

***The LeadSafe Initiative
FY II Evaluation Report***

2004-2005



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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 both 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 for the second year of the *LeadSafe* Initiative. 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 this past year 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

Two in-person interview sessions were conducted in April and September 2004. A total of four clients attended the sessions, with two in April and two in September. The interviews were designed to collect qualitative case study data from clients about their business, services received, impact of services, and program feedback. The Business Counselors for *LeadSafe* 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 analyzed by searching for common themes throughout the data. Client case study information is except from these interviews. This information provides data on both project process and outcome (the interview guide is available in Appendix A).

Staff Focus Group

One staff focus group was conducted in April 2004. All staff pertinent to the *LeadSafe* project attended. A follow-up telephone interview was also conducted with Project Director Dawn Butterfield in October 2004. The initial staff focus group collected baseline data on project process, while the interview 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 for improving the project over the next two years (the focus group guide is available in Appendix B).

Client Follow-up Interviews

Client follow-up interviews were conducted in September and October 2005 with the 207 clients who were JOLI eligible and worked with CVCAC for at least six months. This number is higher than the 27 clients who were surveyed last year because 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. A total of 53 clients completed the survey for a response rate of 26%. Table 1 reports the final outcomes of all calls for the survey. 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). Due to the length and complexity of the survey, the instrument will be made available to interested parties upon request. 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.

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. 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.

Table 1. Client Outcome for *LeadSafe* Six Month Follow-up Survey

Outcome	N	%
Total	207	100%
Completed	53	26%
No answer	29	14%
Refused	39	19%
Wrong Number/Disconnected	86	42%

Client Characteristics

The following are the characteristics of the 27 clients who participated in the *LeadSafe* project.

Business Stage

- 77% of clients in the planning stage at intake, 23% entered with an established business

Economic Status

- 100% (53) at or below poverty level
- Range of annual household income at intake: \$0-\$27,000, average \$9,000
- 69% (36) have relied on some form of public assistance
- 47% (2) were receiving food stamps at intake
- 12% (6) were receiving housing assistance or living in public housing at intake

Gender and Age

- 35% (18) male; 65% (33) female
- Age range: 24-61, Average 42 years

Ethnicity

- 85% (23) Caucasian
- 6% (3) African American
- 4% (2) Hispanic
- 4% (2) Native American
- 4% (2) Mixed decent
- 4% (2) Other, not specified

Relationship Status

- 41% (20) married
- 25% (12) single, never married
- 22% (11) divorced
- 4% (2) cohabitate
- 8% (4) other – 3 separated, 1 engaged

Children in Household

- 35% (17) do not have children in household
- 65% (32) have children in household, range of 1 to 5 children and average of 2

Education

- 35% (17) have a high school education/GED or less
- 29% (14) have completed some college/vocational school
- 6% (3) have an associate's or technical degree
- 16% (8) have a bachelor's degree
- 14% (7) have a graduate or professional degree

Project Implementation

The evaluators held one staff focus group in April 2004 and one telephone interview with the Project Director in October 2004 to collect information on the *LeadSafe* project process and document project implementation strategies. The focus group and interview 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
- Send letter to everyone who is in MBDP database with brochure, inviting to attend or pass information on to other interested – mailing
- Send letter 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

Project staff have encountered a few different issues in recruiting and retaining clients for the *LeadSafe* project. The first barrier is the recruiting and referral sources. The project has not yet had clients referred to the project from state agencies. Even though MBDP overall has had many referrals from state agencies, the referrals were not specific to lead paint safety.

The second issue encountered is the participants and barriers they face in starting a business. The target population of JOLI eligible faces a lot of barriers: 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.

The third issue 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 abatement work. Further, there is a belief system that low-income people are not capable of starting and maintaining their own business. On the contrary, 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, director of the MBDP program, 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.

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

In the first two years of 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.

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

Four clients were interviewed for the *LeadSafe* project evaluation. They were held in April and September 2004. 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

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

Project Outcome and Impacts

This section reports the responses to the post training follow-up telephone survey conducted in October 2005. A total of 53 participants completed the survey. 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

Business Stage at Intake and Survey

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

- 35% were exploring the possibility of starting a business
- **41% were in the planning process**
- 14% were in the start-up phase
- 4% had a stable business
- 4% were in the process of expanding a current business through additional financing
- 2% had expanded their business through additional financing

At the time of the survey:

- 14% had decided to not pursue a business
- 24% were in the planning stage
- 14% completed a business plan
- **12% were in the start-up phase**
- **22% had a stable business**
- 8% were in the process of expanding through additional financing
- 8% had closed their business

Business Start-up and Retention Rate

- Of the 39 businesses in the planning stage at intake, **33% (13) had started a business** at the time of the survey.
- Of the 12 established businesses at intake, **67% (8) were retained** at the time of the survey.

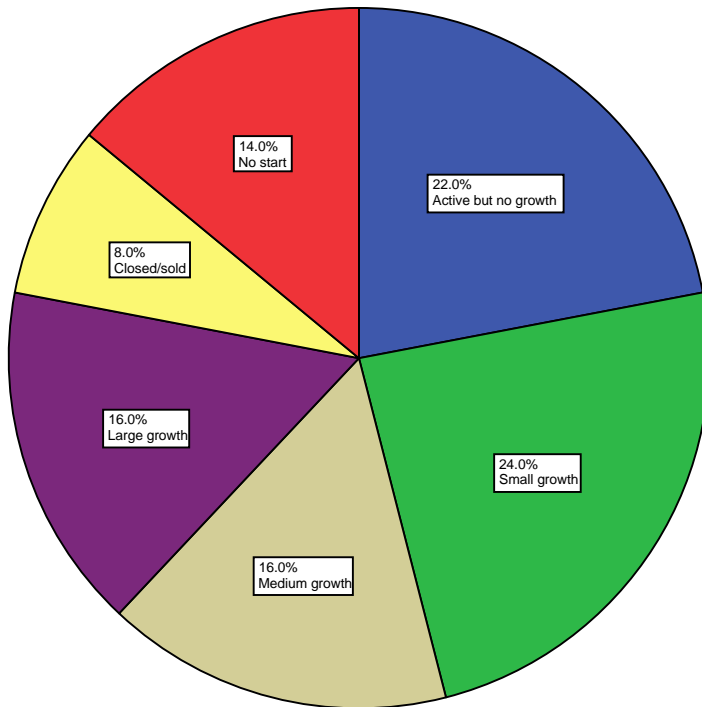
Business Growth

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, 56% (28) of clients reported some level of growth. Twenty-four percent (12) reported small growth being movement of one level on the continuum scale above. Sixteen percent (8) reported medium growth, or two levels of movement, and 16% (8) reported large growth, or three or more levels of movement. A little less than a quarter (22%, 11) 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.

Figure 1. Growth in Client Business Post Training



Business Planning Process

Businesses in Planning Stage

At intake, 77% (39) of the *LeadSafe* clients surveyed reported being in the planning, while 48% (19) were planning at the time of the survey. These clients were asked to indicate when they planned to start their business. Forty-one percent (7) indicated they would start in less than 6 months, 41% (7) plan to start in 6 to 12 months, and 18% (3) plan 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

Four clients reported having closed their business at the time of the survey. Their businesses had been open for 1 year, 3 years (2 people), and 13 years respectively. 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 a child care 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 2. The top sources of start-up business capital include personal savings (48%) and some form of loan or grant (38%). Thirty-nine percent reported that they did not have any source of capital.

Table 2. Sources of Start-up Capital

Source	% (n)
Personal savings	48% (21)
No sources of capital	39% (17)
Grant funding	9% (4)
Vocational Rehabilitation	7% (3)
Bank loan	5% (2)
Trickle up	5% (2)
Business revenue	2% (1)
IDA	2% (1)
Friend/family loan	2% (1)
VEDA Programs	2% (1)
Community Capital	2% (1)

Loans

Thirty percent (13) of clients reported that they needed to apply for a loan for their business. Fifty-two percent (23) indicated that they did not need to apply for a business loan and 18% (8) reported that it was too early in their business planning to tell. Of those who needed to apply for a loan, 3 had not yet applied, six did not receive a loan, one received a loan of \$15,000, and three did not comment on the outcome of their loan. Two of the six 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

Sixty percent (15) of clients reported working full time for their business or 40+ hours, 32% (8) reported working half time or 20-39 hours and 8% (2) reported working less than half time or 1-19 hours. Hours worked per week ranged from 12-85 hours with an average of 45 hours per week spent working for their business.

- **37% (17) of those with a business reported not needing another job** than their self-employment, 37% (17) have a job in addition to being self-employed, and 26% (12) are looking for a job in addition to being self-employed (overall, 63% are income patchers).

- **43% (9) of those with a business reported that it is their primary source of income**, 43% (9) reported it as a secondary source, and 14% (3) do not yet have income from their business.

Owner's Draw, Business Revenue, and Net Worth

Three quarters (76%, 19) of clients surveyed reported taking an owner's draw from their business with a monthly range of \$50-\$8,000 and average monthly amount of \$2,000.

- 52% (11) reported their business sales to be growing, 33% (7) reported them to be stable and 14% (3) were not sure.
- Monthly business revenue range: \$0-\$8,000; Median: \$1,000
- Business net worth range: \$0-2,000,000; Median: \$31,500

Income, Benefits and Public Assistance

Changes in Income

More than half of clients (55%, 11) with a business reported that their annual household income has increased because of their business with 4 clients reporting an average increase of \$1,000. Ten percent (2) reported that their annual household income has decreased because of their business with one person reporting a decrease of \$2,500. Further, 30% (6) reported that their annual household income had stayed the same and 5% (1) 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 \$9,202) to the time of the survey (average \$19,600). $t=2.84$, $p \leq .01$. Figures are in real dollars.

Public Assistance

More than two thirds of respondents (69%, 36) 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 72 months (6 years), with an average of 17 months and median of 12 months. **Half of clients (52%, 17) reported having decreased their reliance on public assistance since they started working with MBDP**, 42% (14) reported their reliance stayed the same, and 6% (2) increased reliance. Nine of those who reported a decreased stated the reason for this decrease was because they were no longer eligible because of an increase in income. One person got married and obtained medical benefits through her spouse's employment. Of the two who increased their benefits, one reported that they are now receiving disability income.

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 (29%) followed by other wage employment (27%).

- 29% current business
- 27% wage employment other than self-employment
- 17% SSDI
- 14% child support
- 10% another self-employment business

- 10% other sources
- 6% SSI
- 6% unemployment
- 4% TANF
- 2% not sure
- 6% refused

Table 3 presents clients main source of personal income. The most commonly give answers were their current business (25%) and wage employment (25%).

Table 3. Main Source of Client's Personal Income

Main source	% (n)
Current business	25% (12)
Wage employment, not self-employment	25% (12)
SSDI	14% (7)
Another self-employment job	8% (4)
Child Support	6% (3)
TANF	4% (2)
SSI	4% (2)
Unemployment	4% (2)
Spouse's income	4% (2)
Parent's income	2% (1)

Current Monthly Household Income

Range: \$0-\$9,000
 Mean: \$1,600
 Median: \$1,360

Annual Household Income in 2004

Range: \$0-\$100,000
 Mean: \$19,124
 Median: \$12,000
 Mode: \$12,000

Annual Income at Intake

Range: \$0-\$27,180
 Mean: \$9,135
 Median: \$9,600
 Mode: \$0

Savings, Assets, and Health Benefits

Almost one third (31%, 15) of clients reported having saved money during most or all months in 2005 with an average of \$150 and median of \$75. Regarding other assets, 13% (6) are working with a savings program such as an Individual Development Account, 12% (6) completed post-secondary education and one person purchased a home. Types of post secondary education included: college, early childhood development classes (3), computer classes, and a CDA. Overall, 90% (47) reported that they have access to medical and health benefits.

Job Creation

A quarter of clients surveyed (24%, 6) of clients reported hiring employees to work for their business.

- **11 part time jobs paying an average of \$11.18/hr** at an average of 18 hours per week were created by 5 businesses. 10 of the 11 employees were hired after the owner participated in MBDP. Two of the part time jobs employed persons receiving some form of public assistance.
- **1 full time job** was created by one business and this employee was hired after MBDP. No hourly wage was reported.
- Using the assumption that 1 full time job is equivalent to 40 hours a week, a total of 24.7 FTE self-employed jobs were created by respondents and 7.09 FTE employees were hired. This is a total of **31.79 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 Huson, 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 4 depicts the variety of responses given. The most commonly given answers were related to writing a business plan, starting a business, and financial management.

Table 4. New and Improved Skills and Knowledge Gained Because of *LeadSafe* Services (n=51)

Skills and Knowledge	% (n)
Writing a business plan	47% (24)
Steps to start a business	28% (14)
Financial management	22% (11)
Computer skills	14% (7)
Business Taxes	8% (4)
Marketing and sales	8% (4)
Problem solving skills	8% (4)
Self-evaluation and improvement	6% (3)
Learned about resources	4% (2)
Decision making skills	4% (2)

Changes in attitude because of *LeadSafe* services

Participants were asked to report any changes in attitude they experienced because of *LeadSafe* services. Table 5 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 focuses, more energy, empowered as a woman, more supported by CVCAC staff.

Table 5. Client Change in Attitude because of *LeadSafe* Services

Area of Attitude	% (n)
More motivated/encouraged	45% (23)
Increased self esteem	28% (14)
Increased self-confidence	24% (12)
Broadened interest	10% (5)
Improved personal outlook	8% (4)
Less fearful	6% (3)
More responsible	4% (2)
Improved overall quality of life	4% (2)
None	12% (6)
Other	18% (9)

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 6.

Six months post training 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 5.1 and median of 6. Overall, 94% (45) of respondents reported that they are better off today because of *LeadSafe* services.

Table 6. Measures of Central Tendency for Social Capital Gains

	Personal life	Family life	Community life
Range	0-10	0-10	0-10
Mean	5.1	4.4	4.8
Median	6	5	5
Mode	0	0	0
n	47	48	48

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 8.

Overall satisfaction with services n=48
 Range: 0-10
 Mean: 8
 Median: 8.5
 Mode: 10

Overall satisfaction with one-on-one counseling and technical assistance n=43
 Range: 0-10
 Mean: 8
 Median: 9
 Mode: 10

Further, Table 7 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. However, 11% and 21% disagreed that working with business counselors aided in their business development and that they provided on-going support. This may be related to the few clients comments that business counselors did not provide enough follow-up, as indicated in Table 9.

Table 7. Agreement and Disagreement Levels with *LeadSafe* Satisfaction Statements

Satisfaction Statement	Strongly Disagree	Disagree	Neither	Agree	Strongly Agree
MBDP services met my expectations (n=50)	2% (1)	4% (2)	8% (3)	64% (32)	22% (11)
MBDP services aided in the success of my business (n=40)	3% (1)	5% (2)	10% (4)	55% (22)	28% (11)
Working with business counselors aided in my business development (n=36)	0	11% (4)	8% (3)	39% (14)	42% (15)
Business counselors provided the necessary on-going support for my business (n=33)	0	21% (7)	9% (3)	42% (14)	27% (9)

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 8 depicts other categorized responses. Responses not categorized include: budget and credit services, non-judgmental classroom atmosphere, motivating, encouragement, developing business cards and brochures, improved business skills, tax assistance, use of computer equipment.

Table 8. Program Areas that Worked Well for Clients (n=51)

Area	% (n)
Supportive staff	31% (16)
Knowledgeable staff	24% (12)
Good technical information	22% (11)
Skills learned	20% (10)
One-on-one attention	18% (9)
Gave direction/steps to take	18% (9)
Positive and affirming staff	16% (8)
Networking and meeting people	4% (2)
Gained access to funding	4% (2)
Worked with disability	4% (2)
Change in attitude	4% (2)
Referrals	4% (2)

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 9. The most common response provided by almost half of the group surveyed was “nothing”. This was followed by the program did not work for the client and the client did not access funding. Other non-categorized responses include: class was not well organized, office was not well organized, counselor had poor people skills, and felt overwhelmed.

Table 9. Program Areas that Did not Work Well for Clients

Area	% (n)
Nothing	49% (25)
Program was not for me	10% (5)
Did not access funding/needed more funding	10% (5)
Counselor did not follow-up	6% (3)
Training was too general/basic	6% (3)
Schedule did not work	6% (3)
Business plan development was complicated/intimidating	4% (2)
Needed more time in class	4% (2)
Not enough individual attention	2% (1)
Unrealistic expectations	2% (1)

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%, 25
- 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%, 26
- Don't know 3
- More computer skills 3
- 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.

Recommendations for *LeadSafe* Initiative Improvement

Overall, the evaluation demonstrates that the *LeadSafe* Initiative has successfully started in the first year of the grant. The following are recommendations for improving the *LeadSafe* Initiative, based on the various evaluation data presented in this report.

Incorporate 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
- 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

Incorporate 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 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

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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 effort 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?

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