



# National Small Business Poll

NEIB National

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## Small Business Poll

*Disasters*

# NFIB National Small Business Poll

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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.

Current individual reports are publicly accessible on the NFIB Web site ([www.nfib.com/research](http://www.nfib.com/research)) without charge. Published (printed) reports can be obtained at \$15 per copy or by subscription (\$100 annually) by writing the *National Small Business Poll*, NFIB Research Foundation, 1201 "F" Street, NW, Suite 200, Washington, DC 20004. The micro-data and supporting documentation are also available for those wishing to conduct further analysis. Academic researchers using these data for public informational purposes, e.g., published articles or public presentations, and NFIB members can obtain them for \$20 per set. The charge for others is \$1,000 per set. It must be emphasized that these data sets do NOT contain information that reveals the identity of any respondent. Custom cross-tabulations will be conducted at cost only for NFIB members on a time available basis. Individuals wishing to obtain a data set(s) should write the *Poll* at the above address identifying the prospective use of the set and the specific set desired.



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## *Disasters*

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# Executive Summary

- At least 30 percent of operating small businesses have been closed 24 hours or longer in the last three years due to a natural disaster. (The number driven out of business for that reason cannot be counted and are in addition.) The most frequent type of event is a blizzard/ice storm/extreme cold (20 percent). About one-quarter as many experienced a closure due to tornados, hurricanes or typhoons; wind or hale storms; or floods. Fires, drought or extreme heat, and earthquakes, landslides, or sink holes resulted in minimal closures in the three-year period.
- Most impacts from natural disasters are modest. Extreme impacts are highly concentrated. Defining extreme impact on a business as non-operational for at least one week and/or damage amounting to \$100,000 or more, about 2 - 3 percent of small businesses experienced an extreme impact from a natural disaster in the last three years.
- While most disaster events are winter-storm related, the most destructive events individually are tornados, hurricanes, and typhoons. An insufficient number of seismic events occurred in the last three years to determine their relative cost.
- Sixty-two (62) percent of those struck by a natural disaster say the biggest problem caused was the loss of sales and customers; 18 percent say that the biggest problem was uninsured losses. While many believe in hindsight that they were adequately insured, the lack of adequate insurance coverage was more frequently associated with continuing operations (59 percent) than destruction of physical property (44 percent).
- One in 10 small-business owners report that they have experienced a man-made disaster over the last three years. The most common type of man-made disaster was terrorism, though it cannot be determined the extent to which the terrorism response reflects 9-11 or other forms of terrorism, such as eco-terrorism.
- Twelve (12) percent of small businesses have been damaged in the last three years by economic disruptions, such as the construction of highways, rerouting of roads, urban renewal, etc. Of that number, just 15 percent say that they were notified of the impending action by the responsible authority 90 days or more in advance.
- About one-third (34 percent) of small businesses have been adversely impacted over the last three years by computer viruses. Of those impacted, 60 percent needed to hire a professional to repair affected systems; 29 percent needed to purchase new equipment; and 28 percent lost documents. Eighty-three (83) percent currently employ anti-virus software.
- Twenty-one (21) percent have lost electric power at their principal place of business for at least 24 hours in the last three years. While the loss of power is typically storm-related, 10 percent say that during the period they lost power for non-storm-related reasons. About 20 percent have back-up generating capacity at their principal place of business.
- Two in five (38 percent) small employers have an emergency preparedness plan, almost all of whom communicate it to their employees. However, most take actions that are effectively part of such a plan, purposeful or not.

# Disasters

The survey on which this report is based was in the field for just a few days when Hurricane Charley struck Florida. Interviewing in the state ceased due both to the damage businesses incurred – how can an interviewer contact a potential respondent when the owner’s business is not operating? – and in deference to the difficulties people were experiencing. The survey had just returned to the field when Frances struck. Ivan and Jeanne followed shortly. Meanwhile, Gaston came on shore in South Carolina and dumped heavy rains all over the mid-Atlantic leaving large parts of Richmond’s business area among others under flood waters. The weather problems in the southeast and mid-Atlantic mean that any survey based on a random sample, such as this one, will probably under-represent the difficulties, particularly the most severe difficulties, small-business owners have experienced from natural disasters. Compounding the estimating problem is that many businesses hit by natural disasters never recover and are therefore not available to be sampled. Herbert Mitchell, Associate Administrator, Office of Disaster Assistance at the Small Business Administration (SBA), told the author that as many as 40 percent of small businesses hit directly by a serious natural disaster perish. Another representativeness issue for the survey is that some natural disasters, such as destructive earthquakes, do not appear randomly over short periods of time. Using a short reference period such as the three years employed here therefore means that some disasters may be proportionately recorded too often while others may be proportionately recorded too infrequently. One must further recognize that not all disasters are natural. Man-made disasters ranging from civil disorder to computer viruses add another dimension to the overall issue for small-business owners. Many of these do not appear to be random over a short period, either. Still, sampling issues aside, the fact that Florida alone was struck by four major hurricanes within 45 days provides ample reason to devote this issue of the *National Small Business Poll* to disasters.



## Natural Disasters

It is often difficult to sort the type of natural disaster impacting one's business. Is the storm surge following a hurricane classified as a flood or a hurricane? Is the disaster of a brush fire in a drought-stricken area the fire or the drought? Despite such vagaries, the survey asked small-business owners whether specified types of natural disasters shuttered their businesses for 24 hours or more at least once within the last three years. Thirty (30) percent report that they closed their business for at least a day during that time due to one or more natural disasters.

The most frequent type of disaster small-business owners encountered was blizzards/ice storms/extreme cold. Twenty (20) percent of all small businesses closed for at least 24 hours due to such conditions one or more times in the last three years (Q#1F). Other types of natural disasters resulting in business closure were much less frequent. The second most common type experienced by small employers was tornados, hurricanes, and typhoons with wind and hale storms following. Five percent report being closed at least 24 hours due to the former set of disasters (Q#1C) and four percent due to the latter (Q#1D). Floods strike with the same approximate frequency as four percent disclose being shut-down for at least 24 hours in the last three years due to high water (Q#1B).

The remaining disasters queried occurred less often. Three percent cite "other," the most important of which was power outages (Q#1H);<sup>1</sup> 2 percent cite fires which could either be natural, such as wild or brush fires, or man-made, such as arson (Q#1E), and drought or extreme heat (Q#1G). Not a single respondent registered earthquakes, landslides, or sinkholes (Q#1A). But given the Northridge (CA) and the Nisqually (WA) quakes, the interval between destructive earthquakes is much less important than the damage of a substantive one.

### *a. Damage from Natural Disasters*

More important than the frequency of forced closing is the dollars lost to a disaster. Being closed for two or three days due to several feet of snow, for example, is not

the same as being flattened by a tornado. Still, the type of natural disaster likely to cause the greatest amount of economic damage for most owners is blizzards/ice storms/severe cold. Thirty-two (32) percent of those experiencing a natural disaster in the last three years (whether or not closed for 24 hours) cite winter-based storms (Q#2) as the most costly type. Since 70 percent of the population did not experience a natural disaster in the last three years, winter-based storms adversely impacted 11 percent of the small employer population enough for owners to term it a disaster. Thirteen (13) percent or 4 percent of the population note floods as the most damaging. Tornados, hurricanes, and typhoons; wind or hale storms; and power outages (volunteered response) follow in frequency. However, the per event damage done by tornados, hurricanes, typhoons and floods is more severe than that caused by winter storms.

The greatest problem caused by the most costly natural disaster occurring in the last three years, whether it closed the business at least 24 hours or not, was lost sales and customers. Sixty-two (62) percent report lost sales as the primary negative result of the disaster. Seventeen (17) percent claim uninsured physical damage was the primary problem and another 17 percent cite "other." Other could mean anything from failure to receive an important shipment to insured physical damage that takes time to repair. Just 2 percent believe their biggest problem was lost records and documents.

The greatest identified problem is related to the type of natural disaster experienced. Seventy-four (74) percent who identified a winter storm as the most damaging disaster cite lost sales and customers compared to only 54 percent who identified tornados, hurricanes, typhoons and floods. Meanwhile, only 11 percent of the former identified uninsured property losses compared to 29 percent among the latter.

Given that the loss of sales and customers is so relatively important, the amount of time a business remains incapacitated is vital. The following examines partial incapacity and total incapacity: of those struck by a natural disaster, half (51 percent) report that they were forced to close 24 hours or

<sup>1</sup> Power outages will be addressed separately later in the report.

more and half (49 percent) report they were not (Q#5). If forced to close for a day, half (50 percent) were operating at least partially into the second day (Q#6). Another 39 percent were operating at least partially within 72 hours. But 6 percent were totally closed for more than one week. The average time totally closed was about two and one-half days.

Partially operational and fully operational are very different. It takes much longer on average to become fully operational following a disaster, about 11 and one-half days (Q#7). The high average to become fully operational reflects the extended period of incapacity experienced by a relatively small percentage of firms. Almost three in four (74 percent) were fully operational in 72 hours or less. Meanwhile, 10 percent say it took more than one week to become fully operational again. Thus, about 1 percent of small employers per year are closed for more than one week due to a natural disaster. It must be reemphasized that these numbers reflect only the experiences of those who survived the disaster. They do not reflect those destroyed or mortally wounded.

Physical damage to business property from natural disasters also appears concentrated in comparatively few firms. Half (50 percent) of small-business owners impacted report no physical damage to their business property. (Their damage likely results from interrupted operations.) Another 19 percent report damage amounting to less than \$5,000. At the other extreme, 6 percent say that their property losses were \$100,000 or more. The latter represents about 2 percent of the population or somewhat less than one percent a year. Again, these numbers exclude those who did not survive a recent disaster.

An important factor in minimizing damage is the amount of advance warning owners receive. The greater the advance warning, the more time they have to prepare for an approaching problem. Unfortunately, 44 percent say that they had no warning whatsoever for the most costly natural disaster experienced in the last three years, or at least they believe that they had none (Q#3). Another 5 percent say that they had less than one hour. A total of 86 percent report having 24 hours or less warning. While that figure appears high given the prominence of

the country's weather forecasting system, it indicates that small-business owners are typically surprised by these events.

### *b. Insurance Coverage*

An important financial issue is the portion of the losses incurred from the disaster that are covered by insurance. Reflecting on their most costly natural disaster over the last three years, 36 percent report that in hindsight they were adequately insured to cover the loss of sales (Q#8). Yet, 12 percent say that they were under-insured and another 47 percent say that they were not insured. Purchase of continuing operations insurance (including any deductible and/or exclusions) may or may not have been a prudent decision by those forced to close for more than a day. Individual circumstances dictate the wisdom of their decision. However, those non-operational for greater and lesser periods of time were not related to the adequacy of insurance coverage, suggesting the difference cannot be explained by deductibles and/or exclusions.

A larger proportion were adequately covered for losses to physical property than interrupted operations. Fifty-one (51) percent experiencing property damage believe in hindsight that they were adequately covered (Q#9a). However, 16 percent believe they were under-insured and another 27 percent did not have coverage. It is not known whether those without coverage took the risk of going without or whether they thought they had coverage and did not.

### **Man-made Disasters**

Most typically think of disasters as having natural causes. But we are increasingly coming to the realization that some disasters are man-made. Examples include civil disorder, terrorism, arson and so forth. One in 10 (10 percent) small employers say that they have experienced some type of man-made disaster in the last three years (Q#10). The most common type was an act of terror, including eco-terrorism. Sixty-one (61) percent of those experiencing a man-made disaster in the last three years or 6 percent of all firms cite it (Q#10a). The sample size is too small to determine how much of this response is the result of 9-11. Many outside the immediate New York and northern Virginia areas cite the terrorism problem. But it is not clear

if those respondents were reacting to the residual effects of 9-11 such as airport closings or other forms of terrorism.

Small employers note vandalism as the second most frequent type (11 percent) followed by break-in/theft at 8 percent. Just 3 percent cite civil disorder or demonstrations and no one mentions arson.

A variant of man-made disasters are economic disruptions caused primarily by construction projects, including road building and relocation, street repair, urban renewal, subway construction and so forth. These projects typically restrict access to the business thereby reducing sales, causing general inconvenience, and perhaps even damaging physical facilities. Twelve (12) percent say that their business has been damaged by such disruptions in the last three years (Q#11). Noteworthy is that only 15 percent of that group received 90 days or more notice of possible disruption (Q#11a), thereby not giving affected owners reasonable time to prepare. The survey did not determine the amount of damage incurred.

A new type of potential man-made disaster is a computer virus or worm. Within the last three years, 34 percent of small-business owners have had their business computer or computer systems infected by a virus damaging it (them) or its (their) contents (Q#18). Sixty-four (64) percent have not and 2 percent report no business computer. Of those experiencing one or more viruses, 60 percent needed to hire a professional to get rid of the virus and return things to normal (Q#19C). Twenty-nine (29) percent report that they had to purchase new equipment (Q#19A) and 28 percent report a substantial number of documents lost (Q#19B). Sixteen (16) percent both lost documents and needed new equipment.

There are means to protect computers from viruses. One is anti-virus software specifically designed to intercept the potential problem. Eighty-three (83) percent of small-business owners now have anti-virus software, such as Norton, to protect themselves against viruses (Q#20). Those owning firms employing 20 or more people almost universally have it. Further, most of the anti-virus software is new. Eighty-one (81) percent having it maintain that they last updated theirs in 2004 (Q#20a).

Another 10 percent claim that they last updated it in 2003.

A second common method to protect oneself against viruses is to download software patches correcting known vulnerabilities. Seventy-two (72) percent say that they or a designate regularly download patches (Q#20b).

A simple way to shield computer equipment in the event of a power spike is to employ surge protectors. Eighty-nine (89) percent report their use (Q#21).

## Electricity Outages

The loss of electric power can create serious problems for a business, particularly if the outage lasts for an extended period. In the last three years, 21 percent of small businesses have lost electric power at their principal location for 24 hours or longer (Q#15). The most recent loss of power was usually (64 percent) caused by a storm, but 32 percent say that it was caused by another situation (Q#15a). Moreover, about one in five (22 percent) who report the most recent outage as storm related also say that a prior outage (in the last three years) was not (Q#15b). Adding the two together, virtually half (49 percent) who went without power for at least a day or 10 percent of all small employers say that they experienced a loss of power for at least 24 hours in the last three years caused by something other than a storm. The recent grid problem in the northeast and Canada is an example.

Rolling brown-outs are another type of electric power problem that can cause small-business owners problems. These tend not to result from a storm, but from an imbalance between supply and demand, particularly during peak periods. Twenty (20) percent claim to have experienced a rolling brown-out in the last three years (Q#16).

A backup generator can bridge the problem when a power loss occurs. But just 20 percent have backup generating capacity available at their principal business location whether or not they own the facility (Q#17). Smaller, small businesses appear as likely as larger, small businesses to have it.

## Emergency Preparedness

Despite the fact that disasters (at least as defined by small-business owners) appear to be more common than recognized, most

small-business owners do not have an emergency preparedness plan. Just 38 percent have one in case of a natural or man-made disaster (Q#12); 62 percent do not. Owners of larger, small firms are significantly more likely to have a plan than owners of smaller, small firms. Fifty-five (55) percent of the former have one.

Those with a plan typically (91 percent) talk it over with their employees (Q#12a).

With or without a formal emergency preparedness plan, small-business owners can take steps that would be useful in case of a disaster. Most do, but it is not always clear that the steps taken are to avoid or mitigate disasters or for other purposes.

The survey asked respondents, with and without plans, about some of the more common emergency preparedness steps. The most frequently taken (88 percent), though probably not taken for emergency purposes, is having at least one person, other than the owner, who can shut-down the facility, including turning off switch boxes, water, gas, and equipment (Q#13C). This capacity seems particularly important in a stand alone building without some type of building manager, such as would be found in a high-rise office building. Having a portable radio, tool kit, flashlight, first aid kit, bottled water, etc., on-site is almost as common (86 percent) (Q#13E). Other typical actions include: having a telephone tree to contact employees at home rapidly (75 percent) (Q#13B); and, keeping a separate contact list for emergency services, such as police, fire, hospital, building manager, etc. (74 percent) (Q#13D).

The step rarely taken is contacting the local or state emergency preparedness office. Only 8 percent have contacted their local or state emergency preparedness office in the last three years to determine the types of disasters common to the area as well as obtain other pertinent information (Q#13H). One would have thought that with the uncertainty created by the potential of another terrorist attack, the number of recent contacts would have been notably higher.

Insurance coverage is important when a disaster strikes. But many policies require riders in order to have coverage for certain types of disasters. For example, common business insurance policies rarely cover flood damage. As a result, it is prudent to

understand what is and what is not covered prior to a disaster, not after. Seventy-nine (79) percent of small-business owners say that they annually review their insurance policies to determine what types of disasters, natural and man-made, are and are not covered (Q#14).

## Final Comments

This hurricane season, the rumblings under Mount St. Helens, and a continuous flow of new computer viruses underscore the need for small-business owners to prepare as best they can for natural as well as man-made disasters. The data in this report show that disasters are more frequent than many recognize. About 10 percent per year say that they experience adverse effects from a natural disaster. About a third of that number say that they experience similar impacts from man-made ones. But there are disasters, and then there are disasters. For example, though 10 percent annually may experience a loss due to natural disasters, less than 1 percent annually experience natural disasters involving closure of a business for more than a week or more than \$100,000 in physical damage. These estimates do not account for businesses destroyed by disasters and, therefore, are likely to be undercounts, particularly undercounts of the most serious events.

The most serious events tend to be those that we traditionally term natural disasters, such as hurricanes and floods, and they often lead to physical damage among small businesses. The most frequent, however, involve winter storms that typically lead to loss of sales and customers, but which usually do not involve physical loss. But all types of events can lead to greater and lesser damage, and more and less time shuttered. More preparation and greater advance notice of a potential disaster should reduce disaster related problems. However, in the true surprise of this report, comparatively few believe that they receive much notice before a natural disaster strikes. This may be true for tornados and earthquakes, but it is more difficult to understand for blizzards, hurricanes, and most floods.

The traditional view has been that a disaster stems from an act of nature, but man-made disasters are not new. The civil disorders of the 1960s serve as a reminder.

Yet, 9-11 and the outside sabotage of computer systems present new challenges that require new frames of reference and skill sets. These new challenges as well as the shift from manufacturing to services also suggest that continuing operations losses may increasingly displace physical damage losses as the more prominent type of disaster loss. This and other insurance issues such as the advisability/availability of terrorism insurance add a further dimension to small-business owner/manager decision-making.

Most small-business owners have taken steps to prepare for a disaster whether that was their intent or not. These involve common sense actions such as having flashlights, first aid kits, portable radios, etc., on-site, separate lists and telephone numbers for emergency personnel such as police, fire, hospitals, etc. However, less than half have a plan communicated to employees and many fewer seek out local and state emergency preparedness officials to help. But even with a plan, a lack of warning as well as the limited capacity to protect the business from the consequences of disasters makes losses from them inevitable.

# Disasters

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

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

**I would like to start by asking you about any natural or man-made disasters that may have affected your business, and any preparations you have made for possible disasters.**

**I. Within the last three years, have you had to close your business for 24 hours or longer due to:?**

**A. An earthquake, landslide or sinkhole**

1. Yes	—%	—%	—%	—%
2. No	100.0	100.0	100.0	100.0
3. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**B. A flood**

1. Yes	4.1%	4.7%	2.6%	4.0%
2. No	95.9	95.3	97.4	96.0
3. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**C. A tornado, hurricane or typhoon**

1. Yes	4.4%	4.8%	5.2%	4.5%
2. No	95.3	95.2	94.8	95.2
3. (DK/Refuse)	0.3	—	—	0.3
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**D. A wind or hale storm**

1. Yes	4.2%	4.8%	2.6%	4.1%
2. No	95.8	95.2	97.4	95.9
3. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

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

**E. A fire**

1. Yes	2.0%	1.2%	2.6%	2.0%
2. No	98.0	98.8	97.4	98.0
3. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**F. A blizzard, ice storm, or extreme cold**

1. Yes	19.6%	17.9%	23.4%	19.8%
2. No	80.2	81.0	76.6	79.9
3. (DK/Refuse)	0.2	1.2	—	0.3
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**G. A drought or extreme heat**

1. Yes	2.0%	—%	—%	—%
2. No	98.0	100.0	100.0	100.0
3. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**H. Any other type of disaster that forced you to close for at least 24 hours**

1. Yes	3.5%	—%	2.6%	3.0%
2. No	96.2	100.0	97.4	96.7
3. (DK/Refuse)	0.3	—	—	0.3
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752



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

**2. Over the last three years, what was the most costly type of natural disaster, including any fire, to strike your business even if you didn't have to close, OR during that time haven't you really experienced a disaster?**

1. Earthquake, landslide, sinkhole	—%	—%	1.3%	0.1%
2. Flood	4.1	4.8	1.3	3.9
3. Tornado, hurricane, typhoon	2.4	2.4	5.1	2.6
4. Wind or hale storm	2.4	3.6	2.6	2.5
5. Fire	1.9	1.2	2.6	1.9
6. Blizzard, ice storm, or extreme cold	10.8	8.4	14.1	10.9
7. Drought or extreme heat	2.5	—	1.3	2.1
8. Terrorism (9-11)	0.3	1.2	2.6	0.6
9. Power outage	2.7	1.2	2.6	2.5
10. Rain, lightening	1.1	1.2	2.6	1.3
11. Other	1.1	2.4	1.3	1.3
12. None; Not experienced	70.8	73.5	62.8	70.3
13. (DK/Refuse)	—	—	—	—
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>352</b>	<b>200</b>	<b>200</b>	<b>752</b>

**3. In terms of minutes, hours or days, how much warning, if any, did you have that this disaster might strike you? (If disaster struck in Q#2.)**

1. None	47.2%	45.0%	41.7%	46.4%
2. < One hour	5.1	—	—	4.1
3. One to three hours	8.0	10.0	8.3	8.2
4. Four to 24 hours	29.5	30.0	25.0	29.1
5. 25 - 72 hours	9.1	15.0	20.8	10.9
6. More than 72 hours	1.1	—	4.2	1.4
7. (DK/Refuse)	—	—	—	—
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>100</b>	<b>57</b>	<b>72</b>	<b>229</b>

**4. What was the biggest problem the disaster caused your business? Was it:?**

1. Lost records and documents	2.7%	—%	—%	2.1%
2. Uninsured physical damage	18.4	22.7	7.1	17.4
3. Lost sales and customers	60.5	63.6	67.9	61.7
4. (Other)	16.2	13.6	21.4	16.6
5. (DK/Refuse)	2.2	—	3.6	1.7
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>100</b>	<b>57</b>	<b>72</b>	<b>229</b>



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

**5. Did that disaster force your firm to close for at least 24 hours?**

1. Yes	51.6%	45.8%	50.0%	50.8%
2. No	48.4	54.2	50.0	49.2
3. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	100	57	72	229

**6. How many days was it before you were up and at least partially operating? (If “Yes” in Q#5.)**

1. One day	50.5%	—%	—%	50.0%
2. Two to three days	36.8	—	—	39.0
3. Four to seven days	5.3	—	—	5.1
4. More than one week	7.4	—	—	5.9
5. Still not partially operating	—	—	—	—
6. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	53	26	36	115

**7. How many days was it before you were fully up and operating?**

1. One day	42.6%	—%	—%	40.5%
2. Two to three days	30.9	—	—	33.6
3. Four to seven days	14.9	—	—	16.4
4. More than one week	11.7	—	—	9.5
5. Still not fully up and operating	—	—	—	—
6. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	53	26	36	115

**8. In hindsight, were you adequately insured, under-insured, or not insured for the sales lost while you could not operate?**

1. Adequately insured	35.4%	—%	—%	36.1%
2. Under-insured	13.5	—	—	11.8
3. Not insured	45.8	—	—	47.1
4. (DK/Refuse)	5.2	—	—	5.0
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	53	26	36	115

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

**9. In dollars, approximately how much physical damage did your business property suffer as a result of the disaster?**

1. None	49.7%	44.4%	57.7%	50.2%
2. \$1 - \$4,999	19.1	22.2	15.4	18.9
3. \$5,000 - \$9,999	7.1	11.1	3.8	7.0
4. \$10,000 - \$99,999	10.4	22.2	15.4	11.9
5. \$100,000 or more	6.6	—	3.8	5.7
6. (DK/Refuse)	7.1	—	3.8	6.2
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>100</b>	<b>57</b>	<b>72</b>	<b>229</b>

**9a. In hindsight, were you adequately insured, under-insured, or not insured for the physical damage done while you could not operate? (If damage in Q#9.)**

1. Adequately insured	47.4%	—%	—%	50.8%
2. Under-insured	20.0	—	—	16.1
3. Not insured	26.3	—	—	27.4
4. (DK/Refuse)	6.3	—	—	5.6
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>50</b>	<b>38</b>	<b>35</b>	<b>123</b>

**10. In the last three years, has your business been damaged by man-made disasters such as civil disorders, terrorism, arson and so forth?**

1. Yes	10.5%	7.1%	9.2%	10.0%
2. No	89.5	91.7	90.8	89.8
3. (DK/Refuse)	—	1.2	—	0.1
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>352</b>	<b>200</b>	<b>200</b>	<b>752</b>

**10a. What type of man-made disaster was it?**

1. Civil disorder/Riots/Etc.	—%	—%	—%	2.5%
2. Act of terror, including eco-terrorism	—	—	—	61.3
3. Arson	—	—	—	—
4. Break-in/Theft	—	—	—	7.5
5. Vandalism	—	—	—	11.3
6. Other	—	—	—	17.6
7. (DK/Refuse)	—	—	—	0.6
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>36</b>	<b>14</b>	<b>19</b>	<b>69</b>

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

**11. In the last three years, has your business been damaged, including lost sales, by economic disruptions such as road construction or repair, urban renewal and so forth?**

1. Yes	11.9%	11.9%	9.1%	11.7%
2. No	88.1	88.1	90.9	88.3
3. (DK/Refuse)	—	—	—	—
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>352</b>	<b>200</b>	<b>200</b>	<b>752</b>

**11a. Did the authority causing you the damage notify you directly of its plans at least 90 days in advance? (If “Yes” in Q#11.)**

1. Yes	—%	—%	—%	15.1%
2. No	—	—	—	84.9
3. (DK/Refuse)	—	—	—	—
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>40</b>	<b>24</b>	<b>19</b>	<b>83</b>

**12. Do you have an emergency preparedness plan in the event of a man-made or natural disaster?**

1. Yes	35.2%	41.2%	55.1%	37.8%
2. No	64.2	58.8	43.6	61.6
3. (DK/Refuse)	0.6	—	1.3	0.7
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>352</b>	<b>200</b>	<b>200</b>	<b>752</b>

**12a. Have you talked to your employees about the plan and its contents? (If “Yes” in Q#12.)**

1. Yes	90.1%	94.3%	95.3%	91.4%
2. No	9.0	5.7	4.7	8.0
3. (DK/Refuse)	0.9	—	—	0.7
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>127</b>	<b>86</b>	<b>112</b>	<b>325</b>

**13. The following is a list of possible parts of an emergency preparedness plan. Do you?:**

**A. Store a copy of your most valuable records off-site**

1. Yes	66.6%	75.0%	73.7%	68.1%
2. No	32.3	25.0	26.3	31.0
3. (DK/Refuse)	1.1	—	—	0.9
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>352</b>	<b>200</b>	<b>200</b>	<b>752</b>

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

**B. Have a telephone tree to contact employees at home quickly**

1. Yes	73.8%	83.3%	75.3%	74.9%
2. No	25.3	15.5	23.4	24.1
3. (DK/Refuse)	0.9	1.2	1.3	1.0
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**C. Have a person other than yourself who can shut-down the facility, including turning off switch boxes, water, gas, and equipment**

1. Yes	86.0%	94.0%	96.1%	87.8%
2. No	13.3	6.0	2.6	11.5
3. (DK/Refuse)	0.6	—	1.3	0.7
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**D. Keep a separate emergency contact list, such as police, fire, hospital, building manager, etc.**

1. Yes	71.6%	83.5%	84.4%	74.1%
2. No	28.4	16.5	15.6	25.9
3. (DK/Refuse)	—	—	—	—
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**E. Have on-site a portable radio, tool kit, flashlight, first aid kit, bottled water, etc.**

1. Yes	85.6%	89.3%	89.6%	86.3%
2. No	14.0	10.7	10.4	13.3
3. (DK/Refuse)	0.5	—	—	0.4
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**F. Keep a list of back-up vendors should a disaster strike an important vendor**

1. Yes	54.3%	61.2%	63.3%	55.9%
2. No	44.7	37.6	33.8	42.9
3. (DK/Refuse)	1.0	1.2	2.6	1.1
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

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

**G. Have a back-up plan should customers not be able to reach your business**

1. Yes	46.6%	48.8%	45.5%	46.7%
2. No	51.4	50.0	54.5	51.6
3. (DK/Refuse)	2.1	1.2	—	1.8
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**H. Contacted your local or state emergency preparedness office in the last three years to determine the types of disasters common in your area as well as other pertinent information**

1. Yes	7.2%	10.6%	14.1%	8.3%
2. No	92.3	88.2	83.3	91.0
3. (DK/Refuse)	0.5	1.2	2.6	0.8
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**I. Periodically inspect the facility for potential disaster hazards such as loose, heavy objects in earthquake-prone areas, excess brush in wildfire-prone areas, or inventory on the floor in flood-prone areas.**

1. Yes	62.3%	69.0%	72.7%	64.0%
2. No	36.8	28.6	26.0	34.9
3. (DK/Refuse)	1.0	2.4	1.3	1.2
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**14. Do you annually review your insurance policies to determine what types of disasters, natural and man-made, are covered and not covered?**

1. Yes	77.4%	80.0%	89.6%	78.9%
2. No	20.5	18.8	9.1	19.3
3. (DK/Refuse)	2.1	1.2	1.3	1.9
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**15. In the last three years, have you lost electric power to your principal business location for 24 hours or longer?**

1. Yes	21.5%	19.0%	22.1%	21.3%
2. No	78.5	81.0	77.9	78.7
3. (DK/Refuse)	—	—	—	—
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

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

**15a. Was the most recent loss of power caused by a storm or some other situation? (If “Yes” in Q#15.)**

1. Storm	65.0%	—	—	63.9%
2. Other situation	29.9	—	—	32.0
3. (DK/Refuse)	5.1	—	—	4.1
Total	100.0%	100.0%	100.0%	100.0%
N	76	37	46	159

**15b. Have you experienced a situation in the last three years where a loss of power was not caused by a storm? (If “Other situation” in Q#15a.)**

1. Yes	25.0%	—	—	22.4%
2. No	75.0	—	—	77.6
3. (DK/Refuse)	—	—	—	—
Total	100.0%	100.0%	100.0%	100.0%
N	50	27	22	99

**16. Within the last three years, have you experienced rolling brown-outs, that is, electric power is shut down in an area for a time, turned on, and shut down somewhere else?**

1. Yes	19.5%	19.0%	22.4%	19.7%
2. No	79.4	81.0	77.6	79.4
3. (DK/Refuse)	1.1	—	—	0.9
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**17. Does your principal business location, whether or not you own it, have a back-up generator?**

1. Yes	19.5%	20.0%	20.5%	19.6%
2. No	79.4	78.8	78.2	78.9
3. (DK/Refuse)	1.1	1.2	1.3	1.5
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**18. Within the last three years, has a computer virus infected your business computer or computer system damaging it or its contents?**

1. Yes	33.1%	29.8%	41.6%	33.6%
2. No	64.1	69.0	57.1	63.9
3. (No business computer)	2.0	—	1.3	1.8
4. (DK/Refuse)	0.8	1.2	—	0.8
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

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

**19. How serious was the damage? Did you?: (If “Yes” in Q#18.)**

**A. Have to purchase new equipment**

1. Yes	31.0%	24.0%	21.9%	29.2%
2. No	67.1	76.0	78.1	69.3
3. (DK/Refuse)	1.9	—	—	1.5
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	111	58	82	251

**B. Lose a substantial number of documents**

1. Yes	29.9%	24.0%	21.9%	28.4%
2. No	70.1	76.0	78.1	71.6
3. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	111	58	82	251

**C. Have to hire an expert to get rid of the virus and get things back to normal**

1. Yes	59.7%	72.0%	56.3%	60.4%
2. No	40.3	28.0	43.8	39.6
3. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	111	58	82	251

**20. Do you have anti-virus software on your computer or computer system, such as Norton, Macafee, or VirusScan? (If have a business computer in Q#18.)**

1. Yes	81.4%	84.5%	96.1%	83.2%
2. No	16.0	11.9	2.6	14.2
3. (DK/Refuse)	2.5	3.6	1.3	2.6
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	344	200	198	742

**20a. In what year was it last updated? (If “Yes” in Q#20a.)**

1. 2004	80.5%	83.1%	81.9%	80.9%
2. 2003	9.1	7.0	9.7	8.9
3. 2002	3.2	4.2	2.8	3.2
4. 2001 or prior	3.1	2.9	1.4	3.0
5. (DK/Refuse)	4.1	2.8	4.2	4.0
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	281	168	190	639

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

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**20b. Do you or a designate regularly download software patches to reduce your software vulnerability?**

1. Yes	70.3%	75.7%	77.0%	71.7%
2. No	27.1	21.4	17.6	25.4
3. (DK/Refuse)	2.6	2.9	5.4	2.9
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	281	168	190	639

**21. Do you use surge protectors on all of your business computers to protect them from power spikes?**

1. Yes	86.9%	94.1%	96.0%	88.5%
2. No	11.9	4.7	4.0	10.3
3. (DK/Refuse)	1.3	1.2	—	1.2
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	344	200	198	742



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

## Demographics

### D1. Which best describes your position in the business?

1. Owner/manager	85.4%	80.0%	68.4%	83.2%
2. Owner but NOT manager	4.7	7.1	7.9	5.3
3. Manager but NOT owner	9.9	12.9	23.7	11.5
4. (DK/Refuse)	—	—	—	—
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

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

1. Agriculture, forestry, fishing	5.5%	2.4%	2.7%	4.9%
2. Construction	6.6	9.5	10.8	7.3
3. Manufacturing, mining	6.1	9.5	14.9	7.3
4. Wholesale trade	5.7	8.3	5.4	5.9
5. Retail trade	17.8	15.5	12.2	17.0
6. Transportation and warehousing	2.7	3.6	4.1	2.9
7. Information	1.1	2.4	1.4	1.3
8. Finance and insurance	5.7	2.4	2.7	5.0
9. Real estate and rental leasing	4.3	3.6	1.4	3.9
10. Professional/scientific/ technical services	15.9	9.5	8.1	14.5
11. Adm. support/waste management services	2.7	1.2	4.1	2.6
12. Educational services	2.0	1.2	1.4	1.9
13. Health care and social assistance	3.8	4.8	6.8	4.2
14. Arts, entertainment, or recreation	0.8	2.4	5.4	1.4
15. Accommodations or food service	4.1	14.3	10.8	5.8
16. Other service, incl. repair, personal care	11.5	7.1	4.1	10.3
17. (Other)	2.5	2.4	2.7	2.5
18. (DK/Refuse)	1.2	—	1.4	1.2
<hr/>				
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

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

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

1. Increased by 30 percent or more?	13.7%	13.1%	13.0%	13.5%
2. Increased by 20 to 29 percent?	12.9	13.1	14.3	13.0
3. Increased by 10 to 19 percent?	20.6	26.2	27.3	21.8
4. Changed less than 10 percent one way or the other?	27.2	22.6	23.4	26.3
5. Decreased by 10 percent or more?	21.8	22.6	15.6	21.3
6. (DK/Refuse)	3.9	2.4	6.5	4.0
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>352</b>	<b>200</b>	<b>200</b>	<b>752</b>

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

1. Yes	29.6%	8.3%	1.3%	24.6%
2. No	70.0	91.7	98.7	75.0
3. (DK/Refuse)	0.5	—	—	0.4
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>352</b>	<b>200</b>	<b>200</b>	<b>752</b>

**D5. How long have you owned or operated this business?**

1. < 6 years	28.6%	17.6%	22.1%	26.8%
2. 6-10 years	17.3	20.0	16.9	17.5
3. 11-20 years	28.7	31.8	28.6	29.0
4. 21-30 years	13.7	17.6	20.8	14.8
5. 31 years+	11.0	12.9	11.7	11.3
6. (DK/Refuse)	0.8	—	—	0.6
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>352</b>	<b>200</b>	<b>200</b>	<b>752</b>

**D6. What is your highest level of formal education?**

1. Did not complete high school	2.8%	—%	1.3%	2.4%
2. High school diploma/GED	20.5	19.3	15.4	19.9
3. Some college or an associates degree	21.2	20.5	15.4	20.5
4. Vocational or technical school degree	3.9	4.8	2.6	3.9
5. College diploma	29.9	39.8	41.0	32.0
6. Advanced or professional degree	21.2	15.7	23.1	20.8
7. (DK/Refuse)	0.5	—	1.3	0.5
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>N</b>	<b>352</b>	<b>200</b>	<b>200</b>	<b>752</b>

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

**D7. Please tell me your age.**

1. <25	0.9%	1.2%	1.3%	1.0%
2. 25-34	9.4	5.9	6.4	8.8
3. 35-44	19.2	20.0	21.8	19.5
4. 45-54	35.0	29.4	34.6	34.4
5. 55-64	21.8	30.6	24.4	23.0
6. 65+	11.6	11.8	10.3	11.5
7. (DK/Refuse)	2.0	1.2	1.3	1.9
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**D8. What is the zip code of your business?**

1. East (zips 010-219)	12.7%	15.5%	19.5%	13.7%
2. South (zips 220-427)	23.1	26.2	22.1	23.3
3. Mid-West (zips 430-567, 600-658)	22.4	28.6	22.1	23.1
4. Central (zips 570-599, 660-898)	25.1	21.4	19.5	24.2
5. West (zips 900-999)	15.5	8.3	15.6	14.8
6. (DK/Refuse)	1.1	—	1.3	1.0
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**D9. Urbanization (Derived from zip code)**

1. Highly Urban	12.4%	9.4%	15.4%	12.4%
2. Urban	18.5	16.5	17.9	18.3
3. Fringe Urban	18.1	21.2	21.8	18.8
4. Small Cities/Towns	21.8	22.4	21.8	21.9
5. Rural	24.3	27.1	20.5	24.3
6. (DK/Refuse)	4.9	3.5	2.6	4.5
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

**D10. Sex**

Male	81.8%	82.1%	87.0%	82.3%
Female	18.2	17.9	13.0	17.7
Total	100.0%	100.0%	100.0%	100.0%
N	352	200	200	752

# 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 August 6 - September 6, 2004 from a national 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			
	Interviews Expected	Percent Distribution	Interview Quotas	Percent Distribution	Completed Interviews	Percent Distribution
1-9	593	79	350	47	352	47
10-19	82	11	200	27	200	27
20-249	75	10	200	27	200	27
All Firms	750	100	750	101	752	101

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

*Continued from page 21*

### 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.

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