

Executive Summary

The MBDP pilot client follow up survey was conducted in March 2003 by the Center for Rural Studies (CRS) at the University of Vermont. All clients who had received at least ten hours of services between FY 2001 and 2002 or started a business were surveyed. A total of 594 people were called, and 140 surveys were completed for a response rate of 24% (95% confidence level, +/-7% margin of error). The full report is available by contacting CRS at 802-656-0256.

Client Characteristics

- 71% women
- 43% single parents
- 4% minority (higher the Vermont minority percentage of 3.2%)
- 47% have a high school education or less
- Majority on some form of public assistance (19% TANF, 34% Disability assistance, 35% Food Stamps, 24% unemployed, 24% not in labor force)
- Low to moderate income at intake (50% - at or below 100% below poverty level, 75% -at or below 150% below poverty level, 90% at or below 70% HUD median income (Job Start eligible))

Business Growth

- 64% (82) of clients experienced growth in their business from intake to the survey.
- 57% (73) reported having a business at the time of the survey.
- 91% (28) of clients started their business in one year or less through MBDP.

Job Creation

45% (63) of respondents created self-employment jobs. In addition to this, 13% (18) of MBDP clients surveyed created employment for others.

- **Total number of part time and full time jobs created = 80 jobs**
 - Number of *part time jobs* created = 54 part time jobs, ave. pay rate of \$9.00/hr.
 - Number of *full time jobs* created = 26 full time jobs, ave. pay rate of \$23.75/hr.

82% (110) state that they are better off today because of MBDP services

Location of sales

71% within Vermont; 14% regionally including VT, NH, and NY

Change in Annual Household Income because of Business

- Increased household income because of business 48% (35)
- Stayed the same 34% (25)
- Decreased 18% (13)

Business Sales

Range: \$75.00-\$475,000.00

Average: \$36,000.00

Median: \$6,000.00

Business Sales Status

- Growing 52% (35)
- Stable 27% (18)
- Decreasing 13% (9)
- Within projections of business plan 8% (5)

Table 1. Change in Annual Household (HH) Income from Intake to 2002 and 2003

	Annual HH income at intake	Annual HH income in 2002	Annual HH income in 2003
Range	\$0.00- \$72,000.00	\$500.00-\$75,000.00	\$720.00-\$84,000.00
Mean	\$15,500.00	\$19,600	\$19,60.00
Median	\$12,700.00	\$17,000.00	\$15,600.00
Mode	\$0.00	\$12,000.00	\$24,000.00
N	136	103	111

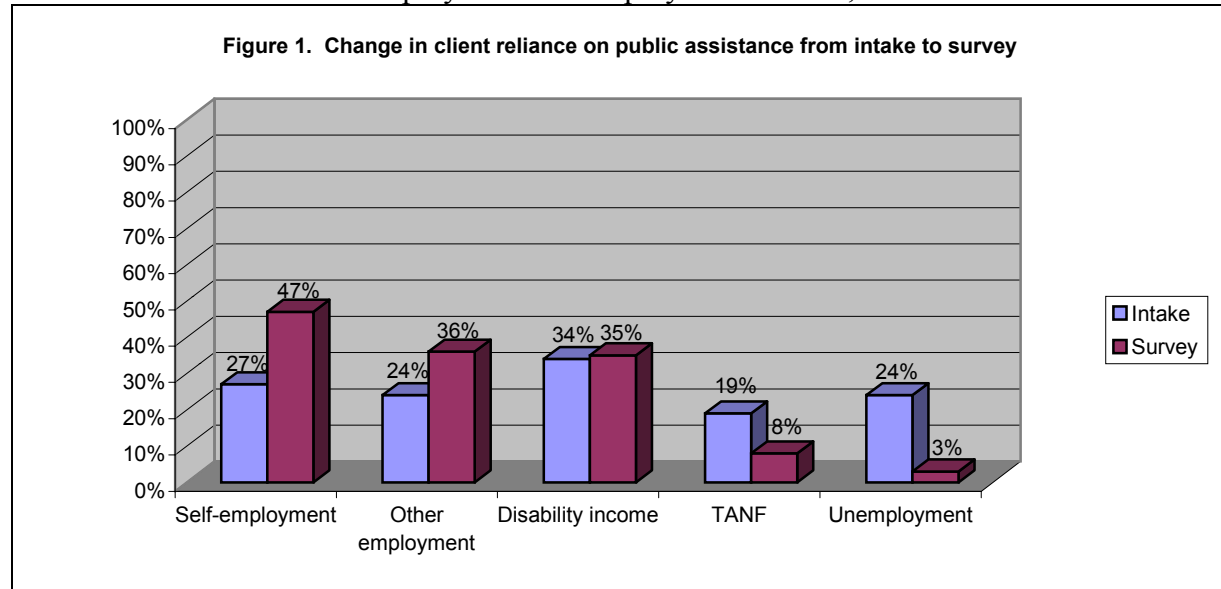
Change in Annual Household Income from Intake to 2003

Range: \$-29,300.00-\$63,700.00
 Average: \$4,708.00
 Median: \$3,360.00
 Mode: \$12,000.00

A paired sample t-test shows a statistically significant increase from *annual household income at program intake to 2003* (t = 3.16; p≤. 01) and *intake to 2002* (t= 2.5, p≤.01).

Decrease Reliance on Public Assistance

Figure 1 shows that respondents reported a decrease in reliance on public assistance and an increase in reliance on self-employment and employment income, since their start with MBDP.



17% (6) of those no longer reliant of public assistance accredited this to MBDP!

Loans Received

Range: \$200.00-\$45,000.00

Average: \$9,690.00

Median: \$5,100.00

Mode: \$10,000.00

Skills and knowledge

The top four skills clients reported gaining are: writing a business plan (40%; 54), technology skills (26%; 35), marketing skills (14%; 19), and financial planning and management (12%; 16).

Changes in Attitude because of MBDP

- Broadened scope of possibilities 67% (93)
- More motivated/encouraged 62% (85)
- Increased self-confidence 61% (84)
- Improved personal outlook 54% (74)
- Increased self esteem 53% (73)
- Less fearful 46% (63)
- More responsible 45% (62)
- Improved overall quality of life 44% (61)

Number of Classes and Services

- 61% (86) of respondents completed between 1 and 5 classes through MBDP, with an average of 2, median value of 1.5 and modal value of 1 class.
- Clients received from 1 to 10 types of services, including classes (completed only), technical assistance, seminars, Round Tables, and referrals to other services. The average value of services is 3 and median is 3. (N = 129)
- 72% of clients worked with MBDP for one to two years, with a range of 1-5 years.

Satisfaction with MBDP Services

- 86% (232) agreed or strongly agreed that MBDP services provided the information and assistance needed.
- 80% (110) agreed or strongly agreed that MBDP services met their expectations
- 72% (90) agreed or strongly agreed that MBDP services aided in the success of their business

Satisfaction with MBDP Business Counselors

- 83% (99) agreed or strongly agreed that working with MBDP business counselors aided in my business development.
- 72% (85) agreed or strongly agreed that MBDP business counselors provide the necessary and on-going support for their business development.

Positive Aspects of the MBDP Program

- Skills learned
- Supportive and flexible staff
- One-on-one assistance
- Classes and materials