

# The 1998 Survey of Small Business Finances

## **Pretest II Report**

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## **I. BACKGROUND**

This report describes the second of two pretests executed for the 1998 Survey of Small Business Finances project (SSBF). The objective of this pretest is to inform the design of the screening and data collection questionnaire, to further test the materials developed to encourage respondents to participate in the study and to assist interviewers in answering questions, to test the CATI Screener questionnaire and Main questionnaire to be sure that the program is working according to specifications, and to further test our processes and protocols for the main data collection effort.

## **II. PROJECT STAFF**

Pretest2 was staffed with managers, supervisors, and programmers. Like the initial pretest, this second pretest was lead by Catherine Haggerty, the Project Director, and Karen Grigorian, the Associate Project Director; Ms. Haggerty and Ms. Grigorian shared responsibility for managing all aspects of the Pretest. Jim Chesire supervised materials and systems development as well as data management and was assisted by Stephanie Bzdusek. James Rogers managed all aspects of computing for the project. Phil Panczuk was the questionnaire programmer and Greg Wilson programmed the Telephone Number Management System (TNMS). Rachel Harter was the project's sampling statistician. Lucian Chuchro was the project's Telephone Center Coordinator; Lucian was assisted by Rochelle Leslie. The names of the six interviewers assigned to the Pretest2 and the activities in which they engaged can be found in Table 1.

<b>Interviewer Name</b>	<b>Screening Participation</b>	<b>Interviewing Participation</b>
Karen Brooks	Yes	Yes
Lottie Foster	Yes	Yes
William Hunt	Yes	Yes
Mary Lamb	Yes	Yes
Angela Turner	Yes	Yes
Anita Tyson	No	Yes

### III. QUESTIONNAIRE DEVELOPMENT

As a result of observations made during monitoring Pretest 1 interviews, and suggestions made at the Pretest1 debriefing, questionnaire improvements were made between Pretest1 and Pretest2.

A copy of the Pretest 2 version of the questionnaire can be found in Appendix A.

### IV. PRETEST SAMPLE

A description of the sample purchased for the pretests is included in the Pretest1 report.

A breakdown of the number of Pretest 2 cases by state can be found in Appendix B.

### V. DATA COLLECTION PREPARATION

#### *MATERIALS*

#### Advance Mailout Package.

In advance of the screening call, NORC mailed the following to each of the 500 Pretest 2 sample members:

- a letter from Alan Greenspan encouraging participation;
- a letter from the project director encouraging participation; and
- a brochure with answers to the most frequently asked questions about the survey

This U.S. postage, first class mailing was sent to each Pretest2 respondent on April 19.

#### Worksheet Mailout Package.

In advance of interviewing, NORC mailed the following to each of the 252 businesses that screened-in as eligible to participate in the study:

- a letter from Alan Greenspan encouraging participating;
- a letter from the project director encouraging participation;
- a brochure about NORC;
- a brochure about the Federal Reserve Board;
- two research articles that talked about findings from the 1993 SSBF;
- a copy of the speech Alan Greenspan made at the Federal Reserve System Research Conference on Business Access to Capital & Credit in Arlington, Virginia on March 9, 1999;
- a worksheet customized by firm type and labeled with a case identifier; and
- a reprint of an article that points out the differences in lending to small businesses owned by white business owners and those owned by minority business owners (this was sent to minority business owners only).
- a one-page insert indicating the address of the NORC and FRB Websites, in addition to the project 1-800 number.

The FRB redesigned the worksheet so that it is in the form of a booklet, instead of an 11 X 17 double sided page. NORC created a worksheet for corporations, using the new design. The other business types

received updated versions of the Pretest1 worksheet design.

A copy of contents of this mailing can be found in Appendix C.

Six of the 500 advance mailout packages sent were returned as undeliverable as addressed.

One hundred twenty one businesses requested remail of the worksheet packages. This was primarily due to the amount of time in between the worksheet mailing and the initial call to respondents.

### ***CATI DEVELOPMENT***

Both the screener questionnaire and the main questionnaire for Pretest2 were programmed for CATI administration. Interviewing staff recommended changes to the Pretest1 version of the screener questionnaire, and FRB and NORC project staff recommended additional changes. In between Pretest1 and Pretest2 the CATI programmer revised the screener based on an updated version of the hardcopy version of the screener, after review and approval by FRB staff. Similarly, interviewers, project staff, and FRB staff recommended changes to the main questionnaire in between Pretest1 and Pretest2. Even though the Pretest1 main questionnaire was administered using a hardcopy version of the questionnaire, the programmer had a complete CATI instrument programmed based on the Pretest1 version of the main questionnaire, therefore, revisions to the instrument were made.

The testing team was comprised of telephone interviewers and supervisors, project staff, and staff at the FRB. Testing began two weeks prior to the start of Pretest1 data collection and continued through May 25.

### ***TRAINING***

There were two interviewer briefings; one briefing was devoted to the screener questionnaire and the other was devoted to the main questionnaire. The 50 minute screener briefing simply consisted of a review of the updated version of the screener as all six of the interviewers assigned to Pretest2 data collection screened Pretest1 sample members; this briefing was held on the morning of April 26. One of the Pretest2 interviewers had not conducted any Pretest1 interviews using the main questionnaire, therefore, on May 24, there was a two-hour briefing for all six interviewers that consisted of a review of the updated main questionnaire, and then there was a one-on-one training and practice for the interviewer that had no main questionnaire experience from Pretest1. It is important to note that all six of the Pretest2 interviewers had good familiarity with the Pretest2 version of the main questionnaire as a result of the extensive CATI instrument testing they performed in the weeks prior to the start of Pretest2 data collection.

## **VI. DATA COLLECTION**

### ***SCREENING***

Screening occurred from the afternoon of Monday, 4/26/99, until the afternoon of Thursday, 5/6/99. Five interviewers made screening calls between April 26 and May 6. During that period, all cases were called. By close of business Thursday, May 6, we had completed 341 screeners; 252 of them were eligible to participate. A detailed breakdown of the outcomes of the 341 screened cases and an analysis of the 159 cases with which we did not complete a screener are included in Tables 2 and 3, respectively.

**Table 2. SCREENING OUTCOME STATUS RESULTS**

<b>Outcome Status Description</b>	<b>Number of Cases</b>	<b>Percentage of Finalized Cases</b>	<b>Percentage of Total Cases</b>
Owner Screened, Ineligible	22	6.45%	4.40%
Proxy Screened, Ineligible	67	19.65%	13.40%
Owner Screened, DK Response	0	0.00%	0.00%
Owner Screened, RF Response	0	0.00%	0.00%
Partnership Not Filing 1065	0	0.00%	0.00%
<b>INELIGIBLE TOTALS</b>	<b>89</b>	<b>26.10%</b>	<b>17.80%</b>
Proxy Screened, DK Response	2	0.59%	0.40%
Proxy Screened, RF Response	2	0.59%	0.40%
<b>POSSIBLY ELIGIBLE TOTALS</b>	<b>4</b>	<b>1.17%</b>	<b>0.80%</b>
Owner Screened, Eligible	97	28.45%	19.40%
Proxy Screened, Eligible	151	44.28%	30.20%
<b>ELIGIBLE TOTALS</b>	<b>248</b>	<b>72.73%</b>	<b>49.60%</b>
<b>NOT FINALIZED TOTALS</b>	<b>159</b>	<b>NA</b>	<b>31.80%</b>

**Table 3. SCREENING OUTCOME STATUS RESULTS FOR UNSCREENED CASES**

<b>Outcome Status Description</b>	<b>Number of Cases</b>	<b>Percentage of Unscreened Cases</b>	<b>Percentage of Total Cases</b>
R and possible proxy are unavailable	21	13.21%	4.20%
R not available/no possible proxy	15	9.43%	3.00%
Answering service only	8	5.03%	1.60%
R too busy/no possible proxy	7	4.40%	1.40%
Company no longer exists	5	3.14%	1.00%
Phone never answered and/or always busy	4	2.52%	0.80%
Gatekeeper will not allow access to R	2	1.26%	0.40%
Language problem/no English spoken by R	2	1.26%	0.40%
R does not have time now	1	0.63%	0.20%
R deceased/no available proxy	1	0.63%	0.20%

**Table 3. SCREENING OUTCOME STATUS RESULTS FOR UNSCREENED CASES**

Outcome Status Description	Number of Cases	Percentage of Unscreened Cases	Percentage of Total Cases
Requested SAQ	1	0.63%	0.20%
<b>NON-REFUSAL CASE TOTALS</b>	<b>67</b>	<b>42.14%</b>	<b>13.40%</b>
Callbacks after Field Period	5	3.14%	1.00%
<b>PENDING APPOINTMENT CASE TOTALS</b>	<b>5</b>	<b>3.14%</b>	<b>1.00%</b>
No time/not interested	27	16.98%	5.40%
R refused/no reason given	12	7.55%	2.40%
R unavailable/proxy refused	6	3.77%	1.20%
R does not do surveys by phone	5	3.14%	1.00%
Anti Government and FRB	3	1.89%	0.60%
Gatekeeper would not put call through	2	1.26%	0.40%
R would not take call from gatekeeper	2	1.26%	0.40%
Company does not give out business info	1	0.63%	0.20%
Other refusal	1	0.63%	0.20%
<b>TEMPORARY REFUSAL CASE TOTALS</b>	<b>59</b>	<b>37.11%</b>	<b>11.80%</b>
No time	4	2.52%	0.80%
Do not do surveys	3	1.89%	0.60%
No reason given	1	0.63%	0.20%
<b>FINALIZED REFUSAL CASE TOTALS</b>	<b>8</b>	<b>5.03%</b>	<b>1.60%</b>
Wrong phone number/no DA listing	11	6.92%	2.20%
Phone disconnected	8	5.03%	1.60%
Non-working phone numbers/no DA listing	1	0.63%	0.20%
<b>OTHER FINALIZED CASE TOTALS</b>	<b>20</b>	<b>12.58%</b>	<b>4.00%</b>
<b>UNSCREENED TOTALS</b>	<b>159</b>	<b>100.00%</b>	<b>31.80%</b>

The breakdown of the eligible cases for which we completed a screener, by firm size and respondent type, is as follows:

**Table 4. FIRM SIZE OF ELIGIBLE AND POSSIBLY ELIGIBLE CASES**

Firm Size Response	Owner Responses*		Proxy Responses**		Overall Responses	
	Number of Cases	Percentage of cases	Number of Cases	Percentage of cases	Number of Cases	Percentage of cases
DK Response	0	0.00%	2	1.29%	2	0.79%
RF Response	0	0.00%	0	0.00%	0	0.00%
Other Eligible	1	1.03%	0	0.00%	1	0.40%
<b>Unknown # of Workers</b>	1	1.03%	2	1.29%	3	1.19%
1 to 4 Workers	21	21.65%	12	7.74%	33	13.10%
5 to 9 Workers	10	10.31%	25	16.13%	35	13.89%
10 to 19 Workers	29	29.90%	33	21.29%	62	24.60%
<b>Less than 20 Workers</b>	60	61.86%	70	45.16%	130	51.59%
20 to 49 Workers	26	26.80%	45	29.03%	71	28.17%
50 to 99 Workers	3	3.09%	19	12.26%	22	8.73%
100 to 500	7	7.22%	19	12.26%	26	10.32%
<b>20 or More Workers</b>	36	37.11%	83	53.55%	119	47.22%
<b>TOTAL</b>	<b>97</b>	<b>100.00%</b>	<b>155</b>	<b>100.00%</b>	<b>252</b>	<b>100.00%</b>

\* 5 of the 97 owner cases reported an estimated number of workers.

\*\* 13 of the 155 proxy cases reported an estimated number of workers.

The breakdown of the eligible cases for which we completed a screener, by reported fiscal year end date and respondent type, is as follows:

<b>Table 5. REPORTED FY END DATE OF ELIGIBLE AND POSSIBLY ELIGIBLE CASES</b>						
<b>Fiscal Year End Date Response</b>	<b>Owner Responses</b>		<b>Proxy Responses</b>		<b>Overall Responses</b>	
	<b>Number of Cases</b>	<b>Percentage of cases</b>	<b>Number of Cases</b>	<b>Percentage of cases</b>	<b>Number of Cases</b>	<b>Percentage of cases</b>
January 31	2	2.06%	2	1.29%	4	1.59%
February 28	1	1.03%	2	1.29%	3	1.19%
March 1	0	0.00%	1	0.65%	1	0.40%
March 31	3	3.09%	4	2.58%	7	2.78%
April 15	2	2.06%	0	0.00%	2	0.79%
April 30	2	2.06%	5	3.23%	7	2.78%
May 31	1	1.03%	0	0.00%	1	0.40%
June 30	4	4.12%	12	7.74%	16	6.35%
<b>Fiscal Year 1999</b>	<b>15</b>	<b>15.46%</b>	<b>26</b>	<b>16.77%</b>	<b>41</b>	<b>16.27%</b>
July 31 (& 30 <sup>th</sup> )	2	2.06%	2	1.29%	4	1.59%
August 31	2	2.06%	2	1.29%	4	1.59%
September 30	4	4.12%	3	1.94%	7	2.78%
October 31	0	0.00%	4	2.58%	4	1.59%
November 30	0	0.00%	1	0.65%	1	0.40%
December 27	0	0.00%	1	0.65%	1	0.40%
December 31	69	71.13%	93	60.00%	162	64.29%
Don't Know	3	3.09%	23	14.84%	26	10.32%
Refused	2	2.06%	0	0.00%	2	0.79%
<b>Fiscal Year 1998</b>	<b>82</b>	<b>84.54%</b>	<b>129</b>	<b>83.23%</b>	<b>211</b>	<b>83.73%</b>
<b>TOTAL</b>	<b>97</b>	<b>100.00%</b>	<b>155</b>	<b>100.00%</b>	<b>252</b>	<b>100.00%</b>



The breakdown of the eligible cases for which we completed a screener, by firm type and respondent type, is as follows:

<b>Table 6. FIRM TYPE OF ELIGIBLE AND POSSIBLY ELIGIBLE CASES</b>						
<b>Firm Type Response</b>	<b>Owner Responses</b>		<b>Proxy Responses</b>		<b>Overall Responses</b>	
	<b>Number of Cases</b>	<b>Percentage of cases</b>	<b>Number of Cases</b>	<b>Percentage of cases</b>	<b>Number of Cases</b>	<b>Percentage of cases</b>
Don't Know Firm Type	1	1.03%	22	14.19%	23	9.13%
Refused Firm Type	1	1.03%	1	0.65%	2	0.79%
Sole Proprietor	15	15.46%	15	9.68%	30	11.90%
Partnership	4	4.12%	5	3.23%	9	3.57%
LLP, filing as a Partnership	1	1.03%	3	1.94%	4	1.59%
LLP, filing as a Corporation	0	0.00%	2	1.29%	2	0.79%
S-Corporation	37	38.14%	38	24.52%	75	29.76%
C-Corporation	38	39.18%	69	44.52%	107	42.46%
LLC, filing as a Partnership	0	0.00%	0	0.00%	0	0.00%
LLC, filing as a Corporation	0	0.00%	0	0.00%	0	0.00%
LLC, filing as a Sole Prop	0	0.00%	0	0.00%	0	0.00%
<b>TOTAL</b>	<b>97</b>	<b>100.00%</b>	<b>155</b>	<b>100.00%</b>	<b>252</b>	<b>100.00%</b>

The breakdown of the eligible cases by race/ethnicity and respondent type for which we completed a screener is as follows:

<b>Table 7. RACE/ETHNICITY OF ELIGIBLE AND POSSIBLY ELIGIBLE CASES</b>						
<b>Race/Ethnicity Response</b>	<b>Owner Responses</b>		<b>Proxy Responses</b>		<b>Overall Responses</b>	
	<b>Number of Cases</b>	<b>Percentage of cases</b>	<b>Number of Cases</b>	<b>Percentage of cases</b>	<b>Number of Cases</b>	<b>Percentage of cases</b>
Don't Know Ethnicity/Race	4	4.12%	5	3.23%	9	3.57%
Refused Firm Ethnicity/Race	1	1.03%	4	2.58%	5	1.98%
White/Hispanic	7	7.22%	4	2.58%	11	4.37%
Other minority/Non-Hispanic	4	4.12%	9	5.81%	13	5.16%
White/Non-Hispanic	81	83.51%	133	85.81%	214	84.92%
<b>TOTAL</b>	<b>97</b>	<b>100.00%</b>	<b>155</b>	<b>100.00%</b>	<b>252</b>	<b>100.00%</b>

Level of effort:

Interviewers spent 179 hours screening 500 businesses; interviewers completed a screener with 341

businesses. This equals 21.5 minutes per attempted screener and 31.5 minutes per completed screener as compared to a budgeted 20 minutes per attempted screener for the main survey.

Screener debriefing:

On the morning of May 7, the five interviewers that screened businesses participated in a debriefing to share their experience with the screener and to make suggestions for improvements to the screener questionnaire. The debriefing was also attended by two staff members of the FRB. The debriefing lasted for a little over an hour; the recommendations were incorporated into the questionnaire directly.

**INTERVIEWING**

Data collection began on the morning of Tuesday, May 25 and ended on the afternoon of June 25, 1999. Interviewing was originally scheduled to end June 11, 1999, but was extended in order to complete more cases. NORC requested that interviewing stop after one month of Pretest2 data collection. NORC was projecting that we would not have completed 50 interviewers at the point we wanted to stop interviewing. The COTR agreed to NORC stopping interviewing.

Interviewers called respondents between the hours of 9am and 6pm local time, unless a respondent requested a callback at a time outside our 9 to 5 calling window. No calls were required on a Saturday or Sunday.

Telephone interviewers contacted all 252 eligible cases; 44 interviews were completed and 6 interviews were partially completed. One of the partial cases was a very early break-off and did not complete even the first section of the questionnaire. A break down by firm type and size for the 44 cases that were completed is in Table 8:

<b>Table 8. SSBF PRETEST2 CASE COUNTS BY ORGANIZATIONAL TYPE AND FIRM SIZE</b>		
<b>Organizational Firm Type</b>	<b>Firm Size</b>	<b>Number of Complete</b>
Sole Proprietors	Less than 5	6
	5 to 9	1
	10 to 19	1
	20 to 49	1
LLP	10 to 19	1
S-Corporations*	Less than 5	2
	5 to 9	1
	10 to 19	2
	20 to 49	7
	100 to 499	3
	Eligible Other	1
C-Corporations	Less than 5	1
	10 to 19	5

<b>Table 8. SSBF PRETEST2 CASE COUNTS BY ORGANIZATIONAL TYPE AND FIRM SIZE</b>		
<b>Organizational Firm Type</b>	<b>Firm Size</b>	<b>Number of Complete</b>
	20 to 49	8
	50 to 99	3
	100 to 499	1

### Monitoring

Project staff monitored the telephone interviews. FRB staff monitored telephone interviews in progress, from their offices in Washington, D.C.; the FRB staff provided timely feedback after monitoring the interviews. The supervisors gave interviewers feedback based on the comments from FRB and NORC project staff, and their own monitoring.

### Worksheets

Two different versions of the worksheet were used for Pretest2; one was a 4 page booklet version, the other was a long 2 page version. The booklet version was sent to C-corporations, and the long version was sent to all other firm types. NORC received a total of 31 worksheets and one financial statement. Several of the 31 worksheets were sent to the FRB for review. Again, most of the data seemed internally consistent, that is, the balance sheet data balanced. The worksheets can be found in Appendix D. Reported usage of the worksheets for the 44 complete cases reported by firm type is included in Table 9:

<b>Table 9. SSBF PRETEST2 REPORTED RECORDS USED FOR COMPLETE CASES</b>				
<b>Organizational Firm Type</b>	<b>Reported Records Used</b>	<b>Number Complete</b>	<b>% Reported Using Worksheets<sup>†</sup></b>	<b>Worksheet Type</b>
Sole Proprietor	Tax Records	1	88.9%	Long
	Worksheets	8		
LLP	Worksheets	1	100.0%	Long
S-Corporation	Tax Records	3	81.3%	Long
	Worksheets	13		
C-Corporation	Tax Records	5	72.2%	Book
	Worksheets	13		
<b>Overall</b>	Tax Records	9	79.5%	Mixed
	Worksheets	35		

<sup>†</sup> 31 worksheets were returned to date, 15 book and 16 long.

### Comparison of screening data to interviewing data

Firm type. Twenty of the 44 cases completed were screened by a proxy. Of these 20, 5 reported the wrong firm type; of these five, 2 reported that they did not know the correct firm type and one refused the firm type (firm type incorrect from proxy 25.0%). A review of the 24 cases that were screened by an owner shows

one reported difference in firm type between screening and main (the owner refused to give firm type in screening).

Race. In screening, nine of the 155 completed screeners by proxy did not know ethnicity or race of the owner; none of these cases were completed in the main. In the main, all 20 cases that were initially screened by a proxy did report the owner's race and ethnicity, and that reported data matched the main cases on race and ethnicity.

#### Level of effort

Interviewers spent 726 hours during the period they were attempting to complete 44 businesses. This equals 16.5 hours per completed case; the pretest budget is 5 hours per completed case and 3 hours per completed case for the main survey. There are several reasons for the slower than expected production:

- ▶ Three working days and a weekend in between mailing the package and calling the respondent; there were 121 requests for remails.
- ▶ Memorial Day Holiday
- ▶ Interviewers insisting that respondents complete the worksheet prior to the call.
- ▶ Using the TNMS, SurveyCraft's case management system, for a very small sample.

#### Response Rates

One of the intents of Pretest2 was to generate enough eligible cases for the interviewers to work such that a goal of 50 completes could be accomplished in less than two weeks. Therefore, we did not attempt to mirror a completion rate goal during the pretest. It is important, however, to note the response rate for Pretest 2; in 18 days, interviewers completed 44 cases for an overall completion rate of 17.5%. Table 10 reflects the number of completed cases by firm type.

<b>Table 10: Pretest 2 Response Rates</b>			
<b>Business Type</b>	<b>Screened as Eligible Frequency</b>	<b>Completed Main Interview Frequency</b>	<b>Response Rate</b>
Don't Know Firm Type	23	0	0.0%
Refused Firm Type	2	0	0.0%
Sole Proprietor	30	9	30.0%
Partnership	9	0	0.0%
LLP, filing as a Partnership	4	0	0.0%
LLP, filing as a Corporation	2	1	50.0%
S-Corporation	75	16	21.3%
C-Corporation	107	18	16.8%
<b>Total</b>	<b>252</b>	<b>44</b>	<b>17.5%</b>

### Questionnaire Length

The average length of the main interview, as measured by 43 cases in our second pretest, was 48.6 minutes. The contractual length of the interview is 45 minutes. Based on the small number of cases, the estimated time is 3.6 minutes longer than the contractual time. Timing information by organization type and firm size for the 43 completed cases is presented in Tables 11 and 12.

<b>Table 11. SSBF PRETEST2 TIMING INFORMATION BY ORGANIZATIONAL TYPE</b>			
<b>Organizational Firm Type</b>	<b>Number Complete</b>	<b>Average Minutes Per Case</b>	<b>Median Minutes Per Case</b>
Sole Proprietor	9	46.95	35.45
LLP	1	40.00	40.00
S-Corporation	15*	51.41	47.68
C-Corporation	18	47.55	47.25
<b>Overall</b>	<b>43</b>	<b>48.60</b>	<b>46.64</b>

**Table 12. SSBF PRETEST2 TIMING INFORMATION BY FIRM SIZE**

<b>Firm Size</b>	<b>Number Complete</b>	<b>Average Minutes Per Case</b>
Less than 5	9	41.13
5 to 9	2	50.97
10 to 19	8	48.89
20 to 49	16	50.17
50 to 99	3*	48.09
100 to 499	4	58.39
Eligible Other	1	45.78
<b>Overall</b>	<b>43</b>	<b>48.60</b>

\*Timing information is missing for one case.

### Main Debriefing

The Pretest2 debriefing was held on June 28. Two FRB staff attended the debriefing in-person and two attended by telephone. After general comment and discussion about the interviewing experience and process, the bulk of the day was spent in a question by question review of the hardcopy questionnaire. Minutes from this debriefing can be found in Appendix E.

## **VII. DATA REVIEW AND DELIVERY**

During data collection, NORC reviewed both the screener and questionnaire data to be sure that the questionnaire data was of good quality. Both the screener questionnaire and main questionnaire data were prepared for delivery to the FRB.

### Screener Questionnaire Data Delivery and Preparation:

On June 4, NORC delivered the final files associated with the Pretest2 Screener Questionnaire data collection. The files were compressed in a ZIP file named 4885pt2s.ZIP and then encrypted with PGP using the FRB's public key. These data were posted to the SSBF Data Delivery Website for download. Included in the Pretest2 Screener Data Delivery were the following files:

- ▶ README.TXT (documentation - use file)
- ▶ SSBFPT2S.DAT (an ASCII file containing the screener data)
- ▶ SSBFPT2S.SAS (an ASCII file containing the screener data SAS program)
- ▶ SSBFPT2S.LST (an ASCII file containing the screener data frequencies and both an alphabetic and sequential list of the screener data variables)
- ▶ SSBFPT2S.SD2 (a SAS 6.12 system file containing the screener data)
- ▶ FORMATS.SC2 (a file containing the user-defined formats for the screener data SAS system file)
- ▶ Layout which reflects the source file structure

One reserve code scheme was used throughout the screener instrument:

-2 = DON'T KNOW; -1 = REFUSED.

#### Main Questionnaire Data Delivery and Preparation:

On July 16 NORC delivered the final data files associated with the Pretest2 Main Questionnaire Data Collection (these data did not reflect any back coding or editing.) The data files were compressed in a zip file named SSBFPT2M.ZIP, and then encrypted with PGP using the FRB's public key. These data were posted to the SSBF Data Delivery Website for download. Included in the Pretest2 Main Questionnaire data delivery were the following files:

- ▶ README.TXT (an ASCII documentation file)
- ▶ SSBFPT2M.DAT (an ASCII file containing the main interview data)
- ▶ SSBFPT2M.SAS (an ASCII file containing the main interview SAS program)
- ▶ SSBFPT2M.LST (an ASCII file containing the main interview frequencies and both an alphabetic and sequential list of the main questionnaire interview data variables)
- ▶ DATALIB (a SAS transport file containing the main interview data (member SSBFPT2M))
- ▶ FMTLIB (a SAS transport file containing the main interview user-defined SAS formats (member FORMATS))

One reserve code scheme was used throughout the Main Screener instrument:

D = DON'T KNOW; R = REFUSED; X = EXCEPTION.

The issues surrounding the Pretest2 Main Questionnaire Dataset are:

1. There are a number of variables whose type is treated differently than it will be on subsequent data deliveries; a few variables are character rather than numeric and vice versa (see FYENDMO and FYENDDY). The FRB had requested that all CODED items appear as REAL numbers, meaning no leading zeros.
2. In two variables, C19AGE and C31AGE, -1s and -2s appear. These data were entered as such as the programmer processed those items with the high ASCII reserve code values straight from Survey Craft, the data collection software.
3. NORC did not edit the value labels or QC their format assignments. As a result there may exist some variables whose formats don't match the hardcopy source. It also means that the frequency formatting appears off due to wrapping of value labels that are too long for the actual production final delivery (see B1\_1 and B3).

## APPENDIX B

States	Count of Pretest2 Sampled Businesses
AL	5
AR	5
AZ	1
CA	59
CO	6
CT	4
DC	2
DE	1
FL	25
GA	7
IA	2
ID	6
IL	28
IN	11
KS	2
KY	3
LA	6
MA	24
MD	11
ME	5
MI	22
MN	3
MO	15
MS	4
MT	4
NC	16
ND	2



<b>States</b>	<b>Count of Pretest2 Sampled Businesses</b>
NE	7
NH	5
NJ	17
NM	1
NV	2
NY	39
OH	27
OK	7
OR	7
PA	19
RI	1
SC	7
TN	10
TX	26
UT	2
VA	24
VT	4
WA	3
WI	6
WV	1
WY	6
Total	500