

# Neighborhood Development Center

## *Outcomes Evaluation*

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## Executive summary

In 2019, Wilder Research conducted an outcome evaluation for the Neighborhood Development Center (NDC). The mission of NDC's work is to "Empower entrepreneurs and community partners to transform their low-income neighborhood economies from within" through entrepreneur training, business services, and financing for entrepreneurs of color with low incomes in Saint Paul and Minneapolis. NDC also runs several incubators, or properties owned by NDC where multiple business can start and grow in a supportive environment.

To understand the impact of this work, Wilder Research conducted phone surveys with NDC-assisted owners from July 2019 through November 2019. Wilder Research began with a sample of 350 potential business owners identified by NDC. Of these, 258 were eligible to participate, and 140 completed the survey for a response rate of 54%.

## Profile of surveyed business owners

About half of the surveyed owners identified as male, and about one-fourth identified as female (slightly less than one-fourth chose not to respond to the question). Owners most commonly identified as African American (28%), Latino (16%), Caucasian (14%) or African (12%). Most lived alone (25%) or with one other person (45%).

The median household income was \$70,000, and the average about \$103,000. Forty-four percent of business owners said their yearly household income increased as a result of their business, in median by \$12,000. About three-fourths said they were more financially independent now than in the previous year as a result of their business.

About three-fourths of the surveyed owners received loans or financing, about half received entrepreneur/business plan training or technical assistance and slightly less than half received business services. In total, 66% received a combination of services.

## Profile of businesses

With NDC assistance, 37% of surveyed owners started a new business, and 60% sustained or expanded a pre-existing business (3% did not provide this information).<sup>1</sup> The median amount of times businesses had been in operation was 7 years, with a range of one to 45

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

years. The businesses were most commonly in a commercial space (85%). Of these, 77% leased the space, and 23% owned it.

Forty-five percent of surveyed business owners lived in the same neighborhood as their business. Most also had clients from their neighborhood (89%). Owners estimated that, in median, 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 revenue was \$250,000, with a range from \$300 to \$8 million. Total yearly gross revenue for all businesses was over \$78 million.

About one quarter of owners said they had no current business debt. Of those with debt who provided an amount, the median was \$37,500, with a range from \$30 to \$2.2 million. Thirty-five percent of respondents said their business debt remained the same as the previous year. Thirty-eight percent said their debt was less than the previous year, and 22% saw an increase in debt.

## Business expansion since NDC assistance

Of the 84 owners of pre-existing businesses (i.e., businesses that existed prior to NDC's involvement)<sup>2</sup>, since NDC assistance, 60% increased their annual business income. The median increase was \$60,000, with a range from \$5,000 to \$2 million. In total, these owners increased their business income by about \$5.7 million.

Forty-one percent of businesses increased their number of employees. The median increase was four employees, and the range 1 to 60. In total, 285 employees were added.

Thirteen percent increased their number of locations by at least one. In total, 35 locations were added.

## Impacts on neighborhoods

NDC-assisted businesses contribute to their communities through rent, property taxes, employment/payroll, payroll taxes, business expenses, and tangible support for neighborhood activities and events. The following highlights those impacts.

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<sup>2</sup> Businesses were considered to be “pre-existing” (in contrast to “new”) if the owner said they used NDC 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.

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

Nineteen percent of respondents owned commercial space. The median annual property tax for these properties was \$15,000. The total amount paid by these owners was \$358,000 annually.

Owners who leased a commercial space (66%) reported a median monthly rent of \$1,600. The total rent paid by these owners was about \$220,000 per month, or about \$2.6 million annually.

## ***Employment impacts***

Sixty percent of the surveyed business owners had paid employees (not including the business owner). The median number of paid employees was seven, with a range from 1 to 86. Seventy-one percent of owners with employees hired neighborhood residents.

In total, 1,134 individuals were employed by these businesses. A little over half of employees worked 30 or more hours per week, and 42% were neighborhood residents. According to the owners, most employees are Caucasian or white (22%), Latino or Hispanic (20%), African American or black (16%), or Asian (15%). Employees' median pay rate was \$13 an hour, with a range from \$9 to \$420 an hour.

About three-fourths of the owners with employees provided the amount of their monthly payroll. For these 73 owners, their total monthly payroll was about \$1.8 million, equivalent to about \$21.8 million annually.

About half of owners with employees reported the amount of payroll taxes they pay annually. For these 41 owners, the total amount was \$2.8 million.

Few owners provided their employees with health insurance (17%), and slightly more than half offered paid time off.

Forty-one percent of owners hired sub-contractors, cash workers, or both in the previous year. The total amount owners spent on these workers was over \$1.1 million.

## ***Other neighborhood impacts***

Owners reported spending \$13.9 million annually on business expenses, not including rent and payroll. Of this amount, approximately \$6.1 million annually was spent within one to two miles of the businesses.

In total, owners reported paying about \$5.3 million annually in sales tax.

Eighty-five percent of business owners contributed time, money, or in-kind support to neighborhood events and activities in the past year. Owners valued their contributions at a total of \$700,240.

Ninety-three percent of owners said they serve as role models for youth and/or young adults in their communities, and 43% said they serve as leaders in groups or organizations in their neighborhood or ethnic community.

Sixty-six percent of owners said their business serves as a gathering place for their community.

## Impacts on owners' children and family

Sixty-nine percent of surveyed NDC-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 183. About 57% of owners had at least one child living in their household. In total, 185 children were living with respondents.

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

Forty-three percent of respondents with children reported that owning a business improved their family's ability to help their children do well in school, and 39% said owning a business improved their family's ability to participate in activities outside of school. For both areas, about 40 percent of respondents said there was no change and their situation was fine already.

Thirty-nine percent of respondents with children said their children were involved in the business by helping with it (39%), working for pay (19%), or both. Of the respondents who said their children did not work for pay at the business (N=75), 51% thought their children would do so someday.

Most respondents (65%) felt their children would own a business in the future (57%) or said their children already do (8%).

### *Financial security*

Forty-seven percent of respondents with children said their family's ability to have stable housing increased as a result of business ownership, while 44% said it did not change, but was fine already.

Similarly, 42% of surveyed business owners said their ability to have transportation was improved, while most reported that change neither happened nor was needed (51%).

## **Health**

Thirty-six 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 (55%).

Twenty-five 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 (57%).

Of the potential health impacts for families listed, respondents were least likely to say that their family's ability to pay for health care when needed improved (22%), and most likely to say that their situation remained the same and could use improvement (16%). Slightly over half said it remained the same and was fine already (57%).

## **Owners' views of NDC**

Eighty percent of owners thought that their business "is as successful as it is today" largely (30%) or somewhat (50%) because of NDC.

## **Outcomes based on NDC assistance received**

Outcomes varied depending on whether respondents received loans or financing only, training only, or a combination of services.<sup>3</sup>

### ***Profiles of businesses by assistance received***

Seventy-nine percent of those who received training only sustained or expanded a business, compared to 62% of those who received loans or financing alone and 56% who received a combination of services. Forty-three percent of those who received a combination of service started a new business, compared to 38% who received loans or financing alone and 16% who received training only.

Business owners who received loan or financing only or a combination of services were more likely to report higher gross monthly revenues. Sixty-seven percent of those who

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<sup>3</sup> Respondents who were in incubators and received no other services were excluded from reporting due to the low N.

received loans or financing only reported gross monthly revenue over \$120,000, compared to 37% of those who received training only and 45% who received a combination of services.

Those who received loans or financing only were more likely to report that they had less debt now compared to last year. Over half of business owners who received loans or financing only (56%) reported less debt, with 29% of owners receiving training only reporting and 40% receiving a combination of services reporting less debt.

Fifty-three percent who received a combination of services reported that they were “quite a bit” or “somewhat” more financially independent now compared to last year. Thirty-nine percent of those receiving loans or financing only and 27% of those receiving training only said they were more financially independent.

### ***Employment outcomes by assistance received***

Surveyed business owners who received loans or financing only from NDC were much more likely to have paid employees (95% compared with 42% who received training only and 58% who received a combination of services).

Of those who did have employees, those who received loans or financing also had more employees overall, with a median of 12-13 employees, compared to four for those who accessed training only and six for those who received a combination of services.

Those who received loans and financing alone or a combination of services were also likely to report more full-time employees and higher wages. Business owners who received loans or financing only reported that a median of 67% of their employees worked over 30 hours per week, compared to 57% for businesses who received a combination of services and 46% that received training only. Among owners who received loans or financing only, 24% of their employees earned \$20 or more an hour, compared with 17% of employees working for owners that received a combination of services and 3% for employees of business owners who received training only.

Surveyed business owners who received training only reporting having higher percentages of African American or black employees and Caucasian or white employees (35% and 51%, respectively), compared to business owners that had received loans or financing only (13% and 19%, respectively) and business owners that received a combination of services (14% and 18%, respectively). Business owners who received training only also reported a lower percentage of Latino employees (2%) compared to business owners who received loans or financing only and business owners who received a combination of services (about 20% each).

### ***Business expansion by assistance received***

Pre-existing business owners who received loans or financing or a combination of services were also more likely to increase their number of paid employees and expand to new locations. Fifty-four percent of owners who had received loans or financing only and 46% who had received a combination of services increased the number of paid employees, compared to 20% who received training only. Likewise, 15% of business owners who had received loans or financing alone and 17% who had received a combination of services added new locations. None of the business owners who received training only added locations.

### ***Neighborhood impacts by services received***

Business owners who received loans or financing only paid higher monthly rents than owners who received other types of services, with a median rent of \$3,650 compared to \$1,200 median for owners who received training only and \$1,450 median for owners who received a combination of services.

Those who received training only had the highest median monthly payroll (median of \$39,000), compared to those who received loans or financing only (median of \$24,000) and those who received a combination of services (median of \$11,000).

Business owners who received loans or financing only paid the most to sub-contractors, with a median annual payment of \$20,000, compared to \$10,000 for those who received a combination of services and \$7,500 who accessed training alone.

Business owners who accessed loans or financing alone paid more in monthly sales tax, with a median of \$70,000 monthly. Business owners who received a combination of services paid \$20,000 in sales tax monthly, and those receiving training alone paid \$10,000.

Business owners who received training only (95%) or a combination of services (97%) were more likely to agree that they served as a role model for youth or young adults compared to owners who received loans or financing alone (81%). Likewise, they were more likely to contribute time, money, or in-kind support to neighborhood activities (about 90% of owners who received training only and owners receiving a combination of services did so, compared to 71% of those receiving loans or financing alone).

Owners who received loans or financing alone or training alone also participated in leadership positions in community groups or associations at higher rates. Fifty-seven percent of those receiving loans or financing only and 58% of those receiving training only served in leadership roles, compared to 39% of those receiving a combination of services. Sixty-two percent of those who received loans or financing only provided a community gathering

space through their business, compared to 53% of those receiving training only and 70% of those receiving a combination of services.

### ***Views of NDC's assistance by services received***

Business owners who received loans or financing only or a combination of services were slightly more likely to attribute their business's success to support from NDC. Eighty-five percent of those who received a combination of services and 81% who received loans or financing alone felt their business was successful "largely" or "somewhat or partly" because of NDC, with 63% of those who received training only agreeing with these statements.

# Introduction

## Neighborhood Development Center

Established in 1993, Neighborhood Development Center (NDC) is a community-based non-profit organization whose mission is to “Empower entrepreneurs and community partners to transform their low-income neighborhood economies from within.” NDC believes local entrepreneurs have the talent, energy and ideas to transform their lives and revitalize their neighborhoods. NDC works primarily with entrepreneurs of color with low incomes who reside in or want to open/expand businesses in low-income communities in Saint Paul or Minneapolis, giving them access to business knowledge, financing, and professional support.

In partnership with neighborhood organizations (e.g., community development corporations, and district councils) and other community organizations, NDC provides entrepreneur training in small groups in their own neighborhoods and communities. The entrepreneur trainings are 20 weeks long. Classroom sessions (two hours long) are followed by one-on-one training (one hour long), leading to a written business plan. Classes are also offered in Hmong, Oromo, Somali, and Spanish, and program fees are determined on a sliding scale, ranging from \$150-\$650.

Following graduation from micro-entrepreneur training, and after an entrepreneur opens a business or expands an existing one, NDC offers business services through its business lab. In addition, NDC offers business services through its Business Lab on topics such as accounting and bookkeeping, strategic business planning and financial projections, cash flow management, inventory control, recycling and energy saving, food business management, merchandising, marketing and sales, graphic design, and social media and web design. NDC seldom charges for this service, and utilizes its own staff and paid professional consultants for most of this work.

Financial services are available to NDC clients as well. NDC provides micro-loans up to \$50,000 for start-ups and small businesses, and small business loans up to \$250,000 for existing businesses. NDC also offers contractor financing and financing that complies with sharia (Islamic law). The cost of these funds is the same to the business, but it is in the form of profit rather than interest, as the latter is forbidden by Islamic law.

NDC also provides its alumni business owners the following: access to pro bono legal services; free listings in the annual business directory; networking opportunities; and opportunities to participate in joint marketing initiatives.

NDC also uses incubators to support businesses. Incubators are locations owned by NDC where businesses can start and grow in a supportive environment, with lower rent costs, group marketing opportunities, and access to ongoing business support. Current incubators include the Midtown Global Market, the Mercado Central, Plaza Verde, and Frogtown Square and Frogtown Entrepreneur Center.

## Methodology

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

The surveys were conducted from July 2019 through November 2019. Wilder Research began with a sample of 350 potential business owners identified by NDC. Each potential owner was mailed a letter from NDC describing the purpose of the evaluation and asking for his or her cooperation. Wilder Research then tried to reach each business owner up to 10 times by phone. After that, interviewers attempted one in-person visit for remaining business owners who were not able to be reached by telephone.

From the original sample of 350 business owners, 80 owners were no longer running their NDC-assisted business, and two had not yet started their business. Another 10 were deemed ineligible for other reasons.

Wilder Research completed interviews with 140 of the remaining 258 business owners, for a response rate of 54%. About half of the remaining business owners expressly refused to participate and the remaining half could not be reached or were contacted but did not complete the survey in the time available.

## About this report

This report provides information based on the responses of the 140 business owners surveyed. As the total number of people who answered any given question varied, N's 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 NDC members' performance

Based on data from the 140 surveyed owners, the 437 owners estimated to be in business at the time of data collection provided about \$93.5 million dollars to their local neighborhoods, and almost \$152 million to the Twin Cities (Figure 1).

## 1. Overview of NDC program performance<sup>a</sup>

<b>NDC program inputs (2009-2018; unless otherwise specified)</b>	
Total program expenses	\$13,154,535
Total program expenses: 2018 only	\$1,712,023
Average NDC staff FTE per year	26
Average number of trainers per year	13
Average number of partners per year	13
<b>NDC program outputs (2009-2018)</b>	
Total number clients assisted <sup>b</sup>	5,550
Average number of clients per year <sup>b</sup>	555
Total number of entrepreneurs trained <sup>c</sup>	2,141
Average number of entrepreneurs trained per year <sup>c</sup>	214
<b>NDC program outcomes (2019)</b>	
Estimated number of business owners	437
Estimated number of full-time and part-time jobs in NDC assisted businesses <sup>d</sup>	4,028
Average number of employees per business in 2019 (not including owners)	8
<b>NDC program effectiveness and efficiency</b>	
Cost (2009-2018) per client served (2019)	\$2,370
Cost (2009-2018) per current business (2019) <sup>e</sup>	\$30,102
Cost (2009-2018) per current job (2019) <sup>d</sup>	\$3,266
Entrepreneurs trained (2009-2018) to business owner (2019) ratio <sup>c</sup>	5:1
Estimated dollars returned to neighborhood (2010-2019) per dollar of NDC spending (2009-2018) <sup>f</sup>	\$40:\$1
Estimated dollars of NDC spending (2009-2018) per year of employment (2019)	\$326

<sup>a</sup> Figures are for the estimated 437 NDC-assisted businesses based on responses from the 140 surveyed owners.

<sup>b</sup> Calculation of figure changed in 2016, and thus is not comparable to reports prior to then..

<sup>c</sup> Entrepreneurs trained includes only clients who participated in the entrepreneur training classes.

<sup>d</sup> Number of jobs includes both employees and business owners.

<sup>e</sup> Unlike the 2016 report, which counted multiple businesses per owner, this assumes one business per owner and is thus likely conservative.

<sup>f</sup> Method for calculating ratio changed in 2020; thus the ratio is not comparable to previous reports.

## 1. Overview of NDC program performance<sup>a</sup> (continued)

<b>Neighborhood impact</b>	
Estimated dollars returned January 2019 to December 2019 to <b>neighborhoods</b> for <b>all</b> businesses based on survey responses:	
Rent	\$8,233,230
Business expenses (excluding rent and payroll)–in neighborhood	\$18,940,835
Cash/in-kind contributions–in neighborhood	\$2,185,749
Payroll of business owners <i>who employ neighborhood residents</i>	\$31,497,614
Payroll taxes of owners <i>who employ neighborhood residents</i>	\$7,330,438
Payments to subcontractors and cash workers	\$3,569,041
Property taxes	\$1,119,969
<b>Total annual return to neighborhoods</b>	<b>\$93,517,357</b>
Average per business for one year	\$213,999
Number of months to pay back NDC program costs from 2009-2018	3 months
<b>Regional impact</b>	
Estimated dollars returned January 2019 to December 2019 to the <b>Twin Cities area</b> for <b>all</b> businesses based on survey responses:	
Rent	\$8,233,230
Business expenses (excluding rent and payroll)	\$43,423,348
Cash/in-kind contributions (in neighborhood)	\$2,185,749
Payroll of all business owners	\$68,014,643
Payroll taxes of all business owners	\$8,737,890
Payments to subcontractors and cash workers	\$3,569,041
Property taxes	\$1,119,969
Sales tax	\$16,595,762
<b>Total annual return to Twin Cities area</b>	<b>\$151,879,631</b>
Average per business for one year	\$347,551
Number of months to pay back NDC program costs from 2009-2018	2 months

<sup>a</sup> Figures are based on responses from the 140 surveyed business owners for all 437 NDC-assisted businesses estimated to currently be in business.

# Profile of NDC-assisted business owners

## Demographics

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

Of the business owners who responded to the demographic questions, 51% are men and 27% are women (21% chose not to respond to this question; Figure 2). Most identified as African American or Black (28%), Latino or Hispanic (16%), Caucasian or white (14%), or African (12%). In addition, 9% identified as Asian, and 2% identified as Native American. One percent identified as “other” and 17% chose not to answer this question.

### *Number in household*

Most business owners lived with one other person (45%) or by themselves (25%; Figure 2). The average and median household size was two people, with a range from one to seven people.

## Financial status

### *Income*

The annual household income of respondents was \$102,646 on average with a median of \$70,000 (Figure 3). More specifically, 4% of owners reported an annual income of up to \$18,000, 10% \$18,001 to \$42,000, 23% \$42,001 to \$70,000, and 33% more than \$70,000. Thirty percent of respondents chose not to provide this information (10%) or did not know it (20%).

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

Forty-four percent of respondents said their yearly household income increased as a result of their business (Figure 3). For these owners, the average increase was \$25,860 and the median \$12,000. Increases ranged from \$40 to \$490,000. In sum, the NDC-assisted business owners surveyed increased their yearly household income by about \$1.1 million.

### *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, 22% of NDC-assisted owners said “quite a bit” (Figure 3). An additional 50% responded “somewhat” (25%) or “a little” (25%). Another 25%

responded “not at all.” Three percent of respondents chose not to answer the question (1%) or did not know (2%).

## Assistance received from NDC member

Of the 140 respondents who identified which services they received from NDC, most received loans or financing (73%; Figure 4). In addition, 51% received entrepreneurship or business plan training, 46% received technical assistance or business services, 29% attended a business workshop, and 25% were located in an NDC business incubator. In sum, 66% of respondents received a combination of services, 15% received loans and financing only, 14% received training only, and 5% were located in a business incubator only.

## NDC-assisted businesses

### Age and status of business

Based on information gathered during the evaluation process, 437 NDC alumni currently operate their own businesses. This section describes the businesses of the 140 owners who participated in this evaluation.

In regard to age, 6% of the businesses had been operating for less than three years, 19% three to four years, 36% 5 to 9 years, 29% 10 to 19 years, and 11% 20 years or more (Figure 5). The average age of the businesses was ten years, with a median of seven years and a range from 1 year to 45 years.

Owners were asked whether they started a new business or sustained/expanded a current business with NDC assistance. Thirty-six percent of owners said they started a new business, and 62% said they received assistance with a pre-existing business (2% did not provide this information; Figure 5).

In total, 98% of businesses were registered with the State (Figure 5). On average, businesses that were registered had been for 10 years, with a median of eight years and a range from 2 years to 44 years.

### Business space

Regarding business space, 13% of the businesses were home-based, and 85% were located in commercial space (2% of respondents did not provide this information or did not know; Figure 5). Of the business owners using commercial space (N=119), 77% leased and 23% owned the location.

Forty-five percent of owners lived in the same neighborhood as their business (Figure 5).

### Percentage of business in the immediate neighborhood

Owners were asked to estimate the amount of business that comes from their immediate neighborhood. Ninety percent of owners surveyed said at least some of their customers come from their immediate neighborhood, including 43% who said over half of their customers do (Figure 5). Respondents estimated that about half of their business comes from the immediate neighborhood of their location.

# Yearly gross revenue and debt

## Current yearly gross revenues

NDC-assisted business owners were asked for their current yearly gross revenue. Two percent of respondents said they had no sales to date (Figure 6). Five percent reported a yearly gross revenue between \$1 and \$12,000, 11% reported yearly gross revenue between \$12,001 and \$36,000, and 15% reported yearly gross revenue between \$36,001 and \$60,000. Fifty-nine percent reported yearly gross revenue over \$60,000, including 48% whose revenues exceeded \$120,000. Nineteen percent of business owners did not know this information (14%) or chose not to provide it (5%). Of those owners who had sales and provided their annual gross revenue amount (N=109), the average was \$721,577 and the median \$250,000, with a range from \$300 to \$8 million. In total, the NDC-assisted owners had a yearly gross revenue of over \$78 million.

## Debt

Respondents were also asked about their business debt. About one quarter reported having no business debt currently (Figure 6). In regard to the remaining owners, 13% owe \$5,000 or less, 7% owe \$5,001 to \$20,000, and 40% owe more than \$20,000. Twelve percent did not know their amount of business debt (9%) or chose not to provide it (3%). Of those owners who had debt and reported the amount (N=84), the average was \$157,379 and the median \$37,500, with a range of \$30 to \$2.2 million. The total amount of business debt of all respondents is about \$13.2 million.

All respondents were asked if the amount of their debt had changed since the previous year. Thirty-five percent said it hadn't (Figure 6). Thirty-eight percent reported a decrease in debt and 22% an increase. Two percent said their businesses were not open the previous year, and four percent 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=114), 37% said their amount of debt stayed the same (Figure 6). Business debt decreased for 31% of these owners, including 19% who reported a decrease of \$10,000 or more. Debt increased for 22% of these owners; including 12% who said their debt increased by \$10,000 or more. Ten percent did not know the amount of change (8%) or refused to answer (2%).

Overall, the average change in debt was a decrease of about \$22,000 and the median was no change (Figure 6). For those whose debt increased, the average change was \$59,602 more and the median \$10,000 more. In regard to decreases in debt, the average was \$104,595 less and the median \$16,777 less.

## Business expansion since NDC assistance

Owners with pre-existing businesses were asked about changes in their business since receiving assistance from NDC. 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 NDC 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, two businesses identified as pre-existing businesses by their owners were reclassified as new businesses. The remaining 84 pre-existing businesses (60%) are the subject of the following analyses (Figure 7).

### Expansion of pre-existing businesses

#### *Expansion of annual business income*

Sixty percent of pre-existing business owners reported increasing their annual business income (Figure 8). Of these owners, 14% increased their annual income by \$12,000 or less, 6% by \$12,001 to \$24,000 and 42% by more than \$24,000. Thirty-eight percent of owners said they increased their income, but did not know (34%) or would not say (4%) by how much. Of those who reported the amount of increase (N=31), the average was \$183,226; the median was \$60,000. The range was from \$5,000 to \$2 million. In total, these owners increased their annual business income by almost \$5.7 million.

#### *Expansion of staff*

Forty-one percent of the pre-existing business owners had hired more employees since NDC assistance (Figure 8). Of these owners, 72% added one to five employees, 9% added six to ten employees, and 11 percent added 11 or more employees. Of those businesses who increased their number of employees (N=32), the average increase was nine staff and the median increase was four staff, with a range of 1 to 60 staff. The total number of employees added was 285.

#### *Expansion of locations*

Thirteen percent of the pre-existing business owners expanded their businesses to at least one additional location (Figure 8). Specifically, 36% added one location, 46% added two or three locations, and 18% added four or more locations. On average, these owners (N=11) added three locations, with a median of two locations and a range of 1 to 12 locations. In total, 35 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. Thirty-two percent said they could (Figure 8).

# Neighborhood impacts of NDC-assisted businesses

## Building and property-related impacts of businesses

Twenty-seven of the surveyed business owners (23%) were in commercial space that they owned (Figure 9). For those who reported the amount of their annual property tax (N=21), the average was \$17,086 and the median was \$15,000, with a range from \$2,000 to \$40,000. The total amount of property taxes paid annually on commercial space was \$358,800. The 27 owners were also asked if the commercial space was vacant prior to their taking it. Two-thirds said it was. Forty-one percent had bought the commercial space after receiving support from NDC.

Sixty-six percent of the surveyed business owners leased commercial space (Figure 9). Of the 92 business owners who provided information on their monthly rent, 27% paid less than \$1,000 a month in rent, 24% paid between \$1,000 and \$1,999, and 41% paid \$2,000 or more. Seven percent did not know (4%) or chose not to provide their monthly rent (3%). For those who did provide the amount of rent they pay monthly (N=85), the average was \$2,586, and the median \$1,600, with a range of \$35 to \$25,000. In total, these owners paid \$219,804 monthly or over \$2.6 million annually.

## Employment impacts of businesses

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

Sixty percent of surveyed business owners had paid employees (Figure 10). The 84 business owners with employees hired from 1 to 86 individuals, with an average of 14 employees per business, and a median of seven employees. In total, the business owners surveyed employed 1,134 individuals. Slightly over half of these employees worked 30 or more hours per week.

Seventy-one percent of businesses with employees hired neighborhood residents (Figure 10). In total, 42% of all employees were neighborhood residents.

Employers were asked to record the ethnicity/race of their employees, with the option of selecting multiple ethnic and racial categories for each employee. According to employers, 22% of employees are Caucasian or white, 20% are Latino or Hispanic, 16% are African American or black, 15% are Asian, and 10% are African (Figure 10). One percent are Native American and 16% of employees identified as “other” (i.e., a race or ethnicity not listed) or “unknown.”

## ***Wages and payroll***

Owners with paid employees were asked about hourly wages. Six percent of employees earned less than \$10 an hour, 60% earned \$10 to \$14.99 an hour, 18% earned \$15 to \$19.99 an hour, and 17% earned more than \$20 an hour (Figure 10). Employees earned \$15.52 an hour on average, and \$13.00 an hour in median. The range was from \$9 to \$420 an hour.

Owners with paid employees were also asked for the amount of their monthly payroll. Seventeen percent of businesses with employees had monthly payrolls of less than \$5,000, 14% had payrolls between \$5,001 and \$10,000 and 42% had payrolls over \$10,000 (Figure 10). Twenty-eight percent didn't know (23%) or chose not to answer the question (5%). For those who provided their monthly payroll amount (N=60), the range was from \$650 to \$210,000, with a mean of \$30,263, and a median of \$16,000. The total monthly payroll of these business owners was about \$1,815,799, or about \$21.8 million annually.

Of the business owners with employees, 15% reported paying \$1,000 a month or less in payroll taxes, and 34% reported paying more than \$1,000 a month (Figure 10). About half either didn't know what they paid or chose not to provide an amount. For those who provided the amount of their monthly payroll taxes (N=41), the range was from \$120 to \$40,000, with an average of \$5,690, and a median of \$2,375. The payroll taxes for these business owners totaled \$233,277 a month, or about \$2.8 million annually.

Few employers offered employees health insurance (17%), but more than half offered paid time off (Figure 10).

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

About 40 percent of owners had hired subcontractors or cash workers in the prior year (Figure 10). Eleven percent spent under \$2,000, 28% spent \$2,000 to \$9,999, 26% spent \$10,000 to \$24,999, and 21% spent \$25,000 or more. Fifteen percent did not know (11%) or chose not to provide (4%) the amount. For those owners who provided the amount (N=49), the average was \$23,335, and the median \$10,000, with a range from \$500 to \$200,000. The total amount spent during the prior year was \$1,143,400.

# Other contributions to neighborhood economy and quality of life

## *Estimated total yearly business expenses*

Owners were asked to estimate their total yearly business expenses, not including rent and payroll. Twenty-two percent said they spent between \$1 and \$5,000, 12% spent 5,000 to \$9,999, 7% spent \$10,000 to \$24,999, and 30% spent \$25,000 or more (Figure 11). Thirty percent either said they had no business expenses (1%), did not know the amount (27%) or chose not to provide it (2%). Of those who provided an amount (N=99), the average was \$140,519 and the median \$10,000, with a range from zero up to \$3 million. In total, surveyed business owners estimated spending about \$14 million dollars annually.

Owners were asked what percentage of their annual business expenses, excluding rent and payroll, is spent in the business's neighborhood. On average and in median, about half of businesses expenses were (Figure 11). Of all businesses, 82% spent at least some of their money with neighborhood vendors.

In terms of dollar amounts, 5% did not spend anything in the neighborhood (Figure 9). Six percent spent \$1 to \$499 each month, 7% spent \$500 to \$999, and 49% spent \$1,000 or more. Thirty-two percent did not know or chose not to answer. The average amount spent annually on business expenses in the neighborhood, excluding rent and payroll, was \$64,553; the median was \$3,350. Amounts ranged from \$0 to \$2.4 million. The total amount spent annually was about \$6 million.

## *Sales tax*

Business owners were asked to estimate the amount of sales tax they pay per year. Seventeen percent said they do not pay sales tax (Figure 11). Four percent paid \$999 or less, 11% paid \$1,000 to \$4,999, and 33% paid \$5,000 or more. Thirty-six percent either did not know the amount (33%) or chose not to answer (3%). Of owners who paid sales tax and provided the amount (N=66), the mean was \$80,556 and the median \$19,750, with a range from \$400 to \$3 million. In sum, business owners paid about \$5.3 million in sales taxes per year.

## *Business owners' contributions to neighborhood events or activities in past 12 months*

Eighty-five percent of business owners report contributing some time, money, or in-kind support to neighborhood events or activities in the previous 12 months (Figure 11).

Specifically, 59% provided in-kind support, 52% donated their time, and 50% donated money.

Owners were asked to assign a dollar value to their contributions. Of those owners who provided a contribution (N=118), 1% said it had no monetary value (Figure 11). Twenty-six percent contributed \$500 or less, 19% contributed \$501 to \$1,000, 30% contributed \$1,001 to \$5,000 and 15% contributed over \$5,000. Among owners who felt their contributions over the prior year did have monetary value (N=106), the average estimate was \$6,606, and the median \$1,050, with a range from \$35 to \$200,000. In sum, respondents estimate that they made approximately \$700,240 worth of contributions to neighborhood events and activities during the prior year.

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

Business owners were asked if they serve as role models for youth or young adults. Ninety-three percent said they do (Figure 11).

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

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

Owners reported a variety of organizations for which they served as leaders including, but not limited to: religious organizations; civic associations, business associations, neighborhood and community groups, arts and cultural events and associations, foundations, boards and taskforces, non-profits, educational institutions, health clinics and associations, environmental groups, radio stations and newspapers, and cultural communities.

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

Two-thirds of respondents felt their business serves as a gathering place for the community (66%; Figure 11).

## Impacts on owners' children and families

Sixty-nine percent of surveyed NDC-assisted business owners said they are a parent, guardian, or primary caretaker to at least one child (Figure 12).<sup>4</sup> 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 183.

About 57 percent of owners had at least one child living in their household (Figure 12). The most children in a household was six, and the average one. In total, 185 children were living with respondents.

## Children's education and career experience

Forty-three 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). Another 37% said their ability didn't change, but was fine already, while 7% said no change happened, and their situation could use improvement.

Thirty-nine percent of respondents with children said owning a business increased their family's ability to participate in activities outside of school, and 40% said there was no change but the situation was fine already. Six percent felt there was no change and that change was warranted.

Two percent of respondents felt that their family's situation worsened in regards to helping their children do well in school, and 4% felt it worsened for being able to participate in activities outside of school. For both items, 11% said they didn't know if there was change or the question was not applicable.

Thirty-nine percent of respondents with children said their children were involved in the business in informal and formal ways (Figure 14). Thirty-nine percent reported that their children helped with the business, and 19% 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=75), 51 percent thought their children would do so someday.

Respondents were asked how their children were involved in the business. Thirty-seven owners provided a response. These responses were grouped into themes. The most common themes were: order taking, sales, and serving as cashier (n=10); set-up and cleaning (n=8); food preparation (n=6); product preparation, assembly, and packaging (n=5), and management (n=5).

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<sup>4</sup> This question was only asked of the last 82 respondents due to a survey error.

Most respondents (65%) felt their children would own a business in the future (57%) or said their children already do (8%; Figure 14).

## Financial security

About half of respondents with children said their family's ability to have stable housing increased as a result of business ownership (47%), and another 44% said it did not change, but was fine already (Figure 13). Six percent said no change occurred in regard to housing stability, but that it was warranted. None of the respondents said it worsened, and 2% were unsure or said the question wasn't applicable.

Similarly, 42% of surveyed owners said their ability to have transportation was improved, while most reported that change neither happened nor was needed (51%). Four percent said they would like a change to occur in regard to transportation, but hadn't experienced one, and none said the situation worsened. Three percent said they didn't know if there was change or the question was not applicable.

## Health

Thirty-six 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 (55%; Figure 13). Eight percent reported no change, but said their situation could use improvement. None said it worsened, and 1% said they didn't know if there was a change or the question was not applicable.

Thirty-five percent of respondents felt that their family's ability to help their children be healthy improved as a result of their business (Figure 13). Most said it remained the same and was fine already (57%). For 3%, 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.

Of the potential impacts for families listed, respondents were least likely to say that their family's ability to pay for health care when needed improved (22%), and most likely to say that their situation remained the same and could use improvement (16%; Figure 13). Slightly over half said it remained the same and was fine already (57%). One percent said their family's ability to pay for health care worsened, and 4% said they didn't know or the question didn't apply to them.

## Views of NDC assistance

### Business relationship with NDC

Owners were also asked to choose from a list of statements the one that best describes their business relationship with NDC. Thirty percent of owners say their business is as successful as it is today largely because of NDC's assistance, and 50% say their success is somewhat or partly due to NDC's assistance (Figure 15). Eight percent report their business is successful today very little because of NDC's services, one percent say it is neither better nor worse off due to NDC, and 1% report their business is worse off. Four percent of respondents did not provide a rating.

Lastly, owners were asked if they had any additional comments about NDC, and 52 owners did. Individual comments were grouped into themes. The most common themes were as follows: owners received useful information, training and services (n=13); general praise for NDC (n=8), NDC staff were kind, respectful, and helpful (n=8); NDC provided essential support for establishing, maintaining, or growing a business (n=7); and NDC provided great resources for new entrepreneurs (n=6).

## Outcomes based on assistance received

Outcomes varied depending on whether respondents received loans or financing only, training only, or a combination of services.

### Business status by assistance received

Those who received training only were most likely to have sustained or expanded an existing business. Seventy-nine percent of those who received training only sustained or expanded a business, compared to 62% of those who received loans or financing alone and 56% who received a combination of services (Figure 16). Forty-three percent of respondents who received a combination of service started a new business, compared to 38% who received loans or financing alone and 16% who received training only.

The number of years in business and how long the business had been registered did not vary greatly by type of assistance received, although those who received training or a combination of services were slightly more likely to have been registered longer (Figure 16).

Business owners who received loan or financing only or a combination of services were more likely to report higher gross monthly revenues. Sixty-seven percent of those who received loans or financing only reported gross monthly revenue over \$120,000, compared to 37% of those who received training only and 45% who received a combination of services (Figure 16).

Those who received loans or financing only were more likely to report that they had less debt now compared to last year (Figure 16). Over half of business owners who received loans or financing only (56%) reported less debt, with 29% of owners receiving training only reporting and 40% receiving a combination of services reporting less debt. Only 6% of respondents receiving loans or financing reported more debt, compared to 24% of those receiving training only and 25% receiving a combination of services.

Owners who received a combination of services were also more likely to report that they were more financially independent now than last year. Over half who received a combination of services reported that they were “quite a bit” or “somewhat” more financially independent now compared to last year (53%; Figure 16). Thirty-nine percent of those receiving loans or financing only and 27% of those receiving training only said they were more financially independent.

## Employment outcomes by assistance received

Business owners who received loans or financing support from NDC were much more likely to have paid employees (95% compared with 42% who received training only and 58% who received a combination of services; Figure 16). Of those who did have employees, those who received loans or financing also had more employees on average overall, with an average of 16 and a median of 12-13, compared to four for those receiving for those who accessed training only and an average of 12 and median of six for those who received a combination of services.

Those who received loans and financing or a combination of services were also likely to report more full-time employees. Business owners who received loans or financing only reported that on average 67% (or a median of 62%) of their employees worked 30 hours or more (Figure 16). For those who received a combination of services, an average and median of 57% of their employees worked full time. Business owners who received training only indicated that 40% of their employees were full time (with a median of 46%).

Race and ethnicity of employees also varied slightly across service categories. Business owners who received training only had higher percentages of African American or black employees (35% of employees from these businesses were African American or black, compared to 13% of employees in businesses that had received loans or financing only and 14% who had received a combination of services; Figure 16). They also had a higher percentage of Caucasian or white employees (51% compared to 19% among owners who received loans or financing alone and 18% who received a combination of services) and a lower percentage of Latino employees (2%, compared with 22% among owners who received loans or financing only and 21% who received a combination of services).

Owners who received loans or financing only or a combination of services also reported higher wages of employees. The average hourly wage of employees reported by business owners who received loans or financing only was \$15.68 (with a median of \$12.50) and \$16.27 (with a median of \$14.00) for employees among owners who received a combination of services (Figure 16). This compares to \$12.35 (with a median of \$11.00) reported by owners who received training only. Likewise, among owners who received loans or financing only, 24% of their employees earned \$20 or more an hour, compared with 17% of employees working for owners that received a combination of services and 3% for employees of business owners who received training only.

## Business expansion by assistance received

Businesses who received loans or financing or a combination of services were also more likely to increase their paid employees and expand to new locations. Fifty-four percent of owners who had received loans or financing only and 46% who had received a combination of services increased the number paid employees, compared to 20% who received training only (Figure 16). Likewise, 15% who had received loans or financing alone and 17% who had received a combination of services added locations. None of the business owners who received training only added locations. Increases in business income were relatively similar across service type with about a half to two-thirds of business owners across categories reporting increases (62% among those who received loans or financing only, 53% for those who had training only, and 60% among those who accessed a combination of services).

## Neighborhood impacts by services received

Business owners who received loans or financing only paid higher monthly rents than owners who received other types of services, paying on average \$3,994 a month (with a median rent of \$3,650) compared to \$1,446 (\$1,220 median) for owners who received training only and \$2,604 (\$1,450 median) for owners who received a combination of services.

Monthly payroll also varied by services received. Those who received training only had the highest median payroll with \$39,000 monthly, with \$24,000 in monthly payroll among those who received loans or financing only and \$11,000 for those who received a combination of services.

Business owners who received loans or financing only paid the most to sub-contractors, with a median annual payment of \$20,000, compared to \$10,000 for those who received a combination of services and \$7,500 who accessed training alone.

Respondents who accessed a combination of services were more likely to spend money in their immediate neighborhoods, with these owners reporting on average 51% (a median of 50%) of their expenses spent in the neighborhood, compared to 39% (with a median of 40%) for those who received training only and 33% (a median of 20%) for those who accessed loans or financing only.

Business owners who accessed loans or financing alone paid more in monthly sales tax, with a median of \$70,000 monthly. Business owners who received a combination of services paid \$20,000 in sales tax monthly, and those receiving training alone paid \$10,000.

Business owners who received training only (95%) or a combination of services (97%) were more likely to agree that they served as a role model for youth or young adults

compared to owners who received loans or financing alone (81%; Figure 16). Likewise, they were more likely to contribute time, money, or in-kind support to neighborhood activities (90% of owners who received training only did so, along with 88% of owners receiving a combination of services and 71% of those receiving loans or financing alone).

Owners who received loans or financing alone or training alone also participated in leadership positions in community groups or associations at higher rates. Fifty-seven percent of those receiving loans or financing only and 58% of those receiving training only served in leadership roles, compared to 39% of those receiving a combination of services (Figure 16). Sixty-two percent of those who received loans or financing only provided a community gathering space through their business, compared to 53% of those receiving training only and 70% of those receiving a combination of services.

## Views of NDC’s assistance by services received

Business owners who received loans or financing only or a combination of services were slightly more likely to attribute their business’s success to support from NDC. Eighty-five percent of those who received a combination of services and 81% who received loans or financing alone felt their business was successful “largely” or “somewhat or partly” because of NDC, with 63% of those who received training only agreeing with these statements (Figure 16). Twenty-one percent of those who received training only felt their business was “no better or no worse off” due to NDC, compared to 5% who received financing only and 4% who received a combination of services.

# Figures of results

## 2. Demographic profile and financial status of NDC-assisted business owners

<b>Gender (N=138)</b>	
Female	25%
Male	50%
Female and male (two business owners)	3%
Missing	22%
<b>Race/ethnicity (N=138)</b>	
African American/Black	28%
Latino/Hispanic	16%
Caucasian/White	14%
African	12%
Asian	9%
Native American	2%
Other	1%
Missing	17%
<b>Number in household (N=139)</b>	
Single person	25%
Two persons	45%
Three persons	15%
Four persons	12%
Five or more persons	3%
Don't know	1%
<b>Of those who provided a number (N=138)</b>	
Mean	2
Median	2
Range	1-7

Note. Category totals may vary from 100% due to rounding or, if indicated, due to the allowing of multiple responses.

### 3. Financial status of NDC-assisted business owners

<b>Yearly household income (N=139)</b>	
Up to \$18,000	4%
\$18,001 to \$30,000	4%
\$30,001 to \$42,000	6%
\$42,001 to \$70,000	23%
\$70,000 or more	33%
Refused	10%
Don't know	20%
Of those who provided an amount (N=97)	
Mean	\$102,646
Median	\$70,000
Range	\$2,700-\$1,200,000
<b>Income has increased as result of business (N=139)</b>	
Yes	44%
No	45%
I do not get any personal/household income from my business	7%
Refused	1%
Don't know	4%
<b>Increased yearly household income (N=61)</b>	
Up to \$1,200	3%
\$1,201 to \$3,600	5%
\$3,601 to \$6,000	8%
\$6,001 to \$18,000	31%
\$18,001 to \$30,000	16%
\$30,001 or more	5%
Refused	8%
Don't know	23%
Of those who provided an amount (N=42)	
Mean	\$25,860
Median	\$12,000
Range	\$40-\$490,000
Total increased yearly household income	\$1,086,140

### 3. Financial status of NDC-assisted business owners (continued)

<b>More financially independent now than last year, because of business (N=139)</b>	
Quite a bit	22%
Somewhat	25%
A little	25%
Not at all	25%
Refused	1%
Don't know	2%

### 4. Services received from NDC

<b>Services received from NDC (multiple responses possible; N=139)</b>	
Loan or financing	73%
Entrepreneur/Business plan training class	51%
Technical assistance/Business services	46%
Business workshop	29%
Location in an NDC incubator	25%
Refused	1%
<b>Total services received from NDC (N=139)</b>	
Combination of services	66%
Loan or financing only	15%
Training only	14%
Location in an NDC incubator only	5%
Refused	1%

## 5. Current status of business

<b>New or existing business by owner self-report (N=139)<sup>a</sup></b>	
New business	36%
Existing businesses (expanded, sustained or turned around)	62%
Other, unable to categorize	2%
<b>Business is registered (N=140)</b>	<b>98%</b>
<b>Years since business registration (N=136)</b>	
1 to 2 years	4%
3 to 4 years	17%
5 to 9 years	40%
10 to 19 years	29%
20 or more years	10%
Of those who provided an age (N=136)	
Mean	10 years
Median	8 years
Range	2-44 years
<b>Years business in operation (N=140)</b>	
1 to 2 years	6%
3 to 4 years	19%
5 to 9 years	36%
10 to 19 years	29%
20 or more years	11%
Mean	10 years
Median	7 years
Range	1-45 years
<b>Current business space (N=140)</b>	
<b>Home-based business</b>	<b>13%</b>
<b>Commercial space (N=119)</b>	<b>85%</b>
Rented commercial space	77%
Owned commercial space	23%
Refused	1%
Don't know	1%
<b>Owner lives in same neighborhood as business</b>	<b>45%</b>

Note. Category totals may vary from 100% due to rounding or, if indicated, due to the allowing of multiple responses.

<sup>a</sup> Some businesses that were identified as pre-existing businesses by their owners were reclassified as new businesses based on NDC criteria for the purpose of certain analyses.

## 5. Current status of business (continued)

<b>Owner has clients from immediate neighborhood (N=139)</b>	90%
<b>Percentage of business clients from immediate neighborhood (N=139)</b>	
0%	7%
1% to 10%	12%
10.1% to 25%	13%
25.1% to 50%	22%
50.1% to 100%	43%
Don't know	4%
<b>Of those who provided a percentage (N=134)</b>	
Mean percent	49%
Median percent	50%

Note. Category totals may vary from 100% due to rounding or, if indicated, due to the allowing of multiple responses.

## 6. Yearly gross revenue and debt

<b>Yearly gross revenue from business (N=139) <sup>a</sup></b>	
No revenue to date	2%
\$1 to \$12,000	5%
\$12,001 to \$36,000	11%
\$36,001 to \$60,000	4%
\$60,001 to \$120,000	11%
More than \$120,000	48%
Refused	5%
Don't know	14%
Of those who provided an amount (N=109)	
Mean	\$721,577
Median	\$250,000
Range	\$300-\$8,000,000
Total yearly gross business revenue	\$78,651,884
<b>Total amount of current business debt (N=139)</b>	
No business debt	27%
\$1 to \$5,000	13%
\$5,001 to \$20,000	7%
\$20,001 to \$75,000	19%
More than \$75,000	21%
Refused	3%
Don't know	9%
Of those who provided an amount (N=84)	
Mean	\$157,379
Median	\$37,500
Range	\$30-\$2,200,000
Total amount of business debt	\$13,219,876

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

<sup>a</sup> In past surveys, this was reported as monthly gross revenue from the business. Any comparisons across years should take into account this distinction.

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

<b>Change in business debt since same time past year (N=121)</b>	
Current business debt is less than previous year	38%
Current business debt is the same as the previous year	35%
Current business debt is more than the previous year	22%
Business was not open last year	2%
Refused	1%
Don't know	3%
<b>Debt change of those who provided an estimate (N=114)</b>	
Decreased by \$10,000 or more	19%
Decreased by less than \$10,000	12%
Stayed the same	37%
Increased by less than \$10,000	10%
Increased by \$10,000 or more	12%
Refused	2%
Don't know	8%
<b>Debt change of those who provided an estimate (N=103)</b>	
Mean	- \$22,091
Median	\$0
<b>Debt change of those with <u>increased</u> debt (N=25)</b>	
Mean	\$59,602
Median	\$10,000
<b>Debt change of those with <u>decreased</u> debt (N=36)</b>	
Mean	- \$104,595
Median	-\$16,777

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

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

<b>Reclassified business status (N=139)<sup>a</sup></b>	
New business	37%
Existing business (expanded, sustained or turned around)	60%
Don't know	2%

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

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

Since receiving NDC assistance...	Owners of pre-existing businesses
<b>Increased number of employees (N=83)</b>	
<b>Yes (N=32)</b>	<b>41%</b>
By up to 5 more	72%
By 6 to 10 more	9%
By 11 or more	19%
<b>No</b>	<b>58%</b>
Don't know	1%
Of those who increased their number of employees (N=32)	
Mean	9
Median	4
Range	1-60
Total increased number of employees	285
<b>Business income increased since receiving NDC services (N=84)</b>	<b>60%</b>
Amount of increased business income (N=50)	
\$1 to \$3,000	0%
\$3,001 to \$12,000	14%
\$12,001 to \$24,000	6%
More than \$24,000	42%
Refused	4%
Don't know	34%
Of those who provided a value (N=31)	
Mean (annual)	\$183,226
Median (annual)	\$60,000
Range (annual)	\$5,000-2,000,000
Total increased business income (annual)	\$5,680,000

<sup>a</sup> Businesses were considered to be “pre-existing” (in contrast to “new”) if the owner said they used NDC 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 and removed from these analyses.

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

<b>Expanded their business to additional locations (N=84)</b>	
<b>Yes (N=11)</b>	<b>13%</b>
1 additional location	36%
2 to 3 additional locations	46%
4 or more additional locations	18%
<b>No</b>	<b>86%</b>
Of those who expanded to additional locations, and provided a number (N=11)	
Mean	3 locations
Median	2 locations
Range	1-12 locations
Total number of additional locations	35
<b>Can now access bank loans or services unable to access in the past (N=82)</b>	
Yes	32%
No	51%
Don't know	17%

<sup>a</sup> Businesses were considered to be “pre-existing” (in contrast to “new”) if the owner said they used NDC 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 and removed from these analyses.

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

<b>Property taxes</b>	
Percentage who pay property taxes on commercial property (N=140)	<b>19%</b>
Of those who pay property tax and provided an amount (N=21 <sup>a</sup> )	
Mean (annual)	\$17,086
Median (annual)	\$15,000
Range (annual)	\$2,000-\$40,000
Total annual property taxes	\$358,800
Business occupied vacant building (N=27)	67%
Bought commercial space after receiving support from NDC (N=27)	41%
<b>Rent</b>	
Percentage who rented a commercial property (N=140)	<b>66%</b>
Amount of rent paid monthly on commercial property (N=92) <sup>b</sup>	
Less than \$1,000	27%
\$1,000 to \$1,999	24%
\$2,000 to \$4,999	28%
\$5,000 or more	13%
Refused	3%
Don't know	4%
Of those who provided an amount (N=85)	
Mean (per month)	\$2,586
Median (per month)	\$1,600
Range (per month)	\$35-\$25,000
Total monthly rent	\$219,804
Estimated total annual rent	\$2,637,648

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

<sup>a</sup> N only includes owners who **own** a commercial space.

<sup>b</sup> N only includes owners who **rent** a commercial space.

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

<b>Does business have <i>paid</i> employees? (N=140)</b>	
<b>Yes (N=84)</b>	<b>60%</b>
1 to 2 employees	25%
3 to 5 employees	21%
6 to 10 employees	19%
11 to 20 employees	17%
Over 20 employees	18%
<b>No, business has no paid employees</b>	<b>40%</b>
Of business with paid employees (N=84)	
Mean number of paid employees	14
Median number of paid employees	7
Range	1-86
Total number of paid employees	1134
<b>Number of hours per week worked by paid employees (N=1132)</b>	
30 or more hours per week	53%
Less than 30 hours per week	47%
<b>Percentage of owners who employ neighborhood residents (N=84)</b>	<b>71%</b>
<b>Percentage of staff who live in the neighborhood where the business is located (N=84)</b>	
0%	20%
1% to 10%	0%
10.1% to 50%	33%
50.1% to 90%	18%
90.1% to 100%	20%
Don't know	8%
Mean percentage of employees	51%
Median percentage of employees	50%
Of all employees (N=1132)	
Total number of neighborhood residents	478
Percentage who are neighborhood residents	42%

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

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

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

<b>Race or ethnicity of paid employees (multiple responses possible; N=984)</b>	
African	10%
African American/Black	16%
Asian	15%
Caucasian/White	22%
Latino/Hispanic	20%
Native American	1%
Other/Unknown	16%
<b>Hourly wage rates of paid employees (N=995)</b>	
Less than \$10 an hour	6%
\$10.00 to \$14.99 an hour	60%
\$15.00 to \$19.99 an hour	18%
More than \$20.00 an hour	17%
<b>Of employees for whom a wage was provided (N=993)</b>	
Mean (per hour)	\$15.52
Median (per hour)	\$13.00
Range (per hour)	\$9.00-\$420.00
<b>Monthly payroll of owners with paid employees (N=84)</b>	
\$1,000 or less	2%
\$1,001 to \$2,500	4%
\$2,501 to \$5,000	11%
\$5,001 to \$10,000	14%
More than \$10,000	42%
Refused	5%
Don't know	23%
<b>Of those who provided an amount (N=60)</b>	
Mean (per month)	\$30,263
Median (per month)	\$16,000
Range (per month)	\$650-\$210,000
Total monthly payroll	\$1,815,799
Estimated annual payroll	\$21,789,588

Note. Category total may vary from 100% due to rounding or due to multiple responses being allowed if indicated.

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

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

<b>Monthly payroll taxes of owners with paid employees (N=84)</b>	
\$500 or less	5%
\$501 to \$1,000	10%
\$1,001 to \$5,000	21%
More than \$5,000	13%
Refused/Don't know	51%
Of those who provided an amount (N=41)	
Mean (per month)	\$5,690
Median (per month)	\$2,375
Range (per month)	\$120-\$40,000
Total monthly payroll taxes	\$233,277
Estimated annual payroll taxes	\$2,799,324
<b>Owners offering health insurance (N=84)</b>	<b>17%</b>
Percentage of employees with health insurance	
0%	82%
1% to 10%	2%
10.1% to 50%	5%
50.1% to 90%	2%
90.1% to 100%	7%
Don't know	1%
Of those who provided a value, number with health insurance (N=83)	
Mean number of employees	1
Median number of employees	0
Range	0-35
Total number of employees	96
<b>Owners offering paid time off (N=84)</b>	<b>54%</b>
Percent of employees with paid time off	
0%	46%
1% to 10%	2%
10.1% to 50%	13%
50.1% to 90%	5%
90.1% to 100%	33%
Mean number of employees	6
Median number of employees	1-2
Range	0-60
Total number of employees	486

## 10. Employment impacts of businesses\* (continued)

<b>Used outside contractors/subcontractors in prior year (N=140)</b>	<b>41%</b>
Amount paid to contractors/subcontractors in prior year (N=57)	
Under \$2,000	11%
\$2,000 to \$9,999	28%
\$10,000 to \$24,999	26%
\$25,000 or more	21%
Refused	4%
Don't know	11%
Of owners who provided an amount (N=49)	
Mean (for prior year)	\$23,335
Median (for prior year)	\$10,000
Range (for prior year)	\$500-\$200,000
Total dollar value of outside contractors/subcontractors	\$1,143,400

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

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

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

<b>Estimated yearly business expenses (excluding rent and payroll) (N=139) <sup>a</sup></b>	
\$0	1%
\$1 to \$999	5%
\$1,000 to \$4,999	17%
\$5,000 to \$9,999	12%
\$10,000 to \$24,999	7%
\$25,000 or more	30%
Refused	2%
Don't know	27%
Of those who provided an amount (N=99)	
Mean (per year)	\$140,519
Median (per year)	\$10,000
Range (per year)	\$0-\$3,000,000
Total expenses (per year)	\$13,911,370
<b>Percentage of owners who spent part of yearly business expenses in neighborhood</b>	82%
<b>Percentage of yearly business expenses (excluding rent and payroll) spent within neighborhood (N=130) <sup>b</sup></b>	
0%	9%
1% to 25%	25%
26% to 50%	21%
51% to 90%	24%
91% to 100%	12%
Don't know	9%
Of those who provided a percent (N=118)	
Mean	46%
Median	50%

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

<sup>a</sup> In past surveys, this was reported as monthly expenses. Any comparisons across years should take into account this distinction.

<sup>b</sup> Only business owners who provided a business expenses amount are included in analysis.

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

<b>Estimated yearly business expenses (excluding rent and payroll) spent within the neighborhood the business is located in (N=139)<sup>a</sup> <sup>b</sup></b>	
\$0	5%
\$1 to \$99	2%
\$100 to \$499	4%
\$500 to \$999	7%
\$1,000 or more	49%
Refused/Don't know	32%
Of those who provided an amount (N=94)	
Mean (per year)	\$64,553
Median (per year)	\$3,350
Range (per year)	\$0-\$2,400,000
Total (per year)	\$6,068,002
<b>Estimated amount of sales taxes paid each year (N=139)<sup>a</sup></b>	
No sales tax	17%
\$999 or less	4%
\$1,000 to \$4,999	11%
\$5,000 or more	33%
Refused	3%
Don't know	33%
Of those who provided an amount (N=66)	
Mean (per year)	\$80,556
Median (per year)	\$19,750
Range (per year)	\$400-\$3,000,000
Total sales tax (per year)	\$5,316,720

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

<sup>a</sup> In past surveys, these were reported as monthly expenses and sales tax. Any comparisons across years should take into account this distinction.

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

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

<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=139)	85%
Type of contribution (multiple responses possible)	
In-kind support	59%
Time	52%
Money	50%
None of the above	13%
Refused	1%
Don't know	1%
<b>Dollar value of business contributions to neighborhood events/activities in prior 12 months (N=118)</b>	
\$0	1%
\$1 to \$500	26%
\$501 to \$1,000	19%
\$1,001 to \$5,000	30%
Over \$5,000	15%
Don't know	9%
For those who provided an estimated amount (N=106)	
Mean (prior 12 months)	\$6606
Median (prior 12 months)	\$1050
Range (prior 12 months)	\$35-\$200,000
Total annual contributions	\$700,240
<b>Owners feel they serve as a role model for youth or young adults (N=139)</b>	
Yes	93%
No	4%
Refused	1%
Don't know	2%
<b>Owners serve as a leader for groups or organizations in neighborhood or ethnic community (N=139)</b>	
Yes	43%
No	55%
Refused	1%
Don't know	1%
<b>Business serves as a community gathering place (N=139)</b>	
Yes	66%
No	35%

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

## 12. Children of NDC-assisted business owners

<b>Parent or guardian to at least one child (N=139)</b>	<b>69%</b>
<b>Number of children in the household (N=138)</b>	
0	42%
1	13%
2-3	35%
4 or more	9%
Refused	1%
Don't know	1%
Mean	1 child
Median	1 child
Range	0-6 children
Total	185
<b>Number of children that business owner is parent, guardian or primary caretaker of (N=82)</b>	
0	20%
1	15%
2-3	43%
4-5	17%
6 or more	5%
Don't know	1%
Mean	2 children
Median	2 children
Range	0-11 children
Total	183

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

How has owning your business impacted your family's ability to... (N=95)	Improved	No change and was fine already	No change but could use improvement	Worsened	I'm not sure/ Not applicable/ Refused
Have stable housing?	47%	44%	6%	0%	2%
Help your children do well in school?	43%	37%	7%	2%	11%
Have transportation to get you and your family where you want to go?	42%	51%	4%	0%	3%
Participate in activities outside of school?	39%	40%	6%	4%	11%
Afford enough nutritious food?	36%	55%	8%	0%	1%
Help your children be healthy?	35%	57%	3%	1%	4%
Pay for health care when you or your family need it?	22%	51%	16%	10%	2%

### 14. Children's involvement in the business

<b>Children help with the business (N=95)</b>	
Yes	39%
No	60%
Refused	1%
<b>Children currently work for pay at the business (N=93)</b>	
Yes	19%
No	80%
Refused	1%
<b>If NO, any indication children will work for pay for the business in the future (N=75)</b>	
Yes	51%
No	40%
Refused	1%
Don't know	8%
<b>Children will take over business or own their own business one day (N=75)</b>	
Yes, they have already	8%
Yes, I think they will in the future but do not currently	57%
No	19%
Refused	1%
Don't know	15%

## 15. Views of NDC assistance

<b>Perceived influence of NDC on success of business (N=139)</b>	
My business is as successful today largely because of NDC's services	30%
My business is as successful today somewhat or partly because of NDC's services	50%
My business is successful today very little because of NDC's services	8%
My business is no better off or no worse off because of NDC's services	7%
My business would be doing much better if it were not for NDC's services	1%
Refused	1%
Don't know	3%

## 16. Comparisons by type of assistance received

<b>Business status</b>	<b>Loan or financing only (N=21)</b>	<b>Training only (N=19)</b>	<b>Combination of services (N=90-91)</b>
<b>New or existing business<sup>a</sup></b>			
New	38%	16%	43%
Existing	62%	79%	56%
Refused or Don't know	0%	5%	1%
<b>Year of business registration</b>			
2014-2018	38%	32%	41%
2012-2013	24%	21%	11%
2005 to 2011	29%	32%	29%
Prior to 2005	5%	16%	17%
Missing	5%	0%	2%
<b>Year business opened</b>			
2014-2018	48%	37%	45%
2012-2013	14%	21%	13%
2005 to 2011	24%	26%	22%
Prior to 2005	14%	16%	20%

Note: Category totals may vary from 100% due to rounding. Respondents who were in incubators and received no other services were excluded from reporting due to the low N.

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

## 16. Comparisons by type of assistance received (continued)

	Loan or financing only	Training only	Combination of services
<b>Business status (continued)</b>			
<b>Gross monthly revenue</b>			
No revenue to date	0%	0%	3%
\$1-\$3,600	0%	0%	2%
\$3,601-\$12,000	0%	5%	4%
\$12,001-\$36,000	0%	16%	11%
\$36,000-\$60,000	0%	16%	3%
\$60,001 to \$120,000	10%	5%	11%
More than \$120,000	67%	37%	45%
Refused or Don't know	24%	21%	20%
<b>Current business debt compared to previous year</b>	<b>(N=16)</b>	<b>(N=17)</b>	<b>(N=80)</b>
Less	56%	29%	40%
Same	38%	47%	28%
More	6%	24%	25%
Business was not open last year	0%	0%	3%
Refused or Don't know	0%	0%	4%
<b>More financially independent now than last year</b>	<b>(N=21)</b>	<b>(N=19)</b>	<b>(N=91)</b>
Quite a bit	10%	16%	28%
Somewhat	29%	11%	26%
A little	19%	53%	22%
Not at all	33%	21%	23%
Refused or Don't know	10%	0%	1%
<b>Employment and employees</b>			
<b>Of all businesses</b>	<b>(N=21)</b>	<b>(N=19)</b>	<b>(N=91)</b>
Businesses with paid employees	95%	42%	58%
<b>Of businesses with employees, who provided an amount</b>	<b>(N=19-20)</b>	<b>(N=8)</b>	<b>(N=47-53)</b>
Number of paid employees (average/median)	16/12-13	4 (median)	12/6
Number of paid employees who are neighborhood residents (average/median)	6/3	3 (median)	5/2

Note: Category totals may vary from 100% due to rounding. Respondents who were in incubators and received no other services were excluded from reporting due to the low N.

## 16. Comparisons by type of assistance received (continued)

	Loan or financing only	Training only	Combination of services
<b>Number of hours employees work</b>	<b>(N=324)</b>	<b>(N=133)</b>	<b>(N=620)</b>
30 or more hours per week (average/median)	62%/67%	40%/46%	57%/57%
Less than 30 hours per week (average/median)	38%/33%	60%/53%	43%/43%
<b>Race/Ethnicity of employees</b>	<b>(N=324)</b>	<b>(N=63)</b>	<b>(N=540)</b>
African	5%	8%	15%
African American/Black	13%	35%	14%
Asian	9%	2%	21%
Caucasian/White	19%	51%	18%
Latino/Hispanic	22%	2%	21%
Native American	<1%	0%	1%
Other/Unknown	33%	3%	9%
<b>Hourly wages of paid employees</b>	<b>(N=267)</b>	<b>(N=129)</b>	<b>(N=579)</b>
Less than \$10 per hour	5%	14%	5%
\$10-\$14.99 per hour	56%	64%	59%
\$15-\$19.99 per hour	16%	19%	19%
\$20 or more	24%	3%	17%
<b>Hourly wages of employees (average/median)</b>	<b>\$15.68/\$12.50</b>	<b>\$12.35/\$11.00</b>	<b>\$16.27/\$14.00</b>
<b>Growth of pre-existing employees<sup>a</sup></b>	<b>(N=13)</b>	<b>(N=15)</b>	<b>(N=52-53)</b>
Increased number of paid employees	54%	20%	46%
Increased business income	62%	53%	60%
Expanded to additional locations	15%	0%	17%

Note: Category totals may vary from 100% due to rounding. Respondents who were in incubators and received no other services were excluded from reporting due to the low N.

<sup>a</sup> Businesses were considered to be “pre-existing” (in contrast to “new”) if the owner said they used NDC 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.

## 16. Comparisons by type of assistance received (continued)

	Loan or financing only	Training only	Combination of services
<b>Impact (of those who provided data)</b>	<b>(N=9)</b>	<b>(N=11)</b>	<b>(N=59)</b>
Monthly rent (average/median)	\$3,994/\$3650	\$1,446/\$1,200	\$2,604/\$1,450
	<b>(N=13)</b>	<b>(N=4)</b>	<b>(N=41)</b>
Monthly payroll (average/median)	\$40,808/ \$24,000	\$39,000 (median)	\$24,898/ \$11,000
	<b>(N=7)</b>	<b>(N=8)</b>	<b>(N=31)</b>
Annual amount paid to subcontractors (average/median)	\$20,000 (median)	\$7,500 (median)	\$27,032/ \$10,000
	<b>(N=17)</b>	<b>(N=15)</b>	<b>(N=79)</b>
Percentage of business expenses (excluding rent and payroll) spent in neighborhood monthly	33%/20%	39%/40%	51%/50%
	<b>(N=13)</b>	<b>(N=9)</b>	<b>(N=39)</b>
Monthly sales tax (average/median)	\$283,623/ \$70,000	\$10,000 (median)	\$30,105/ \$20,000
	<b>(N=21)</b>	<b>(N=19)</b>	<b>(N=91)</b>
Serve as role model for youth/young adults	81%	95%	97%
Provide leadership to community groups or associations	57%	58%	39%
Contribute time, money, or in-kind support to neighborhood activities	71%	90%	88%
Provide community gathering space	62%	53%	70%
<b>Views of NDC</b>	<b>(N=21)</b>	<b>(N=19)</b>	<b>(N=91)</b>
My business is successful today largely because of NDC's business-related services	24%	16%	37%
My business is successful today somewhat or partly because of NDC's business-related services	57%	47%	48%
My business is successful today very little because of NDC's business-related services	14%	5%	7%
My business is no better off or no worse off due to NDC's business related services	5%	21%	4%
My business would be doing much better if it were not for NDC's business related services	0%	5%	1%
Refused or Don't know	0%	5%	2%

Note: Category totals may vary from 100% due to rounding. Respondents who were in incubators and received no other services were excluded from reporting due to the low N.

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