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**July 31, 2025**

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Entrepreneurship in the Population Survey

# **EPOP:2025 Public Use File**

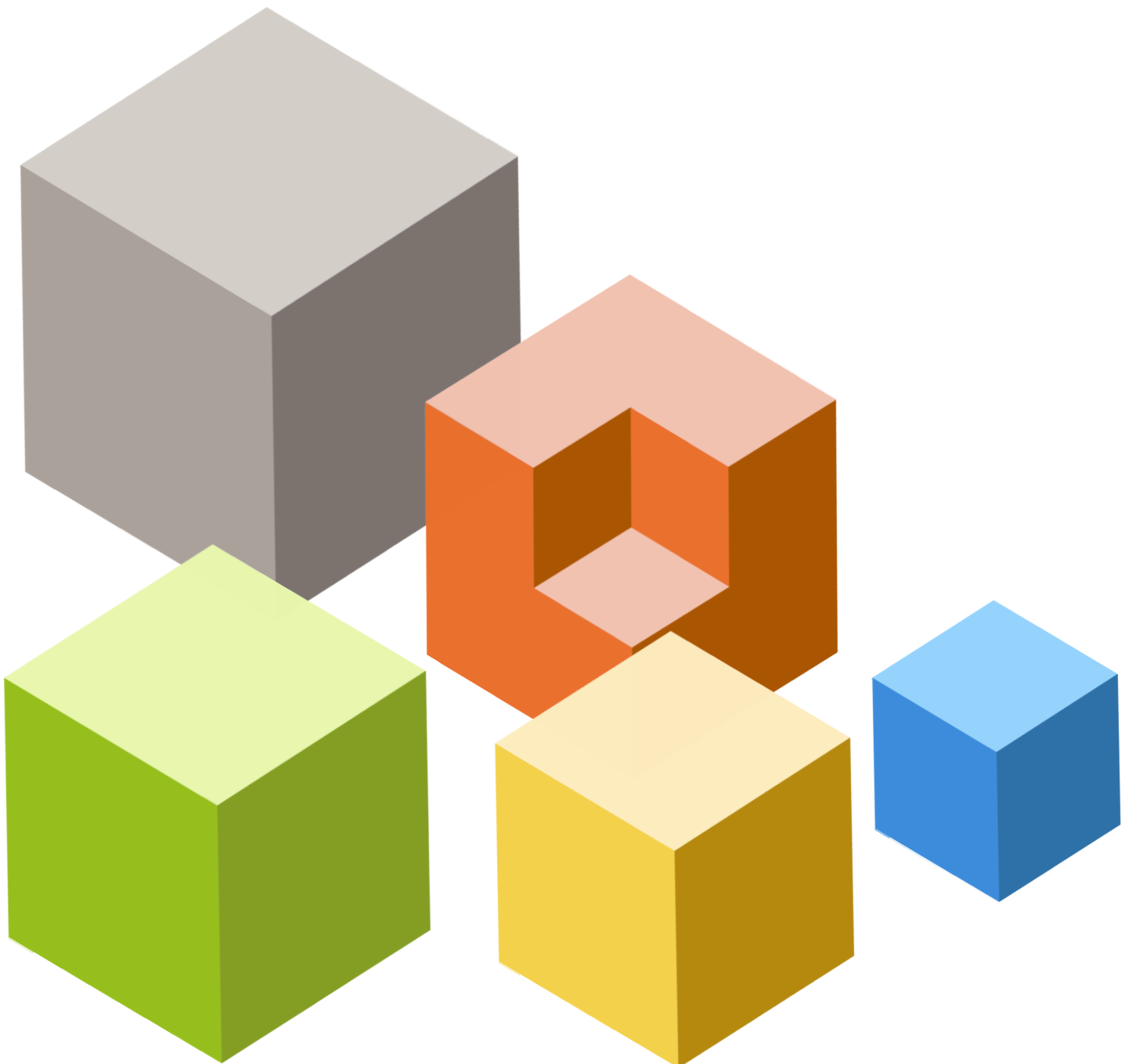
**Codebook and Documentation**

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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: 2025**

Project Abbreviation: **EPOP:2025**

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*SECTION INDEX OF VARIABLES*

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<b>Variable Name</b>	<b>Variable Label</b>
R_SUID	RESPONDENT ID
SAMP_TYPE	EPOP SAMPLE TYPE
PARTIAL_CASE	INDICATOR FOR PARTIAL COMPLETE CASES
Q_LANGUAGE	SURVEY LANGUAGE
Q_MODE	SURVEY MODE
DEM_AGE_PUF	PUF VARIABLE: RESPONDENT AGE
DEM_AGE_IMPUTED	INDICATOR FOR IMPUTED AGE VALUES
REGION_DRV	DERIVED VARIABLE: CENSUS REGION DERIVED FROM ZIP CODE
RUCC_DRV	DERIVED VARIABLE: URBANICITY MEASURE DERIVED FROM COUNTY
DEM_GENDER	TWO-CATEGORY GENDER IDENTITY
RACE_PUF	PUF VARIABLE: RACE
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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 TYPE DERIVED FROM S_GIGPLATFORM_3
S_GIGTIME_1	AMOUNT OF TIME DOING THIS GIGWORK
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
PE_GIGINCOME_1	PERCENT HOUSEHOLD INCOME FROM GIGWORK
DOV_GIGWORK	GIG WORKER FLAG
DOV_GENPOP	GENERAL POPULATION FLAG
DOV_GROUP	COMPUTE GROUP
DOV_FORM_ENTR_Y1	FORMER ENTREPRENEUR FLAG - Y1 EQUIVALENT

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<b>Variable Name</b>	<b>Variable Label</b>
DOV_FORM_FREE_Y1	FORMER FREELANCER FLAG - Y1 EQUIVALENT
DOV_WITHDRAW_Y1	WITHDRAWN FLAG - Y1 EQUIVALENT
CURWORK	CURRENTLY WORKING FLAG
PE_EMPSTAT_1	PURSUIING 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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
PE_GRANT_TYPE_1_3	GRANT TYPE- NON-PROFIT ORGANIZATION
PE_GRANT_TYPE_1_4	GRANT TYPE- OTHER GRANT SOURCE
PE_CAPITAL_WS1_PUF	PUF VARIABLE: AMOUNT RECEIVED- PERSONAL
PE_CAPITAL_WS2_PUF	PUF VARIABLE: AMOUNT RECEIVED- PERSONAL/BUSINESS CREDIT CARD
PE_CAPITAL_WS3_PUF	PUF VARIABLE: AMOUNT RECEIVED- LOCAL/NATIONAL BANK
PE_CAPITAL_WS4_PUF	PUF VARIABLE: AMOUNT RECEIVED- FINANCIAL INSTITUTION
PE_CAPITAL_WS5_PUF	PUF VARIABLE: AMOUNT RECEIVED- CROWDFUNDING/COMMUNITY DEVELOPMENT
PE_CAPITAL_WS6_PUF	PUF VARIABLE: AMOUNT RECEIVED- GOVERNMENT SOURCE
PE_CAPITAL_WS7_PUF	PUF VARIABLE: AMOUNT RECEIVED- BUSINESS LOAN FROM FAMILY
PE_CAPITAL_WS8_PUF	PUF VARIABLE: AMOUNT RECEIVED- VENTURE CAPITALISTS
PE_CAPITAL_WS9_PUF	PUF VARIABLE: AMOUNT RECEIVED- HOME EQUITY LOAN
PE_CAPITAL_WS10_PUF	PUF VARIABLE: AMOUNT RECEIVED- OTHER
PE_CAPITAL_WS_TOTAL_PUF	PUF VARIABLE: AMOUNT RECEIVED- TOTAL
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
PE_CAPITAL_3C	CAPITAL NOT USED- BUSINESS LOAN FROM A BANK

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<b>Variable Name</b>	<b>Variable Label</b>
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
PE_CAPITAL_6_1_Y3	NOT REQUEST BANK- POOR CREDIT SCORE
PE_CAPITAL_6_2_Y3	NOT REQUEST BANK- LACK OF RELATIONSHIP

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<b>Variable Name</b>	<b>Variable Label</b>
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
PE_STOPREASON_1_11	STOP WORKING FOR YOURSELF FACTORS- BACK TO SCHOOL

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<b>Variable Name</b>	<b>Variable Label</b>
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_Y4_PUF	PUF VARIABLE: WHAT YEAR DID YOU START - Y4
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
BO_ADDFINANCE_2_7	WHERE APPLY FOR ADDITIONAL FINANCING- BUSINESS LOAN FROM FAMILY

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<b>Variable Name</b>	<b>Variable Label</b>
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
BO_ADDFINANCE_WS1_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL

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<b>Variable Name</b>	<b>Variable Label</b>
BO_ADDFINANCE_WS2_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL/BUSINESS CREDIT CARD
BO_ADDFINANCE_WS3_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- LOCAL/NATIONAL BANK
BO_ADDFINANCE_WS4_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- FINANCIAL INSTITUTION
BO_ADDFINANCE_WS5_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- CROWDFUNDING/COMMUNITY DEVELOPMENT
BO_ADDFINANCE_WS6_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- GOVERNMENT SOURCE
BO_ADDFINANCE_WS7_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- BUSINESS LOAN FROM FAMILY
BO_ADDFINANCE_WS8_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- VENTURE CAPITALISTS
BO_ADDFINANCE_WS9_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- OTHER
BO_ADDFINANCE_WS_TOTAL_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- TOTAL
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 LOAN 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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<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_Y3_PUF	PUF VARIABLE: NUMBER OF WORKERS USED- Y3
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_EMPBENEFIT_HEALTHINS_1	EMPLOYEE HEALTH CARE COST COVERED BY YOUR BUSINESS
BO_EMPBENEFIT_HEALTHINS_2A	MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - PREMIUMS MORE AFFORDABLE
BO_EMPBENEFIT_HEALTHINS_2B	MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - OPTIONS EASIER TO UNDERSTAND
BO_EMPBENEFIT_HEALTHINS_2C	MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - ADMINISTRATIVE BURDEN
BO_EMPBENEFIT_HEALTHINS_2D	MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - STRONGER EMPLOYEE INTEREST
BO_ONLINE_1_PUF	PUF VARIABLE: DO YOU HAVE A WEBSITE OR SOCIAL MEDIA PRESENCE
REMOTE_2	WORK REMOTELY
REMOTE_3	REMOTE WORK POLICY
BO_CASH	CASH ON HAND

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<b>Variable Name</b>	<b>Variable Label</b>
BO_REVENUE_1_Y2_PUF	PUF VARIABLE: AMOUNT OF INCOME OR SALES AND OPERATING REVENUES- Y2
BO_REVENUE_2_Y2_PUF	PUF VARIABLE: THE LAST YEAR AMOUNT OF INCOME OR SALES AND OPERATING REVENUES- Y2
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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- 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_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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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_PUF	PUF VARIABLE: 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

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
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
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

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
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
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

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
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
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

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
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
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

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
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
DEM_HHINC_PUF	PUF 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_RELAOWN	IMMEDIATE FAMILY MEMBERS OWN A BUSINESS
DEM_EDU_PUF	PUF VARIABLE: HIGHEST DEGREE OR LEVEL OF SCHOOL COMPLETED
DEM_MARITAL_Y2_PUF	PUF VARIABLE: MARITAL STATUS- Y2
DEM_HOUSENUM_DRV	DERIVED VARIABLE: NUMBER OF PEOPLE IN HOUSEHOLD

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
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
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_PUF	PUF VARIABLE: HAVE YOU SERVED ON ACTIVE DUTY
DEM_CITIZEN_DRV	DERIVED VARIABLE: CITIZENSHIP STATUS
DEM_DISABILITY_1A_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY SEEING
DEM_DISABILITY_1B_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY HEARING
DEM_DISABILITY_1C_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY WALKING OR CLIMBING
DEM_DISABILITY_1D_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY CONCENTRATING
DEM_DISABILITY_1E_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY WASHING OR DRESSING
DEM_DISABILITY_1F_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY COMMUNICATING OR SPEAKING
DEM_DISABILITY_1G_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY DOING ERRANDS
DEM_DISABILITY_2	RECEIVE INCOME BECAUSE OF DISABILITY
WTPROB	PROBABILITY WEIGHT: FOR WORK WITH ONLY ABS AND AMERISPEAK SAMPLES
STRATA	SAMPLING STRATA

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
PSU	PSU (PRIMARY SAMPLING UNIT)
DOV_AEO_MODULE	ADMINISTRATIVE VARIABLE: AEO MODULE QUALIFIED FLAG
AEO_BACKGROUND_1A	AEO: STATEMENT BIZ OWNER- INCOME
AEO_BACKGROUND_1B	AEO: STATEMENT BIZ OWNER- HEALTH
AEO_BACKGROUND_1C	AEO: STATEMENT BIZ OWNER- SKILLS
AEO_BACKGROUND_1D	AEO: STATEMENT BIZ OWNER- SCHEDULE
AEO_BACKGROUND_1E	AEO: STATEMENT BIZ OWNER- BALANCE
AEO_BACKGROUND_1F	AEO: STATEMENT BIZ OWNER- NETWORK
AEO_BACKGROUND_1G	AEO: STATEMENT BIZ OWNER- SECURITY
AEO_BACKGROUND_2A	AEO: BIZ MOTIVATING EMPLOYEES- LOCATION
AEO_BACKGROUND_2B	AEO: BIZ MOTIVATING EMPLOYEES- SCHEDULING
AEO_BACKGROUND_2C	AEO: BIZ MOTIVATING EMPLOYEES- VALUES
AEO_BACKGROUND_2D	AEO: BIZ MOTIVATING EMPLOYEES- WAGES
AEO_BACKGROUND_2E	AEO: BIZ MOTIVATING EMPLOYEES- BONUSES
AEO_BACKGROUND_2F	AEO: BIZ MOTIVATING EMPLOYEES- BENEFITS
AEO_BACKGROUND_2G	AEO: BIZ MOTIVATING EMPLOYEES- FAMILY
AEO_BACKGROUND_2H	AEO: BIZ MOTIVATING EMPLOYEES- NETWORK
AEO_BACKGROUND_2I	AEO: BIZ MOTIVATING EMPLOYEES- GROWTH
AEO_BACKGROUND_2J	AEO: BIZ MOTIVATING EMPLOYEES- CONTRIBUTIONS
AEO_BACKGROUND_2K	AEO: BIZ MOTIVATING EMPLOYEES- EMERGENCIES
AEO_BACKGROUND_2L	AEO: BIZ MOTIVATING EMPLOYEES- OTHER
AEO_BACKGROUND_3A	AEO: RETAIN EMPLOYEES- WAGES
AEO_BACKGROUND_3B	AEO: RETAIN EMPLOYEES- BENEFITS
AEO_BACKGROUND_3C	AEO: RETAIN EMPLOYEES- AFFORDABLE BENEFITS
AEO_BACKGROUND_3D	AEO: RETAIN EMPLOYEES- CULTURE
AEO_BACKGROUND_3E	AEO: RETAIN EMPLOYEES- SCHEDULING
AEO_BACKGROUND_3F	AEO: RETAIN EMPLOYEES- DEVELOPMENT
AEO_BACKGROUND_3G	AEO: RETAIN EMPLOYEES- VALUES

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**SECTION INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
AEO_BACKGROUND_3H	AEO: RETAIN EMPLOYEES- LOCAL COMMUNITY
AEO_BACKGROUND_3I	AEO: RETAIN EMPLOYEES- JOB STABILITY
AEO_BACKGROUND_3J	AEO: RETAIN EMPLOYEES- OTHER
AEO_BACKGROUND_4	AEO: EMPLOYMENT RELATIONS PERSON
AEO_HRM_1_1	AEO: SOFTWARE FUNCTIONS- BENEFITS ADMINISTRATION
AEO_HRM_1_2	AEO: SOFTWARE FUNCTIONS- PAYROLL
AEO_HRM_1_3	AEO: SOFTWARE FUNCTIONS- BOOKKEEPING
AEO_HRM_1_4	AEO: SOFTWARE FUNCTIONS- SCHEDULING AND TIME TRACKING
AEO_HRM_1_5	AEO: SOFTWARE FUNCTIONS- NONE OF THE ABOVE
AEO_HRM_2A	AEO: MANAGEMENT SOFTWARE- BENEFIT OPTIONS
AEO_HRM_2B	AEO: MANAGEMENT SOFTWARE- NAVIGATING HR
AEO_HRM_2C	AEO: MANAGEMENT SOFTWARE- NEW REGULATIONS
AEO_HRM_2D	AEO: MANAGEMENT SOFTWARE- LABOR STANDARDS
AEO_HRM_2E	AEO: MANAGEMENT SOFTWARE- TAX FILINGS
AEO_HRM_2F	AEO: MANAGEMENT SOFTWARE- CUSTOMER SUPPORT
AEO_HRM_3A	AEO: NOT USING SOFTWARE- COST
AEO_HRM_3B	AEO: NOT USING SOFTWARE- TOO SMALL
AEO_HRM_3C	AEO: NOT USING SOFTWARE- TIME
AEO_HRM_3D	AEO: NOT USING SOFTWARE- DON'T KNOW
AEO_HRM_3E	AEO: NOT USING SOFTWARE- CURRENT PROCESSES
AEO_HRM_3F	AEO: NOT USING SOFTWARE- DATA SECURITY
AEO_CHALLENGESA	AEO: EMPLOYEE MANAGEMENT- OPEN POSITIONS
AEO_CHALLENGESB	AEO: EMPLOYEE MANAGEMENT- TURNOVER
AEO_CHALLENGESC	AEO: EMPLOYEE MANAGEMENT- TERMINATED
AEO_CHALLENGESD	AEO: EMPLOYEE MANAGEMENT- LEAVE
AEO_CHALLENGESE	AEO: EMPLOYEE MANAGEMENT- WAGES
AEO_CHALLENGESF	AEO: EMPLOYEE MANAGEMENT- BENEFITS
AEO_CHALLENGESG	AEO: EMPLOYEE MANAGEMENT- ENGAGED

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***SECTION INDEX OF VARIABLES***

<b>Variable Name</b>	<b>Variable Label</b>
AEO_CHALLENGESH	AEO: EMPLOYEE MANAGEMENT- EXPECTATIONS
AEO_CHALLENGESI	AEO: EMPLOYEE MANAGEMENT- ENVIRONMENT
AEO_CHALLENGESJ	AEO: EMPLOYEE MANAGEMENT- DEVELOPMENT
AEO_CHALLENGESK	AEO: EMPLOYEE MANAGEMENT- LABOR COSTS
AEO_CHALLENGESL	AEO: EMPLOYEE MANAGEMENT- PREFERENCES
AEO_CHALLENGESM	AEO: EMPLOYEE MANAGEMENT- CONSISTENT
AEO_CHALLENGESN	AEO: EMPLOYEE MANAGEMENT- IN ADVANCE
AEO_CHALLENGESO	AEO: EMPLOYEE MANAGEMENT- COMPLIANCE
AEO_CHALLENGESP	AEO: EMPLOYEE MANAGEMENT- TOOLS
AEO_CHALLENGESQ	AEO: EMPLOYEE MANAGEMENT- EXTERNAL

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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	8,250	100.0%	254,257,523	100.0%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**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
AS	8,250	100.0%	254,257,523	100.0%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**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	8,213	99.6%	252,950,932	99.5%
1: Partial complete	37	0.4%	1,306,591	0.5%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**Variable:** Q LANGUAGE

**Label:** SURVEY LANGUAGE

**Description:** Would you like to take this survey in English or Spanish? [PREFERRED LANGUAGE PRELOADED FOR SOME SAMPLE TYPES]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: English	8,031	97.3%	246,537,713	97.0%
2: Spanish	219	2.7%	7,719,810	3.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	8,060	97.7%	247,936,504	97.5%
2: Phone survey	190	2.3%	6,321,019	2.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM AGE\_PUF

**Label:** PUF VARIABLE: RESPONDENT AGE

**Description:** PUF variable coded from DEM AGE: Respondent age reported in survey data or pre-load information obtained from prior surveys.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: 18-29	1,298	15.7%	47,918,438	18.8%
2: 30-39	1,953	23.7%	45,363,388	17.8%
3: 40-49	1,517	18.4%	41,486,153	16.3%
4: 50-64	1,802	21.8%	61,202,304	24.1%
5: 65+	1,666	20.2%	57,194,072	22.5%

*Issued: July 31, 2025*

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

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
-7: Suppressed	14	0.2%	1,093,168	0.4%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**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)**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Age value reported	8,250	100.0%	254,257,523	100.0%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

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

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Northeast	1,132	13.7%	43,695,676	17.2%
2: Midwest	2,176	26.4%	52,254,961	20.6%
3: South	2,786	33.8%	98,453,677	38.7%
4: West	2,156	26.1%	59,853,210	23.5%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

*Issued: July 31, 2025*

**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	4,319	52.4%	139,606,410	54.9%
2: Metro - Counties in metro areas of 250,000 to 1 million population	1,904	23.1%	56,531,239	22.2%
3: Metro - Counties in metro areas of fewer than 250,000 population	874	10.6%	24,507,008	9.6%
4: Nonmetro	1,090	13.2%	31,869,320	12.5%
-7: Suppressed	63	0.8%	1,743,546	0.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Man	4,171	50.6%	123,724,155	48.7%
2: Woman	4,079	49.4%	130,533,368	51.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: RACE\_PUF**

**Label: PUF VARIABLE: RACE**

**Description: PUF variable coded from RACE: To ensure a representative sample, please indicate your race.**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: NH-White	5,071	61.5%	153,159,618	60.2%
2: NH-Black	1,004	12.2%	28,696,142	11.3%
3: NH-Other and multi-racial	712	8.6%	27,378,656	10.8%
4: Hispanic	1,463	17.7%	45,023,107	17.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	5,552	67.3%	165,139,884	64.9%
2: No	2,680	32.5%	88,550,046	34.8%
-3: Missing	18	0.2%	567,593	0.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes	351	4.3%	11,110,985	4.4%
2: No	2,337	28.3%	77,752,776	30.6%
-3: Missing	10	0.1%	253,878	0.1%
.: Logical Skip	5,552	67.3%	165,139,884	64.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes	361	4.4%	11,599,321	4.6%
2: No	1,968	23.9%	65,911,999	25.9%
-3: Missing	18	0.2%	495,333	0.2%
.: Logical Skip	5,903	71.6%	176,250,870	69.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	989	12.0%	32,493,953	12.8%
1: Selected	1,356	16.4%	45,465,116	17.9%
-3: Missing	2	0.0%	47,584	0.0%
.: Logical Skip	5,903	71.6%	176,250,870	69.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,256	27.3%	74,918,169	29.5%
1: Selected	89	1.1%	3,040,900	1.2%
-3: Missing	2	0.0%	47,584	0.0%
.: Logical Skip	5,903	71.6%	176,250,870	69.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,234	27.1%	73,592,636	28.9%
1: Selected	111	1.3%	4,366,433	1.7%
-3: Missing	2	0.0%	47,584	0.0%
.: Logical Skip	5,903	71.6%	176,250,870	69.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,063	25.0%	68,460,675	26.9%
1: Selected	282	3.4%	9,498,394	3.7%
-3: Missing	2	0.0%	47,584	0.0%
.: Logical Skip	5,903	71.6%	176,250,870	69.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,935	23.5%	65,639,371	25.8%
1: Selected	410	5.0%	12,319,698	4.8%
-3: Missing	2	0.0%	47,584	0.0%
.: Logical Skip	5,903	71.6%	176,250,870	69.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,222	26.9%	74,651,533	29.4%
1: Selected	123	1.5%	3,307,536	1.3%
-3: Missing	2	0.0%	47,584	0.0%
.: Logical Skip	5,903	71.6%	176,250,870	69.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,114	25.6%	69,114,669	27.2%
1: Selected	231	2.8%	8,844,401	3.5%
-3: Missing	2	0.0%	47,584	0.0%
.: Logical Skip	5,903	71.6%	176,250,870	69.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,181	26.4%	72,472,003	28.5%
1: Selected	164	2.0%	5,487,066	2.2%
-3: Missing	2	0.0%	47,584	0.0%
.: Logical Skip	5,903	71.6%	176,250,870	69.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	147	1.8%	5,159,222	2.0%
1: Selected	16	0.2%	322,420	0.1%
-3: Missing	3	0.0%	53,008	0.0%
.: Logical Skip	8,084	98.0%	248,722,873	97.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	155	1.9%	5,299,405	2.1%
1: Selected	8	0.1%	182,237	0.1%
-3: Missing	3	0.0%	53,008	0.0%
.: Logical Skip	8,084	98.0%	248,722,873	97.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	149	1.8%	4,975,689	2.0%
1: Selected	14	0.2%	505,953	0.2%
-3: Missing	3	0.0%	53,008	0.0%
.: Logical Skip	8,084	98.0%	248,722,873	97.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	161	2.0%	5,387,474	2.1%
1: Selected	2	0.0%	94,168	0.0%
-3: Missing	3	0.0%	53,008	0.0%
.: Logical Skip	8,084	98.0%	248,722,873	97.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	160	1.9%	5,238,879	2.1%
1: Selected	3	0.0%	242,763	0.1%
-3: Missing	3	0.0%	53,008	0.0%
.: Logical Skip	8,084	98.0%	248,722,873	97.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	43	0.5%	1,347,540	0.5%
1: Selected	120	1.5%	4,134,102	1.6%
-3: Missing	3	0.0%	53,008	0.0%
.: Logical Skip	8,084	98.0%	248,722,873	97.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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
1: Yes	2	0.0%	47,584	0.0%
.: Logical Skip	8,248	100.0%	254,209,939	100.0%
TOTALS	8,250	100.0%	254,257,523	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	468	5.7%	14,927,798	5.9%
2: Current Freelancer	827	10.0%	26,416,110	10.4%
3: For Profit	2,749	33.3%	82,326,542	32.4%
4: Not for Profit	740	9.0%	20,159,308	7.9%
5: Local Government	493	6.0%	14,194,003	5.6%
6: State Government	282	3.4%	8,186,159	3.2%
7: U.S. Military	34	0.4%	984,357	0.4%
8: U.S Government	152	1.8%	3,682,567	1.4%
9: Non-U.S. Government	131	1.6%	4,196,338	1.7%
-5: Don't know	5	0.1%	206,297	0.1%

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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	67	0.8%	2,366,515	0.9%
.: Logical Skip	2,302	27.9%	76,611,529	30.1%
TOTALS	8,250	100.0%	254,257,523	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	621	7.5%	19,094,977	7.5%
2: No	3,541	42.9%	104,079,480	40.9%
-5: Don't know	146	1.8%	5,515,902	2.2%
-3: Missing	8	0.1%	211,601	0.1%
.: Logical Skip	3,934	47.7%	125,355,563	49.3%
TOTALS	8,250	100.0%	254,257,523	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	1,359	16.5%	41,224,177	16.2%
2: No	4,579	55.5%	135,979,602	53.5%
-3: Missing	10	0.1%	442,214	0.2%
..: Logical Skip	2,302	27.9%	76,611,529	30.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	207	2.5%	5,819,621	2.3%
2: Current Freelancer	501	6.1%	15,564,198	6.1%
3: For Profit	396	4.8%	11,693,767	4.6%
4: Not for Profit	128	1.6%	4,104,803	1.6%
5: Local Government	40	0.5%	1,093,966	0.4%
6: State Government	18	0.2%	484,082	0.2%
7: U.S. Military	11	0.1%	267,144	0.1%
8: U.S Government	7	0.1%	247,339	0.1%
9: Non-U.S. Government	41	0.5%	1,468,673	0.6%
-5: Don't know	1	0.0%	48,000	0.0%

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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
-3: Missing	9	0.1%	432,583	0.2%
.: Logical Skip	6,891	83.5%	213,033,346	83.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	448	5.4%	14,264,479	5.6%
2: No	530	6.4%	15,630,715	6.1%
-5: Don't know	45	0.5%	1,358,098	0.5%
-3: Missing	2	0.0%	109,477	0.0%
.: Logical Skip	7,225	87.6%	222,894,755	87.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	7,116	86.3%	220,138,034	86.6%
1: Meets criteria	1,134	13.7%	34,119,489	13.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	6,395	77.5%	198,869,497	78.2%
1: Meets criteria	1,855	22.5%	55,388,026	21.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	1,260	15.3%	37,186,307	14.6%
2: No	5,209	63.1%	161,731,630	63.6%
-3: Missing	23	0.3%	836,509	0.3%
.: Logical Skip	1,758	21.3%	54,503,077	21.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	378	4.6%	11,854,906	4.7%
2: No	739	9.0%	23,175,319	9.1%
-3: Missing	3	0.0%	59,509	0.0%
.: Logical Skip	7,130	86.4%	219,167,788	86.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	130	1.6%	4,033,691	1.6%
2: No	507	6.1%	15,369,312	6.0%
-3: Missing	1	0.0%	10,340	0.0%
.: Logical Skip	7,612	92.3%	234,844,180	92.4%
TOTALS	8,250	100.0%	254,257,523	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	75	0.9%	2,332,549	0.9%
2: 3	35	0.4%	1,280,857	0.5%
3: 4	13	0.2%	285,904	0.1%
4: 5 or more	3	0.0%	47,567	0.0%
-3: Missing	4	0.0%	86,814	0.0%
.: Logical Skip	8,120	98.4%	250,223,831	98.4%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	202	2.4%	6,721,230	2.6%
2: No	435	5.3%	12,684,124	5.0%
-3: Missing	1	0.0%	7,988	0.0%
.: Logical Skip	7,612	92.3%	234,844,180	92.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	496	6.0%	14,706,146	5.8%
2: No	1,142	13.8%	34,335,067	13.5%
.: Logical Skip	6,612	80.1%	205,216,310	80.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	3	0.0%	169,139	0.1%
-3: Missing	64	0.8%	2,440,998	1.0%
..: Logical Skip	6,906	83.7%	213,201,225	83.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	1,277	2011.0	2015.0	1920.0	2025.0
Weighted	38,446,160	2010.2	2013.0	1920.0	2025.0

**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	32	0.4%	1,475,125	0.6%
2: 6 to 10 years ago	16	0.2%	547,413	0.2%
3: 11 to 20 years ago	8	0.1%	367,972	0.1%
4: More than 20 years ago	8	0.1%	190,001	0.1%
-3: Missing	3	0.0%	29,626	0.0%
..: Logical Skip	8,183	99.2%	251,647,385	99.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

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	2,224	27.0%	64,347,852	25.3%
2: No	4,776	57.9%	150,830,699	59.3%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	47	0.6%	1,568,495	0.6%
.: Logical Skip	1,202	14.6%	37,501,647	14.7%
TOTALS	8,250	100.0%	254,257,523	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	371	4.5%	11,447,011	4.5%
2: No	824	10.0%	25,898,261	10.2%
-3: Missing	7	0.1%	156,374	0.1%
.: Logical Skip	7,048	85.4%	216,755,876	85.3%
TOTALS	8,250	100.0%	254,257,523	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	259	3.1%	7,864,503	3.1%
2: 3	72	0.9%	2,169,966	0.9%
3: 4	15	0.2%	675,611	0.3%
4: 5 or more	17	0.2%	577,553	0.2%
-5: Don't know	1	0.0%	25,528	0.0%
-3: Missing	7	0.1%	133,851	0.1%
.: Logical Skip	7,879	95.5%	242,810,512	95.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	460	5.6%	13,864,821	5.5%
2: No	734	8.9%	23,469,747	9.2%
-3: Missing	8	0.1%	167,078	0.1%
.: Logical Skip	7,048	85.4%	216,755,876	85.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	653	7.9%	17,886,380	7.0%
2: No	1,560	18.9%	45,938,303	18.1%
-3: Missing	11	0.1%	523,169	0.2%
.: Logical Skip	6,026	73.0%	189,909,671	74.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	53	0.6%	2,075,394	0.8%
.: Logical Skip	6,230	75.5%	194,454,399	76.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	1,967	2015.6	2019.0	1930.0	2025.0
Weighted	57,727,731	2015.2	2019.0	1930.0	2025.0

**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	25	0.3%	1,116,282	0.4%
2: 6 to 10 years ago	20	0.2%	637,730	0.3%
3: 11 to 20 years ago	3	0.0%	103,441	0.0%
4: More than 20 years ago	2	0.0%	135,193	0.1%
-3: Missing	3	0.0%	82,748	0.0%
.: Logical Skip	8,197	99.4%	252,182,129	99.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	6,906	83.7%	213,201,225	83.9%
1: Meets criteria	1,344	16.3%	41,056,298	16.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	6,219	75.4%	193,931,230	76.3%
1: Meets criteria	2,031	24.6%	60,326,293	23.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,254	15.2%	36,960,226	14.5%
2: No	6,957	84.3%	216,009,829	85.0%
-3: Missing	39	0.5%	1,287,469	0.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	6,996	84.8%	217,297,297	85.5%
1: Meets criteria	1,254	15.2%	36,960,226	14.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

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	2,983	36.2%	88,165,839	34.7%
2: No	5,214	63.2%	164,363,930	64.6%
-3: Missing	53	0.6%	1,727,754	0.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	5,267	63.8%	166,091,684	65.3%
1: Meets criteria	2,983	36.2%	88,165,839	34.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	18	0.2%	411,447	0.2%
2: Slightly interested	195	2.4%	5,855,718	2.3%
3: Somewhat interested	380	4.6%	10,473,403	4.1%
4: Very interested	248	3.0%	7,633,287	3.0%
5: Extremely interested	75	0.9%	2,590,743	1.0%
-3: Missing	4	0.0%	74,617	0.0%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	593	7.2%	17,768,946	7.0%
2: No	6,425	77.9%	197,140,492	77.5%
-5: Don't know	298	3.6%	10,291,194	4.0%
-3: Missing	9	0.1%	229,692	0.1%
..: Logical Skip	925	11.2%	28,827,199	11.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	655	7.9%	19,511,050	7.7%
2: No	1,007	12.2%	30,006,669	11.8%
-5: Don't know	188	2.3%	5,736,879	2.3%
-3: Missing	5	0.1%	133,428	0.1%

**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	6,395	77.5%	198,869,497	78.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	694	8.4%	20,408,465	8.0%
2: No	863	10.5%	26,939,414	10.6%
-5: Don't know	182	2.2%	5,625,944	2.2%
-3: Missing	14	0.2%	345,150	0.1%
.: Logical Skip	6,497	78.8%	200,938,549	79.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** S\_GIGPLATFORM\_Y2\_DRV

**Label:** GIG PLATFORM TYPE DERIVED FROM S\_GIGPLATFORM\_3

**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	359	4.4%	10,258,670	4.0%
2: Confirmed Gig Platform: Selling/Renting of Goods	120	1.5%	3,938,227	1.5%
3: Confirmed Gig Platform: Online Surveys	32	0.4%	1,001,828	0.4%
4: Payment Provider	91	1.1%	2,783,802	1.1%
5: Unconfirmed/unlikely Gig Work	874	10.6%	26,348,666	10.4%
-5: Don't know	4	0.0%	77,250	0.0%
-3: Missing	282	3.4%	9,109,868	3.6%
..: Logical Skip	6,488	78.6%	200,739,212	79.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** S\_GIGTIME\_1

**Label:** AMOUNT OF TIME DOING THIS GIGWORK

**Description:** About how long have you been doing this gig work?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Less than 6 months	363	4.4%	11,479,812	4.5%
2: 6 to 11 months	206	2.5%	6,135,230	2.4%
3: 1 to 2 years	378	4.6%	11,893,433	4.7%
4: 3 to 4 years	279	3.4%	8,393,414	3.3%
5: 5 to 9 years	154	1.9%	4,572,430	1.8%
6: 10 years or more	131	1.6%	3,839,484	1.5%
-3: Missing	7	0.1%	282,341	0.1%

**Issued:** July 31, 2025

Variable: S\_GIGTIME\_1

Label: AMOUNT OF TIME DOING THIS GIGWORK

Description: About how long have you been doing this gig work?

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	993	12.0%	31,456,347	12.4%
1: Selected	520	6.3%	14,933,144	5.9%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	778	9.4%	24,245,628	9.5%
1: Selected	735	8.9%	22,143,864	8.7%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

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	1,250	15.2%	38,947,490	15.3%
1: Selected	263	3.2%	7,442,002	2.9%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,219	14.8%	37,397,400	14.7%
1: Selected	294	3.6%	8,992,091	3.5%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,341	16.3%	40,794,316	16.0%
1: Selected	172	2.1%	5,595,176	2.2%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,348	16.3%	41,136,268	16.2%
1: Selected	165	2.0%	5,253,223	2.1%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,403	17.0%	42,731,751	16.8%
1: Selected	110	1.3%	3,657,741	1.4%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,407	17.1%	42,839,977	16.8%
1: Selected	106	1.3%	3,549,515	1.4%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,385	16.8%	42,505,556	16.7%
1: Selected	128	1.6%	3,883,935	1.5%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,192	14.4%	36,409,084	14.3%
1: Selected	321	3.9%	9,980,408	3.9%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,382	16.8%	42,489,498	16.7%
1: Selected	131	1.6%	3,899,993	1.5%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,211	14.7%	37,380,471	14.7%
1: Selected	302	3.7%	9,009,021	3.5%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,475	17.9%	45,417,053	17.9%
1: Selected	38	0.5%	972,438	0.4%
-3: Missing	5	0.1%	206,653	0.1%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

Variable: PE\_GIGINCOME\_1

Label: PERCENT HOUSEHOLD INCOME FROM GIGWORK

Description: In the last 6 months, about what percent of your household income has come from gig work activities?

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]

<i>Please choose the option that is closest to your actual percentage.</i>

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: None of my income has come from gig work	376	4.6%	10,915,248	4.3%
2: About 25% of my income has come from gig work	754	9.1%	23,364,010	9.2%
3: About 50% of my income has come from gig work	148	1.8%	4,831,982	1.9%
4: About 75% of my income has come from gig work	79	1.0%	2,967,238	1.2%
5: All of my income has come from gig work	149	1.8%	4,034,904	1.6%
-3: Missing	12	0.1%	482,763	0.2%
.: Logical Skip	6,732	81.6%	207,661,378	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	6,731	81.6%	207,627,981	81.7%
1: Meets criteria	1,519	18.4%	46,629,542	18.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	5,356	64.9%	159,391,571	62.7%
1: Meets criteria	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,134	13.7%	34,119,489	13.4%
2: Current freelancer	1,276	15.5%	38,283,500	15.1%
3: Nascent entrepreneur	430	5.2%	12,414,060	4.9%
4: Former entrepreneur	802	9.7%	23,796,863	9.4%
5: Former freelancer	794	9.6%	23,738,445	9.3%
6: Withdrawn entrepreneur	920	11.2%	27,039,214	10.6%
7: General population	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	7,108	86.2%	219,922,456	86.5%
1: Meets criteria	1,142	13.8%	34,335,067	13.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	6,690	81.1%	208,319,220	81.9%
1: Meets criteria	1,560	18.9%	45,938,303	18.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	7,330	88.8%	227,218,309	89.4%
1: Meets criteria	920	11.2%	27,039,214	10.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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;

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not currently working	2,302	27.9%	76,611,529	30.1%
1: Currently working	5,948	72.1%	177,645,994	69.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Employed	2,692	32.6%	79,990,708	31.5%
2: Not employed	1,061	12.9%	31,558,498	12.4%
-5: Don't know	1	0.0%	6,073	0.0%
-3: Missing	6	0.1%	300,984	0.1%
..: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	887	10.8%	26,166,037	10.3%
1: Selected	170	2.1%	5,336,701	2.1%
-3: Missing	4	0.0%	55,760	0.0%
..: Logical Skip	7,189	87.1%	222,699,025	87.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	868	10.5%	26,107,439	10.3%
1: Selected	189	2.3%	5,395,298	2.1%
-3: Missing	4	0.0%	55,760	0.0%
.: Logical Skip	7,189	87.1%	222,699,025	87.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	886	10.7%	25,853,046	10.2%
1: Selected	171	2.1%	5,649,692	2.2%
-3: Missing	4	0.0%	55,760	0.0%
.: Logical Skip	7,189	87.1%	222,699,025	87.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	769	9.3%	23,689,155	9.3%
1: Selected	288	3.5%	7,813,583	3.1%
-3: Missing	4	0.0%	55,760	0.0%
.: Logical Skip	7,189	87.1%	222,699,025	87.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	885	10.7%	26,610,492	10.5%
1: Selected	172	2.1%	4,892,246	1.9%
-3: Missing	4	0.0%	55,760	0.0%
.: Logical Skip	7,189	87.1%	222,699,025	87.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	935	11.3%	28,283,938	11.1%
1: Selected	122	1.5%	3,218,800	1.3%
-3: Missing	4	0.0%	55,760	0.0%
.: Logical Skip	7,189	87.1%	222,699,025	87.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	956	11.6%	28,951,779	11.4%
1: Selected	101	1.2%	2,550,959	1.0%
-3: Missing	4	0.0%	55,760	0.0%
.: Logical Skip	7,189	87.1%	222,699,025	87.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	964	11.7%	28,377,003	11.2%
1: Selected	93	1.1%	3,125,735	1.2%
-3: Missing	4	0.0%	55,760	0.0%
.: Logical Skip	7,189	87.1%	222,699,025	87.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,868	22.6%	55,615,220	21.9%
2: Somewhat important	1,328	16.1%	38,639,321	15.2%
3: Not important	550	6.7%	17,130,925	6.7%
-3: Missing	14	0.2%	470,797	0.2%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	2,498	30.3%	72,818,983	28.6%
2: Somewhat important	937	11.4%	29,030,276	11.4%
3: Not important	308	3.7%	9,472,683	3.7%
-3: Missing	17	0.2%	534,322	0.2%
..: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	2,248	27.2%	66,503,586	26.2%
2: Somewhat important	1,031	12.5%	30,687,013	12.1%
3: Not important	451	5.5%	13,711,029	5.4%
-3: Missing	30	0.4%	954,634	0.4%
..: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	2,334	28.3%	69,125,793	27.2%
2: Somewhat important	1,121	13.6%	33,098,753	13.0%
3: Not important	280	3.4%	8,610,007	3.4%
-3: Missing	25	0.3%	1,021,710	0.4%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
TOTALS	8,250	100.0%	254,257,523	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	2,017	24.4%	58,187,202	22.9%
2: Somewhat important	1,110	13.5%	33,785,053	13.3%
3: Not important	591	7.2%	18,123,865	7.1%
-3: Missing	42	0.5%	1,760,143	0.7%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	1,652	20.0%	48,975,256	19.3%
2: Somewhat important	1,582	19.2%	45,609,556	17.9%
3: Not important	503	6.1%	16,479,104	6.5%
-3: Missing	23	0.3%	792,347	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Very important	657	8.0%	21,078,067	8.3%
2: Somewhat important	984	11.9%	30,970,529	12.2%
3: Not important	2,081	25.2%	58,459,188	23.0%
-3: Missing	38	0.5%	1,348,479	0.5%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	982	11.9%	28,680,232	11.3%
2: Somewhat important	1,176	14.3%	35,495,257	14.0%
3: Not important	1,548	18.8%	45,831,858	18.0%
-3: Missing	54	0.7%	1,848,916	0.7%
..: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	1,084	13.1%	32,124,741	12.6%
2: Somewhat important	1,291	15.6%	39,749,893	15.6%
3: Not important	1,333	16.2%	38,236,219	15.0%
-3: Missing	52	0.6%	1,745,411	0.7%
..: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	1,276	15.5%	37,779,512	14.9%
2: Somewhat important	1,186	14.4%	35,637,431	14.0%
3: Not important	1,239	15.0%	36,253,673	14.3%
-3: Missing	59	0.7%	2,185,647	0.9%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	1,049	12.7%	31,507,186	12.4%
2: Somewhat important	1,494	18.1%	44,262,181	17.4%
3: Not important	1,197	14.5%	35,314,617	13.9%
-3: Missing	20	0.2%	772,279	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Very important	1,470	17.8%	42,586,561	16.7%
2: Somewhat important	1,356	16.4%	39,779,726	15.6%
3: Not important	895	10.8%	27,902,304	11.0%
-3: Missing	39	0.5%	1,587,672	0.6%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Very important	911	11.0%	27,660,319	10.9%
2: Somewhat important	1,140	13.8%	34,219,195	13.5%
3: Not important	1,675	20.3%	48,779,326	19.2%
-3: Missing	34	0.4%	1,197,423	0.5%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
TOTALS	8,250	100.0%	254,257,523	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 __	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Very important	462	5.6%	14,969,565	5.9%
2: Somewhat important	631	7.6%	19,104,099	7.5%
3: Not important	2,623	31.8%	76,083,804	29.9%
-3: Missing	44	0.5%	1,698,794	0.7%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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]

	__ Unweighted __		__ Weighted __	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Very important	787	9.5%	23,186,157	9.1%
2: Somewhat important	1,363	16.5%	39,729,179	15.6%
3: Not important	1,561	18.9%	47,004,983	18.5%
-3: Missing	49	0.6%	1,935,944	0.8%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	454	5.5%	13,658,186	5.4%
2: Flexible hours	464	5.6%	14,016,730	5.5%
3: Balance work and family	356	4.3%	9,983,618	3.9%
4: Opportunity for greater income	461	5.6%	12,990,424	5.1%
5: Ability to supplement my income from my job	282	3.4%	8,523,876	3.4%
6: Best avenue for my ideas/goods/services	173	2.1%	5,070,929	2.0%
7: Unable to find employment	75	0.9%	2,251,320	0.9%
8: Did not feel valued by my place of employment	32	0.4%	789,244	0.3%
9: Did not feel that there were adequate opportunities to advance in my career	44	0.5%	1,253,850	0.5%
10: Did not feel like I was being paid fairly given my skills in the labor market	57	0.7%	1,910,799	0.8%
11: Working for someone didn't appeal to me	43	0.5%	1,156,197	0.5%
12: Always wanted to start my own business	80	1.0%	2,763,793	1.1%
13: An entrepreneurial friend or family member was a role model	39	0.5%	1,388,107	0.5%
14: Wanted to carry on the family business	33	0.4%	1,039,054	0.4%
15: Wanted to help and/or become more involved in my community	60	0.7%	1,522,615	0.6%
-3: Missing	11	0.1%	501,991	0.2%
.: Logical Skip	5,586	67.7%	175,436,790	69.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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	238	2.9%	6,068,904	2.4%
2: Flexible hours	542	6.6%	15,738,666	6.2%
3: Balance work and family	379	4.6%	11,796,313	4.6%
4: Opportunity for greater income	396	4.8%	12,814,293	5.0%
5: Ability to supplement my income from my job	217	2.6%	6,184,006	2.4%
6: Best avenue for my ideas/goods/services	126	1.5%	3,731,170	1.5%
7: Unable to find employment	51	0.6%	1,437,894	0.6%
8: Did not feel valued by my place of employment	80	1.0%	2,356,225	0.9%
9: Did not feel that there were adequate opportunities to advance in my career	62	0.8%	2,011,793	0.8%
10: Did not feel like I was being paid fairly given my skills in the labor market	78	0.9%	2,254,550	0.9%
11: Working for someone didn't appeal to me	61	0.7%	1,324,409	0.5%
12: Always wanted to start my own business	120	1.5%	3,553,569	1.4%
13: An entrepreneurial friend or family member was a role model	46	0.6%	1,419,815	0.6%
14: Wanted to carry on the family business	29	0.4%	881,506	0.3%
15: Wanted to help and/or become more involved in my community	62	0.8%	1,688,548	0.7%
-3: Missing	18	0.2%	864,094	0.3%
.: Logical Skip	5,745	69.6%	180,131,768	70.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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	833	10.1%	24,924,171	9.8%
2: Somewhat agree	1,288	15.6%	36,697,384	14.4%
3: Neither agree nor disagree	1,923	23.3%	59,957,978	23.6%
4: Somewhat disagree	554	6.7%	15,275,278	6.0%
5: Strongly disagree	723	8.8%	21,582,292	8.5%
-3: Missing	35	0.4%	954,468	0.4%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,109	13.4%	32,995,985	13.0%
2: Somewhat agree	1,733	21.0%	51,811,690	20.4%
3: Neither agree nor disagree	1,348	16.3%	40,834,987	16.1%
4: Somewhat disagree	577	7.0%	16,667,747	6.6%
5: Strongly disagree	545	6.6%	15,651,713	6.2%
-3: Missing	44	0.5%	1,429,448	0.6%

**Issued:** July 31, 2025

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
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	428	5.2%	13,045,669	5.1%
2: Somewhat agree	610	7.4%	19,227,385	7.6%
3: Neither agree nor disagree	1,495	18.1%	45,446,953	17.9%
4: Somewhat disagree	830	10.1%	24,196,501	9.5%
5: Strongly disagree	1,940	23.5%	55,776,176	21.9%
-5: Don't know	1	0.0%	4,846	0.0%
-3: Missing	52	0.6%	1,694,042	0.7%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	957	11.6%	29,198,686	11.5%
2: Somewhat agree	1,473	17.9%	44,384,620	17.5%
3: Neither agree nor disagree	1,455	17.6%	42,663,398	16.8%
4: Somewhat disagree	673	8.2%	19,192,182	7.5%
5: Strongly disagree	751	9.1%	22,163,911	8.7%
-5: Don't know	1	0.0%	224,275	0.1%
-3: Missing	46	0.6%	1,564,500	0.6%
..: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	1,382	16.8%	43,623,457	17.2%
2: No	2,365	28.7%	67,959,800	26.7%
-5: Don't know	1	0.0%	16,692	0.0%
-3: Missing	12	0.1%	256,313	0.1%
..: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

**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	1,062	12.9%	33,108,892	13.0%
2: No	2,650	32.1%	76,941,167	30.3%
-3: Missing	48	0.6%	1,806,204	0.7%
..: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	418	5.1%	11,962,412	4.7%
2: 5 to 9 years	230	2.8%	7,824,261	3.1%
3: 10 to 14 years	207	2.5%	6,552,311	2.6%
4: 15 to 19 years	74	0.9%	2,993,057	1.2%
5: 20 or more years	132	1.6%	3,703,466	1.5%
-3: Missing	1	0.0%	73,385	0.0%
..: Logical Skip	7,188	87.1%	221,148,631	87.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

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	1,806	21.9%	53,927,546	21.2%
1: Selected	1,949	23.6%	57,741,979	22.7%
-3: Missing	5	0.1%	186,738	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,679	20.4%	50,554,807	19.9%
1: Selected	2,076	25.2%	61,114,719	24.0%
-3: Missing	5	0.1%	186,738	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,185	38.6%	94,478,690	37.2%
1: Selected	570	6.9%	17,190,835	6.8%
-3: Missing	5	0.1%	186,738	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,838	34.4%	85,831,973	33.8%
1: Selected	917	11.1%	25,837,552	10.2%
-3: Missing	5	0.1%	186,738	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,078	37.3%	92,365,787	36.3%
1: Selected	677	8.2%	19,303,738	7.6%
-3: Missing	5	0.1%	186,738	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	3,219	39.0%	95,158,495	37.4%
1: Selected	525	6.4%	16,337,354	6.4%
-5: Don't know	2	0.0%	71,968	0.0%
-3: Missing	14	0.2%	288,447	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	3,013	36.5%	89,024,457	35.0%
1: Selected	731	8.9%	22,471,391	8.8%
-5: Don't know	2	0.0%	71,968	0.0%
-3: Missing	14	0.2%	288,447	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
TOTALS	8,250	100.0%	254,257,523	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	2,499	30.3%	74,069,611	29.1%
1: Selected	1,245	15.1%	37,426,238	14.7%
-5: Don't know	2	0.0%	71,968	0.0%
-3: Missing	14	0.2%	288,447	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
TOTALS	8,250	100.0%	254,257,523	100.0%

*Issued: July 31, 2025*

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	3,378	40.9%	101,384,691	39.9%
1: Selected	366	4.4%	10,111,157	4.0%
-5: Don't know	2	0.0%	71,968	0.0%
-3: Missing	14	0.2%	288,447	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	3,493	42.3%	104,974,612	41.3%
1: Selected	251	3.0%	6,521,237	2.6%
-5: Don't know	2	0.0%	71,968	0.0%
-3: Missing	14	0.2%	288,447	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	3,105	37.6%	92,924,684	36.5%
1: Selected	639	7.7%	18,571,165	7.3%
-5: Don't know	2	0.0%	71,968	0.0%
-3: Missing	14	0.2%	288,447	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,148	26.0%	64,884,129	25.5%
1: Selected	1,596	19.3%	46,611,720	18.3%
-5: Don't know	2	0.0%	71,968	0.0%
-3: Missing	14	0.2%	288,447	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,765	33.5%	81,795,152	32.2%
1: Selected	972	11.8%	29,189,896	11.5%
-5: Don't know	1	0.0%	16,692	0.0%
-3: Missing	22	0.3%	854,523	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	3,360	40.7%	98,730,151	38.8%
1: Selected	377	4.6%	12,254,897	4.8%
-5: Don't know	1	0.0%	16,692	0.0%
-3: Missing	22	0.3%	854,523	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,208	14.6%	37,291,791	14.7%
1: Selected	2,529	30.7%	73,693,257	29.0%
-5: Don't know	1	0.0%	16,692	0.0%
-3: Missing	22	0.3%	854,523	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,260	39.5%	97,287,864	38.3%
1: Selected	492	6.0%	14,247,568	5.6%
-3: Missing	8	0.1%	320,831	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,297	40.0%	98,282,603	38.7%
1: Selected	455	5.5%	13,252,829	5.2%
-3: Missing	8	0.1%	320,831	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,916	35.3%	86,978,606	34.2%
1: Selected	836	10.1%	24,556,826	9.7%
-3: Missing	8	0.1%	320,831	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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__	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,326	28.2%	69,978,917	27.5%
1: Selected	1,426	17.3%	41,556,515	16.3%
-3: Missing	8	0.1%	320,831	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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__	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,320	28.1%	69,025,255	27.1%
1: Selected	1,432	17.4%	42,510,178	16.7%
-3: Missing	8	0.1%	320,831	0.1%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,971	36.0%	89,509,802	35.2%
1: Selected	771	9.3%	21,647,288	8.5%
-3: Missing	18	0.2%	699,173	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,941	35.6%	88,100,614	34.7%
1: Selected	801	9.7%	23,056,476	9.1%
-3: Missing	18	0.2%	699,173	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,790	33.8%	83,023,554	32.7%
1: Selected	952	11.5%	28,133,536	11.1%
-3: Missing	18	0.2%	699,173	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,825	34.2%	84,082,231	33.1%
1: Selected	917	11.1%	27,074,859	10.6%
-3: Missing	18	0.2%	699,173	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,990	36.2%	89,942,248	35.4%
1: Selected	752	9.1%	21,214,842	8.3%
-3: Missing	18	0.2%	699,173	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,417	41.4%	102,100,619	40.2%
1: Selected	325	3.9%	9,056,471	3.6%
-3: Missing	18	0.2%	699,173	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,222	26.9%	66,088,494	26.0%
1: Selected	1,520	18.4%	45,068,596	17.7%
-3: Missing	18	0.2%	699,173	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,384	28.9%	70,646,816	27.8%
1: Selected	1,349	16.4%	40,444,205	15.9%
-3: Missing	27	0.3%	765,242	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,953	35.8%	88,991,455	35.0%
1: Selected	780	9.5%	22,099,566	8.7%
-3: Missing	27	0.3%	765,242	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,448	41.8%	102,312,684	40.2%
1: Selected	285	3.5%	8,778,337	3.5%
-3: Missing	27	0.3%	765,242	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,357	40.7%	99,990,148	39.3%
1: Selected	376	4.6%	11,100,874	4.4%
-3: Missing	27	0.3%	765,242	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,930	23.4%	58,962,037	23.2%
1: Selected	1,803	21.9%	52,128,984	20.5%
-3: Missing	27	0.3%	765,242	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	554	6.7%	16,460,552	6.5%
2: No	3,182	38.6%	94,656,548	37.2%
-3: Missing	24	0.3%	739,164	0.3%
.: Logical Skip	4,490	54.4%	142,401,260	56.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	191	2.3%	5,062,367	2.0%
2: Not necessary for my type of business	164	2.0%	4,987,459	2.0%
3: I did not know where to start/what to do	124	1.5%	3,747,677	1.5%
4: I did not know who to talk to/which resources to consult	50	0.6%	1,316,244	0.5%
5: I did not have any connections to people that could help me	136	1.6%	3,847,679	1.5%
-3: Missing	12	0.1%	342,312	0.1%
.: Logical Skip	7,573	91.8%	234,953,785	92.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

**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	487	5.9%	13,948,746	5.5%
2: Not necessary for my type of business	423	5.1%	12,729,631	5.0%
3: I did not know where to start/what to do	323	3.9%	9,044,856	3.6%
4: I did not know who to talk to/which resources to consult	113	1.4%	3,325,089	1.3%
5: I did not have any connections to people that could help me	223	2.7%	6,739,782	2.7%
-3: Missing	27	0.3%	823,615	0.3%
.: Logical Skip	6,654	80.7%	207,645,803	81.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	677	8.2%	20,175,212	7.9%
2: Not necessary for my type of business	669	8.1%	20,478,742	8.1%
3: I did not know where to start/what to do	603	7.3%	15,451,538	6.1%
4: I did not know who to talk to/which resources to consult	208	2.5%	5,989,963	2.4%

**Issued:** July 31, 2025

**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
5: I did not have any connections to people that could help me	327	4.0%	10,371,535	4.1%
-3: Missing	45	0.5%	1,226,267	0.5%
.: Logical Skip	5,721	69.3%	180,564,266	71.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	339	4.1%	9,525,804	3.7%
2: Not necessary for my type of business	407	4.9%	12,722,840	5.0%
3: I did not know where to start/what to do	314	3.8%	8,911,339	3.5%
4: I did not know who to talk to/which resources to consult	128	1.6%	3,487,426	1.4%
5: I did not have any connections to people that could help me	211	2.6%	7,051,229	2.8%
-3: Missing	33	0.4%	811,540	0.3%
.: Logical Skip	6,818	82.6%	211,747,345	83.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

**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	366	4.4%	9,817,256	3.9%
2: Not necessary for my type of business	385	4.7%	12,369,115	4.9%
3: I did not know where to start/what to do	371	4.5%	10,404,335	4.1%
4: I did not know who to talk to/which resources to consult	137	1.7%	4,094,473	1.6%
5: I did not have any connections to people that could help me	222	2.7%	7,181,402	2.8%
-3: Missing	39	0.5%	1,202,015	0.5%
..: Logical Skip	6,730	81.6%	209,188,927	82.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	475	5.8%	13,657,322	5.4%
2: Not necessary for my type of business	551	6.7%	15,628,408	6.1%
3: I did not know where to start/what to do	361	4.4%	10,252,545	4.0%
4: I did not know who to talk to/which resources to consult	120	1.5%	3,712,302	1.5%

**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
5: I did not have any connections to people that could help me	248	3.0%	7,624,054	3.0%
-3: Missing	48	0.6%	1,254,354	0.5%
.: Logical Skip	6,447	78.1%	202,128,539	79.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	961	11.6%	28,054,948	11.0%
1: Selected	376	4.6%	11,019,076	4.3%
-3: Missing	13	0.2%	379,251	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,072	13.0%	31,420,282	12.4%
1: Selected	265	3.2%	7,653,741	3.0%
-3: Missing	13	0.2%	379,251	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_1\_3\_Y2

**Label:** FINANCIAL CHALLENGES- CHALLENGES WITH PERSONAL 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	887	10.8%	25,572,764	10.1%
1: Selected	450	5.5%	13,501,260	5.3%
-3: Missing	13	0.2%	379,251	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	677	8.2%	19,622,799	7.7%
1: Selected	660	8.0%	19,451,224	7.7%
-3: Missing	13	0.2%	379,251	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	935	11.3%	27,955,286	11.0%
1: Selected	402	4.9%	11,118,737	4.4%
-3: Missing	13	0.2%	379,251	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,102	13.4%	32,599,151	12.8%
1: Selected	235	2.8%	6,474,872	2.5%
-3: Missing	13	0.2%	379,251	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CHALLENGE\_1\_7\_Y2

**Label:** FINANCIAL CHALLENGES- LIMITEDRELATIONSHIP- 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	1,103	13.4%	32,484,241	12.8%
1: Selected	234	2.8%	6,589,782	2.6%
-3: Missing	13	0.2%	379,251	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	995	12.1%	29,486,419	11.6%
1: Selected	342	4.1%	9,587,605	3.8%
-3: Missing	13	0.2%	379,251	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	1,166	14.1%	33,946,229	13.4%
1: Selected	171	2.1%	5,331,445	2.1%
-3: Missing	13	0.2%	175,601	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	639	7.7%	20,571,754	8.1%
1: Selected	698	8.5%	18,705,919	7.4%
-3: Missing	13	0.2%	175,601	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	1,141	13.8%	33,898,377	13.3%
1: Selected	196	2.4%	5,379,297	2.1%
-3: Missing	13	0.2%	175,601	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,027	12.4%	31,248,127	12.3%
1: Selected	310	3.8%	8,029,546	3.2%
-3: Missing	13	0.2%	175,601	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,126	13.6%	33,576,432	13.2%
1: Selected	211	2.6%	5,701,242	2.2%
-3: Missing	13	0.2%	175,601	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	910	11.0%	25,079,416	9.9%
1: Selected	427	5.2%	14,198,258	5.6%
-3: Missing	13	0.2%	175,601	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	941	11.4%	26,938,002	10.6%
1: Selected	391	4.7%	12,010,880	4.7%
-3: Missing	18	0.2%	504,392	0.2%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,008	12.2%	29,407,510	11.6%
1: Selected	324	3.9%	9,541,372	3.8%
-3: Missing	18	0.2%	504,392	0.2%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,045	12.7%	30,572,911	12.0%
1: Selected	287	3.5%	8,375,971	3.3%
-3: Missing	18	0.2%	504,392	0.2%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	687	8.3%	20,420,172	8.0%
1: Selected	645	7.8%	18,528,710	7.3%
-3: Missing	18	0.2%	504,392	0.2%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,168	14.2%	34,328,863	13.5%
1: Selected	168	2.0%	4,837,946	1.9%
-3: Missing	14	0.2%	286,466	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	1,053	12.8%	31,293,863	12.3%
1: Selected	283	3.4%	7,872,945	3.1%
-3: Missing	14	0.2%	286,466	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	1,098	13.3%	31,946,056	12.6%
1: Selected	238	2.9%	7,220,753	2.8%
-3: Missing	14	0.2%	286,466	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,208	14.6%	35,471,592	14.0%
1: Selected	128	1.6%	3,695,217	1.5%
-3: Missing	14	0.2%	286,466	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,014	12.3%	30,061,704	11.8%
1: Selected	322	3.9%	9,105,105	3.6%
-3: Missing	14	0.2%	286,466	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,099	13.3%	32,077,815	12.6%
1: Selected	237	2.9%	7,088,993	2.8%
-3: Missing	14	0.2%	286,466	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	735	8.9%	22,914,140	9.0%
1: Selected	601	7.3%	16,252,669	6.4%
-3: Missing	14	0.2%	286,466	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	<u>__ Unweighted __</u>		<u>__ Weighted __</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	972	11.8%	27,976,466	11.0%
1: Selected	364	4.4%	11,190,343	4.4%
-3: Missing	14	0.2%	286,466	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	<u>__ Unweighted __</u>		<u>__ Weighted __</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	1,221	14.8%	35,761,444	14.1%
1: Selected	107	1.3%	3,241,647	1.3%
-3: Missing	22	0.3%	450,183	0.2%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	999	12.1%	29,512,089	11.6%
1: Selected	329	4.0%	9,491,003	3.7%
-3: Missing	22	0.3%	450,183	0.2%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,201	14.6%	35,468,193	13.9%
1: Selected	127	1.5%	3,534,899	1.4%
-3: Missing	22	0.3%	450,183	0.2%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	923	11.2%	28,494,790	11.2%
1: Selected	405	4.9%	10,508,302	4.1%
-3: Missing	22	0.3%	450,183	0.2%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	669	8.1%	18,798,240	7.4%
1: Selected	659	8.0%	20,204,852	7.9%
-3: Missing	22	0.3%	450,183	0.2%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	125	1.5%	3,751,610	1.5%
2: No	1,212	14.7%	35,456,410	13.9%
-3: Missing	13	0.2%	245,255	0.1%
.: Logical Skip	6,900	83.6%	214,804,249	84.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,630	31.9%	81,152,781	31.9%
1: Selected	2,651	32.1%	76,109,906	29.9%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,776	57.9%	142,918,799	56.2%
1: Selected	505	6.1%	14,343,889	5.6%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,041	61.1%	149,224,764	58.7%
1: Selected	240	2.9%	8,037,924	3.2%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	4,358	52.8%	130,800,821	51.4%
1: Selected	923	11.2%	26,461,866	10.4%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,006	60.7%	148,781,653	58.5%
1: Selected	275	3.3%	8,481,034	3.3%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
TOTALS	8,250	100.0%	254,257,523	100.0%

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 institution, including SBA-guaranteed loans [SHOW IF DOV\_GROUP < 7]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,126	62.1%	152,624,752	60.0%
1: Selected	155	1.9%	4,637,936	1.8%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	5,009	60.7%	149,368,168	58.7%
1: Selected	272	3.3%	7,894,520	3.1%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	5,200	63.0%	154,973,668	61.0%
1: Selected	81	1.0%	2,289,019	0.9%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,124	62.1%	152,878,674	60.1%
1: Selected	157	1.9%	4,384,013	1.7%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
TOTALS	8,250	100.0%	254,257,523	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	5,224	63.3%	155,804,123	61.3%
1: Selected	57	0.7%	1,458,565	0.6%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
TOTALS	8,250	100.0%	254,257,523	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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	5,241	63.5%	156,167,057	61.4%
1: Selected	40	0.5%	1,095,631	0.4%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	5,184	62.8%	154,443,474	60.7%
1: Selected	97	1.2%	2,819,213	1.1%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	5,197	63.0%	154,626,453	60.8%
1: Selected	84	1.0%	2,636,235	1.0%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
TOTALS	8,250	100.0%	254,257,523	100.0%

**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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,396	41.2%	100,381,868	39.5%
1: Selected	1,885	22.8%	56,880,819	22.4%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	74	0.9%	2,120,053	0.8%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	201	2.4%	6,086,227	2.4%
1: Selected	181	2.2%	5,216,677	2.1%
-3: Missing	10	0.1%	224,002	0.1%
.: Logical Skip	7,858	95.2%	242,730,617	95.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	264	3.2%	7,832,511	3.1%
1: Selected	118	1.4%	3,470,393	1.4%
-3: Missing	10	0.1%	224,002	0.1%
.: Logical Skip	7,858	95.2%	242,730,617	95.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	348	4.2%	10,207,957	4.0%
1: Selected	34	0.4%	1,094,947	0.4%
-3: Missing	10	0.1%	224,002	0.1%
.: Logical Skip	7,858	95.2%	242,730,617	95.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	358	4.3%	10,718,102	4.2%
1: Selected	24	0.3%	584,802	0.2%
-3: Missing	10	0.1%	224,002	0.1%
.: Logical Skip	7,858	95.2%	242,730,617	95.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	312	3.8%	9,373,137	3.7%
1: Selected	70	0.8%	1,929,767	0.8%
-3: Missing	10	0.1%	224,002	0.1%
.: Logical Skip	7,858	95.2%	242,730,617	95.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	356	4.3%	10,531,925	4.1%
1: Selected	26	0.3%	770,979	0.3%
-3: Missing	10	0.1%	224,002	0.1%
.: Logical Skip	7,858	95.2%	242,730,617	95.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	370	4.5%	10,802,746	4.2%
1: Selected	12	0.1%	500,158	0.2%
-3: Missing	10	0.1%	224,002	0.1%
.: Logical Skip	7,858	95.2%	242,730,617	95.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	371	4.5%	10,999,465	4.3%
1: Selected	11	0.1%	303,439	0.1%
-3: Missing	10	0.1%	224,002	0.1%
.: Logical Skip	7,858	95.2%	242,730,617	95.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	366	4.4%	10,735,816	4.2%
1: Selected	16	0.2%	567,088	0.2%
-3: Missing	10	0.1%	224,002	0.1%
.: Logical Skip	7,858	95.2%	242,730,617	95.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	47	0.6%	1,375,063	0.5%
1: Selected	44	0.5%	1,297,920	0.5%
-5: Don't know	1	0.0%	10,463	0.0%
-3: Missing	5	0.1%	135,766	0.1%
.: Logical Skip	8,153	98.8%	251,438,310	98.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	63	0.8%	2,104,585	0.8%
1: Selected	28	0.3%	568,398	0.2%
-5: Don't know	1	0.0%	10,463	0.0%
-3: Missing	5	0.1%	135,766	0.1%
.: Logical Skip	8,153	98.8%	251,438,310	98.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	53	0.6%	1,402,062	0.6%
1: Selected	38	0.5%	1,270,922	0.5%
-5: Don't know	1	0.0%	10,463	0.0%
-3: Missing	5	0.1%	135,766	0.1%
.: Logical Skip	8,153	98.8%	251,438,310	98.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	88	1.1%	2,625,388	1.0%
1: Selected	3	0.0%	47,595	0.0%
-5: Don't know	1	0.0%	10,463	0.0%
-3: Missing	5	0.1%	135,766	0.1%
.: Logical Skip	8,153	98.8%	251,438,310	98.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS1\_PUF

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

**Description:** PUF 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
0: 0	74	0.9%	2,090,376	0.8%
1: <100	155	1.9%	3,802,271	1.5%
2: 100-499	170	2.1%	4,855,763	1.9%
3: 500-999	271	3.3%	7,573,308	3.0%
4: 1,000-4,999	742	9.0%	21,350,170	8.4%
5: 5,000-9,999	383	4.6%	11,479,447	4.5%
6: 10,000-24,999	426	5.2%	12,674,344	5.0%
7: 25,000-49,999	165	2.0%	5,320,678	2.1%
8: 50,000-74,999	119	1.4%	3,548,199	1.4%
9: 75,000-99,999	17	0.2%	542,567	0.2%
10: 100,000-249,999	86	1.0%	2,651,435	1.0%
11: 250,000-499,999	19	0.2%	549,088	0.2%
12: 500,000+	13	0.2%	392,514	0.2%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	192	2.3%	5,475,082	2.2%
..: Logical Skip	5,417	65.7%	171,938,669	67.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS2\_PUF

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

**Description:** PUF 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
0: 0	47	0.6%	1,301,490	0.5%
1: <100	39	0.5%	907,519	0.4%
2: 100-499	61	0.7%	1,380,154	0.5%
3: 500-999	89	1.1%	2,618,378	1.0%
4: 1,000-4,999	313	3.8%	9,247,003	3.6%
5: 5,000-9,999	169	2.0%	4,954,291	1.9%
6: 10,000-24,999	170	2.1%	5,335,411	2.1%
7: 25,000-49,999	42	0.5%	1,247,825	0.5%
8: 50,000-99,999	18	0.2%	765,005	0.3%
9: 100,000+	9	0.1%	260,023	0.1%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	105	1.3%	3,046,382	1.2%
.: Logical Skip	7,187	87.1%	223,180,431	87.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS3\_PUF

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

**Description:** PUF 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
0: 0	15	0.2%	326,362	0.1%
1: <100	17	0.2%	543,205	0.2%
2: 100-499	5	0.1%	210,206	0.1%
3: 500-999	2	0.0%	52,135	0.0%
4: 1,000-4,999	27	0.3%	787,715	0.3%
5: 5,000-9,999	13	0.2%	326,509	0.1%
6: 10,000-24,999	41	0.5%	1,397,689	0.5%
7: 25,000-49,999	27	0.3%	874,750	0.3%
8: 50,000-99,999	29	0.4%	752,096	0.3%
9: 100,000+	66	0.8%	1,661,449	0.7%
-5: Don't know	1	0.0%	57,187	0.0%
-3: Missing	43	0.5%	1,305,696	0.5%
.: Logical Skip	7,964	96.5%	245,962,524	96.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS4\_PUF

**Label:** PUF VARIABLE: AMOUNT RECEIVED- FINANCIAL INSTITUTION

**Description:** PUF 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
0: 0	12	0.1%	255,435	0.1%
1: <100	15	0.2%	400,855	0.2%
2: 100-499	4	0.0%	92,292	0.0%
3: 500-999	3	0.0%	107,648	0.0%
4: 1,000-4,999	10	0.1%	386,056	0.2%
5: 5,000-9,999	11	0.1%	319,950	0.1%
6: 10,000-24,999	18	0.2%	813,604	0.3%
7: 25,000-49,999	6	0.1%	138,573	0.1%
8: 50,000-99,999	7	0.1%	173,393	0.1%
9: 100,000+	26	0.3%	755,499	0.3%
-3: Missing	36	0.4%	1,027,678	0.4%
..: Logical Skip	8,102	98.2%	249,786,540	98.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS5\_PUF

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

**Description:** PUF 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
0: 0	11	0.1%	323,929	0.1%
1:<1,000	10	0.1%	288,510	0.1%
2: 1,000+	16	0.2%	532,162	0.2%
-3: Missing	14	0.2%	254,468	0.1%
.: Logical Skip	8,199	99.4%	252,858,453	99.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

Variable: PE\_CAPITAL\_WS6\_PUF

Label: PUF VARIABLE: AMOUNT RECEIVED- GOVERNMENT SOURCE

Description: PUF 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
0: 0	11	0.1%	188,144	0.1%
1:<1,000	10	0.1%	241,627	0.1%
2: 1,000-9,999	24	0.3%	802,921	0.3%
3:10,000-24,999	17	0.2%	465,848	0.2%
4: 25,000+	21	0.3%	423,068	0.2%
-3: Missing	33	0.4%	1,218,560	0.5%
.. Logical Skip	8,134	98.6%	250,917,355	98.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS7\_PUF

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

**Description:** PUF 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
0: 0	11	0.1%	242,127	0.1%
1:<1,000	16	0.2%	412,664	0.2%
2: 1,000-9,999	40	0.5%	1,259,822	0.5%
3:10,000-24,999	28	0.3%	746,020	0.3%
4: 25,000+	32	0.4%	812,532	0.3%
-3: Missing	30	0.4%	910,849	0.4%
.. Logical Skip	8,093	98.1%	249,873,510	98.3%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

Variable: PE\_CAPITAL\_WS8\_PUF

Label: PUF VARIABLE: AMOUNT RECEIVED- VENTURE CAPITALISTS

Description: PUF 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
0: 0	7	0.1%	134,808	0.1%
1:<1,000	6	0.1%	164,775	0.1%
2: 1,000+	29	0.4%	652,521	0.3%
-3: Missing	15	0.2%	506,461	0.2%
.: Logical Skip	8,193	99.3%	252,798,958	99.4%
TOTALS	8,250	100.0%	254,257,523	100.0%

Variable: PE\_CAPITAL\_WS9\_PUF

Label: PUF VARIABLE: AMOUNT RECEIVED- HOME EQUITY LOAN

Description: PUF 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
0: 0	23	0.3%	583,246	0.2%
1: <100	11	0.1%	225,899	0.1%
2: 100-499	3	0.0%	88,663	0.0%
3: 500-999	5	0.1%	297,135	0.1%

**Variable:** PE\_CAPITAL\_WS9\_PUF

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

**Description:** PUF 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
4: 1,000-4,999	20	0.2%	464,806	0.2%
5: 5,000-9,999	21	0.3%	813,404	0.3%
6: 10,000-24,999	43	0.5%	1,490,292	0.6%
7: 25,000-49,999	24	0.3%	746,659	0.3%
8: 50,000-99,999	28	0.3%	860,607	0.3%
9: 100,000+	24	0.3%	651,191	0.3%
-5: Don't know	2	0.0%	70,798	0.0%
-3: Missing	36	0.4%	1,745,225	0.7%
.: Logical Skip	8,010	97.1%	246,219,599	96.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS10\_PUF

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

**Description:** PUF 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
0: 0	22	0.3%	669,439	0.3%
1:<1,000	19	0.2%	395,759	0.2%
2: 1,000+	91	1.1%	2,979,613	1.2%
-3: Missing	11	0.1%	318,149	0.1%
.: Logical Skip	8,107	98.3%	249,894,563	98.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS\_TOTAL\_PUF

**Label:** PUF VARIABLE: AMOUNT RECEIVED- TOTAL

**Description:** PUF variable total amount of capital used coded from PE\_CAPITAL\_WS1 through PE\_CAPITAL\_WS\_WS23

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	255	3.1%	7,935,403	3.1%
.: Logical Skip	4,857	58.9%	153,964,125	60.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** PE\_CAPITAL\_WS\_TOTAL\_PUF    **Type:**  
**Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	3,137	40789.9	5000.0	0.0	6000000.0
Weighted	92,344,384	39153.5	5000.0	0.0	6000000.0

**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	157	1.9%	4,759,928	1.9%
2: No, I received less funding than I requested from this source	51	0.6%	1,718,637	0.7%
-3: Missing	5	0.1%	242,115	0.1%
..: Logical Skip	8,037	97.4%	247,536,843	97.4%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

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 institution, 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	72	0.9%	2,073,811	0.8%
2: No, I received less funding than I requested from this source	23	0.3%	725,542	0.3%
-3: Missing	3	0.0%	188,491	0.1%
.: Logical Skip	8,152	98.8%	251,269,679	98.8%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	179	2.2%	5,148,653	2.0%
2: No, I received less funding than I requested from this source	35	0.4%	1,152,731	0.5%
-3: Missing	5	0.1%	230,881	0.1%
.: Logical Skip	8,031	97.3%	247,725,258	97.4%
TOTALS	8,250	100.0%	254,257,523	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	33	0.4%	816,010	0.3%
2: No, I received less funding than I requested from this source	11	0.1%	392,309	0.2%
-3: Missing	1	0.0%	44,789	0.0%
.: Logical Skip	8,205	99.5%	253,004,415	99.5%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	84	1.0%	2,108,621	0.8%
2: No, I received less funding than I requested from this source	28	0.3%	955,558	0.4%
-3: Missing	4	0.0%	166,858	0.1%
.: Logical Skip	8,134	98.6%	251,026,486	98.7%
TOTALS	8,250	100.0%	254,257,523	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	28	0.3%	717,470	0.3%
2: No, I received less funding than I requested from this source	6	0.1%	96,955	0.0%
-3: Missing	1	0.0%	2,871	0.0%
.: Logical Skip	8,215	99.6%	253,440,227	99.7%
TOTALS	8,250	100.0%	254,257,523	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	8	0.1%	164,308	0.1%
2: No, I received less funding than I requested from this source	10	0.1%	450,762	0.2%
.: Logical Skip	8,232	99.8%	253,642,453	99.8%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	38	0.5%	1,065,998	0.4%
2: No, I received less funding than I requested from this source	23	0.3%	624,524	0.2%
-3: Missing	2	0.0%	86,389	0.0%
.: Logical Skip	8,187	99.2%	252,480,612	99.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	58	0.7%	1,817,012	0.7%
2: No, I received less funding than I requested from this source	11	0.1%	259,046	0.1%
-5: Don't know	1	0.0%	49,178	0.0%
-3: Missing	1	0.0%	33,622	0.0%
.: Logical Skip	8,179	99.1%	252,098,665	99.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

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	356	4.3%	11,423,420	4.5%
2: No, I did not request funding from this source	2,836	34.4%	82,115,342	32.3%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	65	0.8%	2,242,480	0.9%
.: Logical Skip	4,992	60.5%	158,467,451	62.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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 institution, 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	323	3.9%	10,473,259	4.1%
2: No, I did not request funding from this source	2,975	36.1%	86,546,371	34.0%
-3: Missing	75	0.9%	2,503,278	1.0%
.: Logical Skip	4,877	59.1%	154,734,615	60.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	370	4.5%	11,373,201	4.5%
2: No, I did not request funding from this source	2,803	34.0%	81,758,358	32.2%
-3: Missing	79	1.0%	2,846,928	1.1%
..: Logical Skip	4,998	60.6%	158,279,036	62.3%
TOTALS	8,250	100.0%	254,257,523	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	288	3.5%	9,581,506	3.8%
2: No, I did not request funding from this source	3,051	37.0%	88,480,638	34.8%
-3: Missing	87	1.1%	3,195,499	1.3%
..: Logical Skip	4,824	58.5%	152,999,879	60.2%
TOTALS	8,250	100.0%	254,257,523	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	378	4.6%	11,596,394	4.6%
2: No, I did not request funding from this source	2,885	35.0%	84,352,645	33.2%
-5: Don't know	3	0.0%	126,999	0.0%
-3: Missing	89	1.1%	3,203,678	1.3%
.: Logical Skip	4,895	59.3%	154,977,808	61.0%
TOTALS	8,250	100.0%	254,257,523	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	228	2.8%	8,322,728	3.3%
2: No, I did not request funding from this source	3,118	37.8%	90,363,562	35.5%
-3: Missing	90	1.1%	3,007,166	1.2%
.: Logical Skip	4,814	58.4%	152,564,067	60.0%
TOTALS	8,250	100.0%	254,257,523	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	201	2.4%	7,664,846	3.0%
2: No, I did not request funding from this source	3,152	38.2%	90,938,394	35.8%
-5: Don't know	1	0.0%	16,677	0.0%
-3: Missing	99	1.2%	3,275,764	1.3%
.: Logical Skip	4,797	58.1%	152,361,841	59.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	258	3.1%	7,935,042	3.1%
2: No, I did not request funding from this source	3,008	36.5%	87,891,613	34.6%
-3: Missing	142	1.7%	4,907,186	1.9%
.: Logical Skip	4,842	58.7%	153,523,682	60.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	561	6.8%	17,385,372	6.8%
1: Selected	250	3.0%	7,527,771	3.0%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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)]

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
0: Not selected	589	7.1%	18,569,869	7.3%
1: Selected	222	2.7%	6,343,275	2.5%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	721	8.7%	22,159,579	8.7%
1: Selected	90	1.1%	2,753,564	1.1%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	591	7.2%	18,504,512	7.3%
1: Selected	220	2.7%	6,408,632	2.5%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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)]

	<u>Unweighted</u>		<u>Weighted</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	720	8.7%	22,121,572	8.7%
1: Selected	91	1.1%	2,791,571	1.1%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	642	7.8%	20,060,523	7.9%
1: Selected	169	2.0%	4,852,621	1.9%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	753	9.1%	23,034,026	9.1%
1: Selected	58	0.7%	1,879,117	0.7%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	725	8.8%	22,585,815	8.9%
1: Selected	86	1.0%	2,327,328	0.9%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
TOTALS	8,250	100.0%	254,257,523	100.0%

**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	776	9.4%	23,913,451	9.4%
1: Selected	35	0.4%	999,692	0.4%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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)]**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	789	9.6%	24,286,473	9.6%
1: Selected	22	0.3%	626,671	0.2%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	729	8.8%	22,726,511	8.9%
1: Selected	82	1.0%	2,186,632	0.9%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	703	8.5%	21,586,642	8.5%
1: Selected	108	1.3%	3,326,501	1.3%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	772	9.4%	23,979,056	9.4%
1: Selected	39	0.5%	934,087	0.4%
-5: Don't know	1	0.0%	8,284	0.0%
-3: Missing	14	0.2%	638,581	0.3%
.: Logical Skip	7,424	90.0%	228,697,514	89.9%
TOTALS	8,250	100.0%	254,257,523	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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,742	21.1%	51,859,627	20.4%
1: Selected	1,249	15.1%	35,550,629	14.0%
-5: Don't know	3	0.0%	130,146	0.1%
-3: Missing	14	0.2%	351,210	0.1%
.: Logical Skip	5,242	63.5%	166,365,910	65.4%
TOTALS	8,250	100.0%	254,257,523	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	2,618	31.7%	75,971,645	29.9%
1: Selected	373	4.5%	11,438,612	4.5%
-5: Don't know	3	0.0%	130,146	0.1%
-3: Missing	14	0.2%	351,210	0.1%
.: Logical Skip	5,242	63.5%	166,365,910	65.4%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	2,294	27.8%	66,145,095	26.0%
1: Selected	697	8.4%	21,265,161	8.4%
-5: Don't know	3	0.0%	130,146	0.1%
-3: Missing	14	0.2%	351,210	0.1%
.: Logical Skip	5,242	63.5%	166,365,910	65.4%
TOTALS	8,250	100.0%	254,257,523	100.0%

*Issued: July 31, 2025*

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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,606	31.6%	77,279,347	30.4%
1: Selected	385	4.7%	10,130,909	4.0%
-5: Don't know	3	0.0%	130,146	0.1%
-3: Missing	14	0.2%	351,210	0.1%
.: Logical Skip	5,242	63.5%	166,365,910	65.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,933	35.6%	85,969,006	33.8%
1: Selected	58	0.7%	1,441,251	0.6%
-5: Don't know	3	0.0%	130,146	0.1%
-3: Missing	14	0.2%	351,210	0.1%
.: Logical Skip	5,242	63.5%	166,365,910	65.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,879	34.9%	84,315,909	33.2%
1: Selected	112	1.4%	3,094,348	1.2%
-5: Don't know	3	0.0%	130,146	0.1%
-3: Missing	14	0.2%	351,210	0.1%
.: Logical Skip	5,242	63.5%	166,365,910	65.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	2,009	24.4%	58,838,447	23.1%
1: Selected	982	11.9%	28,571,809	11.2%
-5: Don't know	3	0.0%	130,146	0.1%
-3: Missing	14	0.2%	351,210	0.1%
.: Logical Skip	5,242	63.5%	166,365,910	65.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,222	26.9%	65,420,920	25.7%
1: Selected	409	5.0%	11,218,180	4.4%
-5: Don't know	2	0.0%	44,515	0.0%
-3: Missing	25	0.3%	668,412	0.3%
.: Logical Skip	5,592	67.8%	176,905,495	69.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,251	27.3%	65,649,872	25.8%
1: Selected	380	4.6%	10,989,228	4.3%
-5: Don't know	2	0.0%	44,515	0.0%
-3: Missing	25	0.3%	668,412	0.3%
.: Logical Skip	5,592	67.8%	176,905,495	69.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	2,191	26.6%	63,853,098	25.1%
1: Selected	440	5.3%	12,786,003	5.0%
-5: Don't know	2	0.0%	44,515	0.0%
-3: Missing	25	0.3%	668,412	0.3%
.: Logical Skip	5,592	67.8%	176,905,495	69.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	2,215	26.8%	64,779,386	25.5%
1: Selected	416	5.0%	11,859,714	4.7%
-5: Don't know	2	0.0%	44,515	0.0%
-3: Missing	25	0.3%	668,412	0.3%
.: Logical Skip	5,592	67.8%	176,905,495	69.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,499	30.3%	72,974,744	28.7%
1: Selected	132	1.6%	3,664,356	1.4%
-5: Don't know	2	0.0%	44,515	0.0%
-3: Missing	25	0.3%	668,412	0.3%
.: Logical Skip	5,592	67.8%	176,905,495	69.6%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,197	14.5%	35,130,317	13.8%
1: Selected	1,434	17.4%	41,508,784	16.3%
-5: Don't know	2	0.0%	44,515	0.0%
-3: Missing	25	0.3%	668,412	0.3%
.: Logical Skip	5,592	67.8%	176,905,495	69.6%
TOTALS	8,250	100.0%	254,257,523	100.0%

*Issued: July 31, 2025*

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	2,665	32.3%	78,910,834	31.0%
1: Selected	622	7.5%	17,696,632	7.0%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	31	0.4%	678,233	0.3%
..: Logical Skip	4,931	59.8%	156,958,213	61.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,714	32.9%	79,678,029	31.3%
1: Selected	573	6.9%	16,929,437	6.7%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	31	0.4%	678,233	0.3%
..: Logical Skip	4,931	59.8%	156,958,213	61.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,668	32.3%	78,055,954	30.7%
1: Selected	619	7.5%	18,551,512	7.3%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	31	0.4%	678,233	0.3%
..: Logical Skip	4,931	59.8%	156,958,213	61.7%
TOTALS	8,250	100.0%	254,257,523	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	2,736	33.2%	81,201,231	31.9%
1: Selected	551	6.7%	15,406,235	6.1%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	31	0.4%	678,233	0.3%
..: Logical Skip	4,931	59.8%	156,958,213	61.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,128	37.9%	92,651,099	36.4%
1: Selected	159	1.9%	3,956,367	1.6%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	31	0.4%	678,233	0.3%
..: Logical Skip	4,931	59.8%	156,958,213	61.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,612	19.5%	47,447,908	18.7%
1: Selected	1,675	20.3%	49,159,558	19.3%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	31	0.4%	678,233	0.3%
..: Logical Skip	4,931	59.8%	156,958,213	61.7%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	577	7.0%	17,184,887	6.8%
1: Selected	316	3.8%	9,189,902	3.6%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	558	6.8%	16,699,240	6.6%
1: Selected	335	4.1%	9,675,550	3.8%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	592	7.2%	17,011,025	6.7%
1: Selected	301	3.6%	9,363,764	3.7%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	646	7.8%	19,064,631	7.5%
1: Selected	247	3.0%	7,310,159	2.9%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	859	10.4%	25,430,115	10.0%
1: Selected	34	0.4%	944,675	0.4%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	815	9.9%	24,262,215	9.5%
1: Selected	78	0.9%	2,112,574	0.8%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	555	6.7%	16,899,539	6.6%
1: Selected	338	4.1%	9,475,250	3.7%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	725	8.8%	21,487,629	8.5%
1: Selected	168	2.0%	4,887,161	1.9%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	771	9.3%	22,526,029	8.9%
1: Selected	122	1.5%	3,848,761	1.5%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	835	10.1%	24,459,423	9.6%
1: Selected	58	0.7%	1,915,366	0.8%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	831	10.1%	24,597,789	9.7%
1: Selected	62	0.8%	1,777,001	0.7%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	744	9.0%	22,115,833	8.7%
1: Selected	149	1.8%	4,258,956	1.7%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	828	10.0%	24,468,678	9.6%
1: Selected	65	0.8%	1,906,111	0.7%
-3: Missing	27	0.3%	664,425	0.3%
.: Logical Skip	7,330	88.8%	227,218,309	89.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	147	1.8%	4,467,013	1.8%
2: Lack of time	108	1.3%	3,106,864	1.2%
3: Lost focus, interest, and/or motivation or felt burnt out	124	1.5%	4,132,830	1.6%
4: I needed help, but did not know where to go for support	66	0.8%	1,966,161	0.8%
5: Difficulties with partners or investors	13	0.2%	247,606	0.1%
6: Family/friends were not supportive	23	0.3%	748,931	0.3%
7: I decided it was too risky	139	1.7%	3,881,231	1.5%
8: Major life event (such as a new child, own or family medical issue)	77	0.9%	2,064,961	0.8%
9: I decided to take a new job/enter employment	51	0.6%	1,668,023	0.7%
10: I received a promotion at work	27	0.3%	779,603	0.3%

**Issued:** July 31, 2025

**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	29	0.4%	933,024	0.4%
12: I needed employer-provided health insurance	27	0.3%	580,453	0.2%
13: Other factor	57	0.7%	1,699,969	0.7%
-3: Missing	5	0.1%	98,120	0.0%
.: Logical Skip	7,357	89.2%	227,882,733	89.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	75	0.9%	2,133,242	0.8%
2: Lack of time	93	1.1%	2,804,356	1.1%
3: Lost focus, interest, and/or motivation or felt burnt out	81	1.0%	2,262,074	0.9%
4: I needed help, but did not know where to go for support	91	1.1%	2,665,688	1.0%
5: Difficulties with partners or investors	10	0.1%	282,096	0.1%
6: Family/friends were not supportive	15	0.2%	323,640	0.1%
7: I decided it was too risky	99	1.2%	2,639,116	1.0%
8: Major life event (such as a new child, own or family medical issue)	37	0.4%	1,075,907	0.4%
9: I decided to take a new job/enter employment	20	0.2%	813,023	0.3%

**Issued: July 31, 2025**

**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	12	0.1%	557,890	0.2%
11: I decided to go back to school	14	0.2%	428,724	0.2%
12: I needed employer-provided health insurance	36	0.4%	876,181	0.3%
13: Other factor	2	0.0%	92,363	0.0%
-3: Missing	6	0.1%	106,078	0.0%
..: Logical Skip	7,659	92.8%	237,197,145	93.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_STARTBIZ\_1\_Y4\_PUF

**Label:** PUF VARIABLE: WHAT YEAR DID YOU START - Y4

**Description:** PUF Year 4 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 1990	332	4.0%	11,022,571	4.3%
2: 1990-1999	369	4.5%	11,652,017	4.6%
3: 2000-2009	567	6.9%	16,863,538	6.6%
4: 2010-2014	394	4.8%	11,871,326	4.7%
5: 2015-2016	241	2.9%	7,306,376	2.9%
6: 2017-2018	296	3.6%	7,996,353	3.1%
7: 2019-2021	703	8.5%	19,243,489	7.6%
8: 2022-2024	775	9.4%	23,365,927	9.2%
9: 2025	86	1.0%	2,449,825	1.0%
-7: Suppressed	46	0.6%	1,210,207	0.5%
-5: Don't know	5	0.1%	101,980	0.0%

**Issued:** July 31, 2025

**Variable:** BO\_STARTBIZ\_1\_Y4\_PUF**Label:** PUF VARIABLE: WHAT YEAR DID YOU START - Y4**Description:** PUF Year 4 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
-3: Missing	192	2.3%	6,854,688	2.7%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,484	18.0%	43,223,106	17.0%
2: Purchased	262	3.2%	8,550,332	3.4%
3: Inherited	110	1.3%	3,443,109	1.4%
4: Received transfer of ownership or gift	65	0.8%	2,297,775	0.9%
-5: Don't know	4	0.0%	116,229	0.0%
-3: Missing	11	0.1%	285,800	0.1%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,124	13.6%	32,465,695	12.8%
2: Self and spouse only	500	6.1%	15,977,324	6.3%
3: Self and other	293	3.6%	8,930,183	3.5%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	18	0.2%	529,539	0.2%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	163	2.0%	4,478,107	1.8%
2: Three	57	0.7%	2,137,941	0.8%
3: Four	42	0.5%	1,318,934	0.5%
4: Five	12	0.1%	437,977	0.2%
5: Six or more	18	0.2%	553,127	0.2%
-3: Missing	1	0.0%	4,097	0.0%
.: Logical Skip	7,957	96.4%	245,327,340	96.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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	820	9.9%	23,154,896	9.1%
2: LLC	631	7.6%	18,304,372	7.2%
3: C-Corporation	90	1.1%	3,207,390	1.3%
4: S-Corporation	167	2.0%	6,350,285	2.5%
5: Partnership	61	0.7%	1,756,222	0.7%
6: Non-profit	46	0.6%	1,459,076	0.6%
7: Other	95	1.2%	2,917,798	1.1%
-5: Don't know	10	0.1%	220,534	0.1%
-3: Missing	16	0.2%	545,777	0.2%
..: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,634	19.8%	47,806,433	18.8%
2: Purchase/takeover of an existing business	110	1.3%	3,528,411	1.4%
3: Franchise	93	1.1%	3,326,246	1.3%
4: Multi-level marketing initiative	36	0.4%	1,384,017	0.5%
5: Other business type, specify	53	0.6%	1,603,337	0.6%
-5: Don't know	2	0.0%	43,439	0.0%
-3: Missing	8	0.1%	224,469	0.1%

**Issued:** July 31, 2025

**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]**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes, one primary client	956	11.6%	28,697,808	11.3%
2: No, multiple clients	1,094	13.3%	32,542,002	12.8%
-3: Missing	20	0.2%	782,136	0.3%
.: Logical Skip	6,180	74.9%	192,235,578	75.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,058	24.9%	62,362,840	24.5%
2: A rented or leased space	526	6.4%	15,773,325	6.2%
3: Space the business purchased	206	2.5%	6,785,418	2.7%
4: A site where a client is located	532	6.4%	15,084,408	5.9%
5: Co-working space	82	1.0%	2,164,436	0.9%
6: A vehicle	391	4.7%	12,084,019	4.8%
7: Other work location	157	1.9%	4,426,823	1.7%
-7: Suppressed	35	0.4%	766,237	0.3%
-3: Missing	19	0.2%	490,791	0.2%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,794	21.7%	54,532,776	21.4%
2: A separate business you now own and manage	375	4.5%	12,118,560	4.8%
3: A hobby or recreational pastime	1,573	19.1%	45,325,298	17.8%
4: Academic, scientific, or applied research	207	2.5%	6,340,426	2.5%
5: An idea from yourself or other member of a start-up team	842	10.2%	25,371,567	10.0%

*Issued: July 31, 2025*

**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
6: You inherited the business	127	1.5%	3,556,945	1.4%
7: Other origin, specify	337	4.1%	8,929,494	3.5%
-5: Don't know	2	0.0%	51,908	0.0%
-3: Missing	99	1.2%	3,164,595	1.2%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,121	37.8%	91,866,031	36.1%
2: I was working with one other person	1,328	16.1%	40,899,390	16.1%
3: I was working with several other people	808	9.8%	23,700,648	9.3%
-3: Missing	99	1.2%	2,925,502	1.2%
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	435	5.3%	12,861,555	5.1%
2: No	3,546	43.0%	106,278,713	41.8%
-3: Missing	25	0.3%	798,029	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	311	3.8%	9,528,769	3.7%
1: Selected	107	1.3%	2,799,535	1.1%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	304	3.7%	8,859,322	3.5%
1: Selected	114	1.4%	3,468,982	1.4%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
TOTALS	8,250	100.0%	254,257,523	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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	316	3.8%	9,255,550	3.6%
1: Selected	102	1.2%	3,072,754	1.2%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
TOTALS	8,250	100.0%	254,257,523	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 institution, including SBA-guaranteed loans [SHOW IF BO\_ADDFINANCE\_1 = 1]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	340	4.1%	9,654,320	3.8%
1: Selected	78	0.9%	2,673,985	1.1%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	301	3.6%	9,206,526	3.6%
1: Selected	117	1.4%	3,121,778	1.2%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	388	4.7%	11,727,844	4.6%
1: Selected	30	0.4%	600,461	0.2%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	379	4.6%	11,395,917	4.5%
1: Selected	39	0.5%	932,387	0.4%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	406	4.9%	11,895,405	4.7%
1: Selected	12	0.1%	432,900	0.2%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	409	5.0%	12,098,151	4.8%
1: Selected	9	0.1%	230,153	0.1%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	394	4.8%	11,657,450	4.6%
1: Selected	24	0.3%	670,854	0.3%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	387	4.7%	11,406,941	4.5%
1: Selected	31	0.4%	921,363	0.4%
-3: Missing	17	0.2%	533,251	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_INSTITUTION\_1\_1

**Label:** WHICH INSTITUTE 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	88	1.1%	2,681,282	1.1%
1: Selected	84	1.0%	2,475,859	1.0%
-3: Missing	8	0.1%	236,921	0.1%
.: Logical Skip	8,070	97.8%	248,863,461	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_INSTITUTION\_1\_2

**Label:** WHICH INSTITUTE 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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	116	1.4%	3,116,512	1.2%
1: Selected	56	0.7%	2,040,629	0.8%
-3: Missing	8	0.1%	236,921	0.1%
.: Logical Skip	8,070	97.8%	248,863,461	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	151	1.8%	4,531,830	1.8%
1: Selected	21	0.3%	625,310	0.2%
-3: Missing	8	0.1%	236,921	0.1%
.: Logical Skip	8,070	97.8%	248,863,461	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	165	2.0%	4,865,231	1.9%
1: Selected	7	0.1%	291,909	0.1%
-3: Missing	8	0.1%	236,921	0.1%
.: Logical Skip	8,070	97.8%	248,863,461	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	147	1.8%	4,552,790	1.8%
1: Selected	25	0.3%	604,350	0.2%
-3: Missing	8	0.1%	236,921	0.1%
.: Logical Skip	8,070	97.8%	248,863,461	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	160	1.9%	4,767,119	1.9%
1: Selected	12	0.1%	390,021	0.2%
-3: Missing	8	0.1%	236,921	0.1%
.: Logical Skip	8,070	97.8%	248,863,461	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	171	2.1%	5,121,217	2.0%
1: Selected	1	0.0%	35,923	0.0%
-3: Missing	8	0.1%	236,921	0.1%
.: Logical Skip	8,070	97.8%	248,863,461	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	171	2.1%	5,126,251	2.0%
1: Selected	1	0.0%	30,889	0.0%
-3: Missing	8	0.1%	236,921	0.1%
.: Logical Skip	8,070	97.8%	248,863,461	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	165	2.0%	4,945,302	1.9%
1: Selected	7	0.1%	211,839	0.1%
-3: Missing	8	0.1%	236,921	0.1%
.: Logical Skip	8,070	97.8%	248,863,461	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	13	0.2%	440,426	0.2%
1: Selected	11	0.1%	230,428	0.1%
.: Logical Skip	8,226	99.7%	253,586,669	99.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	16	0.2%	544,915	0.2%
1: Selected	8	0.1%	125,939	0.0%
.: Logical Skip	8,226	99.7%	253,586,669	99.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	11	0.1%	208,154	0.1%
1: Selected	13	0.2%	462,700	0.2%
.: Logical Skip	8,226	99.7%	253,586,669	99.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	22	0.3%	646,727	0.3%
1: Selected	2	0.0%	24,127	0.0%
.: Logical Skip	8,226	99.7%	253,586,669	99.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS1\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL

**Description:** PUF 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
0: 0	2	0.0%	19,722	0.0%
1: <100	12	0.1%	222,311	0.1%
2: 100-499	7	0.1%	244,430	0.1%
3: 500-999	4	0.0%	97,942	0.0%
4: 1,000-4,999	13	0.2%	332,032	0.1%
5: 5,000-9,999	12	0.1%	311,431	0.1%
6: 10,000-24,999	15	0.2%	508,321	0.2%
7: 25,000-49,999	13	0.2%	487,605	0.2%
8: 50,000-99,999	8	0.1%	198,334	0.1%
9: 100,000+	8	0.1%	153,775	0.1%
-5: Don't know	1	0.0%	57,187	0.0%

**Issued:** July 31, 2025

**Variable:** BO\_ADDFINANCE\_WS1\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL

**Description:** PUF 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	12	0.1%	166,446	0.1%
.: Logical Skip	8,143	98.7%	251,457,988	98.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS2\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL/BUSINESS CREDIT CARD

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS2 and BO\_ADDFINANCE\_WS3: 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 or BO\_ADDFINANCE\_2\_3= 1] Credit card balances

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: 0	5	0.1%	177,699	0.1%
1: <100	8	0.1%	163,341	0.1%
2: 100-499	4	0.0%	152,114	0.1%
3: 500-999	4	0.0%	122,095	0.0%
4: 1,000-4,999	41	0.5%	1,335,829	0.5%
5: 5,000-9,999	30	0.4%	763,088	0.3%
6: 10,000-24,999	32	0.4%	661,843	0.3%
7: 25,000-49,999	13	0.2%	451,542	0.2%
8: 50,000-99,999	14	0.2%	651,612	0.3%

**Issued:** July 31, 2025

**Variable:** BO\_ADDFINANCE\_WS2\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- PERSONAL/BUSINESS CREDIT CARD

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS2 and BO\_ADDFINANCE\_WS3: 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 or BO\_ADDFINANCE\_2\_3= 1] Credit card balances

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
9: 100,000+	5	0.1%	172,979	0.1%
-5: Don't know	1	0.0%	57,187	0.0%
-3: Missing	23	0.3%	772,365	0.3%
..: Logical Skip	8,070	97.8%	248,775,830	97.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS3\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- LOCAL/NATIONAL BANK

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS4, BO\_ADDFINANCE\_WS5 : 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\_1\_1 = 1 or BO\_ADDFINANCE\_1\_2 = 1 or BO\_ADDFINANCE\_1\_3 = 1] Local Bank, National Bank

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: 0	3	0.0%	183,779	0.1%
1:<1,000	12	0.1%	246,016	0.1%
2: 1,000-9,999	17	0.2%	596,835	0.2%
3:10,000-24,999	19	0.2%	591,371	0.2%
4: 25,000+	61	0.7%	1,703,785	0.7%
-5: Don't know	1	0.0%	57,187	0.0%
-3: Missing	17	0.2%	748,865	0.3%

**Variable:** BO\_ADDFINANCE\_WS3\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- LOCAL/NATIONAL BANK

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS4, BO\_ADDFINANCE\_WS5 : 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\_1\_1 = 1 or BO\_ADDFINANCE\_1\_2 = 1 or BO\_ADDFINANCE\_1\_3 = 1] Local Bank, National Bank

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	8,120	98.4%	250,129,685	98.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS4\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- FINANCIAL INSTITUTION

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS6, BO\_ADDFINANCE\_WS7, BO\_ADDFINANCE\_WS8, BO\_ADDFINANCE\_WS9, BO\_ADDFINANCE\_WS10, and BO\_ADDFINANCE\_WS12: 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 ANY OF BO\_ADDFINANCE\_INSTITUTION\_1\_3 through BO\_ADDFINANCE\_INSTITUTION\_1\_9 = 1 or BO\_ADDFINANCE\_INSTITUTION\_1\_7 = 1] Financial services company, Online lender/fintech lender, Credit union, Finance company, Alternative financial source, and Other financial institution

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: 0	3	0.0%	106,232	0.0%
1:<1,000	4	0.0%	82,243	0.0%
2: 1,000-9,999	9	0.1%	177,238	0.1%
3:10,000-24,999	8	0.1%	270,364	0.1%
4: 25,000+	26	0.3%	694,278	0.3%
-3: Missing	16	0.2%	498,381	0.2%

**Variable:** BO\_ADDFINANCE\_WS4\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- FINANCIAL INSTITUTION

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS6, BO\_ADDFINANCE\_WS7, BO\_ADDFINANCE\_WS8, BO\_ADDFINANCE\_WS9, BO\_ADDFINANCE\_WS10, and BO\_ADDFINANCE\_WS12: 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 ANY OF BO\_ADDFINANCE\_INSTITUTION\_1\_3 through BO\_ADDFINANCE\_INSTITUTION\_1\_9 = 1 or BO\_ADDFINANCE\_INSTITUTION\_1\_7 = 1] Financial services company, Online lender/fintech lender, Credit union, Finance company, Alternative financial source, and Other financial institution

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	8,184	99.2%	252,428,786	99.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS5\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- CROWDFUNDING/COMMUNITY DEVELOPMENT

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS11 and BO\_ADDFINANCE\_WS16: 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\_9=1 or BO\_ADDFINANCE\_2\_9 =1] Community Development, Crowdfunding

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1:<1,000	3	0.0%	110,593	0.0%
2: 1,000+	3	0.0%	49,164	0.0%
-3: Missing	4	0.0%	101,285	0.0%
.: Logical Skip	8,240	99.9%	253,996,481	99.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS6\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- GOVERNMENT SOURCE

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS13 and BO\_ADDFINANCE\_WS17: 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\_6 = 1 or BO\_GRANT\_TYPE\_1\_1 = 1] Loan from Government, Grant from a Government Source

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: 0	5	0.1%	109,745	0.0%
1:<1,000	10	0.1%	162,283	0.1%
2: 1,000-9,999	6	0.1%	99,024	0.0%
3:10,000-24,999	4	0.0%	162,557	0.1%
4: 25,000+	8	0.1%	151,222	0.1%
-3: Missing	2	0.0%	30,945	0.0%
.: Logical Skip	8,215	99.6%	253,541,748	99.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS7\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- BUSINESS LOAN FROM FAMILY

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS14: 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\_7 =1] Business Loan Family

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: 0	4	0.0%	67,883	0.0%
1:<1,000	5	0.1%	93,958	0.0%
2: 1,000+	23	0.3%	596,463	0.2%
-3: Missing	7	0.1%	174,082	0.1%

**Variable:** BO\_ADDFINANCE\_WS7\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- BUSINESS LOAN FROM FAMILY

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS14: 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\_7 =1] Business Loan Family

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
.: Logical Skip	8,211	99.5%	253,325,136	99.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS8\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- VENTURE CAPITALISTS

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS15: 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 IFBO\_ADDFINANCE\_2\_8 = 1] Investment by venture capitalist(s)/angel investor(s)

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: 0	1	0.0%	15,148	0.0%
1:<1,000	1	0.0%	41,600	0.0%
2: 1,000+	7	0.1%	259,671	0.1%
-3: Missing	3	0.0%	116,482	0.0%
.: Logical Skip	8,238	99.9%	253,824,623	99.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS9\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- OTHER

**Description:** PUF variable coded from BO\_ADDFINANCE\_WS18 through BO\_ADDFINANCE\_WS21: 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 ANY OF BO\_GRANT\_TYPE\_1\_2 - BO\_GRANT\_TYPE\_1\_4 = 1 or BO\_ADDFINANCE\_2\_11 = 1] Private institution, Non-profit organization, Other Type of Grant, or Other source of capital

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: 0	5	0.1%	87,476	0.0%
1: <1,000	5	0.1%	230,827	0.1%
2: 1,000+	33	0.4%	877,526	0.3%
-3: Missing	6	0.1%	250,103	0.1%
..: Logical Skip	8,201	99.4%	252,811,592	99.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_WS\_TOTAL\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- TOTAL

**Description:** PUF variable total amount of additional capital coded from BO\_ADDFINANCE\_WS1 through BO\_ADDFINANCE\_WS21

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: 0	14	0.2%	323,527	0.1%
1: <100	19	0.2%	432,349	0.2%
2: 100-499	18	0.2%	514,130	0.2%
3: 500-999	7	0.1%	218,518	0.1%
4: 1,000-4,999	61	0.7%	1,996,040	0.8%
5: 5,000-9,999	39	0.5%	846,284	0.3%
6: 10,000-24,999	53	0.6%	1,599,565	0.6%
7: 25,000-49,999	37	0.4%	1,258,293	0.5%

**Issued:** July 31, 2025

**Variable:** BO\_ADDFINANCE\_WS\_TOTAL\_PUF

**Label:** PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- TOTAL

**Description:** PUF variable total amount of additional capital coded from BO\_ADDFINANCE\_WS1 through BO\_ADDFINANCE\_WS21

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
8: 50,000-74,999	32	0.4%	837,824	0.3%
9: 75,000-99,999	15	0.2%	665,022	0.3%
10: 100,000-249,999	42	0.5%	1,111,452	0.4%
11: 250,000-499,999	12	0.1%	350,038	0.1%
12: 500,000+	20	0.2%	508,217	0.2%
-5: Don't know	1	0.0%	57,187	0.0%
-3: Missing	42	0.5%	1,430,659	0.6%
.: Logical Skip	7,838	95.0%	242,108,418	95.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	73	0.9%	2,329,805	0.9%
2: No, I received less funding than I requested from this source	12	0.1%	273,341	0.1%
-3: Missing	1	0.0%	26,064	0.0%
.: Logical Skip	8,164	99.0%	251,628,313	99.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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 institution, 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	48	0.6%	1,420,790	0.6%
2: No, I received less funding than I requested from this source	7	0.1%	289,325	0.1%
∴ Logical Skip	8,195	99.3%	252,547,408	99.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	89	1.1%	2,237,918	0.9%
2: No, I received less funding than I requested from this source	7	0.1%	192,613	0.1%
-3: Missing	3	0.0%	124,606	0.0%
∴ Logical Skip	8,151	98.8%	251,702,386	99.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ADDFINANCE\_3D

**Label:** CAPITAL APPLIED DID YOU RECEIVE- BUSINESS LOAN 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	18	0.2%	359,199	0.1%
2: No, I received less funding than I requested from this source	5	0.1%	100,572	0.0%
∴ Logical Skip	8,227	99.7%	253,797,752	99.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	24	0.3%	540,756	0.2%
2: No, I received less funding than I requested from this source	3	0.0%	133,327	0.1%
-3: Missing	1	0.0%	16,338	0.0%
∴ Logical Skip	8,222	99.7%	253,567,101	99.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	5	0.1%	226,710	0.1%
2: No, I received less funding than I requested from this source	3	0.0%	74,560	0.0%
.: Logical Skip	8,242	99.9%	253,956,253	99.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	1	0.0%	41,600	0.0%
2: No, I received less funding than I requested from this source	5	0.1%	118,157	0.0%
.: Logical Skip	8,244	99.9%	254,097,766	99.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	13	0.2%	288,462	0.1%
2: No, I received less funding than I requested from this source	7	0.1%	143,983	0.1%
.: Logical Skip	8,230	99.8%	253,825,078	99.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	22	0.3%	659,169	0.3%
2: No, I received less funding than I requested from this source	4	0.0%	192,985	0.1%
.: Logical Skip	8,224	99.7%	253,405,369	99.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	101	1.2%	3,123,342	1.2%
2: No, I did not request funding from this source	237	2.9%	6,683,087	2.6%
-3: Missing	11	0.1%	425,917	0.2%
..: Logical Skip	7,901	95.8%	244,025,177	96.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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 institution, 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	96	1.2%	3,067,909	1.2%
2: No, I did not request funding from this source	267	3.2%	7,543,670	3.0%
-5: Don't know	1	0.0%	23,551	0.0%
-3: Missing	16	0.2%	516,309	0.2%
..: Logical Skip	7,870	95.4%	243,106,082	95.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	119	1.4%	3,841,572	1.5%
2: No, I did not request funding from this source	199	2.4%	5,956,019	2.3%
-3: Missing	18	0.2%	508,827	0.2%
.: Logical Skip	7,914	95.9%	243,951,105	95.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	103	1.2%	3,399,131	1.3%
2: No, I did not request funding from this source	293	3.6%	8,441,791	3.3%
-3: Missing	16	0.2%	560,862	0.2%
.: Logical Skip	7,838	95.0%	241,855,739	95.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	102	1.2%	3,108,408	1.2%
2: No, I did not request funding from this source	287	3.5%	8,386,380	3.3%
-3: Missing	18	0.2%	676,346	0.3%
.: Logical Skip	7,843	95.1%	242,086,390	95.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	93	1.1%	2,861,560	1.1%
2: No, I did not request funding from this source	312	3.8%	8,912,399	3.5%
-3: Missing	22	0.3%	786,326	0.3%
.: Logical Skip	7,823	94.8%	241,697,238	95.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	90	1.1%	2,704,009	1.1%
2: No, I did not request funding from this source	315	3.8%	9,052,591	3.6%
-3: Missing	24	0.3%	945,198	0.4%
.: Logical Skip	7,821	94.8%	241,555,725	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	95	1.2%	2,611,499	1.0%
2: No, I did not request funding from this source	293	3.6%	8,844,097	3.5%
-3: Missing	27	0.3%	973,514	0.4%
.: Logical Skip	7,835	95.0%	241,828,413	95.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	136	1.6%	4,038,671	1.6%
1: Selected	64	0.8%	1,953,891	0.8%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	142	1.7%	4,200,213	1.7%
1: Selected	58	0.7%	1,792,348	0.7%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
TOTALS	8,250	100.0%	254,257,523	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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	173	2.1%	4,994,133	2.0%
1: Selected	27	0.3%	998,429	0.4%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	152	1.8%	4,729,149	1.9%
1: Selected	48	0.6%	1,263,413	0.5%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	180	2.2%	5,448,092	2.1%
1: Selected	20	0.2%	544,469	0.2%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	168	2.0%	5,068,352	2.0%
1: Selected	32	0.4%	924,210	0.4%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	176	2.1%	5,333,163	2.1%
1: Selected	24	0.3%	659,399	0.3%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	177	2.1%	5,435,326	2.1%
1: Selected	23	0.3%	557,236	0.2%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	187	2.3%	5,765,634	2.3%
1: Selected	13	0.2%	226,928	0.1%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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)]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	190	2.3%	5,801,271	2.3%
1: Selected	10	0.1%	191,291	0.1%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

Variable: BO\_ADDFINANCE\_5\_11

Label: DECLINED FUNDING ADDITIONAL-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  
 ANY(BO\_ADDFINANCE\_4\_A-BO\_ADDFINANCE\_4\_F= 1)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	188	2.3%	5,803,120	2.3%
1: Selected	12	0.1%	189,442	0.1%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	184	2.2%	5,606,193	2.2%
1: Selected	16	0.2%	386,369	0.2%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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)]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	195	2.4%	5,854,017	2.3%
1: Selected	5	0.1%	138,545	0.1%
-3: Missing	2	0.0%	90,251	0.0%
.: Logical Skip	8,048	97.6%	248,174,710	97.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	182	2.2%	5,517,237	2.2%
1: Selected	110	1.3%	3,255,148	1.3%
-3: Missing	1	0.0%	71,712	0.0%
.: Logical Skip	7,957	96.4%	245,413,426	96.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	245	3.0%	7,205,233	2.8%
1: Selected	47	0.6%	1,567,151	0.6%
-3: Missing	1	0.0%	71,712	0.0%
.: Logical Skip	7,957	96.4%	245,413,426	96.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	230	2.8%	7,018,515	2.8%
1: Selected	62	0.8%	1,753,869	0.7%
-3: Missing	1	0.0%	71,712	0.0%
.: Logical Skip	7,957	96.4%	245,413,426	96.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	248	3.0%	7,586,674	3.0%
1: Selected	44	0.5%	1,185,711	0.5%
-3: Missing	1	0.0%	71,712	0.0%
.: Logical Skip	7,957	96.4%	245,413,426	96.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	282	3.4%	8,490,786	3.3%
1: Selected	10	0.1%	281,599	0.1%
-3: Missing	1	0.0%	71,712	0.0%
.: Logical Skip	7,957	96.4%	245,413,426	96.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	279	3.4%	8,387,389	3.3%
1: Selected	13	0.2%	384,996	0.2%
-3: Missing	1	0.0%	71,712	0.0%
.: Logical Skip	7,957	96.4%	245,413,426	96.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	204	2.5%	6,154,056	2.4%
1: Selected	88	1.1%	2,618,329	1.0%
-3: Missing	1	0.0%	71,712	0.0%
.: Logical Skip	7,957	96.4%	245,413,426	96.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	127	1.5%	3,988,569	1.6%
1: Selected	26	0.3%	721,404	0.3%
-3: Missing	2	0.0%	86,302	0.0%
.: Logical Skip	8,095	98.1%	249,461,248	98.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	127	1.5%	3,914,666	1.5%
1: Selected	26	0.3%	795,308	0.3%
-3: Missing	2	0.0%	86,302	0.0%
.: Logical Skip	8,095	98.1%	249,461,248	98.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	121	1.5%	3,691,380	1.5%
1: Selected	32	0.4%	1,018,594	0.4%
-3: Missing	2	0.0%	86,302	0.0%
..: Logical Skip	8,095	98.1%	249,461,248	98.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	135	1.6%	4,197,042	1.7%
1: Selected	18	0.2%	512,932	0.2%
-3: Missing	2	0.0%	86,302	0.0%
..: Logical Skip	8,095	98.1%	249,461,248	98.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	145	1.8%	4,534,117	1.8%
1: Selected	8	0.1%	175,856	0.1%
-3: Missing	2	0.0%	86,302	0.0%
.: Logical Skip	8,095	98.1%	249,461,248	98.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	81	1.0%	2,542,054	1.0%
1: Selected	72	0.9%	2,167,919	0.9%
-3: Missing	2	0.0%	86,302	0.0%
.: Logical Skip	8,095	98.1%	249,461,248	98.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	302	3.7%	8,701,073	3.4%
1: Selected	63	0.8%	1,761,093	0.7%
-3: Missing	3	0.0%	36,330	0.0%
..: Logical Skip	7,882	95.5%	243,759,027	95.9%
TOTALS	8,250	100.0%	254,257,523	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	285	3.5%	8,466,054	3.3%
1: Selected	80	1.0%	1,996,111	0.8%
-3: Missing	3	0.0%	36,330	0.0%
.: Logical Skip	7,882	95.5%	243,759,027	95.9%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

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	294	3.6%	8,422,262	3.3%
1: Selected	71	0.9%	2,039,903	0.8%
-3: Missing	3	0.0%	36,330	0.0%
..: Logical Skip	7,882	95.5%	243,759,027	95.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	326	4.0%	9,543,595	3.8%
1: Selected	39	0.5%	918,570	0.4%
-3: Missing	3	0.0%	36,330	0.0%
..: Logical Skip	7,882	95.5%	243,759,027	95.9%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	344	4.2%	9,762,960	3.8%
1: Selected	21	0.3%	699,206	0.3%
-3: Missing	3	0.0%	36,330	0.0%
..: Logical Skip	7,882	95.5%	243,759,027	95.9%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	201	2.4%	5,514,318	2.2%
1: Selected	164	2.0%	4,947,847	1.9%
-3: Missing	3	0.0%	36,330	0.0%
..: Logical Skip	7,882	95.5%	243,759,027	95.9%
TOTALS	8,250	100.0%	254,257,523	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	284	3.4%	8,612,491	3.4%
1: Selected	140	1.7%	3,807,800	1.5%
-3: Missing	11	0.1%	441,264	0.2%
..: Logical Skip	7,815	94.7%	241,395,968	94.9%
TOTALS	8,250	100.0%	254,257,523	100.0%

*Issued: July 31, 2025*

**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]

	__Unweighted__		__Weighted__	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	359	4.4%	10,442,811	4.1%
1: Selected	65	0.8%	1,977,480	0.8%
-3: Missing	11	0.1%	441,264	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	__Unweighted__		__Weighted__	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	367	4.4%	10,857,571	4.3%
1: Selected	57	0.7%	1,562,720	0.6%
-3: Missing	11	0.1%	441,264	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	343	4.2%	9,968,054	3.9%
1: Selected	81	1.0%	2,452,237	1.0%
-3: Missing	11	0.1%	441,264	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	367	4.4%	11,011,401	4.3%
1: Selected	57	0.7%	1,408,891	0.6%
-3: Missing	11	0.1%	441,264	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	282	3.4%	8,336,451	3.3%
1: Selected	142	1.7%	4,083,841	1.6%
-3: Missing	11	0.1%	441,264	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	394	4.8%	11,875,816	4.7%
1: Selected	30	0.4%	544,476	0.2%
-3: Missing	11	0.1%	441,264	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	387	4.7%	11,370,428	4.5%
1: Selected	37	0.4%	1,049,863	0.4%
-3: Missing	11	0.1%	441,264	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	368	4.5%	10,731,125	4.2%
1: Selected	56	0.7%	1,689,167	0.7%
-3: Missing	11	0.1%	441,264	0.2%
.: Logical Skip	7,815	94.7%	241,395,968	94.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,454	41.9%	101,785,490	40.0%
1: Selected	484	5.9%	16,220,581	6.4%
-7: Suppressed	31	0.4%	1,106,617	0.4%
-3: Missing	37	0.4%	825,608	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,545	43.0%	105,343,441	41.4%
1: Selected	414	5.0%	13,404,052	5.3%
-7: Suppressed	10	0.1%	365,195	0.1%
-3: Missing	37	0.4%	825,608	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,748	45.4%	112,237,868	44.1%
1: Selected	204	2.5%	6,403,972	2.5%
-3: Missing	54	0.7%	1,296,456	0.5%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,825	46.4%	114,496,810	45.0%
1: Selected	136	1.6%	4,433,640	1.7%
-3: Missing	45	0.5%	1,007,847	0.4%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,746	45.4%	112,176,030	44.1%
1: Selected	204	2.5%	6,403,972	2.5%
-7: Suppressed	19	0.2%	532,687	0.2%
-3: Missing	37	0.4%	825,608	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,503	42.5%	104,589,473	41.1%
1: Selected	461	5.6%	14,405,567	5.7%
-3: Missing	42	0.5%	943,257	0.4%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,898	47.2%	116,690,243	45.9%
1: Selected	68	0.8%	2,402,248	0.9%
-3: Missing	40	0.5%	845,805	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,742	21.1%	55,613,747	21.9%
1: Selected	2,227	27.0%	63,498,941	25.0%
-3: Missing	37	0.4%	825,608	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

Variable: BO\_NUMEMPLOY\_1\_Y3\_PUF

Label: PUF VARIABLE: NUMBER OF WORKERS USED- Y3

**Description:** PUF Year 3 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	81	1.0%	2,855,261	1.1%
1: 1-9	1,280	15.5%	41,680,170	16.4%
2: 10-49	213	2.6%	5,836,459	2.3%
3: 50-99	12	0.1%	416,054	0.2%
4: 100-199	10	0.1%	297,208	0.1%
5: 200+	57	0.7%	1,988,851	0.8%
-7: Suppressed	75	0.9%	2,012,550	0.8%
-3: Missing	14	0.2%	527,194	0.2%
.: Logical Skip	6,508	78.9%	198,643,776	78.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	7,229	87.6%	223,663,669	88.0%
1: Meets criteria	1,021	12.4%	30,593,854	12.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	209	2.5%	6,453,108	2.5%
2: No	632	7.7%	19,098,785	7.5%
-5: Unsure	177	2.1%	4,965,686	2.0%
-3: Missing	3	0.0%	76,276	0.0%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	115	1.4%	4,042,034	1.6%
1: Selected	90	1.1%	2,241,168	0.9%
-3: Missing	4	0.0%	169,906	0.1%
.: Logical Skip	8,041	97.5%	247,804,415	97.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	124	1.5%	3,534,805	1.4%
1: Selected	81	1.0%	2,748,396	1.1%
-3: Missing	4	0.0%	169,906	0.1%
.: Logical Skip	8,041	97.5%	247,804,415	97.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	129	1.6%	4,122,505	1.6%
1: Selected	76	0.9%	2,160,697	0.8%
-3: Missing	4	0.0%	169,906	0.1%
.: Logical Skip	8,041	97.5%	247,804,415	97.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	194	2.4%	5,988,393	2.4%
1: Selected	11	0.1%	294,808	0.1%
-3: Missing	4	0.0%	169,906	0.1%
.: Logical Skip	8,041	97.5%	247,804,415	97.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	193	2.3%	5,820,455	2.3%
2: Somewhat confident	415	5.0%	12,597,493	5.0%
3: Very confident	258	3.1%	7,649,893	3.0%
-5: Don't know	155	1.9%	4,526,013	1.8%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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
-5: Don't know	3	0.0%	79,590	0.0%
-3: Missing	171	2.1%	5,750,729	2.3%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_WEEKSWK\_1    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	2,236	28.8	30.0	0.0	52.0
Weighted	66,572,669	28.6	30.0	0.0	52.0

*Issued: July 31, 2025*

**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%	86,113	0.0%
-3: Missing	174	2.1%	5,428,560	2.1%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_HOURSWK\_1    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	2,234	23.0	20.0	0.0	99.0
Weighted	66,888,316	23.8	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	7	0.1%	334,625	0.1%
-3: Missing	55	0.7%	1,492,684	0.6%
.: Logical Skip	6,654	80.7%	206,722,215	81.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: BO\_WEEKSWK\_2**    **Type: Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	1,534	28.2	26.0	0.0	52.0
Weighted	45,707,999	28.7	26.0	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	<u>Unweighted</u>		<u>Weighted</u>	
	COUNT	PCT	COUNT	PCT
-5: Don't know	4	0.0%	48,148	0.0%
-3: Missing	50	0.6%	1,659,802	0.7%
..: Logical Skip	6,654	80.7%	206,722,215	81.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: BO\_HOURSWK\_2**    **Type: Numeric**

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	1,542	27.2	20.0	0.0	99.0
Weighted	45,827,358	27.1	20.0	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	1,707	20.7%	51,041,307	20.1%
1: Selected	208	2.5%	6,455,686	2.5%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	20	0.2%	410,528	0.2%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,784	21.6%	53,458,939	21.0%
1: Selected	131	1.6%	4,038,054	1.6%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	20	0.2%	410,528	0.2%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,837	22.3%	54,751,578	21.5%
1: Selected	78	0.9%	2,745,415	1.1%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	20	0.2%	410,528	0.2%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,669	20.2%	49,081,512	19.3%
1: Selected	246	3.0%	8,415,481	3.3%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	20	0.2%	410,528	0.2%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,741	21.1%	52,448,543	20.6%
1: Selected	174	2.1%	5,048,450	2.0%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	20	0.2%	410,528	0.2%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,865	22.6%	55,799,190	21.9%
1: Selected	50	0.6%	1,697,804	0.7%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	20	0.2%	410,528	0.2%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,891	22.9%	56,879,871	22.4%
1: Selected	24	0.3%	617,122	0.2%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	20	0.2%	410,528	0.2%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,893	22.9%	57,038,428	22.4%
1: Selected	22	0.3%	458,565	0.2%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	20	0.2%	410,528	0.2%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	486	5.9%	16,093,294	6.3%
1: Selected	1,429	17.3%	41,403,699	16.3%
-5: Don't know	1	0.0%	8,831	0.0%
-3: Missing	20	0.2%	410,528	0.2%
.: Logical Skip	6,314	76.5%	196,341,172	77.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_HEALTHINS\_1

**Label:** EMPLOYEE HEALTH CARE COST COVERED BY YOUR BUSINESS

**Description:** How much of the cost of health insurance [IF DOV\_GROUP = 1: does/ELSE: did] your business cover for employees?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: The business covered all of the cost (100%)	98	1.2%	2,966,019	1.2%
2: The business covered most of the cost (more than 50%)	59	0.7%	1,905,260	0.7%
3: The business covered about half or less of the cost (50% or less)	33	0.4%	1,132,637	0.4%
4: The business did not cover any of the cost but offered access to discounted plans	15	0.2%	368,153	0.1%
-3: Missing	3	0.0%	83,618	0.0%
.: Logical Skip	8,042	97.5%	247,801,836	97.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_HEALTHINS\_2A

**Label:** MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - PREMIUMS MORE AFFORDABLE

**Description:** We would like to understand challenges and opportunities for businesses in offering health benefits. To what extent do you agree or disagree with the following statements about providing health insurance to your employees?  
I [IF DOV\_GROUP = 1: would be/ELSE: would have been] more likely to provide health insurance benefits... A. If premium costs were more affordable

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	484	5.9%	14,039,989	5.5%
2: Somewhat agree	249	3.0%	7,487,992	2.9%
3: Neither agree nor disagree	617	7.5%	18,593,078	7.3%
4: Somewhat disagree	57	0.7%	1,829,384	0.7%
5: Strongly disagree	254	3.1%	7,614,918	3.0%
-5: Don't know	2	0.0%	9,235	0.0%
-3: Missing	44	0.5%	1,466,711	0.6%
.: Logical Skip	6,543	79.3%	203,216,216	79.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_HEALTHINS\_2B

**Label:** MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - OPTIONS EASIER TO UNDERSTAND

**Description:** We would like to understand challenges and opportunities for businesses in offering health benefits. To what extent do you agree or disagree with the following statements about providing health insurance to your employees?  
I [IF DOV\_GROUP = 1: would be/ELSE: would have been] more likely to provide health insurance benefits... B. If insurance plan options were easier to understand

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	318	3.9%	8,540,832	3.4%
2: Somewhat agree	223	2.7%	7,202,354	2.8%
3: Neither agree nor disagree	746	9.0%	22,656,971	8.9%
4: Somewhat disagree	107	1.3%	3,337,430	1.3%

**Issued:** July 31, 2025

**Variable:** BO\_EMPBENEFIT\_HEALTHINS\_2B

**Label:** MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - OPTIONS EASIER TO UNDERSTAND

**Description:** We would like to understand challenges and opportunities for businesses in offering health benefits. To what extent do you agree or disagree with the following statements about providing health insurance to your employees?  
I [IF DOV\_GROUP = 1: would be/ELSE: would have been] more likely to provide health insurance benefits... B. If insurance plan options were easier to understand

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
5: Strongly disagree	267	3.2%	7,933,059	3.1%
-5: Don't know	3	0.0%	43,843	0.0%
-3: Missing	43	0.5%	1,326,819	0.5%
..: Logical Skip	6,543	79.3%	203,216,216	79.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_HEALTHINS\_2C

**Label:** MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - ADMINISTRATIVE BURDEN

**Description:** We would like to understand challenges and opportunities for businesses in offering health benefits. To what extent do you agree or disagree with the following statements about providing health insurance to your employees?  
I [IF DOV\_GROUP = 1: would be/ELSE: would have been] more likely to provide health insurance benefits... C. If the administrative requirements were less burdensome

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	368	4.5%	10,684,845	4.2%
2: Somewhat agree	243	2.9%	7,916,615	3.1%
3: Neither agree nor disagree	709	8.6%	20,519,827	8.1%
4: Somewhat disagree	80	1.0%	2,450,152	1.0%
5: Strongly disagree	250	3.0%	7,477,536	2.9%
-5: Don't know	3	0.0%	43,843	0.0%
-3: Missing	54	0.7%	1,948,490	0.8%

**Variable:** BO\_EMPBENEFIT\_HEALTHINS\_2C

**Label:** MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - ADMINISTRATIVE BURDEN

**Description:** We would like to understand challenges and opportunities for businesses in offering health benefits. To what extent do you agree or disagree with the following statements about providing health insurance to your employees?  
I [IF DOV\_GROUP = 1: would be/ELSE: would have been] more likely to provide health insurance benefits... C. If the administrative requirements were less burdensome

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	6,543	79.3%	203,216,216	79.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_EMPBENEFIT\_HEALTHINS\_2D

**Label:** MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - STRONGER EMPLOYEE INTEREST

**Description:** We would like to understand challenges and opportunities for businesses in offering health benefits. To what extent do you agree or disagree with the following statements about providing health insurance to your employees?  
I [IF DOV\_GROUP = 1: would be/ELSE: would have been] more likely to provide health insurance benefits... D. If my employees expressed a stronger interest in having them

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	254	3.1%	7,746,019	3.0%
2: Somewhat agree	219	2.7%	7,143,497	2.8%
3: Neither agree nor disagree	788	9.6%	22,506,667	8.9%
4: Somewhat disagree	84	1.0%	2,571,603	1.0%
5: Strongly disagree	303	3.7%	8,971,788	3.5%
-5: Don't know	4	0.0%	56,042	0.0%
-3: Missing	55	0.7%	2,045,692	0.8%
.: Logical Skip	6,543	79.3%	203,216,216	79.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_ONLINE\_1\_PUF

**Label:** PUF VARIABLE: DO YOU HAVE A WEBSITE OR SOCIAL MEDIA PRESENCE

**Description:** PUF variable coded from BO\_ONLINE\_1: [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]

	<u>__Unweighted__</u>		<u>__Weighted__</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes, website and/or social media	1,548	18.8%	47,206,129	18.6%
2: No	2,438	29.6%	72,286,622	28.4%
-3: Missing	20	0.2%	445,546	0.2%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	249	3.0%	7,787,015	3.1%
2: I telecommute and work in person as needed regardless of the coronavirus pandemic	542	6.6%	17,307,219	6.8%
3: I always telecommute/work remotely regardless of the coronavirus pandemic	589	7.1%	16,866,569	6.6%
4: Telecommuting/working remotely does not make sense for my work	953	11.6%	28,114,240	11.1%
-5: Don't know	2	0.0%	66,702	0.0%
-3: Missing	75	0.9%	2,261,244	0.9%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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
1: Does not make sense for my employees	443	5.4%	13,885,873	5.5%
2: Is not allowed for my employees	98	1.2%	3,802,398	1.5%
3: Is allowed for some employees or some portion of the employees' work hours	176	2.1%	5,360,934	2.1%
4: Is generally allowed and employees decide to work remotely or work in person	134	1.6%	4,506,492	1.8%
5: Is expected for all employees	162	2.0%	4,690,605	1.8%
-5: Don't know	3	0.0%	64,270	0.0%
-3: Missing	24	0.3%	562,580	0.2%
..: Logical Skip	7,210	87.4%	221,384,370	87.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	285	3.5%	7,973,379	3.1%
2: 1-2 weeks of business operations	172	2.1%	5,128,892	2.0%
3: 3-4 weeks of business operations	194	2.4%	7,011,410	2.8%
4: 1-2 months of business operations	240	2.9%	7,117,986	2.8%
5: 3 or more months of business operations	443	5.4%	12,915,055	5.1%
6: No cash available for business operations	438	5.3%	12,949,282	5.1%

**Issued: July 31, 2025**

**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
-5: Don't know	606	7.3%	18,642,554	7.3%
-3: Missing	32	0.4%	664,431	0.3%
..: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_REVENUE\_1\_Y2\_PUF

**Label:** PUF VARIABLE: AMOUNT OF INCOME OR SALES AND OPERATING REVENUES- Y2

**Description:** PUF Year 2 variable coded from BO\_REVENUE\_1: What was the amount of your income or sales and operating revenues, including grants, during 2024 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
0: 0	445	5.4%	12,463,552	4.9%
1: 1-99	85	1.0%	3,038,429	1.2%
2: 100-499	110	1.3%	2,877,489	1.1%
3: 500-999	114	1.4%	2,779,207	1.1%
4: 1,000-4,999	308	3.7%	9,430,508	3.7%
5: 5,000-9,999	180	2.2%	5,572,132	2.2%
6: 10,000-24,999	288	3.5%	8,639,893	3.4%
7: 25,000-49,999	191	2.3%	5,623,059	2.2%
8: 50,000-74,999	125	1.5%	3,625,431	1.4%
9: 75,000-99,999	58	0.7%	2,001,143	0.8%
10: 100,000-249,999	98	1.2%	3,175,712	1.2%
11: 250,000-499,999	52	0.6%	1,609,716	0.6%

**Issued:** July 31, 2025

**Variable:** BO\_REVENUE\_1\_Y2\_PUF

**Label:** PUF VARIABLE: AMOUNT OF INCOME OR SALES AND OPERATING REVENUES- Y2

**Description:** PUF Year 2 variable coded from BO\_REVENUE\_1: What was the amount of your income or sales and operating revenues, including grants, during 2024 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
12: 500,000+	46	0.6%	1,464,197	0.6%
-7: Suppressed	25	0.3%	781,671	0.3%
-5: Don't know	3	0.0%	70,059	0.0%
-3: Missing	282	3.4%	9,250,790	3.6%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_REVENUE\_2\_Y2\_PUF

**Label:** PUF VARIABLE: THE LAST YEAR AMOUNT OF INCOME OR SALES AND OPERATING REVENUES- Y2

**Description:** PUF Year 2 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
0: 0	270	3.3%	8,307,157	3.3%
1: 1-99	27	0.3%	846,020	0.3%
2: 100-499	80	1.0%	2,385,359	0.9%
3: 500-999	93	1.1%	2,700,525	1.1%
4: 1,000-4,999	254	3.1%	7,338,488	2.9%
5: 5,000-9,999	130	1.6%	3,680,938	1.4%
6: 10,000-24,999	193	2.3%	6,122,781	2.4%
7: 25,000-49,999	146	1.8%	3,983,078	1.6%

**Issued:** July 31, 2025

**Variable:** BO\_REVENUE\_2\_Y2\_PUF

**Label:** PUF VARIABLE: THE LAST YEAR AMOUNT OF INCOME OR SALES AND OPERATING REVENUES- Y2

**Description:** PUF Year 2 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
8: 50,000-74,999	76	0.9%	2,191,881	0.9%
9: 75,000-99,999	46	0.6%	1,372,925	0.5%
10: 100,000-249,999	90	1.1%	2,970,618	1.2%
11: 250,000+	66	0.8%	1,963,531	0.8%
-5: Don't know	11	0.1%	281,550	0.1%
-3: Missing	114	1.4%	3,390,455	1.3%
.: Logical Skip	6,654	80.7%	206,722,215	81.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	2,156	26.1%	65,001,251	25.6%
1: Selected	201	2.4%	6,137,042	2.4%
-3: Missing	53	0.6%	1,264,695	0.5%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,218	26.9%	66,533,594	26.2%
1: Selected	139	1.7%	4,604,699	1.8%
-3: Missing	53	0.6%	1,264,695	0.5%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,218	26.9%	67,003,562	26.4%
1: Selected	139	1.7%	4,134,731	1.6%
-3: Missing	53	0.6%	1,264,695	0.5%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

	<u>Unweighted</u>		<u>Weighted</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,243	27.2%	67,200,184	26.4%
1: Selected	114	1.4%	3,938,109	1.5%
-3: Missing	53	0.6%	1,264,695	0.5%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

	<u>Unweighted</u>		<u>Weighted</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,232	27.1%	67,399,147	26.5%
1: Selected	125	1.5%	3,739,146	1.5%
-3: Missing	53	0.6%	1,264,695	0.5%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,221	26.9%	67,215,322	26.4%
1: Selected	136	1.6%	3,922,971	1.5%
-3: Missing	53	0.6%	1,264,695	0.5%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	2,345	28.4%	70,797,813	27.8%
1: Selected	12	0.1%	340,480	0.1%
-3: Missing	53	0.6%	1,264,695	0.5%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	560	6.8%	18,019,125	7.1%
1: Selected	1,797	21.8%	53,119,168	20.9%
-3: Missing	53	0.6%	1,264,695	0.5%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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 2024/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	1,700	20.6%	50,668,425	19.9%
2: Losses	856	10.4%	25,284,593	9.9%
3: Break even	1,083	13.1%	33,011,576	13.0%
4: Not applicable (My business started in 2025)	269	3.3%	7,933,904	3.1%
-5: Don't know	3	0.0%	48,096	0.0%
-3: Missing	95	1.2%	2,991,703	1.2%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	739	9.0%	22,993,640	9.0%
2: No	1,636	19.8%	48,218,645	19.0%
-5: Don't know	1	0.0%	16,692	0.0%
-3: Missing	34	0.4%	1,174,011	0.5%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	432	5.2%	12,600,025	5.0%
2: No	1,145	13.9%	34,313,764	13.5%
-5: Don't know	3	0.0%	247,864	0.1%
-3: Missing	16	0.2%	373,655	0.1%
.: Logical Skip	6,654	80.7%	206,722,215	81.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	1,088	13.2%	31,032,318	12.2%
2: Maintain the business' current level of operations	632	7.7%	20,067,440	7.9%
3: Scale back the business' operations	192	2.3%	6,121,027	2.4%
4: Exit the business (such as close, sell, or transfer ownership)	361	4.4%	11,371,586	4.5%
5: Other goal, specify	90	1.1%	2,389,496	0.9%
-5: Don't know	1	0.0%	34,879	0.0%
-3: Missing	46	0.6%	1,386,243	0.5%
..: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	411	5.0%	12,795,024	5.0%
2: Somewhat	913	11.1%	26,721,127	10.5%
3: Moderately	609	7.4%	18,810,969	7.4%
4: Completely	429	5.2%	12,854,729	5.1%
-5: Don't know	1	0.0%	16,692	0.0%
-3: Missing	47	0.6%	1,204,447	0.5%

**Issued: July 31, 2025**

**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
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	3,158	38.3%	94,997,966	37.4%
1: Selected	807	9.8%	24,170,925	9.5%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	40	0.5%	755,794	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	3,408	41.3%	102,730,174	40.4%
1: Selected	557	6.8%	16,438,717	6.5%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	40	0.5%	755,794	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,957	35.8%	88,719,146	34.9%
1: Selected	1,008	12.2%	30,449,746	12.0%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	40	0.5%	755,794	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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	3,544	43.0%	106,885,114	42.0%
1: Selected	421	5.1%	12,283,778	4.8%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	40	0.5%	755,794	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,642	44.1%	109,766,169	43.2%
1: Selected	323	3.9%	9,402,723	3.7%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	40	0.5%	755,794	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,236	39.2%	97,432,068	38.3%
1: Selected	729	8.8%	21,736,824	8.5%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	40	0.5%	755,794	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,245	39.3%	97,955,475	38.5%
1: Selected	720	8.7%	21,213,417	8.3%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	40	0.5%	755,794	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,313	28.0%	69,888,461	27.5%
1: Selected	1,652	20.0%	49,280,430	19.4%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	40	0.5%	755,794	0.3%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,588	43.5%	108,809,429	42.8%
1: Selected	357	4.3%	9,630,803	3.8%
-5: Don't know	2	0.0%	22,442	0.0%
-3: Missing	59	0.7%	1,475,623	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,850	34.5%	85,746,100	33.7%
1: Selected	1,095	13.3%	32,694,131	12.9%
-5: Don't know	2	0.0%	22,442	0.0%
-3: Missing	59	0.7%	1,475,623	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,351	40.6%	101,379,987	39.9%
1: Selected	594	7.2%	17,060,245	6.7%
-5: Don't know	2	0.0%	22,442	0.0%
-3: Missing	59	0.7%	1,475,623	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_2\_4\_Y2

**Label:** 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	1,529	18.5%	45,334,407	17.8%
1: Selected	2,416	29.3%	73,105,825	28.8%
-5: Don't know	2	0.0%	22,442	0.0%
-3: Missing	59	0.7%	1,475,623	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,546	30.9%	76,318,614	30.0%
1: Selected	1,395	16.9%	41,841,286	16.5%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	64	0.8%	1,681,048	0.7%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,180	38.5%	95,996,240	37.8%
1: Selected	761	9.2%	22,163,660	8.7%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	64	0.8%	1,681,048	0.7%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,317	40.2%	99,766,470	39.2%
1: Selected	624	7.6%	18,393,429	7.2%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	64	0.8%	1,681,048	0.7%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,230	39.2%	98,568,414	38.8%
1: Selected	711	8.6%	19,591,486	7.7%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	64	0.8%	1,681,048	0.7%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,104	25.5%	63,823,566	25.1%
1: Selected	1,837	22.3%	54,336,333	21.4%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	64	0.8%	1,681,048	0.7%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,568	43.2%	107,913,008	42.4%
1: Selected	376	4.6%	10,422,610	4.1%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,527	42.8%	106,302,223	41.8%
1: Selected	417	5.1%	12,033,395	4.7%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,517	42.6%	104,991,524	41.3%
1: Selected	427	5.2%	13,344,094	5.2%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,627	44.0%	109,457,411	43.0%
1: Selected	317	3.8%	8,878,207	3.5%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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	3,066	37.2%	92,143,320	36.2%
1: Selected	878	10.6%	26,192,298	10.3%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,779	33.7%	86,563,783	34.0%
1: Selected	1,165	14.1%	31,771,835	12.5%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,377	40.9%	102,154,374	40.2%
1: Selected	567	6.9%	16,181,244	6.4%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	3,220	39.0%	97,422,997	38.3%
1: Selected	724	8.8%	20,912,621	8.2%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,602	43.7%	109,351,879	43.0%
1: Selected	342	4.1%	8,983,739	3.5%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,772	45.7%	114,516,085	45.0%
1: Selected	172	2.1%	3,819,533	1.5%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,428	29.4%	70,948,101	27.9%
1: Selected	1,516	18.4%	47,387,517	18.6%
-5: Don't know	2	0.0%	25,523	0.0%
-3: Missing	60	0.7%	1,577,155	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,530	42.8%	107,041,762	42.1%
1: Selected	390	4.7%	10,788,557	4.2%
-5: Don't know	3	0.0%	46,364	0.0%
-3: Missing	83	1.0%	2,061,614	0.8%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,115	37.8%	94,257,586	37.1%
1: Selected	805	9.8%	23,572,733	9.3%
-5: Don't know	3	0.0%	46,364	0.0%
-3: Missing	83	1.0%	2,061,614	0.8%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,572	43.3%	106,714,632	42.0%
1: Selected	348	4.2%	11,115,687	4.4%
-5: Don't know	3	0.0%	46,364	0.0%
-3: Missing	83	1.0%	2,061,614	0.8%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,276	39.7%	98,900,340	38.9%
1: Selected	644	7.8%	18,929,979	7.4%
-5: Don't know	3	0.0%	46,364	0.0%
-3: Missing	83	1.0%	2,061,614	0.8%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,991	36.3%	90,898,558	35.8%
1: Selected	929	11.3%	26,931,760	10.6%
-5: Don't know	3	0.0%	46,364	0.0%
-3: Missing	83	1.0%	2,061,614	0.8%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,760	45.6%	113,356,114	44.6%
1: Selected	160	1.9%	4,474,205	1.8%
-5: Don't know	3	0.0%	46,364	0.0%
-3: Missing	83	1.0%	2,061,614	0.8%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	2,016	24.4%	60,659,178	23.9%
1: Selected	1,904	23.1%	57,171,141	22.5%
-5: Don't know	3	0.0%	46,364	0.0%
-3: Missing	83	1.0%	2,061,614	0.8%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	444	5.4%	12,531,006	4.9%
2: No	3,490	42.3%	105,382,715	41.4%
-5: Don't know	2	0.0%	243,970	0.1%
-3: Missing	70	0.8%	1,780,606	0.7%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_ADDRESS\_1\_1

**Label:** TAKE ACTION- SPOKE WITH FRIEND

**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	1,891	22.9%	55,759,595	21.9%
1: Selected	1,321	16.0%	39,995,670	15.7%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	52	0.6%	1,336,994	0.5%
.: Logical Skip	4,985	60.4%	157,067,916	61.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,841	34.4%	85,573,117	33.7%
1: Selected	371	4.5%	10,182,148	4.0%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	52	0.6%	1,336,994	0.5%
.: Logical Skip	4,985	60.4%	157,067,916	61.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	2,793	33.9%	83,114,615	32.7%
1: Selected	419	5.1%	12,640,650	5.0%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	52	0.6%	1,336,994	0.5%
.: Logical Skip	4,985	60.4%	157,067,916	61.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

**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	2,815	34.1%	83,784,362	33.0%
1: Selected	397	4.8%	11,970,903	4.7%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	52	0.6%	1,336,994	0.5%
..: Logical Skip	4,985	60.4%	157,067,916	61.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,743	33.2%	82,306,777	32.4%
1: Selected	469	5.7%	13,448,488	5.3%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	52	0.6%	1,336,994	0.5%

**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)]

	<u>Unweighted</u>		<u>Weighted</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
.: Logical Skip	4,985	60.4%	157,067,916	61.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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)]

	<u>Unweighted</u>		<u>Weighted</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
0: Not selected	3,135	38.0%	93,905,811	36.9%
1: Selected	77	0.9%	1,849,454	0.7%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	52	0.6%	1,336,994	0.5%
.: Logical Skip	4,985	60.4%	157,067,916	61.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,116	37.8%	93,119,058	36.6%
1: Selected	96	1.2%	2,636,207	1.0%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	52	0.6%	1,336,994	0.5%
.: Logical Skip	4,985	60.4%	157,067,916	61.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,018	24.5%	61,092,135	24.0%
1: Selected	1,194	14.5%	34,663,130	13.6%
-5: Don't know	1	0.0%	97,349	0.0%
-3: Missing	52	0.6%	1,336,994	0.5%
.: Logical Skip	4,985	60.4%	157,067,916	61.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

**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]

	<u>Unweighted</u>		<u>Weighted</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes	147	1.8%	3,747,843	1.5%
2: No	174	2.1%	5,016,667	2.0%
-3: Missing	11	0.1%	166,177	0.1%
.: Logical Skip	7,918	96.0%	245,326,836	96.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	<u>Unweighted</u>		<u>Weighted</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Yes	89	1.1%	2,438,951	1.0%
2: No	128	1.6%	3,307,695	1.3%
-3: Missing	11	0.1%	190,258	0.1%
.: Logical Skip	8,022	97.2%	248,320,619	97.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	314	3.8%	9,346,812	3.7%
2: No	127	1.5%	3,973,020	1.6%
-3: Missing	13	0.2%	444,906	0.2%
..: Logical Skip	7,796	94.5%	240,492,785	94.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	95	1.2%	2,557,281	1.0%
2: No	43	0.5%	1,442,215	0.6%
-3: Missing	6	0.1%	125,156	0.0%
..: Logical Skip	8,106	98.3%	250,132,872	98.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Yes	103	1.2%	2,872,651	1.1%
2: No	39	0.5%	1,074,455	0.4%
-3: Missing	5	0.1%	95,019	0.0%
.: Logical Skip	8,103	98.2%	250,215,398	98.4%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Yes	303	3.7%	9,705,191	3.8%
2: No	57	0.7%	1,658,214	0.7%
-3: Missing	12	0.1%	203,606	0.1%
.: Logical Skip	7,878	95.5%	242,690,512	95.5%
TOTALS	8,250	100.0%	254,257,523	100.0%

**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	197	2.4%	5,697,400	2.2%
2: No	87	1.1%	2,678,034	1.1%
-3: Missing	16	0.2%	395,854	0.2%
..: Logical Skip	7,950	96.4%	245,486,235	96.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_CHALLENGE\_ENDH\_Y2

**Label:** PRIMARY REASONS YOU CLOSED YOUR BUSINESS- MAINTAINING BUSINESS 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	66	0.8%	1,882,584	0.7%
2: No	64	0.8%	1,616,503	0.6%
-3: Missing	6	0.1%	102,374	0.0%
..: Logical Skip	8,114	98.4%	250,656,061	98.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	143	1.7%	4,054,909	1.6%
2: No	239	2.9%	6,618,292	2.6%
-3: Missing	14	0.2%	407,400	0.2%
..: Logical Skip	7,854	95.2%	243,176,923	95.6%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	107	1.3%	2,919,914	1.1%
2: No	95	1.2%	2,671,903	1.1%
-3: Missing	16	0.2%	493,181	0.2%
..: Logical Skip	8,032	97.4%	248,172,525	97.6%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	412	5.0%	12,973,657	5.1%
2: No	135	1.6%	3,703,207	1.5%
-3: Missing	22	0.3%	953,158	0.4%
.: Logical Skip	7,681	93.1%	236,627,501	93.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	214	2.6%	6,446,246	2.5%
2: No	78	0.9%	2,293,286	0.9%
-3: Missing	18	0.2%	483,706	0.2%
.: Logical Skip	7,940	96.2%	245,034,285	96.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	68	0.8%	2,025,737	0.8%
2: No	72	0.9%	2,236,432	0.9%
-3: Missing	4	0.0%	149,059	0.1%
.: Logical Skip	8,106	98.3%	249,846,295	98.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	126	1.5%	3,487,542	1.4%
2: No	105	1.3%	2,957,791	1.2%
-5: Don't know	1	0.0%	44,037	0.0%
-3: Missing	17	0.2%	583,949	0.2%
.: Logical Skip	8,001	97.0%	247,184,203	97.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	51	0.6%	1,397,584	0.5%
2: No	59	0.7%	1,615,241	0.6%
-3: Missing	7	0.1%	194,517	0.1%
.: Logical Skip	8,133	98.6%	251,050,181	98.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	51	0.6%	1,385,284	0.5%
2: No	68	0.8%	2,205,046	0.9%
-3: Missing	7	0.1%	165,504	0.1%
.: Logical Skip	8,124	98.5%	250,501,688	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	90	1.1%	2,746,181	1.1%
2: No	67	0.8%	1,950,223	0.8%
-3: Missing	10	0.1%	221,467	0.1%
..: Logical Skip	8,083	98.0%	249,339,652	98.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	50	0.6%	1,403,813	0.6%
2: No	42	0.5%	1,042,293	0.4%
-3: Missing	3	0.0%	74,538	0.0%
..: Logical Skip	8,155	98.8%	251,736,879	99.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	288	3.5%	9,101,101	3.6%
2: No	102	1.2%	2,977,815	1.2%
-3: Missing	13	0.2%	381,625	0.2%
..: Logical Skip	7,847	95.1%	241,796,982	95.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	425	5.2%	11,442,983	4.5%
2: No	114	1.4%	3,024,479	1.2%
-3: Missing	9	0.1%	269,495	0.1%
..: Logical Skip	7,702	93.4%	239,520,566	94.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	228	2.8%	6,880,110	2.7%
2: No	40	0.5%	842,305	0.3%
-3: Missing	7	0.1%	303,790	0.1%
.: Logical Skip	7,975	96.7%	246,231,318	96.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	220	2.7%	6,317,364	2.5%
2: No	61	0.7%	1,786,819	0.7%
-5: Don't know	1	0.0%	44,037	0.0%
-3: Missing	11	0.1%	499,070	0.2%
.: Logical Skip	7,957	96.4%	245,610,232	96.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	37	0.4%	724,176	0.3%
2: No	46	0.6%	1,439,870	0.6%
-3: Missing	6	0.1%	159,508	0.1%
.: Logical Skip	8,161	98.9%	251,933,969	99.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	22	0.3%	434,640	0.2%
2: No	36	0.4%	758,001	0.3%
-3: Missing	6	0.1%	350,934	0.1%
.: Logical Skip	8,186	99.2%	252,713,948	99.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	82	1.0%	2,583,082	1.0%
2: No	57	0.7%	1,377,717	0.5%
-3: Missing	8	0.1%	180,650	0.1%
..: Logical Skip	8,103	98.2%	250,116,075	98.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	249	3.0%	7,592,544	3.0%
2: No	87	1.1%	2,324,754	0.9%
-3: Missing	16	0.2%	405,430	0.2%
..: Logical Skip	7,898	95.7%	243,934,795	95.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	72	0.9%	1,969,319	0.8%
2: No	41	0.5%	1,352,658	0.5%
-3: Missing	6	0.1%	89,670	0.0%
.: Logical Skip	8,131	98.6%	250,845,876	98.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	232	2.8%	6,666,009	2.6%
2: No	66	0.8%	2,165,399	0.9%
-3: Missing	13	0.2%	561,539	0.2%
.: Logical Skip	7,939	96.2%	244,864,576	96.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	260	3.2%	7,181,273	2.8%
2: No	55	0.7%	1,334,424	0.5%
-3: Missing	15	0.2%	391,991	0.2%
..: Logical Skip	7,920	96.0%	245,349,835	96.5%
TOTALS	8,250	100.0%	254,257,523	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	27	0.3%	643,987	0.3%
2: No	32	0.4%	1,004,726	0.4%
-3: Missing	3	0.0%	58,441	0.0%
..: Logical Skip	8,188	99.2%	252,550,369	99.3%
TOTALS	8,250	100.0%	254,257,523	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	42	0.5%	952,992	0.4%
2: Not having access to other employer-provided benefits (aside from health care)	6	0.1%	211,212	0.1%
3: Challenges with personal/family finances	89	1.1%	2,806,604	1.1%
4: Accessing capital to cover business operations	22	0.3%	550,102	0.2%
5: Making rent/mortgage payments on my business location(s)	17	0.2%	346,378	0.1%
6: Decreasing sales	67	0.8%	2,399,275	0.9%
7: Increasing business or operational costs	29	0.4%	573,708	0.2%
8: Maintaining the business' license/registration	5	0.1%	162,179	0.1%
9: Doing my taxes	29	0.4%	674,055	0.3%
10: Navigating local, state, or federal government regulations	13	0.2%	314,216	0.1%
11: Finding customers	78	0.9%	2,720,147	1.1%
12: Keeping existing customers	28	0.3%	722,103	0.3%
13: Setting up/maintaining the business' digital/online presence	2	0.0%	107,090	0.0%
14: Identifying business opportunities in the market	10	0.1%	389,265	0.2%
15: Finding and/or affording professional support like lawyers, accountants, or tax professionals	3	0.0%	63,390	0.0%
16: Finding support, advice, or finding role models in my network	5	0.1%	161,084	0.1%
17: Getting support from my family or friends	11	0.1%	218,580	0.1%
18: Getting support from my community	3	0.0%	94,763	0.0%
19: Balancing work and family	88	1.1%	3,116,782	1.2%

**Issued:** July 31, 2025

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
20: Feeling burnt out, or losing focus, interest, and/or motivation	189	2.3%	5,024,688	2.0%
21: Major life event (such as a new child, own or family medical issue)	137	1.7%	4,030,665	1.6%
22: Finding time to devote to the business	49	0.6%	1,294,947	0.5%
24: Accessing educational materials/content related to work activity	1	0.0%	12,314	0.0%
25: Finding, affording, and/or retaining qualified employees	12	0.1%	411,027	0.2%
26: Competing against other/larger businesses	45	0.5%	1,468,697	0.6%
27: Supply chain issues	10	0.1%	242,046	0.1%
28: Decreasing demand for my product or service	46	0.6%	1,337,924	0.5%
29: Unfavorable economy	73	0.9%	1,910,814	0.8%
30: Understanding and navigating administrative and/or regulatory requirements related to hiring employees	2	0.0%	54,169	0.0%
-3: Missing	10	0.1%	200,569	0.1%
..: Logical Skip	7,129	86.4%	221,685,736	87.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	<u>Unweighted</u>		<u>Weighted</u>	
	COUNT	PCT	COUNT	PCT
1: Not being able to access and/or afford health insurance	31	0.4%	726,959	0.3%
2: Not having access to other employer-provided benefits (aside from health care)	22	0.3%	684,014	0.3%
3: Challenges with personal/family finances	75	0.9%	2,230,813	0.9%
4: Accessing capital to cover business operations	15	0.2%	381,914	0.2%
5: Making rent/mortgage payments on my business location(s)	13	0.2%	544,543	0.2%
6: Decreasing sales	58	0.7%	1,990,146	0.8%
7: Increasing business or operational costs	34	0.4%	1,138,840	0.4%
8: Maintaining the business' license/registration	8	0.1%	136,271	0.1%
9: Doing my taxes	16	0.2%	579,630	0.2%
10: Navigating local, state, or federal government regulations	10	0.1%	132,141	0.1%
11: Finding customers	84	1.0%	2,281,938	0.9%
12: Keeping existing customers	30	0.4%	1,114,923	0.4%
13: Setting up/maintaining the business' digital/online presence	5	0.1%	172,170	0.1%
14: Identifying business opportunities in the market	4	0.0%	70,491	0.0%
15: Finding and/or affording professional support like lawyers, accountants, or tax professionals	6	0.1%	156,188	0.1%
16: Finding support, advice, or finding role models in my network	5	0.1%	193,109	0.1%
17: Getting support from my family or friends	8	0.1%	141,663	0.1%
18: Getting support from my community	2	0.0%	81,843	0.0%
19: Balancing work and family	54	0.7%	1,530,185	0.6%

***Issued: July 31, 2025***

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
20: Feeling burnt out, or losing focus, interest, and/or motivation	97	1.2%	2,928,442	1.2%
21: Major life event (such as a new child, own or family medical issue)	35	0.4%	861,387	0.3%
22: Finding time to devote to the business	50	0.6%	1,631,399	0.6%
23: Growing my network with like-minded entrepreneurs	4	0.0%	93,863	0.0%
25: Finding, affording, and/or retaining qualified employees	14	0.2%	653,338	0.3%
26: Competing against other/larger businesses	54	0.7%	1,633,768	0.6%
27: Supply chain issues	7	0.1%	105,137	0.0%
28: Decreasing demand for my product or service	47	0.6%	1,451,919	0.6%
29: Unfavorable economy	49	0.6%	1,378,567	0.5%
30: Understanding and navigating administrative and/or regulatory requirements related to hiring employees	2	0.0%	25,681	0.0%
-3: Missing	12	0.1%	235,633	0.1%
..: Logical Skip	7,399	89.7%	228,970,610	90.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	709	8.6%	21,349,642	8.4%
1: Selected	150	1.8%	4,829,114	1.9%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	728	8.8%	22,347,757	8.8%
1: Selected	131	1.6%	3,830,998	1.5%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	514	6.2%	15,717,267	6.2%
1: Selected	345	4.2%	10,461,489	4.1%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	701	8.5%	21,596,336	8.5%
1: Selected	158	1.9%	4,582,419	1.8%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	757	9.2%	23,563,841	9.3%
1: Selected	102	1.2%	2,614,915	1.0%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	633	7.7%	19,458,979	7.7%
1: Selected	226	2.7%	6,719,777	2.6%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	758	9.2%	23,332,311	9.2%
1: Selected	101	1.2%	2,846,445	1.1%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	709	8.6%	21,730,042	8.5%
1: Selected	150	1.8%	4,448,713	1.7%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	834	10.1%	25,834,411	10.2%
1: Selected	25	0.3%	344,345	0.1%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	756	9.2%	23,495,955	9.2%
1: Selected	103	1.2%	2,682,800	1.1%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	767	9.3%	23,799,237	9.4%
1: Selected	92	1.1%	2,379,519	0.9%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	803	9.7%	24,743,288	9.7%
1: Selected	56	0.7%	1,435,468	0.6%
-5: Don't know	2	0.0%	34,262	0.0%
-3: Missing	160	1.9%	4,380,836	1.7%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	50	0.6%	1,762,078	0.7%
2: Competing against other/larger businesses	84	1.0%	2,436,441	1.0%
3: Networking opportunities	96	1.2%	2,457,757	1.0%
4: Mentorship	83	1.0%	2,374,384	0.9%
5: Consultation with industry experts	70	0.8%	2,692,349	1.1%
6: Professional advice from business experts (e.g., attorneys, accountants, marketing consultants, or other business service provider)	87	1.1%	2,894,731	1.1%
7: Personalized, one-on-one business coaching	113	1.4%	3,245,052	1.3%
8: Trainings or workshops to help develop key areas of your business	84	1.0%	2,899,343	1.1%
9: Business cohort programs [HOVER TEXT: Group-based training programs designed to help you launch or grow your business]	25	0.3%	627,164	0.2%
10: Services run through Small Business Development Centers (SBDCs)	58	0.7%	1,628,924	0.6%
11: Services run through local educational institutions	49	0.6%	1,317,953	0.5%
-5: Don't know	1	0.0%	8,282	0.0%
-3: Missing	219	2.7%	6,174,607	2.4%
.: Logical Skip	7,231	87.6%	223,738,457	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

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	32	0.4%	801,776	0.3%
2: Competing against other/larger businesses	69	0.8%	2,056,080	0.8%
3: Networking opportunities	75	0.9%	2,482,352	1.0%
4: Mentorship	76	0.9%	2,319,555	0.9%
5: Consultation with industry experts	87	1.1%	2,665,550	1.0%
6: Professional advice from business experts (e.g., attorneys, accountants, marketing consultants, or other business service provider)	81	1.0%	2,693,465	1.1%
7: Personalized, one-on-one business coaching	116	1.4%	3,566,397	1.4%
8: Trainings or workshops to help develop key areas of your business	100	1.2%	2,743,241	1.1%
9: Business cohort programs [HOVER TEXT: Group-based training programs designed to help you launch or grow your business]	27	0.3%	648,281	0.3%
10: Services run through Small Business Development Centers (SBDCs)	61	0.7%	1,947,168	0.8%
11: Services run through local educational institutions	47	0.6%	1,544,844	0.6%
-5: Don't know	1	0.0%	6,793	0.0%
-3: Missing	243	2.9%	6,991,900	2.7%
.: Logical Skip	7,235	87.7%	223,790,123	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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	337	4.1%	9,315,785	3.7%
2: 1 to 2 years longer	385	4.7%	11,296,442	4.4%
3: 3 to 4 years longer	443	5.4%	14,786,540	5.8%
4: 5 to 9 years longer	361	4.4%	11,771,245	4.6%
5: 10 or more years longer	837	10.1%	23,745,042	9.3%
-5: Don't know	4	0.0%	123,086	0.0%
-3: Missing	43	0.5%	1,364,851	0.5%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	425	5.2%	11,851,123	4.7%
2: Take a new job/enter employment	245	3.0%	6,839,273	2.7%
3: Start another business	234	2.8%	7,423,710	2.9%
4: Retire	927	11.2%	29,035,659	11.4%
5: Go back to school	101	1.2%	3,141,132	1.2%
6: Take a break from work	201	2.4%	5,848,920	2.3%
7: Provide care for children and/or family/friends in need of care	114	1.4%	3,405,629	1.3%

**Issued:** July 31, 2025

**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)	116	1.4%	3,293,424	1.3%
-5: Don't know	1	0.0%	50,851	0.0%
-3: Missing	46	0.6%	1,513,267	0.6%
.: Logical Skip	5,840	70.8%	181,854,534	71.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	512	6.2%	14,331,072	5.6%
2: Took a new job/enter employment	465	5.6%	14,370,641	5.7%
3: Started another business	12	0.1%	423,329	0.2%
4: Retired	282	3.4%	8,419,883	3.3%
5: Went back to school	68	0.8%	2,012,461	0.8%
6: Took a break from work	96	1.2%	3,618,107	1.4%
7: Provided care for children and/or family/friends in need of care	77	0.9%	2,207,243	0.9%
8: Other (Specify)	73	0.9%	1,955,077	0.8%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	10	0.1%	183,884	0.1%

**Issued:** July 31, 2025

**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
.: Logical Skip	6,654	80.7%	206,722,215	81.3%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**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	2,842	34.4%	84,025,230	33.0%
2: 1	623	7.6%	18,745,576	7.4%
3: 2	278	3.4%	8,576,933	3.4%
4: 3	126	1.5%	4,355,442	1.7%
5: 4	31	0.4%	1,086,252	0.4%
6: 5 or more	56	0.7%	1,628,088	0.6%
-3: Missing	50	0.6%	1,520,777	0.6%
.: Logical Skip	4,244	51.4%	134,319,226	52.8%
<b>TOTALS</b>	8,250	100.0%	254,257,523	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	74	0.9%	1,801,008	0.7%
2: Sold your business at more or less break even	93	1.1%	3,051,613	1.2%
3: Sold your business at a profit	75	0.9%	2,978,990	1.2%
4: Bankruptcy or liquidation	81	1.0%	2,659,980	1.0%
5: Transferred business to a family member	39	0.5%	1,135,410	0.4%
6: Did not complete any forms/paperwork, just stopped working or taking work	991	12.0%	28,827,468	11.3%
7: Transferred business to a non-family member	48	0.6%	1,372,031	0.5%
8: Converted the business to an employee ownership model	12	0.1%	335,027	0.1%
9: Other specify	137	1.7%	4,075,095	1.6%
-5: Don't know	1	0.0%	13,611	0.0%
-3: Missing	45	0.5%	1,285,075	0.5%
.: Logical Skip	6,654	80.7%	206,722,215	81.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** BO\_INDUSTRY\_1\_PUF

**Label:** PUF VARIABLE: WHAT INDUSTRY BEST CLASSIFIES

**Description:** PUF variable coded from BO\_INDUSTRY\_1: [DISPLAY FOR DOV\_GROUP = 1, 2, 4, OR 5: What industry best classifies your job as [INSERT DOV\_JOB]?] [DISPLAY FOR DOV\_GROUP = 3 or 6: What industry best classifies your business idea?] [SHOW IF DOV\_GROUP = 1,2,3,4,5,6]

LABEL	___Unweighted___		___Weighted___	
	COUNT	PCT	COUNT	PCT
1: Accommodation and Food Services	422	5.1%	12,067,901	4.7%
2: Administrative, Support, Waste Management, and Recreation	49	0.6%	2,028,197	0.8%
3: Agriculture, Forestry, Fishing, and Hunting	250	3.0%	7,428,072	2.9%
4: Arts, Entertainment, and Recreation	715	8.7%	19,835,996	7.8%
5: Construction	286	3.5%	9,296,500	3.7%
6: Educational Services	283	3.4%	9,689,046	3.8%
7: Finance and Insurance	145	1.8%	4,464,964	1.8%
8: Health Care and Social Assistance	351	4.3%	10,832,229	4.3%
9: Information (e.g. publishers and telecommunications)	121	1.5%	3,618,173	1.4%
10: Manufacturing	174	2.1%	4,893,880	1.9%
11: Other Services (e.g. repair and maintenance services)	552	6.7%	15,727,870	6.2%
12: Professional, Scientific, and Technical Services	406	4.9%	11,965,608	4.7%
13: Real Estate	187	2.3%	5,436,545	2.1%
14: Retail	522	6.3%	15,225,370	6.0%
15: Transportation or Warehousing	211	2.6%	5,638,998	2.2%
16: Whole Sale Trade	145	1.8%	4,712,382	1.9%
17: Other	201	2.4%	6,290,127	2.5%
-7: Suppressed	106	1.3%	3,343,454	1.3%
-5: Don't know	11	0.1%	398,372	0.2%
-3: Missing	219	2.7%	6,497,887	2.6%

*Issued: July 31, 2025*

**Variable:** BO\_INDUSTRY\_1\_PUF

**Label:** PUF VARIABLE: WHAT INDUSTRY BEST CLASSIFIES

**Description:** PUF variable coded from BO\_INDUSTRY\_1: [DISPLAY FOR DOV\_GROUP = 1, 2, 4, OR 5: What industry best classifies your job as [INSERT DOV\_JOB]?] [DISPLAY FOR DOV\_GROUP = 3 or 6: What industry best classifies your business idea?] [SHOW IF DOV\_GROUP = 1,2,3,4,5,6]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	2,894	35.1%	94,865,952	37.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	1,936	23.5%	64,928,251	25.5%
1: Selected	938	11.4%	29,175,199	11.5%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	2,139	25.9%	70,991,190	27.9%
1: Selected	735	8.9%	23,112,261	9.1%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	2,489	30.2%	82,128,260	32.3%
1: Selected	385	4.7%	11,975,191	4.7%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,062	25.0%	68,552,360	27.0%
1: Selected	812	9.8%	25,551,091	10.0%
-3: Missing	20	0.2%	762,501	0.3%
..: Logical Skip	5,356	64.9%	159,391,571	62.7%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,396	29.0%	79,184,856	31.1%
1: Selected	478	5.8%	14,918,595	5.9%
-3: Missing	20	0.2%	762,501	0.3%
..: Logical Skip	5,356	64.9%	159,391,571	62.7%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	2,802	34.0%	92,006,041	36.2%
1: Selected	72	0.9%	2,097,410	0.8%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,300	27.9%	77,059,314	30.3%
1: Selected	574	7.0%	17,044,137	6.7%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,225	27.0%	75,107,085	29.5%
1: Selected	649	7.9%	18,996,365	7.5%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,460	29.8%	81,072,896	31.9%
1: Selected	414	5.0%	13,030,555	5.1%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
TOTALS	8,250	100.0%	254,257,523	100.0%

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,040	24.7%	68,754,908	27.0%
1: Selected	834	10.1%	25,348,543	10.0%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	2,405	29.2%	80,435,747	31.6%
1: Selected	469	5.7%	13,667,704	5.4%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
TOTALS	8,250	100.0%	254,257,523	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	2,381	28.9%	78,708,609	31.0%
1: Selected	493	6.0%	15,394,842	6.1%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
TOTALS	8,250	100.0%	254,257,523	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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	2,455	29.8%	80,788,709	31.8%
1: Selected	419	5.1%	13,314,742	5.2%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	2,719	33.0%	89,301,759	35.1%
1: Selected	155	1.9%	4,801,692	1.9%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	2,131	25.8%	67,332,131	26.5%
1: Selected	743	9.0%	26,771,320	10.5%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	2,570	31.2%	84,552,502	33.3%
1: Selected	304	3.7%	9,550,949	3.8%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,641	32.0%	86,811,964	34.1%
1: Selected	233	2.8%	7,291,487	2.9%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	2,739	33.2%	88,715,555	34.9%
1: Selected	135	1.6%	5,387,896	2.1%
-3: Missing	20	0.2%	762,501	0.3%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	377	4.6%	11,426,728	4.5%
2: It seems too risky	185	2.2%	6,514,021	2.6%
3: I'm not sure how well a business would do in my local community	50	0.6%	1,577,852	0.6%
4: I don't have enough savings or financial cushion to pursue starting a business	254	3.1%	8,430,699	3.3%
5: I don't know how to go about accessing financing to start a business	57	0.7%	2,130,080	0.8%
6: Family/friends are not supportive	8	0.1%	225,665	0.1%
7: It seems too challenging	97	1.2%	2,963,912	1.2%
8: The economy is too uncertain or unfavorable	121	1.5%	3,377,967	1.3%
9: It might take too much time	70	0.8%	2,360,371	0.9%

**Issued:** July 31, 2025

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
10: I like my current job/work arrangement	459	5.6%	14,015,489	5.5%
11: I need employer-provided benefits (such as health insurance)	100	1.2%	3,159,433	1.2%
12: I don't have the skills needed to run a business	115	1.4%	3,649,729	1.4%
13: I don't know where to go for help getting started	59	0.7%	1,824,325	0.7%
14: Major life event (such as a new child, own or family medical issue)	55	0.7%	1,347,975	0.5%
15: Retired or planning to retire	555	6.7%	20,414,341	8.0%
16: Health reasons	159	1.9%	5,287,767	2.1%
17: My credit score is too low to obtain the needed funding	35	0.4%	872,314	0.3%
18: Other reason, specify	107	1.3%	4,120,300	1.6%
-5: Don't know	1	0.0%	35,673	0.0%
-3: Missing	10	0.1%	368,810	0.1%
.: Logical Skip	5,376	65.2%	160,154,072	63.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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
1: I don't know what kind of business I would start	196	2.4%	6,513,781	2.6%
2: It seems too risky	161	2.0%	5,082,060	2.0%
3: I'm not sure how well a business would do in my local community	47	0.6%	1,634,346	0.6%
4: I don't have enough savings or financial cushion to pursue starting a business	216	2.6%	6,851,268	2.7%
5: I don't know how to go about accessing financing to start a business	88	1.1%	2,661,254	1.0%
6: Family/friends are not supportive	6	0.1%	91,663	0.0%
7: It seems too challenging	112	1.4%	3,596,179	1.4%
8: The economy is too uncertain or unfavorable	117	1.4%	3,530,272	1.4%
9: It might take too much time	65	0.8%	2,068,679	0.8%
10: I like my current job/work arrangement	147	1.8%	4,459,263	1.8%
11: I need employer-provided benefits (such as health insurance)	109	1.3%	3,204,520	1.3%
12: I don't have the skills needed to run a business	106	1.3%	3,352,362	1.3%
13: I don't know where to go for help getting started	65	0.8%	1,993,080	0.8%
14: Major life event (such as a new child, own or family medical issue)	34	0.4%	1,111,498	0.4%
15: Retired or planning to retire	82	1.0%	3,039,939	1.2%
16: Health reasons	63	0.8%	2,080,040	0.8%
17: My credit score is too low to obtain the needed funding	55	0.7%	1,842,470	0.7%
18: Other reason, specify	15	0.2%	566,221	0.2%
-3: Missing	20	0.2%	591,525	0.2%

*Issued: July 31, 2025*

**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
.: Logical Skip	6,546	79.3%	199,987,103	78.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,855	46.7%	122,123,067	48.0%
1: Selected	2,283	27.7%	68,776,773	27.1%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	5,151	62.4%	159,693,353	62.8%
1: Selected	987	12.0%	31,206,487	12.3%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	4,541	55.0%	140,092,735	55.1%
1: Selected	1,597	19.4%	50,807,105	20.0%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	4,855	58.8%	151,715,244	59.7%
1: Selected	1,283	15.6%	39,184,597	15.4%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	4,772	57.8%	147,523,369	58.0%
1: Selected	1,366	16.6%	43,376,472	17.1%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	5,062	61.4%	160,616,947	63.2%
1: Selected	1,076	13.0%	30,282,894	11.9%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,340	40.5%	103,536,314	40.7%
1: Selected	2,798	33.9%	87,363,527	34.4%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	5,316	64.4%	165,687,487	65.2%
1: Selected	822	10.0%	25,212,354	9.9%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** ENTR\_CHALLENGES\_1\_9

**Label:** THREE BIGGEST CHALLENGES- RETAININGEMPLOYEES

**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	5,164	62.6%	159,559,977	62.8%
1: Selected	974	11.8%	31,339,863	12.3%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	4,375	53.0%	135,576,888	53.3%
1: Selected	1,763	21.4%	55,322,952	21.8%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	4,727	57.3%	146,817,159	57.7%
1: Selected	1,411	17.1%	44,082,681	17.3%
-5: Don't know	9	0.1%	299,815	0.1%
-3: Missing	167	2.0%	5,141,516	2.0%
.: Logical Skip	1,936	23.5%	57,916,351	22.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	426	5.2%	15,364,713	6.0%
2: 1 to 2 years	406	4.9%	12,755,853	5.0%
3: 3 to 4 years	435	5.3%	13,427,486	5.3%
4: 5 to 9 years	464	5.6%	14,096,588	5.5%
5: 10 to 14 years	326	4.0%	10,451,585	4.1%
6: 15 to 19 years	204	2.5%	6,715,387	2.6%
7: 20 years or more	584	7.1%	20,070,358	7.9%
-5: Don't know	5	0.1%	225,862	0.1%
-3: Missing	44	0.5%	1,758,119	0.7%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	123	1.5%	3,794,764	1.5%
2: 1 to 2 years	44	0.5%	1,563,433	0.6%
3: 3 to 4 years	79	1.0%	2,821,704	1.1%
4: 5 to 9 years	122	1.5%	4,087,271	1.6%
5: 10 to 14 years	164	2.0%	4,998,305	2.0%

*Issued: July 31, 2025*

**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
6: 15 to 19 years	119	1.4%	4,422,884	1.7%
7: 20 years or more	2,135	25.9%	69,453,589	27.3%
-5: Don't know	4	0.0%	140,672	0.1%
-3: Missing	104	1.3%	3,583,328	1.4%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	302	3.7%	10,107,878	4.0%
2: 11 to 24 employees	189	2.3%	7,785,099	3.1%
3: 25 to 99 employees	364	4.4%	12,087,658	4.8%
4: 100 to 499 employees	447	5.4%	14,743,563	5.8%
5: 500 to 999 employees	208	2.5%	6,986,993	2.7%
6: 1,000 to 4,999 employees	335	4.1%	10,831,795	4.3%
7: 5,000 to 24,999 employees	431	5.2%	12,621,413	5.0%
8: 25,000+ employees	560	6.8%	17,421,879	6.9%
-5: Don't know	5	0.1%	147,977	0.1%

**Issued:** July 31, 2025

**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
-3: Missing	53	0.6%	2,131,698	0.8%
.: Logical Skip	5,356	64.9%	159,391,571	62.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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%	7,925	0.0%
-3: Missing	46	0.6%	1,101,940	0.4%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** GP\_WEEKSWK\_1    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	1,756	44.9	51.0	0.0	52.0
Weighted	54,749,886	43.5	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
-5: Don't know	1	0.0%	7,925	0.0%
-3: Missing	37	0.4%	995,094	0.4%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** GP\_HOURSWK\_1    **Type:** Numeric

CASES	N	MEAN	MEDIAN	MIN	MAX
Unweighted	1,765	37.8	40.0	0.0	99.0
Weighted	54,856,731	36.6	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	546	6.6%	19,084,928	7.5%
1: Selected	1,243	15.1%	36,224,450	14.2%
-3: Missing	14	0.2%	550,372	0.2%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	658	8.0%	21,955,225	8.6%
1: Selected	1,131	13.7%	33,354,153	13.1%
-3: Missing	14	0.2%	550,372	0.2%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,527	18.5%	47,126,599	18.5%
1: Selected	262	3.2%	8,182,779	3.2%
-3: Missing	14	0.2%	550,372	0.2%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	500	6.1%	16,818,468	6.6%
1: Selected	1,289	15.6%	38,490,910	15.1%
-3: Missing	14	0.2%	550,372	0.2%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	677	8.2%	21,725,229	8.5%
1: Selected	1,112	13.5%	33,584,149	13.2%
-3: Missing	14	0.2%	550,372	0.2%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,160	14.1%	37,059,112	14.6%
1: Selected	629	7.6%	18,250,266	7.2%
-3: Missing	14	0.2%	550,372	0.2%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,336	16.2%	41,919,833	16.5%
1: Selected	453	5.5%	13,389,545	5.3%
-3: Missing	14	0.2%	550,372	0.2%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,751	21.2%	54,291,237	21.4%
1: Selected	38	0.5%	1,018,141	0.4%
-3: Missing	14	0.2%	550,372	0.2%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	1,572	19.1%	47,252,344	18.6%
1: Selected	217	2.6%	8,057,034	3.2%
-3: Missing	14	0.2%	550,372	0.2%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	383	4.6%	11,628,842	4.6%
2: I am allowed or required to telecommute/work remotely regardless of the coronavirus pandemic	1,070	13.0%	31,309,856	12.3%
3: I am not allowed to telecommute/work remotely	1,142	13.8%	33,991,928	13.4%
4: Telecommuting/working remotely does not make sense for my job	1,018	12.3%	30,666,585	12.1%
-3: Missing	80	1.0%	2,225,612	0.9%
..: Logical Skip	4,557	55.2%	144,434,700	56.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	124	1.5%	4,138,415	1.6%
2: Somewhat likely	283	3.4%	8,205,873	3.2%
3: Moderately likely	279	3.4%	8,379,864	3.3%
4: Very likely	1,106	13.4%	34,955,427	13.7%
-5: Don't know	1	0.0%	7,925	0.0%
-3: Missing	10	0.1%	172,247	0.1%
..: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued: July 31, 2025**

**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	921	11.2%	28,242,273	11.1%
2: Somewhat likely	464	5.6%	14,416,245	5.7%
3: Moderately likely	208	2.5%	6,001,217	2.4%
4: Very likely	186	2.3%	6,368,753	2.5%
-5: Don't know	1	0.0%	7,925	0.0%
-3: Missing	23	0.3%	823,337	0.3%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,191	14.4%	36,482,161	14.3%
2: Somewhat likely	377	4.6%	11,457,545	4.5%
3: Moderately likely	124	1.5%	4,066,409	1.6%
4: Very likely	85	1.0%	3,074,604	1.2%
-5: Don't know	1	0.0%	7,925	0.0%
-3: Missing	25	0.3%	771,108	0.3%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

**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	1,574	19.1%	48,459,296	19.1%
2: Somewhat likely	133	1.6%	4,391,777	1.7%
3: Moderately likely	56	0.7%	1,955,007	0.8%
4: Very likely	18	0.2%	466,568	0.2%
-3: Missing	22	0.3%	587,102	0.2%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,573	19.1%	48,180,892	18.9%
2: Somewhat likely	138	1.7%	4,461,211	1.8%
3: Moderately likely	47	0.6%	1,884,030	0.7%
4: Very likely	17	0.2%	458,063	0.2%
-3: Missing	28	0.3%	875,553	0.3%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,574	19.1%	47,884,738	18.8%
2: Somewhat likely	126	1.5%	4,173,727	1.6%
3: Moderately likely	63	0.8%	2,326,741	0.9%
4: Very likely	24	0.3%	1,004,314	0.4%
-3: Missing	16	0.2%	470,231	0.2%
.. Logical Skip	6,447	78.1%	198,397,773	78.0%
TOTALS	8,250	100.0%	254,257,523	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	1,327	16.1%	39,768,074	15.6%
2: Somewhat likely	319	3.9%	10,391,265	4.1%
3: Moderately likely	95	1.2%	3,911,101	1.5%
4: Very likely	36	0.4%	1,126,176	0.4%

*Issued: July 31, 2025*

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	26	0.3%	663,135	0.3%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,480	17.9%	45,420,830	17.9%
2: Somewhat likely	122	1.5%	3,833,028	1.5%
3: Moderately likely	89	1.1%	3,165,323	1.2%
4: Very likely	84	1.0%	2,697,542	1.1%
-3: Missing	28	0.3%	743,027	0.3%
.: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,595	19.3%	49,480,551	19.5%
2: Somewhat likely	104	1.3%	3,223,049	1.3%
3: Moderately likely	54	0.7%	1,596,484	0.6%
4: Very likely	22	0.3%	637,405	0.3%
-5: Don't know	1	0.0%	41,199	0.0%
-3: Missing	27	0.3%	881,063	0.3%
..: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,328	16.1%	40,002,040	15.7%
2: Somewhat likely	251	3.0%	8,160,075	3.2%
3: Moderately likely	98	1.2%	3,202,521	1.3%
4: Very likely	90	1.1%	3,324,239	1.3%
-3: Missing	36	0.4%	1,170,875	0.5%
..: Logical Skip	6,447	78.1%	198,397,773	78.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	808	9.8%	28,655,822	11.3%
2: Somewhat likely	131	1.6%	4,917,076	1.9%
3: Moderately likely	47	0.6%	1,998,099	0.8%
4: Very likely	101	1.2%	3,328,673	1.3%
-3: Missing	4	0.0%	106,532	0.0%
.: Logical Skip	7,159	86.8%	215,251,321	84.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	991	12.0%	35,226,161	13.9%
2: Somewhat likely	60	0.7%	2,385,590	0.9%
3: Moderately likely	21	0.3%	872,705	0.3%
4: Very likely	7	0.1%	181,924	0.1%
-5: Don't know	1	0.0%	16,077	0.0%
-3: Missing	11	0.1%	323,746	0.1%
.: Logical Skip	7,159	86.8%	215,251,321	84.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	980	11.9%	34,881,631	13.7%
2: Somewhat likely	72	0.9%	2,515,755	1.0%
3: Moderately likely	21	0.3%	1,089,359	0.4%
4: Very likely	6	0.1%	127,447	0.1%
-5: Don't know	1	0.0%	16,077	0.0%
-3: Missing	11	0.1%	375,932	0.1%
.. Logical Skip	7,159	86.8%	215,251,321	84.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	938	11.4%	33,139,578	13.0%
2: Somewhat likely	105	1.3%	3,688,304	1.5%
3: Moderately likely	22	0.3%	1,256,010	0.5%
4: Very likely	7	0.1%	147,448	0.1%
-5: Don't know	1	0.0%	16,077	0.0%

**Issued:** July 31, 2025

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
-3: Missing	18	0.2%	758,785	0.3%
.: Logical Skip	7,159	86.8%	215,251,321	84.7%
TOTALS	8,250	100.0%	254,257,523	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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
1: Not at all likely	910	11.0%	31,952,892	12.6%
2: Somewhat likely	123	1.5%	4,743,160	1.9%
3: Moderately likely	28	0.3%	1,248,701	0.5%
4: Very likely	13	0.2%	391,247	0.2%
-5: Don't know	1	0.0%	16,077	0.0%
-3: Missing	16	0.2%	654,124	0.3%

*Issued: July 31, 2025*

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	7,159	86.8%	215,251,321	84.7%
TOTALS	8,250	100.0%	254,257,523	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	906	11.0%	31,773,511	12.5%
2: Somewhat likely	78	0.9%	3,066,248	1.2%
3: Moderately likely	33	0.4%	1,055,783	0.4%
4: Very likely	51	0.6%	2,269,809	0.9%
-5: Don't know	2	0.0%	55,567	0.0%
-3: Missing	21	0.3%	785,282	0.3%
.: Logical Skip	7,159	86.8%	215,251,321	84.7%
TOTALS	8,250	100.0%	254,257,523	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	122	1.5%	3,876,097	1.5%
2: No	839	10.2%	24,737,065	9.7%
-5: Don't know	51	0.6%	1,784,096	0.7%
-3: Missing	9	0.1%	196,596	0.1%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
TOTALS	8,250	100.0%	254,257,523	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	74	0.9%	2,249,049	0.9%
1: Selected	47	0.6%	1,617,303	0.6%
-3: Missing	1	0.0%	9,745	0.0%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	65	0.8%	2,067,751	0.8%
1: Selected	56	0.7%	1,798,602	0.7%
-3: Missing	1	0.0%	9,745	0.0%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	99	1.2%	3,162,393	1.2%
1: Selected	22	0.3%	703,959	0.3%
-3: Missing	1	0.0%	9,745	0.0%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	84	1.0%	2,896,512	1.1%
1: Selected	37	0.4%	969,840	0.4%
-3: Missing	1	0.0%	9,745	0.0%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	63	0.8%	2,050,797	0.8%
1: Selected	59	0.7%	1,825,300	0.7%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	71	0.9%	2,472,880	1.0%
1: Selected	51	0.6%	1,403,217	0.6%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

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	96	1.2%	2,744,924	1.1%
1: Selected	26	0.3%	1,131,173	0.4%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	89	1.1%	2,900,104	1.1%
1: Selected	33	0.4%	975,993	0.4%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

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	93	1.1%	3,262,356	1.3%
1: Selected	29	0.4%	613,741	0.2%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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	77	0.9%	2,382,975	0.9%
1: Selected	44	0.5%	1,460,426	0.6%
-3: Missing	1	0.0%	32,696	0.0%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	81	1.0%	2,676,561	1.1%
1: Selected	40	0.5%	1,166,841	0.5%
-3: Missing	1	0.0%	32,696	0.0%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	67	0.8%	2,057,585	0.8%
1: Selected	54	0.7%	1,785,816	0.7%
-3: Missing	1	0.0%	32,696	0.0%

*Issued: July 31, 2025*

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
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
TOTALS	8,250	100.0%	254,257,523	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	98	1.2%	3,243,095	1.3%
1: Selected	23	0.3%	600,307	0.2%
-3: Missing	1	0.0%	32,696	0.0%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	93	1.1%	3,052,164	1.2%
1: Selected	28	0.3%	791,237	0.3%
-3: Missing	1	0.0%	32,696	0.0%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
TOTALS	8,250	100.0%	254,257,523	100.0%

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	81	1.0%	2,766,859	1.1%
1: Selected	40	0.5%	1,076,542	0.4%
-3: Missing	1	0.0%	32,696	0.0%

*Issued: July 31, 2025*

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
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
TOTALS	8,250	100.0%	254,257,523	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	100	1.2%	3,358,159	1.3%
1: Selected	21	0.3%	485,243	0.2%
-3: Missing	1	0.0%	32,696	0.0%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
TOTALS	8,250	100.0%	254,257,523	100.0%

*Issued: July 31, 2025*

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	77	0.9%	2,070,673	0.8%
1: Selected	40	0.5%	1,482,886	0.6%
-3: Missing	5	0.1%	322,538	0.1%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	71	0.9%	2,059,451	0.8%
1: Selected	46	0.6%	1,494,109	0.6%
-3: Missing	5	0.1%	322,538	0.1%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	68	0.8%	1,978,213	0.8%
1: Selected	49	0.6%	1,575,346	0.6%
-3: Missing	5	0.1%	322,538	0.1%

*Issued: July 31, 2025*

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	8,128	98.5%	250,381,426	98.5%
TOTALS	8,250	100.0%	254,257,523	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	83	1.0%	2,492,563	1.0%
1: Selected	34	0.4%	1,060,997	0.4%
-3: Missing	5	0.1%	322,538	0.1%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
TOTALS	8,250	100.0%	254,257,523	100.0%

*Issued: July 31, 2025*

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	89	1.1%	2,932,409	1.2%
1: Selected	28	0.3%	621,150	0.2%
-3: Missing	5	0.1%	322,538	0.1%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
TOTALS	8,250	100.0%	254,257,523	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	29	0.4%	956,485	0.4%
2: No	90	1.1%	2,826,351	1.1%
-3: Missing	3	0.0%	93,261	0.0%

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
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	108	1.3%	3,019,102	1.2%
2: No	775	9.4%	23,360,937	9.2%
-3: Missing	16	0.2%	337,718	0.1%
.: Logical Skip	7,351	89.1%	227,539,766	89.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	29	0.4%	969,387	0.4%
1: Selected	43	0.5%	1,432,482	0.6%
-3: Missing	3	0.0%	83,903	0.0%
..: Logical Skip	8,175	99.1%	251,771,751	99.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	56	0.7%	1,853,494	0.7%
1: Selected	16	0.2%	548,375	0.2%
-3: Missing	3	0.0%	83,903	0.0%
..: Logical Skip	8,175	99.1%	251,771,751	99.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	56	0.7%	1,908,705	0.8%
1: Selected	16	0.2%	493,163	0.2%
-3: Missing	3	0.0%	83,903	0.0%
.: Logical Skip	8,175	99.1%	251,771,751	99.0%
TOTALS	8,250	100.0%	254,257,523	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]

	__Unweighted__		__Weighted__	
LABEL	COUNT	PCT	COUNT	PCT
0: Not selected	70	0.8%	2,365,274	0.9%
1: Selected	2	0.0%	36,595	0.0%
-3: Missing	3	0.0%	83,903	0.0%
.: Logical Skip	8,175	99.1%	251,771,751	99.0%
TOTALS	8,250	100.0%	254,257,523	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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	59	0.7%	2,130,133	0.8%
1: Selected	13	0.2%	271,736	0.1%
-3: Missing	3	0.0%	83,903	0.0%
.: Logical Skip	8,175	99.1%	251,771,751	99.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very positive	46	0.6%	1,392,240	0.5%
2: Positive	48	0.6%	1,592,493	0.6%
3: Neutral	26	0.3%	814,844	0.3%
5: Very negative	1	0.0%	20,372	0.0%
-3: Missing	1	0.0%	56,148	0.0%
.: Logical Skip	8,128	98.5%	250,381,426	98.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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	87	1.1%	2,416,705	1.0%
2: Somewhat agree	228	2.8%	6,967,762	2.7%
3: Neither agree nor disagree	321	3.9%	9,780,813	3.8%
4: Somewhat disagree	163	2.0%	4,958,467	2.0%
5: Strongly disagree	210	2.5%	6,169,330	2.4%
-3: Missing	12	0.1%	300,777	0.1%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	145	1.8%	4,620,190	1.8%
2: Somewhat confident	259	3.1%	7,674,465	3.0%
3: Very confident	201	2.4%	5,975,455	2.4%
4: Not relevant	239	2.9%	6,599,536	2.6%
-5: Don't know	160	1.9%	5,233,362	2.1%
-3: Missing	17	0.2%	490,847	0.2%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

**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	139	1.7%	4,371,558	1.7%
2: Somewhat confident	250	3.0%	7,551,422	3.0%
3: Very confident	198	2.4%	5,887,117	2.3%
4: Not relevant	252	3.1%	7,401,868	2.9%
-5: Don't know	161	2.0%	4,638,200	1.8%
-3: Missing	21	0.3%	743,690	0.3%
..: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	136	1.6%	4,443,920	1.7%
2: Somewhat confident	205	2.5%	5,901,717	2.3%
3: Very confident	163	2.0%	4,770,984	1.9%
4: Not relevant	332	4.0%	9,661,725	3.8%
-5: Don't know	161	2.0%	4,858,754	1.9%
-3: Missing	24	0.3%	956,755	0.4%

***Issued: July 31, 2025***

**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	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	117	1.4%	3,339,676	1.3%
2: Somewhat confident	214	2.6%	6,850,781	2.7%
3: Very confident	211	2.6%	6,373,025	2.5%
4: Not relevant	311	3.8%	8,785,111	3.5%
-5: Don't know	139	1.7%	4,062,842	1.6%
-3: Missing	29	0.4%	1,182,420	0.5%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	111	1.3%	3,468,382	1.4%
2: Somewhat confident	266	3.2%	7,945,704	3.1%
3: Very confident	285	3.5%	8,511,950	3.3%
4: Not relevant	200	2.4%	5,670,718	2.2%
-5: Don't know	142	1.7%	4,591,676	1.8%
-3: Missing	17	0.2%	405,423	0.2%
..: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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]

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Not at all confident	132	1.6%	3,710,121	1.5%
2: Somewhat confident	285	3.5%	8,341,288	3.3%
3: Very confident	244	3.0%	7,063,875	2.8%
4: Not relevant	205	2.5%	6,253,552	2.5%
-5: Don't know	130	1.6%	4,461,965	1.8%
-3: Missing	25	0.3%	763,054	0.3%
..: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**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	91	1.1%	2,933,971	1.2%
2: Somewhat confident	313	3.8%	9,529,252	3.7%
3: Very confident	305	3.7%	8,982,796	3.5%
4: Not relevant	185	2.2%	4,764,205	1.9%
-5: Don't know	100	1.2%	3,252,160	1.3%
-3: Missing	27	0.3%	1,131,470	0.4%
..: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	165	2.0%	5,048,065	2.0%
2: Somewhat confident	268	3.2%	7,702,163	3.0%
3: Very confident	226	2.7%	6,562,272	2.6%
4: Not relevant	210	2.5%	6,143,761	2.4%
-5: Don't know	123	1.5%	3,933,228	1.5%
-3: Missing	29	0.4%	1,204,366	0.5%
..: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

***Issued: July 31, 2025***

**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	96	1.2%	3,290,453	1.3%
2: Somewhat confident	254	3.1%	7,700,277	3.0%
3: Very confident	298	3.6%	9,018,531	3.5%
4: Not relevant	241	2.9%	6,556,156	2.6%
-5: Don't know	117	1.4%	3,607,536	1.4%
-3: Missing	15	0.2%	420,901	0.2%
..: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	125	1.5%	3,715,782	1.5%
2: Somewhat confident	216	2.6%	6,567,918	2.6%
3: Very confident	208	2.5%	6,745,715	2.7%
4: Not relevant	319	3.9%	9,184,681	3.6%
-5: Don't know	135	1.6%	3,857,234	1.5%
-3: Missing	18	0.2%	522,524	0.2%
..: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

***Issued: July 31, 2025***

**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	166	2.0%	5,360,569	2.1%
2: Somewhat confident	229	2.8%	7,007,527	2.8%
3: Very confident	188	2.3%	5,420,149	2.1%
4: Not relevant	294	3.6%	8,364,156	3.3%
-5: Don't know	126	1.5%	3,695,947	1.5%
-3: Missing	18	0.2%	745,506	0.3%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	153	1.9%	4,768,589	1.9%
2: Somewhat confident	238	2.9%	7,061,108	2.8%
3: Very confident	205	2.5%	6,112,536	2.4%
4: Not relevant	286	3.5%	8,278,174	3.3%
-5: Don't know	117	1.4%	3,518,145	1.4%
-3: Missing	22	0.3%	855,303	0.3%
.: Logical Skip	7,229	87.6%	223,663,669	88.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

**Variable:** DEM\_HHINC\_PUF**Label:** PUF VARIABLE: TOTAL ANNUAL HOUSEHOLD INCOME**Description:** PUF 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	1,310	15.9%	39,095,260	15.4%
2: \$25,000 to \$49,999	1,629	19.7%	50,139,748	19.7%
3: \$50,000 to \$74,999	1,365	16.5%	40,138,517	15.8%
4: \$75,000 to \$99,999	1,077	13.1%	31,275,526	12.3%
5: \$100,000+	2,658	32.2%	84,600,148	33.3%
-7: Suppressed	211	2.6%	9,008,323	3.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	639	7.7%	22,031,523	8.7%
2: No	7,484	90.7%	227,989,101	89.7%
-3: Missing	127	1.5%	4,236,899	1.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	7,183	87.1%	221,214,747	87.0%
2: No	965	11.7%	29,442,716	11.6%
-3: Missing	102	1.2%	3,600,059	1.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	4,129	50.0%	123,042,364	48.4%
2: No	3,940	47.8%	124,951,838	49.1%
-5: Don't know	2	0.0%	44,503	0.0%
-3: Missing	179	2.2%	6,218,817	2.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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**

LABEL	<u>__Unweighted__</u>		<u>__Weighted__</u>	
	COUNT	PCT	COUNT	PCT
1: Yes	1,387	16.8%	43,655,678	17.2%
2: No	6,626	80.3%	203,180,603	79.9%
-5: Don't know	1	0.0%	35,673	0.0%
-3: Missing	236	2.9%	7,385,569	2.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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**

LABEL	<u>__Unweighted__</u>		<u>__Weighted__</u>	
	COUNT	PCT	COUNT	PCT
1: Yes	3,734	45.3%	107,212,354	42.2%
2: No	4,311	52.3%	139,983,062	55.1%
-5: Don't know	1	0.0%	35,673	0.0%
-3: Missing	204	2.5%	7,026,435	2.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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**

LABEL	<u>___Unweighted___</u>		<u>___Weighted___</u>	
	COUNT	PCT	COUNT	PCT
1: Yes	3,404	41.3%	98,737,354	38.8%
2: No	4,618	56.0%	148,065,508	58.2%
-5: Don't know	1	0.0%	60,354	0.0%
-3: Missing	227	2.8%	7,394,307	2.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	2,424	29.4%	69,391,108	27.3%
2: No	5,566	67.5%	176,356,305	69.4%
-5: Don't know	1	0.0%	60,354	0.0%
-3: Missing	259	3.1%	8,449,757	3.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Yes	1,653	20.0%	49,420,736	19.4%
2: No	6,306	76.4%	195,046,761	76.7%
-5: Don't know	1	0.0%	60,354	0.0%
-3: Missing	290	3.5%	9,729,673	3.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	3,954	47.9%	123,003,925	48.4%
2: Have a bit more debt than is manageable	1,684	20.4%	51,630,726	20.3%
3: Have far more debt than is manageable	777	9.4%	22,059,379	8.7%
4: Do not have any debt	1,707	20.7%	53,272,049	21.0%
-5: Don't know	2	0.0%	14,904	0.0%
-3: Missing	126	1.5%	4,276,541	1.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_REL AOWN**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	1,309	15.9%	40,418,832	15.9%
2: No	6,851	83.0%	210,964,419	83.0%
-5: Don't know	1	0.0%	48,000	0.0%
-3: Missing	89	1.1%	2,826,272	1.1%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_EDU\_PUF**Label:** PUF VARIABLE: HIGHEST DEGREE OR LEVEL OF SCHOOL COMPLETED**Description:** PUF 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: High school or less	2,026	24.6%	91,901,753	36.1%
2: Associate degree or some college	3,267	39.6%	72,138,347	28.4%
3: Bachelor's degree	1,706	20.7%	50,252,775	19.8%
4: Graduate degree	1,096	13.3%	33,634,805	13.2%
-7: Suppressed	155	1.9%	6,329,842	2.5%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_MARITAL\_Y2\_PUF**Label:** PUF VARIABLE: MARITALSTATUS- Y2**Description:** PUF Year 2 variable coded from: DEM\_MARITAL

LABEL	<u>__Unweighted__</u>		<u>__Weighted__</u>	
	COUNT	PCT	COUNT	PCT
1: Married/living with partner	4,042	49.0%	130,293,504	51.2%
2: Widowed, divorced, or separated	1,358	16.5%	40,633,091	16.0%
3: Single	2,747	33.3%	80,070,164	31.5%
-7: Suppressed	103	1.2%	3,260,763	1.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	<u>__Unweighted__</u>		<u>__Weighted__</u>	
	COUNT	PCT	COUNT	PCT
1: 1 person	1,646	20.0%	35,850,710	14.1%
2: 2 people	2,994	36.3%	90,504,969	35.6%
3: 3 people	1,422	17.2%	50,074,263	19.7%
4: 4 people	1,225	14.8%	42,656,563	16.8%
5: 5 or more people	899	10.9%	32,831,781	12.9%
-3: Missing	64	0.8%	2,339,237	0.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	2,029	24.6%	42,386,381	16.7%
2 adults	4,395	53.3%	128,881,446	50.7%
3 or more adults	1,627	19.7%	76,390,280	30.0%
-3: Missing	199	2.4%	6,599,416	2.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	1,605	19.5%	60,180,091	23.7%
1: Household includes one or more individuals in this category	4,853	58.8%	153,478,838	60.4%
-3: Missing	82	1.0%	2,408,648	0.9%
.: Logical Skip	1,710	20.7%	38,189,946	15.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	2,743	33.2%	86,417,829	34.0%
1: Household includes one or more individuals in this category	3,714	45.0%	127,201,742	50.0%
-3: Missing	83	1.0%	2,448,006	1.0%
.: Logical Skip	1,710	20.7%	38,189,946	15.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	6,128	74.3%	199,154,743	78.3%
1: Household includes one or more individuals in this category	330	4.0%	14,504,186	5.7%
-3: Missing	82	1.0%	2,408,648	0.9%
.: Logical Skip	1,710	20.7%	38,189,946	15.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	6,188	75.0%	203,621,490	80.1%
1: Household includes one or more individuals in this category	270	3.3%	10,037,439	3.9%
-3: Missing	82	1.0%	2,408,648	0.9%
.: Logical Skip	1,710	20.7%	38,189,946	15.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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 in this age category reported	7,154	86.7%	224,586,798	88.3%
1: 1 or more children in this age category	894	10.8%	22,846,158	9.0%
-3: Missing	202	2.4%	6,824,567	2.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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 in this age category reported	6,667	80.8%	210,012,859	82.6%
1: 1 or more children in this age category	1,380	16.7%	37,210,215	14.6%
-3: Missing	203	2.5%	7,034,449	2.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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 in this age category reported	6,871	83.3%	210,054,323	82.6%
1: 1 or more children in this age category	1,177	14.3%	37,378,633	14.7%
-3: Missing	202	2.4%	6,824,567	2.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	5,608	68.0%	177,489,667	69.8%
1: 1 child	952	11.5%	28,496,999	11.2%
2: 2 children reported	924	11.2%	25,874,293	10.2%
3: 3 children or more reported	571	6.9%	15,875,967	6.2%
-3: Missing	195	2.4%	6,520,597	2.6%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_MILITARY\_1\_PUF

**Label:** PUF VARIABLE: HAVE YOU SERVED ON ACTIVE DUTY

**Description:** PUF variable coded from DEM\_MILITARY\_1: 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: Never in military	7,243	87.8%	224,157,506	88.2%
2: Active duty	208	2.5%	6,992,790	2.8%
3: Veteran	572	6.9%	15,075,105	5.9%
-7: Suppressed	123	1.5%	4,732,184	1.9%
-5: Don't know	1	0.0%	22,417	0.0%
-3: Missing	103	1.2%	3,277,521	1.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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.	7,360	89.2%	222,001,462	87.3%
2: U.S. citizen, born outside the U.S	530	6.4%	19,029,668	7.5%
3: Not a U.S. citizen	147	1.8%	4,909,643	1.9%
-7: Suppressed	118	1.4%	5,296,571	2.1%
-3: Missing	95	1.2%	3,020,179	1.2%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1A\_PUF**Label:** PUF VARIABLE: DISABILITY - DIFFICULTY SEEING**Description:** PUF variable coded from DEM\_DISABILITY\_1A: Do you have difficulty... A. Seeing, even if wearing glasses?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: No difficulty	5,592	67.8%	172,744,867	67.9%
2: Some difficulty, a lot of difficulty, or cannot do at all	2,523	30.6%	77,144,711	30.3%
-5: Don't know	1	0.0%	35,673	0.0%
-3: Missing	134	1.6%	4,332,272	1.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1B\_PUF**Label:** PUF VARIABLE: DISABILITY - DIFFICULTY HEARING**Description:** PUF variable coded from DEM\_DISABILITY\_1B: Do you have difficulty... B. Hearing, even if using a hearing aid?

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: No difficulty	6,522	79.1%	199,718,233	78.5%
2: Some difficulty, a lot of difficulty, or cannot do at all	1,560	18.9%	48,572,424	19.1%
-3: Missing	168	2.0%	5,966,866	2.3%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1C\_PUF**Label:** PUF VARIABLE: DISABILITY - DIFFICULTY WALKING OR CLIMBING**Description:** PUF variable coded from DEM\_DISABILITY\_1: Do you have difficulty... C. Walking or climbing steps?

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: No difficulty	6,212	75.3%	188,212,820	74.0%
2: Some difficulty, a lot of difficulty, or cannot do at all	1,875	22.7%	60,401,974	23.8%
-7: Suppressed	25	0.3%	927,206	0.4%
-3: Missing	138	1.7%	4,715,523	1.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1D\_PUF**Label:** PUF VARIABLE: DISABILITY - DIFFICULTY CONCENTRATING**Description:** PUF variable coded from DEM\_DISABILITY\_1D: Do you have difficulty... D. Remembering or concentrating?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: No difficulty	5,642	68.4%	174,885,503	68.8%
2: Some difficulty, a lot of difficulty, or cannot do at all	2,449	29.7%	73,899,219	29.1%
-7: Suppressed	25	0.3%	970,153	0.4%
-3: Missing	134	1.6%	4,502,649	1.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1E\_PUF**Label:** PUF VARIABLE: DISABILITY - DIFFICULTY WASHING OR DRESSING**Description:** PUF variable coded from DEM\_DISABILITY\_1E: 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	7,348	89.1%	225,589,735	88.7%
2: Some difficulty, a lot of difficulty, or cannot do at all	703	8.5%	21,897,501	8.6%
-3: Missing	199	2.4%	6,770,287	2.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1F\_PUF**Label:** PUF VARIABLE: DISABILITY - DIFFICULTY COMMUNICATING OR SPEAKING**Description:** PUF variable coded from DEM\_DISABILITY\_1F: 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	7,504	91.0%	229,503,192	90.3%
2: Some difficulty, a lot of difficulty, or cannot do at all	555	6.7%	17,836,348	7.0%
-5: Don't know	1	0.0%	10,463	0.0%
-3: Missing	190	2.3%	6,907,520	2.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** DEM\_DISABILITY\_1G\_PUF**Label:** PUF VARIABLE: DISABILITY - DIFFICULTY DOING ERRANDS**Description:** PUF variable coded from DEM\_DISABILITY\_1G: 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	7,047	85.4%	216,346,868	85.1%
2: Some difficulty, a lot of difficulty, or cannot do at all	1,000	12.1%	31,055,866	12.2%
-5: Don't know	1	0.0%	10,463	0.0%
-3: Missing	202	2.4%	6,844,325	2.7%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</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	<u>__Unweighted__</u>		<u>__Weighted__</u>	
	COUNT	PCT	COUNT	PCT
1: Yes	862	10.4%	25,626,802	10.1%
2: No	7,272	88.1%	225,130,153	88.5%
-3: Missing	116	1.4%	3,500,568	1.4%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**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	<u>__Unweighted__</u>		<u>__Weighted__</u>	
	COUNT	PCT	COUNT	PCT
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: STRATA****Label: SAMPLING STRATA****Description: Sampling strata variable for use with weights**

LABEL	<u>__Unweighted__</u>		<u>__Weighted__</u>	
	COUNT	PCT	COUNT	PCT
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: PSU****Label: PSU (PRIMARY SAMPLING UNIT)****Description: Primary Sampling Unit for use with weights**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
TOTALS	8,250	100.0%	254,257,523	100.0%

**Variable: DOV\_AEO\_MODULE****Label: ADMINISTRATIVE VARIABLE: AEO MODULE QUALIFIED FLAG****Description: Administrative Variable: This variable flags cases that qualified to complete the AEO module.**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Does not meet criteria	7,820	94.8%	240,219,889	94.5%
1: Meets criteria	393	4.8%	12,731,043	5.0%
LEGITIMATE SKIP	37	0.4%	1,306,591	0.5%
TOTALS	8,250	100.0%	254,257,523	100.0%

**Variable: AEO\_BACKGROUND\_1A****Label: AEO: STATEMENT BIZ OWNER- INCOME****Description: First, we want to understand your perspective and experience as a business owner. To what extent do you agree or disagree with the following statements about your job as a business owner? A. I feel that my income as a business owner meets my financial needs and goals.**

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	104	1.3%	3,583,973	1.4%
2: Somewhat agree	131	1.6%	4,073,729	1.6%
3: Neither agree nor disagree	62	0.8%	2,581,699	1.0%
4: Somewhat disagree	57	0.7%	1,678,431	0.7%
5: Strongly disagree	39	0.5%	813,211	0.3%

***Issued: July 31, 2025***

**Variable:** AEO\_BACKGROUND\_1A

**Label:** AEO: STATEMENT BIZ OWNER- INCOME

**Description:** First, we want to understand your perspective and experience as a business owner. To what extent do you agree or disagree with the following statements about your job as a business owner? A. I feel that my income as a business owner meets my financial needs and goals.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_1B

**Label:** AEO: STATEMENT BIZ OWNER- HEALTH

**Description:** First, we want to understand your perspective and experience as a business owner. To what extent do you agree or disagree with the following statements about your job as a business owner? B. I have access to health insurance or other benefits that support my well-being.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	144	1.7%	4,621,495	1.8%
2: Somewhat agree	114	1.4%	3,860,307	1.5%
3: Neither agree nor disagree	69	0.8%	2,473,719	1.0%
4: Somewhat disagree	39	0.5%	1,081,910	0.4%
5: Strongly disagree	26	0.3%	682,386	0.3%
-3: Missing	1	0.0%	11,226	0.0%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_1C

**Label:** AEO: STATEMENT BIZ OWNER- SKILLS

**Description:** First, we want to understand your perspective and experience as a business owner. To what extent do you agree or disagree with the following statements about your job as a business owner? C. I have opportunities to develop new skills and grow professionally.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	134	1.6%	4,612,997	1.8%
2: Somewhat agree	160	1.9%	5,293,936	2.1%
3: Neither agree nor disagree	74	0.9%	2,062,419	0.8%
4: Somewhat disagree	18	0.2%	519,834	0.2%
5: Strongly disagree	6	0.1%	167,293	0.1%
-3: Missing	1	0.0%	74,564	0.0%
..: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_1D

**Label:** AEO: STATEMENT BIZ OWNER- SCHEDULE

**Description:** First, we want to understand your perspective and experience as a business owner. To what extent do you agree or disagree with the following statements about your job as a business owner? D. I have flexibility in managing my work schedule.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	190	2.3%	6,872,278	2.7%
2: Somewhat agree	135	1.6%	4,068,825	1.6%
3: Neither agree nor disagree	45	0.5%	1,144,076	0.4%
4: Somewhat disagree	14	0.2%	338,785	0.1%
5: Strongly disagree	6	0.1%	119,122	0.0%
-3: Missing	3	0.0%	187,958	0.1%
..: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_1E**Label:** AEO: STATEMENT BIZ OWNER- BALANCE

**Description:** First, we want to understand your perspective and experience as a business owner. To what extent do you agree or disagree with the following statements about your job as a business owner? E. I feel that I have a healthy work-life balance.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	127	1.5%	4,532,983	1.8%
2: Somewhat agree	136	1.6%	4,562,666	1.8%
3: Neither agree nor disagree	69	0.8%	1,790,215	0.7%
4: Somewhat disagree	47	0.6%	1,330,129	0.5%
5: Strongly disagree	13	0.2%	412,566	0.2%
-3: Missing	1	0.0%	102,484	0.0%
..: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_1F**Label:** AEO: STATEMENT BIZ OWNER- NETWORK

**Description:** First, we want to understand your perspective and experience as a business owner. To what extent do you agree or disagree with the following statements about your job as a business owner? F. I feel supported by a network of peers, mentors, or advisors.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	99	1.2%	3,756,552	1.5%
2: Somewhat agree	127	1.5%	3,793,307	1.5%
3: Neither agree nor disagree	108	1.3%	3,026,458	1.2%
4: Somewhat disagree	39	0.5%	1,526,562	0.6%
5: Strongly disagree	18	0.2%	337,851	0.1%
-3: Missing	2	0.0%	290,313	0.1%
..: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**Variable:** AEO\_BACKGROUND\_1G

**Label:** AEO: STATEMENT BIZ OWNER- SECURITY

**Description:** First, we want to understand your perspective and experience as a business owner. To what extent do you agree or disagree with the following statements about your job as a business owner? G. I have stability and security in my business operations.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	114	1.4%	3,583,888	1.4%
2: Somewhat agree	135	1.6%	4,605,230	1.8%
3: Neither agree nor disagree	82	1.0%	2,587,770	1.0%
4: Somewhat disagree	40	0.5%	1,196,345	0.5%
5: Strongly disagree	18	0.2%	353,535	0.1%
-3: Missing	4	0.0%	404,276	0.2%
..: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_2A

**Label:** AEO: BIZ MOTIVATINGEMPLOYEES- LOCATION

**Description:** How important are the following factors in motivating employees to work for your business? A. Convenient location

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Very important	155	1.9%	5,043,720	2.0%
2: Somewhat important	127	1.5%	4,015,874	1.6%
3: Not important	60	0.7%	1,991,825	0.8%
-3: Missing	1	0.0%	29,503	0.0%
4: Not applicable	50	0.6%	1,650,122	0.6%
..: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: AEO\_BACKGROUND\_2B****Label: AEO: BIZ MOTIVATINGEMPLOYEES- SCHEDULING****Description: How important are the following factors in motivating employees to work for your business? B. Flexible scheduling or work arrangements**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Very important	178	2.2%	5,394,387	2.1%
2: Somewhat important	138	1.7%	4,723,723	1.9%
3: Not important	39	0.5%	1,318,310	0.5%
-3: Missing	3	0.0%	319,816	0.1%
4: Not applicable	35	0.4%	974,808	0.4%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: AEO\_BACKGROUND\_2C****Label: AEO: BIZ MOTIVATINGEMPLOYEES- VALUES****Description: How important are the following factors in motivating employees to work for your business? C. Alignment with your business's mission or values**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Very important	175	2.1%	5,447,076	2.1%
2: Somewhat important	123	1.5%	4,381,212	1.7%
3: Not important	46	0.6%	1,548,542	0.6%
-3: Missing	4	0.0%	302,508	0.1%
4: Not applicable	45	0.5%	1,051,705	0.4%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: AEO\_BACKGROUND\_2D****Label: AEO: BIZ MOTIVATINGEMPLOYEES- WAGES****Description: How important are the following factors in motivating employees to work for your business? D. Competitive wages**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Very important	177	2.1%	5,695,217	2.2%
2: Somewhat important	131	1.6%	4,444,384	1.7%
3: Not important	41	0.5%	1,151,857	0.5%
-3: Missing	11	0.1%	502,222	0.2%
4: Not applicable	33	0.4%	937,363	0.4%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: AEO\_BACKGROUND\_2E****Label: AEO: BIZ MOTIVATINGEMPLOYEES- BONUSES****Description: How important are the following factors in motivating employees to work for your business? E. Performance-based bonuses or profit-sharing**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Very important	103	1.2%	3,242,616	1.3%
2: Somewhat important	138	1.7%	4,408,294	1.7%
3: Not important	60	0.7%	2,251,935	0.9%
-3: Missing	2	0.0%	49,670	0.0%
4: Not applicable	90	1.1%	2,778,528	1.1%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: AEO\_BACKGROUND\_2F****Label: AEO: BIZ MOTIVATINGEMPLOYEES- BENEFITS****Description: How important are the following factors in motivating employees to work for your business? F. Other benefits (e.g., health insurance, paid time off, vacation days)**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Very important	109	1.3%	3,600,744	1.4%
2: Somewhat important	125	1.5%	3,832,803	1.5%
3: Not important	59	0.7%	1,905,527	0.7%
-3: Missing	4	0.0%	293,647	0.1%
4: Not applicable	96	1.2%	3,098,323	1.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: AEO\_BACKGROUND\_2G****Label: AEO: BIZ MOTIVATINGEMPLOYEES- FAMILY****Description: How important are the following factors in motivating employees to work for your business? G. Employing family members**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Very important	98	1.2%	3,574,338	1.4%
2: Somewhat important	117	1.4%	3,818,818	1.5%
3: Not important	93	1.1%	2,764,600	1.1%
-3: Missing	5	0.1%	270,071	0.1%
4: Not applicable	80	1.0%	2,303,217	0.9%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_2H

**Label:** AEO: BIZ MOTIVATINGEMPLOYEES- NETWORK

**Description:** How important are the following factors in motivating employees to work for your business? H. Employing people in your network

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	101	1.2%	3,440,907	1.4%
2: Somewhat important	121	1.5%	4,366,261	1.7%
3: Not important	90	1.1%	2,452,962	1.0%
-3: Missing	8	0.1%	373,268	0.1%
4: Not applicable	73	0.9%	2,097,645	0.8%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_2I

**Label:** AEO: BIZ MOTIVATINGEMPLOYEES- GROWTH

**Description:** How important are the following factors in motivating employees to work for your business? I. Opportunities for skill development and career growth

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	125	1.5%	3,665,496	1.4%
2: Somewhat important	152	1.8%	4,627,458	1.8%
3: Not important	66	0.8%	2,871,583	1.1%
-3: Missing	4	0.0%	95,633	0.0%
4: Not applicable	46	0.6%	1,470,874	0.6%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: AEO\_BACKGROUND\_2J****Label: AEO: BIZ MOTIVATINGEMPLOYEES- CONTRIBUTIONS****Description: How important are the following factors in motivating employees to work for your business? J. Recognition and reward for their contributions**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Very important	150	1.8%	4,826,079	1.9%
2: Somewhat important	137	1.7%	4,156,223	1.6%
3: Not important	54	0.7%	1,840,591	0.7%
-3: Missing	9	0.1%	434,595	0.2%
4: Not applicable	43	0.5%	1,473,554	0.6%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: AEO\_BACKGROUND\_2K****Label: AEO: BIZ MOTIVATINGEMPLOYEES- EMERGENCIES****Description: How important are the following factors in motivating employees to work for your business? K. Support during personal challenges or emergencies**

<b>LABEL</b>	<b>__Unweighted__</b>		<b>__Weighted__</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Very important	177	2.1%	5,666,752	2.2%
2: Somewhat important	137	1.7%	4,197,009	1.7%
3: Not important	29	0.4%	1,063,149	0.4%
-3: Missing	8	0.1%	497,943	0.2%
4: Not applicable	42	0.5%	1,306,190	0.5%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_2L

**Label:** AEO: BIZ MOTIVATINGEMPLOYEES- OTHER

**Description:** How important are the following factors in motivating employees to work for your business? L. Other

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Very important	18	0.2%	352,326	0.1%
2: Somewhat important	13	0.2%	495,490	0.2%
3: Not important	8	0.1%	393,329	0.2%
-3: Missing	81	1.0%	3,089,767	1.2%
4: Not applicable	273	3.3%	8,400,131	3.3%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_3A

**Label:** AEO: RETAIN EMPLOYEES- WAGES

**Description:** In which of the following areas do you see the greatest opportunity to improve your business's ability to attract and retain employees? A. Offering more competitive wages

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Significant opportunity for improvement	110	1.3%	3,935,098	1.5%
2: Some opportunity for improvement	207	2.5%	6,259,718	2.5%
3: No opportunity for improvement	73	0.9%	2,408,962	0.9%
-3: Missing	3	0.0%	127,265	0.1%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_3B

**Label:** AEO: RETAIN EMPLOYEES- BENEFITS

**Description:** In which of the following areas do you see the greatest opportunity to improve your business's ability to attract and retain employees? B. Providing better benefits (e.g., health insurance, paid time off, profit-sharing)

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Significant opportunity for improvement	109	1.3%	3,736,689	1.5%
2: Some opportunity for improvement	164	2.0%	5,279,575	2.1%
3: No opportunity for improvement	115	1.4%	3,570,564	1.4%
-3: Missing	5	0.1%	144,216	0.1%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_3C

**Label:** AEO: RETAIN EMPLOYEES- AFFORDABLE BENEFITS

**Description:** In which of the following areas do you see the greatest opportunity to improve your business's ability to attract and retain employees? C. Providing more affordable benefits (e.g., lower health insurance premiums)

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Significant opportunity for improvement	119	1.4%	3,664,327	1.4%
2: Some opportunity for improvement	142	1.7%	4,718,748	1.9%
3: No opportunity for improvement	124	1.5%	4,016,262	1.6%
-3: Missing	8	0.1%	331,706	0.1%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_3D

**Label:** AEO: RETAIN EMPLOYEES- CULTURE

**Description:** In which of the following areas do you see the greatest opportunity to improve your business's ability to attract and retain employees? D. Improving workplace culture (e.g., fostering inclusivity and employee recognition)

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Significant opportunity for improvement	110	1.3%	3,523,037	1.4%
2: Some opportunity for improvement	169	2.0%	5,468,565	2.2%
3: No opportunity for improvement	104	1.3%	3,230,888	1.3%
-3: Missing	10	0.1%	508,553	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_3E

**Label:** AEO: RETAIN EMPLOYEES- SCHEDULING

**Description:** In which of the following areas do you see the greatest opportunity to improve your business's ability to attract and retain employees? E. Creating more flexibility in scheduling or work arrangements

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Significant opportunity for improvement	109	1.3%	3,824,250	1.5%
2: Some opportunity for improvement	160	1.9%	4,962,288	2.0%
3: No opportunity for improvement	113	1.4%	3,384,886	1.3%
-3: Missing	11	0.1%	559,619	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_3F

**Label:** AEO: RETAIN EMPLOYEES- DEVELOPMENT

**Description:** In which of the following areas do you see the greatest opportunity to improve your business's ability to attract and retain employees? F. Offering opportunities for skill development or career advancement

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Significant opportunity for improvement	106	1.3%	3,521,711	1.4%
2: Some opportunity for improvement	191	2.3%	6,080,588	2.4%
3: No opportunity for improvement	91	1.1%	2,943,506	1.2%
-3: Missing	5	0.1%	185,238	0.1%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_3G

**Label:** AEO: RETAIN EMPLOYEES- VALUES

**Description:** In which of the following areas do you see the greatest opportunity to improve your business's ability to attract and retain employees? G. Strengthening alignment with the business's mission or values

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Significant opportunity for improvement	102	1.2%	3,160,459	1.2%
2: Some opportunity for improvement	170	2.1%	5,299,588	2.1%
3: No opportunity for improvement	113	1.4%	3,843,505	1.5%
-3: Missing	8	0.1%	427,492	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: AEO\_BACKGROUND\_3H****Label: AEO: RETAIN EMPLOYEES- LOCAL COMMUNITY****Description: In which of the following areas do you see the greatest opportunity to improve your business's ability to attract and retain employees? H. Building stronger relationships within the local community**

<b>LABEL</b>	<b>__ Unweighted __</b>		<b>__ Weighted __</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Significant opportunity for improvement	127	1.5%	3,874,544	1.5%
2: Some opportunity for improvement	171	2.1%	5,702,082	2.2%
3: No opportunity for improvement	86	1.0%	2,684,660	1.1%
-3: Missing	9	0.1%	469,758	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable: AEO\_BACKGROUND\_3I****Label: AEO: RETAIN EMPLOYEES- JOB STABILITY****Description: In which of the following areas do you see the greatest opportunity to improve your business's ability to attract and retain employees? I. Increasing job stability**

<b>LABEL</b>	<b>__ Unweighted __</b>		<b>__ Weighted __</b>	
	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Significant opportunity for improvement	126	1.5%	4,046,261	1.6%
2: Some opportunity for improvement	156	1.9%	5,005,687	2.0%
3: No opportunity for improvement	98	1.2%	3,024,077	1.2%
-3: Missing	13	0.2%	655,019	0.3%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_3J

**Label:** AEO: RETAIN EMPLOYEES- OTHER

**Description:** In which of the following areas do you see the greatest opportunity to improve your business's ability to attract and retain employees? J. Other

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Significant opportunity for improvement	12	0.1%	266,487	0.1%
2: Some opportunity for improvement	19	0.2%	743,303	0.3%
3: No opportunity for improvement	258	3.1%	8,096,752	3.2%
-3: Missing	104	1.3%	3,624,502	1.4%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_BACKGROUND\_4

**Label:** AEO: EMPLOYMENT RELATIONS PERSON

**Description:** Who is the primary person responsible for employment relations at your business (e.g., hiring, benefits, workplace policies)?

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Me or a co-owner	302	3.7%	9,292,785	3.7%
2: An employee or manager at the business	61	0.7%	2,272,206	0.9%
3: An external consultant or HR professional	21	0.3%	960,362	0.4%
4: Other (specify)	6	0.1%	156,150	0.1%
-3: Missing	3	0.0%	49,539	0.0%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_1\_1**Label:** AEO: SOFTWARE FUNCTIONS- BENEFITS ADMINISTRATION**Description:** For which of the following functions do you use software in your business? Select all that apply. 1. Benefits administration (e.g., Gusto, Paychex)

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	325	3.9%	10,512,050	4.1%
1: Selected	58	0.7%	1,728,350	0.7%
-3: Missing	10	0.1%	490,643	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_1\_2**Label:** AEO: SOFTWARE FUNCTIONS- PAYROLL**Description:** For which of the following functions do you use software in your business? Select all that apply. 2. Payroll (e.g., Gusto, Paychex)

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	239	2.9%	7,676,707	3.0%
1: Selected	144	1.7%	4,563,693	1.8%
-3: Missing	10	0.1%	490,643	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_1\_3**Label:** AEO: SOFTWARE FUNCTIONS- BOOKKEEPING**Description:** For which of the following functions do you use software in your business? Select all that apply. 3. Bookkeeping (e.g., QuickBooks)

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	197	2.4%	6,249,113	2.5%
1: Selected	186	2.3%	5,991,287	2.4%
-3: Missing	10	0.1%	490,643	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_1\_4**Label:** AEO: SOFTWARE FUNCTIONS- SCHEDULING AND TIME TRACKING**Description:** For which of the following functions do you use software in your business? Select all that apply. 4. Scheduling and time tracking (e.g., Tsheets by QuickBooks, Deputy, Homebase)

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	292	3.5%	9,694,758	3.8%
1: Selected	91	1.1%	2,545,642	1.0%
-3: Missing	10	0.1%	490,643	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_1\_5**Label:** AEO: SOFTWARE FUNCTIONS- NONE OF THE ABOVE**Description:** For which of the following functions do you use software in your business? Select all that apply. 5. None of the above

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
0: Not selected	280	3.4%	9,076,314	3.6%
1: Selected	103	1.2%	3,164,086	1.2%
-3: Missing	10	0.1%	490,643	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_2A**Label:** AEO: MANAGEMENT SOFTWARE- BENEFIT OPTIONS**Description:** To what extent do you agree or disagree with the following statements about your benefits administration or payroll management software? A.  
It helps me understand available benefit options.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	51	0.6%	2,062,296	0.8%
2: Somewhat agree	59	0.7%	1,565,365	0.6%
3: Neither agree nor disagree	47	0.6%	1,408,545	0.6%
4: Somewhat disagree	5	0.1%	183,342	0.1%
5: Strongly disagree	6	0.1%	163,587	0.1%
.: Logical Skip	8,082	98.0%	248,874,388	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**Variable:** AEO\_HRM\_2B

**Label:** AEO: MANAGEMENT SOFTWARE- NAVIGATINGHR

**Description:** To what extent do you agree or disagree with the following statements about your benefits administration or payroll management software? B. It helps improve my employees' experience navigating HR, professional development, or payroll.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	59	0.7%	1,892,580	0.7%
2: Somewhat agree	53	0.6%	1,677,991	0.7%
3: Neither agree nor disagree	46	0.6%	1,491,014	0.6%
4: Somewhat disagree	5	0.1%	186,035	0.1%
5: Strongly disagree	4	0.0%	60,972	0.0%
-3: Missing	1	0.0%	74,543	0.0%
..: Logical Skip	8,082	98.0%	248,874,388	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_2C

**Label:** AEO: MANAGEMENT SOFTWARE- NEW REGULATIONS

**Description:** To what extent do you agree or disagree with the following statements about your benefits administration or payroll management software? C. It helps me keep up with new regulations.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	52	0.6%	1,509,382	0.6%
2: Somewhat agree	53	0.6%	1,949,687	0.8%
3: Neither agree nor disagree	52	0.6%	1,503,174	0.6%
4: Somewhat disagree	7	0.1%	312,649	0.1%
5: Strongly disagree	3	0.0%	33,701	0.0%
-3: Missing	1	0.0%	74,543	0.0%
..: Logical Skip	8,082	98.0%	248,874,388	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**Variable:** AEO\_HRM\_2D

**Label:** AEO: MANAGEMENT SOFTWARE- LABOR STANDARDS

**Description:** To what extent do you agree or disagree with the following statements about your benefits administration or payroll management software? D. It helps me ensure compliance with labor standards.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	63	0.8%	2,040,473	0.8%
2: Somewhat agree	53	0.6%	1,755,970	0.7%
3: Neither agree nor disagree	43	0.5%	1,277,285	0.5%
4: Somewhat disagree	6	0.1%	228,382	0.1%
5: Strongly disagree	2	0.0%	6,483	0.0%
-3: Missing	1	0.0%	74,543	0.0%
..: Logical Skip	8,082	98.0%	248,874,388	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_2E

**Label:** AEO: MANAGEMENT SOFTWARE- TAX FILINGS

**Description:** To what extent do you agree or disagree with the following statements about your benefits administration or payroll management software? E. It helps me ensure accurate tax filings.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	65	0.8%	1,845,759	0.7%
2: Somewhat agree	64	0.8%	2,093,681	0.8%
3: Neither agree nor disagree	33	0.4%	1,185,553	0.5%
4: Somewhat disagree	4	0.0%	109,036	0.0%
-3: Missing	2	0.0%	149,107	0.1%
..: Logical Skip	8,082	98.0%	248,874,388	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**Variable:** AEO\_HRM\_2F**Label:** AEO: MANAGEMENT SOFTWARE- CUSTOMER SUPPORT**Description:** To what extent do you agree or disagree with the following statements about your benefits administration or payroll management software? F. Customer support is reliable and helpful.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	51	0.6%	1,626,847	0.6%
2: Somewhat agree	53	0.6%	1,992,049	0.8%
3: Neither agree nor disagree	43	0.5%	1,057,334	0.4%
4: Somewhat disagree	11	0.1%	337,482	0.1%
5: Strongly disagree	4	0.0%	62,355	0.0%
-3: Missing	6	0.1%	307,068	0.1%
..: Logical Skip	8,082	98.0%	248,874,388	97.9%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_3A**Label:** AEO: NOT USING SOFTWARE- COST**Description:** To what extent do you agree or disagree with the following reasons for not using benefits administration, payroll, bookkeeping, or scheduling/time tracking software? A. The cost of software is too high for my business.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	23	0.3%	578,217	0.2%
2: Somewhat agree	19	0.2%	544,500	0.2%
3: Neither agree nor disagree	44	0.5%	1,560,807	0.6%
4: Somewhat disagree	6	0.1%	212,964	0.1%
5: Strongly disagree	8	0.1%	187,199	0.1%
-3: Missing	3	0.0%	80,399	0.0%
..: Logical Skip	8,147	98.8%	251,093,437	98.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

***Issued: July 31, 2025***

**Variable:** AEO\_HRM\_3B

**Label:** AEO: NOT USING SOFTWARE- TOO SMALL

**Description:** To what extent do you agree or disagree with the following reasons for not using benefits administration, payroll, bookkeeping, or scheduling/time tracking software? B. My business is too small to justify the need for software

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	51	0.6%	1,490,541	0.6%
2: Somewhat agree	17	0.2%	453,754	0.2%
3: Neither agree nor disagree	28	0.3%	1,082,887	0.4%
4: Somewhat disagree	4	0.0%	75,969	0.0%
5: Strongly disagree	1	0.0%	10,038	0.0%
-3: Missing	2	0.0%	50,896	0.0%
..: Logical Skip	8,147	98.8%	251,093,437	98.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_3C

**Label:** AEO: NOT USING SOFTWARE- TIME

**Description:** To what extent do you agree or disagree with the following reasons for not using benefits administration, payroll, bookkeeping, or scheduling/time tracking software? C. Implementing software will take too much time.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	18	0.2%	503,337	0.2%
2: Somewhat agree	23	0.3%	892,310	0.4%
3: Neither agree nor disagree	48	0.6%	1,518,961	0.6%
4: Somewhat disagree	6	0.1%	79,696	0.0%
5: Strongly disagree	5	0.1%	89,383	0.0%
-3: Missing	3	0.0%	80,399	0.0%
..: Logical Skip	8,147	98.8%	251,093,437	98.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

*Issued: July 31, 2025*

**Variable:** AEO\_HRM\_3D

**Label:** AEO: NOT USING SOFTWARE- DON'T KNOW

**Description:** To what extent do you agree or disagree with the following reasons for not using benefits administration, payroll, bookkeeping, or scheduling/time tracking software? D. I don't know enough about available software options.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	19	0.2%	528,572	0.2%
2: Somewhat agree	21	0.3%	687,788	0.3%
3: Neither agree nor disagree	48	0.6%	1,626,510	0.6%
4: Somewhat disagree	6	0.1%	132,142	0.1%
5: Strongly disagree	6	0.1%	108,675	0.0%
-3: Missing	3	0.0%	80,399	0.0%
..: Logical Skip	8,147	98.8%	251,093,437	98.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_HRM\_3E

**Label:** AEO: NOT USING SOFTWARE- CURRENT PROCESSES

**Description:** To what extent do you agree or disagree with the following reasons for not using benefits administration, payroll, bookkeeping, or scheduling/time tracking software? E. My current processes (e.g., manual systems or spreadsheets) work well enough.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	47	0.6%	1,431,747	0.6%
2: Somewhat agree	19	0.2%	550,742	0.2%
3: Neither agree nor disagree	32	0.4%	1,080,118	0.4%
4: Somewhat disagree	1	0.0%	11,068	0.0%
5: Strongly disagree	1	0.0%	10,011	0.0%
-3: Missing	3	0.0%	80,399	0.0%
..: Logical Skip	8,147	98.8%	251,093,437	98.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Issued:** July 31, 2025

**Variable:** AEO\_HRM\_3F

**Label:** AEO: NOT USING SOFTWARE- DATA SECURITY

**Description:** To what extent do you agree or disagree with the following reasons for not using benefits administration, payroll, bookkeeping, or scheduling/time tracking software? F. I'm concerned about data security or privacy issues with software.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	15	0.2%	479,616	0.2%
2: Somewhat agree	15	0.2%	344,549	0.1%
3: Neither agree nor disagree	47	0.6%	1,664,546	0.7%
4: Somewhat disagree	12	0.1%	370,433	0.1%
5: Strongly disagree	11	0.1%	224,542	0.1%
-3: Missing	3	0.0%	80,399	0.0%
..: Logical Skip	8,147	98.8%	251,093,437	98.8%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESA

**Label:** AEO: EMPLOYEE MANAGEMENT-OPEN POSITIONS

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? A. I have difficulty finding qualified employees to fill open positions.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	69	0.8%	2,309,604	0.9%
2: Somewhat agree	94	1.1%	3,083,287	1.2%
3: Neither agree nor disagree	101	1.2%	3,045,177	1.2%
4: Somewhat disagree	35	0.4%	1,336,617	0.5%
5: Strongly disagree	25	0.3%	894,656	0.4%
6: Not applicable	65	0.8%	1,950,891	0.8%
-3: Missing	4	0.0%	110,811	0.0%

**Issued:** July 31, 2025

**Variable:** AEO\_CHALLENGESA

**Label:** AEO: EMPLOYEE MANAGEMENT- OPEN POSITIONS

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? A. I have difficulty finding qualified employees to fill open positions.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESB

**Label:** AEO: EMPLOYEE MANAGEMENT- TURNOVER

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? B. Turnover poses a significant challenge for my business.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	49	0.6%	1,537,498	0.6%
2: Somewhat agree	72	0.9%	2,196,300	0.9%
3: Neither agree nor disagree	109	1.3%	3,857,160	1.5%
4: Somewhat disagree	37	0.4%	1,123,038	0.4%
5: Strongly disagree	50	0.6%	1,578,010	0.6%
6: Not applicable	70	0.8%	2,132,550	0.8%
-3: Missing	6	0.1%	306,486	0.1%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESC

**Label:** AEO: EMPLOYEE MANAGEMENT- TERMINATED

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? C. I have terminated employees at a higher rate than expected.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	50	0.6%	1,463,056	0.6%
2: Somewhat agree	43	0.5%	1,731,012	0.7%
3: Neither agree nor disagree	93	1.1%	2,608,267	1.0%
4: Somewhat disagree	35	0.4%	1,177,416	0.5%
5: Strongly disagree	69	0.8%	2,084,051	0.8%
6: Not applicable	95	1.2%	3,226,746	1.3%
-3: Missing	8	0.1%	440,495	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESD

**Label:** AEO: EMPLOYEE MANAGEMENT- LEAVE

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? D. Employees often leave for reasons beyond my control (e.g., family issues, relocation).

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	60	0.7%	1,604,662	0.6%
2: Somewhat agree	83	1.0%	3,292,510	1.3%
3: Neither agree nor disagree	90	1.1%	3,003,695	1.2%
4: Somewhat disagree	30	0.4%	823,667	0.3%
5: Strongly disagree	46	0.6%	1,371,405	0.5%
6: Not applicable	77	0.9%	2,226,424	0.9%
-3: Missing	7	0.1%	408,680	0.2%

**Issued:** July 31, 2025

**Variable:** AEO\_CHALLENGESD

**Label:** AEO: EMPLOYEE MANAGEMENT- LEAVE

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? D. Employees often leave for reasons beyond my control (e.g., family issues, relocation).

	<u>Unweighted</u>		<u>Weighted</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**Variable:** AEO\_CHALLENGESE

**Label:** AEO: EMPLOYEE MANAGEMENT- WAGES

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? E. I struggle to offer wages that are competitive with larger employers.

	<u>Unweighted</u>		<u>Weighted</u>	
<b>LABEL</b>	<b>COUNT</b>	<b>PCT</b>	<b>COUNT</b>	<b>PCT</b>
1: Strongly agree	70	0.8%	2,067,615	0.8%
2: Somewhat agree	89	1.1%	2,956,011	1.2%
3: Neither agree nor disagree	84	1.0%	3,125,193	1.2%
4: Somewhat disagree	33	0.4%	841,741	0.3%
5: Strongly disagree	47	0.6%	1,432,336	0.6%
6: Not applicable	62	0.8%	1,883,545	0.7%
-3: Missing	8	0.1%	424,602	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**Variable:** AEO\_CHALLENGESF

**Label:** AEO: EMPLOYEE MANAGEMENT- BENEFITS

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? F. I struggle to offer benefits that are competitive with larger employers

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	91	1.1%	2,435,335	1.0%
2: Somewhat agree	76	0.9%	2,238,556	0.9%
3: Neither agree nor disagree	81	1.0%	3,111,102	1.2%
4: Somewhat disagree	38	0.5%	1,604,787	0.6%
5: Strongly disagree	25	0.3%	968,127	0.4%
6: Not applicable	77	0.9%	2,264,819	0.9%
-3: Missing	5	0.1%	108,318	0.0%
..: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESG

**Label:** AEO: EMPLOYEE MANAGEMENT- ENGAGED

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? G. Employees feel engaged and motivated in their roles.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	88	1.1%	2,420,898	1.0%
2: Somewhat agree	114	1.4%	3,986,808	1.6%
3: Neither agree nor disagree	93	1.1%	2,952,491	1.2%
4: Somewhat disagree	29	0.4%	1,126,795	0.4%
5: Strongly disagree	18	0.2%	664,400	0.3%
6: Not applicable	44	0.5%	1,228,419	0.5%
-3: Missing	7	0.1%	351,232	0.1%

**Issued:** July 31, 2025

**Variable:** AEO\_CHALLENGESG

**Label:** AEO: EMPLOYEE MANAGEMENT-ENGAGED

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? G. Employees feel engaged and motivated in their roles.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**Variable:** AEO\_CHALLENGESH

**Label:** AEO: EMPLOYEE MANAGEMENT-EXPECTATIONS

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? H. All staff have a clear set of expectations that they have been informed of, can reference, and adhere to.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	101	1.2%	2,722,271	1.1%
2: Somewhat agree	127	1.5%	4,465,310	1.8%
3: Neither agree nor disagree	79	1.0%	2,582,798	1.0%
4: Somewhat disagree	24	0.3%	779,902	0.3%
5: Strongly disagree	13	0.2%	723,200	0.3%
6: Not applicable	40	0.5%	1,052,481	0.4%
-3: Missing	9	0.1%	405,081	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**Variable:** AEO\_CHALLENGESI

**Label:** AEO: EMPLOYEE MANAGEMENT- ENVIRONMENT

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? I. I provide a work environment that meets employees' personal and professional needs.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	108	1.3%	3,462,120	1.4%
2: Somewhat agree	134	1.6%	4,333,216	1.7%
3: Neither agree nor disagree	75	0.9%	2,526,297	1.0%
4: Somewhat disagree	17	0.2%	561,920	0.2%
5: Strongly disagree	7	0.1%	386,283	0.2%
6: Not applicable	44	0.5%	1,066,636	0.4%
-3: Missing	8	0.1%	394,573	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESJ

**Label:** AEO: EMPLOYEE MANAGEMENT- DEVELOPMENT

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? J. Providing training and career development opportunities for employees is a challenge.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	55	0.7%	1,706,019	0.7%
2: Somewhat agree	97	1.2%	2,752,149	1.1%
3: Neither agree nor disagree	105	1.3%	3,630,972	1.4%
4: Somewhat disagree	45	0.5%	1,730,911	0.7%
5: Strongly disagree	25	0.3%	1,138,683	0.4%
6: Not applicable	58	0.7%	1,579,156	0.6%
-3: Missing	8	0.1%	193,154	0.1%

**Issued:** July 31, 2025

**Variable:** AEO\_CHALLENGESJ

**Label:** AEO: EMPLOYEE MANAGEMENT-DEVELOPMENT

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? J. Providing training and career development opportunities for employees is a challenge.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
..: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**Variable:** AEO\_CHALLENGESK

**Label:** AEO: EMPLOYEE MANAGEMENT-LABOR COSTS

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? K. Managing labor costs is a challenge for scheduling.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	62	0.8%	2,020,742	0.8%
2: Somewhat agree	88	1.1%	2,775,860	1.1%
3: Neither agree nor disagree	89	1.1%	3,093,054	1.2%
4: Somewhat disagree	47	0.6%	1,551,147	0.6%
5: Strongly disagree	36	0.4%	1,179,529	0.5%
6: Not applicable	60	0.7%	1,693,736	0.7%
-3: Missing	11	0.1%	416,976	0.2%
..: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	8,250	100.0%	254,257,523	100.0%

**Variable:** AEO\_CHALLENGESL

**Label:** AEO: EMPLOYEE MANAGEMENT-PREFERENCES

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? L. Accommodating employee preferences is challenging.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	59	0.7%	2,155,803	0.8%
2: Somewhat agree	75	0.9%	2,398,389	0.9%
3: Neither agree nor disagree	105	1.3%	3,336,398	1.3%
4: Somewhat disagree	49	0.6%	1,377,389	0.5%
5: Strongly disagree	32	0.4%	1,154,022	0.5%
6: Not applicable	64	0.8%	1,928,059	0.8%
-3: Missing	9	0.1%	380,983	0.1%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESM

**Label:** AEO: EMPLOYEE MANAGEMENT-CONSISTENT

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? M. Employee schedules are consistent week-to-week.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	89	1.1%	3,026,045	1.2%
2: Somewhat agree	102	1.2%	3,350,301	1.3%
3: Neither agree nor disagree	84	1.0%	2,508,087	1.0%
4: Somewhat disagree	33	0.4%	1,332,250	0.5%
5: Strongly disagree	20	0.2%	514,530	0.2%
6: Not applicable	55	0.7%	1,560,639	0.6%
-3: Missing	10	0.1%	439,191	0.2%

**Issued:** July 31, 2025

**Variable:** AEO\_CHALLENGESM

**Label:** AEO: EMPLOYEE MANAGEMENT-CONSISTENT

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? M. Employee schedules are consistent week-to-week.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESN

**Label:** AEO: EMPLOYEE MANAGEMENT-IN ADVANCE

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? N. Employees know their schedule more than 2 weeks in advance.

LABEL	__Unweighted__		__Weighted__	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	113	1.4%	3,329,337	1.3%
2: Somewhat agree	86	1.0%	2,813,402	1.1%
3: Neither agree nor disagree	73	0.9%	2,369,322	0.9%
4: Somewhat disagree	33	0.4%	1,079,321	0.4%
5: Strongly disagree	23	0.3%	1,293,470	0.5%
6: Not applicable	58	0.7%	1,678,188	0.7%
-3: Missing	7	0.1%	168,004	0.1%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESO

**Label:** AEO: EMPLOYEE MANAGEMENT-COMPLIANCE

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? O. Ensuring compliance with labor laws and regulations is challenging.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	63	0.8%	2,151,395	0.8%
2: Somewhat agree	72	0.9%	2,397,559	0.9%
3: Neither agree nor disagree	90	1.1%	2,950,994	1.2%
4: Somewhat disagree	44	0.5%	1,262,155	0.5%
5: Strongly disagree	58	0.7%	2,026,716	0.8%
6: Not applicable	54	0.7%	1,468,020	0.6%
-3: Missing	12	0.1%	474,205	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESP

**Label:** AEO: EMPLOYEE MANAGEMENT- TOOLS

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? P. I have access to the tools or resources I need to simplify human resource management and compliance tasks.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	74	0.9%	2,367,494	0.9%
2: Somewhat agree	96	1.2%	2,936,353	1.2%
3: Neither agree nor disagree	106	1.3%	3,865,504	1.5%
4: Somewhat disagree	31	0.4%	948,699	0.4%
5: Strongly disagree	11	0.1%	163,439	0.1%
6: Not applicable	64	0.8%	1,867,127	0.7%
-3: Missing	11	0.1%	582,428	0.2%

**Issued:** July 31, 2025

**Variable:** AEO\_CHALLENGESP

**Label:** AEO: EMPLOYEE MANAGEMENT- TOOLS

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? P. I have access to the tools or resources I need to simplify human resource management and compliance tasks.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

**Variable:** AEO\_CHALLENGESQ

**Label:** AEO: EMPLOYEE MANAGEMENT- EXTERNAL

**Description:** To what extent do you agree or disagree with the following statements about your experience with staffing and employee management? Q. There is insufficient external support to help me improve employee management practices.

LABEL	__ Unweighted __		__ Weighted __	
	COUNT	PCT	COUNT	PCT
1: Strongly agree	53	0.6%	1,798,291	0.7%
2: Somewhat agree	77	0.9%	2,916,168	1.1%
3: Neither agree nor disagree	95	1.2%	2,976,746	1.2%
4: Somewhat disagree	46	0.6%	1,110,442	0.4%
5: Strongly disagree	35	0.4%	1,008,660	0.4%
6: Not applicable	76	0.9%	2,338,308	0.9%
-3: Missing	11	0.1%	582,428	0.2%
.: Logical Skip	7,857	95.2%	241,526,479	95.0%
<b>TOTALS</b>	<b>8,250</b>	<b>100.0%</b>	<b>254,257,523</b>	<b>100.0%</b>

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***ALPHABETIC INDEX OF VARIABLES***

<b>Variable Name</b>	<b>Variable Label</b>
AEO_BACKGROUND_1A	AEO: STATEMENT BIZ OWNER- INCOME
AEO_BACKGROUND_1B	AEO: STATEMENT BIZ OWNER- HEALTH
AEO_BACKGROUND_1C	AEO: STATEMENT BIZ OWNER- SKILLS
AEO_BACKGROUND_1D	AEO: STATEMENT BIZ OWNER- SCHEDULE
AEO_BACKGROUND_1E	AEO: STATEMENT BIZ OWNER- BALANCE
AEO_BACKGROUND_1F	AEO: STATEMENT BIZ OWNER- NETWORK
AEO_BACKGROUND_1G	AEO: STATEMENT BIZ OWNER- SECURITY
AEO_BACKGROUND_2A	AEO: BIZ MOTIVATING EMPLOYEES- LOCATION
AEO_BACKGROUND_2B	AEO: BIZ MOTIVATING EMPLOYEES- SCHEDULING
AEO_BACKGROUND_2C	AEO: BIZ MOTIVATING EMPLOYEES- VALUES
AEO_BACKGROUND_2D	AEO: BIZ MOTIVATING EMPLOYEES- WAGES
AEO_BACKGROUND_2E	AEO: BIZ MOTIVATING EMPLOYEES- BONUSES
AEO_BACKGROUND_2F	AEO: BIZ MOTIVATING EMPLOYEES- BENEFITS
AEO_BACKGROUND_2G	AEO: BIZ MOTIVATING EMPLOYEES- FAMILY
AEO_BACKGROUND_2H	AEO: BIZ MOTIVATING EMPLOYEES- NETWORK
AEO_BACKGROUND_2I	AEO: BIZ MOTIVATING EMPLOYEES- GROWTH
AEO_BACKGROUND_2J	AEO: BIZ MOTIVATING EMPLOYEES- CONTRIBUTIONS
AEO_BACKGROUND_2K	AEO: BIZ MOTIVATING EMPLOYEES- EMERGENCIES
AEO_BACKGROUND_2L	AEO: BIZ MOTIVATING EMPLOYEES- OTHER
AEO_BACKGROUND_3A	AEO: RETAIN EMPLOYEES- WAGES
AEO_BACKGROUND_3B	AEO: RETAIN EMPLOYEES- BENEFITS
AEO_BACKGROUND_3C	AEO: RETAIN EMPLOYEES- AFFORDABLE BENEFITS
AEO_BACKGROUND_3D	AEO: RETAIN EMPLOYEES- CULTURE
AEO_BACKGROUND_3E	AEO: RETAIN EMPLOYEES- SCHEDULING
AEO_BACKGROUND_3F	AEO: RETAIN EMPLOYEES- DEVELOPMENT
AEO_BACKGROUND_3G	AEO: RETAIN EMPLOYEES- VALUES
AEO_BACKGROUND_3H	AEO: RETAIN EMPLOYEES- LOCAL COMMUNITY
AEO_BACKGROUND_3I	AEO: RETAIN EMPLOYEES- JOB STABILITY

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<b>Variable Name</b>	<b>Variable Label</b>
AEO_BACKGROUND_3J	AEO: RETAIN EMPLOYEES- OTHER
AEO_BACKGROUND_4	AEO: EMPLOYMENT RELATIONS PERSON
AEO_CHALLENGESA	AEO: EMPLOYEE MANAGEMENT- OPEN POSITIONS
AEO_CHALLENGESB	AEO: EMPLOYEE MANAGEMENT- TURNOVER
AEO_CHALLENGESC	AEO: EMPLOYEE MANAGEMENT- TERMINATED
AEO_CHALLENGESD	AEO: EMPLOYEE MANAGEMENT- LEAVE
AEO_CHALLENGESE	AEO: EMPLOYEE MANAGEMENT- WAGES
AEO_CHALLENGESF	AEO: EMPLOYEE MANAGEMENT- BENEFITS
AEO_CHALLENGESG	AEO: EMPLOYEE MANAGEMENT- ENGAGED
AEO_CHALLENGESH	AEO: EMPLOYEE MANAGEMENT- EXPECTATIONS
AEO_CHALLENGESI	AEO: EMPLOYEE MANAGEMENT- ENVIRONMENT
AEO_CHALLENGESJ	AEO: EMPLOYEE MANAGEMENT- DEVELOPMENT
AEO_CHALLENGESK	AEO: EMPLOYEE MANAGEMENT- LABOR COSTS
AEO_CHALLENGESL	AEO: EMPLOYEE MANAGEMENT- PREFERENCES
AEO_CHALLENGESM	AEO: EMPLOYEE MANAGEMENT- CONSISTENT
AEO_CHALLENGESN	AEO: EMPLOYEE MANAGEMENT- IN ADVANCE
AEO_CHALLENGESO	AEO: EMPLOYEE MANAGEMENT- COMPLIANCE
AEO_CHALLENGESP	AEO: EMPLOYEE MANAGEMENT- TOOLS
AEO_CHALLENGESQ	AEO: EMPLOYEE MANAGEMENT- EXTERNAL
AEO_HRM_1_1	AEO: SOFTWARE FUNCTIONS- BENEFITS ADMINISTRATION
AEO_HRM_1_2	AEO: SOFTWARE FUNCTIONS- PAYROLL
AEO_HRM_1_3	AEO: SOFTWARE FUNCTIONS- BOOKKEEPING
AEO_HRM_1_4	AEO: SOFTWARE FUNCTIONS- SCHEDULING AND TIME TRACKING
AEO_HRM_1_5	AEO: SOFTWARE FUNCTIONS- NONE OF THE ABOVE
AEO_HRM_2A	AEO: MANAGEMENT SOFTWARE- BENEFIT OPTIONS
AEO_HRM_2B	AEO: MANAGEMENT SOFTWARE- NAVIGATING HR
AEO_HRM_2C	AEO: MANAGEMENT SOFTWARE- NEW REGULATIONS
AEO_HRM_2D	AEO: MANAGEMENT SOFTWARE- LABOR STANDARDS

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<b>Variable Name</b>	<b>Variable Label</b>
AEO_HRM_2E	AEO: MANAGEMENT SOFTWARE- TAX FILINGS
AEO_HRM_2F	AEO: MANAGEMENT SOFTWARE- CUSTOMER SUPPORT
AEO_HRM_3A	AEO: NOT USING SOFTWARE- COST
AEO_HRM_3B	AEO: NOT USING SOFTWARE- TOO SMALL
AEO_HRM_3C	AEO: NOT USING SOFTWARE- TIME
AEO_HRM_3D	AEO: NOT USING SOFTWARE- DON'T KNOW
AEO_HRM_3E	AEO: NOT USING SOFTWARE- CURRENT PROCESSES
AEO_HRM_3F	AEO: NOT USING SOFTWARE- DATA SECURITY
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

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<b>Variable Name</b>	<b>Variable Label</b>
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 LOAN 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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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_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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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**ALPHABETIC INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
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_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED-PERSONAL
BO_ADDFINANCE_WS2_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED-PERSONAL/BUSINESS CREDIT CARD
BO_ADDFINANCE_WS3_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED-LOCAL/NATIONAL BANK
BO_ADDFINANCE_WS4_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED-FINANCIAL INSTITUTION
BO_ADDFINANCE_WS5_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED-CROWDFUNDING/COMMUNITY DEVELOPMENT
BO_ADDFINANCE_WS6_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED-GOVERNMENT SOURCE
BO_ADDFINANCE_WS7_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED-BUSINESS LOAN FROM FAMILY
BO_ADDFINANCE_WS8_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED-VENTURE CAPITALISTS
BO_ADDFINANCE_WS9_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- OTHER
BO_ADDFINANCE_WS_TOTAL_PUF	PUF VARIABLE: ADDITIONAL FINANCING RECEIVED- TOTAL
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

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<b>Variable Name</b>	<b>Variable Label</b>
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- 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

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**ALPHABETIC INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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_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

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<b>Variable Name</b>	<b>Variable Label</b>
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_EMPBENEFIT_HEALTHINS_1	EMPLOYEE HEALTH CARE COST COVERED BY YOUR BUSINESS
BO_EMPBENEFIT_HEALTHINS_2A	MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - PREMIUMS MORE AFFORDABLE
BO_EMPBENEFIT_HEALTHINS_2B	MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - OPTIONS EASIER TO UNDERSTAND
BO_EMPBENEFIT_HEALTHINS_2C	MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - ADMINISTRATIVE BURDEN
BO_EMPBENEFIT_HEALTHINS_2D	MORE LIKELY TO PROVIDE EMPLOYEE HEALTH CARE - STRONGER EMPLOYEE INTEREST
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

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*Issued: July 31, 2025*

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<b>Variable Name</b>	<b>Variable Label</b>
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_PUF	PUF VARIABLE: WHAT INDUSTRY BEST CLASSIFIES
BO_LEGALSTAT_1	BUSINESS LEGAL FORM OF ORGANIZATION
BO_LENGTH_1	HOW LONG DO YOU SEE YOURSELF
BO_NUMEMPLOY_1_Y3_PUF	PUF VARIABLE: NUMBER OF WORKERS USED- Y3
BO_NUMPREVBIZ_1	HOW MANY PREVIOUS BUSINESSES HAVE YOU OWNED
BO_ONLINE_1_PUF	PUF VARIABLE: 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

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<b>Variable Name</b>	<b>Variable Label</b>
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_Y2_PUF	PUF VARIABLE: AMOUNT OF INCOME OR SALES AND OPERATING REVENUES- Y2
BO_REVENUE_2_Y2_PUF	PUF VARIABLE: THE LAST YEAR AMOUNT OF INCOME OR SALES AND OPERATING REVENUES- Y2
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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_Y4_PUF	PUF VARIABLE: WHAT YEAR DID YOU START - Y4
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
CURWORK	CURRENTLY WORKING FLAG
DEM_AGE_IMPUTED	INDICATOR FOR IMPUTED AGE VALUES
DEM_AGE_PUF	PUF VARIABLE: RESPONDENT AGE
DEM_CITIZEN_DRV	DERIVED VARIABLE: CITIZENSHIP STATUS
DEM_DEBT	HOW MANAGEABLE YOUR HOUSEHOLD DEBT IS
DEM_DISABILITY_1A_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY SEEING
DEM_DISABILITY_1B_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY HEARING
DEM_DISABILITY_1C_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY WALKING OR CLIMBING
DEM_DISABILITY_1D_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY CONCENTRATING

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<b>Variable Name</b>	<b>Variable Label</b>
DEM_DISABILITY_1E_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY WASHING OR DRESSING
DEM_DISABILITY_1F_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY COMMUNICATING OR SPEAKING
DEM_DISABILITY_1G_PUF	PUF VARIABLE: DISABILITY - DIFFICULTY DOING ERRANDS
DEM_DISABILITY_2	RECEIVE INCOME BECAUSE OF DISABILITY
DEM_EDU_PUF	PUF VARIABLE: HIGHEST DEGREE OR LEVEL OF SCHOOL COMPLETED
DEM_GENDER	TWO-CATEGORY GENDER IDENTITY
DEM_HHINC_PUF	PUF 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
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_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

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<b>Variable Name</b>	<b>Variable Label</b>
DEM_INSURF	DO YOU CURRENTLY HAVE- PAID PARENTAL LEAVE
DEM_INSURG	DO YOU CURRENTLY HAVE- TUITION ASSISTANCE
DEM_MARITAL_Y2_PUF	PUF VARIABLE: MARITAL STATUS- Y2
DEM_MILITARY_1_PUF	PUF VARIABLE: 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_STUDENT	ENROLLED IN OR TAKING COURSES
DOV_AEO_MODULE	ADMINISTRATIVE VARIABLE: AEO MODULE QUALIFIED FLAG
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
PARTIAL_CASE	INDICATOR 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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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**ALPHABETIC INDEX OF VARIABLES**

<b>Variable Name</b>	<b>Variable Label</b>
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
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)

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<b>Variable Name</b>	<b>Variable Label</b>
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_PUF	PUF VARIABLE: AMOUNT RECEIVED- OTHER
PE_CAPITAL_WS1_PUF	PUF VARIABLE: AMOUNT RECEIVED- PERSONAL
PE_CAPITAL_WS2_PUF	PUF VARIABLE: AMOUNT RECEIVED- PERSONAL/BUSINESS CREDIT CARD
PE_CAPITAL_WS3_PUF	PUF VARIABLE: AMOUNT RECEIVED- LOCAL/NATIONAL BANK
PE_CAPITAL_WS4_PUF	PUF VARIABLE: AMOUNT RECEIVED- FINANCIAL INSTITUTION
PE_CAPITAL_WS5_PUF	PUF VARIABLE: AMOUNT RECEIVED- CROWDFUNDING/COMMUNITY DEVELOPMENT
PE_CAPITAL_WS6_PUF	PUF VARIABLE: AMOUNT RECEIVED- GOVERNMENT SOURCE
PE_CAPITAL_WS7_PUF	PUF VARIABLE: AMOUNT RECEIVED- BUSINESS LOAN FROM FAMILY
PE_CAPITAL_WS8_PUF	PUF VARIABLE: AMOUNT RECEIVED- VENTURE CAPITALISTS
PE_CAPITAL_WS9_PUF	PUF VARIABLE: AMOUNT RECEIVED- HOME EQUITY LOAN
PE_CAPITAL_WS_TOTAL_PUF	PUF VARIABLE: AMOUNT RECEIVED- TOTAL
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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_GIGINCOME_1	PERCENT HOUSEHOLD INCOME FROM GIGWORK
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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_PUF	PUF VARIABLE: RACE
REGION_DRV	DERIVED VARIABLE: CENSUS REGION DERIVED FROM ZIP CODE
REMOTE_1	ALLOWED TO WORK REMOTELY

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<b>Variable Name</b>	<b>Variable Label</b>
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
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 TYPE DERIVED FROM S_GIGPLATFORM_3

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<b>Variable Name</b>	<b>Variable Label</b>
S_GIGTIME_1	AMOUNT OF TIME DOING THIS GIGWORK
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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<b>Variable Name</b>	<b>Variable Label</b>
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
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

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