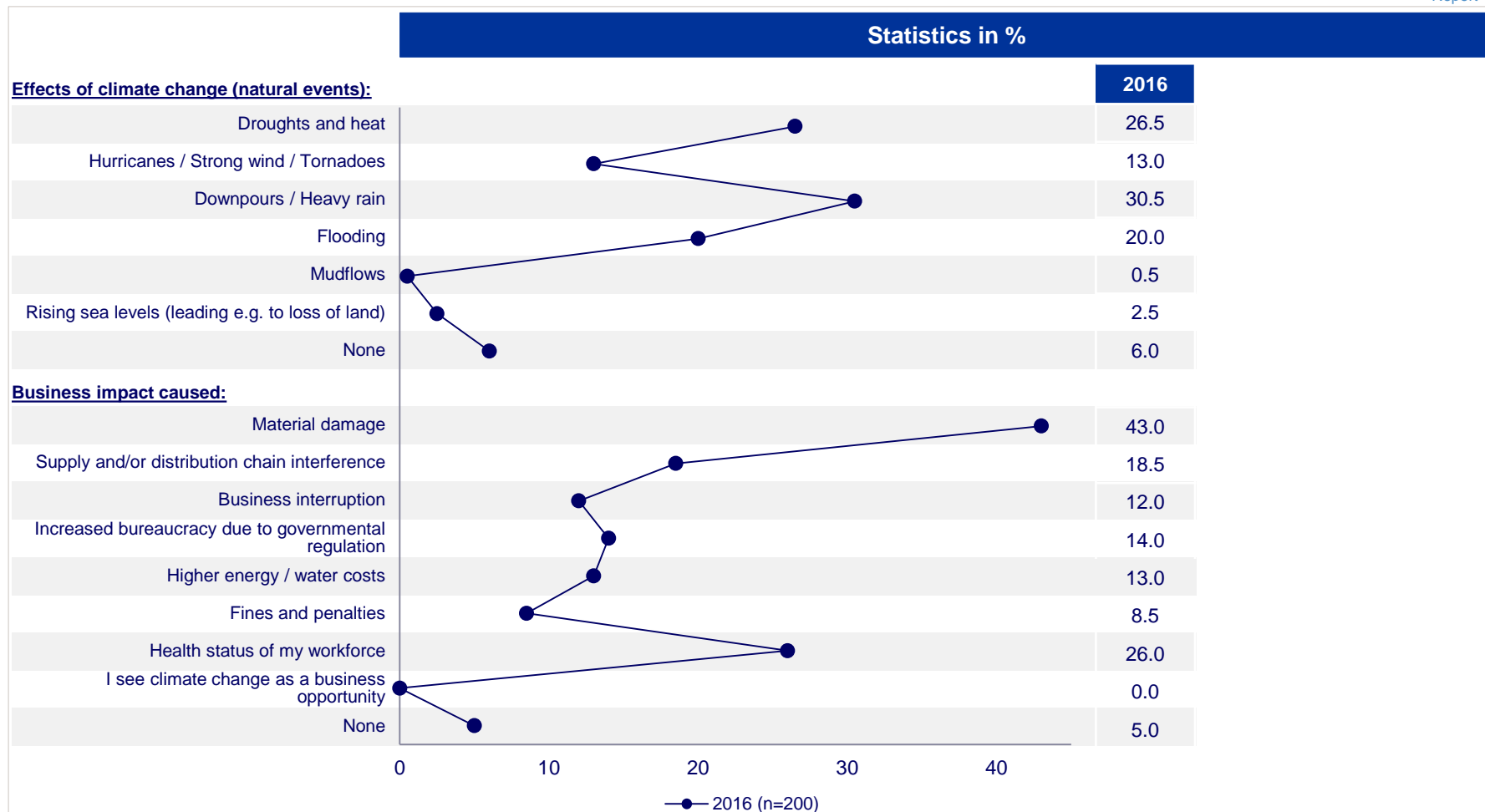


Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
 Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.

# “Material damage” expected to be the most critical business impact for SMEs in the USA

Potential business impact of climate change on small and medium enterprises in 2016

Detailed results



Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
 Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.

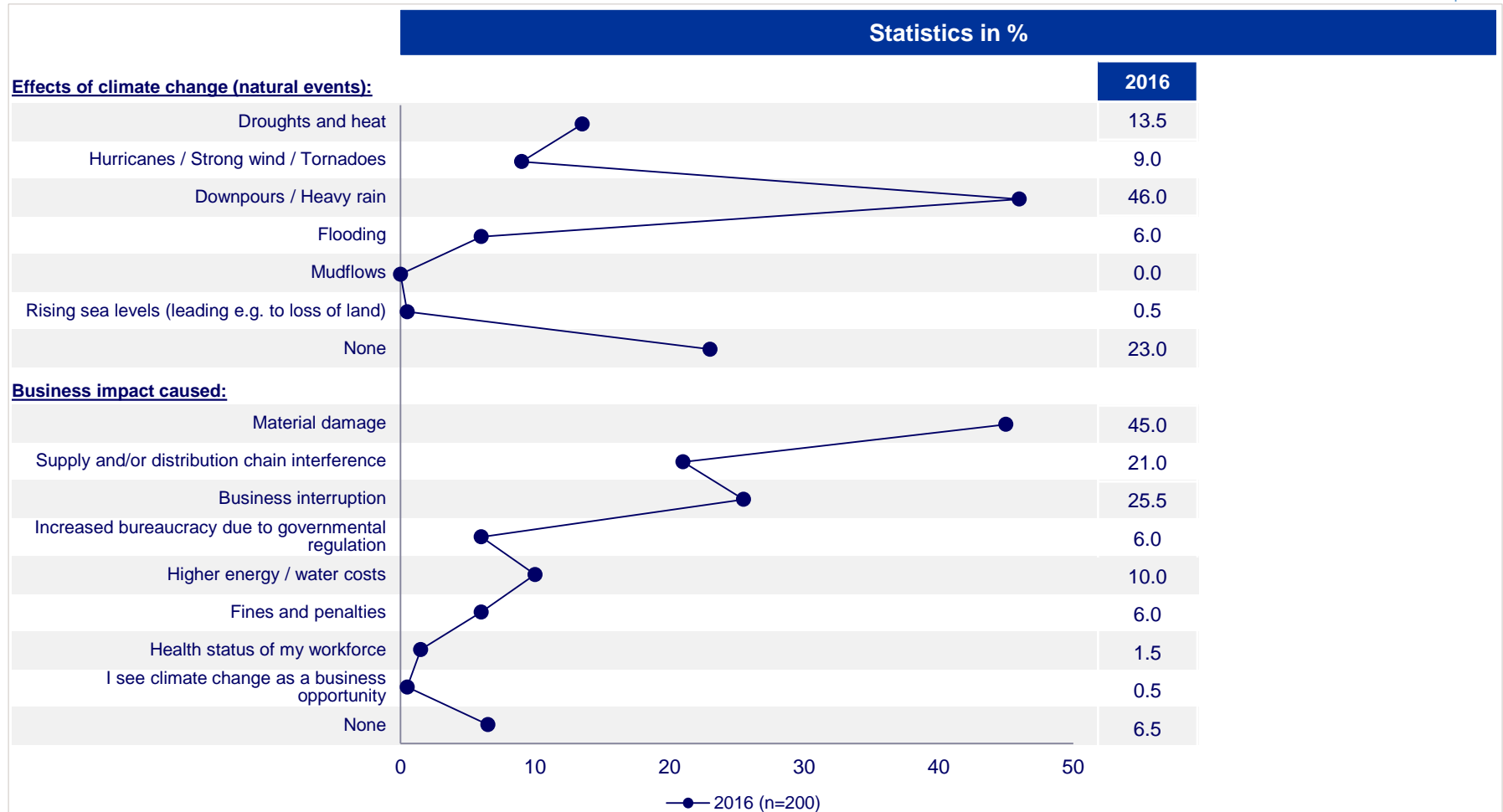
# “Downpours / Heavy rain” rated as the natural event having the most crucial impact on business

Potential business impact of climate change on small and medium enterprises in 2016

Detailed results



Global Survey Report



Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
 Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most crucial to your business.

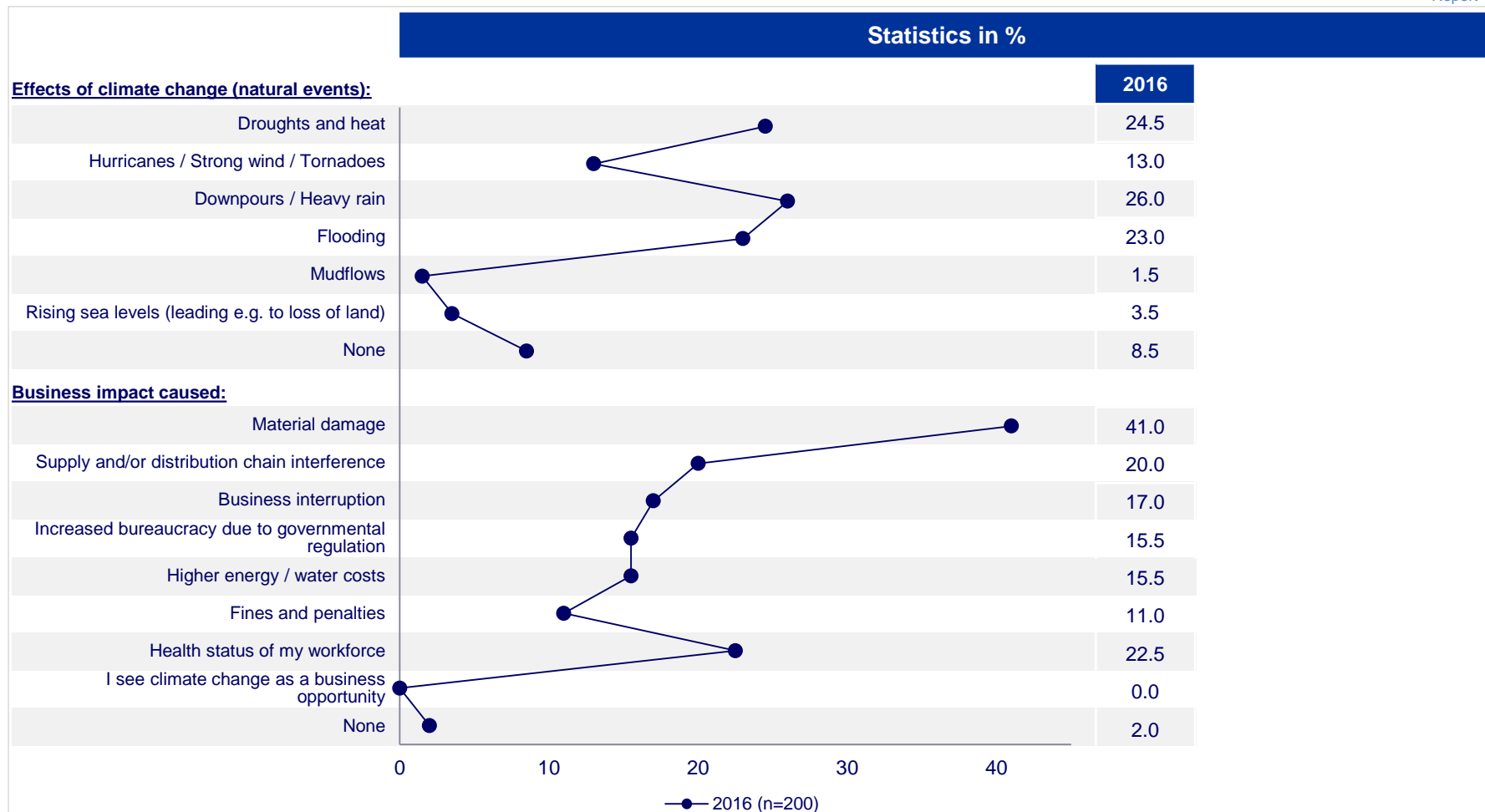
# Both droughts and downpours perceived as key effects of climate change in Mexico

Potential business impact of climate change on small and medium enterprises in 2016

Detailed results



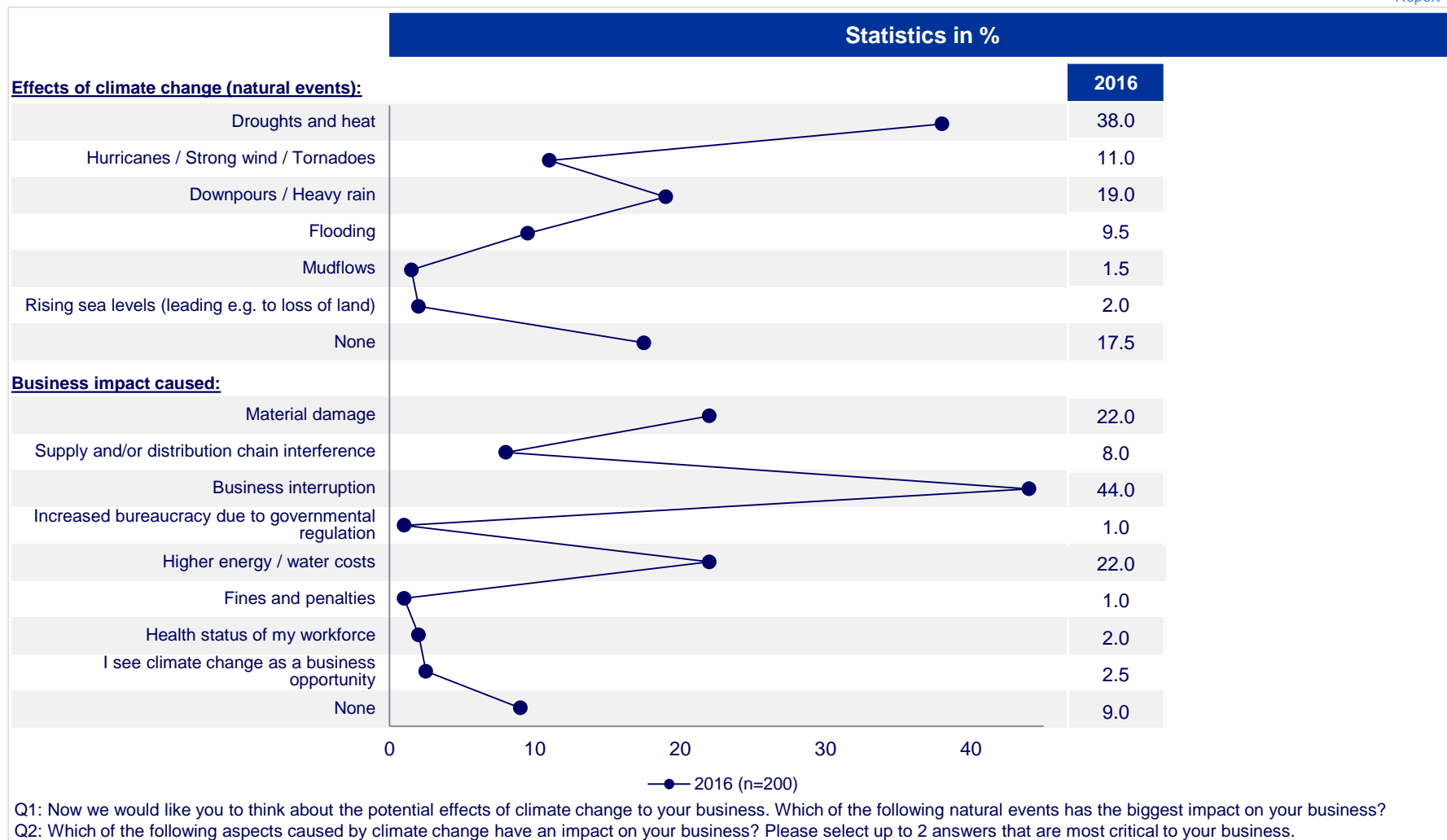
Global Survey Report



Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
 Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business.

# “Business interruption” is the key threat caused by natural events

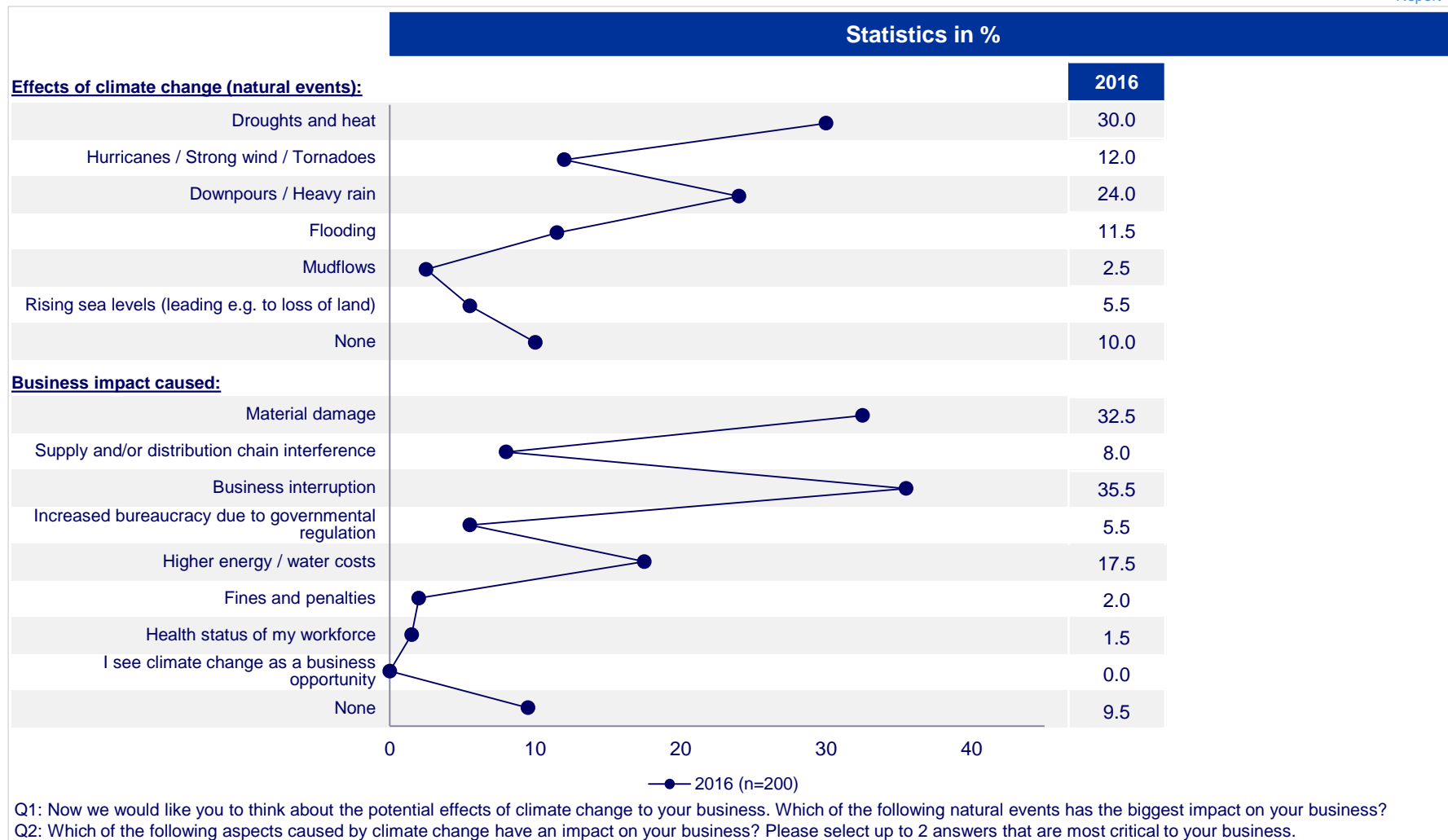
## Potential business impact of climate change on small and medium enterprises in 2016 Detailed results



# “Business interruption” and “Material Damage” rated as most critical business impacts

Potential business impact of climate change on small and medium enterprises in 2016

Detailed results



# Sample composition

Potential effect on business of small and medium enterprises due to climate change in 2016



Q1: Now we would like you to think about the potential effects of climate change to your business. Which of the following natural events has the biggest impact on your business?  
Q2: Which of the following aspects caused by climate change have an impact on your business? Please select up to 2 answers that are most critical to your business. Base: n=( )










# Sample Composition 1/2

Key risks for small and medium enterprises in 2016

Function and full-time employees



Survey Report  
Switzerland

	Statistics in %							
	Europe							
								
Function	Switzerland	Austria	Germany	Ireland	Italy	Portugal	Spain	Turkey
CEO/Owner	47.0	60.5	59.0	42.0	60.0	43.5	52.0	44.0
CFO/Treasurer	20.5	13.5	16.5	14.0	14.5	15.5	16.0	15.5
COO/Head of operations	18.5	16.0	16.0	13.0	16.0	22.0	15.5	24.5
General Manager	14.0	10.0	8.5	31.0	9.5	19.0	16.5	16.0
Full-time employees								
0 employees	4.5	3.5	3.0	2.0	7.0	1.0	8.0	0.5
1 to 9 employees	45.5	56.5	27.0	33.0	48.0	49.0	41.5	59.5
10 to 19 employees	22.5	17.0	25.5	28.0	22.5	20.5	23.5	17.0
20 to 49 employees	7.5	8.0	14.5	7.0	7.5	9.5	7.0	13.0
50 to 99 employees	15.0	10.0	23.0	24.0	13.5	16.5	15.5	7.5
100 to 250 employees	5.0	5.0	7.0	6.0	1.5	3.5	4.5	2.5









# Sample Composition 2/2

## Key risks for small and medium enterprises in 2016

### Revenue and Industry



Survey Report  
Switzerland

	Statistics in %							
	Europe							
								
Revenue*	Switzerland	Austria	Germany	Ireland	Italy	Portugal	Spain	Turkey
Up to 2 Million EUR	32.5	60.5	35.0	38.0	45.0	29.0	48.5	52.0
More than 2 to 5 Million EUR	17.0	13.0	21.0	14.5	17.5	10.0	14.0	8.5
More than 5 to 10 Million EUR	10.0	6.0	9.0	9.5	9.0	9.5	3.5	3.5
More than 10 to 50 Million EUR	9.5	4.0	7.0	6.0	1.0	4.0	1.0	2.0
More than 50 Million EUR	0.0	0.0	2.0	0.0	1.5	1.0	0.0	1.5
Industry								
Agriculture	2.5	1.5	5.5	4.5	4.5	4.5	9.5	3.5
Manufacturing and construction	10.0	8.5	14.0	11.5	6.5	8.5	10.5	10.0
Wholesale and retail trade	15.5	13.5	14.5	12.5	8.5	9.5	11.0	13.5
Information and communication	6.5	9.0	8.5	6.0	4.5	2.5	4.0	16.0
Financial activities (including insurance)	4.0	9.5	13.0	8.0	13.5	6.0	4.0	8.0
Administrative and support service	6.0	6.0	3.0	4.5	2.5	3.0	4.0	2.5
Public administration	5.5	4.0	3.5	2.0	3.0	1.0	4.0	1.5
Transport and storage	7.5	4.0	5.0	7.0	3.5	14.5	4.5	17.5
Accommodation and food service	9.5	27.0	9.5	19.0	23.5	17.5	12.0	21.5
Consumer services	22.0	8.5	7.0	15.5	15.0	8.0	24.5	2.5
Other service activities	11.0	8.5	16.5	9.5	15.0	25.0	12.0	3.5

\*Figures don't sum up to 100% due to "DK / No Answer"

# Sample Composition

Biggest opportunities for small and medium enterprises in 2016

Function and full-time employees

	Statistics in %				
	North America	Latin America		APAC	
					
Function	USA	Brazil	Mexico	Hong Kong	Australia
CEO/Owner	39.0	43.5	36.0	47.0	39.0
CFO/Treasurer	11.0	25.5	18.0	15.0	12.0
COO/Head of operations	12.0	12.5	26.0	20.0	16.0
General Manager	38.0	18.5	20.0	18.0	33.0
Full-time employees					
0 employees	1.5	2.5	0.0	0.5	4.0
1 to 9 employees	33.5	32.5	30.0	34.5	44.0
10 to 19 employees	28.0	31.0	18.0	26.0	13.5
20 to 49 employees	12.0	9.0	12.0	14.0	8.5
50 to 99 employees	11.0	22.0	26.5	16.5	22.0
100 to 250 employees	14.0	3.0	13.5	8.5	8.0

# Sample Composition

## Key risks for small and medium enterprises in 2016 Revenue and Industry

	Statistics in %				
	North America	Latin America		APAC	
					
Revenue*	USA	Brazil	Mexico	Hong Kong	Australia
Up to 2 Million EUR	28.0	29.5	40.0	30.5	39.5
More than 2 to 5 Million EUR	19.0	15.0	13.0	25.0	9.0
More than 5 to 10 Million EUR	8.5	9.0	5.5	7.5	8.5
More than 10 to 50 Million EUR	6.5	4.0	7.0	1.5	4.5
More than 50 Million EUR	1.0	0.0	0.0	1.0	0.0
Industry					
Agriculture	3.0	11.0	7.0	0.0	10.5
Manufacturing and construction	18.0	7.0	11.5	10.5	12.5
Wholesale and retail trade	20.0	18.5	17.5	5.5	20.0
Information and communication	8.0	6.5	2.5	3.0	2.0
Financial activities (including insurance)	12.0	3.0	3.5	21.0	3.5
Administrative and support service	2.0	2.0	4.0	8.5	2.0
Public administration	2.0	1.5	2.0	11.0	4.5
Transport and storage	10.0	10.0	4.5	7.5	15.0
Accommodation and food service	11.0	16.0	25.5	9.5	11.5
Consumer services	5.0	12.0	18.0	1.5	11.5
Other service activities	9.0	12.5	4.0	22.0	7.0

\*Figures don't sum up to 100% due to "DK / No Answer"