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**October 15, 2024**

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Entrepreneurship in the Population Survey

# **EPOP: 2024 Restricted Use File**

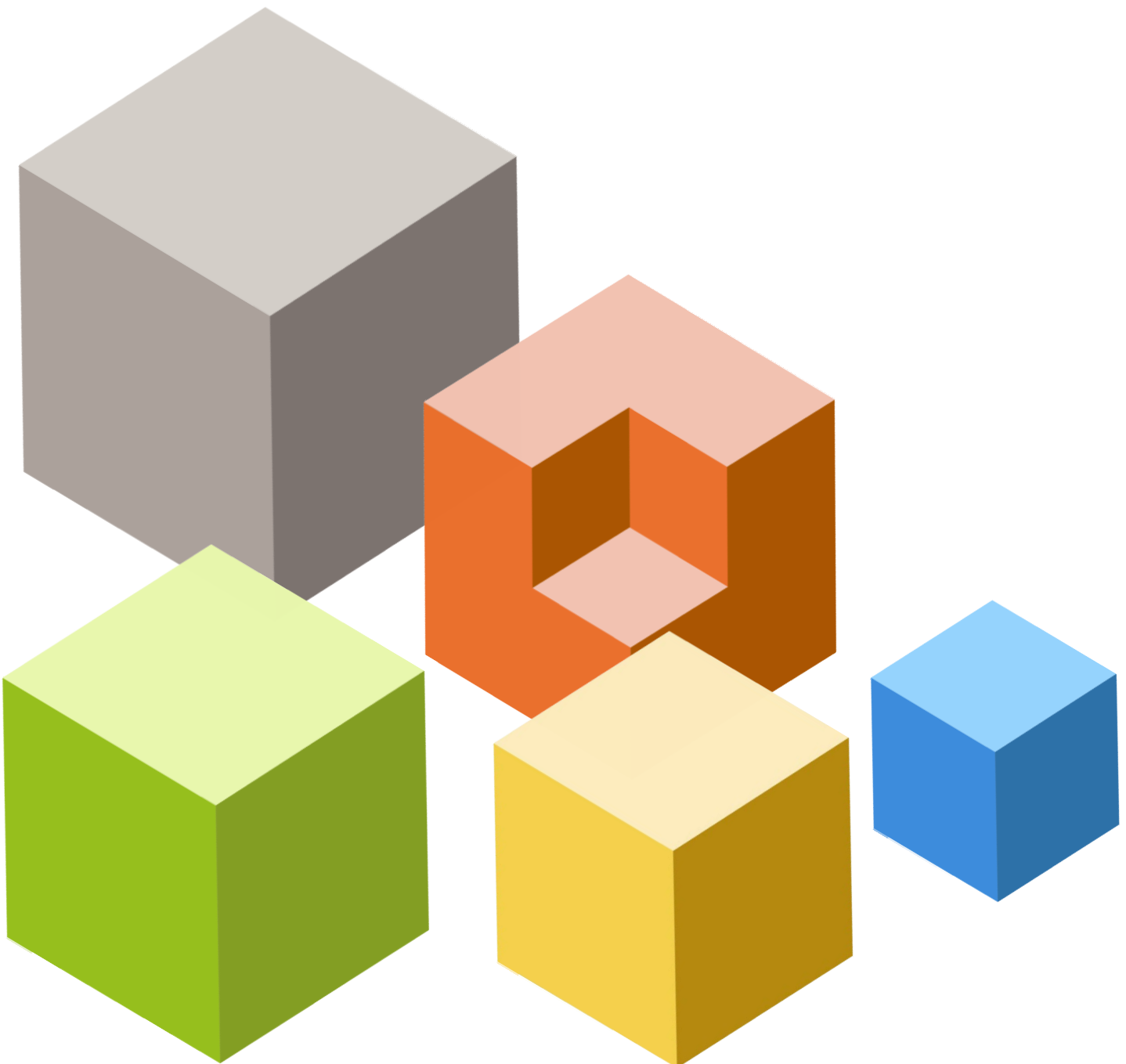
Codebook and Documentation

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The Entrepreneurship in the Population Survey Project is being conducted by researchers at NORC at the University of Chicago with funding from a grant from the Ewing Marion Kauffman Foundation. Questions about this research project should be directed to [EPOPresearch@norc.org](mailto:EPOPresearch@norc.org).

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

Full Project Title:     **The Entrepreneurship in the Population Survey Project: 2024**

Project Abbreviation: **EPOP:2024**

Full Report Title: **Entrepreneurship in the Population Survey Restricted Use File  
Codebook :2024**

Report Abbreviation: **EPOP:2024 RUF Codebook**

Citation:            **“Entrepreneurship in the Population Survey Restricted Use File  
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2024. <https://EPOP.norc.org>.**

*SECTION INDEX OF VARIABLES*

**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
R_SUID	RESPONDENT ID
SAMP_TYPE	EPOP SAMPLE TYPE
PARTIAL_CASE	INDICTOR FOR PARTIAL COMPLETE CASES
Q_LANGUAGE	SURVEY LANGUAGE
Q_MODE	SURVEY MODE
DEM_AGE_RUF	RUF VARIABLE: RESPONDENT AGE
DEM_AGE_IMPUTED	INDICATOR FOR IMPUTED AGE VALUES
DEM_STATE	RESPONDENT STATE
CENSUS_DIV_DRV	CENSUS DIVISION DERIVED FROM ZIP CODE
REGION_DRV	CENSUS REGION DERIVED FROM ZIP CODE
MSA	FIFTY HIGHEST POPULATION MSAS DERIVED FROM ZIP CODE AND COUNTY
RUCC_DRV	DERIVED VARIABLE: URBANICITY MEASURE DERIVED FROM COUNTY
COUNTY_DRV	COUNTY FIPS CODE DERIVED FROM ZIP CODE
COUNTY_NAME	COUNTY NAME DERIVED FROM ZIP CODE
DEM_GENDER	GENDER IDENTITY
RACE	RACE- EQUIVALENT OF AMERISPEAK PRELOAD
S_JOBSTAT_1	WORKED FOR PAY LAST WEEK
S_JOBSTAT_2	WORKED FOR PAY LAST WEEK EVEN AN HOUR
S_JOBSTAT_3	LOOKED FOR WORK LAST WEEK
S_JOBSTAT_4_1	REASONS NOT WORKING LAST WEEK - RETIRED
S_JOBSTAT_4_2	REASONS NOT WORKING LAST WEEK - LAYOFF
S_JOBSTAT_4_3	REASONS NOT WORKING LAST WEEK - STUDENT
S_JOBSTAT_4_4	REASONS NOT WORKING LAST WEEK - FAMILY RESPONSIBILITIES
S_JOBSTAT_4_5	REASONS NOT WORKING LAST WEEK - CHRONIC ILLNESS OR PERMANENT DISABILITY
S_JOBSTAT_4_6	REASONS NOT WORKING LAST WEEK - SUITABLE JOB NOT AVAILABLE

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<b>Variable Name</b>	<b>Variable Label</b>
S_JOBSTAT_4_7	REASONS NOT WORKING LAST WEEK - DID NOT NEED OR WANT TO WORK
S_JOBSTAT_4_8	REASONS NOT WORKING LAST WEEK - NONE OF THE ABOVE
S_JOBSTAT_5_1	NOT WORKING REASON- SELF-EMPLOYED AND NOT PAID
S_JOBSTAT_5_2	NOT WORKING REASON- VACATION
S_JOBSTAT_5_3	NOT WORKING REASON- PAID LEAVE
S_JOBSTAT_5_4	NOT WORKING REASON- OTHER BENEFITS
S_JOBSTAT_5_5	NOT WORKING REASON- SABBATICAL
S_JOBSTAT_5_6	NOT WORKING REASON- NONE OF THE ABOVE
S_JOBSTAT_6	IMPORTANT TO KNOW YOUR JOB STATUS
S_JOB_1	MAIN JOB/WORK ARRANGEMENT IN THE LAST WEEK
S_GIGCHECK_1	MAIN JOB GIG WORK
S_PAIDJOB_1	WORK FOR PAY AT SECOND JOB
S_JOB_2	SECOND JOB
S_GIGCHECK_2	SECOND JOB GIG WORK
DOV_CUR_ENTR	CURRENT ENTREPRENEUR FLAG
DOV_CUR_FREE	CURRENT FREELANCER FLAG
S_FORMBIZ_1	EVER OWNED A BUSINESS
S_FORMBIZ_2	OUTSIDE OF FREELANCE, EVER OWNED A BUSINESS
S_ADDBIZ_1	CURRENTLY OWN ANY OTHER BUSINESS
S_ADDBIZ_2	TOTAL BUSINESSES OWNED
S_ADDBIZ_3	EVER OWNED ADDITIONAL BUSINESS
S_FORMBIZ_STAT_1	STILL OWN BUSINESS
S_FORMBIZ_STAT_2	CLOSE, SELL, OR LEAVE BUSINESS
S_FORMBIZ_STAT_3	APPROXIMATELY CLOSE, SELL, OR LEAVE BUSINESS
S_FORMFREE_1	EVER FREELANCER
S_ADDFREE_1	OTHER CURRENT FREELANCER ROLES
S_ADDFREE_2	TOTAL FREELANCER JOBS

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<b>Variable Name</b>	<b>Variable Label</b>
S_ADDFREE_3	EVER A FREELANCER
S_FORMFREE_STAT_1_Y2	STILL FREELANCER - Y2
S_FORMFREE_STAT_2	YEAR STOP PREVIOUS WORK
S_FORMFREE_STAT_3	APPROXIMATELY STOP PREVIOUS WORK
DOV_FORM_ENTR	FORMER ENTREPRENEUR FLAG
DOV_FORM_FREE	FORMER FREELANCER FLAG
S_NASCENT_1	NASCENT NEW BUSINESS
DOV_NASCENT	NASCENT FLAG
S_WITHDRAW_1	WITHDRAWN BUSINESS
DOV_WITHDRAW	WITHDRAWN FLAG
S_INTEREST_2	INTEREST IN STARTING BUSINESS
S_GIGCHECK_3	OUTSIDE GIG WORK
S_GIGPLATFORM_1	GIG PLATFORM COMPANY COORDINATING
S_GIGPLATFORM_2	GIG PLATFORM ONLINE APP
S_GIGPLATFORM_Y2_DRV	GIG PLATFORM FOR COORDINATION OF GIG WORK TYPE
PE_GIGREASON_1_1	REASON GIG- PRIMARY INCOME
PE_GIGREASON_1_2	REASON GIG- SUPPLEMENT PAY
PE_GIGREASON_1_3	REASON GIG- SUPPLEMENT RETIREMENT
PE_GIGREASON_1_4	REASON GIG- HELP FAMILY OR FRIENDS
PE_GIGREASON_1_5	REASON GIG- STARTING OWN BUSINESS
PE_GIGREASON_1_6	REASON GIG- CAREER TRANSITION
PE_GIGREASON_1_7	REASON GIG- MAINTAIN SKILLS
PE_GIGREASON_1_8	REASON GIG- NEW SKILLS
PE_GIGREASON_1_9	REASON GIG- WORKING FOR MYSELF
PE_GIGREASON_1_10	REASON GIG- FLEXIBILITY
PE_GIGREASON_1_11	REASON GIG- NETWORK
PE_GIGREASON_1_12	REASON GIG- FUN
PE_GIGREASON_1_13	REASON GIG- OTHER REASON

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<b>Variable Name</b>	<b>Variable Label</b>
DOV_GIGWORK	GIG WORKER FLAG
DOV_GENPOP	GENERAL POPULATION FLAG
DOV_GROUP	COMPUTE GROUP
DOV_FORM_ENTR_Y1	FORMER ENTREPRENEUR FLAG - Y1 EQUIVALENT
DOV_FORM_FREE_Y1	FORMER FREELANCER FLAG - Y1 EQUIVALENT
DOV_WITHDRAW_Y1	WITHDRAWN FLAG - Y1 EQUIVALENT
CURWORK	CURRENTLY WORKING FLAG
PE_EMPSTAT_1	PURSUING IDEA EMPLOYMENT STATUS
PE_EMPSTAT_2_1	NOT WORKING PURSUING- RETIRED
PE_EMPSTAT_2_2	NOT WORKING PURSUING- LAYOFF
PE_EMPSTAT_2_3	NOT WORKING PURSUING- STUDENT
PE_EMPSTAT_2_4	NOT WORKING PURSUING- FAMILY RESPONSIBILITIES
PE_EMPSTAT_2_5	NOT WORKING PURSUING- ILLNESS OR DISABILITY
PE_EMPSTAT_2_6	NOT WORKING PURSUING- JOB NOT AVAILABLE
PE_EMPSTAT_2_7	NOT WORKING PURSUING- NO NEED OR WANT TO WORK
PE_EMPSTAT_2_8	NOT WORKING PURSUING- NONE OF THE ABOVE
PE_REASONS_1_1	REASON IMPORTANCE- OWN BOSS
PE_REASONS_1_2	REASON IMPORTANCE- FLEXIBLE HOURS
PE_REASONS_1_3	REASON IMPORTANCE- BALANCE
PE_REASONS_1_4	REASON IMPORTANCE- GREATER INCOME
PE_REASONS_1_5	REASON IMPORTANCE- SUPPLEMENT INCOME
PE_REASONS_1_6	REASON IMPORTANCE- AVENUE FOR IDEAS
PE_REASONS_1_7	REASON IMPORTANCE- UNABLE TO FIND EMPLOYMENT
PE_REASONS_1_8	REASON IMPORTANCE- NOT VALUED
PE_REASONS_1_9	REASON IMPORTANCE- NOT ADEQUATE OPPORTUNITIES
PE_REASONS_1_10	REASON IMPORTANCE- NOT PAID FAIRLY
PE_REASONS_1_11	REASON IMPORTANCE- NOT WORK FOR SOMEONE
PE_REASONS_1_12	REASON IMPORTANCE- START OWN BUSINESS

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<b>Variable Name</b>	<b>Variable Label</b>
PE_REASONS_1_13	REASON IMPORTANCE- ROLE MODEL
PE_REASONS_1_14	REASON IMPORTANCE- FAMILY BUSINESS
PE_REASONS_1_15	REASON IMPORTANCE- HELP COMMUNITY
PE_REASONS_2	MOST IMPORTANT FOR PURSUING
PE_REASONS_3	SECOND MOST IMPORTANT FOR PURSUING
PE_MOTIVE_1A	MOTIVE- MAKE A DIFFERENCE
PE_MOTIVE_1B	MOTIVE- BUILD WEALTH OR INCOME
PE_MOTIVE_1C	MOTIVE- CONTINUE FAMILY TRADITION
PE_MOTIVE_1D	MOTIVE- EARN A LIVING
ENTR_EXPERIENCE_1	SIMILAR WORK
ENTR_EXPERIENCE_2	PRIOR EXPERIENCE BUSINESS
ENTR_EXPERIENCE_3	YEARS OF EXPERIENCE
PE_STEPS_1_1	NETWORKING STEPS- FRIEND
PE_STEPS_1_2	NETWORKING STEPS- FAMILY MEMBER
PE_STEPS_1_3	NETWORKING STEPS- MENTOR
PE_STEPS_1_4	NETWORKING STEPS- EXPERTS
PE_STEPS_1_5	NETWORKING STEPS- NONE OF THE ABOVE
PE_STEPS_2_1	TECHNICAL OR MARKET RESEARCH STEPS - LEADERS
PE_STEPS_2_2	TECHNICAL OR MARKET RESEARCH STEPS - PROFESSIONAL ADVICE
PE_STEPS_2_3	TECHNICAL OR MARKET RESEARCH STEPS - MARKET RESEARCH
PE_STEPS_2_4	TECHNICAL OR MARKET RESEARCH STEPS - PATENTS
PE_STEPS_2_5	TECHNICAL OR MARKET RESEARCH STEPS - PROTOTYPE
PE_STEPS_2_6	TECHNICAL OR MARKET RESEARCH STEPS - FEEDBACK
PE_STEPS_2_7	TECHNICAL OR MARKET RESEARCH STEPS - NONE OF ABOVE
PE_STEPS_3_1	BUSINESS DEVELOPMENT STEPS- ATTENDED TRAININGS
PE_STEPS_3_2	BUSINESS DEVELOPMENT STEPS- APPLIED TO SUPPORT PROGRAM
PE_STEPS_3_3	BUSINESS DEVELOPMENT STEPS- NONE OF THE ABOVE
PE_STEPS_4_1	BUSINESS FINANCING STEPS- EXPLORED BANK FINANCING OPTIONS

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<b>Variable Name</b>	<b>Variable Label</b>
PE_STEPS_4_2	BUSINESS FINANCING STEPS- APPLIED FOR FINANCING
PE_STEPS_4_3	BUSINESS FINANCING STEPS- CONVERSATIONS ABOUT FUNDING
PE_STEPS_4_4	BUSINESS FINANCING STEPS- OWN CAPITAL
PE_STEPS_4_5	BUSINESS FINANCING STEPS- NONE OF THE ABOVE
PE_STEPS_5_1	ORGANIZATIONAL PLANNING STEPS- CREATE SPREADSHEETS
PE_STEPS_5_2	ORGANIZATIONAL PLANNING STEPS- CREATE WEBSITE
PE_STEPS_5_3	ORGANIZATIONAL PLANNING STEPS- CREATE SOCIAL MEDIA
PE_STEPS_5_4	ORGANIZATIONAL PLANNING STEPS- TAX ID
PE_STEPS_5_5	ORGANIZATIONAL PLANNING STEPS- BUSINESS PLAN
PE_STEPS_5_6	ORGANIZATIONAL PLANNING STEPS- CREATE PITCH DECK
PE_STEPS_5_7	ORGANIZATIONAL PLANNING STEPS- NONE OF THE ABOVE
PE_STEPS_6_1	STAFFING AND GROWTH STEPS- FIRST CUSTOMER
PE_STEPS_6_2	STAFFING AND GROWTH STEPS- MADE SALE
PE_STEPS_6_3	STAFFING AND GROWTH STEPS- HIRED EMPLOYEE
PE_STEPS_6_4	STAFFING AND GROWTH STEPS- QUIT JOB
PE_STEPS_6_5	STAFFING AND GROWTH STEPS- NONE OF THE ABOVE
PE_STEPS_7	OTHER STEPS
PE_STEPS_REASONS_A	REASON FOR NOT ENGAGE- NETWORKING
PE_STEPS_REASONS_B	REASON FOR NOT ENGAGE- RESEARCH
PE_STEPS_REASONS_C	REASON FOR NOT ENGAGE- DEVELOPMENT
PE_STEPS_REASONS_D	REASON FOR NOT ENGAGE- FINANCING
PE_STEPS_REASONS_E	REASON FOR NOT ENGAGE- PLANNING
PE_STEPS_REASONS_F	REASON FOR NOT ENGAGE- STAFFING
PE_CHALLENGE_1_1_Y2	FINANCIAL CHALLENGES- NOT AFFORD HEALTH INSURANCE - Y2
PE_CHALLENGE_1_2_Y2	FINANCIAL CHALLENGES- NOT ACCESS EMPLOYER BENEFITS- Y2
PE_CHALLENGE_1_3_Y2	FINANCIAL CHALLENGES- CHALLENGES WITH PERSONAL FINANCES- Y2

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<b>Variable Name</b>	<b>Variable Label</b>
PE_CHALLENGE_1_4_Y2	FINANCIAL CHALLENGES- NOT ENOUGH SAVINGS- Y2
PE_CHALLENGE_1_5_Y2	FINANCIAL CHALLENGES- ACCESSING CAPITAL- Y2
PE_CHALLENGE_1_6_Y2	FINANCIAL CHALLENGES- POOR CREDIT- Y2
PE_CHALLENGE_1_7_Y2	FINANCIAL CHALLENGES- LIMITED RELATIONSHIP- Y2
PE_CHALLENGE_1_8_Y2	FINANCIAL CHALLENGES- NONE OF THE ABOVE- Y2
PE_CHALLENGE_2_1	BUSINESS OPERATION CHALLENGES- GETTING REGISTERED
PE_CHALLENGE_2_2	BUSINESS OPERATION CHALLENGES- NOT KNOWING WHERE TO START
PE_CHALLENGE_2_3	BUSINESS OPERATION CHALLENGES- DOING MY TAXES
PE_CHALLENGE_2_4	BUSINESS OPERATION CHALLENGES- NAVIGATING REGULATIONS
PE_CHALLENGE_2_5	BUSINESS OPERATION CHALLENGES- OBTAINING RELEVANT INSURANCE
PE_CHALLENGE_2_6	BUSINESS OPERATION CHALLENGES- NONE OF THE ABOVE
PE_CHALLENGE_3_1	CUSTOMER REACH CHALLENGES- FINDING CUSTOMERS
PE_CHALLENGE_3_2	CUSTOMER REACH CHALLENGES- SETTING UP ONLINE PRESENCE
PE_CHALLENGE_3_3	CUSTOMER REACH CHALLENGES- SECURING PHYSICAL LOCATION
PE_CHALLENGE_3_4	CUSTOMER REACH CHALLENGES- NONE OF THE ABOVE
PE_CHALLENGE_4_1	RESOURCE CHALLENGES- PROFESSIONAL SUPPORT
PE_CHALLENGE_4_2	RESOURCE CHALLENGES- ROLE MODELS
PE_CHALLENGE_4_3	RESOURCE CHALLENGES- FAMILY OR FRIENDS
PE_CHALLENGE_4_4	RESOURCE CHALLENGES- COMMUNITY SUPPORT
PE_CHALLENGE_4_5	RESOURCE CHALLENGES- BALANCE
PE_CHALLENGE_4_6	RESOURCE CHALLENGES- MAJOR LIFE EVENT
PE_CHALLENGE_4_7	RESOURCE CHALLENGES- FINDING TIME
PE_CHALLENGE_4_8	RESOURCE CHALLENGES- NONE OF THE ABOVE
PE_CHALLENGE_5_1	ECONOMY OR MARKET CHALLENGES- FINDING AND RETAINING EMPLOYEES

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<b>Variable Name</b>	<b>Variable Label</b>
PE_CHALLENGE_5_2	ECONOMY OR MARKET CHALLENGES- COMPETING AGAINST OTHER BUSINESSES
PE_CHALLENGE_5_3	ECONOMY OR MARKET CHALLENGES- SUPPLY CHAIN ISSUES
PE_CHALLENGE_5_4	ECONOMY OR MARKET CHALLENGES- UNFAVORABLE ECONOMY
PE_CHALLENGE_5_5	ECONOMY OR MARKET CHALLENGES- NONE OF THE ABOVE
PE_CHALLENGE_6	OTHER CHALLENGES
PE_CAPITAL_1_1	SOURCES OF CAPITAL- PERSONAL/FAMILY SAVINGS
PE_CAPITAL_1_2	SOURCES OF CAPITAL- PERSONAL/FAMILY ASSETS
PE_CAPITAL_1_3	SOURCES OF CAPITAL- PERSONAL/FAMILY HOME EQUITY LOAN
PE_CAPITAL_1_4	SOURCES OF CAPITAL- PERSONAL CREDIT CARD
PE_CAPITAL_1_5	SOURCES OF CAPITAL- BUSINESS CREDIT CARD
PE_CAPITAL_1_6	SOURCES OF CAPITAL- GOVERNMENT-GUARANTEED BUSINESS LOAN
PE_CAPITAL_1_7	SOURCES OF CAPITAL- BUSINESS LOAN FROM BANK
PE_CAPITAL_1_8	SOURCES OF CAPITAL- BUSINESS LOAN FROM GOVERNMENT
PE_CAPITAL_1_9	SOURCES OF CAPITAL- BUSINESS LOAN FROM FAMILY/FRIENDS
PE_CAPITAL_1_10	SOURCES OF CAPITAL- INVESTMENT BY VENTURE CAPITALISTS
PE_CAPITAL_1_11	SOURCES OF CAPITAL- CROWDFUNDING
PE_CAPITAL_1_12	SOURCES OF CAPITAL- GRANTS
PE_CAPITAL_1_13	SOURCES OF CAPITAL- OTHER CAPITAL
PE_CAPITAL_1_14	SOURCES OF CAPITAL- NONE NEEDED
PE_CAPITAL_INSTITUTION_1_1	CAPITAL INSTITUTION- SMALL LOCAL BANK
PE_CAPITAL_INSTITUTION_1_2	CAPITAL INSTITUTION- LARGE NATIONAL BANK
PE_CAPITAL_INSTITUTION_1_3	CAPITAL INSTITUTION- FINANCIAL SERVICES COMPANY
PE_CAPITAL_INSTITUTION_1_4	CAPITAL INSTITUTION- ONLINE LENDER
PE_CAPITAL_INSTITUTION_1_5	CAPITAL INSTITUTION- CREDIT UNION
PE_CAPITAL_INSTITUTION_1_6	CAPITAL INSTITUTION- FINANCE COMPANY
PE_CAPITAL_INSTITUTION_1_7	CAPITAL INSTITUTION- ALTERNATIVE

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<b>Variable Name</b>	<b>Variable Label</b>
PE_CAPITAL_INSTITUTION_1_8	CAPITAL INSTITUTION- COMMUNITY DEVELOPMENT
PE_CAPITAL_INSTITUTION_1_9	CAPITAL INSTITUTION- OTHER INSTITUTION
PE_GRANT_TYPE_1_1	GRANT TYPE- GOVERNMENT SOURCE
PE_GRANT_TYPE_1_2	GRANT TYPE- PRIVATE INSTITUTION
PE_GRANT_TYPE_1_3	GRANT TYPE- NON-PROFIT ORGANIZATION
PE_GRANT_TYPE_1_4	GRANT TYPE- OTHER GRANT SOURCE
PE_CAPITAL_WS1_RUF	RUF VARIABLE: AMOUNT RECEIVED- PERSONAL
PE_CAPITAL_WS2_RUF	RUF VARIABLE: AMOUNT RECEIVED- PERSONAL/BUSINESS CREDIT CARD
PE_CAPITAL_WS3_RUF	RUF VARIABLE: AMOUNT RECEIVED- LOCAL/NATIONAL BANK
PE_CAPITAL_WS4_RUF	RUF VARIABLE: AMOUNT RECEIVED- FINANCIAL INSTITUTION
PE_CAPITAL_WS5_RUF	RUF VARIABLE: AMOUNT RECEIVED- CROWDFUNDING/COMMUNITY DEVELOPMENT
PE_CAPITAL_WS6_RUF	RUF VARIABLE: AMOUNT RECEIVED- GOVERNMENT SOURCE
PE_CAPITAL_WS7_RUF	RUF VARIABLE: AMOUNT RECEIVED- BUSINESS LOAN FROM FAMILY
PE_CAPITAL_WS8_RUF	RUF VARIABLE: AMOUNT RECEIVED- VENTURE CAPITALISTS
PE_CAPITAL_WS9_RUF	RUF VARIABLE: AMOUNT RECEIVED- HOME EQUITY LOAN
PE_CAPITAL_WS10_RUF	RUF VARIABLE: AMOUNT RECEIVED- OTHER
PE_CAPITAL_2A	CAPITAL RECEIVED- BUSINESS CREDIT CARD
PE_CAPITAL_2B	CAPITAL RECEIVED- GOVERNMENT-GUARANTEED BUSINESS LOAN
PE_CAPITAL_2C	CAPITAL RECEIVED- BUSINESS LOAN FROM A BANK
PE_CAPITAL_2D	CAPITAL RECEIVED- BUSINESS LOAN FROM GOVERNMENT
PE_CAPITAL_2E	CAPITAL RECEIVED- BUSINESS LOAN FROM FAMILY/FRIENDS
PE_CAPITAL_2F	CAPITAL RECEIVED- INVESTMENT BY VENTURE CAPITALISTS
PE_CAPITAL_2G	CAPITAL RECEIVED- CROWDFUNDING
PE_CAPITAL_2H	CAPITAL RECEIVED- GRANTS
PE_CAPITAL_2I	CAPITAL RECEIVED- OTHER

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
PE_CAPITAL_3A	CAPITAL NOT USED- BUSINESS CREDIT CARD
PE_CAPITAL_3B	CAPITAL NOT USED- GOVERNMENT-GUARANTEED BUSINESS LOAN
PE_CAPITAL_3C	CAPITAL NOT USED- BUSINESS LOAN FROM A BANK
PE_CAPITAL_3D	CAPITAL NOT USED- BUSINESS LOAN FROM GOVERNMENT
PE_CAPITAL_3E	CAPITAL NOT USED- BUSINESS LOAN FROM FAMILY/FRIEND
PE_CAPITAL_3F	CAPITAL NOT USED- INVESTMENT BY VENTURE CAPITALIST
PE_CAPITAL_3G	CAPITAL NOT USED- CROWDFUNDING
PE_CAPITAL_3H	CAPITAL NOT USED- GRANTS
PE_CAPITAL_4_1	DECLINED FUNDING- POOR CREDIT SCORE
PE_CAPITAL_4_2	DECLINED FUNDING- LIMITED CREDIT HISTORY
PE_CAPITAL_4_3	DECLINED FUNDING- LATE PAYMENTS
PE_CAPITAL_4_4	DECLINED FUNDING- AGE OF BUSINESS
PE_CAPITAL_4_5	DECLINED FUNDING- PERSONAL BACKGROUND
PE_CAPITAL_4_6	DECLINED FUNDING- INSUFFICIENT COLLATERAL
PE_CAPITAL_4_7	DECLINED FUNDING- BUSINESS PLAN
PE_CAPITAL_4_8	DECLINED FUNDING- TOO RISKY
PE_CAPITAL_4_9	DECLINED FUNDING- UNDESIRABLE INDUSTRY
PE_CAPITAL_4_10	DECLINED FUNDING- UNDESIRABLE LOCATION
PE_CAPITAL_4_11	DECLINED FUNDING- NO RELATIONSHIP WITH BANK
PE_CAPITAL_4_12	DECLINED FUNDING- NOT GIVEN A REASON
PE_CAPITAL_4_13	DECLINED FUNDING- OTHER
PE_CAPITAL_5_1_Y3	NOT REQUEST GRANT- FIND GRANT OPPORTUNITIES
PE_CAPITAL_5_2_Y3	NOT REQUEST GRANT- DID NOT QUALIFY
PE_CAPITAL_5_3_Y3	NOT REQUEST GRANT- THOUGHT IT WAS UNLIKELY
PE_CAPITAL_5_4_Y3	NOT REQUEST GRANT- TOO DIFFICULT
PE_CAPITAL_5_5_Y3	NOT REQUEST GRANT- AVAILABLE FUNDING AMOUNT TOO SMALL
PE_CAPITAL_5_6_Y3	NOT REQUEST GRANT- OTHER
PE_CAPITAL_5_7_Y3	NOT REQUEST GRANT- DID NOT NEED GRANT FUNDING

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<b>Variable Name</b>	<b>Variable Label</b>
PE_CAPITAL_6_1_Y3	NOT REQUEST BANK- POOR CREDIT SCORE
PE_CAPITAL_6_2_Y3	NOT REQUEST BANK- LACK OF RELATIONSHIP
PE_CAPITAL_6_3_Y3	NOT REQUEST BANK- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS
PE_CAPITAL_6_4_Y3	NOT REQUEST BANK- EXPECT TO BE DECLINED
PE_CAPITAL_6_5_Y3	NOT REQUEST BANK- OTHER
PE_CAPITAL_6_6_Y3	NOT REQUEST BANK- DID NOT NEED FUNDING FROM BANK
PE_CAPITAL_7_1_Y3	NOT FUNDING FOLLOWING- POOR CREDIT SCORE
PE_CAPITAL_7_2_Y3	NOT FUNDING FOLLOWING- LACK OF RELATIONSHIP
PE_CAPITAL_7_3_Y3	NOT FUNDING FOLLOWING- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS
PE_CAPITAL_7_4_Y3	NOT FUNDING FOLLOWING- EXPECT TO BE DECLINED
PE_CAPITAL_7_5_Y3	NOT FUNDING FOLLOWING- OTHER
PE_CAPITAL_7_6_Y3	NOT FUNDING FOLLOWING- DID NOT NEED FUNDING FROM THIS/THESE SOURCE(S)
PE_STOPREASON_1_1	STOP WORKING FOR YOURSELF FACTORS- LACK OF FINANCIAL RESOURCES
PE_STOPREASON_1_2	STOP WORKING FOR YOURSELF FACTORS- LACK OF TIME
PE_STOPREASON_1_3	STOP WORKING FOR YOURSELF FACTORS- LOST FOCUS
PE_STOPREASON_1_4	STOP WORKING FOR YOURSELF FACTORS- NO SUPPORT
PE_STOPREASON_1_5	STOP WORKING FOR YOURSELF FACTORS- DIFFICULTY WITH PARTNERS
PE_STOPREASON_1_6	STOP WORKING FOR YOURSELF FACTORS- FAMILY NOT SUPPORTIVE
PE_STOPREASON_1_7	STOP WORKING FOR YOURSELF FACTORS- TOO RISKY
PE_STOPREASON_1_8	STOP WORKING FOR YOURSELF FACTORS- MAJOR LIFE EVENT
PE_STOPREASON_1_9	STOP WORKING FOR YOURSELF FACTORS- NEW JOB
PE_STOPREASON_1_10	STOP WORKING FOR YOURSELF FACTORS- PROMOTION AT WORK

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<b>Variable Name</b>	<b>Variable Label</b>
PE_STOPREASON_1_11	STOP WORKING FOR YOURSELF FACTORS- BACK TO SCHOOL
PE_STOPREASON_1_12	STOP WORKING FOR YOURSELF FACTORS- NEEDED HEALTH INSURANCE
PE_STOPREASON_1_13	STOP WORKING FOR YOURSELF FACTORS- OTHER FACTOR
PE_STOPREASON_2	STOP WORKING FOR YOURSELF - PRIMARY REASON
PE_STOPREASON_3	STOP WORKING FOR YOURSELF - SECONDARY REASON
BO_STARTBIZ_1_Y3_RUF	PUF VARIABLE: WHAT YEAR DID YOU START - Y3
BO_ACQOWN_1	INITIALLY ACQUIRE OWNERSHIP OF BUSINESS
BO_OWNERSHIP_1	BUSINESS OWNERSHIP- SELF, SPOUSE, AND/OR OTHER
BO_OWNERSHIP_2	BUSINESS OWNERSHIP- TOTAL NUMBER OTHERS
BO_LEGALSTAT_1	BUSINESS LEGAL FORM OF ORGANIZATION
BO_BIZTYPE_1	BUSINESS TYPE
BO_CLIENT_1	WORK PRIMARILY FOR ONE CLIENT
BO_WORKHOME_1	PRIMARY LOCATION WORKED
BO_BIZEMERGE_1	ORIGIN OF WORK/ BUSINESS
BO_COLLAB_1	BUSINESS CONCEPT ON OWN OR COLLABORATING
BO_ADDFINANCE_1	APPLY OR REQUEST ADDITIONAL FINANCING
BO_ADDFINANCE_2_1	WHERE APPLY FOR ADDITIONAL FINANCING- PERSONAL HOME EQUITY LOAN
BO_ADDFINANCE_2_2	WHERE APPLY FOR ADDITIONAL FINANCING- PERSONAL CREDIT CARD
BO_ADDFINANCE_2_3	WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS CREDIT CARD
BO_ADDFINANCE_2_4	WHERE APPLY FOR ADDITIONAL FINANCING- GOVERNMENT-GUARANTEED BUSINESS LOAN
BO_ADDFINANCE_2_5	WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS LOAN FROM BANK
BO_ADDFINANCE_2_6	WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS LOAN FROM GOVERNMENT

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<b>Variable Name</b>	<b>Variable Label</b>
BO_ADDFINANCE_2_7	WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS LOAN FROM FAMILY
BO_ADDFINANCE_2_8	WHERE APPLY FOR ADDITIONAL FINANCING- INVESTMENT BY VENTURE CAPITALISTS
BO_ADDFINANCE_2_9	WHERE APPLY FOR ADDITIONAL FINANCING- CROWDFUNDING
BO_ADDFINANCE_2_10	WHERE APPLY FOR ADDITIONAL FINANCING- GRANTS
BO_ADDFINANCE_2_11	WHERE APPLY FOR ADDITIONAL FINANCING- OTHER CAPITAL SOURCES
BO_ADDFINANCE_INSTITUTION_1_1	WHICH INSTITUTION REQUESTED CAPITAL FROM- SMALL LOCAL BANK
BO_ADDFINANCE_INSTITUTION_1_2	WHICH INSTITUTION REQUESTED CAPITAL FROM- LARGE NATIONAL BANK
BO_ADDFINANCE_INSTITUTION_1_3	WHICH INSTITUTION REQUESTED CAPITAL FROM- FINANCIAL SERVICES COMPANY
BO_ADDFINANCE_INSTITUTION_1_4	WHICH INSTITUTION REQUESTED CAPITAL FROM- ONLINE LENDER
BO_ADDFINANCE_INSTITUTION_1_5	WHICH INSTITUTION REQUESTED CAPITAL FROM- CREDIT UNION
BO_ADDFINANCE_INSTITUTION_1_6	WHICH INSTITUTION REQUESTED CAPITAL FROM- FINANCE COMPANY
BO_ADDFINANCE_INSTITUTION_1_7	WHICH INSTITUTION REQUESTED CAPITAL FROM- ALTERNATIVE FINANCIAL SOURCE
BO_ADDFINANCE_INSTITUTION_1_8	WHICH INSTITUTION REQUESTED CAPITAL FROM- CDFI
BO_ADDFINANCE_INSTITUTION_1_9	WHICH INSTITUTION REQUESTED CAPITAL FROM- OTHER INSTITUTION
BO_GRANT_TYPE_1_1	SOURCE REQUESTED GRANT CAPITAL- GOVERNMENT SOURCE
BO_GRANT_TYPE_1_2	SOURCE REQUESTED GRANT CAPITAL- PRIVATE INSTITUTION
BO_GRANT_TYPE_1_3	SOURCE REQUESTED GRANT CAPITAL- NON-PROFIT ORGANIZATION
BO_GRANT_TYPE_1_4	SOURCE REQUESTED GRANT CAPITAL- OTHER GRANT SOURCE

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<b>Variable Name</b>	<b>Variable Label</b>
BO_ADDFINANCE_WS1_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL
BO_ADDFINANCE_WS2_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL/BUSINESS CREDIT CARD
BO_ADDFINANCE_WS3_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- LOCAL/NATIONAL BANK
BO_ADDFINANCE_WS4_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- FINANCIAL INSTITUTION
BO_ADDFINANCE_WS5_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- CROWDFUNDING/COMMUNITY DEVELOPMENT
BO_ADDFINANCE_WS6_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- GOVERNMENT SOURCE
BO_ADDFINANCE_WS7_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- BUSINESS LOAN FROM FAMILY
BO_ADDFINANCE_WS8_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- VENTURE CAPITALISTS
BO_ADDFINANCE_WS9_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- OTHER
BO_ADDFINANCE_3A	CAPITAL APPLIED DID YOU RECEIVE- BUSINESS CARD
BO_ADDFINANCE_3B	CAPITAL APPLIED DID YOU RECEIVE- GOVERNMENT-GUARANTEED BUSINESS LOAN
BO_ADDFINANCE_3C	CAPITAL APPLIED DID YOU RECEIVE- BUSINESS LOAN FROM A BANK
BO_ADDFINANCE_3D	CAPITAL APPLIED DID YOU RECEIVE- BUSINESS FROM GOVERNMENT
BO_ADDFINANCE_3E	CAPITAL APPLIED DID YOU RECEIVE- BUSINESS LOAN FROM FAMILY
BO_ADDFINANCE_3F	CAPITAL APPLIED DID YOU RECEIVE- INVESTMENT BY VENTURE CAPITALIST
BO_ADDFINANCE_3G	CAPITAL APPLIED DID YOU RECEIVE- CROWDFUNDING
BO_ADDFINANCE_3H	CAPITAL APPLIED DID YOU RECEIVE- GRANTS
BO_ADDFINANCE_3I	CAPITAL APPLIED DID YOU RECEIVE- OTHER
BO_ADDFINANCE_4A	CAPITAL NOT USE NOT RECEIVE- BUSINESS CREDIT CARD
BO_ADDFINANCE_4B	CAPITAL NOT USE NOT RECEIVE- GOVERNMENT-GUARANTEED BUSINESS LOAN

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<b>Variable Name</b>	<b>Variable Label</b>
BO_ADDFINANCE_4C	CAPITAL NOT USE NOT RECEIVE- BUSINESS LOAN FROM A BANK
BO_ADDFINANCE_4D	CAPITAL NOT USE NOT RECEIVE- BUSINESS LOAN FROM GOVERNMENT
BO_ADDFINANCE_4E	CAPITAL NOT USE NOT RECEIVE- BUSINESS LOAN FROM FAMILY
BO_ADDFINANCE_4F	CAPITAL NOT USE NOT RECEIVE- INVESTMENT BY VENTURE CAPITALIST
BO_ADDFINANCE_4G	CAPITAL NOT USE NOT RECEIVE- CROWDFUNDING
BO_ADDFINANCE_4H	CAPITAL NOT USE NOT RECEIVE- GRANTS
BO_ADDFINANCE_5_1	DECLINED FUNDING ADDITIONAL- POOR CREDIT SCORE
BO_ADDFINANCE_5_2	DECLINED FUNDING ADDITIONAL- CREDIT HISTORY
BO_ADDFINANCE_5_3	DECLINED FUNDING ADDITIONAL- MISSED PAYMENTS
BO_ADDFINANCE_5_4	DECLINED FUNDING ADDITIONAL- AGE OF BUSINESS
BO_ADDFINANCE_5_5	DECLINED FUNDING ADDITIONAL- PERSONAL BACKGROUND
BO_ADDFINANCE_5_6	DECLINED FUNDING ADDITIONAL- COLLATERAL
BO_ADDFINANCE_5_7	DECLINED FUNDING ADDITIONAL- BUSINESS PLAN
BO_ADDFINANCE_5_8	DECLINED FUNDING ADDITIONAL- TOO RISKY
BO_ADDFINANCE_5_9	DECLINED FUNDING ADDITIONAL- UNDESIRABLE INDUSTRY
BO_ADDFINANCE_5_10	DECLINED FUNDING ADDITIONAL- UNDESIRABLE LOCATION
BO_ADDFINANCE_5_11	DECLINED FUNDING ADDITIONAL- NO RELATIONSHIP WITH BANK
BO_ADDFINANCE_5_12	DECLINED FUNDING ADDITIONAL- NOT GIVEN A REASON
BO_ADDFINANCE_5_13	DECLINED FUNDING ADDITIONAL- OTHER
BO_ADDFINANCE_6_1_Y3	NOT REQUEST GRANT FUNDING- FIND OPPORTUNITIES
BO_ADDFINANCE_6_2_Y3	NOT REQUEST GRANT FUNDING- QUALIFY FOR GRANT
BO_ADDFINANCE_6_3_Y3	NOT REQUEST GRANT FUNDING- UNLIKELY RECEIVE GRANT
BO_ADDFINANCE_6_4_Y3	NOT REQUEST GRANT FUNDING- TOO DIFFICULT
BO_ADDFINANCE_6_5_Y3	NOT REQUEST GRANT FUNDING- AVAILABLE GRANT FUNDING TOO SMALL
BO_ADDFINANCE_6_6_Y3	NOT REQUEST GRANT FUNDING- OTHER
BO_ADDFINANCE_6_7_Y3	NOT REQUEST GRANT FUNDING- DID NOT NEED GRANT FUNDING

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<b>Variable Name</b>	<b>Variable Label</b>
BO_ADDFINANCE_7_1_Y3	NOT REQUEST FROM A BANK- POOR CREDIT SCORE
BO_ADDFINANCE_7_2_Y3	NOT REQUEST FROM A BANK- LACK OF RELATIONSHIP
BO_ADDFINANCE_7_3_Y3	NOT REQUEST FROM A BANK- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS
BO_ADDFINANCE_7_4_Y3	NOT REQUEST FROM A BANK- EXPECTED TO BE DECLINED
BO_ADDFINANCE_7_5_Y3	NOT REQUEST FROM A BANK- OTHER
BO_ADDFINANCE_7_6_Y3	NOT REQUEST FROM A BANK- I DID NOT NEED FUNDING FROM A BANK
BO_ADDFINANCE_8_1_Y3	NOT REQUEST FROM THE FOLLOWING- POOR CREDIT SCORE
BO_ADDFINANCE_8_2_Y3	NOT REQUEST FROM THE FOLLOWING- LACK OF RELATIONSHIP
BO_ADDFINANCE_8_3_Y3	NOT REQUEST FROM THE FOLLOWING- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS
BO_ADDFINANCE_8_4_Y3	NOT REQUEST FROM THE FOLLOWING- EXPECTED TO BE DECLINED
BO_ADDFINANCE_8_5_Y3	NOT REQUEST FROM THE FOLLOWING- OTHER
BO_ADDFINANCE_8_6_Y3	NOT REQUEST FROM THE FOLLOWING- DID NOT NEED FUNDING FROM A BANK
BO_ADDFINANCE_REASON_1	REASON FOR ADDITIONAL FINANCING AFTER START-UP - MEET CURRENT EXPENSES
BO_ADDFINANCE_REASON_2	REASON FOR ADDITIONAL FINANCING AFTER START-UP - REFINANCE OR PAY DOWN DEBT
BO_ADDFINANCE_REASON_3	REASON FOR ADDITIONAL FINANCING AFTER START-UP - HIRE NEW EMPLOYEES
BO_ADDFINANCE_REASON_4	REASON FOR ADDITIONAL FINANCING AFTER START-UP - SECURE NEW BUSINESS LOCATION
BO_ADDFINANCE_REASON_5	REASON FOR ADDITIONAL FINANCING AFTER START-UP - NEW TECHNOLOGIES
BO_ADDFINANCE_REASON_6	REASON FOR ADDITIONAL FINANCING AFTER START-UP - NEW/IMPROVED EQUIPMENT
BO_ADDFINANCE_REASON_7	REASON FOR ADDITIONAL FINANCING AFTER START-UP - NEW BUSINESS RELATIONSHIPS
BO_ADDFINANCE_REASON_8	REASON FOR ADDITIONAL FINANCING AFTER START-UP - PROFESSIONAL DEVELOPMENT

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
BO_ADDFINANCE_REASON_9	REASON FOR ADDITIONAL FINANCING AFTER START-UP - OTHER
BO_EMPLOYEES_1_1_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- FULL-TIME PAID EMPLOYEES
BO_EMPLOYEES_1_2_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- PART-TIME PAID EMPLOYEES
BO_EMPLOYEES_1_3_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- PAID DAY LABORERS
BO_EMPLOYEES_1_4_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- TEMPORARY STAFFING AND LEASED EMPLOYEES
BO_EMPLOYEES_1_5_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- CONTRACTORS
BO_EMPLOYEES_1_6_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- UNPAID EMPLOYEES
BO_EMPLOYEES_1_7_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- OTHER
BO_EMPLOYEES_1_8_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- NONE
BO_NUMEMPLOY_1_Y2_RUF	RUF VARIABLE: NUMBER OF WORKERS USED- Y2
DOV_MICROBIZ	MICRO BUSINESS FLAG
BO_IMPACT_1	BUSINESS IS MISSION-DRIVEN
BO_IMPACT_2_1	BUSINESS MISSION DRIVEN - SOCIAL MISSION
BO_IMPACT_2_2	BUSINESS MISSION DRIVEN - SUPPORTS LOCAL CAUSE
BO_IMPACT_2_3	BUSINESS MISSION DRIVEN - ENVIRONMENTAL SUSTAINABILITY
BO_IMPACT_2_4	BUSINESS MISSION DRIVEN - OTHER
BO_TAX_FILING_1	CONFIDENCE IN MAXIMIZING TAX BENEFITS
BO_WEEKSWK_1	WEEKS SPEND MANAGING OR WORKING IN THIS BUSINESS
BO_HOURSWK_1	AVERAGE NUMBER OF HOURS PER WEEK MANAGING OR WORKING IN YOUR BUSINESS
BO_WEEKSWK_2	IN LAST YEAR HOW MANY WEEKS SPEND MANAGING OR WORKING IN YOUR BUSINESS
BO_HOURSWK_2	IN LAST YEAR AVERAGE NUMBER OF HOURS SPENT MANAGING OR WORKING IN YOUR BUSINESS

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<b>Variable Name</b>	<b>Variable Label</b>
BO_EMPBENEFIT_1_1	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- HEALTH INSURANCE
BO_EMPBENEFIT_1_2	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- RETIREMENT PLANS
BO_EMPBENEFIT_1_3	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PROFIT SHARING
BO_EMPBENEFIT_1_4	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PAID HOLIDAYS
BO_EMPBENEFIT_1_5	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PAID SICK LEAVE
BO_EMPBENEFIT_1_6	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PAID PARENTAL OR FAMILY LEAVE
BO_EMPBENEFIT_1_7	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- TUITION ASSISTANCE
BO_EMPBENEFIT_1_8	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- OTHER BENEFIT
BO_EMPBENEFIT_1_9	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- NONE OF THE ABOVE
BO_ONLINE_1	DO YOU HAVE A WEBSITE OR SOCIAL MEDIA PRESENCE
REMOTE_2	WORK REMOTELY
REMOTE_3	REMOTE WORK POLICY
BO_CASH	CASH ON HAND
BO_REVENUE_1_RUF	RUF VARIABLE: AMOUNT OF INCOME OR SALES AND OPERATING REVENUES
BO_REVENUE_2_RUF	RUF VARIABLE: THE LAST YEAR AMOUNT OF INCOME OR SALES AND OPERATING REVENUES
BUSINESS_INTERRUPTIONS_1_1	FOLLOWING INTERRUPTIONS- DOMESTIC DELAYS
BUSINESS_INTERRUPTIONS_1_2	FOLLOWING INTERRUPTIONS- FOREIGN DELAYS
BUSINESS_INTERRUPTIONS_1_3	FOLLOWING INTERRUPTIONS- ALTERNATIVE DOMESTIC
BUSINESS_INTERRUPTIONS_1_4	FOLLOWING INTERRUPTIONS- ALTERNATIVE FOREIGN
BUSINESS_INTERRUPTIONS_1_5	FOLLOWING INTERRUPTIONS- PRODUCTION DELAYS
BUSINESS_INTERRUPTIONS_1_6	FOLLOWING INTERRUPTIONS- DELIVERY/SHIPPING

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<b>Variable Name</b>	<b>Variable Label</b>
BUSINESS_INTERRUPTIONS_1_7	FOLLOWING INTERRUPTIONS- OTHER
BUSINESS_INTERRUPTIONS_1_8	FOLLOWING INTERRUPTIONS- NONE
BO_PLMARGIN_1	DID YOU HAVE PROFITS LOSSES OR BREAK EVEN
BO_PRIMARYINC_1	DOES YOUR WORK PROVIDE PRIMARY SOURCE OF HOUSEHOLD INCOME
BO_PRIMARYINC_2	THE LAST YEAR DID YOUR WORK PROVIDE PRIMARY SOURCE OF HOUSEHOLD INCOME
BO_GOALS_1	TOP GOAL FOR THE NEXT FIVE YEARS
BO_GOALS_2	ACCESS TO SUPPORT AND RESOURCES IN COMMUNITY TO MEET BUSINESS GOALS
BO_CHALLENGE_1_1	FINANCIAL CHALLENGES- NOT BEING ABLE TO ACCESS HEALTH INSURANCE
BO_CHALLENGE_1_2	FINANCIAL CHALLENGES- NOT HAVING ACCESS TO EMPLOYER-PROVIDED BENEFITS
BO_CHALLENGE_1_3	FINANCIAL CHALLENGES- PERSONAL FINANCES
BO_CHALLENGE_1_4	FINANCIAL CHALLENGES- ACCESSING CAPITAL
BO_CHALLENGE_1_5	FINANCIAL CHALLENGES- MAKING RENT PAYMENTS
BO_CHALLENGE_1_6	FINANCIAL CHALLENGES- DECREASING SALES
BO_CHALLENGE_1_7	FINANCIAL CHALLENGES- INCREASING BUSINESS COSTS
BO_CHALLENGE_1_8	FINANCIAL CHALLENGES- NONE OF THE ABOVE
BO_CHALLENGE_2_1_Y2	BUSINESS OPERATIONS CHALLENGES- MAINTAINING BUSINESS LICENSE- Y2
BO_CHALLENGE_2_2_Y2	BUSINESS OPERATIONS CHALLENGES- DOING MY TAXES- Y2
BO_CHALLENGE_2_3_Y2	BUSINESS OPERATIONS CHALLENGES- NAVIGATING GOVERNMENT REGULATIONS- Y2
BO_CHALLENGE_2_4_Y2	BUSINESS OPERATIONS CHALLENGES- BUSINESS OPERATIONS CHALLENGES- NONE OF THE ABOVE- Y2
BO_CHALLENGE_3_1_Y2	CUSTOMER REACH CHALLENGES- FINDING CUSTOMERS- Y2
BO_CHALLENGE_3_2_Y2	CUSTOMER REACH CHALLENGES- KEEPING EXISTING CUSTOMERS- Y2
BO_CHALLENGE_3_3_Y2	CUSTOMER REACH CHALLENGES- SETTING UP ONLINE PRESENCE- Y2

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<b>Variable Name</b>	<b>Variable Label</b>
BO_CHALLENGE_3_4_Y2	CUSTOMER REACH CHALLENGES- IDENTIFYING BUSINESS OPPORTUNITIES- Y2
BO_CHALLENGE_3_5_Y2	CUSTOMER REACH CHALLENGES- NONE OF THE ABOVE- Y2
BO_CHALLENGE_4_1_Y2	RESOURCE OR SUPPORT CHALLENGES- FINDING PROFESSIONAL SUPPORT- Y2
BO_CHALLENGE_4_2_Y2	RESOURCE OR SUPPORT CHALLENGES- FINDING ROLE MODELS- Y2
BO_CHALLENGE_4_3_Y2	RESOURCE OR SUPPORT CHALLENGES- GETTING SUPPORT FROM FAMILY- Y2
BO_CHALLENGE_4_4_Y2	RESOURCE OR SUPPORT CHALLENGES- GETTING SUPPORT FROM MY COMMUNITY- Y2
BO_CHALLENGE_4_5_Y2	RESOURCE OR SUPPORT CHALLENGES- BALANCING WORK AND FAMILY- Y2
BO_CHALLENGE_4_6_Y2	RESOURCE OR SUPPORT CHALLENGES- FEELING BURNT OUT- Y2
BO_CHALLENGE_4_7_Y2	RESOURCE OR SUPPORT CHALLENGES- MAJOR LIFE EVENT- Y2
BO_CHALLENGE_4_8_Y2	RESOURCE OR SUPPORT CHALLENGES- FINDING TIME- Y2
BO_CHALLENGE_4_9_Y2	RESOURCE OR SUPPORT CHALLENGES- GROWING NETWORK- Y2
BO_CHALLENGE_4_10_Y2	RESOURCE OR SUPPORT CHALLENGES- EDUCATIONAL MATERIALS- Y2
BO_CHALLENGE_4_11_Y2	RESOURCE OR SUPPORT CHALLENGES- NONE OF THE ABOVE- Y2
BO_CHALLENGE_5_1_Y2	ECONOMY OR MARKET CHALLENGES- FINDING OR RETAINING QUALIFIED EMPLOYEES- Y2
BO_CHALLENGE_5_2_Y2	ECONOMY OR MARKET CHALLENGES- COMPETING AGAINST OTHER BUSINESSES- Y2
BO_CHALLENGE_5_3_Y2	ECONOMY OR MARKET CHALLENGES- SUPPLY CHAIN ISSUES- Y2
BO_CHALLENGE_5_4_Y2	ECONOMY OR MARKET CHALLENGES- DECREASING DEMAND FOR MY PRODUCT- Y2
BO_CHALLENGE_5_5_Y2	ECONOMY OR MARKET CHALLENGES- UNFAVORABLE ECONOMY- Y2

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<b>Variable Name</b>	<b>Variable Label</b>
BO_CHALLENGE_5_6_Y2	ECONOMY OR MARKET CHALLENGES- NAVIGATING REQUIREMENTS- Y2
BO_CHALLENGE_5_7_Y2	ECONOMY OR MARKET CHALLENGES- NONE OF THE ABOVE- Y2
BO_CHALLENGE_6	FACING OTHER CHALLENGES
BO_CHALLENGE_ADDRESS_1_1	TAKE ACTION- SPOKE WITH FRIEND
BO_CHALLENGE_ADDRESS_1_2	TAKE ACTION- MENTOR
BO_CHALLENGE_ADDRESS_1_3	TAKE ACTION- INDUSTRY EXPERTS
BO_CHALLENGE_ADDRESS_1_4	TAKE ACTION- PROFESSIONAL ADVICE
BO_CHALLENGE_ADDRESS_1_5	TAKE ACTION- ATTENDED TRAININGS
BO_CHALLENGE_ADDRESS_1_6	TAKE ACTION- APPLIED SUPPORT PROGRAM
BO_CHALLENGE_ADDRESS_1_7	TAKE ACTION- OTHER
BO_CHALLENGE_ADDRESS_1_8	TAKE ACTION- NONE OF THE ABOVE
BO_CHALLENGE_ENDA_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- NOT ACCESS HEALTH INSURANCE- Y2
BO_CHALLENGE_ENDB_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- NOT ACCESS TO EMPLOYER BENEFITS- Y2
BO_CHALLENGE_ENDC_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- CHALLENGES WITH PERSONAL FINANCES- Y2
BO_CHALLENGE_ENDD_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- ACCESSING CAPITAL- Y2
BO_CHALLENGE_ENDE_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- MAKING RENT PAYMENTS- Y2
BO_CHALLENGE_ENDF_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- DECREASING SALES- Y2
BO_CHALLENGE_ENDG_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- INCREASING BUSINESS COSTS- Y2
BO_CHALLENGE_ENDH_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- MAINTAINING BUSINESS LICENSE- Y2
BO_CHALLENGE_ENDI_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- DOING MY TAXES- Y2
BO_CHALLENGE_ENDJ_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- NAVIGATING GOVERNMENT REGULATIONS- Y2

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<b>Variable Name</b>	<b>Variable Label</b>
BO_CHALLENGE_ENDK_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING CUSTOMERS- Y2
BO_CHALLENGE_ENDL_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- KEEPING EXISTING CUSTOMERS- Y2
BO_CHALLENGE_ENDM_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- SETTING UP THE BUSINESS- Y2
BO_CHALLENGE_ENDN_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- BUSINESS OPPORTUNITIES- Y2
BO_CHALLENGE_ENDO_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING PROFESSIONAL SUPPORT- Y2
BO_CHALLENGE_ENDP_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING ROLE MODELS- Y2
BO_CHALLENGE_ENDQ_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- GETTING SUPPORT FROM FAMILY- Y2
BO_CHALLENGE_ENDR_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- GETTING SUPPORT FROM COMMUNITY- Y2
BO_CHALLENGE_ENDS_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- BALANCING WORK AND FAMILY- Y2
BO_CHALLENGE_ENDT_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FEELING BURNT OUT- Y2
BO_CHALLENGE_ENDU_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- MAJOR LIFE EVENT- Y2
BO_CHALLENGE_ENDV_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING TIME- Y2
BO_CHALLENGE_ENDW_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- GROWING NETWORK- Y2
BO_CHALLENGE_ENDX_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- EDUCATIONAL MATERIALS- Y2
BO_CHALLENGE_ENDY_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING QUALIFIED EMPLOYEES- Y2
BO_CHALLENGE_ENDZ_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- COMPETING AGAINST OTHER BUSINESS- Y2
BO_CHALLENGE_ENDAA_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- SUPPLY CHAIN ISSUES- Y2

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<b>Variable Name</b>	<b>Variable Label</b>
BO_CHALLENGE_ENDBB_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- DECREASING DEMAND FOR PRODUCT- Y2
BO_CHALLENGE_ENDCC_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- UNFAVORABLE ECONOMY- Y2
BO_CHALLENGE_ENDDD_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- HIRING EMPLOYEES- Y2
BO_REASONS_1_Y2	PRIMARY REASON FOR STOPPING- Y2
BO_REASONS_2_Y2	SECOND MOST IMPORTANT REASON FOR STOPPING- Y2
BO_SERVICES_1_1	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - QUALIFIED EMPLOYEES
BO_SERVICES_1_2	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - LARGER BUSINESS COMPETITION
BO_SERVICES_1_3	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - NETWORKING OPPORTUNITIES
BO_SERVICES_1_4	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - MENTORSHIP
BO_SERVICES_1_5	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - CONSULT WITH INDUSTRY EXPERTS
BO_SERVICES_1_6	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - ADVICE FROM BUSINESS EXPERTS
BO_SERVICES_1_7	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - ONE ON ONE COACHING
BO_SERVICES_1_8	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - TRAININGS OR WORKSHOPS
BO_SERVICES_1_9	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - BUSINESS COHORT PROGRAMS
BO_SERVICES_1_10	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - SDBC SERVICES
BO_SERVICES_1_11	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - LOCAL EDUCATION INST SERVICES
BO_SERVICES_1_12	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - OTHER
BO_SERVICES_2	MOST PREFERRED TYPE OF BUSINESS SUPPORT SERVICES IN COMMUNITY

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<b>Variable Name</b>	<b>Variable Label</b>
BO_SERVICES_3	SECOND MOST PREFERRED TYPE OF BUSINESS SUPPORT SERVICES IN COMMUNITY
BO_LENGTH_1	HOW LONG DO YOU SEE YOURSELF
BO_POSTPLANS_1	WHAT ARE YOUR PLANS FOR AFTER YOU FINISH
BO_POSTPLANS_2	WHAT DID YOU DO IMMEDIATELY AFTER YOU FINISHED
BO_NUMPREVBIZ_1	HOW MANY PREVIOUS BUSINESSES HAVE YOU OWNED
BO_EXITSTRAT_1_Y2	HOW YOU CLOSED OR ENDED YOUR BUSINESS OR STOPPED WORKING FOR YOURSELF- Y2
BO_INDUSTRY_1	WHAT INDUSTRY BEST CLASSIFIES
GP_CONSIDER_1_1_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- WHAT KIND OF BUSINESS- Y2
GP_CONSIDER_1_2_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- TOO RISKY- Y2
GP_CONSIDER_1_3_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- LOCAL COMMUNITY- Y2
GP_CONSIDER_1_4_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- DON'T HAVE ENOUGH SAVINGS- Y2
GP_CONSIDER_1_5_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- ACCESSING FINANCING- Y2
GP_CONSIDER_1_6_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- FAMILY NOT SUPPORTIVE- Y2
GP_CONSIDER_1_7_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- SEEMS TOO CHALLENGING- Y2
GP_CONSIDER_1_8_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- UNCERTAIN ECONOMY- Y2
GP_CONSIDER_1_9_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- TOO MUCH TIME- Y2
GP_CONSIDER_1_10_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- I LIKE MY CURRENT JOB- Y2
GP_CONSIDER_1_11_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- NEED EMPLOYER BENEFITS- Y2
GP_CONSIDER_1_12_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- DON'T HAVE SKILLS- Y2
GP_CONSIDER_1_13_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- DON'T KNOW WHERE TO GO- Y2

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
GP_CONSIDER_1_14_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- MAJOR LIFE EVENT- Y2
GP_CONSIDER_1_15_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- RETIRED- Y2
GP_CONSIDER_1_16_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- HEALTH REASONS- Y2
GP_CONSIDER_1_17_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- CREDIT SCORE- Y2
GP_CONSIDER_1_18_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- OTHER REASON- Y2
GP_CONSIDER_2_Y2	PRIMARY REASON FOR NOT STARTING- Y2
GP_CONSIDER_3_Y2	SECOND MOST IMPORTANT REASON FOR NOT STARTING- Y2
ENTR_CHALLENGES_1_1	THREE BIGGEST CHALLENGES- HEALTH INSURANCE
ENTR_CHALLENGES_1_2	THREE BIGGEST CHALLENGES- TAX PAYMENTS
ENTR_CHALLENGES_1_3	THREE BIGGEST CHALLENGES- CUSTOMERS
ENTR_CHALLENGES_1_4	THREE BIGGEST CHALLENGES- BALANCING
ENTR_CHALLENGES_1_5	THREE BIGGEST CHALLENGES- LONG HOURS
ENTR_CHALLENGES_1_6	THREE BIGGEST CHALLENGES- MOTIVATION
ENTR_CHALLENGES_1_7	THREE BIGGEST CHALLENGES- MAKING ENOUGH MONEY
ENTR_CHALLENGES_1_8	THREE BIGGEST CHALLENGES- REGULATIONS
ENTR_CHALLENGES_1_9	THREE BIGGEST CHALLENGES- RETAINING EMPLOYEES
ENTR_CHALLENGES_1_10	THREE BIGGEST CHALLENGES- COMPETING
ENTR_CHALLENGES_1_11	THREE BIGGEST CHALLENGES- ECONOMY
GP_EMPLOYEELENGTH_1	HOW LONG WORK THERE
GP_EMPLOYERLENGTH_1	BUSINESS BEEN IN EXISTENCE
GP_NUMEMPSTART_1	HOW MANY PEOPLE WORK FOR THIS EMPLOYER
GP_WEEKSWK_1	HOW MANY WEEKS DID YOU WORK
GP_HOURSWK_1	HOW MANY HOURS DID YOU USUALLY WORK EACH WEEK
GP_EMPBENEFIT_1_1	EMPLOYEE BENEFITS PAID BY EMPLOYER- HEALTH INSURANCE
GP_EMPBENEFIT_1_2	EMPLOYEE BENEFITS PAID BY EMPLOYER- RETIREMENT PLANS
GP_EMPBENEFIT_1_3	EMPLOYEE BENEFITS PAID BY EMPLOYER- PROFIT SHARING

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
GP_EMPBENEFIT_1_4	EMPLOYEE BENEFITS PAID BY EMPLOYER- PAID HOLIDAYS
GP_EMPBENEFIT_1_5	EMPLOYEE BENEFITS PAID BY EMPLOYER- PAID SICK LEAVE
GP_EMPBENEFIT_1_6	EMPLOYEE BENEFITS PAID BY EMPLOYER- PAID PARENTAL LEAVE
GP_EMPBENEFIT_1_7	EMPLOYEE BENEFITS PAID BY EMPLOYER- TUITION ASSISTANCE
GP_EMPBENEFIT_1_8	EMPLOYEE BENEFITS PAID BY EMPLOYER- OTHER BENEFIT
GP_EMPBENEFIT_1_9	EMPLOYEE BENEFITS PAID BY EMPLOYER- NONE OF THE ABOVE
REMOTE_1	ALLOWED TO WORK REMOTELY
GP_NEWJOB_1A	NEXT YEAR HOW LIKELY IS IT- STAY WITH CURRENT EMPLOYMENT ARRANGEMENT
GP_NEWJOB_1B	NEXT YEAR HOW LIKELY IS IT- LOOK FOR A DIFFERENT JOB
GP_NEWJOB_1C	NEXT YEAR HOW LIKELY IS IT- LOOK FOR ANOTHER JOB IN ADDITION TO CURRENT JOB
GP_NEWJOB_1D	NEXT YEAR HOW LIKELY IS IT- START OWN BUSINESS
GP_NEWJOB_1E	NEXT YEAR HOW LIKELY IS IT- START WORKING FOR YOURSELF
GP_NEWJOB_1F	NEXT YEAR HOW LIKELY IS IT- ENGAGE IN GIG WORK AS PRIMARY INCOME
GP_NEWJOB_1G	NEXT YEAR HOW LIKELY IS IT- ENGAGE IN GIG WORK AS SECONDARY INCOME
GP_NEWJOB_1H	NEXT YEAR HOW LIKELY IS IT- RETIRE
GP_NEWJOB_1I	NEXT YEAR HOW LIKELY IS IT- EXIT THE LABOR FORCE
GP_NEWJOB_1J	NEXT YEAR HOW LIKELY IS IT- GO BACK TO SCHOOL
GP_NEWJOB_2A	NEXT YEAR HOW LIKELY IS IT YOU WILL- TAKE A JOB
GP_NEWJOB_2B	NEXT YEAR HOW LIKELY IS IT YOU WILL- START OWN BUSINESS
GP_NEWJOB_2C	NEXT YEAR HOW LIKELY IS IT YOU WILL- START WORKING FOR YOURSELF
GP_NEWJOB_2D	NEXT YEAR HOW LIKELY IS IT YOU WILL- ENGAGE IN GIG WORK AS PRIMARY INCOME
GP_NEWJOB_2E	NEXT YEAR HOW LIKELY IS IT YOU WILL- ENGAGE IN GIG WORK AS SECONDARY INCOME
GP_NEWJOB_2F	NEXT YEAR HOW LIKELY IS IT YOU WILL- GO BACK TO SCHOOL
TECH_1	BUSINESS CURRENTLY USING AI

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
TECH_2_1	HOW BUSINESS USING AI- TAKING NOTES
TECH_2_2	HOW BUSINESS USING AI- CREATING INTERNAL DOCUMENTS
TECH_2_3	HOW BUSINESS USING AI- REPORTING OR COMPLIANCE TRACKING
TECH_2_4	HOW BUSINESS USING AI- NONE OF THE ABOVE
TECH_3_1	HOW BUSINESS USING AI FOR CREATIVE WORK- ADVERTISING
TECH_3_2	HOW BUSINESS USING AI FOR CREATIVE WORK- GRAPHICS
TECH_3_3	HOW BUSINESS USING AI FOR CREATIVE WORK- LOGOS
TECH_3_4	HOW BUSINESS USING AI FOR CREATIVE WORK- OTHER DESIGN ELEMENTS
TECH_3_5	HOW BUSINESS USING AI FOR CREATIVE WORK- NONE OF THE ABOVE
TECH_4_1	HOW BUSINESS USING AI FOR COMMUNICATIONS- PRODUCT DESCRIPTIONS AND CATALOGS
TECH_4_2	HOW BUSINESS USING AI FOR COMMUNICATIONS- CHATBOTS AND VIRTUAL ASSISTANTS
TECH_4_3	HOW BUSINESS USING AI FOR COMMUNICATIONS- EMAILS
TECH_4_4	HOW BUSINESS USING AI FOR COMMUNICATIONS- ADVERTISING CAMPAIGNS
TECH_4_5	HOW BUSINESS USING AI FOR COMMUNICATIONS- ADVERTISING COPY
TECH_4_6	HOW BUSINESS USING AI FOR COMMUNICATIONS- SOCIAL MEDIA, BLOG POSTS, WEBSITE TEXT
TECH_4_7	HOW BUSINESS USING AI FOR COMMUNICATIONS- NONE OF THE ABOVE
TECH_5_1	HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- DEVELOP BUSINESS PLANS
TECH_5_2	HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- TO MAKE BETTER DECISIONS
TECH_5_3	HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- ANALYZE DATA
TECH_5_4	HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- SCENARIO PLANNING

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***SECTION INDEX OF VARIABLES***

<b>Variable Name</b>	<b>Variable Label</b>
TECH_5_5	HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- NONE OF THE ABOVE
TECH_6	BUSINESS USING AI FOR ANY OTHER REASON(S)
TECH_8	BUSINESS PLANS TO USE AI IN NEXT 12 MONTHS
TECH_9_1	IMPACT OF AI ON WORKFORCE- INCREASED PRODUCTIVITY
TECH_9_2	IMPACT OF AI ON WORKFORCE- CHANGED JOB ROLES RESPONSIBILITIES
TECH_9_3	IMPACT OF AI ON WORKFORCE- DECREASED WORKLOAD
TECH_9_4	IMPACT OF AI ON WORKFORCE- OTHER
TECH_9_5	IMPACT OF AI ON WORKFORCE- NO NOTICEABLE IMPACT
TECH_10	IMPACT OF AI ON BUSINESS PROCESS
TECH_11	DIFFICULTY OF KEEPING UP WITH TECHNOLOGY CHANGES IN MY INDUSTRY
TECH_12A	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- GENERATIVE AI FOR CONTENT CREATION
TECH_12B	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- CUSTOMER RELATIONSHIP SOFTWARE
TECH_12C	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- HUMAN RESOURCES SOFTWARE
TECH_12D	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- PAYROLL SOFTWARE
TECH_12E	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- ACCOUNTING SOFTWARE
TECH_12F	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- DIGITAL ADVERTISING
TECH_12G	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- SOCIAL MEDIA
TECH_12H	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- WEBSITE DEVELOPMENT SOFTWARE
TECH_12I	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- PAYMENT PROCESSING
TECH_12J	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- PROJECT MANAGEMENT SOFTWARE

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
TECH_12K	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- CYBER SECURITY TECHNOLOGIES
TECH_12L	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- E-COMMERCE
DEM_HHINC_RUF	RUF VARIABLE: TOTAL ANNUAL HOUSEHOLD INCOME
DEM_STUDENT	ENROLLED IN OR TAKING COURSES
DEM_INSURA	DO YOU CURRENTLY HAVE- HEALTH INSURANCE
DEM_INSURB	DO YOU CURRENTLY HAVE- CONTRIBUTIONS TO RETIREMENT PLANS
DEM_INSURC	DO YOU CURRENTLY HAVE- PROFIT SHARING
DEM_INSURD	DO YOU CURRENTLY HAVE- PAID HOLIDAYS
DEM_INSURE	DO YOU CURRENTLY HAVE- PAID SICK LEAVE
DEM_INSURF	DO YOU CURRENTLY HAVE- PAID PARENTAL LEAVE
DEM_INSURG	DO YOU CURRENTLY HAVE- TUITION ASSISTANCE
DEM_DEBT	HOW MANAGEABLE YOUR HOUSEHOLD DEBT IS
DEM_RELAWN	IMMEDIATE FAMILY MEMBERS OWN A BUSINESS
DEM_EDU_RUF	RUF VARIABLE: HIGHEST DEGREE OR LEVEL OF SCHOOL COMPLETED
DEM_MARITAL	MARITAL STATUS
DEM_HOUSENUM_DRV	DERIVED VARIABLE: NUMBER OF PEOPLE IN HOUSEHOLD
DEM_HOUSEADULT_DRV	DERIVED VARIABLE: HOW MANY ADULTS LIVE IN YOUR HOUSEHOLD
DEM_HOUSEHOLD_1_Y2_DRV	DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- SPOUSE OR UNMARRIED PARTNER
DEM_HOUSEHOLD_2_Y2_DRV	DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- IMMEDIATE FAMILY
DEM_HOUSEHOLD_3_Y2_DRV	DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- OTHER RELATIVES
DEM_HOUSEHOLD_4_Y2_DRV	DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- NON-RELATIVES
DEM_HOUSECHILDA_DRV	DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD UNDER 5 YEARS OLD

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
DEM_HOUSECHILDB_DRV	DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD 5-11 YEARS OLD
DEM_HOUSECHILDC_DRV	DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD 12-17 YEARS OLD
DEM_NUMCHILD_DRV	DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD
DEM_MILITARY_1	HAVE YOU SERVED ON ACTIVE DUTY
DEM_CITIZEN_DRV	DERIVED VARIABLE: CITIZENSHIP STATUS
DEM_INCARCERATED	PREVIOUSLY INCARCERATED
DEM_DISABILITY_1A	DISABILITY - DIFFICULTY SEEING
DEM_DISABILITY_1B	DISABILITY - DIFFICULTY HEARING
DEM_DISABILITY_1C	DISABILITY - DIFFICULTY WALKING OR CLIMBING
DEM_DISABILITY_1D	DISABILITY - DIFFICULTY CONCENTRATING
DEM_DISABILITY_1E	DISABILITY - DIFFICULTY WASHING OR DRESSING
DEM_DISABILITY_1F	DISABILITY - DIFFICULTY COMMUNICATING OR SPEAKING
DEM_DISABILITY_1G	DISABILITY - DIFFICULTY DOING ERRANDS
DEM_DISABILITY_2	RECEIVE INCOME BECAUSE OF DISABILITY
WTSURVY	SURVEY WEIGHT: APPLIES TO ALL CASES
WTPROB	PROBABILITY WEIGHT: FOR WORK WITH ONLY ABS AND AMERISPEAK SAMPLES
STRATA	SAMPLING STRATA
PSU	PSU (PRIMARY SAMPLING UNIT)

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**Variable: R\_SUID**

**Label: RESPONDENT ID**

**Description: Administrative Variable: Unique ID assigned to survey respondent**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
Unique identifier	33,514	100.0%	253,033,935	100.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: SAMP\_TYPE**

**Label: EPOP SAMPLE TYPE**

**Description: Administrative Variable: The sample panel type determines which demographic variables are asked of the respondent.**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
ABS	2,944	8.8%	14,032,781	5.5%
AS	9,568	28.5%	122,985,509	48.6%
Nonprob	21,002	62.7%	116,015,645	45.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: PARTIAL\_CASE**

**Label: INDICATORFOR PARTIAL COMPLETE CASES**

**Description: Administrative Variable: Indicates whether case is a partial complete. Partial completes answered the majority of questions.**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Full complete	32,910	98.2%	249,437,025	98.6%
1: Partial complete	604	1.8%	3,596,910	1.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** Q\_LANGUAGE**Label:** SURVEY LANGUAGE**Description:** Would you like to take this survey in English or Spanish? [SHOW IF PANEL\_TYPE=60]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: English	33,251	99.2%	248,466,653	98.2%
2: Spanish	263	0.8%	4,567,282	1.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** Q\_MODE**Label:** SURVEY MODE**Description:** Administrative variable: Indicates mode that survey was conducted in.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Web survey	33,190	99.0%	249,802,006	98.7%
2: Phone survey	324	1.0%	3,231,929	1.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_AGE\_RUF**Label:** RUF VARIABLE: RESPONDENT AGE**Description:** Respondent age reported in survey data or pre-load information obtained from prior surveys.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: 18-24	2,055	6.1%	25,856,124	10.2%
2: 25-29	2,204	6.6%	23,341,968	9.2%
3: 30-34	3,079	9.2%	23,066,395	9.1%
4: 35-39	3,396	10.1%	21,573,207	8.5%
5: 40-44	3,208	9.6%	22,227,239	8.8%
6: 45-49	2,685	8.0%	18,450,627	7.3%

**Issued:** October 15, 2024

**Variable:** DEM\_AGE\_RUF**Label:** RUF VARIABLE: RESPONDENT AGE**Description:** Respondent age reported in survey data or pre-load information obtained from prior surveys.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
7: 50-54	2,617	7.8%	20,639,403	8.2%
8: 55-59	2,976	8.9%	21,970,892	8.7%
9: 60-64	2,688	8.0%	19,294,856	7.6%
10: 65-69	3,036	9.1%	19,794,218	7.8%
11: 70-74	2,697	8.0%	17,307,307	6.8%
12: 75+	2,713	8.1%	18,677,716	7.4%
-7: Suppressed	160	0.5%	833,984	0.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_AGE\_IMPUTED**Label:** INDICATORFOR IMPUTED AGE VALUES**Description:** Administrative variable: Indicates that age was imputed based on response to survey age range variable (DEM\_AGE\_RANGE)

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Age value reported	33,511	100.0%	253,022,244	100.0%
1: Age value imputed	3	0.0%	11,691	0.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_STATE**Label:** RESPONDENT STATE**Description:** In what state do you currently live?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
State two-letter code	33,514	100.0%	253,033,935	100.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** CENSUS\_DIV\_DRV**Label:** CENSUS DIVISION DERIVED FROM ZIP CODE**Description:** Derived variable: census division derived from survey-reported zip code or pre-load information

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: New England	2,178	6.5%	11,755,274	4.6%
2: Mid-Atlantic	4,713	14.1%	32,144,012	12.7%
3: East North Central	5,241	15.6%	35,851,993	14.2%
4: West North Central	2,928	8.7%	16,197,605	6.4%
5: South Atlantic	7,085	21.1%	51,750,879	20.5%
6: East South Central	2,625	7.8%	14,763,599	5.8%
7: West South Central	2,235	6.7%	30,628,112	12.1%
8: Mountain	3,751	11.2%	19,327,535	7.6%
9: Pacific	2,758	8.2%	40,614,926	16.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** REGION\_DRV

**Label:** CENSUS REGION DERIVED FROM ZIP CODE

**Description:** Derived variable: census region derived from survey-reported zip code or pre-load information

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Northeast	6,891	20.6%	43,899,286	17.3%
2: Midwest	8,169	24.4%	52,049,598	20.6%
3: South	11,945	35.6%	97,142,590	38.4%
4: West	6,509	19.4%	59,942,461	23.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** MSA

**Label:** FIFTY HIGHEST POPULATION MSAS DERIVED FROM ZIP CODE AND COUNTY

**Description:** Derived variable: Top 50 highest population MSAs derived from survey-reported zip code or pre-load information

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
Atlanta-Sandy Springs-Alpharetta, GA	817	2.4%	4,615,795	1.8%
Austin-Round Rock-Georgetown, TX	99	0.3%	1,789,866	0.7%
Baltimore-Columbia-Towson, MD	450	1.3%	2,149,355	0.8%
Birmingham-Hoover, AL	208	0.6%	813,754	0.3%
Boston-Cambridge-Newton, MA-NH	420	1.3%	3,803,493	1.5%
Buffalo-Cheektowaga, NY	221	0.7%	900,870	0.4%
Charlotte-Concord-Gastonia, NC-SC	370	1.1%	2,038,805	0.8%
Chicago-Naperville-Elgin, IL-IN-WI	1,038	3.1%	7,228,765	2.9%
Cincinnati, OH-KY-IN	312	0.9%	1,639,816	0.6%
Cleveland-Elyria, OH	353	1.1%	1,560,178	0.6%
Columbus, OH	345	1.0%	1,629,048	0.6%
Dallas-Fort Worth-Arlington, TX	107	0.3%	5,836,156	2.3%
Denver-Aurora-Lakewood, CO	322	1.0%	2,288,105	0.9%

**Issued:** October 15, 2024

**Variable: MSA**

**Label: FIFTY HIGHEST POPULATION MSAS DERIVED FROM ZIP CODE AND COUNTY**

**Description: Derived variable: Top 50 highest population MSAs derived from survey-reported zip code or pre-load information**

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
Detroit-Warren-Dearborn, MI	548	1.6%	3,391,134	1.3%
Hartford-East Hartford-Middletown, CT	208	0.6%	931,463	0.4%
Houston-The Woodlands-Sugar Land, TX	120	0.4%	5,341,728	2.1%
Indianapolis-Carmel-Anderson, IN	273	0.8%	1,509,141	0.6%
Jacksonville, FL	111	0.3%	1,269,549	0.5%
Kansas City, MO-KS	353	1.1%	1,605,481	0.6%
Las Vegas-Henderson-Paradise, NV	439	1.3%	1,790,830	0.7%
Los Angeles-Long Beach-Anaheim, CA	114	0.3%	9,997,728	4.0%
Louisville/Jefferson County, KY-IN	251	0.7%	855,714	0.3%
Memphis, TN-MS-AR	239	0.7%	915,790	0.4%
Miami-Fort Lauderdale-Pompano Beach, FL	103	0.3%	4,839,208	1.9%
Milwaukee-Waukesha, WI	288	0.9%	1,187,519	0.5%
Minneapolis-St. Paul-Bloomington, MN-WI	363	1.1%	2,782,619	1.1%
Nashville-Davidson--Murfreesboro--Franklin, TN	264	0.8%	1,466,022	0.6%
New Orleans-Metairie, LA	221	0.7%	954,661	0.4%
New York-Newark-Jersey City, NY-NJ-PA	1,979	5.9%	15,116,992	6.0%
Oklahoma City, OK	216	0.6%	1,034,239	0.4%
Orlando-Kissimmee-Sanford, FL	104	0.3%	2,132,253	0.8%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	740	2.2%	4,779,344	1.9%
Phoenix-Mesa-Chandler, AZ	636	1.9%	3,815,057	1.5%
Pittsburgh, PA	367	1.1%	1,833,182	0.7%
Portland-Vancouver-Hillsboro, OR-WA	273	0.8%	1,938,915	0.8%
Providence-Warwick, RI-MA	308	0.9%	1,296,272	0.5%
Raleigh-Cary, NC	227	0.7%	1,111,607	0.4%

**Issued: October 15, 2024**

**Variable: MSA****Label: FIFTY HIGHEST POPULATION MSAS DERIVED FROM ZIP CODE AND COUNTY****Description: Derived variable: Top 50 highest population MSAs derived from survey-reported zip code or pre-load information**

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
Richmond, VA	240	0.7%	921,822	0.4%
Riverside-San Bernardino-Ontario, CA	119	0.4%	3,445,956	1.4%
Sacramento-Roseville-Folsom, CA	120	0.4%	1,843,902	0.7%
Salt Lake City, UT	184	0.5%	926,008	0.4%
San Antonio-New Braunfels, TX	101	0.3%	1,909,738	0.8%
San Diego-Chula Vista-Carlsbad, CA	116	0.3%	2,482,100	1.0%
San Francisco-Oakland-Berkeley, CA	129	0.4%	3,618,096	1.4%
San Jose-Sunnyvale-Santa Clara, CA	105	0.3%	1,483,448	0.6%
Seattle-Tacoma-Bellevue, WA	372	1.1%	3,132,222	1.2%
St. Louis, MO-IL	347	1.0%	2,058,191	0.8%
Tampa-St. Petersburg-Clearwater, FL	102	0.3%	2,597,344	1.0%
Virginia Beach-Norfolk-Newport News, VA-NC	302	0.9%	1,320,794	0.5%
Washington-Arlington-Alexandria, DC-VA-MD-WV	838	2.5%	4,715,072	1.9%
LEGITIMATE SKIP	16,632	49.6%	114,388,790	45.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable:** RUCC\_DRV

**Label:** DERIVED VARIABLE: URBANICITY MEASURE DERIVED FROM COUNTY

**Description:** Derived variable: measure of urbanicity derived from survey-reported county or pre-load information. Defined using county Rural-Urban Continuum Codes from the Economic Research Service.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Metro - Counties in metro areas of 1 million population or more	17,044	50.9%	139,735,774	55.2%
2: Metro - Counties in metro areas of 250,000 to 1 million population	7,636	22.8%	53,691,618	21.2%
3: Metro - Counties in metro areas of fewer than 250,000 population	3,703	11.0%	24,568,857	9.7%
4: Nonmetro	4,996	14.9%	33,991,716	13.4%
-7: Suppressed	135	0.4%	1,045,971	0.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** COUNTY\_DRV

**Label:** COUNTY FIPS CODE DERIVED FROM ZIP CODE

**Description:** Derived variable: county FIPS code derived from survey-reported zip code or pre-load information

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
County FIPS code	33,514	100.0%	253,033,935	100.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** COUNTY\_NAME**Label:** COUNTY NAME DERIVED FROM ZIP CODE**Description:** Derived variable: county FIPS name derived from survey-reported zip code or pre-load information

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
County name	33,514	100.0%	253,033,935	100.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_GENDER**Label:** GENDER IDENTITY**Description:** What is your gender identity?

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Man	17,149	51.2%	122,878,934	48.6%
2: Woman	16,177	48.3%	128,945,259	51.0%
3: Non-binary	131	0.4%	754,286	0.3%
-7: Suppressed	20	0.1%	149,058	0.1%
-3: Missing	37	0.1%	306,397	0.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: RACE**

**Label: RACE- EQUIVALENT OF AMERISPEAK PRELOAD**

**Description: To ensure a representative sample, please indicate your race.**

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: NH-White	18,843	56.2%	153,412,252	60.6%
2: NH-Black	6,994	20.9%	28,676,393	11.3%
3: NH-American Indian or Alaska Native or NH-some other races	546	1.6%	3,723,291	1.5%
4: Hispanic	4,682	14.0%	43,651,063	17.3%
5: NH-2+ races	1,101	3.3%	9,000,317	3.6%
6: NH-Asian, Hawaiian and Pacific islanders	1,298	3.9%	14,337,359	5.7%
-7: Suppressed	24	0.1%	123,091	0.0%
-3: Missing	26	0.1%	110,170	0.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_1**

**Label: WORKED FOR PAY LAST WEEK**

**Description: In the last week, did you work for pay at a job or business?**  
**Working for pay includes being self-employed but not earning income in the last week, freelancers and consultants who work intermittently, active military duty, or on any type of paid or unpaid leave, including vacation.**

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes	18,571	55.4%	148,646,150	58.7%
2: No	14,840	44.3%	103,778,693	41.0%
-3: Missing	103	0.3%	609,092	0.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_2****Label: WORKED FOR PAY LAST WEEK EVEN AN HOUR****Description: In the last week, did you do ANY work for pay, even for as little as one hour? [SHOW IF S\_JOBSTAT\_1 <> 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	1,599	4.8%	12,488,349	4.9%
2: No	13,303	39.7%	91,640,004	36.2%
-3: Missing	41	0.1%	259,431	0.1%
.: Logical Skip	18,571	55.4%	148,646,150	58.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_3****Label: LOOKED FOR WORK LAST WEEK****Description: In the last week, did you look for work? [SHOW IF S\_JOBSTAT\_2 <> 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	2,337	7.0%	17,403,427	6.9%
2: No	10,925	32.6%	73,974,268	29.2%
-3: Missing	82	0.2%	521,740	0.2%
.: Logical Skip	20,170	60.2%	161,134,499	63.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_4\_1**

**Label: REASONS NOT WORKING LAST WEEK - RETIRED**

**Description: What were your reasons for not working during the last week? Select all that apply.**

**1. Retired [SHOW IF S\_JOBSTAT\_1 < 1 AND S\_JOBSTAT\_2 < 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,776	17.2%	42,777,795	16.9%
1: Selected	7,562	22.6%	49,088,619	19.4%
-5: Don't know	1	0.0%	16,260	0.0%
-3: Missing	5	0.0%	16,761	0.0%
.: Logical Skip	20,170	60.2%	161,134,499	63.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_4\_2**

**Label: REASONS NOT WORKING LAST WEEK - LAYOFF**

**Description: What were your reasons for not working during the last week? Select all that apply.**

**2. On layoff from a job [SHOW IF S\_JOBSTAT\_1 < 1 AND S\_JOBSTAT\_2 < 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,853	38.4%	88,596,615	35.0%
1: Selected	485	1.4%	3,269,800	1.3%
-5: Don't know	1	0.0%	16,260	0.0%
-3: Missing	5	0.0%	16,761	0.0%
.: Logical Skip	20,170	60.2%	161,134,499	63.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_4\_3**

**Label: REASONS NOT WORKING LAST WEEK - STUDENT**

**Description: What were your reasons for not working during the last week? Select all that apply.**  
**3. Student [SHOW IF S\_JOBSTAT\_1 <> 1 AND S\_JOBSTAT\_2 <> 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,951	38.6%	87,949,240	34.8%
1: Selected	387	1.2%	3,917,175	1.5%
-5: Don't know	1	0.0%	16,260	0.0%
-3: Missing	5	0.0%	16,761	0.0%
.: Logical Skip	20,170	60.2%	161,134,499	63.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_4\_4**

**Label: REASONS NOT WORKING LAST WEEK - FAMILY RESPONSIBILITIES**

**Description: What were your reasons for not working during the last week? Select all that apply.**  
**4. Family responsibilities [SHOW IF S\_JOBSTAT\_1 <> 1 AND S\_JOBSTAT\_2 <> 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,068	36.0%	81,461,767	32.2%
1: Selected	1,270	3.8%	10,404,648	4.1%
-5: Don't know	1	0.0%	16,260	0.0%
-3: Missing	5	0.0%	16,761	0.0%
.: Logical Skip	20,170	60.2%	161,134,499	63.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: S\_JOBSTAT\_4\_5

Label: REASONS NOT WORKING LAST WEEK - CHRONIC ILLNESS OR PERMANENT DISABILITY

Description: What were your reasons for not working during the last week? Select all that apply.  
5. Chronic illness or permanent disability [SHOW IF S\_JOBSTAT\_1 < 1 AND S\_JOBSTAT\_2 < 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,170	33.3%	76,635,873	30.3%
1: Selected	2,168	6.5%	15,230,541	6.0%
-5: Don't know	1	0.0%	16,260	0.0%
-3: Missing	5	0.0%	16,761	0.0%
.: Logical Skip	20,170	60.2%	161,134,499	63.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: S\_JOBSTAT\_4\_6

Label: REASONS NOT WORKING LAST WEEK - SUITABLE JOB NOT AVAILABLE

Description: What were your reasons for not working during the last week? Select all that apply.  
6. Suitable job not available [SHOW IF S\_JOBSTAT\_1 < 1 AND S\_JOBSTAT\_2 < 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,518	37.4%	85,648,553	33.8%
1: Selected	820	2.4%	6,217,862	2.5%
-5: Don't know	1	0.0%	16,260	0.0%
-3: Missing	5	0.0%	16,761	0.0%
.: Logical Skip	20,170	60.2%	161,134,499	63.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_4\_7**

**Label: REASONS NOT WORKING LAST WEEK - DID NOT NEED OR WANT TO WORK**

**Description:** What were your reasons for not working during the last week? Select all that apply.  
7. Did not need or want to work [SHOW IF S\_JOBSTAT\_1 <> 1 AND S\_JOBSTAT\_2 <> 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,412	37.0%	84,851,097	33.5%
1: Selected	926	2.8%	7,015,317	2.8%
-5: Don't know	1	0.0%	16,260	0.0%
-3: Missing	5	0.0%	16,761	0.0%
.: Logical Skip	20,170	60.2%	161,134,499	63.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_4\_8**

**Label: REASONS NOT WORKING LAST WEEK - NONE OF THE ABOVE**

**Description:** What were your reasons for not working during the last week? Select all that apply.  
8. None of the above [SHOW IF S\_JOBSTAT\_1 <> 1 AND S\_JOBSTAT\_2 <> 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,108	36.1%	83,350,481	32.9%
1: Selected	1,230	3.7%	8,515,934	3.4%
-5: Don't know	1	0.0%	16,260	0.0%
-3: Missing	5	0.0%	16,761	0.0%
.: Logical Skip	20,170	60.2%	161,134,499	63.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: S\_JOBSTAT\_5\_1

Label: NOT WORKING REASON- SELF-EMPLOYED AND NOT PAID

Description: Were you not working for any of the following reasons during the last week? Select all that apply.

1. You were self-employed and not getting paid during this time. [SHOW IF S\_JOBSTAT\_4 = 8,-3,-5]

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,157	3.5%	8,055,355	3.2%
1: Selected	73	0.2%	461,158	0.2%
-3: Missing	6	0.0%	32,441	0.0%
.: Logical Skip	32,278	96.3%	244,484,981	96.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: S\_JOBSTAT\_5\_2

Label: NOT WORKING REASON- VACATION

Description: Were you not working for any of the following reasons during the last week? Select all that apply.

2. You were on vacation from work or traveling while holding a job. [SHOW IF S\_JOBSTAT\_4 = 8,-3,-5]

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,138	3.4%	7,824,124	3.1%
1: Selected	92	0.3%	692,389	0.3%
-3: Missing	6	0.0%	32,441	0.0%
.: Logical Skip	32,278	96.3%	244,484,981	96.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: S\_JOBSTAT\_5\_3

Label: NOT WORKING REASON- PAID LEAVE

Description: Were you not working for any of the following reasons during the last week? Select all that apply.  
3. You were on paid sick leave, personal leave, or other temporary leave. [SHOW IF S\_JOBSTAT\_4 = 8,-3,-5]

	___Unweighted___		___Weighted___	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,199	3.6%	8,260,367	3.3%
1: Selected	31	0.1%	256,146	0.1%
-3: Missing	6	0.0%	32,441	0.0%
.: Logical Skip	32,278	96.3%	244,484,981	96.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: S\_JOBSTAT\_5\_4

Label: NOT WORKING REASON- OTHER BENEFITS

Description: Were you not working for any of the following reasons during the last week? Select all that apply.  
4. You were on a job that did not pay but had other benefits. [SHOW IF S\_JOBSTAT\_4 = 8,-3,-5]

	___Unweighted___		___Weighted___	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,216	3.6%	8,427,161	3.3%
1: Selected	14	0.0%	89,353	0.0%
-3: Missing	6	0.0%	32,441	0.0%
.: Logical Skip	32,278	96.3%	244,484,981	96.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_5\_5**

**Label: NOT WORKING REASON- SABBATICAL**

**Description:** Were you not working for any of the following reasons during the last week? Select all that apply. 5. You were on a sabbatical. [SHOW IF S\_JOBSTAT\_4 = 8,-3,-5]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	1,206	3.6%	8,334,047	3.3%
1: Selected	24	0.1%	182,466	0.1%
-3: Missing	6	0.0%	32,441	0.0%
.: Logical Skip	32,278	96.3%	244,484,981	96.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_JOBSTAT\_5\_6**

**Label: NOT WORKING REASON- NONE OF THE ABOVE**

**Description:** Were you not working for any of the following reasons during the last week? Select all that apply. 6. None of the above. [SHOW IF S\_JOBSTAT\_4 = 8,-3,-5]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	225	0.7%	1,638,381	0.6%
1: Selected	1,005	3.0%	6,878,132	2.7%
-3: Missing	6	0.0%	32,441	0.0%
.: Logical Skip	32,278	96.3%	244,484,981	96.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: S\_JOBSTAT\_6

Label: IMPORTANT TO KNOW YOUR JOB STATUS

Description: To ask you the right questions, it is important to know your job status. In the last week, did you work for pay at a job or business?  
Working for pay includes being self-employed but not earning income in the last week, freelancers and consultants who work intermittently, active military duty, or on any type of paid or unpaid leave, including vacation. [SHOW IF S\_JOBSTAT\_1 = -3,-5 AND S\_JOBSTAT\_2 = -3,-5 AND S\_JOBSTAT\_5 = -3,-5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
2: No	2	0.0%	10,684	0.0%
.: Logical Skip	33,512	100.0%	253,023,251	100.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_JOB\_1

Label: MAIN JOB/WORK ARRANGEMENT IN THE LAST WEEK

Description: Which one of the following best describes your main job/work arrangement in the last week?  
If you had more than one job or work arrangement, report on the one for which you worked the most hours.  
[SHOW IF S\_JOBSTAT\_1 = 1 OR S\_JOBSTAT\_2 = 1 OR ANY(S\_JOBSTAT\_5\_1 – S\_JOBSTAT\_5\_5 = 1) OR S\_JOBSTAT\_6 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Current Entrepreneur	2,007	6.0%	14,882,466	5.9%
2: Current Freelancer	2,864	8.5%	22,713,957	9.0%
3: For Profit	9,393	28.0%	79,304,847	31.3%
4: Not for Profit	2,349	7.0%	17,792,298	7.0%
5: Local Government	1,510	4.5%	11,388,216	4.5%
6: State Government	815	2.4%	5,741,360	2.3%
7: U.S. Military	123	0.4%	752,981	0.3%
8: U.S Government	542	1.6%	3,910,771	1.5%
9: Non-U.S. Government	586	1.7%	4,349,497	1.7%
-5: Don't know	3	0.0%	111,565	0.0%

*Issued: October 15, 2024*

Variable: S\_JOB\_1

Label: MAIN JOB/WORK ARRANGEMENT IN THE LAST WEEK

Description: Which one of the following best describes your main job/work arrangement in the last week?

If you had more than one job or work arrangement, report on the one for which you worked the most hours.

[SHOW IF S\_JOBSTAT\_1 = 1 OR S\_JOBSTAT\_2 = 1 OR ANY(S\_JOBSTAT\_5\_1 – S\_JOBSTAT\_5\_5 = 1) OR S\_JOBSTAT\_6 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	203	0.6%	1,824,920	0.7%
.: Logical Skip	13,119	39.1%	90,261,055	35.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_GIGCHECK\_1

Label: MAIN JOB GIG WORK

Description: Some people earn money through short, paid tasks or jobs online or in-person that are conducted through companies that coordinate payment for the service. This is sometimes referred to as “gig work.” Is your main job or work arrangement gig work? These tasks might include driving for Uber or Lyft, selling goods through Craigslist or Etsy, completing online tasks on Amazon, providing graphic design, music, or other services via Fiverr or Upwork, or other activities.

[HOVER TEXT ON “other activities”: • App-based food delivery, • Babysitting, childcare services, dog walking and/or house sitting, • Disabled adult and/or elder care services, • Providing personal services to individuals, • Renting out property, such as your car, your phone, your place of residence, or other items] [SHOW IF S\_JOB\_1 = 2,3,4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	2,866	8.6%	22,095,097	8.7%
2: No	11,330	33.8%	93,994,293	37.1%
-5: Don't know	392	1.2%	3,620,059	1.4%
-3: Missing	18	0.1%	101,654	0.0%
.: Logical Skip	18,908	56.4%	133,222,833	52.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_PAIDJOB\_1

Label: WORK FOR PAY AT SECOND JOB

Description: In addition to your main job/work arrangement you just described, in the last week did you work for pay at a second job (or business), including part-time, evening, or weekend work? [HOVER TEXT ON “second job”: If you have multiple jobs in addition to your main job, report on the additional job for which you worked the most hours. [SHOW IF S\_JOBSTAT\_1 = 1 OR S\_JOBSTAT\_2 = 1 OR ANY(S\_JOBSTAT\_5\_1 – S\_JOBSTAT\_5\_5 = 1) OR S\_JOBSTAT\_6 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	5,079	15.2%	40,094,895	15.8%
2: No	15,281	45.6%	122,449,292	48.4%
-3: Missing	35	0.1%	228,694	0.1%
..: Logical Skip	13,119	39.1%	90,261,055	35.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_JOB\_2

Label: SECOND JOB

Description: Which one of the following best describes your second job/work arrangement over the last week? [SHOW IF S\_PAIDJOB\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Current Entrepreneur	847	2.5%	6,469,547	2.6%
2: Current Freelancer	1,774	5.3%	14,740,309	5.8%
3: For Profit	1,518	4.5%	11,167,336	4.4%
4: Not for Profit	418	1.2%	4,026,489	1.6%
5: Local Government	192	0.6%	1,400,945	0.6%
6: State Government	85	0.3%	522,786	0.2%
7: U.S. Military	35	0.1%	199,518	0.1%
8: U.S Government	59	0.2%	453,224	0.2%
9: Non-U.S. Government	132	0.4%	938,768	0.4%
-3: Missing	19	0.1%	175,972	0.1%

*Issued: October 15, 2024*

Variable: S\_JOB\_2

Label: SECOND JOB

Description: Which one of the following best describes your second job/work arrangement over the last week? [SHOW IF S\_PAIDJOB\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	28,435	84.8%	212,939,040	84.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: S\_GIGCHECK\_2

Label: SECOND JOB GIG WORK

Description: Some people earn money through short, paid tasks or jobs online or in-person that are conducted through companies that coordinate payment for the service. This is sometimes referred to as “gig work.” Is your second job/work arrangement gig work? These tasks might include driving for Uber or Lyft, selling goods through Craigslist or Etsy, completing online tasks on Amazon, providing graphic design, music, or other services via Fiverr or Upwork, or other activities.  
 [HOVER TEXT ON “other activities”: • App-based food delivery, • Babysitting, childcare services, dog walking and/or house sitting, • Disabled adult and/or elder care services, • Providing personal services to individuals, • Renting out property, such as your car, your phone, your place of residence, or other items] [SHOW IF S\_JOB\_1 = 2,3,4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	2,017	6.0%	14,428,073	5.7%
2: No	1,551	4.6%	14,273,807	5.6%
-5: Don't know	136	0.4%	1,202,313	0.5%
-3: Missing	6	0.0%	29,941	0.0%
.: Logical Skip	29,804	88.9%	223,099,801	88.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DOV\_CUR\_ENTR**Label:** CURRENT ENTREPRENEUR FLAG

**Description:** Administrative Variable: This variable flags which respondents qualify as a current entrepreneur. IF S\_JOB\_1 = 1 OR S\_JOB\_2 = 1 OR S\_FORMBIZ\_STAT\_1 = 1  
DOV\_CUR\_ENTR = 1. ELSE DOV\_CUR\_ENTR = 0.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	28,861	86.1%	219,567,323	86.8%
1: Meets criteria	4,653	13.9%	33,466,612	13.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** DOV\_CUR\_FREE**Label:** CURRENT FREELANCER FLAG

**Description:** Administrative Variable: This variable flags which respondents qualify as a current freelancer. IF S\_JOB\_1 = 2 OR S\_JOB\_2 = 2 OR S\_FORMFREE\_STAT\_1 = 1  
DOV\_CUR\_FREE = 1. ELSE DOV\_CUR\_FREE = 0.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	26,447	78.9%	198,264,798	78.4%
1: Meets criteria	7,067	21.1%	54,769,137	21.6%
TOTALS	33,514	100.0%	253,033,935	100.0%



Variable: S\_FORMBIZ\_1

Label: EVER OWNED A BUSINESS

Description: Have you ever owned a business, professional practice, or farm (excluding consultant, freelancer, and independent contractor work)?  
[SHOW IF DOV\_CUR\_ENTR = 0 AND DOV\_CUR\_FREE = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	4,662	13.9%	37,072,985	14.7%
2: No	22,362	66.7%	164,778,291	65.1%
-5: Don't know	1	0.0%	4,088	0.0%
-3: Missing	128	0.4%	913,473	0.4%
.: Logical Skip	6,361	19.0%	50,265,098	19.9%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_FORMBIZ\_2

Label: OUTSIDE OF FREELANCE, EVER OWNED A BUSINESS

Description: You reported you are currently working as a self-employed consultant, freelancer, or independent contractor. Outside of this work activity, have you ever owned a business, professional practice, or farm (excluding consultant, freelancer, and independent contractor work)? [SHOW IF DOV\_CUR\_FREE = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	1,324	4.0%	10,367,108	4.1%
2: No	2,467	7.4%	20,793,107	8.2%
-3: Missing	14	0.0%	118,804	0.0%
.: Logical Skip	29,709	88.6%	221,754,915	87.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_ADDBIZ\_1

Label: CURRENTLY OWN ANY OTHER BUSINESS

Description: You reported you currently own [IF S\_JOB\_1 = 1 & S\_JOB\_2 = 1: two businesses, professional practices, or farms /ELSE: a business, professional practice, or farm]. Outside of [IF S\_JOB\_1 = 1 & S\_JOB\_2 = 1: these businesses /ELSE: this business], do you currently own any other businesses, professional practices, or farms (excluding consultant, freelancer, and independent contractor work)?  
[SHOW IF S\_JOB\_1 = 1 OR S\_JOB\_2 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	783	2.3%	5,255,675	2.1%
2: No	1,759	5.2%	13,592,776	5.4%
-3: Missing	14	0.0%	137,628	0.1%
.: Logical Skip	30,958	92.4%	234,047,856	92.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_ADDBIZ\_2

Label: TOTAL BUSINESSES OWNED

Description: How many total businesses, professional practices, or farms do you own?  
[SHOW IF S\_ADDBIZ\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: 2	567	1.7%	3,003,249	1.2%
2: 3	136	0.4%	1,718,012	0.7%
3: 4	47	0.1%	286,540	0.1%
4: 5 or more	27	0.1%	216,060	0.1%
-3: Missing	6	0.0%	31,812	0.0%
.: Logical Skip	32,731	97.7%	247,778,260	97.9%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_ADDBIZ\_3

Label: EVER OWNED ADDITIONAL BUSINESS

Description: Outside of the business(es) you currently own, have you ever in the past owned a business, professional practice, or farm that you closed, sold, or left?  
[SHOW IF S\_JOB\_1 = 1 OR S\_JOB\_2 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Yes	891	2.7%	6,845,769	2.7%
2: No	1,653	4.9%	12,074,211	4.8%
-3: Missing	12	0.0%	66,099	0.0%
.: Logical Skip	30,958	92.4%	234,047,856	92.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_FORMBIZ\_STAT\_1

Label: STILL OWN BUSINESS

Description: Do you still own this business, professional practice, or farm?  
[SHOW IF S\_FORMBIZ\_1 = 1 OR S\_FORMBIZ\_2 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Yes	2,097	6.3%	14,480,533	5.7%
2: No	3,871	11.6%	32,853,441	13.0%
-3: Missing	18	0.1%	106,119	0.0%
.: Logical Skip	27,528	82.1%	205,593,842	81.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_FORMBIZ\_STAT\_2

Label: CLOSE, SELL, OR LEAVE BUSINESS

Description: In what year did you close, sell, or leave this business, professional practice, or farm? If you owned more than one, please provide the year that you most recently closed, sold, or left a business, professional practice, or farm.

[SHOW IF S\_FORMBIZ\_STAT\_1 = 2 OR S\_ADDBIZ\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	9	0.0%	97,340	0.0%
-3: Missing	227	0.7%	2,297,981	0.9%
..: Logical Skip	28,752	85.8%	213,334,725	84.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_FORMBIZ\_STAT\_2 Type: Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	4,526	2010.6	2015.0	1920.0	2024.0
Weighted	37,303,890	2009.9	2013.0	1920.0	2024.0

Variable: S\_FORMBIZ\_STAT\_3

Label: APPROXIMATELY CLOSE, SELL, OR LEAVE BUSINESS

Description: Approximately how long ago did you close, sell, or leave this business, professional practice, or farm? If you owned more than one, please refer to the business, professional practice, or farm you most recently closed, sold, or left. [SHOW IF S\_FORMBIZ\_STAT\_2 = -3,-5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Within the last 5 years	103	0.3%	1,085,980	0.4%
2: 6 to 10 years ago	73	0.2%	664,073	0.3%
3: 11 to 20 years ago	35	0.1%	429,741	0.2%
4: More than 20 years ago	17	0.1%	169,800	0.1%
-3: Missing	8	0.0%	45,726	0.0%
..: Logical Skip	33,278	99.3%	250,638,615	99.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Issued: October 15, 2024

Variable: S\_FORMFREE\_1

Label: EVER FREELANCER

Description: Have you ever worked for yourself as a consultant, freelancer, or independent contractor either full- time or part-time (you may have received a Form 1099 or been paid informally off the books)?

[SHOW IF S\_JOB\_1 = 1,3,4,5,6,7,8,9,-3,-5,NA AND S\_JOB\_2 = 1,3,4,5,6,7,8,9,-3,-5,NA]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	8,177	24.4%	65,266,537	25.8%
2: No	20,988	62.6%	152,571,640	60.3%
-5: Don't know	1	0.0%	5,526	0.0%
-3: Missing	210	0.6%	1,429,823	0.6%
.: Logical Skip	4,138	12.3%	33,760,409	13.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_ADDFREE\_1

Label: OTHER CURRENT FREELANCER ROLES

Description: You reported you are currently working [IF S\_JOB\_1 =2 & S\_JOB\_2 = 2: in two jobs] as a self-employed consultant, freelancer, or independent contractor. Outside of this work, do you currently work for yourself in any other consultant, freelancer, or independent contractor roles? [SHOW IF S\_JOB\_1 = 2 OR S\_JOB\_2 = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	1,442	4.3%	11,464,360	4.5%
2: No	2,663	7.9%	22,078,700	8.7%
-3: Missing	33	0.1%	217,348	0.1%
.: Logical Skip	29,376	87.7%	219,273,526	86.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_ADDFREE\_2

Label: TOTAL FREELANCER JOBS

Description: How many total consultant, freelancer, or independent contractor jobs do you have?  
[SHOW IF S\_ADDFREE\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: 2	974	2.9%	7,448,803	2.9%
2: 3	272	0.8%	2,309,755	0.9%
3: 4	91	0.3%	684,599	0.3%
4: 5 or more	94	0.3%	905,422	0.4%
-3: Missing	11	0.0%	115,781	0.0%
.: Logical Skip	32,072	95.7%	241,569,575	95.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: S\_ADDFREE\_3

Label: EVER A FREELANCER

Description: Outside of your current consultant, freelance, or independent contractor work, did you do any consulting, freelance, or independent contractor work in the past that you no longer do now? [SHOW IF S\_JOB\_1 = 2 OR S\_JOB\_2 = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	1,572	4.7%	11,898,478	4.7%
2: No	2,542	7.6%	21,770,961	8.6%
-3: Missing	24	0.1%	90,970	0.0%
.: Logical Skip	29,376	87.7%	219,273,526	86.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** S\_FORMFREE\_STAT\_1\_Y2

**Label:** STILL FREELANCER - Y2

**Description:** Are you still working for yourself as a consultant, freelancer, or independent contractor either full-time or part-time? [SHOW IF S\_FORMFREE\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	2,929	8.7%	21,008,728	8.3%
2: No	5,203	15.5%	43,937,417	17.4%
-3: Missing	45	0.1%	320,392	0.1%
.: Logical Skip	25,337	75.6%	187,767,398	74.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** S\_FORMFREE\_STAT\_2

**Label:** YEAR STOP PREVIOUS WORK

**Description:** In what year did you stop doing this previous work as a consultant, freelancer, or independent contractor?  
[SHOW IF S\_FORMFREE\_STAT\_1 = 2 OR S\_ADDFREE\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	167	0.5%	2,097,618	0.8%
.: Logical Skip	26,739	79.8%	197,198,041	77.9%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** S\_FORMFREE\_STAT\_2    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	6,608	2014.8	2019.0	1920.0	2024.0
Weighted	53,738,276	2014.8	2019.0	1920.0	2024.0

Variable: S\_FORMFREE\_STAT\_3

Label: APPROXIMATELY STOP PREVIOUS WORK

Description: Approximately how long ago did you stop doing this previous work as a consultant, freelancer, or independent contractor? If you held more than one position, please refer to the consultant, freelancer, or independent contractor role you most recently stopped.  
[SHOW IF S\_FORMFREE\_STAT\_2 = -3,-5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Within the last 5 years	83	0.2%	946,508	0.4%
2: 6 to 10 years ago	52	0.2%	588,300	0.2%
3: 11 to 20 years ago	18	0.1%	474,614	0.2%
4: More than 20 years ago	11	0.0%	72,286	0.0%
-3: Missing	3	0.0%	15,910	0.0%
.: Logical Skip	33,347	99.5%	250,936,317	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: DOV\_FORM\_ENTR

Label: FORMER ENTREPRENEUR FLAG

Description: Administrative Variable: This variable flags which respondents qualify as a former entrepreneur. IF S\_FORMBIZ\_STAT\_1=2,-3,-5 OR S\_ADDBIZ\_3=1  
DOV\_FORM\_ENTR = 1. ELSE DOV\_FORM\_ENTR = 0.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	28,734	85.7%	213,228,606	84.3%
1: Meets criteria	4,780	14.3%	39,805,329	15.7%
TOTALS	33,514	100.0%	253,033,935	100.0%



**Variable:** DOV\_FORM\_FREE

**Label:** FORMER FREELANCER FLAG

**Description:** Administrative Variable: This variable flags which respondents qualify as a former freelancer. IF S\_FORMFREE\_STAT\_1=2,-3,-5 OR S\_ADDFREE\_3=1 DOV\_FORM\_FREE = 1. ELSE DOV\_FORM\_FREE = 0.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	26,694	79.7%	196,877,649	77.8%
1: Meets criteria	6,820	20.3%	56,156,286	22.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** S\_NASCENT\_1

**Label:** NASCENT NEW BUSINESS

**Description:** Are you, alone or with others, currently trying to start a new business, professional practice or farm, including any form of self-employment, consulting, freelancing, or independent contracting, or selling any goods or services to others?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	5,387	16.1%	38,292,513	15.1%
2: No	27,974	83.5%	212,570,929	84.0%
-3: Missing	153	0.5%	2,170,493	0.9%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DOV\_NASCENT

**Label:** NASCENT FLAG

**Description:** Administrative Variable: This variable flags which respondents qualify as a nascent business owner. IF S\_NASCENT\_1 = 1 DOV\_NASCENT = 1. ELSE DOV\_NASCENT = 0.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	28,127	83.9%	214,741,422	84.9%
1: Meets criteria	5,387	16.1%	38,292,513	15.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Issued:** October 15, 2024

Variable: S\_WITHDRAW\_1

Label: WITHDRAWNBUSINESS

Description: [IF DOV\_CUR\_ENTR = 1: Outside of your current business, have] [ELSE IF DOV\_CUR\_FREE = 1: Outside of your current consultant, freelance, or independent contractor work, have] [ELSE IF DOV\_FORM\_ENTR = 1: Since you closed/ended your last business, have] [ELSE IF DOV\_FORM\_FREE = 1: Since you stopped working for yourself as a consultant, freelancer, or independent contractor, have] [ELSE: Have] you, alone or with others, ever considered starting a new business, professional practice, or farm, including any form of self-employment, consulting, freelancing, or independent contracting, or selling any goods or services to others but decided to wait or change your mind?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	10,904	32.5%	90,532,648	35.8%
2: No	22,379	66.8%	160,965,188	63.6%
-3: Missing	231	0.7%	1,536,100	0.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: DOV\_WITHDRAW

Label: WITHDRAWNFLAG

Description: Administrative Variable: This variable flags which respondents qualify as a withdrawn business owner or freelancer. IF S\_WITHDRAW\_1 = 1 DOV\_WITHDRAW = 1. ELSE DOV\_WITHDRAW = 0.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	22,610	67.5%	162,501,287	64.2%
1: Meets criteria	10,904	32.5%	90,532,648	35.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: S\_INTEREST\_2

Label: INTEREST IN STARTING BUSINESS

Description: How interested were you in starting your own business, professional practice, or farm, or working for yourself as a consultant, freelancer, or independent contractor?  
[SHOW IF DOV\_WITHDRAW= 1 AND DOV\_CUR\_ENTR = 0 AND  
DOV\_FORM\_ENTR = 0 AND DOV\_CUR\_FREE = 0 AND DOV\_FORM\_FREE = 0  
AND DOV\_NASCENT = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all interested	98	0.3%	806,631	0.3%
2: Slightly interested	655	2.0%	6,578,260	2.6%
3: Somewhat interested	1,243	3.7%	11,879,928	4.7%
4: Very interested	930	2.8%	8,394,881	3.3%
5: Extremely interested	319	1.0%	2,541,438	1.0%
-3: Missing	4	0.0%	17,783	0.0%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: S\_GIGCHECK\_3

Label: OUTSIDE GIG WORK

**Description:** Some people earn money through short, paid tasks or jobs online or in-person that are conducted through companies that coordinate payment for the service. This is sometimes referred to as “gig work.”  
 [IF JOBSTAT\_1 = 1 OR JOBSTAT\_2 = 1 OR JOBSTAT\_5 = 1 OR JOBSTAT\_6 = 1:  
 Outside of the forms of employment you have already mentioned, in/ELSE: In] the last 6 months have you been paid for any gig work? These tasks might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities.  
 [HOVER TEXT ON “other activities”: • App-based food delivery, • Babysitting, childcare services, dog walking and/or house sitting, • Disabled adult and/or elder care services, • Providing personal services to individuals, • Renting out property, such as your car, your phone, your place of residence, or other items] [SHOW IF S\_GIGCHECK\_1 > 1 AND S\_GIGCHECK\_2 > 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	3,036	9.1%	18,467,674	7.3%
2: No	25,280	75.4%	194,952,566	77.0%
-5: Don't know	1,048	3.1%	8,636,657	3.4%
-3: Missing	44	0.1%	301,802	0.1%
..: Logical Skip	4,106	12.3%	30,675,236	12.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: S\_GIGPLATFORM\_1

Label: GIG PLATFORM COMPANY COORDINATING

**Description:** Is your consulting, freelance, or independent contract work conducted through a company that coordinates payments or relationships with clients?  
 [SHOW IF DOV\_CUR\_FREE = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	3,173	9.5%	20,172,979	8.0%
2: No	3,224	9.6%	28,552,928	11.3%
-5: Don't know	653	1.9%	5,949,104	2.4%
-3: Missing	17	0.1%	94,126	0.0%

**Variable: S\_GIGPLATFORM\_1**

**Label: GIG PLATFORM COMPANY COORDINATING**

**Description: Is your consulting, freelance, or independent contract work conducted through a company that coordinates payments or relationships with clients?**  
**[SHOW IF DOV\_CUR\_FREE = 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	26,447	78.9%	198,264,798	78.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: S\_GIGPLATFORM\_2**

**Label: GIG PLATFORM ONLINE APP**

**Description: Is the company that coordinates payments or relationships with clients for your [IF DOV\_CUR\_FREE = 1: consulting, freelance or independent contract/ELSE: gig] work an online app?**  
**[SHOW IF S\_GIGPLATFORM\_1 = 1 OR S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	4,032	12.0%	24,192,976	9.6%
2: No	3,216	9.6%	24,160,815	9.5%
-5: Don't know	696	2.1%	6,963,645	2.8%
-3: Missing	56	0.2%	417,871	0.2%
.: Logical Skip	25,514	76.1%	197,298,628	78.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** S\_GIGPLATFORM\_Y2\_DRV**Label:** GIG PLATFORM FOR COORDINATION OF GIG WORK TYPE**Description:** Derived variable: type of gig platform coded from S\_GIGPLATFORM\_3 What is the name(s) of the company that coordinates payments or relationships with clients for your [IF DOV\_CUR\_FREE = 1: consulting, freelance, or independent contract/ELSE: gig] work?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Confirmed Gig Platform: Services	1,849	5.5%	11,967,552	4.7%
2: Confirmed Gig Platform: Selling/Renting of Goods	432	1.3%	3,062,197	1.2%
3: Confirmed Gig Platform: Online Surveys	405	1.2%	2,565,009	1.0%
4: Payment Provider	721	2.2%	4,089,592	1.6%
5: Unconfirmed/unlikely Gig Work	4,097	12.2%	26,736,311	10.6%
-3: Missing	3	0.0%	51,530	0.0%
.: Logical Skip	26,007	77.6%	204,561,743	80.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_1

Label: REASON GIG- PRIMARY INCOME

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items]

1. To earn money as a primary source of income

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,132	12.3%	28,832,201	11.4%
1: Selected	2,994	8.9%	20,153,834	8.0%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_2

Label: REASON GIG- SUPPLEMENT PAY

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items]

2. To earn extra money to supplement pay from my current employment, or other regular source of income

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,773	11.3%	26,089,591	10.3%
1: Selected	3,353	10.0%	22,896,444	9.0%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: PE\_GIGREASON\_1\_3

Label: REASON GIG- SUPPLEMENT RETIREMENT

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items]  
3. To earn extra money to supplement my retirement, pension, or disability income  
[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,451	16.3%	39,319,610	15.5%
1: Selected	1,675	5.0%	9,666,425	3.8%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_4

Label: REASON GIG- HELP FAMILY OR FRIENDS

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items]

4. To earn extra money to help family or friends

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,323	15.9%	36,100,136	14.3%
1: Selected	1,803	5.4%	12,885,899	5.1%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_5

Label: REASON GIG- STARTING OWN BUSINESS

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items] 5. To earn extra money while I am working to start my own business

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,865	17.5%	41,948,637	16.6%
1: Selected	1,261	3.8%	7,037,398	2.8%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_6

Label: REASON GIG- CAREER TRANSITION

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items]

6. To earn extra money while I am making a career transition

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,974	17.8%	42,130,418	16.7%
1: Selected	1,152	3.4%	6,855,617	2.7%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_7

Label: REASON GIG- MAINTAINSKILLS

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items]

7. To maintain existing employment-related skills

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,325	18.9%	44,378,148	17.5%
1: Selected	801	2.4%	4,607,887	1.8%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_8

Label: REASON GIG- NEW SKILLS

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items]

8. To acquire new employment-related skills

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,344	18.9%	44,312,571	17.5%
1: Selected	782	2.3%	4,673,464	1.8%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_9

Label: REASON GIG- WORKING FOR MYSELF

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items]

9. To see what it is like working for myself

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,248	18.6%	43,395,235	17.1%
1: Selected	878	2.6%	5,590,800	2.2%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_10

Label: REASON GIG- FLEXIBILITY

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items] 10. To have flexibility in my work schedule

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,615	16.8%	39,037,355	15.4%
1: Selected	1,511	4.5%	9,948,680	3.9%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: PE\_GIGREASON\_1\_11

Label: REASON GIG- NETWORK

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items] 11. To network/meet people

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,367	19.0%	44,565,090	17.6%
1: Selected	759	2.3%	4,420,945	1.7%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_12

Label: REASON GIG- FUN

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.

These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON “other activities”: App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items] 12. Just for fun or as a hobby

[SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,989	17.9%	40,845,806	16.1%
1: Selected	1,137	3.4%	8,140,229	3.2%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_GIGREASON\_1\_13

Label: REASON GIG- OTHER REASON

Description: In the last 6 months, which of the following are the primary reasons why you have engaged in gig work activities? Select all that apply.  
 These activities might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities. [HOVER TEXT ON "other activities": App-based food delivery, Babysitting, childcare services, dog walking and/or house sitting, Disabled adult and/or elder care services, Providing personal services to individuals, Renting out property, such as your car, your phone, your place of residence, or other items]  
 13. Other reason, specify:  
 [SHOW IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,969	20.8%	47,867,556	18.9%
1: Selected	157	0.5%	1,118,479	0.4%
-3: Missing	16	0.0%	156,874	0.1%
.: Logical Skip	26,372	78.7%	203,891,026	80.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: DOV\_GIGWORK

Label: GIG WORKER FLAG

Description: Administrative Variable: This variable flags which respondents qualify as a gig worker. IF S\_GIGCHECK\_1 = 1 OR S\_GIGCHECK\_2 = 1 OR S\_GIGCHECK\_3 = 1  
 DOV\_GIGWORK = 1. ELSE DOV\_GIGWORK = 0.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	26,372	78.7%	203,891,026	80.6%
1: Meets criteria	7,142	21.3%	49,142,909	19.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable: DOV\_GENPOP**

**Label: GENERAL POPULATION FLAG**

**Description: Administrative Variable:** This variable flags which respondents only qualify as general population. IF DOV\_CUR\_ENTR = 0 AND DOV\_CUR\_FREE = 0 AND DOV\_FORM\_ENTR = 0 AND DOV\_FORM\_FREE = 0 AND DOV\_NASCENT = 0 AND DOV\_WITHDRAW = 0 DOV\_GENPOP = 1. ELSE DOV\_GENPOP = 0.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	19,315	57.6%	160,160,373	63.3%
1: Meets criteria	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DOV\_GROUP**

**Label: COMPUTE GROUP**

**Description: Administrative Variable:** This variable gives the dov group assigned to a respondent. The dov group determines which set of questions a respondent receives. (e.g. current entrepreneur, former entrepreneur...) IF DOV\_CUR\_ENTR = 1 DOV\_GROUP = 1 “current entrepreneur” ELSE IF DOV\_CUR\_FREE = 1 DOV\_GROUP = 2 “current freelancer” ELSE IF DOV\_NASCENT = 1 AND S\_FORMBIZ\_STAT\_1 <> 1 AND S\_FORMFREE\_STAT\_1 <> 1,2 DOV\_GROUP = 3 “nascent entrepreneur” ELSE IF DOV\_FORM\_ENTR = 1 DOV\_GROUP = 4 “former entrepreneur” ELSE IF DOV\_FORM\_FREE = 1 DOV\_GROUP = 5 “former freelancer” ELSE IF DOV\_WITHDRAW = 1 DOV\_GROUP = 6 “withdrawn entrepreneur” ELSE IF DOV\_GENPOP = 1 DOV\_GROUP = 7 “general population”

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Current entrepreneur	4,653	13.9%	33,466,612	13.2%
2: Current freelancer	4,397	13.1%	36,469,905	14.4%
3: Nascent entrepreneur	1,667	5.0%	13,724,350	5.4%
4: Former entrepreneur	2,667	8.0%	22,862,114	9.0%
5: Former freelancer	2,682	8.0%	23,418,470	9.3%
6: Withdrawn entrepreneur	3,249	9.7%	30,218,921	11.9%
7: General population	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DOV\_FORM\_ENTR\_Y1****Label: FORMER ENTREPRENEUR FLAG - Y1 EQUIVALENT****Description: Administrative Variable: This variable flags which respondents qualify as a former entrepreneur based on EPOP year 1 survey pathing.**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Meets criteria	33,514	100.0%	253,033,935	100.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DOV\_FORM\_FREE\_Y1****Label: FORMER FREELANCER FLAG - Y1 EQUIVALENT****Description: Administrative Variable: This variable flags which respondents qualify as a former freelancer based on EPOP year 1 survey pathing.**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Meets criteria	33,514	100.0%	253,033,935	100.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DOV\_WITHDRAW\_Y1****Label: WITHDRAWNFLAG - Y1 EQUIVALENT****Description: Administrative Variable: This variable flags which respondents qualify as a withdrawn business owner or freelancer based on EPOP year 1 survey pathing.**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Meets criteria	33,514	100.0%	253,033,935	100.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: CURWORK**

**Label: CURRENTLY WORKING FLAG**

**Description:** Administrative Variable: This variable flags which respondents are currently working.  
if S\_JOBSTAT\_1=1 or S\_JOBSTAT\_2=1 or S\_JOBSTAT\_5 is not equal to (,-3,-5) or  
S\_JOBSTAT\_6 =1 then curwork=1; else curwork=0;

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not currently working	13,119	39.1%	90,261,055	35.7%
1: Currently working	20,395	60.9%	162,772,880	64.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: PE\_EMPSTAT\_1**

**Label: PURSUING IDEA EMPLOYMENT STATUS**

**Description:** When you first started pursuing the idea of [INSERT DOV\_ACTIVITY], what was your  
employment status? [SHOW IF DOV\_GROUP <> 4,5, OR 7]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Employed	10,171	30.3%	80,386,117	31.8%
2: Not employed	3,767	11.2%	33,337,772	13.2%
-5: Don't know	1	0.0%	3,546	0.0%
-3: Missing	27	0.1%	152,354	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_EMPSTAT\_2\_1

Label: NOT WORKING PURSUING- RETIRED

Description: What were your reasons for not working when you first started pursuing the idea of  
[INSERT DOV\_ACTIVITY]? Select all that apply. 1. Retired  
[SHOW IF PE\_EMPSTAT\_1 = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,096	9.2%	28,159,183	11.1%
1: Selected	669	2.0%	5,169,165	2.0%
-3: Missing	2	0.0%	9,424	0.0%
.: Logical Skip	29,747	88.8%	219,696,163	86.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_EMPSTAT\_2\_2

Label: NOT WORKING PURSUING- LAYOFF

Description: What were your reasons for not working when you first started pursuing the idea of  
[INSERT DOV\_ACTIVITY]? Select all that apply. 2. On layoff from a job  
[SHOW IF PE\_EMPSTAT\_1 = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,065	9.1%	27,678,038	10.9%
1: Selected	700	2.1%	5,650,309	2.2%
-3: Missing	2	0.0%	9,424	0.0%
.: Logical Skip	29,747	88.8%	219,696,163	86.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_EMPSTAT\_2\_3

Label: NOT WORKING PURSUING- STUDENT

Description: What were your reasons for not working when you first started pursuing the idea of  
[INSERT DOV\_ACTIVITY]? Select all that apply. 3. Student  
[SHOW IF PE\_EMPSTAT\_1 = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,251	9.7%	28,158,260	11.1%
1: Selected	514	1.5%	5,170,087	2.0%
-3: Missing	2	0.0%	9,424	0.0%
.: Logical Skip	29,747	88.8%	219,696,163	86.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_EMPSTAT\_2\_4

Label: NOT WORKING PURSUING- FAMILY RESPONSIBILITIES

Description: What were your reasons for not working when you first started pursuing the idea of  
[INSERT DOV\_ACTIVITY]? Select all that apply. 4. Family responsibilities  
[SHOW IF PE\_EMPSTAT\_1 = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,861	8.5%	24,430,544	9.7%
1: Selected	904	2.7%	8,897,804	3.5%
-3: Missing	2	0.0%	9,424	0.0%
.: Logical Skip	29,747	88.8%	219,696,163	86.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable:** PE\_EMPSTAT\_2\_5

**Label:** NOT WORKING PURSUING- ILLNESS OR DISABILITY

**Description:** What were your reasons for not working when you first started pursuing the idea of [INSERT DOV\_ACTIVITY]? Select all that apply.  
5. Chronic illness or permanent disability [SHOW IF PE\_EMPSTAT\_1 = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,187	9.5%	28,723,155	11.4%
1: Selected	578	1.7%	4,605,192	1.8%
-3: Missing	2	0.0%	9,424	0.0%
.: Logical Skip	29,747	88.8%	219,696,163	86.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_EMPSTAT\_2\_6

**Label:** NOT WORKING PURSUING- JOB NOT AVAILABLE

**Description:** What were your reasons for not working when you first started pursuing the idea of [INSERT DOV\_ACTIVITY]? Select all that apply. 6. Suitable job not available  
[SHOW IF PE\_EMPSTAT\_1 = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,235	9.7%	28,828,994	11.4%
1: Selected	530	1.6%	4,499,354	1.8%
-3: Missing	2	0.0%	9,424	0.0%
.: Logical Skip	29,747	88.8%	219,696,163	86.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_EMPSTAT\_2\_7

**Label:** NOT WORKING PURSUING- NO NEED OR WANT TO WORK

**Description:** What were your reasons for not working when you first started pursuing the idea of [INSERT DOV\_ACTIVITY]? Select all that apply. 7. Did not need or want to work  
[SHOW IF PE\_EMPSTAT\_1 = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,443	10.3%	30,125,882	11.9%
1: Selected	322	1.0%	3,202,465	1.3%
-3: Missing	2	0.0%	9,424	0.0%
.: Logical Skip	29,747	88.8%	219,696,163	86.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_EMPSTAT\_2\_8

**Label:** NOT WORKING PURSUING- NONE OF THE ABOVE

**Description:** What were your reasons for not working when you first started pursuing the idea of [INSERT DOV\_ACTIVITY]? Select all that apply. 8. None of the above  
[SHOW IF PE\_EMPSTAT\_1 = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,406	10.2%	30,106,195	11.9%
1: Selected	359	1.1%	3,222,153	1.3%
-3: Missing	2	0.0%	9,424	0.0%
.: Logical Skip	29,747	88.8%	219,696,163	86.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_REASONS\_1\_1

Label: REASON IMPORTANCE- OWN BOSS

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]? 1. Wanted to be my own boss  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	8,201	24.5%	62,384,072	24.7%
2: Somewhat important	4,326	12.9%	37,704,034	14.9%
3: Not important	1,385	4.1%	13,376,277	5.3%
-5: Don't know	1	0.0%	13,606	0.0%
-3: Missing	53	0.2%	401,799	0.2%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_2

Label: REASON IMPORTANCE- FLEXIBLE HOURS

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]? 2. Flexible hours [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	9,989	29.8%	80,713,442	31.9%
2: Somewhat important	3,073	9.2%	24,536,054	9.7%
3: Not important	762	2.3%	7,545,415	3.0%
-3: Missing	142	0.4%	1,084,879	0.4%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_3

Label: REASON IMPORTANCE- BALANCE

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]? 3. Balance work and family  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
1: Very important	9,282	27.7%	73,674,051	29.1%
2: Somewhat important	3,336	10.0%	29,154,251	11.5%
3: Not important	1,189	3.5%	9,732,169	3.8%
-3: Missing	159	0.5%	1,319,318	0.5%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_4

Label: REASON IMPORTANCE- GREATER INCOME

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]?  
4. Opportunity for greater income [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
1: Very important	9,424	28.1%	76,149,646	30.1%
2: Somewhat important	3,532	10.5%	29,333,289	11.6%
3: Not important	840	2.5%	7,032,032	2.8%
-3: Missing	170	0.5%	1,364,822	0.5%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_5

Label: REASON IMPORTANCE- SUPPLEMENT INCOME

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]? 5. Ability to supplement my income from my job  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	8,306	24.8%	65,525,411	25.9%
2: Somewhat important	3,731	11.1%	31,413,390	12.4%
3: Not important	1,715	5.1%	15,186,645	6.0%
-5: Don't know	1	0.0%	3,602	0.0%
-3: Missing	213	0.6%	1,750,741	0.7%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_REASONS\_1\_6

Label: REASON IMPORTANCE- AVENUE FOR IDEAS

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]? 6. Best avenue for my ideas/goods/services  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	7,728	23.1%	59,355,643	23.5%
2: Somewhat important	4,970	14.8%	43,028,785	17.0%
3: Not important	1,191	3.6%	10,993,323	4.3%
-5: Don't know	1	0.0%	4,358	0.0%
-3: Missing	76	0.2%	497,680	0.2%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_REASONS\_1\_7

Label: REASON IMPORTANCE- UNABLE TO FIND EMPLOYMENT

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]? 7. Unable to find employment  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
1: Very important	3,322	9.9%	24,089,176	9.5%
2: Somewhat important	3,812	11.4%	31,544,801	12.5%
3: Not important	6,659	19.9%	56,899,865	22.5%
-3: Missing	173	0.5%	1,345,947	0.5%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_8

Label: REASON IMPORTANCE- NOT VALUED

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]? 8. Did not feel valued by my place of employment  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
1: Very important	4,704	14.0%	35,018,797	13.8%
2: Somewhat important	4,217	12.6%	35,227,200	13.9%
3: Not important	4,858	14.5%	42,173,127	16.7%
-5: Don't know	1	0.0%	4,269	0.0%
-3: Missing	186	0.6%	1,456,396	0.6%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_9

Label: REASON IMPORTANCE- NOT ADEQUATE OPPORTUNITIES

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]?  
9. Did not feel that there were adequate opportunities to advance in my career  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Very important	5,064	15.1%	38,585,308	15.2%
2: Somewhat important	4,664	13.9%	39,670,470	15.7%
3: Not important	4,060	12.1%	34,166,438	13.5%
-3: Missing	178	0.5%	1,457,573	0.6%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_10

Label: REASON IMPORTANCE- NOT PAID FAIRLY

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]?  
10. Did not feel like I was being paid fairly given my skills in the labor market  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Very important	5,751	17.2%	44,054,795	17.4%
2: Somewhat important	4,275	12.8%	36,736,867	14.5%
3: Not important	3,740	11.2%	31,493,312	12.4%
-3: Missing	200	0.6%	1,594,815	0.6%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_11

Label: REASON IMPORTANCE- NOT WORK FOR SOMEONE

Description: How important to you were each of the following reasons for pursuing [INSERT DOV\_ACTIVITY]? 11. Working for someone didn't appeal to me  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
1: Very important	5,021	15.0%	35,862,328	14.2%
2: Somewhat important	5,197	15.5%	43,524,787	17.2%
3: Not important	3,634	10.8%	33,218,567	13.1%
-3: Missing	114	0.3%	1,274,107	0.5%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_12

Label: REASON IMPORTANCE- START OWN BUSINESS

Description: How important to you were each of the following reasons for pursuing [INSERT DOV\_ACTIVITY]? 12. Always wanted to start my own business  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
1: Very important	6,706	20.0%	48,503,019	19.2%
2: Somewhat important	4,574	13.6%	41,815,732	16.5%
3: Not important	2,510	7.5%	22,051,383	8.7%
-3: Missing	176	0.5%	1,509,655	0.6%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%



Variable: PE\_REASONS\_1\_13

Label: REASON IMPORTANCE- ROLE MODEL

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]? 13. An entrepreneurial friend or family member was a role model  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
1: Very important	4,406	13.1%	31,405,213	12.4%
2: Somewhat important	4,301	12.8%	37,500,506	14.8%
3: Not important	5,054	15.1%	43,295,225	17.1%
-3: Missing	205	0.6%	1,678,845	0.7%
..: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_14

Label: REASON IMPORTANCE- FAMILY BUSINESS

Description: How important to you were each of the following reasons for pursuing [INSERT  
DOV\_ACTIVITY]? 14. Wanted to carry on the family business  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
1: Very important	2,757	8.2%	18,270,133	7.2%
2: Somewhat important	2,564	7.7%	22,009,012	8.7%
3: Not important	8,425	25.1%	71,642,120	28.3%
-3: Missing	220	0.7%	1,958,524	0.8%
..: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_1\_15

Label: REASON IMPORTANCE- HELP COMMUNITY

Description: How important to you were each of the following reasons for pursuing [INSERT DOV\_ACTIVITY]? 15. Wanted to help and/or become more involved in my community [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Very important	4,515	13.5%	31,419,548	12.4%
2: Somewhat important	4,886	14.6%	40,265,561	15.9%
3: Not important	4,327	12.9%	40,167,491	15.9%
-3: Missing	238	0.7%	2,027,189	0.8%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_REASONS\_2

Label: MOST IMPORTANT FOR PURSUING

Description: 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? Select one. [SHOW IF DOV\_GROUP=1, 2, 3]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Wanted to be my own boss	2,330	7.0%	15,743,812	6.2%
2: Flexible hours	1,632	4.9%	13,142,664	5.2%
3: Balance work and family	1,364	4.1%	11,623,960	4.6%
4: Opportunity for greater income	1,679	5.0%	14,220,365	5.6%
5: Ability to supplement my income from my job	849	2.5%	7,288,608	2.9%
6: Best avenue for my ideas/goods/services	684	2.0%	5,202,303	2.1%
7: Unable to find employment	227	0.7%	1,645,162	0.7%
8: Did not feel valued by my place of employment	188	0.6%	1,385,714	0.5%
9: Did not feel that there were adequate opportunities to advance in my career	128	0.4%	788,227	0.3%

*Issued: October 15, 2024*

**Variable:** PE\_REASONS\_2

**Label:** MOST IMPORTANT FOR PURSUING

**Description:** 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? Select one. [SHOW IF DOV\_GROUP=1, 2, 3]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
10: Did not feel like I was being paid fairly given my skills in the labor market	187	0.6%	1,479,651	0.6%
11: Working for someone didn't appeal to me	172	0.5%	1,086,812	0.4%
12: Always wanted to start my own business	381	1.1%	2,654,957	1.0%
13: An entrepreneurial friend or family member was a role model	115	0.3%	1,072,004	0.4%
14: Wanted to carry on the family business	126	0.4%	955,589	0.4%
15: Wanted to help and/or become more involved in my community	240	0.7%	1,591,038	0.6%
-3: Missing	34	0.1%	201,198	0.1%
.: Logical Skip	23,178	69.2%	172,951,872	68.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_REASONS\_3

**Label:** SECOND MOST IMPORTANT FOR PURSUING

**Description:** Of the remaining very important reasons for pursuing [INSERT DOV\_ACTIVITY], which was the second most important to you? Select one. [SHOW IF DOV\_GROUP=1, 2, 3]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Wanted to be my own boss	1,093	3.3%	8,053,049	3.2%
2: Flexible hours	2,023	6.0%	15,541,415	6.1%
3: Balance work and family	1,534	4.6%	11,698,338	4.6%
4: Opportunity for greater income	1,555	4.6%	12,055,576	4.8%
5: Ability to supplement my income from my job	768	2.3%	5,653,999	2.2%
6: Best avenue for my ideas/goods/services	627	1.9%	4,404,559	1.7%

**Issued:** October 15, 2024

Variable: PE\_REASONS\_3

Label: SECOND MOST IMPORTANT FOR PURSUING

Description: Of the remaining very important reasons for pursuing [INSERT DOV\_ACTIVITY], which was the second most important to you? Select one. [SHOW IF DOV\_GROUP=1, 2, 3]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
7: Unable to find employment	196	0.6%	1,753,654	0.7%
8: Did not feel valued by my place of employment	278	0.8%	2,481,574	1.0%
9: Did not feel that there were adequate opportunities to advance in my career	224	0.7%	1,431,148	0.6%
10: Did not feel like I was being paid fairly given my skills in the labor market	317	0.9%	2,783,398	1.1%
11: Working for someone didn't appeal to me	291	0.9%	2,150,745	0.8%
12: Always wanted to start my own business	502	1.5%	3,359,508	1.3%
13: An entrepreneurial friend or family member was a role model	158	0.5%	1,411,639	0.6%
14: Wanted to carry on the family business	105	0.3%	683,254	0.3%
15: Wanted to help and/or become more involved in my community	217	0.6%	1,857,760	0.7%
-3: Missing	65	0.2%	427,959	0.2%
.: Logical Skip	23,561	70.3%	177,286,360	70.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_MOTIVE\_1A

**Label:** MOTIVE- MAKE A DIFFERENCE

**Description:** To what extent do the following statements reflect the reasons you [IF DOV\_GROUP = 1,2,4,5: started/IF DOV\_GROUP = 3: want to start/ELSE: wanted to start] [INSERT DOV\_ACTIVITY]. You can strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree, or strongly disagree. A. To make a difference in the world [SHOW IF DOV\_GROUP = 1,2,3,4,5,6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	4,862	14.5%	33,044,657	13.1%
2: Somewhat agree	5,154	15.4%	40,752,750	16.1%
3: Neither agree nor disagree	5,685	17.0%	51,767,205	20.5%
4: Somewhat disagree	1,645	4.9%	14,267,736	5.6%
5: Strongly disagree	1,873	5.6%	19,394,225	7.7%
-5: Don't know	2	0.0%	9,897	0.0%
-3: Missing	94	0.3%	923,903	0.4%
..: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_MOTIVE\_1B

**Label:** MOTIVE- BUILD WEALTH OR INCOME

**Description:** To what extent do the following statements reflect the reasons you [IF DOV\_GROUP = 1,2,4,5: started/IF DOV\_GROUP = 3: want to start/ELSE: wanted to start] [INSERT DOV\_ACTIVITY]. You can strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree, or strongly disagree. B. To build great wealth or a very high income[SHOW IF DOV\_GROUP = 1,2,3,4,5,6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	5,439	16.2%	39,054,522	15.4%
2: Somewhat agree	6,284	18.8%	53,066,566	21.0%
3: Neither agree nor disagree	3,993	11.9%	36,495,401	14.4%
4: Somewhat disagree	1,766	5.3%	16,000,635	6.3%
5: Strongly disagree	1,652	4.9%	13,623,645	5.4%

**Issued:** October 15, 2024

**Variable:** PE\_MOTIVE\_1B

**Label:** MOTIVE-BUILD WEALTH OR INCOME

**Description:** To what extent do the following statements reflect the reasons you [IF DOV\_GROUP = 1,2,4,5: started/IF DOV\_GROUP = 3: want to start/ELSE: wanted to start] [INSERT DOV\_ACTIVITY]. You can strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree, or strongly disagree. B. To build great wealth or a very high income[SHOW IF DOV\_GROUP = 1,2,3,4,5,6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	1	0.0%	3,486	0.0%
-3: Missing	180	0.5%	1,916,117	0.8%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_MOTIVE\_1C

**Label:** MOTIVE- CONTINUE FAMILY TRADITION

**Description:** To what extent do the following statements reflect the reasons you [IF DOV\_GROUP = 1,2,4,5: started/IF DOV\_GROUP = 3: want to start/ELSE: wanted to start] [INSERT DOV\_ACTIVITY]. You can strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree, or strongly disagree. C. To continue a family tradition [SHOW IF DOV\_GROUP = 1,2,3,4,5,6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	2,798	8.3%	17,659,328	7.0%
2: Somewhat agree	2,541	7.6%	19,678,952	7.8%
3: Neither agree nor disagree	5,049	15.1%	45,049,658	17.8%
4: Somewhat disagree	2,738	8.2%	24,203,082	9.6%
5: Strongly disagree	5,964	17.8%	51,397,350	20.3%
-5: Don't know	1	0.0%	3,486	0.0%
-3: Missing	224	0.7%	2,168,516	0.9%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Issued:** October 15, 2024

Variable: PE\_MOTIVE\_1D

Label: MOTIVE- EARN A LIVING

Description: To what extent do the following statements reflect the reasons you [IF DOV\_GROUP = 1,2,4,5: started/IF DOV\_GROUP = 3: want to start/ELSE: wanted to start] [INSERT DOV\_ACTIVITY]. You can strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree, or strongly disagree. D. To earn a living because jobs are scarce [SHOW IF DOV\_GROUP = 1,2,3,4,5,6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	4,893	14.6%	35,167,568	13.9%
2: Somewhat agree	5,550	16.6%	45,510,989	18.0%
3: Neither agree nor disagree	4,232	12.6%	39,267,100	15.5%
4: Somewhat disagree	2,037	6.1%	17,479,743	6.9%
5: Strongly disagree	2,387	7.1%	20,924,683	8.3%
-5: Don't know	4	0.0%	15,137	0.0%
-3: Missing	212	0.6%	1,795,153	0.7%
..: Logical Skip	14,199	42.4%	92,873,562	36.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: ENTR\_EXPERIENCE\_1

Label: SIMILAR WORK

Description: [IF DOV\_GROUP = 1,2: Is your current work as [INSERT DOV\_JOB] similar to work you did in prior employment?] [IF DOV\_GROUP = 3,6: Is the work related to your [IF DOV\_GROUP = 6: former] business idea similar to work you are doing now or in prior employment?] [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	5,916	17.7%	44,629,905	17.6%
2: No	8,018	23.9%	69,016,960	27.3%
-3: Missing	32	0.1%	232,924	0.1%
..: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: ENTR\_EXPERIENCE\_2

Label: PRIOR EXPERIENCE BUSINESS

Description: [IF DOV\_GROUP = 1,2: Before you started [INSERT DOV\_ACTIVITY], did you have any prior experience starting and/or operating this same type of business?] [IF DOV\_GROUP = 3,6: Do you have any prior experience starting and/or operating a business similar to your [IF DOV\_GROUP = 6: former] business idea?]  
[SHOW IF DOV\_GROUP <> 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	5,204	15.5%	36,879,333	14.6%
2: No	8,643	25.8%	75,790,244	30.0%
-3: Missing	119	0.4%	1,210,212	0.5%
..: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: ENTR\_EXPERIENCE\_3

Label: YEARS OF EXPERIENCE

Description: [IF DOV\_GROUP = 1,2: Before you started [INSERT DOV\_ACTIVITY], how many years of experience did you have starting and/or operating this same type of business?] [IF DOV\_GROUP = 3,6: How many years of experience do you have starting and/or operating a business similar to your [IF DOV\_GROUP = 6: former] business idea?]  
[SHOW IF ENTR\_EXPERIENCE\_2 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: 1 to 4 years	1,770	5.3%	13,061,268	5.2%
2: 5 to 9 years	1,527	4.6%	9,672,090	3.8%
3: 10 to 14 years	921	2.7%	6,625,004	2.6%
4: 15 to 19 years	356	1.1%	2,544,765	1.0%
5: 20 or more years	620	1.8%	4,910,473	1.9%
-5: Don't know	1	0.0%	4,358	0.0%
-3: Missing	9	0.0%	61,376	0.0%
..: Logical Skip	28,310	84.5%	216,154,602	85.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

*Issued: October 15, 2024*



Variable: PE\_STEPS\_1\_1

Label: NETWORKING STEPS- FRIEND

Description: Which of the following networking steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 1. Discussed the idea with a friend, work colleague, classmate, or acquaintance [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,481	19.3%	53,209,616	21.0%
1: Selected	7,476	22.3%	60,599,754	23.9%
-3: Missing	9	0.0%	70,420	0.0%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_1\_2

Label: NETWORKING STEPS- FAMILY MEMBER

Description: Which of the following networking steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 2. Discussed the idea with a family member [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,141	18.3%	48,396,429	19.1%
1: Selected	7,816	23.3%	65,412,941	25.9%
-3: Missing	9	0.0%	70,420	0.0%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_1\_3

Label: NETWORKING STEPS- MENTOR

Description: Which of the following networking steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 3. Identified and worked with a mentor(s) [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	10,956	32.7%	92,659,907	36.6%
1: Selected	3,001	9.0%	21,149,462	8.4%
-3: Missing	9	0.0%	70,420	0.0%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_1\_4

Label: NETWORKING STEPS- EXPERTS

Description: Which of the following networking steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 4. Networking with experts, colleagues, or acquaintances in the field [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	9,625	28.7%	83,432,883	33.0%
1: Selected	4,332	12.9%	30,376,486	12.0%
-3: Missing	9	0.0%	70,420	0.0%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_1\_5

Label: NETWORKING STEPS- NONE OF THE ABOVE

Description: Which of the following networking steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 5. None of the above [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	12,059	36.0%	96,834,460	38.3%
1: Selected	1,898	5.7%	16,974,909	6.7%
-3: Missing	9	0.0%	70,420	0.0%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_2\_1

Label: TECHNICAL OR MARKET RESEARCH STEPS - LEADERS

Description: Which of the following technical or market research steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 1. Consulted established business leaders in the industry on the idea or market [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	10,781	32.2%	92,449,969	36.5%
1: Selected	3,162	9.4%	21,274,604	8.4%
-3: Missing	23	0.1%	155,216	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_2\_2

Label: TECHNICAL OR MARKET RESEARCH STEPS - PROFESSIONAL ADVICE

Description: Which of the following technical or market research steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply.

2. Sought out professional advice (such as from a lawyer, accountant, or another professional related to the operation of a business)

[SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,118	30.2%	88,420,327	34.9%
1: Selected	3,825	11.4%	25,304,247	10.0%
-3: Missing	23	0.1%	155,216	0.1%
..: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_2\_3

Label: TECHNICAL OR MARKET RESEARCH STEPS - MARKET RESEARCH

Description: Which of the following technical or market research steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply.

3. Researched the market or considered how potential customers or other firms might respond if you launched the business [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,204	24.5%	71,969,433	28.4%
1: Selected	5,739	17.1%	41,755,140	16.5%
-3: Missing	23	0.1%	155,216	0.1%
..: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_2\_4

Label: TECHNICAL OR MARKET RESEARCH STEPS - PATENTS

Description: Which of the following technical or market research steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply.  
4. Learned about or applied for patents, copyrights, or trademarks to protect the business idea [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,542	34.4%	97,943,045	38.7%
1: Selected	2,401	7.2%	15,781,528	6.2%
-3: Missing	23	0.1%	155,216	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_2\_5

Label: TECHNICAL OR MARKET RESEARCH STEPS - PROTOTYPE

Description: Which of the following technical or market research steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 5. Made a prototype [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,713	37.9%	104,364,448	41.2%
1: Selected	1,230	3.7%	9,360,125	3.7%
-3: Missing	23	0.1%	155,216	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_2\_6

Label: TECHNICAL OR MARKET RESEARCH STEPS - FEEDBACK

Description: Which of the following technical or market research steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 6. Tested the market and/or collected feedback from customers [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,196	33.4%	93,335,885	36.9%
1: Selected	2,747	8.2%	20,388,688	8.1%
-3: Missing	23	0.1%	155,216	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_2\_7

Label: TECHNICAL OR MARKET RESEARCH STEPS - NONE OF ABOVE

Description: Which of the following technical or market research steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 7. None of the above [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,636	28.8%	71,667,948	28.3%
1: Selected	4,307	12.9%	42,056,626	16.6%
-3: Missing	23	0.1%	155,216	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_3\_1

Label: BUSINESS DEVELOPMENT STEPS- ATTENDED TRAININGS

Description: Which of the following business development steps did you (or you and your co-developers/collaborators) take with business support organizations to pursue [INSERT DOV\_ACTIVITY]? Select all that apply.  
1. Attended trainings, workshops, or webinars relating to starting and operating a business [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,597	25.7%	78,703,868	31.1%
1: Selected	5,321	15.9%	34,470,274	13.6%
-3: Missing	48	0.1%	705,646	0.3%
..: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_3\_2

Label: BUSINESS DEVELOPMENT STEPS- APPLIED TO SUPPORT PROGRAM

Description: Which of the following business development steps did you (or you and your co-developers/collaborators) take with business support organizations to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 2. Applied to a support program for new business [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,373	33.9%	96,026,157	37.9%
1: Selected	2,545	7.6%	17,147,986	6.8%
-3: Missing	48	0.1%	705,646	0.3%
..: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_3\_3

Label: BUSINESS DEVELOPMENT STEPS- NONE OF THE ABOVE

Description: Which of the following business development steps did you (or you and your co-developers/collaborators) take with business support organizations to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 3. None of the above  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	6,546	19.5%	44,353,561	17.5%
1: Selected	7,372	22.0%	68,820,582	27.2%
-3: Missing	48	0.1%	705,646	0.3%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_4\_1

Label: BUSINESS FINANCING STEPS- EXPLORED BANK FINANCING OPTIONS

Description: Which of the following business financing steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 1. Explored financing options with a bank, investors, or grant program  
[SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	10,630	31.7%	93,324,571	36.9%
1: Selected	3,304	9.9%	20,332,514	8.0%
-3: Missing	32	0.1%	222,703	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%



Variable: PE\_STEPS\_4\_2

Label: BUSINESS FINANCING STEPS- APPLIED FOR FINANCING

Description: Which of the following business financing steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 2. Applied for or requested financing with a bank, investors, or a grant program [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	11,189	33.4%	96,161,296	38.0%
1: Selected	2,745	8.2%	17,495,790	6.9%
-3: Missing	32	0.1%	222,703	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_4\_3

Label: BUSINESS FINANCING STEPS- CONVERSATIONS ABOUT FUNDING

Description: Which of the following business financing steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply.  
3. Had conversations with acquaintances, friends, and family about potentially funding the business [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	9,464	28.2%	80,525,752	31.8%
1: Selected	4,470	13.3%	33,131,334	13.1%
-3: Missing	32	0.1%	222,703	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_4\_4

Label: BUSINESS FINANCING STEPS- OWN CAPITAL

Description: Which of the following business financing steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 4. Put forward my own capital [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	8,845	26.4%	74,239,935	29.3%
1: Selected	5,089	15.2%	39,417,151	15.6%
-3: Missing	32	0.1%	222,703	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_4\_5

Label: BUSINESS FINANCING STEPS- NONE OF THE ABOVE

Description: Which of the following business financing steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 5. None of the above [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	10,047	30.0%	76,022,346	30.0%
1: Selected	3,887	11.6%	37,634,740	14.9%
-3: Missing	32	0.1%	222,703	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_5\_1

Label: ORGANIZATIONAL PLANNING STEPS- CREATE SPREADSHEETS

Description: Which of the following organizational planning steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 1. Created spreadsheets, financial models, or other analyses to determine feasibility [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,105	30.2%	87,606,805	34.6%
1: Selected	3,820	11.4%	25,936,259	10.3%
-3: Missing	41	0.1%	336,725	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_5\_2

Label: ORGANIZATIONAL PLANNING STEPS- CREATE WEBSITE

Description: Which of the following organizational planning steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 2. Created a website for the business [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,953	29.7%	86,491,023	34.2%
1: Selected	3,972	11.9%	27,052,041	10.7%
-3: Missing	41	0.1%	336,725	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_5\_3

Label: ORGANIZATIONAL PLANNING STEPS- CREATE SOCIAL MEDIA

Description: Which of the following organizational planning steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 3. Created a social media presence for the business [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,562	28.5%	81,646,500	32.3%
1: Selected	4,363	13.0%	31,896,564	12.6%
-3: Missing	41	0.1%	336,725	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_5\_4

Label: ORGANIZATIONAL PLANNING STEPS- TAX ID

Description: Which of the following organizational planning steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 4. Registered the business for a tax ID [SHOW IF DOV\_GROUP < 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,001	29.8%	85,785,436	33.9%
1: Selected	3,924	11.7%	27,757,628	11.0%
-3: Missing	41	0.1%	336,725	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_5\_5

Label: ORGANIZATIONAL PLANNING STEPS- BUSINESS PLAN

Description: Which of the following organizational planning steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 5. Wrote a business plan [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	9,890	29.5%	85,829,001	33.9%
1: Selected	4,035	12.0%	27,714,063	11.0%
-3: Missing	41	0.1%	336,725	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_5\_6

Label: ORGANIZATIONAL PLANNING STEPS- CREATE PITCH DECK

Description: Which of the following organizational planning steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 6. Created a pitch deck, executive summary, or other promotional materials [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	12,093	36.1%	100,292,983	39.6%
1: Selected	1,832	5.5%	13,250,081	5.2%
-3: Missing	41	0.1%	336,725	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_5\_7

Label: ORGANIZATIONAL PLANNING STEPS- NONE OF THE ABOVE

Description: Which of the following organizational planning steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 7. None of the above [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	9,657	28.8%	71,999,039	28.5%
1: Selected	4,268	12.7%	41,544,025	16.4%
-3: Missing	41	0.1%	336,725	0.1%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_6\_1

Label: STAFFING AND GROWTH STEPS- FIRST CUSTOMER

Description: Which of the following staffing and growth steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 1. Found a first customer or client [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	8,026	23.9%	70,025,363	27.7%
1: Selected	5,888	17.6%	43,139,913	17.0%
-3: Missing	52	0.2%	714,513	0.3%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_6\_2

Label: STAFFING AND GROWTH STEPS- MADE SALE

Description: Which of the following staffing and growth steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 2. Made a sale or provided the product/service on a pilot basis [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	9,814	29.3%	84,923,914	33.6%
1: Selected	4,100	12.2%	28,241,362	11.2%
-3: Missing	52	0.2%	714,513	0.3%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_6\_3

Label: STAFFING AND GROWTH STEPS- HIRED EMPLOYEE

Description: Which of the following staffing and growth steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 3. Hired an employee (non-cofounder) [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	11,790	35.2%	99,883,125	39.5%
1: Selected	2,124	6.3%	13,282,151	5.2%
-3: Missing	52	0.2%	714,513	0.3%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_6\_4

Label: STAFFING AND GROWTH STEPS- QUIT JOB

Description: Which of the following staffing and growth steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 4. Quit your job to devote more time to work on launching the business [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	12,009	35.8%	99,017,881	39.1%
1: Selected	1,905	5.7%	14,147,395	5.6%
-3: Missing	52	0.2%	714,513	0.3%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_6\_5

Label: STAFFING AND GROWTH STEPS- NONE OF THE ABOVE

Description: Which of the following staffing and growth steps did you (or you and your co-developers/collaborators) take to pursue [INSERT DOV\_ACTIVITY]? Select all that apply. 5. None of the above [SHOW IF DOV\_GROUP < 4,5, OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	8,711	26.0%	63,835,671	25.2%
1: Selected	5,203	15.5%	49,329,605	19.5%
-3: Missing	52	0.2%	714,513	0.3%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%



Variable: PE\_STEPS\_7

Label: OTHER STEPS

Description: Besides the steps already discussed, did you (or you and your co-developers/collaborators) take any other steps to pursue [INSERT DOV\_ACTIVITY]?  
[SHOW IF DOV\_GROUP <> 4,5, OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	3,598	10.7%	24,479,097	9.7%
2: No	10,310	30.8%	88,716,864	35.1%
-3: Missing	58	0.2%	683,829	0.3%
.: Logical Skip	19,548	58.3%	139,154,146	55.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STEPS\_REASONS\_A

Label: REASON FOR NOT ENGAGE- NETWORKING

Description: You indicated that you took none of the following types of steps. For each of the following, what is the primary reason that you did not engage in this type of step? A. Networking steps  
[SHOW IF PE\_STEPS\_1\_5=1 OR PE\_STEPS\_2\_7=1 OR PE\_STEPS\_3\_3=1 OR PE\_STEPS\_4\_5=1 OR PE\_STEPS\_5\_7=1 OR PE\_STEPS\_6\_5=1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: I did not think I needed to	525	1.6%	4,617,204	1.8%
2: Not necessary for my type of business	539	1.6%	4,014,292	1.6%
3: I did not know where to start/what to do	333	1.0%	2,820,961	1.1%
4: I did not know who to talk to/which resources to consult	133	0.4%	1,415,749	0.6%
5: I did not have any connections to people that could help me	352	1.1%	3,759,252	1.5%
-5: Don't know	2	0.0%	12,394	0.0%
-3: Missing	14	0.0%	335,057	0.1%
.: Logical Skip	31,616	94.3%	236,059,026	93.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

*Issued: October 15, 2024*

Variable: PE\_STEPS\_REASONS\_B

Label: REASON FOR NOT ENGAGE- RESEARCH

Description: You indicated that you took none of the following types of steps. For each of the following, what is the primary reason that you did not engage in this type of step? B. Technical or market research steps  
[SHOW IF PE\_STEPS\_1\_5=1 OR PE\_STEPS\_2\_7=1 OR PE\_STEPS\_3\_3=1 OR PE\_STEPS\_4\_5=1 OR PE\_STEPS\_5\_7=1 OR PE\_STEPS\_6\_5=1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: I did not think I needed to	1,151	3.4%	10,722,056	4.2%
2: Not necessary for my type of business	1,358	4.1%	12,437,582	4.9%
3: I did not know where to start/what to do	888	2.6%	8,828,686	3.5%
4: I did not know who to talk to/which resources to consult	283	0.8%	2,630,457	1.0%
5: I did not have any connections to people that could help me	580	1.7%	6,874,256	2.7%
-5: Don't know	2	0.0%	12,394	0.0%
-3: Missing	45	0.1%	551,195	0.2%
.: Logical Skip	29,207	87.1%	210,977,309	83.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_REASONS\_C

Label: REASON FOR NOT ENGAGE- DEVELOPMENT

Description: You indicated that you took none of the following types of steps. For each of the following, what is the primary reason that you did not engage in this type of step? C. Business development steps

[SHOW IF PE\_STEPS\_1\_5=1 OR PE\_STEPS\_2\_7=1 OR PE\_STEPS\_3\_3=1 OR PE\_STEPS\_4\_5=1 OR PE\_STEPS\_5\_7=1 OR PE\_STEPS\_6\_5=1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: I did not think I needed to	1,711	5.1%	14,276,999	5.6%
2: Not necessary for my type of business	2,301	6.9%	21,270,801	8.4%
3: I did not know where to start/what to do	1,747	5.2%	17,206,925	6.8%
4: I did not know who to talk to/which resources to consult	664	2.0%	5,957,129	2.4%
5: I did not have any connections to people that could help me	854	2.5%	9,099,199	3.6%
-5: Don't know	3	0.0%	16,390	0.0%
-3: Missing	92	0.3%	993,138	0.4%
.: Logical Skip	26,142	78.0%	184,213,353	72.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_REASONS\_D

Label: REASON FOR NOT ENGAGE- FINANCING

Description: You indicated that you took none of the following types of steps. For each of the following, what is the primary reason that you did not engage in this type of step? D. Business financing steps  
[SHOW IF PE\_STEPS\_1\_5=1 OR PE\_STEPS\_2\_7=1 OR PE\_STEPS\_3\_3=1 OR PE\_STEPS\_4\_5=1 OR PE\_STEPS\_5\_7=1 OR PE\_STEPS\_6\_5=1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: I did not think I needed to	824	2.5%	7,040,949	2.8%
2: Not necessary for my type of business	1,289	3.8%	11,716,332	4.6%
3: I did not know where to start/what to do	833	2.5%	8,555,802	3.4%
4: I did not know who to talk to/which resources to consult	331	1.0%	3,265,925	1.3%
5: I did not have any connections to people that could help me	539	1.6%	6,197,665	2.4%
-5: Don't know	1	0.0%	2,693	0.0%
-3: Missing	70	0.2%	855,374	0.3%
.: Logical Skip	29,627	88.4%	215,399,195	85.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STEPS\_REASONS\_E

Label: REASON FOR NOT ENGAGE- PLANNING

Description: You indicated that you took none of the following types of steps. For each of the following, what is the primary reason that you did not engage in this type of step? E. Organizational planning steps

[SHOW IF PE\_STEPS\_1\_5=1 OR PE\_STEPS\_2\_7=1 OR PE\_STEPS\_3\_3=1 OR PE\_STEPS\_4\_5=1 OR PE\_STEPS\_5\_7=1 OR PE\_STEPS\_6\_5=1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: I did not think I needed to	946	2.8%	8,211,661	3.2%
2: Not necessary for my type of business	1,245	3.7%	12,075,081	4.8%
3: I did not know where to start/what to do	1,035	3.1%	9,657,419	3.8%
4: I did not know who to talk to/which resources to consult	412	1.2%	4,174,352	1.6%
5: I did not have any connections to people that could help me	547	1.6%	6,358,263	2.5%
-5: Don't know	3	0.0%	30,800	0.0%
-3: Missing	80	0.2%	1,036,451	0.4%
.: Logical Skip	29,246	87.3%	211,489,910	83.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_STEPS\_REASONS\_F

**Label:** REASON FOR NOT ENGAGE- STAFFING

**Description:** You indicated that you took none of the following types of steps. For each of the following, what is the primary reason that you did not engage in this type of step? F. Staffing and growth steps

[SHOW IF PE\_STEPS\_1\_5=1 OR PE\_STEPS\_2\_7=1 OR PE\_STEPS\_3\_3=1 OR PE\_STEPS\_4\_5=1 OR PE\_STEPS\_5\_7=1 OR PE\_STEPS\_6\_5=1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: I did not think I needed to	1,161	3.5%	9,886,239	3.9%
2: Not necessary for my type of business	1,814	5.4%	16,705,846	6.6%
3: I did not know where to start/what to do	1,045	3.1%	10,087,136	4.0%
4: I did not know who to talk to/which resources to consult	411	1.2%	4,172,296	1.6%
5: I did not have any connections to people that could help me	667	2.0%	7,386,540	2.9%
-5: Don't know	1	0.0%	2,693	0.0%
-3: Missing	104	0.3%	1,088,855	0.4%
.: Logical Skip	28,311	84.5%	203,704,330	80.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_1\_1\_Y2

**Label:** FINANCIAL CHALLENGES- NOT AFFORD HEALTH INSURANCE - Y2

**Description:** Which of the following financial or economic security challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]? Select all that apply.

1. Not being able to access and/or afford health insurance

[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,376	10.1%	30,556,916	12.1%
1: Selected	1,519	4.5%	13,254,305	5.2%
-3: Missing	21	0.1%	132,051	0.1%

Variable: PE\_CHALLENGE\_1\_1\_Y2

Label: FINANCIAL CHALLENGES- NOT AFFORD HEALTH INSURANCE - Y2

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]? Select all that apply.  
1. Not being able to access and/or afford health insurance  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_1\_2\_Y2

Label: FINANCIAL CHALLENGES- NOT ACCESS EMPLOYER BENEFITS- Y2

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]? Select all that apply.  
2. Not having access to other employer-provided benefits (aside from health care)  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,812	11.4%	35,553,878	14.1%
1: Selected	1,083	3.2%	8,257,343	3.3%
-3: Missing	21	0.1%	132,051	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_1\_3\_Y2

Label: FINANCIAL CHALLENGES- CHALLENGES WITHPERSONAL FINANCES- Y2

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]? Select all that apply.  
3. Challenges with personal/family finances while the business is getting started  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,049	9.1%	27,554,393	10.9%
1: Selected	1,846	5.5%	16,256,828	6.4%
-3: Missing	21	0.1%	132,051	0.1%
..: Logical Skip	28,598	85.3%	209,090,663	82.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CHALLENGE\_1\_4\_Y2

Label: FINANCIAL CHALLENGES- NOT ENOUGH SAVINGS- Y2

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]? Select all that apply. 4. Not having enough savings for start-up costs  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,347	7.0%	22,555,803	8.9%
1: Selected	2,548	7.6%	21,255,418	8.4%
-3: Missing	21	0.1%	132,051	0.1%
..: Logical Skip	28,598	85.3%	209,090,663	82.6%
TOTALS	33,514	100.0%	253,033,935	100.0%



**Variable:** PE\_CHALLENGE\_1\_5\_Y2

**Label:** FINANCIAL CHALLENGES- ACCESSING CAPITAL- Y2

**Description:** Which of the following financial or economic security challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]? Select all that apply. 5. Accessing capital to cover start-up costs [SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,299	9.8%	30,364,560	12.0%
1: Selected	1,596	4.8%	13,446,661	5.3%
-3: Missing	21	0.1%	132,051	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_1\_6\_Y2

**Label:** FINANCIAL CHALLENGES- POOR CREDIT- Y2

**Description:** Which of the following financial or economic security challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]? Select all that apply. 6. Poor credit score or insufficient credit limit [SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,746	11.2%	34,860,902	13.8%
1: Selected	1,149	3.4%	8,950,319	3.5%
-3: Missing	21	0.1%	132,051	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_1\_7\_Y2

Label: FINANCIAL CHALLENGES- LIMITED RELATIONSHIP- Y2

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]? Select all that apply.  
7. Limited or no relationship with a bank or financial institution  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,807	11.4%	34,858,710	13.8%
1: Selected	1,088	3.2%	8,952,511	3.5%
-3: Missing	21	0.1%	132,051	0.1%
..: Logical Skip	28,598	85.3%	209,090,663	82.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CHALLENGE\_1\_8\_Y2

Label: FINANCIAL CHALLENGES- NONE OF THE ABOVE- Y2

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]? Select all that apply. 8. None of the above  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,886	11.6%	32,842,534	13.0%
1: Selected	1,009	3.0%	10,968,687	4.3%
-3: Missing	21	0.1%	132,051	0.1%
..: Logical Skip	28,598	85.3%	209,090,663	82.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CHALLENGE\_2\_1

Label: BUSINESS OPERATION CHALLENGES- GETTING REGISTERED

Description: Which of the following business operations challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 1. Getting the business licensed/registered  
[SHOW IF DOV\_GROUP =3 or 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,963	11.8%	35,809,355	14.2%
1: Selected	919	2.7%	7,796,103	3.1%
-3: Missing	34	0.1%	337,814	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_2\_2

Label: BUSINESS OPERATION CHALLENGES- NOT KNOWING WHERE TO START

Description: Which of the following business operations challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 2. Not knowing where to start [SHOW IF DOV\_GROUP =3 or 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,242	6.7%	19,866,705	7.9%
1: Selected	2,640	7.9%	23,738,753	9.4%
-3: Missing	34	0.1%	337,814	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_2\_3

Label: BUSINESS OPERATION CHALLENGES- DOING MY TAXES

Description: Which of the following business operations challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 3. Doing my taxes [SHOW IF DOV\_GROUP =3 or 6]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	3,939	11.8%	35,485,256	14.0%
1: Selected	943	2.8%	8,120,202	3.2%
-3: Missing	34	0.1%	337,814	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_2\_4

Label: BUSINESS OPERATION CHALLENGES- NAVIGATING REGULATIONS

Description: Which of the following business operations challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 4. Navigating local, state, or federal government regulations  
[SHOW IF DOV\_GROUP =3 or 6]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	3,505	10.5%	31,901,818	12.6%
1: Selected	1,377	4.1%	11,703,640	4.6%
-3: Missing	34	0.1%	337,814	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_2\_5

Label: BUSINESS OPERATION CHALLENGES- OBTAINING RELEVANT INSURANCE

Description: Which of the following business operations challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 5. Obtaining any relevant insurance related to the work performed  
[SHOW IF DOV\_GROUP =3 or 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,942	11.8%	35,902,057	14.2%
1: Selected	940	2.8%	7,703,401	3.0%
-3: Missing	34	0.1%	337,814	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_2\_6

Label: BUSINESS OPERATION CHALLENGES- NONE OF THE ABOVE

Description: Which of the following business operations challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 6. None of the above [SHOW IF DOV\_GROUP =3 or 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,692	11.0%	32,165,883	12.7%
1: Selected	1,190	3.6%	11,439,575	4.5%
-3: Missing	34	0.1%	337,814	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_3\_1

**Label:** CUSTOMER REACH CHALLENGES- FINDING CUSTOMERS

**Description:** Which of the following customer reach challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 1. Finding customers [SHOW IF DOV\_GROUP = 3 OR 6]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	3,162	9.4%	28,056,588	11.1%
1: Selected	1,724	5.1%	15,621,553	6.2%
-3: Missing	30	0.1%	265,130	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_3\_2

**Label:** CUSTOMER REACH CHALLENGES- SETTING UP ONLINE PRESENCE

**Description:** Which of the following customer reach challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 2. Setting up the business' digital/online presence  
[SHOW IF DOV\_GROUP = 3 OR 6]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	3,242	9.7%	29,490,543	11.7%
1: Selected	1,644	4.9%	14,187,599	5.6%
-3: Missing	30	0.1%	265,130	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_3\_3

**Label:** CUSTOMER REACH CHALLENGES- SECURING PHYSICAL LOCATION

**Description:** Which of the following customer reach challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 3. Securing a physical location for the business  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,446	10.3%	31,531,898	12.5%
1: Selected	1,440	4.3%	12,146,244	4.8%
-3: Missing	30	0.1%	265,130	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_3\_4

**Label:** CUSTOMER REACH CHALLENGES- NONE OF THE ABOVE

**Description:** Which of the following customer reach challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 4. None of the above [SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,105	9.3%	27,570,773	10.9%
1: Selected	1,781	5.3%	16,107,368	6.4%
-3: Missing	30	0.1%	265,130	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_4\_1

Label: RESOURCE CHALLENGES- PROFESSIONAL SUPPORT

Description: Which of the following resource or support challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply.

1. Finding professional support like lawyers, accountants, or tax professionals  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,954	11.8%	36,489,860	14.4%
1: Selected	943	2.8%	7,264,759	2.9%
-3: Missing	19	0.1%	188,653	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CHALLENGE\_4\_2

Label: RESOURCE CHALLENGES- ROLE MODELS

Description: Which of the following resource or support challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 2. Finding support, advice, or finding role models in my network

[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,542	10.6%	32,391,375	12.8%
1: Selected	1,355	4.0%	11,363,244	4.5%
-3: Missing	19	0.1%	188,653	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
TOTALS	33,514	100.0%	253,033,935	100.0%



**Variable:** PE\_CHALLENGE\_4\_3

**Label:** RESOURCE CHALLENGES- FAMILY OR FRIENDS

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 3. Getting support from my family or friends  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,635	10.8%	33,102,790	13.1%
1: Selected	1,262	3.8%	10,651,829	4.2%
-3: Missing	19	0.1%	188,653	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_4\_4

**Label:** RESOURCE CHALLENGES- COMMUNITYSUPPORT

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 4. Getting support from my community  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,042	12.1%	36,395,958	14.4%
1: Selected	855	2.6%	7,358,661	2.9%
-3: Missing	19	0.1%	188,653	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_4\_5

Label: RESOURCE CHALLENGES- BALANCE

Description: Which of the following resource or support challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 5. Balancing work and family [SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,393	10.1%	31,167,701	12.3%
1: Selected	1,504	4.5%	12,586,918	5.0%
-3: Missing	19	0.1%	188,653	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_4\_6

Label: RESOURCE CHALLENGES- MAJOR LIFE EVENT

Description: Which of the following resource or support challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 6. Major life event (such as a new child, own or family medical issue)  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,867	11.5%	35,368,549	14.0%
1: Selected	1,030	3.1%	8,386,070	3.3%
-3: Missing	19	0.1%	188,653	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_4\_7

Label: RESOURCE CHALLENGES- FINDING TIME

Description: Which of the following resource or support challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 7. Finding time to pursue the idea  
[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,674	8.0%	23,562,264	9.3%
1: Selected	2,223	6.6%	20,192,355	8.0%
-3: Missing	19	0.1%	188,653	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CHALLENGE\_4\_8

Label: RESOURCE CHALLENGES- NONE OF THE ABOVE

Description: Which of the following resource or support challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 8. None of the above [SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,982	11.9%	35,327,731	14.0%
1: Selected	915	2.7%	8,426,888	3.3%
-3: Missing	19	0.1%	188,653	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_5\_1

**Label:** ECONOMY OR MARKET CHALLENGES- FINDING AND RETAINING EMPLOYEES

**Description:** Which of the following economy or market challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply.

1. Finding and retaining qualified employees [SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,201	12.5%	38,473,242	15.2%
1: Selected	682	2.0%	5,177,268	2.0%
-3: Missing	33	0.1%	292,762	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_5\_2

**Label:** ECONOMY OR MARKET CHALLENGES- COMPETING AGAINST OTHER BUSINESSES

**Description:** Which of the following economy or market challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 2. Competing against other/larger businesses

[SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,367	10.0%	30,775,009	12.2%
1: Selected	1,516	4.5%	12,875,501	5.1%
-3: Missing	33	0.1%	292,762	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_5\_3

**Label:** ECONOMY OR MARKET CHALLENGES- SUPPLY CHAIN ISSUES

**Description:** Which of the following economy or market challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 3. Supply chain issues [SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,107	12.3%	36,923,070	14.6%
1: Selected	776	2.3%	6,727,440	2.7%
-3: Missing	33	0.1%	292,762	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_5\_4

**Label:** ECONOMY OR MARKET CHALLENGES- UNFAVORABLE ECONOMY

**Description:** Which of the following economy or market challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 4. Unfavorable economy [SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,149	9.4%	27,945,534	11.0%
1: Selected	1,734	5.2%	15,704,976	6.2%
-3: Missing	33	0.1%	292,762	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_5\_5

**Label:** ECONOMY OR MARKET CHALLENGES- NONE OF THE ABOVE

**Description:** Which of the following economy or market challenges [IF DOV\_GROUP = 3: have you encountered/ELSE: did you encounter] while pursuing [INSERT DOV\_ACTIVITY]?  
Select all that apply. 5. None of the above [SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,959	8.8%	25,713,471	10.2%
1: Selected	1,924	5.7%	17,937,039	7.1%
-3: Missing	33	0.1%	292,762	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_6

**Label:** OTHER CHALLENGES

**Description:** Besides the challenges already discussed, have you encountered any other challenges while pursuing [INSERT DOV\_ACTIVITY]? [SHOW IF DOV\_GROUP = 3 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	669	2.0%	6,149,381	2.4%
2: No	4,221	12.6%	37,575,917	14.9%
-3: Missing	26	0.1%	217,974	0.1%
.: Logical Skip	28,598	85.3%	209,090,663	82.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_1\_1

Label: SOURCES OF CAPITAL- PERSONAL/FAMILY SAVINGS

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 1.  
Personal/family savings of owner(s) [SHOW IF DOV\_GROUP <> 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	9,701	28.9%	82,008,384	32.4%
1: Selected	9,504	28.4%	77,097,320	30.5%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_1\_2

Label: SOURCES OF CAPITAL- PERSONAL/FAMILY ASSETS

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 2.  
Personal/family assets other than savings of owner(s) [SHOW IF DOV\_GROUP <> 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	16,590	49.5%	141,046,185	55.7%
1: Selected	2,615	7.8%	18,059,519	7.1%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_1\_3

Label: SOURCES OF CAPITAL- PERSONAL/FAMILY HOME EQUITY LOAN

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply.  
3. Personal/family home equity loan [SHOW IF DOV\_GROUP < 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	17,751	53.0%	149,258,371	59.0%
1: Selected	1,454	4.3%	9,847,333	3.9%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_1\_4

Label: SOURCES OF CAPITAL- PERSONAL CREDIT CARD

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply.  
4. Personal credit card(s) carrying balances [SHOW IF DOV\_GROUP < 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	15,483	46.2%	131,344,835	51.9%
1: Selected	3,722	11.1%	27,760,869	11.0%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
TOTALS	33,514	100.0%	253,033,935	100.0%



Variable: PE\_CAPITAL\_1\_5

Label: SOURCES OF CAPITAL- BUSINESS CREDIT CARD

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 5.  
Business credit card(s) carrying balances [SHOW IF DOV\_GROUP < 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	17,627	52.6%	148,352,385	58.6%
1: Selected	1,578	4.7%	10,753,319	4.2%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_1\_6

Label: SOURCES OF CAPITAL- GOVERNMENT-GUARANTEED BUSINESS LOAN

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 6.  
Government-guaranteed business loan from a bank or financial institutions, including SBA-guaranteed loans [SHOW IF DOV\_GROUP < 7]

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	17,998	53.7%	151,084,562	59.7%
1: Selected	1,207	3.6%	8,021,142	3.2%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_1\_7

Label: SOURCES OF CAPITAL- BUSINESS LOAN FROM BANK

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 7.  
Business loan from a bank or financial institution (including online lenders) [SHOW IF DOV\_GROUP < 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	17,500	52.2%	148,234,295	58.6%
1: Selected	1,705	5.1%	10,871,410	4.3%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_1\_8

Label: SOURCES OF CAPITAL- BUSINESS LOAN FROM GOVERNMENT

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 8.  
Business loan from a federal, state, or local government [SHOW IF DOV\_GROUP < 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	18,380	54.8%	153,328,536	60.6%
1: Selected	825	2.5%	5,777,168	2.3%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_1\_9

Label: SOURCES OF CAPITAL- BUSINESS LOAN FROM FAMILY/FRIENDS

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 9.  
Business loan/investment from family/friend(s) [SHOW IF DOV\_GROUP < 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	18,272	54.5%	152,583,019	60.3%
1: Selected	933	2.8%	6,522,685	2.6%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_1\_10

Label: SOURCES OF CAPITAL- INVESTMENT BY VENTURE CAPITALISTS

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 10.  
Investment by venture capitalist(s)/angel investor(s) [SHOW IF DOV\_GROUP < 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	18,639	55.6%	155,704,222	61.5%
1: Selected	566	1.7%	3,401,482	1.3%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_1\_11

Label: SOURCES OF CAPITAL- CROWDFUNDING

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 11. Crowdfunding (Kickstarter, Indiegogo, etc.) [SHOW IF DOV\_GROUP < 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	18,793	56.1%	156,513,186	61.9%
1: Selected	412	1.2%	2,592,518	1.0%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_1\_12

Label: SOURCES OF CAPITAL- GRANTS

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 12. Grants [SHOW IF DOV\_GROUP < 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	18,593	55.5%	155,810,196	61.6%
1: Selected	612	1.8%	3,295,508	1.3%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_1\_13

Label: SOURCES OF CAPITAL- OTHER CAPITAL

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 13.  
Other capital source(s), specify: [SHOW IF DOV\_GROUP <> 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	18,869	56.3%	156,232,834	61.7%
1: Selected	336	1.0%	2,872,870	1.1%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_1\_14

Label: SOURCES OF CAPITAL- NONE NEEDED

Description: Did you use any of the following sources of capital to cover the costs related to pursuing or starting up your business [IF DOV\_GROUP = 3 OR 6: idea]? Select all that apply. 14.  
None needed [SHOW IF DOV\_GROUP <> 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	13,253	39.5%	105,160,506	41.6%
1: Selected	5,952	17.8%	53,945,199	21.3%
-3: Missing	110	0.3%	1,054,669	0.4%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_INSTITUTION\_1\_1

**Label:** CAPITAL INSTITUTION-SMALL LOCAL BANK

**Description:** Which of the following describe the bank or financial institution from which you received capital? Select all that apply. 1. Small local bank [SHOW IF PE\_CAPITAL\_1 = 6 OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,518	4.5%	9,735,451	3.8%
1: Selected	996	3.0%	6,666,551	2.6%
-5: Don't know	2	0.0%	7,560	0.0%
-3: Missing	28	0.1%	461,610	0.2%
..: Logical Skip	30,970	92.4%	236,162,763	93.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_INSTITUTION\_1\_2

**Label:** CAPITAL INSTITUTION-LARGE NATIONAL BANK

**Description:** Which of the following describe the bank or financial institution from which you received capital? Select all that apply. 2. Large national bank [SHOW IF PE\_CAPITAL\_1 = 6 OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,512	4.5%	10,131,311	4.0%
1: Selected	1,002	3.0%	6,270,691	2.5%
-5: Don't know	2	0.0%	7,560	0.0%
-3: Missing	28	0.1%	461,610	0.2%
..: Logical Skip	30,970	92.4%	236,162,763	93.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_INSTITUTION\_1\_3

Label: CAPITAL INSTITUTION-FINANCIAL SERVICES COMPANY

Description: Which of the following describe the bank or financial institution from which you received capital? Select all that apply. 3. Financial services company  
[HOVER TEXT on “Financial services company”: Includes nonbanks that provide business financial services (payroll processing, merchant services, accounting, etc.)]  
[SHOW IF PE\_CAPITAL\_1 = 6 OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,953	5.8%	13,078,671	5.2%
1: Selected	561	1.7%	3,323,330	1.3%
-5: Don't know	2	0.0%	7,560	0.0%
-3: Missing	28	0.1%	461,610	0.2%
.: Logical Skip	30,970	92.4%	236,162,763	93.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_INSTITUTION\_1\_4

Label: CAPITAL INSTITUTION-ONLINE LENDER

Description: Which of the following describe the bank or financial institution from which you received capital? Select all that apply.  
4. Online lender/fintech lender [HOVER TEXT on “Online lender/fintech lender”: Online lenders, also called fintech lenders, are lending institutions that operate solely through a website or app. Examples include Lending Club, OnDeck, CAN Capital, Paypal Working Capital, and Kabbage.] [SHOW IF PE\_CAPITAL\_1 = 6 OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,135	6.4%	14,371,673	5.7%
1: Selected	379	1.1%	2,030,328	0.8%
-5: Don't know	2	0.0%	7,560	0.0%
-3: Missing	28	0.1%	461,610	0.2%
.: Logical Skip	30,970	92.4%	236,162,763	93.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: PE\_CAPITAL\_INSTITUTION\_1\_5**

**Label: CAPITAL INSTITUTION-CREDIT UNION**

**Description:** Which of the following describe the bank or financial institution from which you received capital? Select all that apply. 5. Credit union [SHOW IF PE\_CAPITAL\_1 = 6 OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,782	5.3%	12,260,380	4.8%
1: Selected	732	2.2%	4,141,622	1.6%
-5: Don't know	2	0.0%	7,560	0.0%
-3: Missing	28	0.1%	461,610	0.2%
.: Logical Skip	30,970	92.4%	236,162,763	93.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: PE\_CAPITAL\_INSTITUTION\_1\_6**

**Label: CAPITAL INSTITUTION-FINANCE COMPANY**

**Description:** Which of the following describe the bank or financial institution from which you received capital? Select all that apply.

**6. Finance company** [HOVER TEXT on “Finance company”: Includes nonbank lenders such as mortgage companies, equipment dealers, insurance companies, and auto finance companies.] [SHOW IF PE\_CAPITAL\_1 = 6 OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,102	6.3%	13,953,958	5.5%
1: Selected	412	1.2%	2,448,044	1.0%
-5: Don't know	2	0.0%	7,560	0.0%
-3: Missing	28	0.1%	461,610	0.2%
.: Logical Skip	30,970	92.4%	236,162,763	93.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: PE\_CAPITAL\_INSTITUTION\_1\_7

Label: CAPITAL INSTITUTION-ALTERNATIVE

Description: Which of the following describe the bank or financial institution from which you received capital? Select all that apply.

7. Alternative financial source [HOVER TEXT on “Alternative Financial Source”:  
Examples include payday lender, check cashing, pawn shop, money order/ transmission  
service, etc. ] [SHOW IF PE\_CAPITAL\_1 = 6 OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,299	6.9%	15,257,262	6.0%
1: Selected	215	0.6%	1,144,739	0.5%
-5: Don't know	2	0.0%	7,560	0.0%
-3: Missing	28	0.1%	461,610	0.2%
.: Logical Skip	30,970	92.4%	236,162,763	93.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_INSTITUTION\_1\_8

Label: CAPITAL INSTITUTION-COMMUNITYDEVELOPMENT

Description: Which of the following describe the bank or financial institution from which you received capital? Select all that apply.

8. Community development financial institution (CDFI) [HOVER TEXT on “Community  
development financial institution (CDFI)”:  
Community development financial institutions are financial institutions that provide credit and financial services to underserved markets and populations. CDFIs are certified by the CDFI Fund at the US Department of the Treasury.] [SHOW IF PE\_CAPITAL\_1 = 6 OR 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,387	7.1%	15,761,345	6.2%
1: Selected	127	0.4%	640,657	0.3%
-5: Don't know	2	0.0%	7,560	0.0%
-3: Missing	28	0.1%	461,610	0.2%
.: Logical Skip	30,970	92.4%	236,162,763	93.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_INSTITUTION\_1\_9

**Label:** CAPITAL INSTITUTION-OTHER INSTITUTION

**Description:** Which of the following describe the bank or financial institution from which you received capital? Select all that apply. 9. Other institution, specify: [SHOW IF PE\_CAPITAL\_1 = 6 OR 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,470	7.4%	16,160,237	6.4%
1: Selected	44	0.1%	241,765	0.1%
-5: Don't know	2	0.0%	7,560	0.0%
-3: Missing	28	0.1%	461,610	0.2%
.: Logical Skip	30,970	92.4%	236,162,763	93.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_GRANT\_TYPE\_1\_1

**Label:** GRANT TYPE- GOVERNMENT SOURCE

**Description:** Which of the following describe the source from which you received grant capital? Select all that apply. 1. Government source [SHOW IF PE\_CAPITAL\_1 = 12]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	268	0.8%	1,594,113	0.6%
1: Selected	332	1.0%	1,630,088	0.6%
-5: Don't know	1	0.0%	3,822	0.0%
-3: Missing	11	0.0%	67,485	0.0%
.: Logical Skip	32,902	98.2%	249,738,427	98.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: PE\_GRANT\_TYPE\_1\_2****Label: GRANT TYPE- PRIVATE INSTITUTION****Description: Which of the following describe the source from which you received grant capital? Select all that apply. 2. Private institution [SHOW IF PE\_CAPITAL\_1 = 12]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	418	1.2%	2,057,653	0.8%
1: Selected	182	0.5%	1,166,548	0.5%
-5: Don't know	1	0.0%	3,822	0.0%
-3: Missing	11	0.0%	67,485	0.0%
.: Logical Skip	32,902	98.2%	249,738,427	98.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: PE\_GRANT\_TYPE\_1\_3****Label: GRANT TYPE- NON-PROFIT ORGANIZATION****Description: Which of the following describe the source from which you received grant capital? Select all that apply. 3. Non-profit organization [SHOW IF PE\_CAPITAL\_1 = 12]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	340	1.0%	1,803,484	0.7%
1: Selected	260	0.8%	1,420,717	0.6%
-5: Don't know	1	0.0%	3,822	0.0%
-3: Missing	11	0.0%	67,485	0.0%
.: Logical Skip	32,902	98.2%	249,738,427	98.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_GRANT\_TYPE\_1\_4

**Label:** GRANT TYPE- OTHER GRANT SOURCE

**Description:** Which of the following describe the source from which you received grant capital? Select all that apply. 4. Other grant source, specify: [SHOW IF PE\_CAPITAL\_1 = 12]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	567	1.7%	3,003,796	1.2%
1: Selected	33	0.1%	220,405	0.1%
-5: Don't know	1	0.0%	3,822	0.0%
-3: Missing	11	0.0%	67,485	0.0%
..: Logical Skip	32,902	98.2%	249,738,427	98.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS1\_RUF

**Label:** RUF VARIABLE: AMOUNT RECEIVED- PERSONAL

**Description:** RUF variable coded from PE\_CAPITAL\_WS1 and PE\_CAPITAL\_WS2: You reported using the following sources of capital [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts.  
 1. Personal/family savings of owner(s) [SHOW IF PE\_CAPITAL\_1\_1 = 1] 2.  
 Personal/family assets other than savings of owner(s) [SHOW IF PE\_CAPITAL\_1\_2 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	7	0.0%	65,048	0.0%
-3: Missing	388	1.2%	3,966,055	1.6%
..: Logical Skip	22,964	68.5%	168,788,299	66.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS1\_RUF    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	10,155	27767.3	3500.0	0.0	1000000.0
Weighted	80,214,533	23056.2	3000.0	0.0	1000000.0

**Variable:** PE\_CAPITAL\_WS2\_RUF

**Label:** RUF VARIABLE: AMOUNT RECEIVED- PERSONAL/BUSINESS CREDIT CARD

**Description:** RUF variable coded from PE\_CAPITAL\_WS4 and PE\_CAPITAL\_WS5: You reported using the following sources of capital [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts.  
4. Personal credit card(s) carrying balances [SHOW IF PE\_CAPITAL\_1\_4 = 1] 5.  
Business credit card(s) carrying balances [SHOW IF PE\_CAPITAL\_1\_5 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	5	0.0%	30,135	0.0%
-3: Missing	241	0.7%	2,339,502	0.9%
.: Logical Skip	28,870	86.1%	218,567,681	86.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS2\_RUF    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	4,398	16660.7	2500.0	0.0	500000.0
Weighted	32,096,617	11966.2	2500.0	0.0	500000.0

**Variable:** PE\_CAPITAL\_WS3\_RUF

**Label:** RUF VARIABLE: AMOUNT RECEIVED- LOCAL/NATIONAL BANK

**Description:** RUF variable coded from PE\_CAPITAL\_WS6 and PE\_CAPITAL\_WS7: You reported using the following sources of capital [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts.  
6. Small local bank [SHOW IF PE\_CAPITAL\_INSTITUTION\_1\_1 = 1] 7. Large national bank [SHOW IF PE\_CAPITAL\_INSTITUTION\_1\_2 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
-5: Don't know	4	0.0%	56,410	0.0%
-3: Missing	120	0.4%	1,088,800	0.4%
.: Logical Skip	31,674	94.5%	241,330,815	95.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS3\_RUF    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	1,716	69717.6	10000.0	0.0	1000000.0
Weighted	10,557,910	72627.2	10000.0	0.0	1000000.0

Variable: PE\_CAPITAL\_WS4\_RUF

Label: RUF VARIABLE: AMOUNT RECEIVED- FINANCIAL INSTITUTION

Description: RUF variable coded from PE\_CAPITAL\_WS9, PE\_CAPITAL\_WS10, PE\_CAPITAL\_WS11, PE\_CAPITAL\_WS12, and PE\_CAPITAL\_WS14: You reported using the following sources of capital [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts.  
8. Financial services company [SHOW IF PE\_CAPITAL\_INSTITUTION\_1\_3 = 1] 9. Online lender/fintech lender [SHOW IF PE\_CAPITAL\_INSTITUTION\_1\_4 = 1] 10. Credit union [SHOW IF PE\_CAPITAL\_INSTITUTION\_1\_5 = 1] 11. Finance company [SHOW IF PE\_CAPITAL\_INSTITUTION\_1\_6 = 1] 12. Alternative financial source [SHOW IF PE\_CAPITAL\_INSTITUTION\_1\_7 = 1] 14. [INSERT TEXTBOX RESPONSE FROM PE\_CAPITAL\_INSTITUTION\_1\_9\_OE] [SHOW IF PE\_CAPITAL\_INSTITUTION\_1\_9 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
-3: Missing	126	0.4%	1,169,326	0.5%
..: Logical Skip	32,067	95.7%	244,313,094	96.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_WS4\_RUF Type:  
Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	1,321	59875.5	5000.0	0.0	1300000.0
Weighted	7,551,515	58702.4	3000.0	0.0	1300000.0

**Variable:** PE\_CAPITAL\_WS5\_RUF

**Label:** RUF VARIABLE: AMOUNT RECEIVED- CROWDFUNDING/COMMUNITY DEVELOPMENT

**Description:** RUF variable coded from PE\_CAPITAL\_WS13 and PE\_CAPITAL\_WS18: You reported using the following sources of capital [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts.  
13. Community development [SHOW IF PE\_CAPITAL\_INSTITUTION\_1\_8 = 1] 18. Crowdfunding (Kickstarter, Indiegogo, etc.) [SHOW IF PE\_CAPITAL\_1\_11 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	55	0.2%	715,650	0.3%
..: Logical Skip	33,010	98.5%	250,012,179	98.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS5\_RUF    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	449	24174.4	1000.0	0.0	1700000.0
Weighted	2,306,106	33727.1	1000.0	0.0	1700000.0



**Variable:** PE\_CAPITAL\_WS6\_RUF

**Label:** RUF VARIABLE: AMOUNT RECEIVED- GOVERNMENT SOURCE

**Description:** RUF variable coded from PE\_CAPITAL\_WS15 and PE\_CAPITAL\_WS19: You reported using the following sources of capital [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts.  
15. Business loan from a federal, state, or local [SHOW IF PE\_CAPITAL\_1\_8 = 1] 19. Government source [SHOW IF PE\_GRANT\_TYPE\_1\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
-3: Missing	113	0.3%	1,380,374	0.5%
.: Logical Skip	32,428	96.8%	245,989,633	97.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS6\_RUF    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	973	31148.6	3000.0	0.0	500000.0
Weighted	5,663,928	46559.8	2000.0	0.0	500000.0

**Variable:** PE\_CAPITAL\_WS7\_RUF

**Label:** RUF VARIABLE: AMOUNT RECEIVED- BUSINESS LOAN FROM FAMILY

**Description:** RUF variable coded from PE\_CAPITAL\_WS16: You reported using the following sources of capital [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts.

16. Business loan/investment from family/friend(s) [SHOW IF PE\_CAPITAL\_1\_9 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	3	0.0%	35,942	0.0%
-3: Missing	84	0.3%	806,870	0.3%
.: Logical Skip	32,581	97.2%	246,511,250	97.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS7\_RUF    **Type:**  
Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	846	41458.4	3000.0	0.0	1100000.0
Weighted	5,679,873	31840.8	2000.0	0.0	1100000.0

Variable: PE\_CAPITAL\_WS8\_RUF

Label: RUF VARIABLE: AMOUNT RECEIVED- VENTURE CAPITALISTS

Description: RUF variable coded from PE\_CAPITAL\_WS17: You reported using the following sources of capital [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts.  
17. Investment by venture capitalist(s)/angel investor(s) [SHOW IF PE\_CAPITAL\_1\_10 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	1	0.0%	16,260	0.0%
-3: Missing	58	0.2%	603,475	0.2%
.: Logical Skip	32,948	98.3%	249,632,453	98.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_WS8\_RUF Type:  
Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	507	68176.1	3000.0	0.0	1000000.0
Weighted	2,781,748	75313.4	3000.0	0.0	1000000.0

**Variable:** PE\_CAPITAL\_WS9\_RUF

**Label:** RUF VARIABLE: AMOUNT RECEIVED- HOME EQUITY LOAN

**Description:** RUF variable coded from PE\_CAPITAL\_WS3: You reported using the following sources of capital [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. 3. Personal/family home equity loan [SHOW IF PE\_CAPITAL\_1\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	4	0.0%	38,818	0.0%
-3: Missing	117	0.3%	1,399,665	0.6%
.: Logical Skip	32,060	95.7%	243,186,602	96.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS9\_RUF    **Type:**  
Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	1,333	43116.0	5000.0	0.0	1200000.0
Weighted	8,408,850	33644.4	5000.0	0.0	1200000.0

**Variable:** PE\_CAPITAL\_WS10\_RUF

**Label:** RUF VARIABLE: AMOUNT RECEIVED- OTHER

**Description:** RUF variable coded from PE\_CAPITAL\_WS20 and PE\_CAPITAL\_WS22: You reported using the following sources of capital [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. 20. Private institution [SHOW IF PE\_GRANT\_TYPE\_1\_2 = 1] 21. Non-profit organization [SHOW IF PE\_GRANT\_TYPE\_1\_3 = 1] 22. [INSERT TEXTBOX RESPONSE FROM PE\_GRANT\_TYPE\_1\_4\_OE] [SHOW IF PE\_GRANT\_TYPE\_1\_4 = 1] 23. [INSERT TEXTBOX RESPONSE FROM PE\_CAPITAL\_1\_13\_OE] [SHOW IF PE\_CAPITAL\_1\_13 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	2	0.0%	230,798	0.1%
-3: Missing	78	0.2%	714,121	0.3%
..: Logical Skip	32,789	97.8%	247,893,794	98.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS10\_RUF    **Type:**  
Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	645	41635.0	2500.0	0.0	1200000.0
Weighted	4,195,222	37556.5	2000.0	0.0	1200000.0

Variable: PE\_CAPITAL\_2A

Label: CAPITAL RECEIVED- BUSINESS CREDIT CARD

Description: Of the sources of capital you used [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you receive as much funding as you requested?  
A. Business credit card(s) carrying balances [SHOW IF PE\_CAPITAL\_1\_5 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	1,113	3.3%	7,461,668	2.9%
2: No, I received less funding than I requested from this source	248	0.7%	1,678,716	0.7%
-3: Missing	16	0.0%	147,948	0.1%
..: Logical Skip	32,137	95.9%	243,745,603	96.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_2B

Label: CAPITAL RECEIVED- GOVERNMENT-GUARANTEED BUSINESS LOAN

Description: Of the sources of capital you used [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you receive as much funding as you requested?  
B. Government-guaranteed business loan from a bank or financial institutions, including SBA-guaranteed loans [SHOW IF PE\_CAPITAL\_1\_6 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	797	2.4%	4,983,256	2.0%
2: No, I received less funding than I requested from this source	226	0.7%	1,480,822	0.6%
-3: Missing	20	0.1%	72,622	0.0%
..: Logical Skip	32,471	96.9%	246,497,234	97.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_2C

Label: CAPITAL RECEIVED- BUSINESS LOAN FROM A BANK

Description: Of the sources of capital you used [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you receive as much funding as you requested?  
C. Business loan from a bank or financial institution [SHOW IF PE\_CAPITAL\_1\_7 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	1,215	3.6%	7,361,867	2.9%
2: No, I received less funding than I requested from this source	263	0.8%	1,709,928	0.7%
-5: Don't know	1	0.0%	2,507	0.0%
-3: Missing	27	0.1%	162,869	0.1%
.: Logical Skip	32,008	95.5%	243,796,764	96.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_2D

Label: CAPITAL RECEIVED- BUSINESS LOAN FROM GOVERNMENT

Description: Of the sources of capital you used [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you receive as much funding as you requested?  
D. Business loan from a federal, state, or local government [SHOW IF PE\_CAPITAL\_1\_8 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	475	1.4%	2,856,078	1.1%
2: No, I received less funding than I requested from this source	131	0.4%	892,270	0.4%
-3: Missing	25	0.1%	121,509	0.0%
.: Logical Skip	32,883	98.1%	249,164,078	98.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

*Issued: October 15, 2024*

Variable: PE\_CAPITAL\_2E

Label: CAPITAL RECEIVED- BUSINESS LOAN FROM FAMILY/FRIENDS

Description: Of the sources of capital you used [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you receive as much funding as you requested?  
E. Business loan/investment from family/friend(s) [SHOW IF PE\_CAPITAL\_1\_9 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	577	1.7%	3,903,428	1.5%
2: No, I received less funding than I requested from this source	168	0.5%	1,138,046	0.4%
-3: Missing	17	0.1%	67,643	0.0%
..: Logical Skip	32,752	97.7%	247,924,818	98.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_2F

Label: CAPITAL RECEIVED- INVESTMENT BY VENTURE CAPITALISTS

Description: Of the sources of capital you used [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you receive as much funding as you requested?  
F. Investment by venture capitalist(s)/angel investor(s) [SHOW IF PE\_CAPITAL\_1\_10 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	321	1.0%	1,824,987	0.7%
2: No, I received less funding than I requested from this source	109	0.3%	558,953	0.2%
-3: Missing	7	0.0%	30,354	0.0%
..: Logical Skip	33,077	98.7%	250,619,640	99.0%
TOTALS	33,514	100.0%	253,033,935	100.0%



Variable: PE\_CAPITAL\_2G

Label: CAPITAL RECEIVED- CROWDFUNDING

Description: Of the sources of capital you used [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you receive as much funding as you requested?  
G. Crowdfunding (Kickstarter, Indiegogo, etc.) [SHOW IF PE\_CAPITAL\_1\_11 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	185	0.6%	1,001,203	0.4%
2: No, I received less funding than I requested from this source	112	0.3%	583,616	0.2%
-3: Missing	8	0.0%	43,423	0.0%
.: Logical Skip	33,209	99.1%	251,405,693	99.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_2H

Label: CAPITAL RECEIVED- GRANTS

Description: Of the sources of capital you used [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you receive as much funding as you requested?  
H. Grants [SHOW IF PE\_CAPITAL\_1\_12 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	305	0.9%	1,551,391	0.6%
2: No, I received less funding than I requested from this source	147	0.4%	776,831	0.3%
-3: Missing	14	0.0%	72,936	0.0%
.: Logical Skip	33,048	98.6%	250,632,777	99.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_2I

Label: CAPITAL RECEIVED- OTHER

Description: Of the sources of capital you used [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you receive as much funding as you requested?  
[INSERT TEXTBOX RESPONSE FROM PE\_CAPITAL\_1\_13\_O] [SHOW IF PE\_CAPITAL\_1\_13 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	215	0.6%	1,625,120	0.6%
2: No, I received less funding than I requested from this source	36	0.1%	200,113	0.1%
-3: Missing	9	0.0%	86,412	0.0%
.: Logical Skip	33,254	99.2%	251,122,291	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_3A

Label: CAPITAL NOT USED- BUSINESS CREDIT CARD

Description: Of the sources of capital you did not use [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you request funding but not receive any?  
A. Business credit card(s) carrying balances [SHOW IF PE\_CAPITAL\_1\_5 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	2,495	7.4%	16,716,902	6.6%
2: No, I did not request funding from this source	9,313	27.8%	78,806,627	31.1%
-5: Don't know	3	0.0%	7,073	0.0%
-3: Missing	175	0.5%	1,396,241	0.6%
.: Logical Skip	21,528	64.2%	156,107,092	61.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_3B

Label: CAPITAL NOT USED- GOVERNMENT-GUARANTEED BUSINESS LOAN

Description: Of the sources of capital you did not use [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you request funding but not receive any?  
B. Government-guaranteed business loan from a bank or financial institutions, including SBA-guaranteed loans [SHOW IF PE\_CAPITAL\_1\_6 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	2,127	6.3%	14,642,770	5.8%
2: No, I did not request funding from this source	9,980	29.8%	83,223,166	32.9%
-5: Don't know	2	0.0%	4,315	0.0%
-3: Missing	211	0.6%	1,808,223	0.7%
.: Logical Skip	21,194	63.2%	153,355,461	60.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_3C

Label: CAPITAL NOT USED- BUSINESS LOAN FROM A BANK

Description: Of the sources of capital you did not use [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you request funding but not receive any?  
C. Business loan from a bank or financial institution [SHOW IF PE\_CAPITAL\_1\_7 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	2,362	7.0%	16,058,592	6.3%
2: No, I did not request funding from this source	9,250	27.6%	79,043,491	31.2%
-5: Don't know	2	0.0%	4,315	0.0%
-3: Missing	243	0.7%	1,871,606	0.7%
.: Logical Skip	21,657	64.6%	156,055,931	61.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_3D

Label: CAPITAL NOT USED- BUSINESS LOAN FROM GOVERNMENT

Description: Of the sources of capital you did not use [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you request funding but not receive any?  
D. Business loan from a federal, state, or local government [SHOW IF PE\_CAPITAL\_1\_8 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	2,030	6.1%	12,813,459	5.1%
2: No, I did not request funding from this source	10,401	31.0%	87,165,524	34.4%
-5: Don't know	3	0.0%	15,859	0.0%
-3: Missing	298	0.9%	2,350,476	0.9%
.: Logical Skip	20,782	62.0%	150,688,617	59.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_3E

Label: CAPITAL NOT USED- BUSINESS LOAN FROM FAMILY/FRIEND

Description: Of the sources of capital you did not use [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you request funding but not receive any?  
E. Business loan/investment from family/friend(s) [SHOW IF PE\_CAPITAL\_1\_9 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	2,644	7.9%	17,946,705	7.1%
2: No, I did not request funding from this source	9,639	28.8%	80,531,924	31.8%
-5: Don't know	7	0.0%	36,224	0.0%
-3: Missing	311	0.9%	2,591,205	1.0%
.: Logical Skip	20,913	62.4%	151,927,877	60.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_3F

Label: CAPITAL NOT USED- INVESTMENT BY VENTURE CAPITALIST

Description: Of the sources of capital you did not use [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you request funding but not receive any?  
F. Investment by venture capitalist(s)/angel investor(s) [SHOW IF PE\_CAPITAL\_1\_10 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	1,939	5.8%	12,370,626	4.9%
2: No, I did not request funding from this source	10,666	31.8%	88,873,791	35.1%
-5: Don't know	2	0.0%	4,315	0.0%
-3: Missing	319	1.0%	2,552,148	1.0%
..: Logical Skip	20,588	61.4%	149,233,055	59.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_3G

Label: CAPITAL NOT USED- CROWDFUNDING

Description: Of the sources of capital you did not use [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you request funding but not receive any?  
G. Crowdfunding (Kickstarter, Indiegogo, etc.) [SHOW IF PE\_CAPITAL\_1\_11 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	1,910	5.7%	11,649,600	4.6%
2: No, I did not request funding from this source	10,805	32.2%	90,400,795	35.7%
-5: Don't know	2	0.0%	4,315	0.0%
-3: Missing	341	1.0%	2,532,222	1.0%
..: Logical Skip	20,456	61.0%	148,447,002	58.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

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Variable: PE\_CAPITAL\_3H

Label: CAPITAL NOT USED- GRANTS

Description: Of the sources of capital you did not use [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself], did you request funding but not receive any?  
H. Grants [SHOW IF PE\_CAPITAL\_1\_12 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	2,194	6.5%	14,076,268	5.6%
2: No, I did not request funding from this source	10,164	30.3%	85,433,492	33.8%
-5: Don't know	3	0.0%	10,581	0.0%
-3: Missing	536	1.6%	4,293,675	1.7%
.. Logical Skip	20,617	61.5%	149,219,919	59.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_4\_1

Label: DECLINED FUNDING- POOR CREDIT SCORE

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
1. Low or poor credit score [SHOW IF DOV\_GROUP < 7 AND ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,547	10.6%	24,669,081	9.7%
1: Selected	1,586	4.7%	10,943,201	4.3%
-3: Missing	28	0.1%	267,189	0.1%
.. Logical Skip	28,353	84.6%	217,154,464	85.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_4\_2

Label: DECLINED FUNDING- LIMITED CREDIT HISTORY

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
2. Limited credit history [SHOW IF DOV\_GROUP < 7 AND  
ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	3,463	10.3%	24,890,138	9.8%
1: Selected	1,670	5.0%	10,722,144	4.2%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_4\_3

Label: DECLINED FUNDING- LATE PAYMENTS

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
3. History of late/missed payments [SHOW IF DOV\_GROUP < 7 AND  
ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	4,298	12.8%	31,236,279	12.3%
1: Selected	835	2.5%	4,376,003	1.7%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_4\_4

Label: DECLINED FUNDING- AGE OF BUSINESS

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
 4. Age of business [SHOW IF DOV\_GROUP < 7 AND  
 ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	3,578	10.7%	25,633,406	10.1%
1: Selected	1,555	4.6%	9,978,876	3.9%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_4\_5

Label: DECLINED FUNDING- PERSONAL BACKGROUND

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
 5. Personal background [SHOW IF DOV\_GROUP < 7 AND  
 ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	4,253	12.7%	30,276,200	12.0%
1: Selected	880	2.6%	5,336,082	2.1%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
TOTALS	33,514	100.0%	253,033,935	100.0%



**Variable: PE\_CAPITAL\_4\_6**

**Label: DECLINED FUNDING- INSUFFICIENT COLLATERAL**

**Description:** What reason(s) were you given as to why you were declined funding? Select all that apply.  
**6. Insufficient collateral [SHOW IF DOV\_GROUP < 7 AND  
 ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	3,850	11.5%	26,330,267	10.4%
1: Selected	1,283	3.8%	9,282,014	3.7%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: PE\_CAPITAL\_4\_7**

**Label: DECLINED FUNDING- BUSINESS PLAN**

**Description:** What reason(s) were you given as to why you were declined funding? Select all that apply.  
**7. Inadequate business plan [SHOW IF DOV\_GROUP < 7 AND  
 ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	4,500	13.4%	31,748,433	12.5%
1: Selected	633	1.9%	3,863,849	1.5%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_4\_8

**Label:** DECLINED FUNDING- TOO RISKY

**Description:** What reason(s) were you given as to why you were declined funding? Select all that apply.  
 8. Business was too risky [SHOW IF DOV\_GROUP < 7 AND  
 ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,292	12.8%	29,978,589	11.8%
1: Selected	841	2.5%	5,633,693	2.2%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_4\_9

**Label:** DECLINED FUNDING- UNDESIRABLE INDUSTRY

**Description:** What reason(s) were you given as to why you were declined funding? Select all that apply.  
 9. Business located in an undesirable industry [SHOW IF DOV\_GROUP < 7 AND  
 ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,624	13.8%	32,796,416	13.0%
1: Selected	509	1.5%	2,815,866	1.1%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_4\_10

Label: DECLINED FUNDING- UNDESIRABLE LOCATION

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
10. Business located in an undesirable location [SHOW IF DOV\_GROUP < 7 AND  
ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	4,765	14.2%	32,903,422	13.0%
1: Selected	368	1.1%	2,708,860	1.1%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_4\_11

Label: DECLINED FUNDING- NO RELATIONSHIP WITHBANK

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
11. No or limited pre-existing relationship with the bank [SHOW IF DOV\_GROUP < 7  
AND ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	4,627	13.8%	32,102,293	12.7%
1: Selected	506	1.5%	3,509,989	1.4%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_4\_12

Label: DECLINED FUNDING- NOT GIVEN A REASON

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
 12. I was not given a reason [SHOW IF DOV\_GROUP <> 7 AND  
 ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	4,688	14.0%	32,099,941	12.7%
1: Selected	445	1.3%	3,512,341	1.4%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_4\_13

Label: DECLINED FUNDING- OTHER

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
 13. Other (specify): [SHOW IF DOV\_GROUP <> 7 AND  
 ANY(PE\_CAPITAL\_3\_A-PE\_CAPITAL\_3\_F = 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	4,963	14.8%	34,535,376	13.6%
1: Selected	170	0.5%	1,076,906	0.4%
-3: Missing	28	0.1%	267,189	0.1%
.: Logical Skip	28,353	84.6%	217,154,464	85.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_5\_1\_Y3

Label: NOT REQUEST GRANT- FIND GRANT OPPORTUNITIES

Description: You reported not requesting grant funding [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request grant funding? Select all that apply. 1. I did not know about or how to find grant opportunities [SHOW IF DOV\_GROUP <> 7 AND (PE\_CAPITAL\_3\_H = 2)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	6,110	18.2%	50,059,894	19.8%
1: Selected	4,018	12.0%	35,169,070	13.9%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	35	0.1%	202,800	0.1%
.: Logical Skip	23,350	69.7%	167,600,443	66.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_5\_2\_Y3

Label: NOT REQUEST GRANT- DID NOT QUALIFY

Description: You reported not requesting grant funding [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request grant funding? Select all that apply. 2. I or my business did not qualify for the grant [SHOW IF DOV\_GROUP <> 7 AND (PE\_CAPITAL\_3\_H = 2)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	8,660	25.8%	73,458,306	29.0%
1: Selected	1,468	4.4%	11,770,658	4.7%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	35	0.1%	202,800	0.1%
.: Logical Skip	23,350	69.7%	167,600,443	66.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

*Issued: October 15, 2024*

Variable: PE\_CAPITAL\_5\_3\_Y3

Label: NOT REQUEST GRANT- THOUGHT IT WAS UNLIKELY

Description: You reported not requesting grant funding [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request grant funding? Select all that apply. 3. I thought it was unlikely I would receive the grant [SHOW IF DOV\_GROUP < 7 AND (PE\_CAPITAL\_3\_H = 2)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	7,511	22.4%	63,998,818	25.3%
1: Selected	2,617	7.8%	21,230,147	8.4%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	35	0.1%	202,800	0.1%
.: Logical Skip	23,350	69.7%	167,600,443	66.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_5\_4\_Y3

Label: NOT REQUEST GRANT- TOO DIFFICULT

Description: You reported not requesting grant funding [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request grant funding? Select all that apply. 4. Too difficult to apply for grants [SHOW IF DOV\_GROUP < 7 AND (PE\_CAPITAL\_3\_H = 2)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	8,686	25.9%	74,238,440	29.3%
1: Selected	1,442	4.3%	10,990,524	4.3%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	35	0.1%	202,800	0.1%
.: Logical Skip	23,350	69.7%	167,600,443	66.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

*Issued: October 15, 2024*

Variable: PE\_CAPITAL\_5\_5\_Y3

Label: NOT REQUEST GRANT- AVAILABLE FUNDING AMOUNT TOO SMALL

Description: You reported not requesting grant funding [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request grant funding? Select all that apply. 5. Available grant funding amount too small [SHOW IF DOV\_GROUP <> 7 AND (PE\_CAPITAL\_3\_H = 2)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	9,776	29.2%	82,316,246	32.5%
1: Selected	352	1.1%	2,912,718	1.2%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	35	0.1%	202,800	0.1%
.: Logical Skip	23,350	69.7%	167,600,443	66.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_5\_6\_Y3

Label: NOT REQUEST GRANT- OTHER

Description: You reported not requesting grant funding [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request grant funding? Select all that apply. 6. Other [SHOW IF DOV\_GROUP <> 7 AND (PE\_CAPITAL\_3\_H = 2)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	9,788	29.2%	82,592,826	32.6%
1: Selected	340	1.0%	2,636,138	1.0%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	35	0.1%	202,800	0.1%
.: Logical Skip	23,350	69.7%	167,600,443	66.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_5\_7\_Y3

Label: NOT REQUEST GRANT- DID NOT NEED GRANT FUNDING

Description: You reported not requesting grant funding [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request grant funding? Select all that apply. 7. I did not need grant funding [SHOW IF DOV\_GROUP < 7 AND (PE\_CAPITAL\_3\_H = 2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	7,118	21.2%	58,805,852	23.2%
1: Selected	3,010	9.0%	26,423,112	10.4%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	35	0.1%	202,800	0.1%
.: Logical Skip	23,350	69.7%	167,600,443	66.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_6\_1\_Y3

Label: NOT REQUEST BANK- POOR CREDIT SCORE

Description: You reported not requesting funding from a bank [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request funding from a bank? Select all that apply. 1. Low or poor credit score [SHOW IF DOV\_GROUP < 7 AND PE\_CAPITAL\_3\_B = 2 AND PE\_CAPITAL\_3\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,804	20.3%	58,382,523	23.1%
1: Selected	1,538	4.6%	13,478,929	5.3%
-3: Missing	74	0.2%	728,145	0.3%
.: Logical Skip	25,098	74.9%	180,444,338	71.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: PE\_CAPITAL\_6\_2\_Y3

Label: NOT REQUEST BANK- LACK OF RELATIONSHIP

Description: You reported not requesting funding from a bank [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request funding from a bank? Select all that apply. 2. Lack of relationship with bank/financial institution [SHOW IF DOV\_GROUP <> 7 AND PE\_CAPITAL\_3\_B = 2 AND PE\_CAPITAL\_3\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	7,031	21.0%	60,438,805	23.9%
1: Selected	1,311	3.9%	11,422,647	4.5%
-3: Missing	74	0.2%	728,145	0.3%
.: Logical Skip	25,098	74.9%	180,444,338	71.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_6\_3\_Y3

Label: NOT REQUEST BANK- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS

Description: You reported not requesting funding from a bank [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request funding from a bank? Select all that apply. 3. Expected unfavorable interest rate or loan repayment terms [SHOW IF DOV\_GROUP <> 7 AND PE\_CAPITAL\_3\_B = 2 AND PE\_CAPITAL\_3\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,899	20.6%	60,569,135	23.9%
1: Selected	1,443	4.3%	11,292,317	4.5%
-3: Missing	74	0.2%	728,145	0.3%
.: Logical Skip	25,098	74.9%	180,444,338	71.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_6\_4\_Y3

Label: NOT REQUEST BANK- EXPECT TO BE DECLINED

Description: You reported not requesting funding from a bank [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request funding from a bank? Select all that apply. 4. Expected to be declined [SHOW IF DOV\_GROUP < 7 AND PE\_CAPITAL\_3\_B = 2 AND PE\_CAPITAL\_3\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,926	20.7%	60,227,012	23.8%
1: Selected	1,416	4.2%	11,634,440	4.6%
-3: Missing	74	0.2%	728,145	0.3%
.: Logical Skip	25,098	74.9%	180,444,338	71.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_6\_5\_Y3

Label: NOT REQUEST BANK- OTHER

Description: You reported not requesting funding from a bank [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request funding from a bank? Select all that apply. 5. Other [SHOW IF DOV\_GROUP < 7 AND PE\_CAPITAL\_3\_B = 2 AND PE\_CAPITAL\_3\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	7,932	23.7%	68,582,375	27.1%
1: Selected	410	1.2%	3,279,077	1.3%
-3: Missing	74	0.2%	728,145	0.3%
.: Logical Skip	25,098	74.9%	180,444,338	71.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_6\_6\_Y3

Label: NOT REQUEST BANK- DID NOT NEED FUNDING FROM BANK

Description: You reported not requesting funding from a bank [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]. Why did you choose not to request funding from a bank? Select all that apply. 6. I did not need funding from a bank [SHOW IF DOV\_GROUP <> 7 AND PE\_CAPITAL\_3\_B = 2 AND PE\_CAPITAL\_3\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,027	12.0%	34,102,014	13.5%
1: Selected	4,315	12.9%	37,759,438	14.9%
-3: Missing	74	0.2%	728,145	0.3%
..: Logical Skip	25,098	74.9%	180,444,338	71.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_7\_1\_Y3

Label: NOT FUNDING FOLLOWING- POOR CREDIT SCORE

Description: You reported not requesting funding from the following [IF COUNT\_PECAP3>1: sources /else: source]: [SHOW IF PE\_CAPITAL\_3\_A = 2] Business credit card(s) carrying balances, [SHOW IF PE\_CAPITAL\_3\_D = 2] Business loan from a federal, state, or local government, [SHOW IF PE\_CAPITAL\_3\_E = 2] Business loan/investment from family/friend(s), [SHOW IF PE\_CAPITAL\_3\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF PE\_CAPITAL\_3\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_PECAP3>1: these sources /else: this source] [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]? Select all that apply. 1. Low or poor credit score [SHOW IF DOV\_GROUP <> 7 AND (PE\_CAPITAL\_3\_A=2 OR PE\_CAPITAL\_3\_D=2 OR PE\_CAPITAL\_3\_E=2 OR PE\_CAPITAL\_3\_F=2 OR PE\_CAPITAL\_3\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,443	28.2%	76,293,421	30.2%
1: Selected	2,630	7.8%	21,524,349	8.5%
-5: Don't know	1	0.0%	4,209	0.0%
-3: Missing	56	0.2%	477,121	0.2%
..: Logical Skip	21,384	63.8%	154,734,835	61.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_7\_2\_Y3

Label: NOT FUNDING FOLLOWING- LACK OF RELATIONSHIP

Description: You reported not requesting funding from the following [IF COUNT\_PECAP3>1: sources /else: source]: [SHOW IF PE\_CAPITAL\_3\_A = 2] Business credit card(s) carrying balances, [SHOW IF PE\_CAPITAL\_3\_D = 2] Business loan from a federal, state, or local government, [SHOW IF PE\_CAPITAL\_3\_E = 2] Business loan/investment from family/friend(s), [SHOW IF PE\_CAPITAL\_3\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF PE\_CAPITAL\_3\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_PECAP3>1: these sources /else: this source] [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]? Select all that apply. 2. Lack of relationship with bank/financial institution [SHOW IF DOV\_GROUP <> 7 AND (PE\_CAPITAL\_3\_A=2 OR PE\_CAPITAL\_3\_D=2 OR PE\_CAPITAL\_3\_E=2 OR PE\_CAPITAL\_3\_F=2 OR PE\_CAPITAL\_3\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,324	27.8%	76,888,001	30.4%
1: Selected	2,749	8.2%	20,929,769	8.3%
-5: Don't know	1	0.0%	4,209	0.0%
-3: Missing	56	0.2%	477,121	0.2%
..: Logical Skip	21,384	63.8%	154,734,835	61.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_7\_3\_Y3

Label: NOT FUNDING FOLLOWING- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS

Description: You reported not requesting funding from the following [IF COUNT\_PECAP3>1: sources /else: source]: [SHOW IF PE\_CAPITAL\_3\_A = 2] Business credit card(s) carrying balances, [SHOW IF PE\_CAPITAL\_3\_D = 2] Business loan from a federal, state, or local government, [SHOW IF PE\_CAPITAL\_3\_E = 2] Business loan/investment from family/friend(s), [SHOW IF PE\_CAPITAL\_3\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF PE\_CAPITAL\_3\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_PECAP3>1: these sources /else: this source] [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]? Select all that apply. 3. Expected unfavorable interest rate or loan repayment terms [SHOW IF DOV\_GROUP < 7 AND (PE\_CAPITAL\_3\_A=2 OR PE\_CAPITAL\_3\_D=2 OR PE\_CAPITAL\_3\_E=2 OR PE\_CAPITAL\_3\_F=2 OR PE\_CAPITAL\_3\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,409	28.1%	77,816,101	30.8%
1: Selected	2,664	7.9%	20,001,669	7.9%
-5: Don't know	1	0.0%	4,209	0.0%
-3: Missing	56	0.2%	477,121	0.2%
.: Logical Skip	21,384	63.8%	154,734,835	61.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_CAPITAL\_7\_4\_Y3

Label: NOT FUNDING FOLLOWING- EXPECT TO BE DECLINED

Description: You reported not requesting funding from the following [IF COUNT\_PECAP3>1: sources /else: source]: [SHOW IF PE\_CAPITAL\_3\_A = 2] Business credit card(s) carrying balances, [SHOW IF PE\_CAPITAL\_3\_D = 2] Business loan from a federal, state, or local government, [SHOW IF PE\_CAPITAL\_3\_E = 2] Business loan/investment from family/friend(s), [SHOW IF PE\_CAPITAL\_3\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF PE\_CAPITAL\_3\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_PECAP3>1: these sources /else: this source] [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]? Select all that apply. 4. Expected to be declined [SHOW IF DOV\_GROUP < 7 AND (PE\_CAPITAL\_3\_A=2 OR PE\_CAPITAL\_3\_D=2 OR PE\_CAPITAL\_3\_E=2 OR PE\_CAPITAL\_3\_F=2 OR PE\_CAPITAL\_3\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,877	29.5%	81,238,504	32.1%
1: Selected	2,196	6.6%	16,579,266	6.6%
-5: Don't know	1	0.0%	4,209	0.0%
-3: Missing	56	0.2%	477,121	0.2%
..: Logical Skip	21,384	63.8%	154,734,835	61.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_7\_5\_Y3

Label: NOT FUNDING FOLLOWING- OTHER

Description: You reported not requesting funding from the following [IF COUNT\_PECAP3>1: sources /else: source]: [SHOW IF PE\_CAPITAL\_3\_A = 2] Business credit card(s) carrying balances, [SHOW IF PE\_CAPITAL\_3\_D = 2] Business loan from a federal, state, or local government, [SHOW IF PE\_CAPITAL\_3\_E = 2] Business loan/investment from family/friend(s), [SHOW IF PE\_CAPITAL\_3\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF PE\_CAPITAL\_3\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_PECAP3>1: these sources /else: this source] [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]? Select all that apply. 5. Other [SHOW IF DOV\_GROUP <> 7 AND (PE\_CAPITAL\_3\_A=2 OR PE\_CAPITAL\_3\_D=2 OR PE\_CAPITAL\_3\_E=2 OR PE\_CAPITAL\_3\_F=2 OR PE\_CAPITAL\_3\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,607	34.6%	93,976,049	37.1%
1: Selected	466	1.4%	3,841,722	1.5%
-5: Don't know	1	0.0%	4,209	0.0%
-3: Missing	56	0.2%	477,121	0.2%
..: Logical Skip	21,384	63.8%	154,734,835	61.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: PE\_CAPITAL\_7\_6\_Y3

Label: NOT FUNDING FOLLOWING- DID NOT NEED FUNDING FROM THIS/THESE SOURCE(S)

Description: You reported not requesting funding from the following [IF COUNT\_PECAP3>1: sources /else: source]: [SHOW IF PE\_CAPITAL\_3\_A = 2] Business credit card(s) carrying balances, [SHOW IF PE\_CAPITAL\_3\_D = 2] Business loan from a federal, state, or local government, [SHOW IF PE\_CAPITAL\_3\_E = 2] Business loan/investment from family/friend(s), [SHOW IF PE\_CAPITAL\_3\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF PE\_CAPITAL\_3\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_PECAP3>1: these sources /else: this source] [IF DOV\_GROUP = 1, 2, 4, OR 5: to start [INSERT DOV\_ACTIVITY]] [IF DOV\_GROUP = 3: so far to start up your business idea or working for yourself] [IF DOV\_GROUP = 6: when you were trying to start up your business idea or working for yourself]? Select all that apply. 6. I did not need funding from these sources / this source [SHOW IF DOV\_GROUP <> 7 AND (PE\_CAPITAL\_3\_A=2 OR PE\_CAPITAL\_3\_D=2 OR PE\_CAPITAL\_3\_E=2 OR PE\_CAPITAL\_3\_F=2 OR PE\_CAPITAL\_3\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,688	20.0%	51,624,339	20.4%
1: Selected	5,385	16.1%	46,193,431	18.3%
-5: Don't know	1	0.0%	4,209	0.0%
-3: Missing	56	0.2%	477,121	0.2%
.: Logical Skip	21,384	63.8%	154,734,835	61.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STOPREASON\_1\_1

Label: STOP WORKING FOR YOURSELF FACTORS- LACK OF FINANCIAL RESOURCES

Description: What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 1. Lack of financial resources [SHOW IF DOV\_GROUP = 6]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,044	6.1%	20,197,089	8.0%
1: Selected	1,147	3.4%	9,635,421	3.8%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STOPREASON\_1\_2

Label: STOP WORKING FOR YOURSELF FACTORS- LACK OF TIME

Description: What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 2. Lack of time [SHOW IF DOV\_GROUP = 6]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,026	6.0%	19,192,372	7.6%
1: Selected	1,165	3.5%	10,640,138	4.2%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STOPREASON\_1\_3

Label: STOP WORKING FOR YOURSELF FACTORS- LOST FOCUS

Description: What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 3. Lost focus, interest, and/or motivation or felt burnt out [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,208	6.6%	20,389,552	8.1%
1: Selected	983	2.9%	9,442,957	3.7%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STOPREASON\_1\_4

Label: STOP WORKING FOR YOURSELF FACTORS- NO SUPPORT

Description: What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 4. I needed help, but did not know where to go for support [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,309	6.9%	21,151,747	8.4%
1: Selected	882	2.6%	8,680,763	3.4%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STOPREASON\_1\_5

Label: STOP WORKING FOR YOURSELF FACTORS- DIFFICULTY WITHPARTNERS

Description: What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 5. Difficulties with partners or investors [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,968	8.9%	27,859,815	11.0%
1: Selected	223	0.7%	1,972,694	0.8%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STOPREASON\_1\_6

Label: STOP WORKING FOR YOURSELF FACTORS- FAMILY NOT SUPPORTIVE

Description: What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 6. Family/friends were not supportive [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,822	8.4%	26,455,183	10.5%
1: Selected	369	1.1%	3,377,326	1.3%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STOPREASON\_1\_7

Label: STOP WORKING FOR YOURSELF FACTORS- TOO RISKY

Description: What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 7. I decided it was too risky [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,098	6.3%	20,008,294	7.9%
1: Selected	1,093	3.3%	9,824,215	3.9%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STOPREASON\_1\_8

Label: STOP WORKING FOR YOURSELF FACTORS- MAJOR LIFE EVENT

Description: What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 8. Major life event (such as a new child, own or family medical issue) [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,585	7.7%	23,678,134	9.4%
1: Selected	606	1.8%	6,154,375	2.4%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STOPREASON\_1\_9

Label: STOP WORKING FOR YOURSELF FACTORS- NEW JOB

Description: What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 9. I decided to take a new job/enter employment [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,749	8.2%	25,081,654	9.9%
1: Selected	442	1.3%	4,750,855	1.9%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: PE\_STOPREASON\_1\_10

Label: STOP WORKING FOR YOURSELF FACTORS- PROMOTION AT WORK

Description: What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 10. I received a promotion at work [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,003	9.0%	28,223,672	11.2%
1: Selected	188	0.6%	1,608,837	0.6%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: PE\_STOPREASON\_1\_11****Label: STOP WORKING FOR YOURSELF FACTORS- BACK TO SCHOOL**

**Description:** What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 11. I decided to go back to school [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,988	8.9%	27,847,105	11.0%
1: Selected	203	0.6%	1,985,404	0.8%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: PE\_STOPREASON\_1\_12****Label: STOP WORKING FOR YOURSELF FACTORS- NEEDED HEALTH INSURANCE**

**Description:** What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 12. I needed employer-provided health insurance [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,708	8.1%	25,323,723	10.0%
1: Selected	483	1.4%	4,508,786	1.8%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_STOPREASON\_1\_13

**Label:** STOP WORKING FOR YOURSELF FACTORS- OTHER FACTOR

**Description:** What were the primary factors that contributed to your decision to stop pursuing working for yourself? Select all that apply. 13. Other factor, specify: [SHOW IF DOV\_GROUP = 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,985	8.9%	28,269,627	11.2%
1: Selected	206	0.6%	1,562,883	0.6%
-3: Missing	58	0.2%	386,412	0.2%
.: Logical Skip	30,265	90.3%	222,815,014	88.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** PE\_STOPREASON\_2

**Label:** STOP WORKING FOR YOURSELF - PRIMARY REASON

**Description:** 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? Select one.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Lack of financial resources	566	1.7%	4,944,226	2.0%
2: Lack of time	365	1.1%	3,533,014	1.4%
3: Lost focus, interest, and/or motivation or felt burnt out	427	1.3%	4,284,338	1.7%
4: I needed help, but did not know where to go for support	274	0.8%	2,939,367	1.2%
5: Difficulties with partners or investors	81	0.2%	800,404	0.3%
6: Family/friends were not supportive	93	0.3%	878,377	0.3%
7: I decided it was too risky	484	1.4%	4,250,309	1.7%
8: Major life event (such as a new child, own or family medical issue)	296	0.9%	2,495,112	1.0%
9: I decided to take a new job/enter employment	170	0.5%	2,123,716	0.8%
10: I received a promotion at work	68	0.2%	533,823	0.2%

**Issued:** October 15, 2024



Variable: PE\_STOPREASON\_2

Label: STOP WORKING FOR YOURSELF - PRIMARY REASON

Description: 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? Select one.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
11: I decided to go back to school	74	0.2%	860,458	0.3%
12: I needed employer-provided health insurance	99	0.3%	720,679	0.3%
13: Other factor	185	0.6%	1,426,457	0.6%
-3: Missing	9	0.0%	42,230	0.0%
.: Logical Skip	30,323	90.5%	223,201,426	88.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: PE\_STOPREASON\_3

Label: STOP WORKING FOR YOURSELF - SECONDARY REASON

Description: Of the remaining reasons for stopping your business pursuit, which was the second most important reason? Select one.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Lack of financial resources	308	0.9%	2,551,988	1.0%
2: Lack of time	349	1.0%	3,295,740	1.3%
3: Lost focus, interest, and/or motivation or felt burnt out	250	0.7%	2,435,713	1.0%
4: I needed help, but did not know where to go for support	286	0.9%	2,591,527	1.0%
5: Difficulties with partners or investors	35	0.1%	269,156	0.1%
6: Family/friends were not supportive	91	0.3%	836,221	0.3%
7: I decided it was too risky	275	0.8%	2,282,298	0.9%
8: Major life event (such as a new child, own or family medical issue)	150	0.4%	2,208,942	0.9%
9: I decided to take a new job/enter employment	96	0.3%	926,919	0.4%

*Issued: October 15, 2024*

**Variable:** PE\_STOPREASON\_3

**Label:** STOP WORKING FOR YOURSELF - SECONDARY REASON

**Description:** Of the remaining reasons for stopping your business pursuit, which was the second most important reason? Select one.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
10: I received a promotion at work	41	0.1%	349,634	0.1%
11: I decided to go back to school	37	0.1%	343,392	0.1%
12: I needed employer-provided health insurance	133	0.4%	1,126,372	0.4%
13: Other factor	12	0.0%	61,316	0.0%
-3: Missing	11	0.0%	45,423	0.0%
..: Logical Skip	31,440	93.8%	233,709,293	92.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_STARTBIZ\_1\_Y3\_RUF

**Label:** PUF VARIABLE: WHAT YEAR DID YOU START - Y3

**Description:** RUF Year 3 variable coded from BO\_STARTBIZ\_1: In what year did you start [INSERT DOV\_ACTIVITY]? [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Before 1980	479	1.4%	3,912,214	1.5%
2: 1980-1989	860	2.6%	6,371,740	2.5%
3: 1990-1999	1,370	4.1%	11,771,561	4.7%
4: 2000-2009	2,219	6.6%	17,929,782	7.1%
5: 2010	437	1.3%	3,135,861	1.2%
6: 2011	192	0.6%	1,375,266	0.5%
7: 2012	331	1.0%	2,463,932	1.0%
8: 2013	254	0.8%	1,838,723	0.7%
9: 2014	343	1.0%	2,458,525	1.0%
10: 2015	511	1.5%	3,634,345	1.4%
11: 2016	435	1.3%	3,233,818	1.3%

**Issued:** October 15, 2024

**Variable:** BO\_STARTBIZ\_1\_Y3\_RUF**Label:** PUF VARIABLE: WHAT YEAR DID YOU START - Y3**Description:** RUF Year 3 variable coded from BO\_STARTBIZ\_1: In what year did you start [INSERT DOV\_ACTIVITY]? [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
12: 2017	454	1.4%	3,791,274	1.5%
13: 2018	675	2.0%	4,915,874	1.9%
14: 2019	805	2.4%	7,514,580	3.0%
15: 2020	1,211	3.6%	10,038,478	4.0%
16: 2021	849	2.5%	7,487,996	3.0%
17: 2022	1,015	3.0%	8,074,011	3.2%
18: 2023	979	2.9%	8,050,169	3.2%
19: 2024	483	1.4%	3,526,370	1.4%
-7: Suppressed	71	0.2%	855,223	0.3%
-5: Don't know	9	0.0%	95,304	0.0%
-3: Missing	417	1.2%	3,742,056	1.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ACQOWN\_1**Label:** INITIALLY ACQUIRE OWNERSHIP OF BUSINESS**Description:** How did you initially acquire ownership of this business? [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Founded or started	5,558	16.6%	42,675,019	16.9%
2: Purchased	1,132	3.4%	8,121,315	3.2%
3: Inherited	345	1.0%	2,777,078	1.1%
4: Received transfer of ownership or gift	252	0.8%	2,378,440	0.9%
-5: Don't know	6	0.0%	65,737	0.0%

**Issued: October 15, 2024**

**Variable:** BO\_ACQOWN\_1**Label:** INITIALLY ACQUIRE OWNERSHIP OF BUSINESS**Description:** How did you initially acquire ownership of this business? [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	27	0.1%	311,137	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_OWNERSHIP\_1**Label:** BUSINESS OWNERSHIP- SELF, SPOUSE, AND/OR OTHER**Description:** [IF DOV\_GROUP = 1: Is/ELSE: Was] this business owned only by yourself, only by yourself and your spouse, or by yourself and some other people or businesses? [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Self only	4,525	13.5%	31,772,100	12.6%
2: Self and spouse only	1,761	5.3%	15,958,969	6.3%
3: Self and other	979	2.9%	8,152,788	3.2%
-5: Don't know	2	0.0%	12,808	0.0%
-3: Missing	53	0.2%	432,061	0.2%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_OWNERSHIP\_2

**Label:** BUSINESS OWNERSHIP- TOTAL NUMBER OTHERS

**Description:** Including yourself, how many total people or other businesses or financial institutions [IF DOV\_GROUP = 1: share, ELSE IF DOV\_GROUP = 4: shared] ownership of your business? [SHOW IF BO\_OWNERSHIP\_1 = 3]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Two	536	1.6%	4,294,389	1.7%
2: Three	218	0.7%	1,823,352	0.7%
3: Four	104	0.3%	1,097,036	0.4%
4: Five	35	0.1%	275,185	0.1%
5: Six or more	83	0.2%	644,169	0.3%
-5: Don't know	1	0.0%	5,526	0.0%
-3: Missing	2	0.0%	13,132	0.0%
.. Logical Skip	32,535	97.1%	244,881,147	96.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_LEGALSTAT\_1

**Label:** BUSINESS LEGAL FORM OF ORGANIZATION

**Description:** What [IF DOV\_GROUP = 1:is/ELSE,was] this business' legal form of organization? [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Sole proprietorship, unincorporated	2,979	8.9%	23,182,460	9.2%
2: LLC	2,428	7.2%	18,013,089	7.1%
3: C-Corporation	430	1.3%	2,671,078	1.1%
4: S-Corporation	559	1.7%	4,479,686	1.8%
5: Partnership	358	1.1%	2,704,876	1.1%
6: Non-profit	202	0.6%	1,553,858	0.6%
7: Other	324	1.0%	3,415,852	1.3%
-5: Don't know	6	0.0%	66,373	0.0%

**Issued: October 15, 2024**

**Variable: BO\_LEGALSTAT\_1****Label: BUSINESS LEGAL FORM OF ORGANIZATION****Description: What [IF DOV\_GROUP = 1:is/ELSE,was] this business' legal form of organization?  
[SHOW IF DOV\_GROUP = 1 OR 4]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	34	0.1%	241,454	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: BO\_BIZTYPE\_1****Label: BUSINESS TYPE****Description: Would you describe this [IF DOV\_GROUP = 1 : current/ELSE: former] business as a/an...  
[SHOW IF DOV\_GROUP = 1 OR 4]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Independent business	5,989	17.9%	46,201,985	18.3%
2: Purchase/takeover of an existing business	609	1.8%	4,274,372	1.7%
3: Franchise	354	1.1%	2,677,779	1.1%
4: Multi-level marketing initiative	171	0.5%	1,407,995	0.6%
5: Other business type, specify	175	0.5%	1,440,720	0.6%
-5: Don't know	1	0.0%	5,803	0.0%
-3: Missing	21	0.1%	320,073	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CLIENT\_1

**Label:** WORK PRIMARILY FOR ONE CLIENT

**Description:** [IF DOV\_GROUP = 2:Do/ELSE,Did] you work primarily for one client/organization?  
[SHOW IF DOV\_GROUP = 2 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, one primary client	3,345	10.0%	28,939,040	11.4%
2: No, multiple clients	3,710	11.1%	30,599,648	12.1%
-5: Don't know	2	0.0%	3,989	0.0%
-3: Missing	22	0.1%	345,698	0.1%
..: Logical Skip	26,435	78.9%	193,145,560	76.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_WORKHOME\_1

**Label:** PRIMARY LOCATION WORKED

**Description:** How would you describe the primary location where you [IF DOV\_GROUP = 1 OR 2:work/ELSE: worked] as [INSERT DOV\_JOB]? [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: A residence such as a home or garage	7,157	21.4%	57,570,902	22.8%
2: A rented or leased space	2,377	7.1%	17,442,454	6.9%
3: Space the business purchased	1,082	3.2%	7,269,076	2.9%
4: A site where a client is located	1,661	5.0%	15,698,067	6.2%
5: Co-working space	336	1.0%	2,867,708	1.1%
6: A vehicle	1,100	3.3%	9,609,979	3.8%
7: Other work location	582	1.7%	4,516,525	1.8%
-7: Suppressed	64	0.2%	880,730	0.3%
-5: Don't know	2	0.0%	21,045	0.0%
-3: Missing	38	0.1%	340,615	0.1%

Variable: BO\_WORKHOME\_1

Label: PRIMARY LOCATION WORKED

Description: How would you describe the primary location where you [IF DOV\_GROUP = 1 OR 2:work/ELSE: worked] as [INSERT DOV\_JOB]? [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_BIZEMERGE\_1

Label: ORIGIN OF WORK/ BUSINESS

Description: [IF DOV\_GROUP = 6: Even though you decided not to pursue your business idea, where did your idea for your business originate? /ELSE: Which of the following best describes the origin of your work as [INSERT DOV\_JOB]?] [SHOW IF DOV\_GROUP < 7]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Your previous/current work activity	6,580	19.6%	54,155,012	21.4%
2: A separate business you now own and manage	1,754	5.2%	11,714,044	4.6%
3: A hobby or recreational pastime	5,177	15.4%	47,161,190	18.6%
4: Academic, scientific, or applied research	876	2.6%	7,081,933	2.8%
5: An idea from yourself or other member of a start-up team	3,199	9.5%	25,744,682	10.2%
6: You inherited the business	433	1.3%	3,383,843	1.3%
7: Other origin, specify	1,090	3.3%	8,541,453	3.4%
-5: Don't know	4	0.0%	34,123	0.0%
-3: Missing	202	0.6%	2,344,093	0.9%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable:** BO\_COLLAB\_1

**Label:** BUSINESS CONCEPT ON OWN OR COLLABORATING

**Description:** Did you come up with the idea for your business concept on your own, or were you collaborating with other people? [SHOW IF DOV\_GROUP <= 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: I came up with it on my own	12,099	36.1%	96,735,551	38.2%
2: I was working with one other person	4,485	13.4%	39,747,253	15.7%
3: I was working with several other people	2,537	7.6%	21,431,124	8.5%
-5: Don't know	4	0.0%	47,942	0.0%
-3: Missing	190	0.6%	2,198,504	0.9%
..: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_1

**Label:** APPLY OR REQUEST ADDITIONAL FINANCING

**Description:** At any time since you started your work as [INSERT DOV\_JOB], did you apply for or use additional financing? [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	2,486	7.4%	15,570,170	6.2%
2: No	11,852	35.4%	99,993,640	39.5%
-5: Don't know	1	0.0%	3,533	0.0%
-3: Missing	60	0.2%	649,758	0.3%
..: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_2\_1

Label: WHERE APPLY FOR ADDITIONAL FINANCING- PERSONAL HOME EQUITY LOAN

Description: Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply. 1. Personal/family home equity loan [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,719	5.1%	10,885,127	4.3%
1: Selected	727	2.2%	4,305,358	1.7%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_2\_2

Label: WHERE APPLY FOR ADDITIONAL FINANCING- PERSONAL CREDIT CARD

Description: Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply 2. Personal credit card(s) carrying balances [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,579	4.7%	10,328,523	4.1%
1: Selected	867	2.6%	4,861,962	1.9%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_2\_3

Label: WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS CREDIT CARD

Description: Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply 3. Business credit card(s) carrying balances [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,702	5.1%	10,968,406	4.3%
1: Selected	744	2.2%	4,222,079	1.7%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_2\_4

Label: WHERE APPLY FOR ADDITIONAL FINANCING- GOVERNMENT-GUARANTEED BUSINESS LOAN

Description: Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply 4. Government-guaranteed business loan from a bank or financial institutions, including SBA-guaranteed loans [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,842	5.5%	11,600,283	4.6%
1: Selected	604	1.8%	3,590,202	1.4%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_2\_5

Label: WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS LOAN FROM BANK

Description: Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply 5. Business loan from a bank or financial institution (including online lenders) [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,696	5.1%	10,480,958	4.1%
1: Selected	750	2.2%	4,709,527	1.9%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_2\_6

Label: WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS LOAN FROM GOVERNMENT

Description: Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply 6. Business loan from a federal, state, or local government [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,062	6.2%	13,198,205	5.2%
1: Selected	384	1.1%	1,992,280	0.8%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_2\_7

Label: WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS LOAN FROM FAMILY

Description: Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply 7. Business loan/investment from family/friend(s)  
[SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,106	6.3%	13,435,269	5.3%
1: Selected	340	1.0%	1,755,216	0.7%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_2\_8

Label: WHERE APPLY FOR ADDITIONAL FINANCING- INVESTMENT BY VENTURE CAPITALISTS

Description: Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply 8. Investment by venture capitalist(s)/angel investor(s)  
[SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,202	6.6%	14,029,307	5.5%
1: Selected	244	0.7%	1,161,178	0.5%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_2\_9

Label: WHERE APPLY FOR ADDITIONAL FINANCING- CROWDFUNDING

Description: Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply 9. Crowdfunding (Kickstarter, Indiegogo, etc.) [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,338	7.0%	14,440,796	5.7%
1: Selected	108	0.3%	749,689	0.3%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_2\_10

Label: WHERE APPLY FOR ADDITIONAL FINANCING- GRANTS

Description: Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply 10. Grants [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,270	6.8%	14,021,372	5.5%
1: Selected	176	0.5%	1,169,113	0.5%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_ADDFINANCE\_2\_11

**Label:** WHERE APPLY FOR ADDITIONAL FINANCING- OTHER CAPITAL SOURCES

**Description:** Did you use any of the following sources of capital for additional financing of your business after start-up? Select all that apply 11. Other capital source(s), specify: [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,334	7.0%	14,505,205	5.7%
1: Selected	112	0.3%	685,280	0.3%
-5: Don't know	2	0.0%	17,938	0.0%
-3: Missing	38	0.1%	361,747	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_INSTITUTION\_1\_1

**Label:** WHICH INSTITUTION REQUESTED CAPITAL FROM- SMALL LOCAL BANK

**Description:** Which of the following describe the bank or financial institution from which received additional capital after start-up? Select all that apply  
1. Small local bank [SHOW IF BO\_ADDFINANCE\_2 = 4 OR 5]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	641	1.9%	4,465,070	1.8%
1: Selected	522	1.6%	2,959,546	1.2%
-3: Missing	2	0.0%	6,488	0.0%
.: Logical Skip	32,349	96.5%	245,602,831	97.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_INSTITUTION\_1\_2

Label: WHICH INSTITUTION REQUESTED CAPITAL FROM- LARGE NATIONAL BANK

Description: Which of the following describe the bank or financial institution from which received additional capital after start-up? Select all that apply  
2. Large national bank [SHOW IF BO\_ADDFINANCE\_2 = 4 OR 5]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	661	2.0%	4,351,154	1.7%
1: Selected	502	1.5%	3,073,462	1.2%
-3: Missing	2	0.0%	6,488	0.0%
.: Logical Skip	32,349	96.5%	245,602,831	97.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_INSTITUTION\_1\_3

Label: WHICH INSTITUTION REQUESTED CAPITAL FROM- FINANCIAL SERVICES COMPANY

Description: Which of the following describe the bank or financial institution from which received additional capital after start-up? Select all that apply  
3. Financial services company [HOVER TEXT on “Financial services company”: Includes nonbanks that provide business financial services (payroll processing, merchant services, accounting, etc.)] [SHOW IF BO\_ADDFINANCE\_2 = 4 OR 5]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	910	2.7%	6,183,214	2.4%
1: Selected	253	0.8%	1,241,402	0.5%
-3: Missing	2	0.0%	6,488	0.0%
.: Logical Skip	32,349	96.5%	245,602,831	97.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: BO\_ADDFINANCE\_INSTITUTION\_1\_4

Label: WHICH INSTITUTION REQUESTED CAPITAL FROM- ONLINE LENDER

Description: Which of the following describe the bank or financial institution from which received additional capital after start-up? Select all that apply  
 4. Online lender/fintech lender [HOVER TEXT on “Online lender/fintech lender”: Online lenders, also called fintech lenders, are lending institutions that operate solely through a website or app. Examples include Lending Club, OnDeck, CAN Capital, Paypal Working Capital, and Kabbage.] [SHOW IF BO\_ADDFINANCE\_2 = 4 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	993	3.0%	6,622,155	2.6%
1: Selected	170	0.5%	802,461	0.3%
-3: Missing	2	0.0%	6,488	0.0%
.: Logical Skip	32,349	96.5%	245,602,831	97.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_INSTITUTION\_1\_5

Label: WHICH INSTITUTION REQUESTED CAPITAL FROM- CREDIT UNION

Description: Which of the following describe the bank or financial institution from which received additional capital after start-up? Select all that apply  
 5. Credit union [SHOW IF BO\_ADDFINANCE\_2 = 4 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	810	2.4%	5,449,857	2.2%
1: Selected	353	1.1%	1,974,759	0.8%
-3: Missing	2	0.0%	6,488	0.0%
.: Logical Skip	32,349	96.5%	245,602,831	97.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_INSTITUTION\_1\_6

Label: WHICH INSTITUTION REQUESTED CAPITAL FROM- FINANCE COMPANY

Description: Which of the following describe the bank or financial institution from which received additional capital after start-up? Select all that apply  
6. Finance company [SHOW IF BO\_ADDFINANCE\_2 = 4 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	982	2.9%	6,506,692	2.6%
1: Selected	181	0.5%	917,924	0.4%
-3: Missing	2	0.0%	6,488	0.0%
.: Logical Skip	32,349	96.5%	245,602,831	97.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_INSTITUTION\_1\_7

Label: WHICH INSTITUTION REQUESTED CAPITAL FROM- ALTERNATIVE FINANCIAL SOURCE

Description: Which of the following describe the bank or financial institution from which received additional capital after start-up? Select all that apply  
7. Alternative financial source [HOVER TEXT on “Alternative Financial Source”:  
Examples include payday lender, check cashing, pawn shop, money order/ transmission service, etc. ] [SHOW IF BO\_ADDFINANCE\_2 = 4 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,054	3.1%	6,898,075	2.7%
1: Selected	109	0.3%	526,541	0.2%
-3: Missing	2	0.0%	6,488	0.0%
.: Logical Skip	32,349	96.5%	245,602,831	97.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_INSTITUTION\_1\_8

Label: WHICH INSTITUTION REQUESTED CAPITAL FROM- CDFI

Description: Which of the following describe the bank or financial institution from which received additional capital after start-up? Select all that apply  
 8. Community development financial institution (CDFI) [HOVER TEXT on “Community development financial institution (CDFI)”: Community development financial institutions are financial institutions that provide credit and financial services to underserved markets and populations. CDFIs are certified by the CDFI Fund at the US Department of the Treasury.] [SHOW IF BO\_ADDFINANCE\_2 = 4 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,107	3.3%	7,219,246	2.9%
1: Selected	56	0.2%	205,370	0.1%
-3: Missing	2	0.0%	6,488	0.0%
.: Logical Skip	32,349	96.5%	245,602,831	97.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_INSTITUTION\_1\_9

Label: WHICH INSTITUTION REQUESTED CAPITAL FROM- OTHER INSTITUTION

Description: Which of the following describe the bank or financial institution from which received additional capital after start-up? Select all that apply  
 9. Other institution, specify: [SHOW IF BO\_ADDFINANCE\_2 = 4 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,143	3.4%	7,304,593	2.9%
1: Selected	20	0.1%	120,023	0.0%
-3: Missing	2	0.0%	6,488	0.0%
.: Logical Skip	32,349	96.5%	245,602,831	97.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_GRANT\_TYPE\_1\_1**Label:** SOURCE REQUESTED GRANT CAPITAL- GOVERNMENT SOURCE**Description:** Which of the following describe the source from which you received grant capital after start-up? Select all that apply 1. Government source [SHOW IF BO\_ADDFINANCE\_2 = 10]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	85	0.3%	485,114	0.2%
1: Selected	91	0.3%	684,000	0.3%
.: Logical Skip	33,338	99.5%	251,864,822	99.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_GRANT\_TYPE\_1\_2**Label:** SOURCE REQUESTED GRANT CAPITAL- PRIVATE INSTITUTION**Description:** Which of the following describe the source from which you received grant capital after start-up? Select all that apply 2. Private institution [SHOW IF BO\_ADDFINANCE\_2 = 10]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	111	0.3%	693,555	0.3%
1: Selected	65	0.2%	475,558	0.2%
.: Logical Skip	33,338	99.5%	251,864,822	99.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_GRANT\_TYPE\_1\_3

Label: SOURCE REQUESTED GRANT CAPITAL- NON-PROFIT ORGANIZATION

Description: Which of the following describe the source from which you received grant capital after start-up? Select all that apply 3. Non-profit organization [SHOW IF BO\_ADDFINANCE\_2 = 10]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	120	0.4%	744,940	0.3%
1: Selected	56	0.2%	424,173	0.2%
.: Logical Skip	33,338	99.5%	251,864,822	99.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_GRANT\_TYPE\_1\_4

Label: SOURCE REQUESTED GRANT CAPITAL- OTHER GRANT SOURCE

Description: Which of the following describe the source from which you received grant capital after start-up? Select all that apply 4. Other grant source, specify: [SHOW IF BO\_ADDFINANCE\_2 = 10]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	161	0.5%	1,042,445	0.4%
1: Selected	15	0.0%	126,668	0.1%
.: Logical Skip	33,338	99.5%	251,864,822	99.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS1\_RUF

**Label:** RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL

**Description:** RUF variable coded from BO\_ADDFINANCE\_WS1: You reported receiving the following sources of additional capital to continue your work as [INSERT DOV\_JOB]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount of the additional funding you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. [SHOW IF BO\_ADDFINANCE\_2\_1 = 1] Personal/family home equity loan

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	27	0.1%	234,795	0.1%
.: Logical Skip	32,787	97.8%	248,728,577	98.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS1\_RUF    **Type:**  
Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	700	35260.5	4000.0	0.0	500000.0
Weighted	4,070,564	39524.0	3000.0	0.0	500000.0

**Variable:** BO\_ADDFINANCE\_WS2\_RUF

**Label:** RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL/BUSINESS CREDIT CARD

**Description:** RUF variable coded from BO\_ADDFINANCE\_WS1: You reported receiving the following sources of additional capital to continue your work as [INSERT DOV\_JOB]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount of the additional funding you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. [SHOW IF BO\_ADDFINANCE\_2\_2 = 1] Personal credit card(s) carrying balances

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	1	0.0%	26,571	0.0%
-3: Missing	65	0.2%	501,144	0.2%
.: Logical Skip	32,189	96.0%	245,535,056	97.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS2\_RUF    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	1,259	33177.6	2750.0	0.0	700000.0
Weighted	6,971,165	30660.0	3000.0	0.0	700000.0

**Variable:** BO\_ADDFINANCE\_WS3\_RUF

**Label:** RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- LOCAL/NATIONAL BANK

**Description:** RUF variable coded from BO\_ADDFINANCE\_WS1: You reported receiving the following sources of additional capital to continue your work as [INSERT DOV\_JOB]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount of the additional funding you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. [SHOW IF BO\_ADDFINANCE\_2\_3 = 1] Business credit card(s) carrying balances

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	50	0.1%	241,150	0.1%
.: Logical Skip	32,620	97.3%	247,578,007	97.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_ADDFINANCE\_WS3\_RUF    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	844	69930.2	5000.0	0.0	900000.0
Weighted	5,214,778	59813.2	3000.0	0.0	900000.0

**Variable:** BO\_ADDFINANCE\_WS4\_RUF

**Label:** RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- FINANCIAL INSTITUTION

**Description:** RUF variable coded from BO\_ADDFINANCE\_WS1: You reported receiving the following sources of additional capital to continue your work as [INSERT DOV\_JOB]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount of the additional funding you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. [SHOW IF BO\_ADDFINANCE\_INSTITUTION\_1\_1 = 1] Small local bank

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	2	0.0%	15,363	0.0%
-3: Missing	43	0.1%	315,202	0.1%
.: Logical Skip	32,855	98.0%	249,266,713	98.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS4\_RUF    **Type:**  
Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	614	45880.1	3000.0	0.0	800000.0
Weighted	3,436,657	44754.1	2345.0	0.0	800000.0

**Variable:** BO\_ADDFINANCE\_WS5\_RUF

**Label:** RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- CROWDFUNDING/COMMUNITY DEVELOPMENT

**Description:** RUF variable coded from BO\_ADDFINANCE\_WS1: You reported receiving the following sources of additional capital to continue your work as [INSERT DOV\_JOB]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount of the additional funding you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. [SHOW IF BO\_ADDFINANCE\_INSTITUTION\_1\_2 = 1] Large national bank

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	14	0.0%	60,795	0.0%
.: Logical Skip	33,368	99.6%	252,143,800	99.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable:** BO\_ADDFINANCE\_WS5\_RUF    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	132	23540.6	1000.0	0.0	400000.0
Weighted	829,340	13434.4	70.0	0.0	400000.0

**Variable:** BO\_ADDFINANCE\_WS6\_RUF

**Label:** RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- GOVERNMENT SOURCE

**Description:** RUF variable coded from BO\_ADDFINANCE\_WS1: You reported receiving the following sources of additional capital to continue your work as [INSERT DOV\_JOB]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount of the additional funding you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. [SHOW IF BO\_ADDFINANCE\_INSTITUTION\_1\_3 = 1] Financial services company

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	22	0.1%	137,976	0.1%
.: Logical Skip	33,064	98.7%	250,514,573	99.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_ADDFINANCE\_WS6\_RUF    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	428	38143.2	2000.0	0.0	600000.0
Weighted	2,381,387	30493.8	1100.0	0.0	600000.0

**Variable:** BO\_ADDFINANCE\_WS7\_RUF

**Label:** RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- BUSINESS LOAN FROM FAMILY

**Description:** RUF variable coded from BO\_ADDFINANCE\_WS1: You reported receiving the following sources of additional capital to continue your work as [INSERT DOV\_JOB]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount of the additional funding you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. [SHOW IF BO\_ADDFINANCE\_INSTITUTION\_1\_4 = 1] Online lender/fintech lender

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	19	0.1%	166,787	0.1%
.: Logical Skip	33,174	99.0%	251,278,719	99.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS7\_RUF    **Type:**  
Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	321	17146.7	2000.0	0.0	100000.0
Weighted	1,588,429	14411.3	3000.0	0.0	100000.0

**Variable:** BO\_ADDFINANCE\_WS8\_RUF

**Label:** RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- VENTURE CAPITALISTS

**Description:** RUF variable coded from BO\_ADDFINANCE\_WS1: You reported receiving the following sources of additional capital to continue your work as [INSERT DOV\_JOB]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount of the additional funding you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. [SHOW IF BO\_ADDFINANCE\_INSTITUTION\_1\_5 = 1] Credit union

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	9	0.0%	81,192	0.0%
.: Logical Skip	33,270	99.3%	251,872,757	99.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS8\_RUF    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	235	68557.4	1200.0	0.0	900000.0
Weighted	1,079,986	50977.1	700.0	0.0	900000.0

**Variable:** BO\_ADDFINANCE\_WS9\_RUF

**Label:** RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- OTHER

**Description:** RUF variable coded from BO\_ADDFINANCE\_WS1: You reported receiving the following sources of additional capital to continue your work as [INSERT DOV\_JOB]. For each source of capital listed, please [CAWI: type; CATI: tell me] the dollar amount of the additional funding you received from each source. Your best estimate is fine. Please [CAWI: enter; CATI: tell me] in whole dollar amounts. [SHOW IF BO\_ADDFINANCE\_INSTITUTION\_1\_6 = 1] Finance company

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	16	0.0%	72,093	0.0%
.: Logical Skip	33,287	99.3%	251,535,327	99.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_ADDFINANCE\_WS9\_RUF    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	211	23191.2	5000.0	0.0	100000.0
Weighted	1,426,515	21611.7	2000.0	0.0	100000.0

Variable: BO\_ADDFINANCE\_3A

Label: CAPITAL APPLIED DID YOU RECEIVE- BUSINESS CARD

Description: Of the sources of capital you used for additional financing after start-up, did you receive as much funding as you requested? A. Business credit card(s) carrying balances [SHOW IF BO\_ADDFINANCE\_2\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	590	1.8%	3,143,156	1.2%
2: No, I received less funding than I requested from this source	88	0.3%	578,858	0.2%
-3: Missing	3	0.0%	29,327	0.0%
..: Logical Skip	32,833	98.0%	249,282,594	98.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_3B

Label: CAPITAL APPLIED DID YOU RECEIVE- GOVERNMENT-GUARANTEED BUSINESS LOAN

Description: Of the sources of capital you used for additional financing after start-up, did you receive as much funding as you requested? B. Government-guaranteed business loan from a bank or financial institutions, including SBA-guaranteed loans [SHOW IF BO\_ADDFINANCE\_2\_4 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	468	1.4%	2,890,148	1.1%
2: No, I received less funding than I requested from this source	83	0.2%	405,662	0.2%
-3: Missing	5	0.0%	16,425	0.0%
..: Logical Skip	32,958	98.3%	249,721,700	98.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_ADDFINANCE\_3C

**Label:** CAPITAL APPLIED DID YOU RECEIVE- BUSINESS LOAN FROM A BANK

**Description:** Of the sources of capital you used for additional financing after start-up, did you receive as much funding as you requested? C. Business loan from a bank or financial institution  
[SHOW IF BO\_ADDFINANCE\_2\_5 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	582	1.7%	3,490,680	1.4%
2: No, I received less funding than I requested from this source	98	0.3%	733,114	0.3%
-3: Missing	16	0.0%	113,291	0.0%
..: Logical Skip	32,818	97.9%	248,696,850	98.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_3D

**Label:** CAPITAL APPLIED DID YOU RECEIVE- BUSINESS FROM GOVERNMENT

**Description:** Of the sources of capital you used for additional financing after start-up, did you receive as much funding as you requested? D. Business loan from a federal, state, or local government [SHOW IF BO\_ADDFINANCE\_2\_6 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	277	0.8%	1,449,872	0.6%
2: No, I received less funding than I requested from this source	51	0.2%	225,952	0.1%
-3: Missing	10	0.0%	75,473	0.0%
..: Logical Skip	33,176	99.0%	251,282,638	99.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_3E

Label: CAPITAL APPLIED DID YOU RECEIVE- BUSINESS LOAN FROM FAMILY

Description: Of the sources of capital you used for additional financing after start-up, did you receive as much funding as you requested? E. Business loan/investment from family/friend(s) [SHOW IF BO\_ADDFINANCE\_2\_7 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	247	0.7%	1,202,977	0.5%
2: No, I received less funding than I requested from this source	52	0.2%	281,245	0.1%
-3: Missing	6	0.0%	26,189	0.0%
..: Logical Skip	33,209	99.1%	251,523,524	99.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_3F

Label: CAPITAL APPLIED DID YOU RECEIVE- INVESTMENT BY VENTURE CAPITALIST

Description: Of the sources of capital you used for additional financing after start-up, did you receive as much funding as you requested? F. Investment by venture capitalist(s)/angel investor(s) [SHOW IF BO\_ADDFINANCE\_2\_8 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	163	0.5%	712,139	0.3%
2: No, I received less funding than I requested from this source	45	0.1%	255,846	0.1%
-3: Missing	8	0.0%	23,133	0.0%
..: Logical Skip	33,298	99.4%	252,042,818	99.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_ADDFINANCE\_3G

**Label:** CAPITAL APPLIED DID YOU RECEIVE- CROWDFUNDING

**Description:** Of the sources of capital you used for additional financing after start-up, did you receive as much funding as you requested? G. Crowdfunding (Kickstarter, Indiegogo, etc.) [SHOW IF BO\_ADDFINANCE\_2\_9 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	61	0.2%	457,962	0.2%
2: No, I received less funding than I requested from this source	23	0.1%	111,453	0.0%
-3: Missing	3	0.0%	20,594	0.0%
..: Logical Skip	33,427	99.7%	252,443,926	99.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_3H

**Label:** CAPITAL APPLIED DID YOU RECEIVE- GRANTS

**Description:** Of the sources of capital you used for additional financing after start-up, did you receive as much funding as you requested? H. Grants [SHOW IF BO\_ADDFINANCE\_2\_10 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	105	0.3%	728,912	0.3%
2: No, I received less funding than I requested from this source	41	0.1%	251,082	0.1%
-3: Missing	6	0.0%	41,298	0.0%
..: Logical Skip	33,362	99.5%	252,012,643	99.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_3I

**Label:** CAPITAL APPLIED DID YOU RECEIVE- OTHER

**Description:** Of the sources of capital you used for additional financing after start-up, did you receive as much funding as you requested? I. [INSERT TEXTBOX RESPONSE FROM BO\_ADDFINANCE\_2\_11\_O] [SHOW IF BO\_ADDFINANCE\_2\_11 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I received as much (or more) funding as I requested from this source	81	0.2%	464,404	0.2%
2: No, I received less funding than I requested from this source	17	0.1%	125,212	0.0%
-5: Don't know	1	0.0%	16,260	0.0%
..: Logical Skip	33,415	99.7%	252,428,058	99.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_4A

**Label:** CAPITAL NOT USE NOT RECEIVE- BUSINESS CREDIT CARD

**Description:** Of the sources of capital you did not use for additional financing after start-up, did you apply for or request funding but not receive any? A. Business credit card(s) carrying balances [SHOW IF BO\_ADDFINANCE\_2\_3 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	894	2.7%	5,129,624	2.0%
2: No, I did not request funding from this source	878	2.6%	6,541,030	2.6%
-3: Missing	33	0.1%	148,175	0.1%
..: Logical Skip	31,709	94.6%	241,215,105	95.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable:** BO\_ADDFINANCE\_4B

**Label:** CAPITAL NOT USE NOT RECEIVE- GOVERNMENT-GUARANTEED BUSINESS LOAN

**Description:** Of the sources of capital you did not use for additional financing after start-up, did you apply for or request funding but not receive any? B. Government-guaranteed business loan from a bank or financial institutions, including SBA-guaranteed loans [SHOW IF BO\_ADDFINANCE\_2\_4 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	867	2.6%	4,591,397	1.8%
2: No, I did not request funding from this source	1,011	3.0%	7,270,544	2.9%
-3: Missing	52	0.2%	395,993	0.2%
..: Logical Skip	31,584	94.2%	240,776,000	95.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_4C

**Label:** CAPITAL NOT USE NOT RECEIVE- BUSINESS LOAN FROM A BANK

**Description:** Of the sources of capital you did not use for additional financing after start-up, did you apply for or request funding but not receive any? C. Business loan from a bank or financial institution [SHOW IF BO\_ADDFINANCE\_2\_5 = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	906	2.7%	5,182,473	2.0%
2: No, I did not request funding from this source	816	2.4%	5,602,508	2.2%
-3: Missing	68	0.2%	448,105	0.2%
..: Logical Skip	31,724	94.7%	241,800,850	95.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_4D

**Label:** CAPITAL NOT USE NOT RECEIVE- BUSINESS LOAN FROM GOVERNMENT

**Description:** Of the sources of capital you did not use for additional financing after start-up, did you apply for or request funding but not receive any? D. Business loan from a federal, state, or local government [SHOW IF BO\_ADDFINANCE\_2\_6 = 0]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	890	2.7%	5,330,633	2.1%
2: No, I did not request funding from this source	1,185	3.5%	7,974,521	3.2%
-3: Missing	73	0.2%	513,719	0.2%
.: Logical Skip	31,366	93.6%	239,215,062	94.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_4E

**Label:** CAPITAL NOT USE NOT RECEIVE- BUSINESS LOAN FROM FAMILY

**Description:** Of the sources of capital you did not use for additional financing after start-up, did you apply for or request funding but not receive any? E. Business loan/investment from family/friend(s) [SHOW IF BO\_ADDFINANCE\_2\_7 = 0]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	946	2.8%	5,574,709	2.2%
2: No, I did not request funding from this source	1,153	3.4%	7,842,280	3.1%
-3: Missing	82	0.2%	642,770	0.3%
.: Logical Skip	31,333	93.5%	238,974,176	94.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_4F

**Label:** CAPITAL NOT USE NOT RECEIVE- INVESTMENT BY VENTURE CAPITALIST

**Description:** Of the sources of capital you did not use for additional financing after start-up, did you apply for or request funding but not receive any? F. Investment by venture capitalist(s)/angel investor(s) [SHOW IF BO\_ADDFINANCE\_2\_8 = 0]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	955	2.8%	5,749,343	2.3%
2: No, I did not request funding from this source	1,235	3.7%	8,185,943	3.2%
-3: Missing	80	0.2%	643,768	0.3%
.: Logical Skip	31,244	93.2%	238,454,882	94.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_4G

**Label:** CAPITAL NOT USE NOT RECEIVE- CROWDFUNDING

**Description:** Of the sources of capital you did not use for additional financing after start-up, did you apply for or request funding but not receive any? G. Crowdfunding (Kickstarter, Indiegogo, etc.) [SHOW IF BO\_ADDFINANCE\_2\_9 = 0]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	972	2.9%	5,398,045	2.1%
2: No, I did not request funding from this source	1,335	4.0%	8,813,631	3.5%
-3: Missing	92	0.3%	768,485	0.3%
.: Logical Skip	31,115	92.8%	238,053,774	94.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_4H

**Label:** CAPITAL NOT USE NOT RECEIVE- GRANTS

**Description:** Of the sources of capital you did not use for additional financing after start-up, did you apply for or request funding but not receive any? H. Grants [SHOW IF BO\_ADDFINANCE\_2\_10 = 0]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes, I requested funding from this source but did not receive any	1,052	3.1%	5,885,243	2.3%
2: No, I did not request funding from this source	1,159	3.5%	7,649,802	3.0%
-3: Missing	123	0.4%	1,013,833	0.4%
.: Logical Skip	31,180	93.0%	238,485,057	94.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_5\_1

**Label:** DECLINED FUNDING ADDITIONAL-POOR CREDIT SCORE

**Description:** What reason(s) were you given as to why you were declined funding? Select all that apply.  
1. Low or poor credit score [SHOW IF ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,251	3.7%	7,239,439	2.9%
1: Selected	451	1.3%	2,439,914	1.0%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_5\_2

Label: DECLINED FUNDING ADDITIONAL-CREDIT HISTORY

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
 2. Limited credit history [SHOW IF  
 ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,173	3.5%	6,876,828	2.7%
1: Selected	529	1.6%	2,802,525	1.1%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_5\_3

Label: DECLINED FUNDING ADDITIONAL-MISSED PAYMENTS

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
 3. History of late/missed payments [SHOW IF  
 ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,344	4.0%	7,620,797	3.0%
1: Selected	358	1.1%	2,058,556	0.8%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_5\_4

Label: DECLINED FUNDING ADDITIONAL-AGE OF BUSINESS

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
4. Age of business [SHOW IF ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,185	3.5%	7,219,967	2.9%
1: Selected	517	1.5%	2,459,386	1.0%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_5\_5

Label: DECLINED FUNDING ADDITIONAL-PERSONAL BACKGROUND

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
5. Personal background [SHOW IF ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,294	3.9%	7,168,046	2.8%
1: Selected	408	1.2%	2,511,307	1.0%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_5\_6

Label: DECLINED FUNDING ADDITIONAL-COLLATERAL

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
6. Insufficient collateral [SHOW IF  
ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,317	3.9%	7,537,643	3.0%
1: Selected	385	1.1%	2,141,710	0.8%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_5\_7

Label: DECLINED FUNDING ADDITIONAL-BUSINESS PLAN

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
7. Inadequate business plan [SHOW IF  
ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,385	4.1%	7,913,295	3.1%
1: Selected	317	0.9%	1,766,058	0.7%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_5\_8

Label: DECLINED FUNDING ADDITIONAL- TOO RISKY

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
8. Business was too risky [SHOW IF  
ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,399	4.2%	8,003,684	3.2%
1: Selected	303	0.9%	1,675,669	0.7%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_5\_9

Label: DECLINED FUNDING ADDITIONAL-UNDESIRABLE INDUSTRY

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
9. Business located in an undesirable industry [SHOW IF  
ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,485	4.4%	8,345,120	3.3%
1: Selected	217	0.6%	1,334,233	0.5%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: BO\_ADDFINANCE\_5\_10

Label: DECLINED FUNDING ADDITIONAL-UNDESIRABLE LOCATION

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
 10. Business located in an undesirable location [SHOW IF  
 ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,533	4.6%	8,591,505	3.4%
1: Selected	169	0.5%	1,087,848	0.4%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_5\_11

Label: DECLINED FUNDING ADDITIONAL-NO RELATIONSHIP WITH BANK

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
 11. No or limited pre-existing relationship with the bank [SHOW IF  
 ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,598	4.8%	9,143,810	3.6%
1: Selected	104	0.3%	535,543	0.2%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_5\_12

Label: DECLINED FUNDING ADDITIONAL-NOT GIVEN A REASON

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
 12. I was not given a reason [SHOW IF  
 ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,589	4.7%	9,116,040	3.6%
1: Selected	113	0.3%	563,313	0.2%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_5\_13

Label: DECLINED FUNDING ADDITIONAL-OTHER

Description: What reason(s) were you given as to why you were declined funding? Select all that apply.  
 13. Other (specify): [SHOW IF  
 ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,676	5.0%	9,537,801	3.8%
1: Selected	26	0.1%	141,552	0.1%
-3: Missing	13	0.0%	127,991	0.1%
.: Logical Skip	31,799	94.9%	243,226,591	96.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_6\_1\_Y3

Label: NOT REQUEST GRANT FUNDING- FIND OPPORTUNITIES

Description: You reported not requesting grant funding for additional financing after start-up. Why did you choose not to request grant funding? Select all that apply. 1. I did not know about or how to find grant opportunities [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_H = 2]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	724	2.2%	4,642,246	1.8%
1: Selected	429	1.3%	2,978,047	1.2%
-3: Missing	6	0.0%	29,509	0.0%
.: Logical Skip	32,355	96.5%	245,384,133	97.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_6\_2\_Y3

Label: NOT REQUEST GRANT FUNDING- QUALIFY FOR GRANT

Description: You reported not requesting grant funding for additional financing after start-up. Why did you choose not to request grant funding? Select all that apply. 2. I or my business did not qualify for the grant [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_H = 2]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	905	2.7%	6,156,874	2.4%
1: Selected	248	0.7%	1,463,418	0.6%
-3: Missing	6	0.0%	29,509	0.0%
.: Logical Skip	32,355	96.5%	245,384,133	97.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_6\_3\_Y3

Label: NOT REQUEST GRANT FUNDING- UNLIKELY RECEIVE GRANT

Description: You reported not requesting grant funding for additional financing after start-up. Why did you choose not to request grant funding? Select all that apply. 3. I thought it was unlikely I would receive the grant [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_H = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	859	2.6%	5,999,720	2.4%
1: Selected	294	0.9%	1,620,572	0.6%
-3: Missing	6	0.0%	29,509	0.0%
.: Logical Skip	32,355	96.5%	245,384,133	97.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_6\_4\_Y3

Label: NOT REQUEST GRANT FUNDING- TOO DIFFICULT

Description: You reported not requesting grant funding for additional financing after start-up. Why did you choose not to request grant funding? Select all that apply. 4. Too difficult to apply for grants [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_H = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	960	2.9%	6,436,507	2.5%
1: Selected	193	0.6%	1,183,785	0.5%
-3: Missing	6	0.0%	29,509	0.0%
.: Logical Skip	32,355	96.5%	245,384,133	97.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_6\_5\_Y3

**Label:** NOT REQUEST GRANT FUNDING- AVAILABLE GRANT FUNDING TOO SMALL

**Description:** You reported not requesting grant funding for additional financing after start-up. Why did you choose not to request grant funding? Select all that apply. 5. Available grant funding amount was too small [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_H = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,073	3.2%	7,146,775	2.8%
1: Selected	80	0.2%	473,517	0.2%
-3: Missing	6	0.0%	29,509	0.0%
.: Logical Skip	32,355	96.5%	245,384,133	97.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_6\_6\_Y3

**Label:** NOT REQUEST GRANT FUNDING- OTHER

**Description:** You reported not requesting grant funding for additional financing after start-up. Why did you choose not to request grant funding? Select all that apply. 6. Other [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_H = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,132	3.4%	7,447,320	2.9%
1: Selected	21	0.1%	172,972	0.1%
-3: Missing	6	0.0%	29,509	0.0%
.: Logical Skip	32,355	96.5%	245,384,133	97.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_6\_7\_Y3

Label: NOT REQUEST GRANT FUNDING- DID NOT NEED GRANT FUNDING

Description: You reported not requesting grant funding for additional financing after start-up. Why did you choose not to request grant funding? Select all that apply. 7. I did not need grant funding [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_H = 2]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	901	2.7%	5,692,223	2.2%
1: Selected	252	0.8%	1,928,070	0.8%
-3: Missing	6	0.0%	29,509	0.0%
.: Logical Skip	32,355	96.5%	245,384,133	97.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_7\_1\_Y3

Label: NOT REQUEST FROM A BANK- POOR CREDIT SCORE

Description: You reported not requesting funding from a bank for additional financing after start-up. Why did you choose not to request funding from a bank? Select all that apply. 1. Low or poor credit score [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_B = 2 AND BO\_ADDFINANCE\_4\_C = 2]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	409	1.2%	3,187,770	1.3%
1: Selected	113	0.3%	656,754	0.3%
-3: Missing	6	0.0%	32,448	0.0%
.: Logical Skip	32,986	98.4%	249,156,963	98.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_ADDFINANCE\_7\_2\_Y3

**Label:** NOT REQUEST FROM A BANK- LACK OF RELATIONSHIP

**Description:** You reported not requesting funding from a bank for additional financing after start-up. Why did you choose not to request funding from a bank? Select all that apply. 2. Lack of relationship with bank/financial institution [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_B = 2 AND BO\_ADDFINANCE\_4\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	407	1.2%	3,127,457	1.2%
1: Selected	115	0.3%	717,067	0.3%
-3: Missing	6	0.0%	32,448	0.0%
.: Logical Skip	32,986	98.4%	249,156,963	98.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_7\_3\_Y3

**Label:** NOT REQUEST FROM A BANK- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS

**Description:** You reported not requesting funding from a bank for additional financing after start-up. Why did you choose not to request funding from a bank? Select all that apply. 3. Expected unfavorable interest rate or loan repayment terms [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_B = 2 AND BO\_ADDFINANCE\_4\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	419	1.3%	2,995,222	1.2%
1: Selected	103	0.3%	849,301	0.3%
-3: Missing	6	0.0%	32,448	0.0%
.: Logical Skip	32,986	98.4%	249,156,963	98.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_7\_4\_Y3

**Label:** NOT REQUEST FROM A BANK- EXPECTED TO BE DECLINED

**Description:** You reported not requesting funding from a bank for additional financing after start-up.  
Why did you choose not to request funding from a bank? Select all that apply. 4. Expected to be declined [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_B = 2 AND BO\_ADDFINANCE\_4\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	413	1.2%	3,112,145	1.2%
1: Selected	109	0.3%	732,379	0.3%
-3: Missing	6	0.0%	32,448	0.0%
.: Logical Skip	32,986	98.4%	249,156,963	98.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_7\_5\_Y3

**Label:** NOT REQUEST FROM A BANK- OTHER

**Description:** You reported not requesting funding from a bank for additional financing after start-up.  
Why did you choose not to request funding from a bank? Select all that apply. 5. Other [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_B = 2 AND BO\_ADDFINANCE\_4\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	491	1.5%	3,652,370	1.4%
1: Selected	31	0.1%	192,153	0.1%
-3: Missing	6	0.0%	32,448	0.0%
.: Logical Skip	32,986	98.4%	249,156,963	98.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: BO\_ADDFINANCE\_7\_6\_Y3

Label: NOT REQUEST FROM A BANK- I DID NOT NEED FUNDING FROM A BANK

Description: You reported not requesting funding from a bank for additional financing after start-up. Why did you choose not to request funding from a bank? Select all that apply. 6. I did not need funding from a bank [SHOW IF BO\_ADDFINANCE\_1 = 1 AND BO\_ADDFINANCE\_4\_B = 2 AND BO\_ADDFINANCE\_4\_C = 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	330	1.0%	2,193,540	0.9%
1: Selected	192	0.6%	1,650,984	0.7%
-3: Missing	6	0.0%	32,448	0.0%
.: Logical Skip	32,986	98.4%	249,156,963	98.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_8\_1\_Y3

Label: NOT REQUEST FROM THE FOLLOWING- POOR CREDIT SCORE

Description: You reported not requesting funding from the following [IF COUNT\_BOFN4>1: sources /else: source]: [SHOW IF BO\_ADDFINANCE\_4\_A = 2] Business credit card(s) carrying balances, [SHOW IF BO\_ADDFINANCE\_4\_D = 2] Business loan from a federal, state, or local government, [SHOW IF BO\_ADDFINANCE\_4\_E = 2] Business loan/investment from family/friend(s), [SHOW IF BO\_ADDFINANCE\_4\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF BO\_ADDFINANCE\_4\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_BOFN4>1: these sources /else: this source] for additional financing after start-up? Select all that apply. 1. Low or poor credit score [SHOW IF BO\_ADDFINANCE\_1 = 1 AND (BO\_ADDFINANCE\_4\_A=2 OR BO\_ADDFINANCE\_4\_D=2 OR BO\_ADDFINANCE\_4\_E=2 OR BO\_ADDFINANCE\_4\_F=2 OR BO\_ADDFINANCE\_4\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,300	3.9%	8,849,737	3.5%
1: Selected	471	1.4%	2,636,974	1.0%
-3: Missing	12	0.0%	51,550	0.0%
.: Logical Skip	31,731	94.7%	241,495,674	95.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_8\_2\_Y3

Label: NOT REQUEST FROM THE FOLLOWING- LACK OF RELATIONSHIP

Description: You reported not requesting funding from the following [IF COUNT\_BOFN4>1: sources /else: source]: [SHOW IF BO\_ADDFINANCE\_4\_A = 2] Business credit card(s) carrying balances, [SHOW IF BO\_ADDFINANCE\_4\_D = 2] Business loan from a federal, state, or local government, [SHOW IF BO\_ADDFINANCE\_4\_E = 2] Business loan/investment from family/friend(s), [SHOW IF BO\_ADDFINANCE\_4\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF BO\_ADDFINANCE\_4\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_BOFN4>1: these sources /else: this source] for additional financing after start-up? Select all that apply. 2. Lack of relationship with bank/financial institution [SHOW IF BO\_ADDFINANCE\_1 = 1 AND (BO\_ADDFINANCE\_4\_A=2 OR BO\_ADDFINANCE\_4\_D=2 OR BO\_ADDFINANCE\_4\_E=2 OR BO\_ADDFINANCE\_4\_F=2 OR BO\_ADDFINANCE\_4\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,190	3.6%	7,949,526	3.1%
1: Selected	581	1.7%	3,537,185	1.4%
-3: Missing	12	0.0%	51,550	0.0%
.: Logical Skip	31,731	94.7%	241,495,674	95.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_8\_3\_Y3

Label: NOT REQUEST FROM THE FOLLOWING- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS

Description: You reported not requesting funding from the following [IF COUNT\_BOFN4>1: sources /else: source]: [SHOW IF BO\_ADDFINANCE\_4\_A = 2] Business credit card(s) carrying balances, [SHOW IF BO\_ADDFINANCE\_4\_D = 2] Business loan from a federal, state, or local government, [SHOW IF BO\_ADDFINANCE\_4\_E = 2] Business loan/investment from family/friend(s), [SHOW IF BO\_ADDFINANCE\_4\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF BO\_ADDFINANCE\_4\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_BOFN4>1: these sources /else: this source] for additional financing after start-up? Select all that apply. 3. Expected unfavorable interest rate or loan repayment terms [SHOW IF BO\_ADDFINANCE\_1 = 1 AND (BO\_ADDFINANCE\_4\_A=2 OR BO\_ADDFINANCE\_4\_D=2 OR BO\_ADDFINANCE\_4\_E=2 OR BO\_ADDFINANCE\_4\_F=2 OR BO\_ADDFINANCE\_4\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,270	3.8%	8,451,856	3.3%
1: Selected	501	1.5%	3,034,855	1.2%
-3: Missing	12	0.0%	51,550	0.0%
..: Logical Skip	31,731	94.7%	241,495,674	95.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_8\_4\_Y3

Label: NOT REQUEST FROM THE FOLLOWING- EXPECTED TO BE DECLINED

Description: You reported not requesting funding from the following [IF COUNT\_BOFN4>1: sources /else: source]: [SHOW IF BO\_ADDFINANCE\_4\_A = 2] Business credit card(s) carrying balances, [SHOW IF BO\_ADDFINANCE\_4\_D = 2] Business loan from a federal, state, or local government, [SHOW IF BO\_ADDFINANCE\_4\_E = 2] Business loan/investment from family/friend(s), [SHOW IF BO\_ADDFINANCE\_4\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF BO\_ADDFINANCE\_4\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_BOFN4>1: these sources /else: this source] for additional financing after start-up? Select all that apply. 4. Expected to be declined [SHOW IF BO\_ADDFINANCE\_1 = 1 AND (BO\_ADDFINANCE\_4\_A=2 OR BO\_ADDFINANCE\_4\_D=2 OR BO\_ADDFINANCE\_4\_E=2 OR BO\_ADDFINANCE\_4\_F=2 OR BO\_ADDFINANCE\_4\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,492	4.5%	9,739,683	3.8%
1: Selected	279	0.8%	1,747,028	0.7%
-3: Missing	12	0.0%	51,550	0.0%
.: Logical Skip	31,731	94.7%	241,495,674	95.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_8\_5\_Y3

Label: NOT REQUEST FROM THE FOLLOWING- OTHER

Description: You reported not requesting funding from the following [IF COUNT\_BOFN4>1: sources /else: source]: [SHOW IF BO\_ADDFINANCE\_4\_A = 2] Business credit card(s) carrying balances, [SHOW IF BO\_ADDFINANCE\_4\_D = 2] Business loan from a federal, state, or local government, [SHOW IF BO\_ADDFINANCE\_4\_E = 2] Business loan/investment from family/friend(s), [SHOW IF BO\_ADDFINANCE\_4\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF BO\_ADDFINANCE\_4\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_BOFN4>1: these sources /else: this source] for additional financing after start-up? Select all that apply. 5. Other (specify): [SHOW IF BO\_ADDFINANCE\_1 = 1 AND (BO\_ADDFINANCE\_4\_A=2 OR BO\_ADDFINANCE\_4\_D=2 OR BO\_ADDFINANCE\_4\_E=2 OR BO\_ADDFINANCE\_4\_F=2 OR BO\_ADDFINANCE\_4\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,718	5.1%	11,217,732	4.4%
1: Selected	53	0.2%	268,979	0.1%
-3: Missing	12	0.0%	51,550	0.0%
.: Logical Skip	31,731	94.7%	241,495,674	95.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_8\_6\_Y3

Label: NOT REQUEST FROM THE FOLLOWING- DID NOT NEED FUNDING FROM A BANK

Description: You reported not requesting funding from the following [IF COUNT\_BOFN4>1: sources /else: source]: [SHOW IF BO\_ADDFINANCE\_4\_A = 2] Business credit card(s) carrying balances, [SHOW IF BO\_ADDFINANCE\_4\_D = 2] Business loan from a federal, state, or local government, [SHOW IF BO\_ADDFINANCE\_4\_E = 2] Business loan/investment from family/friend(s), [SHOW IF BO\_ADDFINANCE\_4\_F = 2] Investment by venture capitalist(s)/angel investor(s), [SHOW IF BO\_ADDFINANCE\_4\_G = 2] Crowdfunding (Kickstarter, Indiegogo, etc.) Why did you choose not to request funding from [IF COUNT\_BOFN4>1: these sources /else: this source] for additional financing after start-up? Select all that apply. 6. I did not need funding from [IF COUNT\_BOFN4>1: these sources /else: this source] [SHOW IF BO\_ADDFINANCE\_1 = 1 AND (BO\_ADDFINANCE\_4\_A=2 OR BO\_ADDFINANCE\_4\_D=2 OR BO\_ADDFINANCE\_4\_E=2 OR BO\_ADDFINANCE\_4\_F=2 OR BO\_ADDFINANCE\_4\_G=2)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,267	3.8%	7,655,418	3.0%
1: Selected	504	1.5%	3,831,293	1.5%
-3: Missing	12	0.0%	51,550	0.0%
..: Logical Skip	31,731	94.7%	241,495,674	95.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_ADDFINANCE\_REASON\_1

Label: REASON FOR ADDITIONAL FINANCING AFTER START-UP - MEET CURRENT EXPENSES

Description: For what reason(s) did your business seek additional financing after start-up? Select all that apply. 1. Meeting current operating expenses (i.e., payroll, accounts payable, rent, etc.) [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,496	4.5%	9,580,883	3.8%
1: Selected	967	2.9%	5,840,958	2.3%
-5: Don't know	2	0.0%	5,904	0.0%
-3: Missing	21	0.1%	142,425	0.1%

**Variable:** BO\_ADDFINANCE\_REASON\_1

**Label:** REASON FOR ADDITIONAL FINANCING AFTER START-UP - MEET CURRENT EXPENSES

**Description:** For what reason(s) did your business seek additional financing after start-up? Select all that apply. 1. Meeting current operating expenses (i.e., payroll, accounts payable, rent, etc.) [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_REASON\_2

**Label:** REASON FOR ADDITIONAL FINANCING AFTER START-UP - REFINANCE OR PAY DOWN DEBT

**Description:** For what reason(s) did your business seek additional financing after start-up? Select all that apply. 2. Refinancing or paying down debt [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,902	5.7%	12,507,057	4.9%
1: Selected	561	1.7%	2,914,784	1.2%
-5: Don't know	2	0.0%	5,904	0.0%
-3: Missing	21	0.1%	142,425	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: BO\_ADDFINANCE\_REASON\_3**

**Label: REASON FOR ADDITIONAL FINANCING AFTER START-UP - HIRE NEW EMPLOYEES**

**Description: For what reason(s) did your business seek additional financing after start-up? Select all that apply. 3. Hiring new employees [SHOW IF BO\_ADDFINANCE\_1 = 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,680	5.0%	11,333,134	4.5%
1: Selected	783	2.3%	4,088,707	1.6%
-5: Don't know	2	0.0%	5,904	0.0%
-3: Missing	21	0.1%	142,425	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: BO\_ADDFINANCE\_REASON\_4**

**Label: REASON FOR ADDITIONAL FINANCING AFTER START-UP - SECURE NEW BUSINESS LOCATION**

**Description: For what reason(s) did your business seek additional financing after start-up? Select all that apply. 4. Securing a new location(s) for the business [SHOW IF BO\_ADDFINANCE\_1 = 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,804	5.4%	11,335,983	4.5%
1: Selected	659	2.0%	4,085,858	1.6%
-5: Don't know	2	0.0%	5,904	0.0%
-3: Missing	21	0.1%	142,425	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable:** BO\_ADDFINANCE\_REASON\_5

**Label:** REASON FOR ADDITIONAL FINANCING AFTER START-UP - NEW TECHNOLOGIES

**Description:** For what reason(s) did your business seek additional financing after start-up? Select all that apply. 5. Adopting or developing new technologies [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,930	5.8%	12,146,928	4.8%
1: Selected	533	1.6%	3,274,913	1.3%
-5: Don't know	2	0.0%	5,904	0.0%
-3: Missing	21	0.1%	142,425	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_REASON\_6

**Label:** REASON FOR ADDITIONAL FINANCING AFTER START-UP - NEW/IMPROVED EQUIPMENT

**Description:** For what reason(s) did your business seek additional financing after start-up? Select all that apply. 6. Acquiring new/improved equipment [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,673	5.0%	10,848,828	4.3%
1: Selected	790	2.4%	4,573,013	1.8%
-5: Don't know	2	0.0%	5,904	0.0%
-3: Missing	21	0.1%	142,425	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_REASON\_7

**Label:** REASON FOR ADDITIONAL FINANCING AFTER START-UP - NEW BUSINESS RELATIONSHIPS

**Description:** For what reason(s) did your business seek additional financing after start-up? Select all that apply. 7. Exploring new business relationships [SHOW IF BO\_ADDFINANCE\_1 = 1]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,120	6.3%	13,506,181	5.3%
1: Selected	343	1.0%	1,915,660	0.8%
-5: Don't know	2	0.0%	5,904	0.0%
-3: Missing	21	0.1%	142,425	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_REASON\_8

**Label:** REASON FOR ADDITIONAL FINANCING AFTER START-UP - PROFESSIONAL DEVELOPMENT

**Description:** For what reason(s) did your business seek additional financing after start-up? Select all that apply. 8. Investing in trainings or professional development [SHOW IF BO\_ADDFINANCE\_1 = 1]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,223	6.6%	13,855,213	5.5%
1: Selected	240	0.7%	1,566,628	0.6%
-5: Don't know	2	0.0%	5,904	0.0%
-3: Missing	21	0.1%	142,425	0.1%
.: Logical Skip	31,028	92.6%	237,463,765	93.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_REASON\_9

**Label:** REASON FOR ADDITIONAL FINANCING AFTER START-UP - OTHER

**Description:** For what reason(s) did your business seek additional financing after start-up? Select all that apply. 9. Other [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,310	6.9%	14,238,979	5.6%
1: Selected	153	0.5%	1,182,861	0.5%
-5: Don't know	2	0.0%	5,904	0.0%
-3: Missing	21	0.1%	142,425	0.1%
..: Logical Skip	31,028	92.6%	237,463,765	93.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPLOYEES\_1\_1\_DRV

**Label:** DERIVED VARIABLE: TYPES OF WORKERS USED- FULL-TIME PAID EMPLOYEES

**Description:** Derived variable coded from BO\_EMPLOYEES\_1\_1:Which of the following types of workers [IF DOV\_GROUP = 1 OR 2:are/ELSE:were] used by your business/self-employment? Do not include yourself or your co-owners. 1. Full-time paid employees (workers who received a W-2 from this business) [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,240	33.5%	95,122,111	37.6%
1: Selected	3,011	9.0%	19,863,073	7.8%
-7: Suppressed	86	0.3%	572,083	0.2%
-5: Don't know	1	0.0%	7,245	0.0%
-3: Missing	61	0.2%	652,588	0.3%
..: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPLOYEES\_1\_2\_DRV

**Label:** DERIVED VARIABLE: TYPES OF WORKERS USED- PART-TIME PAID EMPLOYEES

**Description:** Derived variable coded from BO\_EMPLOYEES\_1\_2: Which of the following types of workers [IF DOV\_GROUP = 1 OR 2:are/ELSE:were] used by your business/self-employment? Do not include yourself or your co-owners. 2. Part-time paid employees (workers who received a W-2 from this business) [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,311	36.7%	102,127,800	40.4%
1: Selected	1,986	5.9%	13,179,559	5.2%
-7: Suppressed	40	0.1%	249,909	0.1%
-5: Don't know	1	0.0%	7,245	0.0%
-3: Missing	61	0.2%	652,588	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPLOYEES\_1\_3\_DRV

**Label:** DERIVED VARIABLE: TYPES OF WORKERS USED- PAID DAY LABORERS

**Description:** Derived variable coded from BO\_EMPLOYEES\_1\_3: Which of the following types of workers [IF DOV\_GROUP = 1 OR 2:are/ELSE:were] used by your business/self-employment? Do not include yourself or your co-owners. 3. Paid day laborers [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	13,266	39.6%	107,449,216	42.5%
1: Selected	1,041	3.1%	7,876,965	3.1%
-7: Suppressed	30	0.1%	231,087	0.1%
-5: Don't know	1	0.0%	7,245	0.0%
-3: Missing	61	0.2%	652,588	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPLOYEES\_1\_4\_DRV

**Label:** DERIVED VARIABLE: TYPES OF WORKERS USED- TEMPORARY STAFFING AND LEASED EMPLOYEES

**Description:** Derived variable coded from BO\_EMPLOYEES\_1\_4 and BO\_EMPLOYEES\_1\_5:  
Which of the following types of workers [IF DOV\_GROUP = 1 OR 2:are/ELSE:were] used by your business/self-employment? Do not include yourself or your co-owners. 4. Temporary staffing obtained from a temporary help service, 5. Leased employees from a leasing service or professional employer organization [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	13,346	39.8%	108,806,600	43.0%
1: Selected	985	2.9%	6,679,799	2.6%
-7: Suppressed	6	0.0%	70,870	0.0%
-5: Don't know	1	0.0%	7,245	0.0%
-3: Missing	61	0.2%	652,588	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPLOYEES\_1\_5\_DRV

**Label:** DERIVED VARIABLE: TYPES OF WORKERS USED- CONTRACTORS

**Description:** Derived variable coded from BO\_EMPLOYEES\_1\_6: Which of the following types of workers [IF DOV\_GROUP = 1 OR 2:are/ELSE:were] used by your business/self-employment? Do not include yourself or your co-owners. 6. Contractors, subcontractors, independent contractors, or outside consultants (workers who received a 1099 or payment from another company) [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,241	36.5%	99,954,296	39.5%
1: Selected	2,087	6.2%	15,559,411	6.1%
-5: Don't know	1	0.0%	7,245	0.0%
-3: Missing	70	0.2%	696,150	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPLOYEES\_1\_6\_DRV

**Label:** DERIVED VARIABLE: TYPES OF WORKERS USED- UNPAID EMPLOYEES

**Description:** Derived variable coded from BO\_EMPLOYEES\_1\_7 and BO\_EMPLOYEES\_1\_8:  
Which of the following types of workers [IF DOV\_GROUP = 1 OR 2:are/ELSE:were] used by your business/self-employment? Do not include yourself or your co-owners. 7. Unpaid family members, 8. Unpaid non-family members, volunteers, or interns [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,614	37.6%	101,142,690	40.0%
1: Selected	1,709	5.1%	14,330,323	5.7%
-7: Suppressed	14	0.0%	84,255	0.0%
-5: Don't know	1	0.0%	7,245	0.0%
-3: Missing	61	0.2%	652,588	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPLOYEES\_1\_7\_DRV

**Label:** DERIVED VARIABLE: TYPES OF WORKERS USED- OTHER

**Description:** Derived variable coded from BO\_EMPLOYEES\_1\_9: Which of the following types of workers [IF DOV\_GROUP = 1 OR 2:are/ELSE:were] used by your business/self-employment? Do not include yourself or your co-owners. 9. Other worker type, specify [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	14,102	42.1%	113,808,206	45.0%
1: Selected	217	0.6%	1,652,554	0.7%
-5: Don't know	1	0.0%	7,245	0.0%
-3: Missing	79	0.2%	749,096	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPLOYEES\_1\_8\_DRV**Label:** DERIVED VARIABLE: TYPES OF WORKERS USED- NONE

**Description:** Derived variable coded from BO\_EMPLOYEES\_1\_10: Which of the following types of workers [IF DOV\_GROUP = 1 OR 2:are/ELSE:were] used by your business/self-employment? Do not include yourself or your co-owners. 10. There are no workers other than me in this business [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	7,741	23.1%	57,338,342	22.7%
1: Selected	6,596	19.7%	58,218,926	23.0%
-5: Don't know	1	0.0%	7,245	0.0%
-3: Missing	61	0.2%	652,588	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_NUMEMPLOY\_1\_Y2\_RUF

Label: RUF VARIABLE: NUMBER OF WORKERS USED- Y2

Description: RUF Year 2 variable coded from BO\_NUMEMPLOY\_1A-BO\_NUMEMPLOY\_1I: How many of the following types of workers [IF DOV\_GROUP = 1 OR 2: are/ELSE: were] used by your business/self-employment? Do not include yourself or your co-owners. Your best estimate is fine.

Note: Respondents who reported “there are no workers other than me in this business” in BO\_EMPLOYEES\_1\_8\_DRV (derived from BO\_EMPLOYEES\_1\_10) are not included in the question universe for BO\_NUMEMPLOY\_1\_RUF. For a count of number of employees that includes those who

reported no other workers in the business, both variables should be utilized.

A. [SHOW IF BO\_EMPLOYEES\_1\_1=1] Full-time paid employees (workers who received a W-2 from this business), B. [SHOW IF BO\_EMPLOYEES\_1\_2=1] Part-time paid employees (workers who received a W-2 from this business), C. [SHOW IF BO\_EMPLOYEES\_1\_3=1] Paid day laborers, D. [SHOW IF BO\_EMPLOYEES\_1\_4=1] Temporary staffing obtained from a temporary help service, E. [SHOW IF BO\_EMPLOYEES\_1\_5=1] Leased employees from a leasing service or professional employer organization, F. [SHOW IF BO\_EMPLOYEES\_1\_6=1] Contractors, subcontractors, independent contractors, or outside consultants (workers who received a 1099 or payment from another company), G. [SHOW IF BO\_EMPLOYEES\_1\_7=1] Unpaid family members, H. [SHOW IF BO\_EMPLOYEES\_1\_8=1] Unpaid non-family members, volunteers, or interns, I. [SHOW IF BO\_EMPLOYEES\_1\_9=1] [TEXTBOX RESPONSE AT BO\_EMPLOYEES\_1\_9]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: 0	110	0.3%	1,258,015	0.5%
1: 1	1,074	3.2%	9,623,743	3.8%
2: 2	1,098	3.3%	9,240,537	3.7%
3: 3	661	2.0%	4,962,718	2.0%
4: 4	499	1.5%	3,823,388	1.5%
5: 5	455	1.4%	3,218,798	1.3%
6: 6	288	0.9%	1,975,988	0.8%
7: 7	157	0.5%	1,086,242	0.4%
8: 8	182	0.5%	1,213,360	0.5%
9: 9	93	0.3%	682,464	0.3%
10: 10-14	590	1.8%	3,810,345	1.5%
11: 15-19	235	0.7%	1,587,271	0.6%
12: 20-29	371	1.1%	2,461,770	1.0%



Variable: BO\_NUMEMPLOY\_1\_Y2\_RUF

Label: RUF VARIABLE: NUMBER OF WORKERS USED- Y2

Description: RUF Year 2 variable coded from BO\_NUMEMPLOY\_1A-BO\_NUMEMPLOY\_1I: How many of the following types of workers [IF DOV\_GROUP = 1 OR 2: are/ELSE: were] used by your business/self-employment? Do not include yourself or your co-owners. Your best estimate is fine.

Note: Respondents who reported “there are no workers other than me in this business” in BO\_EMPLOYEES\_1\_8\_DRV (derived from BO\_EMPLOYEES\_1\_10) are not included in the question universe for BO\_NUMEMPLOY\_1\_RUF. For a count of number of employees that includes those who

reported no other workers in the business, both variables should be utilized.

A. [SHOW IF BO\_EMPLOYEES\_1\_1=1] Full-time paid employees (workers who received a W-2 from this business), B. [SHOW IF BO\_EMPLOYEES\_1\_2=1] Part-time paid employees (workers who received a W-2 from this business), C. [SHOW IF BO\_EMPLOYEES\_1\_3=1] Paid day laborers, D. [SHOW IF BO\_EMPLOYEES\_1\_4=1] Temporary staffing obtained from a temporary help service, E. [SHOW IF BO\_EMPLOYEES\_1\_5=1] Leased employees from a leasing service or professional employer organization, F. [SHOW IF BO\_EMPLOYEES\_1\_6=1] Contractors, subcontractors, independent contractors, or outside consultants (workers who received a 1099 or payment from another company), G. [SHOW IF BO\_EMPLOYEES\_1\_7=1] Unpaid family members, H. [SHOW IF BO\_EMPLOYEES\_1\_8=1] Unpaid non-family members, volunteers, or interns, I. [SHOW IF BO\_EMPLOYEES\_1\_9=1] [TEXTBOX RESPONSE AT BO\_EMPLOYEES\_1\_9]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
13: 30-49	271	0.8%	1,587,912	0.6%
14: 50-74	235	0.7%	1,151,059	0.5%
15: 75-99	64	0.2%	359,365	0.1%
16: 100-199	250	0.7%	1,148,940	0.5%
17: 200-499	268	0.8%	1,110,646	0.4%
18:500-999	163	0.5%	774,112	0.3%
19:1000+	261	0.8%	1,417,488	0.6%
-7: Suppressed	175	0.5%	1,892,714	0.7%
-3: Missing	241	0.7%	2,951,468	1.2%
.: Logical Skip	25,773	76.9%	195,695,593	77.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** DOV\_MICROBIZ**Label:** MICRO BUSINESS FLAG**Description:** Administrative Variable: This variable flags which business owners have a micro business defined as having 10 or fewer employees.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	31,198	93.1%	234,567,353	92.7%
1: Meets criteria	2,316	6.9%	18,466,582	7.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_IMPACT\_1**Label:** BUSINESS IS MISSION-DRIVEN**Description:** Is your business mission-driven, with a focus on environmental sustainability and/or social impact? [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	770	2.3%	5,125,494	2.0%
2: No	1,277	3.8%	10,233,914	4.0%
-5: Unsure	261	0.8%	3,020,538	1.2%
-3: Missing	8	0.0%	86,636	0.0%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_IMPACT\_2\_1

Label: BUSINESS MISSION DRIVEN - SOCIAL MISSION

Description: How is your business mission-driven? Select all that apply. 1. My business has a social mission (e.g., my business creates economic opportunities for traditionally underserved populations) [SHOW IF DOV\_MICROBIZ = 1 AND BO\_IMPACT\_1 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	342	1.0%	2,231,511	0.9%
1: Selected	427	1.3%	2,882,329	1.1%
-3: Missing	1	0.0%	11,654	0.0%
.: Logical Skip	32,744	97.7%	247,908,441	98.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_IMPACT\_2\_2

Label: BUSINESS MISSION DRIVEN - SUPPORTS LOCAL CAUSE

Description: How is your business mission-driven? Select all that apply. 2. My business supports a local cause to support my community (e.g., my business donates to community programs) [SHOW IF DOV\_MICROBIZ = 1 AND BO\_IMPACT\_1 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	466	1.4%	3,201,676	1.3%
1: Selected	303	0.9%	1,912,164	0.8%
-3: Missing	1	0.0%	11,654	0.0%
.: Logical Skip	32,744	97.7%	247,908,441	98.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_IMPACT\_2\_3

**Label:** BUSINESS MISSION DRIVEN - ENVIRONMENTAL SUSTAINABILITY

**Description:** How is your business mission-driven? Select all that apply. 3. My business cares about environmental sustainability (i.e., my business has taken steps to reduce its emissions or environmental impact) [SHOW IF DOV\_MICROBIZ = 1 AND BO\_IMPACT\_1 = 1]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	489	1.5%	3,315,993	1.3%
1: Selected	280	0.8%	1,797,847	0.7%
-3: Missing	1	0.0%	11,654	0.0%
.: Logical Skip	32,744	97.7%	247,908,441	98.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_IMPACT\_2\_4

**Label:** BUSINESS MISSION DRIVEN - OTHER

**Description:** How is your business mission-driven? Select all that apply. 4. Other (specify): [SHOW IF DOV\_MICROBIZ = 1 AND BO\_IMPACT\_1 = 1]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	718	2.1%	4,741,269	1.9%
1: Selected	51	0.2%	372,572	0.1%
-3: Missing	1	0.0%	11,654	0.0%
.: Logical Skip	32,744	97.7%	247,908,441	98.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_TAX\_FILING\_1

**Label:** CONFIDENCE IN MAXIMIZING TAX BENEFITS

**Description:** How confident do you feel in your ability to maximize tax credits and deductions available to your business? (Please answer regardless of if you handle tax filing personally or rely on a tax professional.) [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	300	0.9%	2,687,401	1.1%
2: Somewhat confident	894	2.7%	7,297,194	2.9%
3: Very confident	803	2.4%	5,007,220	2.0%
-5: Unsure	307	0.9%	3,383,324	1.3%
-3: Missing	12	0.0%	91,442	0.0%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_WEEKSWK\_1

**Label:** WEEKS SPEND MANAGING OR WORKING IN THIS BUSINESS

**Description:** During the past 12 months (52 weeks), how many weeks did you spend managing or working in this business? Include paid time off and weeks when you worked for a few hours. Your best estimate is fine. [SHOW IF DOV\_GROUP = 1 OR 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	279	0.8%	3,492,268	1.4%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_WEEKSWK\_1    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	8,771	30.9	35.0	0.0	52.0
Weighted	66,444,250	30.4	34.0	0.0	52.0

**Variable:** BO\_HOURSWK\_1

**Label:** AVERAGE NUMBER OF HOURS PER WEEK MANAGING OR WORKING IN YOUR BUSINESS

**Description:** In the past year, what was the average number of hours per week you spent managing or working in your business? Your best estimate is fine. [SHOW IF DOV\_GROUP = 1 OR 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	2	0.0%	9,782	0.0%
-3: Missing	257	0.8%	2,917,474	1.2%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_HOURSWK\_1    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	8,791	27.9	25.0	0.0	99.0
Weighted	67,009,261	26.7	20.0	0.0	99.0

**Variable:** BO\_WEEKSWK\_2

**Label:** IN LAST YEAR HOW MANY WEEKS SPEND MANAGING OR WORKING IN YOUR BUSINESS

**Description:** In the last year [IF DOV\_GROUP = 4: of your business/ELSE: working for yourself], how many weeks did you spend managing or working in your [IF DOV\_GROUP = 5: freelance or consulting] business? Include paid time off and weeks when you worked for a few hours. Your best estimate is fine. [SHOW IF DOV\_GROUP = 4 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	4	0.0%	28,526	0.0%
-3: Missing	130	0.4%	1,608,745	0.6%
.: Logical Skip	28,165	84.0%	206,753,351	81.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_WEEKSWK\_2    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	5,215	30.4	32.0	0.0	52.0
Weighted	44,643,313	29.7	30.0	0.0	52.0

**Variable:** BO\_HOURSWK\_2

**Label:** IN LAST YEAR AVERAGE NUMBER OF HOURS SPENT MANAGING OR WORKING IN YOUR BUSINESS

**Description:** In the last year [IF DOV\_GROUP = 4:of your business/ELSE: working for yourself], what was the average number of hours per week you spent managing or working in your [IF DOV\_GROUP = 5:freelance or consulting] business? Your best estimate is fine. [SHOW IF DOV\_GROUP = 4 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	6	0.0%	37,699	0.0%
-3: Missing	119	0.4%	1,231,230	0.5%
..: Logical Skip	28,165	84.0%	206,753,351	81.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_HOURSWK\_2    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	5,224	29.5	25.0	0.0	99.0
Weighted	45,011,655	29.2	25.0	0.0	99.0

**Variable:** BO\_EMPBENEFIT\_1\_1

**Label:** EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- HEALTH INSURANCE

**Description:** Which of the following employee benefits [IF DOV\_GROUP = 1: are/ELSE: were] paid totally or partly by your business? Select all that apply. 1. Health insurance [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,608	16.7%	45,962,942	18.2%
1: Selected	1,677	5.0%	10,062,589	4.0%
-3: Missing	35	0.1%	303,195	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_1\_2

**Label:** EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- RETIREMENT PLANS

**Description:** Which of the following employee benefits [IF DOV\_GROUP = 1: are/ELSE: were] paid totally or partly by your business? Select all that apply. 2. Contributions to retirement plans, including 401(k), Keogh, etc. [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,165	18.4%	50,051,870	19.8%
1: Selected	1,120	3.3%	5,973,661	2.4%
-3: Missing	35	0.1%	303,195	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: BO\_EMPBENEFIT\_1\_3

Label: EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PROFIT SHARING

Description: Which of the following employee benefits [IF DOV\_GROUP = 1: are/ELSE: were] paid totally or partly by your business? Select all that apply. 3. Profit sharing and/or stock options [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,534	19.5%	52,029,188	20.6%
1: Selected	751	2.2%	3,996,343	1.6%
-3: Missing	35	0.1%	303,195	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_EMPBENEFIT\_1\_4

Label: EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PAID HOLIDAYS

Description: Which of the following employee benefits [IF DOV\_GROUP = 1: are/ELSE: were] paid totally or partly by your business? Select all that apply. 4. Paid holidays or vacation [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,855	17.5%	47,037,492	18.6%
1: Selected	1,430	4.3%	8,988,039	3.6%
-3: Missing	35	0.1%	303,195	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_1\_5

**Label:** EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PAID SICK LEAVE

**Description:** Which of the following employee benefits [IF DOV\_GROUP = 1: are/ELSE: were] paid totally or partly by your business? Select all that apply. 5. Paid sick leave [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,107	18.2%	49,051,043	19.4%
1: Selected	1,178	3.5%	6,974,488	2.8%
-3: Missing	35	0.1%	303,195	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_1\_6

**Label:** EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PAID PARENTAL OR FAMILY LEAVE

**Description:** Which of the following employee benefits [IF DOV\_GROUP = 1: are/ELSE: were] paid totally or partly by your business? Select all that apply. 6. Paid parental or family leave [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,689	20.0%	52,549,223	20.8%
1: Selected	596	1.8%	3,476,308	1.4%
-3: Missing	35	0.1%	303,195	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_1\_7

**Label:** EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- TUITIONASSISTANCE

**Description:** Which of the following employee benefits [IF DOV\_GROUP = 1: are/ELSE: were] paid totally or partly by your business? Select all that apply. 7. Tuition assistance and/or reimbursement [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	7,027	21.0%	54,763,955	21.6%
1: Selected	258	0.8%	1,261,577	0.5%
-3: Missing	35	0.1%	303,195	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_1\_8

**Label:** EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- OTHER BENEFIT

**Description:** Which of the following employee benefits [IF DOV\_GROUP = 1: are/ELSE: were] paid totally or partly by your business? Select all that apply. 8. Other benefit, specify: [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	7,195	21.5%	55,412,004	21.9%
1: Selected	90	0.3%	613,527	0.2%
-3: Missing	35	0.1%	303,195	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_1\_9

**Label:** EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- NONE OF THE ABOVE

**Description:** Which of the following employee benefits [IF DOV\_GROUP = 1: are/ELSE: were] paid totally or partly by your business? Select all that apply. 9. None of the above [SHOW IF DOV\_GROUP = 1 OR 4]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,002	9.0%	18,958,403	7.5%
1: Selected	4,283	12.8%	37,067,128	14.6%
-3: Missing	35	0.1%	303,195	0.1%
.: Logical Skip	26,194	78.2%	196,705,209	77.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_ONLINE\_1

**Label:** DO YOU HAVE A WEBSITE OR SOCIAL MEDIA PRESENCE

**Description:** [IF DOV\_GROUP = 1 OR 2: Do/ELSE: Did] you have a website and/or social media presence (such as Facebook, Twitter/X, or Instagram) related to your business? [SHOW IF DOV\_GROUP = 1,2,4,5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes, website only	1,842	5.5%	12,038,874	4.8%
2: Yes, social media only	2,025	6.0%	16,877,188	6.7%
3: Yes, both	3,008	9.0%	21,915,978	8.7%
4: No	7,486	22.3%	65,120,880	25.7%
-5: Don't know	1	0.0%	5,187	0.0%
-3: Missing	37	0.1%	258,994	0.1%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: REMOTE\_2**

**Label: WORK REMOTELY**

**Description:** Thinking of your work as [INSERT DOV\_JOB], which of the following best describes whether you telecommute or work remotely? [SHOW IF DOV\_GROUP = 1,2]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: I telecommuted/worked remotely only during the coronavirus pandemic	1,585	4.7%	10,905,269	4.3%
2: I telecommute and work in person as needed regardless of the coronavirus pandemic	2,420	7.2%	16,648,429	6.6%
3: I always telecommute/work remotely regardless of the coronavirus pandemic	2,184	6.5%	16,501,977	6.5%
4: Telecommuting/working remotely does not make sense for my work	2,738	8.2%	24,456,826	9.7%
-5: Don't know	3	0.0%	21,286	0.0%
-3: Missing	120	0.4%	1,402,730	0.6%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: REMOTE\_3**

**Label: REMOTE WORK POLICY**

**Description:** Thinking of your employees, which of the following best describes your firm's current telecommuting or remote work policy? Telecommuting/working remotely... [SHOW IF DOV\_GROUP = 1,2 AND ANY(BO\_EMPLOYEES\_1\_1-BO\_EMPLOYEES\_1\_9 = 1)]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Does not make sense for my employees	1,731	5.2%	12,823,321	5.1%
2: Is not allowed for my employees	590	1.8%	3,768,387	1.5%
3: Is allowed for some employees or some portion of the employees' work hours	1,096	3.3%	6,995,319	2.8%
4: Is generally allowed and employees decide to work remotely or work in person	813	2.4%	5,148,409	2.0%
5: Is expected for all employees	810	2.4%	4,906,193	1.9%

**Issued: October 15, 2024**

Variable: REMOTE\_3

Label: REMOTE WORK POLICY

Description: Thinking of your employees, which of the following best describes your firm's current telecommuting or remote work policy? Telecommuting/working remotely... [SHOW IF DOV\_GROUP = 1,2 AND ANY(BO\_EMPLOYEES\_1\_1-BO\_EMPLOYEES\_1\_9 = 1)]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
-5: Don't know	3	0.0%	232,206	0.1%
-3: Missing	81	0.2%	724,125	0.3%
.: Logical Skip	28,390	84.7%	218,435,975	86.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CASH

Label: CASH ON HAND

Description: How would you describe the current availability of cash on hand for this business, including any financial assistance or loans? Currently, cash on hand will cover: [SHOW IF DOV\_GROUP = 1 OR 2]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: 1-7 days of business operations	1,306	3.9%	8,301,371	3.3%
2: 1-2 weeks of business operations	862	2.6%	5,401,551	2.1%
3: 3-4 weeks of business operations	1,163	3.5%	7,837,609	3.1%
4: 1-2 months of business operations	992	3.0%	7,570,362	3.0%
5: 3 or more months of business operations	1,686	5.0%	12,268,789	4.8%
6: No cash available for business operations	1,391	4.2%	11,690,414	4.6%
-5: Don't know	1,592	4.8%	16,026,063	6.3%
-3: Missing	58	0.2%	840,358	0.3%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_REVENUE\_1\_RUF

**Label:** RUF VARIABLE: AMOUNT OF INCOME OR SALES AND OPERATING REVENUES

**Description:** RUF variable coded from BO\_REVENUE\_1: What was the amount of your income or sales and operating revenues, including grants, during 2023 from your work as [INSERT DOV\_JOB]? Your best estimate is fine. Please report whole dollar amounts. If none, report 0. [SHOW IF DOV\_GROUP = 1 OR 2]

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
-7: Suppressed	29	0.1%	227,987	0.1%
-5: Don't know	4	0.0%	35,581	0.0%
-3: Missing	407	1.2%	5,540,177	2.2%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_REVENUE\_1\_RUF    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	8,610	100763.2	6000.0	0.0	2000000.0
Weighted	64,132,772	68072.2	5000.0	0.0	2000000.0

**Variable:** BO\_REVENUE\_2\_RUF

**Label:** RUF VARIABLE: THE LAST YEAR AMOUNT OF INCOME OR SALES AND OPERATING REVENUES

**Description:** RUF variable coded from BO\_REVENUE\_2: What was the amount of your income or sales and operating revenues, including grants, during the last year you ran your former [IF DOV\_GROUP = 4:business/ELSE:self-employed business]? Your best estimate is fine. Please report whole dollar amounts. If none, report 0. [SHOW IF DOV\_GROUP = 4 OR 5]

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
-5: Don't know	22	0.1%	130,741	0.1%
-3: Missing	209	0.6%	2,265,476	0.9%
.: Logical Skip	28,165	84.0%	206,753,351	81.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_REVENUE\_2\_RUF    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	5,118	63599.1	6000.0	0.0	1300000.0
Weighted	43,884,367	57462.4	5000.0	0.0	1300000.0

**Variable:** BUSINESS\_INTERRUPTIONS\_1\_1

**Label:** FOLLOWING INTERRUPTIONS- DOMESTIC DELAYS

**Description:** In the last year, did you have any of the following? Select all that apply. 1. Domestic supplier delays [SHOW IF DOV\_GROUP = 1,2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	7,615	22.7%	60,853,931	24.0%
1: Selected	1,376	4.1%	8,442,136	3.3%
-3: Missing	59	0.2%	640,450	0.3%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BUSINESS\_INTERRUPTIONS\_1\_2

**Label:** FOLLOWING INTERRUPTIONS- FOREIGN DELAYS

**Description:** In the last year, did you have any of the following? Select all that apply. 2. Foreign supplier delays [SHOW IF DOV\_GROUP = 1,2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,058	24.0%	63,872,513	25.2%
1: Selected	933	2.8%	5,423,555	2.1%
-3: Missing	59	0.2%	640,450	0.3%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable: BUSINESS\_INTERRUPTIONS\_1\_3****Label: FOLLOWING INTERRUPTIONS- ALTERNATIVE DOMESTIC****Description: In the last year, did you have any of the following? Select all that apply. 3. Difficulty locating alternative domestic suppliers [SHOW IF DOV\_GROUP = 1,2]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	7,998	23.9%	63,366,944	25.0%
1: Selected	993	3.0%	5,929,123	2.3%
-3: Missing	59	0.2%	640,450	0.3%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: BUSINESS\_INTERRUPTIONS\_1\_4****Label: FOLLOWING INTERRUPTIONS- ALTERNATIVE FOREIGN****Description: In the last year, did you have any of the following? Select all that apply. 4. Difficulty locating alternative foreign suppliers [SHOW IF DOV\_GROUP = 1,2]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,323	24.8%	65,163,886	25.8%
1: Selected	668	2.0%	4,132,182	1.6%
-3: Missing	59	0.2%	640,450	0.3%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: BUSINESS\_INTERRUPTIONS\_1\_5****Label: FOLLOWING INTERRUPTIONS- PRODUCTION DELAYS****Description: In the last year, did you have any of the following? Select all that apply. 5. Production delays at this business [SHOW IF DOV\_GROUP = 1,2]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,138	24.3%	63,588,906	25.1%
1: Selected	853	2.5%	5,707,161	2.3%
-3: Missing	59	0.2%	640,450	0.3%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: BUSINESS\_INTERRUPTIONS\_1\_6****Label: FOLLOWING INTERRUPTIONS- DELIVERY/SHIPPING****Description: In the last year, did you have any of the following? Select all that apply. 6. Delays in delivery/shipping to customers [SHOW IF DOV\_GROUP = 1,2]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,360	24.9%	65,084,373	25.7%
1: Selected	631	1.9%	4,211,694	1.7%
-3: Missing	59	0.2%	640,450	0.3%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BUSINESS\_INTERRUPTIONS\_1\_7

**Label:** FOLLOWING INTERRUPTIONS- OTHER

**Description:** In the last year, did you have any of the following? Select all that apply. 7. Other (specify):  
[SHOW IF DOV\_GROUP = 1,2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,898	26.6%	68,605,017	27.1%
1: Selected	93	0.3%	691,050	0.3%
-3: Missing	59	0.2%	640,450	0.3%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BUSINESS\_INTERRUPTIONS\_1\_8

**Label:** FOLLOWING INTERRUPTIONS- NONE

**Description:** In the last year, did you have any of the following? Select all that apply. 8. None of the above [SHOW IF DOV\_GROUP = 1,2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,249	9.7%	21,300,368	8.4%
1: Selected	5,742	17.1%	47,995,700	19.0%
-3: Missing	59	0.2%	640,450	0.3%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_PLMARGIN\_1

Label: DID YOU HAVE PROFITS LOSSES OR BREAK EVEN

Description: [IF DOV\_GROUP = 1 OR 2: In 2023/ELSE: During the last year of your business' operation], did you have profits, losses, or break even? [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Profits	6,834	20.4%	51,509,736	20.4%
2: Losses	2,736	8.2%	23,372,065	9.2%
3: Break even	3,602	10.7%	29,720,773	11.7%
4: Not applicable (My business started in 2023)	977	2.9%	9,061,989	3.6%
-7: Suppressed	130	0.4%	799,425	0.3%
-5: Don't know	7	0.0%	308,803	0.1%
-3: Missing	113	0.3%	1,444,311	0.6%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_PRIMARYINC\_1

Label: DOES YOUR WORK PROVIDE PRIMARY SOURCE OF HOUSEHOLD INCOME

Description: Does your work as [INSERT DOV\_JOB] provide your primary source of household income? [SHOW IF DOV\_GROUP = 1 OR 2]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes	4,091	12.2%	26,117,116	10.3%
2: No	4,923	14.7%	43,125,656	17.0%
-3: Missing	36	0.1%	693,745	0.3%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_PRIMARYINC\_2

Label: THE LAST YEAR DID YOUR WORK PROVIDE PRIMARY SOURCE OF HOUSEHOLD INCOME

Description: In the last year of your business' operation, did your work as [INSERT DOV\_JOB] provide your primary source of household income? [SHOW IF DOV\_GROUP = 4 OR 5]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes	1,786	5.3%	15,232,527	6.0%
2: No	3,538	10.6%	30,815,415	12.2%
-5: Don't know	1	0.0%	1,044	0.0%
-3: Missing	24	0.1%	231,598	0.1%
.: Logical Skip	28,165	84.0%	206,753,351	81.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_GOALS\_1

Label: TOP GOAL FOR THE NEXT FIVE YEARS

Description: What would you say your top goal is for the next five years related to work as [INSERT DOV\_JOB]? [SHOW IF DOV\_GROUP = 1 OR 2]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Grow the business	4,546	13.6%	32,416,046	12.8%
2: Maintain the business' current level of operations	2,451	7.3%	18,145,163	7.2%
3: Scale back the business' operations	683	2.0%	5,660,714	2.2%
4: Exit the business (such as close, sell, or transfer ownership)	1,022	3.0%	9,799,586	3.9%
5: Other goal, specify	289	0.9%	2,570,143	1.0%
-5: Don't know	1	0.0%	1,424	0.0%
-3: Missing	58	0.2%	1,343,442	0.5%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_GOALS\_2

Label: ACCESS TO SUPPORT AND RESOURCES IN COMMUNITY TO MEET BUSINESS GOALS

Description: To what extent do you feel that you have access to the support and resources you need in your community to successfully meet your business' goals? [SHOW IF DOV\_GROUP = 1 OR 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all	1,332	4.0%	10,505,990	4.2%
2: Somewhat	3,117	9.3%	26,256,188	10.4%
3: Moderately	2,487	7.4%	18,197,412	7.2%
4: Completely	2,054	6.1%	13,970,120	5.5%
-3: Missing	60	0.2%	1,006,808	0.4%
.. Logical Skip	24,464	73.0%	183,097,418	72.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_1\_1

Label: FINANCIAL CHALLENGES- NOT BEING ABLE TO ACCESS HEALTH INSURANCE

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY]? Select all that apply. 1. Not being able to access and/or afford health insurance [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,312	33.8%	91,073,551	36.0%
1: Selected	3,022	9.0%	24,294,598	9.6%
-5: Don't know	2	0.0%	13,946	0.0%
-3: Missing	63	0.2%	835,006	0.3%
.. Logical Skip	19,115	57.0%	136,816,833	54.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_CHALLENGE\_1\_2

**Label:** FINANCIAL CHALLENGES- NOT HAVING ACCESS TO EMPLOYER-PROVIDED BENEFITS

**Description:** Which of the following financial or economic security challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY]? Select all that apply. 2. Not having access to other employer-provided benefits (aside from health care) [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,933	35.6%	96,565,612	38.2%
1: Selected	2,401	7.2%	18,802,538	7.4%
-5: Don't know	2	0.0%	13,946	0.0%
-3: Missing	63	0.2%	835,006	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_1\_3

**Label:** FINANCIAL CHALLENGES- PERSONAL FINANCES

**Description:** Which of the following financial or economic security challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY]? Select all that apply. 3. Challenges with personal/family finances [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,323	30.8%	84,102,661	33.2%
1: Selected	4,011	12.0%	31,265,489	12.4%
-5: Don't know	2	0.0%	13,946	0.0%
-3: Missing	63	0.2%	835,006	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_1\_4

Label: FINANCIAL CHALLENGES- ACCESSING CAPITAL

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY]? Select all that apply. 4. Accessing capital to cover business operations [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,351	36.9%	101,550,270	40.1%
1: Selected	1,983	5.9%	13,817,880	5.5%
-5: Don't know	2	0.0%	13,946	0.0%
-3: Missing	63	0.2%	835,006	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_1\_5

Label: FINANCIAL CHALLENGES- MAKING RENT PAYMENTS

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY]? Select all that apply. 5. Making rent/mortgage payments on my business location(s) [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,806	38.2%	104,730,069	41.4%
1: Selected	1,528	4.6%	10,638,080	4.2%
-5: Don't know	2	0.0%	13,946	0.0%
-3: Missing	63	0.2%	835,006	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: BO\_CHALLENGE\_1\_6

Label: FINANCIAL CHALLENGES- DECREASING SALES

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 1  
OR 2: are you currently facing /ELSE: did you face in your last year of operation]  
[INSERT DOV\_ACTIVITY]? Select all that apply. 6. Decreasing sales [SHOW IF  
DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,654	34.8%	92,967,524	36.7%
1: Selected	2,680	8.0%	22,400,626	8.9%
-5: Don't know	2	0.0%	13,946	0.0%
-3: Missing	63	0.2%	835,006	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_1\_7

Label: FINANCIAL CHALLENGES- INCREASING BUSINESS COSTS

Description: Which of the following financial or economic security challenges [IF DOV\_GROUP = 1  
OR 2: are you currently facing /ELSE: did you face in your last year of operation]  
[INSERT DOV\_ACTIVITY]? Select all that apply. 7. Increasing business or operational  
costs [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,668	34.8%	95,847,793	37.9%
1: Selected	2,666	8.0%	19,520,357	7.7%
-5: Don't know	2	0.0%	13,946	0.0%
-3: Missing	63	0.2%	835,006	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_1\_8

**Label:** FINANCIAL CHALLENGES- NONE OF THE ABOVE

**Description:** Which of the following financial or economic security challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY]? Select all that apply. 8. None of the above [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,255	27.6%	70,724,205	28.0%
1: Selected	5,079	15.2%	44,643,945	17.6%
-5: Don't know	2	0.0%	13,946	0.0%
-3: Missing	63	0.2%	835,006	0.3%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_2\_1\_Y2

**Label:** BUSINESS OPERATIONS CHALLENGES- MAINTAININGBUSINESS LICENSE- Y2

**Description:** Which of the following business operations challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY]? Select all that apply. 1. Maintaining the business' license/registration [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,242	36.5%	101,148,483	40.0%
1: Selected	2,048	6.1%	13,775,718	5.4%
-5: Don't know	1	0.0%	12,131	0.0%
-3: Missing	108	0.3%	1,280,770	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_2\_2\_Y2

Label: BUSINESS OPERATIONS CHALLENGES- DOING MY TAXES- Y2

Description: Which of the following business operations challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 2. Doing my taxes [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,117	30.2%	84,408,355	33.4%
1: Selected	4,173	12.5%	30,515,846	12.1%
-5: Don't know	1	0.0%	12,131	0.0%
-3: Missing	108	0.3%	1,280,770	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_2\_3\_Y2

Label: BUSINESS OPERATIONS CHALLENGES- NAVIGATING GOVERNMENT REGULATIONS- Y2

Description: Which of the following business operations challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 3. Navigating local, state, or federal government regulations [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,708	34.9%	96,477,101	38.1%
1: Selected	2,582	7.7%	18,447,100	7.3%
-5: Don't know	1	0.0%	12,131	0.0%
-3: Missing	108	0.3%	1,280,770	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_2\_4\_Y2

**Label:** BUSINESS OPERATIONS CHALLENGES- BUSINESS OPERATIONS CHALLENGES- NONE OF THE ABOVE- Y2

**Description:** Which of the following business operations challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 4. None of the above [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,344	18.9%	45,616,358	18.0%
1: Selected	7,946	23.7%	69,307,842	27.4%
-5: Don't know	1	0.0%	12,131	0.0%
-3: Missing	108	0.3%	1,280,770	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_3\_1\_Y2

**Label:** CUSTOMER REACH CHALLENGES- FINDING CUSTOMERS- Y2

**Description:** Which of the following customer reach challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 1. Finding customers [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,991	26.8%	73,309,319	29.0%
1: Selected	5,275	15.7%	41,182,717	16.3%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	132	0.4%	1,723,337	0.7%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_3\_2\_Y2

Label: CUSTOMER REACH CHALLENGES- KEEPING EXISTING CUSTOMERS- Y2

Description: Which of the following customer reach challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 2. Keeping existing customers [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,737	32.0%	88,422,341	34.9%
1: Selected	3,529	10.5%	26,069,696	10.3%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	132	0.4%	1,723,337	0.7%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_3\_3\_Y2

Label: CUSTOMER REACH CHALLENGES- SETTING UP ONLINE PRESENCE- Y2

Description: Which of the following customer reach challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 3. Setting up/maintaining the business' digital/online presence [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,566	34.5%	94,656,236	37.4%
1: Selected	2,700	8.1%	19,835,801	7.8%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	132	0.4%	1,723,337	0.7%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_3\_4\_Y2

**Label:** CUSTOMER REACH CHALLENGES- IDENTIFYING BUSINESS OPPORTUNITIES- Y2

**Description:** Which of the following customer reach challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 4. Identifying business opportunities in the market [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,485	34.3%	93,521,796	37.0%
1: Selected	2,781	8.3%	20,970,241	8.3%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	132	0.4%	1,723,337	0.7%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_3\_5\_Y2

**Label:** CUSTOMER REACH CHALLENGES- NONE OF THE ABOVE- Y2

**Description:** Which of the following customer reach challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 5. None of the above [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,620	25.7%	65,611,064	25.9%
1: Selected	5,646	16.8%	48,880,973	19.3%
-5: Don't know	1	0.0%	1,728	0.0%
-3: Missing	132	0.4%	1,723,337	0.7%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_4\_1\_Y2

**Label:** RESOURCE OR SUPPORT CHALLENGES- FINDING PROFESSIONAL SUPPORT- Y2

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 1. Finding and/or affording professional support like lawyers, accountants, or tax professionals [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

	___Unweighted___		___Weighted___	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	12,443	37.1%	102,513,956	40.5%
1: Selected	1,854	5.5%	12,553,339	5.0%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_4\_2\_Y2

**Label:** RESOURCE OR SUPPORT CHALLENGES- FINDING ROLE MODELS- Y2

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 2. Finding support, advice, or finding role models in my network [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

	___Unweighted___		___Weighted___	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	12,158	36.3%	100,771,082	39.8%
1: Selected	2,139	6.4%	14,296,213	5.6%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_4\_3\_Y2

**Label:** RESOURCE OR SUPPORT CHALLENGES- GETTING SUPPORT FROM FAMILY- Y2

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 3. Getting support from my family or friends [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,138	36.2%	99,358,822	39.3%
1: Selected	2,159	6.4%	15,708,473	6.2%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_4\_4\_Y2

**Label:** RESOURCE OR SUPPORT CHALLENGES- GETTING SUPPORT FROM MY COMMUNITY-Y2

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 4. Getting support from my community [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,532	37.4%	102,233,300	40.4%
1: Selected	1,765	5.3%	12,833,995	5.1%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: BO\_CHALLENGE\_4\_5\_Y2

Label: RESOURCE OR SUPPORT CHALLENGES- BALANCING WORK AND FAMILY- Y2

Description: Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 5. Balancing work and family [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,755	32.1%	87,031,335	34.4%
1: Selected	3,542	10.6%	28,035,959	11.1%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_4\_6\_Y2

Label: RESOURCE OR SUPPORT CHALLENGES- FEELING BURNT OUT- Y2

Description: Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 6. Feeling burnt out, or losing focus, interest, and/or motivation [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,855	29.4%	80,314,052	31.7%
1: Selected	4,442	13.3%	34,753,242	13.7%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_4\_7\_Y2

**Label:** RESOURCE OR SUPPORT CHALLENGES- MAJOR LIFE EVENT- Y2

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 7. Major life event (such as a new child, own or family medical issue) [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

	___Unweighted___		___Weighted___	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	12,050	36.0%	97,902,975	38.7%
1: Selected	2,247	6.7%	17,164,320	6.8%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_4\_8\_Y2

**Label:** RESOURCE OR SUPPORT CHALLENGES- FINDING TIME- Y2

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 8. Finding time to devote to the business; not enough time [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

	___Unweighted___		___Weighted___	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	11,753	35.1%	95,431,449	37.7%
1: Selected	2,544	7.6%	19,635,845	7.8%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_4\_9\_Y2

**Label:** RESOURCE OR SUPPORT CHALLENGES- GROWING NETWORK- Y2

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 9. Growing my network with like-minded entrepreneurs [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,806	38.2%	103,407,025	40.9%
1: Selected	1,491	4.4%	11,660,269	4.6%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_4\_10\_Y2

**Label:** RESOURCE OR SUPPORT CHALLENGES- EDUCATIONAL MATERIALS- Y2

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 10. Accessing educational materials/content related to [INSERT DOV\_ACTIVITY][SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
0: Not selected	13,525	40.4%	109,175,805	43.1%
1: Selected	772	2.3%	5,891,489	2.3%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_4\_11\_Y2

**Label:** RESOURCE OR SUPPORT CHALLENGES- NONE OF THE ABOVE- Y2

**Description:** Which of the following resource or support challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 11. None of the above [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,880	29.5%	74,823,868	29.6%
1: Selected	4,417	13.2%	40,243,426	15.9%
-3: Missing	102	0.3%	1,149,807	0.5%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_5\_1\_Y2

**Label:** ECONOMY OR MARKET CHALLENGES- FINDING OR RETAINING QUALIFIED EMPLOYEES- Y2

**Description:** Which of the following economy or market challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 1. Finding, affording, and/or retaining qualified employees [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,924	35.6%	99,544,260	39.3%
1: Selected	2,315	6.9%	15,270,944	6.0%
-3: Missing	160	0.5%	1,401,897	0.6%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_5\_2\_Y2

**Label:** ECONOMY OR MARKET CHALLENGES- COMPETING AGAINST OTHER BUSINESSES- Y2

**Description:** Which of the following economy or market challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 2. Competing against other/larger businesses [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,730	32.0%	88,233,418	34.9%
1: Selected	3,509	10.5%	26,581,786	10.5%
-3: Missing	160	0.5%	1,401,897	0.6%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_5\_3\_Y2

**Label:** ECONOMY OR MARKET CHALLENGES- SUPPLY CHAIN ISSUES- Y2

**Description:** Which of the following economy or market challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 3. Supply chain issues [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,461	37.2%	102,115,054	40.4%
1: Selected	1,778	5.3%	12,700,150	5.0%
-3: Missing	160	0.5%	1,401,897	0.6%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_5\_4\_Y2

**Label:** ECONOMY OR MARKET CHALLENGES- DECREASING DEMAND FOR MY PRODUCT-Y2

**Description:** Which of the following economy or market challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 4. Decreasing demand for my product or service [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,705	34.9%	95,323,343	37.7%
1: Selected	2,534	7.6%	19,491,861	7.7%
-3: Missing	160	0.5%	1,401,897	0.6%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_5\_5\_Y2

**Label:** ECONOMY OR MARKET CHALLENGES- UNFAVORABLE ECONOMY- Y2

**Description:** Which of the following economy or market challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 5. Unfavorable economy [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,635	31.7%	86,359,407	34.1%
1: Selected	3,604	10.8%	28,455,797	11.2%
-3: Missing	160	0.5%	1,401,897	0.6%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_5\_6\_Y2

Label: ECONOMY OR MARKET CHALLENGES- NAVIGATING REQUIREMENTS- Y2

Description: Which of the following economy or market challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 6. Understanding and navigating administrative and/or regulatory requirements related to hiring employees [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	13,357	39.9%	108,613,256	42.9%
1: Selected	882	2.6%	6,201,949	2.5%
-3: Missing	160	0.5%	1,401,897	0.6%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_5\_7\_Y2

Label: ECONOMY OR MARKET CHALLENGES- NONE OF THE ABOVE- Y2

Description: Which of the following economy or market challenges [IF DOV\_GROUP = 1 OR 2: are you currently facing /ELSE: did you face in your last year of operation] [INSERT DOV\_ACTIVITY])? Select all that apply. 7. None of the above [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,589	25.6%	64,458,962	25.5%
1: Selected	5,650	16.9%	50,356,242	19.9%
-3: Missing	160	0.5%	1,401,897	0.6%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_CHALLENGE\_6

**Label:** FACING OTHER CHALLENGES

**Description:** Besides the challenges already discussed, [IF DOV\_GROUP = 1 OR 2: are you currently facing any other challenges /ELSE: did you face any other challenges in your last year of operation] [INSERT DOV\_ACTIVITY)]? [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	2,341	7.0%	15,690,754	6.2%
2: No	11,912	35.5%	99,400,543	39.3%
-3: Missing	146	0.4%	1,125,805	0.4%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_ADDRESS\_1\_1

**Label:** TAKE ACTION- SPOKE WITHFRIEND

**Description:** Among the challenges you reported, did you take any of the following actions to obtain support or help? Select all that apply. 1. Spoke with a friend or family member [SHOW IF ANY(BO\_CHALLENGE\_1\_1 - BO\_CHALLENGE\_1\_7=1) OR ANY(BO\_CHALLENGE\_2\_1 - BO\_CHALLENGE\_2\_3=1) OR ANY(BO\_CHALLENGE\_3\_1 - BO\_CHALLENGE\_3\_4=1) OR ANY(BO\_CHALLENGE\_4\_1 - BO\_CHALLENGE\_4\_10=1) OR ANY(BO\_CHALLENGE\_5\_1 - BO\_CHALLENGE\_5\_6=1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	6,955	20.8%	52,309,161	20.7%
1: Selected	5,256	15.7%	41,807,462	16.5%
-3: Missing	156	0.5%	1,323,177	0.5%
.: Logical Skip	21,147	63.1%	157,594,135	62.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: BO\_CHALLENGE\_ADDRESS\_1\_2

Label: TAKE ACTION- MENTOR

Description: Among the challenges you reported, did you take any of the following actions to obtain support or help? Select all that apply. 2. Worked with a mentor [SHOW IF  
 ANY(BO\_CHALLENGE\_1\_1 - BO\_CHALLENGE\_1\_7=1) OR  
 ANY(BO\_CHALLENGE\_2\_1 - BO\_CHALLENGE\_2\_3=1) OR  
 ANY(BO\_CHALLENGE\_3\_1 - BO\_CHALLENGE\_3\_4=1) OR  
 ANY(BO\_CHALLENGE\_4\_1 - BO\_CHALLENGE\_4\_10=1) OR  
 ANY(BO\_CHALLENGE\_5\_1 - BO\_CHALLENGE\_5\_6=1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,990	29.8%	78,689,747	31.1%
1: Selected	2,221	6.6%	15,426,875	6.1%
-3: Missing	156	0.5%	1,323,177	0.5%
.: Logical Skip	21,147	63.1%	157,594,135	62.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ADDRESS\_1\_3

Label: TAKE ACTION- INDUSTRY EXPERTS

Description: Among the challenges you reported, did you take any of the following actions to obtain support or help? Select all that apply. 3. Consulted with industry experts [SHOW IF  
 ANY(BO\_CHALLENGE\_1\_1 - BO\_CHALLENGE\_1\_7=1) OR  
 ANY(BO\_CHALLENGE\_2\_1 - BO\_CHALLENGE\_2\_3=1) OR  
 ANY(BO\_CHALLENGE\_3\_1 - BO\_CHALLENGE\_3\_4=1) OR  
 ANY(BO\_CHALLENGE\_4\_1 - BO\_CHALLENGE\_4\_10=1) OR  
 ANY(BO\_CHALLENGE\_5\_1 - BO\_CHALLENGE\_5\_6=1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,976	29.8%	78,936,444	31.2%
1: Selected	2,235	6.7%	15,180,179	6.0%
-3: Missing	156	0.5%	1,323,177	0.5%
.: Logical Skip	21,147	63.1%	157,594,135	62.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_CHALLENGE\_ADDRESS\_1\_4

**Label:** TAKE ACTION- PROFESSIONAL ADVICE

**Description:** Among the challenges you reported, did you take any of the following actions to obtain support or help? Select all that apply. 4. Sought out professional advice from a lawyer, accountant, marketing consultant or other business service provider [SHOW IF ANY(BO\_CHALLENGE\_1\_1 - BO\_CHALLENGE\_1\_7=1) OR ANY(BO\_CHALLENGE\_2\_1 - BO\_CHALLENGE\_2\_3=1) OR ANY(BO\_CHALLENGE\_3\_1 - BO\_CHALLENGE\_3\_4=1) OR ANY(BO\_CHALLENGE\_4\_1 - BO\_CHALLENGE\_4\_10=1) OR ANY(BO\_CHALLENGE\_5\_1 - BO\_CHALLENGE\_5\_6=1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,107	30.2%	80,596,323	31.9%
1: Selected	2,104	6.3%	13,520,299	5.3%
-3: Missing	156	0.5%	1,323,177	0.5%
.: Logical Skip	21,147	63.1%	157,594,135	62.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_ADDRESS\_1\_5

**Label:** TAKE ACTION- ATTENDED TRAININGS

**Description:** Among the challenges you reported, did you take any of the following actions to obtain support or help? Select all that apply. 5. Attended trainings or workshops on relevant topics [SHOW IF ANY(BO\_CHALLENGE\_1\_1 - BO\_CHALLENGE\_1\_7=1) OR ANY(BO\_CHALLENGE\_2\_1 - BO\_CHALLENGE\_2\_3=1) OR ANY(BO\_CHALLENGE\_3\_1 - BO\_CHALLENGE\_3\_4=1) OR ANY(BO\_CHALLENGE\_4\_1 - BO\_CHALLENGE\_4\_10=1) OR ANY(BO\_CHALLENGE\_5\_1 - BO\_CHALLENGE\_5\_6=1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,994	29.8%	78,501,792	31.0%
1: Selected	2,217	6.6%	15,614,831	6.2%
-3: Missing	156	0.5%	1,323,177	0.5%
.: Logical Skip	21,147	63.1%	157,594,135	62.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ADDRESS\_1\_6

Label: TAKE ACTION- APPLIED SUPPORT PROGRAM

Description: Among the challenges you reported, did you take any of the following actions to obtain support or help? Select all that apply. 6. Applied to a business support program [SHOW IF ANY(BO\_CHALLENGE\_1\_1 - BO\_CHALLENGE\_1\_7=1) OR ANY(BO\_CHALLENGE\_2\_1 - BO\_CHALLENGE\_2\_3=1) OR ANY(BO\_CHALLENGE\_3\_1 - BO\_CHALLENGE\_3\_4=1) OR ANY(BO\_CHALLENGE\_4\_1 - BO\_CHALLENGE\_4\_10=1) OR ANY(BO\_CHALLENGE\_5\_1 - BO\_CHALLENGE\_5\_6=1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,746	35.0%	91,265,354	36.1%
1: Selected	465	1.4%	2,851,269	1.1%
-3: Missing	156	0.5%	1,323,177	0.5%
.: Logical Skip	21,147	63.1%	157,594,135	62.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ADDRESS\_1\_7

Label: TAKE ACTION- OTHER

Description: Among the challenges you reported, did you take any of the following actions to obtain support or help? Select all that apply. 7. Other (specify): [SHOW IF ANY(BO\_CHALLENGE\_1\_1 - BO\_CHALLENGE\_1\_7=1) OR ANY(BO\_CHALLENGE\_2\_1 - BO\_CHALLENGE\_2\_3=1) OR ANY(BO\_CHALLENGE\_3\_1 - BO\_CHALLENGE\_3\_4=1) OR ANY(BO\_CHALLENGE\_4\_1 - BO\_CHALLENGE\_4\_10=1) OR ANY(BO\_CHALLENGE\_5\_1 - BO\_CHALLENGE\_5\_6=1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,864	35.4%	91,505,838	36.2%
1: Selected	347	1.0%	2,610,785	1.0%
-3: Missing	156	0.5%	1,323,177	0.5%
.: Logical Skip	21,147	63.1%	157,594,135	62.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_ADDRESS\_1\_8

**Label:** TAKE ACTION- NONE OF THE ABOVE

**Description:** Among the challenges you reported, did you take any of the following actions to obtain support or help? Select all that apply. 8. None of the above [SHOW IF ANY(BO\_CHALLENGE\_1\_1 - BO\_CHALLENGE\_1\_7=1) OR ANY(BO\_CHALLENGE\_2\_1 - BO\_CHALLENGE\_2\_3=1) OR ANY(BO\_CHALLENGE\_3\_1 - BO\_CHALLENGE\_3\_4=1) OR ANY(BO\_CHALLENGE\_4\_1 - BO\_CHALLENGE\_4\_10=1) OR ANY(BO\_CHALLENGE\_5\_1 - BO\_CHALLENGE\_5\_6=1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	8,592	25.6%	64,597,306	25.5%
1: Selected	3,619	10.8%	29,519,317	11.7%
-3: Missing	156	0.5%	1,323,177	0.5%
.: Logical Skip	21,147	63.1%	157,594,135	62.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_ENDA\_Y2

**Label:** PRIMARY REASONS YOU CLOSED YOUR BUSINESS- NOT ACCESS HEALTH INSURANCE- Y2

**Description:** 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? Not being able to access and/or afford health insurance [SHOW IF BO\_CHALLENGE\_1\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	598	1.8%	5,747,381	2.3%
2: No	590	1.8%	5,281,500	2.1%
-3: Missing	52	0.2%	416,901	0.2%
.: Logical Skip	32,274	96.3%	241,588,152	95.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDB\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- NOT ACCESS TO EMPLOYER BENEFITS- Y2

Description: 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? Not having access to other employer-provided benefits [SHOW IF BO\_CHALLENGE\_1\_2 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	369	1.1%	3,587,834	1.4%
2: No	411	1.2%	3,956,095	1.6%
-3: Missing	50	0.1%	323,846	0.1%
..: Logical Skip	32,684	97.5%	245,166,160	96.9%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDC\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- CHALLENGES WITH PERSONAL FINANCES- Y2

Description: 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? Challenges with personal/family finances [SHOW IF BO\_CHALLENGE\_1\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	1,034	3.1%	9,850,145	3.9%
2: No	394	1.2%	3,415,587	1.3%
-5: Don't know	1	0.0%	4,088	0.0%
-3: Missing	60	0.2%	371,996	0.1%
..: Logical Skip	32,025	95.6%	239,392,118	94.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDD\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- ACCESSING CAPITAL- Y2

Description: 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? Accessing capital to cover business operations [SHOW IF BO\_CHALLENGE\_1\_4 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	371	1.1%	3,354,449	1.3%
2: No	143	0.4%	1,525,082	0.6%
-3: Missing	30	0.1%	192,288	0.1%
.: Logical Skip	32,970	98.4%	247,962,115	98.0%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDE\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- MAKING RENT PAYMENTS- Y2

Description: 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? Making rent/mortgage payments on my business location(s) [SHOW IF BO\_CHALLENGE\_1\_5 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	338	1.0%	3,072,501	1.2%
2: No	115	0.3%	838,368	0.3%
-3: Missing	20	0.1%	161,258	0.1%
.: Logical Skip	33,041	98.6%	248,961,808	98.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDF\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- DECREASING SALES- Y2

Description: 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? Decreasing sales [SHOW IF BO\_CHALLENGE\_1\_6 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	1,045	3.1%	9,415,036	3.7%
2: No	220	0.7%	2,138,917	0.8%
-3: Missing	71	0.2%	495,698	0.2%
.: Logical Skip	32,178	96.0%	240,984,283	95.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDG\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- INCREASING BUSINESS COSTS- Y2

Description: 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? Increasing business or operational costs [SHOW IF BO\_CHALLENGE\_1\_7 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	651	1.9%	5,756,755	2.3%
2: No	284	0.8%	2,278,950	0.9%
-3: Missing	52	0.2%	336,410	0.1%
.: Logical Skip	32,527	97.1%	244,661,820	96.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDH\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- MAINTAININGBUSINESS  
LICENSE- Y2

Description: 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? Maintaining the business' license/registration [SHOW IF BO\_CHALLENGE\_2\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	231	0.7%	2,145,065	0.8%
2: No	180	0.5%	1,443,741	0.6%
-3: Missing	25	0.1%	208,038	0.1%
..: Logical Skip	33,078	98.7%	249,237,090	98.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDI\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- DOING MY TAXES- Y2

Description: 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? Doing my taxes [SHOW IF BO\_CHALLENGE\_2\_2 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	477	1.4%	3,951,543	1.6%
2: No	717	2.1%	6,068,704	2.4%
-3: Missing	77	0.2%	493,817	0.2%
..: Logical Skip	32,243	96.2%	242,519,870	95.8%
TOTALS	33,514	100.0%	253,033,935	100.0%



Variable: BO\_CHALLENGE\_ENDJ\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- NAVIGATING GOVERNMENT REGULATIONS- Y2

Description: 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? Navigating local, state, or federal government regulations [SHOW IF BO\_CHALLENGE\_2\_3 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Yes	376	1.1%	3,114,382	1.2%
2: No	341	1.0%	2,564,378	1.0%
-3: Missing	62	0.2%	377,171	0.1%
..: Logical Skip	32,735	97.7%	246,978,005	97.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDK\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING CUSTOMERS- Y2

Description: 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? Finding customers [SHOW IF BO\_CHALLENGE\_3\_1 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Yes	1,381	4.1%	11,903,510	4.7%
2: No	478	1.4%	4,494,833	1.8%
-3: Missing	84	0.3%	701,304	0.3%
..: Logical Skip	31,571	94.2%	235,934,288	93.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDL\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- KEEPING EXISTING CUSTOMERS- Y2

Description: 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? Keeping existing customers [SHOW IF BO\_CHALLENGE\_3\_2 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	774	2.3%	6,558,429	2.6%
2: No	355	1.1%	2,936,061	1.2%
-3: Missing	92	0.3%	637,336	0.3%
.: Logical Skip	32,293	96.4%	242,902,109	96.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDM\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- SETTING UP THE BUSINESS- Y2

Description: 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? Setting up/maintaining the business' digital/online presence [SHOW IF BO\_CHALLENGE\_3\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	230	0.7%	2,316,505	0.9%
2: No	261	0.8%	2,334,632	0.9%
-3: Missing	39	0.1%	304,054	0.1%
.: Logical Skip	32,984	98.4%	248,078,744	98.0%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDN\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- BUSINESS OPPORTUNITIES- Y2

Description: 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? Identifying business opportunities in the market [SHOW IF BO\_CHALLENGE\_3\_4= 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	452	1.3%	3,695,710	1.5%
2: No	410	1.2%	3,722,584	1.5%
-5: Don't know	1	0.0%	7,986	0.0%
-3: Missing	53	0.2%	507,583	0.2%
.: Logical Skip	32,598	97.3%	245,100,072	96.9%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDO\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING PROFESSIONAL SUPPORT- Y2

Description: 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? Finding and/or affording professional support like lawyers, accountants, or tax professionals [SHOW IF BO\_CHALLENGE\_4\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	197	0.6%	1,619,717	0.6%
2: No	186	0.6%	1,604,328	0.6%
-3: Missing	35	0.1%	246,132	0.1%
.: Logical Skip	33,096	98.8%	249,563,758	98.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDP\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING ROLE MODELS- Y2

Description: 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? Finding support, advice, or finding role models in my network [SHOW IF BO\_CHALLENGE\_4\_2 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	220	0.7%	1,905,552	0.8%
2: No	250	0.7%	1,794,281	0.7%
-3: Missing	42	0.1%	317,986	0.1%
.: Logical Skip	33,002	98.5%	249,016,116	98.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDQ\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- GETTING SUPPORT FROM FAMILY- Y2

Description: 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? Getting support from my family or friends [SHOW IF BO\_CHALLENGE\_4\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	365	1.1%	3,046,791	1.2%
2: No	236	0.7%	2,097,995	0.8%
-3: Missing	49	0.1%	457,113	0.2%
.: Logical Skip	32,864	98.1%	247,432,036	97.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** BO\_CHALLENGE\_ENDR\_Y2

**Label:** PRIMARY REASONS YOU CLOSED YOUR BUSINESS- GETTING SUPPORT FROM COMMUNITY-Y2

**Description:** 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? Getting support from my community [SHOW IF BO\_CHALLENGE\_4\_4 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	281	0.8%	2,247,934	0.9%
2: No	164	0.5%	1,382,529	0.5%
-3: Missing	36	0.1%	351,887	0.1%
..: Logical Skip	33,033	98.6%	249,051,585	98.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_ENDS\_Y2

**Label:** PRIMARY REASONS YOU CLOSED YOUR BUSINESS- BALANCING WORK AND FAMILY- Y2

**Description:** 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? Balancing work and family [SHOW IF BO\_CHALLENGE\_4\_5 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	1,034	3.1%	9,410,950	3.7%
2: No	359	1.1%	3,088,574	1.2%
-5: Don't know	1	0.0%	10,787	0.0%
-3: Missing	85	0.3%	657,638	0.3%
..: Logical Skip	32,035	95.6%	239,865,987	94.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDT\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FEELING BURNT OUT- Y2

Description: 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? Feeling burnt out, or losing focus, interest, and/or motivation [SHOW IF BO\_CHALLENGE\_4\_6 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	1,540	4.6%	13,448,772	5.3%
2: No	324	1.0%	2,578,884	1.0%
-3: Missing	78	0.2%	527,701	0.2%
.: Logical Skip	31,572	94.2%	236,478,579	93.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDU\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- MAJOR LIFE EVENT- Y2

Description: 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? Major life event (such as a new child, own or family medical issue) [SHOW IF BO\_CHALLENGE\_4\_7 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	760	2.3%	6,746,634	2.7%
2: No	133	0.4%	1,181,769	0.5%
-3: Missing	38	0.1%	235,479	0.1%
.: Logical Skip	32,583	97.2%	244,870,052	96.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDV\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING TIME- Y2

Description: 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? Finding time to devote to the business [SHOW IF BO\_CHALLENGE\_4\_8 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	629	1.9%	5,715,293	2.3%
2: No	207	0.6%	1,647,448	0.7%
-3: Missing	88	0.3%	644,505	0.3%
.: Logical Skip	32,590	97.2%	245,026,690	96.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDW\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- GROWING NETWORK- Y2

Description: 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? Growing my network with like-minded entrepreneurs [SHOW IF BO\_CHALLENGE\_4\_9 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	177	0.5%	1,571,266	0.6%
2: No	152	0.5%	1,649,105	0.7%
-3: Missing	27	0.1%	190,273	0.1%
.: Logical Skip	33,158	98.9%	249,623,290	98.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDX\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- EDUCATIONAL MATERIALS- Y2

Description: 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? Accessing educational materials/content related to [INSERT DOV\_ACTIVITY][SHOW IF BO\_CHALLENGE\_4\_10 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	82	0.2%	706,845	0.3%
2: No	105	0.3%	1,293,183	0.5%
-5: Don't know	1	0.0%	7,986	0.0%
-3: Missing	16	0.0%	109,714	0.0%
.: Logical Skip	33,310	99.4%	250,916,206	99.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_CHALLENGE\_ENDY\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING QUALIFIED EMPLOYEES- Y2

Description: 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? Finding, affording, and/or retaining qualified employees [SHOW IF BO\_CHALLENGE\_5\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	415	1.2%	3,507,467	1.4%
2: No	179	0.5%	1,579,125	0.6%
-3: Missing	53	0.2%	385,149	0.2%
.: Logical Skip	32,867	98.1%	247,562,193	97.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: BO\_CHALLENGE\_ENDZ\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- COMPETING AGAINST OTHER BUSINESS- Y2

Description: 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? Competing against other/larger businesses [SHOW IF BO\_CHALLENGE\_5\_2 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	831	2.5%	7,496,374	3.0%
2: No	344	1.0%	3,065,164	1.2%
-3: Missing	78	0.2%	656,759	0.3%
..: Logical Skip	32,261	96.3%	241,815,637	95.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDAA\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- SUPPLY CHAIN ISSUES- Y2

Description: 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? Supply chain issues [SHOW IF BO\_CHALLENGE\_5\_3 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	268	0.8%	2,205,179	0.9%
2: No	131	0.4%	1,448,775	0.6%
-3: Missing	20	0.1%	118,897	0.0%
..: Logical Skip	33,095	98.7%	249,261,084	98.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDBB\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- DECREASING DEMAND FOR PRODUCT- Y2

Description: 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? Decreasing demand for my product or service [SHOW IF BO\_CHALLENGE\_5\_4 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	803	2.4%	6,777,615	2.7%
2: No	229	0.7%	2,655,576	1.0%
-3: Missing	62	0.2%	433,534	0.2%
..: Logical Skip	32,420	96.7%	243,167,210	96.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDCC\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- UNFAVORABLE ECONOMY- Y2

Description: 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? Unfavorable economy [SHOW IF BO\_CHALLENGE\_5\_5 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	998	3.0%	8,987,711	3.6%
2: No	233	0.7%	2,063,927	0.8%
-3: Missing	73	0.2%	478,801	0.2%
..: Logical Skip	32,210	96.1%	241,503,497	95.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_CHALLENGE\_ENDDD\_Y2

Label: PRIMARY REASONS YOU CLOSED YOUR BUSINESS- HIRING EMPLOYEES- Y2

Description: 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? Understanding and navigating administrative and/or regulatory requirements related to hiring employees [SHOW IF BO\_CHALLENGE\_5\_6 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	109	0.3%	934,635	0.4%
2: No	95	0.3%	884,636	0.3%
-3: Missing	20	0.1%	140,549	0.1%
.. Logical Skip	33,290	99.3%	251,074,115	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_REASONS\_1\_Y2

Label: PRIMARY REASON FOR STOPPING- Y2

Description: You reported the following reasons for closing your business or stopping working for yourself as a consultant, freelancer, or independent contractor. Of these reasons for closing your business or stopping working for yourself, which was the primary reason? Select one.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not being able to access and/or afford health insurance	142	0.4%	1,513,948	0.6%
2: Not having access to other employer-provided benefits (aside from health care)	33	0.1%	194,434	0.1%
3: Challenges with personal/family finances	306	0.9%	2,687,168	1.1%
4: Accessing capital to cover business operations	55	0.2%	421,376	0.2%
5: Making rent/mortgage payments on my business location(s)	45	0.1%	363,863	0.1%
6: Decreasing sales	273	0.8%	2,410,850	1.0%
7: Increasing business or operational costs	103	0.3%	955,137	0.4%
8: Maintaining the business' license/registration	28	0.1%	242,852	0.1%

*Issued: October 15, 2024*

**Variable:** BO\_REASONS\_1\_Y2

**Label:** PRIMARY REASON FOR STOPPING- Y2

**Description:** You reported the following reasons for closing your business or stopping working for yourself as a consultant, freelancer, or independent contractor. Of these reasons for closing your business or stopping working for yourself, which was the primary reason? Select one.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
9: Doing my taxes	70	0.2%	641,958	0.3%
10: Navigating local, state, or federal government regulations	58	0.2%	528,489	0.2%
11: Finding customers	321	1.0%	2,666,670	1.1%
12: Keeping existing customers	78	0.2%	573,009	0.2%
13: Setting up/maintaining the business' digital/online presence	21	0.1%	183,639	0.1%
14: Identifying business opportunities in the market	36	0.1%	257,418	0.1%
15: Finding and/or affording professional support like lawyers, accountants, or tax professionals	6	0.0%	49,711	0.0%
16: Finding support, advice, or finding role models in my network	25	0.1%	241,306	0.1%
17: Getting support from my family or friends	41	0.1%	278,430	0.1%
18: Getting support from my community	12	0.0%	75,668	0.0%
19: Balancing work and family	244	0.7%	2,201,074	0.9%
20: Feeling burnt out, or losing focus, interest, and/or motivation	578	1.7%	4,796,828	1.9%
21: Major life event (such as a new child, own or family medical issue)	440	1.3%	3,863,022	1.5%
22: Finding time to devote to the business	165	0.5%	1,449,012	0.6%
23: Growing my network with like-minded entrepreneurs	15	0.0%	93,503	0.0%
24: Accessing educational materials/content related to work activity	3	0.0%	8,770	0.0%
25: Finding, affording, and/or retaining qualified employees	66	0.2%	498,195	0.2%
26: Competing against other/larger businesses	148	0.4%	1,664,989	0.7%

**Issued:** October 15, 2024

**Variable:** BO\_REASONS\_1\_Y2

**Label:** PRIMARY REASON FOR STOPPING- Y2

**Description:** You reported the following reasons for closing your business or stopping working for yourself as a consultant, freelancer, or independent contractor. Of these reasons for closing your business or stopping working for yourself, which was the primary reason? Select one.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
27: Supply chain issues	28	0.1%	183,435	0.1%
28: Decreasing demand for my product or service	216	0.6%	1,799,235	0.7%
29: Unfavorable economy	269	0.8%	2,253,225	0.9%
30: Understanding and navigating administrative and/or regulatory requirements related to hiring employees	7	0.0%	41,324	0.0%
-3: Missing	33	0.1%	216,676	0.1%
.: Logical Skip	29,649	88.5%	219,678,719	86.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_REASONS\_2\_Y2

**Label:** SECOND MOST IMPORTANT REASON FOR STOPPING- Y2

**Description:** Of the remaining reasons for closing your business or stopping working for yourself as a consultant, freelancer, or independent contractor, which was the second most important reason? Select one.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Not being able to access and/or afford health insurance	112	0.3%	1,069,852	0.4%
2: Not having access to other employer-provided benefits (aside from health care)	65	0.2%	631,383	0.2%
3: Challenges with personal/family finances	190	0.6%	1,575,078	0.6%
4: Accessing capital to cover business operations	48	0.1%	395,569	0.2%
5: Making rent/mortgage payments on my business location(s)	65	0.2%	590,344	0.2%
6: Decreasing sales	244	0.7%	2,299,010	0.9%

**Variable:** BO\_REASONS\_2\_Y2**Label:** SECOND MOST IMPORTANT REASON FOR STOPPING- Y2**Description:** Of the remaining reasons for closing your business or stopping working for yourself as a consultant, freelancer, or independent contractor, which was the second most important reason? Select one.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
7: Increasing business or operational costs	125	0.4%	1,107,312	0.4%
8: Maintaining the business' license/registration	31	0.1%	325,940	0.1%
9: Doing my taxes	64	0.2%	452,259	0.2%
10: Navigating local, state, or federal government regulations	51	0.2%	362,249	0.1%
11: Finding customers	288	0.9%	2,442,498	1.0%
12: Keeping existing customers	133	0.4%	977,859	0.4%
13: Setting up/maintaining the business' digital/online presence	28	0.1%	280,036	0.1%
14: Identifying business opportunities in the market	54	0.2%	427,710	0.2%
15: Finding and/or affording professional support like lawyers, accountants, or tax professionals	21	0.1%	179,650	0.1%
16: Finding support, advice, or finding role models in my network	22	0.1%	178,113	0.1%
17: Getting support from my family or friends	42	0.1%	386,870	0.2%
18: Getting support from my community	23	0.1%	195,165	0.1%
19: Balancing work and family	251	0.7%	2,359,957	0.9%
20: Feeling burnt out, or losing focus, interest, and/or motivation	328	1.0%	2,999,730	1.2%
21: Major life event (such as a new child, own or family medical issue)	108	0.3%	946,319	0.4%
22: Finding time to devote to the business	109	0.3%	801,619	0.3%
23: Growing my network with like-minded entrepreneurs	18	0.1%	78,974	0.0%
24: Accessing educational materials/content related to work activity	3	0.0%	16,585	0.0%

***Issued: October 15, 2024***

**Variable:** BO\_REASONS\_2\_Y2

**Label:** SECOND MOST IMPORTANT REASON FOR STOPPING- Y2

**Description:** Of the remaining reasons for closing your business or stopping working for yourself as a consultant, freelancer, or independent contractor, which was the second most important reason? Select one.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
25: Finding, affording, and/or retaining qualified employees	62	0.2%	631,447	0.2%
26: Competing against other/larger businesses	151	0.5%	1,139,118	0.5%
27: Supply chain issues	25	0.1%	283,982	0.1%
28: Decreasing demand for my product or service	146	0.4%	1,136,626	0.4%
29: Unfavorable economy	170	0.5%	1,377,184	0.5%
30: Understanding and navigating administrative and/or regulatory requirements related to hiring employees	10	0.0%	84,506	0.0%
-3: Missing	41	0.1%	269,925	0.1%
.: Logical Skip	30,486	91.0%	227,031,067	89.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_SERVICES\_1\_1

**Label:** AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - QUALIFIED EMPLOYEES

**Description:** Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 1. Finding, affording, and/or retaining qualified employees [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,635	4.9%	12,960,840	5.1%
1: Selected	476	1.4%	3,658,230	1.4%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%

**Issued:** October 15, 2024

Variable: BO\_SERVICES\_1\_1

Label: AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- QUALIFIED EMPLOYEES

Description: Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 1. Finding, affording, and/or retaining qualified employees [SHOW IF DOV\_MICROBIZ = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_SERVICES\_1\_2

Label: AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- LARGER BUSINESS COMPETITION

Description: Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 2. Competing against other/larger businesses [SHOW IF DOV\_MICROBIZ = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,707	5.1%	13,857,243	5.5%
1: Selected	404	1.2%	2,761,827	1.1%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
TOTALS	33,514	100.0%	253,033,935	100.0%



Variable: BO\_SERVICES\_1\_3

**Label: AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- NETWORKING OPPORTUNITIES**

**Description: Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 3. Networking opportunities [SHOW IF DOV\_MICROBIZ = 1]**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	1,197	3.6%	9,788,750	3.9%
1: Selected	914	2.7%	6,830,319	2.7%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_SERVICES\_1\_4

**Label: AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- MENTORSHIP**

**Description: Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 4. Mentorship [SHOW IF DOV\_MICROBIZ = 1]**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	1,615	4.8%	12,459,034	4.9%
1: Selected	496	1.5%	4,160,036	1.6%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_SERVICES\_1\_5

**Label:** AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- CONSULT WITH INDUSTRY EXPERTS

**Description:** Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 5. Consultation with industry experts [SHOW IF DOV\_MICROBIZ = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,747	5.2%	13,760,808	5.4%
1: Selected	364	1.1%	2,858,262	1.1%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_SERVICES\_1\_6

**Label:** AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- ADVICE FROM BUSINESS EXPERTS

**Description:** Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 6. Professional advice from business experts (e.g., attorneys, accountants, marketing consultants, or other business service provider) [SHOW IF DOV\_MICROBIZ = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,529	4.6%	12,652,399	5.0%
1: Selected	582	1.7%	3,966,671	1.6%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_SERVICES\_1\_7

Label: AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- ONE ON ONE COACHING

Description: Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 7. Personalized, one-on-one business coaching [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,800	5.4%	14,462,248	5.7%
1: Selected	311	0.9%	2,156,822	0.9%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_SERVICES\_1\_8

Label: AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- TRAININGS OR WORKSHOPS

Description: Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 8. Trainings or workshops to help develop key areas of your business [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,695	5.1%	13,556,792	5.4%
1: Selected	416	1.2%	3,062,277	1.2%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_SERVICES\_1\_9

Label: AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- BUSINESS COHORT PROGRAMS

Description: Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 9. Business cohort programs [HOVER TEXT: Group-based training programs designed to help you launch or grow your business] [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,036	6.1%	16,036,403	6.3%
1: Selected	75	0.2%	582,667	0.2%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_SERVICES\_1\_10

Label: AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- SDBC SERVICES

Description: Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 10. Services run through Small Business Development Centers (SBDCs) [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,838	5.5%	14,833,480	5.9%
1: Selected	273	0.8%	1,785,590	0.7%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_SERVICES\_1\_11

Label: AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- LOCAL EDUCATION INST SERVICES

Description: Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 11. Services run through local educational institutions [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,883	5.6%	14,741,573	5.8%
1: Selected	228	0.7%	1,877,497	0.7%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_SERVICES\_1\_12

Label: AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY- OTHER

Description: Which of the following business support services do you have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] Select all that apply. 12. Other (specify): [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,970	5.9%	15,330,825	6.1%
1: Selected	141	0.4%	1,288,245	0.5%
-5: Don't know	3	0.0%	23,545	0.0%
-3: Missing	202	0.6%	1,823,968	0.7%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: BO\_SERVICES\_2

Label: MOST PREFERRED TYPE OF BUSINESS SUPPORT SERVICES IN COMMUNITY

Description: You reported not having access to the following business support services. Which of the following business support services would you most like to have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] [SHOW IF DOV\_MICROBIZ = 1 AND COUNT(BO\_SERVICES\_1\_1-BO\_SERVICES\_1\_11 = 0)>1 AND BO\_SERVICES\_1<>77,98,99]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Finding, affording, and/or retaining qualified employees	150	0.4%	1,136,606	0.4%
2: Competing against other/larger businesses	250	0.7%	1,997,014	0.8%
3: Networking opportunities	267	0.8%	1,756,830	0.7%
4: Mentorship	195	0.6%	1,614,451	0.6%
5: Consultation with industry experts	200	0.6%	1,371,280	0.5%
6: Professional advice from business experts (e.g., attorneys, accountants, marketing consultants, or other business service provider)	213	0.6%	1,408,723	0.6%
7: Personalized, one-on-one business coaching	209	0.6%	1,775,531	0.7%
8: Trainings or workshops to help develop key areas of your business	158	0.5%	1,308,771	0.5%
9: Business cohort programs [HOVER TEXT: Group-based training programs designed to help you launch or grow your business]	66	0.2%	903,142	0.4%
10: Services run through Small Business Development Centers (SBDCs)	142	0.4%	851,251	0.3%
11: Services run through local educational institutions	133	0.4%	1,491,570	0.6%
-5: Unsure	1	0.0%	12,856	0.0%
-3: Missing	319	1.0%	2,748,741	1.1%
.: Logical Skip	31,211	93.1%	234,657,169	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

*Issued: October 15, 2024*

Variable: BO\_SERVICES\_3

Label: SECOND MOST PREFERRED TYPE OF BUSINESS SUPPORT SERVICES IN COMMUNITY

Description: Which of the remaining business support services would you second most like to have access to in your local community? [Access refers to the availability or opportunity for you to utilize or benefit from services available at no cost, for a flexible fee, or at a discounted rate.] [SHOW IF DOV\_MICROBIZ = 1 AND ANY(BO\_SERVICES\_1\_1-BO\_SERVICES\_1\_11 = 0) AND COUNT(BO\_SERVICES\_1\_1-BO\_SERVICES\_1\_11 = 0) > 2 AND BO\_SERVICES\_2 <> 77,98, 99]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Finding, affording, and/or retaining qualified employees	97	0.3%	758,303	0.3%
2: Competing against other/larger businesses	169	0.5%	1,690,602	0.7%
3: Networking opportunities	243	0.7%	1,567,035	0.6%
4: Mentorship	189	0.6%	1,437,842	0.6%
5: Consultation with industry experts	217	0.6%	1,550,813	0.6%
6: Professional advice from business experts (e.g., attorneys, accountants, marketing consultants, or other business service provider)	209	0.6%	1,491,097	0.6%
7: Personalized, one-on-one business coaching	237	0.7%	1,532,700	0.6%
8: Trainings or workshops to help develop key areas of your business	200	0.6%	1,327,740	0.5%
9: Business cohort programs [HOVER TEXT: Group-based training programs designed to help you launch or grow your business]	80	0.2%	693,110	0.3%
10: Services run through Small Business Development Centers (SBDCs)	144	0.4%	1,304,190	0.5%
11: Services run through local educational institutions	139	0.4%	1,495,167	0.6%
-3: Missing	371	1.1%	3,494,662	1.4%
.: Logical Skip	31,219	93.2%	234,690,675	92.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

*Issued: October 15, 2024*

**Variable:** BO\_LENGTH\_1**Label:** HOW LONG DO YOU SEE YOURSELF**Description:** How long do you see yourself [INSERT DOV\_ACTIVITY]? [SHOW IF DOV\_GROUP = 1 OR 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Less than a year longer	906	2.7%	8,348,509	3.3%
2: 1 to 2 years longer	1,471	4.4%	12,002,722	4.7%
3: 3 to 4 years longer	1,804	5.4%	14,095,381	5.6%
4: 5 to 9 years longer	1,428	4.3%	10,728,747	4.2%
5: 10 or more years longer	3,248	9.7%	23,187,539	9.2%
-5: Don't know	3	0.0%	12,603	0.0%
-3: Missing	190	0.6%	1,561,015	0.6%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_POSTPLANS\_1**Label:** WHAT ARE YOUR PLANS FOR AFTER YOU FINISH**Description:** What are your plans for after you finish [INSERT DOV\_ACTIVITY]? [SHOW IF DOV\_GROUP = 1 OR 2]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Continue to work at another job in which I am currently employed	1,777	5.3%	13,330,561	5.3%
2: Take a new job/enter employment	977	2.9%	7,130,683	2.8%
3: Start another business	1,051	3.1%	7,343,889	2.9%
4: Retire	3,082	9.2%	24,032,368	9.5%
5: Go back to school	353	1.1%	2,974,848	1.2%
6: Take a break from work	799	2.4%	7,223,798	2.9%
7: Provide care for children and/or family/friends in need of care	465	1.4%	3,904,175	1.5%

**Issued:** October 15, 2024



**Variable: BO\_POSTPLANS\_1****Label: WHAT ARE YOUR PLANS FOR AFTER YOU FINISH****Description: What are your plans for after you finish [INSERT DOV\_ACTIVITY]? [SHOW IF DOV\_GROUP = 1 OR 2]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
8: Other (Specify)	355	1.1%	2,754,971	1.1%
-5: Don't know	1	0.0%	3,491	0.0%
-3: Missing	190	0.6%	1,237,734	0.5%
.: Logical Skip	24,464	73.0%	183,097,418	72.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: BO\_POSTPLANS\_2****Label: WHAT DID YOU DO IMMEDIATELY AFTER YOU FINISHED****Description: What did you do immediately after you finished [INSERT DOV\_ACTIVITY]? [SHOW IF DOV\_GROUP = 4 OR 5]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Continue to work at another job in which I am currently employed	1,293	3.9%	10,952,152	4.3%
2: Took a new job/enter employment	1,488	4.4%	13,278,027	5.2%
3: Started another business	45	0.1%	461,029	0.2%
4: Retired	1,107	3.3%	8,884,781	3.5%
5: Went back to school	203	0.6%	2,400,010	0.9%
6: Took a break from work	514	1.5%	4,355,180	1.7%
7: Provided care for children and/or family/friends in need of care	277	0.8%	2,721,462	1.1%
8: Other (Specify)	355	1.1%	2,746,049	1.1%
-3: Missing	67	0.2%	481,895	0.2%
.: Logical Skip	28,165	84.0%	206,753,351	81.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

***Issued: October 15, 2024***

Variable: BO\_NUMPREVBIZ\_1

Label: HOW MANY PREVIOUS BUSINESSES HAVE YOU OWNED

Description: Prior to establishing, purchasing, or acquiring this business/self-employment, how many previous businesses have you owned? [SHOW IF DOV\_GROUP = 1,2,4, OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: 0	9,590	28.6%	81,220,085	32.1%
2: 1	2,448	7.3%	16,810,497	6.6%
3: 2	1,239	3.7%	9,229,744	3.6%
4: 3	512	1.5%	4,001,021	1.6%
5: 4	169	0.5%	1,707,310	0.7%
6: 5 or more	187	0.6%	1,382,974	0.5%
-3: Missing	254	0.8%	1,865,471	0.7%
.: Logical Skip	19,115	57.0%	136,816,833	54.1%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: BO\_EXITSTRAT\_1\_Y2

Label: HOW YOU CLOSED OR ENDED YOUR BUSINESS OR STOPPED WORKING FOR YOURSELF- Y2

Description: Which of the following best characterizes how you closed or ended your business or stopped working for yourself as a freelancer, consultant, or independent contractor? [SHOW IF DOV\_GROUP = 4 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Sold your business at a loss	226	0.7%	2,249,283	0.9%
2: Sold your business at more or less break even	314	0.9%	2,743,781	1.1%
3: Sold your business at a profit	361	1.1%	2,838,154	1.1%
4: Bankruptcy or liquidation	298	0.9%	2,564,705	1.0%
5: Transferred business to a family member	147	0.4%	1,356,051	0.5%
6: Did not complete any forms/paperwork, just stopped working or taking work	3,135	9.4%	27,838,908	11.0%
7: Transferred business to a non-family member	165	0.5%	1,469,713	0.6%

*Issued: October 15, 2024*

**Variable:** BO\_EXITSTRAT\_1\_Y2

**Label:** HOW YOU CLOSED OR ENDED YOUR BUSINESS OR STOPPED WORKING FOR YOURSELF- Y2

**Description:** Which of the following best characterizes how you closed or ended your business or stopped working for yourself as a freelancer, consultant, or independent contractor? [SHOW IF DOV\_GROUP = 4 OR 5]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
8: Converted the business to an employee ownership model	36	0.1%	314,433	0.1%
9: Other specify	556	1.7%	3,985,061	1.6%
-5: Don't know	2	0.0%	14,083	0.0%
-3: Missing	109	0.3%	906,412	0.4%
∴ Logical Skip	28,165	84.0%	206,753,351	81.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** BO\_INDUSTRY\_1

**Label:** WHAT INDUSTRY BEST CLASSIFIES

**Description:** [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?] [SHOW IF DOV\_GROUP = 1,2,3,4,5,6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Accommodation and Food Services	1,558	4.6%	12,676,993	5.0%
2: Administrative and Support and Waste Management and Remediation Services	194	0.6%	2,271,546	0.9%
3: Agriculture, Forestry, Fishing and Hunting	764	2.3%	6,374,669	2.5%
4: Arts, Entertainment, and Recreation	2,306	6.9%	20,278,496	8.0%
5: Construction	1,311	3.9%	10,662,855	4.2%
6: Educational Services	1,010	3.0%	7,553,744	3.0%
7: Finance and Insurance	662	2.0%	4,571,610	1.8%
8: Health Care and Social Assistance	1,157	3.5%	8,716,453	3.4%

**Issued:** October 15, 2024

Variable: BO\_INDUSTRY\_1

Label: WHAT INDUSTRY BEST CLASSIFIES

Description: [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?] [SHOW IF DOV\_GROUP = 1,2,3,4,5,6]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
9: Information (such as publishers and telecommunications)	709	2.1%	4,869,894	1.9%
10: Management of Companies and Enterprises	343	1.0%	2,363,839	0.9%
11: Manufacturing	680	2.0%	5,796,353	2.3%
12: Mining, Quarrying, and Oil and Gas Extraction	83	0.2%	1,150,643	0.5%
13: Other Services (such as repair and maintenance services)	1,778	5.3%	16,519,281	6.5%
14: Professional, Scientific, and Technical Services	1,524	4.5%	12,039,909	4.8%
15: Public Administration	170	0.5%	1,284,189	0.5%
16: Real Estate Rental and Leasing	702	2.1%	4,993,632	2.0%
17: Retail Trade	1,984	5.9%	16,684,187	6.6%
18: Transportation and Warehousing	745	2.2%	5,949,953	2.4%
19: Utilities	248	0.7%	2,340,952	0.9%
20: Wholesale Trade	504	1.5%	4,755,946	1.9%
-7: Suppressed	233	0.7%	1,724,754	0.7%
-5: Don't know	13	0.0%	299,279	0.1%
-3: Missing	637	1.9%	6,281,197	2.5%
.: Logical Skip	14,199	42.4%	92,873,562	36.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

*Issued: October 15, 2024*

Variable: GP\_CONSIDER\_1\_1\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- WHAT KIND OF BUSINESS- Y2

Description: 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.? Select all that apply. 1. I don't know what kind of business I would start [SHOW IF DOV\_GROUP = 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	10,804	32.2%	67,618,060	26.7%
1: Selected	3,356	10.0%	24,926,683	9.9%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: GP\_CONSIDER\_1\_2\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- TOO RISKY- Y2

Description: 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.? Select all that apply. 2. It seems too risky [SHOW IF DOV\_GROUP = 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	11,230	33.5%	72,451,044	28.6%
1: Selected	2,930	8.7%	20,093,700	7.9%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: GP\_CONSIDER\_1\_3\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- LOCAL COMMUNITY-Y2

Description: 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.? Select all that apply. 3. I'm not sure how well a business would do in my local community [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,796	38.2%	82,950,671	32.8%
1: Selected	1,364	4.1%	9,594,073	3.8%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_4\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- DON'T HAVE ENOUGH SAVINGS-Y2

Description: 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.? Select all that apply. 4. I don't have enough savings or financial cushion to pursue starting a business [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	10,937	32.6%	69,345,726	27.4%
1: Selected	3,223	9.6%	23,199,017	9.2%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_5\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- ACCESSING FINANCING- Y2

Description: 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.? Select all that apply. 5. I don't know how to go about accessing financing to start a business [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,371	36.9%	79,730,490	31.5%
1: Selected	1,789	5.3%	12,814,254	5.1%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_6\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- FAMILY NOT SUPPORTIVE- Y2

Description: 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.? Select all that apply. 6. Family/friends are not supportive [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	13,717	40.9%	89,289,223	35.3%
1: Selected	443	1.3%	3,255,520	1.3%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_7\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- SEEMS TOO CHALLENGING- Y2

Description: 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.? Select all that apply. 7. It seems too challenging [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,013	35.8%	77,500,893	30.6%
1: Selected	2,147	6.4%	15,043,850	5.9%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_8\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- UNCERTAIN ECONOMY- Y2

Description: 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.? Select all that apply. 8. The economy is too uncertain or unfavorable [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,543	34.4%	73,702,984	29.1%
1: Selected	2,617	7.8%	18,841,759	7.4%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: GP\_CONSIDER\_1\_9\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- TOO MUCH TIME- Y2

Description: 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.? Select all that apply. 9. It might take too much time [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,603	37.6%	81,494,904	32.2%
1: Selected	1,557	4.6%	11,049,839	4.4%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_10\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- I LIKE MY CURRENT JOB- Y2

Description: 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.? Select all that apply. 10. I like my current job/work arrangement [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	11,388	34.0%	71,954,770	28.4%
1: Selected	2,772	8.3%	20,589,973	8.1%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_11\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- NEED EMPLOYER BENEFITS- Y2

Description: 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.? Select all that apply. 11. I need employer-provided benefits (such as health insurance) [SHOW IF DOV\_GROUP = 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	12,500	37.3%	80,921,380	32.0%
1: Selected	1,660	5.0%	11,623,364	4.6%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: GP\_CONSIDER\_1\_12\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- DON'T HAVE SKILLS- Y2

Description: 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.? Select all that apply. 12. I don't have the skills needed to run a business [SHOW IF DOV\_GROUP = 7]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	12,023	35.9%	76,860,440	30.4%
1: Selected	2,137	6.4%	15,684,303	6.2%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: GP\_CONSIDER\_1\_13\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- DON'T KNOW WHERE TO GO- Y2

Description: 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.? Select all that apply. 13. I don't know where to go for help getting started [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,485	37.3%	80,152,329	31.7%
1: Selected	1,675	5.0%	12,392,414	4.9%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_14\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- MAJOR LIFE EVENT- Y2

Description: 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.? Select all that apply. 14. Major life event (such as a new child, own or family medical issue) [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	13,522	40.3%	88,498,641	35.0%
1: Selected	638	1.9%	4,046,103	1.6%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_15\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- RETIRED- Y2

Description: 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.? Select all that apply. 15. Retired or planning to retire [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	9,706	29.0%	66,310,777	26.2%
1: Selected	4,454	13.3%	26,233,966	10.4%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_16\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- HEALTH REASONS- Y2

Description: 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.? Select all that apply. 16. Health reasons [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,276	36.6%	80,443,794	31.8%
1: Selected	1,884	5.6%	12,100,950	4.8%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_CONSIDER\_1\_17\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- CREDIT SCORE- Y2

Description: 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.? Select all that apply. 17. My credit score is too low to obtain the needed funding [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	12,939	38.6%	83,324,969	32.9%
1: Selected	1,221	3.6%	9,219,775	3.6%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: GP\_CONSIDER\_1\_18\_Y2

Label: PRIMARY REASONS NOT CONSIDERED BUSINESS- OTHER REASON- Y2

Description: 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.? Select all that apply. 18. Other reason, specify: [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	13,577	40.5%	88,707,133	35.1%
1: Selected	583	1.7%	3,837,610	1.5%
-5: Don't know	3	0.0%	56,560	0.0%
-3: Missing	36	0.1%	272,258	0.1%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: GP\_CONSIDER\_2\_Y2

Label: PRIMARY REASON FOR NOT STARTING- Y2

Description: You reported the following reasons for not starting your own business or working for yourself as a consultant, freelancer, or independent contractor. Of these reasons, which is the primary reason for not starting your own business or working for yourself? Select one.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: I don't know what kind of business I would start	1,263	3.8%	9,091,097	3.6%
2: It seems too risky	751	2.2%	5,062,842	2.0%
3: I'm not sure how well a business would do in my local community	227	0.7%	1,168,881	0.5%
4: I don't have enough savings or financial cushion to pursue starting a business	1,225	3.7%	8,383,034	3.3%
5: I don't know how to go about accessing financing to start a business	352	1.1%	2,013,423	0.8%
6: Family/friends are not supportive	99	0.3%	486,558	0.2%
7: It seems too challenging	445	1.3%	3,537,336	1.4%
8: The economy is too uncertain or unfavorable	650	1.9%	5,105,295	2.0%
9: It might take too much time	258	0.8%	1,917,891	0.8%
10: I like my current job/work arrangement	1,673	5.0%	11,920,188	4.7%
11: I need employer-provided benefits (such as health insurance)	452	1.3%	2,785,946	1.1%
12: I don't have the skills needed to run a business	615	1.8%	4,232,293	1.7%
13: I don't know where to go for help getting started	323	1.0%	2,178,587	0.9%
14: Major life event (such as a new child, own or family medical issue)	219	0.7%	1,298,260	0.5%
15: Retired or planning to retire	3,613	10.8%	20,082,790	7.9%
16: Health reasons	1,146	3.4%	7,910,197	3.1%
17: My credit score is too low to obtain the needed funding	299	0.9%	1,716,430	0.7%
18: Other reason, specify	518	1.5%	3,529,051	1.4%
-5: Don't know	2	0.0%	4,502	0.0%
-3: Missing	30	0.1%	120,143	0.0%

*Issued: October 15, 2024*

Variable: GP\_CONSIDER\_2\_Y2

Label: PRIMARY REASON FOR NOT STARTING- Y2

Description: You reported the following reasons for not starting your own business or working for yourself as a consultant, freelancer, or independent contractor. Of these reasons, which is the primary reason for not starting your own business or working for yourself? Select one.

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
.: Logical Skip	19,354	57.7%	160,489,191	63.4%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: GP\_CONSIDER\_3\_Y2

Label: SECOND MOST IMPORTANT REASON FOR NOT STARTING- Y2

Description: You reported the following reasons for not starting your own business or working for yourself as a consultant, freelancer, or independent contractor. Of these remaining reasons, which is the second most important reason for not starting your own business or working for yourself? Select one.

	__ Unweighted __		__ Weighted __	
LABEL	COUNT	PCT	COUNT	PCT
1: I don't know what kind of business I would start	714	2.1%	4,754,552	1.9%
2: It seems too risky	669	2.0%	4,385,567	1.7%
3: I'm not sure how well a business would do in my local community	212	0.6%	1,141,681	0.5%
4: I don't have enough savings or financial cushion to pursue starting a business	786	2.3%	5,948,866	2.4%
5: I don't know how to go about accessing financing to start a business	304	0.9%	2,391,923	0.9%
6: Family/friends are not supportive	67	0.2%	315,521	0.1%
7: It seems too challenging	393	1.2%	2,744,376	1.1%
8: The economy is too uncertain or unfavorable	618	1.8%	4,433,380	1.8%
9: It might take too much time	270	0.8%	1,655,646	0.7%
10: I like my current job/work arrangement	423	1.3%	2,733,726	1.1%
11: I need employer-provided benefits (such as health insurance)	433	1.3%	2,869,635	1.1%

Variable: GP\_CONSIDER\_3\_Y2

Label: SECOND MOST IMPORTANT REASON FOR NOT STARTING- Y2

Description: You reported the following reasons for not starting your own business or working for yourself as a consultant, freelancer, or independent contractor. Of these remaining reasons, which is the second most important reason for not starting your own business or working for yourself? Select one.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
12: I don't have the skills needed to run a business	492	1.5%	3,489,463	1.4%
13: I don't know where to go for help getting started	292	0.9%	2,139,248	0.8%
14: Major life event (such as a new child, own or family medical issue)	152	0.5%	995,567	0.4%
15: Retired or planning to retire	401	1.2%	2,511,374	1.0%
16: Health reasons	363	1.1%	1,980,777	0.8%
17: My credit score is too low to obtain the needed funding	286	0.9%	2,273,346	0.9%
18: Other reason, specify	48	0.1%	208,720	0.1%
-5: Don't know	1	0.0%	2,815	0.0%
-3: Missing	255	0.8%	2,337,575	0.9%
..: Logical Skip	26,335	78.6%	203,720,177	80.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable:** ENTR\_CHALLENGES\_1\_1

**Label:** THREE BIGGEST CHALLENGES- HEALTH INSURANCE

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today? Select up to three response options. 1. Not being able to access and/or afford health insurance [SHOW IF DOV\_GROUP = 2,3,5,6,7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	17,081	51.0%	127,789,410	50.5%
1: Selected	8,710	26.0%	65,492,584	25.9%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_2

**Label:** THREE BIGGEST CHALLENGES- TAX PAYMENTS

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today? Select up to three response options. 2. Affording tax payments [SHOW IF DOV\_GROUP = 2,3,5,6,7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	21,034	62.8%	157,951,496	62.4%
1: Selected	4,757	14.2%	35,330,498	14.0%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_3

**Label:** THREE BIGGEST CHALLENGES- CUSTOMERS

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today?  
Select up to three response options. 3. Finding customers [SHOW IF DOV\_GROUP = 2,3,5,6,7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	18,846	56.2%	140,904,934	55.7%
1: Selected	6,945	20.7%	52,377,059	20.7%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_4

**Label:** THREE BIGGEST CHALLENGES- BALANCING

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today?  
Select up to three response options. 4. Balancing work and family [SHOW IF DOV\_GROUP = 2,3,5,6,7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	20,061	59.9%	150,957,638	59.7%
1: Selected	5,730	17.1%	42,324,356	16.7%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_5

**Label:** THREE BIGGEST CHALLENGES- LONG HOURS

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today?  
Select up to three response options. 5. Working long hours [SHOW IF DOV\_GROUP = 2,3,5,6,7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	19,396	57.9%	147,752,828	58.4%
1: Selected	6,395	19.1%	45,529,166	18.0%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_6

**Label:** THREE BIGGEST CHALLENGES- MOTIVATION

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today?  
Select up to three response options. 6. Feeling burnt out, or losing focus, interest, and/or motivation [SHOW IF DOV\_GROUP = 2,3,5,6,7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	21,073	62.9%	156,232,741	61.7%
1: Selected	4,718	14.1%	37,049,253	14.6%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_7

**Label:** THREE BIGGEST CHALLENGES- MAKING ENOUGH MONEY

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today?  
Select up to three response options. 7. Not making enough money [SHOW IF  
DOV\_GROUP = 2,3,5,6,7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	14,704	43.9%	110,114,608	43.5%
1: Selected	11,087	33.1%	83,167,386	32.9%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_8

**Label:** THREE BIGGEST CHALLENGES- REGULATIONS

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today?  
Select up to three response options. 8. Navigating government regulations [SHOW IF  
DOV\_GROUP = 2,3,5,6,7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	22,180	66.2%	167,162,749	66.1%
1: Selected	3,611	10.8%	26,119,245	10.3%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_9

**Label:** THREE BIGGEST CHALLENGES- RETAINING EMPLOYEES

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today?  
Select up to three response options. 9. Finding and retaining qualified employees [SHOW IF DOV\_GROUP = 2,3,5,6,7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	20,978	62.6%	161,340,119	63.8%
1: Selected	4,813	14.4%	31,941,874	12.6%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_10

**Label:** THREE BIGGEST CHALLENGES- COMPETING

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today? Select up to three response options. 10.  
Competing against other/larger businesses [SHOW IF DOV\_GROUP = 2,3,5,6,7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	19,636	58.6%	144,911,996	57.3%
1: Selected	6,155	18.4%	48,369,998	19.1%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_11

**Label:** THREE BIGGEST CHALLENGES- ECONOMY

**Description:** In your opinion, what are the three biggest challenges business owners and self-employed people are facing today? Select up to three response options. 11.  
Unfavorable economy [SHOW IF DOV\_GROUP = 2,3,5,6,7]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	20,232	60.4%	150,931,810	59.6%
1: Selected	5,559	16.6%	42,350,184	16.7%
-5: Don't know	18	0.1%	112,312	0.0%
-3: Missing	385	1.1%	3,310,903	1.3%
.: Logical Skip	7,320	21.8%	56,328,726	22.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_EMPLOYEELENGTH\_1

**Label:** HOW LONG WORK THERE

**Description:** Thinking about your [IF DOV\_WORKING = 0: most recent job/ELSE: main job (the one that you spend the most time working at)], about how long have you worked there]?  
[SHOW IF DOV\_GROUP = 7]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Less than 1 year	2,012	6.0%	15,075,727	6.0%
2: 1 to 2 years	1,772	5.3%	13,860,190	5.5%
3: 3 to 4 years	1,724	5.1%	10,995,755	4.3%
4: 5 to 9 years	2,358	7.0%	14,477,300	5.7%
5: 10 to 14 years	1,758	5.2%	10,642,271	4.2%
6: 15 to 19 years	1,141	3.4%	6,532,958	2.6%
7: 20 years or more	3,328	9.9%	20,318,575	8.0%
-5: Don't know	7	0.0%	24,159	0.0%
-3: Missing	99	0.3%	946,627	0.4%

**Issued:** October 15, 2024

**Variable: GP\_EMPLOYEELENGTH\_1**

**Label: HOW LONG WORK THERE**

**Description:** Thinking about your [IF DOV\_WORKING = 0: most recent job/ELSE: main job (the one that you spend the most time working at)], about how long have you worked there]?  
[SHOW IF DOV\_GROUP = 7]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: GP\_EMPLOYERLENGTH\_1**

**Label: BUSINESS BEEN IN EXISTENCE**

**Description:** Thinking about your [IF DOV\_WORKING = 0: most recent job/ELSE: main job (the one that you spend the most time working at)], approximately how long has the business been in existence? [SHOW IF DOV\_GROUP = 7]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Less than 1 year	843	2.5%	5,849,749	2.3%
2: 1 to 2 years	399	1.2%	2,602,362	1.0%
3: 3 to 4 years	456	1.4%	3,452,279	1.4%
4: 5 to 9 years	723	2.2%	5,527,810	2.2%
5: 10 to 14 years	961	2.9%	5,852,968	2.3%
6: 15 to 19 years	727	2.2%	4,743,108	1.9%
7: 20 years or more	9,837	29.4%	62,957,722	24.9%
-5: Don't know	14	0.0%	160,351	0.1%
-3: Missing	239	0.7%	1,727,212	0.7%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_NUMEMPSTART\_1

**Label:** HOW MANY PEOPLE WORK FOR THIS EMPLOYER

**Description:** Please think about your [IF DOV\_WORKING = 0: most recent job/ELSE: main job (the one that you spend the most time working at)].  
Counting all locations where your [IF DOV\_WORKING = 0: most recent] employer operates, how many people work for this employer? Your best estimate is fine.  
[SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: 10 or fewer employees	1,982	5.9%	13,863,756	5.5%
2: 11 to 24 employees	1,016	3.0%	6,991,737	2.8%
3: 25 to 99 employees	1,710	5.1%	11,166,426	4.4%
4: 100 to 499 employees	2,187	6.5%	13,770,256	5.4%
5: 500 to 999 employees	1,330	4.0%	7,412,629	2.9%
6: 1,000 to 4,999 employees	1,841	5.5%	11,342,303	4.5%
7: 5,000 to 24,999 employees	1,637	4.9%	11,274,507	4.5%
8: 25,000+ employees	2,385	7.1%	15,933,196	6.3%
-5: Don't know	13	0.0%	202,511	0.1%
-3: Missing	98	0.3%	916,241	0.4%
.: Logical Skip	19,315	57.6%	160,160,373	63.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_WEEKSWK\_1

**Label:** HOW MANY WEEKS DID YOU WORK

**Description:** During the past 12 months, how many weeks did you work? Your best estimate is fine.  
[SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	1	0.0%	1,858	0.0%
-3: Missing	75	0.2%	1,282,030	0.5%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Issued:** October 15, 2024



**Variable:** GP\_WEEKSWK\_1    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	6,383	43.4	50.0	0.0	52.0
Weighted	45,184,640	43.2	50.0	0.0	52.0

**Variable:** GP\_HOURSWK\_1

**Label:** HOW MANY HOURS DID YOU USUALLY WORK EACH WEEK

**Description:** During the past 12 months, in the weeks worked, how many hours did you usually work each week? Your best estimate is fine. [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	70	0.2%	1,141,861	0.5%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_HOURSWK\_1    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	6,389	37.7	40.0	0.0	99.0
Weighted	45,326,668	37.6	40.0	0.0	99.0

**Variable:** GP\_EMPBENEFIT\_1\_1

**Label:** EMPLOYEE BENEFITS PAID BY EMPLOYER- HEALTH INSURANCE

**Description:** Which of the following employee benefits are paid totally or partly by your primary employer? Select all that apply. 1. Health insurance [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,200	6.6%	15,959,066	6.3%
1: Selected	4,243	12.7%	30,263,271	12.0%
-3: Missing	16	0.0%	246,191	0.1%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_EMPBENEFIT\_1\_2

**Label:** EMPLOYEE BENEFITS PAID BY EMPLOYER- RETIREMENT PLANS

**Description:** Which of the following employee benefits are paid totally or partly by your primary employer? Select all that apply. 2. Contributions to retirement plans, including 401(k), Keogh, etc. [SHOW IF DOV\_GROUP = 7 ]

	__Unweighted__		__Weighted__	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,670	8.0%	19,995,936	7.9%
1: Selected	3,773	11.3%	26,226,402	10.4%
-3: Missing	16	0.0%	246,191	0.1%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_EMPBENEFIT\_1\_3

**Label:** EMPLOYEE BENEFITS PAID BY EMPLOYER- PROFIT SHARING

**Description:** Which of the following employee benefits are paid totally or partly by your primary employer? Select all that apply. 3. Profit sharing and/or stock options [SHOW IF DOV\_GROUP = 7]

	__Unweighted__		__Weighted__	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	5,540	16.5%	39,854,114	15.8%
1: Selected	903	2.7%	6,368,223	2.5%
-3: Missing	16	0.0%	246,191	0.1%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: GP\_EMPBENEFIT\_1\_4****Label: EMPLOYEE BENEFITS PAID BY EMPLOYER- PAID HOLIDAYS****Description: Which of the following employee benefits are paid totally or partly by your primary employer? Select all that apply. 4. Paid holidays or vacation [SHOW IF DOV\_GROUP = 7]**

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,094	6.2%	16,229,441	6.4%
1: Selected	4,349	13.0%	29,992,896	11.9%
-3: Missing	16	0.0%	246,191	0.1%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: GP\_EMPBENEFIT\_1\_5****Label: EMPLOYEE BENEFITS PAID BY EMPLOYER- PAID SICK LEAVE****Description: Which of the following employee benefits are paid totally or partly by your primary employer? Select all that apply. 5. Paid sick leave [SHOW IF DOV\_GROUP = 7]**

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,637	7.9%	17,981,514	7.1%
1: Selected	3,806	11.4%	28,240,824	11.2%
-3: Missing	16	0.0%	246,191	0.1%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_EMPBENEFIT\_1\_6

**Label:** EMPLOYEE BENEFITS PAID BY EMPLOYER- PAID PARENTAL LEAVE

**Description:** Which of the following employee benefits are paid totally or partly by your primary employer? Select all that apply. 6. Paid parental or family leave [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,485	13.4%	32,509,060	12.8%
1: Selected	1,958	5.8%	13,713,278	5.4%
-3: Missing	16	0.0%	246,191	0.1%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_EMPBENEFIT\_1\_7

**Label:** EMPLOYEE BENEFITS PAID BY EMPLOYER- TUITION ASSISTANCE

**Description:** Which of the following employee benefits are paid totally or partly by your primary employer? Select all that apply. 7. Tuition assistance and/or reimbursement [SHOW IF DOV\_GROUP = 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,975	14.8%	36,644,036	14.5%
1: Selected	1,468	4.4%	9,578,302	3.8%
-3: Missing	16	0.0%	246,191	0.1%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_EMPBENEFIT\_1\_8

**Label:** EMPLOYEE BENEFITS PAID BY EMPLOYER- OTHER BENEFIT

**Description:** Which of the following employee benefits are paid totally or partly by your primary employer? Select all that apply. 8. Other benefit, specify: [SHOW IF DOV\_GROUP = 7]

	__Unweighted__		__Weighted__	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	6,329	18.9%	44,837,089	17.7%
1: Selected	114	0.3%	1,385,249	0.5%
-3: Missing	16	0.0%	246,191	0.1%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_EMPBENEFIT\_1\_9

**Label:** EMPLOYEE BENEFITS PAID BY EMPLOYER- NONE OF THE ABOVE

**Description:** Which of the following employee benefits are paid totally or partly by your primary employer? Select all that apply. 9. None of the above [SHOW IF DOV\_GROUP = 7]

	__Unweighted__		__Weighted__	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	5,493	16.4%	38,706,943	15.3%
1: Selected	950	2.8%	7,515,395	3.0%
-3: Missing	16	0.0%	246,191	0.1%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: REMOTE\_1**

**Label: ALLOWED TO WORK REMOTELY**

**Description: Thinking of your main job, which of the following best describes whether you are allowed or required to telecommute or work remotely? [SHOW IF DOV\_GROUP < 1,2 AND DOV\_WORKING = 1]**

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: I was allowed or required to telecommute/work remotely only during the coronavirus pandemic	1,739	5.2%	12,049,858	4.8%
2: I am allowed or required to telecommute/work remotely regardless of the coronavirus pandemic	3,610	10.8%	28,650,751	11.3%
3: I am not allowed to telecommute/work remotely	3,432	10.2%	28,570,491	11.3%
4: Telecommuting/working remotely does not make sense for my job	3,226	9.6%	28,549,940	11.3%
-5: Don't know	1	0.0%	2,565	0.0%
-3: Missing	169	0.5%	1,372,177	0.5%
..: Logical Skip	21,337	63.7%	153,838,153	60.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: GP\_NEWJOB\_1A**

**Label: NEXT YEAR HOW LIKELY IS IT- STAY WITH CURRENT EMPLOYMENT ARRANGEMENT**

**Description: In the next year, how likely is it that you will... A. Stay with your current employment arrangement [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 1]**

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	463	1.4%	3,586,478	1.4%
2: Somewhat likely	987	2.9%	7,384,809	2.9%
3: Moderately likely	1,209	3.6%	8,395,346	3.3%
4: Very likely	3,773	11.3%	26,898,048	10.6%
-3: Missing	27	0.1%	203,847	0.1%
..: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Issued: October 15, 2024**

**Variable:** GP\_NEWJOB\_1B

**Label:** NEXT YEAR HOW LIKELY IS IT- LOOK FOR A DIFFERENT JOB

**Description:** In the next year, how likely is it that you will... B. Look for/take a different job [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	3,190	9.5%	22,827,632	9.0%
2: Somewhat likely	1,577	4.7%	12,057,628	4.8%
3: Moderately likely	865	2.6%	6,275,851	2.5%
4: Very likely	732	2.2%	4,703,665	1.9%
-3: Missing	95	0.3%	603,752	0.2%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_NEWJOB\_1C

**Label:** NEXT YEAR HOW LIKELY IS IT- LOOK FOR ANOTHER JOB IN ADDITION TO CURRENT JOB

**Description:** In the next year, how likely is it that you will... C. Look for/take another job in addition to your current job(s) [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	3,741	11.2%	27,450,454	10.8%
2: Somewhat likely	1,449	4.3%	11,352,873	4.5%
3: Moderately likely	750	2.2%	4,557,422	1.8%
4: Very likely	437	1.3%	2,548,392	1.0%
-3: Missing	82	0.2%	559,388	0.2%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_NEWJOB\_1D

**Label:** NEXT YEAR HOW LIKELY IS IT- START OWN BUSINESS

**Description:** In the next year, how likely is it that you will... D. Start your own business as a primary source of income [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	5,009	14.9%	37,425,785	14.8%
2: Somewhat likely	708	2.1%	5,582,986	2.2%
3: Moderately likely	413	1.2%	1,831,918	0.7%
4: Very likely	218	0.7%	935,150	0.4%
-3: Missing	111	0.3%	692,689	0.3%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_NEWJOB\_1E

**Label:** NEXT YEAR HOW LIKELY IS IT- START WORKING FOR YOURSELF

**Description:** In the next year, how likely is it that you will... E. Start working for yourself as a freelancer, consultant, or independent contractor [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	4,852	14.5%	35,900,413	14.2%
2: Somewhat likely	852	2.5%	6,657,770	2.6%
3: Moderately likely	419	1.3%	2,231,211	0.9%
4: Very likely	234	0.7%	979,002	0.4%
-3: Missing	102	0.3%	700,134	0.3%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



Variable: GP\_NEWJOB\_1F

Label: NEXT YEAR HOW LIKELY IS IT- ENGAGE IN GIG WORK AS PRIMARY INCOME

Description: In the next year, how likely is it that you will...

F. Engage in gig work as a primary source of income

[HOVER TEXT ON “gig work”: Some people earn money through short, paid tasks or jobs online or in-person that are conducted through companies that coordinate payment for the service. This is sometimes referred to as “gig work.” These tasks might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities.] [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	4,892	14.6%	35,648,855	14.1%
2: Somewhat likely	791	2.4%	6,185,187	2.4%
3: Moderately likely	510	1.5%	3,203,259	1.3%
4: Very likely	214	0.6%	1,061,344	0.4%
-3: Missing	52	0.2%	369,883	0.1%
.. Logical Skip	27,055	80.7%	206,565,407	81.6%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: GP\_NEWJOB\_1G

Label: NEXT YEAR HOW LIKELY IS IT- ENGAGE IN GIG WORK AS SECONDARY INCOME

Description: In the next year, how likely is it that you will...

G. Engage in gig work as a secondary source of income

[HOVER TEXT ON “gig work”: Some people earn money through short, paid tasks or jobs online or in-person that are conducted through companies that coordinate payment for the service. This is sometimes referred to as “gig work.” These tasks might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities.] [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	3,942	11.8%	29,419,028	11.6%
2: Somewhat likely	1,495	4.5%	10,862,906	4.3%
3: Moderately likely	565	1.7%	3,932,836	1.6%
4: Very likely	374	1.1%	1,703,730	0.7%

*Issued: October 15, 2024*

Variable: GP\_NEWJOB\_1G

Label: NEXT YEAR HOW LIKELY IS IT- ENGAGE IN GIG WORK AS SECONDARY INCOME

Description: In the next year, how likely is it that you will...

G. Engage in gig work as a secondary source of income

[HOVER TEXT ON “gig work”: Some people earn money through short, paid tasks or jobs online or in-person that are conducted through companies that coordinate payment for the service. This is sometimes referred to as “gig work.” These tasks might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities.] [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	83	0.2%	550,028	0.2%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: GP\_NEWJOB\_1H

Label: NEXT YEAR HOW LIKELY IS IT- RETIRE

Description: In the next year, how likely is it that you will... H. Retire [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	4,767	14.2%	35,323,790	14.0%
2: Somewhat likely	670	2.0%	4,180,390	1.7%
3: Moderately likely	465	1.4%	3,424,948	1.4%
4: Very likely	448	1.3%	2,804,848	1.1%
-3: Missing	109	0.3%	734,553	0.3%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: GP\_NEWJOB\_1I****Label: NEXT YEAR HOW LIKELY IS IT- EXIT THE LABOR FORCE****Description: In the next year, how likely is it that you will... I. Exit the labor force (not for retirement)  
[SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	5,243	15.6%	38,874,163	15.4%
2: Somewhat likely	513	1.5%	3,588,125	1.4%
3: Moderately likely	377	1.1%	1,980,047	0.8%
4: Very likely	229	0.7%	1,354,718	0.5%
-3: Missing	97	0.3%	671,476	0.3%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: GP\_NEWJOB\_1J****Label: NEXT YEAR HOW LIKELY IS IT-GO BACK TO SCHOOL****Description: In the next year, how likely is it that you will... J. Go back to school [SHOW IF  
DOV\_GROUP = 7 AND DOV\_WORKING = 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	4,495	13.4%	32,249,977	12.7%
2: Somewhat likely	981	2.9%	7,302,351	2.9%
3: Moderately likely	483	1.4%	3,424,152	1.4%
4: Very likely	372	1.1%	2,598,989	1.0%
-3: Missing	128	0.4%	893,060	0.4%
.: Logical Skip	27,055	80.7%	206,565,407	81.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_NEWJOB\_2A

**Label:** NEXT YEAR HOW LIKELY IS IT YOU WILL- TAKE A JOB

**Description:** In the next year, how likely is it that you will... A. Take a job [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	5,577	16.6%	32,609,970	12.9%
2: Somewhat likely	928	2.8%	5,349,354	2.1%
3: Moderately likely	421	1.3%	2,750,827	1.1%
4: Very likely	769	2.3%	5,231,219	2.1%
-5: Don't know	2	0.0%	41,680	0.0%
-3: Missing	43	0.1%	421,983	0.2%
.: Logical Skip	25,774	76.9%	206,628,902	81.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_NEWJOB\_2B

**Label:** NEXT YEAR HOW LIKELY IS IT YOU WILL- START OWN BUSINESS

**Description:** In the next year, how likely is it that you will... B. Start your own business as a primary source of income [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	6,764	20.2%	40,742,851	16.1%
2: Somewhat likely	560	1.7%	3,094,744	1.2%
3: Moderately likely	199	0.6%	1,080,485	0.4%
4: Very likely	122	0.4%	622,464	0.2%
-5: Don't know	1	0.0%	39,501	0.0%
-3: Missing	94	0.3%	824,988	0.3%
.: Logical Skip	25,774	76.9%	206,628,902	81.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_NEWJOB\_2C

**Label:** NEXT YEAR HOW LIKELY IS IT YOU WILL- START WORKING FOR YOURSELF

**Description:** In the next year, how likely is it that you will... C. Start working for yourself as a freelancer, consultant, or independent contractor [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	6,578	19.6%	39,507,543	15.6%
2: Somewhat likely	702	2.1%	4,233,619	1.7%
3: Moderately likely	238	0.7%	1,181,022	0.5%
4: Very likely	119	0.4%	571,289	0.2%
-5: Don't know	2	0.0%	47,139	0.0%
-3: Missing	101	0.3%	864,422	0.3%
..: Logical Skip	25,774	76.9%	206,628,902	81.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** GP\_NEWJOB\_2D

**Label:** NEXT YEAR HOW LIKELY IS IT YOU WILL- ENGAGE IN GIG WORK AS PRIMARY INCOME

**Description:** In the next year, how likely is it that you will...  
D. Engage in gig work as a primary source of income  
[HOVER TEXT ON “gig work”: Some people earn money through short, paid tasks or jobs online or in-person that are conducted through companies that coordinate payment for the service. This is sometimes referred to as “gig work.” These tasks might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities.] [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all likely	6,243	18.6%	36,986,072	14.6%
2: Somewhat likely	900	2.7%	5,718,957	2.3%
3: Moderately likely	307	0.9%	1,729,200	0.7%
4: Very likely	167	0.5%	951,176	0.4%
-5: Don't know	2	0.0%	47,139	0.0%

**Issued:** October 15, 2024

Variable: GP\_NEWJOB\_2D

Label: NEXT YEAR HOW LIKELY IS IT YOU WILL- ENGAGE IN GIG WORK AS PRIMARY INCOME

Description: In the next year, how likely is it that you will...

D. Engage in gig work as a primary source of income

[HOVER TEXT ON “gig work”: Some people earn money through short, paid tasks or jobs online or in-person that are conducted through companies that coordinate payment for the service. This is sometimes referred to as “gig work.” These tasks might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities.] [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 0]

	<u>Unweighted</u>		<u>Weighted</u>	
LABEL	COUNT	PCT	COUNT	PCT
-3: Missing	121	0.4%	972,489	0.4%
.: Logical Skip	25,774	76.9%	206,628,902	81.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: GP\_NEWJOB\_2E

Label: NEXT YEAR HOW LIKELY IS IT YOU WILL- ENGAGE IN GIG WORK AS SECONDARY INCOME

Description: In the next year, how likely is it that you will...

E. Engage in gig work as a secondary source of income

[HOVER TEXT ON “gig work”: Some people earn money through short, paid tasks or jobs online or in-person that are conducted through companies that coordinate payment for the service. This is sometimes referred to as “gig work.” These tasks might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities.] [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 0]

	<u>Unweighted</u>		<u>Weighted</u>	
LABEL	COUNT	PCT	COUNT	PCT
1: Not at all likely	5,971	17.8%	35,859,854	14.2%
2: Somewhat likely	1,106	3.3%	6,474,681	2.6%
3: Moderately likely	340	1.0%	2,078,872	0.8%
4: Very likely	191	0.6%	1,016,830	0.4%
-5: Don't know	2	0.0%	47,139	0.0%
-3: Missing	130	0.4%	927,658	0.4%

*Issued: October 15, 2024*

Variable: GP\_NEWJOB\_2E

Label: NEXT YEAR HOW LIKELY IS IT YOU WILL- ENGAGE IN GIG WORK AS SECONDARY INCOME

Description: In the next year, how likely is it that you will...

E. Engage in gig work as a secondary source of income

[HOVER TEXT ON “gig work”: Some people earn money through short, paid tasks or jobs online or in-person that are conducted through companies that coordinate payment for the service. This is sometimes referred to as “gig work.” These tasks might include driving for Uber or Lyft, selling goods through Etsy, completing online tasks on Mechanical Turk, providing graphic design, music, or other services via Fiverr or Upwork, or other activities.] [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 0]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
.: Logical Skip	25,774	76.9%	206,628,902	81.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: GP\_NEWJOB\_2F

Label: NEXT YEAR HOW LIKELY IS IT YOU WILL- GO BACK TO SCHOOL

Description: In the next year, how likely is it that you will... F. Go back to school [SHOW IF DOV\_GROUP = 7 AND DOV\_WORKING = 0]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Not at all likely	6,330	18.9%	37,387,221	14.8%
2: Somewhat likely	732	2.2%	4,177,587	1.7%
3: Moderately likely	261	0.8%	1,345,672	0.5%
4: Very likely	261	0.8%	2,385,513	0.9%
-5: Don't know	1	0.0%	39,501	0.0%
-3: Missing	155	0.5%	1,069,539	0.4%
.: Logical Skip	25,774	76.9%	206,628,902	81.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_1

Label: BUSINESS CURRENTLY USING AI

Description: Is your business currently using generative AI?

[HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes	408	1.2%	2,107,686	0.8%
2: No	1,764	5.3%	14,532,094	5.7%
-5: Don't know	91	0.3%	1,527,177	0.6%
-3: Missing	53	0.2%	299,625	0.1%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
TOTALS	33,514	100.0%	253,033,935	100.0%



Variable: TECH\_2\_1

Label: HOW BUSINESS USING AI- TAKING NOTES

Description: How is your business currently using generative AI for administration? Select all that apply.

1. Taking notes during meetings or summarizing meetings

[HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	201	0.6%	1,120,602	0.4%
1: Selected	206	0.6%	982,803	0.4%
-3: Missing	1	0.0%	4,281	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: TECH\_2\_2

Label: HOW BUSINESS USING AI- CREATING INTERNAL DOCUMENTS

Description: How is your business currently using generative AI for administration? Select all that apply.

2. Creating internal documents

[HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	196	0.6%	1,156,237	0.5%
1: Selected	211	0.6%	947,169	0.4%
-3: Missing	1	0.0%	4,281	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: TECH\_2\_3

Label: HOW BUSINESS USING AI- REPORTING OR COMPLIANCE TRACKING

Description: How is your business currently using generative AI for administration? Select all that apply.

3. Reporting and compliance tracking

[HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	294	0.9%	1,631,185	0.6%
1: Selected	113	0.3%	472,220	0.2%
-3: Missing	1	0.0%	4,281	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: TECH\_2\_4

Label: HOW BUSINESS USING AI- NONE OF THE ABOVE

Description: How is your business currently using generative AI for administration? Select all that apply.

4. None of the above

[HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	332	1.0%	1,602,820	0.6%
1: Selected	75	0.2%	500,585	0.2%
-3: Missing	1	0.0%	4,281	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: TECH\_3\_1

Label: HOW BUSINESS USING AI FOR CREATIVE WORK- ADVERTISING

Description: How is your business currently using generative AI for creative design? Select all that apply. 1. Creating advertising creative  
 [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	193	0.6%	1,122,901	0.4%
1: Selected	211	0.6%	964,730	0.4%
-3: Missing	4	0.0%	20,055	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: TECH\_3\_2

Label: HOW BUSINESS USING AI FOR CREATIVE WORK- GRAPHICS

Description: How is your business currently using generative AI for creative design? Select all that apply. 2. Creating graphics  
[HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	180	0.5%	1,052,225	0.4%
1: Selected	224	0.7%	1,035,406	0.4%
-3: Missing	4	0.0%	20,055	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_3\_3

Label: HOW BUSINESS USING AI FOR CREATIVE WORK- LOGOS

Description: How is your business currently using generative AI for creative design? Select all that apply. 3. Creating logos [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	216	0.6%	1,230,017	0.5%
1: Selected	188	0.6%	857,613	0.3%
-3: Missing	4	0.0%	20,055	0.0%

*Issued: October 15, 2024*

Variable: TECH\_3\_3

Label: HOW BUSINESS USING AI FOR CREATIVE WORK- LOGOS

Description: How is your business currently using generative AI for creative design? Select all that apply. 3. Creating logos [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_3\_4

Label: HOW BUSINESS USING AI FOR CREATIVE WORK- OTHER DESIGN ELEMENTS

Description: How is your business currently using generative AI for creative design? Select all that apply. 4. Creating other design elements [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1] [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	236	0.7%	1,211,568	0.5%
1: Selected	168	0.5%	876,063	0.3%
-3: Missing	4	0.0%	20,055	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_3\_5

Label: HOW BUSINESS USING AI FOR CREATIVE WORK- NONE OF THE ABOVE

Description: How is your business currently using generative AI for creative design? Select all that apply. 5. None of the above [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	360	1.1%	1,716,260	0.7%
1: Selected	44	0.1%	371,371	0.1%
-3: Missing	4	0.0%	20,055	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_4\_1

Label: HOW BUSINESS USING AI FOR COMMUNICATIONS-PRODUCT DESCRIPTIONS AND CATALOGS

Description: How is your business currently using generative AI for communications? Select all that apply. 1. Drafting product descriptions and catalogs[HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	262	0.8%	1,410,907	0.6%
1: Selected	144	0.4%	691,132	0.3%
-3: Missing	2	0.0%	5,646	0.0%

*Issued: October 15, 2024*



Variable: TECH\_4\_1

Label: HOW BUSINESS USING AI FOR COMMUNICATIONS-PRODUCT DESCRIPTIONS AND CATALOGS

Description: How is your business currently using generative AI for communications? Select all that apply. 1. Drafting product descriptions and catalogs[HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_4\_2

Label: HOW BUSINESS USING AI FOR COMMUNICATIONS-CHATBOTS AND VIRTUAL ASSISTANTS

Description: How is your business currently using generative AI for communications? Select all that apply. 2. Chatbots and virtual assistants[HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	246	0.7%	1,336,819	0.5%
1: Selected	160	0.5%	765,220	0.3%
-3: Missing	2	0.0%	5,646	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_4\_3

Label: HOW BUSINESS USING AI FOR COMMUNICATIONS-EMAILS

Description: How is your business currently using generative AI for communications? Select all that apply. 3. Drafting emails [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	223	0.7%	1,192,472	0.5%
1: Selected	183	0.5%	909,567	0.4%
-3: Missing	2	0.0%	5,646	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_4\_4

Label: HOW BUSINESS USING AI FOR COMMUNICATIONS-ADVERTISING CAMPAIGNS

Description: How is your business currently using generative AI for communications? Select all that apply. 4. Developing advertising campaigns [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	287	0.9%	1,553,971	0.6%
1: Selected	119	0.4%	548,068	0.2%
-3: Missing	2	0.0%	5,646	0.0%

*Issued: October 15, 2024*

Variable: TECH\_4\_4

Label: HOW BUSINESS USING AI FOR COMMUNICATIONS-ADVERTISING CAMPAIGNS

Description: How is your business currently using generative AI for communications? Select all that apply. 4. Developing advertising campaigns [HOVER TEXT ON “generative AI”:  
 “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: TECH\_4\_5

Label: HOW BUSINESS USING AI FOR COMMUNICATIONS-ADVERTISING COPY

Description: How is your business currently using generative AI for communications? Select all that apply. 5. Drafting advertising copy[HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	293	0.9%	1,576,972	0.6%
1: Selected	113	0.3%	525,067	0.2%
-3: Missing	2	0.0%	5,646	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: TECH\_4\_6

Label: HOW BUSINESS USING AI FOR COMMUNICATIONS-SOCIAL MEDIA, BLOG POSTS, WEBSITE TEXT

Description: How is your business currently using generative AI for communications? Select all that apply. 6. Drafting social media posts, blog posts, or website text [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	254	0.8%	1,277,592	0.5%
1: Selected	152	0.5%	824,448	0.3%
-3: Missing	2	0.0%	5,646	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_4\_7

Label: HOW BUSINESS USING AI FOR COMMUNICATIONS-NONE OF THE ABOVE

Description: How is your business currently using generative AI for communications? Select all that apply. 7. None of the above [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	368	1.1%	1,822,796	0.7%
1: Selected	38	0.1%	279,244	0.1%
-3: Missing	2	0.0%	5,646	0.0%

*Issued: October 15, 2024*

Variable: TECH\_4\_7

Label: HOW BUSINESS USING AI FOR COMMUNICATIONS-NONE OF THE ABOVE

Description: How is your business currently using generative AI for communications? Select all that apply. 7. None of the above [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_5\_1

Label: HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- DEVELOP BUSINESS PLANS

Description: How is your business currently using generative AI for strategic decision-making? Select all that apply. 1. Developing business plans [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	248	0.7%	1,377,188	0.5%
1: Selected	158	0.5%	716,728	0.3%
-3: Missing	2	0.0%	13,769	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_5\_2

Label: HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- TO MAKE BETTER DECISIONS

Description: How is your business currently using generative AI for strategic decision-making? Select all that apply. 2. Helping make better informed decisions [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	220	0.7%	1,175,884	0.5%
1: Selected	186	0.6%	918,033	0.4%
-3: Missing	2	0.0%	13,769	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_5\_3

Label: HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- ANALYZE DATA

Description: How is your business currently using generative AI for strategic decision-making? Select all that apply. 3. Analyzing/interpreting data [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	226	0.7%	1,261,211	0.5%
1: Selected	180	0.5%	832,705	0.3%
-3: Missing	2	0.0%	13,769	0.0%

*Issued: October 15, 2024*

Variable: TECH\_5\_3

Label: HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- ANALYZE DATA

Description: How is your business currently using generative AI for strategic decision-making? Select all that apply. 3. Analyzing/interpreting data [HOVER TEXT ON “generative AI”:  
“Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_5\_4

Label: HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- SCENARIO PLANNING

Description: How is your business currently using generative AI for strategic decision-making? Select all that apply. 4. Scenario planning and simulation [HOVER TEXT ON “generative AI”:  
“Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	299	0.9%	1,640,867	0.6%
1: Selected	107	0.3%	453,049	0.2%
-3: Missing	2	0.0%	13,769	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

*Issued: October 15, 2024*

Variable: TECH\_5\_5

Label: HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- NONE OF THE ABOVE

Description: How is your business currently using generative AI for strategic decision-making? Select all that apply. 5. None of the above [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	328	1.0%	1,610,874	0.6%
1: Selected	78	0.2%	483,042	0.2%
-3: Missing	2	0.0%	13,769	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_6

Label: BUSINESS USING AI FOR ANY OTHER REASON(S)

Description: Besides the examples already discussed, is your business using generative AI for any other reasons? [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	179	0.5%	876,433	0.3%
2: No	222	0.7%	1,200,685	0.5%
-3: Missing	7	0.0%	30,568	0.0%

*Issued: October 15, 2024*



Variable: TECH\_6

Label: BUSINESS USING AI FOR ANY OTHER REASON(S)

Description: Besides the examples already discussed, is your business using generative AI for any other reasons? [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: TECH\_8

Label: BUSINESS PLANS TO USE AI IN NEXT 12 MONTHS

Description: Is your business planning to use generative AI within the next 12 months? [HOVER TEXT ON “generative AI”: “Generative AI” is a category of artificial intelligence (AI) that empowers machines to generate new content rather than simply analyze or manipulate existing data. By using models trained on vast amounts of data, generative AI can generate content – such as text, photos, audio, or video – that is sometimes indistinguishable from content developed directly by humans. Large language models (LLMs), which power chatbots and other text-based AI tools, represent one common type of generative AI (Federal Trade Commission, 2023).] [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 2 OR -3]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	259	0.8%	2,188,357	0.9%
2: No	1,487	4.4%	12,267,004	4.8%
-3: Missing	18	0.1%	76,733	0.0%
.: Logical Skip	31,750	94.7%	238,501,841	94.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

Variable: TECH\_9\_1

Label: IMPACT OF AI ON WORKFORCE- INCREASED PRODUCTIVITY

Description: How has the adoption of generative AI impacted your workforce? (By workforce, we refer to all types of workers used in your business, from full- and part-time staff to independent contractors and gig workers.)

Select all that apply. 1. Increased productivity [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1 AND SUM(BO\_NUMEMPLOY\_1\_A : BO\_NUMEMPLOY\_1\_I) > 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	92	0.3%	394,705	0.2%
1: Selected	178	0.5%	810,696	0.3%
-3: Missing	6	0.0%	21,752	0.0%
..: Logical Skip	33,238	99.2%	251,806,782	99.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_9\_2

Label: IMPACT OF AI ON WORKFORCE- CHANGED JOB ROLES RESPONSIBILITIES

Description: How has the adoption of generative AI impacted your workforce? (By workforce, we refer to all types of workers used in your business, from full- and part-time staff to independent contractors and gig workers.)

Select all that apply. 2. Changed job roles and responsibilities [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1 AND SUM(BO\_NUMEMPLOY\_1\_A : BO\_NUMEMPLOY\_1\_I) > 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	158	0.5%	728,547	0.3%
1: Selected	112	0.3%	476,855	0.2%
-3: Missing	6	0.0%	21,752	0.0%
..: Logical Skip	33,238	99.2%	251,806,782	99.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_9\_3

Label: IMPACT OF AI ON WORKFORCE- DECREASED WORKLOAD

Description: How has the adoption of generative AI impacted your workforce? (By workforce, we refer to all types of workers used in your business, from full- and part-time staff to independent contractors and gig workers.)

Select all that apply. 3. Decreased workload [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1 AND SUM(BO\_NUMEMPLOY\_1\_A : BO\_NUMEMPLOY\_1\_I) > 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	216	0.6%	956,863	0.4%
1: Selected	54	0.2%	248,538	0.1%
-3: Missing	6	0.0%	21,752	0.0%
.: Logical Skip	33,238	99.2%	251,806,782	99.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

Variable: TECH\_9\_4

Label: IMPACT OF AI ON WORKFORCE- OTHER

Description: How has the adoption of generative AI impacted your workforce? (By workforce, we refer to all types of workers used in your business, from full- and part-time staff to independent contractors and gig workers.)

Select all that apply. 4. Other (specify): [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1 AND SUM(BO\_NUMEMPLOY\_1\_A : BO\_NUMEMPLOY\_1\_I) > 0]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	268	0.8%	1,195,155	0.5%
1: Selected	2	0.0%	10,247	0.0%
-3: Missing	6	0.0%	21,752	0.0%
.: Logical Skip	33,238	99.2%	251,806,782	99.5%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** TECH\_9\_5

**Label:** IMPACT OF AI ON WORKFORCE- NO NOTICEABLE IMPACT

**Description:** How has the adoption of generative AI impacted your workforce? (By workforce, we refer to all types of workers used in your business, from full- and part-time staff to independent contractors and gig workers.)

Select all that apply. 5. No noticeable impact [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1 AND SUM(BO\_NUMEMPLOY\_1\_A : BO\_NUMEMPLOY\_1\_I) > 0]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	253	0.8%	1,117,732	0.4%
1: Selected	17	0.1%	87,669	0.0%
-3: Missing	6	0.0%	21,752	0.0%
.: Logical Skip	33,238	99.2%	251,806,782	99.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** TECH\_10

**Label:** IMPACT OF AI ON BUSINESS PROCESS

**Description:** How would you describe the impact of generative AI on the efficiency of your business processes? [SHOW IF DOV\_MICROBIZ = 1 AND TECH\_1 = 1]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Very positive	190	0.6%	945,137	0.4%
2: Positive	145	0.4%	731,742	0.3%
3: Neutral	54	0.2%	346,043	0.1%
4: Negative	5	0.0%	23,891	0.0%
5: Very negative	4	0.0%	17,962	0.0%
-3: Missing	10	0.0%	42,910	0.0%
.: Logical Skip	33,106	98.8%	250,926,249	99.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** TECH\_11

**Label:** DIFFICULTY OF KEEPING UP WITH TECHNOLOGY CHANGES IN MY INDUSTRY

**Description:** How much do you agree or disagree with the following statement?  
I find it difficult to keep up with technological changes in my industry. [SHOW IF  
DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	275	0.8%	2,065,871	0.8%
2: Somewhat agree	463	1.4%	3,928,350	1.6%
3: Neither agree nor disagree	647	1.9%	5,199,394	2.1%
4: Somewhat disagree	384	1.1%	3,338,096	1.3%
5: Strongly disagree	462	1.4%	3,421,669	1.4%
-3: Missing	85	0.3%	513,202	0.2%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** TECH\_12A

**Label:** CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- GENERATIVE AI FOR CONTENT CREATION

**Description:** Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? A. Generative AI for content creation [SHOW IF  
DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	370	1.1%	2,914,782	1.2%
2: Somewhat confident	536	1.6%	4,468,610	1.8%
3: Very confident	505	1.5%	3,408,167	1.3%
4: Not relevant	529	1.6%	4,721,901	1.9%
-5: Unsure	284	0.8%	2,434,837	1.0%
-3: Missing	92	0.3%	518,286	0.2%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Issued:** October 15, 2024

**Variable: TECH\_12B**

**Label: CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- CUSTOMER RELATIONSHIP SOFTWARE**

**Description: Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? B. Customer relationship management software or platforms [SHOW IF DOV\_MICROBIZ = 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	292	0.9%	2,177,026	0.9%
2: Somewhat confident	594	1.8%	4,969,001	2.0%
3: Very confident	569	1.7%	4,041,272	1.6%
4: Not relevant	475	1.4%	4,393,038	1.7%
-5: Unsure	284	0.8%	2,265,745	0.9%
-3: Missing	102	0.3%	620,501	0.2%
..: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: TECH\_12C**

**Label: CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- HUMAN RESOURCES SOFTWARE**

**Description: Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? C. Human resources software [SHOW IF DOV\_MICROBIZ = 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	312	0.9%	2,535,035	1.0%
2: Somewhat confident	466	1.4%	3,532,864	1.4%
3: Very confident	478	1.4%	3,408,127	1.3%
4: Not relevant	665	2.0%	5,792,240	2.3%
-5: Unsure	291	0.9%	2,539,444	1.0%
-3: Missing	104	0.3%	658,871	0.3%

**Variable:** TECH\_12C

**Label:** CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- HUMAN RESOURCES SOFTWARE

**Description:** Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? C. Human resources software [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** TECH\_12D

**Label:** CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- PAYROLL SOFTWARE

**Description:** Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? D. Payroll software [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	279	0.8%	2,032,921	0.8%
2: Somewhat confident	465	1.4%	3,540,730	1.4%
3: Very confident	559	1.7%	3,960,524	1.6%
4: Not relevant	646	1.9%	5,555,879	2.2%
-5: Unsure	249	0.7%	2,710,612	1.1%
-3: Missing	118	0.4%	665,917	0.3%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: TECH\_12E****Label: CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- ACCOUNTING SOFTWARE****Description: Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? E. Accounting software [SHOW IF DOV\_MICROBIZ = 1]**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Not at all confident	258	0.8%	2,208,370	0.9%
2: Somewhat confident	579	1.7%	4,271,048	1.7%
3: Very confident	745	2.2%	5,303,758	2.1%
4: Not relevant	437	1.3%	3,798,371	1.5%
-5: Unsure	189	0.6%	1,793,564	0.7%
-3: Missing	108	0.3%	1,091,470	0.4%
..: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: TECH\_12F****Label: CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- DIGITAL ADVERTISING****Description: Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? F. Digital advertising [SHOW IF DOV\_MICROBIZ = 1]**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Not at all confident	250	0.7%	1,925,272	0.8%
2: Somewhat confident	637	1.9%	4,706,289	1.9%
3: Very confident	650	1.9%	5,012,940	2.0%
4: Not relevant	435	1.3%	3,641,213	1.4%
-5: Unsure	213	0.6%	1,966,937	0.8%
-3: Missing	131	0.4%	1,213,932	0.5%
..: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable: TECH\_12G****Label: CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- SOCIAL MEDIA****Description: Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? G. Social media [SHOW IF DOV\_MICROBIZ = 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	211	0.6%	1,751,302	0.7%
2: Somewhat confident	637	1.9%	4,541,604	1.8%
3: Very confident	826	2.5%	6,434,883	2.5%
4: Not relevant	343	1.0%	3,168,157	1.3%
-5: Unsure	171	0.5%	1,436,878	0.6%
-3: Missing	128	0.4%	1,133,757	0.4%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: TECH\_12H****Label: CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- WEBSITE DEVELOPMENT SOFTWARE****Description: Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? H. Website development software [SHOW IF DOV\_MICROBIZ = 1]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	303	0.9%	2,517,253	1.0%
2: Somewhat confident	615	1.8%	4,230,192	1.7%
3: Very confident	644	1.9%	4,939,563	2.0%
4: Not relevant	409	1.2%	3,398,937	1.3%
-5: Unsure	210	0.6%	2,175,029	0.9%
-3: Missing	135	0.4%	1,205,609	0.5%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** TECH\_12I

**Label:** CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- PAYMENT PROCESSING

**Description:** Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? I.  
Point of sale technology/payment processing [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	217	0.6%	1,646,628	0.7%
2: Somewhat confident	549	1.6%	4,289,704	1.7%
3: Very confident	757	2.3%	5,641,021	2.2%
4: Not relevant	495	1.5%	4,178,641	1.7%
-5: Unsure	189	0.6%	1,623,918	0.6%
-3: Missing	109	0.3%	1,086,670	0.4%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** TECH\_12J

**Label:** CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- PROJECT MANAGEMENT SOFTWARE

**Description:** Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? J. Project management software [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	246	0.7%	1,829,301	0.7%
2: Somewhat confident	505	1.5%	3,709,479	1.5%
3: Very confident	594	1.8%	3,878,486	1.5%
4: Not relevant	623	1.9%	5,880,846	2.3%
-5: Unsure	231	0.7%	1,984,545	0.8%
-3: Missing	117	0.3%	1,183,925	0.5%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Issued:** October 15, 2024

**Variable:** TECH\_12K

**Label:** CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- CYBER SECURITY TECHNOLOGIES

**Description:** Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? K. Cybersecurity technologies and/or procedures [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	323	1.0%	2,370,153	0.9%
2: Somewhat confident	539	1.6%	4,071,591	1.6%
3: Very confident	550	1.6%	3,974,943	1.6%
4: Not relevant	559	1.7%	4,862,064	1.9%
-5: Unsure	228	0.7%	2,005,243	0.8%
-3: Missing	117	0.3%	1,182,589	0.5%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** TECH\_12L

**Label:** CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- E-COMMERCE

**Description:** Overall, how would you rate your confidence in your business's ability to leverage the following digital technologies? L. E-commerce or third-party selling platforms [SHOW IF DOV\_MICROBIZ = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	263	0.8%	2,010,365	0.8%
2: Somewhat confident	508	1.5%	3,475,354	1.4%
3: Very confident	578	1.7%	4,015,146	1.6%
4: Not relevant	633	1.9%	5,844,421	2.3%
-5: Unsure	218	0.7%	2,008,321	0.8%
-3: Missing	116	0.3%	1,112,975	0.4%
.: Logical Skip	31,198	93.1%	234,567,353	92.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Issued:** October 15, 2024

**Variable:** DEM\_HHINC\_RUF

**Label:** RUF VARIABLE: TOTAL ANNUAL HOUSEHOLD INCOME

**Description:** RUF variable coded from DEM\_HHINC:What is your total annual household income before taxes? Include income earned by anyone residing in your household full-time who is related to you by birth,marriage,or adoption.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Less than \$25,000	6,306	18.8%	45,488,866	18.0%
2: \$25,000 to \$49,999	7,071	21.1%	52,061,394	20.6%
3: \$50,000 to \$74,999	5,858	17.5%	41,739,430	16.5%
4: \$75,000 to \$99,999	4,123	12.3%	30,606,951	12.1%
5: \$100,000 to \$149,999	4,725	14.1%	38,715,118	15.3%
6: \$150,000 to \$199,999	2,119	6.3%	16,716,590	6.6%
7: \$200,000+	1,830	5.5%	16,002,106	6.3%
-7: Suppressed	995	3.0%	9,603,593	3.8%
-3: Missing	487	1.5%	2,099,887	0.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_STUDENT

**Label:** ENROLLED IN OR TAKING COURSES

**Description:** During the past week, were you enrolled in or taking courses at a college, university, or trade school?

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Yes	2,052	6.1%	17,513,121	6.9%
2: No	30,690	91.6%	230,256,366	91.0%
-7: Suppressed	290	0.9%	2,191,400	0.9%
-3: Missing	482	1.4%	3,073,047	1.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DEM\_INSURA****Label: DO YOU CURRENTLY HAVE- HEALTH INSURANCE****Description: From any source, do you currently have: a. Health insurance**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes	29,432	87.8%	218,751,725	86.5%
2: No	3,556	10.6%	30,879,765	12.2%
-5: Don't know	1	0.0%	14,040	0.0%
-3: Missing	525	1.6%	3,388,404	1.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DEM\_INSURB****Label: DO YOU CURRENTLY HAVE- CONTRIBUTIONS TO RETIREMENT PLANS****Description: From any source, do you currently have: b. Contributions to retirement plans, including 401(k), Keogh, etc.**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes	15,125	45.1%	110,751,785	43.8%
2: No	17,472	52.1%	135,964,821	53.7%
-5: Don't know	2	0.0%	10,325	0.0%
-3: Missing	915	2.7%	6,307,004	2.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DEM\_INSURC****Label: DO YOU CURRENTLY HAVE- PROFIT SHARING****Description: From any source, do you currently have: c. Profit sharing and/or stock options**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes	6,251	18.7%	44,390,344	17.5%
2: No	26,070	77.8%	200,345,901	79.2%
-5: Don't know	2	0.0%	35,851	0.0%
-3: Missing	1,191	3.6%	8,261,839	3.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DEM\_INSURD****Label: DO YOU CURRENTLY HAVE- PAID HOLIDAYS****Description: From any source, do you currently have: d. Paid holidays or vacation**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes	13,226	39.5%	99,625,805	39.4%
2: No	19,206	57.3%	146,342,290	57.8%
-3: Missing	1,082	3.2%	7,065,839	2.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DEM\_INSURE****Label: DO YOU CURRENTLY HAVE- PAID SICK LEAVE****Description: From any source, do you currently have: e. Paid sick leave**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes	12,345	36.8%	94,007,140	37.2%
2: No	20,068	59.9%	151,736,662	60.0%
-3: Missing	1,101	3.3%	7,290,133	2.9%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

***Issued: October 15, 2024***

**Variable: DEM\_INSURF****Label: DO YOU CURRENTLY HAVE- PAID PARENTAL LEAVE****Description: From any source, do you currently have: f. Paid parental or family leave**

LABEL	<u>__Unweighted__</u>		<u>__Weighted__</u>	
	COUNT	PCT	COUNT	PCT
1: Yes	8,890	26.5%	67,838,448	26.8%
2: No	23,378	69.8%	176,945,584	69.9%
-5: Don't know	3	0.0%	33,730	0.0%
-3: Missing	1,243	3.7%	8,216,174	3.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DEM\_INSURG****Label: DO YOU CURRENTLY HAVE- TUITION ASSISTANCE****Description: From any source, do you currently have: g. Tuition assistance and/or reimbursement**

LABEL	<u>__Unweighted__</u>		<u>__Weighted__</u>	
	COUNT	PCT	COUNT	PCT
1: Yes	6,189	18.5%	45,793,368	18.1%
2: No	25,987	77.5%	198,130,598	78.3%
-5: Don't know	1	0.0%	5,738	0.0%
-3: Missing	1,337	4.0%	9,104,231	3.6%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DEM\_DEBT****Label: HOW MANAGEABLE YOUR HOUSEHOLD DEBT IS**

**Description:** Thinking about all of your household's current debts, including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card balances that are carried over from prior months... As of today, which of the following statements describes how manageable your household debt is?

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
1: Have a manageable amount of debt	14,961	44.6%	111,847,550	44.2%
2: Have a bit more debt than is manageable	6,982	20.8%	57,246,607	22.6%
3: Have far more debt than is manageable	3,218	9.6%	23,492,217	9.3%
4: Do not have any debt	7,815	23.3%	57,041,289	22.5%
-5: Don't know	2	0.0%	7,438	0.0%
-3: Missing	536	1.6%	3,398,835	1.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: DEM\_RELAWN****Label: IMMEDIATE FAMILY MEMBERS OWN A BUSINESS**

**Description:** Do any of your immediate family members own a business?

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
1: Yes	4,943	14.7%	39,884,257	15.8%
2: No	28,078	83.8%	210,225,012	83.1%
-5: Don't know	1	0.0%	29,817	0.0%
-3: Missing	492	1.5%	2,894,849	1.1%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable:** DEM\_EDU\_RUF**Label:** RUF VARIABLE: HIGHEST DEGREE OR LEVEL OF SCHOOL COMPLETED**Description:** RUF variable coded from DEM\_EDU: What is the highest degree or level of school you have completed?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Less than high school	1,530	4.6%	20,029,483	7.9%
2: High school graduate - high school diploma or the equivalent (GED)	6,332	18.9%	71,040,290	28.1%
3: Some college, no degree	6,980	20.8%	46,986,921	18.6%
4: Associate degree	3,608	10.8%	24,285,122	9.6%
5: Bachelor's degree	8,588	25.6%	49,574,826	19.6%
6: Master's degree	4,029	12.0%	24,769,362	9.8%
7: Professional or Doctorate degree	1,263	3.8%	8,320,162	3.3%
-7: Suppressed	765	2.3%	6,325,535	2.5%
-3: Missing	419	1.3%	1,702,235	0.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_MARITAL**Label:** MARITAL STATUS**Description:** What is your current marital status?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Married	14,770	44.1%	123,312,911	48.7%
2: Widowed	1,708	5.1%	9,963,215	3.9%
3: Divorced	3,865	11.5%	23,568,732	9.3%
4: Separated	1,012	3.0%	8,503,411	3.4%
5: Never married	9,200	27.5%	73,467,913	29.0%
6: Living with partner	2,016	6.0%	8,645,642	3.4%
-7: Suppressed	505	1.5%	3,826,177	1.5%

**Issued:** October 15, 2024

**Variable:** DEM\_MARITAL**Label:** MARITAL STATUS**Description:** What is your current marital status?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-3: Missing	438	1.3%	1,745,933	0.7%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** DEM\_HOUSENUM\_DRV**Label:** DERIVED VARIABLE: NUMBER OF PEOPLE IN HOUSEHOLD**Description:** Derived variable coded from DEM\_HOUSENUM\_1 and DEM\_HOUSENUM\_2

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: 1 person	8,287	24.7%	35,591,641	14.1%
2: 2 people	12,167	36.3%	92,055,964	36.4%
3: 3 people	5,603	16.7%	54,395,848	21.5%
4: 4 people	4,240	12.7%	40,252,000	15.9%
5: 5 or more people	2,739	8.2%	28,762,714	11.4%
-3: Missing	478	1.4%	1,975,768	0.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable:** DEM\_HOUSEADULT\_DRV

**Label:** DERIVED VARIABLE: HOW MANY ADULTS LIVE IN YOUR HOUSEHOLD

**Description:** Derived variable coded from DEM\_HOUSENUM\_1, DEM\_HOUSENUM\_2, and DEM\_HOUSEHOLD

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1 adult	9,599	28.6%	42,034,474	16.6%
2 adults	16,517	49.3%	126,759,778	50.1%
3 or more adults	6,235	18.6%	75,460,884	29.8%
-3: Missing	1,163	3.5%	8,778,799	3.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_HOUSEHOLD\_1\_Y2\_DRV

**Label:** DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- SPOUSE OR UNMARRIED PARTNER

**Description:** Derived Year 2 variable coded from DEM\_HOUSEHOLD\_2 and DEM\_HOUSEHOLD\_3:  
Who lives in your household? Only count people who live with you at least 50% of the time.  
2. Spouse, 3. Unmarried partner

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Household does not include this category	6,829	20.4%	64,480,378	25.5%
1: Household includes one or more individuals in this category	17,799	53.1%	148,451,266	58.7%
-3: Missing	121	0.4%	2,534,882	1.0%
.: Logical Skip	8,765	26.2%	37,567,409	14.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_HOUSEHOLD\_2\_Y2\_DRV

**Label:** DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- IMMEDIATEFAMILY

**Description:** Derived Year 2 variable coded from DEM\_HOUSEHOLD\_4, DEM\_HOUSEHOLD\_5, DEM\_HOUSEHOLD\_7, DEM\_HOUSEHOLD\_8, and DEM\_HOUSEHOLD\_9: Who lives in your household? Only count people who live with you at least 50% of the time. 4. Own child(ren), stepchild(ren), adopted child(ren), and/or foster child(ren) under the age of 18 years

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Household does not include this category	11,132	33.2%	88,066,912	34.8%
1: Household includes one or more individuals in this category	13,492	40.3%	124,847,742	49.3%
-3: Missing	125	0.4%	2,551,872	1.0%
.: Logical Skip	8,765	26.2%	37,567,409	14.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_HOUSEHOLD\_3\_Y2\_DRV

**Label:** DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- OTHER RELATIVES

**Description:** Derived Year 2 variable coded from DEM\_HOUSEHOLD\_6 and DEM\_HOUSEHOLD\_10: Who lives in your household? Only count people who live with you at least 50% of the time. 6. Grandchild(ren), 10. Other relatives, specify:

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Household does not include this category	23,225	69.3%	198,855,238	78.6%
1: Household includes one or more individuals in this category	1,401	4.2%	14,047,343	5.6%
-3: Missing	123	0.4%	2,563,945	1.0%
.: Logical Skip	8,765	26.2%	37,567,409	14.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_HOUSEHOLD\_4\_Y2\_DRV

**Label:** DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- NON-RELATIVES

**Description:** Derived Year 2 variable coded from DEM\_HOUSEHOLD\_11 and DEM\_HOUSEHOLD\_12: Who lives in your household? Only count people who live with you at least 50% of the time. 11. Roommate(s), 12. Other non-relatives, specify:

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Household does not include this category	23,406	69.8%	199,284,741	78.8%
1: Household includes one or more individuals in this category	1,222	3.6%	13,646,903	5.4%
-3: Missing	121	0.4%	2,534,882	1.0%
.: Logical Skip	8,765	26.2%	37,567,409	14.8%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_HOUSECHILDA\_DRV

**Label:** DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD UNDER 5 YEARS OLD

**Description:** Derived variable coded from DEM\_HOUSECHILDA: You said that children or grandchildren under the age of 18 live in your household. Please enter the total number of children/grandchildren that fall into each age category listed below. A. Under 5 years old [SHOW IF DEM\_HOUSEHOLD = 4 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: No children reported	29,626	88.4%	221,318,492	87.5%
1: 1 child or more	2,756	8.2%	23,040,950	9.1%
-3: Missing	1,132	3.4%	8,674,493	3.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_HOUSECHILDB\_DRV

**Label:** DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD 5-11 YEARS OLD

**Description:** Derived variable coded from DEM\_HOUSECHILDB: You said that children or grandchildren under the age of 18 live in your household. Please enter the total number of children/grandchildren that fall into each age category listed below. B. 5-11 years old [SHOW IF DEM\_HOUSEHOLD = 4 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: No children reported	28,195	84.1%	211,847,715	83.7%
1: 1 child or more	4,187	12.5%	32,511,728	12.8%
-3: Missing	1,132	3.4%	8,674,493	3.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_HOUSECHILDC\_DRV

**Label:** DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD 12-17 YEARS OLD

**Description:** Derived variable coded from DEM\_HOUSECHILDC: You said that children or grandchildren under the age of 18 live in your household. Please enter the total number of children/grandchildren that fall into each age category listed below. C. 12-17 years old [SHOW IF DEM\_HOUSEHOLD = 4 OR 6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: No children reported	28,238	84.3%	211,995,395	83.8%
1: 1 child or more	4,144	12.4%	32,364,047	12.8%
-3: Missing	1,132	3.4%	8,674,493	3.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_NUMCHILD\_DRV

**Label:** DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD

**Description:** Derived variable coded from DEM\_HOUSECHILDA, DEM\_HOUSECHILDB, and DEM\_HOUSECHILDC: In your household, how many children are: Please enter the number of children for each category. A. Under 5 years old, B. 5-11 years old, C. 12-17 years old and preload information

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: No children reported	24,421	72.9%	180,738,461	71.4%
1: 1 child	3,502	10.4%	29,099,057	11.5%
2: 2 children reported	2,913	8.7%	22,056,811	8.7%
3: 3 children or more reported	1,572	4.7%	12,674,947	5.0%
-3: Missing	1,106	3.3%	8,464,658	3.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_MILITARY\_1

**Label:** HAVE YOU SERVED ON ACTIVE DUTY

**Description:** Have you ever served on active duty in the U.S. Armed Forces, Reserves, or National Guard?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: No, never served in the military	29,149	87.0%	222,670,235	88.0%
2: Yes, only on active duty for training in the Reserves or National Guard	589	1.8%	4,033,886	1.6%
3: Yes, on active duty now	192	0.6%	1,745,499	0.7%
4: Yes, on active duty in the past, now a U.S. Veteran	2,596	7.7%	16,437,261	6.5%
-7: Suppressed	445	1.3%	4,482,524	1.8%
-5: Don't know	1	0.0%	6,577	0.0%
-3: Missing	542	1.6%	3,657,953	1.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_CITIZEN\_DRV**Label:** DERIVED VARIABLE: CITIZENSHIP STATUS**Description:** Derived variable coded from DEM\_CITIZEN\_1 and DEM\_CITIZEN\_2

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: U.S. citizen, born in the U.S.	30,706	91.6%	224,501,854	88.7%
2: U.S. citizen, born outside the U.S	1,430	4.3%	15,296,377	6.0%
3: Not a U.S. citizen	335	1.0%	4,311,540	1.7%
-7: Suppressed	507	1.5%	5,053,445	2.0%
-5: Don't know	1	0.0%	13,606	0.0%
-3: Missing	535	1.6%	3,857,114	1.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_INCARCERATED**Label:** PREVIOUSLY INCARCERATED**Description:** Are you a returning citizen (i.e., an individual who was previously incarcerated)?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	1,630	4.9%	11,840,449	4.7%
2: No	30,787	91.9%	232,131,579	91.7%
3: Prefer not to answer	487	1.5%	4,796,394	1.9%
-3: Missing	610	1.8%	4,265,513	1.7%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>



**Variable:** DEM\_DISABILITY\_1A**Label:** DISABILITY - DIFFICULTY SEEING**Description:** Do you have difficulty... A. Seeing, even if wearing glasses?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: No difficulty	21,850	65.2%	162,414,002	64.2%
2: Some difficulty	8,783	26.2%	68,993,661	27.3%
3: A lot of difficulty	1,561	4.7%	12,722,414	5.0%
4: Cannot do at all	364	1.1%	2,635,965	1.0%
-7: Suppressed	112	0.3%	752,251	0.3%
-3: Missing	844	2.5%	5,515,642	2.2%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1B**Label:** DISABILITY - DIFFICULTY HEARING**Description:** Do you have difficulty... B. Hearing, even if using a hearing aid?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: No difficulty	25,947	77.4%	196,831,449	77.8%
2: Some difficulty	4,823	14.4%	36,674,824	14.5%
3: A lot of difficulty	1,153	3.4%	8,630,460	3.4%
4: Cannot do at all	401	1.2%	3,277,211	1.3%
-7: Suppressed	222	0.7%	1,436,269	0.6%
-3: Missing	968	2.9%	6,183,723	2.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1C**Label:** DISABILITY - DIFFICULTY WALKING OR CLIMBING**Description:** Do you have difficulty... C. Walking or climbing steps?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: No difficulty	23,582	70.4%	181,163,232	71.6%
2: Some difficulty	6,152	18.4%	44,440,159	17.6%
3: A lot of difficulty	2,156	6.4%	15,227,998	6.0%
4: Cannot do at all	514	1.5%	4,583,366	1.8%
-7: Suppressed	160	0.5%	1,640,360	0.6%
-3: Missing	950	2.8%	5,978,820	2.4%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1D**Label:** DISABILITY - DIFFICULTY CONCENTRATING**Description:** Do you have difficulty... D. Remembering or concentrating?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: No difficulty	22,627	67.5%	168,483,800	66.6%
2: Some difficulty	7,705	23.0%	61,008,033	24.1%
3: A lot of difficulty	1,714	5.1%	13,829,184	5.5%
4: Cannot do at all	338	1.0%	2,151,952	0.9%
-7: Suppressed	147	0.4%	1,124,558	0.4%
-3: Missing	983	2.9%	6,436,408	2.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1E

**Label:** DISABILITY - DIFFICULTY WASHING OR DRESSING

**Description:** Do you have difficulty... E. With self-care, such as washing all over or dressing?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: No difficulty	28,770	85.8%	219,261,892	86.7%
2: Some difficulty	2,463	7.3%	18,414,707	7.3%
3: A lot of difficulty	757	2.3%	5,150,146	2.0%
4: Cannot do at all	281	0.8%	1,673,142	0.7%
-7: Suppressed	254	0.8%	2,140,273	0.8%
-3: Missing	989	3.0%	6,393,775	2.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1F

**Label:** DISABILITY - DIFFICULTY COMMUNICATINGOR SPEAKING

**Description:** Do you have difficulty... F. Communicating or speaking in your usual language, for example understanding or being understood?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: No difficulty	29,488	88.0%	225,205,176	89.0%
2: Some difficulty	1,896	5.7%	13,576,310	5.4%
3: A lot of difficulty	658	2.0%	3,929,996	1.6%
4: Cannot do at all	244	0.7%	1,383,537	0.5%
-3: Missing	1,228	3.7%	8,938,916	3.5%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1G

**Label:** DISABILITY - DIFFICULTY DOING ERRANDS

**Description:** Do you have difficulty... G. Doing errands alone such as visiting a doctor's office or shopping because of a physical, mental, or emotional condition?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: No difficulty	27,407	81.8%	207,958,233	82.2%
2: Some difficulty	3,311	9.9%	24,402,946	9.6%
3: A lot of difficulty	1,111	3.3%	8,857,038	3.5%
4: Cannot do at all	393	1.2%	2,613,618	1.0%
-7: Suppressed	225	0.7%	1,989,808	0.8%
-3: Missing	1,067	3.2%	7,212,291	2.9%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_2

**Label:** RECEIVE INCOME BECAUSE OF DISABILITY

**Description:** Do you receive income because of any kind of disability or health condition (such as Disability Insurance, Supplemental Security Income, or VA Disability Compensation)?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	4,406	13.1%	31,284,841	12.4%
2: No	28,212	84.2%	215,967,296	85.4%
-5: Don't know	1	0.0%	1,603	0.0%
-3: Missing	895	2.7%	5,780,195	2.3%
<b>TOTALS</b>	<b>33,514</b>	<b>100.0%</b>	<b>253,033,935</b>	<b>100.0%</b>

**Variable: WTSURVY****Label: SURVEY WEIGHT: APPLIES TO ALL CASES****Description: Weight variable that applies to all cases**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable: WTPROB****Label: PROBABILITY WEIGHT: FOR WORK WITH ONLY ABS AND AMERISPEAK SAMPLES****Description: Weight variable that applies to only ABS and AMERISPEAK sample cases**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: No weight calculated	21,002	62.7%	116,015,645	45.8%
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable: STRATA****Label: SAMPLING STRATA****Description: Sampling strata variable for use with weights**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
TOTALS	33,514	100.0%	253,033,935	100.0%

**Variable: PSU****Label: PSU (PRIMARY SAMPLING UNIT)****Description: Primary Sampling Unit for use with weights**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
TOTALS	33,514	100.0%	253,033,935	100.0%

*ALPHABETIC INDEX OF VARIABLES*

**ALPHABETIC INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
BO_ACQOWN_1	INITIALLY ACQUIRE OWNERSHIP OF BUSINESS
BO_ADDFINANCE_1	APPLY OR REQUEST ADDITIONAL FINANCING
BO_ADDFINANCE_2_1	WHERE APPLY FOR ADDITIONAL FINANCING- PERSONAL HOME EQUITY LOAN
BO_ADDFINANCE_2_10	WHERE APPLY FOR ADDITIONAL FINANCING- GRANTS
BO_ADDFINANCE_2_11	WHERE APPLY FOR ADDITIONAL FINANCING- OTHER CAPITAL SOURCES
BO_ADDFINANCE_2_2	WHERE APPLY FOR ADDITIONAL FINANCING- PERSONAL CREDIT CARD
BO_ADDFINANCE_2_3	WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS CREDIT CARD
BO_ADDFINANCE_2_4	WHERE APPLY FOR ADDITIONAL FINANCING- GOVERNMENT-GUARANTEED BUSINESS LOAN
BO_ADDFINANCE_2_5	WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS LOAN FROM BANK
BO_ADDFINANCE_2_6	WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS LOAN FROM GOVERNMENT
BO_ADDFINANCE_2_7	WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS LOAN FROM FAMILY
BO_ADDFINANCE_2_8	WHERE APPLY FOR ADDITIONAL FINANCING- INVESTMENT BY VENTURE CAPITALISTS
BO_ADDFINANCE_2_9	WHERE APPLY FOR ADDITIONAL FINANCING- CROWDFUNDING
BO_ADDFINANCE_3A	CAPITAL APPLIED DID YOU RECEIVE- BUSINESS CARD
BO_ADDFINANCE_3B	CAPITAL APPLIED DID YOU RECEIVE- GOVERNMENT-GUARANTEED BUSINESS LOAN
BO_ADDFINANCE_3C	CAPITAL APPLIED DID YOU RECEIVE- BUSINESS LOAN FROM A BANK
BO_ADDFINANCE_3D	CAPITAL APPLIED DID YOU RECEIVE- BUSINESS FROM GOVERNMENT
BO_ADDFINANCE_3E	CAPITAL APPLIED DID YOU RECEIVE- BUSINESS LOAN FROM FAMILY
BO_ADDFINANCE_3F	CAPITAL APPLIED DID YOU RECEIVE- INVESTMENT BY VENTURE CAPITALIST

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**ALPHABETIC INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
BO_ADDFINANCE_3G	CAPITAL APPLIED DID YOU RECEIVE- CROWDFUNDING
BO_ADDFINANCE_3H	CAPITAL APPLIED DID YOU RECEIVE- GRANTS
BO_ADDFINANCE_3I	CAPITAL APPLIED DID YOU RECEIVE- OTHER
BO_ADDFINANCE_4A	CAPITAL NOT USE NOT RECEIVE- BUSINESS CREDIT CARD
BO_ADDFINANCE_4B	CAPITAL NOT USE NOT RECEIVE- GOVERNMENT-GUARANTEED BUSINESS LOAN
BO_ADDFINANCE_4C	CAPITAL NOT USE NOT RECEIVE- BUSINESS LOAN FROM A BANK
BO_ADDFINANCE_4D	CAPITAL NOT USE NOT RECEIVE- BUSINESS LOAN FROM GOVERNMENT
BO_ADDFINANCE_4E	CAPITAL NOT USE NOT RECEIVE- BUSINESS LOAN FROM FAMILY
BO_ADDFINANCE_4F	CAPITAL NOT USE NOT RECEIVE- INVESTMENT BY VENTURE CAPITALIST
BO_ADDFINANCE_4G	CAPITAL NOT USE NOT RECEIVE- CROWDFUNDING
BO_ADDFINANCE_4H	CAPITAL NOT USE NOT RECEIVE- GRANTS
BO_ADDFINANCE_5_1	DECLINED FUNDING ADDITIONAL- POOR CREDIT SCORE
BO_ADDFINANCE_5_10	DECLINED FUNDING ADDITIONAL- UNDESIRABLE LOCATION
BO_ADDFINANCE_5_11	DECLINED FUNDING ADDITIONAL- NO RELATIONSHIP WITH BANK
BO_ADDFINANCE_5_12	DECLINED FUNDING ADDITIONAL- NOT GIVEN A REASON
BO_ADDFINANCE_5_13	DECLINED FUNDING ADDITIONAL- OTHER
BO_ADDFINANCE_5_2	DECLINED FUNDING ADDITIONAL- CREDIT HISTORY
BO_ADDFINANCE_5_3	DECLINED FUNDING ADDITIONAL- MISSED PAYMENTS
BO_ADDFINANCE_5_4	DECLINED FUNDING ADDITIONAL- AGE OF BUSINESS
BO_ADDFINANCE_5_5	DECLINED FUNDING ADDITIONAL- PERSONAL BACKGROUND
BO_ADDFINANCE_5_6	DECLINED FUNDING ADDITIONAL- COLLATERAL
BO_ADDFINANCE_5_7	DECLINED FUNDING ADDITIONAL- BUSINESS PLAN
BO_ADDFINANCE_5_8	DECLINED FUNDING ADDITIONAL- TOO RISKY

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**ALPHABETIC INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
BO_ADDFINANCE_5_9	DECLINED FUNDING ADDITIONAL- UNDESIRABLE INDUSTRY
BO_ADDFINANCE_6_1_Y3	NOT REQUEST GRANT FUNDING- FIND OPPORTUNITIES
BO_ADDFINANCE_6_2_Y3	NOT REQUEST GRANT FUNDING- QUALIFY FOR GRANT
BO_ADDFINANCE_6_3_Y3	NOT REQUEST GRANT FUNDING- UNLIKELY RECEIVE GRANT
BO_ADDFINANCE_6_4_Y3	NOT REQUEST GRANT FUNDING- TOO DIFFICULT
BO_ADDFINANCE_6_5_Y3	NOT REQUEST GRANT FUNDING- AVAILABLE GRANT FUNDING TOO SMALL
BO_ADDFINANCE_6_6_Y3	NOT REQUEST GRANT FUNDING- OTHER
BO_ADDFINANCE_6_7_Y3	NOT REQUEST GRANT FUNDING- DID NOT NEED GRANT FUNDING
BO_ADDFINANCE_7_1_Y3	NOT REQUEST FROM A BANK- POOR CREDIT SCORE
BO_ADDFINANCE_7_2_Y3	NOT REQUEST FROM A BANK- LACK OF RELATIONSHIP
BO_ADDFINANCE_7_3_Y3	NOT REQUEST FROM A BANK- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS
BO_ADDFINANCE_7_4_Y3	NOT REQUEST FROM A BANK- EXPECTED TO BE DECLINED
BO_ADDFINANCE_7_5_Y3	NOT REQUEST FROM A BANK- OTHER
BO_ADDFINANCE_7_6_Y3	NOT REQUEST FROM A BANK- I DID NOT NEED FUNDING FROM A BANK
BO_ADDFINANCE_8_1_Y3	NOT REQUEST FROM THE FOLLOWING- POOR CREDIT SCORE
BO_ADDFINANCE_8_2_Y3	NOT REQUEST FROM THE FOLLOWING- LACK OF RELATIONSHIP
BO_ADDFINANCE_8_3_Y3	NOT REQUEST FROM THE FOLLOWING- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS
BO_ADDFINANCE_8_4_Y3	NOT REQUEST FROM THE FOLLOWING- EXPECTED TO BE DECLINED
BO_ADDFINANCE_8_5_Y3	NOT REQUEST FROM THE FOLLOWING- OTHER
BO_ADDFINANCE_8_6_Y3	NOT REQUEST FROM THE FOLLOWING- DID NOT NEED FUNDING FROM A BANK
BO_ADDFINANCE_INSTITUTION_1_1	WHICH INSTITUTION REQUESTED CAPITAL FROM- SMALL LOCAL BANK

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<b>Variable Name</b>	<b>Variable Label</b>
BO_ADDFINANCE_INSTITUTION_1_2	WHICH INSTITUTION REQUESTED CAPITAL FROM- LARGE NATIONAL BANK
BO_ADDFINANCE_INSTITUTION_1_3	WHICH INSTITUTION REQUESTED CAPITAL FROM- FINANCIAL SERVICES COMPANY
BO_ADDFINANCE_INSTITUTION_1_4	WHICH INSTITUTION REQUESTED CAPITAL FROM- ONLINE LENDER
BO_ADDFINANCE_INSTITUTION_1_5	WHICH INSTITUTION REQUESTED CAPITAL FROM- CREDIT UNION
BO_ADDFINANCE_INSTITUTION_1_6	WHICH INSTITUTION REQUESTED CAPITAL FROM- FINANCE COMPANY
BO_ADDFINANCE_INSTITUTION_1_7	WHICH INSTITUTION REQUESTED CAPITAL FROM- ALTERNATIVE FINANCIAL SOURCE
BO_ADDFINANCE_INSTITUTION_1_8	WHICH INSTITUTION REQUESTED CAPITAL FROM- CDFI
BO_ADDFINANCE_INSTITUTION_1_9	WHICH INSTITUTION REQUESTED CAPITAL FROM- OTHER INSTITUTION
BO_ADDFINANCE_REASON_1	REASON FOR ADDITIONAL FINANCING AFTER START-UP - MEET CURRENT EXPENSES
BO_ADDFINANCE_REASON_2	REASON FOR ADDITIONAL FINANCING AFTER START-UP - REFINANCE OR PAY DOWN DEBT
BO_ADDFINANCE_REASON_3	REASON FOR ADDITIONAL FINANCING AFTER START-UP - HIRE NEW EMPLOYEES
BO_ADDFINANCE_REASON_4	REASON FOR ADDITIONAL FINANCING AFTER START-UP - SECURE NEW BUSINESS LOCATION
BO_ADDFINANCE_REASON_5	REASON FOR ADDITIONAL FINANCING AFTER START-UP - NEW TECHNOLOGIES
BO_ADDFINANCE_REASON_6	REASON FOR ADDITIONAL FINANCING AFTER START-UP - NEW/IMPROVED EQUIPMENT
BO_ADDFINANCE_REASON_7	REASON FOR ADDITIONAL FINANCING AFTER START-UP - NEW BUSINESS RELATIONSHIPS
BO_ADDFINANCE_REASON_8	REASON FOR ADDITIONAL FINANCING AFTER START-UP - PROFESSIONAL DEVELOPMENT
BO_ADDFINANCE_REASON_9	REASON FOR ADDITIONAL FINANCING AFTER START-UP - OTHER
BO_ADDFINANCE_WS1_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL

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<b>Variable Name</b>	<b>Variable Label</b>
BO_ADDFINANCE_WS2_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL/BUSINESS CREDIT CARD
BO_ADDFINANCE_WS3_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- LOCAL/NATIONAL BANK
BO_ADDFINANCE_WS4_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- FINANCIAL INSTITUTION
BO_ADDFINANCE_WS5_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- CROWDFUNDING/COMMUNITY DEVELOPMENT
BO_ADDFINANCE_WS6_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- GOVERNMENT SOURCE
BO_ADDFINANCE_WS7_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- BUSINESS LOAN FROM FAMILY
BO_ADDFINANCE_WS8_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- VENTURE CAPITALISTS
BO_ADDFINANCE_WS9_RUF	RUF VARIABLE: ADDITIONAL FINANCING RECEIVED- OTHER
BO_BIZEMERGE_1	ORIGIN OF WORK/ BUSINESS
BO_BIZTYPE_1	BUSINESS TYPE
BO_CASH	CASH ON HAND
BO_CHALLENGE_1_1	FINANCIAL CHALLENGES- NOT BEING ABLE TO ACCESS HEALTH INSURANCE
BO_CHALLENGE_1_2	FINANCIAL CHALLENGES- NOT HAVING ACCESS TO EMPLOYER-PROVIDED BENEFITS
BO_CHALLENGE_1_3	FINANCIAL CHALLENGES- PERSONAL FINANCES
BO_CHALLENGE_1_4	FINANCIAL CHALLENGES- ACCESSING CAPITAL
BO_CHALLENGE_1_5	FINANCIAL CHALLENGES- MAKING RENT PAYMENTS
BO_CHALLENGE_1_6	FINANCIAL CHALLENGES- DECREASING SALES
BO_CHALLENGE_1_7	FINANCIAL CHALLENGES- INCREASING BUSINESS COSTS
BO_CHALLENGE_1_8	FINANCIAL CHALLENGES- NONE OF THE ABOVE
BO_CHALLENGE_2_1_Y2	BUSINESS OPERATIONS CHALLENGES- MAINTAINING BUSINESS LICENSE- Y2
BO_CHALLENGE_2_2_Y2	BUSINESS OPERATIONS CHALLENGES- DOING MY TAXES- Y2

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<b>Variable Name</b>	<b>Variable Label</b>
BO_CHALLENGE_2_3_Y2	BUSINESS OPERATIONS CHALLENGES- NAVIGATING GOVERNMENT REGULATIONS- Y2
BO_CHALLENGE_2_4_Y2	BUSINESS OPERATIONS CHALLENGES- BUSINESS OPERATIONS CHALLENGES- NONE OF THE ABOVE- Y2
BO_CHALLENGE_3_1_Y2	CUSTOMER REACH CHALLENGES- FINDING CUSTOMERS- Y2
BO_CHALLENGE_3_2_Y2	CUSTOMER REACH CHALLENGES- KEEPING EXISTING CUSTOMERS- Y2
BO_CHALLENGE_3_3_Y2	CUSTOMER REACH CHALLENGES- SETTING UP ONLINE PRESENCE- Y2
BO_CHALLENGE_3_4_Y2	CUSTOMER REACH CHALLENGES- IDENTIFYING BUSINESS OPPORTUNITIES- Y2
BO_CHALLENGE_3_5_Y2	CUSTOMER REACH CHALLENGES- NONE OF THE ABOVE- Y2
BO_CHALLENGE_4_10_Y2	RESOURCE OR SUPPORT CHALLENGES- EDUCATIONAL MATERIALS- Y2
BO_CHALLENGE_4_11_Y2	RESOURCE OR SUPPORT CHALLENGES- NONE OF THE ABOVE- Y2
BO_CHALLENGE_4_1_Y2	RESOURCE OR SUPPORT CHALLENGES- FINDING PROFESSIONAL SUPPORT- Y2
BO_CHALLENGE_4_2_Y2	RESOURCE OR SUPPORT CHALLENGES- FINDING ROLE MODELS- Y2
BO_CHALLENGE_4_3_Y2	RESOURCE OR SUPPORT CHALLENGES- GETTING SUPPORT FROM FAMILY- Y2
BO_CHALLENGE_4_4_Y2	RESOURCE OR SUPPORT CHALLENGES- GETTING SUPPORT FROM MY COMMUNITY- Y2
BO_CHALLENGE_4_5_Y2	RESOURCE OR SUPPORT CHALLENGES- BALANCING WORK AND FAMILY- Y2
BO_CHALLENGE_4_6_Y2	RESOURCE OR SUPPORT CHALLENGES- FEELING BURNT OUT- Y2
BO_CHALLENGE_4_7_Y2	RESOURCE OR SUPPORT CHALLENGES- MAJOR LIFE EVENT- Y2
BO_CHALLENGE_4_8_Y2	RESOURCE OR SUPPORT CHALLENGES- FINDING TIME- Y2
BO_CHALLENGE_4_9_Y2	RESOURCE OR SUPPORT CHALLENGES- GROWING NETWORK- Y2
BO_CHALLENGE_5_1_Y2	ECONOMY OR MARKET CHALLENGES- FINDING OR RETAINING QUALIFIED EMPLOYEES- Y2

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<b>Variable Name</b>	<b>Variable Label</b>
BO_CHALLENGE_5_2_Y2	ECONOMY OR MARKET CHALLENGES- COMPETING AGAINST OTHER BUSINESSES- Y2
BO_CHALLENGE_5_3_Y2	ECONOMY OR MARKET CHALLENGES- SUPPLY CHAIN ISSUES- Y2
BO_CHALLENGE_5_4_Y2	ECONOMY OR MARKET CHALLENGES- DECREASING DEMAND FOR MY PRODUCT- Y2
BO_CHALLENGE_5_5_Y2	ECONOMY OR MARKET CHALLENGES- UNFAVORABLE ECONOMY- Y2
BO_CHALLENGE_5_6_Y2	ECONOMY OR MARKET CHALLENGES- NAVIGATING REQUIREMENTS- Y2
BO_CHALLENGE_5_7_Y2	ECONOMY OR MARKET CHALLENGES- NONE OF THE ABOVE- Y2
BO_CHALLENGE_6	FACING OTHER CHALLENGES
BO_CHALLENGE_ADDRESS_1_1	TAKE ACTION- SPOKE WITH FRIEND
BO_CHALLENGE_ADDRESS_1_2	TAKE ACTION- MENTOR
BO_CHALLENGE_ADDRESS_1_3	TAKE ACTION- INDUSTRY EXPERTS
BO_CHALLENGE_ADDRESS_1_4	TAKE ACTION- PROFESSIONAL ADVICE
BO_CHALLENGE_ADDRESS_1_5	TAKE ACTION- ATTENDED TRAININGS
BO_CHALLENGE_ADDRESS_1_6	TAKE ACTION- APPLIED SUPPORT PROGRAM
BO_CHALLENGE_ADDRESS_1_7	TAKE ACTION- OTHER
BO_CHALLENGE_ADDRESS_1_8	TAKE ACTION- NONE OF THE ABOVE
BO_CHALLENGE_ENDAA_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- SUPPLY CHAIN ISSUES- Y2
BO_CHALLENGE_ENDA_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- NOT ACCESS HEALTH INSURANCE- Y2
BO_CHALLENGE_ENDBB_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- DECREASING DEMAND FOR PRODUCT- Y2
BO_CHALLENGE_ENDB_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- NOT ACCESS TO EMPLOYER BENEFITS- Y2
BO_CHALLENGE_ENDCC_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- UNFAVORABLE ECONOMY- Y2
BO_CHALLENGE_ENDC_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- CHALLENGES WITH PERSONAL FINANCES- Y2

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<b>Variable Name</b>	<b>Variable Label</b>
BO_CHALLENGE_ENDDD_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- HIRING EMPLOYEES- Y2
BO_CHALLENGE_ENDD_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- ACCESSING CAPITAL- Y2
BO_CHALLENGE_ENDE_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- MAKING RENT PAYMENTS- Y2
BO_CHALLENGE_ENDF_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- DECREASING SALES- Y2
BO_CHALLENGE_ENDG_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- INCREASING BUSINESS COSTS- Y2
BO_CHALLENGE_ENDH_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- MAINTAINING BUSINESS LICENSE- Y2
BO_CHALLENGE_ENDI_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- DOING MY TAXES- Y2
BO_CHALLENGE_ENDJ_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- NAVIGATING GOVERNMENT REGULATIONS- Y2
BO_CHALLENGE_ENDK_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING CUSTOMERS- Y2
BO_CHALLENGE_ENDL_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- KEEPING EXISTING CUSTOMERS- Y2
BO_CHALLENGE_ENDM_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- SETTING UP THE BUSINESS- Y2
BO_CHALLENGE_ENDN_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- BUSINESS OPPORTUNITIES- Y2
BO_CHALLENGE_ENDO_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING PROFESSIONAL SUPPORT- Y2
BO_CHALLENGE_ENDP_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING ROLE MODELS- Y2
BO_CHALLENGE_ENDQ_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- GETTING SUPPORT FROM FAMILY- Y2
BO_CHALLENGE_ENDR_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- GETTING SUPPORT FROM COMMUNITY- Y2
BO_CHALLENGE_ENDS_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- BALANCING WORK AND FAMILY- Y2

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<b>Variable Name</b>	<b>Variable Label</b>
BO_CHALLENGE_ENDT_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FEELING BURNT OUT- Y2
BO_CHALLENGE_ENDU_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- MAJOR LIFE EVENT- Y2
BO_CHALLENGE_ENDV_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING TIME- Y2
BO_CHALLENGE_ENDW_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- GROWING NETWORK- Y2
BO_CHALLENGE_ENDX_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- EDUCATIONAL MATERIALS- Y2
BO_CHALLENGE_ENDY_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- FINDING QUALIFIED EMPLOYEES- Y2
BO_CHALLENGE_ENDZ_Y2	PRIMARY REASONS YOU CLOSED YOUR BUSINESS- COMPETING AGAINST OTHER BUSINESS- Y2
BO_CLIENT_1	WORK PRIMARILY FOR ONE CLIENT
BO_COLLAB_1	BUSINESS CONCEPT ON OWN OR COLLABORATING
BO_EMPBENEFIT_1_1	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- HEALTH INSURANCE
BO_EMPBENEFIT_1_2	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- RETIREMENT PLANS
BO_EMPBENEFIT_1_3	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PROFIT SHARING
BO_EMPBENEFIT_1_4	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PAID HOLIDAYS
BO_EMPBENEFIT_1_5	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PAID SICK LEAVE
BO_EMPBENEFIT_1_6	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- PAID PARENTAL OR FAMILY LEAVE
BO_EMPBENEFIT_1_7	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- TUITION ASSISTANCE
BO_EMPBENEFIT_1_8	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- OTHER BENEFIT
BO_EMPBENEFIT_1_9	EMPLOYEE BENEFITS PAID BY YOUR BUSINESS- NONE OF THE ABOVE
BO_EMPLOYEES_1_1_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- FULL-TIME PAID EMPLOYEES
BO_EMPLOYEES_1_2_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- PART-TIME PAID EMPLOYEES

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<b>Variable Name</b>	<b>Variable Label</b>
BO_EMPLOYEES_1_3_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- PAID DAY LABORERS
BO_EMPLOYEES_1_4_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- TEMPORARY STAFFING AND LEASED EMPLOYEES
BO_EMPLOYEES_1_5_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- CONTRACTORS
BO_EMPLOYEES_1_6_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- UNPAID EMPLOYEES
BO_EMPLOYEES_1_7_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- OTHER
BO_EMPLOYEES_1_8_DRV	DERIVED VARIABLE: TYPES OF WORKERS USED- NONE
BO_EXITSTRAT_1_Y2	HOW YOU CLOSED OR ENDED YOUR BUSINESS OR STOPPED WORKING FOR YOURSELF- Y2
BO_GOALS_1	TOP GOAL FOR THE NEXT FIVE YEARS
BO_GOALS_2	ACCESS TO SUPPORT AND RESOURCES IN COMMUNITY TO MEET BUSINESS GOALS
BO_GRANT_TYPE_1_1	SOURCE REQUESTED GRANT CAPITAL- GOVERNMENT SOURCE
BO_GRANT_TYPE_1_2	SOURCE REQUESTED GRANT CAPITAL- PRIVATE INSTITUTION
BO_GRANT_TYPE_1_3	SOURCE REQUESTED GRANT CAPITAL- NON-PROFIT ORGANIZATION
BO_GRANT_TYPE_1_4	SOURCE REQUESTED GRANT CAPITAL- OTHER GRANT SOURCE
BO_HOURSWK_1	AVERAGE NUMBER OF HOURS PER WEEK MANAGING OR WORKING IN YOUR BUSINESS
BO_HOURSWK_2	IN LAST YEAR AVERAGE NUMBER OF HOURS SPENT MANAGING OR WORKING IN YOUR BUSINESS
BO_IMPACT_1	BUSINESS IS MISSION-DRIVEN
BO_IMPACT_2_1	BUSINESS MISSION DRIVEN - SOCIAL MISSION
BO_IMPACT_2_2	BUSINESS MISSION DRIVEN - SUPPORTS LOCAL CAUSE
BO_IMPACT_2_3	BUSINESS MISSION DRIVEN - ENVIRONMENTAL SUSTAINABILITY
BO_IMPACT_2_4	BUSINESS MISSION DRIVEN - OTHER
BO_INDUSTRY_1	WHAT INDUSTRY BEST CLASSIFIES
BO_LEGALSTAT_1	BUSINESS LEGAL FORM OF ORGANIZATION

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<b>Variable Name</b>	<b>Variable Label</b>
BO_LENGTH_1	HOW LONG DO YOU SEE YOURSELF
BO_NUMEMPLOY_1_Y2_RUF	RUF VARIABLE: NUMBER OF WORKERS USED- Y2
BO_NUMPREVBIZ_1	HOW MANY PREVIOUS BUSINESSES HAVE YOU OWNED
BO_ONLINE_1	DO YOU HAVE A WEBSITE OR SOCIAL MEDIA PRESENCE
BO_OWNERSHIP_1	BUSINESS OWNERSHIP- SELF, SPOUSE, AND/OR OTHER
BO_OWNERSHIP_2	BUSINESS OWNERSHIP- TOTAL NUMBER OTHERS
BO_PLMARGIN_1	DID YOU HAVE PROFITS LOSSES OR BREAK EVEN
BO_POSTPLANS_1	WHAT ARE YOUR PLANS FOR AFTER YOU FINISH
BO_POSTPLANS_2	WHAT DID YOU DO IMMEDIATELY AFTER YOU FINISHED
BO_PRIMARYINC_1	DOES YOUR WORK PROVIDE PRIMARY SOURCE OF HOUSEHOLD INCOME
BO_PRIMARYINC_2	THE LAST YEAR DID YOUR WORK PROVIDE PRIMARY SOURCE OF HOUSEHOLD INCOME
BO_REASONS_1_Y2	PRIMARY REASON FOR STOPPING- Y2
BO_REASONS_2_Y2	SECOND MOST IMPORTANT REASON FOR STOPPING- Y2
BO_REVENUE_1_RUF	RUF VARIABLE: AMOUNT OF INCOME OR SALES AND OPERATING REVENUES
BO_REVENUE_2_RUF	RUF VARIABLE: THE LAST YEAR AMOUNT OF INCOME OR SALES AND OPERATING REVENUES
BO_SERVICES_1_1	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - QUALIFIED EMPLOYEES
BO_SERVICES_1_10	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - SDBC SERVICES
BO_SERVICES_1_11	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - LOCAL EDUCATION INST SERVICES
BO_SERVICES_1_12	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - OTHER
BO_SERVICES_1_2	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - LARGER BUSINESS COMPETITION
BO_SERVICES_1_3	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - NETWORKING OPPORTUNITIES

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<b>Variable Name</b>	<b>Variable Label</b>
BO_SERVICES_1_4	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - MENTORSHIP
BO_SERVICES_1_5	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - CONSULT WITH INDUSTRY EXPERTS
BO_SERVICES_1_6	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - ADVICE FROM BUSINESS EXPERTS
BO_SERVICES_1_7	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - ONE ON ONE COACHING
BO_SERVICES_1_8	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - TRAININGS OR WORKSHOPS
BO_SERVICES_1_9	AVAILABLE BUSINESS SUPPORT SERVICES IN COMMUNITY - BUSINESS COHORT PROGRAMS
BO_SERVICES_2	MOST PREFERRED TYPE OF BUSINESS SUPPORT SERVICES IN COMMUNITY
BO_SERVICES_3	SECOND MOST PREFERRED TYPE OF BUSINESS SUPPORT SERVICES IN COMMUNITY
BO_STARTBIZ_1_Y3_RUF	PUF VARIABLE: WHAT YEAR DID YOU START - Y3
BO_TAX_FILING_1	CONFIDENCE IN MAXIMIZING TAX BENEFITS
BO_WEEKSWK_1	WEEKS SPEND MANAGING OR WORKING IN THIS BUSINESS
BO_WEEKSWK_2	IN LAST YEAR HOW MANY WEEKS SPEND MANAGING OR WORKING IN YOUR BUSINESS
BO_WORKHOME_1	PRIMARY LOCATION WORKED
BUSINESS_INTERRUPTIONS_1_1	FOLLOWING INTERRUPTIONS- DOMESTIC DELAYS
BUSINESS_INTERRUPTIONS_1_2	FOLLOWING INTERRUPTIONS- FOREIGN DELAYS
BUSINESS_INTERRUPTIONS_1_3	FOLLOWING INTERRUPTIONS- ALTERNATIVE DOMESTIC
BUSINESS_INTERRUPTIONS_1_4	FOLLOWING INTERRUPTIONS- ALTERNATIVE FOREIGN
BUSINESS_INTERRUPTIONS_1_5	FOLLOWING INTERRUPTIONS- PRODUCTION DELAYS
BUSINESS_INTERRUPTIONS_1_6	FOLLOWING INTERRUPTIONS- DELIVERY/SHIPPING
BUSINESS_INTERRUPTIONS_1_7	FOLLOWING INTERRUPTIONS- OTHER
BUSINESS_INTERRUPTIONS_1_8	FOLLOWING INTERRUPTIONS- NONE
CENSUS_DIV_DRV	CENSUS DIVISION DERIVED FROM ZIP CODE

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<b>Variable Name</b>	<b>Variable Label</b>
COUNTY_DRV	COUNTY FIPS CODE DERIVED FROM ZIP CODE
COUNTY_NAME	COUNTY NAME DERIVED FROM ZIP CODE
CURWORK	CURRENTLY WORKING FLAG
DEM_AGE_IMPUTED	INDICATOR FOR IMPUTED AGE VALUES
DEM_AGE_RUF	RUF VARIABLE: RESPONDENT AGE
DEM_CITIZEN_DRV	DERIVED VARIABLE: CITIZENSHIP STATUS
DEM_DEBT	HOW MANAGEABLE YOUR HOUSEHOLD DEBT IS
DEM_DISABILITY_1A	DISABILITY - DIFFICULTY SEEING
DEM_DISABILITY_1B	DISABILITY - DIFFICULTY HEARING
DEM_DISABILITY_1C	DISABILITY - DIFFICULTY WALKING OR CLIMBING
DEM_DISABILITY_1D	DISABILITY - DIFFICULTY CONCENTRATING
DEM_DISABILITY_1E	DISABILITY - DIFFICULTY WASHING OR DRESSING
DEM_DISABILITY_1F	DISABILITY - DIFFICULTY COMMUNICATING OR SPEAKING
DEM_DISABILITY_1G	DISABILITY - DIFFICULTY DOING ERRANDS
DEM_DISABILITY_2	RECEIVE INCOME BECAUSE OF DISABILITY
DEM_EDU_RUF	RUF VARIABLE: HIGHEST DEGREE OR LEVEL OF SCHOOL COMPLETED
DEM_GENDER	GENDER IDENTITY
DEM_HHINC_RUF	RUF VARIABLE: TOTAL ANNUAL HOUSEHOLD INCOME
DEM_HOUSEADULT_DRV	DERIVED VARIABLE: HOW MANY ADULTS LIVE IN YOUR HOUSEHOLD
DEM_HOUSECHILDA_DRV	DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD UNDER 5 YEARS OLD
DEM_HOUSECHILDB_DRV	DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD 5-11 YEARS OLD
DEM_HOUSECHILDC_DRV	DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD 12-17 YEARS OLD
DEM_HOUSEHOLD_1_Y2_DRV	DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- SPOUSE OR UNMARRIED PARTNER
DEM_HOUSEHOLD_2_Y2_DRV	DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- IMMEDIATE FAMILY

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<b>Variable Name</b>	<b>Variable Label</b>
DEM_HOUSEHOLD_3_Y2_DRV	DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- OTHER RELATIVES
DEM_HOUSEHOLD_4_Y2_DRV	DERIVED VARIABLE: WHO LIVES IN YOUR HOUSEHOLD- NON-RELATIVES
DEM_HOUSENUM_DRV	DERIVED VARIABLE: NUMBER OF PEOPLE IN HOUSEHOLD
DEM_INCARCERATED	PREVIOUSLY INCARCERATED
DEM_INSURA	DO YOU CURRENTLY HAVE- HEALTH INSURANCE
DEM_INSURB	DO YOU CURRENTLY HAVE- CONTRIBUTIONS TO RETIREMENT PLANS
DEM_INSURC	DO YOU CURRENTLY HAVE- PROFIT SHARING
DEM_INSURD	DO YOU CURRENTLY HAVE- PAID HOLIDAYS
DEM_INSURE	DO YOU CURRENTLY HAVE- PAID SICK LEAVE
DEM_INSURF	DO YOU CURRENTLY HAVE- PAID PARENTAL LEAVE
DEM_INSURG	DO YOU CURRENTLY HAVE- TUITION ASSISTANCE
DEM_MARITAL	MARITAL STATUS
DEM_MILITARY_1	HAVE YOU SERVED ON ACTIVE DUTY
DEM_NUMCHILD_DRV	DERIVED VARIABLE: NUMBER OF CHILDREN IN HOUSEHOLD
DEM_RELAOWN	IMMEDIATE FAMILY MEMBERS OWN A BUSINESS
DEM_STATE	RESPONDENT STATE
DEM_STUDENT	ENROLLED IN OR TAKING COURSES
DOV_CUR_ENTR	CURRENT ENTREPRENEUR FLAG
DOV_CUR_FREE	CURRENT FREELANCER FLAG
DOV_FORM_ENTR	FORMER ENTREPRENEUR FLAG
DOV_FORM_ENTR_Y1	FORMER ENTREPRENEUR FLAG - Y1 EQUIVALENT
DOV_FORM_FREE	FORMER FREELANCER FLAG
DOV_FORM_FREE_Y1	FORMER FREELANCER FLAG - Y1 EQUIVALENT
DOV_GENPOP	GENERAL POPULATION FLAG
DOV_GIGWORK	GIG WORKER FLAG
DOV_GROUP	COMPUTE GROUP

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<b>Variable Name</b>	<b>Variable Label</b>
DOV_MICROBIZ	MICRO BUSINESS FLAG
DOV_NASCENT	NASCENT FLAG
DOV_WITHDRAW	WITHDRAWN FLAG
DOV_WITHDRAW_Y1	WITHDRAWN FLAG - Y1 EQUIVALENT
ENTR_CHALLENGES_1_1	THREE BIGGEST CHALLENGES- HEALTH INSURANCE
ENTR_CHALLENGES_1_10	THREE BIGGEST CHALLENGES- COMPETING
ENTR_CHALLENGES_1_11	THREE BIGGEST CHALLENGES- ECONOMY
ENTR_CHALLENGES_1_2	THREE BIGGEST CHALLENGES- TAX PAYMENTS
ENTR_CHALLENGES_1_3	THREE BIGGEST CHALLENGES- CUSTOMERS
ENTR_CHALLENGES_1_4	THREE BIGGEST CHALLENGES- BALANCING
ENTR_CHALLENGES_1_5	THREE BIGGEST CHALLENGES- LONG HOURS
ENTR_CHALLENGES_1_6	THREE BIGGEST CHALLENGES- MOTIVATION
ENTR_CHALLENGES_1_7	THREE BIGGEST CHALLENGES- MAKING ENOUGH MONEY
ENTR_CHALLENGES_1_8	THREE BIGGEST CHALLENGES- REGULATIONS
ENTR_CHALLENGES_1_9	THREE BIGGEST CHALLENGES- RETAINING EMPLOYEES
ENTR_EXPERIENCE_1	SIMILAR WORK
ENTR_EXPERIENCE_2	PRIOR EXPERIENCE BUSINESS
ENTR_EXPERIENCE_3	YEARS OF EXPERIENCE
GP_CONSIDER_1_10_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- I LIKE MY CURRENT JOB- Y2
GP_CONSIDER_1_11_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- NEED EMPLOYER BENEFITS- Y2
GP_CONSIDER_1_12_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- DON'T HAVE SKILLS- Y2
GP_CONSIDER_1_13_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- DON'T KNOW WHERE TO GO- Y2
GP_CONSIDER_1_14_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- MAJOR LIFE EVENT- Y2
GP_CONSIDER_1_15_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- RETIRED- Y2

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**ALPHABETIC INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
GP_CONSIDER_1_16_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- HEALTH REASONS- Y2
GP_CONSIDER_1_17_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- CREDIT SCORE- Y2
GP_CONSIDER_1_18_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- OTHER REASON- Y2
GP_CONSIDER_1_1_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- WHAT KIND OF BUSINESS- Y2
GP_CONSIDER_1_2_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- TOO RISKY- Y2
GP_CONSIDER_1_3_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- LOCAL COMMUNITY- Y2
GP_CONSIDER_1_4_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- DON'T HAVE ENOUGH SAVINGS- Y2
GP_CONSIDER_1_5_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- ACCESSING FINANCING- Y2
GP_CONSIDER_1_6_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- FAMILY NOT SUPPORTIVE- Y2
GP_CONSIDER_1_7_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- SEEMS TOO CHALLENGING- Y2
GP_CONSIDER_1_8_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- UNCERTAIN ECONOMY- Y2
GP_CONSIDER_1_9_Y2	PRIMARY REASONS NOT CONSIDERED BUSINESS- TOO MUCH TIME- Y2
GP_CONSIDER_2_Y2	PRIMARY REASON FOR NOT STARTING- Y2
GP_CONSIDER_3_Y2	SECOND MOST IMPORTANT REASON FOR NOT STARTING- Y2
GP_EMPBENEFIT_1_1	EMPLOYEE BENEFITS PAID BY EMPLOYER- HEALTH INSURANCE
GP_EMPBENEFIT_1_2	EMPLOYEE BENEFITS PAID BY EMPLOYER- RETIREMENT PLANS
GP_EMPBENEFIT_1_3	EMPLOYEE BENEFITS PAID BY EMPLOYER- PROFIT SHARING
GP_EMPBENEFIT_1_4	EMPLOYEE BENEFITS PAID BY EMPLOYER- PAID HOLIDAYS
GP_EMPBENEFIT_1_5	EMPLOYEE BENEFITS PAID BY EMPLOYER- PAID SICK LEAVE
GP_EMPBENEFIT_1_6	EMPLOYEE BENEFITS PAID BY EMPLOYER- PAID PARENTAL LEAVE
GP_EMPBENEFIT_1_7	EMPLOYEE BENEFITS PAID BY EMPLOYER- TUITION ASSISTANCE
GP_EMPBENEFIT_1_8	EMPLOYEE BENEFITS PAID BY EMPLOYER- OTHER BENEFIT

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<b>Variable Name</b>	<b>Variable Label</b>
GP_EMPBENEFIT_1_9	EMPLOYEE BENEFITS PAID BY EMPLOYER- NONE OF THE ABOVE
GP_EMPLOYEELENGTH_1	HOW LONG WORK THERE
GP_EMPLOYERLENGTH_1	BUSINESS BEEN IN EXISTENCE
GP_HOURSWK_1	HOW MANY HOURS DID YOU USUALLY WORK EACH WEEK
GP_NEWJOB_1A	NEXT YEAR HOW LIKELY IS IT- STAY WITH CURRENT EMPLOYMENT ARRANGEMENT
GP_NEWJOB_1B	NEXT YEAR HOW LIKELY IS IT- LOOK FOR A DIFFERENT JOB
GP_NEWJOB_1C	NEXT YEAR HOW LIKELY IS IT- LOOK FOR ANOTHER JOB IN ADDITION TO CURRENT JOB
GP_NEWJOB_1D	NEXT YEAR HOW LIKELY IS IT- START OWN BUSINESS
GP_NEWJOB_1E	NEXT YEAR HOW LIKELY IS IT- START WORKING FOR YOURSELF
GP_NEWJOB_1F	NEXT YEAR HOW LIKELY IS IT- ENGAGE IN GIG WORK AS PRIMARY INCOME
GP_NEWJOB_1G	NEXT YEAR HOW LIKELY IS IT- ENGAGE IN GIG WORK AS SECONDARY INCOME
GP_NEWJOB_1H	NEXT YEAR HOW LIKELY IS IT- RETIRE
GP_NEWJOB_1I	NEXT YEAR HOW LIKELY IS IT- EXIT THE LABOR FORCE
GP_NEWJOB_1J	NEXT YEAR HOW LIKELY IS IT- GO BACK TO SCHOOL
GP_NEWJOB_2A	NEXT YEAR HOW LIKELY IS IT YOU WILL- TAKE A JOB
GP_NEWJOB_2B	NEXT YEAR HOW LIKELY IS IT YOU WILL- START OWN BUSINESS
GP_NEWJOB_2C	NEXT YEAR HOW LIKELY IS IT YOU WILL- START WORKING FOR YOURSELF
GP_NEWJOB_2D	NEXT YEAR HOW LIKELY IS IT YOU WILL- ENGAGE IN GIG WORK AS PRIMARY INCOME
GP_NEWJOB_2E	NEXT YEAR HOW LIKELY IS IT YOU WILL- ENGAGE IN GIG WORK AS SECONDARY INCOME
GP_NEWJOB_2F	NEXT YEAR HOW LIKELY IS IT YOU WILL- GO BACK TO SCHOOL
GP_NUMEMPSTART_1	HOW MANY PEOPLE WORK FOR THIS EMPLOYER
GP_WEEKSWK_1	HOW MANY WEEKS DID YOU WORK
MSA	FIFTY HIGHEST POPULATION MSAS DERIVED FROM ZIP CODE AND COUNTY

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**ALPHABETIC INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
PARTIAL_CASE	INDICTOR FOR PARTIAL COMPLETE CASES
PE_CAPITAL_1_1	SOURCES OF CAPITAL- PERSONAL/FAMILY SAVINGS
PE_CAPITAL_1_10	SOURCES OF CAPITAL- INVESTMENT BY VENTURE CAPITALISTS
PE_CAPITAL_1_11	SOURCES OF CAPITAL- CROWDFUNDING
PE_CAPITAL_1_12	SOURCES OF CAPITAL- GRANTS
PE_CAPITAL_1_13	SOURCES OF CAPITAL- OTHER CAPITAL
PE_CAPITAL_1_14	SOURCES OF CAPITAL- NONE NEEDED
PE_CAPITAL_1_2	SOURCES OF CAPITAL- PERSONAL/FAMILY ASSETS
PE_CAPITAL_1_3	SOURCES OF CAPITAL- PERSONAL/FAMILY HOME EQUITY LOAN
PE_CAPITAL_1_4	SOURCES OF CAPITAL- PERSONAL CREDIT CARD
PE_CAPITAL_1_5	SOURCES OF CAPITAL- BUSINESS CREDIT CARD
PE_CAPITAL_1_6	SOURCES OF CAPITAL- GOVERNMENT-GUARANTEED BUSINESS LOAN
PE_CAPITAL_1_7	SOURCES OF CAPITAL- BUSINESS LOAN FROM BANK
PE_CAPITAL_1_8	SOURCES OF CAPITAL- BUSINESS LOAN FROM GOVERNMENT
PE_CAPITAL_1_9	SOURCES OF CAPITAL- BUSINESS LOAN FROM FAMILY/FRIENDS
PE_CAPITAL_2A	CAPITAL RECEIVED- BUSINESS CREDIT CARD
PE_CAPITAL_2B	CAPITAL RECEIVED- GOVERNMENT-GUARANTEED BUSINESS LOAN
PE_CAPITAL_2C	CAPITAL RECEIVED- BUSINESS LOAN FROM A BANK
PE_CAPITAL_2D	CAPITAL RECEIVED- BUSINESS LOAN FROM GOVERNMENT
PE_CAPITAL_2E	CAPITAL RECEIVED- BUSINESS LOAN FROM FAMILY/FRIENDS
PE_CAPITAL_2F	CAPITAL RECEIVED- INVESTMENT BY VENTURE CAPITALISTS
PE_CAPITAL_2G	CAPITAL RECEIVED- CROWDFUNDING
PE_CAPITAL_2H	CAPITAL RECEIVED- GRANTS
PE_CAPITAL_2I	CAPITAL RECEIVED- OTHER
PE_CAPITAL_3A	CAPITAL NOT USED- BUSINESS CREDIT CARD
PE_CAPITAL_3B	CAPITAL NOT USED- GOVERNMENT-GUARANTEED BUSINESS LOAN

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<b>Variable Name</b>	<b>Variable Label</b>
PE_CAPITAL_3C	CAPITAL NOT USED- BUSINESS LOAN FROM A BANK
PE_CAPITAL_3D	CAPITAL NOT USED- BUSINESS LOAN FROM GOVERNMENT
PE_CAPITAL_3E	CAPITAL NOT USED- BUSINESS LOAN FROM FAMILY/FRIEND
PE_CAPITAL_3F	CAPITAL NOT USED- INVESTMENT BY VENTURE CAPITALIST
PE_CAPITAL_3G	CAPITAL NOT USED- CROWDFUNDING
PE_CAPITAL_3H	CAPITAL NOT USED- GRANTS
PE_CAPITAL_4_1	DECLINED FUNDING- POOR CREDIT SCORE
PE_CAPITAL_4_10	DECLINED FUNDING- UNDESIRABLE LOCATION
PE_CAPITAL_4_11	DECLINED FUNDING- NO RELATIONSHIP WITH BANK
PE_CAPITAL_4_12	DECLINED FUNDING- NOT GIVEN A REASON
PE_CAPITAL_4_13	DECLINED FUNDING- OTHER
PE_CAPITAL_4_2	DECLINED FUNDING- LIMITED CREDIT HISTORY
PE_CAPITAL_4_3	DECLINED FUNDING- LATE PAYMENTS
PE_CAPITAL_4_4	DECLINED FUNDING- AGE OF BUSINESS
PE_CAPITAL_4_5	DECLINED FUNDING- PERSONAL BACKGROUND
PE_CAPITAL_4_6	DECLINED FUNDING- INSUFFICIENT COLLATERAL
PE_CAPITAL_4_7	DECLINED FUNDING- BUSINESS PLAN
PE_CAPITAL_4_8	DECLINED FUNDING- TOO RISKY
PE_CAPITAL_4_9	DECLINED FUNDING- UNDESIRABLE INDUSTRY
PE_CAPITAL_5_1_Y3	NOT REQUEST GRANT- FIND GRANT OPPORTUNITIES
PE_CAPITAL_5_2_Y3	NOT REQUEST GRANT- DID NOT QUALIFY
PE_CAPITAL_5_3_Y3	NOT REQUEST GRANT- THOUGHT IT WAS UNLIKELY
PE_CAPITAL_5_4_Y3	NOT REQUEST GRANT- TOO DIFFICULT
PE_CAPITAL_5_5_Y3	NOT REQUEST GRANT- AVAILABLE FUNDING AMOUNT TOO SMALL
PE_CAPITAL_5_6_Y3	NOT REQUEST GRANT- OTHER
PE_CAPITAL_5_7_Y3	NOT REQUEST GRANT- DID NOT NEED GRANT FUNDING
PE_CAPITAL_6_1_Y3	NOT REQUEST BANK- POOR CREDIT SCORE

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<b>Variable Name</b>	<b>Variable Label</b>
PE_CAPITAL_6_2_Y3	NOT REQUEST BANK- LACK OF RELATIONSHIP
PE_CAPITAL_6_3_Y3	NOT REQUEST BANK- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS
PE_CAPITAL_6_4_Y3	NOT REQUEST BANK- EXPECT TO BE DECLINED
PE_CAPITAL_6_5_Y3	NOT REQUEST BANK- OTHER
PE_CAPITAL_6_6_Y3	NOT REQUEST BANK- DID NOT NEED FUNDING FROM BANK
PE_CAPITAL_7_1_Y3	NOT FUNDING FOLLOWING- POOR CREDIT SCORE
PE_CAPITAL_7_2_Y3	NOT FUNDING FOLLOWING- LACK OF RELATIONSHIP
PE_CAPITAL_7_3_Y3	NOT FUNDING FOLLOWING- UNFAVORABLE INTEREST RATE OR LOAN REPAYMENT TERMS
PE_CAPITAL_7_4_Y3	NOT FUNDING FOLLOWING- EXPECT TO BE DECLINED
PE_CAPITAL_7_5_Y3	NOT FUNDING FOLLOWING- OTHER
PE_CAPITAL_7_6_Y3	NOT FUNDING FOLLOWING- DID NOT NEED FUNDING FROM THIS/THESE SOURCE(S)
PE_CAPITAL_INSTITUTION_1_1	CAPITAL INSTITUTION- SMALL LOCAL BANK
PE_CAPITAL_INSTITUTION_1_2	CAPITAL INSTITUTION- LARGE NATIONAL BANK
PE_CAPITAL_INSTITUTION_1_3	CAPITAL INSTITUTION- FINANCIAL SERVICES COMPANY
PE_CAPITAL_INSTITUTION_1_4	CAPITAL INSTITUTION- ONLINE LENDER
PE_CAPITAL_INSTITUTION_1_5	CAPITAL INSTITUTION- CREDIT UNION
PE_CAPITAL_INSTITUTION_1_6	CAPITAL INSTITUTION- FINANCE COMPANY
PE_CAPITAL_INSTITUTION_1_7	CAPITAL INSTITUTION- ALTERNATIVE
PE_CAPITAL_INSTITUTION_1_8	CAPITAL INSTITUTION- COMMUNITY DEVELOPMENT
PE_CAPITAL_INSTITUTION_1_9	CAPITAL INSTITUTION- OTHER INSTITUTION
PE_CAPITAL_WS10_RUF	RUF VARIABLE: AMOUNT RECEIVED- OTHER
PE_CAPITAL_WS1_RUF	RUF VARIABLE: AMOUNT RECEIVED- PERSONAL
PE_CAPITAL_WS2_RUF	RUF VARIABLE: AMOUNT RECEIVED- PERSONAL/BUSINESS CREDIT CARD
PE_CAPITAL_WS3_RUF	RUF VARIABLE: AMOUNT RECEIVED- LOCAL/NATIONAL BANK
PE_CAPITAL_WS4_RUF	RUF VARIABLE: AMOUNT RECEIVED- FINANCIAL INSTITUTION

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<b>Variable Name</b>	<b>Variable Label</b>
PE_CAPITAL_WS5_RUF	RUF VARIABLE: AMOUNT RECEIVED- CROWDFUNDING/COMMUNITY DEVELOPMENT
PE_CAPITAL_WS6_RUF	RUF VARIABLE: AMOUNT RECEIVED- GOVERNMENT SOURCE
PE_CAPITAL_WS7_RUF	RUF VARIABLE: AMOUNT RECEIVED- BUSINESS LOAN FROM FAMILY
PE_CAPITAL_WS8_RUF	RUF VARIABLE: AMOUNT RECEIVED- VENTURE CAPITALISTS
PE_CAPITAL_WS9_RUF	RUF VARIABLE: AMOUNT RECEIVED- HOME EQUITY LOAN
PE_CHALLENGE_1_1_Y2	FINANCIAL CHALLENGES- NOT AFFORD HEALTH INSURANCE - Y2
PE_CHALLENGE_1_2_Y2	FINANCIAL CHALLENGES- NOT ACCESS EMPLOYER BENEFITS- Y2
PE_CHALLENGE_1_3_Y2	FINANCIAL CHALLENGES- CHALLENGES WITH PERSONAL FINANCES- Y2
PE_CHALLENGE_1_4_Y2	FINANCIAL CHALLENGES- NOT ENOUGH SAVINGS- Y2
PE_CHALLENGE_1_5_Y2	FINANCIAL CHALLENGES- ACCESSING CAPITAL- Y2
PE_CHALLENGE_1_6_Y2	FINANCIAL CHALLENGES- POOR CREDIT- Y2
PE_CHALLENGE_1_7_Y2	FINANCIAL CHALLENGES- LIMITED RELATIONSHIP- Y2
PE_CHALLENGE_1_8_Y2	FINANCIAL CHALLENGES- NONE OF THE ABOVE- Y2
PE_CHALLENGE_2_1	BUSINESS OPERATION CHALLENGES- GETTING REGISTERED
PE_CHALLENGE_2_2	BUSINESS OPERATION CHALLENGES- NOT KNOWING WHERE TO START
PE_CHALLENGE_2_3	BUSINESS OPERATION CHALLENGES- DOING MY TAXES
PE_CHALLENGE_2_4	BUSINESS OPERATION CHALLENGES- NAVIGATING REGULATIONS
PE_CHALLENGE_2_5	BUSINESS OPERATION CHALLENGES- OBTAINING RELEVANT INSURANCE
PE_CHALLENGE_2_6	BUSINESS OPERATION CHALLENGES- NONE OF THE ABOVE
PE_CHALLENGE_3_1	CUSTOMER REACH CHALLENGES- FINDING CUSTOMERS
PE_CHALLENGE_3_2	CUSTOMER REACH CHALLENGES- SETTING UP ONLINE PRESENCE
PE_CHALLENGE_3_3	CUSTOMER REACH CHALLENGES- SECURING PHYSICAL LOCATION
PE_CHALLENGE_3_4	CUSTOMER REACH CHALLENGES- NONE OF THE ABOVE
PE_CHALLENGE_4_1	RESOURCE CHALLENGES- PROFESSIONAL SUPPORT
PE_CHALLENGE_4_2	RESOURCE CHALLENGES- ROLE MODELS
PE_CHALLENGE_4_3	RESOURCE CHALLENGES- FAMILY OR FRIENDS

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<b>Variable Name</b>	<b>Variable Label</b>
PE_CHALLENGE_4_4	RESOURCE CHALLENGES- COMMUNITY SUPPORT
PE_CHALLENGE_4_5	RESOURCE CHALLENGES- BALANCE
PE_CHALLENGE_4_6	RESOURCE CHALLENGES- MAJOR LIFE EVENT
PE_CHALLENGE_4_7	RESOURCE CHALLENGES- FINDING TIME
PE_CHALLENGE_4_8	RESOURCE CHALLENGES- NONE OF THE ABOVE
PE_CHALLENGE_5_1	ECONOMY OR MARKET CHALLENGES- FINDING AND RETAINING EMPLOYEES
PE_CHALLENGE_5_2	ECONOMY OR MARKET CHALLENGES- COMPETING AGAINST OTHER BUSINESSES
PE_CHALLENGE_5_3	ECONOMY OR MARKET CHALLENGES- SUPPLY CHAIN ISSUES
PE_CHALLENGE_5_4	ECONOMY OR MARKET CHALLENGES- UNFAVORABLE ECONOMY
PE_CHALLENGE_5_5	ECONOMY OR MARKET CHALLENGES- NONE OF THE ABOVE
PE_CHALLENGE_6	OTHER CHALLENGES
PE_EMPSTAT_1	PURSUING IDEA EMPLOYMENT STATUS
PE_EMPSTAT_2_1	NOT WORKING PURSUING- RETIRED
PE_EMPSTAT_2_2	NOT WORKING PURSUING- LAYOFF
PE_EMPSTAT_2_3	NOT WORKING PURSUING- STUDENT
PE_EMPSTAT_2_4	NOT WORKING PURSUING- FAMILY RESPONSIBILITIES
PE_EMPSTAT_2_5	NOT WORKING PURSUING- ILLNESS OR DISABILITY
PE_EMPSTAT_2_6	NOT WORKING PURSUING- JOB NOT AVAILABLE
PE_EMPSTAT_2_7	NOT WORKING PURSUING- NO NEED OR WANT TO WORK
PE_EMPSTAT_2_8	NOT WORKING PURSUING- NONE OF THE ABOVE
PE_GIGREASON_1_1	REASON GIG- PRIMARY INCOME
PE_GIGREASON_1_10	REASON GIG- FLEXIBILITY
PE_GIGREASON_1_11	REASON GIG- NETWORK
PE_GIGREASON_1_12	REASON GIG- FUN
PE_GIGREASON_1_13	REASON GIG- OTHER REASON
PE_GIGREASON_1_2	REASON GIG- SUPPLEMENT PAY

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<b>Variable Name</b>	<b>Variable Label</b>
PE_GIGREASON_1_3	REASON GIG- SUPPLEMENT RETIREMENT
PE_GIGREASON_1_4	REASON GIG- HELP FAMILY OR FRIENDS
PE_GIGREASON_1_5	REASON GIG- STARTING OWN BUSINESS
PE_GIGREASON_1_6	REASON GIG- CAREER TRANSITION
PE_GIGREASON_1_7	REASON GIG- MAINTAIN SKILLS
PE_GIGREASON_1_8	REASON GIG- NEW SKILLS
PE_GIGREASON_1_9	REASON GIG- WORKING FOR MYSELF
PE_GRANT_TYPE_1_1	GRANT TYPE- GOVERNMENT SOURCE
PE_GRANT_TYPE_1_2	GRANT TYPE- PRIVATE INSTITUTION
PE_GRANT_TYPE_1_3	GRANT TYPE- NON-PROFIT ORGANIZATION
PE_GRANT_TYPE_1_4	GRANT TYPE- OTHER GRANT SOURCE
PE_MOTIVE_1A	MOTIVE- MAKE A DIFFERENCE
PE_MOTIVE_1B	MOTIVE- BUILD WEALTH OR INCOME
PE_MOTIVE_1C	MOTIVE- CONTINUE FAMILY TRADITION
PE_MOTIVE_1D	MOTIVE- EARN A LIVING
PE_REASONS_1_1	REASON IMPORTANCE- OWN BOSS
PE_REASONS_1_10	REASON IMPORTANCE- NOT PAID FAIRLY
PE_REASONS_1_11	REASON IMPORTANCE- NOT WORK FOR SOMEONE
PE_REASONS_1_12	REASON IMPORTANCE- START OWN BUSINESS
PE_REASONS_1_13	REASON IMPORTANCE- ROLE MODEL
PE_REASONS_1_14	REASON IMPORTANCE- FAMILY BUSINESS
PE_REASONS_1_15	REASON IMPORTANCE- HELP COMMUNITY
PE_REASONS_1_2	REASON IMPORTANCE- FLEXIBLE HOURS
PE_REASONS_1_3	REASON IMPORTANCE- BALANCE
PE_REASONS_1_4	REASON IMPORTANCE- GREATER INCOME
PE_REASONS_1_5	REASON IMPORTANCE- SUPPLEMENT INCOME
PE_REASONS_1_6	REASON IMPORTANCE- AVENUE FOR IDEAS
PE_REASONS_1_7	REASON IMPORTANCE- UNABLE TO FIND EMPLOYMENT

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<b>Variable Name</b>	<b>Variable Label</b>
PE_REASONS_1_8	REASON IMPORTANCE- NOT VALUED
PE_REASONS_1_9	REASON IMPORTANCE- NOT ADEQUATE OPPORTUNITIES
PE_REASONS_2	MOST IMPORTANT FOR PURSUING
PE_REASONS_3	SECOND MOST IMPORTANT FOR PURSUING
PE_STEPS_1_1	NETWORKING STEPS- FRIEND
PE_STEPS_1_2	NETWORKING STEPS- FAMILY MEMBER
PE_STEPS_1_3	NETWORKING STEPS- MENTOR
PE_STEPS_1_4	NETWORKING STEPS- EXPERTS
PE_STEPS_1_5	NETWORKING STEPS- NONE OF THE ABOVE
PE_STEPS_2_1	TECHNICAL OR MARKET RESEARCH STEPS - LEADERS
PE_STEPS_2_2	TECHNICAL OR MARKET RESEARCH STEPS - PROFESSIONAL ADVICE
PE_STEPS_2_3	TECHNICAL OR MARKET RESEARCH STEPS - MARKET RESEARCH
PE_STEPS_2_4	TECHNICAL OR MARKET RESEARCH STEPS - PATENTS
PE_STEPS_2_5	TECHNICAL OR MARKET RESEARCH STEPS - PROTOTYPE
PE_STEPS_2_6	TECHNICAL OR MARKET RESEARCH STEPS - FEEDBACK
PE_STEPS_2_7	TECHNICAL OR MARKET RESEARCH STEPS - NONE OF ABOVE
PE_STEPS_3_1	BUSINESS DEVELOPMENT STEPS- ATTENDED TRAININGS
PE_STEPS_3_2	BUSINESS DEVELOPMENT STEPS- APPLIED TO SUPPORT PROGRAM
PE_STEPS_3_3	BUSINESS DEVELOPMENT STEPS- NONE OF THE ABOVE
PE_STEPS_4_1	BUSINESS FINANCING STEPS- EXPLORED BANK FINANCING OPTIONS
PE_STEPS_4_2	BUSINESS FINANCING STEPS- APPLIED FOR FINANCING
PE_STEPS_4_3	BUSINESS FINANCING STEPS- CONVERSATIONS ABOUT FUNDING
PE_STEPS_4_4	BUSINESS FINANCING STEPS- OWN CAPITAL
PE_STEPS_4_5	BUSINESS FINANCING STEPS- NONE OF THE ABOVE
PE_STEPS_5_1	ORGANIZATIONAL PLANNING STEPS- CREATE SPREADSHEETS
PE_STEPS_5_2	ORGANIZATIONAL PLANNING STEPS- CREATE WEBSITE
PE_STEPS_5_3	ORGANIZATIONAL PLANNING STEPS- CREATE SOCIAL MEDIA
PE_STEPS_5_4	ORGANIZATIONAL PLANNING STEPS- TAX ID

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<b>Variable Name</b>	<b>Variable Label</b>
PE_STEPS_5_5	ORGANIZATIONAL PLANNING STEPS- BUSINESS PLAN
PE_STEPS_5_6	ORGANIZATIONAL PLANNING STEPS- CREATE PITCH DECK
PE_STEPS_5_7	ORGANIZATIONAL PLANNING STEPS- NONE OF THE ABOVE
PE_STEPS_6_1	STAFFING AND GROWTH STEPS- FIRST CUSTOMER
PE_STEPS_6_2	STAFFING AND GROWTH STEPS- MADE SALE
PE_STEPS_6_3	STAFFING AND GROWTH STEPS- HIRED EMPLOYEE
PE_STEPS_6_4	STAFFING AND GROWTH STEPS- QUIT JOB
PE_STEPS_6_5	STAFFING AND GROWTH STEPS- NONE OF THE ABOVE
PE_STEPS_7	OTHER STEPS
PE_STEPS_REASONS_A	REASON FOR NOT ENGAGE- NETWORKING
PE_STEPS_REASONS_B	REASON FOR NOT ENGAGE- RESEARCH
PE_STEPS_REASONS_C	REASON FOR NOT ENGAGE- DEVELOPMENT
PE_STEPS_REASONS_D	REASON FOR NOT ENGAGE- FINANCING
PE_STEPS_REASONS_E	REASON FOR NOT ENGAGE- PLANNING
PE_STEPS_REASONS_F	REASON FOR NOT ENGAGE- STAFFING
PE_STOPREASON_1_1	STOP WORKING FOR YOURSELF FACTORS- LACK OF FINANCIAL RESOURCES
PE_STOPREASON_1_10	STOP WORKING FOR YOURSELF FACTORS- PROMOTION AT WORK
PE_STOPREASON_1_11	STOP WORKING FOR YOURSELF FACTORS- BACK TO SCHOOL
PE_STOPREASON_1_12	STOP WORKING FOR YOURSELF FACTORS- NEEDED HEALTH INSURANCE
PE_STOPREASON_1_13	STOP WORKING FOR YOURSELF FACTORS- OTHER FACTOR
PE_STOPREASON_1_2	STOP WORKING FOR YOURSELF FACTORS- LACK OF TIME
PE_STOPREASON_1_3	STOP WORKING FOR YOURSELF FACTORS- LOST FOCUS
PE_STOPREASON_1_4	STOP WORKING FOR YOURSELF FACTORS- NO SUPPORT
PE_STOPREASON_1_5	STOP WORKING FOR YOURSELF FACTORS- DIFFICULTY WITH PARTNERS
PE_STOPREASON_1_6	STOP WORKING FOR YOURSELF FACTORS- FAMILY NOT SUPPORTIVE
PE_STOPREASON_1_7	STOP WORKING FOR YOURSELF FACTORS- TOO RISKY

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<b>Variable Name</b>	<b>Variable Label</b>
PE_STOPREASON_1_8	STOP WORKING FOR YOURSELF FACTORS- MAJOR LIFE EVENT
PE_STOPREASON_1_9	STOP WORKING FOR YOURSELF FACTORS- NEW JOB
PE_STOPREASON_2	STOP WORKING FOR YOURSELF - PRIMARY REASON
PE_STOPREASON_3	STOP WORKING FOR YOURSELF - SECONDARY REASON
PSU	PSU (PRIMARY SAMPLING UNIT)
Q_LANGUAGE	SURVEY LANGUAGE
Q_MODE	SURVEY MODE
RACE	RACE- EQUIVALENT OF AMERISPEAK PRELOAD
REGION_DRV	CENSUS REGION DERIVED FROM ZIP CODE
REMOTE_1	ALLOWED TO WORK REMOTELY
REMOTE_2	WORK REMOTELY
REMOTE_3	REMOTE WORK POLICY
RUCC_DRV	DERIVED VARIABLE: URBANICITY MEASURE DERIVED FROM COUNTY
R_SUID	RESPONDENT ID
SAMP_TYPE	EPOP SAMPLE TYPE
STRATA	SAMPLING STRATA
S_ADDBIZ_1	CURRENTLY OWN ANY OTHER BUSINESS
S_ADDBIZ_2	TOTAL BUSINESSES OWNED
S_ADDBIZ_3	EVER OWNED ADDITIONAL BUSINESS
S_ADDFREE_1	OTHER CURRENT FREELANCER ROLES
S_ADDFREE_2	TOTAL FREELANCER JOBS
S_ADDFREE_3	EVER A FREELANCER
S_FORMBIZ_1	EVER OWNED A BUSINESS
S_FORMBIZ_2	OUTSIDE OF FREELANCE, EVER OWNED A BUSINESS
S_FORMBIZ_STAT_1	STILL OWN BUSINESS
S_FORMBIZ_STAT_2	CLOSE, SELL, OR LEAVE BUSINESS
S_FORMBIZ_STAT_3	APPROXIMATELY CLOSE, SELL, OR LEAVE BUSINESS

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<b>Variable Name</b>	<b>Variable Label</b>
S_FORMFREE_1	EVER FREELANCER
S_FORMFREE_STAT_1_Y2	STILL FREELANCER - Y2
S_FORMFREE_STAT_2	YEAR STOP PREVIOUS WORK
S_FORMFREE_STAT_3	APPROXIMATELY STOP PREVIOUS WORK
S_GIGCHECK_1	MAIN JOB GIG WORK
S_GIGCHECK_2	SECOND JOB GIG WORK
S_GIGCHECK_3	OUTSIDE GIG WORK
S_GIGPLATFORM_1	GIG PLATFORM COMPANY COORDINATING
S_GIGPLATFORM_2	GIG PLATFORM ONLINE APP
S_GIGPLATFORM_Y2_DRV	GIG PLATFORM FOR COORDINATION OF GIG WORK TYPE
S_INTEREST_2	INTEREST IN STARTING BUSINESS
S_JOBSTAT_1	WORKED FOR PAY LAST WEEK
S_JOBSTAT_2	WORKED FOR PAY LAST WEEK EVEN AN HOUR
S_JOBSTAT_3	LOOKED FOR WORK LAST WEEK
S_JOBSTAT_4_1	REASONS NOT WORKING LAST WEEK - RETIRED
S_JOBSTAT_4_2	REASONS NOT WORKING LAST WEEK - LAYOFF
S_JOBSTAT_4_3	REASONS NOT WORKING LAST WEEK - STUDENT
S_JOBSTAT_4_4	REASONS NOT WORKING LAST WEEK - FAMILY RESPONSIBILITIES
S_JOBSTAT_4_5	REASONS NOT WORKING LAST WEEK - CHRONIC ILLNESS OR PERMANENT DISABILITY
S_JOBSTAT_4_6	REASONS NOT WORKING LAST WEEK - SUITABLE JOB NOT AVAILABLE
S_JOBSTAT_4_7	REASONS NOT WORKING LAST WEEK - DID NOT NEED OR WANT TO WORK
S_JOBSTAT_4_8	REASONS NOT WORKING LAST WEEK - NONE OF THE ABOVE
S_JOBSTAT_5_1	NOT WORKING REASON- SELF-EMPLOYED AND NOT PAID
S_JOBSTAT_5_2	NOT WORKING REASON- VACATION
S_JOBSTAT_5_3	NOT WORKING REASON- PAID LEAVE
S_JOBSTAT_5_4	NOT WORKING REASON- OTHER BENEFITS

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**ALPHABETIC INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
S_JOBSTAT_5_5	NOT WORKING REASON- SABBATICAL
S_JOBSTAT_5_6	NOT WORKING REASON- NONE OF THE ABOVE
S_JOBSTAT_6	IMPORTANT TO KNOW YOUR JOB STATUS
S_JOB_1	MAIN JOB/WORK ARRANGEMENT IN THE LAST WEEK
S_JOB_2	SECOND JOB
S_NASCENT_1	NASCENT NEW BUSINESS
S_PAIDJOB_1	WORK FOR PAY AT SECOND JOB
S_WITHDRAW_1	WITHDRAWN BUSINESS
TECH_1	BUSINESS CURRENTLY USING AI
TECH_10	IMPACT OF AI ON BUSINESS PROCESS
TECH_11	DIFFICULTY OF KEEPING UP WITH TECHNOLOGY CHANGES IN MY INDUSTRY
TECH_12A	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- GENERATIVE AI FOR CONTENT CREATION
TECH_12B	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- CUSTOMER RELATIONSHIP SOFTWARE
TECH_12C	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- HUMAN RESOURCES SOFTWARE
TECH_12D	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- PAYROLL SOFTWARE
TECH_12E	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- ACCOUNTING SOFTWARE
TECH_12F	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- DIGITAL ADVERTISING
TECH_12G	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- SOCIAL MEDIA
TECH_12H	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- WEBSITE DEVELOPMENT SOFTWARE
TECH_12I	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- PAYMENT PROCESSING
TECH_12J	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- PROJECT MANAGEMENT SOFTWARE
TECH_12K	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- CYBER SECURITY TECHNOLOGIES
TECH_12L	CONFIDENCE IN USE OF DIGITAL TECHNOLOGIES- E-COMMERCE
TECH_2_1	HOW BUSINESS USING AI- TAKING NOTES

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**ALPHABETIC INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
TECH_2_2	HOW BUSINESS USING AI- CREATING INTERNAL DOCUMENTS
TECH_2_3	HOW BUSINESS USING AI- REPORTING OR COMPLIANCE TRACKING
TECH_2_4	HOW BUSINESS USING AI- NONE OF THE ABOVE
TECH_3_1	HOW BUSINESS USING AI FOR CREATIVE WORK- ADVERTISING
TECH_3_2	HOW BUSINESS USING AI FOR CREATIVE WORK- GRAPHICS
TECH_3_3	HOW BUSINESS USING AI FOR CREATIVE WORK- LOGOS
TECH_3_4	HOW BUSINESS USING AI FOR CREATIVE WORK- OTHER DESIGN ELEMENTS
TECH_3_5	HOW BUSINESS USING AI FOR CREATIVE WORK- NONE OF THE ABOVE
TECH_4_1	HOW BUSINESS USING AI FOR COMMUNICATIONS- PRODUCT DESCRIPTIONS AND CATALOGS
TECH_4_2	HOW BUSINESS USING AI FOR COMMUNICATIONS- CHATBOTS AND VIRTUAL ASSISTANTS
TECH_4_3	HOW BUSINESS USING AI FOR COMMUNICATIONS- EMAILS
TECH_4_4	HOW BUSINESS USING AI FOR COMMUNICATIONS- ADVERTISING CAMPAIGNS
TECH_4_5	HOW BUSINESS USING AI FOR COMMUNICATIONS- ADVERTISING COPY
TECH_4_6	HOW BUSINESS USING AI FOR COMMUNICATIONS- SOCIAL MEDIA, BLOG POSTS, WEBSITE TEXT
TECH_4_7	HOW BUSINESS USING AI FOR COMMUNICATIONS- NONE OF THE ABOVE
TECH_5_1	HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- DEVELOP BUSINESS PLANS
TECH_5_2	HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- TO MAKE BETTER DECISIONS
TECH_5_3	HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- ANALYZE DATA
TECH_5_4	HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- SCENARIO PLANNING
TECH_5_5	HOW BUSINESS USING AI FOR STRATEGIC DECISION-MAKING- NONE OF THE ABOVE
TECH_6	BUSINESS USING AI FOR ANY OTHER REASON(S)
TECH_8	BUSINESS PLANS TO USE AI IN NEXT 12 MONTHS
TECH_9_1	IMPACT OF AI ON WORKFORCE- INCREASED PRODUCTIVITY
TECH_9_2	IMPACT OF AI ON WORKFORCE- CHANGED JOB ROLES RESPONSIBILITIES

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***ALPHABETIC INDEX OF VARIABLES***

<b>Variable Name</b>	<b>Variable Label</b>
TECH_9_3	IMPACT OF AI ON WORKFORCE- DECREASED WORKLOAD
TECH_9_4	IMPACT OF AI ON WORKFORCE- OTHER
TECH_9_5	IMPACT OF AI ON WORKFORCE- NO NOTICEABLE IMPACT
WTPROB	PROBABILITY WEIGHT: FOR WORK WITH ONLY ABS AND AMERISPEAK SAMPLES
WTSURVY	SURVEY WEIGHT: APPLIES TO ALL CASES

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