# Launcher

# **Outcome Evaluation**

Author: Jessie Austin and Laura Schauben



# **Executive summary**

In 2019, Wilder Research conducted an outcome evaluation for the Build from Within Alliance (BfW). The aim of BfW's work is to help individuals and neighborhoods become economically healthy and prosperous, as well as active contributors to the development and revitalization of their own neighborhoods.

Launcher, located in Wilmington, Delaware, is one of nine members of BfW. Launcher provides tools to set up or expand businesses and ongoing resources to promote continued success.

To understand the impact of this work, Wilder Research conducted phone surveys with business owners assisted by Launcher from August through December 2019. Wilder Research began with a list of 91 potential business owners who were determined to be in business and for whom contact information was available. In total, 28 owners participated in the survey for a response rate of 31%.

# Profile of surveyed business owners

Surveyed owners most commonly identified as female (71%) and as African American (64%).

The median household income was \$57,000. Most business owners (50%) said their yearly household income increased as a result of their business, in median by \$10,000. Sixty percent said they were at least "a little" better off financially because of their business.

One hundred percent of the surveyed owners received entrepreneur or business plan training from Launcher. Nearly half received technical assistance or business services, the second most common service received. Most received a combination of services (68%).

## Profile of businesses

With Launcher assistance, 29% of surveyed owners started a new business, and 71% sustained or expanded a pre-existing business. 1 A majority of businesses were home-based (71%) while 29% operated out of a commercial space. Businesses had been in operation in median three years, with a range from less than one year to 13 years.

\_

Businesses were considered to be "pre-existing" (in contrast to "new") if the owner said they used Launcher services to maintain or grow a current business and the business was registered with the state. As a result, some businesses that were identified as pre-existing businesses by their owners were reclassified as new businesses for the purpose of this report.

Seventy-nine percent of surveyed business owners lived in the same neighborhood as their business. Most also had clients from their neighborhood (89%). Owners estimated that, in median, 32% of their clients were from the immediate neighborhood.

Of owners who had revenue and reported the amount of their yearly gross revenue from their business, the median was \$17,000, with a range from \$100 to \$600,000. Total yearly gross revenue for all businesses was \$1,960,565.

Half of owners have no current business debt (50%). Of those with debt who provided an amount, the median was \$7,500. For nearly half of respondents, their business debt remained the same as the previous year (43%). More business owners reported an increase in their business debt (32%) than reported a decrease (14%).

# Business expansion since Launcher assistance

Of the 19 owners of pre-existing businesses (i.e., businesses that existed prior to Launcher's involvement), <sup>2</sup> 74% increased their annual business income. The median increase was \$12,500, and the range \$3,000 to \$100,000.

Twenty-one percent increased their number of locations by at least one.

Twenty-six percent of the businesses increased their number of employees, in median by two employees.

# Impacts on neighborhoods

Businesses assisted by Launcher contributed to their communities through rent, employment/payroll, payroll taxes, business expenses, and tangible support for neighborhood activities and events.

#### Building and property-related impacts

Twenty-nine percent of respondents leased a commercial space. These business owners reported a median monthly rent of \$700. The total rent paid by these owners was \$23,952 per month, or \$287,424 annually.

-

<sup>&</sup>lt;sup>2</sup> See previous footnote.

#### **Employment impacts**<sup>3</sup>

Twenty-one percent of surveyed business owners had paid employees (not including the business owner). The median number of paid employees was two to three. Of the six business owners with paid employees, two hired neighborhood residents.

In total, 25 individuals were employed by these businesses. Twenty-four percent of employees worked 30 or more hours per week. According to the owners, employees were either African American or black (64%) or Latino or Hispanic (36%). In median, employees were paid \$10.00 an hour, with a range from \$10 to \$20 an hour.

No owners provided health insurance or paid time off to their employees.

Thirty-two percent of owners hired sub-contractors, cash workers, or both in the previous year. The median amount owners spent on these workers was \$4,000.

#### Other neighborhood impacts

Owners report spending a total of \$392,400 annually on business expenses (not including rent and payroll). Of this amount, \$319,855 was spent within the same neighborhood as the business.

In total, owners reported paying \$4,910 annually in sales tax.

Seventy-one percent of business owners contributed time, money, or in-kind support to neighborhood events and activities in the previous year. Owners valued their contributions at a total of \$24,530.

All surveyed owners said they serve as role models for youth and/or young adults in their communities, and 36% said they serve as leaders in groups or organizations in their neighborhood or ethnic community. Twenty-one percent of surveyed owners said their business serves as a gathering place for their community.

# Impacts on owners' children and families

Seventy-one percent of surveyed business owners said they are a parent, guardian, or primary caretaker of at least one child. The total number of children for all business owners was 54. Sixty-one percent of owners had at least one child living in their household. In total, 36 children were living with respondents.

\_

Participants were also asked about monthly payroll and payroll taxes, but these data are excluded from this report because of small sample sizes.

#### Children's education and career experience

One-third of respondents with children said owning a business improved their family's ability to participate in activities outside of school. Twenty-eight percent reported that owning a business improved their family's ability to help their children do well in school. Most of the remaining responds said there was no difference but that change had not been needed.

Sixty-seven percent of respondents with children said their children were involved in the business by helping with it (61%), working for pay (28%), or both. Of the respondents who said their children did not work for pay at the business (N=13), 69% thought their children would do so someday.

Most respondents (62%) felt their children would own a business in the future or said their children already do.

#### Financial security

Thirty-nine percent of the surveyed owners with children said their ability to have transportation was improved, and 28% said their family's ability to have stable housing increased as a result of business ownership. In both cases, 56% said it did not change, but was fine already.

#### Health

Forty-four percent of respondents with children said their family's ability to afford enough nutritious food improved, and an additional 44% said there was no change and improvement had not been needed.

## Owners' views of Launcher assistance

Sixty-eight percent of surveyed business owners said their business "is as successful as it is today" largely (29%) or somewhat (39%) due to the assistance of Launcher.

Respondents were also asked how likely they were to recommend Launcher to a friend, on a scale of 1 to 10, with 10 being the most likely. Seventy-nine percent said "10," and an additional 11% gave a rating of 8 or 9. No respondents gave a rating of 0 to 1.

# **Contents**

| Introduction                                                    | 1  |
|-----------------------------------------------------------------|----|
| Build from Within Alliance                                      | 1  |
| Launcher                                                        | 1  |
| Methodology                                                     | 1  |
| About this report                                               | 2  |
| Overview of Launcher members' performance                       | 3  |
| Profile of business owners assisted by Launcher                 | 4  |
| Demographics                                                    | 4  |
| Financial status                                                | 4  |
| Assistance received from Launcher                               | 5  |
| Businesses assisted by Launcher                                 | 6  |
| Current status of businesses assisted by Launcher               | 6  |
| Yearly gross revenue and debt                                   | 7  |
| Business expansion since Launcher assistance                    | 8  |
| Expansion of pre-existing businesses                            | 8  |
| Neighborhood impacts of businesses assisted by Launcher         | 10 |
| Building and property-related impacts of businesses             | 10 |
| Employment impacts of businesses                                | 10 |
| Other contributions to neighborhood economy and quality of life | 11 |
| Impacts on owners' children and families                        | 13 |
| Children's education and career experience                      | 13 |
| Financial security                                              | 14 |
| Health                                                          | 14 |
| Views of Launcher assistance                                    | 15 |
| Figures of results                                              | 16 |

# **Figure**

| 1.  | Impact of rent, business expenses, contributions, subcontractor payments, and sa tax from January 2019 through December 2019 a |    |
|-----|--------------------------------------------------------------------------------------------------------------------------------|----|
| 2.  | Demographic profile of business owners assisted by Launcher                                                                    | 16 |
| 3.  | Financial status of business owners assisted by Launcher                                                                       | 17 |
| 4.  | Services received from Launcher                                                                                                | 18 |
| 5.  | Current status of business                                                                                                     | 19 |
| 6.  | Yearly gross revenue and debt                                                                                                  | 21 |
| 7.  | Business status based on owner self-report and business registration                                                           | 22 |
| 8.  | Growth of pre-existing businesses <sup>a</sup> since Launcher assistance                                                       | 23 |
| 9.  | Building/property-related impacts of businesses                                                                                | 24 |
| 10. | Employment impacts of businesses <sup>a</sup>                                                                                  | 25 |
| 11. | Other contributions to neighborhood economy and quality of life                                                                | 27 |
| 12. | Children of business owners assisted by Launcher                                                                               | 30 |
| 13. | Children and family-related impacts of businesses                                                                              | 31 |
| 14. | Children's involvement in businesses                                                                                           | 31 |

## Introduction

## Build from Within Alliance

The aim of Build from Within Alliance's (BfW) work is to help individuals and neighborhoods become economically healthy and prosperous, as well as active contributors to the development and revitalization of their own neighborhoods. The nature of this work is not driven by outsiders or public investments and subsidy but by a long-term commitment to develop entrepreneurs from within these neighborhoods. Through implementation of the model, BfW members address economic disparities and inequities by providing access to opportunity to start and grow a business for low-income individuals and families with a culturally competent, asset-based, entrepreneurship-focused, and place-based approach.

At the time of data collection, the BfW included nine programs across the United States. This report describes program outcomes for Launcher in Wilmington, Delaware.

#### Launcher

Launcher provides tools to set up or expand businesses and ongoing resources to promote continued success. The Launcher program is currently serving Delaware's communities in Wilmington's West Side, Dover, Claymont, Bellefonte, and Edgemoor.

# Methodology

This evaluation is based on information from telephone surveys conducted by Wilder Research interviewers with business owners assisted by Launcher, as well as data from Launcher's records.

The surveys were conducted from August through December 2019. Wilder Research began with a list of 191 potential business owners identified by Launcher. Each potential owner was mailed a letter from Launcher describing the purpose of the evaluation and asking for their cooperation. Wilder Research then tried to reach each business owner up to seven times by phone.

From the original sample of 191 business owners, potential respondents were removed from the sample due to incorrect contact information (N=24) or being ineligible for the study (N=23) because they said they were not in business (N=12), were not yet in business (N=10), or they didn't receive services from Launcher (N=1). In addition, three respondents were listed twice and one was removed for other reasons. Finally, there were 76 potential owners who did not answer the phone after multiple tries and had no voice

mail option. As estimate was made of how many of these potential respondents were likely in business based on the percentage of owners that were eligible for the study.

Of the estimated 91 potential respondents determined to be in business and for whom contact information was available, 28 participated in the survey for a response rate of 31%.

# About this report

This report provides information based on the responses of the 28 business owners surveyed. As the total number of people who answered any given question varied, Ns for each question may also vary. When four or fewer people responded to a question, data is excluded to protect confidentiality. Throughout the report, text highlights key findings. Full data tables (i.e., figures) can be found at the end of the report. In some cases, in text and tables, totals do not add up to 100% due to rounding.

# Overview of Launcher members' performance

Results from the 28 surveyed owners were used to estimate some of the impacts of the 110 owners estimated to be in business at the time of data collection. Launcher businesses contributed approximately \$2,889,421 dollars to their state, including \$2,585,134 dollars to their neighborhoods, in rent, cash and in-kind contributions, payments to subcontractors, business expenses excluding rent and payroll, and sales tax (Figure 1). Notably, these businesses also contributed payroll, and payroll taxes, although the amounts are not included due to the low sample size.

# 1. Impact of rent, business expenses, contributions, subcontractor payments, and sales tax from January 2019 through December 2019 a

| Neighborhood impact                                                             |             |
|---------------------------------------------------------------------------------|-------------|
| Estimated dollars returned for <b>all</b> businesses based on survey responses: |             |
| Rent                                                                            | \$1,129,166 |
| Business expenses (excluding rent and payroll) in neighborhood                  | \$1,256,573 |
| Cash/in-kind contributions in neighborhood                                      | \$96,368    |
| Payments to subcontractors and cash workers                                     | \$103,027   |
| Total annual return to neighborhoods                                            | \$2,585,134 |
| Average per business for one year                                               | \$23,501    |
| State impact                                                                    |             |
| Estimated dollars returned for <b>all</b> businesses based on survey responses: |             |
| Rent                                                                            | \$1,129,166 |
| Business expenses (excluding rent and payroll)                                  | \$1,541,571 |
| Cash/in-kind contributions in neighborhood                                      | \$96,368    |
| Payments to subcontractors and cash workers                                     | \$103,027   |
| Sales Tax                                                                       | \$19,289    |
| Total annual return                                                             | \$2,889,421 |
| Average per business for one year                                               | \$26,267    |

<sup>&</sup>lt;sup>a</sup> Figures are for all 110 businesses based on responses from the 28 surveyed business owners.

In total, the 110 estimated businesses were responsible for about 208 jobs, including the owners themselves and their employees.

# Profile of business owners assisted by Launcher

# Demographics

#### Respondents' gender, age and race/ethnicity

Of the 28 business owners who responded to the demographic questions, 71% identified as women and 29% identified as men (Figure 2). Most identified as African American or black (64%) or Latino or Hispanic (21%). Eleven percent identified as Caucasian or white, and 4% responded "other" (i.e., another race or ethnicity).

#### Number in household

Most surveyed business owners lived by themselves (18%) or with one other person (43%; Figure 2). The average household size was two to three, and the median two, with a range from one to five people.

# Financial status

#### Income

The average annual household income of respondents was \$83,716, and \$57,000 in median, with a range from \$14,000 to \$300,000 (Figure 3). More specifically, 7% of owners reported an annual income of up to \$18,000, 15% reported \$18,001 to \$42,000, 29% reported \$42,001 to \$70,000, and 39% reported more than \$70,000. Eleven percent of respondents either chose not to provide this information (4%) or did not know it (7%).

#### Income increase as a result of business

Half of respondents said their household income increased as a result of their business (Figure 3). For these owners, the average increase was \$12,350 and the median \$10,000. In sum, the business owners surveyed increased their income by over \$123,500.

#### Financial independence as a result of business

When asked if they are more financially independent now than they were the previous year as a result of their business, 14% of surveyed business owners said "quite a bit," and 21% said "somewhat" (Figure 3). An additional 25% responded "a little." Thirty-nine percent responded "not at all."

#### Assistance received from Launcher

Of the 28 respondents who identified which services they received from the Launcher, all said they participated in an entrepreneur or business plan class (Figure 4). In addition, 46% received technical assistance or business services, 43% attended a business workshop, and 39% received a loan or financing. In sum, 68% of respondents received a combination of services, and 32% an entrepreneur or business plan class only.

# **Businesses assisted by Launcher**

# Current status of businesses assisted by Launcher

#### Age and status of business

Based on information gathered during the evaluation process, 110 Launcher alumni currently operate their own businesses. This section describes the businesses of the 28 owners who participated in this evaluation.

In regard to age of the businesses, 39% had been operating for less than three years, 43% three to four years, 14% five to nine years, and 4% 10 to 19 years (Figure 5). The average age of the businesses was four years, with a median of three years and a range from less than one year to 13 years.

Surveyed business owners were asked whether they started a new business or sustained/expanded a current business with Launcher assistance. Eighteen percent of owners said they started a new business, and 79% said they received assistance with a pre-existing business (4% did not know this information; Figure 5).

In total, 89% of businesses were registered with the state (Figure 5). On average, businesses that were registered had been for three years, with a median of two years and a range from less than 1 year to 13 years.

#### **Business space**

Regarding business space, 71% of the businesses were home-based and 29% were located in commercial space (Figure 5). Of the eight surveyed business owners using commercial space, all leased the location.

Seventy-nine percent of surveyed business owners lived in the same neighborhood as their business (Figure 5).

#### Percentage of business from within one mile

Respondents were asked to estimate the amount of business that comes from within one mile of their location. Eighty-nine percent said at least some of their customers do, including 32% who said over half of their customers are from the immediate neighborhood (Figure 5). On average, respondents estimated that 42% of their business comes from within one mile of their location, with a median of 32%.

## Yearly gross revenue and debt

#### Current yearly gross revenues

Surveyed business owners were asked for their current yearly gross revenue. Four percent of respondents said they had no revenue to date (Figure 6). Twenty-nine percent reported a yearly gross revenue between \$1 and \$12,000, 32% between \$12,001 and \$36,000, and 18% over \$60,000 (including 11% whose revenues exceeded \$120,000). Eighteen percent of business owners did not know this information. Of those business owners who had revenue and provided their annual gross revenue amount (N=22), the average was \$89,117 and the median \$17,000, with a range from \$100 to \$600,000. In total, the Launcher-assisted business owners had a yearly gross revenue of \$1,960,565.

#### Debt

Respondents were also asked about their business debt. Half reported having no current business debt (Figure 6). For the remaining business owners, 14% owed \$5,000 or less, 25% owed \$5,001 to \$20,000, and 7% owed more than \$20,000. Of those business owners who had debt and reported the amount, the average was \$10,789 and the median \$7,500, with a range of \$1,500 to \$40,000. The total amount of business debt for all respondents is about \$140,000.

All respondents were asked if the amount of their debt had changed since the previous year. About 40% said it hadn't (Figure 6). Fourteen percent reported a decrease in debt and 32% an increase. Eleven percent said they were not open in the previous year. Overall, the average change in debt was a decrease of about \$4,990 and the median was an increase of \$2,150.

# **Business expansion since Launcher assistance**

Respondents with pre-existing businesses were asked about changes in their business since receiving assistance from Launcher. Definitions of being in business may vary. Thus, respondents who reported having a pre-existing business were asked if their business was registered with the state at the onset of Launcher assistance to better distinguish between established businesses and those more akin to a hobby. Only businesses that were registered were considered "pre-existing." Based on these criteria, three businesses were reclassified as new businesses (Figure 7). The remaining 20 pre-existing businesses (71%) are the subject of the following analyses.

# Expansion of pre-existing businesses

#### Expansion of annual business income

Seventy-four percent of pre-existing business owners reported increasing their annual business income (Figure 8). Of these owners, 28% increased their annual income by less than \$6,000 per year, 14% by \$6,001 to \$12,000, and 43% by more than \$12,000 (including 14% who increased their annual income by more than \$24,000). Fourteen percent of owners said they increased their income, but did not know by how much. Of those who reported the amount of increase (N=12), the average was \$20,683; the median was \$12,500. The range was from \$3,000 to \$100,000. In total, these owners increased their annual business income by \$248,200.

#### Expansion of staff

Twenty-six percent of the pre-existing business owners had hired more employees since receiving Launcher assistance (Figure 8). Of those businesses who increased their number of employees (N=5), the median increase was two staff. The total number of employees added was 13.

#### **Expansion of locations**

Twenty-one percent of pre-existing business owners expanded their businesses to at least one additional location (Figure 8).<sup>4</sup>

Launcher: Outcomes Evaluation

Respondents were also asked about the number of additional business locations, but these data are excluded from this report because of the small sample size who answered that question.

#### Access to bank loans or services

Owners of pre-existing businesses were asked whether they could now access bank loans or other bank services that were previously unavailable to them. Sixty-five percent said they could and 5% said they could not (Figure 8). Thirty percent did not know.

# Neighborhood impacts of businesses assisted by Launcher

## Building and property-related impacts of businesses

None of the surveyed business owners were in commercial space that they owned (Figure 9).

Twenty-nine percent of the surveyed business owners reported paying rent on commercial space. Of those eight business owners, four paid less than \$1,000 per month in rent, and four paid \$1,000 or more. For those who did pay rent, the median was about \$700. In total, these business owners paid about \$23,952 in monthly rent or approximately \$287,424 annually.

# Employment impacts of businesses

#### Number and profile of persons employed by businesses assisted by Launcher

About one-fifth of surveyed business owners had paid employees (21%; Figure 10). These six business owners employed an average of four employees per business, and a median of two to three employees. In total, the business owners employed 25 individuals. About one quarter of employees worked 30 or more hours per week (24%).

Two businesses with employees hired neighborhood residents (Figure 10). Of the 25 total employees, 40% lived in the same neighborhood as the business they worked for.

Employers were asked to record the ethnicity/race of their employees, with the option of selecting multiple ethnic/racial categories for each employee. According to employers, 64% of employees are African American or black and the remaining 36% are Latino or Hispanic (Figure 10).

#### Wages and benefits<sup>5</sup>

Surveyed business owners with paid employees were asked about hourly wages. Ninety-one percent of employees earned hourly wages of \$10 to \$14.99 an hour (Figure 10). Four percent earned hourly wages of \$15 to \$19.99 an hour, and the remaining 4% earned more than \$20 an hour. Employees earned \$11.42 an hour on average, and \$10.00 an hour in median. The range was from \$10 to \$20 an hour.

No employers offered employees health insurance or paid time off (Figure 10).

٠

Respondents were asked about payroll and payroll taxes, but the information couldn't be included in this report due to the low sample size.

#### Subcontractors and cash workers

Thirty-two percent of respondents have hired subcontractors or cash workers in the prior year (Figure 10). Three of these nine business owners spent under \$2,000 on these workers, and four spent \$2,000 or more. Two business owners did not know this information. For those business owners who provided the amount spent on these hires, the mean was \$3,746 and the median \$4,000.

# Other contributions to neighborhood economy and quality of life

#### Estimated total yearly business expenses

Surveyed business owners were asked to estimate their total yearly business expenses, not including rent and payroll. Eighteen percent said they spent less than \$1,000, 32% spent \$1,000 to \$4,999, 21% spent 5,000 to \$9,999, 4% spent \$10,000 to \$24,999, and 14% spent \$25,000 or more (Figure 11). Eleven percent did not know the amount. Of those who provided an amount (N=25), the average was \$15,696 and the median \$3,000, with a range from \$100 up to \$150,000. In total, these business owners estimated spending about \$392,400 annually.

Surveyed business owners were also asked what percentage of their annual business expenses, excluding rent and payroll, is spent within one to two miles of their business (i.e., within their neighborhood). On average and in median, businesses reported about half of their yearly expenses were spent within the neighborhood (Figure 11). Of all businesses, 67% spent at least some of their money with neighborhood vendors.

In terms of dollar amounts, 18% of surveyed business owners did not spend anything in the neighborhood (Figure 11). Ten percent spent \$100 to \$499 each month, 11% spent \$500 to \$999, and 43% spent \$1,000 or more. Eighteen percent refused to answer this question or did not know. The average amount spent annually on business expenses in the neighborhood, excluding rent and payroll, was \$13,907, and the median was \$1,600, with a range of nothing to \$135,000. The total amount spent annually was \$319,855.

#### Sales tax

Surveyed business owners were asked to estimate the amount of sales tax they pay annually. Fifty percent said they do not pay sales tax (Figure 11). Eleven percent paid between \$1 and \$999 and 7% paid over \$1,000. Thirty-two percent did not know the amount. Of business

owners who paid sales tax and provided the amount (N=5), the median was \$350. In total, owners paid about \$4,910 annually in sales tax.

#### Contributions to neighborhood events or activities in past 12 months

Seventy-one percent of surveyed business owners reported contributing some time, money, or in-kind support to neighborhood events or activities in the previous 12 months (Figure 11). Specifically, 61% donated their time, 46% donated in-kind support, and 36% donated money.

Business owners who made contributions were asked to assign a dollar value to their contributions. Over half of business owners reported contributions between \$1 and \$500 (55%), and an additional 15% reported contributions between \$501 and \$1,000. Another 20% reported contributions over \$1,000, including 5% who reported contributions over \$5,000 (Figure 11). Five percent of business owners did not feel that their contributions had monetary value. The average estimate was \$1,363, and the median \$500, with a range between \$20 and \$10,000. In sum, respondents estimated they made \$24,530 worth of contributions to neighborhood events and activities during the prior year.

#### Business owners as role models and leaders

Surveyed business owners were asked if they serve as role models for youth or young adults. All said they do (Figure 11).

Thirty-six percent of surveyed business owners said they served as leaders for groups or organizations in their neighborhood or ethnic community (Figure 11).

Owners reported a variety of organizations for which they served as leaders including, but not limited to: religious organizations; civic associations, professional associations, arts and cultural events and associations, boards and taskforces, non-profits, and peer support groups.

#### Gathering place for the community

Twenty-one percent of all respondents said their business serves as a gathering place for the community (Figure 11).

# Impacts on owners' children and families

Seventy-one percent of surveyed business owners said they are a parent, guardian, or primary caretaker for at least one child (Figure 12). The average and median number of children was two. The largest number of children in a family was nine, and the total number of children for all business owners was 54.

Sixty-one percent of all owners had at least one child living in their household (Figure 12). The highest number of children in a household was four, and the average and median was one child. In total, 36 children were living with respondents.

# Children's education and career experience

Thirty-three percent of respondents with children said owning a business increased their family's ability to participate in activities outside of school, and another 33% said there was no change but the situation was fine already (Figure 13). Twenty-two percent of respondents felt there was no change and that change was warranted, and 6% said their situation had worsened.

Twenty-eight percent of respondents with children reported that owning a business improved their family's ability to help their children do well in school (Figure 13). Half said their ability didn't change, but was fine as is. Eleven percent said no change happened, and their situation could use improvement, and 6% said their situation had worsened.

For both of the above (i.e., participating in out-of-school activities and helping children do well in school), 6% of respondents didn't know if there was change or the question wasn't applicable (Figure 13).

Sixty-seven percent of respondents with children said their children were involved in the business in informal and formal ways (Figure 14). Of these owners, 61% reported that their children helped with the business, and 28% said their children worked for pay. Of the respondents who said their children did not work for pay at the business (N=13), 69% thought their children would do so someday.

Respondents were asked how their children were involved in the business. Eleven owners provided a response. These responses were grouped into themes. The most common theme was assisting with set-up and cleaning (n=5).

Sixty-two percent of respondents with children felt their children would own a business in the future (56%) or said their children already do (6%; Figure 14).

# Financial security

Twenty-eight percent of respondents with children said their family's ability to have stable housing increased as a result of business ownership, while 56% said it did not change, but was fine already (Figure 13). Seventeen percent of respondents said no change occurred in regard to housing stability, but that it was warranted.

Thirty-nine percent of surveyed owners with children said their ability to have transportation improved, while 56% reported that change neither happened nor was needed (Figure 13). Six percent said they would like a change to occur in regard to transportation.

#### Health

Forty-four percent of respondents with children said their family's ability to afford enough nutritious food improved, and 44% said there was no change and improvement had not been needed (Figure 13). Eleven percent of respondents reported no change, but felt their situation could use improvement.

Seventeen percent of respondents also felt that their family's ability to help their children be healthy improved as a result of their business, and 56% said there was no change and that improvement had not been needed (Figure 13). Eleven percent of respondents reported no change but felt their situation could use improvement, and 6% said that their situation had worsened. Eleven percent of respondents didn't know if there was a change or said the question wasn't applicable.

Few respondents with children said their family's ability to pay for health care when needed improved (11%), and 61% said their situation remained the same but was fine already. Eleven percent of respondents said it remained the same but could use improvement, and 17% said that their situation had worsened.

## Views of Launcher assistance

Surveyed business owners were asked to choose from a list of statements the one that best describes their business relationship with Launcher. Twenty-nine percent of owners said their business "is as successful as it is today" largely because of Launcher's assistance, and 39% said their success is somewhat due to the program's assistance (Figure 15). Eighteen percent reported their success is slightly due to the program's assistance, and 14% said it is neither better nor worse off. No one felt their business was worse off because of Launcher's assistance.

Respondents were also asked how likely they were to recommend Launcher to a friend, on a scale of 1 to 10, with 10 being the most likely. Seventy-nine percent of owners said "10," and an additional 11% gave a rating of 8 or 9. No respondents gave a rating of 0 or 1.

# Figures of results

# 2. Demographic profile of business owners assisted by Launcher

| Gender (N=28)              |     |
|----------------------------|-----|
| Female                     | 71% |
| Male                       | 29% |
| Race/ethnicity (N=28)      |     |
| African American/Black     | 64% |
| Latino/Hispanic            | 21% |
| Caucasian/White            | 11% |
| Other                      | 4%  |
| Number in household (N=28) |     |
| Single person              | 18% |
| Two persons                | 43% |
| Three persons              | 21% |
| Four persons               | 7%  |
| Five or more persons       | 11% |
| Mean                       | 2-3 |
| Median                     | 2   |
| Range                      | 1-5 |

#### 3. Financial status of business owners assisted by Launcher

| Yearly household income (N=28)                                              |                    |
|-----------------------------------------------------------------------------|--------------------|
| Up to \$18,000                                                              | 7%                 |
| \$18,001 to \$30,000                                                        | 11%                |
| \$30,001 to \$42,000                                                        | 4%                 |
| \$42,001 to \$70,000                                                        | 29%                |
| More than \$70,000                                                          | 39%                |
| Refused                                                                     | 4%                 |
| Don't know                                                                  | 7%                 |
| Of those who provided their household income (N=25)                         |                    |
| Mean                                                                        | \$83,716           |
| Median                                                                      | \$57,000           |
| Range                                                                       | \$14,000-\$300,000 |
| Income has increased as result of business (N=28)                           |                    |
| Yes                                                                         | 50%                |
| No                                                                          | 36%                |
| I do not get any personal/household income from my business                 | 11%                |
| Refused                                                                     | 4%                 |
| Increased yearly household income (N=14)                                    |                    |
| \$3,601 to \$6,000                                                          | 14%                |
| \$6,001 to \$18,000                                                         | 50%                |
| \$18,001 to \$30,000                                                        | 7%                 |
| Don't know                                                                  | 29%                |
| Of those who provided an amount (N=10)                                      |                    |
| Mean                                                                        | \$12,350           |
| Median                                                                      | \$10,000           |
| Range                                                                       | \$5,000-\$30,000   |
| Total increased yearly household income                                     | \$123,500          |
| More financially independent now than last year, because of business (N=28) |                    |
| Quite a bit                                                                 | 14%                |
| Somewhat                                                                    | 21%                |
| A little                                                                    | 25%                |
| Not at all                                                                  | 39%                |

#### 4. Services received from Launcher

| Services received from Launcher (multiple responses possible; N=28) |      |
|---------------------------------------------------------------------|------|
| Entrepreneur/Business Plan training class                           | 100% |
| Technical Assistance/Business services                              | 46%  |
| Business workshop                                                   | 43%  |
| Loan or financing                                                   | 39%  |
| Total services received from Launcher                               |      |
| Combination of services                                             | 68%  |
| Entrepreneur/Business Plan training class only                      | 32%  |

Note. Category totals vary from 100% due to rounding or, when indicated, due to multiple responses being allowed.

#### 5. Current status of business

| New business                                             | 18%  |
|----------------------------------------------------------|------|
| Existing business (expanded, sustained or turned around) | 79%  |
| Don't know                                               | 4%   |
| Business is registered (N=28)                            | 89%  |
| Years since business registration (N=25)                 |      |
| Less than 3 years                                        | 60%  |
| 3 to 4 years                                             | 28%  |
| 5 to 9 years                                             | 8%   |
| 10 or more years                                         | 4%   |
| Mean                                                     | 3    |
| Median                                                   | 2    |
| Range                                                    | 1-13 |
| Years business in operation (N=28)                       |      |
| Less than 3 years                                        | 39%  |
| 3 to 4 years                                             | 43%  |
| 5 to 9 years                                             | 14%  |
| 10 to 19 years                                           | 4%   |
| Mean                                                     | 4    |
| Median                                                   | 3    |
| Range                                                    | 1-13 |
| Current business space (N=28)                            |      |
| Home-based business                                      | 71%  |
| Commercial space (N=8) <sup>b</sup>                      | 29%  |
| Rented commercial space                                  | 8    |
| Owned commercial space                                   | 0    |

<sup>&</sup>lt;sup>a</sup> Some business were reclassified based on their registration status (see Figure 7)

<sup>&</sup>lt;sup>b</sup> For categories with an N < 10, counts are provided rather than percentages.

## 5. Current status of business (continued)

| Owner lives in same neighborhood as business (N=28)               | 79% |
|-------------------------------------------------------------------|-----|
| Percentage of business clients from immediate neighborhood (N=28) |     |
| 0%                                                                | 11% |
| 1% to 10%                                                         | 18% |
| 10.1% to 25%                                                      | 11% |
| 25.1% to 50%                                                      | 29% |
| 50.1% to 100%                                                     | 32% |
| Mean percent                                                      | 42% |
| Median percent                                                    | 32% |

#### 6. Yearly gross revenue and debt

| Yearly gross revenue from business (N=28)              |                  |
|--------------------------------------------------------|------------------|
| No revenue to date                                     | 4%               |
| \$1 to \$3,600                                         | 18%              |
| \$3,601 to \$12,000                                    | 11%              |
| \$12,001 to \$36,000                                   | 32%              |
| \$36,001 to \$60,000                                   | 0%               |
| \$60,001 to \$120,000                                  | 7%               |
| More than \$120,000                                    | 11%              |
| Don't know                                             | 18%              |
| Of those who provided an amount > 0 (N=22)             |                  |
| Mean                                                   | \$89,117         |
| Median                                                 | \$17,000         |
| Range                                                  | \$100-\$600,000  |
| Total yearly gross business revenue                    | \$1,960,565      |
| Total amount of current business debt (N=28)           |                  |
| \$0/No business debt                                   | 50%              |
| \$1 to \$5,000                                         | 14%              |
| \$5,001 to \$20,000                                    | 25%              |
| \$20,001 to \$75,000                                   | 7%               |
| Don't know                                             | 4%               |
| Of those who provided an amount > 0 (N=13)             |                  |
| Mean                                                   | \$10,789         |
| Median                                                 | \$7,500          |
| Range                                                  | \$1,500-\$40,000 |
| Total amount of business debt                          | \$140,252        |
| Change in business debt since previous year (N=28)     |                  |
| Current business debt is less than previous year       | 14%              |
| Current business debt is the same as the previous year | 43%              |
| Current business debt is more than the previous year   | 32%              |
| Business was not open last year                        | 11%              |
| Debt change of those who provided an estimate (N=10)   |                  |
| Mean                                                   | - \$4,990        |
| Median                                                 | + \$2,150        |

#### 7. Business status based on owner self-report and business registration

| Reclassified business status (N=28) <sup>a</sup>         |     |
|----------------------------------------------------------|-----|
| New business                                             | 29% |
| Existing business (expanded, sustained or turned around) | 71% |

<sup>&</sup>lt;sup>a</sup> BfW uses the business being registered with the state as criteria for being a pre-existing business. Given this, some businesses which were classified as pre-existing businesses by their owners were reclassified as new businesses and omitted from these analyses.

#### 8. Growth of pre-existing businesses<sup>a</sup> since Launcher assistance

| Since receiving Launcher assistance                                       | Owners of<br>pre-existing<br>businesses |
|---------------------------------------------------------------------------|-----------------------------------------|
| Increased number of employees (N=19)                                      |                                         |
| Yes (N=5)                                                                 | 26%                                     |
| No                                                                        | 74%                                     |
| Of those who increased their number of employees (N=5) <sup>b</sup>       |                                         |
| Mean                                                                      | 3                                       |
| Median                                                                    | 2                                       |
| Total number of employees added                                           | 13                                      |
| Business income increased since receiving Launcher services (N=19)        | 74%                                     |
| Amount of increase in annual business income (N=14)                       |                                         |
| \$1,000 to \$3,000                                                        | 7%                                      |
| \$3,001 to \$6,000                                                        | 21%                                     |
| \$6,001 to \$12,000                                                       | 14%                                     |
| \$12,001 to \$24,000                                                      | 29%                                     |
| More than \$24,000                                                        | 14%                                     |
| Don't know                                                                | 14%                                     |
| Of those who provided an amount (N=12)                                    |                                         |
| Mean (annual)                                                             | \$20,683                                |
| Median (annual)                                                           | \$12,500                                |
| Range (annual)                                                            | \$3,000-\$100,000                       |
| Total increase in business income (annual)                                | \$248,200                               |
| Expanded their business to additional locations (N=19)                    | 21%                                     |
| Can now access bank loans or services unable to access in the past (N=20) |                                         |
| Yes                                                                       | 65%                                     |
| No                                                                        | 5%                                      |
| Don't know                                                                | 30%                                     |

<sup>&</sup>lt;sup>a</sup> BfW uses the business being registered with the state as criteria for being a pre-existing business. Given this, some businesses which were classified as pre-existing businesses by their owners were reclassified as new businesses and omitted from these analyses.

<sup>&</sup>lt;sup>b</sup> For categories with an N<10, counts are provided rather than percentages.

#### 9. Building/property-related impacts of businesses

| Property taxes                                                        |           |
|-----------------------------------------------------------------------|-----------|
| Percentage who pay property taxes on commercial property (N=28)       | 0%        |
| Rent                                                                  |           |
| Percentage who pay rent on commercial property (N=28)                 | 29%       |
| Amount of rent paid monthly on commercial property (N=8) <sup>a</sup> |           |
| Less than \$1,000                                                     | 4         |
| \$1,000 to \$1,999                                                    | 3         |
| \$2,000 to \$4,999                                                    | 0         |
| \$5,000 or more                                                       | 1         |
| Median (per month)                                                    | \$700     |
| Total monthly rent                                                    | \$23,952  |
| Estimated total annual rent                                           | \$287,424 |

<sup>&</sup>lt;sup>a</sup> For categories with an N<10, counts are provided rather than percentages.

#### 10. Employment impacts of businesses<sup>a</sup>

| Does business have <i>paid</i> employees (N=28)                                             |     |
|---------------------------------------------------------------------------------------------|-----|
| Yes (N=6) <sup>b</sup>                                                                      | 21% |
| 1 to 2 employees                                                                            | 3   |
| 3 to 5 employees                                                                            | 1   |
| 6 to 10 employees                                                                           | 1   |
| 11 to 20 employees                                                                          | 1   |
| No, business has no paid employees                                                          | 79% |
| Of business with paid employees (N=6)                                                       |     |
| Mean number of paid employees                                                               | 4   |
| Median number of paid employees                                                             | 2-3 |
| Total number of paid employees                                                              | 25  |
| Number of hours per week worked by paid employees (N=25)                                    |     |
| 30 or more hours per week                                                                   | 24% |
| Less than 30 hours per week                                                                 | 76% |
| Number of businesses with paid employees who hire neighborhood residents (N=6) <sup>b</sup> | 2   |
| Percentage of employees who live in the neighborhood where the business is located (N=6)b   |     |
| 0%                                                                                          | 4   |
| 0.1% to 50%                                                                                 | 0   |
| 50.1% to 90%                                                                                | 1   |
| 90.1% to 100%                                                                               | 1   |
| Median percent                                                                              | 0%  |
| Of all employees (N=25)                                                                     |     |
| Number of neighborhood residents                                                            | 10  |
| Percentage who are neighborhood residents                                                   | 40% |

<sup>&</sup>lt;sup>a</sup> Paid employees do not include business owners

 $<sup>^{\</sup>rm b}$  For categories with an N<10, counts are provided rather than percentages.

# 10. Employment impacts of businesses<sup>a</sup> (continued)

Race or ethnicity of paid employees (multiple responses possible; N=25)

| Race or enfinitity of paid employees (multiple responses possible; N=25)     |             |
|------------------------------------------------------------------------------|-------------|
| African American/Black                                                       | 64%         |
| Latino/Hispanic                                                              | 36%         |
| Hourly wage rates of paid employees for whom wage data were available (N=23) |             |
| \$10.00 to \$14.99 an hour                                                   | 91%         |
| \$15.00 to \$19.99 an hour                                                   | 4%          |
| More than \$20.00 an hour                                                    | 4%          |
| Mean (per hour)                                                              | \$11.42     |
| Median (per hour)                                                            | \$10.00     |
| Range (per hour)                                                             | \$10 - \$20 |
| Owners offering health insurance (N=6)b                                      | 0           |
| Owners offering paid time off (N=6)b                                         | 0           |
| Used outside contractors/subcontractors in prior year (N=28)                 | 32%         |
| Amount paid to contractors/subcontractors in prior year (N=9) <sup>b</sup>   |             |
| Under \$2,000                                                                | 3           |
| \$2,000 to \$9,999                                                           | 4           |
| Don't know                                                                   | 2           |
| Of owners who provided an amount (N=7)                                       |             |
| Mean (for prior year)                                                        | \$3,746     |
| Median (for prior year)                                                      | \$4,000     |
| Total dollar value of outside contractors/subcontractors                     | \$26,225    |
| Total dollar value of outside contractors/subcontractors                     | \$26,2      |

<sup>&</sup>lt;sup>a</sup> Paid employees do not include business owners

<sup>&</sup>lt;sup>b</sup> For categories with an N<10, counts are provided rather than percentages.

#### 11. Other contributions to neighborhood economy and quality of life

| Estimated yearly business expenses (excluding rent and payroll) (N=28)                                                                           |                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| \$1 to \$999                                                                                                                                     | 18%             |
| \$1,000 to \$4,999                                                                                                                               | 32%             |
| \$5,000 to \$9,999                                                                                                                               | 21%             |
| \$10,000 to \$24,999                                                                                                                             | 4%              |
| \$25,000 or more                                                                                                                                 | 14%             |
| Don't know                                                                                                                                       | 11%             |
| Of those who provided an amount (N=25)                                                                                                           |                 |
| Mean (per year)                                                                                                                                  | \$15,696        |
| Median (per year)                                                                                                                                | \$3,000         |
| Range                                                                                                                                            | \$100-\$150,000 |
| Total expenses (per year)                                                                                                                        | \$392,400       |
| Percentage of yearly business expenses (excluding rent and payroll) spent within the neighborhood the business is located in (N=28) <sup>a</sup> |                 |
| 0%                                                                                                                                               | 21%             |
| 1% to 25%                                                                                                                                        | 7%              |
| 26% to 50%                                                                                                                                       | 21%             |
| 51% to 90%                                                                                                                                       | 18%             |
| 91% to 100%                                                                                                                                      | 21%             |
| Don't know                                                                                                                                       | 11%             |
| Of those who provided a percentage (N=25)                                                                                                        |                 |
| Mean                                                                                                                                             | 51%             |
| Median                                                                                                                                           | 50%             |

<sup>&</sup>lt;sup>a</sup> Only business owners who provided a business expenses amount and percentage spent in neighborhood are included in analysis.

# 11. Other contributions to neighborhood economy and quality of life (continued)

| Estimated yearly business expenses (excluding rent and payroll) spent within the neighborhood the business is located (N=28) <sup>a</sup> |               |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| \$0                                                                                                                                       | 18%           |
| \$100 to \$499                                                                                                                            | 11%           |
| \$500 to \$999                                                                                                                            | 11%           |
| \$1,000 or more                                                                                                                           | 43%           |
| Refused or Don't know                                                                                                                     | 18%           |
| Of those who provided an amount (N=23)                                                                                                    |               |
| Mean (per year)                                                                                                                           | \$13,907      |
| Median (per year)                                                                                                                         | \$1,600       |
| Range                                                                                                                                     | \$0-\$135,000 |
| Total (per year)                                                                                                                          | \$319,855     |
| Estimated amount of sales taxes paid each year (N=28)                                                                                     |               |
| \$0/No sales tax                                                                                                                          | 50%           |
| \$1 to \$999                                                                                                                              | 11%           |
| \$1,000 to \$4,999                                                                                                                        | 7%            |
| Don't know                                                                                                                                | 32%           |
| Of those who provided an amount > 0 (N=5)                                                                                                 |               |
| Median (per year)                                                                                                                         | \$350         |
| Total sales tax (per year)                                                                                                                | \$4,910       |

<sup>&</sup>lt;sup>a</sup> Only owners who provided an amount for both their business expenses and percent expended in neighborhood are included in the analysis.

## 11. Other contributions to neighborhood economy and quality of life (continued)

| Time, money, and in-kind contributions                                                                                                           |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Percentage of owners reporting contribution of any time, money, or in-kind support to neighborhood events or activities in past 12 months (N=28) | 71%           |
| Type of contribution (multiple responses possible)                                                                                               |               |
| Time                                                                                                                                             | 61%           |
| In-kind support                                                                                                                                  | 46%           |
| Money                                                                                                                                            | 36%           |
| None of the above                                                                                                                                | 29%           |
| Dollar value of business contributions to neighborhood events/activities in prior 12 months (N=20)                                               |               |
| \$0/contribution didn't have dollar value                                                                                                        | 5%            |
| \$1 to \$500                                                                                                                                     | 55%           |
| \$501 to \$1,000                                                                                                                                 | 15%           |
| \$1,001-\$5,000                                                                                                                                  | 15%           |
| Over \$5,000                                                                                                                                     | 5%            |
| Don't know                                                                                                                                       | 5%            |
| For those who provided an estimated amount > 0 (N=18)                                                                                            |               |
| Mean (prior 12 months)                                                                                                                           | \$1,363       |
| Median (prior 12 months)                                                                                                                         | \$500         |
| Range (prior 12 months)                                                                                                                          | \$20-\$10,000 |
| Total annual contributions                                                                                                                       | \$24,530      |
| Owners feel they serve as a role model for youth or young adults (N=28)                                                                          | 100%          |
| Owners serve as a leader for groups or organizations in neighborhood or ethnic community (N=28)                                                  | 36%           |
| Business serves as a community gathering place (N=28)                                                                                            | 21%           |

#### 12. Children of business owners assisted by Launcher

| Parent or guardian to at least one child (N=28)                                           | 71% |
|-------------------------------------------------------------------------------------------|-----|
| Number of children that business owner is parent, guardian or primary caretaker of (N=28) |     |
| 0                                                                                         | 32% |
| 1                                                                                         | 4%  |
| 2-3                                                                                       | 46% |
| 45                                                                                        | 11% |
| 6 or more                                                                                 | 4%  |
| Refused                                                                                   | 4%  |
| Of those who provided a number (N=27)                                                     |     |
| Mean                                                                                      | 2   |
| Median                                                                                    | 2   |
| Range                                                                                     | 0-9 |
| Total                                                                                     | 54  |
| Number of children in household (N=28)                                                    |     |
| 0                                                                                         | 39% |
| 1                                                                                         | 21% |
| 2-3                                                                                       | 32% |
| 4                                                                                         | 7%  |
| Mean                                                                                      | 1   |
| Median                                                                                    | 1   |
| Range                                                                                     | 0-4 |
| Total                                                                                     | 36  |

#### 13. Children and family-related impacts of businesses

| How has owning your business impacted your family's ability to (N=18) | Improved | No change<br>and was<br>fine already | No change<br>but could use<br>improvement | Worsened | l'm not<br>sure/Not<br>applicable |
|-----------------------------------------------------------------------|----------|--------------------------------------|-------------------------------------------|----------|-----------------------------------|
| Afford enough nutritious food?                                        | 44%      | 44%                                  | 11%                                       | 0%       | 0%                                |
| Have transportation to get you and your family where you want to go?  | 39%      | 56%                                  | 6%                                        | 0%       | 0%                                |
| Participate in activities outside of school?                          | 33%      | 33%                                  | 22%                                       | 6%       | 6%                                |
| Help your children do well in school?                                 | 28%      | 50%                                  | 11%                                       | 6%       | 6%                                |
| Have stable housing?                                                  | 28%      | 56%                                  | 17%                                       | 0%       | 0%                                |
| Help your children be healthy?                                        | 17%      | 56%                                  | 11%                                       | 6%       | 11%                               |
| Pay for health care when you or your family need it?                  | 11%      | 61%                                  | 11%                                       | 17%      | 0%                                |

Note. Row totals may vary from 100% due to rounding.

#### 14. Children's involvement in businesses

| Children either help with business or work for pay at business (N=18)                            | 67% |
|--------------------------------------------------------------------------------------------------|-----|
| Children help with the business (N=18)                                                           |     |
| Yes                                                                                              | 61% |
| No                                                                                               | 39% |
| Children currently work for pay at the business (N=18)                                           |     |
| Yes                                                                                              | 28% |
| No                                                                                               | 72% |
| If "no," any indication children will work for pay for the business in the future (N=13)         |     |
| Yes                                                                                              | 69% |
| No                                                                                               | 23% |
| Don't know                                                                                       | 8%  |
| Whether owner believes children will take over business or own their own business one day (N=18) |     |
| Yes, they have already                                                                           | 6%  |
| Yes, I think they will in the future but do not currently                                        | 56% |
| No                                                                                               | 39% |

## 15. Views of Launcher assistance

| Perceived influence of Launcher on success of business (N=28)                                       |     |
|-----------------------------------------------------------------------------------------------------|-----|
| My business is as successful today largely because of Launcher's services                           | 29% |
| My business is as successful today somewhat or partly because of Launcher's services                | 39% |
| My business is successful today very little because of Launcher's services                          | 18% |
| My business is no better off or no worse off because of Launcher's services                         | 14% |
| My business would be doing much better if it were not for Launcher's services                       | 0%  |
| On a scale of zero to 10, how likely are you to recommend Launcher to a friend or colleague? (N=28) |     |
| 0 to 1                                                                                              | 0%  |
| 2 to 3                                                                                              | 4%  |
| 4 to 5                                                                                              | 4%  |
| 6 to 7                                                                                              | 4%  |
| 8 to 9                                                                                              | 11% |
| 10                                                                                                  | 79% |

#### Acknowledgements

The authors would like to thank the Build from Within Alliance members and their clients, as well as the Neighborhood Development Center for making this evaluation possible.

Wilder Research, a division of Amherst H. Wilder Foundation, is a nationally respected nonprofit research and evaluation group. For more than 100 years, Wilder Research has gathered and interpreted facts and trends to help families and communities thrive, get at the core of community concerns, and uncover issues that are overlooked or poorly understood.

451 Lexington Parkway North Saint Paul, Minnesota 55104 651-280-2700 | www.wilderresearch.org

# Wilder Research.

Information. Insight. Impact.

