

CASE ID: B-\_\_\_/\_\_\_/\_\_\_/\_\_\_/

Ethnic Entrepreneurship in Chicago: I

Federal Reserve Bank of Chicago  
University of Chicago

**READ TO RESPONDENTS:**

This is a study about success and difficulties of small business owners. It is aimed at identifying those elements that allow small business owners to succeed, as well as those obstacles that prevent them from getting ahead. Your responses will contribute to identify issues that concern business owners. You have been randomly selected to participate in the study. While your participation is voluntary, it is vital to the success of the study. If we should come to any question you do not want to answer, let me know and we will go on to the next question. Feel free to consult any person or records at any time during this interview. You will receive a cash payment of \$25 for your participation in this project. The survey takes about an hour and a half to complete and most people find it pretty interesting.

All the information you give will be held in confidence and will be used for research purposes only. Results of the study will be made public only in summary or statistical form, so that individuals or businesses who participate cannot be identified.

INTERVIEW DATE:    /\_\_\_/\_\_\_/  /\_\_\_/\_\_\_/  1994  
                          Month      Day

START TIME:         /\_\_\_/\_\_\_/  /\_\_\_/\_\_\_/  AM/PM  
                          HOUR      MINUTES

Contact number:  
Consumer and Community Affairs Division  
Federal Reserve Bank (312) 702-0785

**SECTION A. HOUSEHOLD AND RESPONDENT CHARACTERISTICS**

Before we start the interview, I need to list the people who live in your household, and obtain some basic information about each one.

1. First, may I have the names of all the persons who live in your household? Let's start with yourself. IF NECESSARY, READ: A first name or initials are fine. ENTER NAMES IN COLUMN 1 OF HHE GRID BELOW.

	(1) NAME	(2) RELATIONSHIP TO R	(3) SEX	(4) AGE	(5) PLACE OF BIRTH	(6) ETHNICITY	(7) EMPLOYMENT
A.	RESP	SELF					
B.							
C.							
D.							
E.							
F.							
G.							
H.							
I.							
J.							
K.							

Have I missed anyone, such as new babies or small children, roomers or boarders, or other relatives staying in your household? ENTER ADDITIONAL NAMES IN HHE GRID.

Are there any other persons who usually stay there but who are away now on vacation or a business trip, at school, or in the hospital? ENTER ADDITIONAL NAMES IN HHE GRID.

**BOX A-1**      **ASK Q2-7 FOR FIRST NAME LISTED IN THE HOUSEHOLD ENUMERATION ABOVE. ASK A QUESTION FOR EACH MEMBER BEFORE PROCEEDING TO NEXT QUESTION..**

2. FOR ALL EXCEPT RESPONDENT.: How is (NAME) related to you? ENTER IN COLUMN 2 ON HHE GRID.
3. [Are you/is (NAME)] male or female? ENTER IN COLUMN 3 ON HHE GRID.
4. How old [were you/was (NAME)] at (your/his/her) last birthday? ENTER IN COLUMN 4 ON HHE GRID.

5. In what city and state [were you/was (NAME)] born? IF FOREIGN-BORN, RECORD COUNTRY AS WELL. ENTER IN COLUMN 5 ON HHE GRID.
6. Which of the categories on this card best describes [your/(NAME)'s] ethnic background? CODE ONE ONLY.

HAND CARD A-1	White or Caucasian.....	WRITE 01 ON GRID
	Black or African-American.....	WRITE 02 ON GRID
	Asian or Pacific Islander.....	WRITE 03 ON GRID
	Native American or Alaskan native.....	WRITE 04 ON GRID
	Hispanic/Latino/Chicano.....	WRITE 05 ON GRID
	Other (SPECIFY ON GRID) _____	WRITE 06 ON GRID

7. What is [your/(NAME)'s] current employment status? CODE ONE ONLY.

HAND CARD A-1	A wage or salary worker.....	WRITE 01 ON GRID
	Self-employed or Business Owner.....	WRITE 02 ON GRID
	Unemployed.....	WRITE 03 ON GRID
	Unpaid Family Worker.....	WRITE 04 ON GRID
	Retired.....	WRITE 05 ON GRID
	Disabled.....	WRITE 06 ON GRID
	Keeping house.....	WRITE 07 ON GRID
	In school.....	WRITE 08 ON GRID
	Other (SPECIFY ON GRID).....	WRITE 09 ON GRID

**BOX A-2**      **REPEAT Q2 TO 7 FOR NEXT PERSON ON HHE UNTIL YOU HAVE ASKED THEM FOR ALL. THEN CONTINUE BELOW.**

Now I have a few more specific questions about yourself.

8. Are you currently married, living in a marriage-like relationship, widowed, divorced, separated, or have you never been married"? CODE ONE ONLY.

Married.....	1
Marriage-like relationship.....	2
Widowed.....	3
Divorced.....	4
Separated.....	5
Never married.....	6

9. What is the highest grade or year of regular school that you have completed and gotten credit for?  
 CODE ONE ONLY.

- 1<sup>ST</sup> GRADE..... 01
- 2<sup>ND</sup> GRADE ..... 02
- 3<sup>RD</sup> GRADE ..... 03
- 4<sup>TH</sup> GRADE ..... 04
- 5<sup>TH</sup> GRADE ..... 05
- 6<sup>TH</sup> GRADE ..... 06
- 7<sup>TH</sup> GRADE ..... 07
- 8<sup>TH</sup> GRADE ..... 08
- 9<sup>TH</sup> GRADE ..... 09
- 10<sup>TH</sup> GRADE ..... 10
- 11<sup>TH</sup> GRADE ..... 11
- 12<sup>TH</sup> GRADE ..... 12
- 1<sup>ST</sup> YEAR OF COLLEGE ..... 13
- 2<sup>ND</sup> YEAR OF COLLEGE..... 14
- 3<sup>RD</sup> YEAR OF COLLEGE..... 15
- 4<sup>TH</sup> YEAR OF COLLEGE ..... 16
- 1<sup>ST</sup> YEAR BEYOND COLLEGE ..... 17
- 2<sup>ND</sup> YEAR BEYOND COLLEGE ..... 18
- 3<sup>RD</sup> YEAR BEYOND COLLEGE ..... 19
- 4<sup>TH</sup> YEAR BEYOND COLLEGE..... 20

10. What is the name of the highest degree that you have received? CODE ONE ONLY.

HAND CARD A-3	No degree received.....	00 → SKIP TO Q11
	High school diploma (or equivalent) .....	01 → ASK A
	Associate/Junior College (AA) .....	02 → ASK A
	Licenciatura/"Bachelor of Arts" (BA) .....	03 → ASK A
	Master's Degree (MA, MBA, MS, MSW).....	04 → ASK A
	Doctoral Degree (Ph.D.) .....	05 → ASK A
	Professional Degree (MD, LLD, DDS).....	06 → ASK A
	Other (SPECIFY) _____	07 → ASK A

10A. In what country did you receive that degree?

COUNTRY \_\_\_\_\_ | | |

11. In what religion were you raised?

- Protestant..... 01 → ASK A
- Roman Catholic ..... 02 → SKIP TO Q12
- Greek or Russian Orthodox..... 03 → SKIP TO Q12
- Jewish..... 04 → SKIP TO Q12
- Muslim ..... 05 → SKIP TO Q12
- Hindu ..... 06 → SKIP TO Q12
- Not raised in any religion/atheist/agnostic..... 07 → SKIP TO Q12
- Other (SPECIFY) \_\_\_\_\_ 08 → SKIP TO Q12

11A. What specific denomination is that, if any?

- Baptist ..... 01
- Methodist ..... 02
- Lutheran ..... 03
- Presbyterian..... 04
- Episcopalian..... 05
- United Church of Christ (UCC)..... 06
- African Methodist Episcopal ..... 07

12. Is your current religious preference the same?

- Yes ..... 1 → SKIP TO Q14
- No..... 2 → ASK 13

13. What is your current religious preference?

- Protestant..... 01 → ASK A
- Roman Catholic ..... 02 → SKIP TO Q14
- Greek or Russian Orthodox..... 03 → SKIP TO Q14
- Jewish..... 04 → SKIP TO Q14
- Muslim ..... 05 → SKIP TO Q14
- Hindu ..... 06 → SKIP TO Q14
- Not raised in any religion/atheist/agnostic..... 07 → SKIP TO Q14
- Other (SPECIFY) \_\_\_\_\_ 08 → SKIP TO Q14

13A. What specific denomination is that, if any?

- Baptist ..... 01
- Methodist ..... 02
- Lutheran ..... 03
- Presbyterian..... 04
- Episcopalian..... 05
- United Church of Christ (UCC) ..... 06
- African Methodist Episcopal ..... 07

14. What is your native language?

- English ..... 01 → SKIP TO Q15
- Other (SPECIFY) \_\_\_\_\_ 02 → ASK A

14A. How well do you feel you speak English? Are you. . **CODE ONE ONLY.**

- Very proficient ..... 1
- Moderately proficient..... 2
- Not proficient..... 3

<b>BOX A-3</b>	<p><b>DOES THE RESPONDENT SPEAK WITH A...</b></p> <p style="text-align: right;"><b>HEAVY ACCENT.....1</b></p> <p style="text-align: right;"><b>MODERATE ACCENT.....2</b></p> <p style="text-align: right;"><b>IMPERCEPTIBLE ACCENT..... 3</b></p>
----------------	---

15. What language do you usually speak at home? **CODE ONE ONLY.**

- English ..... 01 → SKIP TO BOX A-4
- English and something else..... 02 → ASK A
- Something else ..... 03 → ASK A

15A. What language is that? RECORD VERBATIM.

LANGUAGE \_\_\_\_\_ □□

<b>BOX A-4</b>	<p><b>SEE RESPONDENT'S PLACE OF BIRTH ON P.1. IF RESPONDENT. WAS BORN IN THE U.S. SKIP TO Q17, OTHERWISE ASK Q16.</b></p>
----------------	---

16. In what year did you first come to the United States to live?

19 / \_\_\_ / \_\_\_ /

<b>BOX A-5</b>	<b>SKIP TO Q18</b>
----------------	--------------------

17. From what countries or parts of the world did your ancestors come? IF NECESSARY, PROBE FOR AREA SMALLER THAN CONTINENT. RECORD UP TO THREE RESPONSES.

1<sup>ST</sup> MENTION: \_\_\_\_\_ [ ] [ ]

2<sup>ND</sup> MENTION: \_\_\_\_\_ [ ] [ ]

3<sup>RD</sup> MENTION: \_\_\_\_\_ [ ] [ ]

18. Since when have you lived in the Chicago area?

SINCE: 19 / \_\_\_ / \_\_\_ /

ALL MY LIFE ..... 96

19. What is the name of the community or neighborhood in which you live?

COMMUNITY OR NEIGHBORHOOD: \_\_\_\_\_ / \_\_\_ / \_\_\_ /

20. How long have you lived in (READ NAME OF COMMUNITY OR NEIGHBORHOOD FROM Q19)?

SINCE: 19 / \_\_\_ / \_\_\_ /

ALL MY LIFE ..... 96

21. Other than the business that we will be talking about, do you have any other ways of making money, such as other businesses, jobs, investments, or something else?

Yes ..... 1 → ASK A

No ..... 2 → SKIP TO Q22

21A. What are they? PROBE: IF RESPONDENT NAMES BUSINESS OR PENSION, ASK WHAT TYPE. IF R. NAMES GENERIC INVESTMENT, ASK IF STOCKS, BONDS, OR OTHER.

\_\_\_\_\_ [ ] [ ]

\_\_\_\_\_ [ ] [ ]

22. Altogether, counting all your work activities, how many hours do you work, per week, on the average?

/ \_\_\_ / \_\_\_ / \_\_\_ / HOURS PER WEEK

23. Why did you decide to go into business for yourself?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Now let me ask you about your father.

24. What was your father's main occupation when you were growing up at home? What exactly were his duties? PROBE FOR DETAIL.

\_\_\_\_\_  
\_\_\_\_\_

**BOX A-6** IF FATHER WAS DISABLED, CHRONICALLY UNEMPLOYED, OR HAD NO OCCUPATION SKIP TO SECTION B. OTHERWISE ASK A.

24A. Was your father...

HAND CARD A-4	A wage or salary worker .....	01
	Self-employed .....	02
	A business owner .....	03
	Unpaid family worker .....	04
	Other (SPECIFY ON GRID).....	05

**SECTION B. ENTREPRENEURIAL DISPOSITION**

Now, I have a few questions about how people think about some common problems.

1. How willing would you be to risk your house and all your possessions in borrowing money to start another business? Would you be... **CODE ONE ONLY.**

- Not at all willing..... 1
- Not very willing ..... 2
- Neither willing or unwilling..... 3
- Somewhat willing..... 4
- Very willing ..... 5

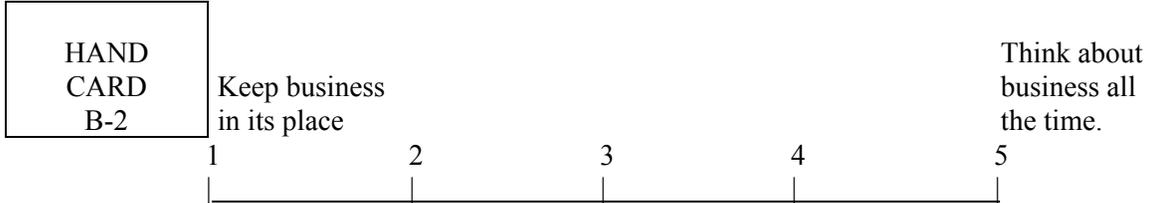
2. How well does this statement fit you?: "I like challenges. Some of the best times in my life are when my heart beats faster and I am fighting to reach a difficult goal". **CODE ONE ONLY.**

- It fits me exactly..... 1
- It fits me quite well ..... 2
- It fits me somewhat ..... 3
- It fits me very little..... 4
- It does not fit me at all..... 5

3. Suppose \$20,000 were suddenly to fall into your lap. For which one of the things on this card would you use most of the money? **CODE ONE ONLY**

HAND CARD B-1	Buy a new car .....01
	Apply it towards a new house.....02
	Buy land.....03
	Put it in the bank .....04
	Take a long vacation .....05
	Donate to my church or favorite charity .....06
	Share it with my friends.....07
	Pay off debts .....08
	Invest in a new or existing business.....09
	Blow it .....10
	Other (SPECIFY).....11

4. Some people who own a business spend most of their time thinking of ways to make it better. Other people who own a business feel it's more like a job and should be kept in its place. On this scale from 1 to 5, with 1 being to keep it in its place and 5 being to think about it all the time, please tell me which number fits you?



<b>BOX B-1</b>	<b>DID RESPONDENT...</b>  <b>GIVE ANSWER RIGHT AWAY?..... 1</b> <b>TAKE TIME TO ANSWER? ..... 2</b>
----------------	--

## **SECTION C. BUSINESS HISTORY**

1. Before we get started with questions about your business, could you briefly tell me the history of your own business activity in general and of the current business in particular. FOLLOW INSTRUCTIONS IN THE GUIDE.

**SECTION D. LABOR ACTIVITY BEFORE THE CURRENT BUSINESS**

1. Have you ever owned any companies --either in the U.S. or elsewhere-- before your current business?

Yes ..... 1 → ASK A  
 No..... 2 → SKIP TO Q6

1A. How many companies were those?

/ \_\_\_ / \_\_\_ / #OF BUSINESSES

	OLDEST OF 3 BUSINESSES	2ND OLDEST	3RD OLDEST
2. Please tell me about the (last three/ two) company/ies you owned before the current business. What were their names? (Please start with the oldest business)			
3. What products or services does/did the business provide?	_____	_____	_____
4. Where is/was the business located?	ST.: _____       ST.: _____       CITY: _____       STATE: _____       COUNTRY: _____	ST.: _____       ST.: _____       CITY: _____       STATE: _____       COUNTRY: _____	ST.: _____       ST.: _____       CITY: _____       STATE: _____       COUNTRY: _____
5. What happened to the business?	R sold it..... 1 R closed it ..... 2 R still running it..... 3 Other (SPECIFY)..... 4 _____	R sold it ..... 1 R closed it..... 2 R still running it..... 3 Other (SPECIFY) ..... 4 _____	R sold it..... 1 R closed it ..... 2 R still running it..... 3 Other (SPECIFY)..... 4 _____
5A. IS THERE ANOTHER BUSINESS TO ASK ABOUT?	Yes. 1 → BACK TO Q3 No .. 2 → GO TO Q6	Yes.. 1 → BACK TO Q3 No ... 2 → GO TO Q6	No .... 2 → GO TO Q6

6. Now think about the time right before you started, bought or became a partner in the current business. What were your activities at the times? CODE ALL THAT APPLY.

HAND CARD D-1	Self-employed in another business .....	01
	In-school .....	02
	Worked for someone else in similar business.....	03
	Worked for someone else in other business.....	04
	Worked for someone else or relative in current business.....	05
	Other (SPECIFY) _____	06

**BOX D-1** IF 03, 04 OR 05 IS CODED AT Q6, ASK Q7. OTHERWISE SKIP TO SECTION E, P. 15.

7. What was your relationship to the owner of the business?

\_\_\_\_\_ [ ] [ ]

8. What was the ethnic background of the owner? PROBE FOR NATIONAL ORIGIN.

\_\_\_\_\_ [ ] [ ]

9. Where was the business located?

CITY: \_\_\_\_\_ [ ] [ ]

STATE: \_\_\_\_\_ [ ] [ ]

COUNTRY: \_\_\_\_\_ [ ] [ ]

**BOX D-2** IF BUSINESS LOCATION WAS CHICAGO, ASK Q10. OTHERWISE, SKIP TO Q11.

10. What was the nearest major intersection?

CORNER OF: \_\_\_\_\_ [ ] [ ]

AND: \_\_\_\_\_ [ ] [ ]

10A. What was the zip code there?

/ \_ / \_ / \_ / \_ / \_ /

11. What was your job title in that business?

\_\_\_\_\_ [ ] [ ]

12. In that job, about how many other people did you supervise who reported directly to you?

/ \_\_\_ / \_\_\_ / \_\_\_ / NONE .....000

13. How long did you stay in that job!

/ \_\_\_ / \_\_\_ / AND / \_\_\_ / \_\_\_ /  
YEARS MONTHS

14. In that job, did you acquire any of the skills you currently use in your business?

Yes ..... 1 → ASK A  
No..... 2 → SKIP TO SEC.E  
I already had the skills ..... 3 → SKIP TO SEC.E

14A. What are some of those skills you acquired at that job?

\_\_\_\_\_ [ ] [ ]  
\_\_\_\_\_ [ ] [ ]  
\_\_\_\_\_ [ ] [ ]

**SECTION E. CURRENT BUSINESS: LOCATION AND STARTUP**

Now I would like to ask you about your current business. (IF MORE THAN ONE CURRENT BUSINESS, READ: By "current business" I mean the most important or main business you currently own.)

1. What is the name of this business?

\_\_\_\_\_ | | |

2. In what month and year did you start or acquire this business?

/ \_\_\_ / \_\_\_ / 19 / \_\_\_ / \_\_\_ /  
MONTH

3. How did you first acquire this business? Was it ...CODE ONE ONLY.

- Bought or invested in.....01 → ASK A
- Started by you.....02 → SKIP TO Q4
- Inherited.....03 → SKIP TO SEC.F
- Given to you .....04 → SKIP TO Q4
- Or something else (SPECIFY \_\_\_\_\_) 05 → SKIP TO Q4

3A. How did you acquire or take over the business?

\_\_\_\_\_ | | |

\_\_\_\_\_ | | |

3B. How did you learn that this business was available?

\_\_\_\_\_ | | |

\_\_\_\_\_ | | |

4. Is this business a franchise?

- Yes.....1
- No .....2

5. How many locations, besides this one, does this business have?

/ \_\_\_ / \_\_\_ / \_\_\_ / \_\_\_ / **IF 0 LOCATIONS SKIP TO Q7**

6. Where are they located? IN CHICAGO, PROBE FOR NEAREST MAJOR INTERSECTION. ELSEWHERE, RECORD CITY AND STATE.

A. \_\_\_\_\_ |\_\_|

B. \_\_\_\_\_ |\_\_|

C.: \_\_\_\_\_ |\_\_|

7. How did you choose the location for this business?

\_\_\_\_\_ |\_\_|

\_\_\_\_\_ |\_\_|

8. What products or services does your business provide?

\_\_\_\_\_ |\_\_|

\_\_\_\_\_ |\_\_|

9. Are these the products and services this business has always provided?

Yes..... 1 → SKIP TO Q11

No ..... 2 → ASK Q10

10. What services or products did this business use to provide?

\_\_\_\_\_ |\_\_|

\_\_\_\_\_ |\_\_|

11. Is your principal product or service oriented toward a specific ethnic group?

Yes..... 1 → ASK A

No ..... 2 → SKIP TO Q12

11A. For which ethnic group are your products or services oriented?

\_\_\_\_\_ |\_\_|

12. Now I would like to ask you about the start-up capital you and your partners needed to begin this business. About how much money did you need for... ASK FOR A-G.

- A. Rent \$ \_\_\_\_\_
  - B. Equipment \$ \_\_\_\_\_
  - C. Wages \$ \_\_\_\_\_
  - D. Inventory \$ \_\_\_\_\_
  - E. Other (SPECIFY) \_\_\_\_\_ \$ \_\_\_\_\_
  - F. Other (SPECIFY) \_\_\_\_\_ \$ \_\_\_\_\_
  - G. Other (SPECIFY) \_\_\_\_\_ \$ \_\_\_\_\_
- TOTAL \_\_\_\_\_ \$  
(CARRY THE TOTAL TO END OF Q14)

13. The figures you just gave me add up to (READ TTAL FROM Q 12). Is that about right?

- Yes ..... 1
- No ..... 2

14. How much of your start-up capital did you obtain from each of the following sources?

HAND  
CARD  
E-1

**A. Loans**

- A1. Bank loan ..... \$ \_\_\_\_\_
- A2. Private lenders ..... \$ \_\_\_\_\_
- A3. Mortgage ..... \$ \_\_\_\_\_
- A4. Government program (SPECIFY) \_\_\_\_\_ \$ \_\_\_\_\_
- A5. Borrowed from immediate family  
(spouse, son, daughter, parents)..... \$ \_\_\_\_\_
- A6. Borrowed from other relatives  
(cousin, aunt, uncle) ..... \$ \_\_\_\_\_
- A7. Borrowed from friends or business associates  
(informally)..... \$ \_\_\_\_\_
- A8. Supplier's credit ..... \$ \_\_\_\_\_
- A9. Ethnic associations (SPECIFY) \_\_\_\_\_ \$ \_\_\_\_\_
- A10. Other private sources (foundations) ..... \$ \_\_\_\_\_

**B. Gifts**

- B1. Gift from immediate family  
(spouse, son, daughter, parents)..... \$ \_\_\_\_\_
- B2. Gift from other relatives ..... \$ \_\_\_\_\_
- B3. Gift from friends..... \$ \_\_\_\_\_

C. Partner's Contribution .....\$ \_\_\_\_\_

**D. Personal Resources**

D1. Personal savings .....\$ \_\_\_\_\_

D2. Credit cards .....\$ \_\_\_\_\_

**E. Others**

E1. Investment from venture company .....\$ \_\_\_\_\_

E2. "Factoring company" .....\$ \_\_\_\_\_

E3. Others.....\$ \_\_\_\_\_

TOTAL .....\$ \_\_\_\_\_  
(TOTAL FROM Q12)

<b>BOX E-1</b>	<b>CHECK TOTAL AT Q12 AND AT Q14. IF DIFFERENCE IS MORE THAN 10%. REVIEW BOTH QUESTIONS WITH RESPONDENT AND CORRECT.</b>
----------------	--

<b>BOX E-2</b>	<b>IF NO LOANS WERE REQUESTED, ASK Q15. OTHERWISE SKIP TO Q15C</b>
----------------	--

15. Did you **try** to get a loan or some type of financial assistance, when you started your **current** business?

Yes..... 1 → ASK A  
No ..... 2 → SKIP TO Q40

15A. What was the result of the request?

Granted ..... 1 → ASK B  
Turned down..... 2 → SKIP TO Q32  
Other (SPECIFY) \_\_\_\_\_ 3 → ASK B

15B. What type of financial assistance did you get? Was it

A loan ..... 1 → ASK C  
A gift..... 2 → SKIP TO Q41  
Something else (SPECIFY) \_\_\_\_\_ 3

15C. Among the loans you received, you named (READ THREE LARGEST LOANS). Please give me a name or initial to refer to each of the three institutions or persons who provided you with most of the funds. RECORD NAME OF UP TO THREE LENDERS ON TOP LINE OF GRID ON P.19. THEN ASK Q16 THROUGH Q24 FOR EACH LENDER.

	LENDER #1 Name: _____	LENDER #2 Name: _____	LENDER #3 Name: _____
16. Why did you choose this source of funds?	_____ _____	_____ _____	_____ _____
17. Where is (LENDER) located?	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____
18. Was the person or institution you dealt with of your same ethnic group?	Yes..... 1 →SKIP TO Q19 No..... 2 →ASK A	Yes..... 1 →SKIP TO Q19 No..... 2 →ASK A	Yes..... 1 →SKIP TO Q19 No..... 2 →ASK A
18A. What is their ethnic background?	_____	_____	_____
19. Was that person or institution related to you or your family?	Yes..... 1 →ASK A No..... 2 →SKIP TO Q20	Yes..... 1 →ASK A No..... 2 →SKIP TO Q20	Yes..... 1 →ASK A No..... 2 →SKIP TO Q20
19A. How is that person related to you?	_____	_____	_____
20. What was the rate of interest for your loan?	____ ____ % IF 00 ASK A OTHERWISE SKIP TO Q21	____ ____ % IF 00 ASK A OTHERWISE SKIP TO Q21	____ ____ % IF 00 ASK A OTHERWISE SKIP TO Q21
20A. Why was the loan free of interest?	_____ _____	_____ _____	_____ _____

21. Was a specific amount of time agreed upon to repay the loan?	Yes..... 1 →ASK A No..... 2 →SKIP TO Q22	Yes..... 1 →ASK A No..... 2 →SKIP TO Q22	Yes..... 1 →ASK A No..... 2 →SKIP TO Q22
21A. What was the length of time?	<input type="text"/> <input type="text"/> <input type="text"/> Years      Months	<input type="text"/> <input type="text"/> <input type="text"/> Years      Months	<input type="text"/> <input type="text"/> <input type="text"/> Years      Months
22. Did you have to put something up against the loan or financial assistance?	Yes..... 1 →ASK A No..... 2 →SKIP TO Q23	Yes..... 1 →ASK A No..... 2 →SKIP TO Q23	Yes..... 1 →ASK A No..... 2 →SKIP TO Q23
22A. What was it?	_____ <input type="text"/> <input type="text"/>	_____ <input type="text"/> <input type="text"/>	_____ <input type="text"/> <input type="text"/>
22B. What was its value?	\$ <input type="text"/> <input type="text"/> ROUND CENTS UP	\$ <input type="text"/> <input type="text"/> ROUND CENTS UP	\$ <input type="text"/> <input type="text"/> ROUND CENTS UP
23. What was the amount of the loan?	\$ <input type="text"/> <input type="text"/> ROUND CENTS UP	\$ <input type="text"/> <input type="text"/> ROUND CENTS UP	\$ <input type="text"/> <input type="text"/> ROUND CENTS UP
24. Were there cosigners?	Yes..... 1 →ASK A No..... 2 →SKIP TO Q25	Yes..... 1 →ASK A No..... 2 →SKIP TO Q25	Yes..... 1 →ASK A No..... 2 →SKIP TO Q25
24A. How many cosigners did you have?	<input type="text"/> # of CO-SIGNERS	<input type="text"/> # of CO-SIGNERS	<input type="text"/> # of CO-SIGNERS
25. IS THERE ANOTHER LENDER TO ASK ABOUT?	Yes..... 1 →RETURN TO Q16 No..... 2 →GO TO BOX E-3	Yes..... 1 →RETURN TO Q16 No..... 2 →GO TO BOX E-3	No..... 2 →GO TO BOX E-3

<b>BOX E-3</b>	<b>IF RESPONDENT HAD AT LEAST ONE CO-SIGNER, CONTINUE BELOW. OTHERWISE- SKIP TO BOX E-4.</b>
----------------	--

For each co-signer I will ask you a set of questions.

	CO-SIGNER #1	CO-SIGNER #2	CO-SIGNER #3
26. First please give me his/her first name or some other way in which I can refer to him/her.	_____	_____	_____
27. How is (CO-SIGNER) related to you	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
28. Is (CO-SIGNER) of your same ethnic group?	Yes..... 1 → SKIP TO Q29 No..... 2 → ASK A	Yes..... 1 → SKIP TO Q29 No..... 2 → ASK A	Yes..... 1 → SKIP TO Q29 No..... 2 → ASK A
28A. What is his/her ethnic background?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
29. Where is he/she located?	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]
30. IS THERE ANOTHER CO-SIGNER TO ASK ABOUT?	Yes..... 1 → RETURN TO Q26 No..... 2 → GO TO BOX E-4	Yes..... 1 → RETURN TO Q26 No..... 2 → GO TO BOX E-4	No ..... 2 → GO TO BOX E-4

<b>BOX E-4</b>	<b>CONTINUE ON THE NEXT PAGE. WHENEVER POSSIBLE, ASK ABOUT CONTACT PERSON RATHER THAN THE INSTITUTION.</b>
----------------	--

Now I would like to ask you about the persons or institutions from which you tried to get financing.

31. During your startup phase, did you try to get a loan or some other type of financial assistance, but were turned down?

Yes..... 1 → ASK Q32  
 No ..... 2 → SKIP TO Q41

	NON-LENDER #1	NON-LENDER #2	NON-LENDER #2
32. First, please give me the first name of each of those persons or institutions (or some other way in which I can refer to them).	_____	_____	_____
33. Why did you choose (PERSON OR INSTITUTION)?	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]
34. How is (PERSON/ INSTITUTION) related to you?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
35. Is (PERSON/ INSTITUTION) of your same ethnic group?	Yes..... 1 →SKIP TO Q36 No..... 2 →ASK A	Yes..... 1 →SKIP TO Q36 No..... 2 →ASK A	Yes..... 1 →SKIP TO Q36 No ..... 2 →ASK A
35A. What is his/her ethnic background?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
36. Where is he/she located?	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]



40. Why did you not ask for financial assistance? \_\_\_\_\_ [ ] [ ]

\_\_\_\_\_ [ ] [ ]

\_\_\_\_\_ [ ] [ ]

41. When you (started/brought) your business, what were the most serious difficulties you had to overcome? \_\_\_\_\_ [ ] [ ]

\_\_\_\_\_ [ ] [ ]

\_\_\_\_\_ [ ] [ ]

42. Thinking back to the time when you were trying to start your current business, did you encounter any type of financial barriers?

Yes ..... 1 → ASK A

No..... 2 → SKIP TO SEC.F

42 A. Please tell me about the kind of financial barriers you encountered.

\_\_\_\_\_ [ ] [ ]

\_\_\_\_\_ [ ] [ ]

\_\_\_\_\_ [ ] [ ]

**SECTION F. PARTNERS**

Now I have a few questions about the startup group for your current business.

1. Did you have any partners or investors when you started the current business?

Yes..... 1 → ASK A  
 No ..... 2 → SKIP TO Q8

1A. How many partners or investors did you have? / \_\_\_\_ / \_\_\_\_ /

	STARTUP PARTNER #1	STARTUP PARTNER #2	STARTUP PARTNER #3	STARTUP PARTNER #4
2. Please give me the names of your <b>4 major</b> partners, or some other way to refer to them.	_____	_____	_____	_____
3. How was (PARTNER) related to you?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
3A. FOR NON-FAMILY: How did you find him/her?	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]
4. Is (PARTNER) of your same ethnic group?	Yes..... 1 → SKIP TO Q5 No ..... 2 → ASK A	Yes ..... 1 → SKIP TO Q5 No ..... 2 → ASK A	Yes..... 1 → SKIP TO Q5 No ..... 2 → ASK A	Yes ..... 1 → SKIP TO Q5 No..... 2 → ASK A
4A. What is his/her ethnic background?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
5. What share of the business did (PARTNER) OWN?	[ ] [ ] [ ] [ ] SHARE	[ ] [ ] [ ] [ ] SHARE	[ ] [ ] [ ] [ ] SHARE	[ ] [ ] [ ] [ ] SHARE
6. Was (PARTNER) active in the business?	Yes..... 1 No ..... 2	Yes ..... 1 No ..... 2	Yes..... 1 No ..... 2	Yes ..... 1 No..... 2

6A. ANOTHER PARTNER TO ASK ABOUT?	Yes..... 1 → RETURN Q3 No..... 2 → GO TO Q7	Yes ..... 1 → RETURN Q3 No ..... 2 → GO TO Q7	Yes..... 1 → RETURN Q3 No..... 2 → GO TO Q7	No..... 2 → GO TO Q7
--------------------------------------	--	--	--	----------------------

7. What percent of the business did you personally own when you began the business?

PERCENTAGE: / \_\_\_ / \_\_\_ / \_\_\_ / %

<b>BOX F-1</b>	<b>SUM UP TOTAL OF SHARES IN Q5 ABOVE AND PERCENTAGE OWNED IN Q7. IF IT DOES NOT ADD TO 100%, MAKE THE RESPONDENT GO OVER IT AGAIN, UNLESS THERE ARE MORE THAN 4 PARTNERS.</b>
----------------	--

8. Do you currently have any partners or investors?

Yes ..... 1 → GO TO BOX F-3  
No..... 2 → SKIP TO SEC.G

<b>BOX F-2</b>	<b>TURN BACK TO P. 25. SHOW RESPONDENT LIST OF STARTUP PARTNERS AND READ QUESTION BELOW. IF NO PARTNERS AT STARTUP SKIP TO 9B.</b>
----------------	--

9. Here (is/are) the partner(s) or investor(s) you had in the startup phase of your business. (Are/Is) **(all of)** your current partner(s) or investor(s) the same as those you had in that early phase?

Yes ..... 1 → SKIP TO Q16  
No..... 2 → ASK A

9A. Why are they no longer with you? \_\_\_\_\_   
\_\_\_\_\_

9B. How many partners or investors do you currently have?

/ \_\_\_ / \_\_\_ /

	NEW PARTNER #1	NEW PARTNER #2	NEW PARTNER #3	NEW PARTNER #4
10. Who are your 4 major <b>new</b> partners or investors? Please give me names or some other way I can refer to them.	_____	_____	_____	_____
11. How is PARTNER) related to you?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
11A. IF NON-FAMILY: How did you find him/her?	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]
12. Is (PARTNER) of your same ethnic group?	Yes ..... 1 → SKIP TO Q13 No ..... 2 → ASK A	Yes .....1 → SKIP TO Q13 No .....2 → ASK A	Yes ..... 1 → SKIP TO Q13 No ..... 2 → ASK A	Yes .....1 → SKIP TO Q13 No .....2 → ASK A
12A. What is his/her ethnic background?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
13. What share of the business does (PARTNER) OWN?	_____ _____  SHARE	_____ _____  SHARE	_____ _____  SHARE	_____ _____  SHARE
14. Is (partner) active in the business?	Yes ..... 1 No ..... 2	Yes .....1 No .....2	Yes ..... 1 No ..... 2	Yes .....1 No .....2
15. IS THERE ANOTHER NEW PARTNER TO ASK ABOUT?	Yes ...1 → RETURN TO Q11 No .....2 → GO TO Q16	Yes... 1 → RETURN TO Q11 No .... 2 → GO TO Q16	Yes ...1 → RETURN TO Q11 No .....2 → GO TO Q16	No .... 2 → GO TO Q16

16. What percent of the business do you yourself own now, under the current arrangement?

PERCENTAGE: / \_\_\_ / \_\_\_ / \_\_\_ /%

<b>BOX F-4</b>	<b>SUM UP TOTAL OF SHARES IN Q13 ABOVE AND PERCENTAGE OWNED IN Q16. IF IT DOES NOT ADD TO 100%, MAKE THE RESPONDENT GO OVER IT AGAIN, UNLESS THERE ARE MORE THAN 4 NEW PARTNERS.</b>
----------------	--

17. Do you and your partner(s) or investors have some special way to divide the work?

Yes ..... 1 → ASK A  
No..... 2 → SKIP TO SEC.G

17A. How do you and your partner(s) or investor(s) divide the work?  
RECORD VERBATIM.

\_\_\_\_\_ |||

\_\_\_\_\_ |||

\_\_\_\_\_ |||

**SECTION G. USE OF CREDIT**

**BOX G-1**      **SEE Q2 IN SECTION E, P. 15. IF BUSINESS WAS STARTED OR ACQUIRED LESS THAN TWO YEARS AGO, READ OPTION 1 BELOW. OTHERWISE READ OPTION 2.**

1. **OPTION 1:** Since you started your business...  
**OPTION 2:** Within the last two years.....

have you **applied** for a loan for the business, even if you did not get it? Please do not include any startup loans you may have told me about already and disregard applications for general purpose credit cards.

Yes..... 1 → ASK Q2  
 No ..... 2 → SKIP TO SEC.H

	LENDER #1	LENDER #2	LENDER #3
2. To which institutions or persons did you apply?	_____	_____	_____
3. Why did you choose (LENDER)?	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]
4. WHERE IS (LENDER) located?	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]
5. Was the person or institution you dealt with of your ethnic group?	Yes..... 1 → SKIP TO Q6 No ..... 2 → ASK A	Yes..... 1 → SKIP TO Q6 No ..... 2 → ASK A	Yes..... 1 → SKIP TO Q6 No ..... 2 → ASK A

5A. What was his/her ethnic background?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
6. How was that person related to you?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
7. For what purposes did you apply for the loan?	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]
8. How much did you request?	\$[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] ROUND CENTS UP	\$[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] ROUND CENTS UP	\$[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] ROUND CENTS UP
9. What was the result of the request?	Granted..... 1 → ASK Q10 Denied ..... 2 → ASK A Other..... 3 → SKIP TO Q14	Granted..... 1 → ASK Q10 Denied ..... 2 → ASK A Other..... 3 → SKIP TO Q14	Granted ..... 1 → ASK Q10 Denied..... 2 → ASK A Other ..... 3 → SKIP TO Q14
9A. Why did they turn down your request?	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]
10. What was the rate of interest for your loan?	[ ] [ ] [ ] % IF 00 ASK A, OTHERWISE SKIP TO Q11	[ ] [ ] [ ] % IF 00 ASK A, OTHERWISE SKIP TO Q11	[ ] [ ] [ ] % IF 00 ASK A, OTHERWISE SKIP TO Q11
10A. Why was the loan free of interest?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
11. Was a specific amount of time agreed upon to repay the loan?	Yes..... 1 → ASK QA No..... 2 → SKIP TO Q12	Yes..... 1 → ASK QA No..... 2 → SKIP TO Q12	Yes..... 1 → ASK QA No ..... 2 → SKIP TO Q12
11A. What was the length of time?	[ ] [ ] [ ] [ ] [ ] [ ] Years Months	[ ] [ ] [ ] [ ] [ ] [ ] Years Months	[ ] [ ] [ ] [ ] [ ] [ ] Years Months
12. Did you have to put something up against the loan?	Yes..... 1 → ASK QA No..... 2 → SKIP TO Q13	Yes..... 1 → ASK QA No..... 2 → SKIP TO Q13	Yes..... 1 → ASK QA No ..... 2 → SKIP TO Q13

12A. What was it?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
12B. What was its value?	\$ _ _ _ _ _ _ _ _  ROUND CENTS UP	\$ _ _ _ _ _ _ _ _  ROUND CENTS UP	\$ _ _ _ _ _ _ _ _  ROUND CENTS UP
13. Were there co-signers?	Yes..... 1 → ASK QA No..... 2 → SKIP TO Q14	Yes..... 1 → ASK QA No..... 2 → SKIP TO Q14	Yes..... 1 → ASK QA No..... 2 → SKIP TO Q14
13A. How many co-signers did you have?	_  # Co-signers	_  # Co-signers	_  # Co-signers
14. IS THERE ANOTHER LENDER TO ASK ABOUT?	Yes..... 1 → RETURN TO Q3 No..... 2 → GO TO BOX G-2	Yes..... 1 → RETURN TO Q3 No..... 2 → GO TO BOX G-2	No..... 2 → GO TO BOX G-2

<b>BOX G-2</b>	<b>CONTINUE BELOW, IF RESPONDENT HAD AT LEAST ONE CO-SIGNER. OTHERWISE SKIP TO SECTION H.</b>
----------------	---

For each co-signer, I will ask you a set of questions.

	CO-SIGNER #1	CO-SIGNER #2	CO-SIGNER #3
15. First, please give their first names or some other way in which I can refer to them.	_____	_____	_____
16. How is (CO-SIGNER) related to you?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
17. Is (CO-SIGNER) of your same ethnicity?	Yes..... 1 → SKIP TO 18 No..... 2 → ASK A	Yes..... 1 → SKIP TO 18 No..... 2 → ASK A	Yes..... 1 → SKIP TO 18 No..... 2 → ASK A

17A. What is his/her ethnic background?	_____  __	_____  __	_____  __
18. Where is he/she located?	ST.: _____  __  ST.: _____  __  CITY: _____  __  STATE: _____  __  COUNTRY: _____  __	ST.: _____  __  ST.: _____  __  CITY: _____  __  STATE: _____  __  COUNTRY: _____  __	ST.: _____  __  ST.: _____  __  CITY: _____  __  STATE: _____  __  COUNTRY: _____  __

**SECTION H. FAMILY MEMBERS' LABOR ACTIVITY**

1. During the first year of the **current** business did **you** or members of your **immediate family**, living in your **household** have other ways of earning money outside of your business?

Yes..... 1 → ASK Q2  
 No ..... 2 → SKIP TO Q5

	NAME #1	NAME #2	NAME #3	NAME #4
2. Which members of the family were they? Please give me their first names	SELF	_____	_____	_____
3. How is (NAME) related to you?	SELF	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
4. How did (NAME) make money?	SELF	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]

	NAME #5	NAME #6	NAME #7	NAME #8
2. Which members of the family were they? Please give me their first names	_____	_____	_____	_____
3. How is (NAME) related to you?	_____	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
4. How did (NAME) make money?	_____	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]

5. Do family members work in your business now?

Yes ..... 1 → SKIP TO Q7  
No..... 2 → ASK A

5A. Why not?

\_\_\_\_\_ □□  
\_\_\_\_\_ □□

6. About how many hours per week do you work in the business?

/ \_\_\_ / \_\_\_ / \_\_\_ /  
HRS/WEEK

<b>BOX H-1</b>	<b>SKIP TO Q13</b>
----------------	--------------------

	NAME #1	NAME #2	NAME #3	NAME #4
7. Please give me the names of all family members who work in the business <b>now</b> .	RESPONDENT	_____	_____	_____
8. How is (NAME) related to you?	SELF	_____	_____	_____
9. What are (NAME's) duties in the business?	_____       	_____       	_____       	_____       
10. About how many hours per week does (NAME) work in the business?	_ _ _ _  HRS/WEEK	_ _ _ _  HRS/WEEK	_ _ _ _  HRS/WEEK	_ _ _ _  HRS/WEEK
11. Does (NAME) get paid for that work?	Yes..... 1 No..... 2	Yes ..... 1 No..... 2	Yes ..... 1 No..... 2	Yes..... 1 No ..... 2
12. IS THERE ANOTHER FAMILY MEMBER TO ASK ABOUT?	Yes..... 1 → ASK Q8 No..... 2 → ASK Q13	Yes ..... 1 → ASK Q8 No..... 2 → ASK Q13	Yes ..... 1 → ASK Q8 No..... 2 → ASK Q13	No ..... 2 → ASK Q13

13. Do you have any foreign-born immediate relatives living outside the U.S.?

Yes ..... 1 → ASK A  
No..... 2 → SKIP TO Q14

13A. Have any of them come from their home country and are working here in your business?

Yes ..... 1 → ASK B  
No..... 2 → SKIP TO Q14

13B. Who was that?

\_\_\_\_\_ |||

13C. Do you plan to bring members of your family from their home country to work in your business?

Yes ..... 1  
No..... 2  
Other (SPECIFY)\_\_\_\_\_ 3

14. In addition to those already mentioned, do you have any relatives or friends who help out in your business on a regular basis **without pay**?

Yes ..... 1 → ASK A  
No..... 2 → SKIP TO SEC.I

14A. How many people is that?

/ \_\_\_ / \_\_\_ /

14B. On the average, how often do they come?

Every day ..... 01  
A few times a week..... 02  
Once a week..... 03  
A few times a month..... 04  
Once a month..... 05  
Other (SPECIFY)\_\_\_\_\_ 06

**SECTION I. EMPLOYEES**

Now I'd like to ask you about your employees.

1. Do you currently have in your business any full-time, part time, or temporary **non-family** employees?

Yes ..... 1 → ASK A  
 No..... 2 → SKIP TO SEC.J, P. 42

1A. Approximately how many full-time, part-time, or temporary **non-family** employees do you currently have in your business?

/ \_\_\_ / \_\_\_ / \_\_\_ /

2. How many of your current employees are.....

A. Full-time..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 B. Part-time..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 C. Temporary..... / \_\_\_ / \_\_\_ / \_\_\_ /

3. How many of your employees are....

A. Black or African-American..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 B. White..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 C. Mexican..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 D. Puerto Rican..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 E. Other Hispanic or Latino (SPECIFY)  
 \_\_\_\_\_ / \_\_\_ / \_\_\_ / \_\_\_ /  
 F. Korean..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 G. Chinese..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 H. Filipino..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 I. Other Asian (SPECIFY)  
 \_\_\_\_\_ / \_\_\_ / \_\_\_ / \_\_\_ /  
 J. Native American..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 K. Polish..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 L. Other Eastern European..... / \_\_\_ / \_\_\_ / \_\_\_ /  
 M. Other (SPECIFY)  
 \_\_\_\_\_ / \_\_\_ / \_\_\_ / \_\_\_ /

<b>BOX I-1</b>	<b>CHECK Q1A ABOVE. IF RESPONDENT HAS AT LEAST 3 EMPLOYEES, GO TO BOX I-2. IF RESPONDENT HAS LESS THAN 3 EMPLOYEES, SKIP TO Q6.</b>
----------------	---

<b>BOX I-2</b>	<p><b>IF AT LEAST HALF OF THE EMPLOYEES BELONG TO THE OWNER'S ETHNIC GROUP, GO TO Q4.</b></p> <p><b>IF AT LEAST HALF OF THE EMPLOYEES BELONG TO A SINGLE ETHNIC GROUP THAT IS NOT THE SAME AS THE OWNER'S SKIP TO Q5.</b></p> <p><b>OTHERWISE, SKIP TO Q6.</b></p>
----------------	--

4. Which of the reasons on this card explain why most of your employees are (RESPONDENT'S ETHNICITY)? CODE ALL THAT APPLY.

HAND CARD I-1	They can be hired for less wages ..... 01 They establish rapport with my clients ..... 02 They bring job specific skills that I need ..... 03 They are the main applicants ..... 04 They are less expensive than non-minority workers..... 05 Other (SPECIFY) _____ 06
---------------------	---

<b>BOX I-3</b>	<b>SKIP TO Q6</b>
----------------	-------------------

5. Why are most of your employees (ETHNICITY FROM Q3)? CODE ALL THAT APPLY.

HAND CARD I-1	They can be hired for less wages ..... 01 They establish rapport with my clients ..... 02 They bring job specific skills that I need ..... 03 They are the main applicants ..... 04 They are less expensive than non-minority workers..... 05 Other (SPECIFY) _____ 06
---------------------	---

6. Do most of your employees live in the neighborhood where your business is located?

Yes ..... 1 → SKIP TO Q7  
 No..... 2 → ASK A

6A. In general, do they all live pretty much in the same area?

Yes ..... 1 → SKIP TO Q7  
 No..... 2 → ASK B

6B. Approximately where do they live? PROBE FOR NEAREST MAJOR INTERSECTION.

\_\_\_\_\_ |||

\_\_\_\_\_ |||

7. How do you usually recruit workers? CODE ALL THAT APPLY.

<b>HAND CARD I-2</b>	Recommendations from other workers .....	01
	Recommendations from relatives .....	02
	Recommendations from customers .....	03
	Recommendations from suppliers.....	04
	Ads .....	05
	Walk-ins off the street.....	06
	Public agencies.....	07
	Private agencies .....	08
	Other (SPECIFY).....	09
	_____	

8. Why do you recruit that way? ASK FOR THE TWO METHODS RESPONDENT USES MOST FREQUENTLY.

\_\_\_\_\_ |||

\_\_\_\_\_ |||

9. How long does it take for your average employee to be ready to do the job him or herself?

- A. / \_\_\_ / \_\_\_ / DAYS
- B. / \_\_\_ / \_\_\_ / MONTHS
- C. / \_\_\_ / \_\_\_ / YEARS

**BOX I-4**      **CHECK Q2, SECTION E, ON P. 15. IF BUSINESS WAS ACQUIRED TWO YEARS AGO OR EARLIER, ASK Q10. OTHERWISE SKIP TO Q11**

10. On the average how long does a worker remain employed here?

/ \_\_\_ / \_\_\_ /      / \_\_\_ / \_\_\_ /  
 YEARS                      MONTHS

11. Among workers who leave, if any, what is the major reason for leaving?

\_\_\_\_\_ [ ] [ ]  
\_\_\_\_\_ [ ] [ ]

12. As far as you know, have any former employees subsequently opened their own business?

Yes ..... 1 → ASK A  
No..... 2 → SKIP TO SEC.J

12A. What type of businesses did they open?

TYPE OF BUSINESS \_\_\_\_\_  
DON'T KNOW ..... 98

12B. Did you assist them in any way?

Yes ..... 1 → ASK C  
No..... 2 → SKIP TO SEC.J

12C. How did you assist them?

\_\_\_\_\_ [ ] [ ]  
\_\_\_\_\_ [ ] [ ]  
\_\_\_\_\_ [ ] [ ]

**SECTION J. USE OF SERVICES**

Many businesses make use of an array of services to carry out their affairs. We are now interested in knowing if you or your business employ, or depend upon, any of the following professional or business services. ASK QS. BELOW FOCUSING ON CONTACT PERSON AT INSTITUTION.

	Accountant	Attorney	Insurance Agent	Janitorial Service	Other (SPECIFY)
1. Does your business use the services of a (SERVICE SUPPLIER)? ASK FOR EACH SERV. SUPP., THEN ASK Q2. FOR "YES"s.	Yes..... 1 No ..... 2	Yes.....1 No .....2	Yes ..... 1 No.....2	Yes..... 1 No ..... 2	Yes.....1 No .....2
2. Where is (Service Supplier) located?	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: __	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: __	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: __	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: __	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: __
3. Was the person from (SERVICE SUPPLIER) you dealt with of your ethnic group?	Yes..... 1 → ASK Q4 No .....2 → ASK A	Yes..... 1 → ASK Q4 No ..... 2 → ASK A	Yes .... 1 → ASK Q4 No..... 2 → ASK A	Yes.....1 → ASK Q4 No .....2 → ASK A	Yes..... 1 → ASK Q4 No ..... 2 → ASK A
3A. What is his/her ethnic background?	_____	_____	_____	_____	_____
4. How is that person related to you?	_____	_____	_____	_____	_____

4A. IF NON-FAMILY: How did you find him/her?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
5. How long have you relied on the services of (SERVICE SUPPLIER)?	/____/____/ MOS. /____/____/ YRS. GO TO NEXT SERV.SUPP.	/____/____/ MOS. /____/____/ YRS. GO TO BOX J-1			

<b>BOX J-1</b>	<p><b>IF AT LEAST TWO SERVICE SUPPLIERS ARE OF THE SAME ETHNIC GROUP AS OWNER, CONTINUE BELOW.</b></p> <p><b>IF AT LEAST TWO SERVICE SUPPLIERS BELONG TO ONE SAME ETHNIC GROUP OTHER THAN THE OWNER'S, SKIP TO Q6B.</b></p> <p><b>OTHERWISE, SKIP TO SECTION K</b></p>
----------------	--

6. So you are using the services of some providers that are from your same ethnic background. In general, do you employ professional and business services of your own ethnic background?

Yes ..... 1  
 No..... 2

6A. Why do you (not) employ professional and business services of (RESPONDENT'S ETHNICITY) origin?

\_\_\_\_\_ |||

\_\_\_\_\_ |||

<b>BOX J-2</b>	<b>SKIP TO SECTION K, P. 45.</b>
----------------	----------------------------------

6B. Why do you employ professional and business services of (ETHNICITY IDENTIFIED IN Q3A, P. 42)?

\_\_\_\_\_ |||

\_\_\_\_\_ |||

6C. Are there any (RESPONDENT'S ETHNIC GROUP) (accountants/attorneys/insurance companies) available?

Yes ..... 1 → ASK D  
 No..... 2 → SKIP TO SEC.K

6D. What are the reasons why you do not use them?

\_\_\_\_\_ |||

\_\_\_\_\_ |||

**SECTION K. SUPPLIERS**

Now I would like to ask you about your suppliers. ASK Q1. RECORD UP TO THREE SUPPLIERS, THEN ASK Q2 THROUGH 10 FOR EACH ONE. IF SUPPLIER IS LARGE FIRM, FOCUS ON CHARACTERISTICS OF CONTACT PERSON.

1. Who are your three major suppliers of goods? Please tell me their names.	SUPPLIER #1 _____	SUPPLIER #2 _____	SUPPLIER #3 _____
2. Where is (SUPPLIER) located?	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]
3. Was the person from (SUPPLIER) you dealt with of your ethnic group	Yes..... 1 → SKIP TO Q4 No ..... 2 → ASK A	Yes..... 1 → SKIP TO Q4 No ..... 2 → ASK A	Yes..... 1 → SKIP TO Q4 No ..... 2 → ASK A
3A. [IF NOT FAMILY] What is his/her ethnic background?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
4. How is that person related to you?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
4A. How did you find him/her?	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]	_____ [ ] [ ] _____ [ ] [ ]
5. How long have you relied on the services of (SUPPLIER)?	_____ MONTHS _____ YEARS	_____ MONTHS _____ YEARS	_____ MONTHS _____ YEARS

6. Does (SUPPLIER) provide merchandise or equipment on credit?	Yes..... 1 → ASK A No ..... 2 → SKIP TO Q9	Yes..... 1 → ASK A No ..... 2 → SKIP TO Q9	Yes..... 1 → ASK A No ..... 2 → SKIP TO Q9
6A. How much do you presently owe (SUPPLIER)?	\$ _____ GO TO Q7	\$ _____ GO TO Q7	\$ _____ GO TO Q7
7. Under which terms does (SUPPLIER) provide credit?	_____ _____	_____ _____	_____ _____
7A. What is the interest rate?	_____ %	_____ %	_____ %
7B. What is the term of the loan?	_____ DAYS MONTHS	_____ MONTHS DAYS	_____ MONTHS DAYS
8. What are the terms if you exceed the time limit?	_____ _____	_____ _____	_____ _____
9. Does (SUPPLIER) loan you money not necessarily for supplies?	Yes..... 1 → ASK A No ..... 2 → SKIP TO Q10	Yes..... 1 → ASK A No ..... 2 → SKIP TO Q10	Yes..... 1 → ASK A No ..... 2 → SKIP TO Q10
9A. How much money does (SUPPLIER) loan to you?	\$ _____	\$ _____	\$ _____
9B. Under which terms does (SUPPLIER) provide credit?	_____ _____	_____ _____	_____ _____
9C. What is the interest rate?	_____ %	_____ %	_____ %

9D. What is the term of the loan?	_____ DAYS _____ MOS	_____ DAYS _____ MOS	_____ DAYS _____ MOS
9E. What are the terms if you exceed the time limit?	_____ _____	_____ _____	_____ _____
10. IS THERE ANOTHER SUPPLIER TO ASK ABOUT?	Yes.....1 → ASK Q2 No.....2 → GO TO BOX K-1	Yes.....1 → ASK Q2 No.....2 → GO TO BOX K-1	No .....2 → GO TO BOX K-1

<b>BOX K-1</b>	<p><b>CHECK Q3 ABOVE. IF AT LEAST TWO SUPPLIERS ARE OF THE SAME ETHNIC GROUP AS THE OWNER, ASK Q11.</b></p> <p><b>IF AT LEAST TWO SUPPLIERS BELONG TO ONE SAME ETHNIC GROUP, OTHER THAN THE OWNER'S, SKIP TO Q11B.</b></p> <p><b>OTHERWISE, SKIP TO SECTION L.</b></p>
----------------	--

11. I noticed (some/all) of your suppliers are (RESPONDENT'S ETHNICITY). In general, do you work with suppliers of your own ethnic group?

Yes ..... 1 → ASK A  
 No..... 2 → SKIP TO SEC.L

11A. Why do you work with suppliers of you own ethnic group?

\_\_\_\_\_ □□

\_\_\_\_\_ □□

<b>BOX K-2</b>	<b>SKIP TO SECTION L</b>
----------------	--------------------------

11B. Why do you work with suppliers of (ETHNICITY FROM Q3A ABOVE)?

\_\_\_\_\_ □□

\_\_\_\_\_ □□

**SECTION L. CREDITORS**

1. At present, do you have any creditors or people to whom you owe money, other than your suppliers?

Yes ..... 1 → ASK A  
 No..... 2 → SKIP TO SEC.M

2. Who are your three major creditors? Please give me their names or some other way I can refer to them. RECORD NAMES OF UP TO 3 CREDITORS THEN ASK QS. 3-8 FOR EACH.	CREDITOR #1 _____	CREDITOR #2 _____	CREDITOR #3 _____
3. Is (CREDITOR) related to you?	Yes..... 1 → ASK A No..... 2 → SKIP TO Q4	Yes..... 1 → ASK A No..... 2 → SKIP TO Q4	Yes..... 1 → ASK A No..... 2 → SKIP TO Q4
3A. How is (CREDITOR) related to you?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
4. Is (CREDITOR) of your same ethnic group?	Yes..... 1 → SKIP TO Q5 No..... 2 → ASK A	Yes..... 1 → SKIP TO Q5 No..... 2 → ASK A	Yes..... 1 → SKIP TO Q5 No..... 2 → ASK A
4A. What is his ethnic background?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
5. Where is he/she located?	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]	ST.: _____ [ ] [ ] ST.: _____ [ ] [ ] CITY: _____ [ ] [ ] STATE: _____ [ ] [ ] COUNTRY: _____ [ ] [ ]
6. How long have you relied on (CREDITOR)?	_____ YEARS & MONTHS	_____ YEARS & MONTHS	_____ YEARS & MONTHS

6A. IS THERE AN-OTHER CREDITOR TO ASK ABOUT?	Yes..... 1 → ASK Q3 No..... 2 → GO TO Q7	Yes..... 1 → ASK Q3 No..... 2 → GO TO Q7	No .....2 → GO TO Q7
--	---	---	----------------------

7. Do any of these creditors play a role in your current business?

Yes ..... 1 → ASK Q8  
No..... 2 → SKIP TO SEC.M

8. Which of them play a role in the business?  
RECORD NAMES BELOW.

9. And what role does (CREDITOR) play? RECORD BELOW.

A. NAME: \_\_\_\_\_ →

ROLE: \_\_\_\_\_

B. NAME: \_\_\_\_\_ →

ROLE: \_\_\_\_\_

C. NAME: \_\_\_\_\_ →

ROLE: \_\_\_\_\_

**SECTION M. ORGANIZATIONAL PARTICIPATION - USE OF INSTITUTIONAL SERVICES**

1. Do you belong to any associations of business people such as chambers of commerce or trade associations for people in the same business as you?

Yes ..... 1 → ASK Q2  
 No..... 2 → SKIP TO Q7

2. For each association you belong to I'll ask a set of questions. Can you tell me their names? RECORD UP TO 3 NAMES, THEN ASK QS 3 TO 7 FOR EACH.	ASSOC. #1 _____	ASSOC. #2 _____	ASSOC. #3 _____
3. Where is (ASSOCIATION) located?	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____
4. To what ethnic group do most of (ASSOC.)'s members belong to? PROBE FOR SPEC. ETHNIC GROUP	_____	_____	_____
5. What type of programs or services does (ASSOCIATION) provide?	_____	_____	_____
6. Which of those did you use?	_____	_____	_____
6A. IS THERE ANOTHER ASSOC. TO ASK ABOUT?	Yes ..... 1 → ASK Q3 No..... 2 → GO TO Q8	Yes..... 1 → ASK Q3 No..... 2 → GO TO Q8	No..... 2 → GO TO Q8

7. Is there any reason why you do not belong to associations of business people?

\_\_\_\_\_ |||

\_\_\_\_\_ |||

8. Do you know about any programs or services designed to help (new) business owners?

Yes ..... 1 → ASK A  
 No..... 2 → SKIP TO SEC.N, P. 54

8A. What are they? \_\_\_\_\_ |||

\_\_\_\_\_ |||

8B. Did you use any of these programs or services?

Yes ..... 1 → ASK Q9  
 No..... 2 → SKIP TO Q11

9. Please tell me the name of the center, agency, or institution whose programs or services you used. RECORD UP TO 3 NAMES, THEN ASK A-C.	PROG/SERV #1 _____	PROG/SERV #2 _____	PROG/SERV #3 _____
9A. Where is it located?	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____
9B. What did they do for you?	_____     _____	_____     _____	_____     _____
9C. How would you rate this assistance? Would you say it was...	Extremely helpful.....1 Very helpful .....2 Somewhat helpful.....3 Neutral.....4 Somewhat harmful ....5 Very harmful .....6 Extremely harmful ....7	Extremely helpful.....1 Very helpful .....2 Somewhat helpful.....3 Neutral.....4 Somewhat harmful ....5 Very harmful .....6 Extremely harmful ....7	Extremely helpful.....1 Very helpful .....2 Somewhat helpful.....3 Neutral.....4 Somewhat harmful ....5 Very harmful .....6 Extremely harmful ....7
10. IS THERE ANOTHER PROG./ SERV. TO ASK ABOUT?	Yes1 → ASK 9A No.2 → GO TO SEC. N	Yes1 → ASK 9A No.2 → GO TO SEC. N	No.2 → GO TO SEC. N

11. Why did you not use the services?

\_\_\_\_\_ | |

\_\_\_\_\_ | |

**SECTION N. SOCIAL NETWORKS IN DOING BUSINESS**

In this next set of questions, we want to know how business people get their information. For example, business people may talk to their spouses, loan officers, neighbors, lawyers, accountants, fellow church-members, and so forth, depending on what they want to know and whom they trust.

1. When you first started or got involved in your current business, what types of people did you talk to about starting this business? (**PROBE:** Did you talk to relatives or friends?)

\_\_\_\_\_ |||

\_\_\_\_\_ |||

We are interested in asking you about the three people with whom you had the most contact in that regard.

2. Can you tell me their first name(s)? RECORD UP TO 3 NAMES, THEN ASK QS. 3-8 FOR EACH.	PERSON #1	PERSON #2	PERSON #3
3. How is (PERSON) related to you?	_____	_____	_____
4. IF NON-FAMILY: How did you find him/her?	_____     _____	_____     _____	_____     _____
5. Is (PERSON) of your same ethnic group?	Yes.....1 → SKIP TO Q6 No.....2 → ASK A	Yes.....1 → SKIP TO Q6 No.....2 → ASK A	Yes.....1 → SKIP TO Q6 No.....2 → ASK A
5A. What is his/her ethnic background?	_____	_____	_____
6. Where is he/she located?	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____
7. What did you talk about?	_____     _____	_____     _____	_____     _____
8. Where did you meet to talk?	_____     _____     BACK TO Q3	_____     _____     BACK TO Q3	_____     _____     GO TO Q9

9. At present, is there a group of business owners with whom you talk regularly about business issues?

Yes ..... 1 → ASK A  
 No..... 2 → SKIP TO SEC.O

9A. How many are they? \_\_\_\_\_

9B. How often do you talk with these people about business?

Every day ..... 01  
 A few times a week..... 02  
 Once a week..... 03  
 A few times a month ..... 04  
 Once a month ..... 05  
 Other (SPECIFY) \_\_\_\_\_ 06

10. Please tell me the names of the three you most frequently talk to. RECORD UP TO 3 NAMES, THEN ASK QS. 11-14 FOR EACH.	PERSON #1	PERSON #2	PERSON #3
11. How is (NAME) related to you?	_____	_____	_____
11A. IF NON-FAMILY: How did you find him/her?	_____       _____	_____       _____	_____       _____
12. Is (NAME) of your same ethnic group?	Yes ...1 → SKIP TO Q13 No.....2 → ASK A	Yes ...1 → SKIP TO Q13 No.....2 → ASK A	Yes ...1 → SKIP TO Q13 No.....2 → ASK A
12A. What is his/her ethnic background?	_____	_____	_____
13. Where is he/she located?	ST.: _____       ST.: _____       CITY: _____       STATE: _____       COUNTRY: _____	ST.: _____       ST.: _____       CITY: _____       STATE: _____       COUNTRY: _____	ST.: _____       ST.: _____       CITY: _____       STATE: _____       COUNTRY: _____
14. What did you talk about?	_____       _____	_____       _____	_____       _____

15. Where did you meet to talk?	_____	_____	_____
16. ANOTHER PERSON?	Yes . 1 → ASK Q11 No...2 → GO TO SEC.O	Yes . 1 → ASK Q11 No...2 → GO TO SEC.O	No...2 → GO TO SEC.O

**SECTION O. CLIENTS**

Let us talk about your clients and customers.

1. Who are your primary clients?

Consumers.....	01
Private businesses .....	02
Government.....	03
Not-for-profit organizations.....	04
Other (SPECIFY) _____	05

2. What percent of your clients or customers is...

A. Black .....	_____	%
B. White.....	_____	%
C. Mexican .....	_____	%
D. Puerto Rican.....	_____	%
E. Other Hispanic or Latino (SPECIFY _____)	_____	%
F. Korean.....	_____	%
G. Chinese.....	_____	%
H. Philipino.....	_____	%
I. Other Asian (SPECIFY _____)	_____	%
J. Native American .....	_____	%
K. Polish .....	_____	%
L. Other Eastern European .....	_____	%
M. Other (SPECIFY _____)	_____	%
<b>TOTAL:</b> .....	_____	%

<b>BOX O-1</b>	<b>ADD Q2 PERCENTAGES. IF TOTAL IS NOT 100%, ASK RESPONDENT TO ADJUST PERCENTAGES.</b>
----------------	--

3. To what extent is the profitability of your business dependent on income levels in your community?  
Would you say it is...

Very dependent .....	1
Moderately dependent.....	2
Somewhat dependent .....	3
Not very dependent.....	4
Not dependent at all .....	5

4. Do you provide credit to your customers?

Yes ..... 1 → ASK A  
No..... 2 → SKIP TO SEC.P

4A. How do you decide to whom you give credit?

\_\_\_\_\_ [ ] [ ]  
\_\_\_\_\_ [ ] [ ]  
\_\_\_\_\_ [ ] [ ]

4B. Under which terms do you usually provide credit?

\_\_\_\_\_ [ ] [ ]  
\_\_\_\_\_ [ ] [ ]  
\_\_\_\_\_ [ ] [ ]

4C. What is the rate of interest you usually charge?

\_\_\_\_\_ %

4D. What is typically the term of the loan?

\_\_\_\_\_  
MONTHS    YEARS

**SECTION P. PROBLEMS THE BUSINESS FACES**

1. What are the biggest problems your business faces? **CODE ALL THAT APPLY.**

HAND CARD P-1	Cash flow .....	01
	Decreasing sales volume .....	02
	Increasing sales volume .....	03
	Managing rising overhead.....	04
	Managing growth .....	05
	Affordable employee benefits .....	06
	Recruitment/retention of qualified employees .....	07
	Increasing competition .....	08
	Profits too low .....	09
	Insufficient sales volume .....	10
	Other ( <b>SPECIFY</b> ).....	11

---

2. What are the major barriers to the growth of your business? **CODE ALL THAT APPLY.**

HAND CARD P-2	Poor demand .....	01
	Availability of workers .....	02
	Government regulation .....	03
	Employee benefits.....	04
	Access to credit .....	05
	Other ( <b>SPECIFY</b> ).....	06

---

3. Is financing an obstacle to expansion?

- Yes ..... 1 → ASK A
- No..... 2 → SKIP TO SEC.Q

3A. Why is that?

---

|||

---

|||

**SECTION Q. FUTURE PLANS**

Let us talk about the future now.

1. Do you have any specific plans for making this business grow in the next 2-3 years? CODE ONE ONLY.

Yes ..... 1 → ASK A  
No..... 2 → SKIP TO Q2

1A. What kinds of things do you plan to do to make your business grow? (PROBE: What else?)

\_\_\_\_\_ |||  
\_\_\_\_\_ |||

2. As you think ahead to your retirement years, would you like a member of your family to assume ownership of the business when you retire?

Yes ..... 1 → SKIP TO B  
No..... 2 → SKIP TO C  
It is up to him/her ..... 3 → ASK A  
Doesn't plan to retire ..... 4 → SKIP TO SEC.R

2A. Would you be happier if he/she assumes ownership of the business, or would you prefer for him to do something else instead?

Prefer that he/she assume ownership ..... 1 → ASK B  
Prefer that he/she do something else ..... 2 → SKIP TO C  
It is up to him/her ..... 3 → SKIP TO Q3

2B. Why? \_\_\_\_\_ |||  
\_\_\_\_\_ |||

**SKIP TO Q3**

2C. Why not? \_\_\_\_\_ |||  
\_\_\_\_\_ |||

3. Thinking ahead to your retirement years, what are your plans for retirement?

\_\_\_\_\_ |||  
\_\_\_\_\_ |||

4. Where do you plan to live after you retire? \_\_\_\_\_ ||| |||

**SECTION R. SALES AND MONEY**

Now I have some questions about your business. **[IF BUSINESS BEGAN IN 1994, SKIP TO Q3]**

- Thinking back to 1993, please give me your **total** sales for the year, from January through December (including all establishments).

1993: \$ \_\_\_\_\_

<b>BOX R-1</b>	<b>SEE Q-2, SECTION E, ON P. 15. IF BUSINESS STARTED IN 1993 OR 1994, SKIP TO Q3. OTHERWISE ASK Q2</b>
----------------	--

- Going further back now, please give me your **total** sales for 1992, from January through December (including all establishments).

1992: \$ \_\_\_\_\_

- How about now? Is the value of gross sales approximately the same month to month?

Yes ..... 1  
 No..... 2

- Do you own or rent the space where your business is located?

Own..... 1 → SKIP TO Q5, P. 62  
 Rent..... 2 → ASK A

- 4A. Is the landlord related to you or your family members?

Yes ..... 1 → ASK B  
 No..... 2 → ASK C

- 4B. How is he/she related to you?

\_\_\_\_\_ [ ] [ ]

- 4C. Is the landlord (RESPONDENT'S ETHNICITY)?

Yes ..... 1 → SKIP TO Q5  
 No..... 2 → ASK D

- 4D. What is his/her ethnic background?

\_\_\_\_\_ [ ] [ ]

5. Now I would like to ask you about the expenses of doing business. Approximately how much did you spend in 1994 on **monthly** basis on each of the following things. **IF NECESSARY**: Just your best estimate will do. **PROBE**: Is that by month, quarterly, by week, or what?

		TIME UNIT	
HAND CARD R-1	A. Purchased goods	\$ _____	_____
	B. Rent (buildings)	\$ _____	_____
	C. Utilities	\$ _____	_____
	D. Insurance	\$ _____	_____
	E. Transportation (includes maintenance, parking)	\$ _____	_____
	F. Wages for workers (payroll)	\$ _____	_____
	G. Owner's salary (not profits)	\$ _____	_____
	H. Interest on loans and bank charges	\$ _____	_____
	I. Equipment rental	\$ _____	_____
	J. Property taxes and fees	\$ _____	_____
	K. Office supplies	\$ _____	_____
	L. Telephone	\$ _____	_____
	M. Advertising	\$ _____	_____
	N. Legal and professional fees	\$ _____	_____
	O. Licensing fees	\$ _____	_____
	P. Maintenance and repair	\$ _____	_____
	Q. Workman's employment benefits	\$ _____	_____
	R. Social security	\$ _____	_____
S. Other (SPECIFY)	\$ _____	_____	
TOTAL		\$ _____	_____

6. Does your business make regular contributions to charities or other worthy causes?

Yes ..... 1 → ASK A  
 No..... 2 → SKIP TO Q7

A. Please tell me to which charities did your business contribute in 1993. [1994 IF NEW BUSINESS]	B. Approximately how much did you contribute to each?
1)	\$
2)	\$
3)	\$

**[IF BUSINESS BEGAN IN 1994, SKIP TO Q10]**

7. Thinking about 1993 again, what were the business' net profits (beyond owner's salary) last year?

1993: \$ \_\_\_\_\_ ASK Q8

LOSS/NO PROFIT.....9999999 → SKIP TO BOX R-2

8. What did you do with your profits?

\_\_\_\_\_ |||

\_\_\_\_\_ |||

\_\_\_\_\_ |||

<b>BOX R-2</b>	<b>IF BUSINESS STARTED IN 1993, SKIP TO Q10. OTHERWISE, ASK Q-9.</b>
----------------	--

9. Going back to 1992, what were the business' net profits (beyond owner's salary) for that year?

1992: \$ \_\_\_\_\_

10. At the present time, what do you estimate are your business' total assets?

\$ \_\_\_\_\_

11. What share of your current assets are...

	Value check	Percent/share
A. Inventory	_____	____%
B. Physical equipment	_____	____%
C. Property (real estate)	_____	____%
D. People who owe you money	_____	____%
E. Checking and savings accounts	_____	____%
F. Loans to others	_____	____%
G. Other (SPECIFY)	_____	____%
<b>TOTAL:</b>	_____	100%

<b>BOX R-3</b>	<b>IF TOTAL VALUE CHECK IN Q11 EQUALS THE TOTAL BUSINESS ASSETS IN Q10, CONTINUE. OTHERWISE, HAVE RESPONDENT GO OVER IT AGAIN.</b>
----------------	--

12. At the present time, what do you estimate are your business' total liabilities?

\$ \_\_\_\_\_  
**[IF ZERO, SKIP TO SECTION S, P. 65]**

13. What share of your liabilities are...(ASK FOR A-C)? IF NECESSARY, PROBE: Could you give me an estimated average?

	Value check	Percent/share
A. Accounts payable	_____	____%
B. Other loans	_____	____%
C. Other (SPECIFY) _____	_____	____%
<b>TOTAL:</b>	_____	100%

<b>BOX R-4</b>	<b>IF TOTAL VALUE IN Q13 EQUALS THE TOTAL BUSINESS LIABILITIES IN Q12, CONTINUE. OTHERWISE, HAVE RESPONDENT GO OVER IT AGAIN.</b>
----------------	---

**SECTION S. INCOME FLUCTUATIONS**

1. Please think about the three largest bank accounts this business has. For each of these three accounts, please give me the name of the financial institution and the location.

	<b>INSTITUTION</b>	<b>LOCATION</b>
1		ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____
2		ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____
3		ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____

HAS NO ACCOUNT..... 9

<b>BOX S-1</b>	<b>SEE Q2, SECTION E, P. 15. IF BUSINESS STARTED AT LEAST 3 YEARS AGO, ASK Q2. OTHERWISE, SKIP TO SECTION T.</b>
----------------	--

2. Every business has periods when business is so bad that the business is in danger of failing. Have you had that kind of experience in the last 3 years?

Yes ..... 1 → ASK A  
No..... 2 → SKIP TO Q22, P. 69

2A. In what year was that? 19 \_\_\_\_\_

3. What was the nature of the problem?

\_\_\_\_\_ |||

\_\_\_\_\_ |||

\_\_\_\_\_ |||

4. How does your business cope with this kind of situation?

\_\_\_\_\_ |||

\_\_\_\_\_ |||

\_\_\_\_\_ |||

5. Let me review some examples of what others have done. Which of these have you done? CODE ALL THAT APPLY.

HAND CARD S-1	Borrow more .....	01
	Got gifts or other assistance .....	02
	Got credit from suppliers .....	03
	Used cash or household savings account .....	04
	Sold assets, equipment .....	05
	Reduce input expenses .....	06
	Laid-off employees .....	07
	Work harder/increase hours .....	08
	Got other job to tied over .....	09
	Put other family members to work.....	10
	Reduced household consumption expenditures .....	11
	Delayed or failed to pay debts.....	12
	Other (SPECIFY) _____	13

<b>BOX S-2</b>	<b>IF ANSWER 01, 02, OR 03 IS CODED IN Q5 ABOVE, CONTINUE BELOW. OTHERWISE SKIP TO Q22, P. 69.</b>
----------------	--

6. You indicated you sought assistance. To which institution or individual person did you apply for assistance?	ASSISTER #1 _____	ASSISTER #2 _____	ASSISTER #3 _____
7. Where is that (ASSISTER) located?	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____	ST.: _____     ST.: _____     CITY: _____     STATE: _____     COUNTRY: _____
8. Was (ASSISTER) of your ethnic group?	Yes ..... 1 → GO TO Q9 No ..... 2 → ASK A	Yes ..... 1 → GO TO Q9 No ..... 2 → ASK A	Yes ..... 1 → GO TO Q9 No ..... 2 → ASK A
8A. What is his/her ethnic background?	_____	_____	_____
9. How is (ASSISTER) related to you?	_____	_____	_____
10. What type of assistance did you receive from (ASSISTER)?	_____     _____	_____     _____	_____     _____
11. What was the amount of the loan/gift/ economic assistance?	\$ _____ ROUND CENTS UP IF GIFT SKIP TO Q22, OTHERWISE ASK 12	\$ _____ ROUND CENTS UP IF GIFT SKIP TO Q22, OTHERWISE ASK 12	\$ _____ ROUND CENTS UP IF GIFT SKIP TO Q22, OTHERWISE ASK 12
12. What was the rate of interest for your loan, or other type of economic assistance?	_____ % IF 00 ASK Q13, OTHERWISE SKIP TO Q14	_____ % IF 00 ASK Q13, OTHERWISE SKIP TO Q14	_____ % IF 00 ASK Q13, OTHERWISE SKIP TO Q14
13. Why was the loan free of interest?	_____	_____	_____

14. Was a specific amount of time agreed upon to repay the loan?	Yes ..... 1 → ASK A No ..... 2 → SKIP TO Q15	Yes ..... 1 → ASK A No ..... 2 → SKIP TO Q15	Yes ..... 1 → ASK A No ..... 2 → SKIP TO Q15
14A. What was the length of time?	_____ YEARS MONTHS	_____ YEARS MONTHS	_____ YEARS MONTHS
15. Did you have to put something up against the loan?	Yes ..... 1 → ASK A No ..... 2 → SKIP TO Q16	Yes ..... 1 → ASK A No ..... 2 → SKIP TO Q16	Yes ..... 1 → ASK A No ..... 2 → SKIP TO Q16
15A. What was it?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
15B. What was its value?	\$ _____ ROUND CENTS UP	\$ _____ ROUND CENTS UP	\$ _____ ROUND CENTS UP
16. Were there co-signers?	Yes ..... 1 → ASK A No ..... 2 → SKIP TO Q22	Yes ..... 1 → ASK A No ..... 2 → SKIP TO Q22	Yes ..... 1 → ASK A No ..... 2 → SKIP TO Q22
16A. How many co-signers did you have?	_____ [ ] [ ]	_____ [ ] [ ]	_____ [ ] [ ]
17. IS THERE ANOTHER ASSISTER TO ASK ABOUT?	Yes ..... 1 → BACK TO Q7 No ..... 2 → GO TO BOX S-3	Yes ..... 1 → BACK TO Q7 No ..... 2 → GO TO BOX S-3	No ..... 2 → GO TO BOX S-3

<b>BOX S-3</b>	<b>IF RESPONDENT HAD AT LEAST ONE CO-SIGNER, CONTINUE. OTHERWISE SKIP TO Q22.</b>
----------------	---

For each co-signer, I will ask you a set of questions.

18. First, please give me their names or some other way to refer to them?	CO-SIGNER #1	CO-SIGNER #1	CO-SIGNER #1
19. How is (CO-SIGNER) related to you?	_____	_____	_____
20. Is (CO-SIGNER) of your same ethnic group?	Yes... 1 → SKIP TO Q21 No .... 2 → ASK A	Yes... 1 → SKIP TO Q21 No .... 2 → ASK A	Yes... 1 → SKIP TO Q21 No .... 2 → ASK A
20A. What is his/her ethnic background?	_____	_____	_____
21. Where is he/she located?	ST.: _____       ST.: _____       CITY: _____       STATE: _____       COUNTRY: _____       BACK TO Q19	ST.: _____       ST.: _____       CITY: _____       STATE: _____       COUNTRY: _____       BACK TO Q19	ST.: _____       ST.: _____       CITY: _____       STATE: _____       COUNTRY: _____       GO TO Q22

22. It is also true that there are years when business is exceptionally good. In those years, which of these things listed on this card, do you do? **CODE ALL THAT APPLY.**

HAND CARD S-2	Reduce debts, paid off credit line.....	01
	Give more to charity, assistance to others.....	02
	Give more credit to purchasers .....	03
	Build up savings account .....	04
	Acquire equipment or other assets .....	05
	Increase business expenditures .....	06
	Build up inventory .....	07
	Spend less time at work/reduced hours.....	08
	Quit other job .....	09
	Use family members less .....	10
	Increase household expenditure .....	11
	Settle outstanding debts .....	12
	Expand the business .....	13
	Acquire new businesses .....	14
	Other (SPECIFY) _____	15

**SECTION T. INSURANCE POLICIES**

1. Do you carry any kind of insurance in this business?

Yes ..... 1 → CONTINUE BELOW  
 No ..... 2 → SKIP TO SEC.U

To make sure we have not left anything out, we will review some kinds of insurance people carry in their business. Looking at the types of insurance listed on this card, please tell me whether or not you currently have each kind.

HAND CARD T-1	2. Do you currently have (INSURANCE)?	3. How much coverage does it provide?	4. How much is the premium?	5. Is that monthly, quarterly, annually, or what?
A. Package (SPECIFY) _____ _____ _____	Yes ..... 1 No ..... 2	\$ _____	\$ _____	_____
B. Fire separately	Yes ..... 1 No ..... 2	\$ _____	\$ _____	_____
C. Theft separately	Yes ..... 1 No ..... 2	\$ _____	\$ _____	\$ _____
D. Liability separately	Yes ..... 1 No ..... 2	\$ _____	\$ _____	\$ _____
E. Medical separately	Yes ..... 1 No ..... 2	\$ _____	\$ _____	\$ _____
F. Business interruption separately	Yes ..... 1 No ..... 2	\$ _____	\$ _____	\$ _____
G. Other (SPECIFY) _____	Yes ..... 1 No ..... 2	\$ _____	\$ _____	\$ _____

**SECTION U. HOUSEHOLD SURVEY**

These are all questions I have for the survey.

1. For some of our studies we like to be able to get in touch with participants again in the future, either to share the results of the study in which they participated, or to ask if they would like to participate in future studies we conduct. Would you please give me the name of a friend or relative not living in your household, who would always stay in touch with you, even if you move?

NAME:  
 RELATIONSHIP: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_  
 \_\_\_\_\_  
 TELEPHONE #: \_\_\_\_\_

2. Who would be a second person who would know how to get in touch with you?

NAME:  
 RELATIONSHIP: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_  
 \_\_\_\_\_  
 TELEPHONE #: \_\_\_\_\_

3. Do you know people who were self-employed or business owners, whose business discontinued or failed? We are interested in persons who currently live in Chicago and who had their business in this city.

Yes ..... 1 → ASK Q4  
 No..... 7 → SKIP TO Q5

4. We would like to contact them to find out about their experiences in starting new firms or managing small firms. Would you please give me their names, their relationship to you, their telephone numbers and addresses?

NAME	RELATIONSHIP	TELEPHONE	ADDRESS
A.			
B.			
C.			

5. Another aspect of the study we are conducting involves relating household finances to business performance. We have another questionnaire about household finances, which we would like to administer to you or someone else in your household. It will take approximately 45 minutes. Will you be responding yourself, or would you like us to interview someone else in your home? If you agree we will pay you another honorarium.

Business respondent..... 1 → ASK Q6

Other member of household..... 2 → SKIP TO Q7

SPECIFY NAME: \_\_\_\_\_

RELATIONSHIP TO R. \_\_\_\_\_

R. REFUSES PARTICIPATION

IN HOUSEHOLD SURVEY \_\_\_\_\_ 7 → SKIP TO Q8

6. When would you like me to conduct the interview?

<b>BOX U-1</b>	<b>TRY TO SET AN APPOINTMENT FOR ANOTHER TIME.</b>
----------------	--

7. May I please have (his/her) telephone number to call (him/her) to set up appointment for the interview?

( ) \_\_\_\_\_  
AREA CODE

8. May I please have your telephone number in case my office wants to verify that I was here?

( ) \_\_\_\_\_  
AREA CODE

<b>BOX U-2</b>	<b>ENDING TIME</b> _____ <b>AM / PM</b> <b>HOUR            MINUTES</b>
----------------	---

<b>BOX U-3</b>	<b>WAS INTERVIEW</b>  <b>DIFFICULT .....1</b> <b>AVERAGE .....2</b> <b>EASY .....3</b>
----------------	--

Thank you very much for your time.

PROJECT #97-109

CASE ID: B- \_\_\_\_\_

R\_NAME:

R\_ADDRESS:

R\_PHONE: (773)

TODAY'S DATE: \_\_\_\_\_ / \_\_\_\_\_ / 97

INTERVIEWER: