

CASE ID: H-____

Ethnic Entrepreneurship in Chicago

Federal Reserve Bank of Chicago
University of Chicago

READ TO RESPONDENTS:

This is a study aimed at identifying those elements that allow individuals and families to make it financially, as well as those obstacles that prevent them from getting ahead. Your responses will contribute to identify issues that concern us all. 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 45 minutes 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

STARTING 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 ON HHE GRID BELOW.

	(1) Name	(2) Relationship to R	(3) Sex	(4) Age	(5) Marital Status	(6) Place of Birth	(7) Yrs. in U.S.
A	RESPONDENT	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 here 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 A QUESTION FOR EACH MEMBER FORE PROCEEDING TO THE NEXT QUESTION
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2. (FOR ALL BUT 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.

(8) Ethnicity	(9) Years in School	(10) Degree	(11) Country	(12) Employment Status	(13) Occupation	(14) Work Location	(15) Other Ways of Making Money

4. How old [were you/was (NAME)] at (your/his/her) last birthday?
ENTER IN COLUMN 4 ON HHE GRID

5. [Are you/Is (NAME)] currently married, living in a marriage-like relationship, widowed, divorced, separated, or [have you/has (NAME)] never been married?
CODE ONE ONLY.

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

6. In what city and state [were you/was (NAME)] born? IF FOREIGN-BORN, RECORD COUNTRY AS WELL. ENTER IN COLUMN 6 ON HHE GRID.

7. ASK ONLY IF (NAME) IS FOREIGN-BORN. For how many years [have you/has (NAME)] lived in the United States? RECORD IN COLUMN 7 ON HHE GRID.

8. Which of the categories on this card best describes [your/(NAME)'s] ethnic background? CODE ONLY ONE.

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

9. What is the highest grade or year of regular school that [you have/(NAME) has] completed and gotten credit for? RECORD GRADE OR YEAR IN COLUMN 9 ON HHE GRID.

10. ASK ONLY IF (NAME) COMPLETED **MORE** THAN 12 YEARS OF SCHOOL. What is the name of the highest degree that [you have/(NAME) has] received?

HAND CARD A-2	No degree received.....	WRITE 00 ON GRID
	High school diploma (or equivalent).....	WRITE 01 ON GRID
	Associate/Junior College (AA)	WRITE 02 ON GRID
	Bachelor of Arts Degree (BA).....	WRITE 03 ON GRID
	Master's Degree (MA, MBA, MS, MSW).....	WRITE 04 ON GRID
	Doctoral Degree (Ph.D.).....	WRITE 05 ON GRID
	Professional Degree (MD, LLD, DDS).....	WRITE 06 ON GRID
Other (SPECIFY ON GRID).....	WRITE 07 ON GRID	

11. In what country did you obtain that degree? RECORD IN COLUMN 11 ON HHE GRID.

12. What is (your/NAME's) current employment status? PROBE FOR PRINCIPAL ACTIVITY. CODE ONE ONLY.

HAND CARD A-3	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

13. What is (your/NAME's) main occupation? (For example, nurse, sanitation worker, clerk). RECORD IN COLUMN 12 ON THE GRID.

14. Where is (you/NAME's) place of employment located? RECORD IN COLUMN 14 ON HHE GRID. PROBE FOR NEIGHBORHOOD OR COMMUNITY.

15. What other ways of making money, such as other businesses, jobs, or investments [do you/does (NAME)] have? RECORD IN COLUMN 15 ON THE GRID.

BOX A-2	REPEAT Q'S 2-15 FOR NEXT PERSON ON HHE UNTIL YOU HAVE ASKED THEM FOR ALL.
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16. During the past year, that is since (MONTH OF INTERVIEW) of 1993, have there been any other persons living here for at least one month?

Yes..... 1 → ASK Q17
 No..... 2 → SKIP TO Q22

17. Please tell me their names	18. How is (NAME) related to you?	19. What is (NAME)'s ethnic background?	20. Why was (NAME) staying here?	21. How long did (NAME) stay?
A. _____	_____	_____	_____	Mos.
B. _____	_____	_____	_____	Mos.
C. _____	_____	_____	_____	Mos.
D. _____	_____	_____	_____	Mos.

22. Now I have a few more specific questions just about yourself.

BOX A-3	IF HHE GRID SHOWS RESPONDENT IS WORKING, ASK Q23. OTHERWISE SKIP TO Q27.
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23. What kind of work do you usually do at your (main) job? _____ |||

_____ |||

_____ |||

- 23A. What are some of your main activities or duties? _____ |||

_____ |||

_____ |||

24. In what kind of business, or industry is that? **IF NECESSARY, PROBE:** What do they make or do? (For example, hospital, government, automobile industry, construction, etc.)

_____ |__|

_____ |__|

25. How many hours do you usually work per week?

OF HOURS: |__| |__| |__|

26. Altogether, how much do you usually earn at that job? **IF NECESSARY, PROBE:** Is that per hour, per day, per week, or what?

\$ |__| |__| |__, |__| |__| |. |__| |__|

DOLLARS CENTS

Per hour 01
 Per day 02
 Per week 03
 Bi-weekly 04
 Per month 05
 Per year 06
 Other (SPECIFY) 07

27. What is your native language?

English 01 → SKIP TO Q28
 Other (SPECIFY) 02 → ASK A |__|

27A. How well do you feel you speak English? Are you. . . **CODE ONE ONLY.**

Very proficient 1
 Moderately proficient 2
 Not proficient 3

27B. How well do you feel you write English? Are you. . . **CODE ONE ONLY.**

Very proficient 1
 Moderately proficient 2
 Not proficient 3

BOX A-4	DOES THE RESPONDENT SPEAK WITH... A HEAVY ACCENT1 A MODERATE ACCENT2 AN IMPERCEPTIBLE ACCENT3
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28. What language do you usually speak at home? CODE ONE ONLY.

English..... 1 → SKIP TO BOX A-5
English and something 2 → ASK A
Something..... 3 → ASK A

28A. What language is that? **RECORD VERBATIM**

LANGUAGE: _____

BOX A-5	SEE RESPONDENTS PLACE OF BIRTH ON P1. IF RESPONDENT WAS BORN IN THE U.S., ASK Q29. OTHERWISE SKIP TO Q30
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29. From what countries or parts of the world did your ancestors come? IF NECESSARY, PROBE FOR AREAS SMALLER THAN CONTINENT. RECORD UP TO THREE RESPONSES.

1ST MENTION _____ |__|

2ND MENTION _____ |__|

3RD MENTION _____ |__|

30. In what religion were you raised?

Protestant..... 01 → ASK A
Roman Catholic..... 02 → SKIP TO Q31
Greek or Russian Orthodox..... 03 → SKIP TO Q31
Jewish..... 04 → SKIP TO Q31
Muslim 05 → SKIP TO Q31
Hindu..... 06 → SKIP TO Q31
Not raised in any religion/atheist/agnostic 07 → SKIP TO Q31
Other (SPECIFY) _____ 08 → SKIP TO Q31

30A. 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

31. Is your current religious preference the same?

Yes..... 1 → SKIP TO SEC.B
No 2 → ASK Q32

32. What is your current religious preference?

Protestant..... 01 → ASK A
Roman Catholic..... 02 → SKIP TO SEC.B
Greek or Russian Orthodox..... 03 → SKIP TO SEC.B
Jewish..... 04 → SKIP TO SEC.B
Muslim 05 → SKIP TO SEC.B
Hindu..... 06 → SKIP TO SEC.B
Atheist/agnostic..... 07 → SKIP TO SEC.B
Other (SPECIFY) _____ 08 → SKIP TO SEC.B

32A. 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

SECTION B: FAMILY BACKGROUND

Now I have a few questions about your parents.

1. What was your father's **main** occupation when you were growing up at home? What exactly were his duties? (For example, nurse, sanitation worker, clerk). **PROBE FOR DETAIL.**

_____ | | | |

_____ | | | |

BOX B-1	IF FATHER WAS DISABLED, CHRONICALLY UNEMPLOYED, OR HAD NO OCCUPATION SKIP TO Q2. OTHERWISE, ASK A.
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<p>HAND CARD B-1</p>

1A. Was he...

A wage or salary worker 01

Self-employed 02

A business owner 03

An unpaid family worker 04

Other (SPECIFY) _____ 05 | | | |

- 1B. Did he have other ways of earning money, for example, part-time jobs, weekend jobs, etc.?

Yes..... 1 → ASK C

No..... 2 → SKIP TO Q2

- 1C. What (else) did he do? _____ | | | |

_____ | | | |

2. Did your mother work outside the home when you were growing up?

Yes..... 1 → ASK A

No..... 2 → SKIP TO C

- 2A. What was your mother's **main** occupation when you were growing up at home? What exactly were her duties. **PROBE FOR DETAIL.**

_____ | | | |

_____ | | | |

<p>HAND CARD B-1</p>

- B. Was she...
- A wage or salary worker 01
 - Self-employed 02
 - A business owner 03
 - An unpaid family worker 04
 - Other (SPECIFY) 05

2C. Did she have other ways of earning money, for example, did she work at home, have part-time jobs, weekend jobs, etc.?

- Yes..... 1 → ASK D
No..... 2 → SKIP TO BOX B-2

2D. What (else) did she do?

BOX B-2	IF AT LEAST ONE PARENT WAS SELF-EMPLOYED OR BUSINESS OWNER, ASK Q3. OTHERWISE SKIP TO Q4.
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3. You told me that (one/both) of your parents (was/were) self-employed or (a business owner/business owners) when you were growing up. Were they running a family business?

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

BOX B-3	CHECK A5 ON HHE GRID. IF RESPONDENT IS MARRIED OR IN MARRIAGE-LIKE RELATIONSHIP, ASK Q4. OTHERWISE SKIP TO SECTION C.
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4. Now I would like to ask you some questions about your (spouse's/partner's) parents. What was his/her father's **main** occupation when he/she was growing up at home? (For example, nurse, sanitation worker, clerk). What exactly were his duties? **PROBE FOR DETAILS.**

BOX B-4	IF FATHER-IN-LAW WAS DISABLED, CHRONICALLY UNEMPLOYED, OR HAD NO OCCUPATION SKIP TO B. OTHERWISE, ASK A.
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HAND
CARD
B-3

4A. Was he...

A wage or salary worker 01
Self-employed 02
A business owner 03
An unpaid family worker 04
Other (SPECIFY) 05 | | |

4B. Did he have other ways of earning money, for example, part-time jobs, weekend jobs, etc.?

Yes..... 1 → ASK C
No 2 → SKIP TO Q5

4C. What (else) did he do? | | |

| | |

5. When your (spouse/partner) was growing up, did his/her mother work outside the home?

Yes..... 1 → ASK A
No 2 → SKIP TO C

5A. What was his/her mother's **main** occupation when he/she was growing up at home? (For example, nurse, sanitation worker, clerk). What exactly were her duties? **PROBE FOR DETAIL.**

| | |

| | |

HAND
CARD
B-4

5B. Was she...

A wage or salary worker 01
Self-employed 02
A business owner 03
An unpaid family worker 04
Other (SPECIFY) 05 | | |

5C. Did she have other ways of earning money, for example, did she work at home, have part-time jobs, weekend jobs, etc.?

Yes..... 1 → ASK D
No 2 → SKIP TO BOX B-5

5D. What (else) did she do? | | |

| | |

BOX B-5	IF AT LEAST ONE PARENT WAS SELF-EMPLOYED OR BUSINESS OWNERS ASK Q6. OTHERWISE SKIP TO SECTION C.
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6. You told me that (one/both) of your (spouse's/partner's) parents (was/were) self-employed or (a business owner/business owners) when (he/she) was growing up. Were they running a family business?

Yes..... 1
No 2

SECTION C. USE OF CREDIT

Now we want to know how families get a loan in good times or in bad times. The following questions will help us to understand that.

1. In the event that you needed extra money for unexpected expenses, or decided to make an investment, where would you go to get the money? READ EACH RESPONSE AND WAIT FOR AN ANSWER. CODE ALL THAT APPLY.

HAND CARD C-1	A. Personal savings	1
	B. Family savings.....	1
	C. Spouse income.....	1
	D. Gifts or loans from relatives	1
	E. Bank loan.....	1
	F. Private lenders	1
	G. Ethnic or community-based association	1
	H. Mortgage.....	1
	I. Other private sources (foundations)	1
	J. Gifts or loans from friends.....	1
	K. Rotating saving and credit associations (e.s., Kye, Tanda)	1
	L. Credit card	1
	M. Other (SPECIFY)	1

2. In the last five years, have you (or your immediate family) suffered any personal setback that caused financial difficulties?

Yes 1 → ASK A
No 2 → SKIP TO Q3

- 2A. What was this personal setback about? _____ | | | |
_____| | | |
_____| | | |

3. To make sure we have not left anything out, let me review some difficulties other people have encountered and tell me if they apply in your case. READ EACH RESPONSE AND WAIT FOR AN ANSWER. CODE ALL THAT APPLY.

- A. Death of a family member 1
- B. Substantial unemployment 1
- C. Periods of unusually low income 1
- D. Illness 1
- E. Substantial increase in living expenses (e.g., rent)..... 1
- F. Substantial increase in the number of dependents 1
- G. Bankruptcy 1
- H. Major theft 1
- I. Other (SPECIFY) 1
- J. None 1

BOX C-1	IF RESPONDENT ANSWERED “NONE”, SKIP TO Q20. OTHERWISE, ASK Q4.
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4. What steps did you take to deal with the situation? _____ | | | |
- _____ | | | |
- _____ | | | |

5. To make sure we have not left anything out, let me review some examples of what others have done to deal with economic difficulties. For example.. READ RESPONSES AND CODE ALL THAT APPLY.

HAND CARD C-2

A. LOANS AND GIFTS

- A.1 Borrowed from banks or individual lenders 1
- A.2 Got gifts or other assistance from relatives..... 1
- A.3 Borrowed from friends..... 1
- A.4 Got gifts or assistance from friends 1
- A.5 Borrowed from ethnic associations,
formally or informally 1

B. OTHER

- B.1 Used cash or household savings account 1
- B.2 Sold assets..... 1
- B.3 Worked harder/increased hours 1
- B.4 Got other job to tide over..... 1
- B.5 Put other family members to work 1
- B.6 Reduced household consumption expenditures.. 1
- B.7 Delayed or failed to pay debts 1
- B.8 Used credit card 1
- B.9 Other (SPECIFY) 1

BOX C-2	IF LOANS OR GIFTS WERE CHOSEN, ASK Q6. OTHERWISE, SKIP TO Q20
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6. You indicated you sought/received assistance. Please give me the names of the persons or institutions from which you received the most economic assistance. RECORD 3 LARGEST SOURCES, THEN ASK Q7-15 FOR EACH ONE.

	ASSISTER #1	ASSISTER #2	ASSISTER #3
NAME	_____	_____	_____
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? IF ASSISTER IS INSTITUTION, ASK ABOUT THE MAIN PERSON YOU DEALT WITH.	Yes 1 → SKIP TO Q9 No 2	Yes 1 → SKIP TO Q9 No 2	Yes 1 → SKIP TO Q9 No 2
8A. What is his/her ethnic background?	_____	_____	_____
9. How is (ASSISTER) related to you?	Not related 1 _____	Not related 1 _____	Not related 1 _____
10. On what date did you receive assistance from (ASSISTER)?	/__/_/ / __/_/ / Month Year	/__/_/ / __/_/ / Month Year	/__/_/ / __/_/ / Month Year
11. What was the amount of the loan/gift/economic assistance?	\$ _____ ROUND CENTS UP	\$ _____ ROUND CENTS UP	\$ _____ ROUND CENTS UP
11A. What kind of financial assistance was it? Did you get...	Loan 1 → ASK Q12 Gift 2 → SKIP TO Q16 Something else ... 3 → ASK Q12	Loan 1 → ASK Q12 Gift 2 → SKIP TO Q16 Something else ... 3 → ASK Q12	Loan 1 → ASK Q12 Gift 2 → SKIP TO Q16 Something else .. 3 → ASK Q12

	ASSISTER #1	ASSISTER #2	ASSISTER #3
12. What was the rate of interest for your (loan/economic assistance)?	_____ % IF 00, ASK A. OTHERWISE SKIP TO Q13	_____ % IF 00, ASK A. OTHERWISE SKIP TO Q13	_____ % IF 00, ASK A. OTHERWISE SKIP TO Q13
12A. Why was it free of interest?	_____ _____	_____ _____	_____ _____
13. Was a specific amount of time agreed upon to repay it?	Yes 1 No 2→GO TO Q14	Yes.....1 No2→GO TO Q14	Yes.....1 No2→GO TO Q14
13A. What was the length of time?	___/___/ ___/___/ Years Months	___/___/ ___/___/ Years Months	___/___/ ___/___/ Years Months
14. Did you have to put something up as collateral against the loan?	Yes 1 No 2→GO TO Q15	Yes.....1 No2→GO TO Q15	Yes.....1 No2→GO TO Q15
14A. What was it?	_____	_____	_____
14B. What was its value?	\$ _____ ROUND CENTS UP	\$ _____ ROUND CENTS UP	\$ _____ ROUND CENTS UP
15. Were there co-signers?	Yes 1 No 2→GO TO Q16	Yes.....1 No2→GO TO Q16	Yes.....1 No2→GO TO Q16
15A. How many co-signers did you have?	_____ # co-signers	_____ # co-signers	_____ # co-signers
16. IS THERE ANOTHER ASSISTER TO ASK ABOUT?	Yes1→GO BACK TO Q6 No2→GO TO BOX C-3	Yes.....1→GO BACK TO Q6 No2→GO TO BOX C-3	Yes.....1 No2→GO TO BOX C-3

BOX C-3	CONTINUE BELOW, IF RESPONDENT HAD AT LEAST ONE CO-SIGNER. OTHERWISE SKIP TO Q20
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For each co-signer, I will ask you a set of questions. MATCH CO-SIGNER NUMBER TO ASSISTANT NUMBER.

	Co-Signer #1	Co-Signer #2	Co-Signer #3
17. First, please give me their first names or some other way to refer to them.			
17A. How is (CO-SIGNER) related to you?	_____ __	_____ __	_____ __
18. Is (COSIGNER) 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 his/her ethnic background?	_____ __	_____ __	_____ __
19. Where is she/he located?	ST.: _____ __ ST.: _____ __ CITY: _____ __ STATE: _____ __ COUNTRY: ____ __	ST.: _____ __ ST.: _____ __ CITY: _____ __ STATE: _____ __ COUNTRY: ____ __	ST.: _____ __ ST.: _____ __ CITY: _____ __ STATE: _____ __ COUNTRY: ____ __

20. Not counting what you have already mentioned, in the last five years have you ever applied to borrow money or asked for financial assistance for any of the following purposes? Please tell me about it, even if you were turned down. READ A-H AND RECORD ANSWER. THEN ASK QS.21-27 FOR EACH YES. IN THIS SERIES, IF LENDER WAS AN INSTITUTION, ASK ABOUT CONTACT PERSON.

	20. Did you apply for . . .	21. To which (institution/person) did you apply?	22. Where is (institution/person) located?	23. How is Institution/person related to you?	24. What is (institution/person) ethnic background?	25. Loan amount	26. Was loan granted?	27. Why was it not granted
A.1 Mortgage	Yes1 No2	_____ [] []	ST.: _____ [] [] ST.: _____ [] [] CITY: _____ [] [] STATE: _____ [] [] COUNTRY: _____ [] []	_____ [] []	_____ [] []	\$ _____ ROUND CENTS UP	Yes1 NEXT ITEM No.....2 ASK 27	_____ [] []
A.2 Mortgage	Yes1 No2	_____ [] []	ST.: _____ [] [] ST.: _____ [] [] CITY: _____ [] [] STATE: _____ [] [] COUNTRY: _____ [] []	_____ [] []	_____ [] []	\$ _____ ROUND CENTS UP	Yes1 NEXT ITEM No.....2 ASK 27	_____ [] []
A.3 Mortgage	Yes1 No2	_____ [] []	ST.: _____ [] [] ST.: _____ [] [] CITY: _____ [] [] STATE: _____ [] [] COUNTRY: _____ [] []	_____ [] []	_____ [] []	\$ _____ ROUND CENTS UP	Yes1 NEXT ITEM No.....2 ASK 27	_____ [] []
B. Car	Yes1 No2	_____ [] []	ST.: _____ [] [] ST.: _____ [] [] CITY: _____ [] [] STATE: _____ [] [] COUNTRY: _____ [] []	_____ [] []	_____ [] []	\$ _____ ROUND CENTS UP	Yes1 NEXT ITEM No.....2 ASK 27	_____ [] []
C. Home Expansion	Yes1 No2	_____ [] []	ST.: _____ [] [] ST.: _____ [] [] CITY: _____ [] [] STATE: _____ [] [] COUNTRY: _____ [] []	_____ [] []	_____ [] []	\$ _____ ROUND CENTS UP	Yes1 NEXT ITEM No.....2 ASK 27	_____ [] []

D. Home equity loan	Yes1 No2	_____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	_____	_____	\$ _____ ROUND CENTS UP	Yes1 NEXT ITEM No.....2 ASK 27	_____
E. Appliance/ Furniture	Yes1 No2	_____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	_____	_____	\$ _____ ROUND CENTS UP	Yes1 NEXT ITEM No.....2 ASK 27	_____
F. Education	Yes1 No2	_____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	_____	_____	\$ _____ ROUND CENTS UP	Yes1 NEXT ITEM No.....2 ASK 27	_____
G. Other (SPECIFY) _____	Yes1 No2	_____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	_____	_____	\$ _____ ROUND CENTS UP	Yes1 NEXT ITEM No.....2 ASK 27	_____

28. Are you a member or customer of a Rotating Credit Association (Kye, Tanda) Credit Union or other Community or Neighborhood Financial Organization?

Yes 1
 No 2 → SKIP TO SEC.D

29. Have you ever borrowed money from any of these institutions?

Yes 1 → ASK Q30
 No 2 → SKIP TO SEC.D

30. Please tell me the names of the three institutions from which you borrowed? RECORD 3 INST., THEN ASK Q24-28 FOR EACH.	INST.#1 _____	INST.#2 _____	INST.#3 _____
31. When did you apply for/receive the loan?	19 _ _	19 _ _	19 _ _
32. For what purpose did you apply for the loan/economic assistance?	_____ _ _____ _	_____ _ _____ _	_____ _ _____ _
33. What was the amount of the loan/economic assistance?	\$ _ _ _ _	\$ _ _ _ _	\$ _ _ _ _
34. What was the rate of interest for your loan/economic assistance?	_____% IF OO ASK 35 OTHERWISE SKIP TO Q36	_____% IF OO ASK 35 OTHERWISE SKIP TO Q36	_____% IF OO ASK 35 OTHERWISE SKIP TO Q36
35. Why was the loan free of interest?	_____ _	_____ _	_____ _
36. Was a specific amount of time agreed upon to repay it?	Yes...1 → ASK A No....2 → SKIP TO SEC.D	Yes...1 → ASK A No....2 → SKIP TO SEC.D	Yes...1 → ASK A No....2 → SKIP TO SEC.D
36A. What was the length of time?	_ _ _ _ Years Months	_ _ _ _ Years Months	_ _ _ _ Years Months

SECTION D. SOCIAL NETWORKS: TALKING ABOUT BUSINESS AND HELPING OTHERS IN BUSINESS

Now I would like to talk with you about doing business.

1. Do you often talk about doing any kind of business with relatives or friends?

Yes 1 → ASK Q2

No 2 → SKIP TO Q8

2. I want to ask you about the three people with whom you talk most often. Please give me their first names or some other way to refer to them.	NAME #1 _____ [] []	NAME #2 _____ [] []	NAME #3 _____ [] []
3. How is (NAME) related to you?	_____ [] []	_____ [] []	_____ [] []
3A. IF NON FAMILY: How did you meet (NAME)?	_____ [] []	_____ [] []	_____ [] []
3B. Where do you meet to talk about doing business?	_____ [] []	_____ [] []	_____ [] []
3C. How often do you talk about doing business?	_____ [] []	_____ [] []	_____ [] []
4. Is (NAME) of your same ethnic group?	Yes 1 → SKIP TO 5 No 2 → ASK A	Yes 1 → SKIP TO 5 No 2 → ASK A	Yes 1 → SKIP TO 5 No 2 → ASK A
4A. What is his/her ethnic background?	_____ [] []	_____ [] []	_____ [] []
5. What is (NAME)'s occupation?	_____ [] [] GO TO Q6	_____ [] [] GO TO Q6	_____ [] [] GO TO Q6

6. Where is he/she located?	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____
7. What do you talk about?	_____ _____	_____ _____	_____ _____
7A. IS THERE ANOTHER NAME TO ASK ABOUT?	Yes 1 → BACK TO Q3 No 2 → GO TO Q8	Yes 1 → BACK TO Q3 No 2 → GO TO Q8	No 2 → GO TO Q8

8. Have you ever financially helped someone else going into business, or someone already in business?

Yes 1 → ASK Q9
No 2 → SKIP TO Q18

9. Please give me the name of the last three persons you helped financially with their business.	ASSISTED #1 _____	ASSISTED #2 _____	ASSISTED #3 _____
10. Where is (ASSISTED) located?	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____
11. Is (ASSISTED) of your ethnic group?	Yes 1 → SKIP TO Q12 No 2 → ASK A	Yes 1 → SKIP TO Q12 No 2 → ASK A	Yes 1 → SKIP TO Q12 No 2 → ASK A

11A. What is his/her ethnic background?	_____ __	_____ __	_____ __
12. How is (ASSISTED) related to you?	_____ __	_____ __	_____ __
13. What type of assistance did you provide?	_____ _____ IF NOT \$ SKIP TO Q17C	_____ _____ IF NOT \$ SKIP TO Q17C	_____ _____ IF NOT \$ SKIP TO Q17C
13A. How much was your capital contribution?	\$ _ _ _ _ _ _ _ _ ROUND CENTS UP	\$ _ _ _ _ _ _ _ _ ROUND CENTS UP	\$ _ _ _ _ _ _ _ _ ROUND CENTS UP
13B. Was that a loan, a gift, or an investment?	Loan.....1 → ASK Q14 Gift2 → SKIP TO Q17C Invest.3 → ASK Q14	Loan1 → ASK Q14 Gift2 → SKIP TO Q17C Invest.3 → ASK Q14	Loan1 → ASK Q14 Gift2 → SKIP TO Q17C Invest.3 → ASK Q14
14. What kind of arrangement did you reach with (ASSISTED)?	_____ _____	_____ _____	_____ _____
15. Was a specific amount of time agreed upon to repay the loan?	Yes1 → ASK A No2 → SKIP TO Q16	Yes.....1 → ASK A No.....2 → SKIP TO Q16	Yes.....1 → ASK A No2 → SKIP TO Q16
15A. What was the length of time?	_ _ _ _ Years Months	_ _ _ _ Years Months	_ _ _ _ Years Months
16. What was the rate of interest for your loan, or other type of economic assistance?	_____% IF 00 ASK A OTHERWISE SKIP TO Q17	_____% IF 00 ASK A OTHERWISE SKIP TO Q17	_____% IF 00 ASK A OTHERWISE SKIP TO Q17

16A. Why was the loan free of interest?	_____	_____	_____
17. Did he/she have to put something up as collateral against the loan?	Yes 1 → ASK A No.....2 → SKIP TO Q17C	Yes 1 → ASK A No.....2 → SKIP TO Q17C	Yes 1 → ASK A No.....2 → SKIP TO Q17C
17A. What was it?	_____	_____	_____
17B. What was its value?	\$ _ _ _ _ _ _ _ _ ROUND CENTS UP	\$ _ _ _ _ _ _ _ _ ROUND CENTS UP	\$ _ _ _ _ _ _ _ _ ROUND CENTS UP
17C. IS THERE ANOTHER NAME TO ASK ABOUT?	Yes 1 → BACK TO Q9 No.....2 → GO TO Q18	Yes 1 → BACK TO Q9 No.....2 → GO TO Q18	No.....2 → GO TO Q18

18. Did you ever guarantee/co-sign a loan for anybody at any time

Yes 1 → ASK Q19
No 2 → SKIP TO Q23

19. Please give the name of the last three persons for whom you guaranteed a loan.	GUARANTEED #1 _____	GUARANTEED #2 _____	GUARANTEED #3 _____
20. Where is (ASSISTED) located?	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____

21. Is (ASSISTED) of your ethnic group?	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 is his/her ethnic group?	_____ [][]	_____ [][]	_____ [][]
22. How is (ASSISTED) related to you?	_____ [][]	_____ [][]	_____ [][]
22A. IS THERE ANOTHER ASSISTED TO ASK ABOUT?	Yes 1 → BACK TO Q20 No 2 → GO TO Q23	Yes 1 → BACK TO Q20 No 2 → GO TO Q23	No 2 → GO TO Q23

23. Are any of your close family members in business or self-employed in the United States or elsewhere?

Yes 1 → ASK Q24
No 2 → SKIP TO Q29

24. Please give the name of the three closest family members who are in business or self-employed.	BUS. RELAT. #1 _____ _____	BUS. RELAT. #2 _____ _____	BUS. RELAT. #3 _____ _____
25. How is (BUS. REL.) related to you?	_____ [][]	_____ [][]	_____ [][]

26. Where is (BUS/RELAT) located?	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____
27. What does he/she do? PROBE FOR TYPE OF BUSINESS.	_____ _____	_____ _____	_____ _____
28. Have you ever helped him/her in any way?	Yes..... 1 → ASK A No 2 → SKIP TO C	Yes..... 1 → ASK A No 2 → SKIP TO C	Yes..... 1 → ASK A No 2 → SKIP TO C
28A. How did you help him/her? IF HELP WAS \$\$, PROBE: Any other way?	_____ _____ IF HELP WAS \$\$, AND NOT MENTIONED IN Q8, GO BACK AND FIX SEQUENCE.	_____ _____ IF HELP WAS \$\$, AND NOT MENTIONED IN Q8, GO BACK AND FIX SEQUENCE.	_____ _____ IF HELP WAS \$\$, AND NOT MENTIONED IN Q8, GO BACK AND FIX SEQUENCE.
28B. IF HELP WAS NOT \$\$, ASK: Did you get paid for that?	Yes..... 1 No 2	Yes..... 1 No 2	Yes..... 1 No 2
28C. IS THERE ANOTHER PERSON TO ASK ABOUT?	Yes..... 1 → BACK TO Q25 No 2 → GO TO Q29	Yes..... 1 → BACK TO Q25 No 2 → GO TO Q29	No 2 → GO TO Q29

29. In the past year has anyone asked you for a loan or a gift of money because they were facing personal economic difficulties? Please tell me about it even if you did not give them anything.

Yes..... 1 → ASK Q30
No 2 → SKIP TO Q40

30. Please tell the names of the last three people who asked you for assistance.	BORROWER #1 _____	BORROWER #2 _____	BORROWER #3 _____
30A. What is (BORROWER'S) ethnic background?	_____ [] []	_____ [] []	_____ [] []
31. How is (BORROWER) related to you?	_____ [] []	_____ [] []	_____ [] []
32. Where is (BORROWER) located?	ST.: _____ [] [] ST.: _____ [] [] CITY: _____ [] [] STATE: _____ [] [] COUNTRY: _____ [] []	ST.: _____ [] [] ST.: _____ [] [] CITY: _____ [] [] STATE: _____ [] [] COUNTRY: _____ [] []	ST.: _____ [] [] ST.: _____ [] [] CITY: _____ [] [] STATE: _____ [] [] COUNTRY: _____ [] []
33. How much did he/she ask for?	\$ [] [] [] [] [] [] [] [] ROUND CENTS UP	\$ [] [] [] [] [] [] [] [] ROUND CENTS UP	\$ [] [] [] [] [] [] [] [] ROUND CENTS UP
34. What was it for?	_____ [] []	_____ [] []	_____ [] []
35. Did you grant him/her the money he/she requested?	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. Why did you not give him/her the money?	_____ _____ [] [] SKIP TO Q40	_____ _____ [] [] SKIP TO Q40	_____ _____ [] [] SKIP TO Q40

36. Was it a loan, gift or something else?	Loan..... 1 → ASK Q37 Gift..... 2 → SKIP TO Q40 Other..... 3 → ASK Q37 (SPECIFY)	Loan1 → ASK Q37 Gift2 → SKIP TO Q40 Other.....3 → ASK Q37 (SPECIFY)	Loan..... 1 → ASK Q37 Gift..... 2 → SKIP TO Q40 Other..... 3 → ASK Q37 (SPECIFY)
37. Was a specific amount of time agreed upon to repay the loan?	Yes 1 → ASK A No 2 → SKIP TO Q38	Yes1 → ASK A No2 → SKIP TO Q38	Yes 1 → ASK A No 2 → SKIP TO Q38
37A.What was the length of time?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Years Months	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Years Months	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Years Months
38. What was the rate of interest for your loan or other type of economic assistance?	_____ % IF 00 ASK A OTHERWISE SKIP TO Q39	_____ % IF 00 ASK A OTHERWISE SKIP TO Q39	_____ % IF 00 ASK A OTHERWISE SKIP TO Q39
38A.Why was the loan free of interest?	_____ _____ <input type="text"/> <input type="text"/>	_____ _____ <input type="text"/> <input type="text"/>	_____ _____ <input type="text"/> <input type="text"/>
39.Did he/she have to put something up as collateral against the loan?	Yes 1 → ASK A No 2 → SKIP TO Q40	Yes1 → ASK A No2 → SKIP TO Q40	Yes 1 → ASK A No 2 → SKIP TO Q40
39A.What was it?	_____ <input type="text"/> <input type="text"/>	_____ <input type="text"/> <input type="text"/>	_____ <input type="text"/> <input type="text"/>
39B.What was its value?	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ROUND CENTS UP	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ROUND CENTS UP	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ROUND CENTS UP
39C. IS THERE ANOTHER PERSON TO ASK ABOUT?	Yes 1 → BACK TO Q31 No 2 → GO TO Q40	Yes1 → BACK TO Q31 No2 → GO TO Q40	No 2 → GO TO Q40

40. Have there been occasions when people asked you for money to help start a business and you said no?

Yes 1 → ASK Q41

No 2 → GO TO Q46

	REQUESTER #1	REQUESTER #2	REQUESTER #3
41. Please give the name of the last three persons who asked for help to start a business, but did not get it.	_____	_____	_____
42. Where is (REQUESTER) LOCATED?.	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____	ST.: _____ ST.: _____ CITY: _____ STATE: _____ COUNTRY: _____
43. Is (REQUESTER) of your ethnic group?	Yes 1 → SKIP TO Q44 No 2 → ASK A	Yes 1 → SKIP TO Q44 No 2 → ASK A	Yes 1 → SKIP TO Q44 No 2 → ASK A
43A. What is his/her ethnic background?	_____	_____	_____
44. How is (REQUESTER) related to you?	_____	_____	_____
45. Why did you decline to help him/her?	_____ _____	_____ _____	_____ _____
45A. IS THERE ANOTHER PERSON TO ASK ABOUT?	Yes 1 → SKIP TO Q42 No 2 → GO TO Q46	Yes 1 → SKIP TO Q42 No 2 → GO TO Q46	No 2 → GO TO Q46

46. Have you or anyone else in this household ever started their own business in the U.S. or in any other country?

Yes1 → ASK Q47

No2 → SKIP TO BOX D-1

	BUSINESS START #1	BUSINESS START #2	BUSINESS START #3
47. SHOW HHE TO RESPONDENT: Show me all of the persons on this list who ever started their own business.	_____ Line number on HHE	_____ Line number on HHE	_____ Line number on HHE
48. What type of business was it?	_____	_____	_____
49. Where was it located?	MAJ.INT: _____ _____ CITY: _____ STATE: _____ COUNTRY: _____	MAJ.INT: _____ _____ CITY: _____ STATE: _____ COUNTRY: _____	MAJ.INT: _____ _____ CITY: _____ STATE: _____ COUNTRY: _____
50. What happened to the business?	Still exists....0 → GO TO Box D-1 Sold1 → ASK A Closed2 → ASK A Other3 (SPECIFY): _____	Still exists....0 → GO TO Box D-1 Sold1 → ASK A Closed2 → ASK A Other3 (SPECIFY): _____	Still exists....0 → GO TO Box D-1 Sold1 → ASK A Closed2 → ASK A Other3 (SPECIFY): _____
50A. Why did (he/she/you) (sell/close) the business?	_____ _____	_____ _____	_____ _____
50B. When did it happen?	_____ MONTH YEAR	_____ MONTH YEAR	_____ MONTH YEAR
50C. IS THERE ANOTHER PERSON TO ASK ABOUT?	Yes1 → GO BACK TO Q48 No2 → GO TO BOX D-1	Yes1 → GO BACK TO Q48 No2 → GO TO BOX D-1	No2 → GO TO BOX D-1

BOX D-1	IF RESPONDENT'S PRINCIPAL ACTIVITY IS BUSINESS OWNER OR SELF-EMPLOYED SKIP TO SECTION E, P. 35. ALL OTHERS CONTINUE BELOW.
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51. Have you ever seriously thought of starting (again) your own business?

Yes 1 → ASK Q52
 No 2 → SKIP TO Q61

52. (Did/Do) you have a type of business in mind?

Yes 1 → ASK Q53
 No 2 → SKIP TO Q54

53. What type of business? _____ | | |

_____ | | |

54. When did you first think about starting this business?

/__/_/ __/_/ __/_/ __/_/
 MONTH YEAR

55. Did you take any specific steps to begin this business?

Yes 1 → ASK Q56
 No 2 → SKIP TO Q57

56. What steps did you take? _____ | | |

_____ | | | SKIP TO Q58

57. Why not? _____ | | |

_____ | | | SKIP TO Q59

58. Why (do/did) you not do it? _____ | | |

_____ | | |

59. What specific skills or knowledge to operate this business do you have? [PROBE: Anything else?]

_____ |__|

_____ |__|

_____ |__|

60. What shortcomings, if any, do you have that could prevent you from running your own business successfully?

_____ |__|

_____ |__|

_____ |__|

BOX D-2	SKIP TO Q62
----------------	--------------------

61. What is the main reason you have never thought of starting a business?

- Never crossed my mind01
- Takes too much work.....02
- It is too much risk03
- I lack skills04
- I lack capital.....05
- I lack connections/contacts06
- Other (SPECIFY) _____ 07

62. Has anyone ever proposed to you to start a business?

- Yes1 → ASK Q63
- No2 → SKIP TO Q69

	SUGGESTER #1	SUGGESTER #2	SUGGESTER #3
63. Who made the proposition? Please tell me their first names?	_____ [] []	_____ [] []	_____ [] []
64. How is (PROPOSER) related to you?	_____ [] []	_____ [] []	_____ [] []
65. Is (PROPOSER) of your ethnic group?	Yes.....1→SKIP TO Q66 No.....2→ASK A	Yes 1→SKIP TO Q66 No 2→ASK A	Yes.....1→SKIP TO Q66 No.....2→ASK A
65A. What is his/her ethnic background?	_____ [] []	_____ [] []	_____ [] []
66. What is his/her occupation?	_____ [] []	_____ [] []	_____ [] []
67. What kind of business did he/she suggest you open?	_____ _____ [] []	_____ _____ [] []	_____ _____ [] []
68. What happened? PROBE REASONS.	_____ _____ [] []	_____ _____ [] []	_____ _____ [] []
68A. IS THERE ANOTHER PERSON TO ASK ABOUT?	Yes.....1 →BACK TO Q64 No.....2 →GO TO Q69	Yes 1 →BACK TO Q64 No 2 →GO TO Q69	No.....2 →GO TO Q69

69. If you decided to start a business, do you know of agencies, groups, programs, or individuals that would help you get started or provide technical assistance?

Yes 1 → ASK A
 No 2 → SKIP TO Q70

69A. What are they?

1. _____ |||
2. _____ |||
3. _____ |||

70. If you were going to start a business, which of these would be very serious, moderately serious or not serious problems for you?

HAND CARD D-2		VERY	MODERATELY	NOT	N/A
		SERIOUS	SERIOUS	SERIOUS	
	A. Keeping books	1	2	3	4
	B. Fear of losing everything	1	2	3	4
	C. Obtaining financing	1	2	3	4
	D. Finding help when needed	1	2	3	4
	E. Making the necessary contacts	1	2	3	4
	F. Resistance from spouse	1	2	3	4
	G. Management	1	2	3	4
	H. Doing taxes	1	2	3	4
	I. Other (SPECIFY) _____	1	2	3	4

71. What kind of help or assistance would be the most useful for you to get your own business started?
 PROBE: What else?

- _____ |||
- _____ |||
- _____ |||

SECTION E. ENTREPRENEURIAL TYPE OR PERSONALITY

Now, I would like to ask some questions about how people think about some common problems.

1. Would you be willing to risk your house and all your possessions in borrowing money to start a new business? On a scale from 1 to 5, where 1 is "not at all willing", and 5 is "very willing", please tell me which number fits you. [NO FRACTION]

HAND CARD E-1	Not at all willing					Very willing
	1	2	3	4	5	

2. Please tell me if you agree or disagree with the following statement. PROBE: Do you strongly or moderately agree or disagree?

Some people say that to start your own business is a risky thing to do, you might fail or lose everything. It is better instead to work where you are sure to get a good reliable paycheck.

HAND CARD E-2	Strongly disagree.....	1
	Moderately disagree	2
	Neither agree nor disagree.....	3
	Moderately agree	4
	Strongly agree	5

3. Please tell me if you agree or disagree with the following statement PROBE: Do you strongly or moderately agree or disagree?

The only way to make it big in the world is to start your own business.

HAND CARD E-3	Strongly disagree.....	1
	Moderately disagree	2
	Neither agree nor disagree.....	3
	Moderately agree	4
	Strongly agree.....	5

4. Which view comes closest to your own?

<p>HAND CARD E-4</p>

Some people say that if you start your own business, you are your own boss. That means you do not take orders from others or count on them to see that you get fair pay or reward 1

It is true that you may be your own boss, but running your own company is too much work and responsibility and will only give you lots of headaches. 2

IF NECESSARY PROBE: Which answer would govern the way you behave?

5. 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."

<p>HAND CARD E-5</p>

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

6. 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.

<p>HAND CARD E-6</p>

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

7. On a scale from 1 to 5 where 5 is the most desirable and 1 is the least desirable, please tell me how each of the following activities would rank in your mind. BE SURE RESPONDENT UNDERSTANDS THAT 1 = LEAST AND 5 = MOST. CODE ONE ONLY FOR EACH ITEM.

HAND CARD E-7	A. Working for the government	1	2	3	4	5
	B. Working for a large company	1	2	3	4	5
	C. Having your own business	1	2	3	4	5
	D. Being a farmer	1	2	3	4	5
	E. Working for a small company (for someone else)	1	2	3	4	5

SECTION F. COMMUNITY

Now, I would like to ask some questions about your community. INTERVIEWER: RECORD PLACE OF RESIDENCE OR ASK IF NECESSARY

_____ | | |

1. How long have you lived in Chicago?

| | | | | | |
YEARS OR MONTHS
ALL MY LIFE 96

2. How long have you lived in this community?

| | | | | | |
YEARS OR MONTHS
ALL MY LIFE 96 → SKIP TO Q5

3. Why did you choose to move to this community?

_____ | | |

_____ | | |

4. Where did you live before moving to this community?

_____ | | |

_____ | | |

5. Do you have any plans to leave the community in the next 2 years?

Yes 1 → ASK A
No 2 → SKIP TO Q8

- 5A. Why are you planning to leave this community?

_____ | | |

_____ | | |

6. Where are you planning to move?

_____ | | |
_____ | | |

7. Why are you planning to move there?

_____ | | |
_____ | | |

8. Would you say that this area is...

- Very safe1
Pretty safe2
Unsafe3
Very unsafe4

9. Have you or anybody in your household been the victim of a crime within the limits of this community in the last two years, that is since (INTERVIEW MONTH) 1992?

- Yes1 → GO TO BOX F-1
No2 → SKIP TO Q12

BOX F-1	SHOW RESPONDENT THE HHE
----------------	--------------------------------

10. Please show me which of the people on the list were they? RECORD HHE LINE IN NUMBER BELOW.

- A. /____/____/ →
B. /____/____/ →
C. /____/____/ →

11. What are the names of the crime?

- A. _____
B. _____
C. _____

12. Below is a list of things people do to protect themselves from break-ins or street crime. Which, if any, of these do you have? CODE ALL THAT APPLY

HAND CARD F-1	A. Specialty heavy duty locks.....	1
	B. Gates and grills over doors and windows.....	1
	C. Burglar alarm system.....	1
	D. Have guard dogs in the building or On the ground.....	1
	E. Subscribe to a private security system	1
	F. Get to know the local police so they Keep an eye on my place.....	1
	G. Have fence around the property	1
	H. Other (SPECIFY) _____	1

13. If you saw someone spraying graffiti on your neighbor's building, would you...
CHECK ALL THAT APPLY

Tell him/her to stop 1
 Call the police..... 1
 Alert your neighbors..... 1
 Do nothing because it will just happen again..... 1
 Ignore it because you don't want trouble 1

14. How much of a problem are drugs in this neighborhood?

A big problem..... 1
 A moderate problem 2
 A small problem 3
 Not much of a problem..... 4
 No problem at all 5
 Don't know 8

15. How much of a problem are gangs in this neighborhood?

A big problem..... 1
 A moderate problem 2
 A small problem 3
 Not much of a problem..... 4
 No problem at all 5
 Don't know 8

16. Are people outside the neighborhood reluctant to come here for any reason?

Yes..... 1 → ASK A
 No 2 → SKIP TO Q17
 Don't know 3 → SKIP TO Q17

16A. What is the reason?

_____ | | |

_____ | | |

17. Do you feel that you can count on your neighbors to keep up their property...

Always..... 1
Usually..... 2
Sometimes 3
Never 4

18. Do you ever socialize with your neighbors?

Yes..... 1 → ASK A
No 2 → SKIP TO B

18A. Please tell me about the kind of instances in which you were accustomed to socialize with your neighbors?

_____ | | |

_____ | | |

BOX F-2	SKIP TO Q19
----------------	--------------------

18B. Why is it that you do not socialize with your neighbors?

_____ | | |

_____ | | |

19. Are the following statements true or false in the case of your immediate neighbors?

	True	False	Maybe	NA
A. If I were sick, I could count on my neighbors to shop for me at the supermarket, go to the drugstore, and so on.	1	2	3	4
B. If I had to borrow \$25 for an emergency, I could turn to one of my neighbors.	1	2	3	4
C. If I were called away in an emergency I would feel comfortable leaving my children or grandchildren with my neighbors.	1	2	3	4

20. Do you belong to any organizations, which have as their goal the improvement of the community or providing assistance in case of economic or social need?

Yes..... 1 → ASK A
 No 2 → SKIP TO Q21

20A. Which are those organizations? _____

21. Do you or members of your family usually receive the following services in this neighborhood or in some other neighborhood? IF OTHER: What neighborhood is that?

	This Neighborhood	Other Neighborhood	Name	NA
A. Schools	1	2	_____	9
B. Church/Temple	1	2	_____	9
C. Grocery Shopping	1	2	_____	9
D. Clothes Shopping	1	2	_____	9
E. Movies	1	2	_____	9
F. Dining	1	2	_____	9
G. Medical Services	1	2	_____	9
H. Legal & Business Services	1	2	_____	9
I. Banking	1	2	_____	9
J. Financial Services (currency exchange)	1	2	_____	9
K. Drug Stores	1	2	_____	9
L. Entertainment	1	2	_____	9
M. Personal Service (Salon, Barber Shop)	1	2	_____	9
N. Other (SPECIFY)	1	2	_____	9

SECTION G. HOUSING ACQUISITION

1. Do you currently own or rent your home?

Own..... 1 → SKIP TO Q3
Rent..... 2 → ASK Q2
Other (SPECIFY)..... 3 → SKIP TO SEC-H

7. What is your monthly rent?

\$ /___/___/___/___/

BOX G-1	SKIP TO SECTION H
----------------	--------------------------

3. What is the approximate current market value of your home?

\$ /___/___/___/___/___/___/

3A. In what month and year did you buy it?

___|___| ___|___|
MONTH YEAR

4. How did you raise the money, including the down payment, to purchase your house? Did you...
[CHECK ALL THAT APPLY]

Use personal savings 1
Borrow money..... 1
Get a land contract 1
Receive gifts..... 1
Or something else (SPECIFY) _____ 1

BOX G-2	IF ONLY PERSONAL SAVINGS, SKIP TO SECTION H. OTHERWISE ASK Q5
----------------	--

	ASSISTER #1	ASSISTER #2	ASSISTER #3
5. You indicated you borrowed money/got a gift or assistance. To which institution or individual person did you apply for assistance?	_____	_____	_____
6. Where is that (ASSISTER) located?	MAJ.INT: _____ _____ CITY: _____ STATE: _____ COUNTRY: _____	MAJ.INT: _____ _____ CITY: _____ STATE: _____ COUNTRY: _____	MAJ.INT: _____ _____ CITY: _____ STATE: _____ COUNTRY: _____
7. Was (ASSISTER) of your ethnic group?	Yes1→SKIP TO Q8 No2→ASK A	Yes1→SKIP TO Q8 No2→ASK A	Yes1→SKIP TO Q8 No2→ASK A
7A. What is his/her ethnic background?	_____	_____	_____
8. How is (ASSISTER) related to you?	_____	_____	_____
9. On what date did you receive assistance from (ASSISTER)?	/___/___/ /___/___/ Month Year	/___/___/ /___/___/ Month Year	/___/___/ /___/___/ Month Year
10. What was the amount of the (loan/gift/economic assistance)?	\$ _____ ROUND CENTS UP	\$ _____ ROUND CENTS UP	\$ _____ ROUND CENTS UP
11. What kind of financial assistance did you get?	A loan1 A gift2 Something else3	A loan1 A gift2 Something else3	A loan1 A gift2 Something else3

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?	Yes1→ASK A No2→SKIP TO Q15	Yes.....1→ASK A No2→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 as collateral against the loan?	Yes1→ASK A No2→SKIP TO Q16	Yes.....1→ASK A No2→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 (other than your spouse)?	Yes1→ASK A No2→SKIP TO B	Yes.....1→ASK A No2→SKIP TO B	Yes.....1→ASK A No.....2→SKIP TO B
16A. How many co-signers did you have?	____# of Co-signers	____# of Co-signers	____# of Co-signers
16B. IS THERE ANOTHER PERSON TO ASK ABOUT?	Yes 1→GO BACK TO Q6 No 2→BOX G-3	Yes 1→GO BACK TO Q6 No 2→BOX G-3	No 2→BOX G-3

BOX G-3	CONTINUE BELOW, IF RESPONDENT HAD AT LEAST ONE CO-SIGNER. OTHERWISE SKIP TO SECTION H.
----------------	---

For each co-signer, I will ask you a set of questions. (MATCH CO-SIGNER NUMBER TO ASSISTER NUMBER)

17. First, please give me their first names or some other way to refer to them.	CO-SIGNER #1 _____	CO-SIGNER #2 _____	CO-SIGNER #3 _____
18. How is (CO-SIGNER) related to you?	_____ [] []	_____ [] []	_____ [] []
19. Is (CO-SIGNER) of the same ethnic group?	Yes 1 → SKIP TO Q20 No 2 → ASK A	Yes 1 → SKIP TO Q20 No 2 → ASK A	Yes 1 → SKIP TO Q20 No 2 → ASK A
19A. What is his/her ethnic background?	_____ [] []	_____ [] []	_____ [] []
20. Where is he/she located?	Maj.Int: _____ City: _____ State: _____ Country: _____	Maj.Int: _____ City: _____ State: _____ Country: _____	Maj.Int: _____ City: _____ State: _____ Country: _____
20A. IS THERE ANOTHER PERSON TO ASK ABOUT?	Yes 1 → BACK TO Q18 No 2 → GO TO SEC.H	Yes 1 → BACK TO Q18 No 2 → GO TO SEC.H	Yes 1 → BACK TO Q18 No 2 → GO TO SEC.H

SECTION H. INCOME, ASSETS AND EXPENSES

1. How many members of your household, including yourself, contribute to household expenses? |_|_|_|_|
2. Are you or any person in the household currently providing financial help to any person who does not reside in this household?

Yes..... 1 → ASK Q3

No 2 → SKIP TO Q7

3. Please tell me the first names of each of the persons you are currently helping	_____	_____	_____
4. How is (NAME) related to you?	_____	_____	_____
5. Where does (NAME) live?	Maj.Int: _____ City: _____ State: _____ Country: _____	Maj.Int: _____ City: _____ State: _____ Country: _____	Maj.Int: _____ City: _____ State: _____ Country: _____
6. Over the last 12 months, what is the approximate amount of money you have spent to help (NAME)	\$ _____ ROUND CENTS UP	\$ _____ ROUND CENTS UP	\$ _____ ROUND CENTS UP
6A. Is that per week, month, per year, or what?	Per week 1 Per month 2 Per year 3 Other 4	Per week 1 Per month 2 Per year 3 Other 4	Per week 1 Per month 2 Per year 3 Other 4
6B. IS THERE ANOTHER PERSON TO ASK ABOUT?	Yes 1 → BACK TO Q4 No 2 → GO TO Q7	Yes 1 → BACK TO Q4 No 2 → GO TO Q7	No 2 → GO TO Q7

7. Besides what you already told me, do you or any member in the household send money to a home country or community of origin?

Yes, on a regular basis 1 → ASK A
 Yes, on an irregular basis 1 → ASK A
 No..... 3 → SKIP TO Q8

7A. What is it for? _____

7B. Over the past 12 months, approximately how much have you sent?

\$ _____

7C. Is that per week, per month, per year, or what?

Per week 1
 Per month 2
 Per year 3
 Other (SPECIFY) 4

7D. Where is the community located?

8. Now, we would like to know about your income and expenses. What was your total household income – from all sources – for 1993, before taxes or any other deductions?

\$ _____

BOX H-1	IF RESPONDENT ANSWERS Q8 SKIP TO Q10. OTHERWISE ASK Q9.
----------------	--

9. Taken altogether, would you estimate that your total household income from all sources last year was...

\$ 0,000 to \$ 15,000..... 1 → SKIP TO A
 \$ 15,001 to \$ 30,000..... 2 → SKIP TO B
 \$ 30,001 to \$ 45,000..... 3 → SKIP TO C
 \$ 45,001 or more 4 → SKIP TO D

9A. Would you say then that your total household income for 1993 was...

\$ 0,000 to \$ 3,000.....	1 → SKIP TO Q10
\$ 3,001 to \$ 6,000.....	2 → SKIP TO Q10
\$ 6,001 to \$ 9,000.....	3 → SKIP TO Q10
\$ 9,001 to \$ 12,000.....	4 → SKIP TO Q10
\$12,001 to \$ 15,000.....	5 → SKIP TO Q10

9B. Would you say then that your total household income for 1993 was...

\$15,001 to \$ 18,000.....	1 → SKIP TO Q10
\$18,001 to \$ 21,000.....	2 → SKIP TO Q10
\$21,001 to \$ 24,000.....	3 → SKIP TO Q10
\$24,001 to \$ 27,000.....	4 → SKIP TO Q10
\$27,001 to \$ 30,000.....	5 → SKIP TO Q10

9C. Would you say then that your total household income for 1993 was...

\$30,001 to \$33,000.....	1 → SKIP TO Q10
\$33,001 to \$36,000.....	2 → SKIP TO Q10
\$36,001 to \$39,000.....	3 → SKIP TO Q10
\$39,001 to \$42,000.....	4 → SKIP TO Q10
\$42,001 to \$45,000.....	5 → SKIP TO Q10

9D. Would you say then that your total household income for 1993 was...

\$45,001 to \$50,000.....	1 → SKIP TO Q10
\$50,001 to \$55,000.....	2 → SKIP TO Q10
\$55,001 to \$60,000.....	3 → SKIP TO Q10
\$60,001 to \$65,000.....	4 → SKIP TO Q10
\$65,001 or more	5 → SKIP TO Q10

10. Now, thinking about the present, about how much is spent in this household on average each month on the following items: [NOTE: UNIT IS TOTAL HOUSEHOLD].

Item	Average amount <u>per month</u>
A. Rent/mortgage	\$
B. Meals outside home (restaurants, etc.)	\$
C. Transportation expenses	\$
D. Utilities (phone, gas, electricity)	\$
E. Recreation	\$
F. Child care	\$

11. About how much do you currently spend per week on food and groceries for this household?

\$ _____

12. Again, thinking about 1993, about how much was spent in the household last year on the following items:

Item	Average amount <u>per year</u>
A. Clothing and shoes	
B. Medical services (not covered by insurance)	
C. Education	
D. Gifts	
E. Holidays-Personal vacations	
F. Durable goods	
G. Other (SPECIFY) _____	
H. Other (SPECIFY) _____	

13. Do you or anyone in this household receive any of the following benefits? PROBE: Is that per month or what? CODE ON ONLY PER ITEM.

	YES	NO	Amount	Time unit
A. Social Security	1	2	\$ _____	_____
B. Disability	1	2	\$ _____	_____
C. SSI	1	2	\$ _____	_____
D. Alimony	1	2	\$ _____	_____
E. Veterans Benefits	1	2	\$ _____	_____
F. AFDC	1	2	\$ _____	_____
G. House Subsidy	1	2	\$ _____	_____
H. Food Stamps	1	2	\$ _____	_____
I. Medicaid, Medicare	1	2	\$ _____	_____
J. Public Assistance	1	2	\$ _____	_____
K. Educational Grants, Scholarships	1	2	\$ _____	_____
L. Unemployment Compensation	1	2	\$ _____	_____
M. Other (SPECIFY)	1	2	\$ _____	_____

14. Besides those we have already discussed, are there any other sources of household income i.e., income from other workers, business income, income from rent, interest income, economic assistance or gifts from relatives or friends?

Yes..... 1 → ASK A
 No 2 → SKIP TO Q15

- 14A. What are they?

Source	Amount	Time Unit
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

15. Do you have any of the following?

	NO	YES
A. Savings account	2	1 →
B. Checking account	2	1 →
C. Other type of savings		
such as CDs, IRAs	2	1 →
mutual funds, etc.	2	1 →
D. Retirement Funds	2	1 →

15A. In which institution?

\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____

16. How much (is/are) (it/they) worth now?

\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____

17. Do you have any of the following?

	NO	YES
A. Cars	2	1 →
B. Land	2	1 →
C. Other property	2	1 →
(SPECIFY) _____		

18. How much (is/are) (it/they) worth now?

\$ _____
\$ _____
\$ _____

19. Do you have any major sources of debt? [NOTE: UNIT IS HOUSEHOLD]

Yes..... 1 → ASK A
No 2 → SKIP TO Q20

18A. What are they?

Source	Amount of the debt
_____	\$ _____
_____	\$ _____
_____	\$ _____

20. Do you carry any of the following kinds of insurance?

	NO	YES	Premiums	Time unit
A. Life insurance	2	1 →	\$ _____	_____
B. Home owner's insurance	2	1 →	\$ _____	_____
C. Renter's insurance	2	1 →	\$ _____	_____
D. Car insurance	2	1 →	\$ _____	_____
E. Other (SPECIFY) _____	2	1 →	\$ _____	_____

21. Are you and all of your family members covered by health insurance?

Yes..... 1 → ASK A

No 2 → SKIP TO SEC.I

20A. Who provides the coverage ? [EXAMPLE: own or spouse's employer, purchase privately or other]

_____ | |

20B. What is your monthly contribution, if any? \$|_|_|_|_|_|_|_|_|

SKIP TO SECTION I

SECTION I. REFERRALS

These are all the questions I have for the survey

1. 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 Q2

No 2 → SKIP TO BOX I-1

2. 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.			

BOX I-1	CHECK GRID IN A.1. ANY SELF EMPLOYED OR BUSINESS OWNER IN Q13 (EMPLOYMENT STATUS) AND Q15 (OTHER WAYS OF MAKING MONEY) IF YES WRITE NAMES AND RELATIONSHIPS TO THE RESPONDENT IN THE FOLLOWING GRID AND READ Q3. OTHERWISE SKIP TO BOX I-3
----------------	---

NAME	RELATIONSHIP

3. We have a different questionnaire that we would like to administer to those Household members that are business owners or self-employed. The interview will take approximately 1 hour 30 minutes. If (you/he/she) agree (you/he/she) will receive another honorarium. When are (you/he/she) available to do it?

BOX I-2	TRY TO SET AN APPOINTMENT FOR ANOTHER TIME.
----------------	--

BOX I-3	CHECK Q46 AND Q50 IN P. 30. IF ANYONE IN THE HOUSEHOLD WAS INVOLVED IN A DISCONTINUED BUSINESS IN CHICAGO, ASK Q4. OTHERWISE, SKIP TO Q5
----------------	---

4.

BOX I-4	TRY TO SET AN APPOINTMENT FOR ANOTHER TIME.
----------------	--

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

(|_|_|_|_|) |_|_|_|_| - - |_|_|_|_|_|
AREA CODE

6. 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 #: _____

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

NAME: _____
RELATIONSHIP: _____
ADDRESS: _____
TELEPHONE #: _____

BOX I-5	ENTER ENDING TIME ENDING TIME: _ _ _ _ _ _ AM/PM HOUR MINUTES
----------------	--

BOX I-6	WAS INTERVIEW HARD TO COMPLETE1 OF AVERAGE DIFFICULTY2 EASY TO COMPLETE3
----------------	---

Thank you very much for your time.

PROJECT #97-109

CASE ID: H- ____

R_NAME: _____

R_ADDRESS: _____

R_PHONE: (773) _____

TODAY'S DATE: ____ / ____ / 97

INTERVIEWER: _____