

**Child Care Business Initiative**  
*Evaluation Report, FY III Interim Report*

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## *Introduction*

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The Vermont Child Care Business Initiative (CCBI) is a statewide project of the Vermont Community Action Agencies' Micro Business Development Program. Four of the five Community Action Agencies in Vermont are involved, including: Central Vermont Community Action Council (CVCAC), Champlain Valley Office of Economic Opportunity (CVOEO), Southeastern Vermont Community Action (SEVCA), and Northeast Kingdom Community Action (NEKCA). Bennington, Rutland Opportunity Council (BROC) was not funded by the grant for the third year and their service area was covered by SEVCA. These Community Action Agencies build on 13 years of business development experience to bring business expertise and resources to the vital sector of child care. CCBI is funded by the JOLI program from the Department of Health and Human Services, Office of Community Service for three years, from October 1, 2002 to September 30, 2005.

The CCBI project provides business training to start-up and existing childcare businesses so that they may be better prepared to net more income and stay in business longer. Business training is provided through a 12-week course (meeting three hours one evening a week), with technical assistance and follow-up workshops offered based on participant needs. The curriculum is tailored to the childcare sector through the use of the Kauffman Foundation's curriculum, *Developing Your Family Child Care Business*. Further, Child Care Business Specialists (CCBS) hire a co-teacher, who is an established childcare provider in the community, to assist in teaching the course specific to childcare businesses. Major anticipated outcomes of the grant are to assist clients to: start and retain new and existing businesses, complete a business plan, obtain funded as needed, demonstrate effective financial management and budgeting, and earn a livable income.

The Center for Rural Studies (CRS) at the University of Vermont provides evaluation services for the CCBI project for the three years of grant funding. This interim report highlights the findings of the six-month (Cycle 3), one year (Cycle 2) and one and a half year (Cycle 1) follow up with CCBI participants. For more information about this study, the survey instrument, or to request additional copies of this report, please contact Michele Cranwell Schmidt, Evaluation Coordinator, at (802) 656-0256 or email [Michele.Schmidt@uvm.edu](mailto:Michele.Schmidt@uvm.edu).

### *Methodology and Sample Size*

This is an interim evaluation report for the third fiscal year of the CCBI project. The data presented is from the six-month (Cycle 3), one year (Cycle 2), and one and a half year (Cycle 1) follow up surveys conducted with CCBI participants. Of the 177 individuals able to be reached, 102 completed the survey for a response rate of 58%. The breakdown of the outcome of the telephone survey for each cycle is presented in Table 1.

**Table 1. Survey Population and Calling Outcomes, Cycles 1-3**

	<b>Cycle 1 1.5yrs</b>	<b>Cycle 2 1 Year</b>	<b>Cycle 3 6 Months</b>	<b>Total</b>
Original population attempted	85	120	75	280
Total Population	33	69	75	177
<b>Completed surveys and % response rate</b>	<b>20 (61%)</b>	<b>37 (53%)</b>	<b>45 (60%)</b>	<b>102 (58%)</b>
% of original population attempted	24%	31%	60%	36%
Refused	6 (18%)	10 (14%)	17 (23%)	33 (19%)
No answer	4 (13%)	9 (13%)	4 (5%)	17 (10%)
Moved/wrong number/ not in service	3 (9%)	13 (19%)	9 (12%)	25 (14%)

Staff at the Center for Rural Studies at the University of Vermont called participants from Cycles 1 through 3 to conduct the survey between the hours of 8am and 9pm during the weeks of February 28, 2005 through April 4, 2005. Up to ten attempts were made to reach each client, with attempts made at various times of the day.

Throughout this report, clients referred to as “low-income” refer to JOLI eligible clients, which are defined as clients receiving TANF and other individuals whose income does not exceed 100% of the official poverty line as defined by HHS. Clients referred to as “above low-income” refer to clients who are above the JOLI guidelines. Forty percent of clients surveyed (40) meet JOLI guidelines and 60% (59) are above JOLI eligible guidelines. However, 94% of all clients surveyed are Job Start eligible, which is defined as 70% of HUD median income.

### *Services Received and Satisfaction*

CCBI participants had the options of participating in the Kauffman Child Care Business Training, one-on-one technical assistance and business counseling, and/or topic specific workshops. Of the 102 clients who responded to the follow-up survey, 89% (91) reported having received services post their orientation session into the program. Of those who did not continue with services (11), five reported that they decided not to pursue a childcare business, one reported that the course time and schedule was not convenient for them, one felt it would be too introductory for an experienced provider, and two did not respond. Two reported that they plan to enroll in the course in the future.

#### **Services Received and Satisfaction**

Tables 1 depicts the services that Cycle 1-3 clients received prior to the survey (March 2005). Table 2 shows that of all participants who reported taking the Kauffmann Childcare business course, 38% were low-income clients and 63% were above low income clients. Low income clients had a course completion rate of 87% and above low-income clients had a completion rate of 96%. Clients who reported not receiving services completed an intake into the program, but did not pursue any of the services offered. Clients reported high satisfaction rates with both the course and technical assistance. Ninety three percent were satisfied to very satisfied with the course, 92% were satisfied with technical assistance and business counseling and 82% were satisfied with workshops.

**Table 2. Cycle 1-3 Services Received**

	<b>Kauffman Child Care Business course</b>	<b>Course Completion Rate</b>	<b>One-on-one technical assistance and Counseling</b>	<b>Workshops</b>	<b>Did not Receive Services</b>
<b>Low-Income Participants</b>	38% (30)	87% (26/30)	47% (8)	34% (13)	54% (6)
<b>Above Low- Income Participants</b>	63% (50)	96% (48/50)	53% (9)	66% (25)	45% (5)
<b>Total Participants Served</b>	<b>80</b>	<b>93% (74/80)</b>	<b>17</b>	<b>38</b>	<b>11</b>

**Continued Use of Services - Cycle 1 and 2**

Cycle 1 and 2 clients were asked if they continued to use services since September 2004 when they were last surveyed. A quarter of clients (25%, 14) reported continuing to use services and three quarters no longer used CCBI services. Of those who continued to use services, 6 continued to work with individually with business counselors for continuing education and 7 completed the course (they had not previously completed the course during their cycle). Reasons for no longer continuing to use CCBI services are presented in Table 3. The main reason given by 84% of participants was that they no longer needed to receive the services.

**Table 3. Reasons for No Longer Continuing to use CCBI Services**

<b>Reason</b>	<b>% (n)</b>
Did not need any longer	84% (36)
Did not open/closed childcare business	21% (9)
Focus attention on other areas	12% (5)
Found different job	12% (5)
No time	12% (5)
Course was too overwhelming	5% (2)
Did not know other programs were offered	2% (1)

(n=43)

**Participant Referrals**

Fifty-three percent (27) of clients surveyed reported being referred to other services through the CCBI program. Six of the 14 clients from Cycles 1 and 2 who continued to receive services also reported having been referred to other services since they were surveyed in September 2004. Of all clients referred to other resources, 60% (12) were low income and 48% (15) were above low-income. Table 4 shows the different places to where clients were referred, differentiated by income.

**Table 4. Referred Services**

<b>Service</b>	<b>Number of Low Income</b>	<b>Number of Above Low Income</b>
Funding resources	1	3
Community Action Services	1	3
Childcare food program	2	1
Child Care Resource and Referral	1	1
Individual Development Account or financial literacy	1	1
Insurance		2
Child Care Provider's Network	1	
Child Care Licensor/Registration		1
Reach-up	1	
Tax consultants		1
Vermont Adult Learning		1

(n=22)

**Why clients initially contacted CCBI to enroll in the course**

Table 5 depicts the reasons clients provided for why they initially contacted CCBI to enroll in the program. The top three reasons include: clients were interested in starting a childcare business (51%), they wanted to obtain further education as an established childcare provider (36%), and they wanted to learn or improve their business skills as an established provider (8%).

**Table 5. Reason for Initial Contact with CCBI**

<b>Reason for initial contact</b>	<b>% (n)</b>
Wanted to start a childcare business	51% (73)
Obtain further education for established childcare provider	36% (51)
Learn business aspect for established provider	8% (12)
Learn VT Tax regulations	4% (5)
Register childcare business	2% (3)
Need assistance with loan/financing	2% (2)
Senior project in high school	2% (2)
Change careers	.07% (1)

(n=142, Note: Table 5 includes reasons given by clients from previous surveys in addition to the current survey)

**Referral Source to CCBI**

Table 6 shows the sources that referred clients surveyed to the CCBI program. The most common referral was through the word of mouth through other childcare providers or friends (29% combined), Childcare Resource and Referral Agency (24%), and Community Action (18%).

**Table 6. Referral Source to CCBI**

<b>Referral Source to CCBI</b>	<b>% (n)</b>
Childcare Resource and Referral	24% ( 24)
Community Action	18% (18)
Colleague/other Childcare provider	15% (15)
Friend	14% (14)
Newspaper	12% (13)
Brochure/flier	8% (8)
Department of Employment and Training	6% (6)
Department of Children and Families	4% (4)

(n=102)

***Business Characteristics and Growth***

CCBI clients surveyed were asked to indicate the stage of their childcare business at their intake into the program and the time of the survey. Table 7 shows the change in participant’s business from intake (left hand column) to survey (top row). For the low-income clients, 41% of those in the planning stage at intake reported having started a business by the time of the survey. Of the low-income clients with an established business at intake, 73% remained open by the time of the survey. Regarding above low-income clients, 35% of those in the planning stage opened a business by the time of the survey and 82% of those with an established business remained open by the time of the survey.

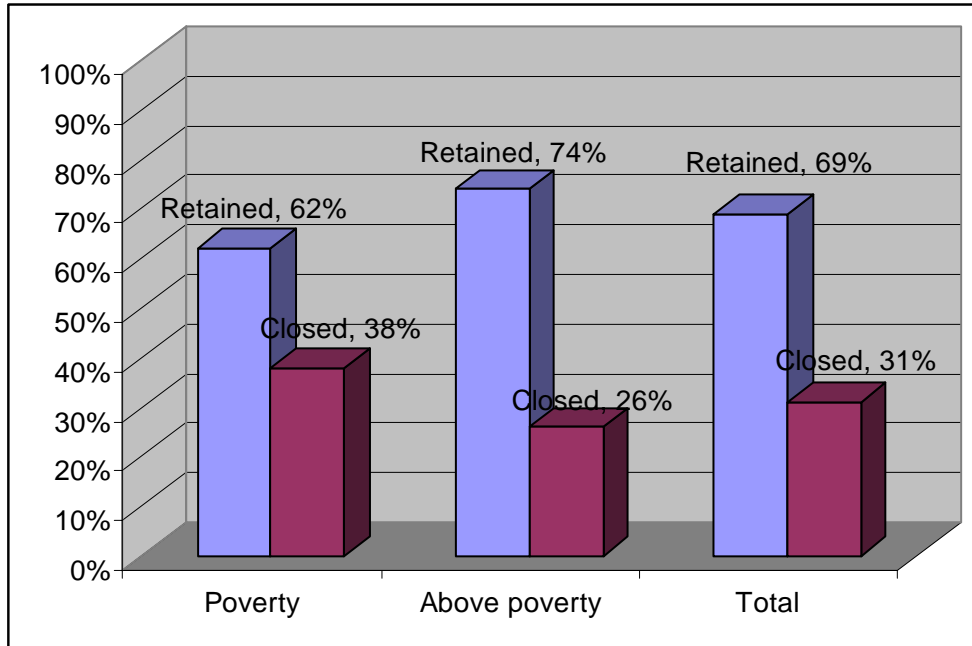
**Table 7. Business Change from CCBI Intake to Survey**

<b>Stage of Business at Intake</b>	<b>Did Not Start a Business</b>	<b>Planning</b>	<b>Completed Biz Plan</b>	<b>Start-up</b>	<b>Have Stable Business</b>	<b>Expanding through Additional Financing</b>	<b>Expanded through Additional Financing</b>	<b>Closed Business</b>
<b>Low-Income in Planning Stage (17)</b>	12% (2)	6% (1)	0	12% (2)	29% (5)	0	0	41% (7)
<b>Above Low-Income in Planning Stage (26)</b>	15% (4)	19% (5)	4% (1)	0	31% (8)	4% (1)	0	31% (8)
<b>Low-Income Established (19)</b>	0	5% (1)	0	5% (1)	47% (9)	16% (3)	5% (1)	21% (4)
<b>Above Low-Income Established (30)</b>	0	3% (1)	0	7% (2)	63% (19)	6% (2)	6% (2)	13% (4)

**Business Retention Rate**

Data collected, depicted in Figure 1, shows that CCBI clients had a 70% (51) business retention rate, with 62% (18) of low-income and 74% (32) of above low-income clients remaining in business after having started CCBI with an established business or having started the business while working with CCBI.

**Figure 1. Business Retention Rates**



(n=72)

Reasons for not starting a childcare business or closing their business include:

- Got another job (11, 4 low-income, 7 above low-income)
- Not enough enrollment in business (2)
- Change in personal life
- Family illness
- Too much stress
- Unreliable income

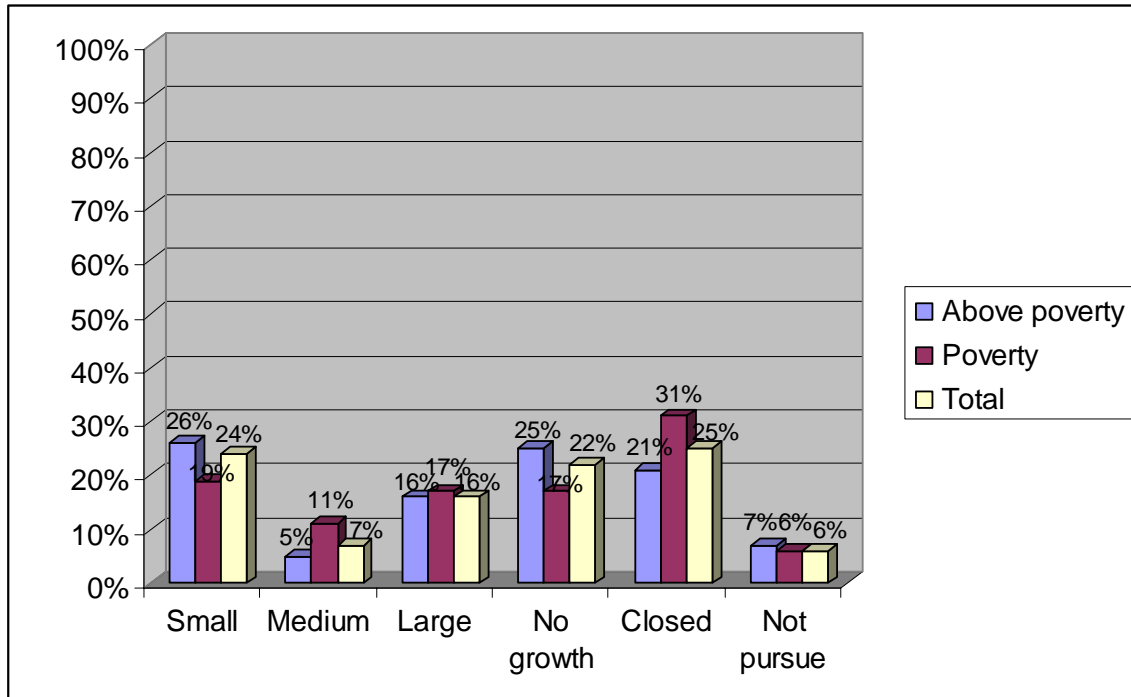
**Business Growth**

CCBI clients not only started and retained their businesses, most of them showed growth in their business after having worked with the program. Business growth was determined by client’s movement along the following business stage continuum, where 1 stage equals small growth, 2 stages equals medium growth, and 3-4 stages equals large growth.

- Exploring possibilities
- Planning
- Completed business plan
- Started a business
- Have stable business
- In process of expansion through additional financing
- Expanded through additional financing

Overall, 68% (44) of CCBI clients with a business showed some level of growth after working with the program. More low-income client businesses experienced business growth, with 74% (17), compared to 66% (27) of above low-income clients who experienced business growth. Figure 2 shows the level of growth businesses experienced, ranging from small, medium, and large growth. This figure also includes businesses for which no growth was reported and those that had closed or the owner decided not to start the business. These categories are differentiated by income status.

**Figure 2. Business Growth by Income and Total**



### **Business Start and Expansion**

Clients' reported that their business was open from a range of 1 month to 24 years. The measures of central tendencies for all clients are as follows.

#### *Months in Business*

- Range: 1 to 286 months (about 24 years)
  - Mean: 70 months (about 6 years)
  - Median: 44 months (about 4 years)
  - Mode: 6 months
- $n = 55$

**Low-income clients reported having been in business for an average of 52 months (4.3 years), compared to above low-income clients who reported an average of 75 months (6.25 years).** Findings from the first year evaluation report show that the mixed group-learning environment was beneficial for client learning and networking.

#### *Business Expansion*

Two clients, both above low-income, indicated that they received additional financing to expand their business. One received this financing in March 2001 and one received it in April 2005.

#### *Planning to open a childcare business*

For those in the *planning stage*, 38% (3) plan to open their childcare business in less than 6 months (1 low-income, 2 above low-income), 25% (2) plan to open in 6 to 12 months (1 low-income, 1 above low-income), and 38% (3) plan to open in 12 months or more (3 above low-income).

**Enrollment Capacity**

Figure 3 shows that slightly less than half of clients, 44% (22), are operating their childcare business at full capacity. Overall, 84% (43) are satisfied with the number of children enrolled in their program.

**Figure 3. Enrollment Capacity, All Clients (n=51)**

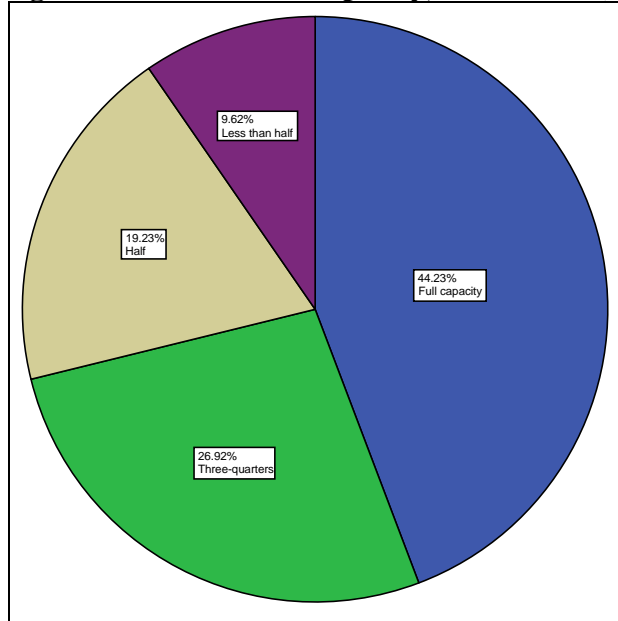


Table 8 presents the breakdown of enrollment and satisfaction by income. Almost a half of both income groups are operating at full capacity. Slightly more above low-income (29%), compared to low-income clients (25%) are operating at three-quarters capacity. Overall, both income groups are equally satisfied with their enrollment levels.

**Table 8. Childcare Enrollment and Satisfaction by Income**

	Full capacity	Three-quarters capacity	Half capacity	Less than half capacity	% Satisfied with Enrollment
<b>Low-Income (n=20)</b>	45% (9)	25% (5)	15% (3)	15% (3)	85% (17)
<b>Above Low-Income (n=31)</b>	42% (13)	29% (9)	23% (7)	7% (2)	84% (26)

### *Business Financing*

Seventy-six percent (29) of clients surveyed reported having learned about sources of financing for their business through the CCBI program. Fourteen percent (10) of 71 clients with a business reported having the need to apply for a loan, with 7 people being above low income and 2 being low-income. Four clients reported receiving the following loans:

- \$8,000 (low-income)
- \$17,000 (above low-income)
- \$25,000 (above low-income)
- \$59,000 (above low-income)

#### **Sources of Capital**

Table 9 shows the sources of start-up capital that clients reported using, differentiated by income source and in total. Respondents were allowed to select all options that applied to them. **Overall, 59% of clients reported using their personal savings for their initial start-up capital, with 48% low-income and 64% above low-income reporting this as a source.** The next major source was business revenue or reinvestment with 57% of the total, 56% low-income and 42% above low-income. The shaded area in the table indicates the most common source of start-up capital for each income group.

**Table 9. Sources of Start-up Capital by Income and Total**

<b>Capital Source</b>	<b>Low- Income (n=25)</b>	<b>Above Low- Income (n=45)</b>	<b>Total (n=70)</b>
Personal Savings	48% (12)	64% (29)	59% (41)
Business revenue/reinvestment	56% (14)	42% (19)	47% (33)
Family or Friend Loan	0	4% (2)	3% (2)
Bank Loan	4% (1)	7% (3)	6% (4)
Grant funding	8% (2)	7% (3)	7% (5)
Trickle-Up	0	2% (1)	1% (1)
Individual Development Account	0	2% (1)	1% (1)
Vermont Economic Development Authority	4% (1)	2% (1)	3% (2)
Credit Card	4% (1)	0	1% (1)
No Start-up Money	0	2% (1)	1% (1)

***Business Income***

CCBI clients surveyed were asked to report their business activity, gross average monthly revenue, business status, and the amount of money they take from their business for personal expenses or their “owner’s draw”.

**Owner Business Activity**

Table 10 shows that 90% of respondents reported working full time, defined at 40 or more hours per week. Roughly and equal percentage of low-income (91%) and above low-income (90%) clients reported working full time. **Low-income clients worked slightly more hours with a range of 20 to 80 hours per week with an average of 57 hours and median of 60 hours per week.**

**Table 10. Owner Business Activity by Income and Total**

	<b>Low Income (n=23)</b>	<b>Above-Low Income (n=39)</b>	<b>Total (n=62)</b>
Full Time, 40+ hours/week	91% (21)	90% (35)	90% (56)
Half time, 20-39 hours/week	9% (2)	5% (2)	7% (4)
Less than half time, 1-19 hours/week	0	5% (2)	3% (2)
Range	20-80	13-90	13-90
Average	57	56	57
Median	60	55	60

**Gross Average Monthly Revenue**

Table 11 shows the gross average monthly income that the childcare business owners reported earning from their business. Gross monthly income earned for the total group ranged from \$200-3,500, with an average of \$1,800 and median of \$1,900. Not much difference in earned monthly income was observed comparing the data collected from low-income and above low-income clients. The average monthly income earned by low-income clients was \$1,800 with a median of \$1,750.

**Table 11. Gross Average Monthly Income from Childcare Business, by Income and Total**

	<b>Low Income (n=18)</b>	<b>Above Low Income (n=34)</b>	<b>Total (n=52)</b>
Range	\$350-\$3,500	\$200-\$3,200	\$200-\$3,500
Average	\$1,800	\$1,825	\$1,800
Median	\$1,750	\$2,000	\$1,900

**Business Status**

Table 12 depicts client’s self reported business status. All of the low-income clients reported that their business was either stable (67%) or growing (33%). Overall, 95% of all respondents reported that their business was either stable or growing.

**Table 12. Business Status by Income and Total**

	<b>Low Income (n=21)</b>	<b>Above-Low Income (n=34)</b>	<b>Total (n=55)</b>
Growing	33% (7)	18% (6)	24% (13)
Stable	67% (14)	74% (26)	71% (40)
Contracting	0	3% (1)	2% (1)
Recently started	0	3% (1)	2% (1)

**Owners Draw from Business**

CCBI clients were asked if their childcare business provides income to their household, including a personal draw, owner’s withdrawal, or other household expenses being paid by business income. Eighty-nine percent (55) of all clients, 87% (20) of low-income and 90% (35) of above low-income, reported taking an owner’s draw from the business. Table 13 shows the monthly and hourly owner’s draw that respondents reported earning from their childcare business, differentiated by income and the total population. The hourly owner’s draw was based on an average full time work week of 40 hours or the number of hours the client reported working if less than forty hours per week.

**Table 13. Owner’s Monthly Draw from Childcare by Income and Total**

	<b>Low Income (n=8)</b>	<b>Above Low Income (n=12)</b>	<b>Total (n=20)</b>
Monthly Range	\$300-\$2,000	\$300-\$2,000	\$300-\$2,000
Monthly Average	\$1,102	\$1,122	\$1,114
Monthly Median	\$1,125	\$1,100	\$1,100
Hourly Range	\$1.88-\$12.50	\$1.88-\$16.67	\$1.88-\$16.67
Hourly Average	\$6.89	\$8.45	\$7.83
Hourly Median	\$7.03	\$6.88	\$6.88

***Sources of Income and Income Changes***

Table 14 depicts clients' self reported sources of income, differentiated by both income groups and the total population. Clients were allowed to select all sources of income that applied to them. Overall, almost three quarters of clients surveyed reported earning income from their childcare business, with 63% of low-income and 77% of above low-income. The next most commonly cited source was spouse's income, followed by other self employment, and other employment.

**Table 14. Client Sources of Income by Income and Total**

	<b>Low-Income (n=32)</b>	<b>Above Low- Income (n=52)</b>	<b>Total (n=841)</b>
<b>Childcare Business</b>	<b>63% (20)</b>	<b>77% (40)</b>	<b>71% (60)</b>
Spouse's Income	43% (6)	43% (12)	43% (18)
Other Self-Employment	41% (13)	31% (16)	35% (29)
Other Employment	22% (7)	21% (11)	21% (18)
TANF	6% (2)	2% (1)	4% (3)
Disability Income	3% (1)	0	1% (1)
Unemployment	3% (1)	0	1% (1)
Child Support	6% (2)	2% (1)	4% (3)

Table 15 shows the self-reported source of income that provides the most of the client’s income. More than half (57%) of all clients reported that their childcare business provided the most of their income, with 50% of low-income clients and 62% of above low-income clients. The next two common sources were other employment and spouse’s income.

**Table 15. Source Providing Most of Client Income by Income and Total**

	<b>Low-Income (n=32)</b>	<b>Above Low- Income (n=52)</b>	<b>Total (n=84)</b>
<b>Child care business</b>	<b>50% (16)</b>	<b>62% (32)</b>	<b>57% (48)</b>
Other Employment	19% (6)	17% (9)	18% (15)
Spouse’s Income	16% (5)	14% (7)	14% (12)
Other Self-Employment	3% (1)	6% (3)	5% (4)
TANF	6% (2)	2% (1)	4% (3)
Unemployment income	3% (1)	0	1% (1)

Table 16 presents the changes in clients self reported monthly and annual income over time. Table 16 shows that all income groups experienced an increase in annual household income from their intake date into the program. A paired sample t-test shows that low-income clients experienced a significant increase in annual household income from intake (average of \$9,300) to 2004 (average of \$37,800) ( $t = 4.092$ ;  $p \leq .01$ ). Paired sample t-tests for the above low-income and both groups combined also showed a significant positive change in annual household income from intake to 2004.

**Table 16. Household Income Changes Over Time, Average (Median)**

	Monthly HH Income	Annual HH income in 2004	HH Income at Intake	Difference from intake to current	t	n
Low-Income	\$3,000 (\$2,700)	\$37,800 (\$31,000)	\$9,300 (\$9,600)	+\$28,800 (+13,200)	4.09***	24
Above Low- Income	\$3,340 (\$3,200)	\$43,000 (\$40,000)	\$34,400 (\$30,300)	+\$8,000 (+\$2,500)	2.68***	35
Total	\$3,200 (\$3,000)	\$41,000 (\$38,000)	\$24,000 (\$21,500)	+\$16,400 (+\$7,000)	4.28***	59

\*\*\*  $p \leq .01$

**Changes in Household Income because of Business**

Of all respondents with an established business at the time of the survey, Table 17 shows that roughly two thirds of both income groups and the total experienced an increase in household income because of their business. The average increase in annual household income of low-income clients because of their business was \$3,175 with a median value of \$800.

**Table 17. Changes in Annual Household Income because of Business**

	<b>Low-Income (n=22)</b>	<b>Above Low- Income (n=37)</b>	<b>Total (n=59)</b>
Increased	68% (15)	62% (23)	64% (38)
Decreased	9% (2)	19% (7)	15% (9)
Stayed the Same	23% (5)	19% (7)	20% (12)
Average (median) increase	\$3,175 (\$800)	\$660 (\$500)	\$1,973 (\$600)
Average (median) decrease	\$2,400 (\$2,400)	\$836 (\$800)	\$1,183 (\$1,000)

**Change in Family Childcare and Transportation Expenses with Business**

Tables 18 and 19 show change in family childcare and transportation expenses, respectively, since the client started their childcare business, compared by the income subgroups and total. Across all groups, the majority indicated that their childcare expenses have stayed the same since they started their business. For low-income clients, one third indicated that their family childcare expenses decreased. However, for the above low-income group, 28% each reported that their childcare expenses decreased and increased. Regarding changes in transportation costs (Table 19) more low-income clients (29%) indicated that their transportation costs increased compared to above low-income clients (12%). However, overall, the majority of both groups and the total indicated that this cost has stayed the same since they started their business.

**Table 18. Change in Family Childcare Expenses since Started Childcare Business, By Income and Total**

	<b>Low- Income (n=21)</b>	<b>Above Low- Income (n=32)</b>	<b>Total (n=53)</b>
Increased	5% (1)	28% (9)	19% (10)
Decreased	33% (7)	28% (9)	30% (16)
Stayed the same	48% (10)	31% (10)	38% (20)
Not applicable	14% (3)	13% (4)	13% (7)

**Table 19. Change in Family Transportation Expenses since Started Childcare Business, By Income and Total**

	<b>Low-Income (n=21)</b>	<b>Above Low-Income (n=33)</b>	<b>Total (n=54)</b>
Increased	29% (6)	12% (4)	19% (10)
Decreased	24% (5)	18% (6)	20% (11)
Stayed the same	48% (10)	70% (23)	61% (33)

**Public Assistance**

CCBI clients were asked to indicate if they have ever relied on public assistance. Table 20 shows that three quarters (75%) of low-income clients and 39% of above low-income clients reported having relied on public assistance. When asked if their reliance has changed since they started working with CCBI, Table 20 shows that 63% of low-income clients and 75% of above low-income clients reported a decreased in reliance. The two reasons given for a decrease include 1) being no longer eligible because of an increase in their income (84%, 21) and 2) receiving less assistance because they are no longer eligible due to an increase in income (16%, 4). Four low income clients and one above low-income client reported that their reliance increased, with the reason being a decrease in income from the start-up of their business.

**Table 20. Change in Reliance on Public Assistance by Income and Total**

	<b>Low-Income</b>	<b>Above Low-Income</b>	<b>Total</b>
% ever relied on public assistance	75% (24)	39% (20)	53% (44)
Increased	13% (3)	5% (1)	9% (4)
Decreased	63% (15)	75% (15)	68% (30)
Stayed the Same	25% (6)	20% (4)	23% (10)

**Access to Health Benefits**

Ninety-one percent (29) of low-income clients reported having access to health and medical benefits, with one accessing them through their childcare business (they did not disclose the cost of those benefits). Eighty-five percent (44) of above low-income clients have access to health and medical benefits, with one being through their childcare business and paying \$452 a month. Overall, 87% of CCBI clients surveyed have access to medical and health benefits.

**Assets Gained**

Table 21 shows types of assets that clients have reported gaining since they started working with CCBI. About an equal percentage of low-income (16%) and above low-income (15%) have established an IDA account. A quarter of low-income clients and a half of above low-income clients reported having saved money on a monthly basis in 2004. Low-income clients saved an average of \$72 a month and above low-income reported saving an average of \$180 a month. A few clients from both income groups reported having purchased a home and 3% of low-income and 14% of above low-income

clients have achieved post-secondary education. Types of post-secondary education include: courses through the Community College of Vermont (3 people), a CDA program (1), classes through childcare resource and referral (1), and a real estate license (1).

**Table 21. Assets Gained Since Started Working with CCBI by Income and Total**

	<b>Low- Income (n=32)</b>	<b>Above Low- Income (n=52)</b>	<b>Total (n=84)</b>
Established an IDA	16% (5)	15% (8)	16% (13)
Saved money on a monthly basis in 2004	27% (8)	51% (26)	42% (34)
Purchased a home	6% (2)	8% (4)	7% (6)
Completed post-secondary education	3% (1)	14% (7)	10% (8)

## *Job Creation*

A goal of the CCBI program is to create jobs through self-employment, but also for established childcare businesses to create other jobs by employing community members. Of all respondents surveyed, 18% (11) reported having hired other employees. Compared by income, 17% (4) low-income clients and 18% (7) of above low-income clients created other jobs. Using the assumption that a full time job is equal to 40 hours a week, a total of 15.4 FTE jobs were created by CCBI clients (Table 22). Including self-employment jobs (87.7 FTE jobs), the CCBI program helped to create and support a total of 103 FTE jobs.

### **Part Time Jobs Created**

Table 20 shows that a total of 14 part time employees were hired by 11 businesses, with 4 jobs created by low-income clients and 7 jobs created by above low-income clients. The pay rate of these part time jobs ranges from \$5.00/hr to \$10.00/hr with an overall average of \$8.42/hr. Low-income clients pay their employees slightly more with an average wage of \$9.20/hr compare to above low-income clients who pay \$8.00/hr for part time workers. Part time employees work between 1 and 30 hours per week with an average of 15 hours per week. Employees of low-income clients are paid more per hour, but are working less hours per week. Low-income clients reported that part time employees work an average of 7 hours a week compared to the 20 hours a week of above low-income clients employees. Clients reported that 10 of the 14 part time jobs were hired after they completed the CCBI course.

### **Full Time Jobs Created**

As seen in Table 22, CCBI participants also hired 10 full time positions, with one center-based business hiring 8 full time employees. One of these jobs was created by a low-income client paying \$10.00/hr for 40 hours a week. Nine full time jobs were created by above low-income clients paying an average of \$8.30/hr for an average of 41 hours a week.

**Table 22. Job Creation by Income Groups and Total**

	<b>Low- Income</b>	<b>Above Low- Income</b>	<b>Total</b>
Number of part-time employees	4	11	14
Part-time average hourly rate	\$9.20/hr	\$8.00/hr	\$8.42/hr
Part-time average hours/week	7	20	15
Number of full-time employees	1	9	10
Full-time average hourly rate	\$10.00/hr	\$8.30/hr	\$9.15/hr
Full-time average hours/week	40	41	41
Total FTE of employees	1.75	13.65	15.4
Total FTE of self-employed	32.85	54.85	87.7
<b>Total FTE of job creation</b>	<b>34.6</b>	<b>68.5</b>	<b>103</b>

### ***Kauffmann Child Care Learning Goals***

Participants who completed the Kauffmann Child Care course were asked about meeting various course learning goals. These learning goals included: completing parent handbook and business plan, using of cash flow, budget, or spending plan for their business and household finances, maintaining and comparing expenses records to actual expenses for both business and household finances, and using a method to track their business and household budgets. Clients were also asked to rate their confidence and improvement in various skills areas for both business and household finances.

#### **Business Learning Goals**

Table 23 shows that 88% of the total groups surveyed reported completing their parent handbook, with 95% of low-income clients and 83% of above low-income clients completing this. Using the scale from 0 to 10, with 0 being 0% confident and 10 being 100% confident in their skills, low-income clients reported an average confidence rating of 9 compared to 8.8 as reported by the above low-income group. Regarding clients' business plan, 56% overall reported having completed this, with 70% of the low-income group and 48% of the above-low income group. Thirteen percent of low-income clients and 28% of above low-income clients reported that they had not gotten far enough into the course to complete this.

**Table 23. Parent Handbook and Business Plan Learning Goals,  
Completion and Confidence by Income and Total**

	<b>Low- Income</b>	<b>Above Low- Income</b>	<b>Total</b>
<b><i>Parent Handbook</i></b>			
In process of writing	5% (1)	17% (5)	13% (6)
Completed	95% (18)	83% (24)	88% (42)
Confidence in skill to complete handbook	9	8.8	8.9
<b><i>Business Plan</i></b>			
In process of writing	17% (4)	25% (10)	22% (14)
Completed	70% (16)	48% (19)	56% (35)
Did not get far enough into course to complete	13% (3)	28% (11)	22% (14)
Confidence in skill to complete business plan	8.3	7.9	8

Table 24 shows that roughly half of the group surveyed reported using a cash flow, budget or spending plan for their business finances, while roughly half are not using this. Low-income clients had a slightly higher confidence rating to develop a monthly cash flow projection with a average of 7.5, compared to the above low-income groups average of 7.

**Table 24. Use of Cash Flow, Budget, or Spending Plan for Business by Income and Total**

	<b>Low-Income (n=18)</b>	<b>Above Low- Income (n=25)</b>	<b>Total (n=43)</b>
Yes	44% (8)	48% (12)	47% (20)
No	44% (8)	48% (12)	47% (20)
Working on it	11% (2)	4% (1)	7% (3)
Confidence rating in skill to develop monthly cash flow projection	7.5	7	7.3

Table 25 shows that more low-income clients (94%) reported maintaining expense records for their business for budgeting and tax purposes, compared to 88% of low-income clients. However, roughly one third of clients in both income groups reported comparing their actual business expenses with planned expenses on a regular basis.

**Table 25. Maintain and Compare Expense Records for Business by Income and Total**

	<b>Low-Income</b>	<b>Above Low- Income</b>	<b>Total</b>
<i>Maintain expense records for business</i>			
Yes	94% (17)	88% (22)	91% (39)
No	6% (1)	4% (1)	5% (2)
Working on it	0	8% (2)	5% (2)
<i>Compare actual with planned expenses on regular basis</i>			
Yes	33% (6)	36% (9)	35% (15)
No	61% (11)	64% (16)	63% (27)
Working on it	6% (1)	0	2% (1)

Table 26 shows that the majority of all clients surveyed reported recording their business expenses on a monthly basis (55%), followed by weekly (24%), daily (10%), annually, (7%), and at the time of purchase (2%).

**Table 26. Frequency of Recording Business Expenses by Income and Total**

	<b>Low-Income (n=17)</b>	<b>Above Low- Income (n=24)</b>	<b>Total (n=41)</b>
At time of purchase	0	4% (1)	2% (1)
Daily	17% (3)	4% (1)	10% (4)
Weekly	35% (6)	17% (4)	24% (10)
Monthly	47% (8)	63% (15)	56% (23)
Annually	0	13% (3)	7% (3)

Table 27 shows that some clients have a separate bank account for their childcare business (17% low-income, 24% above low-income, 21% total), however few have a separate credit card or both a credit card and separate bank account for their business. Regardless of income group, roughly 60% reported not having either a separate bank account or credit card for their business. A few respondents reported that it was too early in their business to have this.

**Table 27. Have Separate Bank Account and/pr Credit Card for Childcare Business by Income and Total**

	<b>Low-Income (n=18)</b>	<b>Above Low- Income (n=25)</b>	<b>Total (n=43)</b>
Bank Account	17% (3)	24% (6)	21% (9)
Credit Card	6% (1)	0	2% (1)
Both	11% (2)	12% (3)	12% (5)
Neither	61% (11)	60% (15)	61% (26)
Too early in business to have this	6% (1)	4% (1)	5% (2)

Table 28 depicts client usage of various methods to keep track of their business budget. Clients were allowed to select all the methods that applied to them, thus the percentages do not equal 100%. The most commonly used method is keeping paper records, with 80% of low-income clients using this method. This is followed by the Calendar Keeper (30% of low-income) and spreadsheets (30% of low-income). Two above low-income clients reported using accounting software.

**Table 28. Methods Used to Keep Track of Business Budget by Income and Total**

	<b>Low-Income (n=10)</b>	<b>Above Low- Income (n=13)</b>	<b>Total (n=23)</b>
Paper Records	80% (8)	46% (6)	61% (14)
Calendar Keeper	30% (3)	54% (7)	44% (10)
Spreadsheet	30% (3)	8% (1)	17% (4)
Accounting Software	0	15% (2)	9% (2)

Clients were also asked if they learned about the appropriate IRS tax forms for their childcare business through the CCBI program. Overall, 63% (31) reported having learned about the appropriate IRS tax forms, with 55% (11) low-income and 69% (20) above low-income reporting having learned this.

**Business Policies**

CCBI clients were also asked two questions about business policies regarding parent contracts and if their business is set up to receive childcare subsidies from the state of Vermont. Table 29 shows that almost all clients in each income group have parent contracts in place, with slightly more low-income clients. Further, almost all clients surveyed are set up with the State to receive childcare subsidies, regardless of income.

**Table 29. Business Policies by Income and Total**

	<b>Low-Income</b>	<b>Above Low- Income</b>	<b>Total</b>
<i>Parent Contract in Place</i>			
Yes	94% (17)	86% (24)	89% (41)
No	14% (4)	6% (1)	11% (5)
<i>Set up with the State of Vermont to receive Childcare Subsidies</i>			
Yes	94% (17)	93% (25)	93% (42)
No	6% (1)	7% (2)	7% (3)

**Confidence in Business Skills**

Clients who completed the CCBI course were asked to rate their confidence in business related skills after completing the program, on a scale from 0 to 10 where 0 is 0% confident and 10 is 100% confident in the given skill. Clients were also asked to rate their improvement in their business budgeting skills on a scale from 0 to 10 as a result of the CCBI course, with 0 being no improvement, 5 being some improvement and 10 being a lot of improvement. Table 30 shows that clients have the most confidence in their bookkeeping skills and determining their break-even point after completing the CCBI program. For low-income clients only, they rated high confidence levels in the area of time-space percentages as well.

**Table 30. Mean Confidence Ratings in Business Related Skills after CCBI by Income and Total**

	<b>Low-Income</b>	<b>Above Low-Income</b>	<b>Total</b>
Bookkeeping	8	7.2	7.5
Break-even point	7.9	7	7.4
Improved budgeting skills	7.2	7.4	7.3
Food cost/child/week	7.1	7.2	7.2
Cost/child	6.3	7.2	6.8
Time-space percentages	7.8	6	6.7

**Household Budgeting Skills**

In addition to developing financial skills for one’s business, the CCBI grant has the goal that clients will develop and improve their skills for their household finances. Table 31 shows that over 60% of both low-income and above low-income clients (66% for the total group) reported using a budget or spending plan for their household expenses. More low-income clients reported not using this for household expenses compared to above low-income clients and a few were working on this skill.

**Table 31. Use of Budget or Spending Plan for Household Expenses by Income and Total**

	<b>Low-Income (n=23)</b>	<b>Above Low-Income (n=38)</b>	<b>Total (n=61)</b>
Yes	61% (14)	68% (26)	66% (40)
No	35% (8)	26% (10)	30% (18)
Working on it	4% (1)	5% (2)	5% (3)

Clients were also asked if they maintain expense records for their household and compare their actual household expenses with planned expenses on a regular basis. Table 32 shows that more above low-income clients (76%) report maintaining expense records for household expenses, compared to 61% of low –income clients. This is consistent with responses given to this question for business expenses, as seen in Table 25 above. About half of respondents reported comparing actual household expenses with planned expenses on a regular basis (50% low-income, 52% above low-income, 51% total). Many reported not doing this and a few are working on this skill.

**Table 32. Maintain and Compare Expense Records for Household Expenses by Income and Total**

	<b>Low-Income</b>	<b>Above Low-Income</b>	<b>Total</b>
<i>Maintain expense records for household expenses</i>			
Yes	87% (20)	63% (24)	72% (44)
No	13% (3)	37% (14)	28% (17)
<i>Compare actual with planned expenses on regular basis</i>			
Yes	44% (10)	42% (16)	43% (26)
No	57% (13)	58% (22)	57% (35)

On the same scale of 0 to 10 with 0 being 0% confident and 10 being 100% confident, clients were asked to rate their confidence in their ability to develop and maintain a household budget because of the CCBI course. Again, low-income clients reported a higher average confidence level compared to above low-income clients (Table 33). Clients were also asked to rate their improvement in their household budgeting skills on a scale from 0 to 10 as a result of the CCBI course, with 0 being no improvement, 5 being some improvement and 10 being a lot of improvement. All subgroups and the total group reported an average rating of 6 indicating a little more than some improvement in their household budgeting skills after the course. This is lower than the improvement ratings given for business budgeting skills, as seen in Table 30 above.

**Table 33. Mean Confidence and Improvement in Household Budgeting Skills After CCBI by Income and Total**

	<b>Low-Income</b>	<b>Above Low-Income</b>	<b>Total</b>
Develop and maintain household budget	8	7.8	7.9
Improved household budgeting skills	6	6	6

Table 34 depicts the methods clients reported using to keep track of their household budget. The majority of clients reported using paper records for their household budget (86% low-income, 73% above low-income, and 78% total), which is consistent with responses given for tracking their business budget. The next commonly used method reported was a spreadsheet, which was also commonly reported as being used for their business.

**Table 34. Methods Used to Keep Track of Household Budget by Income and Total**

	<b>Low-Income (n=14)</b>	<b>Above Low- Income (n=26)</b>	<b>Total (n=40)</b>
Paper Records	86% (12)	73% (19)	78% (31)
Spreadsheet	29% (4)	23% (6)	25% (10)
Accounting Software	14% (2)	15% (4)	15% (6)

**Other Skills Learned through CCBI Course**

Clients were also asked to indicate other skills that they gained through the CCBI course (Table 35). Forty-one clients responded, with many providing more than one answer. The top four skills gained include record keeping and budgeting (32%), business skills in general (15%), organizational skills (15%), and tax related skills (15%).

**Table 35. Other Skills Gained through CCBI Course (n=41)**

<b>Skills Gained</b>	<b>% (n)</b>
Record keeping/budgeting	32% (13)
Business skills	15% (6)
Organizational skills	15% (6)
Taxes	15% (6)
Business plan	12% (5)
Operating a childcare business	12% (5)
Communicating with parents	10% (4)
Networking	10% (4)
Nothing	10% (4)
Resources available	10% (4)
Parent handbook	7% (3)
Advertising	5% (2)
Loans and financing	5% (2)
Professionalism	5% (2)
Raising rates	5% (2)
Self-confidence	5% (2)
Credit report	2% (1)
Food program	2% (1)

Patience	2% (1)
Registration	2% (1)
Children	2% (1)

***Social and Human Capital Gains***

An important component of the CCBI training and MBDP training in general, is to improve clients’ social and human capital, which sets a good foundation for success in their business. Clients were asked about improvements in their personal, family, and community life, changes in attitude, and if they are better off today because of the CCBI program.

**Personal, Family, and Community Life Changes**

Clients were asked to rank the level to which their personal, family, and community life has improved on a scale from 0-10 as a result of the CCBI training and counseling, with 0 being no improvement and 10 being a lot of improvement (Table 36). Overall, low-income clients ranked greater improvement compared to above low-income clients for all three categories. The greatest gains among the low-income were in their personal life (ave 6.5), followed by family life (5.6) and community life (5.4).

**Table 36. Improvement in Personal, Family, and Community Life Because of CCBI by Income and Total**

	<b>Low-Income</b>	<b>Above Low-Income</b>	<b>Total</b>
Family Life	5.6	5	5.2
Community Life	5.4	5	5.2
Personal Life	6.5	5.6	5.9

**Changes in attitude because of CCBI**

Clients were asked to report any changes in attitude they experienced because of the CCBI program. Of a list of areas provided, including an option for “other”, clients were asked to select all that applied to them. The areas are listed based on the percentage received by low-income clients. Table 37 shows that the area of increased self-confidence received the highest response from all clients, regardless of income, with 54% low-income and 61% above low-income reporting this change. For low-income clients only, this response was followed by being more motivated and encouraged (42%), improved personal outlook (27%), and increased self-esteem (19%). The “other” options provided include: more aware of money and policies (2), more assertive (2), more professional (2), sense of independence, improved organization, patience, less stressed, empowered, being own boss.

**Table 37. Changes in Attitude Because of CCBI by Income and Total**

<b>Attitude Area</b>	<b>Low-Income (n=26)</b>	<b>Above Low- Income (n=46)</b>	<b>Total (n=72)</b>
Increased Self-Confidence	54% (14)	61% (28)	58% (42)
More motivated and encouraged	42% (11)	20% (9)	28% (20)
Improved personal outlook	27% (7)	7% (3)	14% (10)
Increased self-esteem	19% (5)	11% (5)	14% (10)
Broadened scope of possibilities	15% (4)	9% (4)	11% (8)
Less Fearful	15% (4)	4% (2)	8% (6)
More responsible	15% (4)	13% (6)	14% (10)
Improve quality of life	12% (3)	2% (1)	6% (4)
Other	12% (3)	20% (9)	17% (12)

**Better Off Today**

Ninety-three percent (93%; 65) of all clients surveyed reported that they are better off today because of the work they have done with CCBI. Looking at income groups, 89% (23) of low-income clients and 96% (42) of above low-income clients reported being better off because of CCBI.

**Impact of Childcare business on local community**

Clients were also asked to indicate the impact that their childcare business had on their local community. The general responses of clients are presented as follows:

- Take care of children in community
- Fills a need in the community for quality childcare
- Improved community relations
- Improved knowledge of resources
- Improved knowledge of local schools
- Community leader in local provider's network
- Provide service for taxpayers
- Provide transportation for kids

***Participant Feedback***

Cycle 1 participants were asked to provide feedback on the CCBI course, instructors, and materials. They were also asked to discuss any topic areas that they would like to see covered more in depth through workshops.

**Client Satisfaction**

CCBI clients reported high levels of satisfaction with both the CCBI course and one-on-one technical assistance and business counseling (TA). Clients were asked to indicate their satisfaction level on a scale from 0 to 10 with 0 being 0% satisfied with the area and 10 being 100% satisfied with the area. Looking at the total group, Table 38 shows that both overall satisfaction with services and one-on-one technical assistance and business counseling received an average rating of 8.6 and median and mode of 10, indicating high satisfaction.

**Table 38. Client Satisfaction with Overall Services and TA, Average, Median, Mode**

	<b>Low-Income</b>	<b>Above Low-Income</b>	<b>Total</b>
<b>Overall satisfaction with services</b>			
Average	8	8.9	8.6
Median	9.5	10	10
Mode	10	10	10
<b>Overall satisfaction with TA</b>			
Average	8.2	8.8	8.6
Median	10	10	10
Mode	10	10	10

Table 39 shows clients level of agreement and disagreement with three statements concerning the business specialists, materials covered, and the workshops. Overall, 78% reported agreement or strong agreement that working with the Childcare Business Specialists aided in their success of their childcare business development, which is higher than the 58% who reported this during the last survey period. A little less than three quarters (71%) indicated agreement and strong agreement that the materials covered provided the skills and knowledge needed to start their business, which is similar to 75% received in the last survey. More than three-quarters, 77%, reported agreement and strong agreement that follow-up workshops offered by CCBS specialists provided the necessary on-going training to meet their business needs. This is also higher than the 10%

received last year. Overall, results show that CCBI participants have consistently expressed satisfaction with services received.

**Table 39. Level of agreement and disagreement with feedback statements, All Clients**

	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Disagree nor Agree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>n</b>
Working with CC Business Specialists aided in success of business development	4% (2)	8% (4)	10% (5)	49% (24)	29% (14)	49
Materials covered in course provided skills and knowledge needed to start business	7% (3)	11% (5)	11% (5)	29% (13)	42% (19)	45
CCBI workshops provided necessary on-going training to meet needs	6% (2)	9% (3)	9% (3)	50% (17)	27% (9)	34

**Positive Aspects of Training**

Survey respondents provided a variety of different responses when asked what areas of the course worked well for them. Below is a summary of responses given with the number indicating the number of respondents who provided that answer. Where there is not a number indicated, only one person provided that answer.

- One-on-One TA 6
- Instructor 5
- Bookkeeping/accounting 3
- Budgeting 3
- Everything 2
- Learned the basics to start a business 2
- Networking with others 2
- Parent contracts 2
- Assistance provided
- Business operations
- Childcare business policies
- Convenient class time
- Group learning
- Hands on learning

- Networking with others
- Parent contracts
- Parent handbook
- Share information learned with Network group
- Spreadsheets
- State requirements
- Tax information
- Trainings offered
- Working with children

**Areas of Training that Did Not Work Well for Clients**

Similar to the above responses, clients provided a variety of different responses when asked what aspects of the course did not work well for them. A summary of responses is provided below. The majority indicated that “nothing” did not work well for them in the course, which is consistent with responses given during the last survey.

- Nothing 19
- Childcare did not work for her
- Class location not convenient
- Class was cancelled
- Client did not speak English well
- Did not like the classroom space
- Did not put enough information in Parent handbook
- Evening classes difficult to make
- Instructor was confusing
- Minimal effort from other classmates
- More socializing than work during class
- Not enough follow up from instructor
- The business plan
- Time constraints

**Suggestions to Improve Services**

Clients provided a variety of different suggestions for improving the CCBI course. Similar to the last survey period, most clients indicated that they did not have any suggestions for improving the course. A summary of responses is provided below.

- None 19
- Continue One-on One TA 2
- Lengthen course 2
- More follow-up from instructors 2
- Instructor should explain things more clearly
- Make course more known
- Manual should focus more on home-based childcare businesses
- More information on record keeping and tax deductions

- Offer course more often
- Policy and parent handbook first, than business plan
- Post course follow-up
- Support group to keep people in contact with others
- Workshop on creating spreadsheets

### **Recommended Areas of Other Services**

Survey respondents provide a few areas where they would like more information or services. A summary of responses is provided as follows.

- No 22
- Tax deductions training 3
- More computer information 2
- Funding alternatives
- Have David teach more classes
- More self-employment support
- Network more with bankers to get loans
- Offer to all potential childcare providers in VT
- Site visit

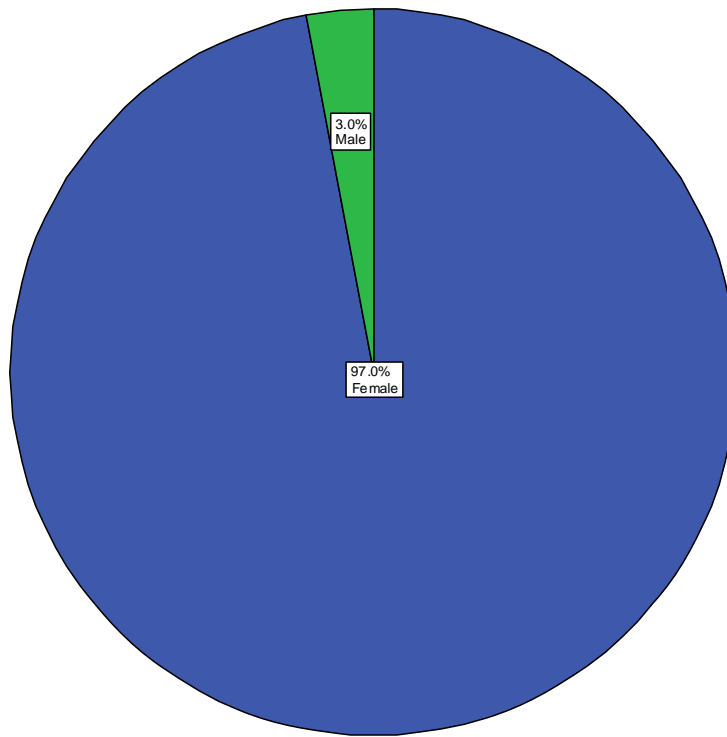
*Client Characteristics*

Client characteristics of gender, ethnicity, age, education, family characteristics, previous work experience, and access to medical and health benefits were collected at the time of the survey. Characteristics of poverty and public assistance, income, and status in the labor force were collected at intake. Statistics are provided for low-income clients and all clients, with exceptions noted.

**Gender**

One hundred percent (40) of low-income clients are female. For the entire group, 3% (3) are male and 97% (97) are female (Figure 4).

**Figure 4. CCBI Client Gender, All Clients**



**Ethnicity**

For low-income clients only, 80% (32) identified their ethnic background as Caucasian, 5% (2) as Asian, 3% (1) as African American, and 13% (5) identified themselves as "other" with no specification provided. For all clients, 83% (80) are Caucasian, 3% (3) are Asian, 3% (3) are African American, 1% (1) is Native American, and 10% (10) identified as "other" with no specification.

**Age**

Low-income only (n=40)

- Mean = 37
- Median = 35
- Mode = 34
- Range = 22-56

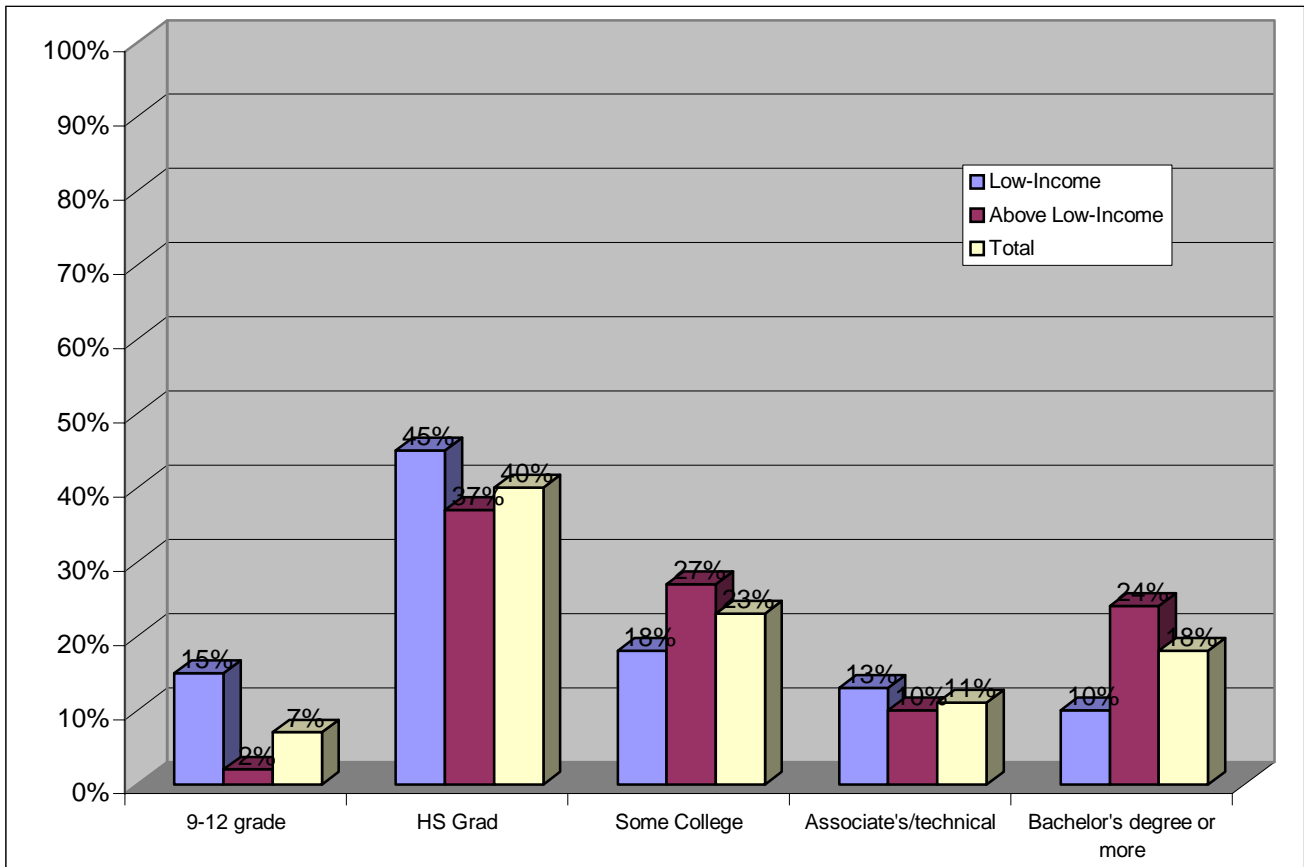
All clients (n=96)

- Mean = 37
- Median = 34
- Mode = 34
- Range = 20-65

**Education**

Of low-income clients, 60% (24) reported having a high school degree or less education, 18% (7) reported having completed some college, 13% (5) received their Associate's or technical degree, and 10% (4) have a bachelor's degree or higher education. Of the total clients, 47% (47) have a high school degree or less education and 53% (53) have some college education or more (Figure 5).

**Figure 5. Highest level of education at client intake**



**Family Characteristics**

Family size of all participants ranged from 1-7 people with an average family size of over three people (3.5) and median and mode of 3 people. Family size statistics for low-income clients is the same as the entire population. Thirty-seven percent (36) of all clients reported being single parents (32% are female headed, 5% are male headed), 50% (48) are not single parents, and 12% (12) do not have children. For low-income clients, 58% (23) are single parents (55% female, 3% male), 35% (14) are two parent households, and 8% (3) do not have children. Of all clients, families with children have from 1 to 8 children with an average of 2.3 and median and mode of 2 children. Low-income clients only have between 1 and 5 children with an average of 2.5 and median and mode of 2 children. Of all clients, 56% (56) are married, 24% (24) are single, 16% (16) are divorced, 2% (2) are widowed, and 1% (1) cohabitate. Less than half of low-income clients (43%, 17) are married, 33% (13) are single, 23% (9) are divorced, and 3% (1) are widowed.

**Housing Type**

Of all clients, 65% (60) own their own housing, 21% (19) rent, 1% (1) live in public housing, 1% (1) receive housing assistance or live in subsidized housing, and 12% (11) live in another type of housing situation that was not specified. For low-income clients only, 56% (22) own their own housing, 31% (12) rent, 3% (1) live in public housing, and 10% (4) have another housing situation that was not specified.

**Poverty and Public Assistance**

Low-income client information on poverty and public assistance is presented in Table 40. A little less than half of low-income clients (45%, 18) receive food stamps, 28% (11) receive TANF benefits, 10% (4) have a verifiable disability, and 3% (1) live in public housing.

**Table 40. Poverty Statistics of Low Income CCBI Participants**

100% below poverty	100% (40)
Food stamps	45% (18)
Receive TANF	28% (11)
Have verifiable disability	10% (4)
Live in public housing	3% (1)

Of all clients surveyed, 40% (40) are 100% below poverty and 94% (91) are 70% of HUD median income or Job Start eligible (Table 41).

**Table 41. Income qualifications for total participants**

100% below poverty	40% (40)
70% HUD median income (Job Start eligible)	94% (91)

**Previous Work Experience**

Low-income clients reported having between 0 and 360 months (about 30 years) of paid work experience prior to starting with CCBI, with an average of 114 months (about 9.5 years), median of 95 months (8 years), and mode or 180 (15 years). For above low-income clients, months or prior work experience ranged from 0 to 528 months (44 years), with an average of 155 (about 13 years), and median of 167 (14 years).

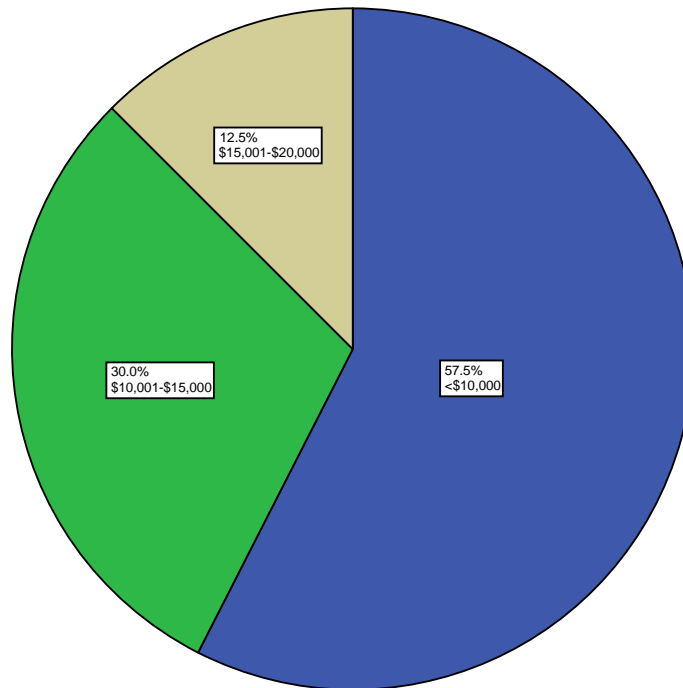
**Access to Medical and Health Benefits**

Overall, 87% (73) of clients reported having access to medical and health benefits, with two people receiving this through their childcare business. Differentiated by income, 91% (29) of low-income clients and 85% (44) of above low-income clients reported access to medical and health benefits.

**Participant Income**

Looking at low-income participant income broken into categories (Figure 6), 58% (23) reported an annual income of under \$10,000 at enrollment. Almost one third of respondents (30%, 12) reported an annual income of \$10,001-15,000, and 13% (5) reported an income of \$15,001-20,000. Examining low-income participant income by family size, Table 42 shows that 43% of those earning less than \$10,000 come from families of three people. The largest family size for those earning less than \$10,000 is a family of five people. For families earning between \$10,001 and \$15,000, the majority (67%) are families with four people, with a range of two to six people in their family. For low-income families earning between \$15,001-\$20,000, 40% are families of four people with a range of three to seven people.

**Figure 6. CCBI Low Income Client Income at Intake, Categorized**



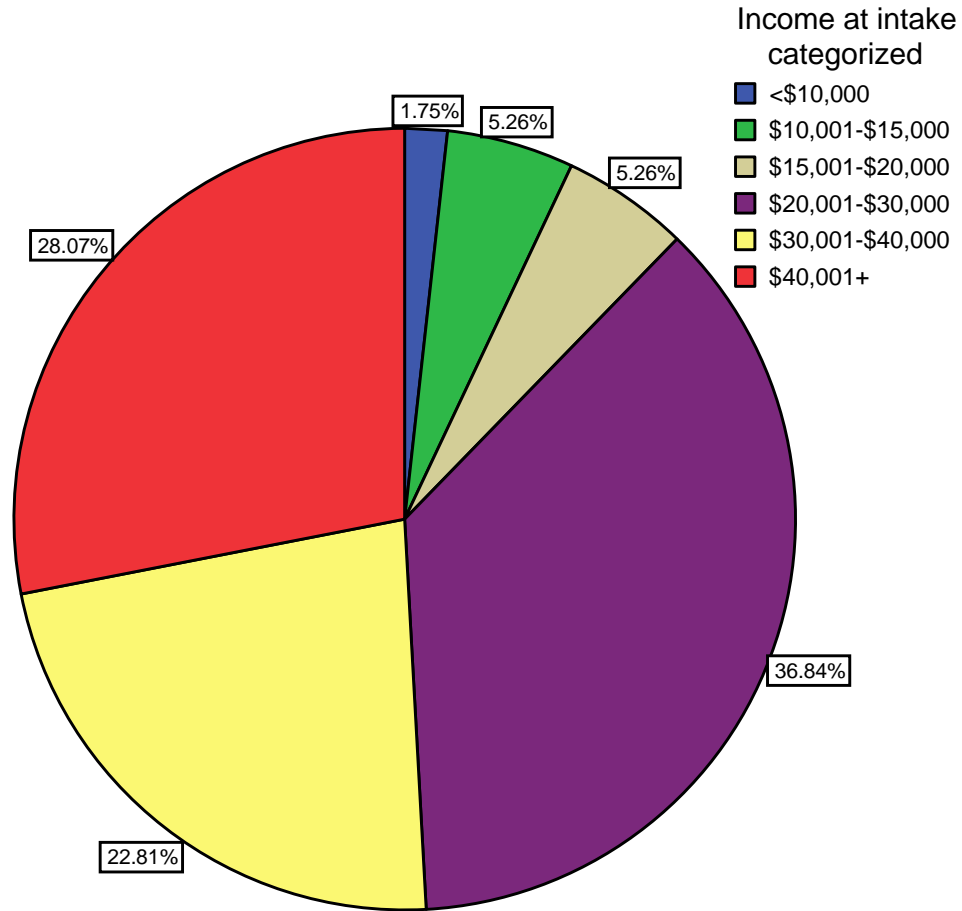
**Table 42. Low-Income Family Size by Income Category, Intake**

Income Category at Intake	Number of People in Family at Intake							Total
	1	2	3	4	5	6	7	
<\$10,000	13% (3)	17% (4)	43% (10)	9% (2)	17% (4)	0	0	100% (23)
\$10,001-\$15,000	0	8% (1)	8% (1)	67% (8)	0	17% (2)	0	100% (12)
\$15,001-\$20,000	0	0	20% (1)	40% (2)	20% (1)	0	20% (1)	100% (5)

Note: Shaded area denotes highest percentage within income category.

Looking at income categories of above low-income participants (Figure 7), 2% (1) reported an income of less than \$10,000, 5% (3) reported their income to be between \$10,001-15,000 at intake, 5% (3) at \$15,001-\$20,000, 37% (21) at \$20,001-30,000, 23% (13) at \$30,001-40,000, and 28% (16) at \$40,001 or more. Examining by family size, as depicted in Table 43, one family of three has an income of less than \$10,000 and three families with only one person earn an income of between \$10,001-\$15,000. Three families earn between \$15,001 and \$20,000, with two being families of three people and one being an individual person. Family sizes of two to five people reported earning between \$20,001 and \$30,000, with 38% of these families being families of 3. Families of one person to six people earn between \$30,001 and \$40,000 with 39% being families of 5 people. Finally, families of 3 to 6 people reported earning over \$40,000, with the majority being families of 4 people.

**Figure 7. CCBI Above Low-Income Client Income at Intake, Categorized**



**Table 43. Above Low-Income Family Size by Income Category, Intake**

Income Category at Intake	Family size at intake						Total
	1	2	3	4	5	6	
<\$10,000	0	0	100% (1)	0	0	0	100% (1)
\$10,001-\$15,000	100% (3)	0	0	0	0	0	100% (3)
\$15,001-\$20,000	33% (1)	0	67% (2)	0	0	0	100% (3)
\$20,001-\$30,000	0	19% (4)	38% (8)	33% (7)	10% (2)	0	100% (21)
\$30,001-\$40,000	15% (2)	8% (1)	15% (2)	15% (2)	39% (5)	8% (1)	100% (13)
\$40,001+	0	0	38% (6)	44% (7)	6% (1)	13% (2)	100% (16)

Note: Shaded area denotes highest percentage within income category.

**Status in the Labor Force**

Table 44 shows that at participant intake, 20% of low-income clients were employed, 45% were self-employed, 18% were unemployed, and 18% were not in the labor force.

**Table 44. Status in the Labor Force by income and total (n=97)**

<b>Status at Intake</b>	<b>% (n) Low-Income</b>	<b>% (n) Above Low-Income</b>	<b>% (n) Total</b>
Employed	20% (8)	33% (19)	28% (27)
Self-employed	45% (18)	58% (33)	53% (51)
Unemployed, 1-14 weeks	5% (2)	4% (2)	4% (4)
Unemployed, +15 weeks	13% (5)	0	5% (5)
Not in labor force	18% (7)	5% (3)	10% (10)