

**NAWBO 2010 Issues Survey, January 2010**  
**Question Results**

(N=545 responses; numbers below are percentages unless otherwise noted)

*Thank you for taking a few minutes of your time to tell us your views on the most important issues facing you in your business at the present time. The results of this survey will help us be a better advocate for the issues that are most critical to your business' bottom line, and develop tools and information that will benefit you and your fellow NAWBO members. This short 20-question survey should take no more than eight minutes of your time, and is completely anonymous and confidential ...*

1. How important is each of the following issues for you as a business owner at the present time? (5-pt scale: extremely important, very important, somewhat important, not very important, not at all important)

(Numbers are percent very or extremely important)			
NAWBO '10	NAWBO '09	NAWBO '08	
97	95	93	The state of the economy
86	79	75	Business tax issues
81	79	82	The cost and availability of health insurance for myself and my employees
65	58	50	Access to capital
59	54	59	National security issues, including terrorism and international conflicts
58	58	65	Education policies and their impact on the quality of the workforce
57	64	81	Fuel and other energy costs
44	34	29	Gaining access to Federal contract opportunities
33	32	45	Immigration reform

2. What two or three issues do you think are the MOST important for President Obama and the US Congress to address in 2010?

NAWBO '10	
51	Health care
37	The economy
24	Reduce taxes/Tax cuts
17	Access to capital for small businesses
16	Reduce government spending/Reduce deficit/Less government
14	Jobs/Employment
12	National security/Fight terrorism
8	Education
8	Energy issues: conservation, alternative energy
7	Immigration reform

7	Help for small businesses
5	Bring our troops home/War
5	Financial regulatory reform: no more Wall St. bailouts
4	Anti-Congress statements/Atmosphere too divisive, partisan
2	Federal procurement opportunities for small business, women-owned firms
1	Quality of workforce
5	Other issues

*Thinking about the state of the economy for a moment ...*

3. How do you think economic and business conditions in the United States will be by the end of 2010 (2009, 2008)?

NAWBO '10	NAWBO '09	NAWBO '08	
8	8	3	Much better than they are today
53	46	23	Somewhat better
24	25	29	About the same
11	15	36	Somewhat worse
4	5	8	Much worse

4. And what do you think the health of your business will be by the end of 2010 compared to today?

NAWBO '10	NAWBO '09	NAWBO '08	
22	17	23	Much better than it is today
43	37	42	Somewhat better
24	30	28	About the same
9	12	7	Somewhat worse
2	3	1	Much worse

5. During 2010, will your business ...? (CHECK ALL THAT APPLY)

NAWBO '10	NAWBO '09	NAWBO '08	
34	24	38	Hire new employees
21	17	26	Increase capital investment
46	53	50	Expand into new markets
9	17	4	Reduce employment
8	19	5	Reduce capital investment
2	3	1	Close stores or branches
44	52	38	Keep employment about the same
33	40	31	Keep investment about the same

*Turning to the issue of health care for a moment ...*

6. Which of the following comes closest to your view about the proposed changes to the health care system now under consideration in Congress? (CBS poll, Nov '09, N=1,167 adults)

NAWBO	CBS	
46	51	Congress should pass a health care bill that includes a government-administered health insurance plan also called a public option
24	16	Congress should pass a health care bill that does not include a government-administered health insurance plan also called a public option
30	26	Congress should not pass any health care bill

7. Thinking about efforts to reform the health care system, which would concern you more: (NBC/WSJ poll Oct '09, N=1,009 adults)

NAWBO	NBC	
42	44	Not doing enough to make the health care system better than it is now by lowering costs and covering the uninsured
59	51	Going too far and making the health care system worse than it is now in terms of quality of care and choice of doctor

*On the issue of access to capital ...*

8. Which of the following types of financing have you used in the past 12 months to meet your business' capital needs? (CHECK AS MANY AS APPLY)

NAWBO '10	NAWBO '08*	
63	63	Credit cards
52	62	Business earnings
44	22	Private sources (personal savings, family, friends)
37	33	Business line of credit
14	8	Vendor credit
13	17	Business/commercial bank loan
11	13	Leasing equipment
11	12	Personal bank loan
4	4	SBA-guaranteed loan
2	1	Equity capital (angel, venture capital)
15	7	Used no financing in last 12 months
2	2	Other

9. If you sought either a new or extended loan or line of credit over the past year, what was the outcome?

NAWBO '10	
19	I obtained the loan/line of credit for the amount I sought with satisfactory terms
7	I obtained a loan/line of credit, but for a lower amount than desired or less satisfactory terms
15	I tried, but was unsuccessful in obtaining a new loan or line of credit
59	I did not seek a new loan or line of credit in the past year

10. (If did not seek:) Did you not seek a new loan or line of credit this year because you did not want any additional credit, or was it because you thought you couldn't get the credit even if you tried? (N=310)

NAWBO '10	
77	Did not want additional credit
24	Didn't think I could get credit

*We're almost done – just a few more questions for background purposes. Again, responses to these questions are anonymous and confidential, and will be used only in summary with other data.*

11. How many years have you owned your business?

NAWBO '10	NAWBO '09	NAWBO '08	
14	16	13	Less than two years
19	23	26	Two to five years
22	21	23	Six to 10 years
14	15	14	11 to 15 years
30	25	24	More than 15 years

12. In what industry is your primary business?

NAWBO '10	NAWBO '09	NAWBO '08	
12	7	9	Goods-producing
7	8	7	W-R Trade
6	5	7	IT/Communications technology
11	8	12	Finance/insurance
33	33	44	Business services
32	21	20	Other services
	18		Other unspecified

13. What percentage of your revenues this year came from the following categories of customers? (NUMBERS BELOW SHOULD ADD UP TO 100%)

NAWBO '10	NAWBO '98	
24.3	26.6	Individuals
26.3	33.9	Small or medium sized businesses
18.8	20.2	Large corporations
10.9	6.1	Non-profit organizations
10.1	4.1	State or local governments
5.9	2.2	The Federal government
3.7	1.5	Any other source

(numbers are averages)

14. Are you now importing or exporting any products or services in your business?

NAWBO '10	NAWBO '08*	NAWBO '98	
88	90	87	No
5	1	2	Yes, importing products/services
3	5	9	Yes, exporting products/services
4	4	2	Yes, both importing and exporting

15. (IF YES:) What percentage of your firm's revenues come from your international trade activities? (ENTER PERCENTAGE BELOW) (N=55)

13.6% average

16. How many full-time equivalent employees (including part-time and contract workers) does your primary business currently employ, not including yourself?

NAWBO '10	NAWBO '09	NAWBO '08	
29	30	40	None in addition to myself
34	37	28	1-4 employees
12	12	13	5-9 employees
25	21	20	10 or more employees

17. What were the approximate gross annual sales of your business in 2009 (2008, 2007)?

NAWBO '10	NAWBO '09	NAWBO '08	
34	40	41	Under \$100,000
27	27	27	\$100,000-\$499,999
9	8	9	\$500,000-\$999,999
30	26	23	\$1,000,000+

18. What state is your business located in? (drop-down list will be provided)

NAWBO '10	NAWBO '09	NAWBO '08	
10	11	13	Northeast
24	22	23	Midwest
38	29	34	South
28	39	31	West

19. In which category is your current age?

NAWBO '10	NAWBO '09	NAWBO '08	
4	4	4	Under 35
16	20	15	35 to 44
38	37	41	45 to 54
42	39	41	55 or older

20. What is your race or ethnicity? (CHECK AS MANY AS APPLY)

NAWBO '10	NAWBO '09	NAWBO '08	
88	90	90	Caucasian
5	6	5	African American
4	3	3	Hispanic/Latina
2	2	3	Asian/Pacific Islander
<1	1	1	Native American/Alaska Native
2	1	1	Other

**Note:**

2010 NAWBO issues survey conducted December 8-18, 2009 and January 4-15, 2010; N=545 members responding

2009 NAWBO issues survey conducted February 4-14, 2009; N=749 members responding

2008 NAWBO issues survey conducted April 22-May 15, 2008; N=502 members responding

2008 NAWBO membership survey conducted January 14-31, 2008; N=896 members responding (marked with \* above; all other 2008 results are from the issues survey)

1998 NAWBO membership survey conducted late 1998; N=1,546 members responding