



Scientific Opinion Poll

California small businesses struggling to access capital, need more help to ensure financial recovery

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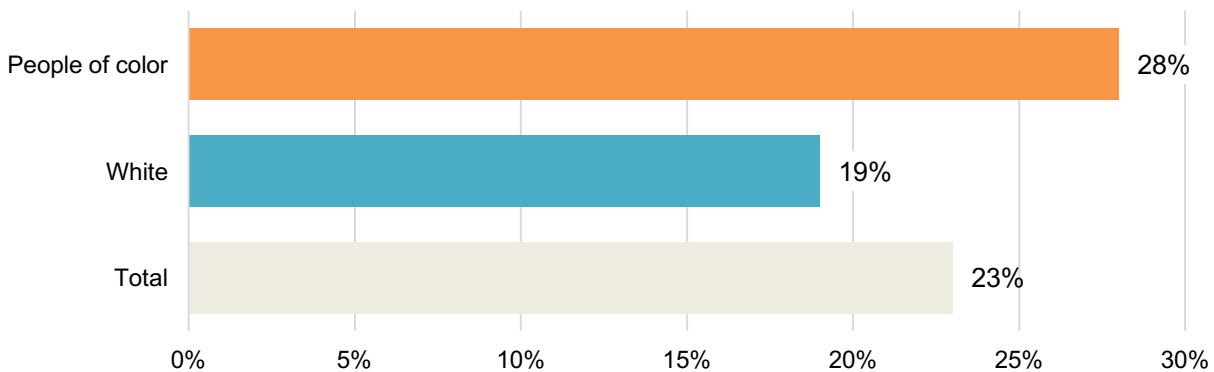
Executive Summary

Nearly a year into the COVID-19 pandemic that has strained California’s economy and public health system, small businesses across the state continue to experience significant financial setbacks. A new survey of California small business owners reveals that their struggles are being exacerbated by challenges accessing capital, and they strongly support policy solutions that would deliver the financial relief they need to survive this year-long crisis.

The poll was conducted by **Lake Research Partners for Small Business Majority** and surveyed **418 small business owners in California** (nearly evenly split between white entrepreneurs and business owners of color). The survey highlights the extent to which the COVID-19 crisis has pushed small businesses to the brink, and many do not have the access to capital they need to survive the pandemic. Sixty-four percent have been negatively affected, and 56% report their revenues are still down compared to last year.

The survey also explores how small business owners accessed capital before the COVID-19 crisis, underscoring why many may have struggled with federal relief programs. Before the pandemic hit, **nearly 1 in 4 (23%) small businesses in California did not have a business banking relationship with a bank or credit union.** This number rises to 28% for small business owners of color, compared to 19% of white business owners.

Figure 1: Small business owners in California without a business banking relationship pre-pandemic



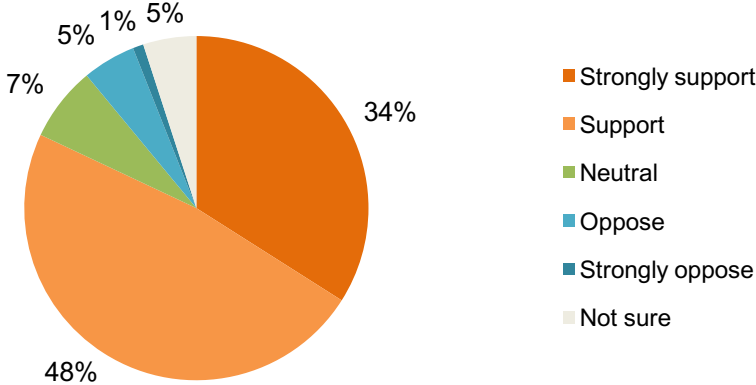
Overall, more than 4 in 10 small business owners had not obtained any capital like loans or lines or credit from any lending institution, or even from friends or family. And when seeking out capital, **small business owners of color have encountered more setbacks than their white counterparts.** While 1 in 4 (25%) small business owners overall have obtained less financing than they sought, this number is much higher among entrepreneurs of color (32%) compared to white business owners (18%). Similarly, while 25% overall have been denied a loan, 32% of business owners of color have been denied (compared to 17% of whites).

Looking at the economic downturn caused by the pandemic, less than half of California small business owners (46%) have applied for the Paycheck Protection Program (PPP). Of those who received a PPP loan, only 17% received the full amount requested, and once again, **the number was lower for entrepreneurs of color**—14% versus 25% of white business owners.

Even fewer small business owners have applied for the Economic Injury Disaster Loan (EIDL) program, but more small business owners of color have applied: 33% overall compared to 45% of business owners of color.

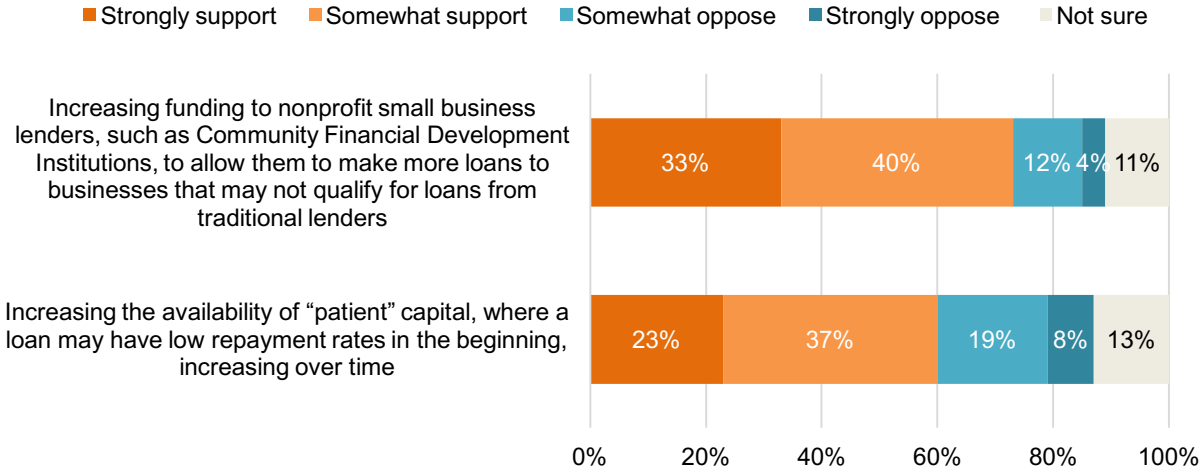
Four in 10 small business owners report they will need no-cost grants or zero interest loans this year to keep their business open, and nearly half of entrepreneurs of color report this (48%). It should come as no surprise then that most small businesses (82%) support providing direct grant assistance.

Figure 2: Small business support policies to provide direct grant assistance



The poll gauged small businesses’ views on additional policy proposals to increase the availability of capital, and **the most popular idea is to increase funding to nonprofit small business lenders** to allow them to make more loans to businesses that may not qualify for financing from traditional lenders.

Figure 3: Entrepreneurs identify additional policy solutions to help small business



As this survey reveals, small business owners in California, especially entrepreneurs of color, faced significant barriers to accessing capital before the pandemic, and these struggles likely set many up for failure when trying to access federal relief programs last year. Providing additional grant assistance, a policy supported by most small businesses, can help address this issue and sustain small businesses through the ongoing crisis. As the state legislature considers additional relief in the California budget, it’s vital that they take these issues into account.

Additional key poll findings

- **Many small businesses are behind on loan or other debt payments**, with 28% saying they have missed a loan or other debt payment during the pandemic, and 25% are currently behind on business loans or other debt payments. Entrepreneurs of color are more likely to be struggling, with 37% having missed their payments and 32% are behind on payments.
- **Small business owners struggled with federal loan programs intended to help them weather the crisis.** Nearly 2 in 3 (64%) who applied for PPP last year found it challenging to apply. Those who didn't apply largely attributed their reasons to thinking or being told they were ineligible (28%), fear over taking on debt (27%), concern that the loan wouldn't be forgiven (11%) and inability to find a bank to accept their application (6%).
- **Small business owners of color are more likely to have sought out capital**, and they have a higher rate of accessing capital from sources outside of traditional banks, like a Small Business Administration loan (29% compared to 8% of whites), nonprofit lenders (26% business owners of color/7% of whites), friends and family (26% business owners of color/20% whites), or an online small business lender (17% business owners of color/9% of whites).
- **Entrepreneurs of color were three times as likely (9%) as white business owners overall (3%) to have obtained a high interest loan that they could not pay back.**
- Twenty-seven percent of small businesses overall and **39% of business owners of color have obtained financing other than from PPP or EIDL.** Entrepreneurs of color were more likely to have obtained financing from their own retirement savings (33%), a grant program (26%), an online lender (21%), or a nonprofit lender (19%).
- **More than 6 in 10 entrepreneurs of color (62%) anticipate seeking additional capital for their business, compared to 37% of white business owners.**
- Of the 71% of small business owners who received a stimulus payment from the federal government last year, **a majority (58%) used at least part of it to support their business.** This number is higher for entrepreneurs of color with 65% investing at least part of their stimulus payment back into their business.

Methodology

This poll reflects a statewide survey of 418 small business owners in California. The poll was an online survey conducted by Lake Research Partners for Small Business Majority between Nov. 10-23, 2020. The margin of error is +/-4.4%.

Survey toplines

Unless otherwise noted, the toplines below show the % of responses.

	Total	White	People of color
Weighted N=	418	208	210
1. In which region is your business located?			
LA County.....	29	29	28
Orange.....	6	7	5
Inland Empire.....	8	11	5
San Diego.....	9	9	9
Central Coast.....	4	4	4
Fresno.....	7	8	7
Sacramento.....	14	10	17
Bay Area.....	20	20	19
North.....	3	1	6
2. Approximately how many people are on your company’s payroll, including yourself?			
Do <u>not</u> include contractors. If you own more than one business, answer for the largest business you own.			
1.....	25	35	15
2 - 4.....	27	25	28
5 - 9.....	10	12	8
10 - 19.....	9	10	9
20 - 49.....	20	10	30
50 - 100.....	9	8	10
3. Approximately how many people were on your company’s payroll a year ago, including yourself?			
Do <u>not</u> include contractors.			
1.....	26	37	16
2 - 4.....	25	24	27
5 - 9.....	11	9	13
10 - 19.....	14	11	16
20 - 49.....	13	9	17
50 - 100.....	10	10	11
4. What is your age?			
18 - 29.....	9	6	12
30 - 39.....	25	18	31
40 - 49.....	25	18	33
50 - 64.....	30	40	21
65 & older.....	11	18	3
5. What is your gender?			
Male.....	59	55	62
Female.....	41	45	36
Prefer to self-identify.....	1	0	1

6. Just to make sure we have a representative sample, please choose one or more of these racial or ethnic groups that you identify with. Select all that apply.

White or Caucasian	50	100	0
Black or African American	18	0	36
Latino/Latina or Hispanic	16	0	32
Asian American or Pacific Islander	18	0	37
Native American.....	4	0	9
Middle Eastern	2	0	4
None of these/Other	1	0	2

7. Again, thinking about the largest business you own, which of the following categories best describes your industry?

Financial Services.....	7	5	9
Information Technology	5	8	2
Mining and Logging	0	0	1
Manufacturing.....	7	4	10
Wholesale Trade, Utilities, Transport and Warehousing.....	5	5	5
Professional, Scientific and Technical Services	16	24	8
Health and Educational Services	5	5	6
Leisure and Hospitality.....	5	4	6
Construction.....	5	5	5
Retail	21	17	24
Agriculture/Farm.....	1	1	2
Food & Beverage	9	4	13
Art and Entertainment.....	4	7	0
Real estate and property management.....	3	5	1
Landscaping and groundskeeping	2	1	3
Other personal services.....	2	4	0
Other/Not sure.....	2	1	2

8. How long has your business been in operation?

0 – 2 years	11	9	12
3 – 5 years	26	22	31
6 – 10 years	30	25	34
– 20 years	18	23	13
21 years or more	15	21	10

9. How has your business been affected overall by the COVID-19 pandemic?

Negative effect – strong	30	34	27
Negative effect – not so strong	33	36	31
Not affected negatively or positively.....	20	21	20
Positive effect – not so strong.....	10	5	15
Positive effect – strong.....	5	3	6
Not sure	1	1	1
Negative effect.....	64	70	58
Positive effect	15	8	21

10. What was your company's approximate yearly revenue BEFORE the pandemic and economic downturn? Just a rough estimate is ok.

\$25k or less	14	16	12
\$25 – 50k	9	14	5
\$50 – 100k	10	11	9
\$100k - \$1 million	29	33	26
More than \$1 million.....	28	17	39
Prefer not to answer	9	9	9

11. Thinking about the height of the pandemic and economic shutdown this year, would you say that your revenue during that period declined, stayed the same, or increased compared to the same time last year?

Declined.....	60	64	56
Stayed the same.....	27	28	26
Increased	12	7	17
Not sure	1	1	1

12. Thinking about the height of the pandemic and economic shutdown this year, how much would you say that your revenue during that period declined compared to the same time last year? (Asked of those who had revenue decline)

	Weighted N=	251	132	118
Declined by 10% or less.....	15	16	15	
Declined by 11-25%	28	25	33	
Declined by 26-50%	20	19	20	
Declined by 51-75%	20	19	21	
Declined by 76-90%	8	10	6	
Declined by more than 90%.....	7	9	4	
Not sure	2	2	1	

13. Thinking about the height of the pandemic and economic shutdown this year, how much would you say that your revenue grew during that period compared to the same time last year? (Asked of those who had revenue increase)

	Weighted N=	49	14	35
Increased by 10% or less	16	13	17	
Increased by 11-25%.....	20	13	22	
Increased by 26-50%.....	41	41	41	
Increased by 51-75%.....	12	13	12	
Increased by 76-90%.....	7	14	4	
Increased by more than 90%	2	6	0	
Not sure	3	0	4	

14. Now thinking about today, would you say that your revenue at this point in the year has declined, stayed the same, or increased compared to the same time last year?

Declined.....	56	60	52
Stayed the same.....	29	30	29
Increased	14	9	19
Not sure	1	1	1

15. Before the pandemic, did you have a business banking relationship with a bank or credit union?

Yes	74	79	70
No	23	19	28
Not sure	2	2	3

16. Before the pandemic, had you ever obtained capital for your business from any of the below sources? Select all that apply

Loan or line of credit from a bank or credit union	27	18	36
Family and friends	23	20	26
Small Business Administration loan	19	8	29
Loan from a nonprofit small business lender, such as Community Development Financial Institution	17	7	26
Private equity investment	17	16	18
Online small business lender	13	9	17
Other.....	3	2	4
None	41	54	29

17. At any point since owning your business, have you ever experienced any of the following while trying to obtain capital for your business? Select all that apply

Obtained less financing than I sought	25	18	32
Had a loan application denied	25	17	32
Obtained a high-interest loan I couldn't afford to pay back	6	3	9
None	58	68	48

18. Since the pandemic, has your business missed any loan or other debt payments?

Yes	28	19	37
No	70	79	61
Not sure	2	2	2

19. Are you currently behind on loans or other debt payments for your business?

Yes	25	17	32
No	74	82	67
Not sure	1	1	1

20. How much cash do you have on hand to cover business operating expenses, including the availability of loans or lines of credit?

Enough to cover for less than two weeks	13	11	14
Enough to cover two weeks to a month	21	20	21
Enough to cover up to two months	14	8	19
Enough to cover up to three months	14	14	15
Enough to cover more than three months.....	34	43	26
Not sure	5	5	5

21. As you may know, the Paycheck Protection Program is a new type of Small Business Administration loan created in 2020 to help businesses keep their workforce employed during the coronavirus crisis. Have you applied for a Paycheck Protection Program (PPP) loan this year?

Yes	46	33	58
No	52	65	40
Not sure	2	2	2

22. How difficult was the application process for the Paycheck Protection Program (PPP) loan? (Asked of those who applied for PPP loan)

	Weighted N=	191	69	122
Very difficult	19	20	19	
Somewhat difficult	44	40	47	
Not too difficult	27	32	25	
Not difficult at all	9	8	10	
Not sure	0	0	0	
Difficult.....	64	60	66	
Not difficult	36	40	34	

23. Have you received a Paycheck Protection Program (PPP) loan? (Asked of those who applied for PPP loan)

	Weighted N=	191	69	122
Yes	69	60	73	
No	31	38	27	
Not sure	1	2	0	

24. Of the amount you requested for your Paycheck Protection Program (PPP) loan, what percentage did you receive? (Asked of those who received PPP loan)

	Weighted N=	131	42	89
100%	17	25	14	
75-99%	26	24	28	
50-74%	34	28	37	
25-49%.....	14	13	15	
1-24%	4	5	3	
Not sure	4	5	4	

25. As you may know, Paycheck Protection Program (PPP) loans can be forgiven for certain businesses. Have you applied for this loan to be forgiven? (Asked of those who received PPP loan)

Yes	70	49	79
No	29	49	20
Not sure	1	2	1

26. Have you received approval for your Paycheck Protection Program (PPP) loan to be forgiven? (Asked of those who applied for PPP loan forgiveness)

	Weighted N=	91	21	71
Yes	66	83	61	
No	30	14	34	
Not sure	5	3	5	

27. Which of the following reasons best describes why you have not applied for your Paycheck Protection Program (PPP) loan to be forgiven? Select all that apply. (Asked of those who did not apply for PPP loan forgiveness)

	Weighted N=	38	21	18
I am still using the PPP funds	39	51	26	
My bank is not accepting forgiveness applications	34	36	31	
I am confused about the process	30	19	43	
I expect Congress to pass automatic forgiveness for my loan.....	27	33	20	
Other.....	5	0	10	
Not sure	0	0	0	

28. Which of the following are reasons you did not apply for the loan? Select all that apply. (Asked of those who did not apply for PPP loan)

	Weighted N=	219	135	84
I didn't need the funds	50	51	49	
I thought or was told my business was ineligible	28	30	25	
I was concerned about taking on debt	27	26	29	
I was concerned the loan wouldn't be forgiven	11	12	8	
I could not find a bank to accept my application	6	3	10	
Other.....	4	4	5	
Not sure	4	3	5	

29. As you may know, the Economic Injury Disaster Loan (EIDL) provides relief to small businesses and non-profit organizations that are currently experiencing a temporary loss of revenue. Have you applied for the Economic Injury Disaster Loan (EIDL) this year?

Yes	33	21	45
No	64	77	52
Not sure	3	2	3

30. Did you receive an Economic Injury Disaster Loan (EIDL)? (Asked of those who applied for EIDL)

	Weighted N=	138	43	95
Yes	66	67	65	
No	34	33	35	
Not sure	0	0	1	

31. Did you receive the Economic Injury Disaster Loan (EIDL) advance (up to \$10,000)? (Asked of those who applied for EIDL)

	Weighted N=	138	43	95
Yes	73	68	76	
No	27	32	24	
Not sure	0	0	0	

32. Have you obtained financing other than from the Paycheck Protection Program (PPP) or the Economic Injury Disaster Loan (EIDL) during the pandemic and economic downturn?

Yes	27	14	39
No	71	84	59
Not sure	2	2	2

33. From which sources did you obtain financing? Check all that apply. (Asked of those who obtained other financing)

	Weighted N=	111	29	82
Bank or credit union	41		43	41
Small Business Administration loan (not PPP or EIDL)	32		30	32
Family and friends	30		31	29
My own retirement savings.....	29		18	33
Equity investment	29		39	26
Grant programs	24		17	26
Online lender.....	19		14	21
Non-profit lender	14		0	19
Crowdfunding.....	12		10	13
Other.....	4		3	5
None	1		0	1

34. Did you receive an economic stimulus payment from the federal government that was sent to every U.S. household near the beginning of the pandemic?

Yes	71	67	74
No	28	31	24
Not sure	2	2	2

35. Did you use any part of the stimulus payment to support your business? (Asked of those who received stimulus)

	Weighted N=	295	140	156
Yes	58		51	65
No	41		48	34
Not sure	1		1	1

36. Thinking about the coming year and funding needs for your business, indicate whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statements.

I will need no-cost grants or zero or low-interest loans to keep my business open

Strongly agree.....	20	17	23
Somewhat agree	22	17	26
Somewhat disagree	24	22	25
Strongly disagree	25	28	22
Not sure	10	15	4

Agree.....	41	34	48
Disagree.....	49	51	47

I will be seeking additional capital sources for my business

Strongly agree.....	22	16	28
Somewhat agree	27	21	34
Somewhat disagree	20	21	18
Strongly disagree	22	27	17
Not sure	9	14	3

Agree.....	49	37	62
Disagree.....	42	48	35

I don't anticipate seeking additional outside capital sources for my business next year

Strongly agree.....	27	28	26
Somewhat agree	32	31	32
Somewhat disagree	18	15	20
Strongly disagree	14	13	14
Not sure	10	12	7
Agree.....	59	59	58
Disagree.....	32	29	35

37. Thinking about where you might turn for additional outside capital for your business next year, please indicate what source(s) you are likely to turn to. Select all that apply.
(Asked of those who might seek additional capital sources)

	Weighted N=	305	149	156
Loan or line of credit from a bank or credit union	39	36	42	
Family and friends	35	38	32	
Small Business Administration loan	34	23	45	
Loan from a nonprofit small business lender, such as a Community Development Financial Institution	24	13	34	
Private equity investment	23	20	25	
Online small business lender	21	17	25	
Other.....	8	10	7	
Not sure	12	15	8	

38. Now you will see some ideas that could increase the availability of capital for businesses like yours. For each, indicate whether you strongly support, somewhat support, somewhat oppose, or strongly oppose the idea.

Increasing the availability of “patient” capital, where a loan may have low repayment rates in the beginning, increasing over time

Strongly support.....	23	22	24
Somewhat support	37	40	33
Somewhat oppose	19	16	21
Strongly oppose	8	6	10
Not sure	13	15	11

Support.....	60	62	57
Oppose.....	27	22	32

Allowing online financial technology companies to participate in more government-loan programs, such as the SBA loan guarantee program. Doing so could allow funds to be disbursed more quickly, but interest rates could be higher than most banks.

Strongly support.....	22	23	22
Somewhat support	36	35	38
Somewhat oppose	20	19	21
Strongly oppose	8	7	10
Not sure	13	17	10

Support.....	59	58	60
Oppose.....	28	25	31

Increasing funding to nonprofit small business lenders, such as Community Financial Development Institutions, to allow them to make more loans to businesses that may not qualify for loans from traditional lenders

Strongly support.....	33	33	33
Somewhat support	40	43	37
Somewhat oppose	12	8	16
Strongly oppose	4	4	5
Not sure	11	13	9
Support.....	73	75	70
Oppose.....	16	12	21

39. Now you are going to see some ideas about what Congress and state lawmakers can do to help small businesses like yours survive and grow. For each of the following please indicate if you support or oppose that idea on a scale of 0 to 10 where 0 means you strongly oppose and 10 means you strongly support. If you're not sure how you feel about a particular item please mark that option.

Sorted by 10, Strongly Support

Providing another round of Paycheck Protection Program (PPP) loans.....	35	41	29
Providing direct grant assistance to small businesses	34	39	29
Provide partial wage replacement for small business employees and the self-employed.....	33	41	26
Automatically forgiving Paycheck Protection Program (PPP) loans under \$150,000	33	37	28
Converting Economic Injury Disaster Loan (EIDL) loans under \$150,000 to grants.....	30	35	25
Enact a rent and/or mortgage moratorium for small businesses	27	31	22
Freeze or cap unemployment insurance taxes	25	27	23
Significantly expand small business technical assistance programs	25	29	21
Extend Truth in Lending Act disclosure requirements to small business credit products	25	30	19
Reimburse businesses immediately for providing sick leave and family leave, instead of offering a tax break	23	26	20

Providing direct grant assistance to small businesses

Mean.....	8.1	8.2	7.9
10 – Strongly support.....	34	39	29
8 - 9.....	30	28	32
6 - 7	18	15	20
5 - Neutral.....	7	7	8
1 - 4	5	5	5
0 – Strongly oppose	1	1	1
Not sure	5	5	5
6 – 10 - Support.....	82	82	82
5, NS - Neutral.....	12	12	13
0 – 4 – Oppose	6	6	6

Automatically forgiving Paycheck Protection Program (PPP) loans under \$150,000

Mean.....	7.7	7.5	7.8
10 – Strongly support.....	33	37	28
8 - 9.....	24	18	30
6 - 7.....	17	14	20
5 - Neutral.....	10	11	10
1 - 4.....	7	8	5
0 – Strongly oppose.....	2	3	1
Not sure.....	7	8	7
6 – 10 - Support.....	74	70	78
5, NS - Neutral.....	18	19	16
0 – 4 – Oppose.....	9	12	6

Converting Economic Injury Disaster Loan (EIDL) loans under \$150,000 to grants

Mean.....	7.6	7.7	7.5
10 – Strongly support.....	30	35	25
8 - 9.....	22	15	28
6 - 7.....	19	16	22
5 - Neutral.....	8	8	8
1 - 4.....	9	8	10
0 – Strongly oppose.....	1	1	1
Not sure.....	11	15	6
6 – 10 - Support.....	71	67	75
5, NS - Neutral.....	19	23	14
0 – 4 – Oppose.....	10	9	10

Providing another round of Paycheck Protection Program (PPP) loans

Mean.....	7.9	8.1	7.7
10 – Strongly support.....	35	41	29
8 - 9.....	27	23	31
6 - 7.....	15	14	15
5 - Neutral.....	9	8	11
1 - 4.....	6	5	8
0 – Strongly oppose.....	1	1	1
Not sure.....	7	8	6
6 – 10 - Support.....	76	78	75
5, NS - Neutral.....	16	15	17
0 – 4 – Oppose.....	8	7	9

Extend Truth in Lending Act disclosure requirements to small business credit products

Mean.....	7.6	7.7	7.6
10 – Strongly support.....	25	30	19
8 - 9.....	27	19	35
6 - 7.....	18	15	20
5 - Neutral.....	8	9	7
1 - 4	8	9	7
0 – Strongly oppose	1	0	1
Not sure	14	17	10
6 – 10 - Support.....	70	65	74
5, NS - Neutral.....	22	26	17
0 – 4 – Oppose	9	9	8

Significantly expand small business technical assistance programs

Mean.....	7.6	7.8	7.4
10 – Strongly support.....	25	29	21
8 - 9.....	28	28	29
6 - 7.....	21	18	25
5 - Neutral.....	10	11	10
1 - 4	7	5	9
0 – Strongly oppose	1	0	1
Not sure	7	8	6
6 – 10 - Support.....	75	76	74
5, NS - Neutral.....	18	19	16
0 – 4 – Oppose	7	5	10

Enact a rent and/or mortgage moratorium for small businesses

Mean.....	7.4	7.4	7.4
10 – Strongly support.....	27	31	22
8 - 9.....	28	23	32
6 - 7.....	17	14	20
5 - Neutral.....	11	12	9
1 - 4	9	9	9
0 – Strongly oppose	2	3	2
Not sure	7	8	6
6 – 10 - Support.....	71	68	74
5, NS - Neutral.....	18	21	15
0 – 4 – Oppose	11	11	11

Freeze or cap unemployment insurance taxes

Mean.....	7.3	7.4	7.2
10 – Strongly support.....	25	27	23
8 - 9.....	24	21	26
6 - 7.....	19	18	20
5 - Neutral.....	10	10	9
1 - 4.....	9	7	10
0 – Strongly oppose.....	3	3	3
Not sure.....	10	12	9
6 – 10 - Support.....	68	67	69
5, NS - Neutral.....	20	23	17
0 – 4 – Oppose.....	12	10	14

Reimburse businesses immediately for providing sick leave and family leave, instead of offering a tax break

Mean.....	7.4	7.3	7.5
10 – Strongly support.....	23	26	20
8 - 9.....	27	21	33
6 - 7.....	20	20	21
5 - Neutral.....	7	8	5
1 - 4.....	10	9	11
0 – Strongly oppose.....	1	2	1
Not sure.....	12	15	9
6 – 10 - Support.....	70	66	74
5, NS - Neutral.....	18	22	14
0 – 4 – Oppose.....	11	11	11

Provide partial wage replacement for small business employees and the self-employed

Mean.....	8.0	8.2	7.8
10 – Strongly support.....	33	41	26
8 - 9.....	27	21	32
6 - 7.....	21	18	23
5 - Neutral.....	7	7	7
1 - 4.....	6	5	7
0 – Strongly oppose.....	0	0	0
Not sure.....	6	8	4
6 – 10 - Support.....	81	80	82
5, NS - Neutral.....	13	15	11
0 – 4 – Oppose.....	6	5	7

The remaining questions are for statistical purposes only.

40. Just to make sure we have a representative sample, could you please identify which of the following descriptions best fit your company? Select all that apply

Minority-Owned Business	37	14	61
Woman-Owned Business.....	48	51	45
Veteran-Owned Business.....	11	8	15
None of the above.....	20	32	8

41. Would you best describe the area in which you do business as urban, suburban, or rural?

Urban.....	39	37	41
Suburban	51	52	50
Rural.....	9	11	8
Not sure	1	1	2

42. Generally speaking, do you think of yourself as a Republican, a Democrat, an Independent, or something else?

Strong Democrat	30	28	32
Not-so-strong Democrat	15	16	14
Independent - lean Democrat	8	10	6
Democrat	52	53	51
Independent	6	8	3
Republican.....	33	35	31
Independent - lean Republican	6	6	5
Not-so-strong Republican.....	9	12	6
Strong Republican.....	18	16	19
Other.....	2	1	3
Not sure	5	2	9
Prefer not to answer.....	2	1	4