

***The LeadSafe Initiative
Final Evaluation Report, FY I-III***

2003-2006



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Introduction

The *LeadSafe* Initiative, operated out of Central Vermont Community Action Agency, Inc. (CVCAC) in Barre, Vermont through the Micro Business Development Program (MBDP), provides self-employment strategies of micro-business development and expansion for income-qualified individuals with a focus on lead paint safety training and certification. In partnership with the Vermont Housing Conservation Board (VHCB) State Lead Abatement program, the *LeadSafe* Initiative provides a variety of lead paint safety training, from Essential Maintenance Practices to Lead Abatement Certification. The initiative offers supplemental and industry specific training in the areas of cleaning, consulting/inspecting, deconstructing, and lead abatement contracting.

The project also offers core business and “soft skills” training, intensive case management, access to capital, linking clients with mentors, securing job contracts, and referring client to other community resources. The overall project goal of *LeadSafe* is to create 55 jobs for low-income people in Central Vermont, through self-employment, with an average wage of \$12.50 in the first year of operation and access to quality health care and childcare. For questions or more information about this study, please contact Michele Cranwell Schmidt, Evaluation Coordinator, at (802) 656-0256 or Michele.Schmidt@uvm.edu.

Evaluation Objectives and Research Questions

The evaluation of the *LeadSafe* Initiative includes a process and outcome component, utilizing both qualitative and quantitative evaluation methods. Specific **evaluation objectives** include:

- Develop intake pre-intervention and follow-up surveys and focus group guides in conjunction with project director and staff.
- Determine client demographics of those who receive services.
- Determine if services being delivered as planned and how effectively the project is being implemented.
- Track participant activities and outcomes throughout the proposed project time period.
- Identify any problems or issues that occur in project management and implementation and develop recommendations for mid-course corrections.
- Determine whether the project activities achieved the expected outcomes and why or why not.
- Determine whether and to what extent the project achieved its stated goals and why or why not.
- Document important “lessons learned” throughout project implementation for possible replication in other communities.
- Further clarify the project hypotheses, planned activities, and outcomes to be measured and achieved.

- Measure the **cause and effect relationships identified in research hypotheses** to determine which elements of the Lead Abatement Certification Initiative are successful:
 1. Identify the services that participants used and the impact of these services on clients.
 2. Determine the number of clients that become certified in lead abatement and whether or not training enabled participants to start a business.
 3. Determine whether or not CVCAC assists business start-ups in obtaining contracts through various agencies.
 4. Determine if clients' businesses generated employment for others, specifically other low-income individuals. If so, determine the average wage rate and whether or not medical and health benefits provided by the business.
 5. Track client income sources, changes in income and sources, and changes in reliance on public assistance and whether or not this is related to CVCAC services and their business start-up
 6. Track the capital gains of participants including human, social, and financial capital development and whether or not this is related to CVCAC services.
 7. Identify the support project Partners contribute to the growth and development of participant's businesses.

- Evaluate the effectiveness of CVCAC activities towards the overall project goals and objectives by answering the following **research questions**:
 1. What types of services do participants use and to what extent?
 2. How many clients are certified in lead abatement?
 3. How many clients start businesses?
 4. Does CVCAC assist business start-ups in obtaining contracts through various agencies?
 5. Do participants businesses generate employment for others, specifically other low-income individuals? If so, what is the average wage rate and do the businesses provide medical and health benefits?
 6. What are clients' sources of income? Does the participant experience any changes in income and/or income sources? Does the participant's reliance on public assistance change?
 7. What are participants' gains in human, social, and financial capital?
 8. What kind of support do project Partners provide towards participant's businesses?

Methodology

This evaluation report is a cumulative grant report for the three years that the *LeadSafe* Initiative was funded. The *LeadSafe* Initiative evaluation collects process and outcome data through both quantitative and qualitative data. Process data is collected to document how activities and training are carried out, what worked, what did not work, and ways the program can improve services. Outcome data is collected to measure the effect of JOLI funded training on participants, based on the evaluation goals and objectives. The following highlights the evaluation activities conducted throughout the grant to collect outcome and process data.

Client Intake Data

Client intake data was collected upon enrollment to generate baseline data of participants including wage, income, health care, childcare, reliance on public assistance, and assets. This form also helped participants identify their goals for being in the program.

Client Individual Interviews

In-depth interviews with four clients who participated in the Lead Paint Safety training were conducted in April and September 2004. Focus groups with ten clients who participated in other MBDP courses were held in the fall of 2005 and 2006 as well. The interviews were designed to collect qualitative case study data from clients about their business, services received, impact of services, and program feedback. Business Counselors at CVCAC recruited clients by sending invitations to all active clients in the project. Dates and times were selected based on the majority of clients' availability. This qualitative data was coded and analyzed by searching for common themes throughout the data (Glesne, 1999; Patton, 2002). Client case study information is excerpt from these interviews. This information provides data on both project process and outcome (the interview guide is available in Appendix A).

Staff Focus Group and Interviews

One staff focus group was conducted in April 2004. All staff pertinent to the *LeadSafe* project attended. Follow-up telephone interviews and regular electronic mail communications were also conducted with the Project Director and Business Counselors on an annual basis throughout the course of the grant. The initial staff focus group collected baseline data on project process, while the interviews followed up on new strategies and changes to project implementation. The discussions concentrated on: marketing, recruitment, and enrollment strategies, participant assessment, coordination with project partners, training, and technical assistance and support. The information collected provides qualitative data on project process, best practices, and lessons learned over the course of the grant (the focus group guide is available in Appendix B). This qualitative data was coded and analyzed by searching for common themes (Glesne, 1999; Patton, 2002).

Client Follow-up Interviews

Client follow-up interviews were conducted on a quarterly basis, in September 2004, March and April 2005, September and October 2005, March and April 2006, September and October 2006 and a final survey of all clients from December 2006 through March

2007 (due to the no-cost extension approved for this grant). These surveys were conducted with the 250 clients who were JOLI eligible and worked with CVCAC for at least six months. Note that in FYII, the project director and evaluator decided to include JOLI eligible clients who did not focus solely on lead paint safety as their primary business goal.

Tables 1a-1c show the survey outcomes on an annual basis from 2004-2007. For the first client follow-up survey a total of 10 clients or 40% responded (Table 1a). Table 1b shows that 52 clients completed the second round of surveys in FYII for a response rate of 25%. Finally, Table 1c shows that 63 clients completed the surveys conducted in FY III for a response rate of 25%. Research from previous studies on micro business and low-income clients conducted by the authors shows that it is not uncommon to have a decreasing response rate over time, related to the increasing percentage of those with a wrong number increased over time from 24% in FYI, 42% in FYII, and 54% in FYIII (Cranwell and Kolodinsky, 2003a; Schmidt and Kolodinsky, 2006; Schmidt and Kolodinsky, 2007). Consequently, the refusal rate and no answer rate are fairly consistent over the course of the grant. Thus, the researchers speculate that the decreased response rate over time is a function of more time passing from when clients worked with the program, thus making it more difficult to keep track of and get in touch with them for follow-up surveys.

Table 1a. Client Outcome for *LeadSafe* Month Follow-up Survey, October 2004

Outcome	N	%
Total	25	100%
Completed	10	40%
No answer	6	24%
Refused	3	12%
Wrong Number/Disconnected	6	24%

Table 1b. Client Outcome for *LeadSafe* Month Follow-up Survey, October 2005

Outcome	N	%
Total	207	100%
Completed	52	25%
No answer	29	14%
Refused	40	19%
Wrong Number/Disconnected	86	42%

Table 1c. Client Outcome for *LeadSafe* Month Follow-up Survey, December 2006-March 2007

Outcome	N	%
Total	250	100%
Completed	63	25%
No answer	34	14%
Refused	18	7%
Wrong Number/Disconnected	135	54%

Clients were surveyed about services received and satisfaction, business financing, business development, job creation, income changes, skill development, social and human capital development, and program feedback. The survey instrument was developed in collaboration with the *LeadSafe* Project Manager and key staff, using the models of previous surveys conducted by CRS (Cranwell and Kolodinsky, 2003a, 2003b, and 2004) and the Aspen Institute in the area of micro enterprise development (Clark and Kays, 1999; Klein, Alisultanov, and Blair, 2003). This study uses a reflexive control design, similar to that of other researchers (Clark and Kays, 1995 and 1999; Klein, Alisultanov, and Blair, 2003; Rugg, 2002), where participant outcomes after microenterprise training are compared to the baseline collected before they received program services. Due to the length and complexity of the survey script, the instrument is not provided in this report. For more information about the specific questions asked or copies of the survey instrument, please contact Michele Cranwell Schmidt at (802) 656-0256 or mschmidt@uvm.edu.

The survey was administered at the University of Vermont using computer-aided telephone interviewing (CATI). Trained interviewers at the University of Vermont conducted the survey during the daytime and evening hours from 8:00am to 9:00pm. Up to eight attempts were made on each telephone number and callbacks were conducted as needed. Surveyors used local, state, and national telephone directories in attempts to track clients down when phone numbers were not current or not in service. Univariate and bi-variate analyses were carried out using the Statistical Package for the Social Sciences and Microsoft Excel (Singleton and Straits, 2005; Norusis, 2006). Data collected from September 2005 through the end of the grant were merged into one database for a comprehensive analysis of the cumulative grant. A total of eighty-five clients or 74% were surveyed at least one time, thus their intake and follow-up survey data is analyzed. Thirty or 35% of those clients completed more than one survey, thus their intake and multiple follow-up survey results will be examined for change over time.

Client Characteristics

The following are the characteristics of the 85 clients who completed at least one follow-up survey and participated in the *LeadSafe* project. Unless otherwise noted, the characteristics are self-reported by the client at their intake to the project.

Business Stage

- 65% (51) of clients were in the planning stage at intake and 35% (27) entered with an established business

Economic Status

- 100% (85) were at or below poverty level
- Range of annual household income at intake: \$0-\$27,000, average \$8,800
- 73% (60) have relied on some form of public assistance at one point in their life
- 51% (41) were receiving food stamps at intake

Gender and Age

- 37% (30) male; 63% (52) female
- Age range: 23-74, Average 43 years (at survey)

Ethnicity

- 80% (65) Caucasian
- 5% (4) African American/African
- 4% (3) Latino(a)/Hispanic
- 3% (2) Native American
- 5% (4) mixed decent, not specified
- 4% (3) other, not specified

Relationship Status (at time of survey)

- 40% (33) married
- 27% (22) single
- 17% (14) divorced
- 7% (6) cohabitate
- 9% (7) other

Children in Household (at time of survey)

- 38% (31) do not have children in household
- 62% (51) have children in household, range of 1 to 7 children and median of 3

Family Composition

- 31% (25) two parent household
- 26% (21) single female household with children
- 21% (17) single person household with no children
- 13% (11) two adult household with no children
- 10% (8) single male household with children

Education (at time of survey)

- 40% (32) have a high school education/GED or less
- 28% (22) have completed some college/vocational school
- 10% (8) have an associate's or technical degree
- 12% (10) have a bachelor's degree
- 10% (8) have a graduate or professional degree

Project Implementation

The evaluators held a staff focus group in April 2004 and periodic telephone interviews and electronic mail communications with the Project Director throughout the course of the grant to collect information on the *LeadSafe* project process and document project implementation strategies. The focus group and interviews covered the topics of marketing, recruitment, and enrollment strategies, assessment, training, technical assistance and support, collaboration, and impact. The following highlights the major themes discussed throughout these evaluation activities.

Marketing, Recruitment, and Enrollment strategies

The *LeadSafe* project staff used several strategies to recruit the JOLI eligible population to enroll in the CCBI course. Strategies utilized include:

- Meet and inform other service providing agencies about the project, including Vocational Rehabilitation, Department of Employment and Training, Department of Children and Families (DCF), and Job Start
- Post fliers and brochures in local service providing offices and public places
- Place an advertisement in the local newspapers and with local events such as the Barre Home Show
- Send letters to everyone who is in MBDP database with a brochure, inviting to attend or pass information on to other interested – mailing
- Send letters to local contractors
- Word of mouth referrals from other clients who completed the class or other Community Action clients.

Type of clients/businesses recruited

Clients who have participated in lead safety training include: registered childcare providers, painters and contractors, consultants, and house cleaners. Other major types of client businesses are those in the service sector and retail.

Issues encountered in recruiting and retaining clients

The main issue encountered in recruiting clients for the lead paint safety portion of the grant stemmed from several areas. These include negative belief systems towards lead paint safety training, the impact of federal and state TANF changes on microenterprise development in Vermont, and barriers low-income persons face to starting a business.

Negative belief systems towards lead paint safety training

The first area is the belief system that impedes participants from starting this type of business. This belief system denies that lead paint is a problem and therefore doubts that there is a market for lead paint safety and lead abatement work. There is also a perception that lead is considered dangerous and is a threat to the health of people who might otherwise consider taking training for a contractor or painting business if lead paint safety was not the focus. Carol Flint, former director of the MBDP program (current during the *LeadSafe* grant, states that there is a shortage of workers in the construction

trades in the central Vermont area, thus the availability of good jobs may deter people from starting their own business.

Barriers related to federal and state changes to TANF regulations

During interviews with staff in 2005, business counselors reflected overall on the difficulty of recruiting low-income clients in part due to changes in federal and state TANF regulations. These changes negatively impacted the recruitment of the target audience, low-income clients. The following provides a brief background on this issue and reasons why these changes impacted the *LeadSafe* project.

The federal welfare program, TANF, is carried out in Vermont through the Reach-Up Financial Assistance (Reach-Up) program out of the Vermont Department for Children and Families (DCF), Economic Services Division (ESD), as mandated by Vermont Act 147, in the form of cash benefits and case management. Act 147 was enacted on July 1, 2001, rather than 1996 with the passage of TANF, because Vermont was participating in a TANF demonstration project from 1996 to 2001. With the shift in welfare legislation to TANF, this new legislation required recipients to meet work requirements and set a maximum five year time limit for receipt of benefits. With the new work requirements in place, some TANF recipients have chosen to pursue self-employment to meet these requirements. Research conducted in the United States shows that changes in welfare legislation have both positively and negatively impacted MED programs and self-employment opportunities for these individuals. TANF allows states to use Maintenance of Effort (MEO) funds to provide MED training and have discretion on maximum time limits and the treatment of business income and assets. However, the law's emphasis on work requirements, caseload reduction, and discouragement of longer-term education and training are factors that result in a less supportive climate for TANF recipients to pursue self-employment (Blair & Klein, 2001; Greenberg, 1999; Greenberg & Plimpton, 1999; Patel & Greenberg, 2002).

Table 2 summarizes the Reach-Up legislation as it pertains to self-employment in Vermont, addressing areas that both support and are a barrier to MED. In a study conducted by the authors of this report on Vermont MED and Reach-Up regulations, findings show that Vermont is a "self-employment friendly" state because the legislation does not impose the federal five-year time limit and allows the use of work requirement milestones for self-employed persons to accommodate for business development and start-up and the potential for limited earnings during this period (Schmidt, Jewiss, Koliba and Kolodinsky, 2006). Even though self-employment is supported as an option, a common theme noted in interviews is that there is a discrepancy between how much Vermont supports self-employment yet has to adhere to the national "work first" philosophy to meet work participation rates and caseload reduction. Self-employment may not be the most expeditious option for clients to move off of public assistance, as earning enough business revenue to meet work requirements and no longer be eligible for benefits may take a person more time compared to a client who enters a pre-existing job slot that immediately pays an hourly rate.

Table 2. Summary of Vermont Reach-Up Financial Assistance legislation and key areas that support or pose a barrier to self-employment

Area	Legislation	Support	Barrier
Time Limits	<p>Vermont does not impose the five year federal time limit. Reach-Up will subsidize client benefits through Maintenance of Effort funds</p> <p>Vermont has a 20% hardship rate of clients who do not need to be meeting work requirements</p>	<ul style="list-style-type: none"> No time limit supports all clients 20% hardship rate supports clients who cannot meet work requirements due to hardship 	<ul style="list-style-type: none"> Federal “work first” philosophy imposes urgency to move off of Reach-Up as quickly as possible. Self-employment may not be most expeditious route.
Work Phases and Milestones	<p>Pre-work ready – Lasts up to 12 months, requires client to participate in training or activity to enhance skills</p> <p>Work Ready – Lasts for up to 12 months, self-employed clients must incrementally meet milestones</p> <p>Employment Stage – All clients must meet their full work requirement</p>	<ul style="list-style-type: none"> Milestones are in place to support incremental increase in business income over a one year period and subsidize self-employed clients during their start-up stage 	<ul style="list-style-type: none"> Time limit within work phases may not allow enough time for business plan and start-up. When business plan is completed, automatically move into work ready stage and need to meet milestones The work phase that a client is in can impact if a client is allowed to pursue self-employment as a Reach-Up goal If client does not meet work requirements with self-employment, they have to patch their income with other wage work, which can detract from business, or discontinue self-employment and pursue other goals. Phases are for a lifetime and a client cannot re-enter a phase later on.
Treatment of Income and Assets	<p>Reach-Up uses self-employed clients net income to determine their benefit amount, defined as gross income less expenses</p> <p>Loans are not counted as income and loan interest is counted as expense against gross income</p> <p>Business depreciation is not counted as an expense because it does not have a direct cash value</p>	<ul style="list-style-type: none"> Reduces earning amounts which means clients will have more financial support from Reach-Up Reduces earning amounts which means clients will have more financial support from Reach-Up 	<ul style="list-style-type: none"> Does not reduce earning amount for self-employed

Table 2. Summary of Vermont Reach-Up Financial Assistance legislation and key areas that support or pose a barrier to self-employment (continued)

Area	Legislation	Support	Barrier
Treatment of Income and Assets	All clients have a standard \$1000 asset limit for program eligibility. Assets disregarded include one vehicle per adult, a house, and other assets attributable to business income	<ul style="list-style-type: none"> Allows for asset development without reducing the amount of financial support from Reach-Up 	
Sanctions	If clients fail to comply with work requirements, they go through a conciliation process and if not reconciled, will lose an increasing amount of their grant award over time		<ul style="list-style-type: none"> Self-employed clients may have to pursue other work activities to meet work requirements during periods of low revenue
	Housing protection clause – Reach-Up will pay clients rent directly to the landlord out of their benefits to avoid eviction	<ul style="list-style-type: none"> Beneficial to all clients to avoid eviction 	<ul style="list-style-type: none"> Client will lose control over funds as most of Reach-Up funds will go towards housing

Source: Vermont Act 147, 33 V.S.A § 1101, 2001; Personal communication with interviewees.

The Vermont study showed that DCF District Managers support self-employment and almost all interviewees expressed neutrality in preference for this option for clients. However most observed that getting clients into a mainstream job is an easier route than self-employment. One person described, “It is easier for caseworkers to refer clients to regular employment over self-employment because it helps meet our numbers a lot quicker. We really are numbers driven and if we don’t do this, we will lose TANF funds for Vermont.” This person explained that since Vermont has a lot of employment available, it is quicker to have someone enter a minimum wage job and close their case then to try self-employment. Furthermore, some District Managers commented that Case Managers, who work directly with clients, often hesitate to refer clients to self-employment for several reasons. These reasons include: their own prejudgment about the client’s ability to successfully pursue this option, an increased work load to track clients’ milestones and self-reported hours/wages, and limited success in clients moving off of Reach-Up through self-employment. As a result, low-income persons who receive welfare benefits may not be readily referred to MBDP and *LeadSafe* by the state DCF offices. Low numbers of referrals from DCF and other state agencies, the expected primary source for low-income client referrals, was observed by the business counselors overall.

In addition to the above mentioned changes and concomitant impact, several MBDP coordinators interviewed for the Vermont study also noted that the welfare-to-work legislation decreased the pool of JOLI eligible clients for the *LeadSafe* grant by placing welfare recipients who were able to work in jobs, either self-employment or other, and moving them off the system. Thus, the remaining Reach-Up recipients and pool for the *LeadSafe* JOLI eligible clients shrunk to the “harder to serve” clients, who face multiple barriers and life issues that impede their ability to successfully start a business (Schmidt et al, 2006). This notion was expressed by the staff interviewed for this evaluation throughout the course of the grant.

Barriers to recruitment relating to low-income persons starting business

In addition, the target low-income participants face a variety of barriers in starting a business overall. Some of these barriers include: they are living in poverty, do not have reliable transportation, childcare, stable housing, and often have physical disabilities. All of these barriers impede a client's ability to follow through and complete classes. Further, those who are self-employed need to be making at least \$100 of a profit in order to be eligible for a childcare subsidy. In the start-up phase of their business, they often do not make this profit and thus do not have needed childcare resources.

Participant Assessment

Once participants are recruited into the *LeadSafe* project, a staff member at CVCAC conducts an initial intake and orientation with them to discuss the project, their goals, objectives, and barriers, complete paperwork, and be referred to other service providers.

Intake and Orientation

At this intake session, the Intake Counselor discusses their goals for their business and the *LeadSafe* project offerings (lead abatement and the certification process). They also go through the MBDP Resource Guide with the client and look at a model business plan. If the client continues to be interested, the Intake Counselor will set up an appointment for them with a Business Counselor and discuss registering for *LeadSafe* classes or workshops. Clients leave this session with a "next step" plan for their work with CVCAC. This process is either repeated or modified for clients who have previously worked with CVCAC.

Clients have been referred to the following other *business related services*:

- Business name and registration
- Employer identification number
- Responsibilities as an employer with workers compensation and social security
- Job Start
- Community Capital Loan Fund
- Credit repair and building and resources such as credit counseling services or opening a savings/bank account with the Vermont Development Credit Union
- SCORE (service core of retired executives)
- Small Business Development Center
- Women's Business Center

Clients have been referred to the following other *personal services*:

- Section 8 Housing
- Community Action Motors and Good News garage
- Food shelves
- Mental health services
- Battered women services
- Other state and local social service agencies

Training and Technical Assistance

Throughout the grant, *LeadSafe* clients were offered the Essential Maintenance Practice (EMP) training and the Basic Lead Abatement Contractor Training. Clients also participated in other related CVCAC services of Business Readiness, Money Matters, and Tangible Assets. *LeadSafe* staff and CVCAC Business Counselors also provide one-on-one technical assistance and business counseling in addition to classes that participants may take. This provides individual assistance in developing a business plan, marketing skills, cash flow analysis, setting goals, and pricing. In addition, client follow-up surveys show that 63% (36) of clients were referred to other services through MBDP.

Essential Maintenance Practices (EMP) training

The *Essential Maintenance Practices (EMP) training* is an eight-hour training required for Vermont landlords and registered childcare businesses. This training focuses on the specifics of Vermont law and identifies the requirements for rental properties and childcare facilities. Participants who complete this training will be qualified to provide EMP in serving the general public. Some of the *LeadSafe* clients, such as those in cleaning and childcare services, will only need to complete the EMP training, as they do not use enough lead paint safety or abatement skills in their business. This training was held in the evening to accommodate the majority of students who held daytime jobs or responsibilities. The only major issue encountered in conducting this training was the space needed to allow for the many props and equipment used in the training.

Basic Lead Abatement Contractor Training

The *Basic Lead Abatement Contractor Training* is the most in-depth and comprehensive of the courses offered through this program. It is a 40-hour training approved by the Vermont Department of Health as a professional training in lead abatement. This course covers the basics of lead abatement as well as the expectations for worker safety. Other topics covered include: regulations governing lead abatement work, physiological effects of excessive lead exposure, and general work practices and techniques. Clients who work in construction, painting, carpentry, or other contractor-based services may be interested in continuing on to this training. This training was held during the day at a local community bank for the academic portion, and a donated garage for the hands-on portion.

Supplemental Coursework

A main supplemental course work offered was the *NxLevel Business Basics training*. This is a 15-session course that is designed to teach basic business skills. *Money Matters* is an on-going group facilitated by a CVCAC Business Counselor on financial literacy. *Tangible Assets* is a financial matching savings program.

Project Collaboration

Internal communication

LeadSafe project staff meet twice a month to talk with one another about how the project is going and share any pertinent information about clients. Staff also held an organizational meeting at the beginning of the grant to address roles and responsibilities.

Project partners

The primary partner of the *LeadSafe* grant is the Vermont Housing Conservation Board (VHCB). VHCB plays a role in training, advertising, and as a referral source. The VHCB has been a very successful partner by providing the EMP and Basic Lead Abatement Contractor Training. VHCB has been very responsive and accommodating to the needs of the project and the personnel have taken the lead in mentoring and offering apprenticeship programs with current lead abatement workers. This apprenticeship program is good experience for individuals to see if this is a career they are interested in pursuing.

Other project partners who will provide a source of referral include the Department of PATH and DET, Northern New England Tradeswomen, and Vocational Rehabilitation. Project staff communicate with partners through emails, telephone, meetings, presentations, and by sending them fliers. The Project Director expressed frustration in working with some of the agencies as it has taken a lot of effort to contact them. She commented that in email communication, they express interest in working with the program and then do not take any further action.

Staff Perspective on Project Impact of Clients and Their Community

The *LeadSafe* program provides support, information, and training for clients who wish to become self-employed in this area. CVCAC connects clients with resources and support services so they may be successful. This program is particularly helpful for people who are low-income. Because of the barriers they face, it is hard to navigate through starting a business without previous experience. Further, CVCAC and the *LeadSafe* project are accessible, supportive, and nonjudgmental resources for clients to get information.

Community Impact

The *LeadSafe* staff noted that Vermont has the second oldest housing stock in the nation and there is a lot of opportunity to improve the safety of this housing. If people are successful at starting business in this field, their work will help make homes safer for families. Educated clients will also help raise awareness in their community about the risks of lead paint exposure. The ultimate goal is that this program will assist low-income clients to become self-employed and ultimately create other jobs.

Client Interviews and Focus Groups

Four clients who participated in the lead paint safety training portion of the grant were interviewed to gather detailed information about the impact of services on their business. In addition, client focus groups were held over the course of the grant with 10 clients who participated in other parts of MBDP services, such as the childcare business training. This training supported the *LeadSafe* training as in-home childcare providers are required to take the EMP training. These were conducted on an annual basis in September and October. The focus groups were designed to collect qualitative case study data from clients about their business, services received, impact of services, and program feedback (Appendix A). This qualitative data were analyzed using a standard approach of coding data and searching for common themes (Glesne, 1999). This information provides data on both project process and outcome. The following summarizes the discussions.

Client Businesses

Two of the clients interviewed attended the first Essential Maintenance Practice (EMP) training held through this grant. One client used to have a housekeeping/cleaning business but recently started working at her daughter's childcare center. She plans to re-open her housekeeping business in the future. The second client has a landscaping business, which is most active during the warmer months. The childcare center is operated out of a center facility and the landscaping/lead removal business is operated out of a home office, both located in rural Vermont. Both clients reported that their businesses are stable. The other two clients interviewed completed the Basic Lead Abatement Contractor Training. At the time of the interviews, they had not started their own business.

Referral to Course

Two clients were referred to the EMP training through other community action services. The Vocational Rehabilitation program referred another client and a friend who saw a flier for the course referred the fourth person interviewed.

Reason for Attending

One client attended the EMP training with her daughter because state regulations require this training for childcare providers. This training is also applicable to her housekeeping business when she will start that up again. She is interested in participating in the full lead abatement certification program to ensure lead removal during the re-painting process of the center. Another attended the EMP training so that he could work in lead abatement during the colder months when his landscaping business is slow. He will attend the lead abatement certification course. The two clients who completed the Basic Lead Abatement Contractor Training decided to take the course to gain skills and possibly start a business to get back on their feet.

Other Community Action Services Utilized

Two of the clients interviewed previously worked with CVCAC through the Tangible Assets program and small business training.

Knowledge and Skills Gained

Lead Paint Safety Skills

All clients interviewed reported learning a lot of information about lead paint hazards and safety that is directly applicable to their business or potential business and protecting their family at home. Those with a business reported that the information was very useful for their business. Knowledge and skills gained include:

- Use of specific clothing and protective equipment and other materials such as a ground cloth
- Increased awareness of techniques that should not be used to remove paint that may contain lead (i.e. no dry sanding)
- How to properly clean, and patch and repaint areas that may contain lead.
- How to properly contain lead paint
- Proper techniques to remove, clean up, and dispose of a small surface area of lead paint
- How to prevent children's exposure to lead
- Business aspect such as bookkeeping

Financial Management Skills

Many clients who participated in focus groups discussed the various financial management skills they gained because of the *LeadSafe* training.

- ***Business income information*** – Many JOLI clients who were starting their businesses benefited from learning about potential income generation figures from running a business based on the experience of the established business owners.
- ***Business feasibility*** – Through the process of business budgeting and financial management, many clients initially asked the question of whether or not self-employment would work for them.
- ***Tax information*** – All clients learned a lot of helpful information regarding business taxes. Specific comments providers noted about taxes included that they learned to save receipts and what expenses could be deducted from their earned income for their taxes.
- ***Bookkeeping and budgeting*** – As part of MBDP training students could have developed a business budget, cash flow plan, and profit and loss spreadsheet based on their actual or estimated expenses. All of the students learned from this activity, as most had not done this type of in-depth financial analysis before. Many of the experienced business owners commented that they had not separated their business expenses from their family expenses, and never really knew how the business was doing. This exercise encouraged them to set up a separate checking account to track their business expenses. All commented that they became more aware of their inflows and outflows, and how to improve their business profitability by monitoring and adjusting this. One experienced business owner noted that with her newfound financial management skills, she was now able to do

her own payroll and most of her taxes, thus reducing her expenses to outsource these activities.

- ***Loan application and enrolling in a savings program*** – As discussed below, many clients stated that their business counselors referred them to an Individual Development Account or assisted them in applying for a loan.

Business Management Skills Gained

Clients also discussed various business management skills they gained because of the *LeadSafe* training.

- ***Organization*** – Clients interviewed learned a lot about how to better organize their business through improved filing and receipt management systems. Many noted that they were much less stressed because they knew that they were saving their business receipts and had this organized for when they needed to complete their income taxes. Several people stated that their business counselor provided them with a file organizing box to assist them with their filing system.
- ***Time/space organization*** – Several clients who operate their business out of their home, such as a childcare provider, noted that their business benefited from the time/space percentage organization of their in-home childcare business.
- ***Payment policies*** – After taking courses and learning about the current, standard rates that other businesses charge for similar services, many clients decided to change their rates, pay structure, or payment schedule to ultimately improve their business revenue and income.
- ***Business insurance*** – Several clients learned about the importance of having business insurance and received a recommended list of companies to contact for this purpose.
- ***More professional*** – Many participants remarked that after taking MBDP courses, they were more business-minded and thought of themselves as a self-employed, professional and improved their outward appearance and dress.

Changes in Social, Human and Financial Capital

Many clients reported various impacts that the *LeadSafe* and MBDP training had on their personal life, financial situation, family situation, and community life.

Personal Life

- Improved self esteem
- Empowered
- More professional
- Confident in ability to run business
- Recognized that business location, training and experience made owners more qualified

- Recognized the importance of business to themselves and their community members
- Reduced Isolation and Social Interaction - Many of the clients who lived in more rural areas noted that the *LeadSafe* course helped to reduce their feelings of isolation from being self-employed and working out of the home in rural Vermont. Many enjoyed discussing ideas and sharing business and personal issues with others who understood their situation. Furthermore, the group learning environment provided adult interaction for women who work with children on a regular basis.

Financial Situation

- Over the course of the grant, many clients who were in the start-up stage at intake began to make a decent living through their business. At the beginning, some struggled with the risk of leaving a full time job with benefits, especially those with families. However, many were confident that this would be a feasible business for them.
- As previously stated, many established business owners commented that this training greatly improved their bookkeeping, organizational skills, budgeting, and cash flow management. This positively impacted their financial situation by becoming more aware of income and expenses and knowing ways to save money through the use of their spreadsheet and tax deductions.

Family Situation

- Improved family relations because of more time spent at home with family and children
- Improved family disposition because of new career

Community Life

- All made friendships and built relationships with other business owners
- Clients reported being more active in their community with neighbors, schools, and parents because of their business start-up
- Many made new connections in the Community Action program and through referrals

Project Outcome and Impacts

This section reports the responses to the post training follow-up telephone surveys conducted every six months during the grant beginning in the fourth quarter of the first fiscal year. A total of 115 surveys were completed, with 85 participants. Seventy-four percent (85) complete one follow-up survey and 26% (30) completed at least two follow-up surveys over the course of the grant. This section reports on business status and growth, planning and development, financing and owner activity, owner's draw, business revenue, net worth, changes in income, public assistance and assets, job creation, and social and human capital development.

Business Status and Growth

Type of Business

- 53% (27) were in services
- 18% (9) were in retail
- 4% (2) were in construction
- 2% (1) was in manufacturing

Business Stage at Intake and Survey

Overall at client intake to the MBDP program and *LeadSafe* services, 65% (51) were in the planning stage and 35% (27) had an existing business. The specific breakdown of business development stages is as follows.

At the time of the initial contact with the *LeadSafe* Program:

- **39% (22) were exploring the possibility of starting a business**
- **32% (18) were in the planning process**
- 14% (8) were in the start-up phase
- 7% (4) had a stable business
- 7% (4) were in the process of expanding a current business through additional financing
- 2% (1) had expanded their business through additional financing

Of the 25 clients who completed a follow-up survey, the following represents their business stage at the time of their initial follow-up survey.

- **40% (10) were in the planning process**
- 12% (3) were in the start-up phase
- 20% (5) had a stable business
- 8% (2) were in the process of expanding a current business through additional financing
- 12% (3) had decided to not pursue a business
- 8% (2) had closed their business

At the time of the final follow-up survey for all clients who participated:

- 13% (10) had decided to not pursue a business
- 31% (24) remained in the planning stage
- **36% (28) had a start-up or stable business**
- 14% (11) were in the process of expanding or had expanded through additional financing
- 6% (5) had closed or sold their business

Business Start-up and Retention Rate

- Of the 52 businesses in the planning stage at intake, **31% (16) had started a business** by the time of the survey, 48% (25) were still planning their business and 21% (11) decided to not pursue their business.
- Of the 25 established businesses at intake, **100% (25) were retained** by the time of the survey.

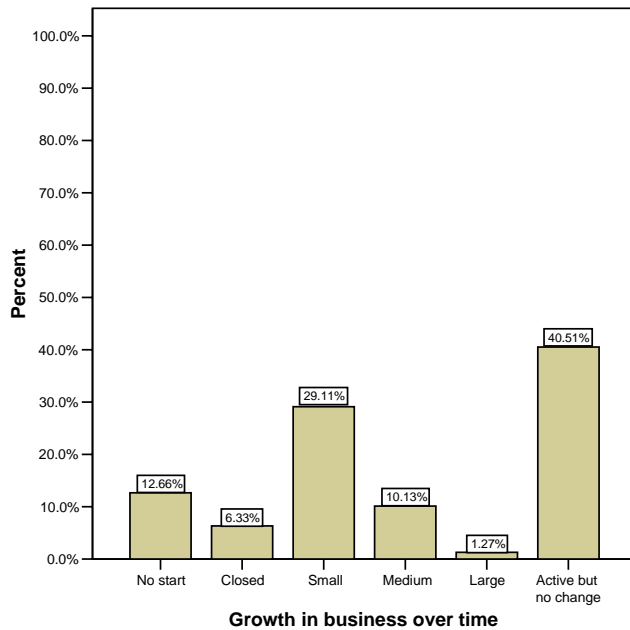
Business Growth

Figure 1 depicts the type of growth that clients experienced in their business planning. Business growth (including the planning stages) is based on the following continuum. Business growth was calculated by determining a client's movement along the following business stage continuum.

- Exploring possibilities
- Planning
- Completed business plan
- Started a business
- Have stable business
- In process of expansion through additional financing
- Expanded through additional financing

Overall, 41% (32) of clients reported some level of growth. Twenty-nine percent (23) reported small growth being movement of one level on the continuum scale above. Ten percent (8) reported medium growth, or two levels of movement, and 1% (1) reported large growth, or three or more levels of movement. About 41% (32) reported that they were active in their business planning but did not move along the continuum from their intake to the time of the survey and 13% (10) did not start a business.

Figure 1. Growth in Client Business Post Training



Business Contracts

Sixteen percent (5) of clients indicated that MBDP helped them to secure business contracts. Three people indicated that they received one contract, one person received six contracts and one person received twenty contracts. Two people reported that the value of these contracts were \$1,200 and \$6,000.

Business Planning Process

Businesses in Planning Stage

At intake, 66% (52) of the *LeadSafe* clients surveyed reported being in the planning stage, while 32% (25) were still planning their business at the time of the survey. These clients were asked to indicate when they planned to start their business. Fifty-seven percent (8) indicated they would start in less than 6 months, 29% (4) plan to start in 6 to 12 months, and 14% (2) plans to start in 12 months or more.

Clients were asked in what specific ways they plan to use their lead paint safety skills. Responses included:

- Plan to use it to get my job and show other people how to do it
- Apply skills around residential homes and possibly start a business
- Improve safety on the job to appeal to customers
- Expand the business and get it off the ground, make homes safer for children to be in and around
- Still needs state licensing
- Marketing tool
- Use skills if need to remove lead
- In house inspections/health inspections
- Skills not applicable to field

Closed Business

Five clients reported having closed their business at the time of the survey. Four of these clients reported that their business was open for five years, three years, two and a half years, and a half of a year prior to closing. Two people reported closing their business because they got a different job and two closed because the business was costing more money to operate than it was bringing in. Three of those businesses were service oriented and one was retail and one was a construction business.

Business Financing

Sources of Start-up Capital

Respondents reported starting or operating their business through a variety of financial sources, as presented in Table 3. The top sources of start-up business capital include personal savings (47%) and business revenue (14%). Many clients also used some form of loan or grant (31%). Twenty-five percent reported that they did not have any source of capital.

Table 3. Sources of Start-up Capital

Source	% (n)
Personal savings	43% (30)
No sources of capital	29% (20)
Business revenue	16% (11)
Bank loan	6% (4)
Grant funding	6% (4)
Vocational Rehabilitation	4% (3)
Micro Loan	4% (3)
Community Capital of Vermont	4% (3)
Trickle up	3% (2)
Friend/family loan	3% (2)
Credit card	3% (2)
IDA	3% (2)
VEDA Programs	1% (1)

Loans

Thirty-four percent (24) of clients reported that they needed to apply for a loan for their business. Forty six percent (37) indicated that they did not need to apply for a business loan and 20% (14) reported that it was too early in their business planning. Of those who needed to apply for a loan, 29% (7) received a loan that ranged from \$1,500 to \$42,500, with an average of \$17,400 and median of \$15,000.

In addition to those who desired and received a loan for their business, 29% (7) had not yet applied, 29% (7) did not receive a loan, 4% (1) did not know, and 8% (2) did not comment on the outcome of their loan. Two of the clients who did not receive a loan discussed the impact of this on their business. One reported that they stopped their business planning and the other stated that this delayed their work. The other clients did not comment.

Business Activity

Fifty-six percent (22) of clients reported working full time for their business or 40+ hours, 31% (12) reported working half time or 20-39 hours and 13% (5) reported working less than half time or 1-19 hours. Hours worked per week ranged from 3-85 hours with an average of 52 hours per week for full time workers, 25 hours per week for half time workers, and 10 hours per week for those who reported working less than half time on their business.

- **40% (29) of those with a business reported not needing another job** than their self-employment, 37% (27) patch their income by having a job in addition to being self-employed, and 23% (17) are looking for a job in addition to being self-employed.
- **45% (21) of those with a business reported that it is their primary source of income**, 30% (14) reported it as a secondary source of income, and 26% (12) do not yet have income from their business.

Owner's Draw, Business Revenue, and Net Worth

Almost three quarters (72%, 28) of clients surveyed reported taking an owner's draw from their business with a monthly range of \$50-\$4,000, an average monthly amount of \$1,250, and a median value of \$1,000 per month.

- Calculated annual draw from business: \$600-\$48,000; Average: \$15,000; Median: \$12,000
- Calculated hourly wage rate from business: \$1.25-\$19.20; Average: \$7.00; Median: \$4.80
- 56% (20) reported their business revenue to be growing, 39% (14) reported their revenue to be stable, and 6% (2) stated that their revenue had decreased.
- Gross average monthly revenue from business: \$0-\$50,000; Average: \$3,115; Median: \$1,200
- Business net worth: \$0-2,000,000; Average: \$126,875; Median: \$22,500

Income, Benefits and Public Assistance

Changes in Income

Almost half of clients (43%, 19) with a business reported that their annual household income has increased because of their business with 12 clients reporting a range from \$50-\$12,000, an average increase of \$2,200 and median increase of \$1,350. Eighteen percent (8) reported that their annual household income decreased because of their business, with five reporting a range from \$400 to \$25,000, and average of \$6,280 and a median decrease of \$1,500. Further, 34% (15) reported that their annual household income had stayed the same and 5% (2) stated that it was too early in their business to determine. A paired-sample t-test showed a significant increase in annual household income from intake (average \$9,200) to the time of the survey (average \$19,262). $t=5.42$,

$p \leq .01$. Figures are in real dollars. This finding is consistent with the results of this test when it was run with data collected and presented in the FY II report.

Public Assistance

Almost three quarters of respondents (73%, 60) have relied on public assistance at some point in their lives. The number of months of public assistance prior to starting the *LeadSafe* training ranged from 0 to 300 months (25 years), with an average of 28 months and median of 12 months. **More than half of clients (61%, 35) reported having decreased their reliance on public assistance since they started working with MBDP**, 30% (17) reported their reliance stayed the same, and 9% (5) increased reliance. The main reason reported why clients decreased their reliance on public assistance was that they were no longer eligible because of an increase in income. Others who increased their benefits stated that this was related to medical reasons.

Personal and Household Income

The following depicts the sources of personal income at the time of the survey. The most commonly cited source of income was their current business (33%) followed by other wage employment (27%).

- 33% (28) current business
- 27% (23) wage employment other than self-employment
- 11% (9) SSDI
- 10% (8) child support
- 8% (7) another self-employment business
- 7% (6) unemployment
- 5% (4) SSI
- 4% (3) Reach-Up
- 14% (12) other sources

Table 4 presents clients main source of personal income. The most commonly give answers were their current business (31%) and wage employment (25%).

Table 4. Main Source of Client’s Personal Income

Main source	% (n)
Current business	31% (25)
Wage employment, not self-employment	25% (20)
SSDI	10% (8)
Child Support	5% (4)
Unemployment	5% (4)
Another self-employment job	4% (3)
SSI	3% (2)
Reach-Up	1% (1)

Current Monthly Household Income

Range: \$0-\$10,000

Mean: \$1,845

Median: \$1,500

Calculated Annual Household Income in Current Year

Range: \$0-\$120,000

Mean: \$22,100

Median: \$18,000

Annual Household Income in Year Prior to Survey

Range: \$0-\$100,000

Mean: \$23,600

Median: \$18,500

Annual Income at Intake

Range: \$0-\$27,180

Mean: \$8,700

Median: \$8,000

Savings, Assets, and Health Benefits

Fifty percent (15) of clients reported having saved money regularly on a monthly basis over the course of the grant, with an average savings of \$162 and median of \$100. Regarding other assets, 10% (8) are working with a savings program such as an Individual Development Account, 14% (11) completed post-secondary education and one person purchased a home. Types of post secondary education included: college, early childhood development classes, computer classes, and a CDA. Overall, 84% (68) reported that they have access to medical and health benefits, with one person stating that these benefits come from their business, costing \$114 a month. In addition, 65% (13) stated that they have access to affordable childcare, with the monthly cost of this care ranging from \$0 to \$350 and an average of \$65.

Job Creation

A quarter of clients surveyed (23%, 9) of clients reported hiring employees to work for their business.

- **29 part time jobs that pay an average of \$12.19/hr** (range \$7.50-\$25.00) at an average of 17 hours per week (range 8-25) were created by 9 businesses. All 29 employees were hired after the owner participated in MBDP. Four of the part time jobs employed persons receiving some form of public assistance. None of the part time employees receive benefits from their job.
- **6 full time jobs** were created by three businesses, with two being hired after MBDP and the others being hired before MBDP. These jobs pay an hourly rate of \$12.50 per hour (range \$10.00-\$14.00), for an average of 53 hours per week (range 40-85). None of the employers reported hiring persons who were receiving some form of public assistance and none provide employees with benefits.
- Using the assumption that 1 full time job is equivalent to 40 hours a week, a total of 37 FTE self-employed jobs were created by respondents and 18 FTE employees were hired. This is a total of **55 FTE jobs created overall.**

Social and Human Capital Development

The follow-up telephone interviews gathered data on social and human capital indicators of skills and knowledge gained, confidence in skills, changes in attitudes, and changes in personal, family, and community life. Researchers in several fields show that micro business development is an effective tool for building social and human capital so that individuals may develop a base of skills on which to start their business and experience success. Michael Sherraden (1991) defines wealth and welfare to include both tangible and intangible assets. Intangible assets include: human capital (intelligence, education, esteem, etc.), cultural capital (the ability to know and practice the behaviors of the dominant group) and informal social capital (family, friends, contacts, etc.).

Robert Putnam (1993a and 1993b) states that social capital is important for impoverished areas because it raises the standard and quality of living, which provides an environment in which productivity is possible to work towards economic growth. Brian Dabson (2002) states that the “assets approach” model through entrepreneurship identifies the positive aspects and strengths of an individual, group or community, upon which improvements can be made to strengthen social and economic capacity from within, rather than through external aid. This model contributes to long-term economic sustainability rather than traditional models of economic development through external investment in wage employment options.

Elaine Edgcomb and others (1996) state that social and human capital and assets models are the essence of the microenterprise philosophy. This philosophy recognizes the ability of people to apply their individual talent, creativity, and hard work to improve their lives and work towards self-sufficiency. These models are transferable to the individual level, as cited in various research where programs utilize the model of strengthening community ties and capabilities from within, with individual creativity and talent, rather than through external expertise or assistance (Blair and Klein, 2001; Clark and Huston, 1993; Clark and Kays, 1995 and 2000; Philadelphia Development Partnership, 1999; Servon, 1998). Research shows that microenterprise development builds social and human capital through an increase in intangible assets, providing the foundation for economic gains in the future. Types of intangible assets include: personal and life skill building, increased self-esteem and self-worth, and building community networks and trust (Clark and Huston, 1993; Clark and Kays, 1995 and 2000; Mount Auburn Associates, 1994; Servon, 1998). Several researchers cite that once the foundation of social and human capital is built, microenterprise development also builds economic capital by creating jobs and generating income, ultimately working towards community development in impoverished, underserved, or unemployed areas (Clark and Huston, 1993; Clark and Kays, 1995 and 2000; Edgcomb et al, 1996; Servon, 1998). The survey questions developed for this study are based on these models and philosophies about the importance of social and human capital.

Skills and knowledge gains

Respondents were asked to indicate any new or improved skills and/or knowledge that they gained because of *LeadSafe* services. Table 5 depicts the variety of responses given. The most commonly given answers were related to writing a business plan, starting a business, and problem solving skills, financial management and marketing skills.

Table 5. New and Improved Skills and Knowledge Gained Because of *LeadSafe* Services

Skills and Knowledge	% (n)
Writing a business plan	49% (33)
Steps to start a business	21% (14)
Problem solving skills	15% (10)
Financial management	13% (9)
Marketing and sales	13% (9)
Self-evaluation and improvement	6% (4)
Decision making skills	6% (4)
Social skills	6% (4)
Business Taxes	5% (3)
Computer skills	3% (2)
Learned about resources	3% (2)
Credit and credit repair	2% (1)
Essential Maintenance Practice Skills	2% (1)

(n=67)

Changes in attitude because of *LeadSafe* services

Participants were asked to report any changes in attitude they experienced because of *LeadSafe* services. Table 6 shows that the most commonly given responses were being more motivated and encouraged and an increase of self-esteem and self-confidence. This is consistent with the findings of last year. Other responses that were not categorized include: improved attitude towards finance, more direct approach to professionalism, more time for family, more focused, more energy, empowered as a woman, more supported by CVCAC staff.

Table 6. Client Change in Attitude because of *LeadSafe* Services (n=67)

Area of Attitude	% (n)
More motivated/encouraged	40% (27)
Increased self esteem	30% (20)
Increased self-confidence	22% (15)
Improved personal outlook	16% (11)
Broadened interests	10% (7)
Less fearful	6% (4)
More responsible	5% (3)
Improved overall quality of life	2% (1)
None	16% (11)

Social capital gains in personal, family, and community life

Participants were asked to rank on a scale from 0-10, with 0 being “no improvement” and 10 being “a lot of improvement”, the level to which their personal, family, and community life improved as a result of *LeadSafe* services. Personal life can refer to mental and/or physical health, social skills, and self-awareness. Family life can refer to better communication, improved parenting, and more able to provide for family. Community life can refer to involvement in one’s neighborhood, friends, church, youth groups, and other civic activities. The measures of central tendencies for all clients surveyed are presented in Table 7.

Clients reported having experienced gains in all areas of personal, family and community life. The highest level of gain was in personal life with an average score of 5 and median of 6. Overall, 81% (52) of respondents reported that they are better off today because of *LeadSafe* services.

Table 7. Measures of Central Tendency for Social Capital Gains

	Personal life	Family life	Community life
Range	0-10	0-10	0-10
Mean	5	4	4.8
Median	6	4	5
Mode	0	0	0
n	66	65	65

Client Feedback

Both the survey respondents and clients interviewed provided feedback for improving the *LeadSafe* project.

Survey Respondent Feedback

Client feedback from survey respondents includes satisfaction with services, areas that worked well and did not work well for clients, suggestions on improving services, and other types of services desired.

Satisfaction with Services

Overall, most clients expressed high satisfaction with services and individual assistance. On a scale from 0 to 10 with 0 being 0% satisfied and 10 being 100% satisfied, clients reported an average satisfaction with overall services and individual assistance as 7 and 8. Both areas received a modal value of 10, indicating that the majority of clients were highly satisfied with services received.

Overall satisfaction with services n=65
 Range: 0-10
 Mean: 7
 Median: 9
 Mode: 10

Overall satisfaction with one-on-one counseling and technical assistance n=66
 Range: 0-10
 Mean: 8
 Median: 8
 Mode: 10

Further, Table 8 shows that most clients agreed or strongly agreed that classes met their expectations, services aided in the success of their business, and business counselors aided in their business development and provided the necessary on-going support needed for their business. In addition, 52% (31) of clients found the resource guide provided at intake to be helpful to very helpful. Note that 20% (12) each either did not use it or did not remember receiving this guide.

Table 8. Agreement and Disagreement Levels with *LeadSafe* Satisfaction Statements

Satisfaction Statement	Strongly Disagree	Disagree	Neither	Agree	Strongly Agree
MBDP services met my expectations (n=66)	8% (5)	5% (3)	5% (3)	58% (38)	26% (17)
MBDP services aided in the success of my business (n=40)	9% (5)	6% (3)	9% (5)	48% (26)	28% (15)
Working with business counselors aided in my business development (n=36)	4% (2)	14% (7)	8% (4)	45% (23)	29% (15)
Business counselors provided the necessary on-going support for my business (n=33)	8% (4)	14% (7)	10% (5)	36% (18)	32% (16)

Areas that worked well for clients

Survey participants were asked to discuss areas within the *LeadSafe* program that worked well for them. A variety of responses were provided and clients were allowed to give more than one answer. The most commonly reported answers were related to supportive and knowledgeable staff. This is consistent with the findings from the previous year. Table 9 depicts other categorized responses. Responses not categorized include: budget and credit services, non-judgmental classroom atmosphere, and encouragement, developing business cards and brochures, improved business skills, tax assistance, and use of computer equipment.

Table 9. Program Areas that Worked Well for Clients

Area	% (n)
Supportive staff	34% (23)
Knowledgeable staff	28% (19)
Positive and affirming staff	27% (18)
Gave direction/steps to take	22% (15)
One-on-one attention	21% (14)
Good technical information	18% (12)
Skills learned	16% (11)
Change in attitude	8% (5)
Flexible program	6% (4)
Worked with disability	5% (3)
Referrals	5% (3)
Access to funding	5% (3)
Networking and meeting people	4% (2)
Gained access to funding	4% (2)

(n=67)

Areas that did not work well for clients

Clients were also asked to indicate what did not work well for them in the services they received, as presented in Table 10. The most common response provided by almost half of the group surveyed was “nothing”. This was followed by the client did not access funding or needed more funding, personal life issues got in the way of the program, and the training was too basic or general. Other non-categorized responses include: limited access to childcare, needed less time in class, class was not well organized, office was not well organized, counselor had poor people skills, felt overwhelmed.

Table 10. Program Areas that did not Work Well for Clients

Area	% (n)
Nothing	49% (32)
Did not access funding/needed more funding	8% (5)
Personal life/issues got in the way	6% (4)
Training was too general/basic	6% (4)
Counselor did not follow-up	5% (3)
Unrealistic expectations	5% (3)
Schedule did not work	5% (3)
Business plan development was complicated/intimidating	4% (2)
Needed more time in class	4% (2)
Program was not for me	3% (2)
Not enough individual attention	3% (2)
Staff did not explain information	3% (2)
Felt disrespected	3% (2)

Suggestions to improve services

Participants were asked to indicate any suggestions they had to improve *LeadSafe* services. Slightly over half of clients indicated that they did not have any suggestions to improve services. Suggestions provided are as follows:

- Nothing 51%
- Offer some way to help people be emotionally ready for starting a business, such as a “readiness” program
- Offer more classes
- Follow up with client if miss class
- More networking opportunities
- More personal, individual services
- More encouragement to follow-through
- Counselors should have more positive attitude
- Offer diverse locations for classes
- More in-depth classes
- Advertise services so others can take advantage
- Have substitute if instructor cannot attend class
- More marketing
- More funding available
- Assessing level of client to determine where they are at and appropriate courses
- Provide food to clients
- More staff
- More access to funding
- Longer classes
- Better recommendations
- Listen to clients better

Other services that clients would like to see offered

In an open-ended question, respondents were asked to indicate other types of services or courses they would like *LeadSafe* to offer. More than half indicated they did not have any suggestions however others provided a variety of suggestions.

- None 55%
- More computer skills
- Combine Job Start services
- Counselors know more about people with disabilities
- Lower interest rates for low-income business owners
- More advocacy
- More classes on book keeping
- More financial assistance
- More hands-on experience
- More information about federal grants for starting a small business
- One-on-one computer assistance
- Online or paper newsletter to share business stories with one another
- Site visits to businesses

Individual Interview Feedback

Clients who participated in the in-person individual interview sessions also provided feedback and areas of improvement for the *LeadSafe* project.

Positive Feedback Received

Clients reported that the presentation, manual, and video presented at the EMP training were excellent resources. The material was also easy to understand and follow along with the manual and was well presented by the instructor. They appreciated that the instructor took time for all questions and kept students focused on the material. They also appreciated learning low-cost methods to protect their family members and other children from lead poisoning.

Areas for Improvement

Clients interviewed provided the following areas for improving the *LeadSafe* courses:

- Enable students to participate in a hands-on demonstration of how to make and insert window wells.
- Allow one-on-one instructor time as one client reported feeling a bit intimidated with the large group to ask questions.
- Discuss “next steps” clients should take next to further pursue this business (i.e. funding, tools, etc).
- Develop a “start-up kit” of all tools and equipment necessary to work in lead abatement.
- Discuss funding opportunities with clients to purchase needed tools and equipment.
- More hands-on experience/visual learning in lead abatement.
- One client would like to be able to borrow the video to show to their contractors.

Conclusions and Recommendations

The *LeadSafe* Initiative, operated out of Central Vermont Community Action Agency, Inc. (CVCAC) in Barre, Vermont through the Micro Business Development Program (MBDP), provided self-employment strategies of micro-business development and expansion for income-qualified individuals with a focus on lead paint safety training and certification and sub focus on business development skills such as business plan development and financial management.

In partnership with the Vermont Housing Conservation Board (VHCB) State Lead Abatement program, the *LeadSafe* Initiative provided a variety of lead paint safety training, from Essential Maintenance Practices to Lead Abatement Certification. The initiative offered supplemental and industry specific training in the areas of cleaning, consulting/inspecting, deconstructing, and lead abatement contracting. The project also offered core business and “soft skills” training, intensive case management, access to capital, linked clients to mentors, assisted clients in securing job contracts, and referred client to other community resources. The overall project goals of *LeadSafe* were to create 55 jobs for low-income people in Central Vermont, through self-employment, with an average wage of \$12.50 in the first year of operation and access to quality health care and childcare. The following summarizes the successes of the *LeadSafe* project, issues encountered in project management, and recommendations for future project improvement.

Summary of Client Business Successes

The *LeadSafe* project assisted many clients to start a business, which was a goal of the project. At client intake to MBDP, 65% (51) of clients were in the exploratory or planning phase when they started working with the *LeadSafe* project. By the time of the final follow up survey, 31% (16) of the 51 businesses in the planning stage at intake had started a business, 48% (25) were still planning their business and 21% (11) decided to not pursue their business. In addition, the *LeadSafe* project showed a high business retention rate of businesses that started with the project already in existence, with 100% of the 25 established businesses at intake remaining in business by the end of the grant. Forty percent of clients reported not needing another job other than or in addition to their self-employment and 45% reported that their self-employment was their primary source of income. This study demonstrates that self-employment is a means for both personal and other job creation, as a total of 37 FTE self-employed jobs were created by respondents and 18 FTE employees were hired. This is a total of 55 FTE jobs created overall, which met the overall project goal!

Business and household income

Almost three quarters (72%, 28) of clients surveyed reported taking an owner’s draw from their business with a monthly range of \$50-\$4,000, an average monthly amount of \$1,250, and a median value of \$1,000 per month. However, breaking down self-employment wages by the hour, wages fell short of the project’s goal of \$12.50/hr. The average hourly wage rate was \$7.00, just at Vermont’s minimum wage; and median of almost \$5.00, well under Vermont’s minimum wage. *LeadSafe* staff should have a

dialogue about this data to determine the accuracy of self-reported data as well as the impact of potentially low paying self-employment jobs on clients' long term financial security and strategies to remedy this situation.

However, regardless of this wage data, almost half of clients (43%) with a business reported that their annual household income had increased because of their business with 12 clients reporting a increase range of \$50-\$12,000, an average increase of \$2,200 and median increase of \$1,350. A paired-sample t-test showed a significant increase in annual household income from intake (average \$9,200) to the time of the survey (average \$19,262). $t=5.42, p \leq .01$. Figures are in real dollars. This finding is consistent with the results of this test when it was run with data collected and presented in the FY II report. Many clients also reported that they accumulated a variety of assets over the course of the grant, with 50% saving money regularly (average of \$162), 14% completing additional education, and one person purchasing a home. In line with the grant goals, 84% of clients have access to medical and health benefits, with one person stating that these benefits come from their business, costing \$114 a month. In addition, 65% have access to affordable childcare, with the monthly cost of this care ranging from \$0 to \$350 and an average of \$65.

Public assistance

Another positive finding from this project was that more than half of clients surveyed (61%) reported having decreased their reliance on public assistance since they started working with MBDP. The main reason for this decreased reliance on public assistance was that they were no longer eligible because of an increase in income. Others who increased their benefits stated that this was related to medical reasons.

Job contracts

MBDP also helped clients to obtain business contracts, which was another goal of the *LeadSafe* Initiative. Sixteen percent (5) of clients indicated that MBDP helped them to secure business contracts. Three people indicated that they received one contract, one person receiving six contracts and one person receiving twenty contracts. Two people reported that the value of these contracts were \$1,200 and \$6,000.

Access to capital

LeadSafe clients used a variety of sources of capital to start and sustain their business. The top sources of start-up business capital included personal savings (47%) and business revenue (14%). Many clients also used some form of loan or grant (31%). Twenty-five percent reported that they did not have any source of capital. Regarding client loans, 34% of clients reported that they needed to apply for a loan for their business, while 46% indicated that they did not need to apply for a business loan and 20% said it was too early in their business planning. Of those who needed to apply for a loan, 29% (7) received a loan that ranged from \$1,500 to \$42,500, with an average of \$17,400 and median of \$15,000.

In addition to those who desired and received a loan for their business, 29% (7) had not yet applied, 29% (7) did not receive a loan, 4% (1) did not know, and 8% (2) did not comment on the outcome of their loan. Two of the clients who did not receive a loan

discussed the impact of this on their business, reporting that they stopped their business planning or delayed their work. Access to capital is something that *LeadSafe* related programs through MBDP should continue to work with client to obtain, as the Vermont study conducted by the authors showed that access to capital is a central factor to clients' long term business success (Schmidt & Kolodinsky, 2007).

Other skills and knowledge gained

Clients who completed the surveys, focus groups and/or interviews also consistently noted throughout the study that they gained various skills through the *LeadSafe* project, such as financial management skills, improved social capital and networks, and human capital including business and marketing skills and knowledge gained. The study conducted by the authors (Schmidt & Kolodinsky, 2007) suggested that improved skills and personal well-being is an important mediator of clients' longer term success.

Issues encountered in project management

Although clients of the *LeadSafe* project achieved success and made many great strides in their business development, recruiting clients to specifically participate in the lead paint safety portion of the grant was a main project management issue encountered by staff. Barriers to recruitment included negative belief systems towards lead paint safety training, the impact of federal and state TANF changes on microenterprise development in Vermont, and barriers that low-income persons face in general to starting a business.

Negative belief systems towards lead paint safety training

The first area is the belief system that impedes participants from starting this type of business. This belief system denies that lead paint is a problem and therefore doubts that there is a market for lead paint safety and lead abatement work. There is also a perception that, even with proper handling and equipment, lead is dangerous and a threat to the health of people who might otherwise consider taking this type of training for a contractor or painting business if lead paint safety was not the focus. Carol Flint, former director of the MBDP program (current during the *LeadSafe* grant), stated that there is also a shortage of workers in the construction trades in the central Vermont area, thus the availability of good jobs may deter people from starting their own business.

Barriers related to federal and state changes to TANF regulations

During interviews with staff in 2005, business counselors reflected overall on the difficulty of recruiting low-income clients in part due to changes in federal and state TANF regulations. These changes negatively impacted the recruitment of the target audience, low-income clients. In a study conducted by the authors of this report on Vermont MED and Reach-Up regulations, findings show that Vermont is a "self-employment friendly" state because the legislation does not impose the federal five-year time limit and allows the use of work requirement milestones for self-employed persons to accommodate for business development and start-up and the potential for limited earnings during this period (Schmidt, Jewiss, Koliba & Kolodinsky, 2006). Even though self-employment is supported as an option, a common theme noted in interviews is that there is a discrepancy between how much Vermont supports self-employment yet has to adhere to the national "work first" philosophy to meet work participation rates and caseload reduction. Self-employment may not be the most expeditious option for clients

to move off of public assistance, as earning enough business revenue to meet work requirements and no longer be eligible for benefits may take a person more time compared to a client who enters a pre-existing job slot that immediately pays an hourly rate.

The Vermont study also showed that DCF District Managers support self-employment and almost all interviewees expressed neutrality in preference for this option for clients. However most observed that getting clients into a mainstream job is an easier route than self-employment. One person described, “It is easier for caseworkers to refer clients to regular employment over self-employment because it helps meet our numbers a lot quicker. We really are numbers driven and if we don’t do this, we will lose TANF funds for Vermont.” This person explained that since Vermont has a lot of employment available, it is quicker to have someone enter a minimum wage job and close their case then to try self-employment. Furthermore, some District Managers commented that Case Managers, who work directly with clients, often hesitate to refer clients to self-employment for several reasons. These reasons include: their own prejudgment about the client’s ability to successfully pursue this option, an increased work load to track clients’ milestones and self-reported hours/wages, and limited success in clients moving off of Reach-Up through self-employment. As a result, low-income persons who receive welfare benefits may not be readily referred to MBDP and *LeadSafe* by the state DCF offices. Low numbers of referrals from DCF and other state agencies, the expected primary source for low-income client referrals, was observed by the business counselors overall (Schmidt et al, 2006).

In addition to the above mentioned changes and concomitant impact, several MBDP coordinators interviewed for the Vermont study also noted that the welfare-to-work legislation decreased the pool of JOLI eligible clients for the *LeadSafe* grant by placing welfare recipients who were able to work in jobs, either self-employment or other, and moving them off the system. Thus, the remaining Reach-Up recipients and pool for the *LeadSafe* JOLI eligible clients shrunk to the “harder to serve” clients, who face multiple barriers and life issues that impede their ability to successfully start a business (Schmidt et al, 2006).

Barriers to recruitment relating to low-income persons starting business

In addition, the target low-income participants face a variety of barriers in starting a business overall. Some of these barriers include: they are living in poverty, do not have reliable transportation, childcare, stable housing, and often have physical disabilities. All of these barriers impede a client’s ability to follow through and complete classes. Further, those who are self-employed need to be making at least \$100 of a profit in order to be eligible for a childcare subsidy. In the start-up phase of their business, they often do not make this profit and thus do not have needed childcare resources.

Client Feedback on the *LeadSafe* Project

Consistent with other evaluations conducted by CRS for the MBDP and JOLI projects, clients raved about staff assistance, support, knowledge, skills, and positive attitude. Further, when clients were asked about what areas did not work for them within services received, 48% indicated “nothing”. For those whom *LeadSafe* services did not work out,

examples of reasons cited were that the client needed more funding or did not access funding or personal issues inhibited them from starting a business. In addition, 51% of clients did not have any suggestions to improve services. Suggestions that were provided are detailed as follows. Clients rated their overall satisfaction with services as an average of 7 (on a scale 0-10 with 0 being 0% satisfied and 10 being 100% satisfied) and rated their overall satisfaction with one-on-one counseling and technical assistance slightly higher at an average of 8. A total of 84% reported that MBDP services met their expectations. In addition, between two thirds and three quarters of clients agreed or strongly agreed that working with MBDP business counselors aided in the success of their business and business development and provided the necessary and on-going support for their business development. These figures are slightly lower than those received for the JOLI Childcare Business Initiative and Vermont Kitchens Project carried out in statewide in Vermont and by CVCAC respectively. The following are suggestions clients provided for improving the program or other services clients would like to see offered by *LeadSafe* type services.

Client suggestions for improving the program

- Offer some way to help people be emotionally ready for starting a business, such as a “readiness” program
- Offer more classes
- Follow up with client if miss class
- More networking opportunities
- More personal, individual services
- More encouragement to follow-through
- Offer diverse locations for classes
- More in-depth classes
- Advertise services so others can take advantage
- Have substitute if instructor cannot attend class
- More marketing
- Assessing level of client to determine where they are at and appropriate courses
- Provide food to clients
- More access to funding
- Longer classes

Other services that clients would like to see offered by LeadSafe

- More computer skill based classes
- Combine Job Start services with CVCAC services
- Have business counselors that know more about people with disabilities
- Lower interest rates for low-income business owners
- More advocacy
- More classes on book keeping
- More financial assistance
- More information about federal grants for starting a small business
- One-on-one computer assistance
- Online or paper newsletter to share business stories with one another
- Site visits to businesses

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Appendix A

Client Individual Interview Guide

Business Questions

1. Introductions
2. Please describe your current business:
 - a. Stage of your current business. Are you in the planning stage, start-up, stabilizing, stable but not growing, growing?
 - b. Business location – home based? Describe the type of community in which your business operates. (rural, urban, suburban)
 - c. Clientele served or plan to serve
 - d. Why you decided to start this type of business
 - e. If business was already started prior to LS, how many years have you been in this current business?
3. Why did you decide to participate in this training and how did you hear about it/who referred you to it?
4. What training did you participate in with LS and when was the course date?

Options include:

 - Essential Maintenance Practices
 - 40-hour Basic Lead Abatement Contractor Training
 - Mentorship
 - Business Operations Training
 - One-on-one technical assistance and/or counseling
 - Healthy Homes Overview Training
 - Specialized Cleaning Training
 - General carpentry/construction training
 - 40-hour Supplemental lead abatement contractor training
 - Credit Clinic
 - Roadmap to Success Training
 - Seminars
 - Business Roundtable and networking events
5. What other Community Action provided services have you used for your business? How did you benefit from them?
 - Tangible assets, Assets for Change, or other financing programs
 - Technical assistance and support (training, seminars, or one-on-one counseling)
 - Business Readiness Training
 - Recipe for Success
 - Child care workshops
 - Technical assistance *after your business start-up or expansion*

Program Impact and Feedback

6. What knowledge and skills did you gain from the LS/EMP training? (Such as business plan, regulations, etc)
7. Did the LS EMP class meet your needs and expectations?
8. How helpful/useful were the materials provided? How helpful was the information presented?
9. What are your next steps in working with MBDP? Take other classes, enroll in lead abatement course, other business skills course?
10. Have you been able to network with other entrepreneurs through these services? What benefits have you experienced from this networking? (i.e. building supportive networks)

Impact on Social and Human Capital

11. We'd like to understand how your participation in these services improved your life outside of your business or work life. What effect did your participation have in this course and the progress you have made (or not made) had on your personal life, financial situation, family life, and community life?
 - a. **Personal life** (health, Increased self esteem, Change in attitude, Increased motivation)
 - b. **Financial situation** (Income changes, Health care, Child care)
 - c. **Family situation** (parenting skills, improved family relations)
 - d. **Community life** (building supportive networks, involvement in community, neighborhood, friends, etc.)

Feedback on *LeadSafe* Classes

Now I'd like to ask you to provide feedback on the *LeadSafe* classes that you participated in.

12. What parts of the LS EMP class did not work well for you?
13. What specific areas were most helpful to you and your business?
14. Were there any topic areas that should have been covered more in depth?
15. Do you have any suggestions on ways the class, materials, or presentation may be improved? I.e. class timing, length of class (longer or shorter), topics covered, materials, etc.
16. What services or topic areas would you like to see covered in future courses by the program?

Appendix B

Staff Focus Group Guide

Marketing, Recruitment, and Enrollment strategies

1. **Marketing and recruiting strategies** to attract JOLI eligible clients to intake and sign up with programs?
2. Who are major sources of **referrals** for clients?
3. What **type of clients/businesses** are you recruiting?
4. Have you encountered any **problems** in recruiting and retaining clients?
5. What are **major barriers** that clients' face that may impede in their participation in the program?

Participant Assessment

6. What **strategies** are used for the **initial intake** and participants development of a "self-employment" plan or goal development for their business?
7. What type of **preparatory work** are clients expected to do before they begin training?
8. What are the **major sources of referrals** (internal and external) to which you recommend clients? Do you get feedback on whether or not they are helpful?
9. Are there any **problems** that you have encountered in the process and how have they been overcome?

Training

10. What **training and other classroom** services have been offered to clients? What has been the outcome of the training(s)? Where was the course located and date held?
11. Overall, will participants **continue** with the lead abatement certification training?
12. What **changes, if any, have occurred in training or curriculum** offered so that clients may be better served?
13. What are the **main issues** encountered in conducting trainings and courses? How have they been overcome? How were transportation and other client barriers dealt with?
14. Share **examples** of client success stories.

Technical assistance and support

15. What **type of technical assistance** and support is offered to clients? Is this in addition to or in lieu of training?

Successfulness of collaboration

Internal communication

16. What **communication strategies among staff** are used to coordinate efforts and effectively serve clients (seamless services)?
17. How is communication working to **address problems that arise** in services?
18. How do you communicate **success stories or updates**?

Project partners

19. Who have been the key project partners? What role do they play in **referring** and **serving** clients?
20. How do you **communicate** with partners to effectively meet participants' needs (seamless services)?
21. Is communication **regular and frequent** with partners? What is the primary mode of communication? Groups? Individuals?
22. What has been **effective/successful** about collaborating with project partners?
23. What challenges has the program faced with project partners? How have these been **overcome**?

Project Impact

24. How do you perceive this project and specific sector to help low-income self-employed persons?
25. How will this project impact the community at large?
26. What impact will it have on community economic development?

For more information or additional copies of this report,
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