

## The FSB-ICM 'Voice of Small Business' Panel - January 2010 Survey

**Fieldwork dates:** 27<sup>th</sup> January – 8<sup>th</sup> February 2010

**Interview Method:** Online

**Population effectively sampled:** All members of the FSB-ICM 'Voice of Small Business Panel' recruited from the membership of the Federation of Small Businesses (FSB)

**Sampling Method:** All 3,912 members of the FSB-ICM 'Voice of Small Business Panel' were invited to take part in the research

**Sample size:** 1,657

**Data Weighting:** Data have been weighted by gender and region/nation to reflect the known profile of the FSB membership

**Questions:** The computer tables attached in PDF format show each question, in full, in the order they were put to respondents, all response codes and the weighted and un-weighted bases for all questions which have been published

**British Polling Council:** ICM is a member of the British Polling Council and abides by its rules. <http://www.britishpollingcouncil.org/>

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Study undertaken by Guided Insight and ICM on behalf the FSB

**FSB Annual Panel Survey Wave 1 (January 2010)**  
**Online Fieldwork: 27th January - 8th February 2010**

Absolutes/col percents

**Q14 In the past two months, have you noticed any change in the cost of existing borrowing (such as loans or overdrafts)?**

**Base: All respondents**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff				
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Unweighted base	1657	1224	433	74	306	599	547	131	1213	287	93	55	172	1319	102	52	10
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
Increased	364 22%	278 23%	86 19%	11 15%	73 23%	131 22%	125 23%	24 18%	250 21%	64 23%	29 31%h	20 36%hi	32 19%	282 21%	32 31%lm	15 28%	2 20%
No change	514 31%	396 33%b	118 27%	25 33%	85 27%	197 33%	166 31%	40 31%	372 31%	95 33%	25 27%	17 31%	46 27%	397 30%	43 43%lm	19 34%	7 61%
Decreased	43 3%	24 2%	19 4%a	2 3%	11 4%f	22 4%f	6 1%	1 1%	31 3%	7 2%	5 6%	- -	10 6%m	31 2%	1 1%	2 3%	- -
Not applicable / Do not have any existing borrowing	682 41%	476 39%	206 47%a	37 48%	124 40%	229 38%	229 43%	63 48%e	521 43%	108 38%	33 35%	16 30%	81 47%no	561 43%no	23 22%	15 29%	2 19%
Don't know	55 3%	42 3%	13 3%	2 2%	19 6%fg	20 3%	12 2%	2 2%	41 3%	11 4%	1 1%	2 4%	3 2%	46 4%	2 2%	3 6%	- -

**Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p**

**\* small base; \*\* very small base (under 30) ineligible for sig testing**

## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q1 How prepared would you say you were for the consequences of the recent extreme weather conditions?**

**Base: All respondents**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff				
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Unweighted base	1657	1224	433	74	306	599	547	131	1213	287	93	55	172	1319	102	52	10
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
Very prepared	(5) 195 12%	158 13%b	37 8%	5 6%	31 10%	70 12%	69 13%	19 15%	139 11%	38 13%	9 10%	8 15%	25 14%	155 12%	8 8%	6 10%	1 9%
Fairly prepared	(4) 642 39%	467 38%	175 40%	25 32%	117 37%	224 37%	224 42%	53 41%	470 39%	112 39%	33 36%	22 40%	54 32%	514 39%	47 46%l	20 37%	7 62%
Neither/ nor	(3) 557 34%	406 33%	151 34%	30 38%	118 38%	200 33%	171 32%	37 29%	421 35%	89 31%	30 32%	15 28%	66 39%	440 33%	28 28%	21 38%	- -
Fairly unprepared	(2) 193 12%	138 11%	55 13%	17 22%def	33 11%	76 13%	51 9%	16 13%	134 11%	36 12%	16 17%	7 13%	12 7%	163 12%	10 10%	4 7%	3 29%
Very unprepared	(1) 66 4%	44 4%	23 5%	2 3%	13 4%	24 4%	22 4%	5 4%	48 4%	10 4%	5 5%	2 3%	14 8% <i>m</i>	41 3%	8 8% <i>m</i>	4 8%	- -
Total Prepared	837 51%	625 51%	212 48%	29 38%	148 47%	295 49%	293 55% <i>c</i>	72 55% <i>c</i>	609 50%	149 52%	43 46%	31 56%	79 46%	669 51%	55 54%	26 47%	8 71%
Total Unprepared	259 16%	181 15%	78 18%	19 24% <i>df</i>	46 15%	100 17%	73 14%	21 16%	182 15%	46 16%	21 22%	9 17%	26 15%	204 15%	18 18%	8 15%	3 29%
NET prepared	578 35%	444 36% <i>b</i>	134 30%	10 13%	102 33% <i>c</i>	194 32% <i>c</i>	220 41% <i>cde</i>	51 39% <i>c</i>	428 35% <i>j</i>	104 36% <i>j</i>	22 24%	21 39%	53 31%	465 35%	37 36%	18 32%	5 43%
Don't know	4 *	4 *	- -	- -	- -	4 1%	- -	- -	3 *	1 *	- -	- -	- -	4 *	- -	- -	- -
Mean	3.43	3.46 <i>b</i>	3.34	3.17	3.39	3.40	3.50 <i>c</i>	3.50 <i>c</i>	3.43	3.46	3.28	3.51	3.38	3.44	3.37	3.35	3.52
Standard Error	0.02	0.03	0.05	0.11	0.05	0.04	0.04	0.09	0.03	0.06	0.11	0.14	0.08	0.03	0.10	0.14	0.33

**Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p**

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Prepared for The Federation of Small Businesses  
by Guided Insight & ICM Research



**Federation of Small Businesses**  
The UK's Leading Business Organisation



## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q1 How prepared would you say you were for the consequences of the recent extreme weather conditions?**

**Base: All respondents**

	Total	Region									Nation				Unweighted Total
		East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)	Wales (m)	
Unweighted base	1657	158	180	54	30	135	298	261	118	123	1357	184	36	80	1657
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
Very prepared	(5) 195 12%	14 10%	16 12%	10 20%eg	6 17%	9 6%	36 11%	24 10%	21 14%e	13 11%	149 11%	27 16%egj	6 8%	13 16%e	197 12%
Fairly prepared	(4) 642 39%	56 40%	62 44%	19 39%	13 37%	54 35%	120 38%	108 43%	57 40%	45 40%	534 40%	63 37%	18 28%	27 33%	649 39%
Neither/ nor	(3) 557 34%	48 35%	50 35%	17 35%	13 37%	59 38%f	87 28%	82 33%	50 35%	37 33%	444 33%	58 35%	29 44%f	25 30%	554 33%
Fairly unprepared	(2) 193 12%	15 11%	10 7%	3 6%	2 7%	25 16%bh	54 17%bch k	29 11%	11 8%	11 10%	160 12%	16 9%	9 14%	8 10%	189 11%
Very unprepared	(1) 66 4%	5 4%	2 2%	- -	1 3%	8 5%	17 5%	9 3%	4 3%	6 5%	52 4%	4 2%	4 6%	7 9%bchk j	64 4%
Total Prepared	837 51%	70 51%	78 56%el	29 59%el	19 53%	63 41%	155 50%	132 52%e	78 54%e	58 51%	683 51%	90 54%e	24 36%	40 49%	846 51%
Total Unprepared	259 16%	20 15%	12 9%	3 6%	3 10%	34 22%bch k	70 22%abc ghk	38 15%	15 10%	17 15%	212 16%	19 11%	13 19%	16 19%bc	253 15%
NET prepared	578 35%	50 36%el	66 47%aef lm	27 54%aef gilm	15 43%	30 19%	85 27%	94 38%efl	63 44%efl m	41 37%el	471 35%l	71 42%efl	11 17%	25 30%	593 36%
Don't know	4 *	-	-	-	-	-	-	-	1 1%	1 1%	2 *	-	-	2 2%fgkj	4 *
Mean	3.43	3.42e	3.57ef l	3.74ae fgil	3.57	3.20	3.33	3.44e	3.56ef	3.43	3.42	3.56ef	3.20	3.38	3.44
Standard Error	0.02	0.08	0.06	0.12	0.18	0.08	0.06	0.06	0.09	0.09	0.03	0.07	0.16	0.13	0.02

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/ef/g/h/i/k/l/m - j/k - j/l - j/m**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q2 In what ways, if any, was your business most affected by the recent extreme weather conditions? Please select up to three answers.**

**Base: All respondents**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff				
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Unweighted base	1657	1224	433	74	306	599	547	131	1213	287	93	55	172	1319	102	52	10
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
<b>NET: Any mention</b>	1355 82 %	994 82%	362 82%	66 85%	273 87%fg	495 83%g	424 79%	97 74%	988 81%	237 83%	75 81%	48 86%	126 74%	1070 81%l	95 94%lm	52 96%lm	11 100%
Transport disruption - movement of goods/ supplies	656 40%	507 42%b	149 34%	31 39%	137 44%	226 38%	213 40%	49 38%	469 39%	118 41%	33 36%	29 53%hj	44 26%	519 39%l	53 53%lm	31 58%lm	8 74%
Loss of growth/demand	488 29%	350 29%	138 31%	21 27%	87 28%	186 31%	157 29%	37 28%	364 30%	81 28%	22 23%	19 34%	56 33%	378 29%	31 30%	20 37%	3 28%
Transport disruption - loss of staff	481 29%	370 30%b	111 25%	27 34%	110 35%efg	163 27%	148 28%	32 25%	330 27%	88 31%	38 40%h	22 40%h	28 16%	359 27%l	54 54%lm	32 59%lm	7 61%
Loss of access to premises	301 18%	211 17%	91 21%	18 23%	63 20%	100 17%	100 19%	20 16%	215 18%	56 20%	16 18%	13 23%	33 19%	242 18%	16 16%	7 14%	4 35%
Business had to close	185 11%	122 10%	63 14%a	9 12%	46 15%f	69 11%	50 9%	12 9%	133 11%	32 11%	14 15%	6 12%	20 12%	143 11%	14 14%	8 14%	- -
School closures - loss of staff	175 11%	121 10%	54 12%	11 13%f	64 21%efg	67 11%f	25 5%	8 6%	133 11%	30 11%	5 5%	6 11%	12 7%	136 10%	15 15%l	9 16%l	3 26%
Disruption to utilities	88 5%	61 5%	27 6%	2 2%	24 8%	29 5%	26 5%	7 6%	61 5%	22 8%	3 3%	2 4%	9 5%	68 5%	7 7%	5 9%	- -
Loss of customers/ reduced access to customers	82 5%	53 4%	28 6%	3 4%	9 3%	36 6%	27 5%	7 5%	63 5%	12 4%	3 3%	4 7%	10 6%	67 5%	2 2%	3 6%	- -
Cancelled bookings/ meetings/ appointments	70 4%	42 3%	28 6%a	9 11%defg	10 3%	26 4%	22 4%	4 3%	54 4%	12 4%	3 3%	- -	5 3%	61 5%	1 1%	3 6%	- -
Rise in demand/ business growth	18 1%	17 1%b	1 *	- -	3 1%	6 1%	8 2%	1 1%	14 1%	2 1%	- -	2 3%	1 1%	14 1%	3 3%	- -	- -
Lack of gritting/ roads were not cleared	16 1%	12 1%	5 1%	1 1%	1 *	4 1%	8 2%	2 2%	11 1%	3 1%	1 1%	1 2%	- -	13 1%	2 2%	- -	1 10%

**Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/ef/g - h/i/j/k - l/m/n/o/p**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q2 In what ways, if any, was your business most affected by the recent extreme weather conditions? Please select up to three answers.**

**Base: All respondents**

	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff					
	Total	Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
Early closure/ part closure/ reduced hours	13 1%	8 1%	5 1%	2 2%d	-	5 1%	5 1%	2 2%d	11 1%	2 1%	-	-	2 1%	9 1%	2 2%	-	-
Disruption to postal services/ no post	13 1%	9 1%	4 1%	-	2 1%	6 1%	2 *	3 3%f	9 1%	2 1%	1 1%	1 2%	-	13 1%	-	-	-
Heating problems/ rise in heating costs	6 *	4 *	2 1%	-	3 1%f	3 1%	-	-	2 *	2 1%	1 1%	1 2%h	1 1%	3 *	2 2%m	-	-
Other	16 1%	10 1%	5 1%	-	2 1%	7 1%	5 1%	2 2%	15 1%	1 *	-	-	3 2%	13 1%	-	-	-
None of these/the weather did not affect my business	297 18%	218 18%	79 18%	12 15%	39 13%	99 17%	114 21%de	33 26%de	223 18%	48 17%	18 19%	7 12%	43 25%mmo	245 19%no	6 6%	2 4%	-
Don't know	5 *	5 *	-	-	-	5 1%f	-	-	4 *	-	-	1 1%	2 1%	3 *	-	-	-

**Proportions/Mean: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q2 In what ways, if any, was your business most affected by the recent extreme weather conditions? Please select up to three answers.**

**Base: All respondents**

	Total	Region								Nation				Unweighted Total	
		East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	North-Ireland (l)		Wales (m)
Unweighted base	1657	158	180	54	30	135	298	261	118	123	1357	184	36	80	1657
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
<b>NET: Any mention</b>	1355 82 %	106 77%	109 78%	36 72%	30 87%	139 90% <sup>abc</sup> hik	278 89% <sup>abc</sup> hik	211 84% <sup>ck</sup>	112 78%	88 78%	1111 83% <sup>k</sup>	121 72%	53 81%	70 85% <sup>k</sup>	1349 81%
Transport disruption - movement of goods/supplies	656 40%	52 37%	59 42% <sup>h</sup>	17 35%	14 40%	69 45% <sup>h</sup>	134 43% <sup>h</sup>	101 40%	44 31%	46 41%	537 40%	63 37%	31 47%	26 31%	656 40%
Loss of growth/demand	488 29%	40 28%	37 26%	11 22%	15 44%	56 36% <sup>k</sup>	93 30%	72 29%	38 26%	37 33%	398 30%	43 26%	22 33%	25 30%	483 29%
Transport disruption - loss of staff	481 29%	32 23%	35 25% <sup>k</sup>	17 35% <sup>k</sup>	9 27%	52 33% <sup>ak</sup>	129 41% <sup>abg</sup> hiklm	80 32% <sup>ak</sup>	35 25%	27 24%	417 31% <sup>k</sup>	27 16%	15 22%	22 26%	477 29%
Loss of access to premises	301 18%	16 11% <sup>c</sup>	18 13% <sup>c</sup>	1 2%	6 17%	26 17% <sup>c</sup>	73 23% <sup>abc</sup> h	60 24% <sup>abch</sup>	13 9%	21 19% <sup>ch</sup>	234 17%	28 17% <sup>c</sup>	9 14%	30 36% <sup>abc</sup> efghik lj	300 18%
Business had to close	185 11%	12 9%	13 10%	4 7%	2 7%	16 10%	43 14% <sup>h</sup>	34 13%	10 7%	13 11%	147 11%	15 9%	4 6%	19 23% <sup>abc</sup> efghik j	186 11%
School closures - loss of staff	175 11%	11 8%	22 16% <sup>ak</sup>	5 9%	- -	20 13% <sup>k</sup>	42 13% <sup>k</sup>	28 11% <sup>k</sup>	17 12% <sup>k</sup>	13 11% <sup>k</sup>	157 12% <sup>k</sup>	7 4%	4 6%	7 9%	176 11%
Disruption to utilities	88 5%	4 3%	5 4%	- -	1 3%	16 10% <sup>abcf</sup> gm	10 3%	13 5%	10 7%	5 5%	65 5%	14 8% <sup>acf</sup>	7 11% <sup>acf</sup>	2 3%	84 5%
Loss of customers/reduced access to customers	82 5%	9 6% <sup>g</sup>	7 5%	4 7% <sup>g</sup>	3 10%	8 5%	15 5%	5 2%	11 8% <sup>g</sup>	6 5%	67 5%	7 4%	- -	7 9% <sup>gl</sup>	82 5%

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q2 In what ways, if any, was your business most affected by the recent extreme weather conditions? Please select up to three answers.**

**Base: All respondents**

	Region									Nation				Unweighted Total	
	Total	East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)		Wales (m)
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
Cancelled bookings/ meetings/ appointments	70 4%	4 3%	2 1%	6 11%abg lm	-	13 8%abgm	18 6%bm	7 3%	12 8%abg m	3 2%	63 5% m	7 4%	-	-	68 4%
Rise in demand/ business growth	18 1%	2 1%	2 2%	-	1 3%	1 1%	2 1%	5 2%	-	1 1%	14 1%	2 1%	2 3%	-	18 1%
Lack of gritting/ roads were not cleared	16 1%	2 1%	2 2%	1 2%	-	2 1%	2 1%	6 2% k	1 1%	-	16 1%	-	-	-	17 1%
Early closure/ part closure/ reduced hours	13 1%	-	2 1%	-	-	3 2% g	4 1%	-	1 1%	-	10 1%	-	2 3% g	1 1%	12 1%
Disruption to postal services/ no post	13 1%	-	1 1%	2 4% agi	-	2 1%	4 1%	1 *	1 1%	-	11 1%	1 1%	-	1 1%	13 1%
Heating problems/ rise in heating costs	6 *	-	-	-	-	-	1 *	2 1%	2 2%	-	5 *	-	-	1 1%	6 *
Other	16 1%	2 1%	-	-	2 7%	2 1%	4 1%	1 *	1 1%	1 1%	14 1%	1 1%	-	1 1%	15 1%
None of these/the weather did not affect my business	297 18%	33 23% efg	30 22% ef	14 28% efg	5 13%	16 10%	34 11%	40 16%	32 22% ef	25 22% ef	227 17%	46 28% efg mj	11 17%	12 15%	304 18%
Don't know	5 *	-	1 1%	-	-	-	1 *	1 *	-	-	3 *	-	2 3% j	-	4 *

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/ef/g/h/i/k/l/m - j/k - j/l - j/m**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q3 Approximately what percentage of your workforce has been absent as a result of the recent extreme weather conditions?**

**Base: All respondents**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff				
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Unweighted base	1657	1224	433	74	306	599	547	131	1213	287	93	55	172	1319	102	52	10
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
NET: Up to 25%	1301 79%	960 79%	341 77%	61 78%	227 73%	471 79%	435 81%d	107 82%d	961 79%	219 77%	72 77%	41 73%	145 84%	1026 78%	76 75%	43 79%	10 91%
NET: 26-50%	166 10%	124 10%	42 10%	7 8%	35 11%	63 10%	49 9%	13 10%	119 10%	30 11%	11 12%	6 11%	10 6%	140 11%l	10 10%	5 10%	1 9%
NET: 51-70%	67 4%	48 4%	18 4%	4 5%	19 6%fg	27 5%g	15 3%	1 1%	46 4%	12 4%	5 5%	4 7%	5 3%	56 4%	4 4%	2 4%	-
NET: 71%+	116 7%	79 7%	37 8%	6 8%	32 10%e	34 6%	36 7%	8 6%	84 7%	22 8%	6 6%	5 8%	12 7%	91 7%	11 11%	2 4%	-
More than 80%	(90)	85 5%	53 4%	32 7%a	6 8%	22 7%	25 4%	28 5%	5 4%	62 5%	15 5%	5 5%	4 7%	10 6%	67 5%	9 9%o	-
71%-80%	(75)	31 2%	26 2%	5 1%	- 3%	10 2%	8 1%	3 3%	21 2%	8 3%	1 1%	1 2%	2 1%	25 2%	2 2%	2 4%	-
61%-70%	(65)	26 2%	18 1%	8 2%	2 3%	4 1%	13 2%	7 1%	- 1%	18 1%	2 1%	3 3%	3 5%hi	2 1%	23 2%	-	1 2%
51%-60%	(55)	41 2%	30 3%	10 2%	2 3%	14 5%fg	15 2%	8 2%	1 1%	28 2%	10 3%	2 2%	1 2%	3 2%	33 2%	4 4%	1 2%
46%-50%	(48)	76 5%	56 5%	21 5%	5 7%g	18 6%g	30 5%g	23 4%g	-	61 5%	8 3%	5 6%	2 4%	7 4%	63 5%	5 5%	1 2%
41%-45%	(43)	9 1%	5 *	4 1%	-	1 *	5 1%	3 1%	-	6 1%	3 1%	-	-	6 *	2 2%m	1 2%	-
36%-40%	(38)	20 1%	13 1%	7 2%	-	4 1%	8 1%	4 1%	13 3%f	5 1%	1 2%	1 1%	1 2%	-	17 1%	-	2 4%l
31%-35%	(33)	34 2%	29 2%	5 1%	-	7 2%	16 3%	8 1%	3 2%	25 2%	7 2%	2 2%	1 2%	2 1%	30 2%	1 1%	1 2%

**Proportions/Mean: Columns Tested (5% risk level) - a/b - c/d/ef/g - h/i/j/k - l/m/n/o/p**

**\* small base; \*\* very small base (under 30) ineligible for sig testing**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

#### Q3 Approximately what percentage of your workforce has been absent as a result of the recent extreme weather conditions?

Base: All respondents

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff				
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
26%-30%	(28) 27 2%	21 2%	6 1%	1 2%	5 2%	4 1%	11 2%e	6 5%e	14 1%	8 3%h	3 3%	2 4%	1 1%	24 2%	2 2%	-	-
21%-25%	(23) 56 3%	43 4%	13 3%	2 3%	13 4%	18 3%	16 3%	8 6%	39 3%	7 3%	7 7%hi	3 6%	3 2%	44 3%	5 5%	2 4%	1 10%
16%-20%	(18) 61 4%	44 4%	17 4%	2 3%	17 5%	18 3%	22 4%	2 1%	39 3%	12 4%	7 7%	3 6%	3 2%	48 4%	7 6%l	3 6%	1 9%
11%-15%	(13) 46 3%	34 3%	12 3%	2 3%	6 2%	23 4%	13 2%	2 2%	35 3%	10 3%	2 2%	-	-	28 2%	15 14%lm	3 6%l	-
6%-10%	(8) 88 5%	71 6%	17 4%	3 3%	19 6%	27 5%	31 6%	7 5%	60 5%	16 6%	8 8%	2 4%	5 3%	55 4%	12 12%lm	11 20%lm	4 37%
Less than 5%	(2) 270 16%	212 17%b	58 13%	14 18%	40 13%	111 19%d	86 16%	19 14%	189 16%	51 18%	14 15%	14 25%	22 13%	204 16%	19 19%	21 38%lmn	4 35%
None	(0) 781 47%	556 46%	224 51%	37 48%	133 43%	274 46%	267 50%d	69 53%	600 49%jk	123 43%	35 37%	18 32%	113 66%mo	646 49%no	18 18%o	3 5%	-
Don't know/Can't remember	7 *	5 *	2 *	- -	- -	4 1%	2 *	1 1%	6 *	1 *	-	-	-	5 *	-	2 3%lm	-
Mean	15.05	14.64	16.17	16.25	19.51e fg	14.50	13.68	11.75	14.63	15.71	17.29	19.16	11.42	15.09 m	21.31l	14.80	10.99
Standard Error	0.63	0.71	1.32	3.26	1.62	1.01	1.06	1.95	0.73	1.52	2.61	3.77	1.92	0.70	2.72	2.79	3.61

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/ef/g - h/i/j/k - l/m/n/o/p

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q3 Approximately what percentage of your workforce has been absent as a result of the recent extreme weather conditions?**

**Base: All respondents**

	Total	Region									Nation				Unweighted Total	
		East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)	Wales (m)		
Unweighted base	1657	158	180	54	30	135	298	261	118	123	1357	184	36	80	1657	
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657	
NET: Up to 25%	1301 79%	122 88%efg im	116 83%efg	39 78%	32 93%	114 73%	214 68%	179 71%	123 86%efg	87 77%	1028 77%	151 90%bce fgimj	61 92%efg imj	62 75%	1302 79%	
NET: 26-50%	166 10%	8 6%	11 8%	7 15%akl	2 7%	25 16%abh kl	39 12%ak	31 12%ak	10 7%	14 12%k	147 11%k	9 5%	2 3%	8 10%	166 10%	
NET: 51-70%	67 4%	4 3%	2 2%	1 2%	- -	5 3%	23 7%bk	13 5%k	6 4%	3 2%	58 4%	3 2%	- -	6 7%bk	66 4%	
NET: 71%+	116 7%	4 3%	10 7%k	3 6%	- -	10 7%	36 11%ahk	27 11%ahk	5 3%	8 7%	104 8%k	5 3%	2 3%	6 8%	117 7%	
More than 80%	(90)	85 5%	3 2%	8 6%h	3 6%h	- -	8 5%h	27 9%ahk	20 8%ahk	1 1%	5 4%	75 6%	5 3%	2 3%	4 5%	86 5%
71%-80%	(75)	31 2%	2 1%	2 2%	- -	2 1%	8 3%k	7 3%k	4 3%k	4 3%k	29 2%k	- -	- -	2 3%k	31 2%	
61%-70%	(65)	26 2%	2 1%	1 1%	- -	1 1%	8 3%	7 3%	1 1%	2 2%	22 2%	2 1%	- -	2 2%	26 2%	
51%-60%	(55)	41 2%	3 2%	2 1%	1 2%	- -	3 2%	15 5%bk	7 3%	5 3%	36 3%	1 1%	- -	4 5%k	40 2%	
46%-50%	(48)	76 5%	4 3%	4 3%	3 6%	2 7%	13 8%abk	18 6%k	19 8%abk	4 3%	6 5%	71 5%k	3 2%	- -	2 2%	76 5%
41%-45%	(43)	9 1%	- -	1 1%	- -	- -	2 1%	3 1%	1 *	- -	2 2%	9 1%	- -	- -	9 1%	
36%-40%	(38)	20 1%	1 1%	1 1%	1 2%	- -	2 2%	3 1%	5 2%	1 1%	3 2%	17 1%	2 1%	- -	1 1%	20 1%

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

#### Q3 Approximately what percentage of your workforce has been absent as a result of the recent extreme weather conditions?

Base: All respondents

	Total	Region									Nation				Unweighted Total
		East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	North-Ireland (l)	Wales (m)	
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
31%-35%	(33) 2%	2 1%	4 3%	1 2%	- -	6 4%g	7 2%	2 1%	1 1%	4 3%	26 2%	4 2%	2 3%	2 2%	34 2%
26%-30%	(28) 2%	2 1%	2 1%	3 6%ik	- -	2 1%	7 2%	4 2%	4 3%	- -	23 2%	1 1%	- -	3 4%i	27 2%
21%-25%	(23) 3%	8 6%k	4 3%	2 4%	- -	2 1%	15 5%k	9 3%	6 4%	5 4%	50 4%	2 1%	- -	4 5%	57 3%
16%-20%	(18) 4%	2 1%	5 4%	- -	3 10%	8 5%	15 5%	10 4%	5 3%	4 3%	52 4%	5 3%	2 3%	2 2%	60 4%
11%-15%	(13) 3%	4 3%	6 4%k	1 2%	- -	7 4%k	13 4%k	5 2%	2 2%	2 2%	40 3%	1 1%	2 3%	3 4%	46 3%
6%-10%	(8) 5%	8 6%m	10 7% <i>m</i>	2 4%	- -	8 5% <i>m</i>	15 5%	13 5% <i>m</i>	13 9% <i>m</i>	8 7% <i>m</i>	77 6% <i>m</i>	7 4%	4 6%	- -	88 5%
Less than 5%	(2) 16%	23 16%	27 19%	10 20%	10 30%	20 13%	42 13%	35 14%	24 17%	18 16%	209 16%	25 15%	20 31% <i>efg</i> <i>kj</i>	15 19%	267 16%
None	(0) 47%	77 56% <i>fg</i>	64 46%	24 48%	19 53%	69 45%	116 37%	109 43%	72 50% <i>f</i>	50 45%	600 45%	110 66% <i>bce</i> <i>fghimj</i>	33 50%	37 45%	784 47%
Don't know/Can't remember	7 *	- -	1 1%	- -	- -	1 1%	1 *	1 *	- -	1 1%	5 *	- -	2 3% <i>j</i>	- -	6 *
Mean	15.05	9.53	13.20 <i>k</i>	13.27 <i>k</i>	5.58	16.85 <i>a</i> <i>hkl</i>	22.37 <i>a</i> <i>bchikl</i>	20.20 <i>a</i> <i>bhkl</i>	10.49	15.43 <i>a</i> <i>kl</i>	16.40 <i>kl</i>	7.08	5.46	16.85 <i>a</i> <i>kl</i>	15.05
Standard Error	0.63	1.56	1.83	3.28	2.31	2.21	1.72	1.83	1.80	2.28	0.71	1.35	2.69	2.98	0.63

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q4 Which, if any, of the following means of communication did you use to find out about how your business would be affected by the recent extreme weather conditions?**

**Base: All respondents**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff					
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)	
Unweighted base	1657	1224	433	74	306	599	547	131	1213	287	93	55	172	1319	102	52	10	
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**	
NET: TV	1008	745	262	43	188	355	328	94	750	161	56	35	94	801	64	39	9	
	61%	61%	60%	55%	60%	59%	61%	f	72% <sup>cde</sup>	62%	57%	60%	63%	55%	61%	63%	71% <sup>l</sup>	81%
Local/Regional television	713	505	207	31	140	255	222	64	540	106	39	22	70	568	44	24	5	
	43%	42%	47%	39%	45%	43%	41%	49%	44% <sup>i</sup>	37%	42%	39%	41%	43%	44%	44%	46%	
National television	671	513	157	25	126	234	223	63	496	113	33	26	56	536	44	27	6	
	40%	42% <sup>b</sup>	36%	32%	40%	39%	41%	48% <sup>c</sup>	41%	40%	35%	47%	33%	41% <sup>l</sup>	44%	50% <sup>l</sup>	55%	
NET: Radio	846	627	219	38	165	336	251	56	627	141	49	26	76	670	54	36	10	
	51%	52%	50%	49%	53%	56% <sup>fg</sup>	47%	43%	52%	49%	53%	48%	44%	51%	53%	66% <sup>lm</sup>	91%	
Local radio	695	513	182	31	144	279	198	43	516	110	44	21	64	548	43	30	9	
	42%	42%	41%	40%	46% <sup>fg</sup>	47% <sup>fg</sup>	37%	33%	43%	39%	47%	39%	37%	42%	43%	56% <sup>l</sup>	82%	
National radio	350	267	83	14	62	128	116	31	259	58	18	15	25	286	26	8	4	
	21%	22%	19%	18%	20%	21%	21%	24%	21%	21%	19%	26%	15%	22% <sup>l</sup>	26% <sup>l</sup>	15%	37%	
Friends/neighbours/ family/word of mouth	328	214	114	25	64	120	91	27	240	54	16	16	33	258	27	8	2	
	20%	18%	26% <sup>a</sup>	32% <sup>def</sup>	21%	20%	17%	21%	20%	19%	18%	28%	19%	20%	27%	15%	18%	
NET: Newspaper	271	191	80	14	42	97	89	28	211	32	15	11	21	219	15	13	2	
	16%	16%	18%	18%	13%	16%	17%	22% <sup>d</sup>	17% <sup>i</sup>	11%	17%	19%	12%	17%	15%	23%	19%	
Local/regional newspaper	198	142	57	12	32	71	63	19	151	22	13	10	15	158	12	11	2	
	12%	12%	13%	16%	10%	12%	12%	15%	12% <sup>i</sup>	8%	14%	18% <sup>i</sup>	9%	12%	12%	19% <sup>l</sup>	19%	
National newspaper	143	98	45	7	25	50	47	14	118	15	6	5	9	119	6	7	1	
	9%	8%	10%	9%	8%	8%	9%	11%	10% <sup>i</sup>	5%	7%	9%	5%	9%	6%	13%	10%	
Local authority website	155	103	51	9	43	58	37	8	113	23	10	8	14	125	8	5	3	
	9%	8%	12%	11%	14% <sup>fg</sup>	10%	7%	6%	9%	8%	11%	14%	8%	9%	8%	9%	28%	
Internet/ web	120	83	36	5	28	52	29	5	83	18	11	6	9	93	12	5	-	
	7%	7%	8%	7%	9%	9% <sup>f</sup>	5%	4%	7%	6%	12%	10%	5%	7%	12%	10%	-	

**Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/ef/g - h/i/j/k - l/m/n/o/p**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q4 Which, if any, of the following means of communication did you use to find out about how your business would be affected by the recent extreme weather conditions?**

**Base: All respondents**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff				
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
BBC weather/ website	77 5%	57 5%	19 4%	4 5%	17 5%	34 6%	19 4%	3 2%	58 5%	14 5%	3 3%	1 2%	6 4%	60 5%	5 5%	5 10%	-
Weather websites/ online/ internet weather reports	68 4%	52 4%	16 4%	3 4%	15 5%	20 3%	28 5%	2 2%	44 4%	14 5%	6 7%	4 8%	7 4%	52 4%	6 6%	3 5%	-
Met Office website	64 4%	50 4%	15 3%	4 5%	16 5%	19 3%	24 4%	2 1%	48 4%	14 5%	1 1%	1 2%	4 2%	54 4%	3 3%	4 7%	-
Travel websites/ road watch/ reports	26 2%	19 2%	8 2%	-	7 2%	8 1%	10 2%	1 1%	19 2%	4 1%	3 3%	1 2%	-	25 2%	1 1%	-	1 9%
Local authority telephone line	14 1%	7 1%	7 2%a	-	3 1%	4 1%	6 1%	1 1%	10 1%	3 1%	1 1%	-	-	11 1%	1 1%	1 2%	1 10%
Looked outside/ out the window	9 1%	8 1%	1 *	-	-	3 1%	5 1%	-	7 1%	1 *	1 1%	-	-	8 1%	1 1%	-	-
Customers/ absence of customers	5 *	3 *	2 *	2 2%def	-	1 *	2 *	-	3 *	2 1%	-	-	-	5 *	-	-	-
School websites	3 *	2 *	1 *	-	1 *	1 *	1 *	-	2 *	1 *	-	-	-	2 *	1 1%	-	-
A-Z of Council services booklet	1 *	-	1 *	-	-	-	1 *	-	-	1 *h	-	-	-	1 *	-	-	-
Visited council offices	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	9 1%	6 *	4 1%	-	1 *	4 1%	5 1%	-	4 *	4 1%h	-	1 1%	2 1%	6 *	-	1 2%	-
None of these/did not access any information about weather	97 6%	71 6%	26 6%	6 8%	19 6%	30 5%	33 6%	9 7%	66 5%	22 8%	6 6%	3 5%	12 7%	77 6%	7 7%	-	-

**Proportions/Mean: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q4 Which, if any, of the following means of communication did you use to find out about how your business would be affected by the recent extreme weather conditions?**

**Base: All respondents**

	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff					
	Total	Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
My business was NOT affected by the weather	174 11%	128 10%	47 11%	8 10%	26 8%	56 9%	68 13%	16 12%	129 11%	33 12%	7 7%	5 9%	21 12%no	149 11%no	3 3%	1 2%	-
Don't know	11 1%	11 1%	-	1 1%	3 1%	3 *	4 1%	-	9 1%	1 *	-	-	3 2%	8 1%	-	-	-

**Proportions/Mean: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q4 Which, if any, of the following means of communication did you use to find out about how your business would be affected by the recent extreme weather conditions?**

**Base: All respondents**

	Total	Region									Nation				Unweighted Total
		East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	North Ireland (l)	Wales (m)	
Unweighted base	1657	158	180	54	30	135	298	261	118	123	1357	184	36	80	1657
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
NET: TV	1008	81	83	26	26	97	199	163	76	73	823	89	39	57	1007
	61%	58%	59%	52%	73%	62%	64%hk	65%hk	53%	65%hk	61%k	53%	58%	69%chk	61%
Local/Regional television	713	58	49	11	21	67	137	126	51	60	581	63	28	41	710
	43%	42% <sup>c</sup>	35%	22%	60%	43% <sup>c</sup>	44% <sup>c</sup>	50% <sup>bch</sup>	36%	53% <sup>bch</sup>	43%	38% <sup>c</sup>	42%	50% <sup>bch</sup>	43%
National television	671	60	61	22	15	63	136	96	57	44	555	54	24	38	672
	40%	43% <sup>k</sup>	43% <sup>k</sup>	44%	43%	41%	44% <sup>k</sup>	38%	40%	39%	41% <sup>k</sup>	32%	36%	46% <sup>k</sup>	41%
NET: Radio	846	63	72	23	15	79	195	139	74	55	716	68	28	34	845
	51%	46%	51% <sup>k</sup>	46%	44%	51%	62% <sup>abc</sup>	55% <sup>km</sup>	52%	49%	53% <sup>km</sup>	41%	42%	41%	51%
Local radio	695	52	56	11	14	59	160	115	66	51	583	57	28	27	691
	42%	37% <sup>c</sup>	40% <sup>c</sup>	22%	40%	38% <sup>c</sup>	51% <sup>abc</sup>	46% <sup>ckm</sup>	46% <sup>ck</sup>	46% <sup>ck</sup>	43% <sup>k</sup>	34%	42%	33%	42%
National radio	350	29	36	16	4	40	92	44	23	16	301	28	4	18	355
	21%	21% <sup>l</sup>	26% <sup>gikl</sup>	31% <sup>ghikl</sup>	10%	26% <sup>il</sup>	30% <sup>agh</sup>	18%	16%	15%	22% <sup>l</sup>	17%	6%	21% <sup>l</sup>	21%
Friends/neighbours/ family/word of mouth	328	21	23	8	8	34	80	52	20	26	271	25	16	16	323
	20%	15%	16%	17%	23%	22%	26% <sup>abh</sup>	21%	14%	23%	20%	15%	25%	19%	19%
NET: Newspaper	271	19	24	8	9	24	48	40	20	21	214	34	11	12	272
	16%	14%	17%	17%	27%	16%	15%	16%	14%	19%	16%	20%	17%	15%	16%
Local/regional newspaper	198	15	15	3	7	16	27	33	17	16	148	27	11	11	197
	12%	11%	11%	6%	20%	10%	9%	13%	12%	14%	11%	16% <sup>cfj</sup>	17%	14%	12%
National newspaper	143	8	15	7	5	15	37	14	7	12	119	12	4	8	144
	9%	6%	11%	13%	13%	10%	12% <sup>agh</sup>	6%	5%	11%	9%	7%	6%	10%	9%

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/ef/g/h/i/k/l/m - j/k - j/l - j/m**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q4 Which, if any, of the following means of communication did you use to find out about how your business would be affected by the recent extreme weather conditions?**

**Base: All respondents**

	Region									Nation				Unweighted Total	
	Total	East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)		Wales (m)
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
Local authority website	155 9%	6 4%	7 5%	4 7%	1 3%	16 10%	33 10%ab	30 12%ab	11 8%	16 14%ab	123 9%	19 11%ab	2 3%	10 12%ab	155 9%
Internet/ web	120 7%	9 6%	9 7%	2 4%	1 3%	10 7%	25 8%	25 10%kl	10 7%	9 8%	101 8%	7 4%	-	11 14%klj	121 7%
BBC weather/ website	77 5%	5 4%	6 4%	3 6%	-	3 2%	18 6%	16 6%	7 5%	4 3%	63 5%	5 3%	-	9 11%abei klj	78 5%
Weather websites/ online/ internet weather reports	68 4%	8 6%m	9 6%m	3 6%m	-	12 7%m	13 4%	12 5%	6 4%	3 2%	64 5%m	4 3%	-	-	70 4%
Met Office website	64 4%	4 3%	7 5%	5 9%eil	-	3 2%	16 5%	10 4%	7 5%	3 2%	55 4%	5 3%	-	4 5%	66 4%
Travel websites/ road watch/ reports	26 2%	3 2%	4 3%	2 4%	-	1 1%	7 2%	2 1%	1 1%	3 2%	23 2%	4 2%	-	-	28 2%
Local authority telephone line	14 1%	-	2 1%	-	-	2 1%	3 1%	2 1%	-	2 2%	11 1%	2 1%	-	1 1%	14 1%
Looked outside/ out the window	9 1%	1 1%	2 1%	1 2%	1 3%	-	1 *	2 1%	1 1%	-	9 1%	-	-	-	9 1%
Customers/ absence of customers	5 *	-	-	1 2%g	-	-	1 *	-	1 1%	-	3 *	2 1%	-	-	5 *
School websites	3 *	-	1 1%	-	-	-	1 *	-	-	1 1%	3 *	-	-	-	3 *
A-Z of Council services booklet	1 *	-	-	-	-	-	-	-	-	-	-	1 1%j	-	-	1 *
Visited council offices	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q4 Which, if any, of the following means of communication did you use to find out about how your business would be affected by the recent extreme weather conditions?**

**Base: All respondents**

	Region										Nation				Unweighted Total
	Total	East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)	Wales (m)	
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
Other	9 1%	- -	3 2%	- -	- -	1 1%	2 1%	1 *	- -	- -	7 1%	1 1%	- -	1 1%	10 1%
None of these/did not access any information about weather	97 6%	16 11% <i>bfgi</i>	5 4%	2 4%	1 3%	13 8% <i>fgi</i>	9 3%	8 3%	12 8% <i>fgi</i>	2 2%	68 5%	17 10% <i>bfgij</i>	7 11% <i>fgi</i>	4 5%	95 6%
My business was NOT affected by the weather	174 11%	19 13% <i>fg</i>	16 11% <i>f</i>	5 9%	5 13%	12 7%	19 6%	17 7%	16 11%	16 15% <i>fg</i>	123 9%	36 22% <i>abc efghmj</i>	9 14%	5 6%	177 11%
Don't know	11 1%	1 1%	- -	- -	- -	1 1%	1 *	1 *	1 1%	1 1%	6 *	1 1%	4 6% <i>bfgkj</i>	- -	9 1%

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**  
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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

#### Q5 What plans do you have in place to ensure that your business is disrupted as little as possible during extreme weather conditions?

Base: All respondents

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff				
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Unweighted base	1657	1224	433	74	306	599	547	131	1213	287	93	55	172	1319	102	52	10
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
<b>NET: Any mention</b>	1224	883	342	55	227	456	399	88	884	219	73	41	119	970	82	42	10
	74 %	73%	78%a	70%	73%	76%g	74%	68%	73%	77%	78%	75%	70%	74%	81%l	77%	91%
Remote working from home	688	505	183	32	131	261	215	48	472	139	47	28	60	559	42	22	3
	42%	42%	42%	41%	42%	44%	40%	37%	39%	49%h	50%h	51%	35%	42%	41%	41%	28%
Flexible hours	505	360	145	23	94	199	161	28	357	94	34	19	52	394	38	17	3
	30%	30%	33%	29%	30%	33%g	30%	22%	29%	33%	36%	35%	30%	30%	37%	31%	27%
Have bought a supply of salt/grit	288	209	79	11	63	106	87	21	205	52	19	7	21	201	38	20	7
	17%	17%	18%	14%	20%	18%	16%	16%	17%	18%	21%	13%	12%	15%	38%lm	37%lm	64%
Online sales	215	156	59	11	38	83	68	15	151	44	9	10	22	175	13	4	1
	13%	13%	13%	14%	12%	14%	13%	12%	12%	15%	9%	18%	13%	13%	13%	7%	8%
Telephone sales	209	155	54	9	37	77	68	18	136	49	7	14	21	166	11	9	1
	13%	13%	12%	11%	12%	13%	13%	14%	11%	17%hj	8%	26%hj	12%	13%	11%	16%	8%
Operate part time	204	149	55	4	34	72	77	17	143	39	13	9	24	152	18	8	-
	12%	12%	13%	5%	11%	12%	14%c	13%	12%	14%	14%	17%	14%	12%	18%lm	15%	-
Have staff on standby to clear snow/ice	131	104	28	9	26	48	40	9	102	18	6	3	8	87	18	15	4
	8%	9%	6%	11%	8%	8%	7%	7%	8%	6%	7%	5%	4%	7%	17%lm	28%lm	38%
Have adequate insurance	48	28	20	2	11	10	18	6	37	8	2	-	5	32	8	2	-
	3%	2%	5%a	2%	4%	2%	3%	5%e	3%	3%	2%	-	3%	2%	8%lm	3%	-
There is nothing I can do/ it is beyond my control	28	17	11	1	5	10	11	1	14	9	2	2	2	21	2	2	-
	2%	1%	3%	1%	2%	2%	2%	1%	1%	3%h	2%	4%	1%	2%	2%	4%	-
Changed nature of work/ re-scheduled work	26	21	5	1	5	8	10	2	22	2	1	1	3	20	1	2	-
	2%	2%	1%	2%	2%	1%	2%	2%	2%	1%	1%	2%	2%	1%	1%	3%	-
Will invest in/ use a 4 wheel drive	21	15	6	1	3	10	7	-	14	4	3	-	2	19	-	-	-
	1%	1%	1%	1%	1%	2%	1%	-	1%	1%	3%	-	1%	1%	-	-	-

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/ef/g - h/i/j/k - l/m/n/o/p

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

#### Q5 What plans do you have in place to ensure that your business is disrupted as little as possible during extreme weather conditions?

Base: All respondents

	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff					
	Total	Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
Depends on accessibility between customers and us	18 1%	15 1%	4 1%	- -	2 1%	8 1%	8 1%	1 1%	15 1%	3 1%	- -	- -	2 1%	16 1%	1 1%	- -	- -
Arrangements/ bought equipment to clear/ ward off snow	16 1%	10 1%	6 1%	- -	3 1%	7 1%	6 1%	- -	9 1%	4 1%	3 3%h	- -	3 2%	13 1%	- -	- -	- -
Depends on local council road clearing/ transport links	15 1%	12 1%	3 1%	- -	4 1%	4 1%	4 1%	3 3%e	13 1%	1 *	- -	1 2%	- -	15 1%	1 1%	- -	- -
Work is local/ walking distance	12 1%	4 *	8 2%a	- -	2 1%	7 1%	3 1%	- -	9 1%	3 1%	- -	- -	3 2%	8 1%	1 1%	- -	- -
Online access/ communication	8 1%	6 *	3 1%	- -	1 *	3 *	4 1%	1 1%	6 *	3 1%	- -	- -	1 1%	7 1%	- -	1 1%	- -
Sufficient levels of stock	6 *	6 *	- -	- -	- -	1 *	3 1%	2 2%de	5 *	1 *	- -	- -	- -	6 *	- -	- -	- -
Business not busy in this season	5 *	3 *	2 *	- -	- -	2 *	3 1%	- -	5 *	- -	- -	- -	2 1%m	3 *	- -	- -	- -
Change location	3 *	3 *	- -	- -	1 *	2 *	- -	- -	1 *	2 1%h	- -	- -	- -	2 *	1 1%	- -	- -
Other	18 1%	14 1%	4 1%	- -	3 1%	7 1%	5 1%	3 2%	13 1%	2 1%	1 1%	2 4%	2 1%	13 1%	2 2%	1 2%	- -
None of these/do not have any plans	425 26%	324 27%	101 23%	20 25%	85 27%	144 24%	135 25%	42 32%e	328 27%	64 23%	17 18%	14 25%	51 30%	342 26%	19 19%	11 21%	1 9%
Don't know	15 1%	13 1%	2 *	4 5%defg	1 *	3 1%	6 1%	- -	8 1%	3 1%	3 4%h	- -	2 1%	11 1%	- -	1 2%	- -
Mean mentions	1.5	1.5	1.5	1.3	1.5	1.5	1.5	1.4	1.4	1.7h	1.6	1.8	1.4	1.5	1.9lm	1.9lm	1.7

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p

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#### Q5 What plans do you have in place to ensure that your business is disrupted as little as possible during extreme weather conditions?

Base: All respondents

	Region										Nation				Unweighted Total
	Total	East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)	Wales (m)	
Unweighted base	1657	158	180	54	30	135	298	261	118	123	1357	184	36	80	1657
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
<b>NET: Any mention</b>	1224	103	106	40	27	119	246	176	110	86	1012	116	42	55	1225
	74 %	74%	75%	81%	77%	76%	79%gkm	70%	76%	76%	75%	69%	64%	66%	74%
Remote working from home	688	58	66	28	14	61	161	88	65	54	594	54	15	26	694
	42%	42%l	47%gklm	57%egklm	40%	39%	51%egklm	35%	45%klm	48%gklm	44%klm	32%	22%	31%	42%
Flexible hours	505	49	44	17	10	47	111	66	39	40	425	44	17	20	508
	30%	35%g	32%	35%	30%	30%	36%gkm	26%	27%	36%	32%	26%	25%	24%	31%
Have bought a supply of salt/grit	288	23	18	5	9	41	37	40	33	22	228	40	11	8	284
	17%	16%	13%	11%	27%	27%abcfgm	12%	16%	23%bfm	20%f	17%	24%bcfgmj	17%	10%	17%
Online sales	215	13	19	10	7	25	38	29	22	15	179	18	11	7	212
	13%	10%	13%	20%a	20%	16%	12%	11%	15%	14%	13%	11%	17%	9%	13%
Telephone sales	209	13	18	7	6	27	50	24	16	18	179	13	9	7	206
	13%	9%	13%	15%	17%	17%gk	16%gk	10%	11%	16%k	13%k	8%	14%	9%	12%
Operate part time	204	21	11	4	1	23	58	28	17	16	178	16	2	7	204
	12%	15%bl	8%	7%	3%	15%l	18%bcgklm	11%	12%	14%	13%	10%	3%	9%	12%
Have staff on standby to clear snow/ice	131	9	6	-	3	17	26	14	12	8	97	23	4	8	130
	8%	6%	4%	-	10%	11%bc	8%c	6%	8%c	7%c	7%	14%abcgj	6%	10%c	8%
Have adequate insurance	48	3	2	2	1	5	9	4	5	6	37	9	-	1	48
	3%	2%	2%	4%	3%	3%	3%	2%	3%	6%g	3%	5%gj	-	1%	3%
There is nothing I can do/ it is beyond my control	28	1	3	2	-	3	8	3	2	-	23	3	-	2	28
	2%	1%	2%	4%i	-	2%	3%	1%	2%	-	2%	2%	-	3%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/ef/g/h/i/k/l/m - j/k - j/l - j/m

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Absolutes/col percents

#### Q5 What plans do you have in place to ensure that your business is disrupted as little as possible during extreme weather conditions?

Base: All respondents

	Region										Nation				Unweighted Total
	Total	East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)	Wales (m)	
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
Changed nature of work/ re-scheduled work	26 2%	4 3%	3 2%	- -	1 3%	2 1%	4 1%	6 2%	1 1%	2 2%	23 2%	2 1%	- -	1 1%	27 2%
Will invest in/ use a 4 wheel drive	21 1%	3 2%	1 1%	1 2%	- -	1 1%	4 1%	7 3%k	2 2%	2 2%	21 2%	- -	- -	- -	21 1%
Depends on accessibility between customers and us	18 1%	1 1%	2 2%	1 2%	- -	1 1%	6 2%	5 2%	- -	- -	16 1%	1 1%	- -	1 1%	19 1%
Arrangements/ bought equipment to clear/ ward off snow	16 1%	3 2%	- -	- -	1 3%	2 2%	1 *	4 2%	- -	2 2%	13 1%	1 1%	- -	2 2%	16 1%
Depends on local council road clearing/ transport links	15 1%	- -	1 1%	- -	- -	5 3%a	4 1%	2 1%	1 1%	1 1%	14 1%	2 1%	- -	- -	15 1%
Work is local/ walking distance	12 1%	1 1%	1 1%	1 2%	- -	- -	3 1%	2 1%	2 2%	- -	10 1%	1 1%	- -	1 1%	12 1%
Online access/ communication	8 1%	1 1%	1 1%	1 2%f	- -	1 1%	- -	3 1%	- -	- -	7 *	2 1%	- -	- -	9 1%
Sufficient levels of stock	6 *	1 1%	- -	- -	- -	- -	1 *	4 2%	- -	- -	6 *	- -	- -	- -	6 *
Business not busy in this season	5 *	- -	- -	- -	- -	1 1%	- -	- -	1 1%	1 1%	3 *	2 1%	- -	- -	5 *
Change location	3 *	- -	1 1%	- -	- -	- -	- -	1 *	- -	- -	2 *	- -	- -	1 1%j	3 *
Other	18 1%	1 1%	1 1%	2 4%fh	- -	3 2%	1 *	3 1%	- -	2 2%	13 1%	1 1%	- -	4 5%abfg	18 1% hkj

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/ef/g/h/i/k/l/m - j/k - j/l - j/m

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### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q5 What plans do you have in place to ensure that your business is disrupted as little as possible during extreme weather conditions?**

**Base: All respondents**

	Region									Nation				Unweighted Total	
	Total	East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)		Wales (m)
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
None of these/do not have any plans	425 26%	36 26%	35 25%	10 20%	7 20%	37 24%	66 21%	74 29% <sup>f</sup>	32 22%	27 24%	324 24%	52 31% <sup>fj</sup>	22 33%	28 34% <sup>f</sup>	426 26%
Don't know	15 1%	1 1%	-	-	1 3%	1 1%	4 1%	3 1%	2 2%	-	13 1%	-	2 3%	-	13 1%
Mean mentions	1.5	1.5 <sup>l</sup>	1.4 <sup>l</sup>	1.6 <sup>lm</sup>	1.6 <sup>m</sup>	1.7 <sup>gkl</sup>	1.7 <sup>gkl</sup>	1.3 <sup>m</sup>	1.5 <sup>l</sup>	1.7 <sup>glm</sup>	1.5 <sup>lm</sup>	1.4	1.0	1.2	1.5

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**  
**\* small base; \*\* very small base (under 30) ineligible for sig testing**



## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q14 In the past two months, have you noticed any change in the cost of existing borrowing (such as loans or overdrafts)?**

**Base: All respondents**

	Region										Nation				Unweighted Total
	Total	East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)	Wales (m)	
Unweighted base	1657	158	180	54	30	135	298	261	118	123	1357	184	36	80	1657
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
Increased	364 22%	25 18%	30 22%	10 20%	6 17%	39 25%	72 23%	54 21%	27 19%	24 21%	286 21%	37 22%	22 33%a	19 22%	360 22%
No change	514 31%	48 35%b	33 23%	10 20%	13 37%	39 25%	86 27%	86 34%b	50 35%b	29 26%	394 29%	60 36%bce	28 42%bc	32 39%bce	509 31%
Decreased	43 3%	2 1%	1 1%	- -	- -	3 2%	10 3%	9 3%	6 4%b	6 5%b	36 3%	3 2%	- -	4 5%b	42 3%
Not applicable / Do not have any existing borrowing	682 41%	61 44%lm	72 51%gkl m	27 54%gkl m	15 43%	68 44%lm	133 43%lm	96 38%	59 41%	50 45%lm	580 43%lm	60 36%	17 25%	25 30%	690 42%
Don't know	55 3%	4 3%	5 3%	3 6%	1 3%	6 4%	13 4%	8 3%	2 2%	4 3%	44 3%	7 4%	- -	3 4%	56 3%

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**

**\* small base; \*\* very small base (under 30) ineligible for sig testing**

## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q15 And approximately how much would you say that the cost of existing borrowing has increased in the past two months?**

**Base: All noticing increase in cost of existing borrowing**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff					
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)	
Unweighted base	360	277	83	10	69	127	129	25	249	64	27	19	33	280	31	14	2	
Weighted base	364	278	86*	11**	73*	131	125	24**	250	64*	29**	20**	32*	282	32**	15**	2**	
Less than 1%	(0.6)	40 11%	34 12%	6 7%	- -	8 10%	13 10%	17 13%	2 9%	26 10%	7 12%	5 17%	1 4%	4 11%	22 8%	9 28%	4 26%	1 53%
2-3%	(1.5)	180 50%	138 49%	43 50%	6 52%	38 53%	64 49%	62 50%	10 40%	121 49%	32 49%	15 54%	12 58%	15 47%	144 51%	16 49%	5 30%	1 47%
4-5%	(4.5)	65 18%	52 19%	13 16%	3 28%	4 5%	23 17% <sup>d</sup>	29 23% <sup>d</sup>	7 29%	45 18%	15 23%	3 11%	3 16%	6 18%	55 20%	2 7%	2 13%	-
6-7%	(6.5)	9 3%	6 2%	3 4%	- -	2 3%	3 3%	3 2%	1 4%	7 3%	1 2%	1 3%	- -	- -	9 3%	-	-	-
8-9%	(8.5)	6 2%	5 2%	1 1%	- -	- -	5 4% <sup>f</sup>	- -	1 4%	4 2%	1 1%	- -	1 5%	2 6% <sup>m</sup>	3 1%	-	1 8%	-
10-14%	(12)	18 5%	15 5%	3 4%	1 11%	5 7%	7 6%	4 3%	1 3%	10 4%	5 8%	2 6%	1 6%	1 4%	16 6%	-	1 7%	-
15% or more	(18)	20 6%	15 5%	5 6%	1 9%	6 8%	6 5%	6 5%	2 8%	15 6%	1 1%	3 9%	2 11%	2 5%	15 5%	2 6%	2 15%	-
Don't know	24 7%	14 5%	10 12% <sup>a</sup>	- -	10 14% <sup>f</sup>	8 6%	5 4%	1 3%	22 9%	2 3%	- -	- -	3 9%	18 7%	3 10%	-	-	
Mean	3.79	3.75	3.94	5.03	4.07	3.84	3.35	4.46	3.79	3.45	4.06	4.71	3.84	3.86	2.47	5.41	1.03	
Standard Error	0.25	0.28	0.56	1.74	0.69	0.40	0.36	0.98	0.30	0.46	1.04	1.29	0.82	0.27	0.79	1.71	0.43	

**Proportions/Mean: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p**

**\* small base; \*\* very small base (under 30) ineligible for sig testing**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q15 And approximately how much would you say that the cost of existing borrowing has increased in the past two months?**

**Base: All noticing increase in cost of existing borrowing**

	Total	Region									Nation				Unweighted Total
		East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)	Wales (m)	
Unweighted base	360	28	39	11	5	34	68	56	22	26	289	41	12	18	360
Weighted base	364	25**	30*	10**	6**	39*	72*	54*	27**	24**	286	37*	22**	19**	360
Less than 1%	(0.6) 40 11%	2 7%	4 13% <sup>k</sup>	- -	- -	7 18% <sup>k</sup>	5 7%	8 14% <sup>k</sup>	1 5%	6 27%	33 12% <sup>k</sup>	- -	4 17%	3 17%	39 11%
2-3%	(1.5) 180 50%	14 57%	19 62% <sup>e</sup>	6 64%	5 80%	11 29%	36 50%	23 43%	11 41%	12 50%	137 48%	22 59% <sup>e</sup>	11 50%	10 56%	181 50%
4-5%	(4.5) 65 18%	3 11%	5 15%	3 27%	- -	8 21%	17 23%	10 18%	7 27%	5 19%	56 20%	9 24%	- -	- -	66 18%
6-7%	(6.5) 9 3%	1 4%	- -	- -	1 20%	3 9% <sup>f</sup>	- -	1 2%	- -	- -	7 2%	1 2%	- -	2 11%	9 3%
8-9%	(8.5) 6 2%	2 7%	- -	- -	- -	- -	- -	2 4%	1 5%	- -	5 2%	- -	- -	1 6%	6 2%
10-14%	(12) 18 5%	- -	2 5%	1 9%	- -	2 6%	4 6%	3 5%	4 14%	- -	16 5%	1 2%	2 8%	- -	17 5%
15% or more	(18) 20 6%	3 11%	1 3%	- -	- -	2 6%	2 3%	3 5%	1 5%	1 4%	13 5%	2 5%	4 17%	2 11%	19 5%
Don't know	24 7%	1 4%	1 3%	- -	- -	5 12%	7 10%	5 9%	1 5%	- -	20 7%	3 7%	2 8%	- -	23 6%
Mean	3.79	4.29	2.84	3.26	2.52	4.34	3.45	3.91	4.92	2.47	3.69	3.56	5.28	4.11	3.70
Standard Error	0.25	1.04	0.59	0.97	0.99	0.88	0.50	0.65	1.04	0.68	0.26	0.66	2.08	1.30	0.24

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**

**\* small base; \*\* very small base (under 30) ineligible for sig testing**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q16 In the past two months, have you noticed any change in the cost of new credit (such as loans or overdrafts)?**

**Base: All respondents**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff				
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Unweighted base	1657	1224	433	74	306	599	547	131	1213	287	93	55	172	1319	102	52	10
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
Increased	336 20%	259 21%	77 17%	14 18%	63 20%	115 19%	122 23%	22 17%	216 18%	66 23%h	31 33%h	23 42%hi	32 18%	259 20%	29 29%lm	13 24%	3 30%
No change	199 12%	161 13%b	38 9%	8 10%	34 11%	75 13%	66 12%	17 13%	146 12%	35 12%	11 12%	5 9%	20 12%	148 11%	17 16%	10 18%	3 25%
Decreased	30 2%	21 2%	9 2%	2 3%	5 2%	12 2%	9 2%	1 1%	20 2%	5 2%	3 4%	2 3%	7 4%m	17 1%	4 4%m	1 2%	1 9%
Not applicable / Have not applied for new credit	1014 61%	721 59%	293 66%a	50 65%	185 59%	367 61%	324 60%	87 67%	776 64%jk	165 58%jk	42 45%	23 42%	109 64%no	828 63%no	46 45%	25 47%	4 36%
Don't know	79 5%	55 5%	24 6%	4 5%	25 8%f	29 5%	17 3%	4 3%	58 5%	13 5%	6 7%	2 4%	3 2%	65 5%	6 6%	5 9%l	-

**Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q16 In the past two months, have you noticed any change in the cost of new credit (such as loans or overdrafts)?**

**Base: All respondents**

	Region									Nation					Unweighted Total
	Total	East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)	Wales (m)	
Unweighted base	1657	158	180	54	30	135	298	261	118	123	1357	184	36	80	1657
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
Increased	336 20%	29 21%	30 22%	6 13%	6 17%	34 22%	59 19%	52 21%	27 19%	21 19%	265 20%	38 23%	18 28%	14 17%	335 20%
No change	199 12%	17 12%	13 9%	5 9%	5 13%	20 13%	27 9%	36 14% <sup>f</sup>	18 13%	8 7%	148 11%	23 14%	15 22% <sup>bfi</sup>	13 16% <sup>fi</sup>	195 12%
Decreased	30 2%	- -	2 2%	1 2%	2 7%	1 1%	3 1%	6 2%	1 1%	6 5% <sup>aefk</sup>	22 2%	1 1%	- -	6 7% <sup>abef</sup>	30 2%
Not applicable / Have not applied for new credit	1014 61%	89 64%	91 65%	34 69%	19 53%	93 60%	197 63%	154 61%	92 64%	71 63%	840 63%	99 59%	31 47%	44 53%	1019 61%
Don't know	79 5%	4 3%	4 3%	4 7% <sup>g</sup>	3 10%	7 4%	26 8% <sup>abg</sup>	5 2%	6 4%	6 6% <sup>g</sup>	66 5%	6 4%	2 3%	5 6% <sup>g</sup>	78 5%

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q17 And approximately how much would you say that the cost of new credit has increased in the past two months?**

**Base: All noticing increase in cost of new borrowing**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff					
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)	
Unweighted base	335	260	75	12	58	117	125	23	217	65	30	23	32	258	29	13	3	
Weighted base	336	259	77*	14**	63*	115	122	22**	216	66*	31**	23**	32*	259	29**	13**	3**	
Less than 1%	(0.6) 9%	30 10%	4 5%	1 7%	6 9%	8 7%	15 12%	1 4%	22 10%	7 10%	1 3%	1 4%	2 6%	23 9%	3 10%	1 9%	1 35%	
2-3%	(1.5) 46%	153 46%	118 46%	36 46%	3 22%	24 39%	55 48%	60 50%	10 48%	99 46%	30 45%	16 53%	8 36%	18 58%	112 43%	15 52%	6 45%	2 65%
4-5%	(4.5) 21%	71 21%	52 20%	19 24%	4 31%	10 16%	25 22%	24 20%	7 32%	41 19%	14 22%	6 19%	10 41%	5 15%	56 22%	6 20%	4 28%	-
6-7%	(6.5) 2%	7 2%	7 3%	- -	- -	1 2%	3 3%	3 2%	- -	5 2%	2 3%	- -	- -	1 3%	6 2%	- -	- -	-
8-9%	(8.5) 4%	14 4%	13 5%	1 1%	- -	2 3%	7 6%	6 5%	- -	7 3%	2 3%	2 7%	3 14%	1 4%	12 5%	1 4%	- -	-
10-14%	(12) 6%	19 6%	14 5%	5 7%	3 21%	6 9%	6 5%	4 3%	1 4%	11 5%	5 8%	3 9%	- -	1 2%	16 6%	1 3%	1 9%	-
15% or more	(18) 5%	16 5%	14 5%	2 2%	- -	6 9%	5 5%	4 3%	1 4%	11 5%	2 3%	3 10%	- -	2 6%	12 5%	1 3%	1 9%	-
Don't know	25 7%	14 5%	11 14%a	3 20%	8 13%	5 5%	7 6%	2 9%	20 9%	4 6%	- -	1 4%	2 6%	21 8%	2 7%	- -	- -	
Mean	4.01	4.10	3.70	5.33	5.15f	4.07	3.35	3.64	3.91	3.90	5.07	3.82	3.70	4.14	3.25	4.70	1.18	
Standard Error	0.25	0.29	0.49	1.40	0.79	0.41	0.35	0.87	0.32	0.53	1.00	0.53	0.82	0.29	0.73	1.50	0.30	

**Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q17 And approximately how much would you say that the cost of new credit has increased in the past two months?**

**Base: All noticing increase in cost of new borrowing**

	Total	Region									Nation				Unweighted Total
		East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)	Wales (m)	
Unweighted base	335	33	39	7	5	30	56	54	22	23	269	42	10	14	335
Weighted base	336	29*	30*	6**	6**	34**	59*	52*	27**	21**	265	38*	18**	14**	335
Less than 1%	(0.6) 9%	3 9%k	3 10%k	-	-	5 13%	6 11%k	3 6%	2 9%	5 26%	27 10%k	-	-	3 21%	31 9%
2-3%	(1.5) 46%	18 61%	14 46%	6 86%	2 40%	10 30%	28 48%	25 48%	7 27%	7 35%	118 45%	19 50%	9 50%	7 50%	155 46%
4-5%	(4.5) 21%	5 18%	9 28%	1 14%	2 41%	8 23%	13 21%	8 15%	9 32%	5 22%	59 22%	9 24%	2 10%	1 7%	71 21%
6-7%	(6.5) 2%	-	-	-	-	2 7%	-	4 7%f	-	-	6 2%	1 2%	-	-	7 2%
8-9%	(8.5) 4%	1 3%	-	-	-	1 3%	1 2%	-	5 18%	2 9%	10 4%	2 5%	2 10%	1 7%	13 4%
10-14%	(12) 6%	1 3%	2 8%	-	-	1 3%	2 4%	8 15%f	1 5%	-	15 6%	2 5%	2 10%	-	19 6%
15% or more	(18) 5%	1 3%	1 3%	-	1 20%	2 7%	2 4%	2 4%	1 5%	1 4%	11 4%	3 7%	2 10%	-	15 4%
Don't know	25 7%	1 3%	2 5%	-	-	5 13%	6 11%	3 6%	1 5%	1 4%	18 7%	3 7%	2 10%	2 14%	24 7%
Mean	4.01	3.04	3.58	1.92	5.98	4.49	3.33	4.61	5.03	3.32	3.92	4.57	5.62	2.11	3.94
Standard Error	0.25	0.64	0.64	0.43	3.00	0.95	0.56	0.66	0.95	0.87	0.27	0.77	1.95	0.65	0.25

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**

**\* small base; \*\* very small base (under 30) ineligible for sig testing**

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## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q18 Have you applied for credit from your bank (e.g. a loan or an overdraft) in the past two months?**

**Base: All respondents**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff				
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Unweighted base	1657	1224	433	74	306	599	547	131	1213	287	93	55	172	1319	102	52	10
Weighted base	1657	1216	441	78*	312	599	537	130	1215	285	93*	55*	172	1317	101*	54*	11**
Yes	319 19%	255 21%b	64 15%	14 18%	71 23%g	119 20%	97 18%	18 14%	208 17%	57 20%	34 36%hi	20 36%hi	28 16%	237 18%	29 29%lm	21 39%lm	4 39%
No	1318 80%	947 78%	372 84%a	63 81%	232 74%	476 80%	435 81%d	111 86%d	994 82%jk	222 78%jk	58 62%	35 63%	143 83%no	1067 81%no	69 69%	30 56%	7 61%
Don't know/Can't remember	20 1%	15 1%	5 1%	1 2%	8 3%e	4 1%	6 1%	1 1%	13 1%	5 2%	1 1%	1 2%	14 1%	2 2%	3 5%lm	-	-

**Proportions/Mean: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p**  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q18 Have you applied for credit from your bank (e.g. a loan or an overdraft) in the past two months?**

**Base: All respondents**

	Region										Nation				Unweighted Total
	Total	East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)	Wales (m)	
Unweighted base	1657	158	180	54	30	135	298	261	118	123	1357	184	36	80	1657
Weighted base	1657	139	141	50*	35**	156	313	252	144	113	1341	167	66*	83*	1657
Yes	319 19%	25 18%	21 15%	8 17%	10 30%	32 21%	56 18%	56 22%	27 19%	20 18%	256 19%	33 20%	13 19%	18 21%	317 19%
No	1318 80%	113 81%	119 84%	40 80%	24 70%	121 78%	253 81%	194 77%	115 80%	92 81%	1070 80%	132 79%	53 81%	63 76%	1320 80%
Don't know/Can't remember	20 1%	1 1%	1 1%	2 4%	- -	2 1%	4 1%	2 1%	2 2%	1 1%	15 1%	3 2%	- -	2 2%	20 1%

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**

**\* small base; \*\* very small base (under 30) ineligible for sig testing**



## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q19 And were you successful in your application for credit from your bank?**

**Base: All applied for credit in past two months**

	Total	Gender		Age					Number of Businesses Owned/ Managed				Number of Full Time Staff				
		Male (a)	Female (b)	16-34 (c)	35-44 (d)	45-54 (e)	55-64 (f)	65+ (g)	1 (h)	2 (i)	3 (j)	4+ (k)	None (l)	Up to 10 (m)	11-20 (n)	21-50 (o)	51+ (p)
Unweighted base	317	254	63	13	69	118	98	19	207	56	34	20	27	237	29	20	4
Weighted base	319	255	64*	14**	71*	119	97*	18**	208	57*	34*	20**	28**	237	29**	21**	4**
Yes	144 45%	114 45%	29 46%	5 38%	25 35%	56 47%	49 51% <sup>d</sup>	9 48%	99 48%	21 37%	13 37%	10 53%	15 56%	101 43%	15 51%	12 56%	-
No	113 35%	88 35%	24 38%	7 47%	25 35%	45 38%	30 31%	6 31%	68 33%	26 46%	12 36%	6 31%	11 41%	87 37%	6 19%	6 30%	2 51%
Have yet to find out	63 20%	53 21%	10 16%	2 15%	22 31% <sup>e</sup>	18 15%	17 18%	4 20%	41 20%	10 17%	9 27%	3 16%	1 3%	48 20%	9 30%	3 14%	2 49%

**Proportions/Mean: Columns Tested (5% risk level) - a/b - c/d/e/f/g - h/i/j/k - l/m/n/o/p**

**\* small base; \*\* very small base (under 30) ineligible for sig testing**



## FSB Annual Panel Survey Wave 1 (January 2010)

### Online Fieldwork: 27th January - 8th February 2010

Absolutes/col percents

**Q19 And were you successful in your application for credit from your bank?**

**Base: All applied for credit in past two months**

	Region									Nation				Unweighted Total	
	Total	East Midlands (a)	East of England (b)	London (c)	North East (d)	North West (e)	South East (f)	South West (g)	West Midlands (h)	Yorkshire and the Humber (i)	England (j)	Scotland (k)	Northern Ireland (l)		Wales (m)
Unweighted base	317	29	27	9	9	28	53	58	22	22	257	36	7	17	317
Weighted base	319	25**	21**	8**	10**	32**	56*	56*	27**	20**	256	33*	13**	18**	317
Yes	144 45%	8 31%	9 44%	5 56%	2 22%	13 39%	26 47%	25 45%	17 64%	10 50%	115 45%	17 53%	2 14%	9 53%	144 45%
No	113 35%	8 31%	9 45%	2 22%	6 56%	10 32%	21 38%	21 38%	6 23%	7 36%	91 36%	8 25%	7 57%	6 35%	111 35%
Have yet to find out	63 20%	10 38%	2 11%	2 22%	2 22%	9 29%	8 15%	10 17%	4 14%	3 14%	50 19%	7 22%	4 28%	2 12%	62 20%

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h/i/k/l/m - j/k - j/l - j/m**

**\* small base; \*\* very small base (under 30) ineligible for sig testing**

