

CHATHAM HOUSEHOLD SURVEY

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 THE GRID BELOW.

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 THE 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 THE GRID.

BOX A-1	ASK Q2-15 FOR EACH MEMBER BEFORE PROCEEDING TO THE NEXT MEMBER
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2. (FOR ALL BUT RESPONDENT) How is (NAME) related to you? ENTER IN COLUMN 2 ON THE GRID.
3. [Are you/Is (NAME)] male or female? ENTER IN COLUMN 3 ON THE GRID.
4. How old [were you/was (NAME)] at (your/his/her) last birthday? ENTER IN COLUMN 4 ON THE 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, ENTER CODE IN COLUMN 5 ON THE GRID.

Married.....	01	Divorced.....	04
Marriage-like relationship.....	02	Separated.....	05
Widowed.....	03	Never married	06

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

8. Which of the categories on this card best describes [your/(NAME)'s] ethnic background?
CODE ONE, ENTER CODES IN COLUMN 8 ON THE GRID.

HAND CARD A-1	White or Caucasian	01
	Black or African-American	02
	Asian or Pacific Islander	03 → ASK Q8A
	Native American or Alaskan native	04
	Hispanic/Latino/Chicano	05
	Other (SPECIFY ON GRID).....	06

- 8A. How would you describe your specific ethnic or national background?
RECORD VERBATIM.

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 THE 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.....	00
	High school diploma (or equivalent).....	01
	Associate/Junior College (AA)	02
	Bachelor of Arts Degree (BA).....	03
	Master's Degree (MA, MBA, MS, MSW).....	04
	Doctoral Degree (Ph.D.).....	05
	Professional Degree (MD, LLD, DDS).....	06
	Other (SPECIFY ON GRID).....	07

11. Did (you/NAME) obtain that degree in the U.S.? IF YES, RECORD "U.S." IN COLUMN 11 ON GRID. IF NO, ASK Q11A.

- 11A. (IF DEGREE NOT OBTAINED IN U.S.) In what country did (you/NAME) obtain that degree? RECORD IN COLUMN 11 ON THE GRID.

12. What is (your/NAME's) current employment status? PROBE FOR PRINCIPAL ACTIVITY.
CODE ONE ONLY. ENTER CODE IN COLUMN 12 ON THE GRID.

HAND CARD A-3	A wage or salary worker	01
	Self-employed or Business Owner	02
	Unemployed	03
	Unpaid Family Worker.....	04
	Retired	05
	Disabled.....	06
	Keeping house	07
	In school	08
	Other (SPECIFY ON GRID).....	09

13. What is (your/NAME's) main occupation? (For example, nurse, sanitation worker, clerk).
RECORD IN COLUMN 13 ON THE GRID.
14. Where is (you/NAME's) place of employment located? RECORD IN COLUMN 14 ON
THE 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 UNTIL YOU HAVE ASKED THEM FOR ALL PERSONS.
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(1) Name		(2) Relationship to R	(3) Sex	(4) Age	(5) Marital Status	(6) Place of Birth	(7) Yrs. in U.S.	(8) Ethnicity	(9) Years in School
1.	R:	SELF							
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									

(10) Degree	(11) Country	(12) Employment Status	(13) Occupation	(14) Work Location	(15) Other Ways of Making Money
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

16. During the past year, that is since (MONTH OF INTERVIEW) of 1996, have there been any other persons living here for at least one month?

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

ANSWER Q17-21 ON THE GRID BELOW

17. Please tell me their names

18. How is (NAME) related to you?

19. What is (NAME)'s ethnic background?

HAND CARD A-1, CODE ONE ONLY, ENTER CODE BELOW

20. Why was (NAME) staying here?

21. How long did (NAME) stay?

Q17 Name	Q18 Relationship	Q19 Ethnicity	Q20 Why staying here.	Q21 #Mos
1.				
2.				
3.				
4.				

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

BOX A-3	IF 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? **ENTER AMOUNT IN BOXES BELOW AND CIRCLE TIME UNIT.**

\$ |_|_|_|_|, |_|_|_|_| . |_|_|_|
DOLLARS CENTS

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

27. What is your native language?

- English..... 01 → SKIP TO Q29
Other (SPECIFY)..... 02

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 Q29
- English and something 2 → ASK A
- Something..... 3 → ASK A

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

LANGUAGE: _____

29. In what religion were you raised?

- Protestant..... 01 →ASK A
- Roman Catholic..... 02 →SKIP TO Q30
- Greek or Russian Orthodox..... 03 →SKIP TO Q30
- Jewish 04 →SKIP TO Q30
- Muslim 05 →SKIP TO Q30
- Hindu..... 06 →SKIP TO Q30
- Not raised in any religion/atheist/agnostic07 07 →SKIP TO Q30
- Other (SPECIFY) _____ 08 →SKIP TO Q30

29A. 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
- Other (SPECIFY) _____ 08

30. Is your current religious preference the same?

- Yes..... 1 → SKIP TO SEC.B
- No..... 2 → ASK Q31

31. 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
- Not raised in any religion/atheist/agnostic07 07 →SKIP TO SEC.B
- Other (SPECIFY) _____ 08 →SKIP TO SEC.B

31A. 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
Other (SPECIFY) _____	08

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 B; OTHERWISE, ASK A.
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HAND CARD B-1

- 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.**

HAND
CARD
B-1

- 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 BOX B-3
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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 THE 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-1

- 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-1

- 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 setbacks other people have encountered that might cause financial difficulties. Please tell me if they apply to 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 → SKIP TO Q20

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. Do any of these apply to you? For example..
READ RESPONSES AND CODE ALL THAT APPLY.

<p>HAND CARD C-2</p>	5A. 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
	5B. 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-1	IF LOANS OR GIFTS WERE CHOSEN, ASK Q6 OTHERWISE, SKIP TO QC-20
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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? RECORD ADDRESS/CITY/STATE/COUNTRY			
8. Was (ASSISTER) of your ethnic group? IF ASSISTER IS INSTITUTION, ASK ABOUT THE MAIN PERSON RESPONDENT DEALT WITH.	Yes 1→GO TO Q9 No 2	Yes.....1→GO TO Q9 No2	Yes.....1→GO TO Q9 No.....2
8A. (IF DIFFERENT) What is his/her ethnic background?	_____	_____	_____
9. Is (ASSISTER) related to you? IF YES: How is (ASSISTER) related to you?	Not related..... 1 _____	Not related1 _____	Not related 1 _____
10. On what date did you receive assistance from (ASSISTER)?	/ ___ / ___ / Month Year	/ ___ / ___ / Month Year	/ ___ / ___ / Month Year
11. What kind of financial assistance was it? Did you get a loan, gift, or something else?	Loan 1 Gift 2 Something else 3	Loan.....1 Gift.....2 Something else.....3	Loan.....1 Gift2 Something else3

11A. What was the amount of the (loan/gift/economic assistance)?	\$ _____ ROUND CENTS UP IF GIFT, GO TO Q16	\$ _____ ROUND CENTS UP IF GIFT, GO TO Q16	\$ _____ ROUND CENTS UP IF GIFT, GO TO Q16
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 No 2→GO TO Q14	Yes 1 No 2→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 No 2→GO TO Q15	Yes 1 No 2→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 No 2→GO TO Q16	Yes 1 No 2→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?	Yes 1→GO BACK TO Q6 No 2→GO TO BOX C-2	Yes 1→GO BACK TO Q6 No 2→GO TO BOX C-2	Yes 1 No 2→GO TO BOX C-2

BOX C-2	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.**

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

17A. How is (CO-SIGNER) related to you?

	Co-Signer #1	Co-Signer #2	Co-Signer #3
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 s/he located? (ENTER EXACT ADDRESS, CITY, STATE AND/OR COUNTRY).			

20. Not counting what you have already mentioned, in the last five years, that is, since (INTERVIEW MONTH), 1992, have you ever applied to borrow money or asked for financial assistance for any of the following purposes? Please tell me about the most recent application, even if you were turned down. For Mortgage applications, please describe the three most recent, again even if the application was denied. READ A-G 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? RECORD EXACT ADDRESS/CITY/STATE/COUNTRY	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	Home Purchase.....1 Refinance2 No3→GO TO B	_____	_____	_____	_____	\$ _____ ROUND CENTS UP	Yes..... 1 NEXT ITEM No 2 ASK 27	_____ _____
A.2 Mortgage	Home Purchase.....1 Refinance2 No3→GO TO B	_____	_____	_____	_____	\$ _____ ROUND CENTS UP	Yes..... 1 NEXT ITEM No 2 ASK 27	_____ _____
A.3 Mortgage	Home Purchase.....1 Refinance2 No3→GO TO B	_____	_____	_____	_____	\$ _____ ROUND CENTS UP	Yes..... 1 NEXT ITEM No 2 ASK 27	_____ _____
B. Car	Yes1 No2	_____	_____	_____	_____	\$ _____ ROUND CENTS UP	Yes..... 1 NEXT ITEM No 2 ASK 27	_____ _____
C. Home Expansion	Yes1 No2	_____	_____	_____	_____	\$ _____ ROUND CENTS UP	Yes..... 1 NEXT ITEM No 2 ASK 27	_____ _____
D. Home equity loan	Yes1 No2	_____	_____	_____	_____	\$ _____ ROUND CENTS UP	Yes..... 1 NEXT ITEM No 2 ASK 27	_____ _____

E. Appliance/ Furniture	Yes1 No2	_____	_____	_____	_____	\$ _____ ROUND CENTS UP	Yes..... 1 NEXT ITEM No 2 ASK 27	_____ _____
F. Education	Yes1 No2	_____	_____	_____	_____	\$ _____ ROUND CENTS UP	Yes..... 1 NEXT ITEM No 2 ASK 27	_____ _____
G. Other (SPECIFY) _____	Yes1 No2	_____	_____	_____	_____	\$ _____ ROUND CENTS UP	Yes..... 1 NEXT ITEM No 2 ASK 27	_____ _____

28. Are you a member of a neighborhood or community joint savings plan in which members pool their savings together in order to make loans to other members?

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

	INST.#1	INST.#2	INST.#3
30. Please tell me the names of the three institutions from which you borrowed? RECORD 3 INST., THEN ASK Q31-36A FOR EACH.	_____ _____	_____ _____	_____ _____
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? That is, do you talk about job opportunities, how to get ahead professionally, professional meetings or events, things like that?

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?	_____	_____	_____

6. Where is s/he located? RECORD EXACT ADDRESS/CITY/ STATE/COUNTRY			
7. What do you talk about?	_____	_____	_____
7A. IS THERE ANOTHER NAME TO ASK ABOUT?	Yes 1 → BACK TO Q3 No 2 → ASK A	Yes 1 → BACK TO Q3 No 2 → ASK A	No 2 → ASK A

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? RECORD EXACT ADDRESS/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?	_____	_____	_____

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?	Yes1 → BACK TO Q9 No.....2 → GO TO Q18	Yes1 → 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

Yes1 → ASK Q19
No2 → 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? RECORD ADDRESS/ CITY/STATE/ COUNTRY			
21. Is (ASSISTED) of your ethnic group?	Yes1 → ASK A No2 → SKIP TO Q22	Yes1 → ASK A No.....2 → SKIP TO Q22	Yes1 → 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
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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? RECORD HOME ADDRESS./CITY/STATE/COUNTRY			
27. What does s/he 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? RECORD ADDRESS/CITY/ STATE/COUNTRY			

33. How much did s/he 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 Q39C	_____ _____ SKIP TO Q39C	_____ _____ SKIP TO Q40
36. Was it a loan, gift or something else?	Loan..... 1 → ASK Q37 Gift..... 2 → SKIP TO Q39C Other..... 3 → ASK Q37 (SPECIFY)	Loan 1 → ASK Q37 Gift 2 → SKIP TO Q39C Other..... 3 → ASK Q37 (SPECIFY)	Loan..... 1 → ASK Q37 Gift..... 2 → SKIP TO Q39C 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	Yes 1 → ASK A No.....2 → SKIP TO Q38	Yes..... 1 → ASK A No 2 → SKIP TO Q38
37A. What was the length of time?	_ _ _ _ Years Months	_ _ _ _ Years Months	_ _ _ _ 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?	_____ _____	_____ _____	_____ _____
39. Did s/he have to put something up as collateral against the loan?	Yes..... 1 → ASK A No 2 → SKIP TO Q39C	Yes 1 → ASK A No.....2 → SKIP TO Q39C	Yes..... 1 → ASK A No 2 → SKIP TO Q39C

39A. What was it?	_____	_____	_____
39B. What was its value?	\$ _ _ _ _ _ _ _ _ _ _ ROUND CENTS UP	\$ _ _ _ _ _ _ _ _ _ _ ROUND CENTS UP	\$ _ _ _ _ _ _ _ _ _ _ ROUND CENTS UP
39C. IS THERE ANOTHER PERSON TO ASK ABOUT?	Yes..... 1 → BACK TO Q30A No 2 → GO TO Q40	Yes 1 → BACK TO Q30A No..... 2 → 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
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? RECORD ADDRESS/ 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	Yes 1 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 HH ENUMERATION TO RESPONDENT: Show me all of the persons on this list who ever started their own business.	_____ Line number on Enumeration	_____ Line number on Enumeration	_____ Line number on Enumeration
48. What type of business was it?	_____ _____	_____ _____	_____ _____
49. Where was it located? RECORD ADDRESS/CITY/STATE/COUNTRY			
50. What happened to the business?	Still exists....0 →GO TO Box D-1 Sold.....1 →ASK A Closed2 →ASK A Other3 (SPECIFY): _____	Still exists....0 →GO TO Box D-1 Sold.....1 →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	Yes 1 → GO BACK TO Q48 No 2 → GO TO BOX D-1	No 2 → GO TO BOX D-1

BOX D-1	IF RESPONDENT'S PRINCIPAL ACTIVITY IS BUSINESS OWNER OR SELF-EMPLOYED SKIP TO SECTION E. ALL OTHERS CONTINUE BELOW.
----------------	--

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?

- Yes 1 → ASK Q63
- No 2 → SKIP TO Q69

	PROPOSER #1	PROPOSER #2	PROPOSER #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?

	VERY SERIOUS	MODERATELY SERIOUS	NOT SERIOUS	N/A
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

HAND CARD
D-2

70A. Is there anything else that would be a very serious problem for you if you were going to start a business?

Yes (SPECIFY) _____ 1
 No _____ 2

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?

HAND
CARD
E-4

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."

HAND
CARD
E-5

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.

HAND
CARD
E-6

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 safe 1
- Pretty safe 2
- Unsafe 3
- Very unsafe 4

9. In the last two years, that is since (INTERVIEW MONTH) 1995, have you or anybody in your household been the victim of a crime within the limits of this community ?

- Yes 1 → GO TO BOX F-1
- No 2 → SKIP TO Q12

BOX F-1	SHOW RESPONDENT THE HOUSEHOLD ENUMERATION
----------------	--

10. Please show me which of the people on the list were they?

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

11. What are the names of the crime?

- A. _____
- B. _____
- C. _____

12. I am going to read a list of things people do to protect themselves from break-ins or street crime. Which, if any, of these do you have or have you done? READ AND 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...
READ AND 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?

M	O	N	Y
MONTH		YEAR	

3B. What was the purchase price of your home?

\$ /__ / __ /, /__ / __ / __ /, /__ / __ / __ /

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

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

4A. (IF USED PERSONAL SAVINGS) Of the total purchase price of your home, how much came from your personal savings?

\$ /__ / __ /, /__ / __ / __ /, /__ / __ / __ /

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

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	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? RECORD MAJOR INTERSECTION/ADDRESS/ CITY/STREET/COUNTRY			
7. Was (ASSISTER) of your ethnic group?	Yes1→SKIP TO Q8 No2→ASK A	Yes.....1→SKIP TO Q8 No2→ASK A	Yes.....1→SKIP TO Q8 No.....2→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 kind of financial assistance did you get?	A loan.....1 A gift.....2 Something Else3	A loan1 A gift.....2 Something Else3	A loan1 A gift2 Something Else3
11. What was the amount of the (loan/gift/economic assistance)?	\$ _____ ROUND CENTS UP IF GIFT, ASK ABOUT ASSISTERS #2 IF THERE IS ONE OR SKIP TO H	\$ _____ ROUND CENTS UP IF GIFT, ASK ABOUT ASSISTERS #2 IF THERE IS ONE OR SKIP TO H	\$ _____ ROUND CENTS UP IF GIFT, SKIP TO H
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→ASK B	Yes.....1→ASK A No2→ASK B	Yes.....1→ASK A No.....2→ASK 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?			

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. Now, we would like to know about your income and expenses. What was your total household income --from all sources-- for 1996, before taxes or any other deductions?

\$ _____

BOX H-1	IF RESPONDENT ANSWERS Q7 SKIP TO Q9, OTHERWISE ASK 8
----------------	---

8. 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

- 8A. Would you say then that your total household income for 1996 was...

\$ 0,000 to \$ 3,000	1 SKIP TO Q9
\$ 3,001 to \$ 6,000	2 SKIP TO Q9
\$ 6,001 to \$ 9,000	3 SKIP TO Q9
\$ 9,001 to \$ 12,000	4 SKIP TO Q9
\$12,001 to \$ 15,000	5 SKIP TO Q9

- 8B. Would you say then that your total household income for 1996 was...

\$15,001 to \$ 18,000	1 SKIP TO Q9
\$18,001 to \$ 21,000	2 SKIP TO Q9
\$21,001 to \$ 24,000	3 SKIP TO Q9
\$24,001 to \$ 27,000	4 SKIP TO Q9
\$27,001 to \$ 30,000	5 SKIP TO Q9

- 8C. Would you say then that your total household income for 1996 was...

\$30,001 to \$33,000	1 SKIP TO Q 9
\$33,001 to \$36,000	2 SKIP TO Q 9
\$36,001 to \$39,000	3 SKIP TO Q 9
\$39,001 to \$42,000	4 SKIP TO Q 9
\$42,001 to \$45,000	5 SKIP TO Q 9

- 8D. Would you say then that your total household income for 1996 was...

\$45,001 to \$50,000	1 SKIP TO Q9
\$50,001 to \$55,000	2 SKIP TO Q9
\$55,001 to \$60,000	3 SKIP TO Q9
\$60,001 to \$65,000	4 SKIP TO Q9
\$65,001 or more.....	5 SKIP TO Q9

9. 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	\$

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

\$ _____

11. Again, thinking about 1996, about how much was spent in the household last year on the following items:

Item	Average amount <u>per month</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) _____	

12. Do you or anyone in this household receive any of the following benefits? READ EACH. IF YES: How much? Is that per month or what? CODE ONLY ONE TIME UNIT 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	\$ _____	_____

13. 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 Q14

13A. What are they?

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

14. 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 → |

14A. In which institution?

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

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

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

16. Do you have any of the following?
- | | NO | YES |
|--------------------------------------|----|-----|
| A. Cars | 2 | 1 → |
| B. Land | 2 | 1 → |
| C. Other property
(SPECIFY) _____ | 2 | 1 → |

17. Ho much (is/are)
(it/they) worth now?

\$ _____

\$ _____

\$ _____

17A. In the past year have you used...

	Yes	No
Currency exchanges	1	2
Check cashing outlets	1	2
Pawn shops	1	2

17B. Do you have a general purpose credit card?

Yes 1 → ASK 17C

No..... 2 → SKIP TO Q18

17C. In the last year, what was the average balance of this/these credit card(s)?

\$ _____

ROUND CENTS UP

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

Yes 1 → ASK A

No..... 2 → SKIP TO Q19

18A. What are they?

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

19. 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 →	\$ _____	_____

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

Yes 1 → ASK C
No..... 2 → ASK A

20A. Is anyone in your family covered by health insurance?

Yes 1 → ASK B
No..... 2 → GO TO SEC. I

20B. Who in your family is covered? _____

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

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

SECTION I. CONCLUSION

These are all the questions I have for the survey

BOX I-1	<p>CHECK GRID IN A.1. ANY SELF EMPLOYED OR BUSINESS OWNER IN Q12 (EMPLOYMENT STATUS) AND Q15 (OTHER WAYS OF MAKING MONEY) IF YES WRITE NAMES AND RELATIONSHIPS TO THE RESPONDENT IN THE FOLLOWING GRID.</p>
----------------	--

NAME	RELATIONSHIP

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

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

BOX I-2	<p>ENTER ENDING TIME</p> <p style="text-align: center;">ENDING TIME: _ _ _ _ _ _ AM/PM HOUR MINUTES</p>
----------------	---

BOX I-3	<p>WAS INTERVIEW</p> <p style="text-align: right;"> HARD TO COMPLETE..... 1 OF AVERAGE DIFFICULTY..... 2 EASY TO COMPLETE..... 3 </p>
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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: _____