

Appendix

V

JOB AIDS

TNMS Disposition List

INITIAL INTERVIEWER SCREEN

No answer
Answering machine; no message
Temporarily Unlocatable/Locating needed
Answering Machine; message left
Busy
Spanish needed
Computer Tone/ FAX/Alarm Systems
Fast Busy/Silence
R to call 800 number
Language barrier
Soft Callback
Hard Appointment
Callback Delay
Refer to supervisor
Hang Up During Intro
Known Eligible Owner/Proxy Refusal
Unknown Eligible Owner/Proxy Refusal
Gatekeeper/Informant Refusal
R Hostile Refusal
Refusal Conversion Attempt Failed
Non-Contact on Appointment
R unavailable/ No CB established
R requests letter before participation
Privacy Call Block/ Possible Hidden Ref
Intro Ineligible
Asian Language needed

SUSPEND INTERVIEWER SCREEN

Spanish Needed
Language Barrier
Soft Callback
Hard Appointment
Supervisor Review Needed
Hang Up During Intro
Known Eligible Owner/Proxy Refusal
Unknown Eligible Owner/Proxy Refusal
Gatekeeper/Informant Refusal
R Hostile Refusal
Refusal Conversion Attempt Failed
Non-Contact on Appointment
R unavailable/ No CB established
R requests letter before participation
Asian Language Needed
Deceased R
R in Prison

CANCEL INTERVIEWER SCREEN

Continue Interview

SMS SYSTEM DISPOSITIONS

COMPLETED CASE

Max calls
Missed Appointment

SSBF Introduction Script

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

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. We would like to verify our listing for this business and mail (you/[OWNER]) information about the survey.

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?

JOB AIDS
1998 SSBF JOB AID #1
TNMS -- Login & Logout Instruction

To Login:

1. Turn the lever switch (up for on, down for off) on the front of your CPU to the on position, and turn on your monitor.
2. At user ID or login name prompt type:
LAKE4\4885I### (### = your ID, which will be 001 to 100) and strike <ENTER> once.

Then type the password <<**NEWBORN**>> and strike <ENTER> once. Note that you will not be able to see the password you type, so type it carefully.
3. At the SurveyCraft Main "pull-down" Menu, type the letter **"J"** to select **Jobs**.
4. At the Job Maintenance Module menu, select the correct job and strike <ENTER> once.
5. To get into TNMS for interviewing you need to strike **"T"** for TNMS CATI entry.
6. At the Interviewer Name list, find your name. You may use the <F4> search, entering part or all of your name as a search string, and striking <ENTER> to initiate the search, or by <PAGE DOWN> through the list. Once your name is displayed, position the cursor to highlight and strike <ENTER> once.
7. Select the appropriate location by positioning the cursor to highlight and striking <ENTER> once.

To Logout:

1. Select **LOGOUT AND TERMINATE** from disposition window.
2. Type the letter **X** twice to exit TNMS and SurveyCraft.
3. At the DOS prompt, type the word **LOGOUT**. You will be totally cleared from all connections with the network.
4. Switch the power off on the CPU and the monitor.

1998 SSBF JOB AID #2 CATI Function Keys

NOTE: Where there are TWO keys listed, the first key (<HOME> or <CTRL>) is to be HELD DOWN and the second key is to be struck once or more depending on the situation.

KEYS

FUNCTION

Back up and recovery:

<->	(Minus on the number pad) Back up one item at a time
<+>	(Plus on the number pad) Recover one item at a time
<Home><PgDn>	Return to question you backed-up from

Ending Interview:

<Ctrl>< End>	Break-off (or suspend)
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Breakpoints:

<Ctrl><PgUp>	Go to breakpoint earlier in quex
<Ctrl><PgDn>	Go to breakpoint later in quex (between where you've backed up to and where you backed up from)

Reserved codes:

<F7>	Refusal
<F8>	Don't Know

CATI functions:

<F1>	Opens on-line QxQ's box
<F2>	Open comment box
<Enter>	This will allow you to move from data block to data block on a screen.
<Shift><Tab>	This will take you to the previous screen. These keys will also allow you to move around in screens like the enrollment screen.
<F4>	Allows you to search for a particular response in a multi-screen question.
<F10>	In a screen with a lot of items that may not need to be answered, <F10> allows you to fill in only what is applicable and then go to the next question.

1998 SSBF Job Aid #3

Frequently Asked Questions and Answers

What is the purpose of the Survey of Small Business Finances?

The 1998 Survey of Small Business Finances is the third survey in a series that collects financial data from businesses with fewer than 500 employees. The Federal Reserve Board is concerned with:

- The factors that effect prices and availability of credit to small businesses;
- The effects that bank consolidation may have on the availability of credit and other financial services;
- Understanding the characteristics of small businesses and how they influence their credit needs;
- The experiences that small businesses have with credit applications;
- The impact that government regulations may have on small business credit access; and
- Identifying the financial and non-financial sources that small businesses turn to for their financing needs;

The information from this survey will be used to evaluate the impact of public policies on small businesses of different sizes, locations, and ownership characteristics. The information will also be used in the "Report to Congress on the Availability of Credit to Small Business" that is produced by the FRB every five years.

Who is doing the survey?

The Survey of Small Business Finances is being conducted for the Federal Reserve Board (FRB) by the National Opinion Research Center (NORC) at the University of Chicago.

The Federal Reserve System is the central bank of the U. S. It was founded by Congress in 1913 to provide the nation with a safer, more flexible, and more stable monetary and financial system; over the years, its role in banking and the economy has expanded. Today, the Federal Reserve Board's duties fall into four general areas:

- Conducting the nation's monetary policy by influencing the money and credit conditions in the economy in pursuit of full employment and stable prices;
- Supervising and regulating banking institutions to ensure the safety and soundness of the nation's banking and financial system and to protect the credit rights of consumers;
- Maintaining the stability of the financial system and containing risk that may arise in financial markets;
- Providing certain financial services to the U.S. government, to the public, to financial institutions, and to foreign official institutions, including playing a major role in operating the nation's payments system.

NORC is one of the oldest and most respected social science research organizations in the United States, and the results from many NORC studies have been used to help national policy-makers in their decision making.

Will my answers be confidential?

Absolutely. NORC and the Federal Reserve Board maintain the highest standards of confidentiality. Your name and other identifying information, as well as all other participants', will be kept strictly confidential. NORC assures that the confidentiality of your responses to this survey will be maintained by NORC and the Federal Reserve Board. No information obtained in the course of this study may be disclosed in a manner in which the particular establishment or individual supplying the information is identifiable except to a very small number of authorized staff at NORC and the Federal Reserve System.

Why was I chosen to participate?

Your small business was selected from a nationally representative scientific sample of businesses throughout the United States. This group of businesses whom we're contacting represent the diversity of small businesses across the nation. The information you provide is essential to obtain an accurate picture of the financial needs of small businesses like yours.

What kinds of questions will be asked?

A variety of topics will be covered during the time of the interview. The questions cover your firm's use of credit and other financial services as well as where these services were obtained. You will also be asked about your experiences in obtaining credit. Information will also be collected on the firm's assets, liabilities, income and expenses to help understand the differences among individual small businesses.

Why do you need my financial information?

Financial information is critical in understanding the needs of all small businesses. One of the main goals of the survey is to evaluate the importance of credit use and availability relative to a firm's size and other financial characteristics. Data from this survey will be published in summary form only. NORC assures that the confidentiality of your responses to this information request will be maintained by NORC and the Federal Reserve Board. No information obtained in the course of this study may be disclosed in a manner in which the particular establishment or individual supplying the information is identifiable except to a very small number of authorized staff at NORC and the Federal Reserve System.

Am I required to participate and answer every question?

No. Your participation is voluntary and you may refuse to answer any questions to which you object, however, the participation of each selected business is vital to the success of the survey. The information obtained in the interview will be held in the strictest confidence.

What will I get out of this?

The information you provide will help the Federal Reserve Board understand the needs of small businesses like yours and evaluate public policy affecting the cost and availability of financial services to small businesses.

Is additional information available?

For additional information about the National Opinion Research Center, the Federal Reserve Board's role in the Survey of Small Business Finances, or any other topics please visit the NORC and FRB web sites:

NORC: <http://www.norc.uchicago.edu/ssbf>

FRB: <http://www.federalreserve.gov/ssbf>

JOB AIDS
1998 SSBF JOB AID #4
Administrative Information

Recording Your Time

Time is recorded in two ways: through KRONOS an electronic timecard system and E.T. our electronic time sheet system. You must bring your KRONOS card with you to work every day *and* you must enter your E.T. time every day. Supervisors approve ET and have authority to correct ET entries if there is a discrepancy between ET and KRONOS.

KRONOS - You must pass your KRONOS card through the electronic register for these circumstances:

- Arriving for your shift
- Leaving for an unpaid break (Lunch)
- Arriving back from an unpaid break (Lunch)
- Leaving your shift

E.T. (Electronic Time sheet) - Record the project you worked on and the activity that was performed. This is used for tracking project hours charged, production rates and associated costs incurred. If desired, you can request a copy of your weekly time sheet from your supervisor.

Attendance

You are **late** if

- you arrive more than 10 minutes after the start of your shift without having notified your supervisor.

You are **absent without notification** if

- you do not arrive within 30 minutes of your scheduled start time
- you have three late arrivals in a 30-day period
- you have six late arrivals in a six-month period

JOB AIDS

1998 SSBF JOB AID #4

Administrative Information *(continued)*

Important Information and Telephone Numbers	
Activity/Function	Code Information
SSBF Project Code	4885
Screening Training Activity Code	4885.07.21
Screening Interviewing Activity and Telephone Code	4885.07.26 / 488526
Screening Locating Activity and Telephone Code	4885.07.24 / 488524
Main Training Activity Code	4885.07.22
Main Interviewing Activity and Telephone Code	4885.07.27 / 488527
Main Locating Activity and Telephone Code	1885.07.25 / 488525
Supervision Project and Activity Code	4885.07.61
SSBF 800 Number	800-597-7507
SSBF Incoming Fax Number	800-791-4567
General Long Distance Access Code	488501
Lake Park Front Desk	773-256-6500
Lucian Chuchro's Direct Line	773-256-6513
Rochelle Leslie's Direct Line	773-256-6517
FRB's SSBF Website Address	http://www.FederalReserve.gov/SSBF
NORC's SSBF Website Address	http://www.NORC.UChicago.edu/SSBF

JOB AIDS
1998 SSBF JOB AID #5
SSBF Eligibility Requirements

In order to be eligible for this survey, a business *must* meet the following 7 criteria:

- 1) The business was in operation during December 1998 under one or more of the current owners.
- 2) The office you are speaking with is the headquarters or main office.
- 3) The business cannot be a majority-owned subsidiary of another business.
- 4) The business cannot have a special designation or recognition from the IRS as a not-for-profit or non-profit organization.
- 5) The business cannot be owned by a local, state or federal government agency.
- 6) The business must have fewer than 500 workers.
- 7) Finally, the business cannot be a farm or financial institution.

JOB AIDS

1998 SSBF JOB AID #6
OMB Standards for Race and Ethnicity
Sorted by classification

The standard minimum categories for data on race and ethnicity for Federal statistics, program administrative reporting, and civil rights compliance reporting are defined as follows:

American Indian or Alaskan Native	A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
Asian	A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
Black or African American	A person having origins in any of the black racial groups of Africa. Terms such as "Haitian" or "Negro" can be used in addition to "Black or African American."
Hispanic or Latino	A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term, "Spanish origin," can be used in addition to "Hispanic or Latino."
Native Hawaiian or Other Pacific Islander	A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands. The term "Native Hawaiian" does not include individuals who are native to the State of Hawaii by virtue of being born there. In addition to Native Hawaiians, Guamanians and Samoans, this category would include the following Pacific Islander groups: Carolinian, Fijian, Kosraean, Melanesian, Micronesian, Northern Mariana Islander, Palauan, Papua New Guinean, Ponapean (Pohnpelan), Polynesian, Solomon Islander, Tahitian, Tarawa Islander, Tokelauan, Tongan, Trukese (Chuukese), and Yapese.
White	A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.

JOB AIDS

1998 SSBF JOB AID #7

OMB Standards for Race and Ethnicity

Sorted by country (*continued*)

Cambodia	Asian
Carolinian	Native Hawaiian or Other Pacific Islander
China	Asian
Cuba	Hispanic or Latino
Fiji	Native Hawaiian or Other Pacific Islander
Guam	Native Hawaiian or Other Pacific Islander
Haitian	Black or African American
India	Asian
Japan	Asian
Korea	Asian
Kosraean	Native Hawaiian or Other Pacific Islander
Malaysia	Asian
Melanesia	Native Hawaiian or Other Pacific Islander
Mexico	Hispanic or Latino
Micronesia	Native Hawaiian or Other Pacific Islander
Native Hawaiian	Native Hawaiian or Other Pacific Islander
Northern Mariana Islander	Native Hawaiian or Other Pacific Islander
Pakistan	Asian
Palauan	Native Hawaiian or Other Pacific Islander
Papua New Guinea	Native Hawaiian or Other Pacific Islander
Philippine Islands	Asian
Polynesia	Native Hawaiian or Other Pacific Islander
Ponapean (Pohnpelan)	Native Hawaiian or Other Pacific Islander
Puerto Rico	Hispanic or Latino
Samoa	Native Hawaiian or Other Pacific Islander
Solomon Islander	Native Hawaiian or Other Pacific Islander
Tahiti	Native Hawaiian or Other Pacific Islander
Tarawa Islander	Native Hawaiian or Other Pacific Islander
Thailand	Asian
Tokelauan	Native Hawaiian or Other Pacific Islander
Tongan	Native Hawaiian or Other Pacific Islander
Trukese (Chuukese)	Native Hawaiian or Other Pacific Islander
Vietnam	Asian
Yapese	Native Hawaiian or Other Pacific Islander

FREQUENTLY ASKED QUESTIONS AND ANSWERS

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What kinds of questions will be asked?

JOB AIDS

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FRB: <http://www.federalreserve.gov/ssbf>

THE 1998 SURVEY OF SMALL BUSINESS FINANCES

...and how it will be used

The Survey of Small Business finances, conducted under the sponsorship of the Board of Governors of the Federal reserve System, collects information about small businesses in the United States. This study includes information about owner characteristics, firm size, use of financial services, and the income and balance sheets of the firm, as well as other data.

The information from this survey will be used to evaluate the impact of public policies on small businesses of different sizes, locations, and ownership characteristics.

The Purpose of this Study

*...Is to Collect Data from Businesses
with 500 or Fewer Employees*

The study is concerned with:

- ▶ The factors that effect prices and availability of credit to small businesses;
- ▶ The effects that bank consolidation may have on the availability of credit and other financial services;
- ▶ Understanding the characteristics of small businesses and how these characteristics influence their credit needs;
- ▶ The impact that government regulations may have on small business credit access; and
- ▶ Identifying the financial and non-financial sources that small businesses turn to for their financing needs.

N O R C NATIONAL OPINION RESEARCH CENTER
at the University of Chicago

About NORC:

The National Opinion Research Center at the University of Chicago is conducting the 1998 Survey of Small Business Finances.

NORC is one of the nation's most respected survey organizations.

It has conducted survey research on public policy issues for more than 55 years.

It is a not-for-profit group whose primary focus is social science research in the public interest.

Its interviewers are carefully trained professionals. They contact individuals in communities throughout the United States on studies -- like this one -- concerned with vital national issues.

SOME RESULTS FROM THE 1993 NATIONAL SURVEY OF SMALL BUSINESSES...

- 38%** of small businesses were in services, and another 22% were in retail. Only 8% of small businesses were in manufacturing.
- 83%** of small businesses had fewer than 10 employees.
- 19%** of small businesses had less than \$50,000 in sales.
- 33%** of proprietorships had less than \$50,000 in sales, and 50% of firms with only one employee had less than \$50,000 in sales.
- 57%** are 2 miles or less from their primary financial source and 80% are 6 miles or less from their primary financial source.
- 42%** of small businesses conducted all of their financial business with only one financial institution. Most often, these institutions were commercial banks. On average, small businesses had two financial sources.
- 25%** of small businesses said that they hadn't applied for credit some time in the past three years because they feared that the application would be turned down.
- 50%** of all small businesses used a credit card for business purposes. Personal credit cards were used for business expenses more often than business credit cards.
- 70%** of the most recent loans to small businesses had been collateralized, typically by equipment, and less often by inventory, business real estate and personal real estate.
- 8.8%** in interest was paid, on average, by a small business on its most recent loan.
- 13%** of firms with loans, lines of credit, or leases had them at finance companies:
 - 9%** with family or other individuals,
 - 8.5%** at leasing companies,
 - 6%** at brokerages, and
 - 1%** with the SBA or other government agencies.
- 64%** of all small businesses used trade credit (credit from suppliers).
- 21%** of all small businesses had a majority of owners that were women, and another 5% were co-owned equally by men and women. However, firms owned by men were about as likely as those owned by women to have credit with a bank, savings institution, or credit union.
 - 11%** of small businesses were minority owned:
 - 4%** by Asians or Pacific Islanders,
 - 4%** by Hispanics, and
 - 3%** by African Americans.

SSBF Worksheet Remail/Fax Request Form

Instructions: Complete this form when the respondent requests a remail or fax of the worksheet.

Business Information Completed by Requesting Interviewer

Requesting Interviewer's Name: _____ Date of Request: _____

SUID: _____ Firm's Type: _____ FY End Date: / /
(both firm type & FY end date MUST be complete!)

Owner's Name: _____

Business Name: _____

Address: _____

City: _____ State: _____

ZIP Code: _____ (this is critical, ZIP Code must be right!!!)

Telephone Number: () - Fax Number: () -

Mode of Remail *(circle one)*:

FED EXPRESS

US MAIL

FAX

Remail Contents *(check the items to be sent)*:

- ☐ Worksheet
- ☐ BRE (FED EX or US MAIL Option Only)
- ☐ Cathy Letter (generic)
- ☐ Greenspan Letter
- ☐ Greenspan Speech
- ☐ SSBF FAQ
- ☐ SSBF Facts
- ☐ Minority Insert Article
- ☐ FRB Brochure (FED EX or US MAIL Option Only)
- ☐ Full Package with Folder (FED EX or US MAIL Option Only)

Inquiry Results Completed by Mailout Center

Mailout Center Clerk's Name: _____ Date of fulfillment: _____

Expected date of Receipt: _____

Any Relevant Comments *(leave blank if there are none)*: _____

JOB AIDS
1998 SSBF Job Aid #5
SSBF Eligibility Requirements and Screener

Eligibility

In order to be eligible for this survey pretest, a business <i>must</i> meet the following 7 criteria:

1) The business was in operation during December 1998 under one or more of the current owners.

2) The office you are speaking with is the headquarters or main office.
--

3) The business cannot be a subsidiary of another business.
--

4) The business cannot have a special designation or recognition from the IRS as a not-for-profit or non-profit organization.
--

5) The business cannot be owned by a local, state or federal government agency.
--

6) The business must have fewer than 500 workers.
--

7) Finally, the business cannot be a farm or financial institution.
--

Job Aid to Identify Financial Institutions with Generic Names

Instructions: Use this form when you have a respondent who will not give you either the real name or a meaningful code name for the financial institutions or sources their firm uses. Note, when a respondent refuses to give you a meaningful institution name, the CATI will automatically prompt you to give a unique, generic financial institution name. However, since you will need to determine if any additional financial services are used at any previously reported institutions, you will still need to help the respondent keep track of the generic institutions they report. To that end, we have developed this job aid. For each service reported at each generically named institution, record the balance or principal amount in the box, and use the service types and amounts as cues when you need to probe about this institution later in the interview. For example, the respondent refuses the name of their checking institution, and it is named INSTIT A. Later in the interview, the respondent says that they have a mortgage. You will ask, “Does the firm have any mortgages with INSTIT A, that is the financial institution that the firm has a checking account with a \$5,000 balance.”

[illegible]

JOB AIDS

SSBF OFF-LINE QUESTIONNAIRE

Instructions: Administer these few questions when the respondent is threatening to break off the questionnaire at Subsection P, has already sent in the completed worksheet, or will not stay on the telephone to finish the interview.

AQID: _____

TELEPHONE #: _____

P2. During the fiscal year, what were the firm's total sales or total receipts?

AMOUNT: \$ _____ → **GO TO R12**

DKDK → **GO TO P2.3**

RFRF → **GO TO P2.3**

PROMPT: This amount is often referred to as total sales, less amounts for returned merchandise or as "gross receipts or sales less returns and allowances."

PROMPT: WORKSHEET SIDE 2 LINE 1

TAX FORM INFO:

Sole Proprietorship: 1040 Schedule C Part I Line 3 or Schedule C-EZ Part II Line 1

Partnership: 1065 Line 1c

S-Corporation: 1120S Line 1c

C-Corporation: 1120 or 1120A Line 1c

P2.3 Could you indicate whether total sales or total receipts were:

\$10,000 or less 1

More than \$10,000 but less than or equal to \$50,000 2

More than \$50,000 but less than or equal to \$100,000 3

More than \$100,000 but less than or equal to \$500,000 4

More than \$500,000 but less than or equal to \$1 million 5

More than \$1 million but less than \$5 million 6

\$5 million or more 7

DK or RFDK or RF

JOB AIDS

R12. At the end of the fiscal year, what was the total dollar amount of all assets of the firm? (*BE SURE TO PROBE FOR AN ESTIMATE BEFORE ACCEPTING DK OR RF.*)

AMOUNT: \$ _____ → **GO TO S8**
 DON'T KNOW DK → **GO TO R12.3**
 REFUSED RF → **GO TO R12.3**

PROMPT: Total assets is equal to the sum of the recorded year-end values of the firm's assets.

PROMPT: WORKSHEET SIDE 2 LINE 14

TAX FORM INFO:

Partnership: 1065 Schedule L Line 14d

S-Corporation: 1120S Schedule L Line 15d

C-Corporation: 1120 Schedule L Line 15d OR 1120A Part III Line 12b

For the businesses that do not complete a balance sheet (because they are not required to complete the balance sheet if they have less than \$25,000 in assets), they indicate on the face of the return the total assets at the end of the year. For these businesses:

Partnership: Form 1065 Line F

S-Corporation: Form 1120S Line E

C-Corporation: Form 1120, Line D OR Form 1120A Line D

R12.3 Could you indicate whether total assets were:

\$10,000 or less1
 More than \$10,000 but less than or equal to \$50,000 2
 More than \$50,000 but less than or equal to \$100,000 3
 More than \$100,000 but less than or equal to \$500,000 4
 More than \$500,000 but less than or equal to \$1 million 5
 More than \$1 million but less than \$5 million6
 \$5 million or more7
 DON'T KNOWDK
 REFUSEDRF

JOB AIDS

- S8.** At the end of the fiscal year, what was the total dollar amount owed by [FIRM] for all debts and liabilities? Do not include equity. (*BE SURE TO PROBE FOR AN ESTIMATE BEFORE ACCEPTING DK OR RF.*)

AMOUNT: \$ _____ → **GO TO SE**
DON'T KNOW DK → **GO TO S8.3**
REFUSED RF → **GO TO S8.3**

PROMPT: Total liabilities equal the sum of the recorded year-end values for all liability accounts.

PROMPT: WORKSHEET SIDE 2 LINE 19

TAX FORM INFO:

Partnership: 1065 Schedule L for Lines 15d+16d+17d+18d+19d+20d
S-Corporation: 1120S Schedule L for Line 16d+17d+18d+19d+20d+21d
C-Corporation: 1120 Schedule L for Line 16d+17d+18d+19d+20d+21d
OR 1120A Part III for Line 13b thru 17b

- S8.3** Could you indicate whether total liabilities were:

\$10,000 or less1
More than \$10,000 but less than or equal to \$50,000 2
More than \$50,000 but less than or equal to \$100,000 3
More than \$100,000 but less than or equal to \$500,000 4
More than \$500,000 but less than or equal to \$1 million 5
More than \$1 million but less than \$5 million6
\$5 million or more7
DON'T KNOWDK
REFUSEDRF

JOB AIDS

SE. Now I'm going to ask about equity. Equity is equal to assets minus liabilities. Equity can be negative or positive. At the end of the fiscal year, what was the total amount of the firm's equity? *(BE SURE TO PROBE FOR AN ESTIMATE BEFORE ACCEPTING DK OR RF.)*

AMOUNT: \$ _____ → **GO TO U1**

DON'T KNOW DK → **GO TO SE.3**

REFUSED RF → **GO TO SE.3**

PROMPT FOR PARTNERSHIPS: Equity is sometimes referred to as the partner's capital accounts.
PROMPT: WORKSHEET SIDE 2 LINE 20

TAX FORM INFO:

Partnership: 1065 Schedule L for Line 21d

S-Corporation: 1120S Schedule L for Line 22d+23d+24d+25d less 26d

C-Corporation: 1120 Schedule L for Lines 15d less (16d+17d+18d+19d+20d+21d)

OR 1120A Part III for Lines 12b less (13b thru 17b)

SE.3 Could you indicate whether the firm had positive, zero or negative equity as of the fiscal year end?

Positive equity.1 → **GO TO**

SE.4

Zero equity.2 → **GO TO U1**

Negative equity.3 → **GO TO**

SE.4

DON'T KNOW DK → **GO TO U1**

REFUSED RF → **GO TO U1**

SE.4 Could you indicate whether the (positive/negative) equity was:

\$10,000 or less1

More than \$10,000 but less than or equal to \$50,0002

More than \$50,000 but less than or equal to \$100,0003

More than \$100,000 but less than or equal to \$500,0004

More than \$500,000 but less than or equal to \$1 million5

More than \$1 million but less than \$5 million6

\$5 million or more7

DON'T KNOWDK

REFUSEDRF

JOB AIDS

READ: These few questions are to help us understand the credit history of the firm and its principal owner. As a reminder, the principal owner typically has the largest ownership share and the primary authority to make financial decisions.

U1. Within the past seven years, has the firm or its principal owner declared bankruptcy?

YES.....1
NO.....2 → **GO TO U2**
DON'T KNOWDK → **GO TO U2**
REFUSEDRF → **GO TO U2**

U1.1 Was bankruptcy declared by the firm, the principal owner, or both?

FIRM.....1
PRINCIPAL OWNER.....2
BOTH.....3
DON'T KNOWDK
REFUSEDRF

U2. Within the past three years, on how many different personal obligations has the principal owner been 60 or more days delinquent?

NONE.....1
ONE.....2
TWO.....3
THREE OR MORE.....4
DON'T KNOWDK
REFUSEDRF

U3. Within the past three years, on how many different business obligations has the firm been 60 or more days delinquent? Please include trade credit, or credit from suppliers.

NONE.....1
ONE.....2
TWO.....3
THREE OR MORE.....4
DON'T KNOWDK
REFUSEDRF

U4. Within the past three years, have any judgments been rendered against the principal owner?

YES.....1
NO.....2 → **GO TO U5**
DON'T KNOWDK → **GO TO U5**
REFUSEDRF → **GO TO U5**

PROMPT: Judgments are court orders or lawsuits requiring either payment or some action. An example of an action is cessation of infringement on a patent.

JOB AIDS

READ: Banks usually require personal guarantees or collateral from the owners when extending credit or making loans to small businesses. These last three questions are about personal assets the owner of the business has available to pledge as collateral or guarantee for credit extended to the business.

ALSO READ for firms with more than one owner: Once again, please think about the principal owner of the firm. This is typically the (partner/owner) who has the largest ownership share.

U5. (Do you/Does the principal owner) own (your/his or her) home or primary residence?

YES.1

NO.2 → **GO TO U6**

DON'T KNOW DK → **GO TO U6**

REFUSED RF → **GO TO U6**

U5.1 What is the approximate equity in (your/the principal owner's) home or primary residence? Please deduct all primary and secondary mortgages, as well as any other home equity loans, from the market value of the house. *(BE SURE TO PROBE FOR AN ESTIMATE BEFORE ACCEPTING DK OR RF.)*

AMOUNT: \$ _____ → **GO TO U6**

DON'T KNOW DK → **GO TO U5.4**

REFUSED RF → **GO TO U5.4**

PROMPT: WORKSHEET SIDE 2 LINE 21

U5.4 Could you indicate whether the home's equity is:

\$5,000 or less1

More than \$5,000 but less than or equal to \$10,000 2

More than \$10,000 but less than or equal to \$50,000 3

More than \$50,000 but less than or equal to \$100,000 4

More than \$100,000 but less than or equal to \$500,000 5

\$500,000 or more.6

DON'T KNOWDK

REFUSEDRF

- U6.** Excluding {(your/the primary OWNER's) primary home and} the value of the firm, what is (your/the principal owner's) approximate total net worth, that is all (your/his or her) assets minus all debts? *(BE SURE TO PROBE FOR AN ESTIMATE BEFORE ACCEPTING DK OR RF.)*

AMOUNT: \$ _____ → **GO TO CLOSE**
 DON'T KNOW DK → **GO TO U6.3**
 REFUSED RF → **GO TO U6.3**

PROMPT: Owner's net worth is the sum of the owner's personal assets less the sum of the owner's personal debts and liabilities. For this question, we want to EXCLUDE the net worth of the owner's house, and net worth of the owner's share of the firm.

PROMPT: WORKSHEET SIDE 2 LINE 22

U6.3 Could you indicate whether (your/the principal owner's) total net worth is:

\$10,000 or less 1
 More than \$10,000 but less than or equal to \$50,000 2
 More than \$50,000 but less than or equal to \$100,000 3
 More than \$100,000 but less than or equal to \$500,000 4
 More than \$500,000 but less than or equal to \$1 million 5
 More than \$1 million but less than \$5 million 6
 \$5 million or more 7
 DK or RFDK or RF

CLOSE: To resolve any discrepancies that might turn up as we look over the notes I've made, we would like to receive worksheets or copies of the firm's balance sheet, income statement, and income tax return. We would appreciate your mailing the completed worksheets or these other records to us in the postage-paid envelope supplied.

If you do not have the postage-paid envelope, our address is:

National Opinion Research Center
 at The University of Chicago
 1525 East 55th Street
 Chicago, Illinois 60615

JOB AIDS

Thank you for participating in the survey. We greatly appreciate your time and effort. The Federal Reserve will send you a report summarizing the findings of the survey. Have a nice [day/evening]. Goodbye.

SSBF Federal Express Tracking Form

Instructions: If the business says the Worksheet Mailout Package did not arrive via Federal Express, set a call back appointment for the next business day, complete this form and submit it to the mailout center for tracking. The mailout center will track the package and determine if the package was delivered, or will reroute the package if it was mailed to the wrong address. They will return the form to you after the inquiry is complete.

Business Information Completed by Requesting Interviewer

Requesting Interviewer's Name: _____ Date of Request: _____
 SUID: _____ Telephone Number: (____) ____ - _____

Owner's Name in TNMS: _____

Business Name in TNMS: _____

Did the business confirm that we have the correct mailing address in the TNMS? (*circle one*)

YES Submit form to Mailout Center

NO Indicate the correct FED EX address below, submit to MC

Revised Owner Name: _____

Revised Business Name: _____

Revised Address: _____

Revised City: _____ *Revised State:* _____

Revised ZIP Code: _____ (this is critical, ZIP Code must be right!!!)

Revised Telephone Number: (____) ____ - _____

Inquiry Results Completed by Mailout Center

Mailout Center Clerk's Name: _____ Date of Return: _____

Was Worksheet Mailout Package Delivered via Federal Express?

YES Fill out Receipt Information below

NO Go to Rerouting Question below

Receipt Information: _____ signed for the package on _____

Was the Worksheet Mailout Package **Rerouted** by Federal Express?

YES The package will arrive on _____

NO Explain: _____

RESPONDENT JOB AID

When performing an interview, you may speak with one of several types of respondent.

1. Owner

You may speak with the owner directly, in which case you may proceed with the interview as planned.

The initial screener may have been completed with an owner. If this is the case, the path of the main interview questionnaire will typically skip over the eligibility questions asked in the screener. The CATI will not repeat the screener questions again.

2. Gatekeeper

You may initially speak with some sort of gatekeeper. This person typically screens calls for the owner of the firm. Your objective is to gain the cooperation of this gatekeeper in an effort to gain access to the owner and proceed with the interview.

3. Proxy

At some point you may speak with a proxy if the owner decides that some of the financial question in the interview are best answered by the proxy.

A proxy is a person designated by the owner to respond to parts of the interview. This proxy takes the place of the owner when answering in-depth financial questions. For this reason, the proxy must be as knowledgeable, or more knowledgeable, than the owner regarding financial matters of the firm. The proxy might also be a spouse, child, parent, or sibling of the owner in cases where the firm is a small family business. Even in these cases, however, the proxy must know at least as much as, if not more than, the owner about the firm's finances.

Below are some types of proxies that are appropriate and some that are inappropriate. This list is not exhaustive, but merely gives a few examples.

Appropriate Proxy

Accountant
Bookkeeper
Chief Financial Officer
Budget Officer

Inappropriate Proxy

Receptionist
Secretary
Gatekeeper
Executive Assistant
Administrative Assistant

In addition, the initial screener may have also been completed with a proxy. If this is the case, once you have accessed the owner for the main interview, the CATI questionnaire will repeat the eligibility questions from the screener again.

JOB AIDS

RESPONDENT JOB AID

Your phone calls may take several different CATI paths depending upon your contact with individuals from one or all of these categories. Some example pathways are illustrated for your convenience below.

Pathway	Screener	Initial Contact for Main	Begin Main	Complete Main
1	Owner	Owner	Always Owner	Owner
2	Owner	Gatekeeper	Always Owner	Owner
3	Owner	Owner	Always Owner	Proxy
4	Owner	Gatekeeper	Always Owner	Proxy
5	Proxy	Owner	Always Owner	Owner
6	Proxy	Gatekeeper	Always Owner	Owner
7	Proxy	Owner	Always Owner	Proxy
8	Proxy	Gatekeeper	Always Owner	Proxy

JOB AIDS
1998 SSBF JOB AID #7
OMB Standards for Race and Ethnicity
Sorted by classification

The standard minimum categories for data on race and ethnicity for Federal statistics, program administrative reporting, and civil rights compliance reporting are defined as follows:

American Indian or Alaskan Native	A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
Asian	A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
Black or African American	A person having origins in any of the black racial groups of Africa. Terms such as "Haitian" or "Negro" can be used in addition to "Black or African American."
Hispanic or Latino	A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term, "Spanish origin," can be used in addition to "Hispanic or Latino."
Native Hawaiian or Other Pacific Islander	A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands. The term "Native Hawaiian" does not include individuals who are native to the State of Hawaii by virtue of being born there. In addition to Native Hawaiians, Guamanians and Samoans, this category would include the following Pacific Islander groups: Carolinian, Fijian, Kosraean, Melanesian, Micronesian, Northern Mariana Islander, Palauan, Papua New Guinean, Ponapean (Pohnpelan), Polynesian, Solomon Islander, Tahitian, Tarawa Islander, Tokelauan, Tongan, Trukese (Chuukese), and Yapese.
White	A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.

JOB AIDS

1998 SSBF JOB AID #7

OMB Standards for Race and Ethnicity

Sorted by country (*continued*)

Cambodia	
Carolinian	Asian
China	Native Hawaiian or Other Pacific Islander
Cuba	Asian
Fiji	Hispanic or Latino
Guam	Native Hawaiian or Other Pacific Islander
Haitian	Native Hawaiian or Other Pacific Islander
India	Black or African American
Japan	Asian
Korea	Asian
Kosraean	Asian
Malaysia	Native Hawaiian or Other Pacific Islander
Melanesia	Asian
Mexico	Native Hawaiian or Other Pacific Islander
Micronesia	Hispanic or Latino
Native Hawaiian	Native Hawaiian or Other Pacific Islander
Northern Mariana Islander	Native Hawaiian or Other Pacific Islander
Pakistan	Native Hawaiian or Other Pacific Islander
Palauan	Asian
Papua New Guinea	Native Hawaiian or Other Pacific Islander
Philippine Islands	Native Hawaiian or Other Pacific Islander
Polynesia	Asian
Ponapean (Pohnpelan)	Native Hawaiian or Other Pacific Islander
Puerto Rico	Native Hawaiian or Other Pacific Islander
Samoa	Hispanic or Latino
Solomon Islander	Native Hawaiian or Other Pacific Islander
Tahiti	Native Hawaiian or Other Pacific Islander
Tarawa Islander	Native Hawaiian or Other Pacific Islander
Thailand	Native Hawaiian or Other Pacific Islander
Tokelauan	Asian
Tongan	Native Hawaiian or Other Pacific Islander
Trukese (Chuukese)	Native Hawaiian or Other Pacific Islander
Vietnam	Native Hawaiian or Other Pacific Islander
Yapese	Asian
	Native Hawaiian or Other Pacific Islander

SSBF EXTRA SERVICE AID

Please use this form if you are conducting an interview and the respondent remembers a financial service after you have already gone through the appropriate section on the questionnaire.

1. For ALL additional service types (Accounts, or Loans or General Services from Subsection G), fill in the telephone number, AQID number, institution/source name, and type of account by completing Section A, **Case Information and Financial Institution or Source Name**. This is all you have to do if the missed service is a General Service.
2. If it is a **CHECKING OR SAVINGS ACCOUNT**, fill in Section A, and then complete Section B below **Checking or Savings Accounts**.
3. If it is a **LOAN**, fill in Section A, and then complete Section C on the reverse side entitled **Loans**.

A. Case Information and Financial Institution or Source Name

Telephone Number: _____

AQID (from the bottom of the screen): _____

Institution/Source Name: _____

Service (*Circle one type of service*):

ACCOUNT
(Go To "B")
Checking
Savings

LOAN
(Go To "C")
Line of Credit
Capital Lease
Mortgage
Motor Vehicle
Equipment
Other Loan

GENERAL SERVICES
Transaction
Cash Management
Credit Related
Brokerage
Trust

B. CHECKING or SAVINGS ACCOUNTS

1. Balance at end of fiscal year: \$ _____

JOB AIDS

C. LOANS

1. Number of loans at institution/source: _____

2. Total credit limit (for lines of credit only): \$_____

3. Amount owed on the loan: \$_____

4. Was a personal guaranty, cosigner, etc. required? YES NO

5. Was collateral required? YES NO

(If YES, answer 5a below)

5a. What collateral was required? (circle all that apply)

1) inventory or accounts receivable	YES	NO
2) equipment or vehicles	YES	NO
3) business securities or deposits	YES	NO
4) business real estate	YES	NO
5) personal real estate	YES	NO
6) other personal assets	YES	NO
7) other ...	YES	NO

Please describe: _____

6. For lines of credit, was a compensating balance in checking or savings required? YES NO

7. Please specify if "other loan" selected: _____

JOB AIDS

**SSBF Organizational Forms
& Associated Business Income Tax Forms Job Aid**

ORGANIZATIONAL TYPE	INCOME TAX FORM USED
Sole Proprietorship	1040
Partnership	1065
Limited Liability Partnership, LLP filing as a Partnership	1065
Limited Liability Partnership, LLP, filing as a Corporation	1120 or 1120A
S-Corporation	1120S
Corporation or C-Corporation	1120 or 1120A
Limited Liability Company, LLC, filing as a Partnership	1065
Limited Liability Company, LLC, filing as a Corporation	1120 or 1120A
Limited Liability Company, LLC, filing as a Sole Proprietorship	1040

JOB AIDS

**SSBF Business Income Tax Forms
& Associated Organizational Form Job Aid**

INCOME TAX FORM USED	ORGANIZATIONAL TYPE
1040	Sole Proprietorship
	Limited Liability Company, LLC, filing as a Sole Proprietorship
1065	Partnership
	Limited Liability Partnership, LLP, filing as a Partnership
	Limited Liability Company, LLC, filing as a Partnership
1120S	S-Corporation
1120 or 1120A	Limited Liability Partnership, LLP, filing as a Corporation
	Corporation or C-Corporation
	Limited Liability Company, LLC, filing as a Corporation

REFUSAL CONVERSION FORM

Interviewer Name: _____

Identification Information

SUID: _____ **AQID:** _____

Phone Number: _____

FedEx Tracking Number (if necessary): _____

Respondent Information

Name of Firm: _____

Name of Owner / Proxy: _____

Appointment Information

Day: _____ **Date:** _____

Time: _____ **AM / PM (Circle One)**

Hard / Soft (Circle One)

Call Notes

JOB AIDS

SSBF Worksheet Mailing Specifications

Mailing Method: Federal Express 1-Day Government Letter Package

Firm Type & Tax Form		Fiscal Year End Date	Service Page Year Fill	Tax Form Page Year Fill	Worksheet Code
Sole Proprietor	1040	12/31	1998	1998	1
Partnership	1065	Jan 1 - June 30	1999	1998	2
		Jan DK - June DK			
		July 1 - Dec 30	1998	1997	3
		July DK - Nov DK			
		Dec 31			
		Dec DK	1998	1998	4
		DK DK			
S-Corporation	1120S	Jan 1 - June 30	1999	1998	5
		Jan DK - June DK			
		July 1 - Dec 30	1998	1997	6
		July DK - Nov DK			
		Dec 31	1998	1998	7
		Dec DK			
		DK DK			
C-Corporation	1120 1120A	Jan 1 - June 30	1999	1998	8
		Jan DK - June DK			
		July 1 - Dec 30	1998	1997	9
		July DK - Nov DK			
		Dec 31	1998	1998	10
		Dec DK			
		DK DK			

JOB AIDS

Worksheet Assignment (continued):

Worksheet 1

Services FY 1998	Sole Prop Tax Form 1040 1998
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Worksheet 2

Services FY 1999	Partnership Tax Form 1065 1998
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Worksheet 3

Services FY 1998	Partnership Tax Form 1065 1997
---------------------	--------------------------------------

Worksheet 4

Services FY 1998	Partnership Tax Form 1065 1998
---------------------	--------------------------------------

Worksheet 5

Services FY 1999	S-Corp Tax Form 1120S 1998
---------------------	----------------------------------

Worksheet 6

Services FY 1998	S-Corp Tax Form 1120S 1997
---------------------	----------------------------------

Worksheet 7

Services FY 1998	S-Corp Tax Form 1120S 1998
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Worksheet 8

Services FY 1999	C-Corp Tax Form 1120 or 1120S 1998
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Worksheet 9

Services FY 1998	C-Corp Tax Form 1120 or 1120S 1997
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Worksheet 10

Services FY 1998	C-Corp Tax Form 1120 or 1120S 1998
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JOB AIDS

Worksheet Assignment (continued):

When organizational form is known, the worksheet package will simply receive the appropriate worksheet version 1-10. However, the organizational form will not be known for a very cases. In these circumstances, paper clip the Worksheet Instruction page to multiple versions of the worksheet following these guidelines:

Firm Type & Tax Form	Fiscal Year End Date	Service Page Year Fill	Tax Form Page Year Fill	Worksheet Code
Unknown or Refused	Jan 1 - June 30	1999	1998	11 = 2, 5, 8
	Jan DK - June DK			
	July 1 - Dec 30	1998	1997	12 = 3, 6, 9
	July DK - Nov DK			
	Dec 31	1998	1998	13 = 1, 4, 7, 10
	Dec DK			
	DK DK			

BE CERTAIN TO PERSONALIZE EACH OF THE WORKSHEETS WITH THE CASE ID AND SUID!