This fact sheet summarizes the experience of entrepreneurs in 2009 that were surveyed by 21 microenterprise programs in 2010. The mean and median time that these entrepreneurs received services from the programs was 1.5 and 1.0 years.

**Methodological Summary**
Through its members, MicroTest annually conducts a survey of the business, household and individual outcomes of microenterprise clients. The analysis compares information about the client when entering the microenterprise development organization (MDO) to the client's status approximately one year after receiving services.

Only clients, those who received significant services from the MDO (training, loan, grant, etc.), are eligible to participate in the MicroTest Outcomes Survey.

Only clients who received services in 2008 were eligible to be surveyed about their outcomes in 2009. The survey was conducted in 2010 in person, by telephone, by mail, and on-line.

While this fact sheet presents longitudinal information on changes achieved by clients and businesses, there are no claims of causality or reporting of the net benefits of the microenterprise development organizations because there is no comparison group data. There is evidence, however, that clients found value in program participation, and that the information and skills they received were used to run their businesses. As a result, it is likely that at least some of the changes observed are attributable to the services they received.

**Diagnostics:**
- 53% survey response rate
- 1,172 completed interviews
- 21 participating MDOs

**Major Indicators:**
- Business start & survivability rates
- Business growth
- Job creation from business
- Contribution to household income

**How Many Jobs?**
879 clients had a business in 2009. 41% reported paying employees or contractors to work in their business. Including the owner, a total of:

- **2,509** Jobs
- **2.9 Jobs per business**

**Paid Workers per Business**
- 1 - 4 Workers: 70%
- 5 - 9 Workers: 10%
- 10+ Workers: 19%
- Unknown Workers: 2%

**Most Jobs Part-Time**
Respondents reported the full-time/part-time status of only 51% of the 827 positions in their businesses.

- Part-Time: 56%
- Full-Time: 44%

**How Does Micro Compare?**
Excluding owners, there were 1,630 paid workers employed by 359 of 860 total businesses for a mean of 1.9 paid jobs per business.

**Mean Number of Jobs**
- Businesses 1-4 Workers:
- Businesses 5-9 Workers:

Although U.S. Census data counts only employees as jobs and FIELD's data includes all paid work, both point to microenterprises' role in job creation. Microenterprise development organizations target those who have difficulty accessing mainstream business services. Despite this focus on the underserved, the businesses included in the MicroTest dataset report employment figures that compare strongly with all similarly-sized U.S. businesses.

While a microenterprise is generally defined as a business with five or fewer employees including the owner, this survey identified a number of businesses with more employees. Some of these businesses grew to this larger size since receiving program services. Others, even though larger at intake, were assisted by programs that offer services to a broader array of disadvantaged business owners.
How Much in WAGE$?

The $11 median hourly wage reported for paid workers is 52% higher than the Federal minimum wage. 18% (161 paid workers) had hourly wages above the U.S. national hourly median wage.

53% of business owners were compensating themselves in the form of an owner's draw in 2009. For these owners, the median and mean owner's draw reported was $18,000 and $24,563. For 54% hourly wages were above the federal minimum wage and for 43% hourly wages met or exceeded the federal poverty threshold for a household of four.

 Owners with paid workers report median owner's draws 20 times higher than businesses without paid workers.

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Businesses Increased Paid Workers by 86%

59% With a Business at Intake

41% Without a Business at Intake

90% of Businesses Survive and add 338 Jobs — a 53% Increase

10% of Businesses Close

At intake, 51 businesses reported a total of 42 paid workers, 23 of whom were part-time and 19 who were full-time. On average, businesses that closed had 0.8 employees per business at intake compared to 1.3 employees per business among those that survived to 2009.

Part-Time Jobs Increased 25%

Full-Time Jobs Increased 66%

From intake to 2009, longitudinal data on full-time and part-time status of jobs was available for 423 businesses. The median time between intake and the end of the survey period, December 31, 2009, was 2.0 years (mean of 2.4 years) for these surviving businesses.