

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

2004-2005



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- Measure the **cause and effect relationships identified in research hypotheses** to determine which elements of the Lead Abatement Certification Initiative are successful:
 1. Identify the services that participants used and the impact of these services on clients.
 2. Determine the number of clients that become certified in lead abatement and whether or not training enabled participants to start a business.
 3. Determine whether or not CVCAC assists business start-ups in obtaining contracts through various agencies.
 4. Determine if clients' businesses generated employment for others, specifically other low-income individuals. If so, determine the average wage rate and whether or not medical and health benefits provided by the business.
 5. Track client income sources, changes in income and sources, and changes in reliance on public assistance and whether or not this is related to CVCAC services and their business start-up
 6. Track the capital gains of participants including human, social, and financial capital development and whether or not this is related to CVCAC services.
 7. Identify the support project Partners contribute to the growth and development of participant's businesses.

- Evaluate the effectiveness of CVCAC activities towards the overall project goals and objectives by answering the following **research questions**:
 1. What types of services do participants use and to what extent?
 2. How many clients are certified in lead abatement?
 3. How many clients start businesses?
 4. Does CVCAC assist business start-ups in obtaining contracts through various agencies?
 5. Do participants businesses generate employment for others, specifically other low-income individuals? If so, what is the average wage rate and do the businesses provide medical and health benefits?
 6. What are clients' sources of income? Does the participant experience any changes in income and/or income sources? Does the participant's reliance on public assistance change?
 7. What are participants' gains in human, social, and financial capital?
 8. What kind of support do project Partners provide towards participant's businesses?

financing, business development, job creation, income changes, skill development, social and human capital development, and program feedback. The survey instrument was developed in collaboration with the *LeadSafe* Project Manager and key staff, using the models of previous surveys conducted by CRS (Cranwell and Kolodinsky, 2003a, 2003b, and 2004) and the Aspen Institute in the area of micro enterprise development (Clark and Kays, 1999; Klein, Alisultanov, and Blair, 2003). Due to the length and complexity of the survey, the instrument will be made available to interested parties upon request. This study uses a reflexive control design, similar to that of other researchers (Clark and Kays, 1995 and 1999; Klein, Alisultanov, and Blair, 2003; Rugg, 2002), where participant outcomes after microenterprise training are compared to the baseline collected before they received program services.

The survey was administered at the University of Vermont using computer-aided telephone interviewing (CATI). Trained interviewers at the University of Vermont conducted the survey during the daytime and evening hours from 8:00am to 9:00pm. Up to eight attempts were made on each telephone number and callbacks were conducted as needed. Surveyors used local, state, and national telephone directories in attempts to track clients down when phone numbers were not current or not in service. Univariate and bi-variate analyses were carried out using the Statistical Package for the Social Sciences and Microsoft Excel. Due to the length and complexity of the survey script, the instrument is not provided in this report. For more information about the specific questions asked or copies of the survey instrument, please contact Michele Cranwell Schmidt at (802) 656-0256 or mschmidt@uvm.edu.

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

Outcome	N	%
Total	207	100%

Client Characteristics

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

Business Stage

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

Economic Status

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

Gender and Age

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

Ethnicity

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

Relationship Status

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

Children in Household

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

Education

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

Training and Technical Assistance

In the first two years of the grant, *LeadSafe* clients were offered the Essential Maintenance Practice (EMP) training and the Basic Lead Abatement Contractor Training. Clients also participated in other related CVCAC services of Business Readiness, Money Matters, and Tangible Assets. *LeadSafe* staff and CVCAC Business Counselors also provide one-on-one technical assistance and business counseling in addition to classes that participants may take. This provides individual assistance in developing a business plan, marketing skills, cash flow analysis, setting goals, and pricing.

Essential Maintenance Practices (EMP) training

The *Essential Maintenance Practices (EMP) training* is an eight-hour training required for Vermont landlords and registered childcare businesses. This training focuses on the specifics of Vermont law and identifies the requirements for rental properties and childcare facilities. Participants who complete this training will be qualified to provide EMP in serving the general public. Some of the *LeadSafe* clients, such as those in cleaning and childcare services, will only need to complete the EMP training, as they do not use enough lead paint safety or abatement skills in their business. This training was held in the evening to accommodate the majority of students who held daytime jobs or responsibilities. The only major issue encountered in conducting this training was the space needed to allow for the many props and equipment used in the training.

Basic Lead Abatement Contractor Training

The *Basic Lead Abatement Contractor Training* is the most in-depth and comprehensive of the courses offered through this program. It is a 40-hour training approved by the Vermont Department of Health as a professiona

Project Collaboration

Internal communication

LeadSafe project staff meet twice a month to talk with one another about how the project is going and share any pertinent information about clients. Staff also held an organizational meeting at the beginning of the grant to address roles and responsibilities.

Project partners

The primary partner of the *LeadSafe* grant is the Vermont Housing Conservation Board (VHCB). VHCB plays a role in training, advertising, and as a referral source. The VHCB has been a very successful partner by providing the EMP and Basic Lead Abatement Contractor Training. VHCB has been very responsive and accommodating to the needs of the project and the personnel have taken the lead in mentoring and offering apprenticeship programs with current lead abatement workers. This apprenticeship program is good experience for individuals to see if this is a career they are interested in pursuing.

Other project partners who will provide a source of referral include the Department of PATH and DET, Northern New England Tradeswomen, and Vocational Rehabilitation. Project staff communicate with partners through emails, telephone, meetings, presentations, and by sending them fliers. The Project Director expressed frustration in working with some of the agencies as it has taken a lot of effort to contact them. She commented that in email communication, they express interest in working with the program and then do not take any further action.

Client Interviews

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

Client Businesses

Two of the clients interviewed attended the first Essential Maintenance Practice (EMP) training held through this grant. One client used to have a housekeeping/cleaning business but recently started working at her daughter's childcare center. She plans to re-open her housekeeping business in the future. The second client has a landscaping business, which is most active during the warmer months. The childcare center is operated out of a center facility and the landscaping/lead removal business is operated out of a home office, both located in rural Vermont. Both clients reported that their businesses are stable. The other two clients interviewed completed the Basic Lead Abatement Contractor Training. At the time of the interviews, they had not started their own business.

Referral to Course

Two clients were referred to the EMP training through other community action services. The Vocational Rehabilitation program referred another client and a friend who saw a flier for the course referred the fourth person interviewed.

Reason for Attending

One client attended the EMP training with her daughter because state regulations require this training for childcare providers. This tr

Project Outcome and Impacts

This section reports the responses to the post training follow-up telephone survey conducted in October 2005. A total of 53 participants completed the survey. This section reports on business status and growth, planning and development, financing and owner activity, owner's draw, business revenue, net worth, changes in income, public assistance and assets, job creation, and social and human capital development.

Business Status and Growth

Business Stage at Intake and Survey

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

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

At the time of the survey:

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

Business Start-up and Retention Rate

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

Business Growth

Figure 1 depicts the type of growth that clients experienced in their business planning. Business growth (including the planning stages) is based on the following continuum. Business growth was calculated by determining a client's movement along the following business stage continuum.

- Exploring possibilities
-

sustainability rather than traditional models of economic development through external investment in wage employment options.

Elaine Edgcomb and others (1996) state that social and human capital and assets models are the essence of the microenterprise philosophy. This philosophy recognizes the ability of people to apply their individual talent, creativity, and hard work to improve their lives and work towards self-sufficiency. These models are transferable to the individual level, as cited in various research where programs utilize the model of strengthening community ties and capabilities from within, with individual creativity and talent, rather than through external expertise or assistance (Blair and Klein, 2001; Clark and Huston, 1993; Clark and Kays, 1995 and 2000; Philadelphia Development Partnership, 1999; Servon, 1998). Research shows that microenterprise development builds social and human capital through an increase in intangible assets, providing the foundation for economic gains in the future. Types of intangible assets include: personal and life skill building, increased self-esteem and self-worth, and building community networks and trust (Clark and Huson, 1993; Clark and Kays, 1995 and 2000; Mount Auburn Associates, 1994; Servon, 1998). Several researchers cite that once the foundation of social and human capital is built, microenterprise development also builds economic capital by creating jobs and generating income, ultimately working towards community development in impoverished, underserved, or unemployed areas (Clark and Huston, 1993; Clark and Kays, 1995 and 2000; Edgcomb et al, 1996; Servon, 1998). The survey questions developed for this study are based on these models and philosophies about the importance of social and human capital.

Skills and knowledge gains

Respondents were asked to indicate any new or improved skills and/or knowledge that they gained because of *LeadSafe* services. Table 4 depicts the variety of responses given. The most commonly given answers were related to writing a business plan, starting a business, and financial management.

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

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

Changes in attitude because of *LeadSafe* services

Participants were asked to report any changes in attitude they experienced because of *LeadSafe* services. Table 5 shows that the most commonly given responses were being more motivated and encouraged and an increase of self-esteem and self-confidence. This is consistent with the findings of last year. Other responses that were not categorized include: improved attitude towards finance, more direct approach to professionalism, more time for family, more focuses, more energy, empowered as a woman, more

Client Feedback

Both the survey respondents and clients interviewed provided feedback for improving the *LeadSafe* project.

Survey Respondent Feedback

Client feedback from survey respondents includes satisfaction with services, areas that worked well and did not work well for clients, suggestions on improving services, and other types of services desired.

Satisfaction with Services

Overall, most clients expressed high satisfaction with services and individual assistance. On a scale from 0 to 10 with 0 being 0% satisfied and 10 being 100% satisfied, clients reported an average satisfaction with overall services and individual assistance as 8.

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

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

Further, Table 7 shows that most clients agreed or strongly agreed that classes met their expectations, services aided in the success of their business, and business counselors aided in their business development and provided the necessary on-going support needed for their business. However, 11% and 21% disagreed that working with business counselors aided in their business development and that they provided on-going support. This may be related to the few clients comments that business counselors did not provide enough follow-up, as indicated in Table 9.

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

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

Areas that worked well for clients

Survey participants were asked to discuss areas within the *LeadSafe* program that worked well for them. A variety of responses were provided and clients were allowed to give more than one answer. The most commonly reported answers were related to supportive and knowledgeable staff. This is consistent with the findings from the previous year. Table 8 depicts other categorized responses. Responses not categorized include: budget and credit services, non-judgmental classroom atmosphere, motivating, encouragement, developing business cards and brochures, improved business skills, tax assistance, use of computer equipment.

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

Area	% (n)
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- Online or paper newsletter to share business stories with one another
- Site visits to businesses

Individual Interview Feedback

Clients who participated in the in-person individual interview sessions also provided feedback and areas of improvement for the *LeadSafe* project.

Positive Feedback Received

Clients reported that the presentation, manual, and video presented at the EMP training were excellent resources. The material was also easy to understand and follow along with the manual and was well presented by the instructor. They appreciated that the instructor took time for all questions and kept students focused on the material. They also appreciated learning low-cost methods to protect their family members and other children from lead poisoning.

Areas for Improvement

Clients interviewed provided the following areas for improving the *LeadSafe* courses:

- Enable students to participate in a hands-on demonstration of how to make and insert window wells.
- Allow one-on-one instructor time as one client reported feeling a bit intimidated with the large group to ask questions.
- Discuss “next steps” clients should take next to further pursue this business (i.e. funding, tools, etc).
- Develop a “start-up kit” of all tools and equipment necessary to work in lead abatement.
- Discuss funding opportunities with clients to purchase needed tools and equipment.
- More hands-on experience/visual learning in lead abatement.
- One client would like to be able to borrow the video to show to their contractors.

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Appendix B

Staff Focus Group Guide

Marketing, Recruitment, and Enrollment strategies

1. **Marketing and recruiting strategies** to attract JOLI eligible clients to intake and sign up with programs?
2. Who are major sources of **referrals** for clients?
3. What **type of clients/businesses** are you recruiting?
4. Have you encountered any **problems** in recruiting and retaining clients?
5. What are **major barriers** that clients' face that may impede in their participation in the program?

Participant Assessment

6. What **strategies** are used for the **initial intake** and participants development of a "self-employment" plan or goal development for their business?
7. What type of **preparatory work** are clients expected to do before they begin training?
8. What are the **major sources of referrals** (internal and external) to which you recommend clients? Do you get feedback on whether or not they are helpful?
9. Are there any **problems** that you have encountered in the process and how have they been overcome?

Training

10. What **training and other classroom**

Project partners

19. Who have been the key project partners? What role do they play in **referring** and **serving** clients?
20. How do you **communicate** with partners to effectively meet participants' needs (seamless services)?
21. Is communication **regular and frequent** with partners? What is the primary mode of communication? Groups? Individuals?
22. What has been **effective/successful** about collaborating with project partners?
23. What challenges has the program faced with project partners? How have these been **overcome**?

Project Impact

24. How do you perceive this project and specific sector to help low-income self-employed persons?
25. How will this project impact the community at large?
26. What impact will it have on community economic development?

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