NEW CAREER OPPORTUNITIES

Summary of a Survey of Past Participants

A Report Prepared for the
Office of the Chief Counsel for Advocacy
United States Small Business Administration

by
A. E. Osborne Associates

Conducted under SBA contract/grant. Statements and conclusions herein are the contractor's/grantee's and not views of the U.S. Government or Small Business Administration.
Table of Contents

I. Introduction 1

II. Background 5

III. NCO Experience 7

IV. Post-NCO Business Activity 8

V. Entrepreneurial Activity 10

VI. Conclusions 13

VII. Appendices

A. Voluntary Questionnaire 19

B. Statistical Details of Voluntary Questionnaire Responses 27

C. Coded Responses (Dataset) 32

D. Telephone Interview Questionnaire 33

E. Selected Summary of Telephone Interviews 36
Preface

This report has been prepared for the Chief Counsel for Advocacy of the United States Small Business Administration by A. E. Osborne Associates under the auspices of the SBA.

We are very grateful to C. N. (Mike) Parker, Executive Vice President, New Career Opportunities, for his cheerful cooperation and assistance throughout the course of the project.

A very able and diligent project staff is also largely responsible for our efforts: Jack Jordan had major responsibilities for analysis and interpretation of the raw data; Jane Mark managed the telephone interviews of NCO graduates; Jane Epstein developed the survey questionnaire, sample, and procedures with the assistance of Mike Parker.

I also want to thank the Chief Counsel for Advocacy and his staff for their informed guidance.

A. E. Osborne
Introduction

Older Americans are gaining increasing recognition as a valuable resource in terms of education, talent, experience, and dedication. Their contributions to the American economy and society have an enormous potential which is as yet but poorly realized. Small business entrepreneurship, which combines individual responsibility, personal involvement, complete control, a fresh start in a new career, and a flexible schedule suited to half-time or other variable time commitment, is particularly attractive to older Americans. This sector of the economy is also known to be especially productive commercially and beneficial culturally.

New Career Opportunities (NCO) is "a non-profit learning-by-doing program turning the talents of older Americans into profitable home-type businesses." NCO promotes the idea that retirement doesn't have to mean empty years of meager Social Security living. NCO performs two important functions, motivation and information, for older Americans, specifically (but not exclusively) the recently retired. NCO encourages these people to "get off the shelf" and reinvolve themselves, suggesting an entrepreneurial role in a small home-type business as a meaningful and rewarding alternative to an idle, boring, and unproductive retirement. NCO also offers the retired and others looking for a second career information about how to turn a hobby or idea into a successful home-type business,
presenting information and guest speakers on a wide variety of business topics such as market research, insurance, bookkeeping, taxes, and money management, and then putting theory into practice in the operation of a small classroom corporation. Older Americans who enroll in NCO's unique course become the founders, owners, managers, and employees of the company they organize, experiencing the whole spectrum of business relations from initiation through liquidation of the company in a fashion similar to the Rotary's Junior Achievement program.

The objective of this study was to develop a body of information regarding the success of the NCC program educationally, economically, socially, and motivationally and to determine the economic attitudes and complaints of senior citizens in general and entrepreneurially inclined older Americans in particular.

The gathering of information for this report was a broad-based effort in two major directions, a mail questionnaire designed for statistical analysis and a series of in-depth interviews over the telephone. Of the approximately 85 questionnaires mailed out to past participants in the New Career Opportunities program, 41 were returned in time to be included in this survey. A response rate of 48% is quite high for a voluntary survey of this sort and, although 41 is not a large number in absolute magnitude, it does constitute a sufficiently large sample in this instance to afford a reasonable degree of statistical confidence.
The results were examined in aggregate and also divided into subsamples by differences in gender, entrepreneurial experience, and current small business ownership for side-by-side comparison. The entrepreneurial experience and current business ownership subsamples correlate to a certain extent -- 5 report only prior entrepreneurial experience, 6 report only current business experience, 15 report both previous and present experience, leaving 15 with no business background -- and the two subsamples could be grouped into a single larger one differentiated by any kind of (previous and/or present) business experience; but as the two groups differ substantially in certain other characteristics it was determined that they should be reported separately. A subsample of homemakers was drawn as well, but as the number reporting primary occupation as such (7) was quite small and because this group did not seem to differ substantially from the larger group in any significant way, these results are not presented. A copy of the voluntary questionnaire is included in Appendix A; Appendix B reports the answers for the entire sample and the various subsamples as appropriate; Appendix C contains the coded responses for reference purposes.

Attempts were made to contact by telephone some 65 former NCO participants selected at random. Of these, about 13 were never reached, another 5 were contacted but couldn't spare the time, and the remaining 47 consented to interviews averaging 20 minutes and sometimes as long as an hour. These conversational responses naturally tended to be more subjective in nature and served to enrich the statistical results of the voluntary questionnaire with the
Since a telephone conversation is so much more attractive than filling out a long and involved questionnaire, the response rate for the telephone interviews was extremely high -- approaching 75%; because of this, the possible effects of any systematic bias in the telephone responses is assumed to be quite small. The results of the telephone interviews suggests that about a quarter of the participants were overwhelmed with the quantities of new information, another quarter were already advanced enough in business experience to find the program trivial and repetitive, and half found the NCO experience about right in terms of new information that still had some connection and relevance to their previous experience. The results of the mail survey may reflect something of this systematic bias in that those most enthusiastic about the NCO experience may be more likely to respond; as the majority of this report consists of the "hard" data collected from the mail questionnaires, the possibility of this bias must be admitted although evaluation of the effects is quite impossible.
Background

Interviewees came from all walks of life; most are comfortably middle class and middle income but the pre-retired, unemployed, and disabled are included as well. Lockheed/Burbank, which provides meeting rooms for the program, is well-represented, as are Hughes Air, the Jet Propulsion Laboratory, and other large California aerospace concerns, but small business men and women, middle managers, home inventors, teachers, housewives, and other occupations joined the engineers and machinists in the NCO experience. Contrary to some of the most popular myths of senior life, these people are bright, engaged, enthusiastic, and motivated.

Respondents included 19 men and 22 women; about 65% are married. Age of respondents ranged from the early forties to the late seventies with an average age in the late fifties. All reported at least a high school education; the vast majority indicated at least some college. Almost half are retired after an average of about twenty years of employment.

The males tended to be slightly older, still married, and slightly less well-educated. Half the respondents reported current ownership of a small business; this subsample included more men and fewer entrepreneurial offspring, but both the level of education and the amount of previous entrepreneurial experience were significantly higher. Half reported at least some entrepreneurial experience (half of these reported four or more years of such experience) ranging from
neighborhood sales (e.g., Amway or Avon distributors, etc.) through various small cottage industries (lapidary, jewelry-making, etc.) to light manufacturing and service industry ownership and/or management (machine shop, automobile service station, boat building, real estate, etc.). This subsample was evenly divided by gender and roughly comparable in level of education, employment status, and number of years of employment; therefore, a substantial amount of the entrepreneurial experience claimed is assumed to be either part-time after-hours "moonlighting" or some other relatively impermanent situation.

Much speculation revolves around the possible effects of an entrepreneurial atmosphere on the development and future of small children. The specific notion has been advanced that the home environment of the creative entrepreneur fosters a similar spirit of innovation in the offspring. The evidence in this sample corroborates this hypothesis. While about 40% of all those respondents with children report that their children are in business for themselves, among those respondents with at least some entrepreneurial experience 60% report that their children own their own businesses. Furthermore, while the subjects of this study, the parents, report their experience primarily in smaller scale activities such as neighborhood sales, a casual inspection suggests that the children are involved in somewhat more substantial enterprises such as private home contracting, mortuary management, and even the founding of a nation-wide manufacturing and distribution organization.
NCO Experience

The reasons given for enrolling in the NCO program were many and varied; responses included supplementing income, sharpening general business skills, and gaining specific information regarding the commercial viability of personal hobbies, new inventions, proposed services offered, etc. The NCO practice of relying on guest speakers with "real-world" experience proved to be popular with participants; almost half listed the speakers as being a particularly memorable part of the NCO experience. But other respondents mentioned the subject matter, personal involvement, and comments such as "Exchange of ideas," "General information, better use of time," and "All factors of equal value." Amid a diversity of personalities, experiences, and interests, the single unifying theme was the overwhelmingly positive reaction to the NCO experience; in reply to the question "Would you recommend NCO to others?", the answer was unanimously favorable.

Although the differences are so slight as not to afford the weight of statistical significance, both those with previous entrepreneurial experience and the current business owners seemed to value the specific information offered by NCO concerning business planning, problem solving, record keeping, financing, e.g., the "hard facts", more highly than the rest of the group. It should come as no surprise that those with personal experience and/or a business background bring more to, and are thus better able to come away with more of value from, such an experience. These people came with
specific goals in mind, in search of specific information. No doubt in some areas they may have been somewhat disappointed, but their ratings of NCO's contributions in specific topic areas was generally higher overall; but most in this group singled out the speakers as the most memorable feature of the NCO program. While 80% of those with some kind of business background disagreed, most quite strongly, many of those without a prior or present business background agreed that NCO taught them that they "had no disposition for being an entrepreneur"; one person's comment, echoed by several others, was to the effect that "NCO indicated clearly that I did NOT want to turn my hobbies into an entrepreneurial experience."

Post NCO Business Activity

Almost two-thirds reported having a business idea prior to enrollment; of these, three-quarters report being in that business now. Overall, 21 of the 41 total respondents report being currently active in some kind of a home-type business enterprise; these activities involve antique and costume jewelry, stationary, quilting and soft sculpture, model racing boat hulls, private consulting, custom home building and real estate activities, and various other enterprises. Almost three-quarters of all current business owners reported starting this business after their NCO experience; half of those not so engaged currently report specific plans to begin a business soon; thus, New Career Opportunities may be seen as a motivating as well as an educational experience. The immense
importance of the former factor cannot be overemphasized, especially within the context of the Honorable Arthur Fleming's comments to the effect that, more than anything else, older Americans want dignity and respect, meaning, involvement, and participation -- to contribute, to make decisions, to make a difference, to matter.

Of the 19 business owners who volunteered financial information about their businesses, two report relatively large-scale enterprises with annual sales in excess of $25,000 and three more report sales in the $5,000 to $10,000 range; the remainder report revenues less than $1,000. Reported profits are correspondingly small, almost all less than $5,000 but with some upward tendency suggesting financial progress.

Almost all business owners, however, mentioned the non-economic benefits of being in business for one's self, e.g., flexible hours, sense of accomplishment and self-satisfaction, etc., in addition to the economic and financial factors. Few of these businesses participate significantly in the economy -- almost all report only marginal profits and few or no employees -- but the positive involvement and contribution and the dignity and sense of self-worth fostered by NCO and provided by the operation of these businesses may far outweigh the purely economic benefits. These non-economic benefits, although intangible and difficult to measure, are nonetheless real; most respondents indicated that the learning, involvement, and participative activities integral to the NCO program provided vivid experiences not soon forgotten. They enjoyed the
New Career Opportunities

Entrepreneurial Activity

Most respondents expressed an interest in working with young people and further expressed the feeling that they had valuable skills and experiences to share with younger people. Those with a prior or present business background were even more willing to get involved with young people than the larger group; current business owners in particular were much more receptive to working and sharing with the younger generation. However, fewer than a third said they would welcome someone into their business in an apprentice-type position; this reluctance may be more a matter of the nature of the business activities chosen as indicated by the fact that about the same percentage were not willing to form a partnership. Almost all agreed that entrepreneurial education should be available for young people at the high school level.

About three-quarters (four-fifths of those with business experience) felt that the Small Business Administration (SBA) should play a larger role in the formation of small home-type businesses although few solid reasons were given for this preference; many simply felt a greater need for support from outside sources and the SBA seemed among the most likely candidates. Those who disagreed were almost unanimously of the opinion that too much "Big Government" was already
having a deleterious effect upon small business activity. Rather than sensing a security or support system involving partnership and assistance, the potential entrepreneur is often intimidated by "Big Government." Appendix D is a copy of the telephone interview questionnaire; a selected summary of the concerns mentioned here, responses to the telephone interviews, are spelled out in somewhat greater detail in Appendix E.

Although not explicitly stated as such, the major source of uneasiness seemed to spring from the perception of an adversarial relationship with government instead of a genuinely benign involvement and concern. Specific fears mainly involve financial (tax) and procedural (documentation) concerns associated with the ownership and operation of a small business. Most express an enormous discontent at sharing so much of their initial investment as well as potential profits with the government after suffering through the laborious and tedious chores involved in creating, coordinating, and developing a self-owned enterprise. This outspokenness may be rooted in a California post-Proposition 13 phenomenon although it is more probably attributable to the essentially conservative nature of older Americans concerning real and imagined government excesses. Nonetheless, some sense of aid, assistance, or other quid pro quo might foster a concept of fair and equitable, or at least not unreasonable, exchange; instead the small business entrepreneur is forced to exchange an excessive financial burden for a very limited set of government services characterized by an overzealous administration, an uncaring bureaucracy, interminable delays, and a
flurry of forms, procedures, rules, and schedules formulated in a
foreign tongue politely called "legalese".

Many women were simply overwhelmed with the amount of government
intervention; most men reacted with anger at this one-sided
expropriation mixed with fear and apprehension of the possible
consequences of negligence or naive innocence. Many "company men"
described their feelings this way: 20, 30, perhaps 40 years or more
of employment without an opportunity to assume authority and
responsibility for personal accomplishments; someone else always
received the credit, whether psychological or financial, for
individual output; tired of sharing unequally in the fruits of his
efforts, he is introduced to whole new horizons of opportunities
through NCO; without history or personal experience in government
activity and potential impacts, he has no reason to fear the threat
of government intervention; but he does -- resentment, paranoia, and
eventual apathy are all dominant themes running throughout the
comments and conversations of those who have considered, and
ultimately refused, the prospect of initiating a small home-type
enterprise. Current business owners are more concerned with current
needs such as commercial survival (and the possibility of
governmental assistance and support), but these same concerns exist
as the undercurrents of their more immediate and pressing problems.

Optimistically, government involvement in small business operations
should convey a feeling of support and unity of purpose; however,
many of those who completed the NCO program reported feelings in
direct contradiction to this ideal. The IRS and SBA representatives, appearing during the course of the NCO program, unintentionally perpetrated a certain degree of "Big Government" paranoia among the entrepreneurially inclined and potentially self-employed. Perhaps a revision in the style of presentation or a reduction in volume of data introduced at one time might sufficiently shift the effect from that of intimidation to one of information and cooperation; one major problem seemed to be simply the vast quantities of meticulously detailed information introduced in such a short time period. Minor cosmetic changes might be seriously begging the question, however, if the difficulty is actually with the content and not merely the form of the presentation.

Conclusions

An entrepreneurial role in a small home-type business seems well-suited to the needs and preferences of many older Americans. The size of the enterprise permits the personal satisfactions of complete control, absolute authority, and total responsibility; the type of business permits indulgence in a second career, a lifelong hobby, a secondary interest, or even a mere whim; the level of activity permits a flexible schedule and variable time commitments; and the organizational characteristics almost guarantee a continued personal involvement in an increasingly multi-faceted American economy and culture.
The personal rewards are immediately apparent. The financial rewards may be somewhat more ambiguous. This study did not attempt to draw detailed conclusions concerning the financial impacts of the entrepreneurial decision, although it should be noted in passing that the limited scope and absolute control possible in a small home-type business may permit considerable "fine-tuning" of earnings in order to maximize personal income while avoiding the effects of certain disincentives inherent in the current Social Security system. The obverse of this notion is quite apparent as well, however, in the observation that many respondents reported only a subordinate interest or none at all in economic profits as such.

Two results of this survey concurrently support two quite different themes: the entrepreneur struggling to survive in the business world and the non-monetary success sought by others who wish simply to participate and contribute. This contrast between unabashedly economic and largely altruistic objectives is illustrated by the contradictory comments of two different gentlemen:

"Economic profit is all -- I get no thrill from seeing my name on the door."

"I will be very happy when I succeed in doing this (housing construction for older Americans), no matter what the cost."

Start-up financing seems not to be a problem among respondents in this survey. The small home-type businesses advocated by NCO either
required no capitalization at all or so little that private sources served very well; the larger asset bases of the generally older citizens in this sample seemed adequate for the financing required. One lady suggested, "The SBA should offer record keeping, licensing, and tax assistance -- anything but financial. Why go into debt?"

Rather, the problem with the entrepreneurial home-type business seems to be government intervention, forms, taxes, regulations, etc. The costs in terms of paperwork, commercial restrictions, legal commitments, and sheer aggravation seems to be simply not worth an SBA loan for the smaller capitalization range of a home-type enterprise.

"From what I have heard, the SBA will not loan less than $50,000. There are a lot of people who could start their businesses for a lot less but have no way of raising what they need."

"I am cautious about any further government assistance in my business."

"Keep government and its red tape out of the very small business!"

Another gentleman, who hasn't started a business and has no specific plans to do so, explained, "When the IRS speaker showed us the thick stack of forms they required, I decided not to do it." He noted, however, that "negative decisions can be viable, too." His
recommendation to the SBA -- a three year moratorium on government forms, taxes, reports, etc., for the small business.

The lack of specific information is another barrier. In this regard, NCO is performing an admirable service; respondents were unanimous in their recommendation of the New Career Opportunities program as a rewarding and valuable experience.

"Well put together. Vast amount of specific information. The program was somehow greater than the sum of its parts."

"Excellent source of information not readily obtainable without much research."

"Excellent overview of managerial aspects."

"When I learned about Junior Achievement, I wished it had been available to me back in high school. When I read about NCO, I jumped at it for ALL of the reasons mentioned in this survey."

Another aspect of this program, unforeseen but important in retrospect, is the non-economic benefits--the motivation, confidence, and encouragement in a positive group environment that seeks to reorient, reassure, and reinvolve the recently retired. The supportive atmosphere and the camaraderie among participants contributed considerably to the effectiveness of the program.
"... the beginning of a new life for seniors which encourages them to continue using their talents."

"NCO is the most practical, compressed, interesting way of gaining entrepreneurial experience in a non-threatening and encouraging atmosphere -- available nowhere else."

"NCO colleagues were eager and open in sharing knowledge and ideas."

"Most had a defeatist attitude until shown how to turn it around in NCO."

"Support and encouragement -- wonderful friends and interesting people."

"We would probably not have the courage without NCC."

Indeed, the recommendations and suggestions for NCO were uniformly in the direction of extensions and enhancements of the present program.

"Graduates should receive a roster and be able to refresh on topics."

"Continue meeting after graduation...."

In summary, the New Career Opportunities program provides a valuable
experience for older Americans. Mike Parker and his colleagues stimulate an interest and excitement, encourage entrepreneurial activity, motivate the initiation of small home-type businesses, and reinforce the skills necessary for commercial success. Entrepreneurship, the bedrock of our country, is alive and well amidst America's untapped resource, older Americans. Programs like New Career Opportunities harness that resource and put it to work for all of us.

"If it were only available to more people in more parts of the country...."
SURVEY OF GRADUATES OF NEW CAREER OPPORTUNITIES

Instructions: For each question, PLEASE Place an "X" in the appropriate space or fill in the blank(s) as requested.

I. BACKGROUND INFORMATION.

A. Name: ______________________________________________________
   Address: ______________________________________________________
   ______________________________________________________
   ______________________________________________________
   Telephone: ____________________________________________________

B. AGE: ___ C. SEX: Male: ___ Female: ___


E. NUMBER OF CHILDREN: ___
   If you have children, are any of them in business for themselves? Yes: ___ No: ___
   If yes, please complete the following for each child in business:
   1. Business: ____________________________________________________ Sex: ___ Age: ___
   2. Business: ____________________________________________________ Sex: ___ Age: ___

F. YEARS OF FORMAL EDUCATION: Grammar School: ___ High School: ___
   Some College: ___ College: ___ Graduate School: ___

G. EMPLOYMENT STATUS WHEN ENROLLED IN NEW CAREER OPPORTUNITIES ('NCO').
   Retired: ___ Pre-retired: ___ Homemaker: ___ Self-Employed: ___
   Unemployed: ___ Disabled: ___ Other: ___
   If "Other" please describe: ________________________________________

H. For how many years were you in the employment status described in "G" above? ___ years
I. IMMEDIATE PAST EMPLOYMENT:

Position Title: ____________________________

Name of Company: __________________________

Years w/Company: __________________________

Retirement age of your company: ____ Age at which you retired from employment? ____

J. PREVIOUS ENTREPRENEURIAL EXPERIENCE:

None: ____ less than 3 months: ____ 3 to 6 months: ____

6 months to 1 yr: ____ 1 year to 2 years: ____

2 years to 4 years: ____ Over 4 years: ____

Please briefly explain what type of experience:

____________________________________________________________________

____________________________________________________________________

____________________________________________________________________

II. NEW CAREERS OPPORTUNITIES ('NCO') EXPERIENCE:

A. When did you enroll in NCO? _______

B. Why did you enroll in NCO (please choose one)?

Entrepreneurial: ____ Supplemental Income: ____

Wanted to make a business out of a hobby: ____

Looking for new friends: ____ Educational value: ____

Other: ___________________ (Please Explain)

C. What do you remember most about your NCO experience (Please choose one)?

Subject matter: ____ Speakers: ____

Involvement with others: ____ Method of instruction: ____

Other: ___________________ (Please Explain)
D. Did you already have a business idea prior to enrollment?
   Yes: ___ No: ___
   If yes, is this the business you're in now? _____

E. Would you recommend NCO to others? Yes: ___ No: ___
   Why or why not? _______________________________________
   _______________________________________________________
   _______________________________________________________

F. What would make the NCO training more valuable?
   _______________________________________________________
   _______________________________________________________
   _______________________________________________________

G. For questions 1-12, in this section, circle one number under each question according to the following key:

   1 = Strongly Disagree
   2 = Disagree
   3 = No feelings one way or the other
   4 = Agree Somewhat
   5 = Strongly Agree

   1. NCO increased my ability to understand the establishment and complexity of business.
      ________ ________ ________ ________ ________

   2. NCO taught me that I have no disposition for being an entrepreneur.
      ________ ________ ________ ________ ________

   3. NCO training has helped me develop planning skills.
      ________ ________ ________ ________ ________

   4. NCO was useful to me in overcoming and anticipating business problems.
      ________ ________ ________ ________ ________

   5. NCO made me enthusiastic about starting my own business.
      ________ ________ ________ ________ ________

   6. NCO taught me the importance of record-keeping.
      ________ ________ ________ ________ ________
G. NOO EXPERIENCE CONTINUED:

7. I felt I received information from NOO that I would not easily obtain elsewhere.
   1 2 3 4 5

8. NOO offered another alternative use for my retirement days.
   1 2 3 4 5

9. NOO offered me information that I believe minimized the risk of failure in my business.
   1 2 3 4 5

10. NOO offered me information as to financing my business.
    1 2 3 4 5

11. NOO offered me information as to the start-up cost of a business.
    1 2 3 4 5

12. Overall NOO was a rewarding experience.
    1 2 3 4 5

III. POST NOO BUSINESS ACTIVITY:

A. Are you currently active in a home-type business enterprise? Yes: ___ No: ___

IF YES:

1. Please describe the product or service, prices and the business generally:

   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________

2. Was this business your hobby? Yes: ___ No: ___

3. Did you form this business after NOO? Yes: ___ No: ___

4. In what month and year did you start the business? _____
III. POST NCO BUSINESS ACTIVITY CONTINUED:

5. How was your business capitalized?

Private money: _____ Bank loan: _____ SBA loan: _____
Other: ________________________________

IF CAPITALIZED by a LOAN, answer the following questions:

The amount of the loan $ __________
The term of the loan __________ (years)
The interest rate of the loan __________
When was this loan made? __________ (year and month)

6. During your time in business what were your total gross sales or receipts yearly? (Please place the number which corresponds to your sales range next to the year in business):

1. Under $1,000
2. $1,000 to $5,000
3. $5,000 to $10,000
4. $10,000 to $25,000
5. $25,000 to $50,000
6. Over $50,000

First year in business: ______
Second year in business: ______
Third year in business: ______
Most recent year (if more than 3 years in business): ______

7. What was your yearly profit since you started in business? (Please place the number which corresponds to your profit range next to the year in business):

First year in business: ______
Second year in business: ______
Third year in business: ______
Most recent year (if more than 3 years in business): ______

8. Next to the appropriate year how many employees did you have full time and part time including yourself?

First year in business: ______
Second year in business: ______
Third year in business: ______
Most recent year (if more than 3 years in business): ______

9. What percentage of time do you devote to this business activity?

100% _____ 25% to 49% _____
75% to 99% _____ 1% to 24% _____
50% to 74% _____ 0% _____
10. What are your feelings about the relative importance of revenues and profits in comparison to the self satisfaction of owning your own business.

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

11. What is the single most important problem facing your business today? (Please circle only ONE of the following):

1. Taxes
2. Inflation
3. Inadequate demand for your product
4. Interest rates & Financing
5. Minimum wage laws, cost of labor
6. Other government regulation(s) & red tape
7. Competition from large businesses
8. Quality of labor
9. Shortage of fuels materials or goods
10. Other ____________________

(please explain)

12. If you have gone out of business, were any of the above the reason for this? If yes: _____ which one? _____ If no: _____ please explain (i.e.; temperament, timing, personal reasons):

________________________________________________________________________

________________________________________________________________________

13. If you have not started a business, do you have any intentions of starting one in the future? Yes: _____ No: _____

14. Do you have any perceptions or observations about your fellow NOO graduates you would like to share with us?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
15. Did you find any non-business benefits to the NCO meetings?  
Yes:____ No:____. If yes please explain below:

______________________________________________________________________
______________________________________________________________________

IV. POTENTIAL ENTREPRENEURIAL ACTIVITIES:

1. Do you have any interest in working with younger people? Yes:____ No:____

2. Do you feel that you have skills that you could teach to younger people? Yes:____ No:____

3. Would you be interested in having someone come into your business in an apprentice-type position? Yes:____ No:____

4. Would you be willing to form a partnership? Yes:____ No:____

5. Do you believe that there should be entrepreneurial education for young people in high school? Yes:____ No:____

6. Should the Small Business Administration assume a larger role on the formation of very small or home-type businesses? Yes:____ No:____
   If YES, please comment on what assistance you feel might be useful. Financial Assistance? Management Assistance? Procurement Assistance?

______________________________________________________________________
______________________________________________________________________

Feel Free to Comment in the space provided below on any aspect of your NCO experience that was (is) important to you.

______________________________________________________________________
______________________________________________________________________

____ Check here if you want a free summary of this report.

AGAIN MANY THANKS FOR YOUR COOPERATION.
Statistical Details of Voluntary Mail Questionnaire

FOR BOTH SIDES: First number is the number of responses for that question, second is the mean response, third is the standard deviation (\(S/\sqrt{N-1}\)), the next seven numbers represent the percentage of answers falling within each category. FOR LEFT SIDE: "ALL" = all responses, the whole sample; "FEM" = females only; "NBZ" = non-business owners; "NTI" = those with no entrepreneurial experience whatsoever. FOR RIGHT SIDE: "MAL" = males only; "BIZ" = current business owners; "ENT" = those with some entrepreneurial experience. See the questionnaire for exact wording of each question and detailed explanation of categories.

For instance, the first question, I. B. in the voluntary mail questionnaire from Appendix A, asks for the age of the respondent. The answer is coded according to the formula "Answer = (Age - 50) divided by 5". Out of the whole group of 41, 31 persons were 55 years or older; the mean is 2.4, corresponding to an age in the late sixties (which should be revised downward in this specific instance to reflect the influence of those under 55 who weren't included); 25% of the 31 answers fell in the first category (7 were between the ages of 55 and 59, and so on. Among the female subsample ("FEM" on the left side), 4 women (28% of 14 responses) were between the ages of 55 and 59, 6 women (42% of 14 responses) were between the ages of 60 and 64, etc. The males were slightly older than the females -- a male mean ("MAL" on the right) of 2.6 compared to a female mean of 2.1; the distribution of the age of males is displayed on the right side.

<p>| FEM = FEMALE | NBZ = NOT OWN BIZ | NTI = NO ENTREPRENEURIAL EXP | MAL = MALE | BIZ = OWN BUSINESS | ENT = ENTREPRENEURIAL EXP | n | m | std | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| <strong>ALL</strong> 31 | 2.4 | 1.1 | 25% | 29% | 25% | 19% | - | - | I. B. Age ( (\frac{A-g-e}{50}) ) / 5 |
| <strong>FEM</strong> 14 | 2.1 | 1.0 | 28% | 42% | 14% | 14% | - | - | 1 = 55-59 | 2 = 60-64 |
| <strong>NBZ</strong> 16 | 2.4 | 1.2 | 25% | 31% | 18% | 25% | - | - | 3 = 65-69 | 4 = 70-74 |
| <strong>NTI</strong> 15 | 2.3 | 1.2 | 31% | 31% | 12% | 25% | - | - | BIZ 15 | 2.3 | 1.0 | 26% | 26% | 33% | 13% | - | - |
| | | | | | | | | | | MAL 17 | 2.6 | 1.1 | 23% | 17% | 35% | 23% | - | - |
| | | | | | | | | | | ENT 15 | 2.5 | 1.0 | 20% | 26% | 40% | 13% | - | - |</p>
<table>
<thead>
<tr>
<th>Age Range</th>
<th>1=5-9 years</th>
<th>2=10-14 years</th>
<th>3=15-19 years</th>
<th>4=20-24 years</th>
<th>5=25-29 years</th>
<th>6=30-34 years</th>
<th>7=35-39 years</th>
<th>8=40-44 years</th>
<th>9=45-49 years</th>
<th>10=50-54 years</th>
<th>11=55-59 years</th>
<th>12=60-64 years</th>
<th>13=65-69 years</th>
<th>14=70-74 years</th>
<th>15=75+ years</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-9 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>25-29 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>30-34 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>35-39 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>40-44 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>45-49 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>50-54 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>55-59 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>60-64 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>65-69 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>70-74 years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
<tr>
<td>75+ years</td>
<td>1.6%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
<td>1.7%</td>
</tr>
</tbody>
</table>

**Gender**

1 = Female

2 = Male

**Marital Status**

1 = Married

2 = Divorced

3 = Single

4 = Widowed

**Number of Children**

Range = 0 - 6

**Children own a business?**

1 = Yes

2 = No
|  |  |  |  |  |  |  |  |  |  |  |
|---|---|---|---|---|---|---|---|---|---|
| MAL=Male | NBZ=NOT OWN BIZ | NTX=NO ENTREPRNL EXP |  |  |  |  |  |  |  |
| N= | N= | STD | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| ALL 39 | 2.1 | 1.0 | 28% | 46% | 12% | 10% | 2% |  |  |
| FEN 20 | 2.1 | 1.0 | 25% | 50% | 15% | 5% | 5% |  |  |
| NBZ 19 | 2.1 | 1.1 | 36% | 36% | 15% | 5% | 5% |  |  |
| NTX 20 | 1.8 | 1.1 | 50% | 35% | 5% | 5% | 5% |  |  |
| ALL 41 | 1.4 | 0.5 | 60% | 39% | 4% |  |  |  |  |
| FEN 22 | 1.5 | 0.5 | 50% | 50% |  |  |  |  |  |
| NBZ 20 | 1.6 | 0.5 | 40% | 60% |  |  |  |  |  |
| NTX 21 | 1.5 | 0.5 | 52% | 47% |  |  |  |  |  |
| ALL 21 | 1.2 | 0.4 | 76% | 23% |  |  |  |  |  |
| FEN 10 | 1.2 | 0.4 | 80% | 20% |  |  |  |  |  |
| NBZ 6 | 1.5 | 0.5 | 50% | 50% |  |  |  |  |  |
| NTX 8 | 1.4 | 0.5 | 62% | 37% |  |  |  |  |  |
| ALL 41 | 1.0 | 0.0 | ALL |  |  |  |  |  |  |
| FEN 22 | 1.0 | 0.0 | ALL |  |  |  |  |  |  |
| NBZ 20 | 1.0 | 0.0 | ALL |  |  |  |  |  |  |
| NTX 21 | 1.0 | 0.0 | ALL |  |  |  |  |  |  |
| ALL 41 | 1.7 | 0.5 |  |  |  |  |  |  |  |
| FEN 22 | 1.7 | 0.5 |  |  |  |  |  |  |  |
| NBZ 20 | 1.7 | 0.5 |  |  |  |  |  |  |  |
| NTX 21 | 1.7 | 0.5 |  |  |  |  |  |  |  |
| ALL 41 | 2.4 | 1.4 | 36% | 21% | 7% | 29% | 4% |  |  |
| FEN 22 | 2.7 | 1.5 | 36% | 13% | 4% | 36% | 9% |  |  |
| NBZ 20 | 3.1 | 1.4 | 25% | 5% | 10% | 50% | 10% |  |  |
| NTX 21 | 3.0 | 1.3 | 19% | 19% | 14% | 42% | 4% |  |  |
| ALL 41 | 4.3 | 0.8 | 2% | 9% | 39% | 40% |  |  |  |
| FEN 22 | 4.5 | 0.6 | 4% | 40% | 50% |  |  |  |  |
| NBZ 20 | 4.4 | 0.7 | 10% | 40% | 50% |  |  |  |  |
| NTX 21 | 4.2 | 0.7 | 14% | 47% | 38% |  |  |  |  |
| ALL 41 | 4.0 | 0.9 | 2% | 2% | 21% | 39% | 34% |  |  |
| FEN 22 | 4.1 | 0.9 | 4% | 22% | 27% | 45% |  |  |  |
| NBZ 20 | 3.9 | 1.0 | 5% | 35% | 25% | 35% |  |  |  |
| NTX 21 | 3.9 | 0.8 | 36% | 38% | 23% |  |  |  |  |
| ALL 41 | 3.9 | 1.2 | 8% | 7% | 24% | 24% | 39% |  |  |
| FEN 22 | 4.2 | 1.1 | 9% | 27% | 13% | 50% |  |  |  |
| NBZ 20 | 3.3 | 1.3 | 10% | 15% | 30% | 20% | 25% |  |  |
| NTX 21 | 4.6 | 1.3 | 9% | 9% | 23% | 28% | 20% |  |  |
| ALL 41 | 4.7 | 0.4 |  |  |  |  |  |  |  |
| FEN 22 | 4.5 | 0.4 | 26% | 73% |  |  |  |  |  |
| NBZ 20 | 4.6 | 0.4 | 20% | 40% | 66% |  |  |  |  |
| NTX 21 | 4.8 | 0.4 | 23% | 76% |  |  |  |  |  |
| ALL 41 | 4.8 | 0.7 | 2% | 2% | 9% | 85% |  |  |  |
| FEN 22 | 4.9 | 0.3 | 9% | 9% | 30% | 20% |  |  |  |
| NBZ 20 | 4.8 | 0.5 | 5% | 10% | 85% |  |  |  |  |
| NTX 21 | 4.6 | 1.0 | 4% | 4% | 9% | 80% |  |  |  |
| ALL 40 | 4.3 | 0.9 | 2% | 2% | 10% | 32% | 52% |  |  |
| FEN 21 | 4.4 | 0.7 | 15% | 33% | 52% |  |  |  |  |
| NBZ 20 | 4.3 | 0.7 | 15% | 35% | 50% |  |  |  |  |
| NTX 20 | 4.3 | 0.8 | 20% | 30% | 50% |  |  |  |  |

### C. Most memorable Feature

- Subject matter
- Speakers
- Involvement w/ Others

### D. Prior Business Idea?

- Yes
- No

### E. Would you recommend NCO?

- Yes
- No

### G. 1. NCO increased my business understanding.

- Strongly Disagree
- Strongly Agree

### J. NCO helped me develop planning skills.

- Strongly Disagree
- Strongly Agree

### 4. NCO helped me anticipate problems.

- Strongly Disagree
- Strongly Agree

### 5. NCO made me enthusiastic about starting a business.

- Strongly Disagree
- Strongly Agree

### 6. Taught me the importance of record-keeping.

- Strongly Disagree
- Strongly Agree

### 7. Information not easily obtainable elsewhere.

- Strongly Disagree
- Strongly Agree

### 8. Offered an alternative use of my time.

- Strongly Disagree
- Strongly Agree
<table>
<thead>
<tr>
<th>Questions</th>
<th>MAL</th>
<th>MAE</th>
<th>BIZ</th>
<th>OWN</th>
<th>BUSINESS</th>
<th>ENT</th>
<th>IN-</th>
<th>FIRM</th>
<th>ENTERPRISE</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information minimized</td>
<td>MAL 19 4.1 0.9</td>
<td>MAE 5%</td>
<td>BIZ 15%</td>
<td>OWN 42%</td>
<td>BUSINESS 36%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 30%</td>
<td>OWN 60%</td>
</tr>
<tr>
<td>risk of failure</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 = Strongly Agree</td>
<td>MAL 21 4.4 0.7</td>
<td>MAE 5%</td>
<td>BIZ 34%</td>
<td>OWN 52%</td>
<td>BUSINESS 52%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 45%</td>
</tr>
<tr>
<td>5 = Strongly Agree</td>
<td>MAL 20 4.1 0.8</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
<td>BUSINESS 40%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>10.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NCO provided good</td>
<td>MAL 19 3.9 0.8</td>
<td>MAE 31%</td>
<td>BIZ 42%</td>
<td>OWN 25%</td>
<td>BUSINESS 25%</td>
<td>ENT 25%</td>
<td>MAE 35%</td>
<td>BIZ 45%</td>
<td>OWN 45%</td>
</tr>
<tr>
<td>financial information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 = Strongly Disagree</td>
<td>MAL 21 4.4 0.7</td>
<td>MAE 5%</td>
<td>BIZ 34%</td>
<td>OWN 52%</td>
<td>BUSINESS 52%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 45%</td>
</tr>
<tr>
<td>5 = Strongly Agree</td>
<td>MAL 20 4.1 0.8</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
<td>BUSINESS 40%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>11.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provided good start-up</td>
<td>MAL 19 4.4 0.7</td>
<td>MAE 10%</td>
<td>BIZ 42%</td>
<td>OWN 47%</td>
<td>BUSINESS 47%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 45%</td>
<td>OWN 45%</td>
</tr>
<tr>
<td>costs information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 = Strongly Disagree</td>
<td>MAL 21 4.2 0.7</td>
<td>MAE 5%</td>
<td>BIZ 34%</td>
<td>OWN 52%</td>
<td>BUSINESS 52%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 45%</td>
</tr>
<tr>
<td>5 = Strongly Agree</td>
<td>MAL 20 4.3 0.9</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
<td>BUSINESS 40%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>12.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NCO was a rewarding experience</td>
<td>MAL 19 4.9 0.3</td>
<td>MAE 10%</td>
<td>BIZ 69%</td>
<td>OWN 95%</td>
<td>BUSINESS 95%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 45%</td>
</tr>
<tr>
<td>1 = Strongly Disagree</td>
<td>MAL 21 5.0 0.2</td>
<td>MAE 5%</td>
<td>BIZ 34%</td>
<td>OWN 40%</td>
<td>BUSINESS 40%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>5 = Strongly Agree</td>
<td>MAL 20 4.9 0.2</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
<td>BUSINESS 40%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>III. A. Business owner currently</td>
<td>MAL 19 1.4 0.5</td>
<td>MAE 63%</td>
<td>BIZ 36%</td>
<td>OWN 36%</td>
<td>BUSINESS 36%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>1 = Yes</td>
<td>MAL 21 1.0 0.0</td>
<td>MAE 5%</td>
<td>BIZ 34%</td>
<td>OWN 40%</td>
<td>BUSINESS 40%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>2 = No</td>
<td>MAL 20 1.3 0.4</td>
<td>MAE 75%</td>
<td>BIZ 25%</td>
<td>OWN 25%</td>
<td>BUSINESS 25%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>2. Business was your hobby</td>
<td>MAL 13 1.6 0.5</td>
<td>MAE 38%</td>
<td>BIZ 61%</td>
<td>OWN 61%</td>
<td>BUSINESS 61%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>1 = Yes</td>
<td>MAL 21 1.6 0.5</td>
<td>MAE 42%</td>
<td>BIZ 57%</td>
<td>OWN 57%</td>
<td>BUSINESS 57%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>2 = No</td>
<td>MAL 16 1.5 0.5</td>
<td>MAE 50%</td>
<td>BIZ 50%</td>
<td>OWN 50%</td>
<td>BUSINESS 50%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>3. Business formed after NCO</td>
<td>MAL 13 1.3 0.5</td>
<td>MAE 69%</td>
<td>BIZ 30%</td>
<td>OWN 30%</td>
<td>BUSINESS 30%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>1 = Yes</td>
<td>MAL 21 1.3 0.5</td>
<td>MAE 71%</td>
<td>BIZ 28%</td>
<td>OWN 28%</td>
<td>BUSINESS 28%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>2 = No</td>
<td>MAL 16 1.4 0.5</td>
<td>MAE 62%</td>
<td>BIZ 37%</td>
<td>OWN 37%</td>
<td>BUSINESS 37%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>4. Date business formed</td>
<td>MAL 11 2.0 0.9</td>
<td>MAE 9%</td>
<td>BIZ 18%</td>
<td>OWN 18%</td>
<td>BUSINESS 18%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>(Date - 1975)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 = Yes</td>
<td>MAL 19 2.9 0.9</td>
<td>MAE 5%</td>
<td>BIZ 21%</td>
<td>OWN 52%</td>
<td>BUSINESS 52%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>2 = No</td>
<td>MAL 14 2.9 1.1</td>
<td>MAE 14%</td>
<td>BIZ 14%</td>
<td>OWN 42%</td>
<td>BUSINESS 42%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>5. How was business capitalized?</td>
<td>MAL 12 1.3 0.9</td>
<td>MAE 91%</td>
<td>BIZ 8%</td>
<td>OWN 8%</td>
<td>BUSINESS 8%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>1 = Private money</td>
<td>MAL 21 1.3 0.9</td>
<td>MAE 90%</td>
<td>BIZ 9%</td>
<td>OWN 9%</td>
<td>BUSINESS 9%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>4 = Other sources</td>
<td>MAL 17 1.2 0.7</td>
<td>MAE 94%</td>
<td>BIZ 5%</td>
<td>OWN 5%</td>
<td>BUSINESS 5%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>5. Amount of loan</td>
<td>MAL 1 9.0 0.0</td>
<td>MAE 5%</td>
<td>BIZ 5%</td>
<td>OWN 5%</td>
<td>BUSINESS 5%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>$750,000-$100,000</td>
<td>MAL 1 9.0 0.0</td>
<td>MAE 5%</td>
<td>BIZ 5%</td>
<td>OWN 5%</td>
<td>BUSINESS 5%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>6. Annual revenues</td>
<td>MAL 11 1.7 1.4</td>
<td>MAE 63%</td>
<td>BIZ 18%</td>
<td>OWN 18%</td>
<td>BUSINESS 18%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>a. First year in business</td>
<td>MAL 11 1.7 1.4</td>
<td>MAE 63%</td>
<td>BIZ 18%</td>
<td>OWN 18%</td>
<td>BUSINESS 18%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>1 = Less than $1,000</td>
<td>MAL 18 1.7 1.5</td>
<td>MAE 72%</td>
<td>BIZ 16%</td>
<td>OWN 16%</td>
<td>BUSINESS 16%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>2 = $1,000 - $5,000</td>
<td>MAL 13 1.6 1.4</td>
<td>MAE 69%</td>
<td>BIZ 23%</td>
<td>OWN 23%</td>
<td>BUSINESS 23%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>6. Annual revenues</td>
<td>MAL 8 1.9 1.7</td>
<td>MAE 62%</td>
<td>BIZ 25%</td>
<td>OWN 25%</td>
<td>BUSINESS 25%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>b. Second year in Business</td>
<td>MAL 14 1.7 1.3</td>
<td>MAE 57%</td>
<td>BIZ 35%</td>
<td>OWN 35%</td>
<td>BUSINESS 35%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>3 = $5,000 - $10,000</td>
<td>MAL 14 1.7 1.3</td>
<td>MAE 57%</td>
<td>BIZ 35%</td>
<td>OWN 35%</td>
<td>BUSINESS 35%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
<tr>
<td>4 = $10,000 - $25,000</td>
<td>MAL 10 1.4 0.5</td>
<td>MAE 60%</td>
<td>BIZ 40%</td>
<td>OWN 40%</td>
<td>BUSINESS 40%</td>
<td>ENT 5%</td>
<td>MAE 5%</td>
<td>BIZ 35%</td>
<td>OWN 40%</td>
</tr>
</tbody>
</table>
|       | FEM | N= |       | MAL | N= |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |�
<table>
<thead>
<tr>
<th>All</th>
<th>Female</th>
<th>Male</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>All 20</td>
<td>1.4 0.5</td>
<td>55% 45%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Female 11</td>
<td>1.5 0.5</td>
<td>50% 50%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 9</td>
<td>1.4 0.5</td>
<td>66% 33%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>All 39</td>
<td>1.2 0.4</td>
<td>84% 16%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Female 21</td>
<td>1.1 0.3</td>
<td>90% 10%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 18</td>
<td>1.2 0.4</td>
<td>78% 22%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 18 0.5</td>
<td>66% 33%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>All 37</td>
<td>1.4 0.5</td>
<td>59% 41%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Female 17</td>
<td>1.5 0.5</td>
<td>47% 53%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 20</td>
<td>1.4 0.5</td>
<td>55% 45%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>All 36</td>
<td>1.3 0.5</td>
<td>69% 31%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Female 17</td>
<td>1.4 0.5</td>
<td>64% 36%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 18</td>
<td>1.4 0.5</td>
<td>65% 35%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Female 17</td>
<td>1.5 0.5</td>
<td>47% 53%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 18</td>
<td>1.4 0.5</td>
<td>55% 45%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>All 32</td>
<td>1.7 0.5</td>
<td>31% 69%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Female 14</td>
<td>1.6 0.5</td>
<td>47% 53%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 18</td>
<td>1.7 0.5</td>
<td>33% 67%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 18</td>
<td>1.6 0.5</td>
<td>37% 63%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>All 40</td>
<td>1.7 0.5</td>
<td>27% 73%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Female 15</td>
<td>1.7 0.5</td>
<td>26% 74%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 13</td>
<td>1.7 0.5</td>
<td>30% 70%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 17</td>
<td>1.7 0.5</td>
<td>29% 71%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>All 40</td>
<td>1.1 0.3</td>
<td>92% 8%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Female 22</td>
<td>1.1 0.2</td>
<td>95% 5%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 19</td>
<td>1.1 0.2</td>
<td>94% 6%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 23</td>
<td>1.0 0.2</td>
<td>95% 5%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>All 34</td>
<td>1.3 0.4</td>
<td>73% 27%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Female 17</td>
<td>1.2 0.4</td>
<td>76% 24%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 17</td>
<td>1.4 0.5</td>
<td>58% 42%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Male 17</td>
<td>1.4 0.5</td>
<td>64% 36%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

12. If your business failed, why?

3=Inadequate Demand

13. Intentions of starting a business?

1 = Yes
2 = No

15. Non-business NCO benefits?

IV. 1. Willing to work with young people?

2. Do you have skills to teach young people?

3. Apprenticeships?

2 = No

4. Partnerships?

2 = No

5. Entrepreneurial high school education

1 = Yes
2 = No

6. Larger role for SBA?

2 = No
## APPENDIX C

### Coded Responses

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>02252579201</td>
<td>323101424454534355</td>
</tr>
<tr>
<td>22122325501</td>
<td>312111515555500555</td>
</tr>
<tr>
<td>021103359301</td>
<td>351111534445544545</td>
</tr>
<tr>
<td>11100519401</td>
<td>212111524444544445</td>
</tr>
<tr>
<td>212124137111</td>
<td>351201413445515345</td>
</tr>
<tr>
<td>311005529521</td>
<td>121201524334553445</td>
</tr>
<tr>
<td>42305191137</td>
<td>252201515355553435</td>
</tr>
<tr>
<td>22231259117</td>
<td>322121455555555555</td>
</tr>
<tr>
<td>02121546107</td>
<td>564111515555555555</td>
</tr>
<tr>
<td>22161317127</td>
<td>232111515555555555</td>
</tr>
<tr>
<td>12112525402</td>
<td>312111514455455445</td>
</tr>
<tr>
<td>11122110137</td>
<td>322201444534444435</td>
</tr>
<tr>
<td>111422315216</td>
<td>261111525445555555</td>
</tr>
<tr>
<td>311411315261</td>
<td>354101515535555555</td>
</tr>
<tr>
<td>01131375516</td>
<td>252111524445544345</td>
</tr>
<tr>
<td>111221313326</td>
<td>314121554555555555</td>
</tr>
<tr>
<td>01400328201</td>
<td>512111521154554544</td>
</tr>
<tr>
<td>31131412727</td>
<td>523111413461514335</td>
</tr>
<tr>
<td>11322317616</td>
<td>232111515555555555</td>
</tr>
<tr>
<td>221223142513</td>
<td>313111525455545455</td>
</tr>
<tr>
<td>12100035000</td>
<td>21220154355535355</td>
</tr>
<tr>
<td>221223330301</td>
<td>252120154342543545</td>
</tr>
<tr>
<td>32300130231</td>
<td>521201545555555555</td>
</tr>
<tr>
<td>32123323021</td>
<td>331111444334333354</td>
</tr>
<tr>
<td>42300131631</td>
<td>110201525445555555</td>
</tr>
<tr>
<td>32122359221</td>
<td>312121455555543355</td>
</tr>
<tr>
<td>12413225251</td>
<td>261201544555555555</td>
</tr>
<tr>
<td>02200265001</td>
<td>352201544335443434</td>
</tr>
<tr>
<td>12132314511</td>
<td>155201544335433555</td>
</tr>
<tr>
<td>321242250621</td>
<td>252120145454444445</td>
</tr>
<tr>
<td>411122131421</td>
<td>352111343314332334</td>
</tr>
<tr>
<td>11111311771</td>
<td>334101355535555555</td>
</tr>
<tr>
<td>411122216421</td>
<td>312101535425555555</td>
</tr>
<tr>
<td>21142229721</td>
<td>221121544415455455</td>
</tr>
<tr>
<td>41161229401</td>
<td>261121515555555555</td>
</tr>
<tr>
<td>32241315213</td>
<td>123201415255552325</td>
</tr>
<tr>
<td>02200341001</td>
<td>363201515555555555</td>
</tr>
<tr>
<td>22122390034</td>
<td>332201555552555445</td>
</tr>
<tr>
<td>02131339005</td>
<td>232111444354545444</td>
</tr>
<tr>
<td>31130314437</td>
<td>253201414445455555</td>
</tr>
</tbody>
</table>

S. G. ZI

D. Kryp

E. BECK

K. Kirk

A. Torn

M. DIET

I. WELB

A. BIES

S. SHIL

P. Robi

J. Camp

M. CHAR

J. MART

M. YARB

F. CO

F. SI

v. helm

t. Walt

g. toor

g. camp

h. prat

a. speh

E. GARD

S. WELS

H. SHEL

D. MATH

V. THOM

C. mill

J. doug

W. WILL

R. L. KI

C. S. MO

2222222

L. Came

W. MERC

D. FLET

B. JACK

J. LEON

V. quir

A. Smit

M. Rime
1. How has this program affected your feelings? Would you say that the NCO program has enhanced your feelings of self-esteem and self-confidence? And if so, how?

Probe 1: What kinds of experiences confirm these new perceptions? You may have encountered these feelings? How, in truth, has this resulted in increased confidence?

Probe 2: Besides confidence and self-esteem? What else?

Probe 3: Did you share these fears with your spouse and/or children? What did they say to you?

2. If in your previous work you were not forced to deal with practical matters, did you have any fear about managing your own business? If so, has your experience at NCO in learning to run a business aided you in facing and dealing with these fears? Has this experience given you a positive attitude about your capabilities in the business world?

Probe 1: Please tell us about the factors which motivate you to start a business at this time?

Probe 2: What are your most secret ambitions for this enterprise?

Suggestions: 1. financial supplement? 2. alleviate boredom?

3. learn something entirely new? 4. long time dream or hobby? 5. leave something for children?
3. Has putting together your own business given you a greater enthusiasm for and involvement with life?
   Probe 1: How do you account for this great enthusiasm?
   Probe 2: Why was this not found in your former job or career?
   Probe 3: Does time fly?
   Probe 4: Do you think you get it all done?
   Probe 5: Has this involvement reduced tendencies to procrastinate?
   Probe 6: Has it increased your feelings of hope and moved you to action?
   Probe 7: How would you characterize your energy level now in comparison to pre-retirement?

4. Do you think that you learned enough about business problems and the responsibilities of managers to give you greater empathy for those people who run businesses?
   Probe 1: Explain?
   Probe 2: Aspects? Personal, Finances and Bank Loans, Material and Supplies?

5. Would you agree with the general feeling that retirement from the job world, with all its long standing personal associations and friendships, can have a debilitating effect on one's psychological well-being? Was this true in your case? - If so, could you explain this to me? What did you do about it?

6. We are very interested in as many of your views and feelings, both positive and negative about what it is like to embark upon a new business. When reviewing facts and details had you considered the
possible stress effects that your new involvement could have on your health? Did you feel physically and mentally equal to the added pressure? In your post retirement years? How did you weigh your interest against the possibility that your financial investment could conceivably be lost? And if so, how did this possibility affect your plans?

Given that your new business, if successful, would bring about renewed self-respect and positive feelings of self-worth, how would the failure of your project in turn affect you?

7. Would you consider yourself entrepreneurial?

Probe 1: What does that term mean to you?
1. "Just fantastic!" "Oh, Sure." "I could not talk to people, I was very withdrawn." Her feelings of self-confidence and self-esteem were extremely low. She learned to communicate. She found speakers who were positive in their approach to business to be very helpful. She considered June Paulson as invaluable: Dorothy was made to feel comfortable and welcome. This alone boosted confidence and morale.

probes.

1. Yes. She does vinyl repair work. She is now able to talk to supervisors of other companies. Her husband is amazed. Dorothy's self-esteem has doubled.
2. "Bookkeeping." "How to deal with other people over the phone."
3. She was afraid she could not cope with people. Her husband has always encouraged and supported to launch ahead.

2. She couldn't deal with the practical matters in either hospital administration or for the Board of Education. "I can talk to anybody now. Yes, Indeed."

probes

1. Her husband encouraged this as a financial supplement.
   This was a long time dream and hobby.
3. "Right. It sure has."

probes

1. She got so much from NCO. "It really made me feel that I could do anything that anyone else could do.
2. "I don't know."

3. "Yes. "I am too busy!"

4. "No, Not enough hours."

5. "Yes."

6. "Right. It sure has."

7. Yes, because her mind now has a more positive attitude.

4. "I think so." She now feels she understands the problems that business managers face in having to deal with other people. She now has greater empathy for this aspect of business management.

5. "No." "But I have observed this tendency in others. Some of our friends have quite deteriorated. A cousin of mine is now helpless." She would tend to agree with this statement.

6. She was very afraid of everything involved. The investment was nominal. She was pushed by her husband and NCO gave her the confidence to try. She doesn't feel that it would do any mental damage to her if the business were to fail. She feels she has experienced success in her own small way. She feels able to cope if failure were to take place.

7. "Yes." Somebody that has gone ahead in the business and has started doing it on their own.
1. She has always had a feeling of self-worth. She appreciated the opportunity to come into contact with a creative and intellectual community. Feelings of confidence and self-esteem were re-inforced by others. She learned not to underestimate the value of her talents. Her opinion of her productivity (esteem) was raised considerably.

probes.

1. I see it all around me all the time. I am constantly telling friends about the multi-level marketing plan and I enjoy watching it work for others as well as for myself.

2. "I found a new perspective on starting business life and ending it.....maybe never. Now she believes in starting young. NCO demonstrated this to her repeatedly. Maximum benefits came to her through hearing self-employed speakers.

2. "I always have dealt with practical matters. NCO showed me different ways to look for opportunities to make money. Fears: "That I am not strong enough." NCO taught her to shape and plan her days in such a way as to help her to compensate for fears of lack of strength.

probes:

1. Motivational factors: Financial supplements, and ways for spending the money is a big incentive.

2. Her private ambition for her business is to find ways to subsidize child labor organizations and geriatric care units.

3. "Oh yes."

probes:

1. "I've always had that."

2. "I found it there, also, but the interesting thing now is
that when I think that I am most unemployable to everybody else I find that I have become most valuable unto myself."

3: "Time flies."

4: "Oh yes. I get everything done."

5: "I haven't any tendencies towards procrastination."

6: "Yes. When I saw that even the businessmen that had to start all over could do so I found it inspiring."

7: Energy level: (75 years) somewhat less.

4. "I was able to learn about business problems concerning managers from NCO. I have indeed gained empathy for them." When she became Capitalist she developed a liking and sympathy for all other capitalists. Her greatest empathy and understanding is for managers in charge of sales and finances. "I appreciate what they have to do in order to promote a product. I always believe in capital gain for all."

5. "Deabilitating? Oh, yes. I see that all around me." "Oh No, I was just knocked out....not retired. Fighting for a life is very pre-occupying."

6. She feels it is perfectly thrilling to embark upon starting a business. She knows how to handle stress, she actually believes it is far more productive than being lax. Not much money involved.

   "Impossible....I can always eat."

7. "Yes." "It is between me and entree." "Between me and reality."

   She believed in NCO.
1) "no, it affected oppositely. It made me more wary."

probes:
1. Well, the bookkeeping aspects and tax records that I've maintained for my business has since confirmed feelings of wariness."
2. "Not for me." "For many of my group it did."
3. "Oh my husband and son both said I could do it." My fears concerned lack of money."

2) "Not necessarily." "I feel NCO helped me to face and accept the fears I had. I did not want to overcome them."

probes:
1) Motivators: financial, supplement and to alleviate boredom.
2) "Success. Financial increase."

3) "Yes, I think so."

probes:
1) I found it interesting"
2) I was too involved with my family"
3) "Boy you better believe it"
4) "No. Does anyone?"
5) "Yes. June Paulsen recommended making lists. I've done it and it works."
6) "It has moved me to action. We have to keep busy."
7) "About the same"

4) "Possibly."

Probes
1) She now really understands what managers face in running a business.
She knows through NCO and our personal business that it is not easy.

2) She is empathetic with sales aspects of running a business.

5) "Yes, I do believe it could." "My transition was too gradual." If this had been her experience she would have gone into volunteer work.

6) She never considered stress possibilities. She is confident that she would have felt equal to added pressure. "I guess my interest outweighed the financial investment we were going to make. We did not put enough into it to feel threatened."

7) "Probably." "It's somebody who likes to venture into different things."
1. "It certainly did. It enabled me to look inward for possibilities of other talents and abilities going untapped. They did this by use of brain-storming and group participation.

probes

1. She and her husband both had made use of NCO's suggestions on how to find a business location. Their suggestions have been extremely helpful.

2. The speakers certainly brought her knowledge of the IRS man and the accountants. She feels much more aware and confident of everything.

3. Both she and her husband were fearful about the feasibility of their ideas. They discussed their fears with one another and were doubtful and skeptical about being able to make it work.

2. "No. Yes, we had fears because neither of us have ever before been self-employed. " "Yes, certainly." "It helped us to pare down and redefine our goals in terms of what we could expect." She feels very positive.

1. Supplement pension.

2. To fulfill a long time dream or hobby.

3. "Of course."

probes

1. She feels that there is nothing to compare with doing exactly what you want.

2. "Yes. I did."
3. "Yes."
4. "Never".
5. "That would be nice." She hopes so.
6. "Oh, Yes."
7. "They are still not quite retired.

4. She has always had contact with people in business and is familiar with problems of business managers.

probes
1. She is empathetic with all forms of business problems.
2. She has always been well-oriented with business management.
3. Her everyday is a pleasure. She loves her retirement years, loves the change and relaxation.
4. "There is much less pressure now than before." She feels only responsible for her own self-fulfillment. She is now self-propelled, and finds life much easier. She claims to have faith in B. of A's financial advisement on any business venture. She trusted their judgement and went ahead with her venture.

If her business were to fail she would consult NCO as to where she went wrong. The failure experience would not in any way affect feeling of self-worth and self-respect. She would regret only not being able to demonstrate good business judgement.

7. Not entrepreneurial. Term means: "somebody like Saul Hurok—someone who is aggressive and solicitus."
1. "Yes it did. I hadn't thought of it that way, but I believe it did." "I realized there were more things available to me to possibly make money doing than I'd ever thought of in the past." He was able to feel more confident in his future monetary security.

Probes:

1. He used information learned at NCO to make successful investments.
2. "I think that I learned alot about bookkeeping, and how to do it right.

2. "I certainly was." "No Fears." "Yes, NCO has given me a more positive feeling, in addition to a backup feeling of support."

Probes:

1. Motivators: more financial security and to alleviate boredom.
2. "This may sound crass, but my secret ambitions are for a good deal of money to come back to me."

3. "Oh, it certainly has."

Probes:

1. "SUCCESS; I am making money, I now have a piece of the action."
2. "My former job was too routine. This is exciting!"
3. "It is remarkably fast."
4. "OH, pretty much."
5. "No, I am as bad as ever."
6. "Oh, it sure has that."
7. "I now have 2/3's of a century behind me, considering that my energy is not bad."

4. "Very much so."
Probes:

1. "If you own your own business, the clock becomes your enemy. I am now more empathetic with the scheduling problems of business managers."

2. "This opened my eyes to personnel difficulties as well as financial management problems."

5. "I've seen that of my friends, but not so of myself." "I developed other interests."

6. "No, because when I make an investment, I accept the stress risk." "Yes." "Well I just tell myself this might happen."
   "This has happened to me before. I took it as a learning experience."

7. "Not especially." "To me, this means people who are interested in having their name put on the front of a building. This does not interest me."