

Up Start

Outcomes Evaluation

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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.

Up Start, a program of CenterState Corporation for Economic Opportunity (CenterState CEO) in Syracuse, New York, is one of nine members of BfW. Up Start is a collaborative business development program that connects existing businesses and aspiring entrepreneurs to the tools and networks that help them thrive.

To understand the impact of this work, Wilder Research conducted phone surveys with business owners assisted by Up Start from August through December 2019. Wilder Research began with a list of 37 potential business owners who were determined to be in business and for whom contact information was available. In total, 19 owners participated in the survey for a response rate of 51%.

Profile of surveyed business owners

Surveyed owners most commonly identified as female (53%) and as African American (84%).

The median household income was \$48,000. Some business owners (33%) said their yearly household income increased as a result of their business. Fifty-six percent said they were at least “a little” better off financially because of their business.

Ninety-four percent of the surveyed owners received entrepreneur or business plan training from Up Start. Half received technical assistance or business services, the second most common type of service received. Most received a combination of services (56%).

Profile of businesses

With Up Start assistance, 44% of surveyed owners started a new business, and 56% sustained or expanded a pre-existing business.¹ Nearly half of the businesses were home-based (47%) and an additional 47% operated out of a commercial space. Businesses had been in operation in median three years, with a range from less than one year to 21 years.

¹ Businesses were considered to be “pre-existing” (in contrast to “new”) if the owner said they used Up Start 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.

Sixty-seven percent of surveyed business owners lived in the same neighborhood as their business. Most also had clients from their neighborhood (78%). Owners estimated that, in median, 55% 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 \$19,500, with a range from \$1,600 to \$676,000. Total yearly gross revenue for all businesses was \$1,257,600.

About half of owners have no current business debt (44%). Of those with debt who provided an amount, the median was \$15,000. For about half of respondents, their business debt remained the same as the previous year (44%). Among those who experienced a change, slightly more reported an increase in debt (22%) than a decrease (11%).

Business expansion since Up Start assistance

Of the 10 owners of pre-existing businesses (i.e., businesses that existed prior to Up Start's involvement)², 30% increased their annual business income. Twenty percent increased their number of locations by at least one. Ten percent increased their number of employees.

Impacts on neighborhoods

Businesses assisted by Up Start 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

Forty-seven percent of respondents leased a commercial space. These business owners reported a median monthly rent of \$500. The total rent paid by these owners was about \$3,200 per month, or about \$38,400 annually.

Employment impacts³

Twenty-one percent of surveyed business owners had paid employees (not including the business owner).

² See previous footnote.

³ Respondents were also asked about their number of paid employees, whether their employees were neighborhood residents, monthly payroll, payroll taxes, health insurance, paid time-off, and the amount paid to subcontractors, but data are excluded from this report because of the small sample size who answered these questions.

In total, 33 individuals were employed by these businesses. Eighty-two percent of employees worked 30 or more hours per week. According to the owners, employees were most frequently Caucasian or white (18%) or Native American (18%). In median, employees were paid \$28.73 an hour, with a range from \$11 to \$38 an hour.

Sixteen percent of owners hired sub-contractors, cash workers, or both in the previous year.

Other neighborhood impacts

Owners report spending a total of \$137,600 annually on business expenses (not including rent and payroll). Of this amount, \$56,416 was spent within the same neighborhood as the business. Sixteen percent of owners reported that they paid sales tax.

Eighty-three 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 \$59,500.

All owners said they serve as role models for youth and/or young adults in their communities, and 56% said they serve as leaders in groups or organizations in their neighborhood or ethnic community. In addition, 56% said their business serves as a gathering place for their community.

Impacts on owners' children and families

Seventy-two 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 48. Over half of owners had at least one child living in their household. In total, 20 children were living with respondents.

Children's education and career experience

Forty-six percent of respondents with children said owning a business improved their family's ability to participate in activities outside of school, and 31% said that owning a business improved their family's ability to help their children do well in school. Most of the remaining respondents said there was no change, and no change was needed.

Forty-six percent of respondents with children said their children were involved in the business by helping with it, working for pay, or both. Of the respondents who said their children did not work for pay at the business (N=12), 92% thought their children would do so someday.

Most respondents (93%) felt their children would own a business in the future (62%) or said their children already do (31%).

Financial security

Thirty-one percent of respondents with children said their family's ability to have stable housing increased as a result of business ownership, and 23% said their ability to have transportation was improved. Most reported that change neither happened nor was needed.

Health

Twenty-three percent of respondents with children said their family's ability to afford enough nutritious food improved, and 31% felt that their family's ability to help their children be healthy improved as a result of their business. Again most said each remained the same and was fine already.

Owners' views of Up Start assistance

Fifty-five percent of surveyed business owners said their business "is as successful as it is today" largely (22%) or somewhat (33%) due to the assistance of Up Start.

Respondents were also asked how likely they were to recommend Up Start to a friend, on a scale of 1 to 10, with 10 being the most likely. Fifty-six percent said "10," and an additional 17% gave a rating of 8 or 9.

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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 Up Start in Syracuse, New York.

Up Start

Up Start, a program of CenterState CEO, is a collaborative business development program that connects existing businesses and aspiring entrepreneurs to the tools and networks that help them thrive. The program brings together the collective resources of existing business organizations and community partners while also bridging the work of CenterState CEO's Economic Inclusion and Innovation and Entrepreneurship portfolios. Each Up Start entrepreneur and business owner works with a program adviser to build a personalized path to successful business ownership and expansion.

Methodology

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

The surveys were conducted from August through December 2019. Wilder Research began with a list of 87 potential business owners identified by Up Start. Each potential owner was mailed a letter from Up Start 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 87 business owners, potential respondents were removed from the sample due to incorrect contact information (N=8) or being ineligible for the study (N=24) because they said they were not in business (N=9), were not yet in business (N=6), or they didn't receive services Up Start (N=5). In addition, four respondents were listed twice. Finally, there were 27 potential owners who did not answer the phone after multiple tries and had no voice mail option. An 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 37 potential respondents determined to be in business and for whom contact information was available, 19 participated in the survey for a response rate of 51%.

About this report

This report provides information based on the responses of the 19 business owners surveyed. As the total number of people who answered any given question varied, Ns for each question may also vary. When only four or fewer people responded to a question, data is excluded for 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 Up Start members' performance

Results from the 19 surveyed owners were used to estimate some of the impacts of the 45 owners estimated to be in business at the time of data collection. Up Start businesses contributed approximately \$557,763 dollars to their state, including \$365,485 dollars to their neighborhoods, in rent, cash and in-kind contributions, and business expenses excluding rent and payroll (Figure 1). Notably, these businesses also contributed payroll, payroll taxes, payments to subcontractors and cash workers, and sales tax, although the amounts are not included due to the low sample size.

1. Impact of rent, business expenses, and contributions from January 2019 through December 2019 ^a

Neighborhood impact	
Estimated dollars returned for all businesses based on survey responses:	
Rent	\$90,947
Business expenses (excluding rent and payroll) in neighborhood	\$133,617
Cash/in-kind contributions in neighborhood	\$140,921
Total annual return to neighborhoods	\$365,485
Average per business for one year	\$8,122
State impact	
Estimated dollars returned for all businesses based on survey responses:	
Rent	\$90,947
Business expenses (excluding rent and payroll)	\$325,895
Cash/in-kind contributions in neighborhood	\$140,921
Total annual return	\$557,763
Average per business for one year	\$12,395

^a Figures are for all 45 businesses based on responses from the 19 surveyed business owners.

In total, the 45 estimated businesses were responsible for about 123 jobs, including the owners themselves and their employees.

Profile of business owners assisted by Up Start

Demographics

Respondents' gender, age and race/ethnicity

Of the 19 business owners who responded to the demographic questions, 53% identified as women and 47% identified as men (Figure 2). Most identified as African American or black (84%). Five percent identified as Arab, Caucasian or white, or Native American, respectively.

Number in household

Most surveyed business owners lived by themselves (44%) or with one other person (39%; Figure 2). The average and median household size was two people, with a range from one to five people.

Financial status

Income

The average annual household income of respondents was \$62,231 and \$48,000 in median, with a range from \$3,000 to \$260,000 (Figure 3). More specifically, 6% of owners reported an annual income of up to \$18,000, 17% reported \$18,001 to \$30,000, 11% reported \$30,001 to \$42,000, 22% reported \$42,001 to \$70,000, and 17% reported more than \$70,000. Twenty-eight percent of respondents either chose not to provide this information or did not know it.

Income increase as a result of business

One-third of respondents said their household income increased as a result of their business (Figure 3).⁴

⁴ Respondents were also asked about the amount that their household income increased but this information was excluded from the report because of the small sample size who answered this question.

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, 28% of surveyed business owners said “quite a bit” (Figure 3). An additional 28% responded “somewhat” (6%) or “a little” (22%). Forty-four percent responded “not at all.”

Assistance received from Up Start

Of the 18 respondents who identified which services they received from Up Start, most said they participated in an entrepreneur or business plan class (94%; Figure 4). In addition, 50% received technical assistance or business services, 44% attended a business workshop, and 22% received a loan or financing. In sum, 56% of respondents received a combination of services, 39% received the entrepreneur or business plan class only, and 6% received technical assistance or business services only.

Businesses assisted by Up Start

Current status of businesses assisted by Up Start

Age and status of business

Based on information gathered during the evaluation process, 45 Up Start alumni currently operate their own businesses. This section describes the businesses of the 19 owners who participated in this evaluation.

In regard to age of the businesses, 33% had been operating for less than three years, 47% had been operating three to four years, and the remainder five or more years (Figure 5). The average age of the businesses was five years, with a median of three years and a range from less than one year to 21 years.

Surveyed business owners were asked whether they started a new business or sustained/expanded a current business with Up Start assistance. Thirty-nine percent of owners said they started a new business, and 61% said they received assistance with a pre-existing business (Figure 5).

In total, 79% of businesses were registered with the state (Figure 5). On average, businesses that were registered had been for five years, with a median of three years and a range from less than one year to 21 years.

Business space

Regarding business space, 47% of the businesses were home-based and an additional 47% were located in commercial space (5% of respondents did not provide this information; Figure 5). Of the nine surveyed business owners using commercial space, all leased the location.

Sixty-seven 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. Seventy-eight percent said at least some of their customers do, including 50% who said over half of their customers are from the immediate neighborhood (Figure 5). On average and in median, respondents estimated that about half of their business comes from within one mile of their location.

Yearly gross revenue and debt

Current yearly gross revenues

Surveyed business owners were asked for their current yearly gross revenue. Twenty-two percent of respondents said they had no revenue to date (Figure 6). Twenty-eight percent reported a yearly gross revenue between \$1 and \$12,000, 17% between \$12,001 and \$36,000, and 23% over \$36,000 (including 17% whose revenues exceeded \$120,000). Eleven percent of business owners did not know this information. Of those business owners who had revenue and provided their annual gross revenue amount (N=12), the average was \$104,800 and the median \$19,500, with a range from \$1,600 to \$676,000. In total, the Up Start-assisted business owners had a yearly gross revenue of \$1,257,600.

Debt

Respondents were also asked about their business debt. About half reported having no current business debt (44%; Figure 6). For the remaining business owners, 17% owe \$5,000 or less, 6% owe \$5,001 to \$20,000, and 17% owe more than \$20,000. Seventeen percent of business owners chose not to provide this information or did not know it. Of those business owners who had debt and reported the amount, the median was \$15,000. The total amount of business debt for all respondents is about \$1,308,400.

All respondents were asked if the amount of their debt had changed since the previous year. Nearly half said it hadn't (44%; Figure 6). Eleven percent reported a decrease in debt and 22% an increase. Eleven percent said their businesses were not open in the previous year.

Considering only respondents who were in business the previous year and who provided an estimate of their debt (N=14), 57% said their amount of debt stayed the same (Figure 6). Business debt decreased for 14% of these business owners, all of whom reported a decrease of less than \$10,000. Debt increased for 21% of business owners, including 7% who reported an increase of \$10,000 or more. Overall, the median change in debt was an increase of \$1,200.

Business expansion since Up Start assistance

Respondents with pre-existing businesses were asked about changes in their business since receiving assistance from Up Start. 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 Up Start 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, one business was reclassified as a new business (Figure 7). The remaining ten pre-existing businesses (56%) are the subject of the following analyses.

Expansion of pre-existing businesses⁵

Expansion of staff

Ten percent of the pre-existing business owners had hired more employees since receiving Up Start assistance (Figure 8).

Expansion of annual business income

Thirty percent of pre-existing business owners reported increasing their annual business income (Figure 8).

Expansion of locations

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

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. Ten percent said they could and 40% said they could not (Figure 8). Fifty percent either did not know (40%) or chose not to answer (10%).

⁵ Respondents were also asked about the number of additional employees they had hired, amount of increased annual business income, and number of additional business locations, but these data were excluded from this report because of the small sample size who answered these questions.

Neighborhood impacts of businesses assisted by Up Start

Building and property-related impacts of businesses

Forty-seven percent of the surveyed business owners reported paying rent on commercial space (Figure 9). For those who did pay rent, the average was about \$457, and the median \$500. In total, these business owners paid about \$3,200 in monthly rent or approximately \$38,400 annually.

Employment impacts of businesses⁶

Number and profile of persons employed by businesses assisted by Up Start

About one-fifth of surveyed business owners had paid employees (21%; Figure 10). In total, the business owners employed 33 individuals. Eighty-two percent of employees worked 30 or more hours per week.

Of the 33 total employees, 24% lived in the same neighborhood as the business they worked for (Figure 10).

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, 18% of employees are Caucasian or white, and another 18% are Native American (Figure 10). Nine percent are African American or black and 3% are Latino or Hispanic. Fifty-two percent of employees were identified as “other” (i.e., a race or ethnicity not listed) or “unknown.”

Wages and payroll

Surveyed business owners with paid employees were asked about hourly wages. Of the 29 employees for whom wage data were available, employers reported that 35% have hourly wages of \$10 to \$14.99 an hour, and the remaining 66% of employees have hourly wages of \$20 an hour or more (Figure 10). Employees earned \$28.73 an hour on average, and \$38.00 an hour in median. The range was from \$11 to \$38 an hour.

⁶ Respondents were also asked about monthly payroll, payroll taxes, health insurance, paid time off, and the amount paid to subcontractors, but these data are excluded from this report because of the small sample size who answered these questions.

Subcontractors and cash workers

Sixteen percent of respondents have hired subcontractors or cash workers in the prior year (Figure 10).

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. Sixteen percent said they spent less than \$5,000, 11% spent 5,000 to \$9,999, 32% spent \$10,000 to \$24,999, and 5% spent \$25,000 or more (Figure 11). Thirty-seven percent did not know the amount. Of those who provided an amount (N=12), the average was about \$11,467 and the median \$12,000 with a range from \$400 up to \$40,000. In total, these business owners estimated spending about \$137,600 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., in the immediate neighborhood). On average and in median, businesses reported about half of their yearly expenses were spent within the neighborhood (Figure 11). Of all businesses, 79% spent at least some of their money with neighborhood vendors.

In terms of dollar amounts, 5% of surveyed business owners did not spend anything in the neighborhood (Figure 11). Fifteen percent spent less than \$999 each month, 21% spent between \$1,000 and \$4,999, and 26% spent \$5,000 or more. Thirty-seven percent either refused to answer this question or did not know. The average amount spent annually on business expenses in the neighborhood, excluding rent and payroll, is about \$4,701 and the median \$3,750, with a range of nothing to \$16,000. The total amount spent annually was \$56,416.

Sales tax

Surveyed business owners were asked to estimate the amount of sales tax they pay annually. Thirty-two percent said they do not pay sales tax (Figure 11). Sixteen percent of respondents reported paying sales tax. Fifty-three percent said that they did not know this information.

Contributions to neighborhood events or activities in past 12 months

Eighty-three 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, 72% donated time, 67% donated money, and 67% donated in-kind support.

Surveyed business owners were asked to assign a dollar value to their contributions. About one-quarter of business owners reported contributions between \$1 and \$500 (27%), 13% between \$501 and \$1,000, and an additional 40% reported contributions over \$1,000, (Figure 11). Seven percent of business owners did not feel their contributions had monetary value. The average estimate was \$4,958, and the median \$1,500, with a range between \$200 and \$40,000. In sum, respondents estimate that they made approximately \$59,500 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. One hundred percent said they do (Figure 11).

Over half of surveyed business owners said they served as leaders for groups or organizations in their neighborhood or ethnic community (56%; Figure 11).

Owners reported a variety of organizations for which they served as leaders, including religious organizations, civic associations, professional associations, neighborhood and community groups, and arts and cultural events and associations.

Gathering place for the community

Over half of all respondents said their business serves as a gathering place for the community (56%; Figure 11).

Impacts on owners' children and families

Seventy-two percent of surveyed business owners said they are a parent, guardian, or primary caretaker for at least one child (Figure 12). The average number of children was three, with a median of two children. The greatest number of children in a family was seven, and the total number of children for all business owners was 48.

Over half of all owners had at least one child living in their household (56%; Figure 12). The highest number of children in a household was four, and the average and median was one child. In total, 20 children were living with respondents.

Children's education and career experience

Forty-six percent of respondents with children said owning a business increased their family's ability to participate in activities outside of school, and another 31% said there was no change but the situation was fine already (Figure 13). Fifteen percent of respondents felt there was no change and that change was warranted. Eight percent of respondents didn't know if there was a change or the question wasn't applicable.

Thirty-one 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). Thirty-nine percent said their ability didn't change, but was fine as is, while 23% said no change happened, and their situation could use improvement.

Forty-six percent of respondents with children said their children were involved in the business in informal and formal ways (Figure 14). In addition, 46% reported that their children helped with the business, and 8% had children who worked for pay at the business. Of the respondents who said their children did not work for pay at the business (N=12), 92% thought their children would do so someday.

Ninety-three percent of respondents with children felt their children would own a business in the future (62%) or said their children already do (31%; Figure 14).

Financial security

Thirty-one percent of respondents with children said their family's ability to have stable housing increased as a result of business ownership, while 54% said it did not change, but was fine already (Figure 13). Eight percent of respondents said no change occurred in regard to housing stability, but that it was warranted.

Twenty-three percent of surveyed owners with children said their ability to have transportation improved, while 62% reported that change neither happened nor was needed (Figure 13). Fifteen percent said they would like a change to occur in regard to transportation.

Health

Twenty-three percent of respondents with children said their family's ability to afford enough nutritious food improved, and 46% said there was no change and improvement had not been needed (Figure 13). Thirty-one percent of respondents reported no change, but felt their situation could use improvement.

Thirty-one percent of respondents felt that their family's ability to help their children be healthy improved as a result of their business, and 46% said that there was no change and improvement had not been needed (Figure 13). Twenty-three percent of respondents reported no change, but believed their situation could use improvement.

Fifteen percent of respondents with children said their family's ability to pay for health care when needed improved, and 69% said their situation remained the same, but was fine already. Fifteen percent of respondents said it remained the same, but could use improvement.

Views of Up Start assistance

Surveyed business owners were also asked to choose from a list of statements the one that best described their business relationship with Up Start. Twenty-two percent of owners said their business “is as successful as it is today” largely because of Up Start’s assistance, and 33% said their success is somewhat due to the program’s assistance (Figure 15). Eleven percent reported their success is “very little” due to the program’s assistance, and one-third reported their business is neither better nor worse off. No one felt their business was worse off.

Respondents were also asked how likely they were to recommend Up Start to a friend, on a scale of 1 to 10, with 10 being the most likely. Fifty-six percent of owners said “10,” and an additional 17% gave a rating of 8 or 9 (Figure 15). No respondents gave a rating of 0 or 1.

Figures of results

2. Demographic profile of business owners assisted by Up Start

Gender (N=19)	
Female	53%
Male	47%
Race/ethnicity (N=19)	
African American/Black	84%
Arab	5%
Caucasian/White	5%
Native American	5%
Number in household (N=18)	
Single person	44%
Two persons	39%
Three persons	11%
Four or more persons	6%
Of those who provided a number (N=18)	
Mean	2
Median	2
Range	1-5

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

3. Financial status of business owners assisted by Up Start

Yearly household income (N=18)	
Up to \$18,000	6%
\$18,001 to \$30,000	17%
\$30,001 to \$42,000	11%
\$42,001 to \$70,000	22%
More than \$70,000	17%
Refused	17%
Don't know	11%
Of those who provided their household income (N=13)	
Mean	\$62,231
Median	\$48,000
Range	\$3,000-\$260,000
Income has increased as result of business (N=18)	
Yes	33%
No	44%
I do not get any personal/household income from my business	17%
Don't know	6%
Increased yearly household income (N=6)^a	
\$1,201 to \$3,600	1
\$3,601 to \$6,000	1
\$6,001 to \$18,000	1
\$18,001 to \$30,000	1
Don't know	2
More financially independent now than last year, because of business (N=18)	
Quite a bit	28%
Somewhat	6%
A little	22%
Not at all	44%

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

^a For categories with an N < 10, counts are provided rather than percentages.

4. Services received from Up Start

Services received from Up Start (multiple responses possible; N=18)	
Entrepreneur/Business Plan training class	94%
Technical Assistance/Business services	50%
Business workshop	44%
Loan or financing	22%
Total services received from Up Start	
Combination of services	56%
Entrepreneur/Business Plan training class only	39%
Technical assistance/Business services	6%

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

5. Current status of business

New or existing business by owner self-report^a (N=18)	
New business	39%
Existing business (expanded, sustained or turned around)	61%
Business is registered (N=19)	
Yes	79%
No	5%
Don't know	16%
Years since business registration (N=15)	
Less than 3 years	33%
3 to 4 years	47%
5 to 9 years	7%
10 to 19 years	7%
20 or more years	7%
Of those who provided age (N=15)	
Mean	5
Median	3
Range	1-21
Years business in operation (N=19)	
Less than 3 years	21%
3 to 4 years	53%
5 to 9 years	16%
10 to 19 years	5%
20 or more years	5%
Mean	5
Median	3
Range	1-32
Current business space (N=19)	
Home-based business	47%
Commercial space (N=9) ^b	47%
Rented commercial space	9
Owned commercial space	0
Don't know	5%

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

^a Some business were reclassified based on their registration status (see Figure 7).

^b 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=18)	67%
Percentage of business clients from immediate neighborhood (N=18)	
0%	22%
1% to 10%	11%
10.1% to 25%	11%
25.1% to 50%	6%
50.1% to 100%	50%
Mean percent	48%
Median percent	55%

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

6. Yearly gross revenue and debt

Yearly gross revenue from business (N=18)	
No revenue to date	22%
\$1 to \$3,600	6%
\$3,601 to \$12,000	22%
\$12,001 to \$36,000	17%
\$36,001 to \$60,000	6%
\$60,001 to \$120,000	0%
More than \$120,000	17%
Don't know	11%
Of those who provided an amount > 0 (N=12)	
Mean	\$104,800
Median	\$19,500
Range	\$1,600-\$676,000
Total yearly gross business revenue	\$1,257,600
Total amount of current business debt (N=18)	
\$0/No business debt	44%
\$1 to \$5,000	17%
\$5,001 to \$20,000	6%
\$20,001 to \$75,000	6%
More than \$75,000	11%
Refused	6%
Don't know	11%
Of those who provided an amount > 0 (N=7)	
Median	\$15,000
Total amount of business debt	\$1,308,400

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

6. Yearly gross revenue and debt (continued)

Change in business debt since previous year (N=18)	
Current business debt is less than previous year	11%
Current business debt is the same as the previous year	44%
Current business debt is more than the previous year	22%
Business was not open last year	11%
Refused	6%
Don't know	6%
Debt change of those who provided an estimate (N=14)	
Decreased by less than \$10,000	14%
Stayed the same	57%
Increased by less than \$10,000	14%
Increased by \$10,000 or more	7%
Don't know	7%
Debt change of those who provided an estimate (N=5)	
Median	\$1,200

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

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

Reclassified business status (N=18)^a	
New business	44%
Existing business (expanded, sustained or turned around)	56%

^a BW 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^a since Up Start assistance

Since receiving Up Start assistance...	Owners of pre-existing businesses
Increased number of employees (N=10)	10%
Business income increased since receiving Up Start services (N=10)	30%
Expanded their business to additional locations (N=10)	20%
Can now access bank loans or services unable to access in the past (N=10)	
Yes	10%
No	40%
Refused	10%
Don't know	40%

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

^a 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.

9. Building/property-related impacts of businesses^a

Property taxes	
Percentage who pay property taxes on commercial property (N=19)	0%
Rent	
Percent who pay rent on commercial property (N=19)	47%
Amount of rent paid monthly on commercial property, among those who provided an amount (N=7)	
Mean (per month)	\$457
Median (per month)	\$500
Total monthly rent	\$3,200
Estimated total annual rent	\$38,400

Note. Category total may vary from 100% due to rounding.

^a For categories with an N < 10, counts are provided rather than percentages.

10. Employment impacts of businesses^a

Does business have <i>paid</i> employees (N=19)	
Yes	21%
No, business has no paid employees	79%
Number of hours per week worked by paid employees (N=33)	
30 or more hours per week	82%
Less than 30 hours per week	18%
Employees who live in the neighborhood where the business is located (N=33)	
Number of neighborhood residents	8
Percentage who are neighborhood residents	24%
Race or ethnicity of paid employees (multiple responses possible; N=33)	
Caucasian/White	18%
Native American	18%
African American/Black	9%
Latino/Hispanic	3%
Other/unknown	52%
Hourly wage rates of paid employees for whom wage data were available (N=29)	
\$10.00 to \$14.99 an hour	35%
More than \$20.00 an hour	66%
Mean (per hour)	\$28.73
Median (per hour)	\$38.00
Range (per hour)	\$11.00-\$38.00
Used outside contractors/subcontractors in prior year (N=19)	16%

Note. Category total may vary from 100% due to rounding.

^a Paid employees do not include business owners

11. Other contributions to neighborhood economy and quality of life

Estimated yearly business expenses (excluding rent and payroll) (N=19)	
\$1 to \$999	11%
\$1,000 to \$4,999	5%
\$5,000 to \$9,999	11%
\$10,000 to \$24,999	32%
\$25,000 or more	5%
Don't know	37%
Of those who provided an amount (N=12)	
Mean (per year)	\$11,467
Median (per year)	\$12,000
Range	\$400-\$40,000
Total expenses (per year)	\$137,600
Percentage of yearly business expenses (excluding rent and payroll) spent within the neighborhood the business is located in (N=19) ^a	
0%	11%
1% to 25%	21%
26% to 50%	16%
51% to 90%	21%
91% to 100%	21%
Don't know	11%
Of those who provided a percentage (N=17)	
Mean	54%
Median	50%

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

^a 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 <i>within the neighborhood the business is located</i> (N=19)^a	
Less than \$999	15%
\$1,000 to \$4,999	21%
\$5,000 or more	26%
Refused or Don't know	37%
Of those who provided an amount (N=12)	
Mean (per year)	\$4,701
Median (per year)	\$3,750
Range	\$0-\$16,000
Total (per year)	\$56,416
Estimated amount of sales taxes paid each year (N=19)	
\$0/No sales tax	32%
\$1,000 to \$4,999	11%
\$5,000 or more	5%
Don't know	53%

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

^a 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=18)	83%
Type of contribution (multiple responses possible)	
Time	72%
Money	67%
In-kind support	67%
None of the above	17%
Dollar value of business contributions to neighborhood events/activities in prior 12 months (N=15)	
\$0/contribution didn't have dollar value	7%
\$1 to \$500	27%
\$501 to \$1,000	13%
\$1,001-\$5,000	40%
Don't know	13%
For those who provided an estimated amount > 0 (N=12)	
Mean (prior 12 months)	\$4,958
Median (prior 12 months)	\$1,500
Range (prior 12 months)	\$200-\$40,000
Total annual contributions	\$59,500
Owners feel they serve as a role model for youth or young adults (N=18)	100%
Owners serve as a leader for groups or organizations in neighborhood or ethnic community (N=18)	56%
Business serves as a community gathering place (N=18)	
Yes	56%
No	39%
Don't know	6%

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

12. Children of business owners assisted by Up Start

Parent or guardian to at least one child (N=18)	72%
Number of children that business owner is parent, guardian or primary caretaker of (N=18)	
0	28%
1	17%
2-3	17%
4-5	17%
6 or more	22%
Mean	3
Median	2
Range	0-7
Total	48
Number of children in household (N=18)	
0	44%
1	22%
2-3	28%
4 or more	6%
Mean	1
Median	1
Range	0-4
Total	20

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

13. Children and family-related impacts of businesses

How has owning your business impacted your family's ability to... (N=13)	Improved	No change and was fine already	No change but could use improvement	Worsened	I'm not sure/Not applicable
Participate in activities outside of school?	46%	31%	15%	0%	8%
Have stable housing?	31%	54%	8%	0%	8%
Help your children be healthy?	31%	46%	23%	0%	0%
Help your children do well in school?	31%	39%	23%	0%	8%
Have transportation to get you and your family where you want to go?	23%	62%	15%	0%	0%
Afford enough nutritious food?	23%	46%	31%	0%	0%
Pay for health care when you or your family need it?	15%	69%	15%	0%	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=13)	46%
Children help with the business (N=13)	
Yes	46%
No	54%
Children currently work for pay at the business (N=13)	
Yes	8%
No	92%
If "no," any indication children will work for pay for the business in the future (N=12)	
Yes	92%
No	8%
Whether owner believes children will take over business or own their own business one day (N=13)	
Yes, they have already	31%
Yes, I think they will in the future but do not currently	62%
No	0%
Don't know	8%

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

15. Views of Up Start assistance

Perceived influence of Up Start on success of business (N=18)	
My business is as successful today largely because of Up Start's services	22%
My business is as successful today somewhat or partly because of Up Start's services	33%
My business is successful today very little because of Up Start's services	11%
My business is no better off or no worse off because of Up Start's services	33%
My business would be doing much better if it were not for Up Start's services	0%
On a scale of zero to 10, how likely are you to recommend Up Start to a friend or colleague? (N=18)	
0 to 1	0%
2 to 3	11%
4 to 5	17%
6 to 7	0%
8 to 9	17%
10	56%

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

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