

Appendix

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Appendix II. File of Graphic Images



SURVEY OF SMALL BUSINESS FINANCES

The Survey of Small Business Finances (SSBF) collects information on small businesses (fewer than 500 employees) in the United States.

[More about the SSBF](#)
[Frequently Asked Questions](#)
[Download SSBF Worksheets](#)
[News Archive](#)

From CNNfn: [Changes in tax regulations](#) could affect many small businesses this year.

For additional information about this study please contact the [SSBF project staff](#).

Links to material external to the websites of the National



The Survey of Small Business Finances collects information about owner characteristics, firm size, use of financial services, and the income and balance sheets of small businesses across the nation. Those businesses that are selected to participate have a unique perspective vital to accurately describing the financing conditions faced by small business owners today. The primary audience for the results of the study is comprised largely of United States law- and policymakers who are interested in the impact of federal regulations on small business financing.

If you would like additional information about the FRB or the Survey of Small Business Finances, you may visit the [FRB's Web site](#).

If you would like additional information about the National Opinion Research Center, you may visit [NORC's Web site](#).



The Federal Reserve Board

1998 Survey of Small Business Finances

The 1998 Survey of Small Business Finances (SSBF), formerly known as the National Survey of Small Business Finances (NSSBF), is being conducted by the [Board of Governors of the Federal Reserve System](#), with the help of the [National Opinion Research Center \(NORC\)](#) at the University of Chicago. The 1998 survey marks the third time that financial information from businesses with fewer than 500 employees will be collected by the Federal Reserve.

To better understand the finances of small businesses and the credit conditions they face, the Federal Reserve regularly seeks information on

- The factors that affect prices and availability of credit to small businesses
- The effects that bank consolidation may have on the availability of credit and other financial services
- The characteristics of small businesses and how these characteristics influence their