

Entrepreneurship in the Population: Indiana

EPOP-IN Methodology Report

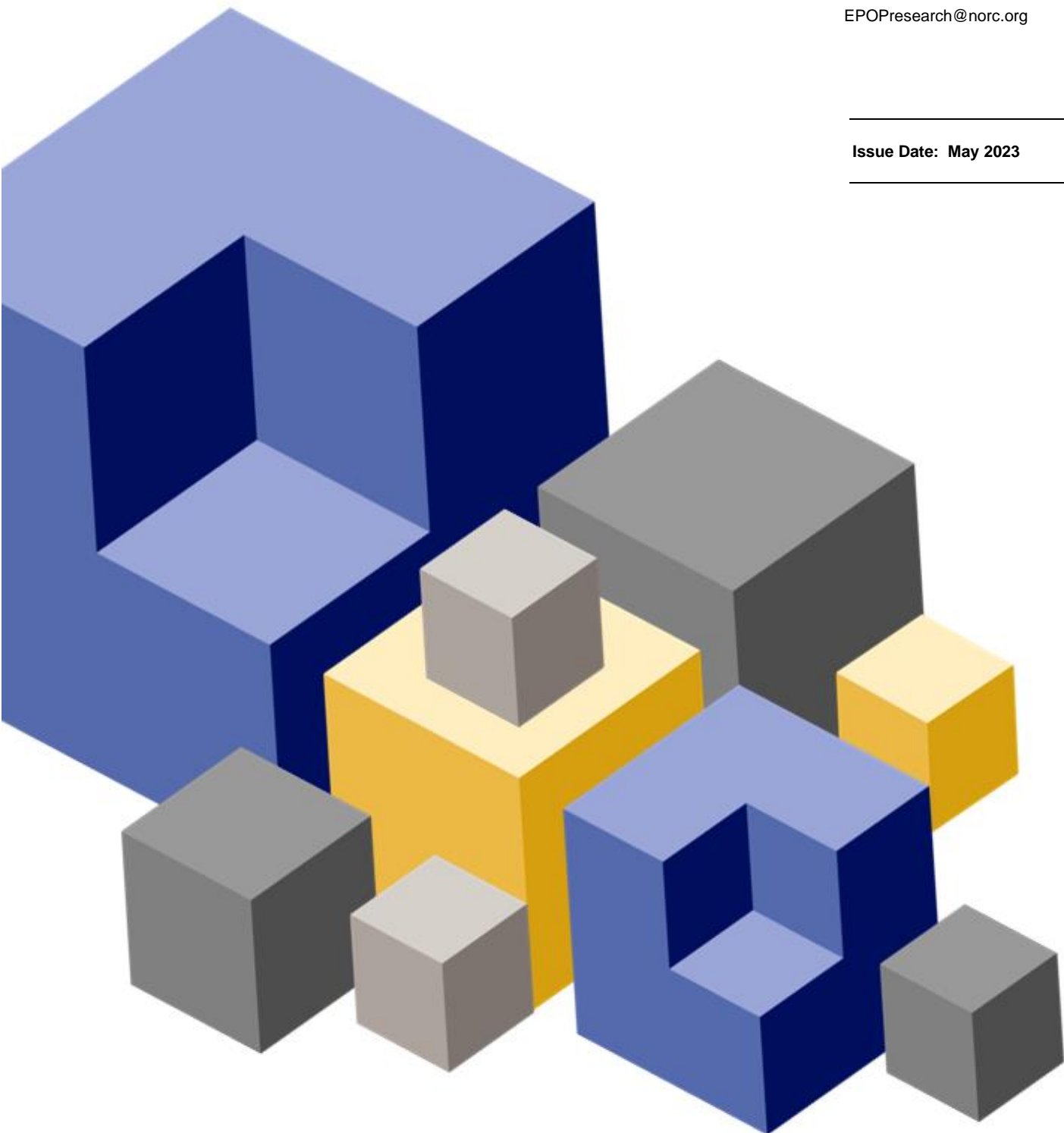
Created by

NORC at the University of Chicago
55 East Monroe Street, 30th Floor
Chicago, IL 60603
(312) 759-4000 Main
(312) 759-4004 Fax

Point of Contact

The NORC EPOP Research Team
EPOPresearch@norc.org

Issue Date: May 2023





Questions about this document or research project should be directed to EPOPresearch@norc.org.

The Entrepreneurship in the Population: Indiana Project was conducted by researchers at NORC at the University of Chicago with funding from a grant from the Central Indiana Corporate Partnership (CICP). Questions about this research project should be directed to EPOPresearch@norc.org.

The full title of the survey is “The Entrepreneurship in the Population: Indiana” and the abbreviation is EPOP-IN. In referencing the project or document, follow these standards:

Full Project Title:	Entrepreneurship in the Population: Indiana
Project Abbreviation:	EPOP-IN Project
Full Report Title:	Entrepreneurship in the Population: Indiana Methodology Report
Report Abbreviation:	EPOP-IN Methodology Report
Citation:	“Entrepreneurship in the Population: Indiana Methodology Report” NORC at the University of Chicago. May, 2023.

This report was prepared by NORC at the University of Chicago for the CICP Foundation as a part of the Entrepreneurship in the Population: Indiana Project.





TABLE OF CONTENTS

1. Project Overview	1
1.1 Purpose and Goals.....	1
1.3 Research Sponsor.....	1
1.2 EPOP-IN Project Contractor	1
1.4 Data collection Timeline	2
TABLE 1. Survey Timeline	2
2. Survey Sample Design	3
2.1 Survey Sample Design Objectives	3
2.2 Sample Sources	3
2.2.1 AmeriSpeak Panel Sample	3
2.2.2 Address-Based Sample (ABS)	4
2.2.3 Non-Probability Sample.....	4
2.3 Sample Allocation.....	4
TABLE 2. Targeted Survey Completes and Estimated Precision Allocated by Primary and Secondary Strata.....	5
2.4 Sample Selection for Newly Collected Surveys	6
TABLE 3. AmeriSpeak Panel Sample Size and Actual Surveys Completed	6
TABLE 4. ABS Sample Size and Actual Surveys Completed	7
TABLE 5. Non-Probability Surveys Completed.....	7
3. Survey Instrument.....	8
FIGURE 1. EPOP-IN Survey Contents Focus by Assigned Entrepreneurship Categories.....	9
3.1.1 EPOP-IN Questionnaire Modifications.....	9
4. Survey Data Collection	10
4.1 Respondent Support.....	10
4.1.1 Survey Branding.....	10
FIGURE 2. EPOP-IN Survey and National EPOP Survey Logos.....	10
4.1.2 Communications.....	10
4.1.3 Modes.....	10
4.1.4 Languages	11



4.2	AmeriSpeak Sample Protocol	11
4.2.1	AmeriSpeak Contacting Schedule.....	11
	TABLE 6. AmeriSpeak Email Outreach Schedule	11
4.2.2	AmeriSpeak Incentives.....	11
4.3	Address-Based Sample (ABS) Protocol	12
4.3.1	ABS Contacting Schedule.....	12
	TABLE 7. ABS USPS Mail and Email Outreach Schedule	12
4.3.2	ABS Incentives.....	12
4.4	Non-Probability Sample Protocol.....	12
4.4.1	Non-Probability Contacting Schedule	12
	TABLE 8. Non-Probability Email Outreach Schedule	13
4.4.2	Non-Probability Incentives	13
4.5	Increased Incentive Protocol	13
4.6	Last Chance Protocol	14
4.7	Retrieval for National EPOP:2022 Indiana Cases	14
4.8	Response Rates for Newly Collected Surveys.....	14
	TABLE 9. AmeriSpeak Response Rate	15
5.	Survey Data Processing and Editing	16
5.1	Data Review and Editing.....	16
5.2	Data Review	16
5.2.1	Skip Pattern Review	16
5.2.2	Review of Screener Data.....	16
5.3	Overall Quality Review.....	17
	TABLE 10. Percent of Questions Answered to be Retained in Survey Data by Sample Type and Entrepreneurial Activity.....	17
5.4	Integration of Indiana-Residing National EPOP:2022 cases.....	18
5.5	Editing of Capital and Additional Finance Questions	18
5.5.1	Rule 1: Setting Amounts to Zero	19
5.5.2	Rule 2: Repeated Capital Values	19
5.5.3	Rule 3: Calculating Total Capital Amount.....	19
5.6	Editing of Business Start/Age	19
5.7	Reformatting raw data.....	19
5.7.1	Check-All-That-Apply Questions	19



5.7.2	Most Important Reason Questions.....	20
5.7.3	Gig Platform Back Coding.....	20
	TABLE 11. Gig Work Platform Back Coding Categories (S_GIGPLATFORM_3)	21
5.8	Non-Disclosure	21
	TABLE 12. Levels of Granularity in the EPOP-IN Survey PUF.....	22
6.	Survey Weighting	24
6.1	AmeriSpeak Sample Base Weights	24
6.2	ABS Sample Base Weights.....	24
6.3	Adjustment for Unknown Eligibility	24
6.4	Adjustment for Interview Nonresponse.....	25
6.5	Combined Interview Nonresponse Adjusted Weights	26
6.6	Raking to Derive Probability Sample Weights.....	26
6.7	Statistical Matching	27
6.8	Matched Propensity weights for Non-Probability Sample Units.....	27
7.	Qualitative Research	28
7.1	Recruitment.....	28
7.1.1	Focus Groups.....	28
7.1.2	Stakeholder Interviews	28
7.2	Participants.....	29
7.2.1	Focus Groups.....	29
	TABLE 13. Number of Focus Group Discussions and Participants	29
	TABLE 14. Focus Group Participants Demographic Characteristics	30
7.2.2	Stakeholder Interviews	30
7.3	Interview Guides.....	31
7.3.1	Focus Groups.....	31
7.3.2	Stakeholder Interviews	31
7.4	Protocols.....	32
7.5	Analysis.....	32
8.	Reporting and Data Dissemination.....	34
8.1	National EPOP Website and EPOP-IN Project Page	34
8.2	EPOP-IN Reports.....	34
8.2.1	Summary Survey Findings Report.....	34



8.2.2 Qualitative Research Findings Report	34
8.3 Data Files	35
8.4 Citation	35
9. References	36
Appendices	37
Appendix A: Sample Design Tables	37
TABLE A.1 First Phase ABS Sample Sizes by County	37
TABLE A.2 Second Phase ABS Sample Sizes by Geography (Indianapolis MSA and the Rest of State) and Race/Ethnicity	39
Appendix B: EPOP-IN Questionnaire Modifications	40
B.1 Reason For Not Starting Business Asked of General Population	40
B.2 Reason for Pursuing Business Asked of Current Owners and Nascent Owners (DOV_Group – 1, 2, 3)	42
B.3 Reasons for Withdrawing From Business Pursuit Asked of Withdrawn Planners (DOV_Group – 6)	43
B.4 Reasons Former Owners Closed Their Businesses (DOV_Group – 4, 5)	45
B.5 North American Industry Classification System (NAICS) Code for Manufacturing Asked of All but General Population (DOV_Group = 1, 2, 3, 4, 5, 6)	47
B.6 Qualitative Questions Aligned to CICP's Organizational Objectives – Asked of Owners, Nascent and Withdrawn	52
B.7 North American Industry Classification System (NAICS) Manufacturing 3- and 4- Digit Codes	53
Appendix C: AmeriSpeak Survey Notification Email	56
Appendix D: ABS Survey Invitation Letter	57
Appendix E: Valid Responses for the Capital Survey Item Series	58
TABLE E.1 Valid Survey Responses for PE_CAPITAL_1 for Responses (1-7)	58
TABLE E.2 Valid Survey Responses for PE_CAPITAL_1 for Responses (8-14)	59
Appendix F: Data Aggregations or Recoding for EPOP-IN Survey Variables	60
TABLE F.1 Metropolitan Statistical Area (MSA)	60
TABLE F.2 Race (Race)	60
TABLE F.3 Education (DEM_EDU)	61
TABLE F.4 Marital Status (DEM_MARITAL)	61
TABLE F.5 Household Income (DEM_HHINC)	62
TABLE F.6 Age (DEM_AGE)	62



TABLE F.7 Total Number of Children in Household (DEM_HOUSECHILD)	63
TABLE F.8 Number of Children by Age: Combining DEM_HOUSECHILDA, DEM_HOUSECHILDB, and DEMHOUSECHILDC	63
TABLE F.9 Number of Children by Age: Coding for DEM_HOUSECHILDA and DEM_HOUSECHILDB	63
TABLE F.10 Household Members: Combining DEM_HOUSEHOLD	63
TABLE F.11 Number of Household Members: Coding for DEM_HOUSEHOLD_1, DEM_HOUSEHOLD_2, DEM_HOUSEHOLD_3, and DEM_HOUSEHOLD_4.....	64
TABLE F.12 Industry Classification (BO_INDUSTRY_1).....	65
TABLE F.13 Industry Classification: BO_INDUSTRY_2	66
TABLE F.14 Website/Social Media Presence: BO_ONLINE_1	66
TABLE F.15 Number of Employees: BO_NUMEMPLOY_1	67
TABLE F.16 Start Year: BO_STARTBIZ_1	67
TABLE F.17 Amount of Income/Revenue: BO_REVENUE_1 and BO_REVENUE_2	67
TABLE F.18 Total Start-Up Capital: PE_CAPITAL_4	68
TABLE F.19 Personal Start-Up Capital: PE_CAPITAL_5	68
TABLE F.20 Start-Up Capital from Family/Friends/Employees: PE_CAPITAL_6.....	69
TABLE F.21 Start-Up Capital from Financial Institutions: PE_CAPITAL_7	69
TABLE F.22 Start-Up and Additional Capital: Multiple Variables	69
TABLE F.23 Total Additional Capital: BO_ADDFINANCE_5	70
TABLE F.24 Additional Capital: Multiple Variables	70
Appendix G: Focus Group Guide.....	71
Appendix H: Stakeholder Interview Guide	76
Appendix I: Focus Group Code Frame	80



1. PROJECT OVERVIEW

The Entrepreneurship in the Population: Indiana (EPOP-IN) Project is based on the nationally representative EPOP Survey Project. Both projects include a survey to measure entrepreneurship status and activity. The national EPOP Survey is collecting data in five annual surveys between 2022 and 2026 in the 50 U.S. states. For EPOP-IN, the survey collected data in Indiana only in a single survey in 2022.

The EPOP-IN survey was funded by a grant from the Central Indiana Corporate Partnership (CICP) and conducted by NORC at the University of Chicago.

1.1 PURPOSE AND GOALS

The goal of the EPOP-IN Project is to understand the scope of entrepreneurial activity among adults in Indiana. The project encompasses both a quantitative and qualitative data collection. The quantitative data collection includes a survey that captures a demographic and behavioral profile of these individuals while they are engaged in business ownership experiences. Survey participants report on their successes, challenges, business operations, financial support, and other details. The survey gathers data on current and former business owners, current and former freelancers, prospective business owners, withdrawn entrepreneurs, gig workers, and members of the general population not engaged in any entrepreneurial activity. The qualitative data collection augments the survey findings and includes focus groups with Indiana residents and cognitive interviews with key entrepreneurial stakeholders.

1.3 RESEARCH SPONSOR

The EPOP-IN was conducted at Central Indiana Corporate Partnership (CICP) request. CICP was formed in 1999 to bring together the chief executives of Central Indiana's prominent corporations, foundations and universities in a strategic and collaborative effort dedicated to the region's continued prosperity and growth.

To advance this mission, CICP sponsors five key talent and industry sector initiatives, AgriNovus Indiana, Ascend Indiana, BioCrossroads, Conexus Indiana, and TechPoint, each of which addresses challenges and opportunities unique to its respective area: agbiosciences, talent and workforce development, life sciences, advanced manufacturing and logistics, and technology. For more information, visit the CICP website at <https://www.cicpindiana.com>.

This research was made possible by a grant from Lilly Endowment Inc.

1.2 EPOP-IN PROJECT CONTRACTOR

NORC at the University of Chicago (NORC) developed and conducted the EPOP-IN Project on behalf of and in collaboration with the CICP.

NORC is an independent research institution that delivers reliable data and rigorous analysis to



guide critical programmatic, business, and policy decisions. NORC conducts objective, non-partisan research to help inform people in government, nonprofits, and businesses making decisions on key issues of the day. NORC’s research addresses important issues like employment, education, and health care. Since 1941, NORC has conducted groundbreaking studies, created, and applied innovative methods and tools, and advanced principles of scientific integrity and collaboration. Today, government, corporate, and nonprofit clients around the world partner with NORC to transform increasingly complex information into useful knowledge. For more information, visit NORC.org and connect with us at twitter.com/norcnews) and facebook.com/NORCatUofC.

1.4 DATA COLLECTION TIMELINE

The overall EPOP-IN Project period was from July 1, 2022 through April 31, 2023.

The survey began data collection in August 2022 and ended in November 2022—a few months after the national EPOP:2022 Survey data collection from February to June 2022.

The timeline includes:

- Survey data collection from August 2022 to November 2022
- Focus Groups and Stakeholder Interviews from October 2022 to March 2023
- Data processing from November 2022 to February 2023
- Weighting and non-disclosure reviews from December 2022 to February 2023
- Final data available in May 2023

Table 1 shows the timeline in detail for the major project activities including developing and conducting the survey, holding focus groups sessions, and conducting stakeholder interviews.

TABLE 1. Survey Timeline

EPOP-IN Major Project Activities	Start Date	End Date
Finalize Survey Instrument and Update Programming	7/7/2022	8/17/2022
Survey Data Collection	8/18/2022	11/21/2022
Focus Groups	10/13/2022	11/17/2022
Stakeholder Cognitive Interviews	2/16/2023	3/3/2023
Survey Data Processing	11/16/2022	1/30/2023
Non-Disclosure Review of Survey Data	11/22/2022	1/30/2023
Survey Weighting	12/9/2022	1/4/2023
Data Analysis and Documentation	2/1/2023	4/1/2023
Data Release and Dissemination	May 2023	



2. SURVEY SAMPLE DESIGN

2.1 SURVEY SAMPLE DESIGN OBJECTIVES

The target population of the study was noninstitutionalized adults, 18 years of age or older in the state of Indiana.

The sample design supported the following estimation objectives:

- State level estimates of entrepreneurship characteristics by race/ethnicity and gender, but not necessarily by the cross of these variables.
- Indianapolis MSA estimates of entrepreneurship characteristics by race/ethnicity and gender, but not necessarily by the cross of these variables.

A stratified sampling design was used to achieve these objectives, where the two primary sampling strata were defined as the Indianapolis MSA and the balance of the state. One important objective of the study was to support estimation and analysis of entrepreneurship characteristics of underrepresented minorities, particularly Black and Hispanic individuals. Therefore, each primary stratum was further divided into three secondary sampling strata: Hispanic, non-Hispanic Black, and non-Hispanic Other.

2.2 SAMPLE SOURCES

The study sample was selected from three frame sources:

- (1) NORC's AmeriSpeak Panel,
- (2) Addressed Based Sample (ABS) frame built from the USPS Delivery Sequence (DSF) file; and
- (3) Non-probability panels.

Samples selected from the AmeriSpeak Panel and the ABS frame were probability samples with explicit stratification and known sample selection probabilities, while the sample selected from the opt-in panel was a non-probability sample with unknown frame coverage and unknown selection probabilities. The three samples were combined using NORC's TrueNorth® weighting method to generate a set of combined sample weights to support approximately unbiased estimation.

2.2.1 AmeriSpeak Panel Sample

AmeriSpeak panelists who reside in the state of Indiana were eligible for inclusion in the sample. Designed to represent the U.S. household population, the AmeriSpeak Panel is a large probability-based panel constructed and maintained by NORC. U.S. households are randomly selected with a known and non-zero probability from the NORC National Frame as well as address-based sample (ABS) frames, and then recruited by mail, telephone, and face to face interviews. AmeriSpeak panelists participate in NORC studies or studies conducted by NORC on behalf of governmental



agencies, academic institutions, the media, and commercial organizations. AmeriSpeak panel recruitments take place annually. As of the end of June 2022, the AmeriSpeak panel contained over fifty thousand active panelists, and the cumulative AmeriSpeak panel recruitment response rate was 20.3% (state-level response rate is not available). Nonresponse appeared to be non-random, with minorities, young adults, and adults with low education attainment responding at a lower rate. Potential nonresponse errors were addressed through nonresponse weighting adjustments where adjustment cells were formed by the cross of age, gender, race/ethnicity, and education. Each AmeriSpeak panelist was assigned a final panel weight such that the panel fully represented the target population.

2.2.2 Address-Based Sample (ABS)

The number of AmeriSpeak panelists was not large enough to support a sufficient probability sample in the state. Supplemental probability samples were selected from an ABS frame constructed from the Delivery Sequence File (DSF) available from the U.S. Postal Service. Used by the USPS for mail delivery across the country, the DSF was a computerized file that contained all delivery point addresses serviced by the USPS. Business addresses or residences used mostly for business purposes were excluded from the frame, as were PO boxes unless they were the only way to get mail. The DSF had nearly full coverage for multi-mode surveys based on mail contact.

2.2.3 Non-Probability Sample

The AmeriSpeak and ABS samples were supplemented by samples obtained from opt-in non-probability panels to increase the study sample size and provided more granular estimates. These opt-in panels were composed of volunteers who were recruited online and received some form of compensation for completing surveys, such as small amounts of money or frequent flyer miles, but unlike the AmeriSpeak sample were not recruited as part of a randomly drawn sample.

Non-probability samples provided a lower cost alternative to probability samples. However, the quality of the data was oftentimes low, and estimates based on non-probability samples could be biased due to unknown selection and coverage biases. The American Association for Public Opinion Research (AAPOR) published a report on the strengths and weaknesses of non-probability sampling in 2013, encouraging researchers to continue empirical and theoretical development of estimation methods and particularly measures of the quality of non-probability sample estimates that include both estimation of bias and overall precision (Baker, et al., 2010).

The methodology for combined estimation is described for these three samples in *Section 6, Survey Weighting*, in this document.

2.3 SAMPLE ALLOCATION

The EPOP-IN targeted complete surveys allocated by sampling strata and sample type (probability or non-probability sample) is summarized in Table 2 where the probability sample consisted of AmeriSpeak and ABS samples.

**TABLE 2. Targeted Survey Completes and Estimated Precision Allocated by Primary and Secondary Strata**

Sample Strata		Probability Sample Size	Non-Probability Sample Size	Total Sample Size	Margin of Error (MOE)	Expected Design Effect
Indianapolis MSA	Hispanic	403	269	672	5.0%	1.75
	Non-Hispanic Black	403	269	672	5.0%	1.75
	Non-Hispanic Other	403	269	672	5.0%	1.75
	Total	1,210	807	2,017	3.5%	2.25
Balance of State	Hispanic	179	120	299	7.5%	1.75
	Non-Hispanic Black	124	83	207	9.0%	1.75
	Non-Hispanic Other	179	120	299	7.5%	1.75
	Total	483	322	805	5.6%	2.8
State Total	Hispanic	583	388	971	5.0%	2.50
	Non-Hispanic Black	528	352	880	5.0%	2.25
	Non-Hispanic Other	583	388	971	5.0%	2.50
	Total	1,693	1,129	2,822	3.0%	2.65

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.

This sample design targeted a total of 2,822 complete surveys sourced as follows:

- Approximately 220 probability sample surveys collected in the national EPOP:2022 Survey where the respondent lived in Indiana,
- Approximately 200 probability sample surveys newly collected from the AmeriSpeak Panel,
- An additional 1,273 probability sample surveys newly collected from ABS, and
- A total of 1,129 non-probability sample surveys collected from opt-in panels.

As shown in Table 2, this sample allocation achieved the following precision targets for an estimated proportion:

- (1) the margin of error for state-level estimates was no greater than 3 percentage points, and,
- (2) the margin of error for each of the three racial and ethnic groups, both within the whole state and the Indianapolis MSA, was no greater than 5 percentage points.

These estimates accounted for the expected design effect due to unequal weighting. Overall and for each group, the probability sample completes were expected to comprise 60% of the total surveys, while the non-probability sample completes made up the remaining 40%.

Sample Design Tables in Appendix A contain additional data on ABS sample sizes in the first and second phases.



2.4 SAMPLE SELECTION FOR NEWLY COLLECTED SURVEYS

Within each EPOP-IN primary sampling stratum, the AmeriSpeak sample was selected from the AmeriSpeak Panel using the standard 48 AmeriSpeak sampling strata defined by age, race/ethnicity, education, and gender, taking into account the expected survey completion rate across the 48 strata.

The size of the selected sample per stratum was determined such that the distribution of the complete surveys matched that of the target population as represented by the 2020 Decennial Census data. If a panel household had more than one active adult panel member, only one adult panel member was selected at random. Panelists selected for an AmeriSpeak study earlier in the business week were not eligible for sample selection until the following business week.

Table 3 shows the sample selected for each primary and secondary sampling stratum from the AmeriSpeak Panel and the estimated complete surveys.

TABLE 3. AmeriSpeak Panel Sample Size and Actual Surveys Completed

Sample Strata		AmeriSpeak Sample Selected	AmeriSpeak Surveys Completed
Indianapolis MSA	Hispanic	9	2
	Non-Hispanic Black	55	14
	Non-Hispanic Other	230	111
	Total	294	127
Balance of State	Hispanic	52	21
	Non-Hispanic Black	123	41
	Non-Hispanic Other	405	178
	Total	580	240
State Total	Hispanic	61	23
	Non-Hispanic Black	178	55
	Non-Hispanic Other	635	289
	Total	874	367

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.

The ABS sample was selected in two phases. In the first phase, a stratified sample was selected from the DSF frame, where the sample size was determined by the target number of ABS completes and the expected completion rate. Predicted demographic information (e.g., race/ethnicity, education, marital status) and contact information (e.g., phone number, email address) were then appended to the first phase sample by commercial data vendors. The appended data were then used to support sample stratification in the second phase sample selection and also used in data collection outreach. Phone numbers were appended to 59% and email to 88.4% of the sampled addresses. In the second phase, a stratified sample was selected from each primary sampling stratum where the secondary sampling strata (non-Hispanic Black, Hispanic, and all other non-Hispanic races) were defined by the predicted race/ethnicity variable from the commercial data vendor.



The final ABS sample size and number of complete surveys by secondary sampling strata is shown in Table 4.

TABLE 4. ABS Sample Size and Actual Surveys Completed

Sample Strata		ABS Sample Selected	ABS Surveys Completed
Indianapolis MSA	Hispanic	9,879	553
	Non-Hispanic Black	5,622	391
	Non-Hispanic Other	128	9
	Total	15,629	953
Balance of State	Hispanic	3,916	239
	Non-Hispanic Black	933	67
	Non-Hispanic Other	0	0
	Total	4,849	306
State Total	Hispanic	13,795	792
	Non-Hispanic Black	6,555	458
	Non-Hispanic Other	128	9
	Total	20,478	1,259

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.

Finally, the non-probability samples were selected by the sample vendor based on the target number of complete surveys by geography and race/ethnicity provided by NORC. Table 5 shows the number of complete surveys for the non-probability sample.

TABLE 5. Non-Probability Surveys Completed

Sample Strata		Non-Probability Surveys Completed
Indianapolis MSA	Hispanic	46
	Non-Hispanic Black	143
	Non-Hispanic Other	237
	Total	426
Balance of State	Hispanic	74
	Non-Hispanic Black	156
	Non-Hispanic Other	591
	Total	821
State Total	Hispanic	120
	Non-Hispanic Black	299
	Non-Hispanic Other	828
	Total	1,247

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.



3. SURVEY INSTRUMENT

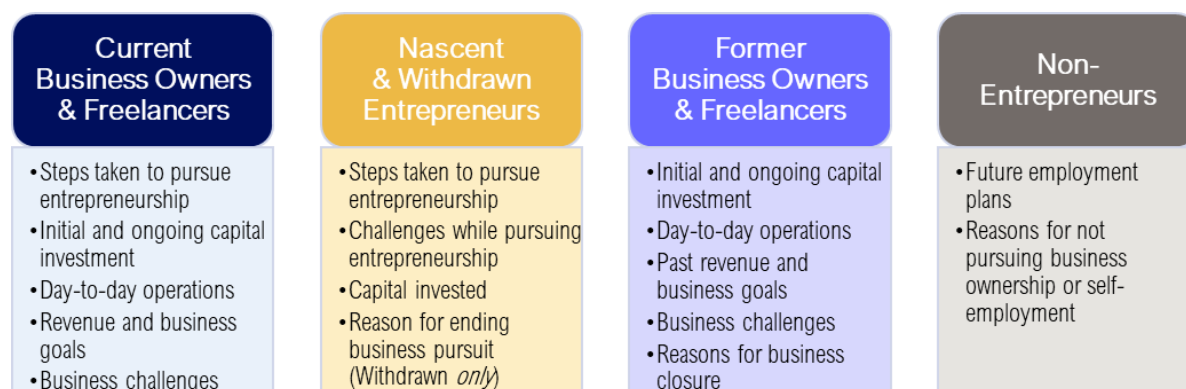
The EPOP-IN survey instrument was modeled after the national EPOP:2022 Questionnaire.¹ Both instruments consist of the same entrepreneurship category screener and consistent follow-up questions based on respondents' entrepreneurship experience. In the screener, survey respondents may qualify for one or more entrepreneurship categories, or they may not qualify as an entrepreneur at all. If respondents qualify as more than one type of entrepreneur, they were assigned to a single entrepreneurship category based on a predetermined priority order. If respondents did not qualify for any entrepreneurship category, they continued answering survey questions as non-entrepreneurs.

After completing the screener, survey respondents were assigned to one of these seven categories:

- ***Current Business Owners***: individuals who currently own a business.
- ***Current Freelancers***: individuals working for themselves as a freelancer, consultant, or independent contractor.
- ***Nascent Entrepreneurs***: individuals who are actively in the process of starting a business or other form of self-employment at the time of the survey.
- ***Former Business Owners***: individuals who report previously owning a business but are no longer business owners.
- ***Former Freelancers***: individuals who report they were previously a freelancer, consultant, or independent contractor but are no longer engaged in freelance work.
- ***Withdrawn Entrepreneurs***: individuals who considered starting a business, had a specific idea, and took active steps towards the endeavor, but did not ultimately start; this includes pre-entrepreneurship leavers, missed entrepreneurs, and former nascent entrepreneurs.
- ***Non-Entrepreneurs***: individuals who have never been engaged in entrepreneurship or business ownership at any stage.

The focus of the EPOP-IN Survey follow-up questions asked of each assigned entrepreneurship category is shown in Figure 1. Survey questions for current and former business owners and freelancers focus on concepts such as the operations and goals of the activities, whereas nascent and withdrawn entrepreneurs are asked more about concepts such as challenges starting a business. Non-entrepreneurs are asked more general questions about future employment plans as well as reasons for not pursuing business ownership or self-employment.

¹ See <https://epop.norc.org/content/dam/epop/researchers/pdf/epop-2022-questionnaire.pdf>.

**FIGURE 1. EPOP-IN Survey Contents Focus by Assigned Entrepreneurship Categories**

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.

Independent of their entrepreneurial activity, all respondents indicated if they engaged in gig work. Gig workers were defined as those who “earn money through short, paid tasks or jobs online or in-person.” All respondents were also asked for demographic information such as household income, student status, health insurance and benefits, debt amount, education, marital status, number of household members, number of children, military status, and citizenship status.

3.1.1 EPOP-IN Questionnaire Modifications

The EPOP-IN Survey included a small number of modifications to the questionnaire (see Appendix B) compared to the national EPOP:2022 Survey. This included questions to gather additional information on industry and further detail about the experiences and perceptions related to entrepreneurship. The revisions made to the EPOP-IN survey included:

- Adding follow-up questions to collect the primary and secondary reasons for entrepreneurship for current entrepreneurs and nascent entrepreneurs (PE_REASONS_2, PE_REASONS_3).
- Adding follow-up questions related to primary and secondary reasons for withdrawing from business pursuits, asked of withdrawn planners (PE_STOPREASON_2, PE_STOPREASON_3); as well as why former business owners and freelancers shut down their activities (BO_REASONS_1, BO_REASONS_2).
- Adding questions asking for the primary and secondary reasons why non-entrepreneurs did not start a business (GP_CONSIDER_2 and GP_CONSIDER_3).
- Additional questions to capture more specific NAICS codes for individuals who report their enterprise is in manufacturing (see BO_INDUSTRY_2 through BO_INDUSTRY_9). Subsequently, the specific NAICS code selection from these variables was recoded into the delivery variable named BO_INDUSTRY_2_PUF_IN. See the data protection section for more information on this recode.
- The addition of several open response items to facilitate qualitative research into entrepreneurial conditions in Indiana. Responses from these items were only used during the qualitative research and were not released as part of the EPOP-IN public use data set.



4. SURVEY DATA COLLECTION

4.1 RESPONDENT SUPPORT

4.1.1 Survey Branding

To establish legitimacy and increase response rates, the project team paid particular attention to survey branding. The EPOP-IN Survey leveraged branding from the national EPOP:2022 Survey including the name “Entrepreneurship in the Population” and acronym “EPOP.”

Similarly, the EPOP-IN Survey logo was modeled after the national EPOP logo but aligned with the state of Indiana flag in terms of colors and design. Figure 2 displays the EPOP-IN Survey logo and the national EPOP Survey logo.

FIGURE 2. EPOP-IN Survey and National EPOP Survey Logos



Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.

4.1.2 Communications

The project team communicated with probability sample members throughout data collection. Both an email address and toll-free phone number—specific to the EPOP-IN Survey—were provided to ABS sample members on all materials (emails, postcards, and letters). The project team closely monitored communications and responded to questions and concerns in a timely manner.

Sample members could learn about the EPOP-IN survey at the project page on the NORC website.²

4.1.3 Modes

The EPOP-IN survey was administered primarily through a computer-assisted web instrument. AS sample member were provided a link to the survey in email messages and their personal AmeriSpeak page. ABS sample members were given a user pin and password in either a letter, postcard, or email with instructions on accessing the survey. Non-probability sample members were provided with a personalized link to the survey. Sample members were also given the option to complete the survey by telephone interview, if they preferred or did not have Internet access.

² See <https://www.norc.org/Research/Projects/Pages/entrepreneurship-in-the-population-indiana-epop-in.aspx>.



4.1.4 Languages

The EPOP-IN Survey was offered in both English and Spanish. At the beginning of the English version of the web survey, respondents viewed bilingual instructions explaining that they could take the survey in Spanish if they wished.

4.2 AMERISPEAK SAMPLE PROTOCOL

4.2.1 AmeriSpeak Contacting Schedule

Outreach to the AmeriSpeak sample started on August 18, 2022, with an invitation to participate sent by e-mail (see Appendix C). AmeriSpeak sample members who had not completed the EPOP-IN Survey received a series of follow-up and reminder emails throughout the data collection period. To ensure appropriate outreach across all targeted areas, follow-ups and reminders were sent in batches as well as in targeted groups.

TABLE 6. AmeriSpeak Email Outreach Schedule

AmeriSpeak Outreach Emails	Date Sent
Invitation	8/18/2022 - 8/24/2022
3 Day Reminder	8/27/2022
First Reminder	9/6/2022
Second Reminder	9/10/2022
Third Reminder	9/19/2022
Fourth Reminder	10/1/2022
Fifth Reminder	10/6/2022
Sixth Reminder & Increase Incentive for Targeted Cases	10/10/2022
Seventh Reminder	10/16/2022
Eighth Reminder	10/19/2022
Last Chance message to All Non-responders	11/4/2022

4.2.2 AmeriSpeak Incentives

AmeriSpeak sampled members received an initial incentive of 6,000 AmeriPoints equivalent to \$6.00. These panel members could use their points for gift cards or merchandise through the AmeriSpeak rewards page. As the data collection period progressed, the EPOP-IN team identified members living in low-responding regions or with specific household characteristics who had not participated. Incentive amounts were increased later in the round. This process is outlined in Section 4.5, the “Increased Incentive Protocol.”



4.3 ADDRESS-BASED SAMPLE (ABS) PROTOCOL

4.3.1 ABS Contacting Schedule

Like the contacting strategies implemented for AmeriSpeak, the ABS sample received a series of survey invitations and reminders to non-responders throughout data collection. However, due to the nature of an addressed-based sample, these reminders consisted of United States Postal Service (USPS) mailed materials as well as emails. An example of the mailed material—the ABS Invitation Letter—may be found in Appendix D.

TABLE 7. ABS USPS Mail and Email Outreach Schedule

ABS Outreach Mail and Emails	Date Sent
Invitation Letter	8/29/2022
Invitation Email	8/31/2022
Follow-up Postcards	9/1/2022
Reminder Email	9/15/2022
Follow-up Letters	9/29/2022
Follow-up Reminder Email	10/4/2022
Second Follow-up Postcards	10/13/2022
Second Follow-up Reminder Email	10/21/2022
Increased Incentive Reminder Letter	10/26/2022
Increased Incentive Reminder Email	11/2/2022
Last Chance Postcard	11/9/2022
Last Chance Email	11/12/2022
The Survey is Closing Email	11/15/2022

4.3.2 ABS Incentives

Respondents from the ABS sample received an incentive of \$10.00 in the form of an electronic gift card. Respondents could choose from a number of vendor gift cards (i.e., Amazon, Walmart, Visa, Starbucks, Lowes, or Target). Incentive amounts were increased later in the round. This process is outlined in Section 4.5, the “Increased Incentive Protocol.”

4.4 NON-PROBABILITY SAMPLE PROTOCOL

4.4.1 Non-Probability Contacting Schedule

All survey invitations and reminders to non-responders in the non-probability sample were sent by email from the survey vendor.

**TABLE 8. Non-Probability Email Outreach Schedule**

Non-Probability Outreach Emails	Date Sent
Invitation	10/19/22
First Reminder	10/26/22
Second Reminder	11/1/22
Third Reminder	11/9/22
Survey is Closing	11/17/22

4.4.2 Non-Probability Incentives

Similar to the AmeriSpeak panel, the non-probability respondents received an incentive in points. They were paid 200 points, equivalent to \$2.00 which was distributed by the survey vendor. Points could be redeemed for cash rewards, gift cards, and donations to charity or online games.

4.5 INCREASED INCENTIVE PROTOCOL

Increased incentives were introduced in the later phase of data collection to both the AmeriSpeak and ABS samples as part of an adaptive design strategy to increase response and mitigate nonresponse bias across the sampling strata. As the data collection progressed, the EPOP-IN team identified low-performing regions of Indiana and underrepresented demographic characteristics in the completed survey data. AmeriSpeak sample members and ABS households in low-performing regions and identified as belonging to underrepresented demographic groups were offered an increased incentive. Differing amounts were used across the samples as detailed below:

- **AmeriSpeak sample:** On October 10, 2022, the incentive was increased to 10,000 AmeriPoints (equivalent to \$10.00) for 194 nonresponding sample members and 15,000 AmeriPoints (equivalent to \$15.00) for 69 nonresponding sample members.
- **ABS sample:** On October 26, 2022, the incentive was increased to \$20 for 2,307 nonresponding households in any Indiana MSA where the home was identified as having both Black and Hispanic residents or there was a partially complete survey; the incentive increased to \$25 for 565 nonresponding households outside of an MSA.

The increased incentives for both the AmeriSpeak and ABS sample continued through the end of data collection.

The increased incentive was implemented through a letter mailed to the ABS respondent and an email sent to both ABS and AmeriSpeak respondent letting them know the offered incentive amount for completing the survey had increased.

All other nonresponse cases in both the AmeriSpeak and ABS samples continued to receive the originally offered incentive or either 600 AmeriPoints or a \$10 gift code for the completion of the survey.



4.6 LAST CHANCE PROTOCOL

All nonresponse cases in both the AmeriSpeak and ABS samples received a Last Chance message. AmeriSpeak nonrespondents received an email and ABS cases received both a postcard and email to let them know the survey was ending soon.

4.7 RETRIEVAL FOR NATIONAL EPOP:2022 INDIANA CASES

As mentioned in Section 2.3 “Sample Allocation”, the EPOP-IN Project incorporated complete probability surveys from the national EPOP:2022 survey where the participant lived in Indiana. There were 217 such cases. They were collected from February 15, 2022 to June 6, 2022.

While the data from the Indiana-residing national EPOP:2022 surveys was largely compatible with the EPOP-IN survey data, there were some survey items added to the EPOP-IN instrument. To ensure the most complete data possible, retrieval for the survey items added to the EPOP-IN instrument was conducted. Of the 217 EPOP:2022 surveys, 153 required retrieval.

Retrieval of data from the 153 national EPOP:2022 respondents for the EPOP-IN survey was conducted from September 19, 2022 to December 5, 2022. Respondent contact information was collected from their EPOP survey responses. Research team members initially sent email messages to all 153 respondents asking for more data on one or two survey items. Respondents were sent an initial email and follow-up message asking for additional detail for one or two survey items and offered a \$5 incentive as a “Thank You.” After each respondent was sent the initial emails, research team members began calling respondents to retrieve the data. Phone calls to respondents took place between October 12, 2022 and November 4, 2022. A third email with an increased incentive offer of \$10 was sent to respondents who had still not responded to the preliminary requests. A fourth and final email offering the increased incentive was sent to all respondents who had not replied to previous emails. Of the 153 total retrieval cases, retrieval was completed with 62 respondents resulting in a retrieval response rate of 40.5%. The data from these 62 cases was incorporated into the survey records as appropriate, although all 217 surveys were used in the final EPOP-IN dataset.

4.8 RESPONSE RATES FOR NEWLY COLLECTED SURVEYS

The EPOP-IN response rate varied by sample type. For the AmeriSpeak Panel sample, the weighted response rate is calculated as the product of three components: weighted panel recruitment rate, weighted panel retention rate, and survey completion rate.

For the AmeriSpeak sample selected for the EPOP-IN, the response rate was 42.0%. The overall response rate and the weighted cumulative response rate of the AmeriSpeak sample was 6.7% as shown in Table 9.

**TABLE 9. AmeriSpeak Response Rate**

Response Rate Components	Rate
Weighted Household Panel Recruitment Rate	20.3%
Weighted Household Panel Retention Rate	78.4%
Survey Completion Rate	42.0%
Weighted Cumulative Response Rate	6.7%

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.

For the ABS sample, the response rate was 6.0%.

For the non-probability sample, the response rate is not reported.



5. SURVEY DATA PROCESSING AND EDITING

5.1 DATA REVIEW AND EDITING

Data review and editing of the raw files was conducted by members of the project team, led by a data scientist. The project team reviewed the raw data file against the programmed survey specifications to identify data irregularities and develop any necessary code to transform raw data into clean variables for delivery. Cases with irregularities in the data (for example, the respondent completed the survey too quickly to have read question text, respondent seemed to enter the same response regardless of the question content) were addressed when possible but in cases where data could not be repaired, a small number of cases were discarded.

5.2 DATA REVIEW

5.2.1 Skip Pattern Review

Data processing began with the review of data to identify irregular data patterns that violate the established skip pattern. The survey skip pattern is driven by filter questions. For instance, if a respondent answers “yes” to any of the “Are you working?” questions they will be asked all the questions relevant to someone who is currently working. Conversely, if a respondent indicates they are not working they will receive the questions relevant for someone who is not currently employed.

Irregular data patterns mainly occur for two reasons. First, a respondent may back up in the survey instrument and change a filter response. In these cases, all data is retained to inform any manual editing of a case. In this scenario, unless downstream responses clearly indicate the respondent answered a filter question incorrectly. For instance, a respondent might answer that they were working and begin answering questions targeted at a current job but then back up in the survey and change their response to indicate they are not currently working. In this example, unless the respondent indicates clearly that they were in fact working (for example, a verbatim response that states they are on a leave of absence) the updated response to the working filter question is retained and downstream data is deleted.

In other cases, combinations of responses may trigger unexpected routing through the survey. Data was reviewed throughout the data collection period to identify any such irregular patterns and implement patches to the survey instrument to avoid collecting future inconsistencies.

5.2.2 Review of Screener Data

Of particular importance was determining that answers to the screener portion of the survey assigned respondents to the correct entrepreneurial status group (DOV_GROUP). This was the main filter or determinant of which questions each respondent was asked. To parse respondents into an accurate DOV_GROUP, respondents were asked in multiple ways whether they were currently working and whether they were current or former business owners. This resulted in complex data patterns and required particular attention to identify unexpected results not



anticipated during testing. Project staff identified a small group of cases (4) that were assigned to the wrong entrepreneurial status group. One of the cases was found to have answered over half of the survey questions for the status group they should have received and was retained. The remaining three cases were discarded.

5.3 OVERALL QUALITY REVIEW

The project team completed data processing and editing to ensure the quality and integrity of survey data. Actions were taken to resolve data irregularities including editing the data, developing code to clean the data, and in a few instances, removing cases if they could not be repaired.

Data review included:

- Ensuring that respondents were assigned to the correct entrepreneurial category in the screener.
- Ensuring that respondents only viewed questions for their category based on survey logic.
- Identifying irregular skip patterns due to respondents backing-up in the survey and changing their response. This data was reviewed and manually corrected.
- Identifying irregular skip patterns due to a combination of responses that triggered unexpected routing through the survey. The survey program was adjusted to prevent these irregularities in the future.
- Reviewing instances in which respondents completed the survey too quickly to have given quality responses. Cases were analyzed for “straight lining” in which the same responses are selected repeatedly, even illogically. Cases were also analyzed on their response time and the number of questions completed, both of which vary depending on the entrepreneurial category and sample type, as shown in Table 10 below.

TABLE 10. Percent of Questions Answered to be Retained in Survey Data by Sample Type and Entrepreneurial Activity

Entrepreneurial Group	AmeriSpeak	ABS	Non-Probability
Current Business Owners	75%	75%	80%
Current Freelancers	75%	75%	80%
Nascent Entrepreneurs	75%	75%	80%
Former Business Owners	75%	75%	75%
Former Freelancers	75%	75%	75%
Withdrawn Entrepreneurs	70%	70%	70%
Non-Entrepreneurs	70%	70%	70%

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.



5.4 INTEGRATION OF INDIANA-RESIDING NATIONAL EPOP:2022 CASES

As mentioned in Section 2 “Survey Sample Design” and Section 4 “Survey Data Collection”, the EPOP-IN Survey case set includes survey data from 217 AmeriSpeak and ABS EPOP:2022 respondents who reported they were residing in Indiana when they completed the main EPOP survey. Survey content for the two surveys is largely the same although several survey items were added to the Indiana version of the survey (see *Section 3, Survey Instrument Design*). To address this difference, these respondents were recontacted and asked to provide answers to EPOP-IN Survey questions that did not appear in the national EPOP:2022 survey, (i.e., PE_REASONS_2, PE_REASONS_3, PE_STOPREASON_2, PE_STOPREASON_3, BO_REASONS_1, BO_REASONS_2, BO_INDUSTRY_2-BO_INDUSTRY_9).

Editing rules and procedures largely mirrored those applied to the national EPOP:2022 data because of the strong overlap in content, although added EPOP-IN questions required adjusting skip pattern checks to accommodate added questions and adding integrity checks for new questions. To ensure that all cases were edited consistently, editing staff merged all raw data files together before applying the full set of edit checks. Staff first extracted Indiana records from national EPOP:2022 raw data files. Then retrieval data was merged into the raw data. Once it was confirmed all data for each national EPOP:2022 case was represented in one record, staff stacked these cases with EPOP-IN data records and applied editing and processing code.

5.5 EDITING OF CAPITAL AND ADDITIONAL FINANCE QUESTIONS

Inconsistencies appeared in capital questions for both starting up and continuing entrepreneurial activity. In the EPOP-IN Survey, respondents were first asked to select the type of startup capital they received (PE_CAPITAL_1). Then they were asked the amounts of different types of startup capital they received (PE_CAPITAL_4 to PE_CAPITAL_9). Some respondents did not select sources (in PE_CAPITAL_1) that matched the categories they reported non-zero amounts of capital for (PE_CAPITAL_4 to PE_CAPITAL_9). Additionally, some respondents reported amounts for sub-categories (PE_CAPITAL_5 to PE_CAPITAL_9) that were significantly lower or significantly higher than the reported total amount of capital (PE_CAPITAL_4).

Later in the survey, respondents were asked to select the types of additional financing they requested to continue their work (BO_ADDFINANCE_2). Then they were asked the amounts of different types of capital received to continue their work (BO_ADDFINANCE_5 to BO_ADDFINANCE_10). This series showed similar patterns of inconsistencies as seen in the PE_CAPITAL series.

Data editing for the PE_CAPITAL and BO_ADDFINANCE series of questions followed three rules:

1. Setting Amounts to Zero
2. Repeated Capital Values
3. Calculating Total Capital Amount



5.5.1 Rule 1: Setting Amounts to Zero

The first edit rule for the capital questions is to set capital amounts reported in PE_CAPITAL_4-PE_CAPITAL_9 to 0 when the respondent did not report that they received a capital type in PE_CAPITAL_1. Appendix E provides a full listing of what responses to PE_CAPITAL_4-PE_CAPITAL_9 amounts are considered valid based on responses to PE_CAPITAL_1. This aligns with the editing specifications in the US Census Bureau's Annual Survey of Entrepreneurs paper instrument, which is where these items were derived from.

5.5.2 Rule 2: Repeated Capital Values

A small number of cases had repeated capital amounts across the entire PE_CAPITAL_4-PE_CAPITAL_9 series, likely reflecting respondent confusion. This affects only 9 cases in the entire EPOP:2022 case set. These cases were set to missing (coded as -3 in the EPOP files).

5.5.3 Rule 3: Calculating Total Capital Amount

After performing the above edits, a variable was created for the total capital amount as follows:

1. If PE_CAPITAL_4 is non-zero, total capital was calculated as the max (PE_CAPITAL_4-PE_CAPITAL_9).
 - a. For most respondents, this sets the total capital amount to PE_CAPITAL_4, which was intended to be total reported capital.
 - b. When respondents report larger amounts for specific capital types, the total capital variable was set to the largest reported individual capital amount.
2. If PE_CAPITAL_4 was reported as 0, the sum of PE_CAPITAL_5-PE_CAPITAL_9 was used to construct a total capital amount.

5.6 EDITING OF BUSINESS START/AGE

Some current and previous business owners reported a business start year (BO_STARTBIZ_1) ten or fewer years after their reported birth year (DEM_AGE). In other words, they would have started their business at the age of ten or earlier. Unless a respondent stated that they purchased, inherited, or received the business as a transfer of ownership or gift, this pattern is unlikely. For this reason, if respondents reported that they started or founded the business themselves at the age of 10 or younger, the business start date was set to missing.

5.7 REFORMATTING RAW DATA

5.7.1 Check-All-That-Apply Questions

Some check-all-that-apply questions required additional code to transfer a string of response options into a separate variable for each response option. The resulting variable for each response option indicates whether a respondent selected that particular response.



5.7.2 Most Important Reason Questions

A handful of follow-up questions required further code to populate a response when it could be inferred from another answer. In order to reduce respondent burden, in instances where the response could be inferred, the respondent did not receive the question. For instance, the question “PE_REASON_2” asks the respondent, “You reported the following were very important reasons for pursuing [WORK ACTIVITY]. Of these reasons for pursuing [DOV_ACTIVITY], which is the most important to you?” If the respondent only selected one reason in the filter question (PE_REASON_1) the response to “PE_REASON_2” was assumed and the question was not asked.

To fully populate this type of follow-up question, editing staff identified instances where “PE_REASON_2” was blank, confirmed that one item was selected in the filter question (PE_REASON_1), and populated the most-important reason question (PE_REASON_2) with that item choice. Similarly, if the second follow-up question was missing (PE_REASON_3: “Of the remaining very important reasons for pursuing [DOV_ACTIVITY], which was the second most important to you?”), was missing, then editing staff attempted to populate the variable with inferred information from the filter question (PE_REASON_1). If two reasons were selected in the filter question (PE_REASON_1) and the most-important reason (PE_REASON_2) was answered, the remaining choice selected in the filter question was identified as the second-most important reason. In these instances, staff used code to confirm there were two reasons selected and set the second-most important reason variable (PE_REASON_3) to this remaining choice.

The following variables were edited as described above:

- PE_REASONS_2
- PE_REASONS_3
- PE_STOPREASON_2
- PE_STOPREASON_3
- BO_REASONS_1
- BO_REASONS_2

5.7.3 Gig Platform Back Coding

Respondents were asked to report the name of the gig work platform they used to coordinated their gig work at S_GIGPLATFORM_3. This verbatim response data was manually back coded into a code frame of categories listed in Table 11.

**TABLE 11. Gig Work Platform Back Coding Categories (S_GIGPLATFORM_3)**

Gig Work Platform Category	Description
Confirmed Gig Platform: Services	Respondent reported a confirmed gig work platform that coordinates payment and customers for services provided by gig workers. Examples include Uber, Lyft, DoorDash, Upwork, and Fiverr.
Confirmed Gig Platform: Selling/Renting of Goods	Respondent reported a confirmed gig work platform that coordinates payment and customers for goods sold or rented by gig workers. Examples include Etsy, Amazon Marketplace, and Airbnb.
Confirmed Gig Platform: Online Surveys	Respondent reported a gig platform that conducts surveys of respondents.
Payment Provider	Respondent reported a platform that coordinates payment but not customer acquisition. Examples include PayPal, Square, and Zelle.
Unconfirmed Gig Work	Respondent reported another business that could not be confirmed to be a gig platform.
Unlikely Gig Work	Respondent did not provide a platform or responded that they do not know.

5.8 NON-DISCLOSURE

The privacy plan consists of two different types of variables. Key variables, which when used in combination with each other may work to re-identify a respondent and sensitive responses, which are the variables that a data intruder might seek out. For EPOP-IN, NORC was looking at two different sets of key variables. While EPOP-IN is a survey made up of surveyed individuals, it is possible that some data attackers would not be interested in the people, but rather the businesses. For that end, EPOP-IN staff also gathered a set of key variables that might help to re-identify the businesses in question.

When selecting the key variables to analyze for possible disclosure, the two following elements were considered:

1. *How likely is it that this variable can be found online?* Both individuals and businesses have online footprints (people on sites such as Facebook/LinkedIn and businesses on Yelp/Amazon/their own website, etc.)
2. *How subjective is the variable?* Variables such as those rating their demographic community and those listing the challenges an EPOP-IN business might have encountered are basically untraceable since they are based on opinion. Within survey methodology, it's well documented that these variables are extremely subject to change. Furthermore, they are unlikely to be documented by the respondents.



When selecting the sensitive variables, the focus had been on financial variables, since this is an area that people are often reluctant to share. For EPOP-IN, the focus had been on the continuous financial variables and not the binary financial variables (often enquiring as to whether a certain funding source was used, etc.). This is because respondents are less likely to be sensitive about their funding sources but are more likely to care about the amounts of both funding and revenue. Additionally, the binary financial variables have a less detailed variable profile.

For the Public Use File (PUF), the steps were as follows:

1. Recode variables into broader categories for categories with small cell counts (key and sensitive variables)
2. Use suppression to remove small cell counts in cross-tabulations (key variables)

The data was predominantly assessed on two-way cross tabulations (some three-way cross tabulations) and used suppression for small cell counts that were not eliminated via recodes. For EPOP-IN, a small cell count was defined as a value less than $k=3$.

For the EPOP-IN PUF, staff tried to maintain the same recoding schemes as the EPOP:2022 PUF. However, in some instances that was not possible and is indicated in the PUF with the following suffix _PUF_IN as opposed to _PUF for the variables that maintained the same coding scheme.

The data aggregations or recoding for the variables listed in Table 12 may be found in Appendix F.

TABLE 12. Levels of Granularity in the EPOP-IN Survey PUF

Variable	Number of Suppressions	EPOP-IN PUF	Same as EPOP:2022
MSA		3 levels	New
RACE	53	4 levels	Yes
DEM_AGE	6	5 levels	Yes
DEM_MARITAL	115	5 levels	Yes
DEM_EDU	86	4 levels	Yes
DEM_HHINC	154	5 levels	Yes
DEM_MILITARY_1		2 levels	No
DEM_CITIZEN_1 & DEM_CITIZEN_2	52	3 levels	Yes
DEM_HOUSEHOLD_2_PUF_IN		2 levels	No
DEM_HOUSEHOLD_3_PUF_IN		2 levels	No
DEM_HOUSEHOLD_4_PUF_IN		2 levels	No
DEM_NUMCHILD		3 levels	No



Variable	Number of Suppressions	EPOP-IN PUF	Same as EPOP:2022
DEM_HOUSECHILDA	9	2 levels	Yes
DEM_HOUSECHILDB	12	2 levels	No
BO_INDUSTRY_1	3	18 levels	No
BO_INDUSTRY_2	3	7 levels	New
BO_STARTBIZ_1	89	5 levels	No
BO_NUMEMPLOYEE_1	104	3 levels	No
BO_ONLINE_1		2 levels	Yes
BO_REVENUE_1	31	4 levels	No
BO_REVENUE_2	8	4 levels	No
PE_CAPITAL_4		9 levels	No
PE_CAPITAL_5		9 levels	No
PE_CAPITAL_6		8 levels	No
PE_CAPITAL_7		6 levels	No
PE_CAPITAL_8		2 levels	No
PE_CAPITAL_9		2 levels	No
BO_ADDFINANCE_5		7 levels	No
BO_ADDFINANCE_6		3 levels	No
BO_ADDFINANCE_7		3 levels	No
BO_ADDFINANCE_8		3 levels	No
BO_ADDFINANCE_9		2 levels	Yes
BO_ADDFINANCE_10		2 levels	Yes



6. SURVEY WEIGHTING

The EPOP-IN survey combined sample weights were calculated to produce approximately unbiased point estimates. Also, standard variance estimation method was used to approximate the variance of estimates based either on the combined probability and non-probability sample.

Creation of the final sample weights followed these steps:

- AmeriSpeak sample base weights
- ABS sample base weights
- Adjustment for unknown eligibility among the ABS sample
- Adjustment for interview nonresponse
- Combined interview nonresponse adjusted weights for probability sample
- Raking to derive probability sample final weights
- Statistical matching
- Matched propensity weighting

6.1 AMERISPEAK SAMPLE BASE WEIGHTS

The sampling or base weight for AmeriSpeak sample case i was computed as

$$w_{1i}^{AMS} = W_{hi}^{AMS}$$

where W_{hi}^{AMS} denoted the AmeriSpeak panel weight for sampled panelist i from sampling stratum h , which accounts for sample design, nonresponse adjustments, and adjustments for frame coverage associated with the recruitment of the AmeriSpeak panel. Since all AmeriSpeak panelists from the state were included in the study sample, their base weight was equal to their panel weight.

6.2 ABS SAMPLE BASE WEIGHTS

The base weight for an ABS sample case i was computed as

$$w_{1i}^{ABS} = \frac{1}{p_{1i}^{ABS}} \frac{N_{2k}^{ABS}}{n_{2k}^{ABS}}$$

where p_{1i}^{ABS} was the probability of selection associated with the first phase of the ABS sample; N_{2k}^{ABS} was the number of frame cases from stratum k for the second phase ABS sample; and n_{2k}^{ABS} was the number of sample cases from stratum k for the second phase ABS sample.

6.3 ADJUSTMENT FOR UNKNOWN ELIGIBILITY

A sample address was deemed ineligible if it is determined to be a vacant property, the address was incorrect, or that there was no adult aged 18 years or over residing at the address. Because the eligibility status of many ABS samples was not known at the end of the study, an adjustment was needed so that the weights for addresses with known eligibility represent those with unknown



eligibility. (This adjustment was not needed for the AmeriSpeak sample because all AmeriSpeak panelists were known to be eligible for the study). NORC used l , the three geographies (Indianapolis MSA, Other MSA, and Non-MSA), as the unknown eligibility adjustment cells. The unknown eligibility adjusted weights w_{2i} were computed as:

$$w_{2i} = \begin{cases} w_{1i}^{AMS} & \text{if sample member } i \text{ is from the AmeriSpeak sample} \\ w_{1i}^{ABS} \frac{\sum_{i \in A_l} w_{1i}^{ABS}}{\sum_{i \in B_l} w_{1i}^{ABS}} & \text{if sample member } i \text{ is from the ABS sample} \end{cases}$$

where A_l denoted all ABS sample members in l , and B_l denoted all ABS sample members with known eligibility in l .

The eligibility adjusted weights w_{2i} were set to missing if the sampled address was from ABS sample, and the eligibility status was unknown. For the AmeriSpeak sample, since this adjustment was not needed, their eligibility adjusted weights were the same as their base weights.

6.4 ADJUSTMENT FOR INTERVIEW NONRESPONSE

The interview nonresponse adjustments inflated the weights w_{2i} assigned to eligible complete cases so that they represented the incomplete cases among the eligible sample members. Nonresponse adjustments required information about both respondents and nonrespondents. A lot of information was available for the AmeriSpeak panel sample nonrespondents. On the other hand, only limited information was available for the ABS sample nonrespondents based on commercial data appendage. Therefore, the nonresponse adjustments for the AmeriSpeak and ABS samples were carried out separately using different adjustment cells.

For the AmeriSpeak sample, adjustment cells were constructed by cross-classifying:

- (1) *Geography* (Indianapolis MSA, Other MSA, and Non-MSA),
- (2) *Race/Ethnicity* (Hispanic and Non-Hispanic Black, and Other),
- (3) *Age* (18-34, 35-64, 65 and older),
- (4) *Education* (Some college or less and bachelor's degree or above) and,
- (5) *Gender* (Male and Female).

For the ABS sample, there were no sample frame information on education or age, so adjustment cells were defined by cross-classifying:

- (1) *Geography* (Indianapolis MSA, Other MSA, and Non-MSA),
- (2) *Race/Ethnicity* (Hispanic and Non-Hispanic Black, and Other), and
- (3) *Gender* (Male and Female).

For complete cases, the interview nonresponse adjusted weights w_{3i} were computed as:



$$w_{3i} = w_{2i} \frac{\sum_{i \in C_m} w_{2i}}{\sum_{j \in D_m} w_{2i}}$$

where C_m denoted all eligible sample members in cell m , and D_m denoted all sample members who completed the survey in cell m . Only complete cases had a positive weight w_{3i} .

6.5 COMBINED INTERVIEW NONRESPONSE ADJUSTED WEIGHTS

The interview nonresponse adjusted weights computed for AmeriSpeak and ABS sample completes were combined by geography where the composition factor was proportional to the number of completed interviews from each sample source. This combination was carried out such that the combined sample represented the target population for each geography. The combined weights were computed as:

$$w_{4i} = \begin{cases} w_{3i} \frac{n_l^{AMS}}{n_l^{AMS} + n_l^{ABS}} & \text{if sample member } i \text{ is from AmeriSpeak} \\ w_{3i} \frac{n_l^{ABS}}{n_l^{AMS} + n_l^{ABS}} & \text{if sample member } i \text{ is from ABS} \end{cases}$$

where n_l^{AMS} and n_l^{ABS} denote the number of completed interviews from the AmeriSpeak sample and the ABS sample, respectively, within each geography l .

6.6 RAKING TO DERIVE PROBABILITY SAMPLE WEIGHTS

To derive the final probability sample weights, NORC applied a raking adjustment to the weights from the previous step. The raking benchmarks were developed from the 2021 American Community Survey (ACS) 1-year estimates. Raking adjustments were conducted along the following dimensions:

1. *Geography by Race and Ethnicity* (Non-Hispanic White, Non-Hispanic Black, Hispanic, Non-Hispanic Other)
2. *Geography by Gender* (Male, Female)
3. *Geography by Age* (18-29, 30-49, 50-64, 65+)
4. *Geography by Education* (Less than High School, High School/GED, Some College, and BA and Above)
5. *Geography by Household Income* (< \$49,999, \$50,000-\$74,999, \$75,000-\$99,999, \$100,000+)

Following these raking adjustments, extreme weights were trimmed within a given geography so that no weights were lower than 1 or greater than the median plus three³ times the interquartile range of the weights. This trimming reduced weight variability and increased the effective sample size. The weights after trimming were re-raked to the population benchmarks by geography and race/ethnicity to ensure that (1) weight variations remained low per geography, and (2) the sum of

³ Upon evaluation of the weight variation prior to trimming, a different number was used here to avoid too much trimming.



weights by geography and race/ethnicity did not deviate from their respective population benchmark by more than 5% for each geography and 15% for each racial/ethnic-specific population benchmark (Non-Hispanic Black, Hispanic and Non-Hispanic All Other) within each geography. Such deviations were allowed because raking did not necessarily converge due to the large number of raking dimensions. This trimming and raking process were repeated until the weight variation and alignment with benchmarks are considered satisfactory. The final probability sample weights were denoted as w_{5i} .

6.7 STATISTICAL MATCHING

To develop the combined probability and non-probability sample weights for all complete surveys, statistical matching was used to match each non-probability sample unit to a probability sample unit using the R *StatMatch* package. Matching was carried out using a nearest neighbor hot deck algorithm based on a distance measure. Distances were measured using Gower's dissimilarity measure, which could use both categorical and continuous variables in the dissimilarity calculation. The matching variables were determined using Gradient Boosting Tree models. No input variables had more than 8 categories, which prevented any variable to have undue influence on the matching results. Following statistical matching, the combined sample were divided into three sets of units:

- S_P^M : the set of probability sample units that were matched to a non-probability sample unit
- S_P^U : the set of probability sample units that were not matched to a non-probability sample unit
- S_{NP} : the set of non-probability sample units

6.8 MATCHED PROPENSITY WEIGHTS FOR NON-PROBABILITY SAMPLE UNITS

Based on the matching pattern, NORC developed the non-probability sample weights w_{NPi} via the following steps:

- Concatenated the matched probability sample and the non-probability sample to create a combined data file,
- Created a dichotomous indicator variable, Y , which takes the value of 1 for non-probability sample units S_{NP} and 0 for matched probability units S_P^M ,
- Fit a logistic regression model to predict the probability of inclusion of the non-probability sample units in the combined sample,
- Calculated the weight for non-probability sample unit i , w_{NPi} , as the reciprocal of the predicted probability,
- Scale w_{NPi} such that, for each of the three geographies, the sum of the weights across all non-probability units was equal to the sum of the weights w_{5i} across the matched probability sample units. Denoted the scaled non-probability weight as w_{5i}^{NP} .

Then, the combined weights for units from different sample sources were defined as:



$$w^{comb}_i = \begin{cases} w_{5i} & i \in S_P^U \\ \lambda w_{5i} & i \in S_P^M \\ (1 - \lambda) w_{5i}^{NP} & i \in S_{NP} \end{cases}$$

Under **NORC's standard methodology**, the default value for λ was .5, which is applied in this study.

Extreme weights were trimmed to reduce the weight variation.

7. QUALITATIVE RESEARCH

Focus group and stakeholder interview discussions were conducted to augment the survey data and findings. The methods to collect and produce the qualitative data set for analysis are described here. A more complete description of the EPOP-IN qualitative research and findings may be found in the companion report entitled, "EPOP-IN Qualitative Research Findings Report."

7.1 RECRUITMENT

7.1.1 Focus Groups

Participants were recruited from the EPOP-IN Survey. Respondents were asked to identify whether they would like to be considered for joining a focus group and, if interested, were asked to provide contact information and availability. Respondents were contacted if they indicated that they would like to participate in a focus group, provided a valid email address, and whether they fit criteria for a session.

Participants were recruited by email. Initial invite messages were sent 7 to 10 days before the scheduled focus group.

Each focus group session was scheduled for 90 minutes. The first six sessions were each held on a weekday (Monday-Friday) afternoon between October 13, 2023 and November 4, 2022. The last three sessions were held on weekday evenings between November 9, 2023 and November 17, 2022. The Zoom™ access link and the project information sheet were sent to each participant the morning of each scheduled focus group. This sheet described what a focus group is, laid out general rules, detailed each individual's rights as a participant, and listed contact information to NORC and IRB management.

For the first six sessions, participants were offered a \$50 Visa gift card as incentive. To increase participation rates, the incentive offer was increased to a \$100 Visa gift card for the last three sessions. Each gift card was electronic and was emailed to each participant after each focus group.

7.1.2 Stakeholder Interviews

Participants were identified by CICIP and then connected to the research team to schedule their interviews. The individuals were identified as experts or stakeholders in entrepreneurship within Indiana.



Participants were recruited by email. Initial invite messages were sent 2 to 3 weeks before the scheduled stakeholder interviews. Participants were not offered an incentive for their participation.

Each interview was scheduled for 60 minutes. All 4 interviews were each held on a weekday (Monday-Friday) between February 16, 2023 and February 21, 2023. The Zoom™ access link and the project information sheet were sent to each participant the morning of each scheduled interview. This sheet described what the stakeholder interview is, laid out general rules, detailed each individual's rights as a participant, and listed contact information to NORC and IRB management.

7.2 PARTICIPANTS

7.2.1 Focus Groups

In total, NORC conducted nine focus groups discussions with a total of 31 participants. Focus group participants were grouped by their shared entrepreneurial experiences as reported on the EPOP-IN Survey to facilitate in-depth discussion of topics. Grouping was broadly determined by their response to the entrepreneurial screener portion of the EPOP-IN Survey. For example, those who reported that they currently own a business were grouped into the current entrepreneurs. Other groups required further criteria. Recruitment for entrepreneurial planners only included those who reported taking at least one step towards opening their business idea. Former business owner eligibility is limited to those who remained in the labor market after closing their business rather than those who closed their business to retire. Additionally, one focus group discussion was comprised of current business owners and nascent entrepreneurs who were based in Indianapolis and self-identified as non-Hispanic Black. The number of focus group discussions and participants per entrepreneurial category is provided in Table 13.

TABLE 13. Number of Focus Group Discussions and Participants

Focus Groups	Focus Group Discussions	Participants
Current Business Owners	1	4
Nascent Entrepreneur	2	4
Withdrawn Entrepreneur	2	6
Former Business Owners	1	7
Black Entrepreneurs in Indianapolis	1	5
Non-Entrepreneurs	2	5
Total	9	31

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.



Table 14 shows the demographic characteristics of focus group participants. Roughly two thirds of the participants were women. Racial group, educational attainment and age group distributions of participants shows considerable diversity in participation. Additionally, 77% of respondents resided in the Indianapolis MSA, while 23% were located outside of the MSA.

TABLE 14. Focus Group Participants Demographic Characteristics

Demographic Characteristics	Percent of Participants
Gender	
Women	67.7
Men/Other	32.2
Racial Group	
White, Non-Hispanic	41.9
Black, Non-Hispanic	41.9
Other*	16.1
Educational Attainment	
High school diploma	16.1
Some college	38.7
Bachelor's degree or higher	45.2
Age Group	
18-29	32.3
30-39	38.7
40-49	9.7
50+	19.4
Region	
Indianapolis MSA	77.4
Balance of State	22.6

*Other racial group category includes those who self-reported as Hispanic, Non-Hispanic Asian, Non-Hispanic multi-racial, Non-Hispanic "Other", and those not reporting race.

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.

7.2.2 Stakeholder Interviews

In total, NORC conducted 4 stakeholder interviews with 4 different participants. The participants came from numerous backgrounds and experiences in the field of entrepreneurship. Two participants were high-level entrepreneurs and two were experts in entrepreneurship support. They ranged from CEOs of large corporations to serial entrepreneurs and university faculty. All stakeholder interview participants currently work or own a business in the state of Indiana. None of the stakeholder interviewees were survey participants so their broader demographic and background information are unknown.



7.3 INTERVIEW GUIDES

7.3.1 Focus Groups

The focus group guides were developed in consultation with CICP. Questions and probes were tailored to address the different entrepreneurial experiences across focus groups. As an example of the questions asked during the discussions, the focus group guide used for withdrawn entrepreneurs is included in Appendix G. Further, “sequential interviewing” was used wherein preliminary results of qualitative data were used to adjust question wording and probes for subsequent focus groups to focus on the most important emerging themes.

The focus group guide followed an industry standard structure of beginning with participant introductions and then moving to the following topics: introductory questions, transition questions, key questions, and ending questions. Introductory and transition questions varied on the entrepreneurial backgrounds of the groups and were used to introduce participants and their entrepreneurial backgrounds.

Key questions broadly spanned the three following topics:

1. Participants’ use of formal and informal supports,
2. Planning and the early steps of getting a business up and running, and
3. Financial aspects of business ownership.

Ending questions included big picture questions to address broad beliefs regarding the greatest challenges that entrepreneurs are facing in Indiana.

7.3.2 Stakeholder Interviews

The stakeholder interview guides were developed in consultation with CICP. Questions and probes were tailored to address the different experiences and concerns discussed during the focus groups. As an example of the questions asked during the interviews, the guide used for the stakeholder interviews is included in Appendix H. Further, “sequential interviewing” was used wherein preliminary results of qualitative data were used to adjust question wording and probes for subsequent interviews to focus on the most important emerging themes.

The stakeholder interview guide followed an industry standard structure of beginning with participant introductions and then moving to the following topics: introductory questions, transition questions, key questions, and ending questions. Transition questions derived from the focus groups session findings and were used to highlight and introduce the key, broader topics.

Key questions broadly spanned the three following topics:

1. Participants’ understanding of formal and informal supports,
2. Barriers to entrepreneurship, such as finances and health care, and
3. The general public’s perceptions of entrepreneurship.

The ending questions included an opportunity for the participant to clarify any previous points or to share relevant comments not previously discussed.



7.4 PROTOCOLS

All focus groups and stakeholder interviews were conducted virtually. Participants were informed on the qualitative process in recruitment and provided informed consent prior to the start of data collection. Ground rules were established at the start of each session or interview, and respondents were asked to only use their first names to protect their privacy, particularly during focus groups to hide their identity from other group members. Each session was recorded and transcribed, with each participant consenting to being recorded prior to the focus group or interview. In line with our expectations, most focus group sessions lasted approximately 60 to 90 minutes, and each stakeholder interview lasted approximately 60 minutes.

Focus group sessions were analyzed using transcriptions that underwent a redaction process to remove contextual information that could identify participants. Participant information will remain confidential, and all identifying information was anonymized. All focus group and stakeholder interview data and transcripts were securely stored within the project's limited access folders on NORC's secure private network.

7.5 ANALYSIS

The research team used an inductive, data-driven approach to analyze data from the focus groups and stakeholder interviews. This approach involves first closely reading a sample of transcripts in detail until familiar with the content, then developing a list of emerging categories or themes to be used as codes in the analysis. Two researchers coded each of the focus groups and stakeholder interviews.

For the focus groups, a list of themes was used to produce a code frame, a document containing brief definitions and rules for when each code should be applied. The code frame contained 24 codes across four main themes. The code frames are included in Appendix I. The research team deductively coded each focus group transcript according to the individual code frames. Datapoints from coding, which consisted of paraphrased discussion and direct quotes, were captured in a single Microsoft Excel spreadsheet to compare datapoints across groups. For the stakeholder interviews, no codebook or frame were developed. The team used a Microsoft Excel spreadsheet to sort transcript data by discussion topics and questions.

Once datapoints from all 9 focus groups and the 4 stakeholder interviews were recorded, the team members then created a summary for each of the 25 codes from the focus groups. For the stakeholder interviews, summaries were produced by comparing datapoints across interviews for each topic and question. Each summary encapsulated the main discussion points of each code or topic, highlighting key quotes and datapoints.

Qualitative data from the focus groups was analyzed within entrepreneurial activity status and then across entrepreneurial activity status to develop a thorough understanding of responses, identify contradictory findings, and highlight common themes and narratives. Similarly, responses from the focus group session with Black entrepreneurs from Indianapolis were compared with all other sessions to identify racial differences in responses.



Qualitative data from the stakeholder interviews was first analyzed across each interview to develop a thorough understanding of responses, identify contradictory findings, and highlight common themes and narratives. Stakeholder interview data was then analyzed against the focus groups to compare themes and differences between the groups.

A more in-depth look at the results from the focus group sessions and stake holder interviews can be found in the EPOP-IN Qualitative Research Findings Report.



8. REPORTING AND DATA DISSEMINATION

8.1 NATIONAL EPOP WEBSITE AND EPOP-IN PROJECT PAGE

A webpage for EPOP-IN was added to the NORC website which provided some details about the EPOP-IN survey, a link to the EPOP-IN survey for respondents and contact information to the project team.

In October 2022, NORC launched the national EPOP Project website (<https://epop.norc.org/>) to share information about the national EPOP Survey. This site offers resources useful to researchers, survey participants, community advocates, business leaders, and others interested in entrepreneurship. Specific content includes announcements, an interactive data dashboard, access to public use data, and links to presentations and reports.

An announcement about the EPOP-IN Survey is featured on the EPOP website to help add legitimacy to the EPOP-IN survey efforts if Indiana residents that were asked to participate ended up at the national EPOP website.

8.2 EPOP-IN REPORTS

As part of the release of the EPOP-IN Survey, two reports and brief will provide results from statistical and qualitative analyses of the project data. The reports and brief will be released and hosted on the EPOP-IN project web page on the NORC website [EPOP-IN project web page on the NORC website](#). Both the National [EPOP website](#) and the [CICP website](#) will include links to these reports on the EPOP-IN project page as well.

8.2.1 Summary Survey Findings Report

NORC will release a Summary Survey Findings Report that reflects the findings from the EPOP-IN Survey. This extensive report includes an abbreviated methods section, an overview of entrepreneurial activities by key demographic groups, descriptive results on current business owners and freelancers (e.g., years in business, annual revenue), and results from the main topics of the EPOP-IN, including steps taken toward entrepreneurship, financing sources and amounts, and reasons why non-entrepreneurs do not plan to pursue entrepreneurship. When relevant, results are examined by race and industry subgroups. Additionally, the EPOP-IN Summary Survey Findings Report includes an appendix with the results of survey questions for the overall population and by three subgroups: entrepreneurship category, region, and racial group.

8.2.2 Qualitative Research Findings Report

NORC will also release a Qualitative Research Findings Report that provides the full analysis of the coded data from the focus groups and in-depth stakeholder interviews. The report will include key findings, a description of methodology, and findings on main topics that arose through qualitative analysis. When relevant, the report includes quotes from qualitative participants to illustrate findings and results from the EPOP-IN Survey to provide context to results.



8.2.3 Research Release Brief

To accompany the public use data, NORC will release a Research Release Brief focused on the most salient quantitative findings. In addition to an abbreviated description of methodology and overview of entrepreneurial activities across demographic characteristics, the release brief will provide an overview of findings on the challenges faced by entrepreneurs and the reasons that entrepreneurs withdraw from business ownership and entrepreneurship planning.

8.3 DATA FILES

EPOP-IN Survey data will be provided to CICP as a public use file (PUF). There are no restrictions on how the PUF can be used. The PUF has been fully anonymized, meaning the risk of re-identification of a survey respondent is negligible. To that point, the PUF has had some variables recoded to reduce detail, and other variables have been removed entirely. Also, the PUF has undergone local suppression wherein certain values for certain records have been removed for purposes of data protection. (A full description of the recoded variables appears in *Section 5, Survey Data Processing and Editing*.)

8.4 CITATION

When reporting on the EPOP-IN Survey data or referencing the reports, researchers should use this citation format:

Public Use File (PUF):	“Entrepreneurship in the Population Survey: Indiana – Public Use Data File: 2022” NORC at the University of Chicago. April, 2023.
Summary Survey Findings Report:	“Entrepreneurship in the Population Survey: Indiana – Summary Survey Findings Report” NORC at the University of Chicago. April, 2023.
Qualitative Research Findings Report:	“Entrepreneurship in the Population Survey: Indiana – Qualitative Research Findings Report” NORC at the University of Chicago. April, 2023.
Research Release Brief:	“Entrepreneurship in the Population Survey: Indiana – Research Release Brief” NORC at the University of Chicago. April, 2023.
Methodology Report:	“Entrepreneurship in the Population Survey: Indiana - Methodology Report” NORC at the University of Chicago. April, 2023.



9. REFERENCES

Baker, R., Blumberg, S., Brick, J. M., Couper, M., Courtright, M., Dennis, J. M., Dillman, D., Frankel, M., Garland, P., Groves, R., Kennedy, C., Krosnick, J., Lavrakas, P., Lee, S., Link, M., Piekarski, L., Rao, K., Thomas, R., Zahs, D. (2010). Research Synthesis: AAPOR Report on Online Panels. *Public Opinion Quarterly*, Volume 74, Issue 4, Winter 2010, Pages 711–781, <https://doi.org/10.1093/poq/nfq048>



APPENDICES

APPENDIX A: SAMPLE DESIGN TABLES

TABLE A.1 First Phase ABS Sample Sizes by County

MSA/State	First Phase Sample Count (Total)	County	First Phase Sample Count	Based Weight
Indianapolis MSA	354,729	Boone	1,726	16.45
		Brown	88	45.38
		Hamilton	12,857	10.28
		Hancock	2,171	17.02
		Hendricks	7,517	7.93
		Johnson	4,311	15.37
		Madison	7,706	7.73
		Marion	315,697	1.41
		Morgan	799	43.37
		Putnam	749	19.83
		Shelby	1,108	14.98
Rest of State	135,000	Adams	116	145.80
		Allen	4,297	36.90
		Bartholomew	494	67.07
		Benton	32	95.02
		Blackford	21	288.60
		Carroll	39	153.86
		Cass	3,974	3.70
		Clark	1,051	51.93
		Clay	25	327.97
		Clinton	3,428	3.70
		Crawford	5	516.57
		Daviess	147	90.25
		DeKalb	71	233.17
		Dearborn	46	364.26
		Decatur	44	278.25
		Delaware	745	70.38
		Dubois	1,144	15.88
		Elkhart	21,582	3.62
		Fayette	31	312.98
		Floyd	409	80.35
		Fountain	40	256.55
		Franklin	11	675.39
		Fulton	56	124.81



MSA/State	First Phase Sample Count (Total)	County	First Phase Sample Count	Based Weight
		Gibson	95	185.46
		Grant	513	60.99
		Greene	43	377.29
		Harrison	59	262.84
		Henry	122	176.99
		Howard	617	64.74
		Huntington	73	213.42
		Jackson	1,347	14.52
		Jasper	141	98.12
		Jay	61	151.90
		Jefferson	87	150.23
		Jennings	54	197.32
		Knox	90	156.41
		Kosciusko	423	72.52
		LaGrange	78	164.14
		LaPorte	1,204	41.50
		Lake	64,452	3.37
		Lawrence	64	344.22
		Marshall	1,287	15.28
		Martin	7	649.21
		Miami	157	89.10
		Monroe	724	90.02
		Montgomery	150	107.01
		Newton	52	94.72
		Noble	1,159	15.38
		Ohio	6	463.35
		Orange	27	287.54
		Owen	37	414.69
		Parke	20	283.03
		Perry	40	230.24
		Pike	11	414.51
		Porter	4,777	14.32
		Posey	31	318.95
		Pulaski	30	174.64
		Randolph	83	141.63
		Ripley	33	344.89
		Rush	17	356.72
		Scott	49	288.19
		Spencer	59	181.91
		St Joseph	9,555	12.55
		Starke	52	175.12
		Steuben	108	153.63



MSA/State	First Phase Sample Count (Total)	County	First Phase Sample Count	Based Weight
		Sullivan	66	127.28
		Switzerland	8	555.04
		Tippecanoe	5,524	14.13
		Tipton	22	237.12
		Union	5	552.82
		Vanderburgh	1,465	55.66
		Vermillion	9	558.09
		Vigo	626	75.52
		Wabash	46	217.17
		Warren	6	311.16
		Warrick	131	194.06
		Washington	30	403.95
		Wayne	354	88.53
		Wells	67	167.87
		White	770	15.72
		Whitley	69	252.61

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.

TABLE A.2 Second Phase ABS Sample Sizes by Geography (Indianapolis MSA and the Rest of State) and Race/Ethnicity

MSA/State	Race/Ethnicity	Second Phase Sample Size
Indianapolis MSA	Hispanic	9,642
	Non-Hispanic Black	5,434
	Non-Hispanic Other	0
Rest of State	Hispanic	3,898
	Non-Hispanic Black	923
	Non-Hispanic Other	0

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.



APPENDIX B: EPOP-IN QUESTIONNAIRE MODIFICATIONS

Summary of the new items that were added to the EPOP:2022 Survey (located on the EPOP Website at <https://epop.norc.org/content/dam/epop/researchers/pdf/epop-2022-questionnaire.pdf>) for the EPOP-IN Survey are as follows:

1. The two most important reasons why individuals do not want to become business owners.
2. The two most important reasons for pursuing entrepreneurship for nascent entrepreneurs.
3. The two most important reasons for stopping the pursuit of entrepreneurship for withdrawn entrepreneurs.
4. The most important reason why former owners/freelancers stopped working for themselves.
5. NAICS coding for those selecting Manufacturing to be able to capture N4-digit NAICS coding for Life sciences (pharmaceuticals and medical devices), Animal health/nutrition products, Plant science/crop protection products, Food and beverage manufacturing (value-added food/nutrition), Automotive (parts and components in the auto supply chain), Aerospace (parts and components in the aerospace supply chain), and Metals, chemicals, plastics, and other materials.
6. While not originally proposed, NORC recommend adding one additional open-ended question specifically aligned to CICP's organizational objectives. These open-ended verbatims will be delivered in a separate file with a linked to the survey data record. NORC may also use these responses to help frame and supplement the qualitative research and analysis.
7. NAICS codes for Manufacturing 3- and 4- Digit Codes

B.1 Reason For Not Starting Business Asked of General Population

[SHOW IF DOV_GROUP = 7]

[MP]

GP_CONSIDER_1.

Earlier, you said you are not planning to start a new business or become self-employed.

What are the primary reasons why you have not considered starting your own business, working for yourself, or doing freelance or contract work, etc.?

<i>Select all that apply.</i>

RESPONSE OPTIONS, RANDOMIZE

1. I don't know what kind of business I would start
2. It seems too risky
3. I'm not sure how well a business would do in my local community
4. I don't have enough savings or financial cushion to pursue starting a business
5. I don't know how to go about accessing financing to start a business
6. Family/friends are not supportive
7. It seems too challenging
8. The economy is too uncertain or unfavorable
9. It might take too much time
10. I like my current job/work arrangement
11. I need employer-provided benefits (such as health insurance)
12. I don't have the skills needed to run a business
13. I don't know where to go for help getting started
14. Major life event (such as a new child, own or family medical issue)
15. Retired or planning to retire
16. Health reasons



17. Other reason, specify: [TEXTBOX] [ANCHOR]

COMPUTE DOV_REASON4=COUNT # OF RESPONSE OPTIONS SELECTED IN GP_CONSIDER_1

[SHOW IF DOV_REASON4>2]

[SP]

NEW EPOP-IN ITEM: GP_CONSIDER_2.

You reported the following reasons for not starting your own business or working for yourself as a freelancer, consultant, or independent contractor.

Of these reasons, which is the primary reason for not starting your own business or working for yourself?

<i> Select one. <i>

RESPONSE OPTIONS, RANDOMIZE

1. [SHOW IF GP_CONSIDER_1 =1] I don't know what kind of business I would start
2. [SHOW IF GP_CONSIDER_1 =2] It seems too risky
3. [SHOW IF GP_CONSIDER_1 =3] I'm not sure how well a business would do in my local community
4. [SHOW IF GP_CONSIDER_1 =4] I don't have enough savings or financial cushion to pursue starting a business
5. [SHOW IF GP_CONSIDER_1 =5] I don't know how to go about accessing financing to start a business
6. [SHOW IF GP_CONSIDER_1 =6] Family/friends are not supportive
7. [SHOW IF GP_CONSIDER_1 =7] It seems too challenging
8. [SHOW IF GP_CONSIDER_1 =8] The economy is too uncertain or unfavorable
9. [SHOW IF GP_CONSIDER_1 =9] It might take too much time
10. [SHOW IF GP_CONSIDER_1 =10] I like my current job/work arrangement
11. [SHOW IF GP_CONSIDER_1 =11] I need employer-provided benefits (such as health insurance)
12. [SHOW IF GP_CONSIDER_1 =12] I don't have the skills needed to run a business
13. [SHOW IF GP_CONSIDER_1 =13] I don't know where to go for help getting started
14. [SHOW IF GP_CONSIDER_1 =14] Major life event (such as a new child, own or family medical issue)
15. [SHOW IF GP_CONSIDER_1 =15] Retired or planning to retire
16. [SHOW IF GP_CONSIDER_1 =16] Health reasons
17. [SHOW IF GP_CONSIDER_1 =17] Other reason.

[SHOW IF DOV_REASON4>2]

[SP]

NEW EPOP-IN ITEM: GP_CONSIDER_3.

You reported the following reasons for not starting your own business or working for yourself as a freelancer, consultant, or independent contractor.

Of these remaining reasons, which is the second most important reason for not starting your own business or working for yourself?

<i> Select one. <i>

[DISPLAY IF NOT SELECTED IN GP_CONSIDER_2]

RESPONSE OPTIONS, RANDOMIZE

18. [SHOW IF GP_CONSIDER_1 =1] I don't know what kind of business I would start
19. [SHOW IF GP_CONSIDER_1 =2] It seems too risky
20. [SHOW IF GP_CONSIDER_1 =3] I'm not sure how well a business would do in my local community
21. [SHOW IF GP_CONSIDER_1 =4] I don't have enough savings or financial cushion to pursue starting a business
22. [SHOW IF GP_CONSIDER_1 =5] I don't know how to go about accessing financing to start a business
23. [SHOW IF GP_CONSIDER_1 =6] Family/friends are not supportive
24. [SHOW IF GP_CONSIDER_1 =7] It seems too challenging



25. [SHOW IF GP_CONSIDER_1 =8] The economy is too uncertain or unfavorable
26. [SHOW IF GP_CONSIDER_1 =9] It might take too much time
27. [SHOW IF GP_CONSIDER_1 =10] I like my current job/work arrangement
28. [SHOW IF GP_CONSIDER_1 =11] I need employer-provided benefits (such as health insurance)
29. [SHOW IF GP_CONSIDER_1 =12] I don't have the skills needed to run a business
30. [SHOW IF GP_CONSIDER_1 =13] I don't know where to go for help getting started
31. [SHOW IF GP_CONSIDER_1 =14] Major life event (such as a new child, own or family medical issue)
32. [SHOW IF GP_CONSIDER_1 =15] Retired or planning to retire
33. [SHOW IF GP_CONSIDER_1 =16] Health reasons
34. [SHOW IF GP_CONSIDER_1 =17] Other reason.

B.2 Reason for Pursuing Business Asked of Current Owners and Nascent Owners (DOV_Group – 1, 2, 3)

[SHOW IF DOV_GROUP <> 4,5, OR 7]

[GRID 5,5,5, SP]

PE_REASONS_1.

How important to you were each of the following reasons for pursuing [INSERT DOV_ACTIVITY]?

GRID ITEMS

1. Wanted to be my own boss
2. Flexible hours
3. Balance work and family
4. Opportunity for greater income
5. Ability to supplement my income from my job
6. Best avenue for my ideas/goods/services
7. Unable to find employment
8. Did not feel valued by my place of employment
9. Did not feel that there were adequate opportunities to advance in my career
10. Did not feel like I was being paid fairly given my skills in the labor market
11. Working for someone didn't appeal to me
12. Always wanted to start my own business
13. An entrepreneurial friend or family member was a role model
14. Wanted to carry on the family business
15. Wanted to help and/or become more involved in my community

RESPONSE OPTIONS

1. Very important
2. Somewhat important
3. Not important

COMPUTE DOV_REASON1=COUNT # OF RESPONSE OPTIONS SELECTED IN PE_REASONS_11 thru PE_REASONS_115

[SHOW IF DOV_REASON1>2, DOV_GROUP=1, 2, 3]

[GRID, SP]

NEW EPOP-IN ITEM: PE_REASONS_2.

You reported the following were very important reasons for pursuing [INSERT DOV_ACTIVITY].

Of these reasons for pursuing [INSERT DOV_ACTIVITY], which is the most important to you?

<i> Select one. <i>

RESPONSE OPTIONS



1. [SHOW IF PE_REASONS_11 = 1] Wanted to be my own boss
2. [SHOW IF PE_REASONS_12 = 1] Flexible hours
3. [SHOW IF PE_REASONS_13 = 1] Balance work and family
4. [SHOW IF PE_REASONS_14 = 1] Opportunity for greater income
5. [SHOW IF PE_REASONS_15 = 1] Ability to supplement my income from my job
6. [SHOW IF PE_REASONS_16 = 1] Best avenue for my ideas/goods/services
7. [SHOW IF PE_REASONS_17 = 1] Unable to find employment
8. [SHOW IF PE_REASONS_18 = 1] Did not feel valued by my place of employment
9. [SHOW IF PE_REASONS_19 = 1] Did not feel that there were adequate opportunities to advance in my career
10. [SHOW IF PE_REASONS_110 = 1] Did not feel like I was being paid fairly given my skills in the labor market
11. [SHOW IF PE_REASONS_111 = 1] Working for someone didn't appeal to me
12. [SHOW IF PE_REASONS_112 = 1] Always wanted to start my own business
13. [SHOW IF PE_REASONS_113 = 1] An entrepreneurial friend or family member was a role model
14. [SHOW IF PE_REASONS_114 = 1] Wanted to carry on the family business
15. [SHOW IF PE_REASONS_115 = 1] Wanted to help and/or become more involved in my community

[SHOW IF DOV_REASON1>2]

[GRID, SP]

NEW EPOP-IN ITEM: PE_REASONS_3.

Of the remaining very important reasons for pursuing [INSERT DOV_ACTIVITY], which was the second most important to you?

<i> Select one. <i>

[DISPLAY IF NOT SELECTED IN PE_REASONS_2]

RESPONSE OPTIONS

16. [SHOW IF PE_REASONS_11 = 1] Wanted to be my own boss
17. [SHOW IF PE_REASONS_12 = 1] Flexible hours
18. [SHOW IF PE_REASONS_13 = 1] Balance work and family
19. [SHOW IF PE_REASONS_14 = 1] Opportunity for greater income
20. [SHOW IF PE_REASONS_15 = 1] Ability to supplement my income from my job
21. [SHOW IF PE_REASONS_16 = 1] Best avenue for my ideas/goods/services
22. [SHOW IF PE_REASONS_17 = 1] Unable to find employment
23. [SHOW IF PE_REASONS_18 = 1] Did not feel valued by my place of employment
24. [SHOW IF PE_REASONS_19 = 1] Did not feel that there were adequate opportunities to advance in my career
25. [SHOW IF PE_REASONS_110 = 1] Did not feel like I was being paid fairly given my skills in the labor market
26. [SHOW IF PE_REASONS_111 = 1] Working for someone didn't appeal to me
27. [SHOW IF PE_REASONS_112 = 1] Always wanted to start my own business
28. [SHOW IF PE_REASONS_113 = 1] An entrepreneurial friend or family member was a role model
29. [SHOW IF PE_REASONS_114 = 1] Wanted to carry on the family business
30. [SHOW IF PE_REASONS_115 = 1] Wanted to help and/or become more involved in my community

B.3 Reasons for Withdrawing From Business Pursuit Asked of Withdrawn Planners (DOV_Group – 6)

[SHOW IF DOV_GROUP = 6]

[MP]

PE_STOPREASON_1.



What were the primary factors that contributed to your decision to stop pursuing working for yourself?

<i>Select all that apply.</i>

RESPONSE OPTIONS, RANDOMIZE

1. Lack of financial resources
2. Lack of time
3. Lost focus, interest, and/or motivation or felt burnt out
4. I needed help, but did not know where to go for support
5. Difficulties with partners or investors
6. Family/friends were not supportive
7. I decided it was too risky
8. Major life event (such as a new child, own or family medical issue)
9. I decided to take a new job/enter employment
10. I received a promotion at work
11. I decided to go back to school
12. I needed employer-provided health insurance
13. Other factor, specify: [TEXTBOX][ANCHOR]

COMPUTE DOV_REASON2=COUNT # OF RESPONSE OPTIONS SELECTED IN PE_STOPREASON_1

[SHOW IF DOV_REASON2>2]

[GRID, SP]

NEW EPOP-IN ITEM: PE_STOPREASON_2.

You reported the following contributed to your decision to stop pursuing working for yourself.

Of these reasons for stopping your business pursuit, which was the primary reason?

<i> Select one. </i>

GRID ITEMS

1. [SHOW IF PE_STOPREASON_1 = 1] Lack of financial resources
2. [SHOW IF PE_STOPREASON_1 = 2] Lack of time
3. [SHOW IF PE_STOPREASON_1 = 3] Lost focus, interest, and/or motivation or felt burnt out
4. [SHOW IF PE_STOPREASON_1 = 4] I needed help, but did not know where to go for support
5. [SHOW IF PE_STOPREASON_1 = 5] Difficulties with partners or investors
6. [SHOW IF PE_STOPREASON_1 = 6] Family/friends were not supportive
7. [SHOW IF PE_STOPREASON_1 = 7] I decided it was too risky
8. [SHOW IF PE_STOPREASON_1 = 8] Major life event (such as a new child, own or family medical issue)
9. [SHOW IF PE_STOPREASON_1 = 9] I decided to take a new job/enter employment
10. [SHOW IF PE_STOPREASON_1 = 10] I received a promotion at work
11. [SHOW IF PE_STOPREASON_1 = 11] I decided to go back to school
12. [SHOW IF PE_STOPREASON_1 = 12] I needed employer-provided health insurance
13. [SHOW IF PE_STOPREASON_1 = 13] Other factor

[SHOW IF DOV_REASON2>2]

[GRID, SP]

NEW EPOP-IN ITEM: PE_STOPREASON_3

Of the remaining reasons for stopping your business pursuit, which was the second most important reason?

<i> Select one. </i>

[DISPLAY IF NOT SELECTED IN PE_STOPREASON_2]

GRID ITEMS

14. [SHOW IF PE_STOPREASON_1 = 1] Lack of financial resources



15. [SHOW IF PE_STOPREASON_1 = 2] Lack of time
16. [SHOW IF PE_STOPREASON_1 = 3] Lost focus, interest, and/or motivation or felt burnt out
17. [SHOW IF PE_STOPREASON_1 = 4] I needed help, but did not know where to go for support
18. [SHOW IF PE_STOPREASON_1 = 5] Difficulties with partners or investors
19. [SHOW IF PE_STOPREASON_1 = 6] Family/friends were not supportive
20. [SHOW IF PE_STOPREASON_1 = 7] I decided it was too risky
21. [SHOW IF PE_STOPREASON_1 = 8] Major life event (such as a new child, own or family medical issue)
22. [SHOW IF PE_STOPREASON_1 = 9] I decided to take a new job/enter employment
23. [SHOW IF PE_STOPREASON_1 = 10] I received a promotion at work
24. [SHOW IF PE_STOPREASON_1 = 11] I decided to go back to school
25. [SHOW IF PE_STOPREASON_1 = 12] I needed employer-provided health insurance
26. [SHOW IF PE_STOPREASON_1 = 13] Other factor

B.4 Reasons Former Owners Closed Their Businesses (DOV_Group – 4, 5)

[SHOW IF DOV_GROUP = 4 OR 5 AND ANY(BO_CHALLENGE_1_1 THROUGH BO_CHALLENGE_1_7 SELECTED) OR ANY(BO_CHALLENGE_2_1 THROUGH BO_CHALLENGE_2_3 SELECTED) OR ANY(BO_CHALLENGE_3_1 THROUGH BO_CHALLENGE_3_3 SELECTED) OR ANY(BO_CHALLENGE_4_1 THROUGH BO_CHALLENGE_4_8 SELECTED) OR ANY(BO_CHALLENGE_5_1 THROUGH BO_CHALLENGE_5_5 SELECTED)]
[GRID, SP]
BO_CHALLENGE_END.

Among the challenges you reported, which, if any, of these were among the primary reasons you closed your business or stopped working for yourself as a freelancer, consultant, or independent contractor?

GRID ITEMS

- A. [SHOW IF BO_CHALLENGE_1_1 = 1] Not being able to access and/or afford health insurance
- B. [SHOW IF BO_CHALLENGE_1_2 = 1] Not having access to other employer-provided benefits *<i>(aside from health care)</i>*
- C. [SHOW IF BO_CHALLENGE_1_3 = 1] Challenges with personal/family finances
- D. [SHOW IF BO_CHALLENGE_1_4 = 1] Accessing capital to cover business operations
- E. [SHOW IF BO_CHALLENGE_1_5 = 1] Making rent/mortgage payments on my business location(s)
- F. [SHOW IF BO_CHALLENGE_1_6 = 1] Decreasing sales
- G. [SHOW IF BO_CHALLENGE_1_7 = 1] Increasing business or operational costs
- H. [SHOW IF BO_CHALLENGE_2_1 = 1] Maintaining the business' license/registration
- I. [SHOW IF BO_CHALLENGE_2_2 = 1] Doing my taxes
- J. [SHOW IF BO_CHALLENGE_2_3 = 1] Navigating local, state, or federal government regulations
- K. [SHOW IF BO_CHALLENGE_3_1 = 1] Finding customers
- L. [SHOW IF BO_CHALLENGE_3_2 = 1] Keeping existing customers
- M. [SHOW IF BO_CHALLENGE_3_3 = 1] Setting up/maintaining the business' digital/online presence
- N. [SHOW IF BO_CHALLENGE_4_1 = 1] Finding and/or affording professional support like lawyers, accountants, or tax professionals
- O. [SHOW IF BO_CHALLENGE_4_2 = 1] Finding support, advice, or finding role models in my network
- P. [SHOW IF BO_CHALLENGE_4_3 = 1] Getting support from my family or friends
- Q. [SHOW IF BO_CHALLENGE_4_4 = 1] Getting support from my community
- R. [SHOW IF BO_CHALLENGE_4_5 = 1] Balancing work and family
- S. [SHOW IF BO_CHALLENGE_4_6 = 1] Feeling burnt out, or losing focus, interest, and/or motivation
- T. [SHOW IF BO_CHALLENGE_4_7 = 1] Major life event (such as a new child, own or family medical issue)
- U. [SHOW IF BO_CHALLENGE_4_8 = 1] Finding time to devote to the business
- V. [SHOW IF BO_CHALLENGE_5_1 = 1] Finding, affording, and/or retaining qualified employees
- W. [SHOW IF BO_CHALLENGE_5_2 = 1] Competing against other/larger businesses
- X. [SHOW IF BO_CHALLENGE_5_3 = 1] Supply chain issues
- Y. [SHOW IF BO_CHALLENGE_5_4 = 1] Decreasing demand for my product or service



Z. [SHOW IF BO_CHALLENGE_5_5 = 1] Unfavorable economy

RESPONSE OPTIONS

1. Yes
2. No

COMPUTE DOV_REASON3=COUNT # OF RESPONSE OPTIONS SELECTED IN BO_CHALLENGE_ENDA THRU BO_CHALLENGE_ENDZ

[SHOW IF DOV_REASON3>2]

[GRIP, SP]

NEW EPOP-IN ITEM: BO_REASONS_1.

You reported the following reasons for closing your business or stopping working for yourself as a freelancer, consultant, or independent contractor.

Of these reasons for closing your business or stopping working for yourself, which was the primary reason?

<i> Select one. <i>

1. [SHOW IF BO_CHALLENGE_ENDA = 1] Not being able to access and/or afford health insurance
2. [SHOW IF BO_CHALLENGE_ENDB = 1] Not having access to other employer-provided benefits
<i>(aside from health care)</i>
3. [SHOW IF BO_CHALLENGE_ENDC = 1] Challenges with personal/family finances
4. [SHOW IF BO_CHALLENGE_ENDD = 1] Accessing capital to cover business operations
5. [SHOW IF BO_CHALLENGE_ENDE = 1] Making rent/mortgage payments on my business location(s)
6. [SHOW IF BO_CHALLENGE_ENDF = 1] Decreasing sales
7. [SHOW IF BO_CHALLENGE_ENDG = 1] Increasing business or operational costs
8. [SHOW IF BO_CHALLENGE_ENDH = 1] Maintaining the business' license/registration
9. [SHOW IF BO_CHALLENGE_ENDI = 1] Doing my taxes
10. [SHOW IF BO_CHALLENGE_ENDJ = 1] Navigating local, state, or federal government regulations
11. [SHOW IF BO_CHALLENGE_ENDK = 1] Finding customers
12. [SHOW IF BO_CHALLENGE_ENDL = 1] Keeping existing customers
13. [SHOW IF BO_CHALLENGE_ENDM = 1] Setting up/maintaining the business' digital/online presence
14. [SHOW IF BO_CHALLENGE_ENDN = 1] Finding and/or affording professional support like lawyers, accountants, or tax professionals
15. [SHOW IF BO_CHALLENGE_ENDO = 1] Finding support, advice, or finding role models in my network
16. [SHOW IF BO_CHALLENGE_ENDP = 1] Getting support from my family or friends
17. [SHOW IF BO_CHALLENGE_ENDQ = 1] Getting support from my community
18. [SHOW IF BO_CHALLENGE_ENDR = 1] Balancing work and family
19. [SHOW IF BO_CHALLENGE_ENDS = 1] Feeling burnt out, or losing focus, interest, and/or motivation
20. [SHOW IF BO_CHALLENGE_ENDT = 1] Major life event (such as a new child, own or family medical issue)
21. [SHOW IF BO_CHALLENGE_ENDU = 1] Finding time to devote to the business
22. [SHOW IF BO_CHALLENGE_ENDV = 1] Finding, affording, and/or retaining qualified employees
23. [SHOW IF BO_CHALLENGE_ENDW = 1] Competing against other/larger businesses
24. [SHOW IF BO_CHALLENGE_ENDX = 1] Supply chain issues
25. [SHOW IF BO_CHALLENGE_ENDY = 1] Decreasing demand for my product or service
26. [SHOW IF BO_CHALLENGE_ENDZ = 1] Unfavorable economy

[SHOW IF DOV_REASON3>2]

[GRIP, SP]

NEW EPOP-IN ITEM: BO_REASONS_2.

Of the remaining reasons for closing your business or stopping working for yourself as a freelancer, which was the second most important reason?

<i> Select one. <i>



[DISPLAY IF NOT SELECTED IN BO_REASONS_1]

27. [SHOW IF BO_CHALLENGE_ENDA = 1] Not being able to access and/or afford health insurance
28. [SHOW IF BO_CHALLENGE_ENDB = 1] Not having access to other employer-provided benefits
<i>(aside from health care)</i>
29. [SHOW IF BO_CHALLENGE_ENDC = 1] Challenges with personal/family finances
30. [SHOW IF BO_CHALLENGE_ENDD = 1] Accessing capital to cover business operations
31. [SHOW IF BO_CHALLENGE_ENDE = 1] Making rent/mortgage payments on my business location(s)
32. [SHOW IF BO_CHALLENGE_ENDF = 1] Decreasing sales
33. [SHOW IF BO_CHALLENGE_ENDG = 1] Increasing business or operational costs
34. [SHOW IF BO_CHALLENGE_ENDH = 1] Maintaining the business' license/registration
35. [SHOW IF BO_CHALLENGE_ENDI = 1] Doing my taxes
36. [SHOW IF BO_CHALLENGE_ENDJ = 1] Navigating local, state, or federal government regulations
37. [SHOW IF BO_CHALLENGE_ENDK = 1] Finding customers
38. [SHOW IF BO_CHALLENGE_ENDL = 1] Keeping existing customers
39. [SHOW IF BO_CHALLENGE_ENDM = 1] Setting up/maintaining the business' digital/online presence
40. [SHOW IF BO_CHALLENGE_ENDN = 1] Finding and/or affording professional support like lawyers, accountants, or tax professionals
41. [SHOW IF BO_CHALLENGE_ENDO = 1] Finding support, advice, or finding role models in my network
42. [SHOW IF BO_CHALLENGE_ENDP = 1] Getting support from my family or friends
43. [SHOW IF BO_CHALLENGE_ENDQ = 1] Getting support from my community
44. [SHOW IF BO_CHALLENGE_ENDR = 1] Balancing work and family
45. [SHOW IF BO_CHALLENGE_ENDS = 1] Feeling burnt out, or losing focus, interest, and/or motivation
46. [SHOW IF BO_CHALLENGE_ENDT = 1] Major life event (such as a new child, own or family medical issue)
47. [SHOW IF BO_CHALLENGE_ENDU = 1] Finding time to devote to the business
48. [SHOW IF BO_CHALLENGE_ENDV = 1] Finding, affording, and/or retaining qualified employees
49. [SHOW IF BO_CHALLENGE_ENDW = 1] Competing against other/larger businesses
50. [SHOW IF BO_CHALLENGE_ENDX = 1] Supply chain issues
51. [SHOW IF BO_CHALLENGE_ENDY = 1] Decreasing demand for my product or service
52. [SHOW IF BO_CHALLENGE_ENDZ = 1] Unfavorable economy

B.5 North American Industry Classification System (NAICS) Code for Manufacturing Asked of All but General Population (DOV_Group = 1, 2, 3, 4, 5, 6)

To provide context for the new survey items related to the Manufacturing NAICS code, the 3-digit subsectors and 4-digit codes that fall under the 2-digit Manufacturing NAICS code are found in the appendix of this memo.

[SHOW IF DOV_GROUP = 1,2,3,4,5,6]

BO_INDUSTRY_1.

[DISPLAY FOR DOV_GROUP = 1, 2, 4, OR 5: What industry best classifies your job as [INSERT DOV_JOB]?]

[DISPLAY FOR DOV_GROUP = 3 or 6: What industry best classifies your business idea?]

RESPONSE OPTIONS

1. Accommodation and Food Services

[HOVER TEXT FOR RESPONSE OPTION 1:

- Traveler Accommodation
- RV Parks and Recreational Camps
- Rooming and Boarding Houses, Dormitories, and Workers' Camps
- Special Food Services
- Drinking Places (Alcoholic Beverages)
- Restaurants and Other Eating Places]



2. Administrative and Support and Waste Management and Remediation Services

[HOVER TEXT FOR RESPONSE OPTION 2:

- Office Administrative Services
- Facilities Support Services
- Employment Services
- Business Support Services
- Travel Arrangement and Reservation Services
- Investigation and Security Services
- Services to Buildings and Dwellings
- Waste Collection
- Waste Treatment and Disposal
- Remediation and Other Waste Management Services]

3. Agriculture, Forestry, Fishing and Hunting

4. Arts, Entertainment, and Recreation

[HOVER TEXT FOR RESPONSE OPTION 4:

- Performing Arts Companies
- Spectator Sports
- Promoters of Performing Arts, Sports, and Similar Events
- Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures
- Independent Artists, Writers, and Performers
- Museums, Historical Sites, and Similar Institutions
- Amusement Parks and Arcades
- Gambling Industries
- Other Amusement and Recreation Industries]

5. Construction

6. Educational Services

[HOVER TEXT FOR RESPONSE OPTION 6:

- Elementary and Secondary Schools
- Junior Colleges
- Colleges, Universities, and Professional Schools
- Business Schools and Computer and Management Training
- Technical and Trade Schools
- Other Schools and Instruction
- Educational Support Services]

7. Finance and Insurance

[HOVER TEXT FOR RESPONSE OPTION 7:

- Monetary Authorities-Central Bank
- Depository Credit Intermediation
- Non-depository Credit Intermediation
- Activities Related to Credit Intermediation
- Securities and Commodity Contracts Intermediation and Brokerage
- Securities and Commodity Exchanges
- Other Financial Investment Activities
- Insurance Carriers
- Agencies, Brokerages, and Other Insurance Related Activities
- Insurance and Employee Benefit Funds
- Other Investment Pools and Funds]

8. Health Care and Social Assistance

[HOVER TEXT FOR RESPONSE OPTION 8:

- Offices of Physicians
- Offices of Dentists
- Offices of Other Health Practitioners
- Outpatient Care Centers
- Medical and Diagnostic Laboratories
- Home Health Care Services
- Other Ambulatory Health Care Services
- General Medical and Surgical Hospitals



- Psychiatric and Substance Abuse Hospitals
- Specialty (except Psychiatric and Substance Abuse) Hospitals
- Nursing Care Facilities (Skilled Nursing Facilities)
- Residential Intellectual and Developmental Disability, Mental Health, and Substance Abuse Facilities
- Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly
- Other Residential Care Facilities
- Individual and Family Services
- Community Food and Housing, and Emergency and Other Relief Services
- Vocational Rehabilitation Services
- Child Day Care Services]

9. Information (such as publishers and telecommunications)

[HOVER TEXT FOR RESPONSE OPTION 9:

- Newspaper, Periodical, Book, and Directory Publishers
- Software Publishers
- Motion Picture and Video Industries
- Sound Recording Industries
- Radio and Television Broadcasting
- Cable and Other Subscription Programming
- Wired and Wireless Telecommunications Carriers
- Satellite Telecommunications
- Other Telecommunications
- Data Processing, Hosting, and Related Services
- Other Information Services]

10. Management of Companies and Enterprises

11. Manufacturing

12. Mining, Quarrying, and Oil and Gas Extraction

13. Other Services (such as repair and maintenance services)

[HOVER TEXT FOR RESPONSE OPTION 13:

- Automotive Repair and Maintenance
- Electronic and Precision Equipment Repair and Maintenance
- Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance
- Personal and Household Goods Repair and Maintenance
- Personal Care Services including Personal Trainer, Hair or Nail Salons, and Barbers
- Death Care Services
- Drycleaning and Laundry Services
- Other Personal Services
- Religious Organizations
- Grantmaking and Giving Services
- Social Advocacy Organizations
- Civic and Social Organizations
- Business, Professional, Labor, Political, and Similar Organizations
- Private Households]

14. Professional, Scientific, and Technical Services

[HOVER TEXT FOR RESPONSE OPTION 14:

- Legal Services
- Accounting, Tax Preparation, Bookkeeping, and Payroll Services
- Architectural, Engineering, and Related Services
- Specialized Design Services
- Computer Systems Design and Related Services
- Management, Scientific, and Technical Consulting Services
- Scientific Research and Development Services
- Advertising, Public Relations, and Related Services]

15. Public Administration

[HOVER TEXT FOR RESPONSE OPTION 15:

- Executive, Legislative, and Other General Government Support
- Justice, Public Order, and Safety Activities
- Administration of Human Resource Programs



- Administration of Environmental Quality Programs
- Administration of Housing Programs, Urban Planning, and Community Development
- Administration of Economic Programs
- Space Research and Technology
- National Security and International Affairs]
- 16. Real Estate Rental and Leasing
- 17. Retail Trade
- 18. Transportation and Warehousing
- 19. Utilities
- 20. Wholesale Trade

[SHOW IF BO_INDUSTY_1 = 11 (Manufacturing)]

[SP]

NEW EPOP-IN ITEM: BO_INDUSTY_2

[DISPLAY FOR DOV_GROUP = 1, 2, 4, OR 5: Within Manufacturing, what type of manufacturing industry best classifies your job as [INSERT DOV_JOB]?]

[DISPLAY FOR DOV_GROUP = 3 or 6: Within Manufacturing, what type of manufacturing industry best classifies your business idea?]

<i> Select one. <i>

1. Food Manufacturing
2. Beverage and Tobacco Product Manufacturing
3. Textile Mills or Textile Product Mills
4. Apparel, Leather, and Allied Product Manufacturing
5. Wood Product Manufacturing
6. Paper Manufacturing
7. Printing and Related Support Activities
8. Petroleum and Coal Products Manufacturing
9. Chemical Manufacturing
10. Plastics and Rubber Products Manufacturing
11. Nonmetallic Mineral Product Manufacturing
12. Primary Metal Manufacturing
13. Fabricated Metal Product Manufacturing
14. Machinery Manufacturing
15. Computer and Electronic Product Manufacturing
16. Electrical Equipment, Appliance, and Component Manufacturing
17. Transportation Equipment Manufacturing
18. Furniture and Related Product Manufacturing
19. Medical Equipment and Supplies Manufacturing
20. Other Miscellaneous Manufacturing

[SHOW IF BO_INDUSTY_2 = 1 (Food Manufacturing)]

[SP]

NEW EPOP-IN ITEM: BO_INDUSTY_3

[DISPLAY FOR DOV_GROUP = 1, 2, 4, OR 5: Within Food Manufacturing, what specific industry best classifies your job as [INSERT DOV_JOB]?]

[DISPLAY FOR DOV_GROUP = 3 or 6: Within Food Manufacturing, what specific industry best classifies your business idea?]

<i> Select one. <i>

1. Animal Food Manufacturing
2. Grain and Oilseed Milling
3. Sugar and Confectionery Product Manufacturing
4. Fruit and Vegetable Preserving and Specialty Food Manufacturing



5. Dairy Product Manufacturing
6. Animal Slaughtering and Processing
7. Seafood Product Preparation and Packaging
8. Bakeries and Tortilla Manufacturing
9. Other Food Manufacturing

[SHOW IF BO_INDUSTY_2 = 9 (Chemical Manufacturing)]

[SP]

NEW EPOP-IN ITEM: BO_INDUSTY_4

[DISPLAY FOR DOV_GROUP = 1, 2, 4, OR 5: Within Chemical Manufacturing, what specific industry best classifies your job as [INSERT DOV_JOB]?]

[DISPLAY FOR DOV_GROUP = 3 or 6: Within Chemical Manufacturing, what specific industry best classifies your business idea?]

<i> Select one. <i>

1. Basic Chemical Manufacturing
2. Resin, Synthetic Rubber, and Artificial Synthetic Fibers and Filaments Manufacturing
3. Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing
4. Pharmaceutical and Medicine Manufacturing
5. Paint, Coating, and Adhesive Manufacturing
6. Soap, Cleaning Compound, and Toilet Preparation Manufacturing
7. Other Chemical Product and Preparation Manufacturing

[SHOW IF BO_INDUSTY_2 = 12 (Primary Metal Manufacturing)]

[SP]

NEW EPOP-IN ITEM: BO_INDUSTY_5.

[DISPLAY FOR DOV_GROUP = 1, 2, 4, OR 5: Within Primary Metal Manufacturing, what specific industry best classifies your job as [INSERT DOV_JOB]?]

[DISPLAY FOR DOV_GROUP = 3 or 6: Within Primary Metal Manufacturing, what specific industry best classifies your business idea?]

<i> Select one. <i>

1. Iron and Steel Mills and Ferroalloy Manufacturing
2. Steel Product Manufacturing from Purchased Steel
3. Alumina and Aluminum Production and Processing
4. Nonferrous Metal (except Aluminum) Production and Processing
5. Foundries

[SHOW IF BO_INDUSTY_2 = 13 (Fabricated Metal Product Manufacturing)]

[SP]

NEW EPOP-IN ITEM: BO_INDUSTY_6

[DISPLAY FOR DOV_GROUP = 1, 2, 4, OR 5: Within Fabricated Metal Product Manufacturing, what specific industry best classifies your job as [INSERT DOV_JOB]?]

[DISPLAY FOR DOV_GROUP = 3 or 6: Within Fabricated Metal Product Manufacturing, what specific industry best classifies your business idea?]

<i> Select one. <i>

1. Forging and Stamping
2. Cutlery and Handtool Manufacturing
3. Architectural and Structural Metals Manufacturing
4. Boiler, Tank, and Shipping Container Manufacturing
5. Hardware Manufacturing
6. Spring and Wire Product Manufacturing
7. Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing



8. Coating, Engraving, Heat Treating, and Allied Activities
9. Other Fabricated Metal Product Manufacturing

[SHOW IF BO_INDUSTRIY_2 = 14 (Machinery Manufacturing)]

[SP]

NEW EPOP-IN ITEM: BO_INDUSTRIY_7

[DISPLAY FOR DOV_GROUP = 1, 2, 4, OR 5: Within Machinery Manufacturing, what specific industry best classifies your job as [INSERT DOV_JOB]?]

[DISPLAY FOR DOV_GROUP = 3 or 6: Within Machinery Manufacturing, what specific industry best classifies your business idea?]

<i> Select one. <i>

1. Agriculture, Construction, and Mining Machinery Manufacturing
2. Industrial Machinery Manufacturing
3. Commercial and Service Industry Machinery Manufacturing
4. Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing
5. Metalworking Machinery Manufacturing
6. Engine, Turbine, and Power Transmission Equipment Manufacturing
7. Other General Purpose Machinery Manufacturing

[SHOW IF BO_INDUSTRIY_2 = 17 (Transportation Equipment Manufacturing)]

[SP]

NEW EPOP-IN ITEM: BO_INDUSTRIY_8

[DISPLAY FOR DOV_GROUP = 1, 2, 4, OR 5: Within Transportation Equipment Manufacturing, what specific industry best classifies your job as [INSERT DOV_JOB]?]

[DISPLAY FOR DOV_GROUP = 3 or 6: Within Transportation Equipment Manufacturing, what specific industry best classifies your business idea?]

<i> Select one. <i>

1. Motor Vehicle Manufacturing
2. Motor Vehicle Body and Trailer Manufacturing
3. Motor Vehicle Parts Manufacturing
4. Aerospace Product and Parts Manufacturing
5. Railroad Rolling Stock Manufacturing
6. Ship and Boat Building
7. Other Transportation Equipment Manufacturing

B.6 Qualitative Questions Aligned to CICP's Organizational Objectives – Asked of Owners, Nascent and Withdrawn

[TEXTBOX]

[SHOW IF DOV_GROUP = 1 (i.e., asked of current business owners)]

NEW EPOP-IN ITEM: QUAL_1.

In what ways could business owners in your community be better supported?

[TEXTBOX]

[TEXTBOX]

[SHOW IF DOV_GROUP = 2 (i.e., asked of current freelancers)]

NEW EPOP-IN ITEM: QUAL_2.

In what ways could freelancers, consultants or independent contractors in your community be better supported?

[TEXTBOX]

[TEXTBOX]



[SHOW IF DOV_GROUP = 3 (i.e., asked of nascent business owners)]

NEW EPOP-IN ITEM: QUAL_3.

In what ways could your community better support you as you pursue [INSERT DOV_ACTIVITY]?

[TEXTBOX]

[TEXTBOX]

[SHOW IF DOV_GROUP = 6 (i.e., asked of withdrawn business owners)]

NEW EPOP-IN ITEM: QUAL_4.

When you were pursuing the idea of working for yourself, were there any additional resources your community could have provided that would have helped you to launch the business?

[TEXTBOX]

B.7 North American Industry Classification System (NAICS) Manufacturing 3- and 4-Digit Codes

311. Food Manufacturing

- 3111 Animal Food Manufacturing
- 3112 Grain and Oilseed Milling
- 3113 Sugar and Confectionery Product Manufacturing
- 3114 Fruit and Vegetable Preserving and Specialty Food Manufacturing
- 3115 Dairy Product Manufacturing
- 3116 Animal Slaughtering and Processing
- 3117 Seafood Product Preparation and Packaging
- 3118 Bakeries and Tortilla Manufacturing
- 3119 Other Food Manufacturing

312. Beverage and Tobacco Product Manufacturing

- 3121 Beverage Manufacturing
- 3122 Tobacco Manufacturing

313. Textile Mills

- 3131 Fiber, Yarn, and Thread Mills
- 3132 Fabric Mills
- 3133 Textile and Fabric Finishing and Fabric Coating Mills

314. Textile Product Mills

- 3141 Textile Furnishings Mills
- 3149 Other Textile Product Mills

315. Apparel Manufacturing

- 3151 Apparel Knitting Mills
- 3152 Cut and Sew Apparel Manufacturing
- 3159 Apparel Accessories and Other Apparel Manufacturing

316. Leather and Allied Product Manufacturing

- 3161 Leather and Hide Tanning and Finishing
- 3162 Footwear Manufacturing
- 3169 Other Leather and Allied Product Manufacturing

321. Wood Product Manufacturing

- 3211 Sawmills and Wood Preservation
- 3212 Veneer, Plywood, and Engineered Wood Product Manufacturing
- 3219 Other Wood Product Manufacturing

322. Paper Manufacturing



- 3221 Pulp, Paper, and Paperboard Mills
- 3222 Converted Paper Product Manufacturing
- 323. Printing and Related Support Activities
 - 3231 Printing and Related Support Activities
- 324. Petroleum and Coal Products Manufacturing
 - 3241 Petroleum and Coal Products Manufacturing
- 325. Chemical Manufacturing
 - 3251 Basic Chemical Manufacturing
 - 3252 Resin, Synthetic Rubber, and Artificial Synthetic Fibers and Filaments Manufacturing
 - 3253 Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing
 - 3254 Pharmaceutical and Medicine Manufacturing
 - 3255 Paint, Coating, and Adhesive Manufacturing
 - 3256 Soap, Cleaning Compound, and Toilet Preparation Manufacturing
 - 3259 Other Chemical Product and Preparation Manufacturing
- 326. Plastics and Rubber Products Manufacturing
 - 3261 Plastics Product Manufacturing
 - 3262 Rubber Product Manufacturing
- 327. Nonmetallic Mineral Product Manufacturing
 - 3271 Clay Product and Refractory Manufacturing
 - 3272 Glass and Glass Product Manufacturing
 - 3273 Cement and Concrete Product Manufacturing
 - 3274 Lime and Gypsum Product Manufacturing
 - 3279 Other Nonmetallic Mineral Product Manufacturing
- 331. Primary Metal Manufacturing
 - 3311 Iron and Steel Mills and Ferroalloy Manufacturing
 - 3312 Steel Product Manufacturing from Purchased Steel
 - 3313 Alumina and Aluminum Production and Processing
 - 3314 Nonferrous Metal (except Aluminum) Production and Processing
 - 3315 Foundries
- 332. Fabricated Metal Product Manufacturing
 - 3321 Forging and Stamping
 - 3322 Cutlery and Hand Tool Manufacturing
 - 3323 Architectural and Structural Metals Manufacturing
 - 3324 Boiler, Tank, and Shipping Container Manufacturing
 - 3325 Hardware Manufacturing
 - 3326 Spring and Wire Product Manufacturing
 - 3327 Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing
 - 3328 Coating, Engraving, Heat Treating, and Allied Activities
 - 3329 Other Fabricated Metal Product Manufacturing
- 333. Machinery Manufacturing
 - 3331 Agriculture, Construction, and Mining Machinery Manufacturing
 - 3332 Industrial Machinery Manufacturing
 - 3333 Commercial and Service Industry Machinery Manufacturing
 - 3334 Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing
 - 3335 Metalworking Machinery Manufacturing
 - 3336 Engine, Turbine, and Power Transmission Equipment Manufacturing
 - 3339 Other General Purpose Machinery Manufacturing



- 334. Computer and Electronic Product Manufacturing
 - 3341 Computer and Peripheral Equipment Manufacturing
 - 3342 Communications Equipment Manufacturing
 - 3343 Audio and Video Equipment Manufacturing
 - 3344 Semiconductor and Other Electronic Component Manufacturing
 - 3345 Navigational, Measuring, Electromedical, and Control Instruments Manufacturing
 - 3346 Manufacturing and Reproducing Magnetic and Optical Media
- 335. Electrical Equipment, Appliance, and Component Manufacturing
 - 3351 Electric Lighting Equipment Manufacturing
 - 3352 Household Appliance Manufacturing
 - 3353 Electrical Equipment Manufacturing
 - 3359 Other Electrical Equipment and Component Manufacturing
- 336. Transportation Equipment Manufacturing
 - 3361 Motor Vehicle Manufacturing
 - 3362 Motor Vehicle Body and Trailer Manufacturing
 - 3363 Motor Vehicle Parts Manufacturing
 - 3364 Aerospace Product and Parts Manufacturing
 - 3365 Railroad Rolling Stock Manufacturing
 - 3366 Ship and Boat Building
 - 3369 Other Transportation Equipment Manufacturing
- 337. Furniture and Related Product Manufacturing
 - 3371 Household and Institutional Furniture and Kitchen Cabinet Manufacturing
 - 3372 Office Furniture (including Fixtures) Manufacturing
 - 3379 Other Furniture Related Product Manufacturing
- 339. Miscellaneous Manufacturing
 - 3391 Medical Equipment and Supplies Manufacturing
 - 3399 Other Miscellaneous Manufacturing



APPENDIX C: AMERISPEAK SURVEY NOTIFICATION EMAIL

Subject Line: An Important AmeriSpeak Opinion and Experience Survey for Indiana Residents (SID: [Survey.ID])

Hi [FIRSTNAME],

Please participate in this new AmeriSpeak opinion and experience survey for Indiana residents – EPOP-IN. The survey asks about your experiences and attitudes towards owning a business or working for yourself.

We want and value your input whether you have ever owned a business or not. The EPOP-IN Survey needs to include the opinions of people who do and don't own businesses.

You'll earn [INCENTWCOMMA] AmeriPoints when you complete the 10 to 15-minute EPOP Survey!

BEGIN SURVEY

During these dynamic economic times, the information you provide will help researchers and policymakers better understand the interest in business ownership and support self-employment in Indiana and your local area.

We hope you'll choose to participate!

Thank you so much, in advance!
The EPOP-IN Research and AmeriSpeak Teams



APPENDIX D: ABS SURVEY INVITATION LETTER

August 2022



Dear [city] Resident,

Please complete the EPOP-IN Survey. This survey is part of a research study focused on Indiana residents' views on business ownership or being self-employed. Please have an adult in your home who most recently had a birthday complete the survey. *Whether you or your family own a business or not, we want your household included.*

Your home's address was randomly selected for the EPOP-IN Survey. Selecting random addresses across the state ensures all kinds of people living in Indiana – every age, race, education level, and employment status – are included in the survey results.

Represent your local area! By completing the survey, you represent your local area in the state-wide results. Your honest opinions make the data more reliable.

\$1 is enclosed to thank you for your consideration!
Get a \$10 "thank you" electronic gift card of your choice!
It will be sent immediately when the EPOP-IN Survey is complete.

To complete the 10-minute EPOP-IN Survey online, open the survey link and enter | your household's unique personal identification number (PIN) and password:

EPOP-IN Survey Link: <https://epopinnsurvey.norc.org>
PIN: [pin]
Password: [password]

Thank you in advance. This research study is funded by the Central Indiana Corporate Partnership and conducted by NORC, a non-partisan, non-profit research organization. NORC is responsible for keeping the answers confidential and private. We hope your household will choose to participate even though this survey is voluntary. *The important information provided will help researchers and policymakers better understand how to support business growth and self-employment in Indiana.*

Sincerely,

Quentin Brummet
EPOP-IN Research Director at NORC

Nathan Ringham
Senior Director of Research and Insights at
Central Indiana Corporate Partnership

Questions?

Call 877-778-2973, visit <https://EPOPIN.norc.org>, or email us at EPOPIN@norc.org.

La encuesta también está disponible en español o puede hablar al número de arriba. If you prefer to participate by phone, call 877-778-2973.

If you have questions about your rights as human subject, email NORC's Institutional Review Board at IRB@norc.org.

For more information about the EPOP-IN Survey:
visit <https://EPOPIN.norc.org>, email EPOPIN@norc.org,
or call us at 877-778-2973





APPENDIX E: VALID RESPONSES FOR THE CAPITAL SURVEY ITEM SERIES

TABLE E.1 Valid Survey Responses for PE_CAPITAL_1 for Responses (1-7)

PE_CAPITAL_1 Responses (1-7)							
Capital Amount Question	1. Personal/ family savings of owner(s)	2. Personal/ family assets other than savings of owner(s)	3. Personal/family home equity loan	4. Personal credit card(s) carrying balances	5. Business credit card(s) carrying balances	6. Government- guaranteed business loan from a bank or financial institutions, including SBA- guaranteed loans	7. Business loan from a bank or financial institution (including online lenders)
PE_CAPITAL_4 (all)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
PE_CAPITAL_5 (personal capital)	Yes	Yes	Yes	Yes	No	No	No
PE_CAPITAL_6 (capital from family, friends, and employees)	Yes	Yes	Yes	No	No	No	No
PE_CAPITAL_7 (capital from banks or financial institutions)	No	No	No	No	Yes	Yes	Yes
PE_CAPITAL_8 (capital from outside investors)	No	No	No	No	No	No	No
PE_CAPITAL_9 (capital from government grants)	No	No	No	No	No	No	No

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.


TABLE E.2 Valid Survey Responses for PE_CAPITAL_1 for Responses (8-14)

PE_CAPITAL_1 Response (8-14)							
Capital Amount Question	8. Business loan from a federal, state, or local government	9. Business loan/investment from family/friend(s)	10. Investment by venture capitalist(s)/angel investor(s)	11. Crowdfunding (Kickstarter, Indiegogo, etc.)	12. Grants	13. Other capital source(s), specify	14. None needed
PE_CAPITAL_4 (all)	Yes	Yes	Yes	Yes	Yes	Yes	No
PE_CAPITAL_5 (personal capital)	No	No	No	No	No	No	No
PE_CAPITAL_6 (capital from family, friends, and employees)	No	Yes	No	No	No	No	No
PE_CAPITAL_7 (capital from banks or financial institutions)	Yes	No	No	No	No	No	No
PE_CAPITAL_8 (capital from outside investors)	No	No	Yes	Yes	No	No	No
PE_CAPITAL_9 (capital from government grants)	No	No	No	No	Yes	No	No

Source: NORC, Entrepreneurship in the Population: Indiana Survey, 2023.



APPENDIX F: DATA AGGREGATIONS OR RECODING FOR EPOP-IN SURVEY VARIABLES

TABLE F.1 Metropolitan Statistical Area (MSA)

Original	Recode for PUF
Indianapolis-Carmel-Anderson, IN	1: Indianapolis MSA
Bloomington, IN	2: Other MSA
Chicago-Naperville-Elgin, IL-IN-WI	
Cincinnati, OH-KY-IN	
Columbus, IN	
Elkhart-Goshen, IN	
Evansville, IN-KY	
Fort Wayne, IN	
Kokomo, IN	
Lafayette-West Lafayette, IN	
Louisville/Jefferson County, KY-IN	
Michigan City-La Porte, IN	
Muncie, IN	
South Bend-Mishawaka, IN-MI	
Terre Haute, IN	
BLANK	3: Non-MSA

Demographic Variables

TABLE F.2 Race (Race)

Original	Recode for PUF
1: White	1: White
2: Black	2: Black
4: Hispanic	4: Hispanic
3: Other	3: Other/multi-racial
5: Multi-racial	
6: Asian	

**TABLE F.3 Education (DEM_EDU)**

Original	Recode for PUF
1: No education	1: High school or less
2: 1-4 th grade	
3: 5-6 th grade	
4: 7 th -8 th grade	
5: 9 th grade	
6: 10 th grade	
7: 11 th grade	
8: 12 th grade no diploma	
9: High school	
10: Some college, no degree	2: Some college/associates
11: Associates	
12: Bachelors	3: Bachelors
13: Masters	4: Graduate degree
14: Doctoral/Professional	

TABLE F.4 Marital Status (DEM_MARITAL)

Original	Recode for PUF
1: Married	1: Married
2: Widowed	2: Widowed
3: Divorced	3: Divorced/Separated
4: Separated	
5: Single	4: Single
6: Cohabiting	5: Cohabiting


TABLE F.5 Household Income (DEM_HHINC)

Original	Recode for PUF
1: <\$5,000	1: <\$25,000
2: \$5,000-\$9,999	
3: \$10,000-\$14,999	
4: \$15,000-\$19,999	
5: \$20,000-\$24,999	
6: \$25,000-\$29,999	2: \$25,000-\$49,999
7: \$30,000-\$34,999	
8: \$35,000-\$39,999	
9: \$40,000-\$49,999	
10: \$50,000-\$59,999	3: \$50,000-\$74,999
11: \$60,000-\$74,999	
12: \$75,000-\$84,999	4: \$75,000-\$99,999
13: \$85,000-\$99,999	
14: \$100,000-\$124,999	5: \$100,000+
15: \$125,000-\$149,999	
16: \$150,000-\$174,999	
17: \$175,000-\$199,999	
18: \$200,000+	

TABLE F.6 Age (DEM_AGE)

Categorical Recode for PUF
1: 18-29 years old
2: 30-39 years old
3: 40-49 years old
4: 50-64 years old
5: 65+ years old

**TABLE F.7** Total Number of Children in Household (DEM_HOUSECHILD)

Recode for PUF
0: No children
1: 1 child
2: 2 or more children

TABLE F.8 Number of Children by Age: Combining DEM_HOUSECHILDA, DEM_HOUSECHILDB, and DEMHOUSECHILDC

Original	Combine with	Recode for PUF
Household Child A: <5		Household Child A: <5
Household Child B: 5-11	Household Child C: 12-17	Household Child B: 5-17
Household Child C: 12-17	Household Child B: 5-11	

TABLE F.9 Number of Children by Age: Coding for DEM_HOUSECHILDA and DEM_HOUSECHILDB

Recode for PUF
0: No children in this age group
1: 1 or more children in this age group

TABLE F.10 Household Members: Combining DEM_HOUSEHOLD

Original	Recombine for PUF
DEM_HOUSEHOLD_1: Live alone	DEM_HOUSEHOLD_1: Live alone
DEM_HOUSEHOLD_2: With spouse	DEM_HOUSEHOLD_2: With spouse/partner
DEM_HOUSEHOLD_3: With partner	
DEM_HOUSEHOLD_4: With children (minors)	DEM_HOUSEHOLD_3: With children
DEM_HOUSEHOLD_5: With children (18+)	
DEM_HOUSEHOLD_6: With grandchildren	DEM_HOUSEHOLD_4: With other family
DEM_HOUSEHOLD_7: With sibling	
DEM_HOUSEHOLD_8: With parent (<65)	
DEM_HOUSEHOLD_9: With parent (65+)	
DEM_HOUSEHOLD_10: With other relatives	Removed
DEM_HOUSEHOLD_11: With roommates	
DEM_HOUSEHOLD_12: With other non-relative	



TABLE F.11 Number of Household Members: Coding for DEM_HOUSEHOLD_1, DEM_HOUSEHOLD_2, DEM_HOUSEHOLD_3, and DEM_HOUSEHOLD_4

Recode for PUF
0: Does not have this kind of member in household
1: Has 1 or more such members in household



Business Operations Variables

TABLE F.12 Industry Classification (BO_INDUSTRY_1)

Original	2-digit NAICS	Recode for PUF
1: Accommodation and Food Services	72	1: Accommodation and Food Services
2: Administrative, Support, Waste Management, and Recreation	56	2: Administrative, Support, Waste Management, and Recreation
3: Agriculture, Forestry, Fishing, and Hunting	11	3: Agriculture, Forestry, Fishing, and Hunting
4: Arts, Entertainment, and Recreation	71	4: Arts, Entertainment, and Recreation
5: Construction	23	5: Construction
6: Educational Services	61	6: Educational Services
7: Finance and Insurance	52	7: Finance and Insurance
8: Health Care and Social Assistance	62	8: Health Care and Social Assistance
9: Information (e.g., publishers and telecommunications)	51	9: Information (e.g., publishers and telecommunications)
11: Manufacturing	31-33	10: Manufacturing
13: Other Services (e.g., repair and maintenance services)	81	11: Other Services (e.g., repair and maintenance services)
14: Professional, Scientific, and Technical Services	54	12: Professional, Scientific, and Technical Services
16: Real Estate	53	13: Real Estate
17: Retail	44-45	14: Retail
18: Transportation or Warehousing	48-49	15: Transportation or Warehousing
19: Utilities	23	16: Utilities
20: Wholesale trade	42	17: Wholesale trade
10: Management of Company and Enterprises	55	18: Other
12: Mining, Quarrying, and Oil and Gas Extraction	21	
15: Public Administration	92	


TABLE F.13 Industry Classification: BO_INDUSTRY_2

Original	3-digit NAICS	Recode for PUF
1: Food Manufacturing	311	1: Food/Beverage
2: Beverage and Tobacco Product Manufacturing	312	
3: Textile Mills or Textile Product Mills	314-315	2: Textile/Apparel
4: Apparel, Leather, and Allied Product Manufacturing	315	
5: Wood Product Manufacturing	321	3: Wood/Paper/Printing/Furniture
6: Paper Manufacturing	322	
7: Printing and Related Support Activities	323	
18: Furniture and Related Product Manufacturing	337	
8: Petroleum and Coal Products Manufacturing	324	4: Petroleum/Chemical/Plastic/Mineral
9: Chemical Manufacturing	325	
10: Plastics and Rubber Products Manufacturing	326	
11: Nonmetallic Mineral Product Manufacturing	327	
12: Primary Metal Manufacturing	331	5: Primary/Fabricated Metal
13: Fabricated Metal Product Manufacturing	332	
14: Machinery Manufacturing	333	6: Machinery/Computer/Appliance/Transportation
15: Computer and Electronic Product Manufacturing	334	
16: Electrical Equipment, Appliance, and Component Manufacturing	335	
17: Transportation Equipment Manufacturing	336	
20: Other Miscellaneous Manufacturing	339	7: Other Miscellaneous Manufacturing

TABLE F.14 Website/Social Media Presence: BO_ONLINE_1

Original	Recode for PUF
1: Yes, website only	1: Yes, website and/or social media
2: Yes, social media only	1: Yes, website and/or social media
3: Yes, both	1: Yes, website and/or social media
4: No	2: No

**TABLE F.15** Number of Employees: BO_NUMEMPLOY_1

Categorical Recode for PUF
0: No employees
1: 1-3 employees
2: 4-19 employees
3: 20 or more employees

TABLE F.16 Start Year: BO_STARTBIZ_1

Categorical Recode for PUF
1: before 2000
2: 2000-2009
3: 2010-2014
4: 2015-2019
5: 2020 or later

TABLE F.17 Amount of Income/Revenue: BO_REVENUE_1 and BO_REVENUE_2

Categorical Recode for PUF
0: \$0
1: \$1-\$999
2: \$1,000-\$9,999
3: \$10,000-\$49,999
4: >=\$50,000



Sensitive Variables

TABLE F.18 Total Start-Up Capital: PE_CAPITAL_4

Categorical Recode for PUF
1: <\$100
2: \$100-\$499
3: \$500-\$999
4: \$1,000-\$4,999
5: \$5,000-\$9,999
6: \$10,000-\$24,999
7: \$25,000-\$49,999
8: \$50,000-\$99,999
9: \$100,000- \$249,999
10: \$250,000+

TABLE F.19 Personal Start-Up Capital: PE_CAPITAL_5

Categorical Recode for PUF
1: <\$100
2: \$100-\$499
3: \$500-\$999
4: \$1,000-\$4,999
5: \$5,000-\$9,999
6: \$10,000-\$24,999
7: \$25,000-\$49,999
8: \$50,000-\$99,999
9: \$100,000+

**TABLE F.20 Start-Up Capital from Family/Friends/Employees: PE_CAPITAL_6**

Categorical Recode for PUF
1: <\$100
2: \$100-\$499
3: \$500-\$999
4: \$1,000-\$4,999
5: \$5,000-\$9,999
6: \$10,000-\$24,999
7: \$25,000-\$49,999
8: \$50,000+

TABLE F.21 Start-Up Capital from Financial Institutions: PE_CAPITAL_7

Categorical Recode for PUF
1: <\$100
2: \$100-\$999
3: \$1,000-\$9,999
4: \$10,000-\$24,999
5: \$25,000-\$99,999
6: \$100,000+

TABLE F.22 Start-Up and Additional Capital: Multiple Variables

Start-up Capital from Outside Investors: PE_CAPITAL_8

Start-Up Capital from Government Grants: PE_CAPITAL_9

Additional Capital from Outside Investors: BO_ADDFINANCE_9

Additional Capital from Government Grants: BO_ADDFINANCE_10

Categorical Recode for PUF
1: <\$100
2: \$100+

**TABLE F.23** Total Additional Capital: BO_ADDFINANCE_5

Categorical Recode for PUF	
1:	<\$100
2:	\$100-\$999
3:	\$1,000-\$4,999
4:	\$5,000-\$9,999
5:	\$10,000-\$24,999
6:	\$25,000-\$99,999
7:	\$100,000+

TABLE F.24 Additional Capital: Multiple Variables

Personal Additional Capital: BO_ADDFINANCE_6

Additional Capital from Family/Friends/Employees: BO_ADDFINANCE_7

Additional Capital from Financial Institutions: BO_ADDFINANCE_8

Categorical Recode for PUF	
1:	<\$100
2:	\$100-\$9,999
3:	\$10,000+



APPENDIX G: FOCUS GROUP GUIDE

Pre-Interview Protocol

Interviewers will enter the Zoom conference 5 minutes before the scheduled start time.

Once respondent arrives, confirm all technology is working.

- a. Can respondents hear and see all of us?
- b. Can we hear and see respondent?
- c. Are there any spotty connection issues?
- d. Remind respondents to use their first name for their Zoom name.**
- e. If any major technology issues, send respondent dial-in information
- f. Ask respondents to mute themselves and only unmute when they want to say something. Spend a few minutes explaining how to mute and unmute yourself.

Objectives

To further understand the perspectives, impediments, and motivations of Indiana citizens who are disinclined or uninterested in owning a business.

Moderator Guide

Welcome (5 minutes)

The welcome portion of the interviews will introduce the moderator, provide an overview of the topic and goals of the focus group, and establish ground rules for discussion.

Hello, my name is [NAME], and I am here with [NAMES]. Thank you very much for your time today. We work with NORC at the University of Chicago, a nonprofit research group. NORC is working with the Central Indiana Corporate Partnership to better understand the experiences of business owners in Indiana.

Topic Overview

Before we get started, I am going to run through a quick introduction of what we will be doing today and what to expect.

The purpose of today is to evaluate Indiana residents' perspectives on owning a business to try to find ways to promote entrepreneurial activity.

You were selected for this focus group because on a recent survey that we administered with the Central Indiana Corporate Partnership, you indicated that at one point you considered starting a business but then decided to wait or changed your mind. We are interested in learning more about your experiences and decisions regarding whether to pursue business ownership. Our hope is to better understand your perspective about starting and maintaining a business in Indiana. We'll be talking about the challenges you've faced, lessons you learned, and ways to support others who might want to start their own business.



Ground Rules

For today's focus group, we would like you to know that:

- There are no wrong answers, and we would like to hear from everyone. All of your remarks, positive or negative, are important and should be heard. On that note, we ask that you try not to interrupt your fellow participants.
- As much as we want to hear what you have to say, it is completely okay for you to decide not to answer a question—for any reason.
- Your participation is voluntary, and you can leave at any time.

What you say here today will be kept confidential. None of the comments made today will be attributed to any individual, and none of you will be identified by name.

- After this meeting, please keep everything someone else has said private.
- We are using your first names only today to protect privacy.
- We won't include any names or anything that identifies you in any report we write. Our report will be a general summary.

We do have a member of our team taking notes so we can write our report. We would also like to record our discussion today to ensure that we do not lose any comments.

- **These notes and recordings will only be used by our project staff and will not be shared with anyone else. The recording will be destroyed once we have prepared our report. Again, we will not include anyone's names in our report.**

Please raise your hand to let us know you agree to participate in this study.

Please raise your hand to let us know you agree to be recorded.

(PAUSE)

(RECORD if no objections)

- Quick reminder before we start, to make sure that we can hear what everyone has to say, we ask that you please try to speak one at a time and refrain from having side conversations or from interrupting one another.

We expect that this focus group will take approximately 90 minutes. We'll do our best to stick to this schedule.

- In order to get to all of our questions, we may have to cut some discussions short
- You all received a project information sheet via email with some additional information on this study. It also includes contact information for our project director if you have any questions after we finish our discussion today as well as contact information for the



NORC Institutional Review Board Manager, if you have any questions about your rights as a research participant.

Do you have any questions before we begin?

Participant introductions (5 minutes)

Let's start by learning more about each other. Let's get to know each other by sharing your first name and what part of Indiana you live in.

Introductory questions

As mentioned, you were chosen for this group because at one point you considered starting your own business but ultimately did not. We would like to know a little about your business idea, what steps you took (if any) to start the business, and why you ultimately decided to not pursue business ownership.

Transition questions

What was the biggest motivating factor that made you want to start your own business?

Key questions

When applicable, probes will prompt discussion on areas of particular focus. We anticipate that these areas may include business ownership (including financial security), business operations, customer reach (advertising- needing to pay for advertising- or not knowing how to identify a customer base), business support (such as finding an accountant, lawyer, or others needed to help the business run) and the economy.

Support networks

When you were considering starting your business, did you go to anyone for advice or support? Business planners often rely on support systems such as family, friends, co-workers, online forums, community groups for entrepreneurs.

- a. In what ways were these supports helpful?
- b. In what ways could these supports have been more helpful?
- c. Have you ever received advice or support from local organizations or programs aimed at supporting business owners?
- d. Was there ever a time when you would have liked to have gotten this type of support but were unable to find it?
- e. Was a lack of support networks a driving factor in your decision to not to open your business?

Business planning

Now, we'd like to talk about some of the steps you took towards getting your business off the ground. When you were thinking about starting your own business, how long would you say you were in the business planning phase? In other words, how much time between when you had the idea for a business, and when you ultimately decided not to pursue the idea?

- a. When you were in the business planning phase, what kinds of steps did you take towards starting your business?



- b. In terms of the time these steps took for you, would you say that they've taken more or less time than you expected? Or were they about what you expected?
- c. Were there any steps that you knew you needed to take to start the business, but put off taking? What made you delay taking this step?
Starting a business often requires steps such as working with city officials to obtain proper licenses, hiring a lawyer, tax planning, or applying for copyrights or trademarks. When you were considering starting your business, did you take any of these types of steps?
 - a. How easy or difficult was it to complete these steps? OR if you didn't get to these steps, how easy or difficult would you anticipate these steps to be?
 - b. Were there any steps that you found or anticipated would be particularly challenging?
 - c. What would have made it easier to navigate these types of steps?

Finances

Now we'd like to discuss the business financing side of running a business. Some examples of ways people finance their businesses are self-financing through savings, a personal loan from friends and family, and applying for funding through a bank or grant program. What types of financing options did you pursue, if any, when you were considering starting a business?

- a. Did you have any concerns about being able to acquire the funds needed to get your business up and running?

Sometimes grants are available to new business owners. These can come from federal or local governments, non-profits, and even private companies. Have you ever applied to any kind of grant for new business owners?

- a. What steps, if any, did you take towards finding these types of grants?
- b. Overall, how knowledgeable would you say you are on these types of funding sources?
- c. What would make it easier to learn about and apply for different funding sources?

(if not addressed earlier) Were issues related to business financing a factor in your decision not to pursue your business idea?

Big picture

Now that we've talked about support networks, business planning, and business finances, we'd like to talk more broadly about your experiences as a business planner and your opinions and advice for those who are planning to start their own business.

First, how has your perspective on business ownership changed between when you first decided you wanted to start a business and now?

If you could do it over again, is there anything you would have done differently when you were thinking about starting a business?



*Broadly speaking, what programs and supports were most helpful (or would have been most helpful) in establishing your business?

*What was the greatest challenge that you have faced in planning your business? Do you think others who are pursuing business ownership are facing the same challenge?

*What would you say is the single biggest barrier or drawback to business ownership that kept you from starting your business?

What do you think is the most important thing a person can do to set themselves up for success as a business owner?

Ending questions (15 minutes)

*When understanding your decision not to start a business, do you think there is anything that we've missed and should talk about?

*We have discussed several issues that business owners are facing today in Indiana. Of all the things we discussed, what to you is the most important?

*Suppose you had one minute to talk to Indiana lawmakers about ways to make it easier for Indiana residents to start businesses. What would you say?

*We've talked about how some of the greatest challenges faced by entrepreneurs is A, B, and C. Is this an adequate summary?

Is there anything we didn't ask you about that you think we should have that would help us get a full picture of the entrepreneurial experience?



APPENDIX H: STAKEHOLDER INTERVIEW GUIDE

Entrepreneurship in the Population: Indiana Stakeholder Interview Guide

Pre-Interview Protocol

Interviewer and notetaker will enter the Zoom conference at least 5 minutes before the scheduled start time.

Once the respondent arrives, the interviewer will confirm all technology is working.

Objectives

1. *Provide more context to the survey and focus group findings*
2. *Identify barriers to entrepreneurship not previously covered, as well as potential solutions to those barriers*

I. Welcome & Informed Consent [5 minutes]

Interviewer will read the following consent script prior to the start of each interview:

Hello, my name is [NAME], and I am here with [NAMES]. Thank you very much for your time today. We work with NORC at the University of Chicago, a nonprofit research group. NORC is working with the Central Indiana Corporate Partnership (CICP) to better understand the perspectives, impediments, and motivations of Indiana citizens regarding entrepreneurship.

This project began with a survey of Indiana citizens to understand the scope of entrepreneurial activity in the state. Survey respondents reported on their successes, challenges, business operations, financial support, and other details. Respondents included current, former, and prospective business owners, current and former freelancers, withdrawn entrepreneurs, gig workers, and members of the general population not engaged in any entrepreneurial activity. We also conducted focus groups with entrepreneurs and with members of the general population.

Now, we are conducting interviews with experts to reflect on our preliminary findings from that research. CICP recommended you as someone who could provide a valuable perspective.

This interview will take no more than 60 minutes of your time. Your participation in this study is voluntary. If you are unable to answer a question, you may skip it or even stop the interview at any time; there will be no repercussions for this.

Your responses will be kept confidential and anonymous. The information you provide will be used in summary form only and will not identify you as a participant of this interview.



If you have any questions, you may ask them now or later, even after the interview has started.
Do you have any questions for me now? [\[Answer questions\]](#)

You received a project information sheet via email with additional information on this study. It also includes contact information for our project director if you have any questions after we finish our discussion today as well as contact information for the NORC Institutional Review Board Manager, if you have any questions about your rights as a research participant.

Do you agree to participate in this interview?

Yes No [\[End interview\]](#)

[NAME] will be taking notes today. We would also like to record our discussion today to ensure that we do not lose any comments. These notes and recordings will only be used by our project staff and will not be shared with anyone else. The recording will be destroyed once we have prepared our report. Again, we will not include anyone's names in our report.

Yes No [\[Do not record; take notes only\]](#)

I will now start the recording and will ask you one more time if you agree to participate so that your consent is recorded. [\[Start recording to get verbal consent\]](#)

Do you agree to participate in this interview?

Yes No

II. Introduction [\[3 minutes\]](#)

We would like to start by learning a little more about you.

1. Please tell me a bit about you and your background in entrepreneurship.

III. Support Networks [\[15 minutes\]](#)

Now I'd like to move us into talking about our preliminary findings. The first topic is support networks. During our focus groups, we asked entrepreneurs about sources of support when they were starting their businesses.

A. Importance of Other Entrepreneurs & Mentors

Participants told us that other entrepreneurs working in the same field were their top source of support when starting a business – more than family, coworkers, entrepreneurship organizations, classes/workshops, etc.

2. What are your reactions to this finding? Is it surprising to you? Why/why not?
 3. What challenges do you think aspiring entrepreneurs face in connecting with others in their field?
 4. What could CICP or other organizations do to help promote this type of networking?
- Focus group participants expressed a desire for mentors and mentorship opportunities.



5. Are you aware of formal mentorship programs for entrepreneurs in Indiana? **[IF YES:]**
Please describe those programs.
 - a. Are you aware of mentorship programs for Black entrepreneurs or people of color? Women or gender minorities? Please describe those programs.
 - b. Why do you think entrepreneurs may not be aware of existing mentorship opportunities?
6. How can mentorship benefit aspiring entrepreneurs? Please share examples.

B. Classes

Focus group participants talked about the need for classes focused on the fundamentals of starting a business.

7. Are you aware of classes on the fundamentals of starting a business?
[IF YES:]
 - a. Please describe the fundamentals classes with which you are familiar. **[Probe if not mentioned: who offers the class, assessment of quality]**
 - b. Why do you think entrepreneurs may not be aware of existing classes?
8. To what extent do you think completing a class in the fundamentals of starting a business translates to entrepreneurial activity? Please share examples.
9. If you were asked to design the curriculum for a class on the fundamentals of starting a business, what topics would be most important to include?

IV. **Barriers** [20 minutes]

Now I'd like to switch gears and talk about some barriers to entrepreneurship.

10. What do you see as the most significant barriers faced by aspiring entrepreneurs?
 - a. Are the barriers for aspiring Black entrepreneurs or people of color different? Women or gender minorities? Please explain.

A. Finances

One of the biggest barriers we found was obtaining startup funding. Our data shows that self-financing is the main kind of startup funding used by entrepreneurs in Indiana; very few reported using grants or bank loans.

11. What do you think explains the low use of grants and bank loans by entrepreneurs?
12. What do you see as the main challenges entrepreneurs face in accessing grants and loans?
[Probe if not mentioned: complex criteria, not getting feedback on denied applications, concerns about scams/fraud]
 - a. What could most help entrepreneurs access grants and loans?

Our focus group participants said they needed a “centralized” database of dependable third-party funding sources.

13. Are you aware of any centralized databases like this?
[IF YES:]
 - a. Please describe those databases. **[Probe if not mentioned: who manages them, assessment of quality]**
 - b. Why do you think entrepreneurs may not be aware of these databases?



B. Health Care

Now I'd like to ask about another potential barrier – health care. In our focus groups with withdrawn entrepreneurs, they named the high cost of health care as a top reason for stopping their business. However, in our survey, health insurance was not a top issue.

14. What do you make of these conflicting findings?
15. To what extent do you think health care is a major barrier to entrepreneurship in Indiana? Please explain.

Public Perceptions of Entrepreneurship [15 minutes]

Our last section focuses on public perspectives of entrepreneurship. In our focus groups, we found several areas where perceptions varied from the realities reported by business owners.

16. In your opinion, what are the biggest things that the public misunderstands about entrepreneurship? What do popular portrayals of entrepreneurs most often wrong?
17. We found that the public thinks a person must have a brand-new idea to start a business, but entrepreneurs we talked to rarely started with a brand-new idea. Instead, they pursued business ownership so they could be their own bosses, make more money, and monetize their hobbies and passions. Why do you think the public sees a brand-new idea as a prerequisite for entrepreneurship?
 - a. How do you think this perception impacts entrepreneurship in Indiana?
 - b. How can we challenge this perception? Who would Hoosiers listen to on this issue?
18. The public thinks high interest rates and taxes are the primary financial barriers for entrepreneurship, yet none of the entrepreneurs we spoke with talked about interest rates or taxes as a financial barrier, rather they are hindered by complicated criteria and the lack of feedback from financial institutions when denied loans. What do you think is behind the public's perception? Where does it come from?
 - a. How do you think this perception impacts entrepreneurship in Indiana?
 - b. How can we challenge this perception? Who would Hoosiers listen to on this issue?

V. **Conclusion** [2 minutes]

19. Is there anything I didn't ask you about that you think I should have?
20. Please feel free to share any other comments you might have on the topics we discussed today.

This concludes today's interview. Thank you for your participation.



APPENDIX I: FOCUS GROUP CODE FRAME

1. Introductory Topics

Why Start	Reason for starting a business (may come from FGDs with current/nascent/withdrawn/former/Black entrepreneurs) <i>Examples:</i> <ul style="list-style-type: none">• <i>Out of necessity (can't get another job)</i>• <i>Need for a service/product</i>• <i>Give back to community</i>• <i>Want to work for self/flexibility</i>
Why Stop	Reason for stopping business ownership (may come from FGD with former/withdrawn entrepreneurs) <i>Examples:</i> <ul style="list-style-type: none">• <i>Caregiving/home demands</i>• <i>Need for health insurance or other employer benefit</i>• <i>Major life event (e.g., major health issue, death of family member)</i>• <i>Business idea or location (can be online) is oversaturated</i>• <i>Business ownership is too risky</i>• <i>Business ownership is too stressful</i>
Why Uninterested	Reason for not being interested in business ownership (may come from FGD with non-entrepreneurs) <i>Examples:</i> <ul style="list-style-type: none">• <i>Caregiving/home demands</i>• <i>Need for health insurance or other employer benefit</i>• <i>Major life event (e.g., major health issue, death of family member)</i>• <i>Business idea or location (can be online) is oversaturated</i>• <i>Business ownership is too risky</i>• <i>Business ownership is too stressful</i>

2. Support Systems

Support	Use when participant mentions going to a person, organization, event, or website for support in starting a business. <u>Only code information here if it does not apply to the more specific codes below.</u>
• Support In Field	Received support from professional network, including coworkers, course instructors, entrepreneurs in R's field
• Personal Support	Received support from family and/or friends
• Organizational Support	Received support from organizations or program aimed at helping entrepreneurs, can include resources from gov, non-profits, websites
• Taking Classes	Received support in the form of a class or seminar
• Business Operations Support	Received support in the form of legal, accounting, or other types of admin help



Negative Support	Note when actor/organization/activity that <u>did not</u> provide support, opposed, or created obstacles to respondent's entrepreneurship
Support Needed	Note support that participant reported wanting/needing; note actor/organization/activity that respondents wanted support from

3. Money

Startup Money Source	Note types of startup financing pursued/used by respondents (self-financing, loans, govt grants, non-govt grants, etc.)
Money Challenges	Use this code for general challenges related to having enough money for business startup or continuation. <u>Only code information here if it does not apply to the more specific codes below</u>
• Startup Costs	General fees for admin or startup costs for business
• Finding Grants	Challenges relevant grants (includes existence of relevant grants, ability to locate them, sift through information)
• Grant Criteria	Challenges related to meeting the criteria needed to receive a grant. Examples include tax returns, credit scores, amount of funding, time in business
• Loans	Challenges related to getting a loan

4. Challenges to pursuing, starting, or continuing business ownership

Information & Research	Knowing where to look, Googling and being confused, market research
Legal	Finding legal support/trademarking process/paying legal fees
Other Administrative	Finding accounting support/paying fees or administrative tasks
Time	Challenges related to having time or energy for the business because of working a job, family/home responsibilities
Working with Government	Challenges working with government (e.g., licensing, etc.)
Other Challenge	Any other challenge not captured elsewhere
Advice	Advice for other entrepreneurs



Entrepreneurship in the Population

EPOPOP★**IN**

Views on Business Ownership in Indiana

{Intentionally left blank}

This report was prepared by NORC at the University of Chicago for the CICP Foundation as a part of the Entrepreneurship in the Population: Indiana Project.

