

# Build from Within Alliance

## *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. The work is driven by a long-term commitment to develop entrepreneurs *from within* these neighborhoods.

To understand the impact of this work, Wilder Research conducted phone surveys with BfW-assisted owners from August through December 2019. Wilder Research began with a list of 824 potential business owners identified by BfW. For a variety of reasons, the list was whittled down to 482 individuals who were likely in business, and 392 for whom correct contact information was available. In total, 153 owners participated in the survey for a response rate of 39%.

## Profile of surveyed business owners

Overall, BfW's diverse clientele received multiple services, and most were financially better off because of their business

Surveyed owners most commonly identified as female (58%) and as African American (65%).

The median household income was \$45,000. Most business owners said their yearly household income increased as a result of their business, in median by \$9,000. Sixty-six percent said they were at least "a little" better off financially because of their business, including 13% who said they were quite a bit better off.

Most of the surveyed entrepreneurs received a combination of services from BfW members (68%). The most common were entrepreneur or business plan training (92%) and technical assistance or business services (56%).

## Profile of businesses

With BfW assistance, 41% of surveyed owners started a new business, and 58% sustained or expanded a pre-existing business (1% did not provide this information)<sup>1</sup>. The businesses

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<sup>1</sup> Businesses were considered to be "pre-existing" (in contrast to "new") if the owner said they used BfW 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.

were most commonly home-based (62%) and registered with the state (76%). Businesses had been in operation in median 4 years, with a range from less than 1 year to 32 years.

About 80% of surveyed business owners lived in the same neighborhood as their business. Most also had clients from their neighborhood (87%). Owners estimated that, in median, 50% of their clients were from the immediate neighborhood.

Of owners who had sales and reported the amount of their yearly gross revenue from their business, the median was \$15,000 and the average about \$64,500, with a range from \$100 to \$676,000. Total yearly gross revenue for all businesses was over \$6.5 million.

About half of owners have no current business debt. Of those with debt who provided an amount, the median was \$7,000, with a range from \$150 to \$1 million. For about half of respondents, their business debt remained the same as the previous year. Those who experienced a change were fairly evenly split between reporting an increase and reporting a decrease.

## Business expansion since BfW assistance

Of the 83 owners of pre-existing businesses (i.e., businesses that existed prior to BfW's involvement)<sup>2</sup>, since BfW assistance, 72% increased their annual business income. The median increase was \$10,000, with a range from \$1,000 to \$100,000. In total, these owners increased their business income by about \$654,000.

Nineteen percent increased their number of locations by at least one. In total, 54 locations were added.

Fifteen percent increased their number of employees. The median increase was two employees, and the range one to six.

## Impacts on neighborhoods

BfW-assisted businesses contributed to their communities through rent, property taxes, employment/payroll, payroll taxes, business expenses, and tangible support for neighborhood activities and events.

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<sup>2</sup> Businesses were considered to be “pre-existing” (in contrast to “new”) if the owner said they used BfW services to maintain or grow a current business and the business was registered with the state.

### ***Building and property-related impacts***

Five percent of respondents owned commercial space. The median annual property tax for these properties was \$3,500. The total amount paid by these owners was \$29,700.

Owners who leased a commercial space (31%) reported a median monthly rent of \$560. The total rent paid by these owners was about \$53,000 per month, or about \$635,000 annually.

### ***Employment impacts***

Twenty-three percent of the surveyed business owners had paid employees (not including the business owner). The median number of paid employees was two, with a range from 1 to 23. Sixty-six percent of owners hired neighborhood residents. For these owners, a median of 67% of staff per business were neighborhood residents.

In total, 115 individuals were employed by these businesses. A little over half of employees worked 30 or more hours per week. Forty-three percent of employees were neighborhood residents. According to the owners, most employees are African American or Black (34%) or Latino or Hispanic (27%). In median, employees were paid \$11.83 an hour, with a range from \$8 to \$40 an hour.

About two-thirds of the owners with employees provided the amount of their monthly payroll. For these 34 owners, their total monthly payroll was about \$124,000, equivalent to about \$1.5 million annually.

About half of owners with employees reported the amount of payroll taxes they pay annually. For these 14 owners, the total amount was \$276,000.

Few owners provided health insurance (3%) or paid time off (15%) to their employees.

Thirty-seven percent of owners hired sub-contractors, cash workers, or both in the previous year. The total amount owners spent on these workers was \$365,300.

### ***Other neighborhood impacts***

Owners report spending a total of \$1.5 million annually on business expenses (not including rent and payroll). Of this amount, approximately \$833,000 was spent within the same neighborhood as the business.

In total, owners reported paying about \$78,000 annually in sales tax.

Seventy-four 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 \$267,200.

Almost all owners said they serve as role models for youth and/or young adults in their communities (96%), and about half said they serve as leaders in groups or organizations in their neighborhood or ethnic community.

One-third of owners said their business serves as a gathering place for their community.

## Impacts on owners' children and families

Sixty-nine percent of surveyed BfW-assisted 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 306. About 40 percent of owners had at least one child living in their household. In total, 139 children were living with respondents.

### *Children's education and career experience*

Thirty-eight percent of respondents with children said owning a business improved their family's ability to participate in activities outside of school, and 24% reported that owning a business improved their family's ability to help their children do well in school. In both areas, most respondents said there was no change and their situation was fine already (out-of-school activity, 37%; doing well in school, 48%).

Fifty-four percent of respondents with children said their children were involved in the business by helping with it (53%), working for pay (14%), or both. Of the respondents who said their children did not work for pay at the business (N=83), 63% thought their children would do so someday.

Most respondents (75%)<sup>3</sup> felt their children would own a business in the future (64%) or said their children already do (12%).

### *Financial security*

Twenty-four percent of respondents with children said their family's ability to have stable housing increased as a result of business ownership, while 55% said it did not change, but was fine already.

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<sup>3</sup> Total differs from sum of sub-categories due to rounding.

Similarly, 29% of surveyed business owners said their ability to have transportation was improved, while most reported that change neither happened nor was needed (57%).

## Health

Thirty-one percent of respondents with children said their family's ability to afford enough nutritious food improved, and about half said there was no change and improvement had not been needed.

Twenty-two percent of respondents felt that their family's ability to help their children be healthy improved as a result of their business, while most said it remained the same and was fine already (59%).

Of the potential impacts for families listed, respondents least frequently said their family's ability to pay for health care when needed improved (10%), and most frequently said their situation remained the same and could use improvement (26%). Slightly over half said it remained the same and was fine already.

## Owners' views of BfW members' assistance

Seventy-four percent of surveyed business owners said their business "is as successful as it is today" largely (31%) or somewhat (44%) due to the assistance of BfW member that served them. The remainder said their business was neither better nor worse off.

Respondents were also asked how likely they were to recommend the BfW member that served them to a friend, on a scale of 1 to 10, with 10 being the most likely. Seventy-one percent said "10," and an additional 17% gave a rating of 8 or 9. Nine percent of respondents gave a rating of 5 or less.

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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 driven 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. As the BfW literature describes:

*Building a neighborhood economy from within results in significant visual impact, economic impacts and ripple effects throughout the community that helps to establish lasting social and economic change. Our model addresses long existing economic disparities and inequities by providing access to opportunity for low-income individuals and families. BfW Alliance Members aim to help individuals and neighborhoods become economically self-sufficient, as well as active contributors to the development and revitalization of their own neighborhoods. Neighborhoods can become radically improved through long-term, place-based and culturally competent support of local entrepreneurship and building a sense of and real ownership.*

At the time of data collection, the BfW included:

- **Enterprise Academy of the Initiative Foundation** – St. Cloud, MN: The Initiative Foundation believes in the drive and daring of local entrepreneurs to transform their lives and contribute to the revitalization of their communities. The Enterprise Academy provides training, lending, and one-one-one advising services to start and grow vital small businesses.
- **FINANTA** – Philadelphia, PA: FINANTA aims to promote the growth and economic expansion of diverse communities through the infusion of capital and the provision of business, consumer, and homebuyer consultation services, in a manner that is uniquely aware of the cultural, social, and language challenges immigrant and minority populations encounter.
- **Launcher** – Wilmington, DE: Launcher provides tools to set up or expand businesses and on-going resources to promote continued success. The Launcher program is currently serving Delaware's communities in Wilmington's West Side, Dover, Claymont, Bellefonte, and Edgemoor.

- **ProsperUS** – Detroit, MI: ProsperUS Detroit is a place-based economic development strategy designed to empower low- and moderate-income immigrant and minority individuals. Through a range of culturally competent services, they strive to support the entrepreneurial spirit and small business community that exists in Detroit’s neighborhoods.
- **Set Up Shop** – Anchorage, AL: Set Up Shop works with entrepreneurs from low-income and minority communities to open businesses in their home community. They provide a pipeline of support for neighborhood entrepreneurs looking to start or grow their businesses in Set Up Shop’s neighborhoods of focus – Fairview, Spenard, Muldoon, and Mountain View.
- **Up Start of CenterState CEO** – Syracuse, NY: Up Start 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.
- **Welcoming Center for New Pennsylvanians** – Philadelphia, PA: Welcoming Center for New Pennsylvanians offers numerous practical tools to assist new and emerging small business owners who have recently arrived in Pennsylvania. The Business Training Program assists start-up and new businesses to obtain business training, financing, and other support within their own communities. Hands-on assistance helps business owners to understand city regulations, develop a business plan, understand business operations, identify capital, create a marketing strategy, and much more. Global Craft Market is a collective of immigrant artists and publicly showcases the wealth of crafts created or imported by the Welcoming Center’s participants from across all its programs.

## Methodology

This evaluation is based on information from telephone surveys conducted by Wilder Research interviewers with business owners assisted by BfW members as well as data from BfW members’ records.

The surveys were conducted from August through December 2019. Wilder Research began with a list of 824 potential business owners identified by BfW. Each potential owner was mailed a letter from the organization that served them 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 824 business owners, it was estimated that 482 were likely in business, and 392 for whom Wilder had correct contact information. Potential respondents were removed from the sample due to incorrect contact information (N=109) or being ineligible for the study (N=131) because they said they were not in business (N=67), were not yet in business (N=47), or they didn't receive services from the given member (N=17). In addition, 15 respondents were listed twice and four were removed for other reasons. Finally, there were 285 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 percent of owners that were eligible for the study.

Of the estimated 392 potential respondents determined to be in business and for whom contact information was available, 153 participated in the survey for a response rate of 39%. Response rate by BfW member can be found in Figure 1.

### 1. Response rate

Member	Final number in sample	Number completed	Completion rate
<b>All BfW Alliance</b>	<b>392</b>	<b>153</b>	<b>39%</b>
Enterprise Academy	17	5	29%
Launcher	91	28	31%
ProsperUs	175	68	39%
Up Start	37	19	51%
Set Up Shop	34	16	47%
FINANTA	8	5	63%
Welcoming Center	30	12	40%

## About this report

This report provides information based on the responses of the 153 business owners surveyed. As the total number of people who answered any given question varied, Ns for each question may also vary. 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 BfW members' performance

Results from the 153 surveyed owners were used to estimate the impact of the 482 owners estimated to be in business at the time of data collection. BfW-assisted businesses provide an estimated \$9 million dollars to their local neighborhoods, and about \$12.5 million to their state.

### 2. Overview of BfW members' performance<sup>a</sup>

<b>Neighborhood impact</b>	
Estimated dollars returned January 2019 to December 2019 to local <b>neighborhoods</b> for <b>all</b> businesses based on survey responses:	
Rent	\$2,001,302
Business expenses (excluding rent and payroll)—in neighborhood	\$2,624,424
Cash/in-kind contributions—in neighborhood	\$841,767
Payroll of business owners who employ neighborhood residents	\$1,914,880
Payroll taxes of owners who employ neighborhood residents	\$522,828
Payments to subcontractors and cash workers	\$1,150,814
Property taxes	\$93,565
<b>Total annual return to neighborhoods</b>	<b>\$9,149,580</b>
Average per business for one year	\$18,983
Total impact	
Estimated dollars returned January 2019 to December 2019 for <b>all</b> businesses based on survey responses:	
Rent	\$2,001,302
Business expenses (excluding rent and payroll)	\$4,681,858
Cash/in-kind contributions (in neighborhood)	\$841,767
Payroll of all business owners	\$2,561,235
Payroll taxes of all business owners	\$880,869
Payments to subcontractors and cash workers	\$1,150,814
Property taxes	\$93,565
Sales tax	\$266,144
<b>Total annual return</b>	<b>\$12,477,554</b>
Average per business for one year	\$30,258

<sup>a</sup> Figures are for all 482 businesses based on responses from the 153 surveyed business owners.

In total, the 482 estimated businesses were responsible for about 845 jobs, including the owners themselves and their employees.

# Profile of BfW-assisted business owners

## Demographics

### *Respondent's gender, age and race/ethnicity*

Of the 149 BfW-assisted business owners who responded to the demographic questions, 58% identified as women and 40% identified as men (1% chose not to respond to this question; Figure 3). Most identified as African American or Black (65%) or Latino or Hispanic (18%). Five percent or fewer identified as Caucasian or white, Native American, African, Arab, or “other” (i.e., another race or ethnicity). Three percent chose not to answer this question.

### *Number in household*

Most surveyed business owners lived by themselves (37%) or with one other person (35%; Figure 3). 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 \$61,520 and \$45,000 in median, with a range from \$2,500 to \$300,000 (Figure 4). More specifically, 5% of owners reported an annual income of up to \$18,000, 16% reported \$18,001 to \$30,000, 13% reported \$30,001 to \$42,000, 19% reported \$42,001 to \$70,000, and 21% reported more than \$70,000. Twenty-five percent of respondents chose not to provide this information or did not know it.

### *Income increase as a result of business*

Slightly less than half of respondents said their household income increased as a result of their business (Figure 4). For these owners, the average increase was \$10,886 and the median \$9,000. Increases ranged from \$50 to \$50,000. In sum, the BfW-assisted business owners surveyed increased their income by over \$500,000.

### *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, 13% of surveyed business owners said “quite a bit” (Figure 4). An additional 53% responded “somewhat” (25%) or “a little” (28%). Thirty-three percent responded “not at all.” One percent of respondents chose not to answer the question.

### Assistance received from BfW member

Of the 149 respondents who identified which services they received from the BfW member, most participated in an entrepreneur or business plan class (92%; Figure 5). In addition, 56% received technical assistance or business services, 45% attended a business workshop, and 28% received a loan or financing. In sum, 68% of respondents received a combination of services, 27% training services only, 3% technical assistance or business services only, and 2% loans and financing only.

# BfW-assisted businesses

## Current status of BfW-assisted businesses

### *Age and status of business*

Based on information gathered during the evaluation process, 482 BfW alumni currently operate their own businesses. This section describes the businesses of the 153 owners who participated in this evaluation.

In regard to age of the businesses, 26% had been operating for less than 3 years, 27% 3 to 4 years, 30% 5 to 9 years, 15% 10 to 19 years, and 3% 20 years or more (Figure 6). The average age of the businesses was six years, with a median of four years and a range from less than 1 year to 32 years.

Surveyed business owners were asked whether they started a new business or sustained/expanded a current business with BfW assistance. Twenty-six percent of owners said they started a new business, and 71% said they received assistance with a pre-existing business (4% did not provide this information; Figure 6).

In total, 76% of businesses were registered with the state (Figure 6). On average, businesses that were registered had been for five years, with a median of three years and a range from less than 1 year to 21 years.

### *Business space*

Regarding business space, 62% of the businesses were home-based and 36% were located in commercial space (2% of respondents did not provide this information; Figure 6). Of the surveyed business owners using commercial space (N=55), 87% leased and 13% owned the location.

Eighty-one percent of surveyed business owners lived in the same neighborhood as their business (Figure 6).

### *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-seven percent said at least some of their customers do, including 43% who said over half of their customers are from the immediate neighborhood (Figure 6). 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. Nine percent of respondents said they had no sales to date (Figure 7). Thirty-one percent reported a yearly gross revenue between \$1 and \$12,000, 19% between \$12,001 and \$36,000, and 19% over \$36,000 (including 8% whose revenues exceeded \$120,000). Twenty-two percent of business owners did not know this information (21%) or chose not to provide it (1%). Of those business owners who had sales and provided their annual gross revenue amount (N=103), the average was about \$65,000 and the median \$15,000, with a range from \$100 to \$676,000. In total, the BfW-assisted business owners had a yearly gross revenue of over \$6.5 million.

## *Debt*

Respondents were also asked about their business debt. About half reported having no current business debt (Figure 7). For the remaining business owners, 18% owe \$5,000 or less, 15% \$5,001 to \$20,000, and 12% more than \$20,000. Six percent did not know their amount of business debt (5%) or chose not to provide it (1%). Of those business owners who had debt and reported the amount, the average was \$52,399 and the median \$7,000, with a range of \$150 to \$1,000,000. The total amount of business debt for all respondents is about \$3.3 million.

All respondents were asked if the amount of their debt had changed since the previous year. Slightly over half said it hadn't (Figure 7). Sixteen percent reported a decrease in debt and 19% an increase. Eight percent said they were not open in the previous year and 4% did not know (3%) or chose not to answer the question (1%).

Considering only respondents who were in business the previous year and who provided an estimate of their debt (N=131), 60% said their amount of debt stayed the same (Figure 7). Business debt decreased for 14% of these business owners, including 6% who reported a decrease of \$10,000 or more. Debt increased for 18% of these business owners; including 7% who said their debt increased by \$10,000 or more. Eight percent did not know the amount of change.

Overall, the average change in debt was a decrease of about \$12,000 and the median was \$0 (Figure 7). For those whose debt increased, the average change was \$36,337 more and the median \$3,000 more. In regard to decreases in debt, the average was \$123,221 less and the median \$6,000 less.

## Business expansion since BfW assistance

Respondents with pre-existing businesses were asked about changes in their business since receiving assistance from a BfW member. 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 BfW 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, 24 businesses were reclassified as new businesses. The remaining 87 pre-existing businesses (58%) are the subject of the following analyses.

### Expansion of pre-existing businesses

#### *Expansion of staff*

Fifteen percent of the pre-existing business owners had hired more employees since BfW assistance (Figure 9). Of these owners, 83% added one to three employees and 17% added four to six. Of those businesses who increased their number of employees (N=12), the average and median increase was two staff. The total number of employees added was 26.

#### *Expansion of annual business income*

Twenty-two percent of pre-existing business owners reported increasing their annual business income (Figure 9). Of these owners, 34% increased their annual income by less than \$6,000 per year, 19% by \$6,001 to \$12,000, and 25% by more than \$12,000. Twenty-two percent of owners said they increased their income, but did not know (20%) or would not say (2%) by how much. Of those who reported the amount of increase (N=46), the average was \$14,211; the median was \$10,000. The range was from \$1,000 to \$100,000. In total, these owners increased their annual business income by \$653,700.

#### *Expansion of locations*

Nineteen percent of the pre-existing business owners expanded their businesses to at least one additional location (Figure 9). Half added one location, 31% two or three locations, and 19% four or more locations. On average, these owners (N=16) added two locations, with a median of one or two locations and a range of 1 to 25. In total, 54 new locations were created.

#### *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. Forty percent said they could (Figure 9).

# Neighborhood impacts of BfW-assisted businesses

## Building and property-related impacts of businesses

Seven of the surveyed business owners (5%) were in commercial space that they owned (Figure 10). For those who reported the amount of their annual property tax (N=5), the median was \$3,500, with a range from \$1,200 to \$12,000. The total amount of property taxes paid annually on commercial space was \$29,700. These seven business owners were also asked if the commercial space was previously vacant. Five said it was.

Thirty-one percent of the surveyed business owners reported paying rent on commercial space (Figure 10). Of these business owners, 63% paid less than \$1,000 per month in rent, 19% paid between \$1,000 and \$1,999, and 10% paid \$2,000 or more. Eight percent did not know (6%) or chose not to provide their monthly rent (2%). For those who did provide the amount (N=43), the average was about \$1,200, and the median \$560. In total, these BfW-assisted business owners paid about \$53,000 in monthly rent or approximately \$636,000 annually.

## Employment impacts of businesses

### *Number and profile of persons employed by BfW-assisted businesses*

About one-fourth of surveyed business owners had paid employees (Figure 11). These 35 business owners employed between 1 and 23 individuals, with an average of 3 employees per business, and a median of 2 employees. In total, the BfW-assisted business owners employed 115 individuals. About half of these employees worked 30 or more hours per week.

Sixty-six percent of businesses with employees hired neighborhood residents (Figure 11). On average, 55% of the staff of each business were neighborhood residents, with a median of 67%. Of the 115 total employees, 43% 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, 34% of employees are African American or Black, and 27% are Latino or Hispanic (Figure 11). Less common racial or ethnic backgrounds included Native American (10%), Caucasian or white (8%), African (3%), and Asian (2%). In addition, 17% 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. Seven percent of employees earned less than \$10 an hour, 57% earned \$10 to \$14.99 an hour, 10% earned \$15 to \$19.99 an hour, and 26% earned more than \$20 an hour (Figure 11). Employees earned \$17.32 an hour on average, and \$11.83 an hour in median. The range was from \$8 to \$40 an hour.

Respondents with paid employees were also asked for the amount of their monthly payroll. Fifteen percent of businesses with employees had monthly payrolls of less than \$1,000, 27% between \$1,001 and \$5,000, and 27% over \$5,000 (Figure 11). Thirty-two percent didn't know (29%) or chose not to answer the question (3%). Of those who provided an amount (N=34), monthly payrolls ranged from \$200 to \$24,000, with a mean of about \$5,000, and a median of \$3,600. The total monthly payroll of these business owners was \$123,696, or about \$1.5 million annually.

Of the surveyed business owners with employees, 27% reported paying \$1,000 a month or less in payroll taxes, and 24% more than \$1,000 a month (Figure 11). Half either didn't know what they paid (47%) or chose not to provide the amount (3%). For those who provided the amount of their monthly payroll taxes (N=14), amounts ranged from \$200 to \$5,000, with an average of \$1,664, and a median of \$1,300. The payroll taxes for these business owners totaled about \$23,300 a month, or about \$276,000 annually.

Few employers offered employees health insurance (3%) or paid time off (15%; Figure 11).

## ***Subcontractors and cash workers***

Thirty-seven percent of respondents have hired subcontractors or cash workers in the prior year (Figure 11). Twenty-seven percent of these business owners spent under \$2,000 on these workers, 38% spent \$2,000 to \$9,999, and 16% spent \$10,000 or more. For those business owners who provided the amount spent on these hires (N=45), the average was about \$8,000, and the median \$3,000, with a range from \$100 to \$100,000. The total amount spent was \$365,000 over the prior year.

# 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. Twenty-nine percent said they spent less than \$5,000, 17% spent

5,000 to \$9,999, 12% spent \$10,000 to \$24,999, and 12% spent \$25,000 or more (Figure 12). Twenty percent either said they had no business expenses (1%), did not know the amount (18%), or chose not to provide it (1%). Of those who provided an amount (N=123), the average was about \$12,000 and the median \$5,000 with a range from nothing up to \$150,000. In total, these BfW-assisted business owners estimated spending about \$1.5 million 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, about half of business expenses were (Figure 12). Of all businesses, 66% spent at least some of their money with neighborhood vendors.

In terms of dollar amounts, 13% of surveyed business owners did not spend anything in the neighborhood (Figure 12). Thirteen percent spent \$1 to \$499 each month, 7% spent \$500 to \$999, and 46% spent \$1,000 or more. This information could not be calculated for 22% of respondents. The average amount spent annually on business expenses in the neighborhood, excluding rent and payroll, is about \$7,000, the median \$1,500. The total amount spent annually was about \$833,064.

### **Sales tax**

Surveyed business owners were asked to estimate the amount of sales tax they pay annually. Thirty-nine percent said they do not pay sales tax (Figure 12). Twelve percent paid between \$1 and \$999 and 12% paid over \$1,000. Thirty-eight percent did not know the amount. Of business owners who paid sales tax and provided the amount (N=32), the mean was \$2,433 and the median \$910, with a range from \$25 to \$17,000.

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

Three-fourths of surveyed business owners reported contributing some time, money, or in-kind support to neighborhood events or activities in the previous 12 months (Figure 12). Specifically, 58% donated their time, 58% provided in-kind support, and 41% donated money.

Surveyed business owners were asked to assign a dollar value to their contributions. Of those business owners who provided a contribution (N=113), 4% said it had no monetary value (Figure 12). Among business owners who felt their contributions over the prior year did have monetary value (N=100), contributions were most commonly valued between \$1 and \$500. The average estimate was \$2,672, and the median \$1,000, with a range up to

\$40,000. In sum, respondents estimate that they made approximately \$267,200 worth of contributions to neighborhood events and activities during the prior year.

### ***Business owners as role models***

Surveyed business owners were asked if they serve as role models for youth or young adults. Ninety-six percent said they do (Figure 12).

### ***Business owners as leaders***

Almost half of surveyed business owners said they served as leaders for groups or organizations in their neighborhood or ethnic community (Figure 12).

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

### ***Gathering place for the community***

Thirty-three percent of respondents said their business serves as a gathering place for the community (Figure 12).

## Impacts on owners' children and families

Sixty-nine percent of surveyed BfW-assisted business owners said they are a parent, guardian, or primary caretaker for at least one child (Figure 13). The average and median number of children was two. The greatest number of children in a family was 11, and the total number of children for all business owners was 306.

About 40 percent of owners had at least one child living in their household (Figure 13). The highest number of children in a household was six, and the average was one child. In total, 139 children were living with respondents.

## Children's education and career experience

Thirty-eight percent of respondents with children said owning a business increased their family's ability to participate in activities outside of school, and 37% said there was no change but the situation was fine already. Fourteen percent felt there was no change and that change was warranted.

Twenty-four percent of respondents with children reported that owning a business improved their family's ability to help their children do well in school. About half of respondents said their ability didn't change, but was fine as is, while 16% said no change happened, and their situation could use improvement.

For both participating in out-of-school activities and helping children do well in school, 1% of respondents said their family's situation worsened as a result of their business, and 12% said they didn't know if there was change or the question wasn't applicable.

Fifty-four percent of respondents with children said their children were involved in the business in informal and formal ways (Figure 15). Fifty-three percent reported that their children helped with the business, and 14% 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=83), 63% thought their children would do so someday.

Respondents were asked how their children were involved in the business. Fifty-one owners provided a response. These responses were grouped into themes. The most common themes were: set-up and cleaning (n=14); food preparation, cooking, and baking (n=13); deliveries (n=10); order taking, sales, and serving as cashier (n=10); product creation and packaging (n=7); customer service (n=7); marketing and advertising (n=6); food service (n=5); and inventory management and stocking (n=5).

Most respondents (75%) felt their children would own a business in the future (64%) or said their children already do (12%).<sup>4</sup>

## Financial security

Twenty-four percent of respondents with children said their family's ability to have stable housing increased as a result of business ownership, while 55% said it did not change, but was fine already (Figure 14). Seventeen percent said no change occurred in regard to housing stability, but that it was warranted, and 1% said the situation worsened. Three percent of respondents were unsure or said the question wasn't applicable.

Similarly, 29% of surveyed owners said their ability to have transportation improved, while most reported that change neither happened nor was needed (57%). Nine percent said they would like a change to occur in regard to transportation, and 2% said the situation worsened. Two percent said they didn't know if there was change or the question was not applicable.

## Health

Thirty-one percent of respondents with children said their family's ability to afford enough nutritious food improved, and about half said there was no change and improvement had not been needed (Figure 14). Sixteen percent reported no change, but their situation could use improvement, and 3% said their situation worsened.

Twenty-two percent of respondents felt that their family's ability to help their children be healthy improved as a result of their business (Figure 14). Most said it remained the same and was fine already (59%). For 14%, change didn't occur although they felt their situation could use improvement, and 1% said the situation worsened. Four percent reported being unsure or reported that the question wasn't applicable.

Ten percent of respondents said their family's ability to pay for health care when needed improved, and 26% said their situation remained the same and could use improvement (Figure 14). Slightly over half said it remained the same and was fine already. Eight percent said their family's ability to pay for health care worsened, and 2% said they didn't know or the question didn't apply to them.

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<sup>4</sup> Total varies from the sum of the sub-categories due to rounding.

## Views of BfW members' assistance

Surveyed business owners were also asked to choose from a list of statements the one that best describes their business relationship with the BfW member that provided them with services. Thirty-one percent of owners said their business “is as successful as it is today” largely because of the BfW member’s assistance, and 44% said their success is somewhat due to the BfW member’s assistance (Figure 16). Sixteen percent reported their business is neither better nor worse off, and no one felt their business was worse off.

Respondents were also asked how likely they were to recommend the BfW member that served them to a friend, on a scale of 1 to 10, with 10 being the most likely. Seventy-one percent of owners said “10,” and an additional 17% gave a rating of 8 or 9. Nine percent of respondents gave a rating of 5 or less.

Lastly, owners were asked if they had any additional comments about the BfW member that served them, and 122 owners did. Individual comments were grouped into themes. The most common themes were as follows: owners received useful information, training and services (n=22); the member provided great resources for new entrepreneurs (n=21); general praise for the member (n=16), and staff were kind, respectful, and helpful (n=15).

# Figures of results

## 3. Demographic profile of BfW-assisted business owners

<b>Gender (N=149)</b>	
Female	58%
Male	40%
Missing	1%
<b>Race/ethnicity (N=149)</b>	
African American/Black	65%
Latino/Hispanic	18%
Caucasian/white	5%
Native American	3%
African	2%
Arab	1%
Other	3%
Missing	3%
<b>Number in household (N=149)</b>	
Single person	37%
Two persons	35%
Three persons	18%
Four or more persons	9%
Refused	1%
Of those who provided a number (N=148)	
Mean	2
Median	2
Range	1-5

#### 4. Financial status of BfW-assisted business owners

<b>Yearly household income (N=150)</b>	
Up to \$18,000	5%
\$18,001 to \$30,000	16%
\$30,001 to \$42,000	13%
\$42,001 to \$70,000	19%
More than \$70,000	21%
Refused	11%
Don't Know	14%
Of those who provided their household income (N=112)	
Mean	\$61,520
Median	\$45,000
<b>Income has increased as result of business (N=150)</b>	
Yes	47%
No	39%
I do not get any personal/household income from my business	11%
Refused	3%
Don't know	1%
<b>Increased yearly household income (N=71)</b>	
Up to \$1,200	1%
\$1,201 to \$3,600	13%
\$3,601 to \$6,000	20%
\$6,001 to \$18,000	27%
\$18,001 to \$30,000	10%
More than \$30,000	3%
Refused	1%
Don't know	25%
Of those who provided an amount (N=52)	
Mean	\$10,886
Median	\$9,000
Range	\$50-\$50,000
Total increased yearly household income	\$566,050

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

#### 4. Financial status of BfW-assisted business owners

<b>More financially independent now than last year, because of business (N=150)</b>	
Quite a bit	13%
Somewhat	25%
A little	28%
Not at all	33%
Refused	1%

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

#### 5. Services received from BfW member

<b>Services received from BfW member (multiple responses possible; N=149)</b>	
Entrepreneur/Business Plan Training class	92%
Technical Assistance/Business Services	56%
Business Workshop	45%
Loan or Financing	28%
<b>Total services received from BfW member (N=149)</b>	
Combination of services	68%
Entrepreneur/Business Plan Training Class only	27%
Technical Assistance/Business Services only	3%
Loan or Financing only	2%

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

## 6. Current status of business

<b>New or existing business by owner self-report<sup>a</sup> (N=149)</b>	
New business	26%
Existing business (expanded, sustained or turned around)	71%
Refused	1%
Don't know	3%
<b>Business is registered (N=153)</b>	<b>76%</b>
<b>Years since business registration (N=116)</b>	
Less than 3 years	28%
3 to 4 years	31%
5 to 9 years	31%
10 or more years	8%
Don't know	2%
Of those who provided age (N=114)	
Mean	5
Median	3
Range	<1-21
<b>Years business in operation (N=153)</b>	
Less than 3 years	26%
3 to 4 years	27%
5 to 9 years	30%
10 to 19 years	15%
20 or more years	3%
Mean	6
Median	4
Range	<1 to 32
<b>Current business space (N=153)</b>	
Home-based business	62%
Commercial space (N=55)	36%
Rented commercial space	87%
Owned commercial space	13%
Refused	1%
Don't know	1%

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

<sup>a</sup> Some business were reclassified based on their registration status (see Figure 8).

## 6. Current status of business (continued)

<b>Owner lives in same neighborhood as business (N=150)</b>	81%
<b>Percentage of business clients from immediate neighborhood (N=150)</b>	
0%	11%
1% to 10%	14%
10.1% to 25%	11%
25.1% to 50%	19%
50.1% to 100%	43%
Refused	1%
Don't Know	1%
<b>Of those who provided a percentage (N=147)</b>	
Mean percent	49%
Median percent	50%

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

## 7. Yearly gross revenue and debt

<b>Yearly gross revenue from business (N=150)</b>	
No revenue to date	9%
\$1 to \$3,600	12%
\$3,601 to \$12,000	19%
\$12,001 to \$36,000	19%
\$36,001 to \$60,000	3%
\$60,001 to \$120,000	8%
More than \$120,000	8%
Refused	1%
Don't know	21%
Of those who provided an amount > 0 (N=103)	
Mean	\$64,551
Median	\$15,000
Range	\$100-\$676,000
Total yearly gross business revenue	\$6,545,765
<b>Total amount of current business debt (N=150)</b>	
\$0/No business debt	51%
\$1 to \$5,000	18%
\$5,001 to \$20,000	12%
\$20,001 to \$75,000	8%
More than \$75,000	4%
Refused	1%
Don't know	5%
Of those who provided an amount > 0 (N=63)	
Mean	\$52,399
Median	\$7,000
Range	\$150-\$1,000,000
Total amount of business debt	\$3,301,152

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

## 7. Yearly gross revenue and debt (continued)

<b>Change in business debt since previous year (N=150)</b>	
Current business debt is less than previous year	16%
Current business debt is the same as the previous year	53%
Current business debt is more than the previous year	19%
Business was not open last year	8%
Refused	1%
Don't know	3%
<b>Debt change of those who provided an estimate (N=131)</b>	
Decreased by \$10,000 or more	6%
Decreased by less than \$10,000	8%
Stayed the same	60%
Increased by less than \$10,000	11%
Increased by \$10,000 or more	7%
Don't know	8%
<b>Debt change of those who provided an estimate (N=121)</b>	
Mean	-\$12,442
Median	\$0
<b>Debt change of those with <u>increased</u> debt (N=23)</b>	
Mean	+\$36,337
Median	+\$3,000
<b>Debt change of those with <u>decreased</u> debt (N=19)</b>	
Mean	-\$123,221
Median	-\$6,000

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

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

<b>Reclassified business status (N=149)<sup>a</sup></b>	
New business	41%
Existing business (expanded, sustained or turned around)	58%
Don't know	1%

<sup>a</sup> 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.

## 9. Growth of pre-existing businesses<sup>a</sup> since BfW assistance

Since receiving BfW assistance...	Owners of pre-existing businesses
<b>Increased number of employees (N=83)</b>	
<b>Yes (N=12)</b>	<b>15%</b>
1-3 staff	83%
More than 3 staff	17%
<b>No</b>	<b>86%</b>
Of those who increase their number of employees (N=12)	
Mean	2
Median	2
Range	1-6
Total number of employees added	26
<b>Business income increased since receiving BfW services (N=83)</b>	<b>72%</b>
Amount of increase in annual business income (N=59)	
\$1,000 to \$3,000	22%
\$3,001 to \$6,000	12%
\$6,001 to \$12,000	19%
\$12,001 to \$24,000	15%
More than \$24,000	10%
Refused	2%
Don't know	20%
Of those who provided an amount (N=46)	
Mean (annual)	\$14,211
Median (annual)	\$10,000
Range (annual)	\$1,000-\$100,000
Total increase in business income (annual)	\$653,700

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

<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.

## 9. Growth of pre-existing businesses<sup>a</sup> since BfW assistance (continued)

<b>Expanded their business to additional locations (N=83)</b>	
<b>Yes (N=16)</b>	<b>19%</b>
1 additional location	50%
2 to 3 additional locations	31%
4 or more additional locations	19%
<b>No</b>	<b>81%</b>
Of those who expanded their location (N=16)	
Mean	2
Median	1-2
Range	1-25
Total number of additional locations	54
<b>Can now access bank loans or services unable to access in the past (N=86)</b>	
Yes	40%
No	35%
Refused	2%
Don't know	23%

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

<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.

## 10. Building/property-related impacts of businesses<sup>a</sup>

<b>Property taxes</b>	
Percentage who pay property taxes on commercial property (N=153)	5%
Annual property tax of those who provided an amount (N=5)	
Mean (annual)	\$5,940
Median (annual)	\$3,500
Range (annual)	\$1,200-\$12,000
Total annual property taxes	\$29,700
<b>Business occupied vacant building (N=7)<sup>a</sup></b>	5
<b>Rent</b>	
Percentage who pay rent on commercial property (N=153)	31%
Amount of rent paid monthly on commercial property (N=48)	
Less than \$1,000	63%
\$1,000 to \$1,999	19%
\$2,000 to \$4,999	8%
\$5,000 or more	2%
Refused	2%
Don't know	6%
Of those who provided an amount (N=43)	
Mean (per month)	\$1,231
Median (per month)	\$560
Range (per month)	\$85-\$19,000
Total monthly rent	\$52,939
Estimated total annual rent	\$635,268

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

<sup>a</sup> For categories with an N < 7, counts are provided rather than percentages.

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

<b>Does business have <i>paid</i> employees (N=153)</b>	
<b>Yes (N=35)</b>	<b>23%</b>
1 to 2 employees	63%
3 to 5 employees	23%
6 to 10 employees	9%
11 to 20 employees	3%
Over 20 employees	3%
<b>No, business has no paid employees</b>	<b>77%</b>
<b>Of business with paid employees (N=35)</b>	
Mean number of paid employees	3
Median number of paid employees	2
Range	1-23
Total number of paid employees	115
<b>Number of hours per week worked by paid employees (N=115)</b>	
30 or more hours per week	52%
Less than 30 hours per week	48%
<b>Percentage of businesses with paid employees who hire neighborhood residents (N=35)</b>	<b>66%</b>
<b>Percentage of employees who live in the neighborhood where the business is located (N=35)</b>	
0%	34%
1% to 10%	0%
10.1% to 50%	14%
50.1% to 90%	6%
90.1% to 100%	46%
Average percent	55%
Median percent	67%
<b>Of all employees (N=115)</b>	
Number of neighborhood residents	50
Percentage who are neighborhood residents	43%

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

<sup>a</sup> Paid employees do not include business owners.

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

<b>Race or ethnicity of paid employees (multiple responses possible; N=31)</b>	
African	3%
African American/Black	34%
Asian	2%
Caucasian/white	8%
Latino/Hispanic	27%
Native American	10%
Other/unknown	17%
<b>Hourly wage rates of paid employees for whom wage data were available (N=98)</b>	
Less than \$10 an hour	7%
\$10.00 to \$14.99 an hour	57%
\$15.00 to \$19.99 an hour	10%
More than \$20.00 an hour	26%
Of employees for whom wage data were available (N=98)	
Mean (per hour)	\$17.32
Median (per hour)	\$11.83
Range (per hour)	\$8 - \$40
<b>Monthly payroll of owners with paid employees (N=34)</b>	
\$1,000 or less	15%
\$1,001 to \$2,500	15%
\$2,501 to \$5,000	12%
\$5,001 to \$10,000	18%
More than \$10,000	9%
Refused	3%
Don't know	29%
Of those who provided an amount (N=23)	
Mean (per month)	\$5,378
Median (per month)	\$3,600
Range (per month)	\$200-\$24,000
Total monthly payroll	\$123,696
Estimated annual payroll	\$1,484,352

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

<sup>a</sup> Paid employees do not include business owners.

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

<b>Monthly payroll taxes of owners with paid employees (N=34)</b>	
\$1,000 or less	27%
More than \$1,000	24%
Refused	3%
Don't know	47%
Of those who provided an amount (N=14)	
Mean (per month)	\$1,664
Median (per month)	\$1,300
Range (per month)	\$200-\$5,000
Total monthly payroll taxes	\$23,301
Estimated annual payroll taxes	\$276,012
<b>Owners offering health insurance (N=34)</b>	<b>3%</b>
<b>Owners offering paid time off (N=34)</b>	<b>15%</b>
<b>Used outside contractors/subcontractors in prior year (N=149)</b>	<b>37%</b>
Amount paid to contractors/subcontractors in prior year (N=55)	
Under \$2,000	27%
\$2,000 to \$9,999	38%
\$10,000 or more	16%
Don't know	18%
Of owners who provided an amount (N=45)	
Mean (for prior year)	\$8,118
Median (for prior year)	\$3,000
Range (for prior year)	\$100-\$100,000
Total dollar value of outside contractors/subcontractors	\$365,300

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

<sup>a</sup> Paid employees do not include business owners.

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

<b>Estimated yearly business expenses (excluding rent and payroll) (N=152)</b>	
\$0	1%
\$1 to \$999	13%
\$1,000 to \$4,999	26%
\$5,000 to \$9,999	17%
\$10,000 to \$24,999	12%
\$25,000 or more	12%
Refused	1%
Don't know	18%
Of those who provided an amount (N=123)	
Mean (per year)	\$12,083
Median (per year)	\$5,000
Range	\$0-\$150,000
Total expenses (per year)	\$1,486,150
<b>Percentage of yearly business expenses (excluding rent and payroll) spent within the neighborhood the business is located in (N=151)<sup>a</sup></b>	
0%	15%
1% to 25%	16%
26% to 50%	17%
51% to 90%	24%
91% to 100%	20%
Refused	1%
Don't know	9%
Of those who provided a percentage (N=137)	
Mean	52%
Median	50%

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

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

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

<b>Estimated yearly business expenses (excluding rent and payroll) spent <i>within the neighborhood the business is located</i> (N=152)<sup>a</sup></b>	
\$0	13%
\$1 to \$99	3%
\$100 to \$499	10%
\$500 to \$999	7%
\$1,000 or more	46%
Refused or Don't know	22%
Of those who provided an amount (N=119)	
Mean (per year)	\$7,001
Median (per year)	\$1,500
Range	\$0-\$135,000
Total (per year)	\$833,064
<b>Estimated amount of sales taxes paid each year (N=136)<sup>b</sup></b>	
\$0/No sales tax	39%
\$1 to \$999	12%
\$1,000 or more	12%
Don't know	38%
Of those who provided an amount > 0 (N=32)	
Mean (per year)	\$2,433
Median (per year)	\$910
Range (per year)	\$25-\$17,000
Total sales tax (per year)	\$77,840

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

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

<sup>b</sup> Some respondents lived in areas without sales tax. These respondents were removed from the analysis.

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

<b>Time, money, and in-kind contributions</b>	
Percentage of owners reporting contribution of any time, money, or in-kind support to neighborhood events or activities in past 12 months (N=149)	74%
Type of contribution (multiple responses possible)	
Time	58%
Money	41%
In-kind support	58%
None of the above	24%
<b>Dollar value of business contributions to neighborhood events/activities in prior 12 months (N=113)</b>	
\$0/contribution didn't have dollar value	4%
\$1 to \$500	40%
\$501 to \$1,000	13%
\$1,001-\$5,000	27%
Over \$5,000	8%
Don't know	8%
For those who provided an estimated amount > 0(N=100)	
Mean (prior 12 months)	\$2,672
Median (prior 12 months)	\$1,000
Range (prior 12 months)	\$20-\$40,000
Total annual contributions	\$267,200
<b>Owners feel they serve as a role model for youth or young adults (N=149)</b>	
Yes	96%
No	3%
Don't know	1%
<b>Owners serve as a leader for groups or organizations in neighborhood or ethnic community (N=149)</b>	
Yes	48%
No	52%
<b>Business serves as a community gathering place (N=150)</b>	
Yes	33%
No	66%
Don't know	1%

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

### 13. Children of BfW-assisted business owners

<b>Parent or guardian to at least one child (N=150)</b>	<b>69%</b>
<b>Number of children that business owner is parent, guardian or primary caretaker of (N=149)</b>	
0	32%
1	13%
2-3	31%
4--5	10%
6 or more	10%
Refused	3%
Mean	2
Median	2
Range	0-11
Total	306
<b>Number of children in household (N=149)</b>	
0	53%
1	21%
2-3	20%
4 or more	6%
Refused	<1%
Mean	1
Median	0
Range	0-6
Total	139

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

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

How has owning your business impacted your family's ability to... (N=96)	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?	38%	37%	14%	1%	12%
Afford enough nutritious food?	31%	49%	16%	3%	1%
Have transportation to get you and your family where you want to go?	29%	57%	9%	2%	2%
Help your children do well in school?	24%	48%	16%	1%	12%
Have stable housing?	24%	55%	17%	1%	3%
Help your children be healthy?	22%	59%	14%	1%	4%
Pay for health care when you or your family need it?	10%	53%	26%	8%	2%

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

## 15. Children's involvement in businesses

<b>Children either help with business or work for pay at business (N=96)</b>	<b>54%</b>
<b>Children help with the business (N=96)</b>	
Yes	53%
No	47%
<b>Children currently work for pay at the business (N=96)</b>	
Yes	14%
No	87%
<b>If "no," any indication children will work for pay for the business in the future (N=83)</b>	
Yes	63%
No	30%
Don't know	7%
<b>Whether owner believes children will take over business or own their own business one day (N=96)</b>	
Yes, they have already	12%
Yes, I think they will in the future but do not currently	64%
No	19%
Don't know	6%

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

## 16. Views of BfW members' assistance

<b>Perceived influence of BfW member on success of business (N=149)</b>	
My business is as successful today largely because of BfW member's services	31%
My business is as successful today somewhat or partly because of BfW member's services	44%
My business is successful today very little because of BfW member's services	9%
My business is no better off or no worse off because of BfW member's services	16%
My business would be doing much better if it were not for BfW member's services	0%
<b>On a scale of zero to 10, how likely are you to recommend BfW member to a friend or colleague? (N=147)</b>	
0 to 1	2%
2 to 3	2%
4 to 5	5%
6 to 7	3%
8 to 9	17%
10	71%

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

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