

**OMB Control: XXXX-XXXX**

**Thank you for taking time to participate in this survey.** National Women’s Business Council (NWBC) is the sponsor of this online survey regarding your experiences as a woman business owner. The NWBC is a non-partisan federal advisory council created to serve as an independent source of advice and counsel to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners. The results of the survey will help NWBC better understand needs and perceptions of women business owners, and the context in which the NWBC can better provide you with relevant programs and resources.

The survey will take approximately 20 minutes to complete. All the information you provide will be kept private to the extent provided by law. No individual responses will be shared with NWBC or Small Business Administration. All findings will be presented as an aggregate across many respondents. Your participation in this survey is voluntary and a reply is not required. You may skip any question you do not wish to answer.

### **Survey Prototype**

#### Female Entrepreneur Survey

*[Note] Text written within brackets, italicized, and on a gray background is intended as editorial text to describe interactive elements of the survey (i.e. value entry fields, pulldown menus, branching points, etc.) or placeholders to be replaced by the content described.*

#### Section 1: Demographic Questions

1.1 How old are you currently?

*[Numerical age]*

1.2 What is your ethnicity?

1. Hispanic or Latino
2. Not Hispanic or Latino

1.3 What is your race? *(Please select one or more categories)*

1. American Indian or Alaska Native
2. Asian
3. Black or African American
4. Native Hawaiian or Other Pacific Islander
5. White
- 6.

1.4 In what state do you currently reside?

*[pulldown menu]*

1.5 What is your current marital status?

1. Now married
2. Cohabiting but not married
3. Widowed
4. Divorced
5. Separated
6. Never Married

1.6 Do you have dependent children?

1. No
2. Yes

Section 2: Entrepreneurial Experience

2.1 In what year did you start your company?

[year]

2.2 Is your business still currently operating?

1. No
2. Yes

If 2.2 = "No"		If 2.2 = "Yes"	
<p>2.3 Did that business employ more than two people (including yourself)?</p> <ol style="list-style-type: none"> <li>1. No</li> <li>2. Yes</li> </ol>		<p>2.3 Does that business employ more than two people (including yourself)?</p> <ol style="list-style-type: none"> <li>1. No</li> <li>2. Yes</li> </ol>	
<p>2.4 Did you start your business along with a partner or co-owner?</p> <ol style="list-style-type: none"> <li>1. No</li> <li>2. Yes</li> </ol>		<p>2.4 Did you start your business along with a partner or co-owner?</p> <ol style="list-style-type: none"> <li>1. No</li> <li>2. Yes</li> </ol>	
If 2.4 = "No"	If 2.4 = "Yes"	If 2.4 = "No"	If 2.4 = "Yes"
[skip]	<p>2.4A What was the ownership of your business?</p> <ol style="list-style-type: none"> <li>1. Women-owned (e.g. Women own 51 percent or more of the equity, interest, or stock of the business)</li> <li>2. Men-owned (e.g. Men own 51 percent or more)</li> </ol>	[skip]	<p>2.4A What is the ownership of your business?</p> <ol style="list-style-type: none"> <li>1. Women-owned (e.g. Women own 51 percent or more of the equity, interest, or stock of the business)</li> <li>2. Men-owned (e.g. Men own 51 percent or more)</li> </ol>

	<p>of the equity, interest, or stock of the business)</p> <p>3. Equally men-/women-owned (Men own 50 percent and women own 50 percent of the equity, interest, or stock of the business)</p> <p>2.4B How many people co-founded the business, yourself included?</p> <p>[number]</p>		<p>of the equity, interest, or stock of the business)</p> <p>3. Equally men-/women-owned (Men own 50 percent and women own 50 percent of the equity, interest, or stock of the business)</p> <p>2.4B How many people co-founded the business, yourself included?</p> <p>[number]</p>
<p>2.5 What was the five digit zip code of the area where your last business was located?</p> <p>[zip code]</p>			<p>2.5 What is the five digit zip code of the area where your business is located?</p> <p>[zip code]</p>
<p>2.6 Was your business based out of your home?</p> <p>1. No</p> <p>2. Yes</p>			<p>2.6 Is your business based out of your home?</p> <p>1. No</p> <p>2. Yes</p>
<p>2.7 Which of the following categories best describes the industry that your most recent business was a part of?</p> <ol style="list-style-type: none"> <li>1. Agriculture, Forestry, Fishing and Hunting</li> <li>2. Mining, Quarrying, and Oil and Gas Extraction</li> <li>3. Utilities</li> <li>4. Construction</li> <li>5. Manufacturing</li> <li>6. Wholesale Trade</li> <li>7. Retail Trade</li> <li>8. Transportation and Warehousing</li> <li>9. Information</li> <li>10. Finance and Insurance</li> <li>11. Real Estate and Rental Leasing</li> <li>12. Professional, Scientific, and Technical Services</li> <li>13. Management of Companies and Enterprises</li> <li>14. Administrative and Support and Waste Management</li> <li>15. Educational Services</li> <li>16. Health Care and Social Assistance</li> <li>17. Arts, Entertainment, and Recreation</li> <li>18. Accommodation and Food Services</li> <li>19. Other Services (except Public Administration)</li> <li>20. Public Administration</li> </ol>			<p>2.7 Which of the following categories best describes the industry that your current business is a part of?</p> <ol style="list-style-type: none"> <li>1. Agriculture, Forestry, Fishing and Hunting</li> <li>2. Mining, Quarrying, and Oil and Gas Extraction</li> <li>3. Utilities</li> <li>4. Construction</li> <li>5. Manufacturing</li> <li>6. Wholesale Trade</li> <li>7. Retail Trade</li> <li>8. Transportation and Warehousing</li> <li>9. Information</li> <li>10. Finance and Insurance</li> <li>11. Real Estate and Rental Leasing</li> <li>12. Professional, Scientific, and Technical Services</li> <li>13. Management of Companies and Enterprises</li> <li>14. Administrative and Support and Waste Management</li> <li>15. Educational Services</li> <li>16. Health Care and Social Assistance</li> <li>17. Arts, Entertainment, and Recreation</li> <li>18. Accommodation and Food Services</li> <li>19. Public Administration</li> <li>20. Other Services (except Public Administration)</li> </ol>
<p>2.7A [display definition of small business based on definition for industry selected in 2.7] Based on the above definition, does your business qualify as a small business?</p> <p>1. No</p> <p>2. Yes</p>			<p>2.7A [display definition of small business based on definition for industry selected in 2.7] Based on the above definition, does your business qualify as a small business?</p> <p>1. No</p> <p>2. Yes</p>
<p>2.8 Have you ever received counseling, training,</p>			<p>2.8 Have you ever received counseling, training,</p>

<p>technical assistance and/or grant funding from any of the following programs or organizations? (<i>Select one or more options from the following list.</i>)</p> <ol style="list-style-type: none"> <li>1. Small Business Development Center (SBDC)</li> <li>2. Women's Business Development Center (WBDC)</li> <li>3. Minority Business Development Center (MBDC)</li> <li>4. Small Business Innovative Research/ Small Business Technology Transfer (SBIR/STTR)</li> <li>5. Service Corps of Retired Executives (SCORE)</li> <li>6.</li> </ol>	<p>technical assistance and/or grant funding from any of the following programs or organizations? (<i>Select one or more options from the following list.</i>)</p> <ol style="list-style-type: none"> <li>1. Small Business Development Center (SBDC)</li> <li>2. Women's Business Development Center (WBDC)</li> <li>3. Minority Business Development Center (MBDC)</li> <li>4. Small Business Innovative Research/ Small Business Technology Transfer (SBIR/STTR)</li> <li>5. Service Corps of Retired Executives (SCORE)</li> <li>6.</li> </ol>
<p>2.9 Have you ever participated in a program that could be described as a business incubator or business accelerator?</p> <ol style="list-style-type: none"> <li>1. No</li> <li>2. Yes</li> </ol>	<p>2.9 Have you ever participated in a program that could be described as a business incubator or business accelerator?</p> <ol style="list-style-type: none"> <li>1. No</li> <li>2. Yes</li> </ol>

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### Section 3: Strategic Choice

*For the next set of questions, choose the answer that best characterizes your level of concern about the following considerations.*

3.1 To what extent were you concerned about how to balance your personal and professional lives.	Not concerned	Slightly concerned	Somewhat concerned	Moderately concerned	Strongly concerned
3.2 To what extent were you concerned about your knowledge of business operations and best practices.	Not concerned	Slightly concerned	Somewhat concerned	Moderately concerned	Strongly concerned
3.3 To what extent were you concerned about incurring debt.	Not concerned	Slightly concerned	Somewhat concerned	Moderately concerned	Strongly concerned
3.4 To what extent were you concerned about securing investment capital.	Not concerned	Slightly concerned	Somewhat concerned	Moderately concerned	Strongly concerned
3.5 To what extent were you concerned about how to quickly grow or scale-up your firm in the future.	Not concerned	Slightly concerned	Somewhat concerned	Moderately concerned	Strongly concerned
3.6 To what extent were you concerned about where to obtain business assistance in the local community.	Not concerned	Slightly concerned	Somewhat concerned	Moderately concerned	Strongly concerned

*For the next set of questions, how would you assess each factor as a motivation for starting your business?*

3.7	The desire to build wealth.	Not a motivation	Weak motivation	Moderate motivation	Strong motivation	Primary motivation
3.8	The wish to capitalize on a business idea you developed.	Not a motivation	Weak motivation	Moderate motivation	Strong motivation	Primary motivation
3.9	The wish to capitalize on a patented invention.	Not a motivation	Weak motivation	Moderate motivation	Strong motivation	Primary motivation
3.10	The appeal of a startup business culture.	Not a motivation	Weak motivation	Moderate motivation	Strong motivation	Primary motivation
3.11	The long-standing desire to own your own company.	Not a motivation	Weak motivation	Moderate motivation	Strong motivation	Primary motivation
3.12	Working for someone else did not appeal to you.	Not a motivation	Weak motivation	Moderate motivation	Strong motivation	Primary motivation

*For the next set of questions, choose the answer that best characterizes the importance of the following when starting your business.*

3.13	Family as a source of capital and/or support.	Unimportant	Little importance	Moderately important	Important	Very important
3.14	External advisors for support.	Unimportant	Little importance	Moderately important	Important	Very important
3.15	Suitability/fit of the business incubator or accelerator programs to your business.	Unimportant	Little importance	Moderately important	Important	Very important
3.16	Percentage of women-owned businesses in business incubator or accelerator programs.	Unimportant	Little importance	Moderately important	Important	Very important
3.17	Discrimination by male colleagues,	Unimportant	Little importance	Moderately important	Important	Very important

competitors, and advisors.

**Section 4: Human Capital**

**4.1** What is the highest degree or level of school you have completed?

1. Some high school
2. High school diploma or equivalent
3. Some college
4. Associate's degree (i.e. A.A. or A.S)
5. Bachelor's degree (i.e. B.A. or B.S.)
6. Master's degree (i.e. M.A., M.S., M.B.A., or M.Ed.)
7. Professional degree (i.e. J.D., M.D., O.D., D.D.S., D.V.M., etc.)
8. Doctorate degree (i.e. Ph.D. or Ed.D)

If 4.1 = 1, 2, 3, 4, or 5	If 4.1 = 6, 7, or 8
<i>[skip]</i>	<b>4.1A</b> Do you hold a Master's in Business Administration (MBA)? <ol style="list-style-type: none"> <li>1. No</li> <li>2. Yes</li> </ol>

If 4.1 = 1, 2, 3, or 4	If 4.1 = 5, 6, 7, or 8
<i>[skip]</i>	<b>4.1B</b> Do you hold a degree in a field related to science, technology, engineering, or mathematics (a.k.a. STEM)? <ol style="list-style-type: none"> <li>1. No</li> <li>2. Yes</li> </ol>

**4.2** Have you ever filed for a patent for an invention you discovered?

1. No
2. Yes, but my patent application(s) were rejected.
3. Yes, and at least one of my patent applications was either granted or is still pending.

**4.3** Have you ever filed for a trademark you helped to create?

1. No
2. Yes, but my trademark application(s) were rejected.
3. Yes, and at least one of my trademark applications was either granted or is still pending.

**4.4** Did you work in the same industry as your most recent business before deciding to start the business?

1. No
2. Yes

If 4.4 = "No"	If 4.4 = "Yes"
<i>[skip]</i>	<b>4.4A</b> How many years did you work in that

	<p>industry before starting your own company? (Please round down to the nearest year)</p> <ol style="list-style-type: none"><li>1. 0 years</li><li>2. 1 year</li><li>3. 2 years</li><li>4. 3 to 5 years</li><li>5. 6 to 10 years</li><li>6. 11 to 20 years</li><li>7. More than 20 years</li></ol>
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4.5 Before starting your most recent business, did you have prior experience working at a startup company?

1. No
2. Yes

4.6 Before starting your most recent business, did you have prior experience working as part of the executive management team of another company?

1. No
  2. Yes
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### Section 5: Social Capital

5.1 How many national business networks, associations, or organizations do you belong to?

1. 0
2. 1
3. 2
4. 3
5. 4 or more

5.2 How many non-national (i.e. local or regional) business networks, associations, or organizations do you belong to?

1. 0
2. 1
3. 2
4. 3
5. 4 or more

5.3 How many non-business-related networks, associations, or organizations do you belong to?

1. 0
2. 1
3. 2
4. 3
5. 4 or more

5.4 When starting your company, were any of the following groups instrumental to acquiring personnel, expertise, and/or capital? (Please select one or more answers from the list.)

1. Family
2. Friends
3. A college, university, or alumni association
4. A business-related network, association, or organization
5. The local government
6. The federal government
7. None of the above

5.5 Among the people you consider to be personal friends, how many male business owners do you know?

1. 0
2. 1
3. 2
4. 3
5. 4 to 6
6. 7 to 9
7. 10 to 19
8. 20 or more

5.6 Among the people you consider to be personal friends, how many female business owners do you know?

1. 0
  2. 1
  3. 2
  4. 3
  5. 4 to 6
  6. 7 to 9
  7. 10 to 19
  8. 20 or more
- 

## Section 6: Financial Capital

6.1 How much capital was invested in your business in the first year? (Please round your answer to the nearest \$1,000)

[\$number],000

6.2 Of the options in the following list, which forms of capital did your business use in its first year?

1. Owner Equity (i.e. equity invested by the owner(s) of the firm)
2. Insider Equity (i.e. equity invested by spouses or parents of the owner)
3. External Equity (i.e. equity invested by venture capitalists, angel investors, other businesses, the government, or other individuals)
4. Owner Debt (i.e. a loan made by the owner or the use of personal credit to finance business operations)



5. Insider Debt (i.e. personal or business credit used for business operations provided by family or employees of the owner)
6. External Debt (i.e. business credit cards, bank loans, government loans, and other business-related financial instruments)

6.3 How would you describe your personal credit score?

1. Excellent
2. Very Good
3. Good
4. Fair
5. Poor

6.4 Have you ever applied for a bank loan either for or unrelated to your business?

1. No
2. Yes

If 6.4 = "No"	If 6.4 = "Yes"
<i>[skip]</i>	6.4A Have you ever had an application for a bank loan be rejected? <ol style="list-style-type: none"> <li>1. No</li> <li>2. Yes</li> </ol>

6.5 Have you ever received capital from an angel investor?

1. No
2. Yes

6.6 Have you ever received capital from a venture capital firm?

1. No
2. Yes