

Survey of Small Business Finances

Mohammad Khani

University of Minnesota

khani004@umn.edu

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What is in it?

- For-profit, nonfinancial, nonfarm, nonsubsidiary business enterprises
- Fewer than 500 employees
 - Does not include all privately held businesses
- 2003, 1998, 1993, and 1987
- Computer assisted telephone interview (CATI)
 - Worksheets were sent to encourage using written records: IRS forms, Financial statements, Bank statements
- NSSBF03: 4240 small businesses

- Demographics of the owners and the firm, e.g. industry, type of organization
- Firms deposit and savings accounts, capital leases, credit lines, mortgages, motor vehicle loans, equipment loans, and other loans, and selected other financial services
- Applied for credit in the past 3 years?
- Business and personal credit cards, rate of interest charged
- Trade credit and equity injections
- Firm's income statement and balance sheet
- Characteristics of the financial service suppliers
- Recent credit history of the firm and its owners, some information on home-ownership and *net worth* of the principal owner of the firm.

Questionnaire Table of Contents

I: CHARACTERISTICS OF THE FIRM

A Screening information

- Employment (≥500)

B Organization demographics

C Personal characteristics of owners

- Sole Proprietorships and Single Owners/Stockholders
- Partnerships
- S-Corporations and Corporations

How the stock is traded? Start-up/purchase/inherited...?

- Firm Age

D Firm demographics

N Records (materials used by the respondents)

II: SOURCES OF FINANCIAL SERVICES

- E Use of deposit services
- F Use of credit and financing
- MRL Most recent loans
- G Use of other financial services
- H Relationships with financial institutions
- L Trade credit
- M New equity investment in the firm
 - S-Corporations and Corporations

Questionnaire Table of Contents

III: INCOME AND EXPENSES

- P Income and expenses
 - Sole Proprietorships
 - Partnerships and S-Corporations
 - Corporations

IV: BALANCE SHEET

- R Assets
- S Liabilities and equity
 - Partnership Equity
 - S-Corporation and Corporation Equity
- U Credit history
- T Respondent payment information

The End