

Growing America Through Entrepreneurship (GATE): 60 Month Follow-Up Survey

October 15, 2008

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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 AVAILABLE01
	SAMPLE MEMBER NOT AVAILABLE
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 in (MONTH AND YEAR OF LAST INTERVIEW). 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 you \$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 five years ago.
	OK TO CONTINUE01
	NOT A GOOD TIME FOR SM
	REFUSEDr ¬
	R. HESITATES TO DO SURVEYh GO TO INFORMATION
	R. HAS QUESTIONS ABOUT THE STUDYq 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
	REFUSEDr \rightarrow GO TO A5

TROOKAN	MMER: CHECK DOB. DOES SAMPLE FILE?	S THE DOB IN A3 MATCH THE DOB IN THE
	YES	01 → GO TO B1
	NO/NO DOB	00
And what a	are the last 4-digits of your So	ocial Security number?
	_ _ _	
	I'T KNOW	
KLI	OGLD	
PROGRAM	MMER: CHECK SSN. DO TH	HE LAST 4 DIGITS OF THE SSN IN A5
	MATCH THE SSN IN	THE SAMPLE FILE?
		THE SAMPLE FILE?01 → GO TO B1
	YES	
	YES NO/NO SSN	01 → GO TO B1
to reach yo	YES NO/NO SSN I need to check my records b	

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

Answers to Commonly Asked Questions¹

"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 the results of the study. All personally identifiable data will be kept

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

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 20-25 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.



months.

B1.	In the <u>past 12 months</u> , have you attended any classes, workshops, or seminars on topics related to your business?					
	YES					
B2.	How many individual sessions of these classes, workshops, or seminars have you attended in the <u>past 12 months</u> ?					
	NUMBER OF SESSIONS					
	DON'T KNOWd					
	REFUSEDr					
B3.	On average, how long were the individual sessions of these classes, workshops, or seminars?					
	LENGTH					
	MINUTES01					
	HOURS02					
	DON'T KNOWd					
	REFUSEDr					
B4.	What organization(s) provided these classes, workshops, or seminars?					
	NAME(S)					
	DON'T KNOWd REFUSEDr					

B5.	In the <u>past 12 months</u> , have you received any one-on-one counseling or technical assistance on starting or expanding your business?					
	YES01					
	NO00 —					
	DON'T KNOWd → GO TO B9					
	REFUSEDr—					
B6.	How many counseling or technical assistance sessions have you attended in the <u>past 12 months</u> ?					
	NUMBER OF SESSIONS					
	DON'T KNOWd					
	REFUSEDr					
B7.	On average, how long did each counseling or technical assistance session last?					
	LENGTH					
	MINUTES01					
	HOURS02					
	DON'T KNOWd					
	REFUSEDr					
B8.	What organization(s) provided you with counseling or technical assistance?					
	NAME(S)					
	d					
	REFUSEDr					
	KEFUSEDI					

B9.	In the <u>past 12 months</u> , have you attended a peer support group for self-employed persons or persons interested in becoming self-employed?
	PROBE: A peer support group is a group of individuals who are self-employed or trying to start a business who meet to share ideas, strategies, and information.
	YES01
	NO00
	DON'T KNOW
	REFUSEDr—J B13
B10.	How many peer support group sessions have you attended in the past 12 months?
	NUMBER OF SESSIONS
	DON'T KNOWd
	REFUSEDr
B11.	On average, how long did each of these sessions last?
	LENGTH
	MINUTES01
	HOURS02
	DON'T KNOWd
	REFUSEDr
B12.	What organization(s) provided a peer support group?
	NAME(S)
	REFUSEDr

B13.	In the <u>past 12 months</u> , have you worked with an experienced business owner or someone else who acted as your mentor?					
	YES					
B14.	How many meetings have you had with a mentor in the past 12 months?					
	NUMBER OF MEETINGS					
	DON'T KNOWd					
	REFUSEDr					
B15.	On average, how long did each of these meetings last?					
	LENGTH					
	MINUTES01					
	HOURS02					
	DON'T KNOWd REFUSEDr					
D.1.0						
B16.	What organization(s) provided you with a mentor?					
	NAME(S)					
	DON'T KNOWd					
	REFUSEDr					

In the <u>past 12 months</u> , have you received any other types of self-employment services that we haven't already talked about?
YES01
NO00 —
DON'T KNOWd → GO TO B20
REFUSEDr—
What were they?
RECORD VERBATIM
DON'T KNOWd
REFUSEDr
What organization(s) provided you with these other services?
NAME(S)
DON'T KNOWd
REFUSEDr
PROGRAMMER: IF B1, B5, B9, B13 OR B17 = 1, GO TO B21. OTHERWISE GO TO B22.
To B22. Thinking about all the self-employment services you have received in the past 12
Thinking about all the self-employment services you have received in the <u>past 12</u> months, about how much did you pay in total for these services?
Thinking about all the self-employment services you have received in the past 12 months, about how much did you pay in total for these services? \$, TOTAL AMOUNT

PROGRAMMER: GO TO B23 B22. Why didn't you participate in any self-employment services or programs?

CODE ALL THAT APPLY

DIDN'T THINK SERVICES WOULD
BE HELPFUL01
SERVICES LOCATED TOO FAR AWAY02
TIMES INCONVENIENT03
DIDN'T WANT TO WAIT FOR CLASSES
TO BEGIN04
DECIDED TO POSTPONE SELF-EMPLOYMENT05
DECIDED NOT TO PURSUE SELF-EMPLOYMENT
AT ALL06
TOO BUSY07
OTHER (SPECIFY)08
DON'T KNOWd
REFUSEDr

- B23. PROGRAMMER: IF B1, B5, B9, B13 AND B17 = 0, d OR r, GO TO B30. OTHERWISE CONTINUE.
- B24. I am going to read a list of ways self-employment services you received in the <u>past 12</u> <u>months</u> may have helped you. Please tell me whether self-employment services helped you a lot, somewhat, or not at all in . . .

PROBE: This includes self-employment services you received from any source.

		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	20	d	r	na
C.	Deciding whether to pursue self- employment	01	02	03	d	r	na
d.	Refining your business idea	01	02	0.3	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	0.3	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	0.3	d	r	na

	k.	Using computers a technology		01	02	0.3	d	r	na
	I.	Dealing with client	S	01	0.2		d	r	na
	m.	Providing psychological	ogical support	0.1	02	0.3	d	r	na
B25	j.	Are there other way months have helped		ployme	nt service:	s you rece	eived in the	e past 12	
		PROBE: Did the se	ervices help you in	ways o	ther than	those we	just mentic	oned?	
		NO DON'T KNOV	V			d	→ GO TO B27	O B27	
B26	5 .	In what other ways	did these services	help yo	u?				
		RECORD VERBAT	IM						-
			V						
B27	' .	Thinking about all the months, how would							
		Very useful,				01			
		Somewhat us	eful,			02			
		Not very usef	ul, or			03			
		Not at all use	ul?			04			
		DON'T KNOV	V			d			
		REFUSED				r			
B28	3.	PROGRAMMER:	HAS RESPOND SELF-EMPLOYN FOLLOWING QU B17)? IF SO, IN NONE OR ONLY	MENT S JESTIO SERT N	ERVICE? NS EQUA IAMES O	DO AT AL "01" (I F SERVIO	LEAST TW B1, B5, B9 CES INTO	O OF THE , B13, OR B29. IF	

B29.	You mentioned that in the <u>past 12 months</u> you received (NAMES OF SELF-EMPLOYMENT SERVICES RECEIVED). Please tell me which one service has been most useful to you.
	CLASSES OR WORKSHOPS01
	ONE-ON-ONE COUNSELING OR TECHNICAL ASSISTANCE02
	PEER SUPPORT/NETWORKING GROUP03
	MENTORING04
	OTHER (SPECIFY)05
	DON'T KNOWd
	REFUSEDr
B30.	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?
	YES01
	NO00—
	DON'T KNOWd → GO TO B32
	REFUSEDr b34B34
B31.	What services could have helped you?
	CODE ALL THAT APPLY
	CLASSES OR WORKSHOPS01
	ONE-ON-ONE COUNSELING OR TECHNICAL ASSISTANCE02
	PEER SUPPORT/NETWORKING GROUP03
	MENTORING04
	LOANS05
	OTHER (SPECIFY)06
	DON'T KNOWd REFUSEDr

B32.	Since (DATE OF LAST INTERVIEW), have you developed or revised a written business plan?
	YES
	DON'T KNOW
B33.	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.
	YES01
	NO00
	DON'T KNOWd
	REFUSEDr
B34.	Since (DATE OF LAST INTERVIEW), have you applied for a business loan?
	YES01
	NO00 \
	DON'T KNOWd GO TO C1
	REFUSEDr
B35.	To how many different institutions or programs have you applied for business loans since (DATE OF LAST INTERVIEW)?
	_ NUMBER OF INSTITUTIONS
	DON'T KNOWd
	REFUSEDr
B36.	Since (DATE OF LAST INTERVIEW), have you applied for a business loan from the Small Business Administration, or SBA?
	YES01
	NO00
	DON'T KNOWd
	REFUSEDr

The next questions are about the time period since (DATE OF LAST INTERVIEW).

-

B37.	When applying for business loans, did you receive any help from someone in a self-
	employment program?

YES	02
NO	00
DON'T KNOW	d
REFUSED	r

GO TO SECTION C

SECTION C: SELF-EMPLOYMENT EXPERIENCE

The next questions are about your experiences with self-employment since (DATE OF LAST INTERVIEW).

C1. Since (DATE OF LAST INTERVIEW) have you been self-employed, that is, owned your own business?

PROBE: You are self-employed if you own your own business, even if you also have a job where you are working for someone else.

YES	01
NO	00
NO DON'T KNOW REFUSED	d → GO TO C66
REFUSED	r —
ou <u>currently</u> self-employed?	

C2. Are y

YES	01
NO	00
DON'T KNOW	d
REFUSED	r

C3. How many businesses have you owned since (DATE OF LAST INTERVIEW)?

_ NUMBER OF BUSINESSES	
NONE	00 → GO TO C66
DON'T KNOW	d
REFUSED	r

C3a.	PROGRAMMER: QUESTIONS C4 – C64 SHOULD BE ASKED FOR EACH BUSINESS OWNED SINCE DATE OF LAST INTERVIEW. QUESTIONS SHOULD BE NUMBERED C4a-C64a FOR BUSINESS #1, C4b-C64b FOR BUSINESS #2, AND SO ON.
C4.	IF C2=1 and C3=1: The next questions are about the business you have owned since (DATE OF LAST INTERVIEW). What is the name of your current business?
	IF C2=0 and C3=1: The next questions are about the business you have owned since (DATE OF LAST INTERVIEW). What was the name of your most recent business?
	IF C2=1 and C3≥2: The next questions are about the businesses you have owned since (DATE OF LAST INTERVIEW). What is/was the name of your current/next business?
	IF C2=0 and C3≥2: The next questions are about the businesses you have owned since (DATE OF LAST INTERVIEW). What was the name of your most recent/next business?
	RECORD NAME OF BUSINESS
	DON'T KNOWd REFUSEDr
C5.	When did you <u>start</u> operating this business as the owner?
	PROBE: Your best estimate is fine.
	IF DK DAY, PROBE: Was it the beginning, middle, or end of the month?
	IF "BEGINNING," ENTER 05; IF "MIDDLE," ENTER 15; IF "END," ENTER 25.
	START DATE CAN BE BEFORE (DATE OF LAST INTERVIEW).
	/ / MONTH DAY YEAR
	DON'T KNOWd
	REFUSEDr

C6.	When did you stop operating this business as the owner?
	IF STILL OPERATING BUSINESS, ENTER "01."
	PROBE: Your best estimate is fine.
	IF DK DAY, PROBE: Was it the beginning, middle, or end of the month?
	IF "BEGINNING," ENTER 05; IF "MIDDLE," ENTER 15; IF "END," ENTER 25.
	STOP DATE SHOULD COME AFTER (DATE OF LAST INTERVIEW).
	PROBE: IF RESPONDENT GIVES STOP DATE <u>PRIOR</u> TO (DATE OF LAST INTERVIEW), CONFIRM DATE BEFORE ENTERING.
	/ / _ _ MONTH DAY YEAR
	STILL OPERATING BUSINESS
C7.	Why did you stop operating this business?
	PROBE: We mean operating this business as the owner.
	CODE ALL THAT APPLY
	BUSINESS DID NOT MAKE ENOUGH INCOME01
	GOT A BETTER OPPORTUNITY02
	HOURS TOO LONG03
	INCOME TOO UNCERTAIN04
	ILLNESS/DISABILITY05
	PERSONAL REASONS06
	OTHER (SPECIFY)07
	DON'T KNOWd

REFUSED.....r

C8.	What did you do when you stopped operating this business?
	PROBE: We mean operating this business as the owner.
	CODE ALL THAT APPLY
	TOOK JOB WORKING FOR SOMEONE ELSE01
	STARTED ANOTHER BUSINESS02
	LOOKED FOR WORK03
	PARTICIPATED IN EDUCATION/TRAINING PROGRAM04
	TOOK CARE OF CHILD, FAMILY MEMBER, OR SICK RELATIVE05
	RETIRED06
	WAS SICK07
	OTHER SPECIFY08
	DON'T KNOWd REFUSEDr
C9.	What (is/was) the main product or activity of this business?
	PROBE FOR TYPE OF PRODUCT OF SERVICE.
	RECORD VERBATIM
	DON'T KNOWd REFUSEDr
C10.	(Do/Did) you work for just one client?
	YES

C11.	On average, how much (are/were) the monthly receipts or sales for this business?
	PROBE: Your best estimate is fine.
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.
	\$,
	MORE THAN \$999,999
C12.	On average, how much (are/were) the monthly expenses for this business? Please include any payments to yourself or your family members.
	PROBE: Your best estimate is fine.
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.
	\$ _,
	MORE THAN \$999,999
C13.	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 PER WEEK
	DON'T KNOWd REFUSEDr
C14.	What percent of your total household income (is/was) produced as a result of this business?
	PROBE: For your total household income please include income from your spouse or other immediate family members living with you.
	_ PERCENT
	ALL100
	DON'T KNOWd

	REFUSEDr
C15.	(Do/Did) you pay yourself a <u>regular</u> salary from this business? YES
	NO
C16.	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?
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.
	\$,
	PER WEEK
	OTHER (SPECIFY)
C17.	Have you taken or received/Did you take or receive any other income payments from this business, including bonuses, profit distributions, or owner's draw? YES
C18.	Before taxes and other deductions, in total, about how much are/were these other income payments?
	PROBE: Your best estimate is fine.
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.
	\$

C19.	MORE THAN \$999,999
	YES
C20.	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?
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.
	\$,
	PER WEEK
	DON'T KNOWd REFUSEDr
C21.	Has a spouse, domestic partner, or other relative living in your household received any other income payments from this business, including bonuses, profit distributions or owner's draw?
	YES
C22.	Before taxes and other deductions, in total, about how much are/were these other income payments?
	PROBE: Your best estimate is fine.
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.
	\$

	MORE THAN \$999,99901	
	DON'T KNOWd	
	REFUSEDr	
C23.	PROGRAMMER: CHECK QUESTION C6. IS SAMPLE MEMOPERATING BUSINESS (IS C6=1)?	MBER STILL
	YES	01 → GO TO C2 6
	NO	
C24.	Did you sell this business?	
	YES01	
	NO	\neg
	DON'T KNOWd	→ GO TO C26
	REFUSEDr-	
C25.	How much did you sell this business for?	
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFO	ORE ENTERING.
	\$ _ ,	
	MORE THAN \$999,99901	
	DON'T KNOWd	
	REFUSEDr	
C26.	Is/Was this business structured as a sole proprietorship, a part or a cooperative?	nership, a corporation,
	SOLE PROPRIETORSHIP01	→ GO TO C30
	PARTNERSHIP02	
	CORPORATION03	
	COOPERATIVE04	
	OTHER (SPECIFY)05	
	DON'T KNOWd	
	REFUSEDr	
C27.	What percent of this business (do/did) you own?	
	PERCENT	
	ALL10	0 → GO TO C30

	DON'T KNOWd REFUSEDr	
C28.	(Do/Did) any members of your immediate family own part of this business?	
	YES	30
C29.	What percent of this business (do/did) they own?	
	PERCENT	
	DON'T KNOWd REFUSEDr	
C30.	Did you start this business from scratch, or did you acquire it from someone else'	?
	STARTED FROM SCRATCH	
C31.	Did you buy this business?	
	YES	33
C32.	How much did you pay for this business?	
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING	i.
	\$ _ ,	
	MORE THAN \$999,99901	
	DON'T KNOWd	
	REFUSEDr	

C33.	How did you acquire ownership of this business?
	RECEIVED TRANSFER OF OWNERSHIP/GIFT01
	INHERITED
	OTHER (SPECIFY)03
	DON'T KNOWd
	REFUSEDr
C34.	Have you invested/Did you invest any of your own money into this business? Please do not include money borrowed or otherwise received from relatives.
	YES01
	NO00 —
	DON'T KNOWd → GO TO C36
	REFUSEDr
	NEI OSED
C35.	How much of your own money have you invested/did you invest in this business?
	PROBE: Your best estimate is fine.
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.
	\$,
	MORE THAN \$999,99901
	DON'T KNOWd
	REFUSEDr
	THE GOLD
C36.	Have you borrowed/Did you borrow any money for this business?
	YES01
	NO00
	DON'T KNOWd → GO TO C53

C37.	How much have you borrowed/did you borrow for this business?
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.
	\$ <u> </u>
	MORE THAN \$999,999
	REFUSEDr
C38.	Have you obtained/Did you obtain a personal loan, a business loan, or both?
	PERSONAL LOAN01
	BUSINESS LOAN
	BOTH03
	DON'T KNOWd —
	REFUSEDr GO TO C50
C39.	What is/was the source of your personal loan? Was it
	CODE ALL THAT APPLY
	A credit card,01
	A home mortgage or home equity line of credit,02
	A family member, or03
	A friend?04
	OTHER (SPECIFY)05
	REFUSEDr
C40.	What is/was the total amount of (this <u>personal</u> loan/these personal loans)?
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.
	\$ <u> </u>
	MORE THAN \$999,99901
	DON'T KNOWd

What is/was the interest rate for (this loan/the largest loan you obtained)?
PERCENT
DON'T KNOWd
REFUSEDr
What is/was the length of (this loan/the largest loan you obtained)?
RECORD LENGTH AND CODE TIME UNIT
LENGTH
WEEKS01
MONTHS02
YEARS03
DON'T KNOWd
REFUSEDr
PROGRAMMER: IF C38=1 GO TO C50; OTHERWISE CONTINUE
What is/was the source of your business loan?
CODE ALL THAT APPLY
A BANK OR CREDIT UNION01
SMALL BUSINESS ADMINISTRATION (SBA)02
ANOTHER GOVERNMENT LOAN03
INVESTMENT COMPANY04
OTHER (SPECIFY)05
REFUSEDr

PROGRAMMER: IF C44=2, CONTINUE; OTHERWISE, GO TO C47.

C46.	Is/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 MICROLOAN01
	SBA-GUARANTEED LOAN02
	504 CERTIFIED DEVELOPMENT COMPANY LOAN03
	SMALL BUSINESS INVESTMENT COMPANIES LOAN04
	OTHER (SPECIFY)05
	DON'T KNOWd
	REFUSEDr
C47.	What is/was the total amount of this business loan or loans?
	PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.
	\$,
	MORE THAN \$999,99901
	DON'T KNOWd
	REFUSEDr
C48.	What is/was the interest rate for (this loan/the largest loan)?
	_ PERCENT
	DON'T KNOWd
	REFUSEDr
C49.	What is/was the length of (the loan/the largest loan)?
	RECORD LENGTH AND CODE TIME UNIT
	_ LENGTH
	WEEKS01

	MONTHS	02	
	YEARS	03	
	DON'T KNOW	d	
	REFUSED	r	
C50.	Did you receive any grants to start this business?		
	YES	01	
	NO	00 —	1
	DON'T KNOW	d	→ GO TO C53
	REFUSED	r —	J
C51.	What is/was the total amount of these grants?		
	PROBE: IF MORE THAN \$500,000 CONFIRM AMO	OUNT BEFOR	RE ENTERING.
	\$ _,		
	MORE THAN \$999,999	01	
	DON'T KNOW	d	
	REFUSED	r	
C52.	What is/was the source of these grants?		
	RECORD VERBATIM		
	DON'T KNOW	d	
	REFUSED	r	
C53.	Apart from any of your own money, money you borro you used/did you use any <u>other</u> sources of capital, su or friends, or the sale of another business, to start or	ıch as gifts fr	om family members
	YES	01	
	NO	00 —	1
	DON'T KNOW	d	→ GO TO C56
	REFUSED	r —	

C54. Altogether, how much have you received/did you receive from these sources?

PROBE: IF MORE THAN \$500,000 CONFIRM AMOUNT BEFORE ENTERING.

	\$
	MORE THAN \$999,99901
	DON'T KNOWd
	REFUSEDr
C55.	What are/were these other sources of capital?
	CODE ALL THAT APPLY
	GIFTS FROM FAMILY MEMBERS01
	GIFTS FROM FRIENDS02
	SALE OF ANOTHER BUSINESS03
	OTHER (SPECIFY)04
	DON'T KNOWd
	REFUSEDr
C56.	Where is/was this business located, in your home, an incubator, a commercially available space, or some other place?
	PROBE : An incubator is space provided to start-up and young entrepreneurs by self-employment assistance organizations.
	HOME01
	INCUBATOR02
	COMMERCIALLY AVAILABLE SPACE03
	SOME OTHER PLACE (SPECIFY)04
	DON'T KNOWd
	REFUSEDr
C57.	What is the zip code where this business is/was located?
	DON'T KNOWd
	REFUSEDr
C58.	What is/was the total number of employees that work/worked in this business? Please exclude yourself, but include paid family members.
	_ NUMBER OF EMPLOYEES

	NONE
	DON'T KNOWd
	REFUSEDr
C59.	How many of these employees are/were working 35 or more hours per week, and how many are/were working less than 35 hours per week in this business?
	IF RESPONDENT SAYS "NONE," CODE 00.
	_ NUMBER OF FULL-TIME EMPLOYEES
	_ NUMBER OF PART-TIME EMPLOYEES
	DON'T KNOWd
	REFUSEDr
C60.	How many of your immediate family members work/worked in this business? Please do not include yourself.
	_ NUMBER
	NONE00
	DON'T KNOWd
	REFUSEDr
C61.	Next. I will read a list of benefits that some people get through their jobs. For this

C61. Next, I will read a list of benefits that some people get through their jobs. For this business, do/did all of your employees, some of your employees, or none of your employees receive . . .

	_	CODE ALL, SOME, OR NONE FOR EACH				OR 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 or 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

C62. Now, please tell me if <u>you</u> receive/received these benefits through this business . . .

CODE YES OR NO FOR EACH DON'T YES NO **KNOW REFUSED** Paid sick leave?.... 01 a. 00 d r b. Paid vacation?.... 01 00 d r Paid holidays?.... 01 00 d C. r Health insurance or membership in an 01 00 d r HMO or PPO plan?.... Retirement or pension benefits or a 401K 01 e. 00 d r plan?..... Life insurance?..... f. 01 00 d r Any other benefits? (SPECIFY)..... 01 00 d R q.

C63. When you started this business, did other household members have any earning	C63.	When you started	this business,	did other	household	members	have any	earning	s?
---	------	------------------	----------------	-----------	-----------	---------	----------	---------	----

YES	01
NO	00
DON'T KNOW	d
REFUSED	r

C64. What would you say were the most difficult challenges you faced when you started this business?

CODE 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)	
DON'T KNOW	
REFUSED	r

C65. PROGRAMMER: CHECK QUESTION C3. IS THERE ANOTHER PERIOD OF SELF-EMPLOYMENT (IS C3 ≥ 2)?

YES, C3 \geq 2.....01 \rightarrow REPEAT C4 THROUGH C64 FOR EACH BUSINESS, THEN GO TO D1

C66.	At any time since (DATE OF LAST INTERVIEW) have you tried to s	start a business'
	YES01	
	NO00 ¬	
	DON'T KNOWd	→ GO TO D1
	REFUSEDr	
C67.	What would you say were the most difficult challenges you faced try own business?	ring to start you
	CODE ALL THAT APPLY	
	LACK OF CAPITAL OR START-UP FUNDS01	
	AMOUNT OF TIME/WORK INVOLVED02	
	INSUFFICIENT SALES03	
	INSUFFICIENT CASH FLOW04	
	DIFFICULTIES HIRING QUALIFIED STAFF05	
	LOCAL COMPETITION06	
	BECOMING KNOWN/GETTING EXPOSURE07	
	TAXES08	
	INSURANCE09	
	REGULATIONS/LICENSES10	
	DEALING WITH CLIENTS11	
	UNCERTAINTY/CHANGING ECONOMY12	
	FINDING A LOCATION13	
	PROBLEMS WITH SUPPLY OF PRODUCT OR MATERIAL AVAILABILITY14	
	PERSONAL/FAMILY BARRIERS15	
	FINDING CLIENTS16	
	OTHER (SPECIFY)17	
	DON'T KNOWd	
	REFUSEDr	

GO TO SECTION D

SECTION D: EMPLOYMENT, WORKING FOR SOMEONE ELSE

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

neia s	ince (DATE OF LAST INTERVIEW) where you were working for someone else.
D1.	Are you <u>currently</u> working for someone else?
	YES
D2.	What are you currently doing?
	CODE ALL THAT APPLY
	SELF-EMPLOYED01
	TRYING TO START MY OWN BUSINESS02
	LOOKING FOR WORK03
	PARTICIPATING IN EDUCATION OR TRAINING PROGRAM04
	TAKING CARE OF CHILD/FAMILY MEMBER/ SICK RELATIVE05
	RETIRED06
	CURRENTLY ILL07
	NOTHING08
	INCARCERATED09
	OTHER (SPECIFY)10
	DON'T KNOWd REFUSEDr
D3.	Have you had a job that lasted two weeks or longer since (DATE OF LAST INTERVIEW)? Please include part-time and full-time jobs, and military service.
	YES01→ GO TO D5
	NO00—
	DON'T KNOWd → GO TO D27
	REFUSEDr

D4.	Currently, how many different full- and part-time jobs do you have where you work for someone else?
	ONE01
	TWO OR MORE02
	DON'T KNOWd
	REFUSEDr
D5.	IF D1=1 AND D4=1: What is the name of your current employer? IF D1=1 AND D4=2: What is the name of the employer for whom you work the most hours?
	IF D3=1: What is the name of the employer for whom you worked more than two weeks since (DATE OF LAST INTERVIEW)?
	RECORD NAME OF EMPLOYER
	DON'T KNOWd
	REFUSEDr
D6.	Where else have you worked since (DATE OF LAST INTERVIEW)? Please include any other current or previous jobs, whether part-time or full-time.
	PROBE: Where did you work before (LAST JOB)?
	MANDATORY PROBE: Where else have you worked?
	RECORD NAME OF EMPLOYER
	DON'T KNOWd
	REFUSEDr
D6a.	PROGRAMMER: IF D3=1 OR D4=2, QUESTIONS D7-D25 SHOULD BE ASKED FOR EACH JOB HELD SINCE DATE OF LAST INTERVIEW. QUESTIONS SHOULD BE NUMBERED D7a-D25a FOR JOB #1, D7b-D25b FOR JOB #2, AND SO ON.

D7.	When did you start working for (EMPLOYER)?
	PROBE: Your best estimate is fine.
	IF DK DAY, PROBE: Was it the beginning, middle, or end of the month?
	IF "BEGINNING," ENTER 05; IF "MIDDLE," ENTER 15; IF "END," ENTER 25.
	START DATE CAN BE BEFORE DATE OF LAST INTERVIEW.
	/ / _ _ _ MONTH DAY YEAR
	DON'T KNOWd REFUSEDr
D8.	When did you stop working for (EMPLOYER)?
	IF STILL WORKING AT JOB, ENTER "n."
	IF DK DAY, PROBE: Was it the beginning, middle, or end of the month?
	IF "BEGINNING," ENTER 05; IF "MIDDLE," ENTER 15; IF "END," ENTER 25.
	STOP DATE MUST COME AFTER DATE OF LAST INTERVIEW.
	/ / MONTH DAY YEAR
	STILL WORKING AT JOB
D9.	What kind of company (is/was) (EMPLOYER)? What (do/did) they make, sell, or do?
	PROBE FOR TYPE OF PRODUCT OR SERVICE.
	RECORD VERBATIM
	DON'T KNOWd REFUSEDr

D10.	What (do/did) you do there?
	PROBE: What (is/was) your job title?
	PROBE FOR CLEAR AND DESCRIPTIVE ACTIVITIES AND JOB TITLE. PROBE FOR A VERB.
	RECORD VERBATIM
	DON'T KNOWd REFUSEDr
D11.	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,
D12.	How many hours (do/did) you usually work in an average week at (EMPLOYER)?
	PROBE: Your best estimate is fine.
	NUMBER OF HOURS PER WEEK
	DON'T KNOWd REFUSEDr
D13.	PROGRAMMER: CHECK D11. WAS CODE O4, "WORKING WITHOUT PAY," SELECTED?
	YES

D14.	What (is/was) your (current/most recent) hourly rate of pay, before taxes and other deductions?
	WATCH THE DECIMAL POINT.
	PER HOUR: \$ _ . DON'T KNOW OR NOT PAID BY HOURd REFUSEDr
D15.	(Do/Did) you receive any tips, bonuses, or commissions?
	YES
D16.	How much are/were these tips, bonuses, or commissions?
	Is/Was that per week, per month, per year, or something else?
	RECORD AMOUNT AND CODE THE UNIT.
	ACCEPT MOST CONVENIENT TIME PERIOD.
	\$ _,
	PER WEEK

D17.	What (are/were) your (current/most recent) <u>weekly, monthly, or annual earnings</u> , before taxes and other deductions? Please include any tips, bonuses, or commissions.
	ENTER PAY PERIOD CODE.
	ACCEPT MOST CONVENIENT TIME PERIOD.
	PROBE: Your best estimate is fine.
	PROBE, IF PER JOB/PIECE/UNIT: How much did you earn in a typical week?
	\$,
	PER WEEK01
	PER MONTH02
	PER YEAR03
	OTHER (SPECIFY)04
	DON'T KNOWd REFUSEDr
D18.	PROGRAMMER: ARE EARNINGS REPORTED IN D17 GREATER THAN \$100,000 PER YEAR?
	YES01 →GO TO D19
	NO
D19.	You said that your current/most recent earnings before taxes and other deductions are/were (AMOUNT AND PAY PERIOD from D17). Is this correct?
	YES
	DON'T KNOW

INTERVIEWER: REVIEW D17 WITH RESPONDENT AND CORRECT AS NEEDED.

D20.

D21. (Are/Were) the following benefits available to you on your job at (EMPLOYER)?

READ CATEGORIES.

ENTER YES OR NO FOR EACH.

	<u>YES</u>	<u>NO</u>	<u>DON'T</u> <u>KNOW</u>	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?e. Retirement or pension benefits or a	01	00	d	r
401K plan?	01	00	d	r
f. Life insurance?	01	00	d	r
g. Any other benefits? (SPECIFY)	01	02	d	r

D23. 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?

INTERVIEWER: SELECT ONE CODE ONLY.

QUIT01	L
RETIRE02	2
LAID OFF03	3
FIRED02	1
WORK PERIOD/TEMPORARY JOB ENDED05	5
OTHER (SPECIFY)06	3
	_

DON'T KNOW......d

	REFUSED	r
D24.	When that job ended, did you receive severance pay?	
	YES	01
	NO	
	DON'T KNOW	
	REFUSED	r
D25.	When that job ended, what did you do?	
	CODE ALL THAT APPLY	
	TOOK ANOTHER JOB WORKING FOR SOMEONE ELSE	01
	STARTED A BUSINESS	02
	WOKED 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	
	REFUSED	
D26.	PROGRAMMER: IS D3=1 OR IS D4=2?	
	YESTHROUGH D25 FOR EACH JOB, THE	
	NO	00 → GO TO D27

D27.	PROGRAMMER:	IF C2=1 OR D1=1	. CONTINUE.	OTHERWISE GO	TO E1
		11 OF-T OIL DI-T	, 0014111406.		$\cdot \circ \vdash_{\perp}$

D28. 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

GO TO SECTION E

SECTION E: INCOME SOURCES AND AMOUNTS

E1. Now I'd like you to think about your household's <u>total</u> 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 <u>all</u> sources before taxes and deductions during the past twelve months?

	- · · · · · · · · · · · · · · · · · · ·
	PROBE: Your best estimate is fine.
	\$ <u> </u> → GO TO E5
	DON'T KNOWd
	REFUSEDr
E2.	During the past twelve months, would you say your household income was less than \$30,000, or \$30,000 or more?
	LESS THAN \$30,00001 → GO TO E4
	\$30,000 OR MORE02
	DON'T KNOWd
	REFUSEDr — → GO TO E5
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, or05
	more than \$105,000?06
	DON'T KNOWd
	REFUSEDr

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, or05
	\$25,000 to under \$30,000?06
	DON'T KNOWd
	REFUSEDr
E5.	Since (DATE OF LAST INTERVIEW), have you or anyone else in your household received Unemployment Compensation, Trade Readjustment Allowances, or Trade Adjustment Assistance?
	YES01
	NO00 —
	DON'T KNOWd → GO TO E8
	REFUSEDr
E6.	Altogether, since (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 (DATE OF LAST INTERVIEW)01
	DON'T KNOWd
	REFUSEDr
E7.	On average, how much Unemployment Compensation, Trade Readjustment Allowances or Trade Adjustment Assistance did your household receive per week since (DATE OF LAST INTERVIEW)?
	\$
	PER WEEK01
	PER MONTH02
	DON'T KNOWd
	REFUSEDr

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

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

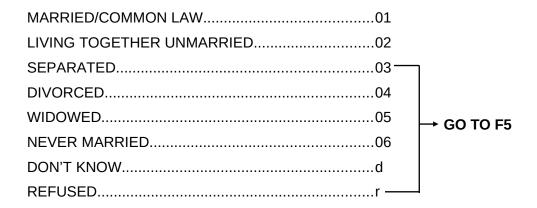
E8a	OTHER SOURCES OF HOUSEHOLD INCOME			ONE TIME	DON'T	REFUSED	E8b. Since (DATE OF LAST INTERVIEW), how many months did you or your household receive (SOURCE)?	E8c. On average, how much (SOURCE) per month did you or your household receive since (DATE OF LAST INTERVIEW)?
a.	Social Security Retirement, Disability, or Survivors' benefits?	01	00	02	d	r	_ NUMBER OF MONTHS DON'T KNOWd REFUSEDr	\$,
b.	Other pensions, annuities, or other disability or retirement programs?	01	00	02	d	r	NUMBER OF MONTHS DON'T KNOWd REFUSEDr	\$,
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 KNOWd REFUSEDr	\$,
d.	Veteran's payments?	01	00	02	d	r	_ NUMBER OF MONTHS DON'T KNOWd REFUSEDr	\$,
e.	Food Stamps?	01	00	02	d	r	_ NUMBER OF MONTHS DON'T KNOWd REFUSEDr	\$,

GO TO SECTION F

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?

CODE ONLY ONE RESPONSE



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 —	٦
DON'T KNOW	d	→ GO TO F5
REFUSED		

F3. How much does (he/she) usually make 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/sho	d
F5.	Including yourself, how many people are currently include babies, small children, people who are no temporarily away.	· ,
	_ NUMBER OF PEOPLE	
	LIVES ALONE	01
	DON'T KNOW	d
	REFUSED	r

F6.	Do you have any children under 18 years of age who live Please include your own and adopted children, foster, so	-	
	YES	01	
	NO	00 —	٦
	DON'T KNOW	d	→ GO TO F8
	REFUSED	r ——	
F7.	How many children under 18 years of age live with you?	•	
	_ NUMBER		
	DON'T KNOW	d	
	REFUSED	r	
The n	ext few questions are about health insurance.		
F8.	Do you currently have health insurance?		
	YES	01	
	NO	00]
	DON'T KNOW	d	→ GO TO G1
	REFUSED	r ——	J
F9.	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	0.5	
	SOURCE (SPECIFY)	06	
	DON'T KNOW	d	
	DEELISED	r	

SECTION G: CLOSING INFORMATION

That completes the interview. Thank you very much for your help. Your answers, together with the answers of other participants, will be used to improve self-employment programs. So that we can send you a \$15 check for your participation, I'd like to confirm your name and address.

G1.	The correct spelling of your name and address is						
	INTERVIEWER: READ NAME AND ADDRESS RESPONDENT.	S ALOUD AND CONFIRM WITH					
	YES, NAME AND ADDRESS CORRECT	T01					
	NO, NAME AND ADDRESS INCORRECT00						
		•					
	F	RECORD CORRECT NAME AND/OR ADDRESS:					

NAME:

G2. Thanks again for your time and participation in this important survey.