



A report from the Minority-owned Small Business Assistance Project



Immigrant Small Business in Lowell, Massachusetts Workforce Development Needs of Owners and Their Employees



A Project Conducted by:

The Massachusetts Association for Community Action (MASSCAP)

Project Partners:

ACCION USA

Action for Boston Community Development

Lowell Small Business Assistance Center (A Program of Community Teamwork, Inc.)

North Shore Community Action Program

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MSBA Project Team

Patricia Pelletier	MSBA Project Manager
Joe Diamond	Executive Director, Massachusetts Association for Community Action (MASSCAP)
Beth Hogan	Executive Director, North Shore Community Action Program
Mark Isenburg	Vice President of Workforce Development, Action for Boston Community Development
Russ Smith	Executive Director, Lowell Small Business Assistance Center (A Program of Community Teamwork, Inc.)
Adrian Ford	Chief Administrator, Three Pyramids, Inc.

MSBA Research Team

Claudia Green	Researcher
O. Steven Quimby	Researcher
Erika Eurkus	Researcher, ACCION-USA
Victoria Fahlberg, PhD	Research Analyst and Writer

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Executive Summary

Immigrant Small Business in Lowell, Massachusetts: Workforce Development Needs of Owners and Their Employees

Descriptive Statistics on Small Businesses

According to the U.S. Small Business Administration's Office of Advocacy, in 2006 there were an estimated 26.8 million small businesses in the United States. These **small businesses employed slightly more than half of the nation's private sector workforce** and in the last decade created approximately 60% to 80% of the new jobs in the economy.

Approximately 4.1 million (15.3%) of the small businesses in the United States were owned by minorities in 2002. In the period 1997 – 2002, the number of Black, Hispanic, and Asian-owned businesses increased by 33%, while white-owned businesses increased by just 6%. African American businesses increased by 45%, followed by Hispanics at 31% and Asians at 24%. **Minority small business employed approximately 4.7 million workers in 2002 and generated approximately \$562 billion in revenues.**

In 2007, there were an estimated 651,100 small businesses in Massachusetts. There are approximately 49,500 businesses registered to minorities: 18,000 Asian, 16,000 Latino, 13,000 African American, and 2,500 other minorities. In the period of 2001 – 2007, Massachusetts companies with 50 to 1,000+ employees shed 129,000 jobs, a reduction of 9%. During that same period, employment by companies with 49 employees or fewer added 29,000 jobs to the economy, an increase of 3%.

Focus of the Study

The city of Lowell, Massachusetts, has been an entry point for immigrants since the early 1800s when immigrants poured into the Merrimack Valley to work in its many textile mills. According to the 2000 Census, Lowell has a population of 105,167, with 22% being foreign born. Major racial groups in Lowell include nearly 15,000 Hispanics and over 17,000 Asians. Africans and Brazilians are also significant minority groups. As many as 45% of Lowell's Latinos do not speak English well, and 29% live with people who are isolated from the mainstream because of their limited English speaking skills. Among Asian households, 58% do not speak English well and 34% are linguistically isolated. According to the 1997 Economic Census, Lowell had 746 minority-owned businesses that employed 1,463 full-time workers.

Community Action Agencies (CAAs), the federally recognized anti-poverty network in the United States, have long understood the importance of small neighborhood businesses as a first step or stepping stone for employment of their low-income clients. CAAs in Massachusetts have found that many low-income clients are, or have been, employed in these small or "micro" businesses. Many are minority or immigrant-owned enterprises and have minority and immigrant employees and customers. Small minority-owned businesses create both full-time and part-time jobs, which are a large source of first-time employment opportunities for low-income residents living in ethnically diverse communities in Massachusetts. These jobs usually require limited skills and pay minimum wages without benefits. The jobs available are mostly

neighborhood based, thus minimizing transportation and language obstacles. Relationships built between local CAAs and minority-owned small businesses have revealed that employers would benefit from training resources for their employees, many of whom they say are not adequately prepared for the jobs. Small businesses also provide many goods and services to the low-income clientele served by the CAAs.

Because of the importance of these small businesses to the populations they serve, CAAs have become interested in understanding how to better assist their workforce development efforts. CAAs were concerned that the jobs available for their clients were often low skill, low paying, and did not offer benefits or full-time employment. Moreover, because the businesses are so small, the jobs offered little room for advancement, which could make for high turnover. From their interactions with local business owners, CAAs found that businesses often could not afford to provide better compensation or work schedules.

Approach to the Study

In order to address the needs and concerns of both employees and employers of small minority-owned businesses, the Employment, Training, Education, and Workforce Development Committee of MASSCAP (the Massachusetts Association for Community Action) initiated a process to strategically explore workforce development issues of small, neighborhood-based businesses in communities of color. The intent was to gather information to develop an appropriate and effective workforce development model for low-skilled, low-income employees of immigrant small businesses in Massachusetts. In 2006 MASSCAP, along with key workforce development partners, collaborated to create the Minority-owned Small Business Assistance (MSBA) Project. The goal of the project was to identify the workforce development needs of employees and owners of minority-owned small businesses in Massachusetts and to build bridges to existing systems, networks, and resources that would provide customized workforce development approaches and opportunities for low-income, minority populations.

Lowell, Massachusetts, was selected as an initial site of the project for several reasons:

- The local CAA, Community Teamwork, Inc. (CTI), has a strong presence in Lowell and surrounding communities;
- Lowell is a midsized urban center;
- Lowell has a large and diverse immigrant and refugee population;
- Lowell has many immigrant-owned small businesses;
- CTI's Lowell Small Business Assistance Center provided a connection to the city that was needed for the implementation of the project.

As a first step, a community forum was held in Lowell on March 22, 2006, to gain a deeper understanding of the minority-owned small businesses and to determine how best to proceed in gathering information. They suggested an approach similar to that used in earlier studies, which utilized surveys administered face to face and/or focus groups. It was also suggested that credible and trustworthy ethnic community leaders could provide the best access into their communities.

The MSBA project team included members of MASSCAP's Employment, Training, Education, and Workforce Development Committee, ACCION-USA, and the Lowell Small Business Assistance Center. The team elected to study small businesses in the Hispanic and Brazilian communities. It was determined that small businesses in these communities had received little attention in the past by the larger community and little was known about them. In addition, Hispanics are the largest minority group in the United States and Brazilians are among the fastest growing groups in Massachusetts. Both groups have a strong presence in Lowell.

The MSBA project recruited two well-known community leaders, one from the Portuguese-speaking community and one from the Spanish-speaking community. Both were highly respected immigrant businessmen. These community leaders helped to identify businesses to survey and paved the way for the survey team to work in the community. Two interviewers, both bi-lingual and bi-cultural (one Latino and one Brazilian), were trained and deployed in the community to conduct surveys and to assist with facilitating focus groups. This method proved to be the best means of accessing the immigrant small business owners and employees.

The employee survey was completed by 23 Brazilian and 17 Hispanic employees and 22 Brazilian and 26 Hispanic employers (total of 88 surveys). The surveys asked a series of questions about demographics, education and training needs, employment and business development goals and barriers. Combined with information gathered from three focus groups and survey responses, *the following training and services were reported as desired and/or needed:*

By Employers	By Employees
English	English
Post secondary education	Post secondary education
Assistance with tuition costs	Assistance with tuition costs
Health insurance	Health insurance
Marketing and sales	Customer service
Accounting	Customized job skills
Management	
Access to capital	

Summary of Findings

Participating employers and employees identified several barriers to participating in education and training programs, as follows:

- Cost
- Time
- Language barriers
- Integration into the mainstream community
- Transportation
- Awareness of programs/services available in the community

Most of the immigrants who participated in the study had not heard of programs or services offered by organizations such as the Lowell Career Center or the Lowell Small Business Assistance Center, even though these agencies are located in downtown Lowell — the location reported as most preferred for taking training or education classes. While responses varied for choice of time for training, weekday evenings were the most popular choice for attending training or education classes. ***It is recommended that extensive, linguistically appropriate, and nontraditional outreach by local organizations, schools, and training centers is necessary to increase awareness of services available to owners and employees of minority-owned micro enterprises.***

One of the most significant findings of this study is that computer literacy and availability of computers and access to the Internet among these immigrant respondents was high, with 83% of employees and 90% of employer respondents reporting that they use the Internet. All but one have a computer at home with Internet access, ***making online training a reasonable alternative to traditional training models.***

Most employers and employees reported that they did not know where to receive information on education, training, and employment opportunities. Since the vast majority of employers and employees have the availability of a computer and the Internet, it is recommended that ***a culturally and linguistically appropriate website or series of websites that are appropriate for Massachusetts' large immigrant and refugee workforce be developed.***

Costs associated with further training or education was reported as the primary barrier to participation by both employers and employees. ***Creative approaches to assisting this immigrant workforce with training/education costs are necessary to meet needs.***

Summary Assessment

While employers and employees of the minority-owned micro-enterprises surveyed in this project report needs that are somewhat similar to the mainstream population, the barriers they face to accessing services in the current system prevent them from growing their businesses or obtaining higher-level skills training, education, and support services that could help them to transition to career ladders and higher paying jobs. The existing workforce development system is not accessible to minority-owned small businesses for a variety of reasons.

Even though small and micro-enterprise businesses are the fastest growing segment of employers in the nation, the Workforce Investment Act (WIA) system of Workforce Investment Boards (WIBs) and Career Centers have not adapted to meet the workforce development needs of this population. Most skills training programs offered through the WIA system are regulated by strict federal guidelines and outcome requirements that are not appropriate or reasonable for small and micro-enterprise immigrant-owned businesses. Programs are designed to attract larger businesses that operate in a traditional setting.

The community college system and other post-secondary educational institutions are equally inaccessible to these businesses due to traditional class schedules. Also, they are cost prohibitive for most employees and business owners.

In Massachusetts, 26% of employment occurs in small businesses. Yet, the Workforce Training Fund (WTF) administered by the state provides incumbent worker training funds almost exclusively to businesses with 50 or more employees. In addition, in order to receive funding from WTF, employers must complete a rigorous proposal process and agree to provide matching funds. These requirements are impossible for immigrant micro-enterprises, such as those involved with this project, to meet.

The Department of Education-funded Adult Basic Education (ABE) system in Massachusetts provides many levels of basic education and GED classes as well as English for Speakers of Other Languages (ESOL) training. In Lowell, students must attend classes at the ABE Program at Lowell Public Schools during limited day and evening hours. This is a typical design of most ABE/ESOL programs in the state. In addition, most ABE/ESOL classes have long waiting lists and when limited-English speakers attempt to enroll, they are often told that they could not be placed in a class for many months. The relationship between the ABE system and the workforce development system could be strengthened to meet the workplace education needs of minority-owned small businesses and their employees.

The Commonwealth Corporation administers the Workforce Competitive Trust Fund, a state-funded program that funds "sector" training programs. Sectors are defined as industry clusters such as Health, Finance, Travel and Tourism. To receive these funds, employers or consortiums of employers must partner with several educational and service organizations and complete a planning process and complicated proposal for funding. Applicants for this funding must agree to meet outcomes requirements associated with incumbent worker training funds, such as job promotions and raises, and must also pledge "matching" funds. These regulations put this funding source out of reach for minority-owned micro-enterprises and small businesses.

The workforce development needs of minority-owned businesses identified through this study are simple. The workforce development system in existence is complex. Given the wide gap between the current system of workforce development and the needs of the minority-owned micro-enterprises, ***this study suggests the need for a reconsideration of how, when, where, and by whom workforce development and business assistance is provided for this segment of our economic and social system. Specifically, state policies and programs should address the workforce development needs of the employees of minority-owned small businesses and the business development needs of owners. As examples, the Massachusetts Workforce Training Fund and the Workforce Competitive Trust Fund should review and amend some funding requirements to make these resources available to minority-owned small businesses. Further, state agencies that address the various segments of this sector should work more closely together to strengthen this sector.***

Community Action Agencies across the state continue to build their capacity in workforce development programming to meet the needs of the immigrant populations they serve. MassINC's report entitled "The Changing Face of Massachusetts" (June 2005) notes that "New immigrants have become a critical source of labor, and over the last 25 years, they have become an increasing share of the workforce.... Integrating immigrants into our workforce requires a public/private strategy." The current federal and state economic stimulus efforts present an opportunity to redirect how we serve minority-owned small businesses in a workforce development strategy. Up to this point, workforce development funding has not been shaped to assist minority-owned small businesses and their employees, yet this business segment continues

to grow at rapid rates. An example of this is the Massachusetts Workforce Training Fund (WTF), a principal source of subsidized incumbent worker training in the state. The WTF has distributed a total of \$141 million in grants since its inception eight years ago, of which only \$5.5 million (0.039%) went to companies with 20 or fewer employees. This is particularly relevant in light of the fact that in 2005 there were 94,197 "micro" businesses in Massachusetts (those with 1-4 employees). These companies employ an estimated 255,190 individuals throughout the state. While this study was limited to the city of Lowell, cities and towns throughout the Commonwealth are seeing significant increases in the number of immigrants entering the workforce and the number of minority-owned micro-enterprises being established. If we are to sustain the immigrant population growth so vital to our economy in Massachusetts, the needs of immigrant-owned small businesses must be in the forefront of policy and funding recommendations.

IMMIGRANT SMALL BUSINESS IN LOWELL, MASSACHUSETTS

Workforce Development Needs of Owners and Their Employees

I. Background and Purpose of the Study

Community Action Agencies (CAAs), the federally recognized anti-poverty network across the country, have long understood the importance of small neighborhood businesses as a first step or stepping stone for employment of their low-income clients. CAAs have found that many low-income clients are, or have been, employed in these small or "micro" businesses. Many are minority or immigrant-owned enterprises and have minority and immigrant employees and customers. Small minority-owned businesses create both full-time and part-time jobs, which are a large source of first-time employment opportunities for low-income residents living in ethnically diverse communities in Massachusetts. These jobs usually require limited skills and pay minimum wages without benefits. The jobs available are mostly neighborhood based, thus minimizing transportation and language obstacles.

Relationships built between local CAAs and minority-owned small businesses have revealed that the employers would benefit from training resources for their employees, many of whom they say are not adequately prepared for the job. Small businesses also provide many goods and services to the low-income clientele served by the CAAs. Because of the importance of these small businesses to the populations they serve, CAAs have become interested in understanding how to better assist their workforce development efforts. CAAs were concerned that the jobs available for their clients were often low skill, low paying, and did not offer benefits or full-time employment. Moreover, because the businesses are so small, the jobs offered little room for advancement, which could make for high turnover. From their interactions with local business owners, CAAs found that businesses often could not afford to provide better compensation or work schedules.

In order to address the needs and concerns of both employees and employers of small minority-owned businesses, the Employment, Training, Education, and Workforce Development Committee of MASSCAP (the Massachusetts Association for Community Action) initiated a process to strategically explore workforce development issues of small, neighborhood-based businesses in communities of color. The intent was to develop a successful workforce development model for low-skilled, low-income employees of immigrant small businesses in Massachusetts.

In 2006 MASSCAP, along with key workforce development partners, collaborated to create the Minority-owned Small Business Assistance (MSBA) project. The goal of the project was to identify the workforce development needs of employees and owners of minority-owned small

businesses in Massachusetts and to build bridges to existing systems, networks, and resources that would provide customized workforce development approaches and opportunities for low-income, minority populations.

Introduction

According to the U.S. Small Business Administration's Office of Advocacy, in 2006 there were an estimated 26.8 million small businesses in the United States. These small businesses employed slightly more than half of the nation's private sector workforce and in the last decade created approximately 60% to 80% of the new jobs in the economy.¹ Over half of the small business workforce had a high school diploma or less and were disproportionately young.² In 1996, small businesses employed 7.4 million full-time workers less than 25 years old. They were also twice as likely to employ workers over 65 years old.³

Approximately 4.1 million (15.3%) of the small businesses in the United States were owned by minorities in 2002.⁴ In the period 1997 – 2002 the number of Black, Hispanic, and Asian owned businesses increased by 33%, while white-owned businesses increased by just 6%. African American businesses increased by 45%, followed by Hispanics at 31% and Asians at 24%. Minority small business employed approximately 4.7 million workers in 2002 and generated approximately \$562 billion in revenues.⁵

In 2007, there were an estimated 651,100 small businesses in Massachusetts, where 184,100 (28.3%) of these businesses had employees. There are approximately 49,500 businesses registered to minorities: 18,000 Asian, 16,000 Latino, 13,000 African American, and 2,500 other minorities.⁶ In the period of 2001 – 2007, Massachusetts companies with 50 to 1,000+ employees shed 129,000 jobs, a reduction of 9%. During that same period employment by companies with 49 employees or fewer added 29,000 jobs to the economy, an increase of 3%.⁷

According to the 2000 U.S. Census, about 37,547,790 immigrants are living in the United States, making up nearly 13% of the population. The number of immigrants living in Massachusetts is proportionally even greater, given that they constitute over 16% of the population.⁸ Many minority business owners in Massachusetts and throughout the nation are immigrant newcomers.

¹ Frequently Asked Questions, U.S. Small Business Administration Office of Advocacy, August 2007.

² Characteristics of Small Business Employees and Owners 1997, U.S. Small Business Administration's Office of Advocacy, January, 1998.

³ *Ibid.*

⁴ Minorities in Business: A Demographic Review of Minority Business Ownership, U.S. Small Business Administration's Office of Advocacy, April 10, 2007, Table 16.

⁵ *Ibid.*

⁶ Small Business Profile: Massachusetts, U.S. Small Business Administration's Office of Advocacy, 2007.

⁷ Employment by Establishment Size First Quarter, U.S. Bureau of Labor Statistics. Quarterly Census of Employment and Wages.

⁸ U.S. Census 2000.

The city of Lowell has been an entry point for immigrants since the early 1800's when immigrants poured into the Merrimack Valley to work in its many textile mills. According to the 2000 Census, Lowell has a population of 105,167, with 22% being foreign born. Major racial groups in Lowell include nearly 15,000 Hispanics and over 17,000 Asians. Africans and Brazilians are also significant minority groups. The income level for immigrants in the city varies. For example, the median annual household income in Lowell is \$39,192, with two out of 10 families earning less than \$15,000. However, for Latinos, the median family income was \$25,963. Asian families fared better, with a median family income of \$45,597. As many as 45% of Lowell's Latinos do not speak English well, and 29% live with people who are isolated from the mainstream because of their limited English speaking skills. Among Asian households, 58% do not speak English well, and 34% are linguistically isolated.⁹

According to the 1997 Economic Census, Lowell had 746 minority-owned businesses that employed 1,463 full time workers.¹⁰ In a 1998 study by the University of Massachusetts in Lowell at the Center for Family, Work, and Community (CFWC), researchers found over 300 immigrant small businesses operating in the city. They surveyed 63 of the owners and found that they represented 21 different countries with the largest group (30%) being from Cambodia.¹¹

About 80% of the businesses in the CFWC study were storefronts, including retail, convenience stores, markets, restaurants, and other services. A similar survey in 2000 by Santiago and Jennings found that the majority of 149 Latino businesses in the nearby city of Lawrence were also in the service sector. These small businesses were often family run and quite small.¹² In Lowell (CFWC, 1998), a majority (72%) were run by the storeowner alone or with his family, and most (53%) employed between one and three people. In Lawrence (Santiago & Jennings, 2000), 40% had at least one family member working for them and 84% had three or fewer employees.

Immigrants, especially those who do not speak English well, have difficulty finding jobs, which is one reason why it is appealing to create a small business that provides goods and services to a specific ethnic community. A study in 2001 by the ONE Lowell Coalition, which utilized nine ethnic focus groups, found that all of Lowell's recently arrived immigrant groups identified lack of English language skills as the primary difficulty in finding employment and in advancing at their places of employment.¹³ In Lawrence (Santiago & Jennings, 2000), the ability to speak

⁹ Ibid.

¹⁰ U.S. Economic Census 1997 www.census.gov/epcd/www/econ97.html

¹¹ Center for Family, Work, and Community, University of Massachusetts, Lowell (1998). Business Owners Survey: A Study of Immigrant Owned Businesses in Lowell.

<http://www.uml.edu/centers/cfwc/programs/copc/boss/BOSSCOLOR.html>

¹² Santiago, J. & Jennings, J. (2000). The Latino Business Community of Lawrence, Massachusetts: A Profile and Analysis. Center for business and Industry, Northern Essex community College and the William Monroe Trotter Institute at the University of Massachusetts, Boston.

<http://www.necc.mass.edu/noncredit/wfdce/pdf/LatinocommofLaw.pdf>

¹³ ONE Lowell Coalition (2001), Barriers Faced by Immigrants and Refugees Residing in the City of Lowell, Massachusetts. www.onelowell.net/resources.html

English was also a significant factor, as 57% of business owners demonstrated “fair to poor” English-speaking abilities and reported that more English skills were needed.

Immigrants regularly rely upon their own savings or loans from family and friends to generate financial capital for their businesses. This was found to be true of immigrant entrepreneurs in Lowell¹⁴ as well as in Lawrence,¹⁵ where most owners had financed their businesses using their own savings or loans from family and close friends. The strong social and family bonds in immigrant communities facilitated these kinds of loans, while language and cultural barriers created obstacles to obtaining them through banks and other loan programs. Some immigrant business owners reported difficulties with the “red tape” involved with getting a license and others reported language barriers and legal barriers to expanding their businesses. According to Turcotte and Silka (2007) in their analysis of social capital, “Many Asian business owners complained that business loan programs from the city and the Lowell Plan (and others) failed to help them. They considered the process to be bureaucratic, confusing, inflexible, and time-consuming.”¹⁶ In addition, Turcotte and Silka suggested that many governmental and traditional business loans typically use certain ratios and criteria to evaluate the newcomer businesses, which often undervalued the strengths found in newcomer businesses.

In Lowell, it was found that immigrant entrepreneurs were not aware of the business organizations in the city, nor had they utilized the business assistance centers. About 70% did not belong to any business organization and 78% had not received assistance from business or community organizations.¹⁷

ONE Lowell’s study found that some immigrants would like to start their own business, but lacked both capital and training. They reported that a lack of transportation and financial resources impacted their ability to access English language classes, job training, and job searching. They also lacked the financial resources to buy a computer, which cut them off from information and opportunities. Lack of information made it difficult for many immigrants to access educational and training opportunities. Others reported that they lacked the necessary cultural knowledge to navigate the American work system, from writing resumes, to interviewing and negotiating salaries. Some mentioned lack of job training skills and lack of education as barriers to work-related advancement. In Lawrence, 20% of the business owners surveyed reported having a bachelor’s degree, yet another 21% had not finished high school.¹⁸ Those in the ONE Lowell study (2001) were concerned that high school and college degrees achieved in their home countries were not recognized here. In some cases records of their diplomas were not retrievable due to war in their home countries. For others, they did not know how to have their degrees authenticated in the United States.

¹⁴ Center for Family, Work, and Community (1998).

¹⁵ Santiago & Jennings (2000).

¹⁶ Turcotte, D. & Silka, L. Social Capital in Refugee and Immigrant Communities. In: *Race, Neighborhoods and the Misuse of Social Capital* (2007), Jennings J. (Ed.), New York: Palgrave MacMillan.

¹⁷ Center for Family, Work, and Community (1998).

¹⁸ Santiago & Jennings (2000).

Immigrant small business owners have a variety of needs. In Lawrence, the information they wanted most was on business loans and business counseling. Classes they requested most included English language classes (44%), business development (25%), and basic computer seminars (18%).¹⁹ In Lowell, the owners reported that they would like help with advertising, loans, and financial assistance but did not know how to obtain it. When asked what kind of information or assistance would help their business, responses focused on marketing and advertising, loans, and financial assistance. They also mentioned that bilingual staff at assistance centers would be helpful, as would an increase in the availability of funding to help small businesses.²⁰

Helping people in their ethnic communities appeared to give these business owners their greatest sense of achievement as well as their greatest challenge. The immigrant business owner is seen as a leader and helper in their community and as such is called upon by community members when in need. Because of the strong social bonds in these communities, small business owners can be called upon to give informal loans or allow more flexibility in payment than other small business owners. While this can increase the status of the business owner in the community, it also puts him/her more at risk. As one person in the ONE Lowell study stated, “We now have a new breed of leaders – the entrepreneurs. This is really turning out to be good. Once someone owns a store people start coming and asking where can I buy a car, where can I get a house? They assume because you know enough to start a business, they think you know the rest.”

Methodology

The city of Lowell, Massachusetts was selected as an initial site of the project for several reasons:

- The local CAA, Community Teamwork Inc. (CTI), has a strong presence in Lowell and surrounding communities;
- Lowell is a midsize urban center;
- Lowell has a large and diverse immigrant and refugee population;
- Lowell has many immigrant-owned small businesses;
- CTI's Lowell Small Business Assistance Center provided a connection to the city that was needed for the implementation of the project.

As a first step, a community forum was held in Lowell on March 22, 2006, to gain a deeper understanding of the minority-owned small businesses and to determine how best to proceed in gathering information. Those at the forum included community leaders who were engaged with the immigrant and refugee communities. They suggested an approach similar to that used in earlier studies, which utilized surveys administered face to face and/or focus groups. It was also suggested that credible and trustworthy ethnic community leaders could provide the best access into their communities.

¹⁹ Ibid.

²⁰ Center for Family, Work, and Community (1998).

With this in mind, MASSCAP and their project collaborators, including ACCION USA and the Lowell Small Business Assistance Center, initiated the project by electing to study small businesses in the Hispanic and Brazilian communities. It was determined that small businesses in these communities had received little attention in the past by the larger community and little was known about them. In addition, Hispanics are the largest minority group in the United States and Brazilians are among the fastest growing groups in Massachusetts. Both groups have a strong presence in Lowell.

The research team worked with MASSCAP and their collaborators to create survey questions that focused on the specific issues they wished to address in order to better understand the workforce needs of both immigrant small business owners as well as their employees. The surveys were translated into both Spanish and Portuguese. A copy of the surveys can be found in Appendix A (Employee Survey) and Appendix B (Employer Survey).

The main questions to be answered by the study were:

- How does employment in a small, neighborhood business influence workers' current total employment and their longer-term work trajectory?
- To what extent does neighborhood employment experience assist individuals in gaining other employment? Is the other employment "better" or the same?
- What education, training, and support services do workers feel they need to perform well in their present job and to advance?
- How might workers benefit from additional training, in terms of compensation, added responsibility, or entrée into higher-level employment?
- What barriers might employees have to acquiring additional training and/or job mobility?

Immigrant communities can be hard to access by researchers due to language and cultural barriers as well as distrust of outsiders. Superimposed upon these historic barriers is the current political situation of immigrants in the United States, in which raids by immigration police (the U.S. Immigration and Customs Enforcement agency, ICE), followed by imprisonment and deportation, are becoming commonplace. These raids, along with nativist movements to restrict immigration and impose disadvantages on limited English speakers, have created fear, instability, and even greater distrust and isolation in the immigrant communities. Researchers were concerned with how this could impact the study.

As suggested at the forum, access to these communities could best be accomplished through well-respected and trusted community members. Two community leaders emerged, one from the Brazilian community and one from the Hispanic community. These leaders have been in this country for decades and are well integrated into the mainstream community yet remain active in their respective ethnic communities. Both are bankers and are familiar with the challenges encountered by immigrant small business owners. One of them is himself also a small business owner, while the other is a radio personality on a local Spanish-speaking radio program. These men were known as credible and trustworthy in their ethnic communities, which was essential to the success of this project.

The community leaders helped the research team to create a list of ethnic businesses in the Brazilian and Hispanic communities. They made the initial introductions between the immigrant business owners and the research team, made procedural suggestions on the best means to implement the surveys, assisted in developing survey questions, reviewed translated materials, provided advice throughout the project, and established the trust and credibility needed to ensure success of the project. They also helped the research team find community members to interview the respondents for the survey.

Survey interviews occurred in the spring of 2007. With the help of the community leaders, the interviews went smoothly. Upon completion of the interviews, attempts were made to round out the survey data with focus groups. The result was a focus group of three Hispanic employers, another with two Brazilian employers, and a focused interview with one Hispanic employee. While it is unclear why researchers had so much difficulty in convening more participants for the focus groups, it might be attributable to the following:

- A sense of insecurity due to the above-mentioned political situation in which immigrants feel unwelcome and unwanted in the United States;
- A decision that having completed the survey, they had provided enough time to the study;
- Difficulty with scheduling everyone at the same time;
- Possible need for greater incentives to attend the focus groups (while food was offered, participants were not paid for their time);
- Concerns (particularly the among business owners) about exchanging information with competitors;
- Transportation or childcare issues.

II. Employee Profile

The goal of the study was to better understand the workforce development needs of employers and employees in immigrant-owned small businesses, with a focus on Hispanics and Brazilians. This section presents findings from the employee survey.

Brazil	23
Colombia	10
Dominican Republic	3
Puerto Rico	2
Peru	1
Ecuador	1
<i>Total</i>	40

The employee survey was completed by a total of 23 Brazilian and 17 Hispanic employee respondents. Among the Hispanic employees, five countries were represented, with the majority being from Colombia (59%). The majority (86%) of the employee respondents worked at storefront businesses, while the remainder worked from home. Nearly three times (73%) as

many women employees as men were surveyed. Eighty percent of the immigrant employees reported that they do not speak English at home. Among the eight who do speak English at home, only one reported speaking exclusively in English. However, all of the immigrant employees elected to take the survey in their native language.

In addition, 36 of the employees reported that between one and five people lived in their household, with most coming from families with two members. More than half of respondents (55%) were married, 35% were single, and 10% were divorced. The average age of respondents was 30, with the oldest being 50 and the youngest being 17. The average number of years the respondents reported working was 11, with the least being under a year and the most being 35 years.

Table 2. Employee Highest Grade Completed by Country (rank ordered by "Other Country")	Other Country	USA
High school diploma/GED	13	5
Some high school	9	2
Some college	5	2
Elementary	2	0
College diploma	1	1
<i>Total</i>	30	10

Two-thirds of the respondents had at least a high school diploma, most of whom completed this outside of the United States. Twenty-three percent of the total had received at least some college, and 5% had completed college. Forty-five percent were eligible for college but never attended. The average age of people who finished high school in this country was about 22 years old. The average age of those who finished high school out of this country was 31 ½ years old.

Only four (10%) employees reported that their current employment was their first job, with 35 (90%) reporting that they had held other jobs in the past. The majority (82%) worked full time and 12% worked part time. Additionally, 88% reported that this was their only job. All but one employee was being paid for their work. The average number of hours worked per week was 44, with one employee working as few as 10 hours and another as many as 100 hours. However, it was most common for employees to work 40 hours per week.

Table 3. Employee Relationship to Owner	
Acquaintance	14
Friend	10
Unknown prior to job	8
Relative	6
Non-respondents	2
<i>Total</i>	40

Of the employees, 25% reported being a friend to the owner, 35% were acquaintances, 20% did not know the owner prior to the job, and 15% were relatives. Although immigrant businesses in the past were found to be family run, few of these employees were related to the owners.

However, a prior relationship to the owner was still an important factor, as 75% of these employees knew the owner prior to taking the job.

Skill	Needed for Job	Employee Self Evaluation on Skill Level					Past Training	
		Excel	Good	Fair	Poor	N/A	Received	N/A
Attendance and punctuality	36	18	16	4	0	0	9	27
Workplace appearance	32	12	21	4	0	1	10	26
Accepting direction & constructive criticism	36	3	30	4	1	0	8	28
Being able to work without direct supervision	37	7	29	2	0	0	9	27
Understanding workplace policy and safety	36	6	28	3	0	0	12	26

Most respondents believe that all the professional skills listed in the table above are important, although for some their workplace appearance is not as important as other skills. Employees who do not interact directly with the public may find that their appearance is not as important. The majority of employee respondents rated themselves as excellent or good for all the skills, with “accepting criticism” as the area in which employees see themselves as least effective (13%). Most had not received training on professional skills, with a low of 78% with no training on “accepting direction” and “accepting constructive criticism” to 66% with no training on “understanding workplace policy and safety.”

Skill	Needed for Job	Employee Self Evaluation on Skill Level					Past Training	
		Excel	Good	Fair	Poor	N/A	Received	N/A
Speaking English	20	5	11	7	15	0	22	14
Speaking other language	1	2	3	1	6	23	4	3
Listening in English	20	5	11	10	12	0	22	14
Listening in another language	2	2	3	1	5	23	1	31
Interacting with co-workers	30	10	25	2	0	1	8	28
Reading in English	15	5	9	6	18	0	21	15
Writing in English	14	5	9	5	19	0	21	14
Reading in another language	1	2	3	1	6	23	1	33
Writing in another language	1	2	3	1	6	23	1	33

Although half of the employee respondents reported that English skills were necessary for their jobs, only 42% reported a good to excellent capacity to speak and understand English. Slightly

more (60%) had difficulty reading and writing in English, although these skills were deemed less necessary than speaking English, with 38% reporting the need to read English and 35% needing to write in English. A bit more than half had received some past training in speaking and understanding English (55%) and reading and writing in English (53%). A total of 75% reported that interacting well with co-workers was important to their job and 88% felt that their ability to interact well with co-workers was good to excellent, even though only 20% reported that they had received training on this in the past.

Skill	Needed for Job	Employee Self Evaluation on Skill Level					Past Training	
		Excel	Good	Fair	Poor	N/A	Received	N/A
Computer skills	19	2	22	6	2	0	23	13
Time management	20	3	26	4	0	0	8	26
Collecting/organizing information	12	1	21	9	0	0	6	30
Equipment operation	15	3	12	0	0	18	8	29
Interacting with customers/clients	30	19	13	2	0	0	7	29
Teaching/instructing other workers	18	6	25	0	0	0	7	29
Basic math skills	25	3	28	4	0	0	25	11

Most employees felt that they had good to excellent workplace/career skills in every category in which they were surveyed, even though most had not received any formal training outside of computer usage and math. More than half had received formal training in computer skills (58%) and basic math skills (63%). Of those who had not received training in these areas, they reported that they did not need these skills for their current job.

English	18
Sector specific (hairdressing/catering, mechanic & auto-body, plumbing, photography)	9
College	6
Marketing/sales	5
Management/accounting	5
Spanish	1

Eighteen employees (45%) felt that training in English would make them more effective at their current job. Fifteen percent of the employees felt that college would increase their effectiveness, while another 25% felt that specific business courses would be of more use to them. In addition, 23% indicated that sector specific training courses in areas such as plumbing, hairdressing, or mechanics, would help make them more effective at their current job. One employee wanted to take a course in Spanish.

Community center/non-profit	15
Training courses	14
School/college	12
Boss/supervisor	6
Church/religious center	2
Lowell Career Center	2
Don't know	1
Other	1
<i>Total</i>	53

Immigrant employee respondents were mixed in their choices of where they would go for work-related training, being closely split between community centers and non-profits (28%), followed by training courses (26%) and a school or college (23%). Only six (11%) would go to their boss or supervisor, and only four (8%) would go to a church or the Career Center. Respondents likely do not associate churches with work training courses. In addition, it is possible that the Career Center was not a more popular option because only one respondent had heard of it. That respondent had used youth services in the past.

Yes	29
No	1
Not sure	8
Non-respondents	2
<i>Total</i>	40

Yes	23
No	3
Not sure	12
Non-respondents	3
<i>Total</i>	40

Me (respondent)	21
Government/public fund	2
Boss/supervisor	1
Family	1
Don't know	14
Non-respondents	1
<i>Total</i>	40

Most employee respondents (73%) believed that their boss would give them time off for training, while another 20% were unsure. Only one respondent was sure he/she would not be able to take time off. However, most (53%) believed that they would have to pay for the training themselves, 35% were not sure how they would pay for training, while 10% felt they could rely on other sources. More than half of respondents (58%) reported the ability to pay for training if they were reimbursed later, 30% were unsure, and three (8%) could not afford training even if they were reimbursed at a later date.

Table 12. Employee Barriers to Training/Education in the Past	
Unaware of training/education locations	22
Too busy	8
Too expensive	8
Language barriers	2
Time offered not convenient	1
Too far to travel	1
<i>Total</i>	42

By far, the major reason that employee respondents reported for not pursuing training and education in the past was a lack of information or awareness about where to get the training (52%). Two other top challenges included the cost of courses being too expensive (20%) and the respondent being too busy to take courses (20%). Other reasons for not pursuing training included language barriers (5%) and that courses were either too far away (2%) or not scheduled at a convenient time (2%).

Table 13. Employee Preferred Training Location	
Downtown Lowell	14
Local high school	13
Lowell Career Center	12
Community center	8
Walking distance of home	7
Church/temple/synagogue	2
University	2
<i>Total</i>	58

Table 14. Employee Times Available for Training	
M-F Evenings	13
Sat-Sun Afternoons	9
Sat-Sun Evenings	6
Sat-Sun Mornings	4
M-F Mornings	2
M-F Afternoons	1
Non-respondents	5
<i>Total</i>	40

Immigrant employees surveyed were mixed in terms of where they preferred to go for training when provided with specific choices, with a slight preference for Downtown Lowell, the High School, or the Career Center, with the latter two also being located in Downtown Lowell. They were also mixed as to the time they have available to attend trainings, although some preference was shown for evenings during the week (37%) or weekend afternoons (26%). However, 75% reported that they would participate in an online course if offered and another 10% were unsure. This appears to be a reasonable solution to access since 33 (83%) of employee respondents reported that they used the Internet and all of them except for one has a computer at home with Internet access.

Thirteen (65%) of the respondents did not finish high school either in the United States or in their home country, and ten (25%) of these respondents expressed a need to get a GED. Twenty-seven employees (68%) would like to go to college. However, 31 (78%) of the employee respondents felt that they needed better English skills in order to attend courses given in English. Other barriers to further education for these employees included cost (75%), followed by transportation (20%), and the need for childcare (10%).

Table 15. Employee Current Barriers to Training/Education	
Tuition	30
Transportation	8
Childcare	4
Housing	0
<i>Total</i>	42

Overwhelmingly, employees reported that the cost of tuition is the biggest barrier to attaining training or education currently (vs. lack of information/awareness in the past, shown in Table 12).

Table 16. Employee Source for Hearing About Their Job	
Friend	25
Family	10
Newspaper or magazine ad	1
Website	1
Lowell Career Center	0
High school	0
Community organization	0
Non-respondents	4*
<i>Total</i>	40

*One respondent reported both friend and family.

Table 17. Employee Job Process	
Just spoke with owner	26
Formal interview	10
Filled out application	2
Non-respondents	2
<i>Total</i>	40

Table 18. Employee Job Search Help for the Future	
Friends	23
Family	18
Current employer	13
Trade association or organization	3
Lowell Career Center	3
<i>Total</i>	60

Friends and family are a significant network in the employment search of employees. All but two employees had heard about the job through friends or family members. Of those two, one had found their job in the newspaper and one on a website. Similarly, most would go back to those they know for a future job search, and five were willing to go outside of those they know for help. Very few had to go through a formal job process. Only two (5%) reported filling out an application, 25% went through a formal interview, and 65% just spoke with the owner. Only two respondents were sure there was no room for advancement at their current job, while another 15 (38%) were unsure about advancement and 18 (45%) believed they could advance. One employee, who felt he/she could not advance, lacked confidence in being able to learn English. Without better English language skills, the respondent could not work with customers other than those who spoke his/her language.

Table 19. Employee Skills Learned at Current Job			
General Skills		Specific Skills	
Interact with clients	23	Car-related skills	3
Sales	4	Housecleaning	2
English	2	Culinary	2
Computer	2	Hairdressing	2
Marketing	2	Childcare	2
Management	2	Lab	1
Bookkeeping	2	Bartending	1
		A/C and heating	1

Thirty-five employees reported learning some new skills at their current job, with nearly half (48%) reporting that they had learned how to interact with clients at their current job. Others were able to list some important skills learned as a result of their current job experience.

Employee respondents reported having worked at their current job for a median stay of two years and six months that ranged from a minimum of one year and maximum of eight years. On average, they said that they intended to stay at this job for another two years and three months, with a minimum of one year and a maximum of five years.

Same job or same occupation	22
Advance in same career	4
Move into a different occupation	4
Advance into management/marketing	2
Open own business	2
Unsure	2
Non-respondents	4
<i>Total</i>	40

Most of the respondents (55%) reported that in one year they plan to still be at their same job. Others were almost equally divided among hoping to advance in their career, move into a new occupation, advance in management or marketing, or open their own business. A couple of the employees were not sure what they would be doing in a year, while four others did not respond.

When asked what training they would need in the next year, 32 of the employees responded. Five reported that college was a next step, nine wanted to learn more English, four wanted to learn more about business management and marketing, nine felt they needed more specific skills, and seven reported that they did not need to learn new skills in the next year.

Improve in the career	7
Open own business	6
Move into a new occupation	6
Just stay the same	5
Unsure	10
Non-respondents	6
<i>Total</i>	40

The picture changes quite a bit when these immigrant employees were asked what job they would be at in three years. The most common response, by 10 (25%) of the employees, was that they were not sure what job they would be working at in three years. Seven (18%) hoped to improve in their career, six (15%) hoped to move into a new occupation, another six (15%) hoped to open their own business, and five (13%) were planning to stay at their same job.

Seventeen (43%) respondents went on to report that they needed more training in various aspects of small businesses administration (marketing, accounting, management, raising capital, learning more English) to achieve their future goals. Another five (13%) felt that attending college would be the best way to get training for a future job.

No insurance	22
Mass Health	5
Free Care	3
Private through family member	3
Private through job	2
Non-respondents	5
<i>Total</i>	40

A total of 35 employees reported on health care insurance, with 63% of them reporting no insurance at all. Five (14%) had Mass Health, three (9%) used the Free Care pool, three (9%) had private insurance through a family member, and two (6%) had obtained their health insurance through their job. Only twenty respondents reported on their yearly income, which showed an average income of \$26,111 per year, and a range between \$15,000 and \$40,000.

III. Employer Profile

Again, the goal of the study was to better understand the workforce development needs of employers and employees in immigrant-owned small businesses, with a focus on Hispanics and Brazilians. This section presents findings from the employer survey.

Brazil	22
Colombia	12
Dominican Republic	6
Puerto Rico	4
Peru	2
USA	2
Ecuador	1
El Salvador	1
<i>Total</i>	50

The employer survey was completed by a total of 26 Hispanic, 22 Brazilian, and two first-generation Americans of Brazilian descent. Among the Hispanic small business owners, six countries were represented, with the majority being from Colombia (46%). Forty-one (82%) of the businesses were storefronts, and nine (18%) were home-based. Twenty-three (46%) of the business owners were female, 26 (52%) were male, and the gender for one of the owners was not recorded. Seventy-four percent of the immigrant employers reported that they do not speak English at home. Among the 13 who do speak English at home, none reported speaking exclusively in English. However, all of the immigrant small business owners elected to take the survey in either Spanish or Portuguese.

In addition, 48 of the employers reported that their average household size was three people. More than half of respondents (57%) were married, 27% were single, 14% were widowed, and 2% were divorced. Thirty-four of the business owners have children, with 28 (56%) having children under the age of 16. The average age of respondents was 37 years, with the oldest being 61 years and the youngest being 23 years. The average number of years the respondents reported working was 19, with most having worked 10 years, although some worked as little as three years and others as much as 38 years.

Table 24. Employer Highest Grade Completed by Country (rank ordered by "Other Country")	Other Country	USA
High school diploma/GED	18	5
Some high school	7	5
Graduate school	3	5
College diploma	3	0
Elementary	2	0
Some college	2	0
<i>Total</i>	35	15

A total of 72% of the immigrant business owners had at least a high school diploma, most of whom completed this work outside of the United States. Twenty-six percent of the total had received at least some college, with 22% having completed college. Forty-six percent were eligible for college but had never attended. In addition, 16% had also completed graduate school. The average age of owners who finished high school in this country was about 31.7 years.

The average age of those who finished high school out of this country was 36.6 years. The following is a breakdown of the types of businesses surveyed:

- Food-related businesses
- Retail
- Insurance or travel agency
- Beauty salons
- Cleaning service
- Childcare

On average, employers worked over six years in these businesses before starting their own business. Most had owned their businesses for five years, although one opened his/her business only two months prior to the survey and another had opened his/her business 15 years ago. For 80% of the business owners, their current business was the first business they had ever owned. Most (90%) were working prior to owning their own business, although one had been full time in school and two others had not been in school or working.

On average, these business owners worked nearly 50 hours per week at their businesses, although more than a quarter reported working 60 hours per week and one owner reported working up to 80 hours per week on a regular basis. Ten of the business owners worked additional jobs, including four who worked in their own business full time. The average number

of hours worked overall for these owners was 54 hours per week, with a low of 25 hours and high of 120 hours. Most owners (74%) worked in their business full time, although 26% reported only working part time.

Table 25. Type/Profile of Employee in Business	Number of Employees							Non-respondents
	0	1	2	3	4	5	12	
Full Time	11	12	13	9	2	1	0	2
Part Time	25	9	12	2	0	0	1	1
Occasional	39	8	2	0	1	0	0	0
Teenagers	44	5	1	0	0	0	0	0
Seniors (60+)	39	11	0	0	0	0	0	0
Friends	34	11	4	1	0	0	0	0
Family	35	11	2	0	1	0	0	1

These 50 businesses employed a total of 117 people, 78 of them full-time workers and 39 part-time. Thirty-seven (74%) of the businesses had at least one full-time employee and 50% had at least one part-time employee. The number of people employed at these businesses ranged from none other than the owner to up to 12 employees. Most common was to find businesses that employed two people in addition to the business owner. The average number of employees per business, including full- and part-time employees, was 2.34, with 13 (26%) of the businesses actually having two full-time employees. Only a small number of the businesses hired occasional employees (22%), teenage employees (12%), and elderly employees (22%), nor did many of the owners have employees that were friends (32%) or family (30%). A total of 22 “friends” were employed among the 16 businesses where the owners had hired friends, and 19 family members were among the 15 businesses where the owners had hired family members.

While nearly two thirds of the business owners (64%) felt that the income from the business met their goals, another third felt that their goals had not been met. Only two respondents reported belonging to non-religious community groups: The Puerto Rican Festival Committee and the Greater Lowell Downtown Business Association.

Skill	Needed for Job	Employer Evaluation of Employees on Skill Level					Training Offered*
		Excel	Good	Fair	Poor	N/A	
Attendance and punctuality	46	14	26	4	0	0	25
Workplace appearance	38	9	26	8	0	1	19
Accepting direction & constructive criticism	45	7	32	3	2	0	18
Being able to work without direct supervision	43	8	27	8	1	0	21
Understanding workplace policy and safety	46	10	24	10	0	0	21

*10 non-respondents.

When asked about the level of professional skills needed for their employees, most of the business owners believed that all the professional skills listed above were important, although for some workplace appearance was not as important as other skills. Employers whose employees do not interact directly with the public may find that their workplace appearance is not as important. The majority of employers rated their employees as excellent or good for all the skills with “understanding workplace policy and safety” as the area in which they see their employees as least effective, with 20% rating their employees as fair. Nearly half of the business owners reported offering training on the skills listed in the above table, with the fewest (36%) offering training on “accepting constructive criticism.”

Skill	Needed for Job	Employer Evaluation of Employees on Skill Level					Training Offered*
		Excel	Good	Fair	Poor	N/A	
Speaking English	31	4	14	16	10	0	3
Speaking other language	6	2	7	5	6	22	0
Listening in English	30	4	16	13	9	0	3
Listening in another language	5	5	6	5	6	22	0
Interacting with customers	40	11	13	3	0	1	13
Reading in English	11	1	27	13	7	1	3
Writing in English	11	4	12	11	15	1	3
Reading in another language	4	1	7	2	10	21	0
Writing in another language	4	1	6	2	9	23	0

*14 non-respondents.

Although 62% of the small business owners reported that English skills were necessary for their employees, only 36% reported that their employees had a good-to-excellent capacity to speak English and 40% reported that level of ability to understand English. They rated their employees higher on their ability to read English (56% as excellent or good) but lower in their ability to write in English (32% as excellent or good). However, only 22% reported that their employees needed to read and write in English for their job. Most of the employees did not offer training in any of the categories listed, although 26% did report that they offered training on interacting with customers. A total of 80% reported that interacting well with customers was important for their employees, although only 48% reported that their employees had “excellent to good” skills in this area.

Skill	Needed for Job	Employer Evaluation of Employees on Skill Level					Training Offered*
		Excel	Good	Fair	Poor	N/A	
Computer skills	20	2	19	8	3	3	6
Time management	26	2	31	9	0	0	16
Collecting/organizing information	15	2	21	11	1	8	6
Equipment operation	19	1	19	3	0	20	20
Interacting with customers/clients	42	15	23	3	0	2	28
Teaching/instructing other workers	22	4	26	9	0	3	18
Basic math skills	32	1	30	6	1	4	3

*8 non-respondents.

Employers reported that interacting with customers (i.e., customer service), basic math skills, and time management skills were the three most important skills needed for the jobs in their business. Most employers were satisfied with the level of workplace skills of their employees. Only when evaluating their employees' ability to interact with customers was there some level of dissatisfaction. That is, 84% of the employers reported that their employees needed to be able to interact well with customers, but only 76% reported that their employees did this at an excellent-to-good skill level. Slightly more than half (56%) offered their employees training on how to work with customers and 32% offered training on time management. All those employers who required work with special equipment offered training as well. Few employers offered training on computer skills (12%) or basic math skills (6%), yet they reported that these skills were needed to do the job.

Skill	Employer Self Evaluation on Skill Level					Training Received
	Excellent	Good	Fair	Poor	N/A	
Finance and bookkeeping	1	23	13	3	0	18
Marketing and selling	3	22	20	3	2	11
Decision making	4	37	8	0	0	6
Employee management	4	35	9	0	4	6
Leadership	4	39	7	0	0	6
Negotiation	3	32	13	0	0	5

When rating themselves, 48% or more of the owners rated themselves from excellent to good on all the commercial abilities listed above. Also when rating themselves, 32% reported fair or poor skills in finance and bookkeeping and 46% reported themselves fair or poor on marketing and selling. These abilities appear to call for greater training in comparison with skills such as decision-making, employee management, leadership, and negotiation in which greater overall confidence was expressed even though fewer business owners had ever received training for these skills. On the other hand, 36% and 22% had received training in finance and booking and in marketing and selling, respectively.

Skill	Employer Self Evaluation on Skill Level					Training Received
	Excellent	Good	Fair	Poor	N/A	
Speaking English	9	19	14	8	0	26
Speaking other language	4	11	8	4	20	5
Listening in English	9	19	18	4	0	33
Listening in another language	5	11	8	4	18	5
Interacting with co-workers	12	31	3	0	4	7
Reading in English	9	20	11	10	0	35
Writing in English	8	18	10	13	0	35
Reading in another language	4	11	8	4	20	7
Writing in another language	3	13	6	6	19	6

More than half of the business owners (56%) reported an excellent-to-good ability to speak English and 48% felt that they had a fair or poor ability. More than half (52%) had received training in speaking English and 66% had received training to understand English. Slightly more (58%) of the business owners reported an excellent-to-good ability to read English, with 42% reporting a fair or poor ability to read English. Regarding their ability to write in English, 52% rated themselves as excellent to good and another 46% rated themselves as fair or poor. A total of 70% reported having received training to read and write in English. A total of 43 (86%) of the business owners felt that their ability to interact with co-workers was excellent to good and none rated themselves as poor in this regard.

Skill	Employer Self Evaluation on Skill Level					Training Received
	Excellent	Good	Fair	Poor	N/A	
Computer skills	2	26	11	6	4	27
Time management	2	42	5	0	0	3
Collecting/organizing information	1	31	17	0	1	7
Equipment operation	2	20	5	0	23	14
Interacting with customers/clients	24	23	3	0	0	11
Teaching/instructing	13	30	2	1	4	6
Basic math skills	6	34	7	2	0	34

Most of the small business owners rated themselves highly for the above-listed workplace and career skills, reporting excellent-to-good on computer skills (56%), time management (88%), collecting/organizing information (64%), interacting with customers/clients (94%), teaching/instructing (86%), and basic math skills (80%). Those who used equipment were most likely to have received training in equipment operation. More than half of the employers reported that they had excellent-to-good computer skills, 34% gave themselves a rating of fair or poor, although more than half (54%) had received training in computer skills.

The business owners were mixed in their responses on the kinds of trainings they suggested: 26% suggested training in English, 22% suggested training in business administration, another 22% suggested training in finance and accounting, 16% suggested training in marketing, and 10% suggested training in computer skills.

Community center/non-profit	30
Training courses	23
School/college	22
Lowell Career Center	11
Church/religious center	6
From themselves	2
Other	4
Unsure	6
<i>Total</i>	104

Many of the employers (60%) felt that they and/or their employees would be most likely to go to a community center or non-profit organization for training, followed by a specific training location (46%), or a school or college (44%). Only six (12%) felt that churches would be a likely place to seek training.

Only eleven (22%) reported that they would pay for the cost of the training, 20% said they would not pay for the cost, while the others were unsure. This is of particular importance, as most employees identified costs as a major barrier to obtaining education or training. Of those who would not pay, most (12%) said it was because it was too expensive.

Community center/non-profit	21
Downtown Lowell	20
Lowell Career Center	20
Local high school	18
Church/temple/synagogue	8
Walking distance of home	7
Other	4
<i>Total</i>	98

M-F Evenings	21
Sat-Sun Afternoons	8
Sat-Sun Evenings	7
M-F Mornings	7
M-F Afternoons	7
Sat-Sun Mornings	5
None of the above	1
Non-respondent	1
<i>Total</i>	56

Community center/non-profit	27
School/college	26
Training courses	20
Lowell Small Business Center	12
Lowell Career Center	10
SBA, SBDC, SCORE*	6
Church/religious center	6
<i>Total</i>	107

* Small Business Administration / Small Business Development Center / Service Corps of Retired Executives.

Approximately 40% of the immigrant employer respondents were mixed in their choices of where they would go for general work-related training, being closely split between the Lowell Career Center, downtown Lowell, Lowell High School, and community centers. Only eight (16%) preferred a house of worship as a place to receive training and even fewer (14%) preferred to attend trainings at a location within walking distance of their home. Slightly more (54%) would go to a community center if the training were specific to business. About the same (52%) would go to a school or college for business training, while others (40%) would seek out specific business training locations, twelve (24%) would go to the Lowell Small Business Center, 10 (20%) would go to the Lowell Career Center, six (12%) would go to the SBA, SBDC, or the SCORE, and six (12%) would also go to a place of worship.

It is notable that 20 of the employers reported that they would attend a work-related training at the Lowell Career Center even though only 10 employers reported that they had heard of it. Similarly, 12 of the employers reported that they would attend business training at the Lowell Small Business Center even though only five of them reported that they had heard of it.

Weekday evenings were the most popular choice of available training time among these small business owners, with 42% of the owners available during these hours. Other options, including weekend and weekday mornings and afternoons and weekend evenings were a less popular choice, with five to eight of the employers choosing these times.

Unaware of training/education locations	28
Too busy	26
Time offered not convenient	7
Language barriers	3
Too expensive	2
<i>Total</i>	66

In the past, these employers found that a number of barriers prevented them from obtaining more training and/or education. Twenty-eight (56%) employers reported that they were not aware of training and/or education locations, 26 (52%) reported being too busy for classes, seven (14%) reported that classes were not offered at convenient times, three reported language barriers, and two reported that the training and/or education was too expensive.

Although it could prove difficult to find a time and location suitable for the majority of small business owners in this study, providing training online appeared to be a reasonable alternative. Forty-five (90%) of the owners reported that they have a computer at home and make use of the Internet, and 36 (72%) reported that they would be willing to take a course online. Another seven of the owners were unsure about taking an online course and only two reported that they would not take an online course. Those two reported that they did not have access to the Internet.

Beyond learning more related to work or business, 39 (78%) of the business owners reported that they would like to learn more English, nine (18%) reported that they need a GED, and 24 (48%) would like to attend college. By far, the greatest barrier to attending a training program or school was the cost of tuition, where 31 (62%) of the business owners reported needing assistance with this. Four of the owners reported that they needed assistance with childcare and three reported needing help with transportation.

Friends	40
Family	35
Print ad	4
Website	2
Community organization	1
<i>Total</i>	82

Conversation with the owner	23
Formal interview	11
Application form and interview	7
Application form	2
Non-respondents	7
<i>Total</i>	50

Employers reported that, on average, an employee would stay on the job for two years and three months. The primary means of recruiting employees was by asking friends (80%) and/or family

(70%) for recommendations. Very few of the business owners used print ads (8%), websites (4%), or community organizations (2%) to help with employee recruitment. Their screening process for employees varies, with only nine (18%) of the employers using application forms and 19 (38%) conducting a formal interview with potential employees. Nearly half of the owners (46%), had only an informal conversation with potential employees before hiring them.

Increase in clients	17
Increase employees/number of branches	15
Increase in sales/income	9
Stay the same	5
Better than today	2
Less debt	2
Change the scope of the business/change jobs	1
Work less	1
Open a branch in Brazil	1
Offer training and health coverage to employees	1
Move to Brazil	1
Non-respondents	3
<i>Total</i>	58

Better marketing to increase sales	17
Invest in the business	13
Loyal clients	7
Better English skills	4
More employees	4
Better technology	1
Better working style	1
Other (2 get training, 1 improve finance skills, 1 improve work, 1 improve national economy)	5
Non-respondents	5
Not sure	1
<i>Total</i>	58

These immigrant small business owners had many ideas of where they would like to see their business in one year. Some wanted to see an increase in clients (34%), some an increase in their number of employees and/or branches (30%), and others an increase in sales/income (18%). The owners reported two main needs in order to accomplish their one-year goals, including better marketing to increase sales (34%) and a greater investment in the business (26%).

Increase in clients	26
Being well established	10
Own the business location	3
Have a new profession	1
Working less in management only	1
Invest in marketing	1
Unsure	5
Non-respondents	3
<i>Total</i>	50

Slightly more than half (52%) of the employers would like to see an increase in clients in the next three years. Some (20%) hoped to see their businesses well established, while others had additional ideas presented in the table below. Similar to one year needs, the owners reported the need to do better marketing in order to increase sales (22%) and the need to make a greater investment in the business (34%) in order to accomplish their three-year goals.

No insurance	17
Private through spouse	15
Mass Health	6
Private through job	4
Free Care	2
Other	3
Non-respondents	3
<i>Total</i>	50

Very few of the business owners had health insurance through their business (8%). Some (30%) had private insurance through their spouse, 12% had Mass Health, and two (4%) used Free Care. Thirty-four percent had no insurance at all.

IV. Focus Group Results

A total of six immigrant respondents participated in three focus groups. Two employer focus groups took place, one in Spanish with three participants and one in Portuguese with two participants. These employers owned: a restaurant, a day care, an insurance company, and two owned a clothing store. One Hispanic employee was interviewed who worked in her husband's photography store.

This section of the report presents a summary of the issues that concerned these six respondents.

Lowell City Hall

Overall the participants were pleased with the services they received at Lowell City Hall. They reported that people there were nice and helpful. Some of the participants were told by City Hall

that they needed insurance, but were not told how to get it – and still do not have insurance for their business or equipment. Some mentioned that they wished the city would use the permit process as a means to provide them with essential information, such as where to go for training, how to find the insurance they need, and how to connect with local business organizations.

Community Organizations

None of the participants were involved with any community organizations, yet they reported a desire to belong to a group where they could seek help and resources, especially a group organized within their own immigrant communities. It was mentioned that day-care providers do have support from some non-profit organizations.

Where They Get Their Information

Some participants reported that they read the Lowell Sun – the local daily newspaper – to get community information. Others reported that they access information from Don Alvaro’s website (www.familiamillonaria.com) or listen to the radio, specifically Power 800. They also mentioned that many immigrants go to business owners in order to get information, even for very basic information such as how to open a bank account or get a driver’s license. No one was aware of any local radio programming in their language or a local ethnic newspaper, nor did anyone mention the local cable network.

Recruitment and Training

Employers reported that it was difficult to find skilled, committed employees. Although they agreed in theory that employees should be trained, they said that training was too costly and they could only pay for training that was necessary in order to keep their license. Some were unsure of where to go for information on training opportunities, while others reported that they lacked confidence in the competency of for-profit training programs. Most participants reported that immigrants do little planning before opening a small business and many are not prepared to successfully run a small business. They recruit informally, through clients and by job seekers who come into their stores. They reported that they would like training on how to hire and manage their staff, accounting, English, how to access capital, understanding contracts, taxes, and creating a website. Regarding English, they reported that their limited-English speaking employees encounter problems when clients speak only English or when employees need to solve problems with equipment and the repair service providers speak only English.

The Internet

There were mixed feelings regarding online classes. One participant reported that her husband had successfully taken university classes online in English. Two others felt that an online class would not work for them, although it is unclear if the concern was language (assuming English) or something else.

V. Conclusions

The goal of this study was to identify the workforce development needs of employees and owners of immigrant small businesses in order to develop a successful workforce development model for this population. The survey focused on gaining a better understanding of what educational opportunities were needed and desired by the respondents in order for them to attain their career goals, as well as the barriers they faced in attaining them.

Training and Services Needs Identified

Primary Needs

The survey clearly identified the following **training and services needed (and/or desired)**.

By Employers	By Employees
English	English
Post secondary education	Post secondary education
Assistance with tuition costs	Assistance with tuition costs
Health insurance	Health insurance
Marketing and sales	Customer service
Accounting	Customized job skills
Management	
Access to capital	

General conclusions regarding these training and services needs are discussed below.

English

More than half of the business owners felt they spoke English well, but 78% said that they would still like to take a course to improve their skills. Among employees, 42% felt they had adequate English skills, while half felt they needed better English skills for their job. However, only 22% of the employees reported that they wanted to learn more English. It is unclear why relatively few would be interested in English classes. Since a fourth of the employees were unsure of what they would be doing in three years, they may be reluctant to invest the time in classes that they feel would not be necessary if they decided to return to their home country. Also, more than half of the employees reported that they had taken English classes already and perhaps they had not had a positive experience. Despite the relatively lower numbers of employees interested in English classes, the fact that so many of the employers would like to improve their English makes this a priority.

Marketing, Sales, Accounting, Management

Nearly a fourth of the business owners and 43% of the employees reported that they needed more training in various aspects of small business to achieve future goals. This included courses in: marketing, accounting, and management. More than half of the business owners would like to expand their business in the next three years and recognized their need for specific business training, especially in marketing and raising capital. Six of the employees would like to open their own business, which would require training on all aspects of business as well as the legal

requirements for opening a business. However, even some employees who were not planning to open a business were still interested in learning accounting, management, and marketing.

Customer Service

More than 80% of the business owners reported that interacting well with customers was important for their employees although only 48% reported that their employees had “excellent to good” skills in this area.

Post Secondary Education

More of the respondents reported that they wanted to attend college (48% of the business owners and 68% of the employees) than any other type of training. Forty-five percent of the employees and 58% of the employers were eligible to attend college but never had, and another 18% of employees and 4% of employers had attended college but had not graduated.

Customized Job Skills

About 23% of the employees reported that they would like to learn skills tied to specific occupations, such as plumbing, mechanics, hair styling, nursing, police officer, and others. However, not more than one or two chose the same occupational skills. Therefore, creating new courses in these occupations would not be realistic, but helping people connect to existing courses should be considered.

Access to Capital

Most of the business owners wanted to see their business grow in both the short and long term. Growth was defined as an increase in clients, number of locations, profit, and sales. In order to accomplish this, 34% reported that they needed to make a greater investment in the business, but needed capital. During the focus groups, business owners reported that they would like training that could teach them how to access capital.

Another capital-related need concerned tuition costs. Sixty-two percent of the business owners and 75% of the employees reported needing assistance with tuition costs for training courses or college. Some of the employees (58%) reported the ability to pay for training if they were reimbursed later, but others were unsure if they could even afford the costs upfront. Only a third of the employers would pay for employee training for family members and less than a fourth would pay for non-family employees. Since only eleven of the total 90 respondents had ever heard of the Lowell Career Center, it is likely that most of the respondents were unaware of the tuition programs (or other services) offered there. It is possible that they could qualify for loans or tuition discounts to cover college or training courses but do not know how to access these programs.

Health Insurance

Only 38% of the business owners had private health insurance, with only 8% of them getting it through their business. Another 16% used Mass Health or Free Care, while 34% had no insurance at all. For employees the situation was worse, where only 15% had private insurance, 23% used Mass Health or Free Care, and 63% had no insurance at all. It is possible that since the survey was implemented, those with no insurance have signed up for the new low-cost Commonwealth Care plans being offered by the state of Massachusetts. It is also possible that the uninsured are not aware of the new insurance or understand how to access it. The new state

insurance is mandatory for all businesses with 11 full-time employees or more. The small businesses owners in this survey are not obligated to provide health insurance under the new law, but would do well to inform their employees that this insurance is available to them. Providing the small business owners with training on the options and rules for the new state health insurance could be extremely beneficial for them and their employees.

Other Needs

The survey also pointed to areas in which training or services may be needed but were not specifically suggested by respondents in the survey, although some were mentioned during the focus groups. These included:

- Understanding contracts/risk management
- Conducting employee recruitment
- Obtaining a GED

General conclusions regarding these other needs that were identified during the study are discussed below.

Understanding Contracts/Risk Management

During the survey interviews none of the business owners reported needing training on understanding contracts, even though only 28% reported that they felt competent with this ability. The need for this training was mentioned, however, during the focus groups. An associated factor is that a third (34%) of the business owners reported that understanding contracts was not applicable to their business. Since understanding legal obligations is so much a part of all businesses, it is a concern that so many of the business owners do not feel competent or do not understand its importance. All of the owners with storefronts (82%) would at least need a rental agreement or mortgage for their business, as well as legal agreements with distributors, suppliers, and perhaps others. We are currently witnessing the problems encountered in entering into legal agreements when one does not understand the contract through the subprime-related foreclosures happening throughout the country. It is important that small business owners avoid these kinds of traps.

Most small business owners surveyed had owned their business for about five years. These owners probably learned to avoid risk or were simply lucky. Many may not be aware of the risks in this country, which can be very different than risks overseas. For example, here an owner can be sued if someone inside a store gets hurt as a result of some negligence on the part of the owner. That is unlikely to happen in many other countries. The survey could not measure how many small businesses went out of business because they failed to manage risks involved in opening and running a small business, but it is still a relevant concern. It will also be difficult for the business owners to raise capital utilizing American methods (loans, grants, etc.) if they do not understand contracts or know how to manage risk. Because so many of these owners would like to expand their business, training on contracts and risk management could be a vital asset.

Conducting Employee Recruitment/Job Searches

The primary means by which the small business owners recruited employees was by asking friends (80%) and/or family (70%) for recommendations. Similarly, all but two employees had heard about their job through friends or family. When word of mouth is the only method used by employers for recruitment and by employees for jobs, both will suffer from the limitations inherent in the resulting small size of the candidate pool. During the focus groups, employers reported that they would like help with recruiting better qualified staff.

The screening process used by employers was usually very informal as well, with only 18% of the employers using application forms and 38% having a formal interview with job candidates. Informal screening methods may not adequately address all the concerns that should be clarified before choosing an employee and can prevent the owner from getting the best employee for the position. The study did not specifically ask about skills related to employee recruitment or job searches, such as interviewing skills, writing a resume, placing low-cost job ads and knowing where to look for jobs. However, it appears from the study results that employees and employers could benefit greatly by learning these skills.

Obtaining a GED

Although nine of the employers and 13 of the employees needed a GED, it was unclear if they would pursue it, which is likely related to a lack of English skills needed for success. This suggests the need for bi-lingual GED preparation classes.

Barriers to Addressing Needs

While there was definite interest among the business owners and their employees in taking a variety of training courses, there were a number of barriers that could limit participation if courses were offered.

These barriers – discussed below – include the following:

- Cost
- Time
- Language
- Integration into the mainstream community
- Transportation
- Awareness

Cost

By far, the greatest barrier to attending a training program or school was the cost of tuition. As mentioned previously, 62% of the business owners and 75% of the employees reported needing financial assistance for training courses or college. Some of the employees (58%) reported the ability to pay for training if they were reimbursed later, but others were unsure if they could even afford the costs upfront. Employers did not appear to be a likely source for helping with tuition costs either. Few of the employees or employers had knowledge of some of the locations where training was provided for free, such as the Lowell Career Center or the Lowell Small Business Assistance Center, and so had not taken advantage of opportunities in these places.

Time

While 73% of the employees believed that their boss would give them time off for training, it was unclear if they could afford to miss the time, as they would likely not be paid. The employees worked about 40 hours per week, so classes might be squeezed in during non-work hours. But for the business owners, who worked an average of 60 hours per week, it would be difficult to find the time to take classes. Another possible challenge for some of the owners would be to keep their businesses open while attending classes if the classes occurred during business hours, as half of the businesses had no employees other than the owner.

Language

As noted above, many of the respondents in this study did not speak English well. An even greater number, however, had difficulty reading and writing in English (60% employees, 44% employers). While limited English speakers can succeed in the American labor force, success in the classroom can be much more challenging. This difficulty was acknowledged by employee respondents, when 78% reported that they needed better English skills in order to attend courses given in English.

Integration into the Mainstream Community

Many of the immigrants in this study may not be well integrated into the mainstream community, which would decrease their access to information and opportunities available outside of their smaller ethnic community. For example, about 44% of employers and 55% of employees reported that they do not speak English well, which can be a major barrier for integrating into the English-speaking community. That only one owner reported belonging to a mainstream community group, the Greater Lowell Downtown Business Association, also speaks to their lack of integration.

Transportation

Only 6% of the business owners reported that transportation was a challenge, but 20% of employees had problems with transportation that could impact their ability to attend courses or a training class. The Lowell bus system does not have comprehensive service. On weekdays it generally runs from about 6:00am to 6:30pm, making stops every 30 to 40 minutes and on weekends it runs from about 8:30am to 5:30pm, making stops hourly. Because the bus service stops so early in the evening on both weekdays and weekends, it would not be possible to provide courses anywhere in the city in the evening for those dependent on public transportation. In addition, many residents live a long distance from bus stops and the routes are indirect, which means that relatively short distances between locations can still mean a long journey by bus.

Awareness

Those in the focus groups reported that they were unsure of how to find information relevant to their business, such as information on different types of insurance, training opportunities, and local business organizations. They suggested that this information could be provided by City Hall when they go to get their business permit. Some would like to see their own immigrant communities organize a group that could provide advice and resources for their business. Although some of the focus group participants reported that they read the local mainstream newspaper in order to be informed, others reported that their information comes from out of town

ethnic media sources such as Don Alvaro's website (www.familiamillonaria.com) or Power 800 on the radio. They also mentioned that many immigrants go to business owners in order to get information, even very basic information such as how to open a bank account or get a driver's license. No one was aware of any local radio programming in their language, no local ethnic newspaper, nor did anyone mention the local cable network, even though these resources do exist.

VI. Recommendations

Overarching Recommendation

The traditional model for training takes place in a classroom, with an instructor guiding the learning experience. To implement this model for the immigrants in this survey, a community center or non-profit organization located in the downtown area was considered the preferable place for a training site. Although most of the immigrants in the study had not heard of the Lowell Career Center or the Lowell Small Business Assistance Center, both are located in the downtown and both are non-profits, so they might be ideal training sites. ***Extensive, linguistically appropriate, and nontraditional outreach by local organizations, schools, and training centers needs to be conducted to increase awareness of services available to owners and employees of minority-owned micro-enterprises.***

While responses varied for choice of time for training, ***weekday evenings were the most popular choice for attending training or education classes***, with 42% of the owners and 37% of the employees available during these hours. However, as described above, immigrants involved in the study acknowledged a host of barriers that could prevent them from taking training courses if this kind of a model is utilized.

One of the most significant findings of this study is that computer literacy and availability of a computer and the Internet among these immigrant respondents was high (83% of employees and 90% of employer respondents reported that they use the Internet and all but one has a computer at home with Internet access), ***making online training a reasonable alternative to the traditional training model.*** Among employers, 72% reported that they would take a course online, while another 14% reported that they might take a course on line. Only two business owners reported that they could not take an online course because they did not have access to the Internet. Among employees, 75% reported that they would participate in an online course and another 10% may participate.

Many employers and employees reported that they did not know where to receive information on education, training, and employment opportunities. Since 1998 with the passing of the Workforce Investment Act (WIA), One Stop Career Centers were established to consolidate, coordinate, and improve employment, training, literacy, and vocational rehabilitation programs across the country. Every major region in the country has established a One Stop Career Center for public use. As a result of the WIA legislation, the Massachusetts Executive Office of Labor and Workforce Development developed a website that provides a host of information for employers and employees, linking them to many resources. The structure of the website, with

adaptations, could be used as a model for *creating a culturally and linguistically appropriate website or series of websites that are appropriate for Massachusetts' large immigrant and refugee workforce.*

Cost is the primary barrier for the immigrant owners and employees interviewed in this study. *Creative approaches to assist this immigrant workforce with training/education costs are necessary to meet needs.* The training most desired by immigrant business owners and their employees was to attend college, yet it was clear that the respondents could not afford the cost of tuition. The possibility of collaborations with the local institutions for higher learning should be explored regarding scholarships for qualifying immigrant small business owners and their employees when otherwise the cost would prohibit their ability to attend. While paying for college is not the only cost issue to training the immigrant workforce, it is a chief concern as college was the type of training most desired by respondents in this study.

Many micro-enterprise business owners and employees work many hours, often in the evenings and on weekends. Access to mainstream programs and services is a major barrier, whether these barriers are geographical, linguistic, or cultural. Most skills training and business assistance programs offered through the publicly funded networks (i.e., Workforce Training Funds, WIA, community colleges, Adult Basic Education/English for Speakers of Other Languages Programs) are not equipped to meet the workforce development needs of linguistically diverse minority-owned micro-enterprises. *This study suggests the need for reconsideration of how, when, where, and by whom workforce development and business assistance is provided for this segment of our economic and social system. Specifically, state policies and programs should address the workforce development needs of the employees of minority-owned small businesses and the business development needs of owners. As examples, the Massachusetts Workforce Training Fund and the Workforce Competitive Trust Fund should review and amend some funding requirements to make these resources available to minority-owned small businesses. Further, state agencies that address the various segments of this sector should work more closely together to strengthen this sector.*

Additional Recommendations

- The immigrant small business owners who participated in this study would make excellent consultants for the creation of programs and services in the communities studied. This would provide authenticity and would create buy-in from the community.
- Stories in local newspapers (i.e., immigrant and other) could be published to highlight the new programs and services planned and implemented. This would provide a broad awareness in the immigrant communities and demonstrate that action is following the research project.
- A process should be established for providing new business owners with a packet of valuable information on resources and services available when new owners obtain their business permit. These packets could be created by a collaboration of workforce development stakeholders in the community and they should be culturally and linguistically appropriate for the business owners from the largest newcomer groups.
- Studies done in Lowell (CFWC, 1998; ONE Lowell, 2001) and Lawrence (Santiago & Jennings, 2000) show that the characteristics of small immigrant-owned businesses and

employees have not changed in the last decade – except for one thing: the Internet. Therefore, if further research is desired, focus should be on how to use the Internet to build up the immigrant workforce.

Appendix A
MSBA Employee Survey



MASSCAP

Massachusetts Association for Community Action

**MINORITY-OWNED SMALL BUSINESS ASSISTANCE PROJECT
EMPLOYEE SURVEY**



1. BUSINESS VENUE:

A.	<input type="checkbox"/>	Store Front
B.	<input type="checkbox"/>	Home Based
C.	<input type="checkbox"/>	Street Cart/Vendor
D.	<input type="checkbox"/>	Other: _____

INTRODUCTION: Hello. My name is _____ and I'm with the Massachusetts Association for Community Action (MASSCAP). MASSCAP is conducting a survey of minority-owned small businesses in Lowell. The goal of the survey is to identify the workforce development needs of employees and owners so we can help you to access private and public resources for training and education. Thank you so much for taking the time to do this. Everything you say will be kept confidential and your name will not be listed anywhere. For example, your boss will not see this.

2. Date survey administered:

____/____/____
MM / DD / YY

3. Name of survey giver: _____

4. Language of survey:

A.	<input type="checkbox"/>	Spanish
B.	<input type="checkbox"/>	Portuguese
C.	<input type="checkbox"/>	English

5. Gender of person surveyed:

A.	<input type="checkbox"/>	Male
B.	<input type="checkbox"/>	Female

Demographics

We will start with some questions about yourself and your family.

6. What country were you born in?

7. What language(s) do you usually speak at home? *[Check all that apply.]*

A.	<input type="checkbox"/>	Portuguese
B.	<input type="checkbox"/>	Spanish
C.	<input type="checkbox"/>	English
D.	<input type="checkbox"/>	Other: _____

8. How many people live in your household?

_____ PEOPLE

9. Do you have any children? If so, how many and how old are they? *[If they have no children, enter 0 for each range]*

	# of children	Age range
9a.		0 - 5
9b.		6 - 10
9c.		11 - 15
9d.		16 - 20
9e.		21 +

10. How old are you? *[In years.]*

_____ YEARS

11. How many years total have you been working? *[In any job.]*

_____ YEARS

12. Are you:

A.	<input type="checkbox"/>	Single
B.	<input type="checkbox"/>	Married
C.	<input type="checkbox"/>	Divorced
D.	<input type="checkbox"/>	Widowed

13. How much schooling have you completed in another country?

A.	<input type="checkbox"/>	K-8
B.	<input type="checkbox"/>	Some high school
C.	<input type="checkbox"/>	High school or GED
D.	<input type="checkbox"/>	Some college
E.	<input type="checkbox"/>	College degree
F.	<input type="checkbox"/>	Some graduate school
G.	<input type="checkbox"/>	Graduate degree

14. How much schooling have you completed in this country?

A.	<input type="checkbox"/>	K-8
----	--------------------------	-----

B.	<input type="checkbox"/>	Some high school
C.	<input type="checkbox"/>	High school or GED
D.	<input type="checkbox"/>	Some college
E.	<input type="checkbox"/>	College degree
F.	<input type="checkbox"/>	Some graduate school
G.	<input type="checkbox"/>	Graduate degree

Profile

I am going to start out by asking you a few questions about the job you have at this particular business and about your community involvement.

15. What kind of work do you do at this job?

16. Is this your first job?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

17. Do you work full time, part time, or only occasionally at this business?

A.	<input type="checkbox"/>	Full time
B.	<input type="checkbox"/>	Part time
C.	<input type="checkbox"/>	Only occasionally

18. What is your relationship with the owner of this business?

A.	<input type="checkbox"/>	Family Member
B.	<input type="checkbox"/>	Friend
C.	<input type="checkbox"/>	Acquaintance
D.	<input type="checkbox"/>	Didn't know the owner before I got this job

19. Are you paid for your work at this job?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

20. Is this the only job that you currently have?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

21. How many hours a week total do you work?

_____ HOURS

22. How many hours a week total do you work at this job?

_____ HOURS

23. Are you a member of any community groups or organizations?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

24. If yes, which ones?

Skills

Now I am going to ask you about skills. Remember, your boss won't see this, and your name will not be on this survey. These questions will help us understand what sorts of useful skills you have learned and what sorts of skills are needed in jobs. Would you like to fill this section out yourself or would you like me to ask you the questions?

What skills are needed to work in your current job? [Check all that apply.]

25. Professionalism

25a.	<input type="checkbox"/>	Attendance and Punctuality
25b.	<input type="checkbox"/>	Workplace Appearance
25c.	<input type="checkbox"/>	Accepting direction and constructive criticism
25d.	<input type="checkbox"/>	Being able to work without direct supervision
25e.	<input type="checkbox"/>	Understanding workplace policy and safety
25f.	<input type="checkbox"/>	Other : _____

26. Communication

26a.	<input type="checkbox"/>	Speaking English
26b.	<input type="checkbox"/>	Speaking other language
26c.	<input type="checkbox"/>	Listening in English
26d.	<input type="checkbox"/>	Listening in another language
26e.	<input type="checkbox"/>	Interacting with co-workers
26f.	<input type="checkbox"/>	Reading in English
26g.	<input type="checkbox"/>	Writing in English
26h.	<input type="checkbox"/>	Reading in another language
26i.	<input type="checkbox"/>	Writing in another language
26j.	<input type="checkbox"/>	Other: _____

27. Workplace/Career Skills

27a.	<input type="checkbox"/>	Computer skills
27b.	<input type="checkbox"/>	Time management
27c.	<input type="checkbox"/>	Collecting/organizing information
27d.	<input type="checkbox"/>	Equipment operation
27e.	<input type="checkbox"/>	Interacting with customers/clients
27f.	<input type="checkbox"/>	Teaching/instructing other workers
27g.	<input type="checkbox"/>	Basic math skills
27h.	<input type="checkbox"/>	Other: _____

Please rate yourself on the following skills: [Check all that apply.]

28. *Professionalism*

		Excellent	Good	Fair	Poor	N/A
28a.	Attendance and Punctuality	<input type="checkbox"/>				
28b.	Workplace Appearance	<input type="checkbox"/>				
28c.	Accepting direction and constructive criticism	<input type="checkbox"/>				
28d.	Being able to work without direct supervision	<input type="checkbox"/>				
28e.	Understanding workplace policy and safety	<input type="checkbox"/>				
28f.	Other : _____	<input type="checkbox"/>				

29. *Communication*

		Excellent	Good	Fair	Poor	N/A
29a.	Speaking English	<input type="checkbox"/>				
29b.	Speaking other language	<input type="checkbox"/>				
29c.	Listening in English	<input type="checkbox"/>				
29d.	Listening in other language	<input type="checkbox"/>				
29e.	Interacting with co-workers	<input type="checkbox"/>				
29f.	Reading in English	<input type="checkbox"/>				
29g.	Writing in English	<input type="checkbox"/>				
29h.	Reading in another language	<input type="checkbox"/>				
29i.	Writing in another language	<input type="checkbox"/>				
29j.	Other: _____	<input type="checkbox"/>				

30. *Workplace/Career Skills*

		Excellent	Good	Fair	Poor	N/A
30a.	Computer skills	<input type="checkbox"/>				
30b.	Time management	<input type="checkbox"/>				
30c.	Collecting/organizing information	<input type="checkbox"/>				
30d.	Equipment operation	<input type="checkbox"/>				
30e.	Interacting with customers/clients	<input type="checkbox"/>				
30f.	Teaching/instructing	<input type="checkbox"/>				
30g.	Basic math skills	<input type="checkbox"/>				
30h.	Other: _____	<input type="checkbox"/>				

Education and Training Opportunities

For this section, please think about your job and the types of things that you have to do every week. Think about the skills needed to do that.

Have you received training on the following: *[Check all that apply.]*

31. *Professionalism*

		Received	N/A	Training Location
31a.	Attendance and Punctuality	<input type="checkbox"/>	<input type="checkbox"/>	
31b.	Workplace Appearance	<input type="checkbox"/>	<input type="checkbox"/>	
31c.	Accepting direction and constructive criticism	<input type="checkbox"/>	<input type="checkbox"/>	
31d.	Being able to work without direct supervision	<input type="checkbox"/>	<input type="checkbox"/>	
31e.	Understanding workplace policy and safety	<input type="checkbox"/>	<input type="checkbox"/>	
31f.	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	

32. *Communication*

		Received	N/A	Training Location
32a.	Speaking English	<input type="checkbox"/>	<input type="checkbox"/>	
32b.	Speaking other language	<input type="checkbox"/>	<input type="checkbox"/>	
32c.	Listening in English	<input type="checkbox"/>	<input type="checkbox"/>	
32d.	Listening in other language	<input type="checkbox"/>	<input type="checkbox"/>	
32e.	Interacting with co-workers	<input type="checkbox"/>	<input type="checkbox"/>	
32f.	Reading in English	<input type="checkbox"/>	<input type="checkbox"/>	
32g.	Writing in English	<input type="checkbox"/>	<input type="checkbox"/>	
32h.	Reading in another language	<input type="checkbox"/>	<input type="checkbox"/>	
32i.	Writing in another language	<input type="checkbox"/>	<input type="checkbox"/>	
32j.	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	

33. *Workplace/Career Skills*

		Received	N/A	Training Location
33a.	Computer skills	<input type="checkbox"/>	<input type="checkbox"/>	
33b.	Time management	<input type="checkbox"/>	<input type="checkbox"/>	
33c.	Collecting/organizing information	<input type="checkbox"/>	<input type="checkbox"/>	
33d.	Equipment operation	<input type="checkbox"/>	<input type="checkbox"/>	
33e.	Interacting with customers/clients	<input type="checkbox"/>	<input type="checkbox"/>	
33f.	Teaching/instructing	<input type="checkbox"/>	<input type="checkbox"/>	
33g.	Basic math skills	<input type="checkbox"/>	<input type="checkbox"/>	
33h.	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	

34. What education or training would make you more effective at work?

Delivery/access

35. Where would you go to get work-related training/education? [*Prompts. Check all that apply.*]

35a.	<input type="checkbox"/>	Boss/supervisor
35b.	<input type="checkbox"/>	Community center/non-profit
35c.	<input type="checkbox"/>	School/college
35d.	<input type="checkbox"/>	Church/religious center
35e.	<input type="checkbox"/>	Training courses
35f.	<input type="checkbox"/>	Lowell Career Center
35g.	<input type="checkbox"/>	Don't know
35h.	<input type="checkbox"/>	Other: _____

36. Would your employer give you time off to attend a training program?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure

37. Who would pay for the cost of training or education? [*Prompts. Check all that apply.*]

37a.	<input type="checkbox"/>	Boss/supervisor
37b.	<input type="checkbox"/>	Me
37c.	<input type="checkbox"/>	Government/Public Fund
37d.	<input type="checkbox"/>	Family (including spouse)
37e.	<input type="checkbox"/>	Don't know
37f.	<input type="checkbox"/>	Other: _____

38. Would you be able to pay the costs for training or education up-front if you were reimbursed later?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure

39. Have you heard of the Lowell Career Center?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

40. If yes: What type of services have you used there? [*Check all that apply.*]

40a.	<input type="checkbox"/>	Resource Room/library
40b.	<input type="checkbox"/>	Job search workshops
40c.	<input type="checkbox"/>	Skills training workshops
40d.	<input type="checkbox"/>	Veteran services
40e.	<input type="checkbox"/>	Youth programs
40f.	<input type="checkbox"/>	Unemployment assistance
40g.	<input type="checkbox"/>	Other: _____

41. What has prevented you from pursuing more/any training/education in the past? [*Prompts. Check all that apply.*]

41a.	<input type="checkbox"/>	Didn't know where to get it
41b.	<input type="checkbox"/>	Too busy
41c.	<input type="checkbox"/>	Too expensive
41d.	<input type="checkbox"/>	Not offered at a convenient time
41e.	<input type="checkbox"/>	Not available in a language you speak
41f.	<input type="checkbox"/>	Did not think it would be useful
41g.	<input type="checkbox"/>	Too far to travel
41h.	<input type="checkbox"/>	Other: _____

42. Do you use the Internet?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

43. Do you have a computer at home with Internet access?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

44. If training were provided on line, would you participate?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure

45. If not, why not? [*Prompts. Check all that apply.*]

45a.	<input type="checkbox"/>	Don't use the internet
45b.	<input type="checkbox"/>	Don't have access to a computer
45c.	<input type="checkbox"/>	Too busy
45d.	<input type="checkbox"/>	Not interested
45e.	<input type="checkbox"/>	Do not think it would be useful
45f.	<input type="checkbox"/>	Don't know how to use the Internet
45g.	<input type="checkbox"/>	Other: _____

46. Where would you prefer to attend training? [*Prompts. Check all that apply.*]

46a.	<input type="checkbox"/>	Lowell Career Center
46b.	<input type="checkbox"/>	Somewhere within walking distance of my home
46c.	<input type="checkbox"/>	Downtown Lowell
46d.	<input type="checkbox"/>	Local high school
46e.	<input type="checkbox"/>	Church/temple/synagogue
46f.	<input type="checkbox"/>	Community center
46g.	<input type="checkbox"/>	Other: _____

47. What days/times would you be available to attend training? [*None is an option. Check all that apply.*]

47a.	<input type="checkbox"/>	M-F	Mornings
47b.	<input type="checkbox"/>	M-F	Afternoons
47c.	<input type="checkbox"/>	M-F	Evenings
47d.	<input type="checkbox"/>	Sat-Sun	Mornings
47e.	<input type="checkbox"/>	Sat-Sun	Afternoons

47f.	<input type="checkbox"/>	Sat-Sun Evenings
47g.	<input type="checkbox"/>	None of the above

48. Do you need to learn more English?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A (fluent)

49. Do you need a GED?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A (have one)

50. Would you like to go to college?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A (has gone to college)

51. If you wanted to go to a training class, program, or school, would you need help with any of the following?

[Check all that apply.]

51a.	<input type="checkbox"/>	Childcare
51b.	<input type="checkbox"/>	Transportation
51c.	<input type="checkbox"/>	Tuition
51d.	<input type="checkbox"/>	Housing
51e.	<input type="checkbox"/>	Other: _____

Recruitment/Retention

52. How long have you worked at this job? [*Try to get as specific as possible.*]

_____ YEARS _____ MONTHS _____ DAYS

53. How long do you intend to stay at this job? [*Try to get as specific as possible.*]

_____ YEARS _____ MONTHS _____ DAYS

54. How did you hear about this job? [*Prompts. Check all that apply.*]

54a.	<input type="checkbox"/>	Friend
54b.	<input type="checkbox"/>	Family
54c.	<input type="checkbox"/>	Newspaper or magazine ad
54d.	<input type="checkbox"/>	Website
54e.	<input type="checkbox"/>	Lowell Career Center
54f.	<input type="checkbox"/>	High school
54g.	<input type="checkbox"/>	Community organization--which? _____
54h.	<input type="checkbox"/>	Other: _____

55. What process did you go through to get this job? [*Check all that apply.*]

55a.	<input type="checkbox"/>	Fill out application
55b.	<input type="checkbox"/>	Formal interview
55c.	<input type="checkbox"/>	Just spoke to owner
55d.	<input type="checkbox"/>	Other: _____

Career Goals and Career Ladder

This is the last section. Thank you so much for making it to the end. This last section deals with your career goals. We want to know where you want to go from here.

56. Do you think there is room for you to advance at this job?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure

57. If no, why not?

58. Who would you ask for help to find your next job? [*Prompts. Check all that apply.*]

58a.	<input type="checkbox"/>	Friends
58b.	<input type="checkbox"/>	Family
58c.	<input type="checkbox"/>	Your current employer
58d.	<input type="checkbox"/>	A Trade Association or organization
58e.	<input type="checkbox"/>	Lowell Career Center
58f.	<input type="checkbox"/>	Other: _____

59. What skills have you learned or are learning in your current job that will help you get a job in the future?

60. What job would you like to have 1 year from now?

61. What training do you need for that?

62. What job would you like to have 3 years from now?

63. What training do you need for that?

Appendix B
MSBA Employer Survey

**MINORITY-OWNED SMALL BUSINESS ASSISTANCE PROJECT
EMPLOYER SURVEY**



1. BUSINESS VENUE:

A.	<input type="checkbox"/>	Store Front
B.	<input type="checkbox"/>	Home Based
C.	<input type="checkbox"/>	Street Cart/Vendor
D.	<input type="checkbox"/>	Other: _____

INTRODUCTION: Hello. My name is _____ and I am with the Massachusetts Association for Community Action (MASSCAP). MASSCAP is conducting a survey of minority-owned small businesses in Lowell. The goal of the survey is to identify the workforce development needs of employees and owners so we can help you to access private and public resources for training and education. Thank you so much for taking the time to do this. Everything you say will be kept confidential and your name will not be listed anywhere.

2. Date survey administered:

____/____/____
MM / DD / YY

3. Name of survey giver: _____

4. Language of survey:

A.	<input type="checkbox"/>	Spanish
B.	<input type="checkbox"/>	Portuguese
C.	<input type="checkbox"/>	English

5. Gender of person surveyed:

A.	<input type="checkbox"/>	Male
B.	<input type="checkbox"/>	Female

Demographics

We will start with some questions about yourself and your family.

6. What country were you born in?

7. What language(s) do you usually speak at home? [Check all that apply.]

A.	<input type="checkbox"/>	Portuguese
B.	<input type="checkbox"/>	Spanish
C.	<input type="checkbox"/>	English
D.	<input type="checkbox"/>	Other: _____

8. How many people live in your household?

_____ PEOPLE

9. Do you have any children? If so, how many and how old are they? [If they have no children, enter 0 for each range.]

	# of children	Age range
9a.		0 - 5
9b.		6 - 10
9c.		11 - 15
9d.		16 - 20
9e.		21 +

10. How old are you? [In years.]

_____ YEARS

11. How many years total have you been working? [In any job.]

_____ YEARS

12. Are you:

A.	<input type="checkbox"/>	Single
B.	<input type="checkbox"/>	Married
C.	<input type="checkbox"/>	Divorced
D.	<input type="checkbox"/>	Widowed

13. How much schooling have you completed in another country?

A.	<input type="checkbox"/>	K-8
B.	<input type="checkbox"/>	Some high school
C.	<input type="checkbox"/>	High school or GED
D.	<input type="checkbox"/>	Some college
E.	<input type="checkbox"/>	College degree
F.	<input type="checkbox"/>	Some graduate school
G.	<input type="checkbox"/>	Graduate degree

14. How much schooling have you completed in this country?

A.	<input type="checkbox"/>	K-8
B.	<input type="checkbox"/>	Some high school
C.	<input type="checkbox"/>	High school or GED
D.	<input type="checkbox"/>	Some college
E.	<input type="checkbox"/>	College degree
F.	<input type="checkbox"/>	Some graduate school
G.	<input type="checkbox"/>	Graduate degree

Profile

I'm going to start out by asking you some questions about your business and your business history.

15. What does your business do?

16. How many years of experience did you have in this area before starting your business?

_____ YEARS

17. How long have you owned your business? [Try to get as specific an answer as possible.]

_____ YEARS _____ MONTHS

18. Is this the first business you have owned?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

19. What did you do before owning your business?

A.	<input type="checkbox"/>	Work: [Doing what?] _____
B.	<input type="checkbox"/>	School
C.	<input type="checkbox"/>	Stay at home
D.	<input type="checkbox"/>	Other: _____

20. How many hours a week do you spend working on your business?

_____ HOURS

21. How many hours a week do you spend working total?

_____ HOURS

22. How many full-time employees do you have?

_____ PEOPLE

23. How many part-time employees do you have?

_____ PEOPLE

24. How many occasional workers do you have?

_____ WORKERS

25. How many of the people working for you are teenagers (under 18)?

_____ PEOPLE

26. How many of the people working for you are seniors (over 60)?

_____ PEOPLE

27. How many of the people working for you are friends?

_____ PEOPLE

28. How many of the people working for you are family?

_____ PEOPLE

29. Does the income from this business meet your goals?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

30. Are you a member of any community groups or organizations?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

31. If yes, please list them:

Skills

Now I'm going to ask you about skills. Remember, your employees won't see this, and your name will not be on this survey. These questions will help us understand what sorts of useful skills you have learned and what sorts of skills are needed in jobs. Would you like to fill this section out yourself or would you like me to ask you the questions?

What skills are needed by **employees** to work in your business? [Check all that apply.]

32. Professionalism

32a.	<input type="checkbox"/>	Attendance and Punctuality
32b.	<input type="checkbox"/>	Workplace Appearance
32c.	<input type="checkbox"/>	Accepting direction and constructive criticism
32d.	<input type="checkbox"/>	Motivation and taking initiative
32e.	<input type="checkbox"/>	Understanding workplace policy and safety
32f.	<input type="checkbox"/>	Other : _____

33. Communication

33a.	<input type="checkbox"/>	Speaking English
33b.	<input type="checkbox"/>	Speaking other language
33c.	<input type="checkbox"/>	Listening in English
33d.	<input type="checkbox"/>	Listening in other language
33e.	<input type="checkbox"/>	Interacting with co-workers
33f.	<input type="checkbox"/>	Reading in English
33g.	<input type="checkbox"/>	Writing in English
33h.	<input type="checkbox"/>	Reading in another language
33i.	<input type="checkbox"/>	Writing in another language
33j.	<input type="checkbox"/>	Other: _____

34. Workplace/Career Skills

34a.	<input type="checkbox"/>	Computer skills
34b.	<input type="checkbox"/>	Time management
34c.	<input type="checkbox"/>	Collecting/organizing information
34d.	<input type="checkbox"/>	Equipment operation
34e.	<input type="checkbox"/>	Interacting with customers/clients
34f.	<input type="checkbox"/>	Teaching/instructing
34g.	<input type="checkbox"/>	Math skills
34h.	<input type="checkbox"/>	Other: _____

Please rate your employees (on average) on the following skills: [Check all that apply.]

35. *Professionalism*

		Excellent	Good	Fair	Poor	N/A
35a.	Attendance and Punctuality	<input type="checkbox"/>				
35b.	Workplace Appearance	<input type="checkbox"/>				
35c.	Accepting direction and constructive criticism	<input type="checkbox"/>				
35d.	Motivation and taking initiative	<input type="checkbox"/>				
35e.	Understanding workplace policy and safety	<input type="checkbox"/>				
35f.	Other : _____	<input type="checkbox"/>				

36. *Communication*

		Excellent	Good	Fair	Poor	N/A
36a.	Speaking English	<input type="checkbox"/>				
36b.	Speaking other language	<input type="checkbox"/>				
36c.	Listening in English	<input type="checkbox"/>				
36d.	Listening in other language	<input type="checkbox"/>				
36e.	Interacting with co-workers	<input type="checkbox"/>				
36f.	Reading in English	<input type="checkbox"/>				
36g.	Writing in English	<input type="checkbox"/>				
36h.	Reading in another language	<input type="checkbox"/>				
36i.	Writing in another language	<input type="checkbox"/>				
36j.	Other: _____	<input type="checkbox"/>				

37. *Workplace/Career Skills*

		Excellent	Good	Fair	Poor	N/A
37a.	Computer skills	<input type="checkbox"/>				
37b.	Time management	<input type="checkbox"/>				
37c.	Collecting/organizing information	<input type="checkbox"/>				
37d.	Equipment operation	<input type="checkbox"/>				
37e.	Interacting with customers/clients	<input type="checkbox"/>				
37f.	Teaching/instructing	<input type="checkbox"/>				
37g.	Basic math skills	<input type="checkbox"/>				
37h.	Other: _____	<input type="checkbox"/>				

Please rate **yourself** on the following skills: [Check all that apply.]

38. *Management/Business skills*

		Excellent	Good	Fair	Poor	N/A
38a.	Finance and book-keeping	<input type="checkbox"/>				
38b.	Marketing and selling	<input type="checkbox"/>				
38c.	Decision-making	<input type="checkbox"/>				
38d.	Employee management	<input type="checkbox"/>				
38e.	Leadership	<input type="checkbox"/>				
38f.	Negotiation	<input type="checkbox"/>				
38g.	Other : _____	<input type="checkbox"/>				

39. *Communication*

		Excellent	Good	Fair	Poor	N/A
39a.	Speaking English	<input type="checkbox"/>				
39b.	Speaking other language	<input type="checkbox"/>				
39c.	Listening in English	<input type="checkbox"/>				
39d.	Listening in other language	<input type="checkbox"/>				
39e.	Interacting with co-workers	<input type="checkbox"/>				
39f.	Reading in English	<input type="checkbox"/>				
39g.	Writing in English	<input type="checkbox"/>				
39h.	Reading in another language	<input type="checkbox"/>				
39i.	Writing in another language	<input type="checkbox"/>				
39j.	Understanding contracts (<i>leases, sale agreements, etc.</i>)	<input type="checkbox"/>				
39k.	Other: _____	<input type="checkbox"/>				

40. *Workplace/Career Skills*

		Excellent	Good	Fair	Poor	N/A
40a.	Computer skills	<input type="checkbox"/>				
40b.	Time management	<input type="checkbox"/>				
40c.	Collecting/organizing information	<input type="checkbox"/>				
40d.	Equipment operation	<input type="checkbox"/>				
40e.	Interacting with customers/clients	<input type="checkbox"/>				
40f.	Teaching/instructing	<input type="checkbox"/>				
40g.	Basic math skills	<input type="checkbox"/>				
40h.	Other: _____	<input type="checkbox"/>				

Education and Training Opportunities

Do you offer training to your employees (including family members) on: *[Check all that apply.]*

41. *Professionalism*

41a.	<input type="checkbox"/>	Attendance and Punctuality
41b.	<input type="checkbox"/>	Workplace Appearance
41c.	<input type="checkbox"/>	Accepting direction and constructive criticism
41d.	<input type="checkbox"/>	Motivation and taking initiative
41e.	<input type="checkbox"/>	Understanding workplace policy and safety
41f.	<input type="checkbox"/>	Other : _____

42. *Communication*

42a.	<input type="checkbox"/>	Speaking English
42b.	<input type="checkbox"/>	Speaking other language
42c.	<input type="checkbox"/>	Listening in English
42d.	<input type="checkbox"/>	Listening in other language
42e.	<input type="checkbox"/>	Interacting with co-workers
42f.	<input type="checkbox"/>	Reading in English
42g.	<input type="checkbox"/>	Writing in English
42h.	<input type="checkbox"/>	Reading in another language
42i.	<input type="checkbox"/>	Writing in another language
42j.	<input type="checkbox"/>	Other: _____

43. *Workplace/Career Skills*

43a.	<input type="checkbox"/>	Computer skills
43b.	<input type="checkbox"/>	Time management
43c.	<input type="checkbox"/>	Collecting/organizing information
43d.	<input type="checkbox"/>	Equipment operation
43e.	<input type="checkbox"/>	Interacting with customers/clients
43f.	<input type="checkbox"/>	Teaching/instructing
43g.	<input type="checkbox"/>	Math skills
43h.	<input type="checkbox"/>	Other: _____

Have you **received training on:** [Check all that apply.]

44. *Management/Business Skills*

		Received	N/A	Training Location
44a.	Finance and book-keeping	<input type="checkbox"/>	<input type="checkbox"/>	
44b.	Marketing and selling	<input type="checkbox"/>	<input type="checkbox"/>	
44c.	Decision-making	<input type="checkbox"/>	<input type="checkbox"/>	
44d.	Employee management	<input type="checkbox"/>	<input type="checkbox"/>	
44e.	Leadership	<input type="checkbox"/>	<input type="checkbox"/>	
44f.	Negotiation	<input type="checkbox"/>	<input type="checkbox"/>	
44g.	Reading and understanding contracts	<input type="checkbox"/>	<input type="checkbox"/>	
44h.	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	

45. *Communication*

		Received	N/A	Training Location
45a.	Speaking English	<input type="checkbox"/>	<input type="checkbox"/>	
45b.	Speaking other language	<input type="checkbox"/>	<input type="checkbox"/>	
45c.	Listening in English	<input type="checkbox"/>	<input type="checkbox"/>	
45d.	Listening in other language	<input type="checkbox"/>	<input type="checkbox"/>	
45e.	Interacting with co-workers	<input type="checkbox"/>	<input type="checkbox"/>	
45f.	Reading in English	<input type="checkbox"/>	<input type="checkbox"/>	
45g.	Writing in English	<input type="checkbox"/>	<input type="checkbox"/>	
45h.	Reading in another language	<input type="checkbox"/>	<input type="checkbox"/>	
45i.	Writing in another language	<input type="checkbox"/>	<input type="checkbox"/>	
45j.	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	

46. *Workplace/Career Skills*

		Received	N/A	Training Location
46a.	Computer skills	<input type="checkbox"/>	<input type="checkbox"/>	
46b.	Time management	<input type="checkbox"/>	<input type="checkbox"/>	
46c.	Collecting/organizing information	<input type="checkbox"/>	<input type="checkbox"/>	
46d.	Equipment operation	<input type="checkbox"/>	<input type="checkbox"/>	
46e.	Interacting with customers/clients	<input type="checkbox"/>	<input type="checkbox"/>	
46f.	Teaching/instructing	<input type="checkbox"/>	<input type="checkbox"/>	
46g.	Basic math skills	<input type="checkbox"/>	<input type="checkbox"/>	
46h.	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	

47. What training would make you a more effective business owner?

Delivery/access

48. Where would you or your employees go to get **general work-related** training/education? [*Prompts. Check all that apply.*]

48a.	<input type="checkbox"/>	From me (boss)
48b.	<input type="checkbox"/>	Community center/non-profit
48c.	<input type="checkbox"/>	School/college
48d.	<input type="checkbox"/>	Church/religious center
48e.	<input type="checkbox"/>	Training courses
48f.	<input type="checkbox"/>	Lowell Career Center
48g.	<input type="checkbox"/>	Do not know
48h.	<input type="checkbox"/>	Other: _____

49. Where would you go to get specific training/education on **business ownership**? [*Prompts. Check all that apply.*]

49a.	<input type="checkbox"/>	Community center/non-profit
49b.	<input type="checkbox"/>	SBA, SBDC, SCORE
49c.	<input type="checkbox"/>	Lowell Small Business Assistance Center
49d.	<input type="checkbox"/>	School/college
49e.	<input type="checkbox"/>	Church/religious center
49f.	<input type="checkbox"/>	Training courses
49g.	<input type="checkbox"/>	Lowell Career Center
49h.	<input type="checkbox"/>	Do not know
49i.	<input type="checkbox"/>	Other: _____

50. If a non-family member employee wanted to attend a training program or school, would you give them time off to attend?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A

51. Would you pay for the cost of their training or education?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A

52. If not, why not?

53. If a family member who works for you wanted to attend a training program or school, would you give them time off to attend?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A

54. Would you pay for the cost of their training or education?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A

55. If not, why not?

56. Have you heard of the Lowell Career Center?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

57. If yes: What type of services have you used there? [Check all that apply.]

57a.	<input type="checkbox"/>	Resource Room/library
57b.	<input type="checkbox"/>	Job search workshops
57c.	<input type="checkbox"/>	Skills training workshops
57d.	<input type="checkbox"/>	Veteran services
57e.	<input type="checkbox"/>	Youth programs
57f.	<input type="checkbox"/>	Unemployment assistance
57g.	<input type="checkbox"/>	Other: _____

58. Do you know about the Lowell Small Business Assistance Center?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

59. What has prevented you from pursuing more/any training/education in the past? [Prompts. Check all that apply.]

59a.	<input type="checkbox"/>	Didn't know where to get it
59b.	<input type="checkbox"/>	Too busy
59c.	<input type="checkbox"/>	Too expensive
59d.	<input type="checkbox"/>	Not offered at a convenient time
59e.	<input type="checkbox"/>	Not available in a language you speak
59f.	<input type="checkbox"/>	Did not think it would be useful
59f.	<input type="checkbox"/>	Too far
59g.	<input type="checkbox"/>	Don't know
59h.	<input type="checkbox"/>	Other: _____

60. Do you use the Internet?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

61. Do you have a computer at home with Internet access?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

62. Do you have a computer at work with Internet access?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No

63. If training were provided on line, would you participate?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure

64. If not, why not? [*Prompts. Check all that apply.*]

64a.	<input type="checkbox"/>	Don't use the Internet
64b.	<input type="checkbox"/>	Don't have access to a computer
64c.	<input type="checkbox"/>	Too busy
64d.	<input type="checkbox"/>	Not interested
64e.	<input type="checkbox"/>	Do not think it would be useful
64f.	<input type="checkbox"/>	Don't know how to use the Internet
64g.	<input type="checkbox"/>	Other: _____

65. Where would you prefer to attend training? [*Prompts. Check all that apply.*]

65a.	<input type="checkbox"/>	Lowell Career Center
65b.	<input type="checkbox"/>	Somewhere within walking distance of my home
65c.	<input type="checkbox"/>	Downtown Lowell
65d.	<input type="checkbox"/>	Local high school
65e.	<input type="checkbox"/>	Church/temple/synagogue
65f.	<input type="checkbox"/>	Community center
65g.	<input type="checkbox"/>	Other: _____

66. What days/times would you be available to attend training? [*None is an option. Check all that apply.*]

66a.	<input type="checkbox"/>	M-F Mornings
66b.	<input type="checkbox"/>	M-F Afternoons
66c.	<input type="checkbox"/>	M-F Evenings
66d.	<input type="checkbox"/>	Sat-Sun Mornings
66e.	<input type="checkbox"/>	Sat-Sun Afternoons
66f.	<input type="checkbox"/>	Sat-Sun Evenings
66g.	<input type="checkbox"/>	None of the above

67. Do you need to learn more English?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A (fluent)

68. Do you need a GED?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A (have one)

69. Would you like to go to college?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A (has gone to college)

70. If yes, for what?

71. If you wanted to go to a training class, program, or school, would you need help with any of the following?

[Check all that apply.]

71a.	<input type="checkbox"/>	Childcare
71b.	<input type="checkbox"/>	Transportation
71c.	<input type="checkbox"/>	Tuition
71d.	<input type="checkbox"/>	Housing
71e.	<input type="checkbox"/>	Other: _____

Recruitment and Retention

72. What is the average length of time an employee stays in their job?

_____ YEARS _____ MONTHS

73. How do you look for new employees? *[Check all that apply.]*

73a.	<input type="checkbox"/>	Ask friends
73b.	<input type="checkbox"/>	Ask family
73c.	<input type="checkbox"/>	Newspaper or magazine ad
73d.	<input type="checkbox"/>	Website
73e.	<input type="checkbox"/>	Lowell Career center
73f.	<input type="checkbox"/>	Ask at a high school
73g.	<input type="checkbox"/>	Community organization--which? _____
73h.	<input type="checkbox"/>	Other: _____

74. What process do employees go through to get this job? *[Check all that apply.]*

74a.	<input type="checkbox"/>	Fill out application
74b.	<input type="checkbox"/>	Formal interview
74c.	<input type="checkbox"/>	Just spoke to you
74d.	<input type="checkbox"/>	Other: _____

75. Do you do any screening of applicants?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	N/A (no employees)

76. Do you see many applicants who you feel are not qualified to work in your business?

A.	<input type="checkbox"/>	Yes
B.	<input type="checkbox"/>	No
C.	<input type="checkbox"/>	Unsure
D.	<input type="checkbox"/>	N/A (no employees)

Career Goals

77. Where do you see your business 1 year from now?

78. What do you need to make that happen?

79. Where do you see your business 3 years from now?

80. What do you need to make that happen?

81. What is your household income per year?

82. Do you have health insurance? What kind? [*Check all that apply.*]

A.	<input type="checkbox"/>	Mass Health
B.	<input type="checkbox"/>	Free Care
C.	<input type="checkbox"/>	Private insurance through a job
D.	<input type="checkbox"/>	Private insurance through spouse/family
E.	<input type="checkbox"/>	Don't know
F.	<input type="checkbox"/>	No insurance
G.	<input type="checkbox"/>	Other: _____

Thank you so much for taking the time to answer this survey. We at MASSCAP hope that we will be able to use these answers to create programs that will help the community.

Any additional notes:

Appendix C

References

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