

**PUBLIC POLICY AND MANAGEMENT CHALLENGES  
FOR FAMILY BUSINESSES**

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### **Abstract**

Public policies pose certain challenges for small businesses that are not seen as major problems for larger businesses. The purpose of this paper is to learn more about the extent to which respondents to a recent national survey of family business managers and owners perceive problems with policy and what might explain their perceptions. The data set includes business and owner-manager characteristics. Estimation results are obtained through an ordered probit model. Findings and their implications are discussed.

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## Introduction

Walter Held observed in 1967 that then-popular management theory revealed "... a striking penchant toward introspection, with relatively little attention to the world in which business is challenged to survive and grow" (p. 81). The external environment to which Held referred included social, political, and economic elements, and international culture and diversity. Focusing on the "political and government factors that make up the public policy dimensions of the manager's job," Held contended that neither education nor experience had prepared businesses to cope effectively with oncoming change. This conclusion was indeed warranted.

By the mid-1970s most business managers were shifting business operations in response to change in the external environment. This trend provoked Buchholz to observe that government had created "an unprecedented amount of legislation" that required reshaping of business behavior and forced response to a wide array of social problems (1995, p. 350).

Environmental shifts affecting managers of large corporations in the 1960s and 1970s also affected managers of small businesses and managers of family businesses. This is not to say, however, that the consequences have been identical for all businesses.

Notwithstanding the Regulatory Flexibility Act of 1980 which requires the government to analyze the effect of regulations on small businesses, Chilton and Weidenbaum found in 1982 that a great deal of regulatory activity was having disproportionately adverse effects on small businesses. When Taylor and Banks (1992) compared entrepreneurs and small and large business executives on perceptions of important

problems facing their businesses, they found that entrepreneurs and small business executives were especially concerned with costs of meeting regulatory requirements. Both groups allocated greater importance to this concern than did large business executives. And Mastromarco (1992), reporting repeal of a section of the Federal Tax Code that was considered a victory for family-owned businesses, noted the failure of policymakers to recognize the special attributes and unique contributions of family firms: "Laws and regulations developed in a vacuum often have significantly negative disparate effects in application to the family firm" (p. 198).

For many reasons it is logical to believe that small family business managers are likely to view policy as a factor that creates serious problems for their businesses. The purpose of this paper is to examine data obtained from a recent national survey of family business managers and owners in order to learn more about the extent to which respondents perceived problems with state and federal policy and what might explain their perceptions. More broadly, we seek improved understanding of the relationship between small family businesses and their political environments.

Family business literature related to policy focuses largely on taxes and estate planning. While helpful, such a focus ignores numerous other areas affected by public policy. Small business research, on the other hand, generally supports Buchholz's (1995) observation that legislation has forced businesses to change. This literature indicates heightened academic interest in the political environment of small businesses in the 1980s and 1990s.

It is useful to note at this point that the sample of family businesses used for this research project did not limit respondents by size of business. However, 74.6% of respondents had between zero and four employees and 97.3% had 50 or fewer. Only 2.7% had over 50 employees. Unless specifically differentiated, “family business” and “small business” are used in this paper synonymously.

### **Literature Review**

Numerous studies have investigated effects of specific regulations on small businesses. As previously mentioned, literature provides information and advice to family businesses regarding taxes, tax policy, and estate planning. (See, for example, Hayes & Adams, 1990; Kuratko, Foss, & Vanalst, 1994; Mastromarco, 1992; Murdock & Murdock, 1991.) Heck (1994) used research results on home-based and family businesses in testimony before a House of Representatives subcommittee, thus taking a proactive stance and showing how research on federal tax laws and their compliance costs has the potential to influence policymaking.

The Civil Rights Acts of 1964 (Title VII), modified significantly in 1991, exemplifies legislation that can have a significant impact on small businesses. This act, along with its amendments and related policies, prohibits discrimination in the workplace. Notably, these workplace discrimination laws exclude very small businesses, defined as those with fewer than 15 full-time employees; enforcement and litigation activity regarding discrimination in employment thus tends to center on larger organizations. However, Kurtz, Wells, and Davis (1993) warned small business owners that modifications made to the Civil Rights Act in 1991

provide increased incentives to employees (i.e., by adding compensatory and punitive damages to the list of possible remedies) to bring employment discrimination actions against smaller employers.

Moreover, Robinson, Jackson, Franklin, and Hensley (1998) note that sexual harassment in the work environment is one form of Title VII discrimination that affects businesses of all sizes, even those with fewer than 15 employees. Robinson and colleagues (1998) also advised that small businesses may be particularly susceptible to sexual harassment claims for the following reasons: (1) they have no human resource office that might manage issues internally and in early stages; (2) if operating as sole proprietorships or partnerships (which most very small businesses are), the businessperson has far more personal liability than does a corporation; and (3) they are exposed to further litigation risk through any contractual arrangements they have.

These authors cautioned that even though knowledge of small business owners' liability under Title VII appears to be quite limited, it does raise special concerns. Small businesses can be sued under common law; torts (an actionable injury committed against one party by another) can be used as grounds for a lawsuit regardless of size of employer. All small enterprises may have to contend with liability under state tort laws.

Ostrom and Schlacter (1975), motivated partially by soaring numbers of litigation cases in U.S. courts related to product liability (“the legal responsibility of sellers to compensate buyers for damages suffered because of defects in the goods purchased” [p. 9]), investigated developments in liability law as they affect small businesses. They found that industrial rather than consumer products primarily generated

product liability actions; however, passage of the Consumer Product Safety Act in 1972 resulted in an escalating number of consumer claims. In addition, courts began increasingly to accept the concept of “strict liability,” under which a seller is liable for defective or hazardous products that unduly threaten a consumer’s personal safety. These researchers suggest that small business owners must pay more attention to materials used, product inspection, overall product quality, and also regularly conduct “product liability audits.”

Among other federal laws that have been investigated as they affect small business are marketing policies. Within this category, Stafford and Staples (1975) examined the selling process; McCubbins and Mosier (1998) and Ostrom and Schlacter (1975) looked at product liability; and Grewal and Compeau (1999) edited a special journal edition on pricing and public policy. Other researchers noted the impact of employee drug testing (Aalberts & Walker, 1988; Ward, 1991; Aalberts, 1991); OSHA regulations (Scherer, Kaufman & Ainina, 1993); clean air regulations (Ramsey & Williams, 1966) family and medical leave, (Freese, 1994; Worthington & Moss, 1989); and defamation liability (Fenton & Lawrimore, 1992).

State laws also affect small businesses. One area in particular that has received attention is focuses on the Model Employment Termination Act, wrongful termination, and the doctrine of employment-at-will (Aalberts & Seidman 1993; Gomes & Morgan, 1992). Somewhat related is negligent hiring liability (Usry & Mosier, 1991).

Finally, international policies have had increasing effects on small businesses. McCubbins (1994) addressed the complexities that exist in the need to answer

certain basic questions regarding international law that typically never would require much consideration in the U.S.

## **Methods**

### Sample and Data Collection

This study uses the 1997 National Family Business Survey (NFBS). The data set includes business and owner-manager characteristics sampled from a household sampling frame. The sample is limited to families in which at least one person owns or manages a family business. Another criterion of the sample is work intensity in the business as assessed by length of time in business and number of hours per week of involvement. To qualify for this study, the owner-manager had to have been in business for a least one year, to work at least six hours per week year-round or a minimum of 312 hours per year in the business, be involved in its day-to-day management, and reside with another family member.

The national sample was purchased from Survey Sampling in Fairfield, Connecticut, a commercial firm that provides samples based on specified sampling frames. Interviews were administered by telephone; thus the sampling frame consists of all households with a listed telephone. Households with a family business that completed the business interviews numbered 708. Missing data were imputed. For further details concerning methods and a description of the respondents of the 1997 NFBS, see Winter, Fitzgerald, Heck, Haynes, and Danes (1998).

Given the proposed research question, dependent variables measured the managers’ perceived problems with local, state, and federal laws and regulations. A 5-point scale is used where end points range from 1

(not a problem) to 5 (major problem). Independent variables were chosen based on business management literature and include four major variable categories: (1) manager characteristics, (2) business-related characteristics, (3) perceived managerial business problems and (4) extent to which the manager engages in various functional managerial activities. These also are measured on 5-point scales, where end-point meanings vary depending on the question set (see Column 2, Table 1). Table 1 provides descriptions, measurements, and means of the independent variables used in the preliminary analysis of variables.

Table 1 about here

### Statistical Model

The dependent variables are measured on a scale that is discrete and ordered. Hence, ordered probit models are employed in the analyses. This implies that we are assuming that there is a latent index of problem perception that can be decomposed into a deterministic component,  $x'\beta$ , ( $x$  is a vector of independent variables) and an additive normally distributed random error,  $\varepsilon$ . The domain of the latent variable is divided into ranges corresponding to each choice, so that individuals' answers tell us which range contains their perceptions. Maximum likelihood estimation methods are employed to estimate  $\beta$  and the threshold values,  $\mu$ , which define those ranges.

These estimates allow us to analyze how the  $x$ 's affect the respondents' perceptions regarding problems with laws. The models are estimated using econometric software LIMDEP. The model selection procedure is based on likelihood ratio tests for the inclusion of each variable and all the variables presented in Table 1 were considered candidates for the models.

### Description and Measurement of Variables

A summary of variables used in the preliminary analysis and their measurement is in Table 1. Measurement of variables used in the model, described below, also follows the measurement summary in Table 1. Managers' characteristics in the model include gender and years of education. Gender is a dichotomous variable, 1 if female, and 0 if male. Education is a continuous variable reflecting the years of education achieved by the manager.

Business characteristics include single person business, size of business, manager's experience, and industrial category of the business. A single person business is owned, managed, and run single-handedly; it is measured dichotomously, 1 if no others work in the business, 0 otherwise. Business size refers to the number of employees, counting the manager as an employee. The manager's experience, or number of years the manager has worked in this business, is a continuous variable that measures the number of years the respondent has been with this particular business. Industrial categories are construction and wholesale and retail trade. Each is coded as a dummy variable (e.g., 1 if construction and 0 otherwise).

Managerial problems encountered by respondents in the model include finding qualified personnel and developing marketing strategies; both are measured on a scale from 1 (not a problem) to 5 (major problem). Functional managerial activities measure extent to which the manager evaluates product and/or service quality and develops or regularly updates a written strategic plan. These are on a scale from 1 (not done at all) to 5 (done to a very great extent.) Finally, respondents were asked if

they ever have used the Small Business Development Corporation (SBDC) for assistance. This is a dichotomous variable, where 1 indicates yes, the SBDC has been used, and 0 indicates no.

## Results

Tables 2 and 3 show the estimation results obtained through maximum likelihood and marginal effects of the two models. The log likelihood chi-square statistics are 162.4219 for the state model and 183.0538 for the federal model, with 12 degrees of freedom, indicating that both models are significant and explain the choice probabilities. According to Judge, Griffiths, Hill, Lutkepohl, and Lee (1985, p. 774), "The log likelihood chi-square test, where the null model, with all coefficients equal to zero, implies that all alternatives are equally likely."

Tables 2 and 3 about here

Interpretation of the coefficient estimates in the ordered probit model requires some attention (Greene, 1993). While in binary response models the sign of the coefficients agrees with the direction of the marginal effects, the same is not true for ordered probit. For this reason, the marginal effects associated with the models are presented along with the coefficients in the Tables. The coefficient's significance and marginal effects' directions from Tables 2 and 3 are used to interpret the results. Interpretation of the marginal effects' directions, either positive or negative, is related to a variable's definition (Table 1). For example, the gender variable is coded 1 for female. Thus a positive sign under marginal effects indicates that female respondents who selected option 1 (not a problem) have no problem with laws and regulations and those who selected option 2 have few problems.

Of the significant variables in Tables 2 and 3 that are manager characteristics, the gender variable is significant for state and federal models while the years of education is not significant in either model. That is, we do not find evidence that level of education influences managers' perceptions of legal problems, while gender does. Specifically, the marginal effects indicate that female business managers tend to perceive fewer problems with both state and federal laws than male managers. Of the business characteristics variables, the single person business variable is not significant. Size of the business is significant only for the federal model. The marginal effects indicate that the larger the business, the greater the perceptions of problems with federal law, but there is no evidence of the same effect for state and local laws.

The years of business experience possessed by the manager in this business variable is statistically significant for both models. Its marginal effects show that as managers become more experienced in business, they tend to judge laws and regulations as increasingly problematic. (The mean of managers' years working in this business was 12.83.) In looking at differences among industry categories, the wholesale and retail trade variable is significant for both models, indicating that respondents in this sector tend to perceive that laws are not problems at either state or federal level. Significance also is found for respondents in the construction sector, this time for the state model only, indicating that these respondents tend to perceive the state and local laws and regulations as more a problem than average.

In the managerial problems category, significant results are in the areas of finding qualified personnel and developing

marketing strategies. However, managers on average indicate that they do not perceive problems regarding either one. The marginal effects in Tables 2 and 3 indicate that managers who did perceive problems in finding qualified personnel and developing marketing strategies also tend to perceive more problems with both state and federal laws.

When asked to what extent the respondents engage in various managerial activities, evaluating the quality of their products/services is significant only for the state model, indicating that as managers engage more frequently in the evaluation of quality, state and local laws are seen as less a problem. The opposite effect is observed for development of written strategic plans. Strategic planning received a low mean score (2.30); on average, the managers do not report spending much time planning. Strategic planning appears to be associated with perceptions of major problems with both state and federal laws. The last variable that is significant for both models indicates that respondents who at some point asked for help from a small business development center tend to perceive both state and federal laws and regulations as not a major problem.

## Discussion

We found that while educational level did not affect perceptions of respondents regarding laws and regulations, gender did. Our sample was 73.2% male and 26.8% female. Women perceive fewer problems with both state and federal policies than men. Certain differences between the men and women in the sample may help explain that finding. One is that twice as many female managers (50.8%) report owning or managing a single person business as male managers (23.9%). Since some of the policy and regulatory emphasis in on employee-

employer relations, the fact that many women have no employees undoubtedly helps explain their perception of fewer legal problems. Similarly, the non-significant results for single person businesses is a consequence, in part, of the fact that these firms are sufficiently small that they escape the scrutiny of both state and federal government.

Managers of larger businesses perceive problems with federal law, but not state law. The mean size of our businesses was 8.39 employees. When one increases the business size by 10 to 18 employees, managers of larger businesses are more likely than those of smaller businesses to indicate that federal policies are a major problem. While this may be understandable, the marginal effect was small. The significant positive result for the business size variable for federal regulations and laws, with no such result for state laws may indicate the importance to small business owners of their exclusion from such federal regulations as the Civil Rights Act (Kurtz, Wells, & Davis, 1993).

To reiterate, our data represent primarily views of managers of very small businesses; 74.6% of our respondents had between zero and four employees. For U.S. policy makers, usually this means not only fewer than 15 employees, but also fewer than 15 *full-time* employees. Over half (54%) of our businesses had *no* full-time employees, and 31% had only between one and four full-time employees (Douglas & Walker, 1999). Clearly, our respondents do not have to cope with numerous legal issues that affect larger businesses, and this in itself raises questions about data interpretation. Do these respondents know about and understand policy issues or are their responses based on impressions and possible misperception?

The significant and positive results for manager's years of experience indicate that managers with more years of experience are more likely to perceive both state and federal laws to be a major problem while those with less experience do not. Business experience certainly may help managers recognize problems with policy because not only have they had to make changes in their businesses over the years in order to adjust to new laws, but also undoubtedly have gained direct experience (both positive and negative) with laws that have affected their businesses.

With the number of state and local zoning regulations nationwide it is hardly surprising that managers of construction businesses perceived state and local laws and regulations as a major problem. Those in wholesale or retail businesses, on the other hand, indicate that neither state nor federal policies were perceived as problematic.

Significant results are found for both state and federal laws for the managerial problem variables. Respondents, however, indicate on average that they do not perceive major problems either with finding qualified personnel or marketing strategies. Still, the marginal effects show that those who do perceive problems regarding these activities also tend to perceive legal problems for both state and federal law.

Given the amount of policy generated by the Civil Rights Act, its amendments, and related laws and regulations, and the amount of media attention these receive, it is understandable that managers are wary. The laws are complex, the hiring and firing process is expensive and often results in slowing the pace of business progress. Moreover, certain forms of Title VII discrimination affect businesses of all sizes (Robinson et al., 1998). Much the same

thing can be about laws that come under the broad umbrella of marketing; examples are pricing, products and services provided, advertising, and dealing with competition.

The high mean score (4.25, Table 1) for the functional managerial area of evaluating product and/or service quality indicates that few respondents see this as a major problem. The significant coefficient for this variable for state law (Table 2) may relate to this high mean score. That is, firms generally do not perceive problems with state and local laws because they believe the quality of their product or service is high. An opposite effect is observed for the developing written strategic plans variable. Strategic planning received a low mean score (2.30, Table 1) indicating that managers spend relatively little time planning. Strategic planning, however, appears to be associated with perceptions of major problems with both state and federal laws. Again, given the vast area encompassed under what is known as "business strategy" and that our respondents devote little time to it, these results are understandable. That they do not perceive developing marketing strategies (above) to be a problem and that they do not spend excessive time with strategic planning easily could result in some anxiety. Apprehension regarding future uncertainties may exacerbate concern with legal aspects of business.

The last variable that is significant for both state and federal models indicates that respondents who at some point asked for help from a small business development center tend not to perceive either state nor federal laws and regulations as a major problem. This may, of course, indicate that the small business development center had helped the respondent work through certain legal problems, but clearly this is not the only possible explanation.

## Implications and Conclusions

Several practical implications can be drawn from this paper that make contributions for practitioners working with family businesses. For example, it might be helpful to remember that giving close attention to constant product and service evaluation may decrease potential legal problems simply because products and services are continually evaluated by those who use them, as well as by various government agencies. And, of course, complaints or more serious problems can result in lawsuits.

Additionally, there are implications in these results that suggest the external environment of business is seen as more troublesome than the internal environment. One example of this may be the evidence that experience increases managerial perceptions that policy can be a problem. Experience provides managers with a certain amount of increasing confidence in their ability to control their business environment. Still, those items that they are unable to control, those in the external environment, remain a challenge. Another example may be the managerial activities we examined: evaluating the quality of products and services and strategic planning. Results of these two were in opposition with the quality evaluation variable not seen as a legal problem while strategic planning was. Evaluating quality is largely an internal

business activity, and, while the act of strategic planning is as well, strategy deals primarily with the external environment where control cannot be so tight and numerous unknowns affect selected strategy.

It is not clearly evident from our results that the “unprecedented amount of legislation” (Buchholz, 1995, p. 350) passed recently has resulted in reshaping these family businesses, although there may be evidence of movement in that direction. Examples of seemingly awakening attention are seen in results of the managerial experience variable and both of the managerial problem variables (finding qualified personnel and developing marketing strategies). All of these showed expressions of respondents’ concerns with legal factors.

Nor is there evidence that the amount of regulatory activity has had a disproportionately adverse effect on small businesses (Chilton & Weidenbaum, 1982). Indeed, we found that it was managers of larger business that perceived more legal problems, particularly with federal law. It is likely that either the small size of these businesses and/or gradual adjustment over time to businesses’ legal environment has occurred. But the legal arena is highly dynamic, with new policies added all the time, at all levels, while others are amended, reinterpreted, withdrawn, or simply become obsolete. We need to learn more about both awareness and knowledge of policy, as well as costs of policy, especially on the part of owners and managers of small businesses.

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Table 1  
Names, Descriptions and Means of the Variables

Variable	Measurement	Mean
<u>Manager/owner characteristics</u>		
Marital status	1 is married, 0 otherwise	.92
Sex	1 is female, 0 is male	.27
Age	Age in years	46.08
Education	Years of schooling	14.15
<u>Business characteristics</u>		
Single person business	1 if no others work in business, 0 otherwise	.31
Size of business	Number of employees including owner	8.39
Manager's experience	Manager's years in this business	12.83
Gross income, 1996	Log of gross business income in 1996	11.13
Business success	1-5 scale: 1=very unsuccessful, 5= very successful	4.00
Sole proprietorship	1 is sole proprietorship, 0 otherwise	.59
Partner/joint ownership	1 is partner/joint owner, 0 otherwise	.12
Corporation	1 is corporation, 0 otherwise	.13
Agriculture, mining	1 is agricultural/mining, 0 otherwise	.16
Construction	1 is construction, 0 otherwise	.11
Manufacturing, transportation	1 is manufacturing/transportation, 0 otherwise	.07
Wholesale/retail trade	1 is wholesale/retail, 0 otherwise	.20
Financial/insurance	1 is finances/insurance/real estate, 0 otherwise	.08
Other services	1 is service, 0 otherwise	.24
<u>Managerial problems</u>		
Customer needs assessment	1-5 scale: 1=not a problem, 5=major problem	1.90
Pricing	1-5 scale: 1=not a problem, 5=major problem	2.14
Finding qualified personnel	1-5 scale: 1=not a problem, 5=major problem	2.68
Marketing strategies	1-5 scale: 1=not a problem, 5=major problem	2.28
<u>Managerial activities</u>		
Customer satisfaction	1-5 scale: 1=not done at all, 5=done to great extent	3.86
Product/service quality	1-5 scale: 1=not done at all, 5=done to great extent	4.25
Personnel needs, costs, perfmnce	1-5 scale: 1=not done at all, 5=done to great extent	2.84
Strategic planning	1-5 scale: 1=not done at all, 5=done to great extent	2.30
SBDC assistance	1 is asked for help from small business development center, 0 otherwise	.15
Econ development office assistance	1 is asked for help from state or local economic development office, 0 otherwise	.09

Table 2  
Maximum Likelihood Coefficient Estimates and Marginal Effects

Variables	Coefficient	State/Local Regulations and Laws				
		Responses to question				
		1=Not a Problem	2	3	4	5=Major Problem
Constant	-0.645*	0.236	0.018	-0.043	-0.070	-0.141
<u>Manager/owner characteristics</u>						
Sex	-0.272***	0.010	0.008	-0.018	-0.030	-0.059
Education	0.030	-0.011	-0.001	0.002	0.003	0.007
<u>Business Characteristics</u>						
Single person business	-0.179	0.066	0.004	-0.013	-0.020	-0.038
Size of business	0.001	-0.000	0.000	0.000	0.000	0.000
Manager's experience	0.013***	-0.005	0.000	0.001	0.001	0.003
Construction industry	0.334*	-0.122	-0.009	0.022	0.037	0.073
Wholesale/retail trade	-0.302**	0.111	0.009	-0.020	-0.033	-0.066
<u>Managerial problems</u>						
Finding qualified personnel	0.167***	-0.061	-0.005	0.011	0.018	0.036
Developing marketing strategies	0.132***	-0.048	-0.004	0.009	0.014	0.029
<u>Managerial activities</u>						
Product/service quality	-0.085*	0.031	0.002	-0.006	-0.009	-0.019
Strategic planning	0.122***	-0.045	-0.003	0.008	0.013	0.027
Use of SBDC assistance	-0.319**	0.117	0.009	-0.021	-0.035	-0.070
Threshold parameters for index						
Mu (1)	0.560***					
Mu (2)	1.041***					
Mu (3)	1.510***					

\* p<. 05. \*\* p<.01. \*\*\* p<.001.

Table 3  
Maximum Likelihood Coefficient Estimates and Marginal Effects

Variables	Coefficient	Federal Regulations and Laws				
		1=Not a Problem	2	3	4	5=Major Problem
Constant	-0.631	0.233	0.017	-0.043	-0.066	-0.140
<u>Manager/owner characteristics</u>						
Sex	-0.238*	0.088	0.006	-0.016	-0.025	-0.053
Education	0.011	-0.004	-0.000	0.001	0.001	0.002
<u>Business Characteristics</u>						
Single person business	-0.171	0.064	0.003	-0.013	-0.018	-0.037
Size of business	0.006**	-0.002	-0.000	0.000	0.001	0.001
Manager's experience	0.015***	-0.006	-0.000	0.001	0.002	0.003
Construction industry	0.226	-0.083	-0.006	0.016	0.024	0.050
Wholesale/retail trade	-0.267**	0.098	0.007	-0.018	-0.028	-0.059
<u>Managerial problems</u>						
Finding qualified personnel	0.166***	-0.061	-0.004	0.011	0.017	0.037
Developing marketing strategies	0.155***	-0.057	-0.004	0.011	0.016	0.034
<u>Managerial activities</u>						
Product/service quality	-0.057	0.021	0.002	-0.004	-0.006	-0.013
Strategic planning	0.113***	-0.042	-0.003	0.008	0.012	0.025
Use of SBDC assistance	-0.257*	0.095	0.007	-0.018	-0.027	-0.057
<u>Threshold parameters for index</u>						
Mu (1)	0.547***					
Mu (2)	1.035***					
Mu (3)	1.486***					

\* p<.05. \*\* p<.01. \*\*\* p<.001.