



National Small Business Poll

NEIB National

Volume 3, Issue 4
2003

Small Business Poll

Health Insurance

NFIB National Small Business Poll

The *National Small Business Poll* is a series of regularly published survey reports based on data collected from national samples of small-business employers. Eight reports are produced annually with the initial volume published in 2001. The *Poll* is designed to address small-business-oriented topics about which little is known but interest is high. Each survey report treats different subject matter.

The survey reports in this series generally contain three sections. The first section is a brief Executive Summary outlining a small number of themes or salient points from the survey. The second is a longer, generally descriptive, exposition of results. This section is not intended to be a thorough analysis of the data collected nor to explore a group of formal hypotheses. Rather, it is intended to textually describe that which appears subsequently in tabular form. The third section consists of a single series of tables. The tables display each question posed in the survey broken-out by employee size of firm.

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NFIB National
Small Business
Poll



Health Insurance

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Executive Summary

- In May 2003, 91 percent of small-business owners had health insurance for themselves. Approximately one-third obtained their coverage through their business. Nearly one-quarter purchased non-group coverage.
- Those owners without personal coverage were of two types. Forty-two (42) percent had been without coverage for 12 months or less. However, 28 percent lacked coverage for four years or more.
- Forty-eight (48) percent of small businesses offered health insurance to their employees. Forty-one (41) percent of those firms with fewer than 10 workers did so, but 78 percent of those with 20 or more employees provided coverage.
- Eighty-three (83) percent of small businesses with employee health insurance offered a single plan. Nearly three-fourths of these were some form of managed care. A preferred provider organization (PPO) was by far the most common plan type. However, small employers continued to be much more likely to offer traditional coverage than medium and large employers.
- The average small business health insurance plan cost \$402 per employee per month for single coverage and \$732 per month for family coverage. The smallest firms paid lower premiums, probably due to less generous benefit packages.
- The majority of small businesses (55 percent) offering health insurance required no employee premium contributions for single coverage; one-third did not require them for family coverage. Respondents indicated that they require little or no premium-sharing in order to offer a competitive insurance program.
- Less than 10 percent of small businesses provided a flexible spending account to help shelter employee medical expenses from taxes. However, over 12 percent reimburse employees who purchase health insurance on their own. One in 20 had a medical savings account.
- Owner/operators of small businesses indicated three key reasons for offering coverage. They do it: “because it’s the right thing to do,” to attract and retain workers, and as a mechanism to obtain personal coverage.
- Owner/operators not offering coverage indicated that cost, lack of employee demand, and the ability of the owner to get coverage elsewhere were important considerations.

Health Insurance

Employer-sponsored health insurance has changed dramatically over the last decade. Managed care plans, once seen as the cost-control answer, have experienced a strong backlash against their cost control efforts. Premium increases, which were virtually non-existent in the mid-1990s, have reemerged with a vengeance. Two thousand three (2003) has seen premium increases in the neighborhood of 12 to 15 percent. Small employers have always been particularly vulnerable to premium increases and few have the human resources capacity to thoroughly investigate the coverage options available. Yet, a health insurance benefit is often key to the recruitment and retention of good employees. It also is often a critical element in the owner's personal ability to operate a small business. This survey reports on the current status of employer-sponsored health insurance offered by small businesses. It identifies the extent of coverage, the types of coverage offered, and the out-of-pocket premiums set by employers. It also examines the reasons why some small businesses offer coverage and why others do not. In particular, it focuses on the owner's role in the decision to provide coverage, the relationship between the owner's personal coverage and that offered employees.

Coverage for the Owner

Ninety-one (91) percent of small-business owners have health insurance for themselves (Q#1). Owners of larger firms were much more likely to have coverage; less than 2 percent of those with firms of 20 or more employees lacked coverage. Approximately one-third (37 percent) had coverage through their business; another third (31 percent) had coverage through their spouse or from another source such as a former employer, and nearly 23 percent bought non-group coverage. The owner's dependents were typically covered in the same way as the owner (Q#1a).

Among those owners without coverage (n=41), the average spell without health insurance was nearly 35 months (Q#1b). However, this average masks important differences. By far, most of the

uninsured owners operate firms with fewer than 10 employees. Among this group, 30 percent have been uninsured for only six months or less. Another 13 percent lacked coverage for seven to 12 months. However, 28 percent of this group of owners had not had coverage for over four years. For many small-business owners, the lack of personal health insurance appears to be a transitory phenomenon. However, for more than a quarter of owners it is of ongoing concern.

Some owners provide health insurance for their employees, but obtain coverage for themselves from another source. The survey asked these owners about the reasons for their choice. Sixty-eight (68) percent indicated that a major reason was that insurance was less costly from another source (Q#4A). Sixteen (16) percent indicated

that a major factor was their preference for a plan with different coverage than that offered to employees (Q#4B). Eighteen (18) percent said a major reason was that a particular health condition made another plan more desirable (Q#4C).

As part of the analysis of the survey data, the owner's own insurance status was compared with whether or not the business provided coverage to its employees. Clearly, if the owner did not have coverage, the business almost never offered coverage; less than 2 percent of businesses offered health insurance when the owner did not have coverage. In contrast, if the owner did have coverage from some source, 49 percent of their small businesses offered coverage, 52 percent did not.

Group Health Insurance Coverage

In May of 2003, 48 percent of small businesses provided health insurance for their employees (Q#4). Responses differed widely by firm size. Forty-one (41) percent of businesses with fewer than 10 employees provided coverage while over 79 percent of those with 20 or more employees did so.

On average, 29 percent of employees in small businesses earned \$10 per hour or less (Q#16). Coincidentally, on average 29 percent of employees earned \$20 or more per hour (Q#17). These responses were compared to provision of employer-sponsored health insurance coverage. The probability that a small business provided coverage decreased when it had a larger proportion of lower-income employees. It increased with the percentage employees earning \$20 per hour or more. If one-quarter or less of employees earned \$20 or more per hour, 42 percent of the firms offered coverage. If 75 percent to 100 percent of employees earned \$20 or more per hour, 70 percent of small firms offered coverage.

The proportion of small businesses offering health insurance was larger when firms employed more older employees (Q#15). Younger employees often do not value health insurance as highly. Firms that employed a larger proportion of women were less likely to offer health insurance (Q#14). Women continue to be more likely to work part-time or to have coverage from another source.

The average owner responding to the survey had been in business for 15 years (Q#D5). The probability of a firm offering health insurance increases with the age of the business. Of those in business for less than two years, 35 percent offered coverage; 45 percent of those in business for two to five years offered coverage, 41 percent of those operating for six to ten years and 52 percent of those in business for 11 or more years provided health insurance coverage to their employees.

A. Reasons for Offering Coverage.

Respondents who provided health insurance coverage were asked about the importance of various potential reasons for offering coverage. Three categories of responses stand out as key factors. First, the vast majority (78 percent) of those offering coverage believed it was "the right thing to do" (Q#5H).

Second, businesses offered coverage to attract and retain employees. Sixty-three (63) percent of those offering coverage said recruitment of employees is a major reason (Q#5A). Forty-eight (48) percent said reducing turnover was a major reason (Q#5E); and 41 percent said employee demand was a major factor (Q#5C). All these responses relate to employee expectations for coverage from their employer.

The third major factor was the ability of the owner to get coverage through the business. Forty-nine (49) percent of respondents indicated that this was a major reason for offering coverage (Q#5I). Other reasons, such as increasing employee productivity (Q#5D), responding to competitors' offers of insurance (Q#5G), providing tax-sheltered income (Q#5B), and providing for employees or their dependents with medical problems (Q#5F), were identified as major reasons by some respondents but were not mentioned as frequently as others.

B. Reasons for Not Offering Coverage.

The survey asked small-business owners who did not offer coverage why they did not. Not surprisingly, the principal reason given was that the business could not afford the coverage. Sixty-five (65) percent of those respondents not offering coverage indicated this was a major reason (Q#13F). Fifty (50) percent also said that the uncertainty of future revenue was a major reason (Q#13E).

A second category of responses related to high turnover and employee preferences. Forty (40) percent of respondents said high employee turnover or a large number of part-time or seasonal employees was a major factor in the decision not to provide coverage (Q#13D). Nearly 40 percent of respondents said major reasons were that employees already had coverage from other sources (Q#13B), that employees preferred wages to insurance coverage (Q#13A), and that employees couldn't afford their share of the premium (Q#13G). Twenty-four (24) percent said it was not needed to retain good employees (Q#13H).

A third key factor again appears to be the owner's ability to get coverage elsewhere; 37 percent of respondents said this was a major reason for not offering coverage (Q#13C). Seventeen (17) percent said that a plan that would appeal to their employees did not fit their own needs (Q#13J). Finally, 31 percent indicated that setting up and funding a health insurance plan was too complicated (Q#13I).

Type of Coverage Provided

Among those small firms providing health insurance, 83 percent offered a single plan (Q#6). There is little variation in this across firm sizes, although larger businesses were slightly more likely to offer more than one plan.

Some type of managed care was the dominant form of health insurance offered by small employers. Forty-six (46) percent of firms that offered a single plan provided coverage through a PPO or preferred provider organization (Q#8). A PPO allows employees to use a wide array of physicians, but they will pay less if they use providers from an approved list. Nearly one in four small businesses (23 percent) offer an HMO, or health maintenance organization. This type of insurance plan covers medical care only if a specific panel of doctors and hospitals provides it. A third type of managed care plan, a POS or point-of-service plan, was seldom offered by small businesses. A POS plan is like an HMO in that the employee has a primary care physician, but unlike an HMO, the employee can use other providers without a referral – for a higher copay. Less than 2 percent of respondents said they offered a POS plan. There was

little difference in the prevalence of plan types across firm sizes. However, larger small businesses were somewhat more likely to offer an HMO or a POS plan.

Traditional health insurance continues to be relatively popular among small businesses. Overall, 24 percent of small firms providing coverage offered a traditional plan that allows employees to receive covered medical care from any licensed provider. In contrast, some recent surveys of all private sector firms suggest that only about 5 percent of covered employees have traditional health insurance coverage. The smallest businesses were the most likely to offer this type of plan; nearly 26 percent did so. Larger businesses were less likely to do so; only 17 percent of firms with 20 or more employees offered a traditional health insurance plan.

Among small businesses that offer more than one health plan, over half (57 percent) offered a traditional plan along with a managed care option (Q#7A). Nearly 80 percent offered a PPO (Q#7B), 62 percent offered an HMO (Q#7C) and nearly 30 percent offered a POS plan (Q#7D).

Cost of Coverage

Single coverage costs the typical small business \$402 per employee per month (Q#9). Firms with less than 10 employees paid somewhat less, \$393 on average, and those with more than 20 employees paid somewhat more, \$439 per employee per month. The difference in premiums reflects differences in the content of coverage, among other things. Larger firms tend to offer more generous benefit packages. It is also the case that small businesses can pay a wide range of premiums. Over 40 percent, for example, paid \$300 or less per employee per month for single coverage. Slightly more than 2 percent paid more than \$600. [Care should be taken in relying on these premium reports, however, because nearly one-third (32 percent) of respondents offering coverage did not report a monthly premium.]

Over half (55 percent) of small employers who offer health insurance covered the entire premium for single coverage (Q#10). They did not require an out-of-pocket premium contribution on the part of their employees. This was much more likely among the smallest businesses. Nearly 61 percent of firms with less than

10 employees paid the entire premium while only 37 percent of the largest small firms did so. Among those that do require an out-of-pocket contribution, 41 to 50 percent of the premium was the most common range of employee contributions.

The survey asked those small-business owners who paid 90 percent or more of the premium why they paid such a large proportion. Fifty-nine (59) percent indicated that they did so to offer a competitive health insurance program (Q#9A1c). A little more than one-third (37 percent) indicated that they did it to insure that employees participate (Q#9a1B). Less than a quarter (23 percent) of respondents said they paid a high proportion to give employees the benefits of tax-sheltered compensation. [As with all the opinion questions, respondents were asked to respond to more than one potential reason.]

The average family insurance premium was \$732 per employee per month (Q#10). As with single coverage, the smallest businesses paid the lowest premiums. Overall, the average employee contribution for family coverage, among those who faced a contribution, was 39 percent (Q#10a). As is typically the case, the percentage of employee contribution for family coverage was higher than that for single coverage. The smallest firms tended to require the smallest out-of-pocket contribution and 40 percent of the smallest firms paid the entire family premium. Larger firms were much less likely to pay the entire premium and the average out-of-pocket share for employees in firms with 20 or more employees was 45 percent.

Special Coverage Arrangements

In addition to standard health insurance plans, employers may provide a number of other health insurance arrangements. One approach is to offer a “flexible spending account.” These accounts, set up by an employer, allow employees to set aside wages or salary to pay for out-of-pocket medical expenses with tax-sheltered dollars. An employee could use these dollars to pay for a physician visit, for example. They could use them to buy non-group health insurance or to pay for the employee premium contribution on the coverage provided by the business. Overall, 9 percent of small businesses

offer flexible spending accounts (Q#2a). However, nearly one-quarter (24 percent) of small businesses with 20 or more employees offer them.

“Medical savings accounts” combine catastrophic health insurance coverage and a tax-sheltered health spending account. Employees can pay for routine medical expenses from the spending account. However, medical expenses above a reasonably high deductible would be paid for by the catastrophic insurance plan. Five (5) percent of small businesses offered medical savings accounts (Q#2b). Larger small firms were more than twice as likely as the smallest businesses to do so.

Some small employers agree to reimburse employees for some or all of the cost of a health insurance policy that the employee has obtained elsewhere. This may be purchased non-group coverage or it may be the premium contribution on a spouse’s health plan, for example. Thirteen (13) percent of small businesses did this, with the percentage rising from 11 to over 17 percent as firm size increased (Q#2c).

Employee Participation in Health Plans

Some recent studies have noted that while employers have continued to offer health insurance even during the recession, more employees have been declining to take the coverage offered. The NFIB *National Small Business Poll* asked the extent to which employees participate in the plan(s) offered. On average, nearly 77 percent of eligible employees participated in the offered employee health plan(s) (Q#11). For half of the respondents, 90 percent or more of employees participated. Participation rates were very stable across firm sizes.

Many insurers in the small group market require firms to enroll a large proportion of their employees in the health plan before they will agree to accept the insurance contract. The survey asked small employers whether their insurance carrier requires a minimum percentage of employees to participate (Q#12). Approximately one-third (36 percent) indicated that they did. Businesses with less than 10 employees reported being less likely to face this requirement. Sometimes this minimum participation requirement can be satisfied if

eligible employees have coverage from another source, such as a spouse's health plan. Twenty-three (23) percent of small businesses indicated that their carrier allowed alternative coverage (Q#12a).

Final Thoughts

This update on the health insurance offerings of small businesses reinforces trends that have been common throughout the 1990s. Nearly half of small employers offer health insurance and the proportion providing coverage increases with both the size and age of the firm. The reasons both for offering coverage and for declining to offer coverage reflect sound business decisions, involving issues of cost, turnover and employee expectations. Two issues stand out in the survey, however.

First, owner/operators of small businesses almost always have health insurance. However, they tend to get their coverage from a variety of sources. Only about one-third obtain it through their businesses; the rest have coverage through a spouse or another source such as a former employer. Surprisingly, nearly 23 percent purchase non-group coverage. This variety of personal purchasing arrangements explains why the owner having coverage is not a good predictor of the business providing coverage. When the owner has coverage, there is essentially only a 50/50 chance that the business offers coverage. However, if the owner does not have coverage, there is virtually no chance that the firm provides insurance for its employees.

The second point may be related. Many small-business owners do not appear to fully appreciate the special tax treatment accorded to employer-sponsored health insurance for themselves or their employees. Employer-sponsored coverage is typically fully tax deductible as a business expense to the firm. In addition, it is not treated as taxable income to employees. Therefore, it is usually not subject to federal or state income taxes or to FICA taxes. This has many implications that an insurance specialist can describe. First, it says that if employees value health insurance, a firm can lower its compensation costs by providing health insurance and lower wages rather than higher wages alone. It says that there may be better ways to provide insurance benefits

than by reimbursing employees for non-group purchased plans. It also says that small employers can help their employees pay for medical expenses, even if they are unable to provide health insurance. They can do this by setting up low cost flexible spending accounts that allow employees to set aside wages to pay for medical expenses and avoid taxes on the money they set aside. More careful consideration of the tax issues may allow small businesses to better provide for their employees and obtain insurance coverage more cheaply for themselves.

Health Insurance

(Please review notes at the table's end.)

	Employee Size of Firm			
	1-9 emp	10-19 emp	20-249 emp	All Firms
I. As the owner of this business, how do you obtain health insurance coverage for yourself? Do you obtain it?: (If business owner in Q#DI.)				
1. Through a plan offered by this business	30.5%	59.3%	69.5%	36.9%
2. Through your spouse's health plan	20.1	16.9	11.2	19.0
3. Through purchase of non-group coverage	25.3	12.6	10.5	22.7
4. Through another source such as the VA, a former employer, etc.	13.2	6.1	6.4	11.9
5. OR, don't you have health insurance coverage	10.1	4.3	1.3	8.7
6. (DK/Refused)	0.7	0.7	1.1	0.8
Total	100.0%	100.0%	100.0%	100.0%
N	315	157	165	637
Ia. Are your dependents covered by health insurance the same way you are, a different way, are they not covered, OR don't you have any dependents? (If owner has health insurance coverage in Q#I.)				
1. Same way	54.5%	60.8%	67.1%	56.3%
2. Different way	8.1	3.8	5.0	7.3
3. Not covered	0.4	1.1	0.7	0.5
4. No dependents	36.2	34.3	26.6	35.1
5. (DK/Refused)	0.8	0.0	0.7	0.7
Total	100.0%	100.0%	100.0%	100.0%
N	282	151	163	596
Ib. How many months has it been since you were last covered? (If owner does not have health insurance coverage in Q#I.)				
1. >0-6 months	—%	—%	—%	28.6%
2. 7-12 months	—	—	—	14.6
3. 13-24 months	—	—	—	13.9
4. 25-36 months	—	—	—	3.5
5. 37-48 months	—	—	—	0.8
6. 49 or more months	—	—	—	27.5
7. (DK/refused)	—	—	—	11.1
Total	100.0%	100.0%	100.0%	100.0%
Average	34.7	29.0	60.0	34.6
N	33	6	2	40

2. Does your business offer:

A. A flexible Spending Account that allows employees to set aside wages or salary to pay out-of-pocket medical expenses with tax-sheltered dollars?

1. Yes	6.5%	14.9%	24.1%	9.1%
2. No	92.5	83.9	74.8	89.9
3. (DK/Refused)	1.0	1.2	1.1	1.0
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

B. A medical Savings Account that provides catastrophic health insurance coverage and a tax-sheltered health spending account?

1. Yes	4.2%	5.6%	10.2%	5.0%
2. No	94.1	92.7	87.7	93.3
3. (DK/Refused)	1.7	1.7	2.1	1.7
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

C. Reimbursement to employees for some or all of the premiums of health insurance they purchase on their own?

1. Yes	11.4%	16.6%	17.5%	12.5%
2. No	87.6	82.5	80.5	86.4
3. (DK/Refused)	1.0	0.9	2.0	1.1
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

3. Does your firm offer health insurance coverage to any of your employees?

1. Yes	40.6%	71.3%	79.2%	47.6%
2. No	59.4	28.7	20.8	52.4
3. (DK/refused)	0.0	0.0	0.0	0.0
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

Employee Size of Firm
 1-9 emp 10-19 emp 20-249 emp All Firms

4. Are the following a major reason, minor reason, or not a reason why you as the owner do not get health insurance through this business? (If covered by a source other than owner's firm in Q#1 and offers employee health insurance in Q#3.)

A. Insurance is less expensive from another source.

1. Major Reason	—%	—%	—%	68.1%
2. Minor Reason	—	—	—	6.6
3. Not a Reason	—	—	—	24.2
4. (DK/Refused)	—	—	—	1.1
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	35	17	22	74

B. You prefer a plan with different coverage than that offered to your employees.

1. Major Reason	—%	—%	—%	15.8%
2. Minor Reason	—	—	—	27.0
3. Not a Reason	—	—	—	56.1
4. (DK/Refused)	—	—	—	1.1
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	35	17	22	74

C. A particular health condition makes another plan preferable.

1. Major Reason	—%	—%	—%	18.4%
2. Minor Reason	—	—	—	9.0
3. Not a Reason	—	—	—	71.7
4. (DK/Refused)	—	—	—	0.9
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	35	17	22	74

5. Please tell me if the following is a major reason, minor reason, or not a reason why your business OFFERS a health insurance plan to your employees? (If "Yes" in Q#3.)

A. It helps employee recruitment.

1. Major reason	60.7%	62.3%	74.2%	63.1%
2. Minor reason	16.3	22.5	17.6	17.5
3. Not a reason	23.0	13.6	7.5	19.0
4. (DK/Refused)	0.0	1.6	0.7	0.4
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

B. Health insurance is not considered taxable income for employees.

1. Major reason	20.1%	16.8%	16.2%	18.9%
2. Minor reason	29.7	38.1	41.3	32.9
3. Not a reason	47.7	41.9	42.0	45.8
4. (DK/Refused)	2.5	3.3	0.5	2.3
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

C. Employees expect or demand it.

1. Major reason	41.0%	36.9%	44.4%	40.9%
2. Minor reason	22.2	31.5	36.6	26.0
3. Not a reason	36.8	30.8	17.6	32.8
4. (DK/Refused)	0.0	0.8	1.4	0.3
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

D. It increases employee productivity by keeping them healthy.

1. Major reason	42.7%	34.5%	34.3%	40.0%
2. Minor reason	32.2	41.8	42.9	35.5
3. Not a reason	25.1	23.0	22.3	24.3
4. (DK/Refused)	0.0	0.8	0.5	0.2
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

E. It decreases turnover.

1. Major reason	46.9%	43.9%	56.6%	48.0%
2. Minor reason	24.3	34.4	28.9	26.6
3. Not a reason	26.8	20.9	14.5	23.9
4. (DK/Refused)	2.1	0.8	0.0	1.5
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

F. One or more employees or their dependents have medical problems.

1. Major reason	13.4%	15.2%	10.8%	13.3%
2. Minor reason	28.9	30.7	29.1	29.2
3. Not a reason	57.3	54.1	57.3	56.8
4. (DK/Refused)	0.4	0.0	2.7	0.7
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

	Employee Size of Firm			
	1-9 emp	10-19 emp	20-249 emp	All Firms

G. Competitors offer it.

1. Major reason	31.4%	34.8%	46.3%	34.3%
2. Minor reason	29.7	29.9	32.5	30.2
3. Not a reason	38.9	31.6	20.5	34.8
4. (DK/Refused)	0.0	3.7	0.7	0.7
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

H. It's the right thing to do.

1. Major reason	76.6%	79.1%	83.8%	78.1%
2. Minor reason	18.4	14.3	12.2	16.8
3. Not a reason	5.0	4.9	4.1	4.9
4. (DK/Refused)	0.0	1.6	0.0	0.3
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

I. A good way for the owner and dependents to obtain coverage.

1. Major reason	49.4%	50.9%	46.0%	49.1%
2. Minor reason	23.4	26.6	32.3	25.4
3. Not a reason	25.9	21.7	20.3	24.4
4. (DK/Refused)	1.3	0.8	1.4	1.2
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

6. Do you offer more than one kind of health insurance plan such as an HMO, PPO, and traditional coverage?

1. Yes	15.1%	16.4%	19.4%	16.0%
2. No	83.3	83.6	79.9	82.8
3. (DK/Refused)	1.7	0.0	0.7	1.2
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

7. There are several different kinds of health plans. Please indicate which of the following your business offers its employees. (Do not include separate plans for dental, vision or prescription drug coverage.) Does your business offer: (If “Yes” in Q#6.)

A. Traditional Insurance where your employees can pick any doctor they want and typically pay the same, fixed percentage of the bill?

1. Yes	—%	—%	—%	56.7%
2. No	—	—	—	38.7
3. (DK/Refused)	—	—	—	4.6
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	23	23	32	78

B. A PPO or Preferred Provider Organization which is like traditional insurance, but your employees pay less if they use doctors on the plan’s approved list?

1. Yes	—%	—%	—%	79.0%
2. No	—	—	—	16.5
3. (DK/Refused)	—	—	—	4.6
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	23	23	32	78

C. An HMO or Health Maintenance Organization in which your employees must obtain medical care from a specific doctor or group of doctors or else none of their costs are covered?

1. Yes	—%	—%	—%	61.9%
2. No	—	—	—	30.4
3. (DK/Refused)	—	—	—	7.7
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	23	23	32	78

D. A POS or Point of Service Plan which is like an HMO, but allows employees to seek care from any doctor without a referral from their primary care doctor at an additional cost?

1. Yes	—%	—%	—%	28.9%
2. No	—	—	—	56.5
3. (DK/Refused)	—	—	—	14.6
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	23	23	32	78

Employee Size of Firm
1-9 emp 10-19 emp 20-249 emp All Firms

E. Another type of medical insurance plan?

1. Yes	—%	—%	—%	14.1%
2. No	—	—	—	82.0
3. (DK/Refused)	—	—	—	3.9
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	23	23	32	78

8. There are several different kinds of health plans. Please indicate which ONE of the following your business currently offers its employees. Does your business offer:

1. Traditional Insurance where your employees can pick any doctor they want and typically pay the same fixed percentage of the bill.	25.6%	23.6%	16.9%	23.9%
2. A PPO or Preferred Provider Organization, which is like traditional insurance, but your employees pay less if they use a doctor on the plan's approved list.	45.7	45.1	47.8	45.9
3. An HMO or Health Maintenance Organization in which your employees must obtain medical care from a specified doctor or group of doctors or else none of their costs are covered.	22.1	20.6	26.0	22.5
4. A POS or Point of Service Plan which is like an HMO, but allows employees to seek care from any doctor without a referral from their primary care doctor at an additional cost.	0.0	4.9	5.1	1.6
5. Another type of medical plan.	4.5	2.0	1.7	3.7
6. (DK/Refuse)	2.0	3.9	2.5	2.4
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	116	120	125	361

Employee Size of Firm
1-9 emp 10-19 emp 20-249 emp All Firms

9. Including both the employer and employee contributions, what is the per employee total monthly cost of your firm's health insurance coverage for single coverage?

1. \$1-\$100	1.7%	5.0%	4.1%	2.6%
2. \$101-\$200	15.9	11.9	18.0	15.6
3. \$201-\$300	25.1	20.9	20.6	23.7
4. \$301-\$400	8.8	8.2	12.9	9.3
5. \$401-\$500	2.9	4.5	6.1	3.7
6. \$501-\$600	5.0	3.3	2.0	4.3
7. \$601 or more	7.5	3.7	5.2	6.5
8. No single coverage	2.5	1.6	1.4	2.2
9. (DK/Refused)	30.5	41.0	29.8	32.1
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
Average Premium	\$393	\$402	\$439	\$402
N	139	143	157	439

9a. What percentage of this cost of single coverage is paid by employees out-of-pocket?

1. None	60.7%	51.3%	36.6%	55.3%
2. >1-10%	2.5	6.1	7.2	3.8
3. 11-20%	3.8	6.1	11.1	5.3
4. 21-30%	3.8	7.4	7.2	4.9
5. 31-40%	0.8	2.9	4.3	1.7
6. 41-50%	14.2	12.7	20.3	15.0
7. 51 or more	5.0	6.6	5.2	5.3
8. (DK/Refused)	9.2	7.0	8.1	8.7
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
Average Percentage	15.4%	18.1%	22.0%	16.9%
N	139	143	157	439

9a1. Is the reason you pay such a large percentage: (Employee pays 10 percent of the premium or less in Q#9a.)

A. To ensure employees participate?

1. Yes	35.1%	45.0%	36.0%	36.8%
2. No	62.2	54.3	64.0	61.2
3. (DK/ Refused)	2.7	0.7	0.0	2.0
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	86	83	69	238

Employee Size of Firm
1-9 emp 10-19 emp 20-249 emp All Firms

B. To give employees tax-advantage compensation?

1. Yes	23.2%	25.0%	19.6%	23.0%
2. No	75.5	73.6	78.8	75.6
3. (DK/ Refused)	1.3	1.4	1.5	1.4
Total	100.0%	100.0%	100.0%	100.0%
N	86	83	69	238

C. To offer a competitive health insurance program?

1. Yes	55.0%	66.4%	64.4%	57.9%
2. No	43.0	32.8	34.5	40.4
3. (DK/ Refused)	2.0	0.7	1.0	1.7
Total	100.0%	100.0%	100.0%	100.0%
N	86	83	69	238

10. Including both the employer and employee contributions, what is the per employee total monthly cost of your firm's health insurance coverage for family coverage?

1. \$1-\$300	10.5%	5.8%	6.1%	9.0%
2. \$301-\$400	3.3	3.3	3.8	3.4
3. \$401-\$500	11.3	10.3	9.9	10.9
4. \$501-\$600	4.6	9.9	7.7	5.9
5. \$601-\$700	8.8	5.7	9.0	8.3
6. \$701-\$800	5.0	1.5	2.5	4.1
7. \$801-\$900	2.9	3.3	7.2	3.7
8. \$901-\$1,000	0.4	3.3	5.2	1.6
9. \$1,000 or more	7.5	7.4	6.3	7.3
10. No family coverage	15.5	8.6	5.7	12.8
11. (DK/Refused)	30.1	41.0	36.6	32.9
Total	100.0%	100.0%	100.0%	100.0%
Average Premium	\$668	\$887	\$852	\$732
N	139	143	157	439

10a. What percentage of this cost of family coverage is paid by employees out-of-pocket?

1. None	39.6%	25.1%	18.2%	33.4%
1. >1-10%	1.0	1.8	4.3	1.7
2. 11-20%	3.5	2.7	6.0	3.8
3. 21-30%	4.0	5.4	6.9	4.7
4. 31-40%	0.5	4.0	5.5	2.0
5. 41-50%	14.8	15.7	22.2	16.3
6. 51-75%	1.5	5.4	2.9	2.4
7. 76-100%	2.0	3.1	4.1	2.5
8. 100%	17.3	26.5	17.8	18.9
9. (DK/Refused)	15.8	10.3	12.2	14.3
Total	100.0%	100.0%	100.0%	100.0%
Average Percentage	34.9%	49.5%	45.1%	39.3%
N	117	129	147	393

11. What percentage of your employees, who are eligible to participate in your health insurance plan, actually participate?

1. None	4.2%	1.1%	0.9%	3.2%
2. >0-10%	1.2	4.5	4.8	2.3
3. 11-20%	3.4	1.7	0.6	2.6
4. 21-30%	2.5	2.9	3.8	2.8
5. 31-40%	1.3	2.1	5.0	2.0
6. 41-50%	16.3	13.5	8.6	14.6
7. 51-60%	0.0	0.8	4.1	0.8
8. 61-70%	1.3	3.3	4.1	2.0
9. 71-80%	7.5	14.8	13.3	9.6
10. 81-90%	2.9	7.4	12.9	5.2
11. 91-100%	53.1	45.9	40.6	50.0
12. (DK/Refused)	6.3	2.1	1.4	4.8
Total	100.0%	100.0%	100.0%	100.0%
Average Percentage	76.9%	77.0%	75.7%	76.7%
N	139	143	157	439

12. Does your insurer require that a minimum percentage of eligible employees obtain health insurance through your business?

1. Yes	33.0%	40.9%	40.4%	35.5%
2. No	54.8	46.8	46.3	52.2
3. (DK/Refused)	12.1	12.3	13.3	12.4
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

Employee Size of Firm
 1-9 emp 10-19 emp 20-249 emp All Firms

12a. Does your insurer require that eligible employees who do not wish to participate in your health plan or plans demonstrate that they have coverage elsewhere?

1. Yes	22.6%	26.6%	21.0%	23.0%
2. No	65.5	65.2	71.8	67.2
3. (DK/Refuse)	10.9	8.2	7.2	9.9
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	139	143	157	439

13. Please tell me if the following is a major reason, minor reason, or not a reason why your business DOES NOT offer health insurance to your employees.

A. Employees prefer wages and/or other benefits.

1. Major reason	38.6%	40.8%	—%	39.0%
2. Minor reason	21.4	30.6	—	22.0
3. Not a reason	36.6	26.5	—	35.6
4. (DK/Refused)	3.4	2.0	—	3.4
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	211	57	44	312

B. Employees have coverage elsewhere.

1. Major reason	42.3%	24.5%	—%	40.3%
2. Minor reason	22.6	34.7	—	24.1
3. Not a reason	30.6	39.8	—	31.3
4. (DK/Refused)	4.6	1.0	—	4.3
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	211	57	44	312

C. Owner has coverage elsewhere.

1. Major reason	38.0%	24.5%	—%	36.5%
2. Minor reason	14.6	19.4	—	15.1
3. Not a reason	45.1	54.0	—	46.3
4. (DK/Refused)	2.3	2.0	—	2.2
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	211	57	44	312

D. Large portion of employees are part-time, seasonal, or turnover is too high.

1. Major reason	40.0%	40.8%	—%	40.4%
2. Minor reason	19.1	11.2	—	18.7
3. Not a reason	39.7	45.9	—	39.7
4. (DK/Refused)	1.1	2.0	—	1.1
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	211	57	44	312

E. Revenue is too uncertain to commit to a plan.

1. Major reason	50.3%	50.0%	—%	49.9%
2. Minor reason	17.1	16.4	—	17.1
3. Not a reason	32.0	29.6	—	32.1
4. (DK/Refused)	0.6	4.1	—	0.9
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	211	57	44	312

F. Business can't afford it.

1. Major reason	64.0%	76.5%	—%	65.0%
2. Minor reason	13.1	9.2	—	12.9
3. Not a reason	22.3	14.3	—	21.5
4. (DK/Refused)	0.6	0.0	—	0.6
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	211	57	44	312

G. Employees can't afford their share.

1. Major reason	37.1%	51.1%	—%	38.7%
2. Minor reason	16.9	8.1	—	16.2
3. Not a reason	44.9	32.7	—	43.5
4. (DK/Refused)	1.1	8.1	—	1.6
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	211	57	44	312

H. Not needed to retain good employees.

1. Major reason	24.6%	15.3%	—%	24.1%
2. Minor reason	26.3	26.5	—	26.5
3. Not a reason	48.9	58.2	—	49.0
4. (DK/Refused)	0.3	0.0	—	0.3
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	211	57	44	312

Employee Size of Firm
1-9 emp 10-19 emp 20-249 emp All Firms

I. Setting up and funding a plan is too complicated and time consuming.

1. Major reason	31.7%	22.5%	—%	31.0%
2. Minor reason	24.0	25.5	—	24.2
3. Not a reason	43.7	50.0	—	44.0
4. (DK/Refused)	0.6	2.0	—	0.7
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	211	57	44	312

J. Plan that fits employee coverage needs doesn't fit your coverage needs.

1. Major reason	16.9%	19.4%	—%	16.9%
2. Minor reason	24.3	16.4	—	23.5
3. Not a reason	54.8	59.1	—	55.7
4. (DK/Refused)	4.0	5.1	—	4.0
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	211	57	44	312

14. Approximately what percent of your employees are female?

1. None	25.3%	7.3%	0.5%	21.0%
2. >0-25%	17.3	41.8	35.3	21.7
3. 26-50%	27.0	22.2	28.6	26.6
4. 51-75%	8.0	9.6	16.6	9.0
5. 76%-99%	5.4	12.3	15.8	7.2
6. 100%	16.3	5.0	3.1	13.8
7. (DK/Refused)	0.7	1.7	0.0	0.7
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
Average Percent	41.0%	38.4%	44.1%	41.0%
N	350	200	201	751

15. Approximately what percent of your employees are under 30 years old?

1. None	46.7%	14.0%	2.0%	38.9%
2. >0-25%	17.7	37.1	40.6	22.0
3. 26-50%	18.2	24.3	28.3	19.8
4. 51-75%	5.1	10.8	19.3	7.1
5. 76%-99%	2.8	8.2	7.5	3.9
6. 100%	8.2	2.6	0.5	6.8
7. (DK/Refused)	1.4	2.9	1.8	1.6
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
Average	24.9%	33.6%	38.0%	27.1%
N	350	200	201	751

	Employee Size of Firm			
	1-9 emp	10-19 emp	20-249 emp	All Firms

16. Approximately what percent of your employees make \$10.00 per hour or less, including tips and commissions?

1. None	53.5%	40.6%	27.0%	49.5%
2. >0-25%	8.3	28.4	30.2	12.6
3. 26-50%	13.9	12.0	19.5	14.3
4. 51-75%	2.9	2.0	8.0	3.3
5. 76%-99%	2.2	7.9	11.8	3.7
6. 100%	17.3	7.3	3.1	14.9
7. (DK/Refused)	1.9	1.8	0.4	1.7
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
Average	29.0%	25.0%	30.1%	28.7%
N	350	200	201	751

17. Approximately what percent of your employees make \$20.00 per hour or more, including tips and commissions?

1. None	53.0%	36.9%	21.7%	48.2%
2. >0-25%	8.7	25.4	44.9	14.0
3. 26-50%	13.4	13.7	16.3	13.7
4. 51-75%	3.7	7.9	5.0	4.3
5. 76%-99%	4.1	7.9	7.3	4.8
6. 100%	16.1	6.4	4.1	13.9
7. (DK/Refused)	1.0	1.7	0.7	1.1
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
Average	29.4%	28.1%	26.5%	29.0%
N	350	200	201	751

Demographics

D1. Which best describes your position in the business?

1. Owner/manager	85.6%	74.1%	74.0%	83.2%
2. Owner but NOT manager	5.5	7.1	9.1	6.1
3. Manager but NOT owner	8.9	18.8	16.9	10.7
4. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

D2. Is your primary business activity: (NAICs code)

1. Agriculture, forestry, fishing	4.8%	1.2%	2.6%	4.2%
2. Construction	11.0	11.1	7.9	10.7
3. Manufacturing, mining	7.6	12.3	17.1	9.0
4. Wholesale trade	7.6	7.4	2.6	7.1
5. Retail trade	17.5	21.1	13.2	17.4
6. Transportation and warehousing	2.1	1.2	1.3	1.9
7. Information	1.9	1.2	1.3	1.8
8. Finance and insurance	6.2	2.5	1.3	5.3
9. Real estate and rental leasing	5.7	1.2	2.6	5.0
10. Professional/scientific/ technical services	14.1	12.3	9.2	13.5
11. Adm. support/waste management services	1.9	1.2	5.3	2.2
12. Educational services	0.8	1.2	1.3	0.9
13. Health care and social assistance	3.0	2.5	9.2	3.6
14. Arts, entertainment, or recreation	1.6	1.2	2.6	1.7
15. Accommodations or food service	2.1	12.3	14.5	4.3
16. Other service, incl. repair, personal care	10.3	7.4	5.3	9.5
17. (Other)	1.3	2.6	2.6	1.5
18. (DK/Refuse)	0.6	—	—	0.5
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

D3. Over the last two years, have your real volume sales?:

1. Increased by 30 percent or more	14.1%	15.3%	14.1%	14.2%
2. Increased by 20 to 29 percent	10.0	12.9	9.0	10.2
3. Increased by 10 to 19 percent	22.5	22.4	21.8	22.4
4. Changed less than 10 percent one way or the other	24.1	25.9	33.3	25.3
5. Decreased by 10 percent or more	25.1	18.8	16.7	23.7
6. (DK/Refuse)	4.1	4.7	5.1	4.2
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

D4. Is this business operated primarily from the home, including any associated structures such as a garage or a barn?

1. Yes	26.8%	8.2%	3.9%	22.6%
2. No	72.7	91.8	94.8	76.9
3. (DK/Refuse)	0.5	—	1.3	0.5
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

D5. What is the legal form of your business? Is it a?:

1. Proprietorship	28.2%	8.2%	5.1%	23.8%
2. Partnership	9.5	5.9	2.6	8.4
3. Sub-S Corporation	22.3	28.2	37.2	24.4
4. Limited Liability Corporation	10.9	8.2	12.8	10.8
5. Corporation	28.2	48.2	38.5	31.4
6. (DK/Refuse)	0.8	1.2	3.9	1.1
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

D6. How long have you owned or operated this business?

1. < 6 years	24.4%	17.9%	17.1%	23.0%
2. 6-10 years	22.4	17.9	21.1	21.8
3. 11-20 years	25.4	34.5	31.6	27.0
4. 21-30 years	17.9	21.4	18.4	18.4
5. 31 years+	9.0	8.3	9.2	9.0
6. (DK/Refuse)	0.8	—	2.6	0.9
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

Employee Size of Firm
1-9 emp 10-19 emp 20-249 emp All Firms

D7. What is your highest level of formal education?

1. Did not complete high school	2.4%	—%	1.3%	2.0%
2. High school diploma/GED	24.2	17.9	11.8	22.4
3. Some college or an associates degree	25.0	22.6	17.1	24.0
4. Vocational or technical school degree	4.3	2.4	2.6	3.9
5. College diploma	30.3	41.7	44.7	32.9
6. Advanced or professional degree	12.0	15.5	21.1	13.3
7. (DK/Refuse)	1.7	—	1.3	1.5
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

D8. Please tell me your age.

1. <25	1.6%	—%	—%	1.3%
2. 25-34	8.9	8.2	10.4	9.0
3. 35-44	24.7	23.5	23.4	24.5
4. 45-54	30.3	32.9	32.5	30.8
5. 55-64	24.6	25.9	24.7	24.7
6. 65+	7.9	8.2	6.5	7.8
7. (DK/Refuse)	2.1	1.2	2.6	2.0
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

D9. What is the zip code of your business?

1. East (zips 010-219)	15.1%	17.6%	14.7%	15.3%
2. South (zips 220-427)	15.2	22.4	16.0	16.1
3. Mid-West (zips 430-567, 600-658)	24.0	23.5	32.0	24.7
4. Central (zips 570-599, 660-898)	27.6	20.0	21.3	26.2
5. West (zips 900-999)	18.1	16.5	16.0	17.7
6. (DK/Refuse)	—	—	—	—
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

D10. Sex

Male	81.3%	82.4%	84.2%	81.7%
Female	18.7	17.6	15.8	18.3
Total	100.0%	100.0%	100.0%	100.0%
N	350	200	201	751

Table Notes

1. All percentages appearing are based on **weighted** data.
2. All “Ns” appearing are based on **unweighted** data.
3. Data are not presented where there are fewer than 50 unweighted cases.
4. ()s around an answer indicate a volunteered response.

WARNING – When reviewing the table, care should be taken to distinguish between the percentage of the population and the percentage of those asked a particular question. Not every respondent was asked every question. All percentages appearing on the table use the number asked the question as the denominator.

Data Collection Methods

The data for this survey report were collected for the NFIB Research Foundation by the executive interviewing group of The Gallup Organization. The interviews for this edition of the *Poll* were conducted between April 30 - May 29, 2003 from a sample of small employers. "Small employer" was defined for purposes of this survey as a business owner employing no fewer than one individual in addition to the owner(s) and no more than 249.

The sampling frame used for the survey was drawn at the Foundation's direction from the files of the Dun & Bradstreet Corporation, an imperfect file but the best currently available for public use. A random stratified sample design was employed to compensate

for the highly skewed distribution of small-business owners by employee size of firm (Table A1). Almost 60 percent of employers in the United States employ just one to four people meaning that a random sample would yield comparatively few larger small employers to interview. Since size within the small-business population is often an important differentiating variable, it is important that an adequate number of interviews be conducted among those employing more than 10 people. The interview quotas established to achieve these added interviews from larger, small-business owners were arbitrary but adequate to allow independent examination of the 10-19 and 20-249 employee size classes as well as the 1-9 employee size group.

Table A1

Sample Composition Under Varying Scenarios

Employee Size of Firm	Expected from Random Sample*		Obtained from Stratified Random Sample			
	Interviews Expected	Percent Distribution	Interview Quotas	Percent Distribution	Completed Interviews	Percent Distribution
1-9	593	79	350	47	350	47
10-19	82	11	200	27	200	27
20-249	75	10	200	27	201	27
All Firms	750	100	750	101	751	101

*Sample universe developed from special runs supplied to the NFIB Research Foundation by the Bureau of the Census (1997 data).

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