

Date: November 13, 1995

## **BUSINESS FILE – CODEBOOK**

Cover page.

I.D. 5 columns

Sample (1 column)

1. Household from Household sample (numbers 500-900)
2. Household from Business sample (1-300)
3. Business from Household sample (500-900)
4. Business from Business sample (1-300)

Type of household (2 columns)

01. Nuclear
02. Extended (2 generations)
03. Nuclear + sister and/or brothers
04. Nuclear + sister and/or brother with their families
05. Single brothers and/or sisters living together
06. Roommates
07. Single parent household – Male
08. Single parent household – Female
09. Extended single parent household – Male
10. Extended single parent household – Female
11. Stem family – Female-Female
12. Nuclear + unrelated individuals
13. Extended (2 generations) + unrelated individuals
14. Nuclear + sister and/or brothers + unrelated individuals
15. Nuclear + sister and/or brothers with their families + unrelated individuals
16. Single brothers and/or sisters living together + unrelated individuals
17. Single parent household – Male + unrelated individuals
18. Single parent household – Female + unrelated individuals
19. Extended single parent household – Male + unrelated individuals
20. Extended single parent household – Female + unrelated individuals
21. Stem family – Female-Female + unrelated individuals
22. Single
23. Single + other relatives living together (cousins)
24. Other, but family member
25. Other (non-family members)
26. Nuclear + other relatives
27. Single parent + other relatives
28. Single brother and/or sister living together + relatives
29. Single parent + relatives + unrelated individual
30. Extended + relative
31. Nuclear + relatives + no-relatives
98. Refused information

# of persons: 2 columns  
# of persons under 15: 2 columns  
# of persons 60+: 2 columns

Household interviewed? 1 column

1. Yes
2. No

Person is household respondent? 1 column

1. Respondent
2. Spouse
3. Other

## **Section A.**

### **A.1. Circle letter for each member.**

#### **A.2. Relationship (2 columns)**

(This categorization is more extensive because it applies for all the relationship questions in the instrument)

00. Householder – Respondent
01. Husband – wife
02. Son – daughter
03. Son-in-law – daughter-in-law
04. Stepson – stepdaughter
05. Brother – sister
06. Brother-in-law – sister-in-law
07. Father – mother
08. Father – mother-in-law
09. Grandchild
10. Niece – nephew
11. Aunt – uncle
12. Cousin
13. Relative through marriage (concuñado, spouse's cousins)
14. Other relatives
15. Compadre – comadre
16. Roomer/boarder – foster child
17. Housemate – roommate
18. Unmarried partner (girlfriend – boyfriend)
19. Other non-relative
20. Professional
21. Neighbor
22. Co-worker
23. Employer
24. None
25. Friend
26. Employee
27. Agent
28. Grandmother – grandfather
29. Stepmother – stepfather

30. Counselor
31. Godmother – godfather
32. Ex-spouse
33. Godchild
  
40. Supplier/Service supplier
41. Other business owner
42. Partners
43. Lawyers
44. Previous owner(s) of the business
45. Professor
46. Accountant
47. Client
48. Family
49. Ex-partner
50. Ex-employee
51. Landlord
52. Parents
53. Alderman (consejal)
54. Government agency
55. Acquaintance
56. Ex-boss
57. Friend from school
98. Refused

### **A.3. Sex (1 column)**

1. Male
2. Female
3. Family in general
4. Not ascertain

### **A.5. Place of birth**

City, state and country

See project's codes for cities

See census codes for states and countries

(3 columns for city, 3 columns for state, 3 columns for country)

Codes for Mexican states: see page I-8 in Ancestry

USA = 000

Mexico = 315

### **A.6. Ethnicity (as in instrument) (2 columns)**

6 = Arab

7 = Other – mixed

### **A.7. Employment status (as in instrument) (2 columns)**

Add

09. Nominally self-employed (like paleteros)

10. Sub-contracting

11. Both self-employed + salaried
12. Salary worker + unpaid family worker
13. Student + unpaid family worker
14. Housewife + unpaid family worker
15. Student + salary worker
16. Unemployed + business owner
17. Housewife + business owner
18. Unemployed + unpaid family worker
19. Business owner + student

**A.10. Degree (2 columns)**

07. Trade certificates (includes for example: Chicago Food Service Department, Cosmetology, Welding certificate)
08. Other – Chiropractor

**A.10B. Country (for degree) (3 columns)**

See census codes – Place of birth

USA = 000

Mexico = 315

**A.11. Religion (2 columns)**

Add

08. Does not practice a religion but is not atheist or agnostic
09. Buddhism

**A.11A. Specific denomination (2 columns)**

Add to existing categories

08. Pentecostal
09. Adventist
10. Other

**A.13.**

08 = Other

**A.14. Languages (3 columns)**

Census codes. Appendix I-37

Spanish = 625

**Box A-4. (1 column)** Only for those immigrants who answered the interview in English.

**A.15A. Languages (3 columns)**

Census codes. Appendix I-37

Spanish = 625

Korean = 724

**A.17. Ancestry (3 columns)**

Census codes. Appendix I-1

**A.19. Community of residence (3 columns)**

Use codes for communities in Chicago. If outside Chicago use location codes.

**A.21A. Other ways of making money (2 columns)**

Salaried jobs

- 01. Clerical work
- 02. Factory work
- 03. Works in a family business
- 04. Other part-time salaried jobs
- 05. Household work (cleaning, cooking, etc.)
- 06. Full time salaried job

Self-employed jobs

- 10. Hair-dressing
- 11. Cleaning
- 12. Baby sitting
- 13. Peddling/street vendor
- 14. Clothing (flea market – sells clothes)
- 15. Food
- 16. Construction & housing repair (includes painting, roofing construction, plumbing, electrical work, sheet rock work, carpeting)
- 17. Scavenging (like junkyard)
- 18. Gardening
- 19. Carpet cleaning
- 20. Mechanics
- 21. Musician
- 22. Transportation – taxi driver
- 23. Arts & crafts – sales
- 24. Other self-employed
- 25. Seamstress/dressmaker/tailor
- 26. Fixing things (appliances)
- 27. Dry-cleaning
- 28. Buying and selling properties
- 29. Sells cosmetics
- 51. Personal trainer

Agricultural work

- 30. Agricultural labor (self-consumption, salaried worker)

Transfers

- 31. Receives rent from property
- 32. Welfare-transfer payments
- 33. Receives economic aid from family members
- 34. Illegal activities
- 35. Receives rent from investments
- 36. Lo que salga, lo que venga. Casual work.
- 40. Owns other stores (same type of business)
- 41. Owns other stores (diverse)

We need space to code as many businesses as the respondent has.  
Use industry codes.

### **A.23. Why did you decide to open your own business?**

Allows for 7 answers (2 columns each)

01. Disadvantage – (being a foreigner, lack of language skills) Lack of other opportunities. I was underpaid for my skills/low wages
02. Problems in the previous job: For example: I was treated badly in previous work - Does not want to be humiliated by whites - Felt exploited - I don't want to be insulted; Fired – out of job; Company moved to Mexico - Quit job because he did not like the management
03. The owner of the location proposed me to open the business - Family member proposed me to open a business - Sold or rent a business - A friend proposed me to open a business - I was presented to someone who wanted to sell the business
04. I like this particular type of business – I knew this business
05. I wanted to progress – to improve myself / I wanted to get money for school
06. I always wanted a business
07. My husband wouldn't let me work as an employee / Podia estar con mis hijos
08. I had the same business before (in the informal economy); I always was a merchant / This is what I know; I always worked in a family business
09. To have an extra income
10. To be independent (does not want to be bossed around)
11. I had the skills / I worked in a similar or in this business
12. Own business would yield more / The best way of making a living
13. I identified an opportunity
14. Inherited – my parents owned the business / bought from them
15. The zoning enforcement required that to be a business
16. Necessity
17. Husband opened a business and she followed
18. Fired from another job
19. Owned the building
20. Accidental – The opportunity presented itself
21. “It is the American Dream”
22. I can transform it into a family business
23. I saw other ethnic groups succeeding
24. No risks – Single + living w/parents
25. I took it away from my son (family member) because it had financial problems
26. I started my own business by a suggestion of my mother (or other family member) who is herself a small business owner / I grew up in a business environment
27. Since I was running this business (father-in-law's) it was not a big transition
28. Took advice from a magazine
29. Opened up the business because they wanted something to do. Keep going until retirement/ They opened up the business because they wanted their parents to have something after retirement.
30. A chance to make more money within the same amount of time and with the same effort
31. I did it for my children / I wanted to motivate my child who has the skills for this kind of business
32. It was easy because a family member lent me a location to start my business
33. I wanted to spend more time with my family (children)
34. I was supported and encouraged by formal employer to start my own business
35. Can't find a job because of my handicap (had an accident in a previous job)
36. Family pressures
37. Because he/she has no papers (illegal)

38. He/she thought it was easy, “se le hizo facil”
39. Business gives more flexible time
40. Tired of previous job “cansada del trabajo que tenia antes”
41. Other

**A.24. Father occupation (3 columns)**

Use occupation codes

**A.24A. (2 columns)**

Get choices from A.15A. (HH codebook)

Absent = 999

Deceased = 998

Orphan = 992

**A.28.**

Korean + Spanish = 002

**Section B. Entrepreneurial Disposition**

**B.3. For codes look E.16. HH**

Add to existing categories

11. Education
12. Health expenses
13. I would help my family
14. Other
15. To go live in Mexico

**Section D. Activities before starting current business**

**D.3. Use industry codes (3 columns)**

**D.5.**

4. Transform into this business
5. I “gave it” (lo regalé) to an employee/child, (son, daughter), ex-wife
6. It still exists – Belongs to parents

Add after D.5. Reason for closing business

1. Too much competition
2. Fire
3. I was losing money
4. I came to the US – to move; migrate to another place
5. Relocation – because of closing other location/opening a formal location
6. Family commitments – death of a relative
7. Robbery/burglary
8. Problems with partner
9. Not ascertain
- A. Temporary purpose was to earn enough money to open up a business
- B. Landlord sold building where business was located/problems with landlord
- C. Lost lease of property
- D. Too much work/too many problems

- E. We were bored with the store “ya nos habiamos aburrido de las tiendas”
- F. To start a new business

**D.6. What were your activities before you started the business?**

Add to existing categories

- 06. Self-employed – related business
- 07. Self-employed and scrambling
- 08. Self-employed and salaried job
- 09. Unemployed
- 10. Worked in a hospital, school or other government office
- 11. Housewife
- 12. Student and working in another type of business
- 13. Other

**D.11. Occupation (3 columns)**

Code according to the census codes

Add one column for a new variable

Occupation in previous job was related to the current type of business.

Yes = 1; No = 0; Some relation = 2

**D.13.**

98 = If respondent continues to work in that place

**D.14A. Skills (3 answers, 2 columns)**

- 01. Dealing with customers
- 02. Keeping up to date
- 03. Sales tactics
- 04. Management skills
- 05. Specific skills
- 06. Bookkeeping – accounting
- 07. Handling money
- 08. Generic
- 09. Other
- 10. Everything
- 11. Contacts
- 12. Dealing with suppliers
- 13. Learned English

**Section E.**

**E.1. Code location of the business (2 columns)**

- 01. If in 26<sup>th</sup> Street
- 02. If in Pulaski, Cermak or Kedzie
- 03. In the Mall
- 04. Home based business
- 05. Street vendor
- 06. Perpendicular (runs North-South)



- 07. Parallels (runs East-West)
- 08. Flea Market

**E.3.**

Add

- 05. Rented it
- 06. Entered into partnership with relative
- 07. Bought part of the business

**E.3A. How did you acquire the business (2 columns)**

- 01. Started it myself
- 02. Rented fully equipped with equipment and furniture
- 03. I got it from a relative
- 04. I bought it. It already existed
- 05. I purchased it from relatives
- 06. I purchased it from non-relatives
- 07. Partner with a family member
- 08. My current partner handed it to me
- 09. Partner with friend or with someone else
- 10. Bought a franchise
- 11. Took over a lease
- 12. Foreclosed on a debt

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

(3 answers, 2 columns)

- 01. By word of mouth – from a friend
- 02. From a friend who was also the seller
- 03. From a relative
- 04. Through the newspaper
- 05. I live nearby
- 06. Through a real estate agency
- 07. He worked for the previous owner / Some family member worked for the previous owner
- 08. The owner asked him to go in as partners
- 09. It was owned by a relative
- 10. The owner offered me (el dueño me lo ofreció) / Offered it to my employer and he offered it to me
- 11. I was searching for a business to rent
- 12. By word of mouth – from his/her accountant (service supplier)
- 13. Other
- 14. Was a supplier
- 15. Foreclosed on a debt

**E.4.**

3 = Tiene otras agencias

4 = Trabajan a comisión

**E.6. Where are they (other locations) located?**

Use map.

If Chicago, use community code. Don't need to code city, state, and country.

If not Chicago, code city (3 columns), state (3 columns) and country (3 columns)

Chicago 001  
Illinois 017  
USA 000

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

Allows for 5 answers (2 columns each)

00. Word of mouth – non-kin
01. Word of mouth – through kin
02. I was offered to rent the place
03. It was a good location for this type of business
04. I was doing business in this area
05. I was working in this area
06. It is near my house – I live there
07. It is an Hispanic community / language/ it was becoming an Hispanic community
08. I saw it in the newspaper – I saw a sign
09. I saw a niche (there was a need for this type of business)
10. Bought the place to live there. The space was there
11. The place was available – kin related
12. Commercial vitality
13. It was accidental
14. Low rent
15. The space was available / for sale or rent / I owned the space
16. It was already established
17. Safe place
18. English problem does not matter in this area
19. Nice people
20. High population density
21. Good market for some products
22. A relative has a business nearby
23. A friend has a business nearby / Partner had a business nearby
24. I wanted a place with no competition
25. It is easy to relate to Hispanic clientele
26. Would prefer to cater to Hispanics (rather than African-Americans)
27. It was a good deal
28. Owned business location (but does not live there) / My other business was established in the same building
29. I was working in the business
30. My father (or anyone else) knew the owner of the location
31. No location (home-based)
32. Looked for house with garage to work in
33. This is the area where this type of business is located
34. Wanted to be in the area
35. No special reason

**E.8. What products and services does your business provide?**

Use Industry codes for census (3 columns)

Code also for type of business using the following codes.

(Those are the ones used for sampling)

01. Clothing
02. Food – fruteria
03. Restaurants
04. Hair salons
05. Bars
06. Auto
07. Iron goods
08. Bridal shops
09. Panaderias
10. Industry
11. Big
12. Wholesalers
13. Residual
14. Mall
15. Special (business number above 500)

**E.12. Start-up capital**

If business was bought as a package, code = -995

-999 = Does not know

-998 = Refused

-994 = Inherited

-993 = No money

Add to existent categories

- E. Licensing
- F. Remodeling
- G. Publicity
- H. Purchasing the property
- I.
- J. Other

**E.14. Add to part D. Personal resources**

B.4. Other gifts

D.3. Loans from other businesses / Inventory

**E.15.**

3 = credit line

Before E.16. Name of lender: Institutions / persons from which you received assistance  
First code if it is an individual or an institution using the following codes (1 column)

1. Individuals
2. Banks
3. Credit unions
4. Finance company
5. Government agencies
6. Sellers credit
7. Mortgage company
8. Credit cards
9. Kye

The other thing we need to do is to give a code to the different institutions in order to keep the information on file (3 columns for code of the institution)  
See project's codes

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IN CASE OF INDIVIDUALS, CODE SEX OF ASSISTANT UNDER Q6. IF INSTITUTION,  
CODE THE SIGN FOR BLANK (b)

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If it is an institution, write (b)

**E.16. Why did you choose this source of funds?**

(3 answers, 2 columns)

01. He is a relative or fictive relative (like compadre)
02. They are in the business of lending money
03. I already borrowed money from them / I have an account there
04. Because it is a business connection / I'm their client
05. They offered a good rate – The terms are easy / no interest
06. Because it is nearby
07. There was no alternative
08. Relatives were doing business there
09. Friends were doing business there
10. "I was taking back the paper"
11. The agent in the institution is my contact
12. It was a supplier
13. He offered me help
14. I asked for his/her help (because I knew he had money) / He owes me favors
15. They have loans for business
16. They are in the business of mortgage
17. Advertise business (TV)
18. More secure (relative assistance)
19. It is a (Korean, Mexican) bank/organization
20. I have an account there
21. The previous owner had the mortgage there – recommended us
22. I regret because I am forced to do favors
23. He did not want a partner and lender agreed
24. Worked with them
25. Recommended by a supplier / Recommended by a service supplier (accountant; #81)
26. Does not know
27. My brother (previous owner of bus) is well known at the bank
28. Bank loan was not available
29. It is easy to deal with
30. He offered me his merchandise
31. We have been friends for a while / long time
32. He was the previous owner of the business
33. Through an agency
34. Friends
35. Recommendation in general
36. They gave us credit
37. Because he had extra funds
38. They had the type of product I needed

39. Recommended by friends

**E.17. Location**

Use map.

If Chicago, code community code. Don't need to code city, state, and country.

If not Chicago, code city (3 columns), state (3 columns), and country (3 columns)

Chicago 001

Illinois 017

USA 000

**E.18A. Ethnic background (3 columns)**

Use Ancestry codes

**E.19A. Relationship**

See codes for section A

**E.20. Interest rate (4 columns)**

For example, 4.5 should be coded to 0450; 14 should be coded 1400. The last 2 columns belong to the numbers after the decimal point. If respondent does not remember, code -999.

If floating interest rate, code -888

-887 = Prime rate + 1

-886 = Prime rate + 2

**E.20A. Why was the loan free of interest?**

Allow for two answers (2 columns)

01. Because it is family
02. Because it is a friend
03. Because it is a co-ethnic member
04. Because he is my boss
05. It is not fair in case of economic difficulties
06. Other
07. Does not know
08. Because it is a rotating credit association
09. That is the way suppliers are / I'm their client / They want to make a clientele (?)
10. They (the lender) were in a weak market position
11. No need to charge interest because it was a short term loan
12. To help me
13. Answer not relevant
14. Everything is included. It is a reasonable price

**E.22A. Types of collateral (2 columns)**

01. His car
02. The house
03. Other personal belongings (furniture)
04. Business property
05. Equipment
06. Other

- 07. CD
- 08. Stock
- 09. Life insurance
- 10. Money

**E.26. Code sex of co-signer**

**E.32. Persons or institutions that turned down loan requests**

First code if it is an individual or an institution using the following codes (1 column)

- 1. Individuals
- 2. Banks
- 3. Credit unions
- 4. Finance company
- 5. Government agencies
- 6. Sellers credit
- 7. Mortgage company

The other thing we need to do is to give a code to the different institutions in order to keep the information on file.

See project's codes (3 columns)

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IN CASE OF INDIVIDUALS, CODE SEX OF ASSISTANT UNDER Q6. IF INSTITUTION, CODE THE SIGN FOR BLANK (b).

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If it is an institution, write (b).

**E.33. Why did you choose (lender)?**

Same as E16. Allow for two answers (2 columns)

**E.38. Why was your request turned down?**

(2 answers, 2 columns)

- 01. Because of type of business
- 02. It is too risky
- 03. Because they don't lend for business
- 04. He was not formally rejected, too much bureaucracy
- 05. Discrimination against Mexicans
- 06. Credit problems / He had already borrowed them money
- 07. Ex-employee
- 08. Too many outstanding debts
- 09. They only lend for specific things
- 10. Low income
- 11. Other
- 12. No answer

**E.40. Why did you not ask for financial assistance?**

Allows for three answers (2 columns each)

- 01. Lack of credit / bad credit
- 02. Lack of information / had no contacts with banks

03. Lack of need (I didn't need it, I had enough)
04. I wouldn't get it anyway
05. I don't like to owe money / I like to do it on my own / didn't want to have a bank obligation
06. I preferred to start small
07. It is too risky
08. There are only a lot of problems in trying to get a loan / bad experience
09. The interest rates are very high
10. Other
11. I do not want to take responsibilities, which could tie me down to the U.S.A.
12. Lack of properties
13. Because I did not think about it (no se me ocurrió)
14. I get credit from my supplier
15. Fire and theft
16. He wasn't confident about the business
17. He wasn't sure if he would be able to pay it back

**E.41. When you started, what were the most serious difficulties?**

(3 answers, 2 columns)

01. Finding the right merchandise / finding suppliers
02. Knowing how to order merchandise (fechas de vencimiento)
03. No credit history
04. Couldn't get credit from big suppliers
05. Regulatory requirements
06. Not enough sales
07. Lack of financing / financing difficulties / stability / money
08. Not enough business to "weather slow times" / Not enough money to cover expenses in the beginning
09. No experience – we had to learn the business / asuntos tecnicos
10. Finding customers / customer related problem
11. The Latino community was not large enough to support the business (consumer demand) / commercial area was not booming
12. Competition
13. Language problems
14. Getting employees
15. Seasonal business
16. None
17. Buying the equipment
18. Low profits
19. High expenses
20. Establish a good reputation
21. Family commitments / attention to kids
22. Overcome financial problems (debts) from previous owner
23. Trying to keep expenses as low as possible
24. Weather conditions (too hot)
25. Keeping my (salary) job and going to school at the same time / schedule and having the business
26. Long work hours / no time to himself
27. Mandatory remodeling (necesario) or remodeling in general
28. Transportation
29. Finding the right business location

30. Discrimination
31. Learning tax system
32. Get used to dealing with partners
33. The police would interfere with his business, they said they didn't want him there (case #824)
34. Saving money
35. Problems with equipment
36. Merchandise spoiled (groceries)
37. Accounting/bookkeeping
38. Pagar el saldo restante de la venta (compra)
39. Customers don't pay
40. Other
41. Gangs

**E.42A. Financial barriers encountered during the start-up**  
(3 answers, 2 columns)

01. Too many expenses
02. I didn't have the money to buy inventory
03. Not enough credit
04. Health caused financial problems
05. No income
06. Lack of liquidity to give credit to clients
07. Lack of liquidity in general
08. Previous debts / he was paying the loan
09. Did not have the money for equipment / remodeling
10. None
11. Discrimination
12. He borrowed money from the bank
13. Used personal savings to pay debt
14. Needed money to buy business location and house
15. His merchandise was stolen. It was a great amount
16. Expensive merchandise and payments required immediately
17. He had to find more money from personal source on connection
18. Getting more clients / business was bad

**Section F. Partners**

**F.3A. How did you find your partner (if not family)**  
(2 answers, 2 columns)

01. He is a friend
02. We met at work
03. He was my employer
04. Friend of my partner
05. She was a client at my old job
06. Through my family
07. Street vendor
08. From the same town
09. He was my accountant (service supplier)



**F.9A. Why are they no longer with you?**

01. They left to start their own business
02. Other
03. "Changed jobs"
04. Retired

**F.11A. Get answers from F.3A.**

**F.17A. How do you and your partners divide the work?**

(3 answers, 1 column)

1. There is a division of labor
2. There is a gendered division of labor
3. Respondent takes care of everything

**Section G. Use of Credit**

**G.2. Look at E.15.**

**G.3. Use codes from section E.16.**

**G.7. For what purpose did you apply for a loan?**

(3 answers, 2 columns)

01. To buy merchandise
02. To buy equipment
03. To buy the building
04. To pay for emergency expenses
05. To expand the business / To invest in the store
06. To maintain the business running (working capital)
07. To refinance a loan
08. To finance other store openings
09. To pay previous debts
10. Christmas stocks
11. To rent location (store)
12. To buy another property

**G.9A. Why did they turn down your request?**

(3 answers, 2 columns)

01. Because he was behind in payments from other loans
02. Because it was for a business
03. I didn't qualify
04. Because of reconstruction face under bankruptcy policy
05. Insufficient income / Low earnings
06. They wanted too many documents / requirements

**G.10A. Why was the loan free of interest?**

Make room for two answers (2 columns)

01. Because it is family
02. Because it is a friend
03. Because he is a co-ethnic member
04. Because he is his boss
05. It is not fair in case of economic difficulties
06. Other
07. Does not know – does not remember
08. Because it is rotating credit association
09. That is the way suppliers are
10. They (the lender) were in a weak market position
11. No need to charge interest because it was a short term loan
12. Because they were good clients

**G.11.**

3 = It was a credit line

**G.12A. Type of collateral (2 columns)**

01. His car
02. The house
03. Other personal belongings (furniture)
04. Business property
05. Equipment
06. Other
07. CD
08. Bank account

**G.15. Code the sex of the co-signer**

**Section H. Family members activity**

**H.2. Which members?**

Code sex of member

**H.4. How did he/she make money?**

Code occupations using census codes (1 column for status)

1. Self-employed
2. Salaried
3. Retired

Add a column for the following variable

1 = occupation is related to type of business

0 = occupation is not related to type of business

**H.5A. Why do family members not work in your business?**

(3 answers, 2 columns)

01. They don't have experience – they are not qualified
02. They are in school
03. Does not need them / the business is small / can not afford them
04. They don't like it
05. They work somewhere else / they have their own business
06. They are too old
07. They are too young
08. Language problems
09. Wife should take care of the baby
10. I don't like to do business with the family / it is not formal
11. They live in my country of origin
12. I don't have any family member that could help me / family obligation
13. Other
14. They do not live in Chicago (for other relatives, no wife)
15. It is a seasonal (temporal) job
16. It is not appropriate for them
17. No les ha hido bien
18. They work in my other business

#### **H.9. Duties in the business**

(3 answers, 2 columns)

01. Deals with clients
02. Does maintenance work
03. Takes care of inventory
04. Helps
05. Bookkeeping
06. Purchasing
07. Organizing
08. Setting prices
09. Management / administration / abir-cerrar
10. Installation
11. Secretarial work
12. Equipment maintenance – repair work
13. Doing the job that the company is there for
14. Everything
15. Driving
16. Other
17. Cashier
18. Dealing with employees
19. Cooking
20. Whatever task is needed to be done
21. Payroll
22. Overseeing
23. Interpret (translation)
24. Taxes

#### **H.10.**

998 = Not in a regular form

**H.13A.**

3 = Don't know

**H.13B. (2 answers, 2 columns)**

**Section I. Employees**

**I.1.**

Code 3 = if respondent said no but interviewer saw people working in the business.

**I.3.**

N = Arab

**I.4. Reasons that explain why most of your employees are (respondent's ethnicity)**

Add to existent categories

- 06. It is a Mexican town
- 07. To give something back to the community
- 08. They are my friends / I already knew them / recommended by friends
- 09. They are like the customers
- 10. They are more responsible
- 11. They are culturally appropriate
- 12. They are hard workers / hacen su trabajo bien
- 13. Because English skills are not important
- 14. I do not care about a specific ethnic group
- 15. They speak Spanish (or my language)
- 16. We only look for Mexican employees
- 17. The products we sell are (respondent's ethnicity)
- 18. They live nearby
- 19. Other
- 98. Refused

**I.5. Why most of your employees are (other ethnicity)?**

(3 answers, 2 columns)

Add 01-05 from the question above (#4 – Business Codebook)

- 06. It is a Mexican town
- 07. To give something back to the community
- 08. They are my friends / I can easily reach them
- 09. They are like the customers
- 10. They are more responsible
- 11. They are culturally appropriate
- 12. They are hard workers
- 13. Because English skills are not important
- 14. I do not care about a specific ethnic group
- 15. We only look for Mexican employees
- 16. They speak Spanish
- 17. They can communicate with customers as well as employer
- 18. They live in the neighborhood / Metropolitan area

**I.6.**

3 = Don't know

**I.7. How do you recruit workers?**

Add to existent categories

09. I checked the appropriate school
10. Put a sign up
11. Radio
12. Newspaper
13. Should we code newspapers, radio, ads, as universalistic criteria (impersonal)
14. I use any possible method
15. I don't have employees
16. They are friends / I knew them from before
17. I have applications with the curriculums
18. Friends' recommendations
19. Recommended by other business owners
20. People that I know from the neighborhood (gente conocida del barrio)
21. Union
22. Other

**I.8. Why do you recruit that way?**

(Code type of recruitment and then reason. Allow for two types; one reason for each)

01. You learn what you need to know
02. It works / convenient
03. It is efficient / flexible
04. Ads can state specific needs and qualities or skills required
05. It is a cheap way
06. You don't need to pay finders fee
07. You can trust the relative of a good worker / you can trust people recommended by relatives
08. The worker who recommends also could teach him the job / worker can recommend another good worker
09. Because it is close to their homes
10. I can only hire employees that I trust / we trust our employees
11. Because only professionals can do it
12. They are the most popular ways
13. Don't know
14. He/she is my friend
15. They know the business
16. It is fair
17. He calls previous employer to get references / ask for references
18. To help people
19. It is easy
20. Because he trusts the consumer's judgement
21. Trial and error method
22. We can let them go without difficulty
23. Other
24. Do not get enough recommendations

**I.9. How long does it take for the average employee to be ready?**

If the answer is “They already had experience,” code 99 in A. “Need to have experience,” code 98.

97 = Varies according to task

96 = Refused

**I.10.**

Code 99 = si son los mismos que cuando abrio el negocio

Code 94 = si es variable. Fill the other two blocks with 00.

Code 95 = si es temporario. Fill the other two blocks with 00.

Code 98 = As long as they want

Code 97 = Don't know

Code 96 = Refused

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

(2 answers, 2 columns)

01. To return to their home country
02. To get married
03. Has only temporary employees
04. To relocate to another place in the city or the country
05. They don't have interest
06. They are fired / laid-off
07. They have family responsibilities (kids, etc.) / family problems
08. To have a better job – to have better wages
09. Because the job is too hard / schedule
10. To set up their own business
11. They have substance abuse problems
12. They don't work very well / work ethic problems
13. They are temporary migrants
14. Other
15. Because they completed their studies / To return to school
16. Nobody has left
17. Burglary/theft
18. To have more time to study
19. Disagreement with owner

**I.12A. Type of business (former employee opened)**

Code using Industry categories

Add one column for a new variable

Type of business (previous employee opened) is related to the employer's type of business

Yes = 1 ; No = 0

**I.12C. Type of help**

(3 answers, 2 columns)

01. Technical assistance
02. Financial assistance
03. Everything to establish the new business
04. Sold the business on credit
05. Licenses

06. Guidance regarding how to get credit / contacts
07. Information concerning suppliers
08. We are their suppliers
09. Le / les presta el equipo / lend him equipment
10. Other

## **Section J. Service suppliers**

If more than one service supplier = 3

4 = Yes, but refused to give information

### **J.1. If other, then we need codes**

01. Exterminator (fumigador)
02. Financial advisor / banker
03. Machines (ex-copier man)
04. Banker
05. Alarm
06. Jewelry repair
07. Garbage and pick up
08. Payroll service
09. Mechanic
10. Advertising
11. Refrigeration
12. Environmental testing
13. FedEx
14. Computation

### **J.3. If respondent does not know ethnic background of supplier;**

Code 3 = not ascertained

### **J.4A. How did you find the service supplier?**

(2 answers, 2 columns)

01. He is a friend
02. Through a friend
03. I was solicited
04. I had a previous contact
05. Recommended by a relative
06. Recommended by a client
07. Recommended by a supplier
08. Recommended by another service supplier
09. Recommended by a bank
10. Recommended by another businessman or businessman association
11. Recommended by a political person
12. Yellow pages or other type of advertisement
13. Through the previous business owner
14. He is located in the same neighborhood or nearby
15. Through the City Hall
16. Other

17. Look for best price
18. Recommendation in general
19. Does not know
20. Word of mouth
21. They are a national company (they are known)
22. Recommended by ex-boss
23. He/she is my client
24. Through religion
25. I went to his business
26. Through church

**J.5. If time is not ascertained = code 99.**

**J.6A. Why do you employ professional services of (respondent's ethnicity)?**

(3 answers, 2 columns)

01. Coincidental
02. This is the circle of people I know / These are the people that I have always worked with
03. They provide the service
04. To help each other out – solidarity
05. You understand each other better
06. That ethnicity is good at that
07. Because of language problems
08. Friendship
09. He only wants a better job performance rather than racial affinity – I take the best price-quality combination
10. They are the ones who live in the area
11. They are efficient
12. They are less corrupt
13. Trust
14. Not good at (no sirven). I had bad experience
15. I choose who better qualifies regardless of ethnic background
16. Friends' recommendations / recommendations in general
17. A bad experience with other ethnicity cause him to work with his own people
18. They are cheaper
19. Answer not relevant
20. They always advertise their services
21. It is easy to work with them
22. I use them only when I need their service

**J.6B. Why do you employ professional services of (other than respondent's ethnicity)?**

(3 answers, 2 columns)

01. Coincidental
02. This is the circle of people I know / These are the people that I have always worked with
03. They provide the service
04. To help each other out – solidarity
05. You understand each other better
06. That ethnicity is good at that
07. Because of language problems
08. Friendship



09. He only wants a better job performance rather than racial affinity – I take the best price-quality combination
10. They are the ones who live in the area / They are close to my business
11. They are efficient
12. They are less corrupt
13. I use them in the case of very important legal procedures or when business grows or for more important matters
14. Those of my own ethnicity are not good at (no sirven)
15. Hispanics charge more. They think they have the right because they speak Spanish
16. I have not thought about it
17. Because they were recommended
18. Answer not relevant
19. I do not know an of my ethnic group
20. Other

**J.6D. What are the reasons why you do not use service suppliers from your own ethnic group (if available)?**

(3 answers, 2 columns)

01. I don't need them – I don't need to change
02. There aren't many
03. They are too expensive
04. I use a "color-blind search" in terms of best deal for business
05. They are not good
06. They think they have the right to charge more because they speak English (for Hispanics)
07. No reason
08. They did not come and offer their services. Others came.
09. They do not advertise their services
10. Because the ones that I use, I know them for a very long time
11. I don't need them because it is a small business

**K.1. Suppliers**

Code 1 if it is a big national company

Code 2 if other

Code 3 if does not know

Code 4 if it is not relevant to the type of business

Code 5 if refused to give information

**K.4A. How did you find him (supplier)?**

(2 answers, 2 columns)

01. He is a friend
02. Through a friend
03. I was solicited
04. I had a previous contact
05. Recommended by a relative
06. Recommended by a client
07. Recommended by a supplier
08. Recommended by another service supplier

09. Recommended by a bank
10. Recommended by another businessman
11. Recommended by a political person
12. Yellow Pages or other type of advertisement
13. Through the previous business owner – “he came with the business”
14. He is located in the same neighborhood
15. Through the City Hall
16. Other
17. I sent an application / I went to the company / I found them through search
18. I knew him from my other job / My partner knew him from previous job
19. In fashion shows
20. In trade shows
21. He offered relatively much better prices
22. He specializes in this type of merchandise
23. They have useful hours (“they are open at night”)
24. They are known nationally / well known / industry
25. He speaks my language
26. Referred
27. Recommended by ex-boss
28. Recommendation in general
29. Does not remember
30. Through other similar business
31. Through conventions
32. Greater variety of merchandise
33. Answer not relevant
34. Through business
35. During my training

**K.5. Code 94 = si es variable. Fill the other two blocks with 00.**

**K.6. If supplier provides credit but respondent does not use it, code = 3**

**K.7. Under which terms does supplier provide credit? (1 column)**

1. COD
2. Flexible terms
3. No interest rates
4. Does not know
5. To pay old bills
6. Open charge account
7. Contract
8. Interest after a short period of time
9. Paid it off during the month
- A. Le sacaban del cheque
- B. Short term loan
- C. Only for certain occasions (ej. Saint Valentine’s Day)

**K.7B.**

98 = Bill to bill

**K.8. What are the terms if you exceed the time limit?**

(2 answers, 2 columns)

01. They don't deliver the next order / cancel
02. They don't give any more credit
03. Extra payments
04. It never happened
05. They take away your license
06. No penalty
07. Doesn't know
08. They call you
09. Some sort of penalty
10. Interests or charge penalty
11. They give you a limit in the next order
12. They send past due notices
13. With good credit the payment can be extended up to 4-5 months
14. Does not apply
15. You have to call and explain the problem (why it is past due)
16. They're flexible if it's past due by only 45 days

**K.9.**

3. Supplier offered but respondent did not want to

**K.9B.**

01. A credit letter from a bank
02. Flexible terms

**K.9E.**

01. Interest
02. You have to call and explain the problem (why it is past due) (case #815)

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

(3 answers, 2 columns)

01. We have no choice. They are those that sell these products
02. Language / communication – trust
03. They approach us
04. We share the same culture
05. They sell Mexican products
06. They are in the area
07. They have the kind of goods I need / They let him choose the merchandise/material
08. They are close relatives
09. They give the best prices
10. It is just a coincidence / I do not care if they are Mexicans
11. I prefer them in general
12. I knew them before
13. The supplying company sends Hispanic representatives to Hispanic businesses
14. There are hardly any of my own ethnic background
15. They give me credit
16. Want to help them grow
17. They meet my qualifications

18. They are well-known (they have a good name)

**K.11B. Why do you work with suppliers of (ethnicity other than respondent's)?**  
(3 answers, 2 columns)

01. We have no choice
02. Language
03. They approach us
04. We share the same culture
05. They sell Mexican products
06. They are in the area
07. They have the kind of goods I need
08. They are close relatives
09. They give the best prices / flexible terms
10. I prefer them in general
11. I knew them before / I have known them for a while / The branches of this particular business have always worked with
12. The supplying company sends Hispanic representatives
13. There are hardly any of my own ethnic background
14. They give me credit
15. They are the ones that sell the product / better products / variety of products
16. They are well known because of their service, merchandise
17. I seek for good, reliable providers regardless of their ethnic background
18. For no particular reason / por casualidad
19. They were suppliers for the previous owner
20. Es la unica compania que conozco
21. By accident

**L.1.**

8 = Yes, has creditors, but refuses to give information

**L.2. Major creditors**

First code if it is an individual or an institution using the following codes (1 column)

1. Individuals
2. Banks
3. Credit unions
4. Finance company
5. Government agencies
6. Sellers credit
7. Mortgage company
8. Credit cards
9. Rotating credit associations

The other thing we need to do is to give a code to the different institutions in order to keep the information in the file. 3 columns for code of the institution  
See project's codes

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IN CASE OF INDIVIDUALS, CODE SEX OF ASSISTANT UNDER Q6. IF INSTITUTION,  
CODE THE SIGN FOR BLANK (b)

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**L.4.**

Code 3 = Do not know

**M. Type of association where respondent belongs to**

3 = Belongs to an Association + discontinued membership from other association

4 = Belonged, but not currently

First we code Code Association according to Project's codes

Ethnic defined?	1) Yes	0) No	2) Not ascertained
Product defined?	1) Yes	0) No	2) Not ascertained
Business organization defined?	1) Yes	0) No	2) Not ascertained
Location defined?	1) Yes	0) No	2) Not ascertained
Other	1) Yes	0) No	2) Not ascertained

**M.4E. 996 = Various****M.5. What type of programs or services does (association) provide?**

(3 answers, 2 columns)

01. Coordinates efforts for sales
02. Coordinates efforts for festivals
03. Help with technical advice
04. Help with permits
05. Help with taxes
06. Information in general
07. Provides potential business interactions (networking)
08. Education programs – lectures
09. Loans
10. Puts pressure on the government
11. Information for the specific industry / includes magazines
12. Charitable activities
13. Scholarship funds
14. Information + programs about contracts with the state and city
15. Networking with politicians
16. Group purchase of insurance
17. Organize trade shows
18. Other
19. Does not know
20. Community matter (crime)
21. Mediation with City Hall
22. Legal help
23. Nothing
24. Information on how to increase clientele
25. Almost everything
98. No answer

**M.6.**

Use the same codes as in the previous question

98 = No answer

99 = None

**M.7. Is there any reason why you do not belong to associations of business people?**  
(3 answers, 2 columns)

01. People don't cooperate anymore
02. It is not worth the time
03. I have no time / no opportunity
04. They only want money / it costs money
05. Too much politics / "La politica de ellos"
06. These groups never contacted me
07. I am isolated (I am not in a commercial street)
08. Didn't see any benefit / They do not help (support) you/ Haven't looked into benefits
09. They are too pushy (they manipulate people)
10. No knowledge / I am new
11. I am not interested – I don't see the need
12. There are no associations for his business
13. I don't know anyone who is a member
14. I don't know where it is
15. None
16. They do not help the community / support (help)
17. I did not like it when I was there before / I do not like it
18. No need to do that individually. The mall is already a member
19. They are always fighting / They always have problems
20. I don't want to get involved with them (enredarme)
21. Not established business / my business is very small
22. Son muy ignorantes
23. Negligencia
24. Afraid of competition
25. Es reservado
26. Other
27. It's not for Mexicans / I don't speak Spanish
98. No answer

**M.8A. What are they? Programs or services designed to help business owners.**  
(3 answers, 2 columns)

01. The city
02. Small business administration
03. Universities/ "colegio"
04. Micro-loans
05. Chambers of Commerce
06. Doesn't know the names
07. Banks
08. Consulting firms
09. Chicago police
10. Chicago Action
11. Pilsen Development Company
12. Federal program (empowerment zone)

**M.9. Names of centers – agencies – institutions you used**

01. The city
02. Small business administration
03. Universities
04. Micro-loans
05. Chambers of Commerce
06. Doesn't know the names
07. Banks

(Do we need a list of exact names?)

**M.9B. What did they (institutions) do for you?**

(3 answers, 2 columns)

01. Technical assistance
02. Granted a loan
03. Management training
04. Mortgage
05. Training in systems (inventory control, computers, etc.)
06. Community Action Police

**M.11. Why did you not use the services (of organizations and institutions)**

(3 answers, 2 columns)

01. Did not know how to apply / not informal
02. Nobody responded to my request
03. Too much paperwork
04. I wouldn't get it anyway
05. Does not interest him/ "No pensamos usarlos"
06. I don't need them
07. I will be exploited
08. Doesn't know any (I never heard anything about such institutions)
09. Other
10. I do not qualify for credit

**N. Social networks**

**N.1. What type of people did you talk to about starting this business?**

(3 answers, 2 columns)

Use categories for relationship question (page 2)

Plus add:

If none = code 98

97 = no need because I had experience / inherited

96 = none porque es desconfiado

40. Suppliers
41. Other business owners
42. Partners

43. Lawyers
44. Previous owner(s) of the business
45. Professor
46. Accountant
47. Family
48. Client

**N.2. Code gender of person**

1. Male
2. Female
3. Family member
4. Refused to answer the whole section

**N.4. How did you find him (the person who is not a family member)?**

(2 answers, 2 columns)

01. He/she was my boss
02. Co-worker in previous job / current place of work
03. He came to my office
04. Through relatives
05. Through friends / He is a friend
06. He is a client
07. From the neighborhood
08. Through other businessmen
09. Through my/a service supplier
10. He is/was my employee
11. Previous owner of the business
12. I know him from my home country / We are from the same place
13. I was his client
14. Other
15. I went to see him to ask for information. We were strangers
16. Recommendation in general
17. Through business
18. Through a club (YMCA)
19. Through school (professor)
20. Friends (since childhood)
21. At church
22. Word of mouth

**N.7. What did you talk about?**

(3 answers, 2 columns)

01. About everything – all the basics
02. About advantages and disadvantages of going into business / starting business
03. About the risks of leaving a steady job and taking the chance of his own business
04. If he/she can help me in case I have a problem
05. Asking for spouse help and support / children
06. About merchandise / bought used equipment
07. About remodeling the business or expanding the business
08. About financial help to open a business
09. How to get the licenses / legal information



10. What type of business to set up
11. General guidance
12. Location advice
13. About being partners / having partners
14. Marketing advice / business strategy / prices / composition patterns of (Mexicans) (?)
15. Buying property
16. Encouragement to open a business / encouragement to buy business/ encouragement to take over a business
17. Got the idea from him
18. Finances in general / credit / investment
19. Training
20. The business in general
21. Bookkeeping – Administrative tasks
22. About the type of product or service they sell
23. About business trends
24. Debts from previous owner
25. Sending him work
26. Business hours / Partners schedule / Work after school
27. Retirement
28. Making more money
29. Offered him work
30. Suppliers
31. Getting involved in the business
32. About leaving his job
33. Repayment conditions
34. Contacts / Connections
35. Spouse's job

**N.8. Where did you meet to talk?**

(2 answers, 2 columns)

01. At home
02. By phone
03. Business location
04. Restaurant / Bar
05. Church
06. At work
07. In Mexico
08. Bank
09. In the neighborhood
10. Other
11. Mall
12. On the street
13. Car
14. Various (todas partes)
99. Does not know

**N.11A. How did you find him/her (the businessmen with whom you talk regularly)?**

(2 answers, 2 columns)

01. He is a supplier / service supplier

02. Through a friend
03. Through a relative
04. He is a customer
05. He has a business in the same street, block, etc.
06. Through the Chamber of Commerce
07. From my previous job
08. We went to school together
09. From the bank
10. Acquaintances from the neighborhood
11. Through business
12. I decided to approach because we are in the same type of business
13. Previous client
14. Recommendations
15. We have known each other for quite a while
16. Through leisure activities / church
17. Taking kids to school
18. I am her client
19. Other

**N.14. What did you talk about?**

(3 answers, 2 columns)

01. About everything / Business in general
02. Licensing
03. Taxes
04. About merchandise
05. About problems of competition
06. Share business ideas / share information about business programs
07. Personal problems
08. About equipment
09. About the neighborhood and its problems / Community
10. Financial problems / How to get credit
11. How to improve the business
12. About future plans
13. About taking over the business from family members
14. About business opportunities / Expansion
15. About being connected; being together; Union
16. Prices
17. About labor problems
18. General advice
19. Insurance
20. About my other businesses
21. Brings in customers
22. What people like / clients
23. Rent (cuanto pagan de renta)
24. Suppliers

**N.15. Where do you meet to talk?**

(2 answers, 2 columns)

01. House

- 02. Business
- 03. Restaurant (for lunch)
- 04. At the sports club
- 05. Chamber of Commerce
- 06. By phone
- 07. By chance
- 08. Conventions
- 09. At suppliers location
- 10. Car
- 11. On the street

## **O. Clients**

### **O.1.**

- 5. A combination of all
- 6. Other self-employed people

### **O.2.**

N = Arab, O = Italian, M = Other  
 -999 = Don't know

### **O.4.**

3 = They help find financing for their clients

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

(3 answers, 2 columns)

- 01. I must know them
- 02. I must trust them
- 03. To friends and family
- 04. To companies only
- 05. To someone who has a property in the neighborhood
- 06. To countrymen
- 07. To the ones who come often
- 08. In case of need
- 09. I check credit history, but only for strangers
- 10. We sign a contract
- 11. On their word / Intuition
- 12. Schools
- 13. No specific conditions
- 14. Credit check / Through finance company

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

(2 answers, 2 columns)

- 01. No terms at all
- 02. 30 days. No interest
- 03. 60 days. No interest
- 04. On their word
- 05. Only for a few days

06. 50% upon placing an order and the other 50% when job is done
07. 90 days. No interest
08. Needs I.D. and address
09. 15 days. 10% of the credit and no interest
10. Must pay before next job (order)
11. Small amount
12. Products like service – must be a need.
13. Pay on the set date.
14. Sign receipt / contract
15. Interest + term

**O.4D.** Add days (2 columns)

98 = no specific period

## **P. Problems the Business Faces**

### **P.1. Biggest problems your business faces?**

Add to existing categories

11. Competing with the big companies
12. I can't pay for advertising
13. Surviving in a seasonal business
14. Getting good employees
15. Gangs – crime in the neighborhood
16. Complying with government rules
17. None
18. Utilities are expensive
19. Taxes / One case taxes not paid by customers / Income tax loss
20. Parking
21. Bad location (difficult to find store) / Small place
22. Remodel
23. Privacy
24. I need information
25. Organization (orientation)
26. Burglary / Robbery
27. Customers who don't pay
28. No tiene buena mercancia
29. Rising costs (merchandise)
30. This business is in a poor neighborhood
31. This is a dying business

### **P.2. Barriers to the growth of your business?**

Add to existent categories

06. Taxes
07. Gangs – crime in the area
08. Government regulations
09. Competition with other stores in the neighborhood
10. Money
11. None
12. Economic recession / Business is in a low-income neighborhood
13. Parking

14. Competition from a big company
15. Ethnicity
16. Personal problems / family obligation (i.e. taking care of kids)
17. Lack of knowledge on how to progress
18. Too many hours required
19. Lack of (trained) employees / help
20. Not enough space for the business
21. Location / Space
22. We are new in the business and customers do not know about the new management
23. Problems with the police
24. Insurance
25. Poca mercancia
26. Prices too low / bad market
27. Advertising
28. I am not interested in expanding it
29. Other

**P.3A. Why is financing an obstacle to expansion?**

(3 answers, 2 columns)

01. I could improve my facility
02. I could advertise more
03. I could hire more workers
04. I could expand my business
05. I could add to inventory / Diversify merchandise / More equipment / Offer better prices
06. I could open new locations
07. It prevents me from getting big contracts (from the government, for example)
08. Not enough money
09. I could invest more
11. I can't get a loan – I am not qualified
12. I can't get credit from suppliers
13. I can't get credit from banks (small business represents high risk)
14. Interests cost too much
15. I don't want to risk
16. I have never tried to get a loan
17. The government wants to know too much about my business / Government involvement
18. I am not interested in asking for a loan – I don't like credit – He does not want to be in debt
19. I can not give credit to my clients
20. Depending on who asks for the loan and situation
21. Needs contacts and doesn't have them
22. I do not know how to request a loan
23. Government is very strict with regulations
24. Buyers have problems getting loans (Real estate)
25. Other

**Q. Plans for the future**

**Q.1A. What kinds of things do you plan to do to make your business grow?**

(3 answers, 2 columns)

01. Remodeling

02. Diversification of products / Service
03. Diversification of clientele
04. Increase number of locations
05. Get a new license
06. Start a new type of business
07. Get new equipment
08. Increase inventory
09. Expand the business
10. Get more employees
11. Minimize expenses
12. I want to be a minority contractor
13. Change location
14. Get a parking lot
15. Own the location of the business
16. More dedication
17. Advertise more
18. Establecer un local (para los informales) / Formalize the informal business
19. Ahorrar dinero
98. Refused to tell

Add a column for the following variable

1. Concrete plans
2. Vague plans

**Q.2.**

5 = Does not know / No answer

**Q.2A.**

3 = Does not know

**Q.2B. Why would you be happier if your family assumes ownership of the business (in the future)?**

(3 answers, 2 columns)

01. So that my children will have resources
02. To keep it out of the hands of outsiders / To keep it in the family / What is mine is theirs
03. So they don't have to go through what I went through
04. It is a good source of income / It is a good business
05. They already work in the business / Saben como manejarlo
06. They can take care of it when respondent is old
07. There is nothing better than working for yourself
08. The business is a source of pride
09. To leave a tradition
10. I trust my kids (in the administration)
11. Good customers
12. Respondent feels he could have access to work
13. Other
14. So that the business continues to grow
15. It would be a pity to lose an establish business
16. They wanted it
17. Because they are my children

18. It is the only thing I could leave to them
19. He could teach them

**Q.2C. Why would you prefer him to do something else?**

(3 answers, 2 columns)

01. They have to go their own way
02. Prefers for them a career
03. They have to improve their lives
04. It is hard work (it is a jail in disguise) / There is an easier way of making money / It attempts against my health
05. You can't go anywhere
06. You can't make enough money
07. No one has interest in it
08. Answer not relevant
09. It is not for them
10. Respondent is single
11. I don't have sons
12. I will sell the business, so that I can retire / Take the money
13. Once he retires the liquor license is cancelled
14. I will return to my country of origin after I earned enough money
15. Respondent does not know what is going to happen
16. They are female
17. Will close the business / Because of economic situation / Less opportunities

**Q.3. Plans for retirement**

(3 answers, 2 columns)

01. Move to another state
02. To continue to administrate (the children will work)
03. Go to mother country to rest
04. No plans yet
05. Pursue my hobby full time
06. To travel
07. To rest / to do nothing
08. To do more charitable work
09. To work
10. I am already retired
11. Kids will take care of the business
12. Decrease intensity of work
13. I don't have money for retirement
14. To take care of my grandchildren
15. To own a ranch / Property
16. Invest money in properties / Take care of properties
17. Does not plan to formally retire
18. To have a social or commercial activity
19. Financially stable do NOT want to depend on government

**Q.4. Where do you plan to live after you retire? (2 columns)**

01. Another state in US

- 02. Same place as now
- 03. In my country of origin/or Ancestor's country
- 04. Another country
- 05. Don't know / Haven't thought about it
- 06. Other
- 07. He will not retire
- 08. Both places: Mexico (or any other country/state) and Chicago
- 09. In the US (not specified)

## **R. Income and assets**

### **R.1. Total sales for the year**

- 999 - Doesn't know
- 998 - Prefers not to answer

Add a column for the following variable  
Doubtful questionable information

- 1. Interviewer assessment
- 2. Coder assessment
- 3. He tells us he is lying

### **R.3.**

Add column for the following variable

- 1. Summer is the worst
- 2. Winter is the worst
- 3. No information
- 4. Fall and winter are the best
- 5. Summer and winter are the worst
- 6. Winter is the best
- 7. Summer is the best
- 8. Spring is the best
- 9. Better each month
- A. Spring and winter are the best
- B. Fall is the best
- C. Christmas
- D. Uneven / unstable

### **R.4.**

- 3 = Owns one location. Rent other locations
- 4 = Street vendor (no tiene local)
- 5 = Home based
- 6 = He is the owner but pays himself rent

Add column for:

- 1 = Business and home in the same building
- 2 = Business is separate from home
- 3 = Does not know



## **R.5. Units in Months**

Total; if respondent does not answer part or expenses item code in total = -997

Employees paid by commission = -996

Refused = -998

Not ascertained = -999

Variable = -994

## **R.6A. Charities you contributed**

01. Churches
02. Police
03. Firemen
04. Youth groups
05. Sport clubs
06. Hospitals
07. Charity for the poor
08. Children related
09. Veterans
10. Business organization
11. Handicapped
12. Community agency
13. Schools
14. Politicians
15. Various organizations
16. Other
99. Don't know

Add column for:

1. In the community
2. Outside the community
3. No information

Add column for:

Ethnically distinct

1. Latino
2. Korean
3. No information
4. No ethnic
5. Black
6. Arab

Add column for:

Type of contribution

1. Money
2. Services
3. Provide equipment or merchandise
4. Don't know

**R.6B. Total for 1993**

**R.8. What did you do with the profits?**

(3 answers, 2 columns)

01. Re-invested
02. Living expenses
03. Bought a car / Car payment
04. Children education
05. Trips to my mother country
06. Vacations
07. Invested in a property / Remodel / Open a new location
08. Kye investment
09. Owner's income / salary
10. Owner's salary
11. Deposit in bank / savings / saving bonds
12. Send to country of origin
13. Health – Hospital expenses
14. Paid debts / bills
15. Distribution to stockholders
16. Pay a bonus at Christmas time or in general
17. Other

**R.9. Loss / No profit = code 9999999**

**R.11. What share of your current assets are:**

- G. Licenses
- H. Customers
- I. Name – good will
- J. Line of credit
- K. Saldo

**R.13.**

- C. Mortgage
- D. Machine/equipment rental
- E.

**S. Income Fluctuations**

**S.1.**

No account = 997

Not ascertained = 996

Turn down because had no social security # = 995

**S.2A. In what year was that (when business went bad)**

Almost every year = code 99

**S.3. What was the nature of the problem?**

(3 answers, 2 columns)

01. Recession
02. Costs increased
03. Sales decreased
04. Too much mobility in the neighborhood
05. It is a seasonal business
06. Lacking capital
07. Too much debt
08. Filing for bankruptcy
09. No profits
10. Few customers
11. Legal problems related to business / Licensing
12. Increase in household living expenses
13. Difficulties finding efficient employees
14. Bad location / Excessive moving
15. Too much competition; the discount mall came
16. Another business location (downtown)
17. Problems with the vehicle (para vendedores ambulantes)
18. Family members could not help
19. Establishing credibility
20. Establishing credit
21. Other

**S.4.**

Get answers from question S.5. and code both together under S.5.

**S.5.**

Add to existing categories

13. Reducing profits
14. Getting cheaper merchandise
15. Thinking about closing
16. Lowered prices
17. Sharing the losses
18. Diversify the product / Quality control
19. Marketing more aggressively / Informal (street vending)
20. We survived
21. Invest all my earnings in order to continue working
22. Underreporting income
23. Reinvesting all earnings in the business
24. I had my job
25. Use credit cards
26. Service supplier resolved the problem
27. Filing for legal protection under Chapter 11
28. None
29. Changing location
30. Closed the business
31. Advertise
32. Comply with legal requirements

**S.10. Type of assistance**

1. Loan

2. Credit – credit prolongation
3. Gift

**S.15A. Type of collateral (2 columns)**

01. His car
02. The house
03. Other personal belongings
04. Business property
05. Equipment
06. Other
07. CD

**S.22. In good years, what do you do?**

Add to existing categories

15. Invest in more property
16. Take a vacation
17. Buy a new car
18. Pay myself more
19. Invest in stocks / securities
20. Send money to family
21. No such experience; no exceptionally good years
22. I help others (church)
23. Works more hours
24. Increase employees salary
25. Advertising
99. Answer is not relevant

**T. Insurance**

**T.2A. Types of insurance**

Categories for the multiple package

01. Fire, theft, liability, medical
02. Liability, fire, theft
03. Professional malpractice, fire, theft
04. Fire, accident, equipment
05. Fire, theft, falls (caidas)
06. Theft, fire, poisoning, falls
07. Fire, theft, glass, falls
08. Business owner's package
09. Business interruption, liability, medical, fire, equipment and contents
10. Fire + liability
11. Fire, theft, liability, business interruption, salary
12. Fire, theft, business interruption, medical
13. Fire, theft, medical
14. Fire, accidents, fights, liabilities
15. Fire, theft
- 16.
- 17.

- 18.
- 19.
- 98. Refused

**T.2G. Other**

Code type of insurance

- 01. Property damage

**T.2H. Other**

Code type of insurance

Calculate per month

Unit time

- 1. Week
- 2. Bi-weekly
- 3. Month
- 4. Quarter
- 5. Semester
- 6. Year
- 7. Does not know