

Appendix

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Survey of Small Business Finance '98
MAIN - NORC's Screener for Owner

INTRO1: Hello, this is _____. I'm calling from the National Opinion Research Center at the University of Chicago.

A1. May I speak with ([OWNER]/the owner of [FIRM NAME])?

IWER INSTRUCTION: IF OWNER COMES TO THE PHONE,
REREAD INTRO1 AND CODE "1"

1 = OWNER SPEAKING	→	GO TO INTRO2
2 = NOT AVAILABLE	→	GO TO A1.2
3 = WRONG NAME/NO LONGER WITH FIRM		

A1.1 Who is currently the owner of [FIRM]?

UPDATE PRELOADED OWNER NAME INFORMATION

Name: _____

→ **GO BACK TO A1**

A1.2 Is there someone other than the owner who is familiar with this business' finances that I might speak with now?

IWER INSTRUCTION: IF PROXY COMES TO THE PHONE, REREAD INTRO1
AND CODE "1"

1 = YES, OWNER PROXY SPEAKING	→	GO TO INTRO2
2 = NOT AVAILABLE		
3 = NO OWNER PROXY		

A1.3 Can you please tell me when [OWNER] will be available and I'll call back later?

UPDATE TNMS WITH DATE AND TIME FOR CALL BACK

READ1: Thank you very much. Good-bye.

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INTRO2: The National Opinion Research Center at the University of Chicago is conducting a study of small business finances for the Federal Reserve Board, that is businesses with fewer than 500 workers.

PROMPT: (Small businesses are the backbone of America's economy, and so understanding the experiences of small businesses and their owners is extremely important. This study will help the Federal Reserve Board understand how changes in the banking industry affect small businesses, their access to credit, and other financial services.)

A2. First of all, let me verify the name of the business. Is [FIRM NAME] the correct name of (your/this) business?

1 = YES → **GO TO A3**

2 = NO

DK or RF → **PROMPT FOR A YES/NO RESPONSE BEFORE ACCEPTING DK OR RF**
→ **GO TO A3**

A2.1 What is the correct name of (your/this) business?

UPDATE PRELOADED BUSINESS INFORMATION

BUSINESS NAME: _____

A3. During December 1998, was the business in operation under one or more of the current owners?

PROMPT: The business is in operation if it was generating expenses or revenue during December 1998.

1 = YES

2 = NO → **GO TO ELIGIBILITY FLAG**

DK or RF → **PROMPT FOR A YES/NO RESPONSE BEFORE ACCEPTING DK OR RF**
⇔ **PROXY CASES CONTINUE TO A4**
⇔ **OWNER CASES GO TO ELIGIBILITY FLAG**

A4. Is this the headquarters or main office of [FIRM]?

IWER INSTRUCTION: CODE "YES" IF R VOLUNTEERS THIS IS THE ONLY LOCATION.

1 = YES

2 = NO → **GO TO ELIGIBILITY FLAG**

DK or RF → **PROMPT FOR A YES/NO RESPONSE BEFORE ACCEPTING DK OR RF**
⇔ **PROXY CASES CONTINUE TO A5**
⇔ **OWNER CASES GO TO ELIGIBILITY FLAG**

A5. Does another company own 50% or more of [FIRM]?

PROMPT: That is, is [FIRM] a majority-owned subsidiary of another business?

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1 = YES → **GO TO ELIGIBILITY FLAG**

2 = NO

DK or RF → **PROMPT FOR A YES/NO RESPONSE BEFORE ACCEPTING DK OR RF**

⇔ **PROXY CASES CONTINUE TO A6**

⇔ **OWNER CASES GO TO ELIGIBILITY FLAG**

A6. Is [FIRM] a for-profit or not-for-profit organization?

PROMPT: Does [FIRM] have a special designation or recognition from the IRS as a not-for-profit organization?

1 = FOR-PROFIT

2 = NOT-FOR-PROFIT → **GO TO ELIGIBILITY FLAG**

DK or RF → **PROMPT FOR A YES/NO RESPONSE BEFORE
ACCEPTING DK OR RF**

⇔ **PROXY CASES CONTINUE TO A7**

⇔ **OWNER CASES GO TO ELIGIBILITY FLAG**

A7. Is [FIRM] owned by a local, state, or federal government agency?

1 = YES → **GO TO ELIGIBILITY FLAG.**

2 = NO

DK or RF → **PROMPT FOR A YES/NO RESPONSE BEFORE ACCEPTING DK OR RF**

⇔ **PROXY CASES CONTINUE TO READ2**

⇔ **OWNER CASES GO TO ELIGIBILITY FLAG**

READ2: We would like to know the total number of individuals that worked at [FIRM] during a typical pay period in 1998. First, I'm going to ask about the owners:

A8.1 How many owners worked in the business during a typical pay period in 1998?

NUMBER: _____

A8.2 Now, other than owners, how many individuals worked for [FIRM] during a typical pay period in 1998?

NUMBER: _____

RANGE CHECK: A8.1 and A8.2 >= 0

CALCULATE: TOTAL EMPLOYEES = A8.1 + A8.2

TOTAL EMPLOYEES <500 & >0 → GO TO A9

TOTAL EMPLOYEES = DK OR RF → GO TO A8.3

TOTAL EMPLOYEES = 0 → GO TO A8.4

TOTAL EMPLOYEES >=500 → GO TO E. FLAG

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A8.3 I understand that you may not be able to tell me the exact number of workers, however, can you tell me the approximate number of individuals, including owners, that worked for [FIRM] during a typical pay period in 1998, was it (**READ RANGES**)...

- | | | |
|-------------------------|---|---|
| 1 = Less than 5 | → | GO TO A9 |
| 2 = Between 5 and 9 | → | GO TO A9 |
| 3 = Between 10 and 19 | → | GO TO A9 |
| 4 = Between 20 and 49 | → | GO TO A9 |
| 5 = Between 50 and 99 | → | GO TO A9 |
| 6 = Between 100 and 499 | → | GO TO A9 |
| 7 = 500 or Greater | → | GO TO ELIGIBILITY FLAG |
| 8 = Eligible, other | → | SPECIFY: _____ → GO TO A9 |
| DK or RF | → | PROMPT FOR A YES/NO RESPONSE BEFORE
ACCEPTING DK OR RF |
| | ⇔ | PROXY CASES CONTINUE TO A9 |
| | ⇔ | OWNER CASES GO TO ELIGIBILITY FLAG |

A8.4 You're reporting that zero individuals worked for [FIRM] during a typical pay period. Most companies have at least one worker during a typical pay period. How is it that [FIRM] operated in 1998 with zero workers?

SPECIFY: _____

A9. What is the last day of [FIRM's] fiscal or tax year?

PROMPT: On what date does [FIRM's] fiscal year end?

MONTH: _____ DAY: _____

A10. For fiscal year [YEAR], is [FIRM] considered to be a sole proprietorship, a partnership, an S-corporation, or a corporation?

PROMPT: A sole proprietorship is an unincorporated business owned by a single person. The individual proprietor has the right to all the profits from the business and also the responsibility for all the business's liabilities.

PROMPT: A partnership is an unincorporated form of business in which two or more owners agree to split the profits/losses or capital of the business in a particular fashion. There may be limited and/or general partners.

PROMPT: A limited liability partnership (or LLP) is a business owned by two or more owners where the partners' liability is limited to their investment in the partnership, and each of the partners has protection against personal liability for partnership liabilities.

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PROMPT: An S-corporation is a corporation that does not pay tax on its income. To qualify for S-corporation status, the business (1) must be a U.S. corporation, (2) must have only one class of stock and no more than 75 shareholders, and (3) may not have certain organizations or non-U.S. citizens as shareholders.

PROMPT: A C-corporation (or corporation) is a business that has been granted a state charter recognizing it as a separate legal entity having its own rights, privileges, and liabilities distinct from those of the individuals that form the business.

PROMPT: A limited liability company (or LLC) is an entity which is established as a corporation under state law. The entity has the same limited liability characteristics as a corporation, while having the same tax characteristics of a partnership. LLC owners may actively participate in the organization's management and are protected against personal liability for the organization's debts/liabilities.

IF R VOLUNTEERS LLC, READ3: Do you file your taxes as a partnership, a corporation or a sole proprietor? (IF R DOESN'T KNOW, CODE "PARTNERSHIP").

IF R VOLUNTEERS LLP, READ4: Do you file your taxes as a partnership or a corporation? (IF R DOESN'T KNOW, CODE "PARTNERSHIP").

1 = SOLE PROPRIETORSHIP → **GO TO READ6**

2 = PARTNERSHIP

3 = LIMITED LIABILITY PARTNERSHIP, TAX FILED AS PARTNERSHIP

4 = LIMITED LIABILITY PARTNERSHIP, TAX FILED AS C-CORPORATION

5 = S-CORPORATION

6 = C-CORPORATION

7 = LIMITED LIABILITY COMPANY, TAX FILED AS PARTNERSHIP

8 = LIMITED LIABILITY COMPANY, TAX FILED AS C-CORPORATION

9 = LIMITED LIABILITY COMPANY, TAX FILED AS SOLE PROP → **GO TO READ6**

DK OR RF → **PROMPT FOR A YES/NO RESPONSE BEFORE ACCEPTING DK OR RF**

⇔ **PROXY CASES CONTINUE TO READ5**

⇔ **OWNER CASES GO TO ELIGIBILITY FLAG**

READ5: As part of our effort to represent the experience of the nation's small businesses, it is important that we include the experiences of all ethnic and racial groups.

A11. Is more than 50% of the business owned by people who are of Hispanic, Latino or Spanish origin or descent?

PROMPT: This group includes people of Mexican, Puerto Rican, Cuban, Central and South American, or any other Spanish background.

1 = YES

2 = NO

3 = EXACTLY 50% (VOLUNTEERED ONLY)

DK or RF

- A12. Is more than 50% of the business owned by people of African-American, Asian, Native Hawaiian or other Pacific Islander, American Indian, or Alaska Native descent?

1 = YES

2 = NO → **GO TO CHECKPOINT**

3 = EXACTLY 50% (VOLUNTEERED ONLY)

DK or RF → **GO TO CHECKPOINT**

- A13. Please tell me the minority race that owns (more than/exactly) 50% of your business?

IF R VOLUNTEERS MULTIPLE RACE, USE **CODE 6** AND ENTER RACES.

1 = BLACK/AFRICAN-AMERICAN

2 = ASIAN

3 = NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER

4 = AMERICAN INDIAN OR ALASKA NATIVE

5 = OTHER → **READ:** Please specify _____

6 = MULTIPLE → **READ:** Please specify _____

DK or RF

ALL RESPONSES → GO TO CHECKPOINT

READ6: As part of our effort to represent the experience of the nation's small businesses, it is important that we include the experiences of all ethnic and racial groups.

- A14. (Are you/Is the owner of the business) of Hispanic, Latino or Spanish origin or descent?

PROMPT: This group includes people of Mexican, Puerto Rican, Cuban, Central and South American, or any other Spanish background.

1 = YES

2 = NO

DK or RF

- A15. What is (your race/the race of the owner)? Is it White, African-American, Asian, Native Hawaiian or other Pacific Islander, American Indian or Alaska Native?

1 = WHITE

2 = BLACK/AFRICAN-AMERICAN

3 = ASIAN

4 = NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER

5 = AMERICAN INDIAN OR ALASKA NATIVE

6 = OTHER → **READ:** Please specify _____

DK or RF

ALL RESPONSES → GO TO CHECKPOINT

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CHECKPOINT

OWNER ANSWERED SCREENER, QA1 = 1
PROXY ANSWERED SCREENER, QA1.2 = 1

→ **GO TO READ7**
→ **GO TO A16**

A16. For our records, please tell me your name and business title.

PROXY NAME: _____

PROXY BUSINESS TITLE: _____

READ7: I'm going to be sending (you/[OWNER]) a package of materials further explaining our study.

A17. Is [FIRM]'s mailing address [ADDRESS, CITY, STATE, ZIP]?

1 = YES → **GO TO A18**

2 = NO

DK/RF → **PROMPT FOR A YES/NO RESPONSE BEFORE ACCEPTING DK OR RF
→ GO TO A18**

A17.1 What is [FIRM]'s correct mailing address?

UPDATE PRELOADED MAILING ADDRESS INFORMATION

ADDRESS: _____

CITY: _____

STATE: _____

ZIP: _____

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A18. I'd like to confirm the spelling of (your/the owner's) name. I have it listed as [OWNER]. Is that correct?

1 = YES → **GO TO A18**

2 = NO

DK or RF → **PROMPT FOR A YES/NO RESPONSE BEFORE ACCEPTING DK OR RF**
→ **GO TO A19**

A18.1 What is the correct spelling of (your/the owner's) name?

UPDATE PRELOADED OWNER'S NAME

OWNER'S NAME: _____

A19. I have (you/[OWNER]) listed as the owner. Is that (your / his/her) correct title?

1 = YES → **GO TO A20**

2 = NO

DK or RF → **PROMPT FOR A YES/NO RESPONSE BEFORE ACCEPTING DK OR RF**
→ **GO TO A20**

A19.1 What is (your/[OWNER'S]) correct title?

UPDATE PRELOADED TITLE

TITLE: _____

A20. And, is the best telephone number to reach (you/[OWNER]): [TELEPHONE NUMBER]?

1 = YES → **GO TO A21**

2 = NO

DK or RF → **PROMPT FOR A YES/NO RESPONSE BEFORE ACCEPTING DK OR RF**
→ **GO TO A21**

A20.1 What is the best telephone number to reach (you/[OWNER])?

UPDATE PRELOADED TELEPHONE NUMBER

NUMBER: _____

A21. Finally, (have you/has [OWNER]) filed (income tax form 1065/income taxes) for [FIRM] for fiscal year [YEAR]?

1 = YES → **GO TO ELIGIBILITY FLAG**

2 = NO

3 = PARTNERSHIP DOES NOT FILE TAX FORM 1065 → **GO TO ELIGIBILITY FLAG**

DK or RF → **GO TO ELIGIBILITY FLAG**

A21.1 When (do you/does [OWNER]) plan to file (income tax form 1065/income taxes) for [FIRM] for fiscal year [YEAR]?

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Month: _____ Day: _____

→ **ALL GO TO ELIGIBILITY FLAG**

SET ELIGIBILITY FLAG

1 -- Ineligible/Owner Screened	→	GO TO CLOSE2
2 -- Ineligible/Proxy Screened	→	GO TO CLOSE2
3 -- DK Response/Owner Screened	→	GO TO CLOSE3
4 -- DK Response/Proxy Screened	→	GO TO CLOSE1
5 -- RF Response/Owner Screened	→	GO TO CLOSE3
6 -- RF Response/Proxy Screened	→	GO TO CLOSE1
7 -- Eligible/Owner Screened	→	GO TO CLOSE1
8 -- Eligible/Proxy Screened	→	GO TO CLOSE1
9 -- Partnership Not Filing 1065	→	GO TO CLOSE2

CLOSE1: Thank you very much for your help. In the next few months we will be recontacting business owners, at that time (you/[OWNER]) will receive a package of materials from NORC on the behalf of the Federal Reserve Board. This package contains a description of the study and explains the importance of this study to (you/small business owners like [OWNER]). Another National Opinion Research Center interviewer will be calling (you/[OWNER]) shortly after you receive the package. Thank you very much for your time. Goodbye.

INTERVIEWER COMMENT FIELD ENTER COMMENTS REGARDING YOUR EXPERIENCE WITH THIS RESPONDENT, BUSINESS OR WITH THE SCREENER THAT WILL AID IN INTERVIEWING:

~~~~~ **SCREENER ENDS** ~~~~~

**CLOSE2:** This is a survey of independent, privately owned, for-profit small businesses that were in business and are filing business tax forms for 1998. Unfortunately, your business does not qualify for this survey. However, I appreciate your taking the time to talk with me. Thank you. Goodbye.

~~~~~ **SCREENER ENDS** ~~~~~

CLOSE3: Thank you very much for your help. This is a survey of independent, privately owned, for-profit small businesses that were in business and are filing business tax forms in 1998. We need to be certain that [FIRM] qualifies in this way before we proceed. Since we were unable to verify all of these qualifications, I'll have to thank you for your time for now. Goodbye.

~~~~~ **SCREENER ENDS** ~~~~~