

**APPENDIX A**  
**GATE SURVEY INSTRUMENT**

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**MATHEMATICA**  
Policy Research, Inc.

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**Growing America Through Entrepreneurship**

**(GATE)**

**Follow-Up Survey**

*August 1, 2006*



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# SECTION A: INTRODUCTION/SCREENER

A1. Hello, may I please speak to (SAMPLE MEMBER). My name is (NAME) and I'm calling from IMPAQ International. Is this (SAMPLE MEMBER)?

SAMPLE MEMBER AVAILABLE.....01

SAMPLE MEMBER NOT AVAILABLE.....00 →

When would be a good time to reach (SAMPLE MEMBER)?  
**RECORD INFORMATION ON CONTACT SHEET. THANK PERSON AND TERMINATE.**

A2. Hello, my name is (NAME), and I'm calling from IMPAQ International in Columbia, Maryland. We are conducting a survey for the U.S. Department of Labor of people who applied to Project GATE. (I would like to ask you some questions about your experiences with self-employment and self-employment services/You may remember that we talked to you about a year ago and we are interested in what has happened to you since then).

Your opinions and experiences are extremely important. The information you and others provide will be used to improve services for people interested in self-employment. We would appreciate your participation in this study, and in return can offer an honorarium of \$15 for your time.

Your responses are confidential and will not be shared with the U.S. Department of Labor, Staff at Project GATE, or any other agency except as required by law.

**PROBE:** You may have received a letter recently which explained the study to you.

**PROBE:** You may remember that you became a participant in this study about (six/eighteen) months ago.

OK TO CONTINUE.....01

NOT A GOOD TIME FOR SM.....00 →

When would be a good time to do the interview? **RECORD APPT. DATE AND TIME ON CONTACT SHEET. THANK SM AND TERMINATE.**

REFUSED.....r

R. HESITATES TO DO SURVEY.....h

R. HAS QUESTIONS ABOUT THE STUDY.....q

→ **GO TO INFORMATION SCREEN**

A3. I just need to verify that I am speaking with the correct person. What is your date of birth?

(01-12)	(01-31)	(1900-1990)
_ _	_ _	_ _ _ _
/	/	
_ _	_ _	_ _ _ _
MONTH	DAY	YEAR

REFUSED.....r  
DON'T KNOW.....d } → **GO TO A5**

A4.

<b>PROGRAMMER: CHECK DOB. DOES THE DOB IN A3 MATCH THE DOB IN THE SAMPLE FILE?</b>	
YES.....	01 → <b>GO TO B1</b>
NO/NO DOB.....	00

A5. And what are the last 4-digits of your Social Security number?

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

DON'T KNOW.....d } → **GO TO A7**  
 REFUSED.....r }

A6.

<b>PROGRAMMER: CHECK SSN. DO THE LAST 4 DIGITS OF THE SSN IN A5 MATCH THE SSN IN THE SAMPLE FILE?</b>	
YES.....	01 → <b>GO TO B1</b>
NO/NO SSN.....	00 → <b>GO TO A7</b>

A7. I'm sorry. I need to check my records before I can interview you. Is this the best time to reach you in the future?

YES.....01 → **THANK SM AND TERMINATE. RECORD TIME AND DATE ON CONTACT SHEET.**

NO.....00 → **What is the best time to reach you? RECORD TIME AND DATE ON CONTACT SHEET. THANK SM AND TERMINATE.**

A8.

<b>PROGRAMMER: HAS A FIRST FOLLOW-UP INTERVIEW BEEN COMPLETED BY THIS SAMPLE MEMBER?</b>	
YES.....	01
NO.....	00 → <b>USE DATE OF LAST INTERVIEW AS REFERENCE DATE</b>



**INFORMATION SCREEN. READ ONLY IF SAMPLE MEMBER REQUESTS MORE INFORMATION.**

**Answers to Commonly Asked Questions<sup>1</sup>**

**“I didn’t participate in GATE. I’m no longer in the GATE Program.”**

We are calling people who applied for the GATE program, even if they never participated or are no longer participating. Your responses and views are important in that they help us gain perspective from those who no longer or never participated.

**“I did not like the GATE Program.”**

I understand. Your comments will be especially important to the study. The United States Department of Labor wants to have feedback from people who were both satisfied and not satisfied with their experiences in the GATE Program.

**“I didn’t start my own business.”**

That’s OK. Your responses and views are important to the study. The United States Department of Labor wants to have feedback from people who did not start their own business as well as those that did.

**“How did you get my name?”**

We are calling everyone who applied for the GATE Program. You might remember that the application materials you signed mentioned that we would be calling you for an interview.

**“What happens if I don’t participate?”**

Your participation is voluntary and will not affect your eligibility to receive any services or benefits. However, your experiences and opinions are very important to the success and improvement of programs like GATE.

**“I don’t have the time.”**

We can do the survey in more than one call, if necessary. I’d like to begin now and do as much as we can. Then, if you need to stop, I can call you back at your convenience to finish. Or, I can schedule a more convenient time to call you back. Which do you prefer?

**“I’m not interested.”**

Let me reassure you that we are not selling anything. We’re interested in your opinions and experiences. The information you provide will help address the special needs of people who want to start their own business. There are no right or wrong answers. Any information you give me will be held in the strictest confidence.

**“Are my answers confidential?”**

Any information you give me will be held in the strictest confidence and will be used only for the purposes of the study. Your answers will be combined with those of others and your name will never be used in reporting

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<sup>1</sup> **Programmer:** These questions and answers should be available to interviewers any point in the questionnaire

the results of the study. All personally identifiable data will be kept confidential except as required by law. Your answer to questions will not affect your eligibility for any public program.

**“How long will this take?”**

The length of the interview is different for different people, but it usually takes 40 minutes.

**“What is the purpose of the study?”**

Our goal is to assess whether programs like GATE are successful in meeting the needs of people who want to start their own business. If the GATE Program is successful, the U.S. Department of Labor may decide to expand the program.

**“What information do you intend to collect?”**

We will collect information about your experiences in receiving self-employment services, your experiences with self-employment and other employment, and your receipt of unemployment insurance and public assistance.

# SECTION B: SELF-EMPLOYMENT SERVICES

B0.

**PROGRAMMER:**

**THIS IS A 6-MONTH FOLLOW-UP INTERVIEW OR AN 18-MONTH FOLLOW-UP WITHOUT A COMPLETED 6-MONTH FOLLOW-UP INTERVIEW. → GO TO B1**

**THIS IS AN 18-MONTH FOLLOW-UP INTERVIEW WITH A COMPLETED 6-MONTH FOLLOW-UP INTERVIEW. → GO TO B3**

B1. The next series of questions are about self-employment services. Prior to when you applied for the Growing America Through Entrepreneurship (GATE) program on (RANDOM ASSIGNMENT DATE), did you participate in any self-employment services or programs to help you start or grow your own business? Services or programs could include classes, workshops, seminars, one-on-one counseling or technical assistance, a peer support or networking group, or mentoring.

YES.....01  
 NO.....00  
 DON'T KNOW.....d  
 REFUSED.....r

} → **GO TO B3**

B2. Prior to applying for the GATE program on (RANDOM ASSIGNMENT DATE), what types of self-employment services or programs did you participate in? Did you participate in . . .

	YES	NO	DON'T KNOW	REFUSED
a. classes, workshops or seminars?.....	01	00	d	r
b. one-on-one counseling or technical assistance?.....	01	00	d	r
c. a peer support/networking group?.....	01	00	d	r
d. mentoring?.....	01	00	d	r
e. anything else? (SPECIFY).....	01	00	d	r

B3. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), have you attended any classes, workshops, or seminars on topics related to your business?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO B6**

B4. How many individual sessions of these classes, workshops, or seminars did you attend?

- |\_|\_| NUMBER OF CLASSES/SESSIONS
- DON'T KNOW.....d
  - REFUSED.....r

B5. On average, how long were the individual sessions of these classes, workshops, or seminars?

- |\_|\_| LENGTH
- MINUTES.....01
  - HOURS.....02
  - DON'T KNOW.....d
  - REFUSED.....r

B5a. What organizations provided these classes, workshops, or seminars?

NAME(S) \_\_\_\_\_  
\_\_\_\_\_

- DON'T KNOW.....d
- REFUSED.....r

B6. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), have you received any **one-on-one** counseling or technical assistance on starting or expanding your business?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO B9**

B7. How many counseling or technical assistance sessions have you attended since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?

- |\_|\_| NUMBER OF SESSIONS
- DON'T KNOW.....d
  - REFUSED.....r

B8. On average, how long did each counseling or technical assistance session last?

- |\_|\_| LENGTH
- MINUTES.....01
  - HOURS.....02
  - DON'T KNOW.....d
  - REFUSED.....r

B8a. What organizations provided you with counseling or technical assistance?

NAME(S) \_\_\_\_\_  
\_\_\_\_\_

- DON'T KNOW.....d
- REFUSED.....r

B9. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), have you attended any peer support group for self-employed persons or persons interested in becoming self-employed?

**PROBE:** By this we mean groups of individuals who are self-employed or trying to start a business who meet to share ideas, strategies, and information.

YES.....	01	
NO.....	00	} → <b>GO TO B12</b>
DON'T KNOW.....	d	
REFUSED.....	r	

B10. How many support group sessions have you attended since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?

|\_|\_| NUMBER OF SESSIONS

DON'T KNOW.....	d
REFUSED.....	r

B11. On average, how long did each of these sessions last?

|\_|\_| LENGTH

MINUTES.....	01
HOURS.....	02
DON'T KNOW.....	d
REFUSED.....	r

B11a. What organizations provided a peer support group?

NAME(S) \_\_\_\_\_  
\_\_\_\_\_

DON'T KNOW.....	d
REFUSED.....	r

B12. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), have you worked with an experienced business-owner or someone else who could act as your mentor?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO B15**

B13. About how many meetings, in total, have you had with a mentor since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?

- |\_|\_| NUMBER OF MEETINGS
- DON'T KNOW.....d
  - REFUSED.....r

B14. On average, how long did each of these meetings last?

- |\_|\_| LENGTH
- MINUTES.....01
  - HOURS.....02
  - DON'T KNOW.....d
  - REFUSED.....r

B14a. What organizations provided you with a mentor?

NAME(S) \_\_\_\_\_  
\_\_\_\_\_

- DON'T KNOW.....d
- REFUSED.....r



B15. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), have you received any other types of self-employment services that we haven't already talked about?

YES.....01  
NO.....00  
DON'T KNOW.....d  
REFUSED.....r

} → **GO TO B16b**

B16. What were they?

RECORD VERBATIM \_\_\_\_\_

B16a. What organizations provided you with these other services?

NAME(S) \_\_\_\_\_  
\_\_\_\_\_

DON'T KNOW.....d  
REFUSED.....r

B16b. **PROGRAMMER:  
IF B3, B6, B9, B12 or B15 = 1, GO TO B17.  
OTHERWISE GO TO B20.**

B17. Thinking about all the services you have received since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), about how much did you pay in total for these services?

\$ |\_\_|\_\_|,|\_\_|\_\_|\_\_|.|\_\_|\_\_| TOTAL AMOUNT

SERVICES WERE FREE.....01  
DON'T KNOW.....d  
REFUSED.....r

B18. NO B18 IN THIS VERSION

B19. NO B19 IN THIS VERSION

B20. **PROGRAMMER:  
IF SAMPLE MEMBER IS TREATMENT GROUP, AND B3, B6, B9, B12 and B15 =  
0, GO TO B21.  
OTHERWISE GO TO B22.**

B21. Why didn't you participate in any self-employment services or programs?

CIRCLE ALL THAT APPLY

- DIDN'T THINK SERVICES WOULD BE HELPFUL.....01
  - SERVICES LOCATED TOO FAR AWAY.....02
  - TIMES INCONVENIENT.....03
  - DIDN'T WANT TO WAIT FOR CLASSES TO BEGIN.....04
  - DECIDED TO POSTPONE SELF-EMPLOYMENT.....05
  - DECIDED NOT TO PURSUE SELF-EMPLOYMENT AT ALL.....06
  - TOO BUSY.....07
  - OTHER (SPECIFY).....08
- 

B22. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), have you developed or revised a written business plan?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- **GO TO B26**

B23. Did you receive help writing your business plan from someone in a self-employment program? Please include a counselor, a mentor, or someone in a support group or workshop.

YES.....01  
NO.....00  
DON'T KNOW.....d  
REFUSED.....r

→ GO TO B26

B24. **PROGRAMMER:  
IF SAMPLE MEMBER IS IN TREATMENT GROUP, GO TO B25.  
IF SAMPLE MEMBER IS IN CONTROL GROUP, GO TO B26.**

B25. Did the GATE program provide any help writing your business plan since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?

YES.....01  
NO.....00  
DON'T KNOW.....d  
REFUSED.....r

B26. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), have you applied for a business loan?

YES.....01  
NO.....00  
DON'T KNOW.....d  
REFUSED.....r

→ GO TO B31a

B27. To how many different institutions or programs have you applied for loans since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?

|\_|\_| NUMBER OF INSTITUTIONS  
DON'T KNOW.....d  
REFUSED.....r

B28. Did you apply for a loan from the Small Business Administration, or SBA, since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)]?

- YES.....01
- NO.....00
- DON'T KNOW.....d
- REFUSED.....r

B29. When applying for loans, did you receive any help from someone in a self-employment program?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO B31a**

B30. **PROGRAMMER:  
IF SAMPLE MEMBER IS TREATMENT GROUP, GO TO B31.  
IF SAMPLE MEMBER IS NOT IN TREATMENT GROUP, GO TO B31a.**

B31. Did the GATE program provide any of this help?

- YES.....01
- NO.....00
- DON'T KNOW.....d
- REFUSED.....r

B31a. **PROGRAMMER:  
IF B3, B6, B9, B12 AND B15 = 0, d OR r, GO TO B36.  
OTHERWISE CONTINUE.**

B32. I am going to read a list of ways self-employment services may have helped you. Please tell me whether each service helped you a lot, somewhat, or not at all in . . .

	A LOT	SOME- WHAT	NOT AT ALL	DON'T KNOW	REFUSED	NOT APPLICABLE
a. Developing a business plan.....	01.....	02.....	03.....	d....	r	na
b. Applying for loans.....	01.....	02.....	03.....	d....	r	na
c. Deciding whether to pursue self- employment.....	01.....	02.....	03.....	d....	r	na
d. Refining your business idea.....	01.....	02.....	03.....	d....	r	na
e. Dealing with credit issues.....	01.....	02.....	03.....	d....	r	na
f. Developing your marketing strategy.....	01.....	02.....	03.....	d....	r	na
g. Dealing with legal issues.....	01.....	02.....	03.....	d....	r	na
h. Dealing with accounting issues.....	01.....	02.....	03.....	d....	r	na
i. Hiring and dealing with employees.....	01.....	02.....	03.....	d....	r	na
j. Networking.....	01.....	02.....	03.....	d....	r	na
k. Using computers and other technology.....	01.....	02.....	03.....	d....	r	na
l. Dealing with clients.....	01.....	02.....	03.....	d....	r	na
m. Providing psychological support.....	01.....	02.....	03.....	d....	r	na

B33. Are there other ways in which self-employment services may have helped you?

YES.....01  
 NO.....00  
 DON'T KNOW.....d  
 REFUSED.....r

} → **GO TO B34**

B33a. In what other ways did these services help you?

**RECORD VERBATIM:** \_\_\_\_\_

B34. Thinking about all of the self-employment services that you have received since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), how would you rate the overall usefulness of the services you have received? Were they . . .

- Very useful,.....01
- Somewhat useful,.....02
- Not very useful, or.....03
- Not at all useful?.....04
- DON'T KNOW.....d
- REFUSED.....r

B34a. **PROGRAMMER: HAS RESPONDENT RECEIVED MORE THAN ONE TYPE OF SELF-EMPLOYMENT SERVICE? DO AT LEAST TWO OF THE FOLLOWING QUESTIONS EQUAL "01" (B3, B6, B9, B12, OR B15)? IF SO, INSERT NAMES OF SERVICES INTO B35. IF NONE OR ONLY ONE SERVICE RECEIVED, GO TO B36.**

B35. You mentioned previously that since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), you had received (NAMES OF SELF-EMPLOYMENT SERVICES RECEIVED). Please tell me which one service has been most useful to you.

- CLASSES OR WORKSHOPS.....01
- ONE-ON-ONE COUNSELING OR TECHNICAL ASSISTANCE.....02
- PEER SUPPORT/NETWORKING GROUP.....03
- MENTORING.....04
- OTHER (SPECIFY).....05
- \_\_\_\_\_
- DON'T KNOW.....d
- REFUSED.....r

B36. Are there any services that you didn't receive or didn't receive enough of that could have helped you in starting or growing your own business?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → GO TO C0

B37. What services would have been useful to you?

CIRCLE ALL THAT APPLY

- CLASSES OR WORKSHOPS.....01
  - ONE-ON-ONE COUNSELING OR  
TECHNICAL ASSISTANCE.....02
  - PEER SUPPORT/NETWORKING GROUP.....03
  - MENTORING .....04
  - LOANS.....05
  - OTHER (SPECIFY).....06
-

**SECTION C: SELF-EMPLOYMENT EXPERIENCE**

C0.

**PROGRAMMER:**

**THIS IS A 6-MONTH FOLLOW-UP INTERVIEW OR AN 18-MONTH FOLLOW-UP WITHOUT A COMPLETED 6-MONTH FOLLOW-UP INTERVIEW. → CONTINUE TO C1**

**THIS IS AN 18-MONTH FOLLOW-UP INTERVIEW WITH A COMPLETED 6-MONTH FOLLOW-UP INTERVIEW. → GO TO C4**

C1. The next series of questions are about your experiences with self-employment. Why were you interested in being self-employed?

**PROBE:** Were there any other reasons?

CIRCLE ALL THAT APPLY

- TO INCREASE INCOME.....01
- COULD NOT GET A JOB WORKING FOR  
SOMEONE ELSE.....02
- WANTED TO BE MY OWN BOSS/  
TIRED OF WORKING FOR SOMEONE ELSE.....03
- TO GET WORK NOT AVAILABLE ELSEWHERE  
IN THE JOB MARKET.....04
- FLEXIBILITY IN DAILY SCHEDULE.....05
- POTENTIAL TO CAPITALIZE ON ONE'S  
EXISTING SKILLS.....06
- TO HAVE MORE FREEDOM TO MEET FAMILY  
RESPONSIBILITIES.....07
- TO BRING NEW IDEAS TO THE MARKETPLACE/  
TO MEET A NEED IN THE COMMUNITY.....08
- BEING SELF-EMPLOYED WAS ALWAYS  
MY DREAM.....09
- EARLY RETIREMENT.....10
- OTHER (SPECIFY).....11
- \_\_\_\_\_
- DON'T KNOW.....d
- REFUSED.....r



C2. Prior to (RANDOM ASSIGNMENT DATE), had you been self-employed, that is, owned your own business?

YES.....01  
NO.....00  
DON'T KNOW.....d  
REFUSED.....r

→ **GO TO C4**

C2a. Prior to (RANDOM ASSIGNMENT DATE), how many businesses had you owned?

|\_| | NUMBER OF BUSINESSES  
NONE.....00 → **GO TO C4**  
DON'T KNOW.....d  
REFUSED.....r

C3. Thinking about (the time/all the times) you were self-employed before (RANDOM ASSIGNMENT DATE), about how long, in total, were you self-employed?  
**RECORD LENGTH AND CODE TIME UNIT.**

|\_| | LENGTH  
WEEKS.....01  
MONTHS.....02  
YEARS.....03  
DON'T KNOW.....d  
REFUSED.....r

C4. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW) have you been self-employed, that is, owned your own business?

YES.....01  
NO.....00  
DON'T KNOW.....d  
REFUSED.....r

→ **GO TO C55**

C4a. Are you currently self-employed?

YES.....01  
NO.....00  
DON'T KNOW.....d  
REFUSED.....r

C4b. How many businesses have you owned since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?

|\_| | NUMBER OF BUSINESSES

NONE.....00  
DON'T KNOW.....d  
REFUSED.....r

	CURRENT/MOST RECENT BUSINESS	SECOND BUSINESS
<p>C5. The next questions are about the business(es) you have owned since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW).</p> <p>Please tell me about your (most recent/next) self-employment experience. What was the name of the business?</p> <p><b>RECORD NAME OF BUSINESS ACROSS THE TOP OF THE GRID FIRST. THEN ASK C6-C20a DOWN FOR EACH BUSINESS.</b></p>	<p>NAME OF BUSINESS</p> <p>DON'T KNOW.....d REFUSED.....r</p>	<p>NAME OF BUSINESS</p> <p>DON'T KNOW.....d REFUSED.....r</p>
<p>C5a. What other businesses have you owned since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?</p> <p><b>RECORD AS NEXT BUSINESS IN COLUMN HEADER</b></p>		
<p>C6. When did you <u>start</u> operating this business as the owner?</p> <p><b>PROBE:</b> Your best estimate is fine.</p> <p><b>IF DK DAY, PROBE:</b> Was it the beginning, middle, or end of the month?</p> <p><b>IF "BEGINNING," ENTER 05; IF "MIDDLE," ENTER 15; IF "END," ENTER 25.</b></p> <p><b>START DATE CAN BE BEFORE RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW.</b></p>	<p>____/____/____ MONTH DAY YEAR</p> <p>DON'T KNOW.....d REFUSED.....r</p>	<p>____/____/____ MONTH DAY YEAR</p> <p>DON'T KNOW.....d REFUSED.....r</p>
<p>C7. When did you <u>stop</u> operating this business as the owner?</p> <p><b>IF STILL WORKING AT JOB, CIRCLE "01."</b></p> <p><b>IF DK DAY, PROBE:</b> Was it the beginning, middle, or end of the month?</p> <p><b>IF "BEGINNING," ENTER 05; IF "MIDDLE," ENTER 15; IF "END," ENTER 25.</b></p> <p><b>STOP DATE MUST COME AFTER RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW.</b></p>	<p>____/____/____ MONTH DAY YEAR</p> <p>STILL OPERATING BUSINESS.....(GO TO C10).....01 DON'T KNOW.....(GO TO C10).....d REFUSED.....(GO TO C10).....r</p>	<p>____/____/____ MONTH DAY YEAR</p> <p>STILL OPERATING BUSINESS.....(GO TO C10).....01 DON'T KNOW.....(GO TO C10).....d REFUSED.....(GO TO C10).....r</p>
<p>C8. Why did you stop operating this business?</p> <p><b>PROBE:</b> We mean operating this business as the owner.</p>	<p><u>CIRCLE ALL THAT APPLY</u></p> <p>BUSINESS DID NOT MAKE ENOUGH INCOME.....01 GOT A BETTER OPPORTUNITY.....02 HOURS TOO LONG.....03 INCOME TOO UNCERTAIN.....04 ILLNESS/DISABILITY.....05 PERSONAL REASONS.....06 OTHER (SPECIFY).....07</p> <p>_____ DON'T KNOW.....d REFUSED.....r</p>	<p><u>CIRCLE ALL THAT APPLY</u></p> <p>BUSINESS DID NOT MAKE ENOUGH INCOME.....01 GOT A BETTER OPPORTUNITY.....02 HOURS TOO LONG.....03 INCOME TOO UNCERTAIN.....04 ILLNESS/DISABILITY.....05 PERSONAL REASONS.....06 OTHER (SPECIFY).....07</p> <p>_____ DON'T KNOW.....d REFUSED.....r</p>
<p>C9. What did you do when you stopped operating this business?</p> <p><b>PROBE:</b> We mean operating this business as the owner.</p>	<p><u>CIRCLE ALL THAT APPLY</u></p> <p>TOOK JOB WORKING FOR SOMEONE ELSE.....01 STARTED ANOTHER BUSINESS.....02 LOOKED FOR WORK.....03 PARTICIPATED IN EDUCATION/ TRAINING PROGRAM.....04 TOOK CARE OF CHILD, FAMILY MEMBER, OR SICK RELATIVE.....05 RETIRED.....06 WAS SICK.....07 OTHER (SPECIFY).....08</p> <p>_____ DON'T KNOW.....d</p>	<p><u>CIRCLE ALL THAT APPLY</u></p> <p>TOOK JOB WORKING FOR SOMEONE ELSE.....01 STARTED ANOTHER BUSINESS.....02 LOOKED FOR WORK.....03 PARTICIPATED IN EDUCATION/ TRAINING PROGRAM.....04 TOOK CARE OF CHILD, FAMILY MEMBER, OR SICK RELATIVE.....05 RETIRED.....06 WAS SICK.....07 OTHER (SPECIFY).....08</p> <p>_____ DON'T KNOW.....d</p>



THIRD BUSINESS	FOURTH BUSINESS	FIFTH BUSINESS
<p style="text-align: center;">NAME OF BUSINESS</p> <p>DON'T KNOW.....d REFUSED.....r</p>	<p style="text-align: center;">NAME OF BUSINESS</p> <p>DON'T KNOW.....d REFUSED.....r</p>	<p style="text-align: center;">NAME OF BUSINESS</p> <p>DON'T KNOW.....d REFUSED.....r</p>
<p style="text-align: center;"> _ _  /  _ _  /  _ _ _ _  MONTH DAY YEAR</p> <p>DON'T KNOW.....d REFUSED.....r</p>	<p style="text-align: center;"> _ _  /  _ _  /  _ _ _ _  MONTH DAY YEAR</p> <p>DON'T KNOW.....d REFUSED.....r</p>	<p style="text-align: center;"> _ _  /  _ _  /  _ _ _ _  MONTH DAY YEAR</p> <p>DON'T KNOW.....d REFUSED.....r</p>
<p style="text-align: center;"> _ _  /  _ _  /  _ _ _ _  MONTH DAY YEAR</p> <p>STILL OPERATING BUSINESS.....(GO TO C10).....01 DON'T KNOW.....(GO TO C10).....d REFUSED.....(GO TO C10).....r</p>	<p style="text-align: center;"> _ _  /  _ _  /  _ _ _ _  MONTH DAY YEAR</p> <p>STILL OPERATING BUSINESS.....(GO TO C10).....01 DON'T KNOW.....(GO TO C10).....d REFUSED.....(GO TO C10).....r</p>	<p style="text-align: center;"> _ _  /  _ _  /  _ _ _ _  MONTH DAY YEAR</p> <p>STILL OPERATING BUSINESS.....(GO TO C10).....01 DON'T KNOW.....(GO TO C10).....d REFUSED.....(GO TO C10).....r</p>
<p style="text-align: center;"><u>CIRCLE ALL THAT APPLY</u></p> <p>BUSINESS DID NOT MAKE ENOUGH INCOME.....01 GOT A BETTER OPPORTUNITY.....02 HOURS TOO LONG.....03 INCOME TOO UNCERTAIN.....04 ILLNESS/DISABILITY.....05 PERSONAL REASONS.....06 OTHER (SPECIFY).....07</p> <p>DON'T KNOW.....d REFUSED.....r</p>	<p style="text-align: center;"><u>CIRCLE ALL THAT APPLY</u></p> <p>BUSINESS DID NOT MAKE ENOUGH INCOME.....01 GOT A BETTER OPPORTUNITY.....02 HOURS TOO LONG.....03 INCOME TOO UNCERTAIN.....04 ILLNESS/DISABILITY.....05 PERSONAL REASONS.....06 OTHER (SPECIFY).....07</p> <p>DON'T KNOW.....d REFUSED.....r</p>	<p style="text-align: center;"><u>CIRCLE ALL THAT APPLY</u></p> <p>BUSINESS DID NOT MAKE ENOUGH INCOME.....01 GOT A BETTER OPPORTUNITY.....02 HOURS TOO LONG.....03 INCOME TOO UNCERTAIN.....04 ILLNESS/DISABILITY.....05 PERSONAL REASONS.....06 OTHER (SPECIFY).....07</p> <p>DON'T KNOW.....d REFUSED.....r</p>
<p style="text-align: center;"><u>CIRCLE ALL THAT APPLY</u></p> <p>TOOK JOB WORKING FOR SOMEONE ELSE.....01 STARTED ANOTHER BUSINESS.....02 LOOKED FOR WORK.....03 PARTICIPATED IN EDUCATION/ TRAINING PROGRAM.....04 TOOK CARE OF CHILD, FAMILY MEMBER, OR SICK RELATIVE.....05 RETIRED.....06 WAS SICK.....07 OTHER (SPECIFY).....08</p> <p>DON'T KNOW.....d</p>	<p style="text-align: center;"><u>CIRCLE ALL THAT APPLY</u></p> <p>TOOK JOB WORKING FOR SOMEONE ELSE.....01 STARTED ANOTHER BUSINESS.....02 LOOKED FOR WORK.....03 PARTICIPATED IN EDUCATION/ TRAINING PROGRAM.....04 TOOK CARE OF CHILD, FAMILY MEMBER, OR SICK RELATIVE.....05 RETIRED.....06 WAS SICK.....07 OTHER (SPECIFY).....08</p> <p>DON'T KNOW.....d</p>	<p style="text-align: center;"><u>CIRCLE ALL THAT APPLY</u></p> <p>TOOK JOB WORKING FOR SOMEONE ELSE.....01 STARTED ANOTHER BUSINESS.....02 LOOKED FOR WORK.....03 PARTICIPATED IN EDUCATION/ TRAINING PROGRAM.....04 TOOK CARE OF CHILD, FAMILY MEMBER, OR SICK RELATIVE.....05 RETIRED.....06 WAS SICK.....07 OTHER (SPECIFY).....08</p> <p>DON'T KNOW.....d</p>





	CURRENT/MOST RECENT BUSINESS	SECOND BUSINESS
C10. What (is/was) the main product or activity of this business? <b>RECORD VERBATIM</b>  <b>PROBE FOR TYPE OF PRODUCT OF SERVICE.</b>	_____ _____ _____  DON'T KNOW.....d REFUSED.....r	_____ _____ _____  DON'T KNOW.....d REFUSED.....r
C11. (Do/Did) you work for just one client?	YES.....01 NO.....00 DON'T KNOW.....d REFUSED.....r	YES.....01 NO.....00 DON'T KNOW.....d REFUSED.....r
C12. On average, how much (are/were) the monthly receipts or sales for this business?  <b>PROBE:</b> Your best estimate is fine.	\$         ,                  More than \$999,999.....01 DON'T KNOW.....d REFUSED.....r	
C13. On average, how much (are/were) the monthly expenses for this business? Please include any payments to yourself or your family members.  <b>PROBE:</b> Your best estimate is fine.	\$         ,                  More than \$999,999.....01 DON'T KNOW.....d REFUSED.....r	
C14. How many hours (do/did) you usually work in an average week at this business? Please include any time you (spend/spent) working at home.	NUMBER OF HOURS  DON'T KNOW.....d REFUSED.....r	NUMBER OF HOURS  DON'T KNOW.....d REFUSED.....r
C15. What percent of your total household income (is/was) produced as a result of this business?  <b>PROBE:</b> For your total household income please include income from your spouse or other immediate family members living with you.	 PERCENT  ALL.....100 DON'T KNOW.....d REFUSED.....r	 PERCENT  ALL.....100 DON'T KNOW.....d REFUSED.....r
C16. (Do/Did) you pay yourself a <u>regular</u> salary from your business?	YES.....01 NO.....(GO TO C18).....00 DON'T KNOW.....(GO TO C18).....d REFUSED.....(GO TO C18).....r	YES.....01 NO.....(GO TO C18).....00 DON'T KNOW.....(GO TO C18).....d REFUSED.....(GO TO C18).....r
C17. Before taxes and other deductions, how much (do/did) you pay yourself from this business?  (Is/Was) that per week, per month, per year or something else?	\$         ,          HOUR.....01 DAY.....02 WEEK.....03 EVERY TWO WEEKS.....04 TWICE A MONTH.....05 MONTHLY.....06 YEAR.....07 OTHER (SPECIFY).....08  DON'T KNOW.....d REFUSED.....r	\$         ,          HOUR.....01 DAY.....02 WEEK.....03 EVERY TWO WEEKS.....04 TWICE A MONTH.....05 MONTHLY.....06 YEAR.....07 OTHER (SPECIFY).....08  DON'T KNOW.....d REFUSED.....r



THIRD BUSINESS	FOURTH BUSINESS	FIFTH BUSINESS
<p>_____</p> <p>_____</p> <p>_____</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>
<p>YES.....01</p> <p>NO.....00</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p>YES.....01</p> <p>NO.....00</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p>YES.....01</p> <p>NO.....00</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>
<p>     _ _   NUMBER OF HOURS</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p>     _ _   NUMBER OF HOURS</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p>     _ _   NUMBER OF HOURS</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>
<p>     _ _   PERCENT</p> <p>ALL.....100</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p>     _ _   PERCENT</p> <p>ALL.....100</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p>     _ _   PERCENT</p> <p>ALL.....100</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>
<p>YES.....01</p> <p>NO.....(GO TO C18).....00</p> <p>DON'T KNOW.....(GO TO C18).....d</p> <p>REFUSED.....(GO TO C18).....r</p>	<p>YES.....01</p> <p>NO.....(GO TO C18).....00</p> <p>DON'T KNOW.....(GO TO C18).....d</p> <p>REFUSED.....(GO TO C18).....r</p>	<p>YES.....01</p> <p>NO.....(GO TO C18).....00</p> <p>DON'T KNOW.....(GO TO C18).....d</p> <p>REFUSED.....(GO TO C18).....r</p>
<p>    \$  _ _ _ , _ _ _ </p> <p>HOUR.....01</p> <p>DAY.....02</p> <p>WEEK.....03</p> <p>EVERY TWO WEEKS.....04</p> <p>TWICE A MONTH.....05</p> <p>MONTHLY.....06</p> <p>YEAR.....07</p> <p>OTHER (SPECIFY).....08</p> <p>_____</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p>    \$  _ _ _ , _ _ _ </p> <p>HOUR.....01</p> <p>DAY.....02</p> <p>WEEK.....03</p> <p>EVERY TWO WEEKS.....04</p> <p>TWICE A MONTH.....05</p> <p>MONTHLY.....06</p> <p>YEAR.....07</p> <p>OTHER (SPECIFY).....08</p> <p>_____</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p>    \$  _ _ _ , _ _ _ </p> <p>HOUR.....01</p> <p>DAY.....02</p> <p>WEEK.....03</p> <p>EVERY TWO WEEKS.....04</p> <p>TWICE A MONTH.....05</p> <p>MONTHLY.....06</p> <p>YEAR.....07</p> <p>OTHER (SPECIFY).....08</p> <p>_____</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>

	MOST RECENT BUSINESS	SECOND BUSINESS
C18. Have you taken or received (any other) income payments from this business, including bonuses, profit distribution, or owners draw?	YES.....01 NO.....(GO TO C18b).....00 DON'T KNOW.....(GO TO C18b).....d REFUSED.....(GO TO C18b).....r	YES.....01 NO.....(GO TO C18b).....00 DON'T KNOW.....(GO TO C18b).....d REFUSED.....(GO TO C18b).....r
C18a. Before taxes and other deductions, in total, about how much have these payments been?  <b>PROBE:</b> Your best estimate is fine.	\$          ,          .           MORE THAN \$999,999.....01 DON'T KNOW.....d REFUSED.....r	\$          ,          .           MORE THAN \$999,999.....01 DON'T KNOW.....d REFUSED.....r
C18b. (Do/Did) you pay a spouse, domestic partner, or other relative living in your household a regular salary from your business?	YES.....01 NO.....(GO TO C18d).....00 DON'T KNOW.....(GO TO C18d).....d REFUSED.....(GO TO C18d).....r	YES.....01 NO.....(GO TO C18d).....00 DON'T KNOW.....(GO TO C18d).....d REFUSED.....(GO TO C18d).....r
C18c. Before taxes and other deductions, how much (do/did) you pay them from this business?  (Is/Was) that per week, per month, per year or something else?	\$          ,           HOUR.....01 DAY.....02 WEEK.....03 EVERY TWO WEEKS.....04 TWICE A MONTH.....05 MONTHLY.....06 YEAR.....07 OTHER (SPECIFY).....08 _____ DON'T KNOW.....d REFUSED.....r	\$          ,           HOUR.....01 DAY.....02 WEEK.....03 EVERY TWO WEEKS.....04 TWICE A MONTH.....05 MONTHLY.....06 YEAR.....07 OTHER (SPECIFY).....08 _____ DON'T KNOW.....d REFUSED.....r
C18d. Has a spouse, domestic partner, or other close relative living in your household received (any other) income payments from your business, including bonuses, profit distributions or owner's draw?	YES.....01 NO.....(GO TO C18f).....00 DON'T KNOW.....(GO TO C18f).....d REFUSED.....(GO TO C18f).....r	YES.....01 NO.....(GO TO C18f).....00 DON'T KNOW.....(GO TO C18f).....d REFUSED.....(GO TO C18f).....r
C18e. Before taxes and other deductions, in total, about how much have these payments been?  <b>PROBE:</b> Your best estimate is fine.	\$          ,           MORE THAN \$999,999.....01 DON'T KNOW.....d REFUSED.....r	\$          ,           MORE THAN \$999,999.....01 DON'T KNOW.....d REFUSED.....r

THIRD BUSINESS	FOURTH BUSINESS	FIFTH BUSINESS
YES.....01 NO.....(GO TO C18b).....00 DON'T KNOW.....(GO TO C18b).....d REFUSED.....(GO TO C18b).....r	YES.....01 NO.....(GO TO C18b).....00 DON'T KNOW.....(GO TO C18b).....d REFUSED.....(GO TO C18b).....r	YES.....01 NO.....(GO TO C18b).....00 DON'T KNOW.....(GO TO C18b).....d REFUSED.....(GO TO C18b).....r
\$         ,           MORE THAN \$999,999.....01 DON'T KNOW.....d REFUSED.....r	\$         ,           MORE THAN \$999,999.....01 DON'T KNOW.....d REFUSED.....r	\$         ,           MORE THAN \$999,999.....01 DON'T KNOW.....d REFUSED.....r
YES.....01 NO.....(GO TO C18d).....00 DON'T KNOW.....(GO TO C18d).....d REFUSED.....(GO TO C18d).....r	YES.....01 NO.....(GO TO C18d).....00 DON'T KNOW.....(GO TO C18d).....d REFUSED.....(GO TO C18d).....r	YES.....01 NO.....(GO TO C18d).....00 DON'T KNOW.....(GO TO C18d).....d REFUSED.....(GO TO C18d).....r
\$         ,           HOUR.....01 DAY.....02 WEEK.....03 EVERY TWO WEEKS.....04 TWICE A MONTH.....05 MONTHLY.....06 YEAR.....07 OTHER (SPECIFY).....08 DON'T KNOW.....d REFUSED.....r	\$         ,           HOUR.....01 DAY.....02 WEEK.....03 EVERY TWO WEEKS.....04 TWICE A MONTH.....05 MONTHLY.....06 YEAR.....07 OTHER (SPECIFY).....08 DON'T KNOW.....d REFUSED.....r	\$         ,           HOUR.....01 DAY.....02 WEEK.....03 EVERY TWO WEEKS.....04 TWICE A MONTH.....05 MONTHLY.....06 YEAR.....07 OTHER (SPECIFY).....08 DON'T KNOW.....d REFUSED.....r
YES.....01 NO.....(GO TO C18f).....00 DON'T KNOW.....(GO TO C18f).....d REFUSED.....(GO TO C18f).....r	YES.....01 NO.....(GO TO C18f).....00 DON'T KNOW.....(GO TO C18f).....d REFUSED.....(GO TO C18f).....r	YES.....01 NO.....(GO TO C18f).....00 DON'T KNOW.....(GO TO C18f).....d REFUSED.....(GO TO C18f).....r
\$         ,           MORE THAN \$999,999.....01 DON'T KNOW.....d REFUSED.....r	\$         ,           MORE THAN \$999,999.....01 DON'T KNOW.....d REFUSED.....r	\$         ,           MORE THAN \$999,999.....01 DON'T KNOW.....d REFUSED.....r



THIRD BUSINESS	FOURTH BUSINESS	FIFTH BUSINESS
YES.....(GO TO C6, COLUMN 4).....01  NO.....(CONTINUE).....00	YES.....(GO TO C6, COLUMN 5).....01  NO.....(CONTINUE).....00	<div style="border: 1px solid black; padding: 5px; display: inline-block;"><b>CONTINUE</b></div>

C21. The next questions are about your (current/most recent) business, that is [NAME OF BUSINESS IN C5, FIRST COLUMN]. (Is/Was) your business structured as a sole proprietorship, a partnership, a corporation, or a cooperative?

**INTERVIEWER: IF RESPONDENT CURRENTLY OWNS MORE THAN ONE BUSINESS, ASK ABOUT THE LARGEST.**

- SOLE PROPRIETORSHIP.....01 → **GO TO C23**
- PARTNERSHIP.....02
- CORPORATION.....03
- COOPERATIVE.....04
- OTHER (SPECIFY).....05
- \_\_\_\_\_
- DON'T KNOW.....d
- REFUSED.....r

C22. What percent of this business (do/did) you own?

- |\_\_|\_\_| PERCENT
- ALL.....100 → **GO TO C23**
- DON'T KNOW.....d
- REFUSED.....r

C22a. (Do/Did) any members of your immediate family own part of this business?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO C23**

C22b. What percent of the business (do/did) they own?

- |\_\_|\_\_| PERCENT
- DON'T KNOW.....d
- REFUSED.....r

C23. Did you start this business from scratch, or did you acquire it from someone else?

- STARTED FROM SCRATCH.....01 → **GO TO C27**
- ACQUIRED FROM SOMEONE ELSE/  
OTHER ENTITY.....02
- DON'T KNOW.....d
- REFUSED.....r

C24. Did you buy this business?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO C26**

C25. How much did you pay for it?

- \$ |\_|\_|\_|\_|\_|,|\_|\_|\_|\_|\_|.|\_|\_|\_|\_|\_|
- MORE THAN \$999,999.....01
  - DON'T KNOW.....d
  - REFUSED.....r

**GO TO C27**

C26. How did you acquire ownership of this business?

- RECEIVED TRANSFER OF  
OWNERSHIP/GIFT.....01
- INHERITED.....02
- OTHER (SPECIFY).....03
- \_\_\_\_\_
- DON'T KNOW.....d
- REFUSED.....r

C27. Have you invested any of your own money into this business since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)? Please do not include money borrowed or otherwise received from relatives.

YES.....01  
 NO.....00  
 DON'T KNOW.....d  
 REFUSED.....r

} → **GO TO C29**

C28. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), how much of your own money have you invested in this business?

**PROBE:** Your best estimate is fine.

\$ |\_\_|\_\_|\_\_|,|\_\_|\_\_|\_\_|

MORE THAN \$999,999.....01  
 DON'T KNOW.....d  
 REFUSED.....r

C29. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), did you borrow any money for this business?

YES.....01  
 NO.....00  
 DON'T KNOW.....d  
 REFUSED.....r

} → **GO TO C37**

C30. How much have you borrowed for this business?

\$ |\_\_|\_\_|\_\_|,|\_\_|\_\_|\_\_|

MORE THAN \$999,999.....01  
 DON'T KNOW.....d  
 REFUSED.....r

C31. Did you obtain a personal loan, a business loan, or both?

PERSONAL LOAN.....01  
 BUSINESS LOAN.....02 → **GO TO C33**  
 BOTH.....03  
 DON'T KNOW.....d  
 REFUSED.....r

} → **GO TO C36a**



C32. What was the source of your personal loan? Was it . . .

CIRCLE ALL THAT APPLY

- A credit card,.....01
- A home mortgage or home equity line of credit,.....02
- A family member, or.....03
- A friend?.....04
- OTHER (SPECIFY).....05
- \_\_\_\_\_
- DON'T KNOW.....d
- REFUSED.....r

C32a. What was the total amount of (this personal loan/these personal loans)?

- \$ |\_\_|\_\_|\_\_|,|\_\_|\_\_|\_\_| AMOUNT
- MORE THAN \$999,999.....01
  - DON'T KNOW.....d
  - REFUSED.....r

C32b. What was the interest rate for (this loan/the largest loan you obtained)?

- |\_\_|\_\_| PERCENT
- DON'T KNOW.....d
  - REFUSED.....r

C32c. What was the length of (this loan/the largest loan you obtained)? **RECORD LENGTH AND CODE TIME UNIT.**

- |\_\_|\_\_| LENGTH
- WEEKS.....01
  - MONTHS.....02
  - YEARS.....03
  - DON'T KNOW.....d
  - REFUSED.....r

C32d. 

<b>IF C31=01 GO TO C36a; OTHERWISE CONTINUE</b>
---

C33. From what source did you receive your business loan?

CIRCLE ALL THAT APPLY

- A BANK OR CREDIT UNION.....01
- SMALL BUSINESS ADMINISTRATION (SBA).....02
- ANOTHER GOVERNMENT LOAN.....03
- INVESTMENT COMPANY.....04
- OTHER (SPECIFY).....05
- \_\_\_\_\_
- DON'T KNOW.....d
- REFUSED.....r

C33a. **PROGRAMMER:  
IF C33=02, CONTINUE; OTHERWISE, GO TO C34a.**

C34. Was the Small Business Administration loan an SBA Microloan, an SBA-guaranteed loan, a 504 Certified Development Company loan, or a Small Business Investment Companies loan?

- SBA MICROLOAN.....01
- SBA-GUARANTEED LOAN.....02
- 504 CERTIFIED DEVELOPMENT  
COMPANY LOAN.....03
- SMALL BUSINESS INVESTMENT  
COMPANIES LOAN.....04
- OTHER (SPECIFY).....05
- \_\_\_\_\_
- DON'T KNOW.....d
- REFUSED.....r

C34a. What was the total amount of this business loan or loans?

- \$ |\_\_|\_|\_|\_|\_|,|\_\_|\_|\_|\_| AMOUNT
- MORE THAN \$999,999.....01
  - DON'T KNOW.....d
  - REFUSED.....r

C35. What was the interest rate for (this loan/the largest loan)?

|\_|\_| PERCENT

DON'T KNOW.....d

REFUSED.....r

C36. What was the length of (the loan/the largest loan)? **RECORD LENGTH AND CODE TIME UNIT.**

|\_|\_| LENGTH

WEEKS.....01

MONTHS.....02

YEARS.....03

DON'T KNOW.....d

REFUSED.....r

C36a. Did you receive any grants to start your business?

YES.....01

NO.....00

DON'T KNOW.....d

REFUSED.....r

→ GO TO C37

C36b. What was the total amount of these grants?

\$ |\_|\_|\_|\_|, |\_|\_|\_|\_|

MORE THAN \$999,999.....01

DON'T KNOW.....d

REFUSED.....r

C36c. What was the source of these grants?

**RECORD VERBATIM:** \_\_\_\_\_

C37. Apart from any of your own money, money you borrowed, or grants you received since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), did you use any other sources of capital, such as gifts from family members or friends, or the sale of another business, to start or grow your business?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO C40**

C38. Altogether, how much did you receive from these sources since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?

- \$ |\_|\_|\_|\_|\_|, |\_|\_|\_|\_|\_|
- MORE THAN \$999,999.....01
  - DON'T KNOW.....d
  - REFUSED.....r

C39. What were these other sources of capital?

CIRCLE ALL THAT APPLY

- GIFTS FROM FAMILY MEMBERS.....01
  - GIFTS FROM FRIENDS.....02
  - SALE OF ANOTHER BUSINESS.....03
  - OTHER (SPECIFY).....04
- 
- DON'T KNOW.....d
  - REFUSED.....r

C40. Where is your (current/most recent) business located, in your home, an incubator, a commercially available space, or some other place?

- HOME.....01
  - INCUBATOR.....02
  - COMMERCIALY AVAILABLE SPACE.....03
  - SOME OTHER PLACE (SPECIFY).....04
- 
- DON'T KNOW.....d
  - REFUSED.....r

C41. What is the zip code where your business (is/was) located?

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

DON'T KNOW.....d

REFUSED.....r

C42. **PROGRAMMER:  
IF C4a=01, CONTINUE; OTHERWISE, GO TO C52.**

C43. The next questions, are about (all of) the business(es) that you currently own. What is the total number of employees that currently work in your business(es)? Please exclude yourself, but include paid family members.

|\_|\_| NUMBER OF EMPLOYEES

NONE.....00 → **GO TO C49**

DON'T KNOW.....d

REFUSED.....r

C44. How many of these employees are working 35 or more hours per week, and how many are working less than 35 hours per week in (this business/these businesses)? **IF RESPONDENT SAYS "NONE," CODE 00.**

|\_|\_| NUMBER OF FULL-TIME EMPLOYEES

|\_|\_| NUMBER OF PART-TIME EMPLOYEES

DON'T KNOW.....d

REFUSED.....r

C45. How many of your immediate family members work in (this business/these businesses)? Please do not include yourself.

|\_|\_| NUMBER

NONE.....00

DON'T KNOW.....d

REFUSED.....r

C46. What (is/are) (this business/these businesses) current monthly payroll?

\$ |\_\_|\_\_|\_\_|,|\_\_|\_\_|\_\_|,|\_\_|\_\_| PAYROLL AMOUNT

MORE THAN \$999,999.....01

DON'T KNOW.....d

REFUSED.....r

→ GO TO C48

C47. Does this amount include payments to yourself?

YES.....01

NO.....00

DON'T KNOW.....d

REFUSED.....r

C48. Next, I will read a list of benefits that some people get through their jobs. Do all of your employees, some of your employees, or none of your employees currently receive . . .

**CODE ALL, SOME, OR NONE FOR EACH**

ALL	SOME	NONE	DON'T KNOW	REFUSED
-----	------	------	------------	---------

a. paid sick leave?.....	01	02	00	d	r
b. paid vacation?.....	01	02	00	d	r
c. paid holidays?.....	01	02	00	d	r
d. health insurance or membership in an HMO or PPO plan?.....	01	02	00	d	r
e. retirement or pension benefits, a 401K plan?.....	01	02	00	d	r
f. life insurance?.....	01	02	00	d	r
g. any other benefits? (SPECIFY).....	01	02	00	d	r

C49. Now, please tell me if you receive these benefits through your business . . .

**CODE YES OR NO FOR EACH**

YES	NO	DON'T KNOW	REFUSED
-----	----	------------	---------

a. paid sick leave?.....	01	00	d	r
b. paid vacation?.....	01	00	d	r
c. paid holidays?.....	01	00	d	r
d. health insurance or membership in an HMO or PPO plan?.....	01	00	d	r
e. retirement or Pension benefits, a 401K plan?.....	01	00	d	r
f. life insurance?.....	01	00	d	r

g. any other benefits? (SPECIFY)..... 01 00 d r  
\_\_\_\_\_

C50. **PROGRAMMER:  
IF C49d=00 OR d OR r, GO TO C51. OTHERWISE, GO TO C52**

C51. Do you have health insurance?

YES.....	01	} → <b>GO TO C52</b>
NO.....	00	
DON'T KNOW.....	d	
REFUSED.....	r	

C51a. What is the source of that insurance?

THROUGH SPOUSE'S INSURER.....	01
THROUGH YOUR EMPLOYER'S INSURER.....	02
THROUGH TRADE ASSOCIATION'S INSURER.....	03
THROUGH MEDICAID OR OTHER PUBLIC HEALTH INSURANCE.....	04
THROUGH A PRIVATE INSURER.....	05
THROUGH SOME OTHER SOURCE (SPECIFY).....	06
<hr/>	
DON'T KNOW.....	d
REFUSED.....	r

C52. When you started (this business/these businesses), did you have health insurance coverage?

YES.....	01
NO.....	00
DON'T KNOW.....	d
REFUSED.....	r

C53. When you started (this business/these businesses), did other household members have any earnings?

YES.....	01
NO.....	00
DON'T KNOW.....	d



REFUSED.....r

C54. What would you say were the most difficult challenges you faced when you started (this business/these businesses)?

CIRCLE ALL THAT APPLY

- LACK OF CAPITAL OR START-UP FUNDS.....01
- AMOUNT OF TIME/WORK INVOLVED.....02
- INSUFFICIENT SALES.....03
- INSUFFICIENT CASH FLOW.....04
- DIFFICULTIES HIRING QUALIFIED STAFF.....05
- LOCAL COMPETITION.....06
- BECOMING KNOWN/GETTING EXPOSURE.....07
- TAXES.....08
- INSURANCE.....09
- REGULATIONS/LICENSES.....10
- DEALING WITH CLIENTS.....11
- UNCERTAINTY/CHANGING ECONOMY.....12
- FINDING A LOCATION.....13
- PROBLEMS WITH SUPPLY OF PRODUCT  
OR MATERIAL AVAILABILITY.....14
- PERSONAL/FAMILY BARRIERS.....15
- FINDING CLIENTS.....16
- OTHER (SPECIFY).....17
- \_\_\_\_\_
- DON'T KNOW.....d
- REFUSED.....r

**GO TO D0**

C55. At any time since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW) have you tried to start a business?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO D0**

C56. What would you say were the most difficult challenges you faced trying to start your own business?

CIRCLE ALL THAT APPLY

- LACK OF CAPITAL OR START-UP FUNDS.....01
- AMOUNT OF TIME/WORK INVOLVED.....02
- INSUFFICIENT SALES.....03
- INSUFFICIENT CASH FLOW.....04
- DIFFICULTIES HIRING QUALIFIED STAFF.....05
- LOCAL COMPETITION.....06
- BECOMING KNOWN/GETTING EXPOSURE.....07
- TAXES.....08
- INSURANCE.....09
- REGULATIONS/LICENSES.....10
- DEALING WITH CLIENTS.....11
- UNCERTAINTY/CHANGING ECONOMY.....12
- FINDING A LOCATION.....13
- PROBLEMS WITH SUPPLY OF PRODUCT  
OR MATERIAL AVAILABILITY.....14
- PERSONAL/FAMILY BARRIERS.....15
- FINDING CLIENTS.....16
- OTHER (SPECIFY).....17
- \_\_\_\_\_
- DON'T KNOW.....d
- REFUSED.....r

**SECTION D: EMPLOYMENT, WORKING FOR SOMEONE ELSE**

D0. **PROGRAMMER:**

**THIS IS A 6-MONTH FOLLOW-UP INTERVIEW OR AN 18-MONTH FOLLOW-UP WITHOUT A COMPLETED 6-MONTH FOLLOW-UP INTERVIEW. —————> GO TO D0a**

**THIS IS AN 18-MONTH FOLLOW-UP INTERVIEW WITH A COMPLETED 6-MONTH FOLLOW-UP INTERVIEW. —————> GO TO D3**

D0a. The next questions are about jobs you have had where you worked for someone else.

Prior to (RANDOM ASSIGNMENT DATE), did you ever have a job where you worked for someone else? Please include part-time and full-time jobs, and military service.

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO D3**

D1. Prior to (RANDOM ASSIGNMENT DATE), approximately, how long did you work all together on jobs where you worked for someone else?

**RECORD LENGTH AND CODE TIME UNIT.**

- |\_\_|\_\_| LENGTH
- WEEKS.....01
  - MONTHS.....02
  - YEARS.....03
  - DON'T KNOW.....d
  - REFUSED.....r

D2. How much of the (TIME IN D1) you worked for someone else prior to (RANDOM ASSIGNMENT DATE) were you working as a manager? By manager we mean anyone who supervises other staff or oversees parts of a business.

**RECORD LENGTH AND CODE TIME UNIT.**

- |\_\_|\_\_| LENGTH
- NONE.....00
  - WEEKS.....01
  - MONTHS.....02
  - YEARS.....03
  - DON'T KNOW.....d

REFUSED.....r

D3. The next questions are about full and part-time jobs (including military service) you may have held since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW) where you were working for someone else.

Are you currently working for someone else?

- YES.....01 → **GO TO D6**
- NO.....00
- DON'T KNOW.....d
- REFUSED.....r

D4. What are you currently doing?

CIRCLE ALL THAT APPLY

- SELF-EMPLOYED.....01
  - TRYING TO START MY OWN BUSINESS.....02
  - LOOKING FOR WORK.....03
  - PARTICIPATING IN EDUCATION OR TRAINING PROGRAM.....04
  - TAKING CARE OF CHILD/FAMILY MEMBER/ SICK RELATIVE.....05
  - RETIRED.....06
  - CURRENTLY ILL.....07
  - NOTHING.....08
  - INCARCERATED.....09
  - OTHER (SPECIFY).....10
- 
- DON'T KNOW.....d
  - REFUSED.....r

D5. Have you had a job that lasted two weeks or longer since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)? Please include part-time and full-time jobs, and military service.

- YES.....01 → **GO TO D7**
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO D21b**

D6. Currently, how many different full- and part-time jobs do you have where you work for someone else?

- ONE.....01
- TWO OR MORE.....02
- DON'T KNOW.....d

REFUSED.....r

	CURRENT/MOST RECENT JOB   01	SECOND MOST RECENT JOB   02
<p>D7. What is the name of the employer (for whom you work the most hours/for whom you worked more than two weeks since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?</p> <p><b>INTERVIEWER: RECORD EMPLOYER/BUSINESS NAME FOR THIS JOB IN D7, COLUMN 1, AS JOB 1. THEN GO TO D7a.</b></p> <p><b>RECORD EMPLOYER NAME(S) ACROSS THE TOP OF THE GRID FIRST. THEN ASK D8-D21 DOWN FOR EACH JOB.</b></p>	<p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p>
<p>D7a. Where else have you worked since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)? Please include any (other current jobs whether), part-time or full-time jobs.</p> <p><b>PROBE:</b> Where did you work before (LAST JOB)?</p> <p><b>MANDATORY PROBE:</b> Where else have you worked?</p> <p><b>RECORD AS NEXT JOB IN COLUMN HEADER.</b></p>		
<p>D8. When did you <u>start</u> working for (EMPLOYER)?</p> <p><b>PROBE:</b> Your best estimate is fine.</p> <p><b>IF DK DAY, PROBE:</b> Was it the beginning, middle, or end of the month?</p> <p><b>IF "BEGINNING," ENTER 05; IF "MIDDLE," ENTER 15; IF "END," ENTER 25.</b></p> <p><b>START DATE CAN BE BEFORE (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW).</b></p>	<p><b>START:</b>  _ _ / _ _ / _ _ _ _            MONTH DAY YEAR</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p><b>START:</b>  _ _ / _ _ / _ _ _ _            MONTH DAY YEAR</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>
<p>D9. When did you <u>stop</u> working for (EMPLOYER)?</p> <p><b>IF STILL WORKING AT JOB, CIRCLE "n."</b></p> <p><b>IF DK DAY, PROBE:</b> Was it the beginning, middle, or end of the month?</p> <p><b>IF "BEGINNING," ENTER 05; IF "MIDDLE," ENTER 15; IF "END," ENTER 25.</b></p> <p><b>STOP DATE MUST COME AFTER (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW).</b></p>	<p><b>STOP:</b>  _ _ / _ _ / _ _ _ _            MONTH DAY YEAR</p> <p>STILL AT JOB.....n</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p><b>STOP:</b>  _ _ / _ _ / _ _ _ _            MONTH DAY YEAR</p> <p>STILL AT JOB.....n</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>



JOB [03]	JOB [04]	JOB [05]
<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
<p><b>START:</b>  _ _ / _ _ / _ _ _ _   MONTH DAY YEAR</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p><b>START:</b>  _ _ / _ _ / _ _ _ _   MONTH DAY YEAR</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p><b>START:</b>  _ _ / _ _ / _ _ _ _   MONTH DAY YEAR</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>
<p><b>STOP:</b>  _ _ / _ _ / _ _ _ _   MONTH DAY YEAR</p> <p>STILL AT JOB.....n</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p><b>STOP:</b>  _ _ / _ _ / _ _ _ _   MONTH DAY YEAR</p> <p>STILL AT JOB.....n</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>	<p><b>STOP:</b>  _ _ / _ _ / _ _ _ _   MONTH DAY YEAR</p> <p>STILL AT JOB.....n</p> <p>DON'T KNOW.....d</p> <p>REFUSED.....r</p>

	CURRENT/MOST RECENT JOB <u>  01  </u>	SECOND MOST RECENT JOB <u>  02  </u>
D10. What kind of company (is/was) (EMPLOYER)? What (do/did) they make, sell, or do?  <b>PROBE FOR TYPE OF PRODUCT OR SERVICE.</b>	_____ _____ _____ DON'T KNOW.....d REFUSED.....r	_____ _____ _____ DON'T KNOW.....d REFUSED.....r
D11. What (do/did) you do there?  <b>PROBE:</b> What (is/was) your job title?  <b>PROBE FOR CLEAR AND DESCRIPTIVE ACTIVITIES AND JOB TITLE. PROBE FOR A VERB.</b>	_____ _____ _____ DON'T KNOW.....d REFUSED.....r	_____ _____ _____ DON'T KNOW.....d REFUSED.....r
D12. Which of the following best describes your employment status at (this/that) job? (Are/Were) you . . .	an employee, working for pay at a private company,.....01 a local, state, federal government employee,.....02 on active military duty, or.....03 working without pay?.....04 OTHER (SPECIFY).....05 _____ _____ DON'T KNOW.....d REFUSED.....r	an employee, working for pay at a private company,.....01 a local, state, federal government employee,.....02 on active military duty, or.....03 working without pay?.....04 OTHER (SPECIFY).....05 _____ _____ DON'T KNOW.....d REFUSED.....r
D13. How many hours (do/did) you usually work in an average week at (EMPLOYER)?  <b>PROBE:</b> Your best estimate is fine.	_ _ _ _  HOURS PER WEEK	_ _ _ _  HOURS PER WEEK
	DON'T KNOW.....d REFUSED.....r	DON'T KNOW.....d REFUSED.....r

JOB  .03	JOB  .04	JOB  .05
<hr/> <hr/> <hr/> DON'T KNOW.....d REFUSED.....r	<hr/> <hr/> <hr/> DON'T KNOW.....d REFUSED.....r	<hr/> <hr/> <hr/> DON'T KNOW.....d REFUSED.....r
<hr/> <hr/> <hr/> DON'T KNOW.....d REFUSED.....r	<hr/> <hr/> <hr/> DON'T KNOW.....d REFUSED.....r	<hr/> <hr/> <hr/> DON'T KNOW.....d REFUSED.....r
an employee, working for pay at a private company,.....01 a local, state, federal government employee,.....02 on active military duty, or.....03 working without pay?.....04 OTHER (SPECIFY).....05 <hr/> <hr/> DON'T KNOW.....d REFUSED.....r	an employee, working for pay at a private company,.....01 a local, state, federal government employee,.....02 on active military duty, or.....03 working without pay?.....04 OTHER (SPECIFY).....05 <hr/> <hr/> DON'T KNOW.....d REFUSED.....r	an employee, working for pay at a private company,.....01 a local, state, federal government employee,.....02 on active military duty, or.....03 working without pay?.....04 OTHER (SPECIFY).....05 <hr/> <hr/> DON'T KNOW.....d REFUSED.....r
<div style="text-align: center;"> _ _ _ _  HOURS PER WEEK</div> DON'T KNOW.....d REFUSED.....r	<div style="text-align: center;"> _ _ _ _  HOURS PER WEEK</div> DON'T KNOW.....d REFUSED.....r	<div style="text-align: center;"> _ _ _ _  HOURS PER WEEK</div> DON'T KNOW.....d REFUSED.....r

	CURRENT/MOST RECENT JOB  01	SECOND MOST RECENT JOB  02
D14. INTERVIEWER: CHECK D12. IS CODE 04, "WORKING WITHOUT PAY," CIRCLED?	YES.....(GO TO D18).....01 NO.....00	YES.....(GO TO D18).....01 NO.....00
D15. What (is/was) your (current/most recent) hourly rate of pay, before taxes and other deductions?  <b>WATCH THE DECIMAL POINT.</b>	PER HOUR: \$         .         DON'T KNOW OR NOT PAID BY HOUR.....d REFUSED.....r	PER HOUR: \$         .         DON'T KNOW OR NOT PAID BY HOUR.....d REFUSED.....r
D15a. (Do/Did) you receive any tips, bonuses, or commissions?	YES.....01 NO.....(GO TO D16).....00 DON'T KNOW.....(GO TO D16).....d REFUSED.....(GO TO D16).....r	YES.....01 NO.....(GO TO D16).....00 DON'T KNOW.....(GO TO D16).....d REFUSED.....(GO TO D16).....r
D15b. How much are these tips, bonuses, or commissions?  <b>RECORD AMOUNT AND CODE THE UNIT.</b>	\$         .         PER DAY.....01 PER WEEK.....02 ONCE EVERY TWO WEEKS.....03 TWICE A MONTH.....04 PER MONTH.....05 PER YEAR.....06 DON'T KNOW.....d REFUSED.....r	\$         .         PER DAY.....01 PER WEEK.....02 ONCE EVERY TWO WEEKS.....03 TWICE A MONTH.....04 PER MONTH.....05 PER YEAR.....06 DON'T KNOW.....d REFUSED.....r
D16. What (are/were) your (current/most recent) weekly or monthly earnings, before taxes and other deductions? Please include any tips, bonuses, or commissions.  <b>CIRCLE PAY PERIOD CODE.</b>  <b>ACCEPT MOST CONVENIENT TIME PERIOD.</b>  <b>PROBE:</b> Your best estimate is fine.  <b>PROBE, IF PER JOB/PIECE/UNIT:</b> How much did you earn in a typical day?	\$         .         PER DAY.....01 PER WEEK.....02 ONCE EVERY TWO WEEKS.....03 TWICE A MONTH.....04 PER MONTH.....05 PER YEAR.....06 DON'T KNOW.....d REFUSED.....r	\$         .         PER DAY.....01 PER WEEK.....02 ONCE EVERY TWO WEEKS.....03 TWICE A MONTH.....04 PER MONTH.....05 PER YEAR.....06 DON'T KNOW.....d REFUSED.....r
D17. (Are/Were) the following benefits available to you on your job at (EMPLOYER)?  <b>READ CATEGORIES.</b>  <b>CIRCLE YES OR NO FOR EACH.</b>  <b>CODE YES IF BENEFIT (IS/WAS) AVAILABLE WHETHER OR NOT SAMPLE MEMBER (USED/ SUBSCRIBED) TO BENEFIT.</b>	YES NO a. Paid sick leave?.....01 00 b. Paid vacation?.....01 00 c. Paid holidays?.....01 00 d. Health insurance, or membership in an HMO or PPO plan?.....01 00 e. Retirement, or pension benefits or a 401K plan?.....01 00 f. Life insurance?.....01 00 g. Any other benefits? (SPECIFY)....01 00  _____ _____ DON'T KNOW.....d REFUSED.....r	YES NO a. Paid sick leave?.....01 00 b. Paid vacation?.....01 00 c. Paid holidays?.....01 00 d. Health insurance, or membership in an HMO or PPO plan?.....01 00 e. Retirement, or pension benefits or a 401K plan?.....01 00 f. Life insurance?.....01 00 g. Any other benefits? (SPECIFY)....01 00  _____ _____ DON'T KNOW.....d REFUSED.....r

JOB   03	JOB   04	JOB   05
YES.....(GO TO D18).....01	YES.....(GO TO D18).....01	YES.....(GO TO D18).....01
NO.....00	NO.....00	NO.....00
PER HOUR: \$  __ _ . _ _ _	PER HOUR: \$  __ _ . _ _ _	PER HOUR: \$  __ _ . _ _ _
DON'T KNOW OR NOT PAID BY HOUR....d	DON'T KNOW OR NOT PAID BY HOUR....d	DON'T KNOW OR NOT PAID BY HOUR....d
REFUSED.....r	REFUSED.....r	REFUSED.....r
YES.....01	YES.....01	YES.....01
NO.....(GO TO D16).....00	NO.....(GO TO D16).....00	NO.....(GO TO D16).....00
DON'T KNOW.....(GO TO D16).....d	DON'T KNOW.....(GO TO D16).....d	DON'T KNOW.....(GO TO D16).....d
REFUSED.....(GO TO D16).....r	REFUSED.....(GO TO D16).....r	REFUSED.....(GO TO D16).....r
\$  __ _ _ _ _ _	\$  __ _ _ _ _ _	\$  __ _ _ _ _ _
PER DAY.....01	PER DAY.....01	PER DAY.....01
PER WEEK.....02	PER WEEK.....02	PER WEEK.....02
ONCE EVERY TWO WEEKS.....03	ONCE EVERY TWO WEEKS.....03	ONCE EVERY TWO WEEKS.....03
TWICE A MONTH.....04	TWICE A MONTH.....04	TWICE A MONTH.....04
PER MONTH.....05	PER MONTH.....05	PER MONTH.....05
PER YEAR.....06	PER YEAR.....06	PER YEAR.....06
DON'T KNOW.....d	DON'T KNOW.....d	DON'T KNOW.....d
REFUSED.....r	REFUSED.....r	REFUSED.....r
\$  __ _ _ _ _ _	\$  __ _ _ _ _ _	\$  __ _ _ _ _ _
PER DAY.....01	PER DAY.....01	PER DAY.....01
PER WEEK.....02	PER WEEK.....02	PER WEEK.....02
ONCE EVERY TWO WEEKS.....03	ONCE EVERY TWO WEEKS.....03	ONCE EVERY TWO WEEKS.....03
TWICE A MONTH.....04	TWICE A MONTH.....04	TWICE A MONTH.....04
PER MONTH.....05	PER MONTH.....05	PER MONTH.....05
PER YEAR.....06	PER YEAR.....06	PER YEAR.....06
DON'T KNOW.....d	DON'T KNOW.....d	DON'T KNOW.....d
REFUSED.....r	REFUSED.....r	REFUSED.....r
YES NO	YES NO	YES NO
a. Paid sick leave?.....01 00	a. Paid sick leave?.....01 00	a. Paid sick leave?.....01 00
b. Paid vacation?.....01 00	b. Paid vacation?.....01 00	b. Paid vacation?.....01 00
c. Paid holidays?.....01 00	c. Paid holidays?.....01 00	c. Paid holidays?.....01 00
d. Health insurance, or membership in an HMO or PPO plan?.....01 00	d. Health insurance, or membership in an HMO or PPO plan?.....01 00	d. Health insurance, or membership in an HMO or PPO plan?.....01 00
e. Retirement, or pension benefits or a 401K plan?.....01 00	e. Retirement, or pension benefits or a 401K plan?.....01 00	e. Retirement, or pension benefits or a 401K plan?.....01 00
f. Life insurance?.....01 00	f. Life insurance?.....01 00	f. Life insurance?.....01 00
g. Any other benefits? (SPECIFY)....01 00	g. Any other benefits? (SPECIFY)....01 00	g. Any other benefits? (SPECIFY)....01 00
_____	_____	_____
_____	_____	_____
DON'T KNOW.....d	DON'T KNOW.....d	DON'T KNOW.....d
REFUSED.....r	REFUSED.....r	REFUSED.....r

	<b>CURRENT/MOST RECENT JOB   01  </b>	<b>SECOND MOST RECENT JOB   02  </b>
D18. INTERVIEWER: CHECK D9. IS CODE n, "STILL AT THIS JOB," CIRCLED?	YES.....(GO TO D21a).....01 NO.....00	YES.....(GO TO D21a).....01 NO.....00
D19. Why did you stop working at (EMPLOYER)? Did you quit, retire, were you laid off or fired, or did the period you were scheduled to work there end?  PROBE: What reason were you given by your employer?  CIRCLE ONE CODE ONLY.	QUIT.....01 RETIRE.....02 LAID OFF.....03 FIRED.....04 WORK PERIOD/TEMPORARY JOB ENDED.....05 OTHER (SPECIFY).....06  DON'T KNOW.....d REFUSED.....r	QUIT.....01 RETIRE.....02 LAID OFF.....03 FIRED.....04 WORK PERIOD/TEMPORARY JOB ENDED.....05 OTHER (SPECIFY).....06  DON'T KNOW.....d REFUSED.....r
D20. When that job ended, did you receive severance pay?	YES.....01 NO.....00 DON'T KNOW.....d REFUSED.....r	YES.....01 NO.....00 DON'T KNOW.....d REFUSED.....r
D21. When that job ended, what did you do?  CIRCLE ALL THAT APPLY.	TOOK ANOTHER JOB WORKING FOR SOMEONE ELSE.....01 STARTED A BUSINESS.....02 WORKED ON STARTING MY OWN BUSINESS.....03 LOOKED FOR WORK.....04 PARTICIPATED IN EDUCATION/ TRAINING PROGRAM.....05 TOOK CARE OF CHILD/FAMILY MEMBER/SICK RELATIVE.....06 RETIRED.....07 WAS SICK.....08 OTHER (SPECIFY).....09  DON'T KNOW.....d REFUSED.....r	TOOK ANOTHER JOB WORKING FOR SOMEONE ELSE.....01 STARTED A BUSINESS.....02 WORKED ON STARTING MY OWN BUSINESS.....03 LOOKED FOR WORK.....04 PARTICIPATED IN EDUCATION/ TRAINING PROGRAM.....05 TOOK CARE OF CHILD/FAMILY MEMBER/SICK RELATIVE.....06 RETIRED.....07 WAS SICK.....08 OTHER (SPECIFY).....09  DON'T KNOW.....d REFUSED.....r
D21a. INTERVIEWER: IS THERE ANOTHER JOB? CHECK D7.	YES.....(GO TO D8, COLUMN 2).....01 NO.....00	YES.....(GO TO D8, COLUMN 3).....01 NO.....00

JOB  03	JOB  04	JOB  05
YES.....(GO TO D21a).....01	YES.....(GO TO D21a).....01	YES.....(GO TO D21a).....01
NO.....00	NO.....00	NO.....00
QUIT.....01	QUIT.....01	QUIT.....01
RETIRE.....02	RETIRE.....02	RETIRE.....02
LAI D OFF.....03	LAI D OFF.....03	LAI D OFF.....03
FIRED.....04	FIRED.....04	FIRED.....04
WORK PERIOD/TEMPORARY JOB ENDED.....05	WORK PERIOD/TEMPORARY JOB ENDED.....05	WORK PERIOD/TEMPORARY JOB ENDED.....05
OTHER (SPECIFY).....06	OTHER (SPECIFY).....06	OTHER (SPECIFY).....06
_____	_____	_____
_____	_____	_____
DON'T KNOW.....d	DON'T KNOW.....d	DON'T KNOW.....d
REFUSED.....r	REFUSED.....r	REFUSED.....r
YES.....01	YES.....01	YES.....01
NO.....00	NO.....00	NO.....00
DON'T KNOW.....d	DON'T KNOW.....d	DON'T KNOW.....d
REFUSED.....r	REFUSED.....r	REFUSED.....r
TOOK ANOTHER JOB WORKING FOR SOMEONE ELSE.....01	TOOK ANOTHER JOB WORKING FOR SOMEONE ELSE.....01	TOOK ANOTHER JOB WORKING FOR SOMEONE ELSE.....01
STARTED A BUSINESS.....02	STARTED A BUSINESS.....02	STARTED A BUSINESS.....02
WORKED ON STARTING MY OWN BUSINESS.....03	WORKED ON STARTING MY OWN BUSINESS.....03	WORKED ON STARTING MY OWN BUSINESS.....03
LOOKED FOR WORK.....04	LOOKED FOR WORK.....04	LOOKED FOR WORK.....04
PARTICIPATED IN EDUCATION/ TRAINING PROGRAM.....05	PARTICIPATED IN EDUCATION/ TRAINING PROGRAM.....05	PARTICIPATED IN EDUCATION/ TRAINING PROGRAM.....05
TOOK CARE OF CHILD/FAMILY MEMBER/SICK RELATIVE.....06	TOOK CARE OF CHILD/FAMILY MEMBER/SICK RELATIVE.....06	TOOK CARE OF CHILD/FAMILY MEMBER/SICK RELATIVE.....06
RETIRED.....07	RETIRED.....07	RETIRED.....07
WAS SICK.....08	WAS SICK.....08	WAS SICK.....08
OTHER (SPECIFY).....09	OTHER (SPECIFY).....09	OTHER (SPECIFY).....09
_____	_____	_____
_____	_____	_____
DON'T KNOW.....d	DON'T KNOW.....d	DON'T KNOW.....d
REFUSED.....r	REFUSED.....r	REFUSED.....r
YES.....(GO TO D8, COLUMN 4).....01	YES.....(GO TO D8, COLUMN 5).....01	<b>CONTINUE</b>
NO.....00	NO.....00	

D21b.

**PROGRAMMER:**

**IF C4a=01 OR D3=01, CONTINUE. OTHERWISE GO TO E1.**

D22. Thinking about all the work you do, (whether for yourself or for someone else), how would you rate your overall satisfaction with your work? Would you say you are very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied with your work?

- VERY SATISFIED.....01
- SOMEWHAT SATISFIED.....02
- SOMEWHAT DISSATISFIED.....03
- VERY DISSATISFIED.....04
- DON'T KNOW.....d
- REFUSED.....r



**SECTION E: INCOME SOURCES AND AMOUNTS**

E1. Now I'd like you to think about your household's total income during the past twelve months. Please include income from self-employment, regular jobs, and earnings from odd jobs, under-the-table jobs, and other work activities; from Social Security, pensions, rent, interest and dividends, unemployment compensation, welfare; from food stamps, child support, and money from any other sources. What was the total income of all members of your household, including yourself, from all sources before taxes and deductions during the past twelve months?

**PROBE:** Your best estimate is fine.

\$ |\_\_|\_\_|\_\_|,|\_\_|\_\_|\_\_| → **GO TO E5**

DON'T KNOW.....d

REFUSED.....r

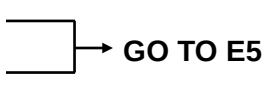
E2. During the past twelve months, would you say your household income was less than \$30,000, or \$30,000 or more?

LESS THAN \$30,000.....01 → **GO TO E4**

\$30,000 OR MORE.....02

DON'T KNOW.....d

REFUSED.....r



E3. Would you say it was . . .

from \$30,000 to under \$45,000,.....01

\$45,000 to under \$60,000,.....02

\$60,000 to under \$75,000,.....03

\$75,000 to under \$90,000,.....04

\$90,000 to under \$105,000, or.....05

more than \$105,000?.....06

DON'T KNOW.....d

REFUSED.....r

**GO TO E5**

- E4. Would you say it was . . .
- less than \$5,000,.....01
  - \$5,000 to under \$10,000,.....02
  - \$10,000 to under \$15,000,.....03
  - \$15,000 to under \$20,000,.....04
  - \$20,000 to under \$25,000, or.....05
  - \$25,000 to under \$30,000?.....06
  - DON'T KNOW.....d
  - REFUSED.....r

- E5. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), have you or anyone else in your household received Unemployment Compensation, Trade Readjustment Allowances, or Trade Adjustment Assistance?

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO E8**

- E6. Altogether, since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), for how many weeks did your household receive Unemployment Compensation or Trade Readjustment Allowances, or Trade Adjustment Assistance?

- |\_|\_|\_| NUMBER OF WEEKS  
OR  
|\_|\_|\_| NUMBER OF MONTHS
- SINCE (RA/DATE OF LAST INTERVIEW).....01
  - DON'T KNOW.....d
  - REFUSED.....r

- E7. On average, how much Unemployment Compensation, Trade Readjustment Allowances or Trade Adjustment Assistance did your household receive per week since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?

- \$ |\_|\_|\_|\_|,|\_|\_|\_|
- WEEKS.....01
  - MONTHS.....02
  - DON'T KNOW.....d
  - REFUSED.....r



E8. From which of these programs have you or your household received income since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?

**ASK AND RECORD RESPONSES. THEN ASK E8b-E8c FOR EACH "YES" RESPONSE IN E8a.**

E8a. OTHER SOURCES OF HOUSEHOLD INCOME			<u>ONE TIME PAYMENT</u>	<u>DON'T KNOW</u>	<u>REFUSED</u>	E8b. Since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW), how many months did you or your household receive (SOURCE)?	E8c. On average, how much (SOURCE) per month did you or your household receive since (RANDOM ASSIGNMENT DATE/DATE OF LAST INTERVIEW)?
a. Social Security Retirement, Disability, or Survivors' benefits?.....	01	00	02	d	r	_ _  NUMBER OF MONTHS DON'T KNOW.....d REFUSED.....r	\$  _ _ _ , _ _ _
b. Other pensions, annuities, or other disability or retirement programs?.....	01	00	02	d	r	_ _  NUMBER OF MONTHS DON'T KNOW.....d REFUSED.....r	\$  _ _ _ , _ _ _
c. Cash welfare, including TANF (Minnesota Family Investment Program [MFIP]) benefits, General Assistance and Supplemental Security Income (SSI)?.....	01	00	02	d	r	_ _  NUMBER OF MONTHS DON'T KNOW.....d REFUSED.....r	\$  _ _ _ , _ _ _
d. Veteran's payments?.....	01	00	02	d	r	_ _  NUMBER OF MONTHS DON'T KNOW.....d REFUSED.....r	\$  _ _ _ , _ _ _
e. Food Stamps?.....	01	00	02	d	r	_ _  NUMBER OF MONTHS DON'T KNOW.....d REFUSED.....r	\$  _ _ _ , _ _ _

**SECTION F: HOUSEHOLD COMPOSITION, MARITAL STATUS, AND SPOUSE EMPLOYMENT**

F1. Now, we'd like to ask a few general questions. Are you currently married, living together but not married, separated, divorced, widowed, or have you never been married?

CIRCLE ONE ONLY

- MARRIED/COMMON LAW.....01
  - LIVING TOGETHER UNMARRIED.....02
  - SEPARATED.....03
  - DIVORCED.....04
  - WIDOWED.....05
  - NEVER MARRIED.....06
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO F5**

F2. Is your (husband/wife/partner) currently working for pay, either part-time or full-time? Please exclude any work (he/she) does for your business.

- YES.....01
  - NO.....00
  - DON'T KNOW.....d
  - REFUSED.....r
- } → **GO TO F5**

F3. How much does (he/she) usually make per week before taxes and other deductions? Please include tips, commissions, and regular overtime.

**INTERVIEWER: ACCEPT MOST CONVENIENT PAY PERIOD. IF NECESSARY, CONFIRM PAY PERIOD. ENTER AMOUNT, THEN CODE TIME PERIOD.**

\$ |\_\_|,|\_\_|\_\_|\_|.|\_\_|\_\_| AMOUNT

- PER WEEK.....01
- ONCE EVERY TWO WEEKS.....02
- TWICE A MONTH.....03
- PER MONTH.....04
- PER YEAR.....05
- IN-KIND ONLY.....06
- DON'T KNOW.....d
- REFUSED.....r

F4. How many hours a week on average does (he/she) work?

|\_\_|\_\_|\_\_| HOURS

- DON'T KNOW.....d
- REFUSED.....r


F5. Including yourself, how many people are currently living in your household? Please include babies, small children, people who are not related to you, and people who are temporarily away.

|\_\_|\_\_| NUMBER OF PEOPLE

- LIVES ALONE.....01
- DON'T KNOW.....d
- REFUSED.....r

F5a. Do you have any children under 18 years of age who live with you over half the time?  
Please include your own and adopted children, foster, stepchildren, or grandchildren.

YES.....01  
NO.....00  
DON'T KNOW.....d  
REFUSED.....r



**GO TO G0**

F5b. How many children under 18 years of age live with you?

|\_|\_| NUMBER

DON'T KNOW.....d  
REFUSED.....r

**SECTION G: CONTACT INFORMATION**

G0.

**PROGRAMMER:**

**THIS IS THE 18-MONTH FOLLOW-UP INTERVIEW. → GO TO G11**

**THIS IS THE 6-MONTH FOLLOW-UP INTERVIEW. → GO TO G1**

Thank you very much for your help. Your answers, together with the answers of other participants, will be used to study self-employment programs. To complete this study, we need to talk to you one more time. We plan to call you in about twelve months to get an update on your opinions and experiences.

To help us reach you for the next interview and so that we can send your honorarium of \$15, we would like some additional information.

G1. First, just to make sure I have it right, the correct spelling of your name and address is . . .

YES, NAME AND ADDRESS CORRECT.....01

NO.....00



**RECORD CORRECT NAME AND/OR ADDRESS:**

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

ADDRESS: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

G2. Is there (a/another) number where you usually can be reached?

YES.....01



**RECORD OTHER NUMBER:**

|\_|\_|\_|-|\_|\_|\_|-|\_|\_|\_|\_|

NO.....00

G3. In whose name is that phone listed?

\_\_\_\_\_

G3a. And where is that (e.g., neighbor, work)?





G4. Do you expect to change your name in the next year or so?

YES.....01 → GO TO G4a

NO.....00 → GO TO G5

G4a. What do you expect your name to be?

**PROBE FOR FULL NAME.**

\_\_\_\_\_

G5. Do you expect to move at any time in the next year?

YES.....01

NO.....00 → GO TO G6a

G5a. Approximately when do you think that will be?

|\_|\_| / |\_|\_| / |\_|\_|\_|\_|  
MONTH DAY YEAR

DON'T KNOW.....d

REFUSED.....r

G5b. Where do you expect to move?

**INTERVIEWER, PROBE FOR SPECIFIC ADDRESS. IF SPECIFIC ADDRESS IS UNKNOWN, PROBE FOR CITY AND STATE.**

\_\_\_\_\_  
ADDRESS

\_\_\_\_\_  
APARTMENT #

\_\_\_\_\_  
CITY

\_\_\_\_\_  
STATE

|\_|\_|\_|\_|  
ZIP

G6a. Do you have an e-mail address?

YES.....01

NO.....00 → GO TO G7

G6b. Please spell your e-mail address for me.

\_\_\_\_\_

G7. What is your Social Security number?

|\_|\_|\_|-|\_|\_|-|\_|\_|\_|\_|

DON'T KNOW.....d

REFUSED.....r

G8. What is your date of birth?

|\_|\_|/|\_|\_|/|\_|\_|\_|\_|  
MONTH DAY YEAR

DON'T KNOW.....d

REFUSED.....r

**CLOSEST FRIEND/RELATIVE INFORMATION**

G9. In case we have trouble reaching you, we would like to have the name of three people who would most likely know where you are or who you keep in close contact with. (We will not contact that person for any other reason.)

**FIRST CONTACT**

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

What is (his/her) relationship to you?

\_\_\_\_\_

ADDRESS: \_\_\_\_\_

\_\_\_\_\_

PHONE NUMBER: (|\_|\_|)-|\_|\_|\_|-|\_|\_|\_|\_|

In whose name is this phone listed?

\_\_\_\_\_

**SECOND CONTACT**

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

What is (his/her) relationship to you?

\_\_\_\_\_  
ADDRESS: \_\_\_\_\_

PHONE NUMBER: (|\_|\_|\_|\_|)-|\_|\_|\_|\_|-|\_|\_|\_|\_|\_|\_|\_|\_|\_|

In whose name is this phone listed?

\_\_\_\_\_

**THIRD CONTACT**

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

What is (his/her) relationship to you?

\_\_\_\_\_  
ADDRESS: \_\_\_\_\_

PHONE NUMBER: (|\_|\_|\_|\_|)-|\_|\_|\_|\_|-|\_|\_|\_|\_|\_|\_|\_|\_|\_|

In whose name is this phone listed?

\_\_\_\_\_

G10. That completes the interview. Thank you for your time and cooperation.

**TERMINATE INTERVIEW**

G11. Thank you very much for your help. Your answers, together with the answers of other GATE applicants, will be used to study self-employment programs.

G12. First, just to make sure I have it right, the correct spelling of your name and address is . . .

YES, NAME AND ADDRESS CORRECT.....01

NO.....00



**RECORD CORRECT NAME AND/OR ADDRESS:**

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

ADDRESS: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

G13. Is there another number where you usually can be reached?

YES.....01



**RECORD OTHER NUMBER:**

|\_|\_|\_|-|\_|\_|\_|-|\_|\_|\_|\_|

NO.....00

G14. In whose name is that phone listed?

\_\_\_\_\_

G14a. And where is that (e.g., neighbor, work)?

\_\_\_\_\_

G15. What is your Social Security number?

|\_|\_|\_|-|\_|\_|\_|-|\_|\_|\_|\_|

G16. What is your date of birth?

|\_|\_|/|\_|\_|/|\_|\_|\_|\_|  
MONTH DAY YEAR

G17. That completes the interview. Thank you for your time and cooperation.

**FOR MPR DOCUMENTATION PURPOSES ONLY:**

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8880-030