Employment\_status1 What best describes your current employment status?

* Working (1)
* Not working (retired, student, unemployed, disability etc.) (2)

employment\_status2 Which of the following best describes your current employment situation?

* I am a wage and salary employee, and my main job accounts for most of my earnings (1)
* I am a wage and salary employee who also earns substantial extra income from side jobs (2)
* I am self-employed and the business I own accounts for most of my earnings (3)
* I earn most of my income as an independent contractor, freelancer, or gig worker (4)

smallbiz\_ever Have you ever owned a business in your life?

* Yes (1)
* No (2)

beginning\_year What year did you start your own business? If you do not currently own a business, what year did you start your last business?

[DROPDOWN: SELECT A YEAR 1940-2023, OR “I have never owned a business”]

end\_year\_former When did your business stop operating?

[DROPDOWN: SELECT A YEAR 1940-2023]

takeover Did you start your own business or take it over from someone else, such as a family member?

* Started my own business (1)
* Took it over from someone else (2)

takeover\_year What year did you take over this business?

[DROPDOWN: SELECT A YEAR 1940-2023]

employment\_number How many people does your business currently employ (excluding yourself)? If you are not sure, your best estimate is fine. If you do not currently own a business, how many people did your business regularly employ? Please enter a number.

[TEXT BOX: *ENTER A NUMBER*]

business\_activities In a few sentences, please describe your business and 2 to 3 of its main activities.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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job\_functions In a few sentences, please describe 2 to 3 of your own job functions in the business.

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involvement How involved are you in the day-to-day management of your small business? If you do not currently own a business, how involved were you?

* I actively manage it day-to-day (1)
* I am somewhat involved in day-to-day management (2)
* I do not manage it day-to-day (3)

industry\_type In what industry is your current job? If not currently working, please report the industry of your most recent job.

* Agriculture, Forestry, Fishing, or Hunting (1)
* Arts, Entertainment or Recreation (2)
* Banking, Finance, or Insurance (3)
* Construction (4)
* Education (5)
* Health Care and Social Assistance (6)
* Hospitality and Food Services (7)
* Information Services, including Publishing or Media (8)
* Manufacturing (9)
* Mining, Quarrying or Oil and Gas Extraction (10)
* Professional, Technical or Business Services (11)
* Real Estate or Rental and Leasing Services (12)
* Retail Trade (13)
* Transportation or Warehousing (14)
* Utilities (15)
* Wholesale Trade (16)
* Government, including all federal and state (17)
* Other (please specify) (18)

att\_check\_1 Do you agree with the following statement?  
6 + 9 = 13

* Strongly disagree (1)
* Somewhat disagree (2)
* Neither agree nor disagree (3)
* Somewhat agree (4)
* Strongly agree (5)

dis/agree\_regulate To what extent do you agree or disagree with the following statements on regulations?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly agree (1) | Somewhat agree (2) | Neither agree nor disagree (3) | Somewhat disagree (4) | Strongly disagree (5) |
| The government understands business, technology and industry well enough to regulate. (1) |  |  |  |  |  |
| It is easy for businesses to comply with regulations (2) |  |  |  |  |  |

small\_b\_regulate Some people think that the US government has not done enough to regulate small businesses. Other people think small businesses are regulated too much by the government. Should the US government increase or decrease regulation of small businesses?

* Increase a lot (1)
* Increase a little (2)
* Keep at the current level (3)
* Decrease a little (4)
* Decrease a lot (5)

fire\_employees Do you oppose or support government rules that make it harder for employers to fire their workers?

* Strongly oppose (1)
* Somewhat oppose (2)
* Neither support nor oppose (3)
* Somewhat support (4)
* Strongly support (5)

unions\_private Would you, personally, like to see labor unions in the United States have more influence than they do today or have less influence than they do today?

* More influence (1)
* Less influence (2)

regulations\_work\_pre Government regulations affect different aspects of people’s occupations. For example, people have to ask government for permission to perform certain tasks at work. They also rely on government to force companies to make their work environments safe.

regulations\_work Which statement comes closest to describing how government regulations affect the way you do your job?

* Government regulations are much too lax (1)
* Government regulations are somewhat too lax (2)
* Government regulations are about right (3)
* Government regulations are somewhat too strict (4)
* Government regulations are much too strict (5)

regulations\_life\_pre Government regulations also affect different aspects of people’s personal lives. For example, people have to ask government for permission to build or renovate structures on their property. They also rely on government to force companies to make products safe.

regulations\_life Which statement comes closest to describing how government regulations affect your life outside of work?

* Government regulations are much too lax (1)
* Government regulations are somewhat too lax (2)
* Government regulations are about right (3)
* Government regulations are somewhat too strict (4)
* Government regulations are much too strict (5)

att\_check\_2 For this question, please select the word that has 5 letters.

* Dream (1)
* Casino (2)
* Places (3)
* Sunday (4)
* Rice (5)
* Assist (6)
* Cent (7)

gov\_spending Would you like to see more or less government spending on the following? Remember that increasing such spending might require higher taxes to pay for it.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Spend much more (1) | Spend more (2) | Keep at current level (3) | Spend less (4) | Spend much less (5) |
| Providing financial assistance to the poor (1) |  |  |  |  |  |
| Providing training and education services for workers who lose their jobs (2) |  |  |  |  |  |
| Providing money to universities to conduct research (3) |  |  |  |  |  |

Universal\_income Do you favor, oppose, or neither favor nor oppose establishing a federal program that gives all citizens $12,000 per year, provided they meet certain conditions? This program would be paid for with higher taxes.

* Strongly favor (1)
* Slightly favor (2)
* Neither favor nor oppose (3)
* Slightly oppose (4)
* Strongly oppose (5)

IRS\_funding The Inflation Reduction Act included an increase of $8 billion annual funding to the IRS’ budget in order to finance:   
  
- increasing tax enforcement on very high-income individuals (income over $400,000)   
- hiring an additional 20,000 IRS employees   
- updating the technology used to detect tax evasion   
  
It is estimated that this proposal would raise an extra $70 billion per year in revenue.  
  
Some people say that this bill will allow the IRS to collect more money from tax dodgers. Other people say that this bill will increase the burdens on Americans by increasing the number of audits.   
  
Do you support or oppose the increase of funding for the IRS?

* Strongly support (1)
* Somewhat support (2)
* Neither support nor oppose (3)
* Somewhat oppose (4)
* Strongly oppose (5)

timer\_irs\_funding Timing

First Click (1)

Last Click (2)

Page Submit (3)

Click Count (4)

Q136 Next we would like to learn about your experience and views about the process of filing taxes.

income\_tax\_return How many times per year do you file an income tax return?

* Once per year (1)
* Many times per year (2)

filing\_type How do you usually file your taxes?

* I file taxes by myself (1)
* Hire a certified public accountant or tax preparer (2)
* Accounting assistance services such as H&R Block (3)
* Tax filing software such as TurboTax (4)

pay\_or\_refund At the end of the year, do you usually have to pay taxes or do you get a refund back from the government?

* Pay taxes (1)
* Get a refund back from the government (2)
* Neither had to pay nor received a tax refund (3)

refund\_feeling When you receive your refund check, how do you generally feel?

* Happy that the government is giving me money (1)
* Unhappy that I overpaid my taxes (2)

tax\_stress Generally, how much stress does paying taxes cause in your life?

* A great deal (1)
* A lot (2)
* A moderate amount (3)
* A little (4)
* None at all (5)

attention\_to\_taxes How much attention do you pay to how much you are paying in taxes?

* A great deal (1)
* A lot (2)
* A moderate amount (3)
* A little (4)
* None at all (5)

raise\_taxes Do you think the government should increase, maintain, or decrease the current tax rates?

* Increase significantly (1)
* Increase slightly (2)
* Keep the same (3)
* Decrease slightly (4)
* Decrease significantly (5)

audited\_worry How worried are you about being audited by the government every year?

* Extremely worried (1)
* Very worried (2)
* Somewhat worried (3)
* A little worried (4)
* Not worried at all (5)

Q141 Next we would like to ask you about some issues in the news facing the country today.

gay\_marriage Do you support or oppose allowing gays and lesbians to marry legally?

* Strongly support (1)
* Somewhat support (2)
* Neither support nor oppose (3)
* Somewhat oppose (4)
* Strongly oppose (5)

death\_penalty Do you support or oppose the death penalty for a person convicted of murder?

* Strongly support (1)
* Somewhat support (2)
* Neither support nor oppose (3)
* Somewhat oppose (4)
* Strongly oppose (5)

gun\_rights What do you think is more important: to protect the right of Americans to own guns, or to control gun ownership?

* Protect the right of Americans to own guns (1)
* Control gun ownership (2)

trans\_rights Should transgender people – that is, people who identify themselves as the sex or gender different from the one they were born as – have to use the bathrooms of the gender they were born as, or should they be allowed to use the bathrooms of their identified gender?

* Have to use the bathrooms of the gender they were born as (1)
* Be allowed to use the bathrooms of their identified gender (2)

abortion\_rights There has been some discussion about abortion during recent years. Which one of the opinions on this page best describes your view?

* By law, abortion should never be permitted (1)
* The law should permit abortion only in case of rape, incest, or when the woman’s life is in danger (2)
* The law should permit abortion for reasons other than rape, incest, or danger to the woman’s life, but only after the need for the abortion has been clearly established (3)
* By law, a woman should always be able to obtain an abortion as a matter of personal choice (4)

slider\_risk Please move the slider on the scale, where the value 0 means: not at all willing to take risks and the value 10 means: very willing to take risks. Please move the slider on the scale.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

|  |  |
| --- | --- |
| How do you see yourself: are you generally a person who is fully prepared to take risks or do you try to avoid taking risks? () |  |

others\_risks Some people say you should be cautious about making major changes in life. Suppose these people are located at 1. Others say that you will never achieve much in life unless you act boldly. Suppose these people are located at 10. Others have views in between.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 1 | 2 | 4 | 5 | 6 | 7 | 9 | 10 |

|  |  |
| --- | --- |
| Where would place yourself on this scale? () |  |

work\_ethic\_1 Do you agree or disagree with the following statements:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly agree (1) | Somewhat agree (2) | Neither agree nor disagree (3) | Somewhat disagree (4) | Strongly disagree (5) |
| Anyone who is able and willing to work hard has a good chance of succeeding. (1) |  |  |  |  |  |
| Our society would have fewer problems if people had less leisure time. (2) |  |  |  |  |  |
| Hard work offers little guarantee of success. (3) |  |  |  |  |  |

individuality Do you agree or disagree with the following statements:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly agree (1) | Somewhat agree (2) | Neither agree nor disagree (3) | Somewhat disagree (4) | Strongly disagree (5) |
| I'd rather depend on myself than others. (1) |  |  |  |  |  |
| Entrepreneurs and other people with new ideas get too much credit these days; ordinary people who work hard are the backbone of this country. (2) |  |  |  |  |  |

att\_check\_3 For this question, please select the animal in the below options.

* Duck (1)
* Chip (2)
* Piece (3)
* Soup (4)
* Vinegar (5)
* Fan (6)
* Wood (7)

Q149 Now we would like to ask a few questions in order to gauge your current level of knowledge on financial issues. Please try your best at answering them. If there's a question to which you do not know the answer, simply select "Don’t know".

interestrate Suppose you had $100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money in the account for the entire period?

* More than $102 (1)
* Exactly $102 (2)
* Less than $102 (3)
* Don’t know (4)

assetrisk When an investor spreads his investments among more assets, does the risk of losing money:

* Tend to increase (1)
* Tend to decrease (2)
* Stay the same (3)
* Don’t know (4)

FT\_INTRO We'd like to get your feelings toward the political parties. Below you’ll see the name of a party and we'd like you to rate that party using something we call the feeling thermometer. Ratings between 50 degrees and 100 degrees mean that you feel favorable and warm toward the party. Ratings between 0 degrees and 50 degrees mean that you don't feel favorable toward the party and that you don't care too much for that party. You would rate the party at the 50 degree mark if you don't feel particularly warm or cold toward the party.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 0 | 10 | 20 | 30 | 40 | 50 | 60 | 70 | 80 | 90 | 100 |

|  |  |
| --- | --- |
| How would you rate the Republican Party? () |  |
| How would you rate the Democratic Party? () |  |

political\_party Generally speaking, do you usually think of yourself as a Republican, Democrat, Independent, or what?

* Democrat (1)
* Republican (2)
* Independent (3)
* Other (4)

strong\_democrat Do you consider yourself a strong Democrat or a not strong Democrat?

* Strong Democrat (1)
* Not strong Democrat (2)

Q157 Do you consider yourself a strong Republican or a not strong Republican?

* Strong Republican (1)
* Not strong Republican (2)

independent\_type Do you think of yourself as closer to the Democratic Party or to the Republican Party?

* Democratic Party (1)
* Republican Party (2)

liberal\_or\_conserv In politics today, people often think of themselves as liberal or conservative. How liberal or conservative do you consider yourself to be?

* Extremely liberal (1)
* Moderately liberal (2)
* Slightly liberal (3)
* Moderate / middle-of-the-road (4)
* Slightly conservative (5)
* Moderately conservative (6)
* Extremely conservative (7)

Biden\_or\_Trump Suppose the 2024 presidential election was between Joe Biden and Donald Trump. Who would you vote for?

* Joe Biden (1)
* Donald Trump (2)
* Neither/Someone else/Don’t plan on voting (3)

explain\_democrat In your own words, explain why you consider yourself to be a Democrat?

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explain\_republican In your own words, explain why you consider yourself to be a Republican?

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explain\_independent1 In your own words, explain why you consider yourself to be closer to the Democratic Party?

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explain\_independent2 In your own words, explain why you consider yourself to be closer to the Republican Party?

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PPP\_prime During the COVID-19 crisis, the US Government’s Paycheck Protection Program (PPP) provided government-backed loans to businesses to help them keep their workforce employed. Which of the following best describes your engagement with the Paycheck Protection Program?

* I have been a recipient of the program’s loans (1)
* I have applied for the program but did not receive a loan (2)
* I have heard about the program but did not apply (3)
* I have not heard about the program (4)

Q165 Next, we would like to ask you some questions related to policy.

help\_poor Would you like to see more or less government spending on health care for the poor? Remember that increasing such spending might require higher taxes to pay for it.

* Spend much more (1)
* Spend more (2)
* Keep at current level (3)
* Spend less (4)
* Spend much less (5)

training\_ed Would you like to see more or less government spending on nutritional assistance for the poor (food stamps)? Remember that increasing such spending might require higher taxes to pay for it.

* Spend much more (1)
* Spend more (2)
* Keep at current level (3)
* Spend less (4)
* Spend much less (5)

income\_joblosers Would you like to see more or less government spending to provide income assistance for workers who lose their jobs? Remember that increasing such spending might require higher taxes to pay for it.

* Spend much more (1)
* Spend more (2)
* Keep at current level (3)
* Spend less (4)
* Spend much less (5)

PPP\_desert From what you know or have heard, were loans made by the US Government’s Paycheck Protection Program (PPP) directed at those in real need or did other businesses unjustly use the government’s funding?

* Only needy businesses received PPP assistance (1)
* Some businesses unjustly receive PPP assistance (2)
* Many businesses unjustly receive PPP assistance (3)

gender2 What is your gender?

* Male (1)
* Female (2)
* Other (3)

race2 What is your race? You may choose one or more races. For the purpose of this question, Hispanic origin is not a race; you will be asked about ethnicity in the next question.

* White (1)
* Black or African American (2)
* American Indian or Alaska Native (3)
* Asian (4)
* Native Hawaiian or Pacific Islander (5)
* Other (6)

hispanic\_latino2 Are you of Hispanic, Latino, or Spanish origin?

* Yes (1)
* No (2)

birth\_year2 In what year were you born?

[DROPDOWN: SELECT YEAR 1920-2005]

education\_level2 What is the highest level of school you have completed or the highest degree you have received?

* Less than high school (1)
* High school diploma (2)
* Some college (3)
* Associate’s degree (4)
* Bachelor’s degree (5)
* Graduate degree (e.g. MA, MS, JD, MBA, PhD, etc.) (6)

born\_in\_US Were you born in the United States?

* Yes (1)
* No (2)

parents\_born\_in\_US Was one of your parents (or both) born outside of the United States of America?

* Yes (1)
* No (2)

martial\_status Please describe your marital status.

* Single (1)
* Married (2)
* Divorced (3)
* Living with partner (4)
* Widowed (5)

children\_under\_18 Do you have any children that are under the age of 18?

* Yes (1)
* No (2)

religion Please select the choice that you feel best represents your religious affiliation.

* Protestantism (1)
* Catholicism (2)
* Other Christian groups (3)
* Islam (4)
* Judaism (5)
* Buddhism (6)
* Hinduism (7)
* Agnosticism/Atheism (8)
* Other (9) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

total\_income Approximately how much did you earn by working in 2022, on a before-tax basis?

* Less than $25,000 (1)
* $25,000-$50,000 (2)
* $50,000-$75,000 (3)
* $75,000-$100,000 (4)
* $100,000-$150,000 (5)
* $150,000-$250,000 (6)
* $250,000-$500,000 (7)
* More than $500,000 (8)

breadwinner Which job – your own or your spouse’s/partner’s – contributes more to your total household income?

* Mainly my income (1)
* About equal (2)
* Mainly my spouse’s/partner’s income (3)

state\_of\_residence In which state do you currently reside?

[DROPDOWN: SELECT STATE]

zipcode What is your five-digit zipcode?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Feedback Finally, do you have any feedback on the survey overall or on specific questions you were asked in the survey?

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email\_capture You're done! Please enter the email address where you would like to receive your reward:

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