

The Center for Excellence in Early Development (CEED)

“Nurturing Early Connections”



Evaluation Report

*Steps to Family Child Care Success (STEPS) Barrio Logan
Year 2 Evaluation Report
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SDSU | San Diego State
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Abbreviations

Abbreviation	Full Terminology
CalWORKs	California Work Opportunity and Responsibility to Kids
CARE	Care Access Real Estate Program
CEED	Center for Excellence in Early Development
CF	Chicano Federation
CACFP	Child and Adult Care Food Program
CDA	Child Development Associates
CHSC	Children’s Home Society of California
ECE	Early Childhood Education
ECBOs	Ethnic Community-Based Organizations
FCC	Family Child Care
HHSA	Health and Human Service Agency
HS	High School
MMCYN	Military Child Care in Your Neighborhood
PP	Private Pay
PCG	Public Consulting Group
QCC	Quality Counts California
SDCOE	San Diego County Office of Education

Abbreviation	Full Terminology
SDQPI	San Diego Quality Preschool Initiative
STEPS	Steps to Family Child Care Success
WBC	Women’s Business Center
YMCA	YMCA of San Diego

Terminology

Term	Definition
Business Counselor	Individuals hired by the ECBOs who assist with the training series and 1:1 financial coaching.
Child Care Subsidy	Financial assistance to cover the costs of licensed in-home or center-based child care for working parents or parents attending school who are eligible based on income.
Cultural Navigator	Individuals hired by the ECBOs who serve as a liaison between the immigrant and refugee FCC providers and the STEPS program.
Employer Identification Number (EIN)	Number required by the IRS for partnerships, corporations, and sole proprietorships with employees.
FCC Provider	Non-parental, paid childcare that is regulated by the state and takes place in a provider's home.
Fictitious Business Name	Business name that does not include the surname of the owner or partners, or if the nature of the business is not evident by the name of the business.
Schedule C	Tax document required for sole proprietorships.
Tootris	Online subscription-based resource for connecting families with child care providers and child care centers.

Introduction

The Steps to Family Child Care Success (STEPS) program is a collaboration between an ethnic community-based organization (ECBO), the Chicano Federation (CF), and the Center for Excellence in Early Development (CEED) at San Diego State University. STEPS was founded on the premise that Family Child Care (FCC) providers should be valued as entrepreneurs and small business owners and that supporting them not only improves their economic security but can also increase the economic security of the families and communities they serve by providing high-quality, affordable childcare to working families. The goals of the STEPS program include helping FCC providers improve their financial literacy, knowledge of banking and credit systems in the United States, digital literacy, and increasing their skills related to running a successful business. An additional goal is to increase provider enrollment and economic stability.

Originally funded in May 2021, the STEPS Barrio Logan project has served a total of 35 Spanish speaking providers over two years (STEPS Barrio Logan Year 1 and STEPS Barrio Logan Year 2). The program structure and evaluation methods have been refined with each funding cycle, reflecting a continuous improvement model in which each iteration of the program incorporates lessons learned from past cohorts and is data informed.

Program Description

The project period for STEPS Barrio Logan Year 2 was July 2022 until February 2023. This evaluation report contains data collected during this timeframe, with 2022 follow-up tax data originally scheduled to be collected in May of 2023. Due to unseasonable winter storms in 2022, federal tax extensions for San Diego County were instituted, and new filing dates are in October 2023. The final evaluation of financial outcomes is scheduled to be reported on June 30, 2023, however the filing extension may delay the collection of this data.

A key feature of the STEPS program is the use of a cultural navigator hired by the Chicano Federation. The cultural navigator represents the immigrant community served by the project and is responsible for recruiting and enrolling providers, serving as a resource in child enrollment and parent relations, and acting as a liaison between providers and agencies responsible for subsidized care and licensing. Importantly, the cultural navigator also provides translation as needed and provides culturally and linguistically responsive services to support provider success.

As part of the STEPS program, providers are given a Chromebook and attend a 14-week comprehensive training series (14 sessions, 2-3 hours each) provided in a virtual format. The Chicano Federation partnered with the Women’s Business Center (WBC) to provide the STEPS training sessions. A list of training topics and course descriptions are presented in the table below in the order they were offered. The training series consisted of an orientation course and 13 core courses. The first 13 courses were taught in the providers’ primary language, Spanish. Child development was taught in English and translated by the cultural navigator.

Course	Description
Program Orientation	Introduction to STEPS program expectations and documents required for participation including the business plan and financial projection worksheet.
Digital Literacy 101	Chromebook use including how to use Google Suites, Google Drive, and Google My Business.
Labor Laws	Review of labor law specific to family childcare businesses, including types of business entities, how to protect your business and belongings, advantages of having the right commercial entity for tax purposes and how partnerships might impact capital funding.
Financial Literacy 101	Reviewed various types of business bank accounts, discussed retirement plans and IRAs for small business. Developed parts of the business plan, including executive resume, description of product and clients, future of the company and description of the business.
Financial Literacy 102	Overview of the US credit system, including what is credit, why is it important, how to access a credit report, and the dos and don’ts of the credit system.
Accounting and Financial Statements	Introduction to accounting practices specific to FCC providers, including how to categorize financial transactions, the importance of having a

Course	Description
	financial system, identifying business deductions, claiming car and food expenses, and calculating the time-space percentage for claiming expenses.
Marketing 101	Introduction to essential marketing strategies and tools and the creation of a marketing plan.
Marketing 102	Digital marketing and how to promote your business using social media including Instagram, and Facebook.
Business – Believe, Practice & Grow	Best business practices for FCC providers, including business structure, child care license and regulation requirements, and parental contracts. The importance of business goals, financial projections, creating a marketing plan, and proper accounting. Taught providers how to utilize community and small business resources.
Federal Tax Basics for Small Businesses	Introduction of tax practices specific to childcare providers, further explanation of the use of an EIN number, accounting methods for tax purposes, forms needed for businesses, and how to select a paid tax preparer.
CC Provider-Parent Contract	Introduction to the rights of childcare providers and families. Contract formation and a description of important and useful policies.
SDQPI Quality Journey Orientation	Introduction to best practices for quality environments for child development. An explanation and the benefits of the SDQPI program is provided and participation requirements are presented.
YMCA (Challenging Behaviors & Resources)	Overview of YMCA Child Care Resource Services. Discussed challenging behaviors and the difference between positive and traditional discipline. Reviewed temperament, variables that affect

Course	Description
	behavior and strategies to prevent challenging behaviors.
Child Development	Review of the importance of developmentally, culturally, and linguistically appropriate practices and an overview of how early childhood experiences affect lifelong health and learning.

Following the completion of the training series, providers continued to receive support from the cultural navigator on all aspects of their business. They also received one on one financial coaching from WBC which included the development of a business plan and financial projections. The business plan helped providers think about their businesses' strengths, areas of improvement, and their short and long-term goals. The financial projections worksheet monetized the goals from the business plan by showing how income and expenses would be impacted over time. WBC and the cultural navigator then collaborated to support the providers with their short and long-term business goals and to encourage strong business practices that are industry standard in the FCC sector.

A total of 15 providers participated in the program, with all 15 completing the entire program (training series and financial coaching).

Summary and Analysis of Program Data

This section presents and summarizes demographic, pre/post intervention, and additional outcome data.

Demographic Data

This section presents self-reported demographic information on the FCC providers and their business. It also includes provider-reported demographic data on the children served during the project period.

FCC Provider Information

FCC Provider Information					
Provider Name	Gender	Ethnicity	Primary Language	Education Level	Years in the US
EA	Female	Latina/x	Spanish	HS Degree	12
RB	Female	Latina/x	Spanish	Completed 9 th grade	30
AC	Female	Latina/x	Spanish	HS Degree	18
MC	Female	Latina/x	Spanish	Completed 9 th grade	43
NC	Female	Latina/x	Spanish	Completed 9 th grade	35
ACI	Female	Latina/x	Spanish	Completed 8 th grade	27
AG	Female	Mexican	Spanish	HS Degree	35
CG	Female	Latina/x	Spanish	HS Degree	20
AL	Female	Latina/x	Spanish	HS Degree	22
SR	Female	Latina/x	Spanish	Completed 9 th grade	12
FR	Female	Latina/x	Spanish	Completed 9 th grade	20
OR	Female	Latina/x	Spanish	HS Degree	38
BS	Female	Latina/x	Spanish	Completed 9 th grade	39
LS	Female	Latina/x	Spanish	HS Degree	22
VV	Female	Latina/x	Spanish	Completed 11 th grade	39
Average number of years in the US is 27.					

All fifteen providers are female, identify as Latina/x and Spanish is their primary language. Forty-seven percent of providers (n=7) have a high school degree, 40% completed 9th grade (n=6), 7% (n=1) completed 8th grade, and 7% (n=1) completed 11th grade. The number of years the providers have been living in the United States ranges between 12-43 years, with an average of 27 years.

FCC Business Information

FCC Business Information						
Provider Name	Provider Zip Code	Years in Operation	Hours Per Day	Total Hours Per Week	Payment Type	CACFP
EA	92113	1	15 hrs (M-F); 2 hrs (S)	77	CDA, YMCA	Y
RB	92102	18	16.5 hrs (M-F); 14 hrs (S); 4 hrs (Sun)	100.5	CHSC, PP	Y
AC	92114	2	13 hrs (M-F); 4 hrs (S)	69	CDA, PP, YMCA	Y
MC	92114	11	14 hrs (M-F); 6 hrs (S)	76	CDA, PP	Y
NC	92113	3	16 hrs (M-F); 8 hrs (S)	88	CDA, HHSS, PP	Y
ACI	91950	25	17 hrs (M-F)	85	CDA, YMCA	Y
AG	91950	7 mo	16 hrs (M-F); 3 hrs (S)	83	CDA, MCCYN, PP	Y
CG	91950	6	15 hrs (M-F); 4 hrs (S)	79	CDA, YMCA	Y
AL	92113	6.5	10 hrs (M-F)	50	CDA, YMCA, PP	Y
SR	92113	4	10 hrs (M-F); 12 hrs (S, Sun)	74	CDA, YMCA	Y
FR	92113	6	16 hrs (M-Th); 20 hrs (F); 16 hrs (S, Sun)	116	CalWORKS, CDA, PP, YMCA	Y
OR	91950	8 mo	14.5 hrs (M-F); 4 hrs (S)	76.5	CDA, PP	Y
BS	91950	21	13 hrs (M-F); 4 hrs (S)	69	CDA, CF, CHSC	Y
LS	92114	6	19 hrs (M-F); 4 hrs (S)	99	CDA, CF, PP, YMCA	Y
VV	92113	8 mo	13.5 hrs (M-F); 4 hrs (S)	71.5	CDA, CF, YMCA	Y

Years in operation are based on data gathered in July 2022
Hours per day include time spent preparing, cleaning, and completing tasks for their business.

Provider Zip Codes	# of providers
91950	5
92102	1
92113	6
92114	3

Five of the providers reside in zip code 91950, one provider resides in zip code 92102, six providers reside in zip code 92113, and three providers reside in zip code 92114. The number of years the providers have been operating their business ranges between less than one and 25 years, with an average of 7 years. The number of hours a provider works per week ranges between 50 and 116 hours, with an average of 81. At intake, the types of payment the providers received were: CDA (14), CalWORKS (1), CF (3), CHSC (2), HHSS (1),

MCCYN (1), Private Pay (9), and YMCA (9). All 15 providers participate in the Child and Adult Food Program (CACFP).

Summary of Provider Data

Summary of Provider Data	
% of providers with HS degree	47%
Average # of years in the US	27
Range of years in the US	12-43
Average # of years as FCC provider	7.4
Range of years as FCC provider	<1-25
% Enrolled in CACFP	100%
% Spanish is primary language	100%
Average # of hours work/week	81
Range of hours work/week	50-116

CF served a cohort of Spanish-speaking providers of Latino/a/x descent. Generally, the providers are established and have lived in the US for many years. Seven (47%) of the providers were new to the business and had only been in operation for four years or less.

As part of the intake process, providers were asked to estimate the number of hours they typically work each day, including the time spent operating their business outside of child care hours. Providers were asked to factor in the time they spend preparing for the children, cleaning, maintaining their home and place of business, and time spent on paperwork and recordkeeping. Using these estimations, approximate hours worked per week was calculated. On average, providers reported that they work over 80 hours per week. It is difficult to fully capture the time providers spend in their role as a caregiver and business owner, however, the data collected provides evidence that the work that goes into operating a child care home is extensive.

Children's Information

The child demographic data compiled in Appendix A include information for all children enrolled during the project period. Child demographic data was reported by the providers at intake and newly enrolled student data was updated monthly.

All 15 providers had children enrolled in their FCC home during the project period. By the end of the program, there were a total of 138 children served, of which 65 were female and 73 were male. The age range of the children

enrolled vary between 2 months and 11 years. The children reside in a variety of zip codes, presented in the table below.

Number of Children that Reside in Each Zip Code			
91902	1	92091	3
91910	4	92101	4
91911	3	92102	5
91932	1	92103	1
91941	2	92104	3
91942	2	92113	31
91945	4	92114	13
91950	37	92115	4
91977	6	92121	1
92020	1	92123	3
92021	4	92139	3
92071	1	92154	1

Summary of Child Demographic Data

Summary of Child Demographic Data	
Gender	
Male	53%
Female	47%
Age	
Birth to 24 months	22%
2 through 5 years	35%
School Age	43%
Race/Ethnicity	
White	1%
Latino/a/x	86%
African American/Latino/a/x	5%
White/Latino/a/x	6%
Asian	1%
Latino/a/x/Filipino	1%
Language	

Summary of Child Payment Data	
% of children in subsidized care	86%
CDA	38%
CaIWORKS (PCG)	1%
CF	9%
CHSC	8%
HHSS	4%
MCCYN	1%
PP	13%
Provider's own child	1%
YMCA	24%
Part time vs Full time status	
Part time	22%
Full time	78%

English	14%
Spanish	14%
Bilingual	71%

The providers enrolled a higher percentage (43%) of school age children than infants (22%) and toddlers (35%). It is important to note that providers receive higher reimbursement rates for children in the infant and toddler age group and that these children often need longer hours of care than school age children. Providers reported that 86% (n=118) of the children were Latino/a/x, 1% (n=2) were White, 6% (n=8) were White and Latino/a/x, 5% (n=7) were African American and Latino/a/x, 1% were Asian (n=2), and 1% (n=1) were Filipino and Latino/a/x. Seventy-one percent of the children, (n=98) were bilingual and of those the majority were bilingual in English and Spanish; two children could speak Tagalog and Spanish, and one child could speak Tagalog and English. Fourteen percent of the children were English speakers (n=20), and 14% (n=20) were Spanish speakers.

Eighty-six percent (n=118) of the children enrolled receive subsidized care. The providers received childcare payments from the YMCA (24%, n=33), CDA (38%, n=653), CalWORKS (1%, n=2), CF (9%, n=12), CHSC (8%, n=11), HHSS (4%, n=6), MMCYN (1%, n=1), private pay (13%, n=18), and two children were the providers own children. A higher percentage of full-time students (78%) were enrolled. Subsidy rates are based on a student’s status as needing full-time versus part-time care. A full-time child is one that spends 30 hours or more per week in care.

Pre- Post Intervention Data

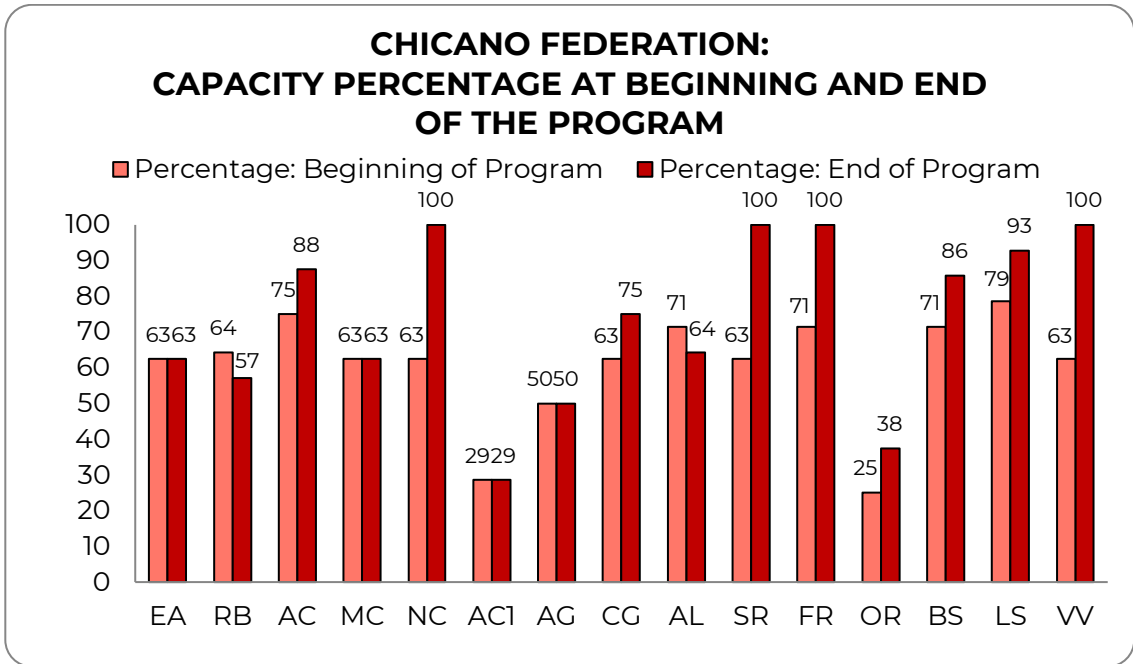
Enrollment Information

Child enrollment data is used by the project to measure economic stability and growth, and enrollment information was collected monthly from July 2022 through February 2023. Enrollment numbers for each program are presented in the tables below and include children that were part-time versus full-time. Subsidy rates are determined by the number of hours a child is cared for at the provider’s home. Part time status is less than 30 hours and full-time status is 30 hours or more. Enrollment began in July, when school is not in session, and ended in February when more children are likely to be in school for at least 5-6 hours a day.

Enrollment Information

Provider Name	Licensed Capacity	Enrollment: Beginning of Program			Enrollment: End of Program		
		Part Time	Full Time	Total	Part Time	Full Time	Total
EA	8	3	2	5	4	1	5
RB	14	2	7	9	1	7	8
AC	8	0	6	6	1	6	7
MC	8	1	4	5	1	4	5
NC	8	3	2	5	3	5	8
ACI	14	1	3	4	1	3	4
AG	8	2	2	4	2	2	4
CG	8	0	5	5	2	4	6
AL	14	3	7	10	0	9	9
SR	8	0	5	5	0	8	8
FR	14	3	7	10	4	10	14
OR	8	0	2	2	0	3	3
BS	14	0	10	10	1	11	12
LS	14	0	11	11	0	13	13
VV	8	1	4	5	3	5	8

Numbers in black = no change in enrollment
Numbers in red = decrease in enrollment
Numbers in green = increase in enrollment



Nine providers have a license capacity for eight children and six providers have a license capacity for 14 children. **Eighty-seven percent (n=13) of providers either increased or sustained their enrollment.** Sixty percent (n=9) of the providers increased their overall enrollment during the project period. Enrollment did not change for 27% (n=4) of the providers and 13% (n=2) decreased their enrollment. RB dropped one part time child in August because the child was entering kindergarten. And overall, AL dropped three part time children, but gained two full time children.

Tuition Data

Tuition paid to the providers through subsidies is regulated by the state of California and rates are standardized in San Diego County. The most current monthly subsidy rate was used for calculations. To compare how enrollment impacts provider monthly income, a base tuition was calculated for each student at the beginning and end of the program. Some providers charge a family fee, or an additional fee on top of the subsidy payment, however only the subsidy amount was calculated for comparison purposes. Providers must charge the same rate for all children regardless of their payment method (private pay versus subsidy). The end of program tuition was calculated assuming the children maintained their full-time or part-time status. Given that the project period was 7 months, some children aged up into the subsequent tuition rate. If the child’s exact age including years and months was reported, the new tuition rate was calculated. Eight of the 138 children could have possibly aged into the new tuition rate, but their exact age was unknown and therefore their age remained unchanged for calculation purposes. Changes to data collection to correct for this inaccuracy in future cohorts will be discussed in the recommendations section at the end of the report. Although we cannot be sure of the validity of these data, they represent CEED’s first attempt at calculating changes to provider income based on subsidy payments received.

Tuition Information				
Provider	Monthly Tuition from Subsidies at Intake	Monthly Tuition from Subsidies at End of Program	Monthly Tuition Increase or Decrease	% Change in Monthly Tuition
EA	\$3,710.51	\$3,467.20	(\$243.31)	-7%
RB	\$6,735.70	\$6,060.05	(\$675.65)	-10%
AC	\$5,015.74	\$6,186.97	\$1,171.23	23%
MC	\$3,777.43	\$3,777.43	\$0.00	0%
NC	\$3,403.29	\$5,879.43	\$2,476.14	73%

AC1	\$2,789.65	\$2,789.65	\$0.00	0%
AG	\$3,522.76	\$3,522.76	\$0.00	0%
CG	\$5,065.82	\$5,128.80	\$62.98	1%
AL	\$7,167.75	\$8,836.80	\$1,669.05	23%
SR	\$3,964.50	\$6,197.04	\$2,232.54	56%
FR	\$7,856.85	\$10,881.72	\$3,024.87	38%
OR	\$1,731.96	\$2,783.20	\$1,051.24	61%
BS	\$9,273.92	\$10,450.15	\$1,176.23	13%
LS	\$10,695.68	\$12,607.78	\$1,912.10	18%
VV	\$4,635.15	\$6,974.23	\$2,339.08	50%
<p style="text-align: center;"> Numbers in black = no change in tuition Numbers in red = decrease in tuition Numbers in green= increase in tuition </p>				

Monthly tuition is mostly consistent with enrollment numbers, however the monetary value adds context because child age and part-time versus full-time status drives increases in tuition. Sixty-seven percent (n=10) of providers increased monthly tuition, 13% (n=2) of providers had a decrease in monthly tuition and 20% (n=3) had no change in monthly tuition. Four providers had a 50% or more change in tuition.

Schedule C

The Schedule C tax form represents income or loss from a business that operates as a sole proprietorship. Some providers are incorporated and file tax documents as a corporation. Submission and filing of a Schedule C or as a corporation in 2022 and 2023 indicates the provider is operating an FCC home and is filing taxes for their business from one year to the next.

Seventy-three percent (n=11) of providers submitted a Schedule C or corporation tax documents for 2021. Nine providers submitted a Schedule C and 2 providers submitted corporation tax documents. RB did not submit 2021 taxes for this program and indicated that they received an extension for filing. AG, OR and VV are new providers and did not file a Schedule C in 2021. Taxes for 2022 are still in progress. In the state of California, residents of San Diego County were given an extension for tax submission due to the winter storms in 2022. Final evaluation of financial outcomes will be updated once all filings are submitted.

As an additional measure of financial outcomes, gross income, expenses and net profit (loss) from the Schedule C is reported in the table below. Further analysis of tax data over time will be conducted after all 2022 tax documents have been collected.

2021 Tax Documents				
Provider	Gross Income: Line XX from Schedule C	Total Expenses: Line XX from Schedule C	Expense for Use of Home: Line XX from Schedule C	Net Profit (Loss): Line 31 from Schedule C
EA	\$4,815	\$3,517	\$0	\$1,298
RB	Provider did not submit taxes.			
AC	\$42,407	\$30,397	\$2,492	\$9,518
MC	\$34,558	\$19,164	\$6,456	\$8,938
NC	\$102,056	\$55,406	\$0	\$46,650
ACI	\$80,332	\$12,658	\$11,810	\$55,864
AG	2022 is the first year the provider will file as a sole proprietorship			
CG	\$30,416	\$3,690	\$0	\$26,726
AL	\$168,143	\$36,668	\$26,511	\$104,964
SR	\$48,707	\$23,099	\$0	\$25,608
FR	Provider files as a corporation			
OR	2022 is the first year the provider will file as a sole proprietorship			
BS	Provider files as a corporation			
LS	\$229,653	\$169,376	\$30,404	\$29,873
VV	2022 is the first year the provider will file as a sole proprietorship			

Pre and Post Training Assessment Data

Outcome Measure: STEPS participants develop skills and knowledge for strengthening their FCC business.

Outcome Measure: STEPS participants will develop financial literacy knowledge for U.S. banking, budgeting, and credit systems.

To assess the providers' knowledge and skills acquisition, providers were asked to answer a series of questions related to the course topic at the beginning and end of each class. There was a high percentage of missing pre-test scores as well as pre-test scores that were time-stamped after the post test scores. Therefore, no pre-test scores were used in the analysis. Recommendations for more accurate data collection in future cohorts is discussed in the recommendations section. Post-test scores are presented in the tables below.

Post Training Assessment Data

Training Topic	Average Post-Test Score
Digital Literacy	50.4%
Labor Laws	74.8%
Financial Literacy 101	75.7%
Financial Literacy 102	78.6%
Accounting & Financial Statements	60.4%
Marketing 101	51.0%
Marketing 102	70.0%
Business – Believe, Practice & Grow	85.7%
Federal Tax Basics for Small Businesses	61.5%
Child Care Contracts	53.8%
SDQPI Quality Journey Orientation	90.3%
Challenging Behaviors & Resources	92.0%
Child Development	90%

Post data from the training series demonstrated provider’s understanding of FCC best business practices. The average score was 72%. Scores for financial literacy knowledge for U.S. banking, budgeting, and credit systems, SDQPI, and child behavior and development were all above 75%, indicating that the providers sufficiently comprehended the content. Some training topics were more difficult for the providers, including digital literacy, marketing 101 and child care contracts. Success in meeting these outcomes is also demonstrated in the provider testimonials found in Appendix B.

Summary of Pre- Post Intervention Data

Summary of Enrollment and Tuition Data	
Average increase in enrollment	19%
Increase in enrollment capacity	13%
% Providers increased or sustained overall enrollment	87%
% Providers over 75% capacity	53%
% Providers at 100% capacity	27%
% Providers that did not drop or lose any children	73%
Average increase in monthly subsidy tuition	20%

Over the course of the program, the providers improved enrollment overall. The average increase in enrollment was 19%, and providers increased their capacity by 13%. Thirteen providers (87%) increased or sustained their overall enrollment. By the end of the program, 53% percent (n=8) of the providers were over 75% capacity, and four providers were at 100% capacity.

Importantly, 73% (n=11) of providers did not drop or lose any children during the program period.

Tuition data was similarly positive. The average increase in monthly subsidy tuition was 20%. Thirteen providers (87%) sustained or increased monthly subsidy tuition. The four providers that attained 100% capacity also had the largest increase in monthly subsidy tuition.

Analysis of enrollment data and tuition data can be combined to better understand the net effect of the growth or decline of the provider's FCC business. The part-time and full-time status of the children combined with the child's age, offers more specific information about overall enrollment.

For example, AL decreased her overall enrollment by one, but her monthly tuition by the end of the program was higher than at the beginning of the program. Further examination indicates that AL dropped a total of 6 children during the program, and 5 of those children were school age. She then added 5 children that were either infants or toddlers, making her net effect positive due to the higher subsidy rates for these two age categories.

In another example, EA sustained overall enrollment of 5 children from the beginning to the end of the project period, however, EA started the program with 3 school age part-time children, 1 full-time toddler and 1 full-time infant. By the end of the program, she again had 3 school age part-time children and 2 infants, but one of the infants was part time rather than full time. Her monthly tuition decreased by \$243.

Enrollment and tuition data provide evidence of the program's impact on provider income and sustainability, and tax data adds additional insight. During the training series, providers were taught to separate personal and business expenses. They also learned the importance of keeping these expenses separate so that their tax deductions are more accurate. An examination of the data indicated that there is considerable variability in the amount of expenses the providers deduct. As their business practices improve over time, and as expenses are more precisely recorded, the providers will have more accurate deductions and can avoid being overtaxed.

Below is a table of the providers' expenses as a percentage of their gross income. The percentage reflects the amount of their gross income that the provider claims as an expense or an expense for use of their home on their tax filings. If providers accurately record all expenses, they can maximize tax deductions. There is considerable variability in the percentages across providers, however it is more pertinent to compare the expense percentage

for each provider over time. Further analysis of this data will be reported when 2022 taxes are collected.

Additional Tax Data	
Provider	Expenses as a % of Gross Income
EA	73%
RB	N/A
AC	78%
MC	74%
NC	54%
ACI	30%
AG	No Schedule C
CG	12%
AL	38%
SR	47%
FR	No Schedule C
OR	No Schedule C
BS	No Schedule C
LS	87%
VV	No Schedule C

Additional Outcome Data

Upon completion of the STEPS classes, WBC business counselors, in partnership with the cultural navigator, offered one-on-one financial coaching and support for helping the providers achieve their business goals.

Business Practice Checklist

Outcome Measure: STEPS participants are encouraged to adopt best business practices. The cultural navigator tracked the number of providers that completed the business practices listed in the business checklist (see Appendix C).

As part of the STEPS program and as one of the items on the business checklist, providers develop a personalized one-year FCC business development plan that helps the providers set goals for their business. **All 15 STEPS providers completed personalized business plans.**

WBC also completed financial projections for each provider. As part of this process, WBC sent a questionnaire to the providers to help them think through how they want their business to grow and how this growth will impact their income and expenses. Some providers wanted to increase enrollment, and projections were based on the desired enrollment numbers. Others had an ideal income they wanted to achieve, and projections were calculated based on this goal. Providers were taught to think about how expenses would increase based on the increase in revenue.

WBC also offered business coaching and one to one consultation. The business coaching was provider driven and depended on the provider's needs. During the consultation, providers could receive help accessing the best business practices in the business checklist. Other best business practices included on the business checklist that were completed by the providers with the help of WBC or CF during the project period are shown in the table below.

Chicano Federation	# of Providers that Include Practice in their Business at Beginning of Program	# of Providers that Added Practice in their Business During Project Period	# of Providers that Include Practice in their Business By End of Program
Business Plan	0	15	15
Financial Projections	0	15	15
Business Bank Account	8	4	12
FEIN-IRS	9	0	9
Fictitious Business Name	3	4	7
CACFP	15	N/A	15
SDQPI	6	2	8
Business Cards	5	4	9
Website	1	0	1
Business Social Media Accounts	3	0	3
Business Loan	0	0	0
Homeowner	9	1*	9
Credit Improvement Loan	0	0	0
Business Credit Card	2	0	2
Digital Placement Service	5	0	5

*Accepted into the CARE San Diego Program which offers FCC providers an opportunity to buy a home.

Provider Access to Resources & Capital Funding

An important part of the STEPS business coaching was assisting providers to access resources, and over the course of the project period the cultural navigator recorded resources shared with the providers. Some resources are specific to operating an FCC business and others are designed for personal improvement. The cultural navigator also shared resources that benefit the FCC provider and the families of the children in their care. The table below lists examples of the three types of resources shared with the providers.

Resources Provided
Chicano Federation & Women’s Business Center
Examples of Resources for Operating an FCC Business
WBC enrollment
Grant application information and due dates
Distribution of tax preparation information and tax workbooks
Business plan examples
Google maps place of business registration
Assistance with FCC business documents & parental communication.
Digital marketing learning opportunities.
Examples of Resources for Personal Improvement
5 habits to transform your life
Change your mindset, change your life
How to overcome your own limitations
Examples of Resources for Providers & Their Families
Information on local community events for families.
Opportunities for mental health consultation
Health and child behavior resources
Digital literacy classes
Extreme weather preparation

Capital Funding

The WBC business counselors and the cultural navigator also partner to help providers obtain additional funding to support their businesses. WBC and the cultural navigator provide information about available grants, loans, and stipends to providers. If a provider is interested in applying, they receive assistance from WBC and the cultural navigator who help with translation, gathering relevant documents, and the submission of applications.

One provider, BS, received a \$60,000 minor renovation and repair grant for FCC business improvement. BS hopes to expand their outdoor play space

and make indoor adjustments to their home. SR applied for and was accepted into the [Care Access Real Estate \(CARE\) program](#), a housing program funded by Mission Driven Finance that offers cost effective rent and an opportunity for providers to purchase a home.

Post Satisfaction Survey

Post satisfaction surveys were distributed to the FCC providers. CF received 10 out of 15 responses (67%). The table below summarizes individual program and training data collected from the post satisfaction survey.

Post Satisfaction Survey					
Survey Questions	Very Good	Good	Neutral	Poor	Very Poor
Overall, how would you rate the STEPS program?	70%	0%	30%	0%	0%
How would you rate the following courses:					
Introduction to Business Plan	80%	20%	0%	0%	0%
Digital Literacy	50%	40%	10%	0%	0%
Labor Law	60%	30%	10%	0%	0%
Financial Literacy 101	70%	30%	0%	0%	0%
Financial Literacy 102	80%	20%	0%	0%	0%
Business-Believe, Practice, Growth	70%	30%	0%	0%	0%
Marketing 101	70%	20%	10%	0%	0%
Marketing 102	70%	30%	0%	0%	0%
Bookkeeping for Child Care Providers	50%	40%	10%	0%	0%
Tax Ready Business	60%	40%	0%	0%	0%
Child Care Contracts	80%	10%	10%	0%	0%
SDQPI	67%	22%	11%	0%	0%
YMCA Challenging Behavior & Resources	80%	10%	10%	0%	0%
Child Development	70%	20%	10%	0%	0%

Summary of Additional Outcome Data

The additional outcome data describes how the providers are investing in the future of their small businesses. The business plans allow the providers to outline their short- and long-term goals, and the financial projections help the providers budget and plan financially for these goals. Providers were also offered personal assistance with best business practices for FCC providers. The majority (>50%) of FCC providers had participated in the following best business practices by the end of the program: creation of a business plan, calculation of financial projections, use a business bank account, have filed

FEIN-IRS number, participate in CACFP, enrolled in SDQPI, use business cards, and owned a home.

Post-survey data indicates that providers were highly satisfied with the STEPS program, rated the classes as excellent, and found the training content helpful. On average 70% of providers rated the STEPS program “Very Good” and 94% of the providers rated the individual classes as either “Very Good” or “Good”.

Key Findings and Recommendations for Program Improvement

This section presents key findings from the STEPS Barrio Logan Year 2 evaluation, updates to the recommendations made in the evaluation report for Barrio Logan Year 1, and recommendations for future cohorts.

Key Findings

- Providers reported working an average over 80 hours per week, which included time spent caring for the children and other tasks related to their business.
- 86% of children receive subsidized care, with 78% classified as needing full-time care.
- 87% of the providers increased or sustained enrollment.
- The average increase in enrollment was 19%.
- The average increase in monthly subsidy tuition was 20%.
- There is wide variability in the percentage of deductions or expenses (of gross income) the FCC providers declare on their Schedule Cs.
- 70% of providers rated the STEPS program as Very Good.
- 94% of all providers thought the classes were Very Good or Good.

Progress Update from Previous STEPS Barrio Logan Year 1 Report

The following recommendations were made following the analysis of data from the Barrio Logan Year 1 evaluation. Updates on each recommendation is described below.

14-Week Training Recommendations

- The navigator expressed concern over the alignment of class content and the pre and post assessments. The evaluation team has been monitoring alignment in subsequent cohorts.
 - UPDATE: The cultural navigator read through the assessments and made changes as necessary to ensure alignment.
- The providers asked that the pre and post assessments to offer an “I don’t know” answer choice instead of guessing. Navigators and leaders at the partner organizations thought this was important information to gather.
 - UPDATE: The additional answer option was added to the assessments.
- Although the team has concerns about the reliability and validity of the pre and post assessments, they do provide some general information about knowledge acquired. Creating standardized assessments for the classes would increase the reliability and validity of the data, however it would reduce the amount of flexibility given to partner organizations that want to tailor the classes to the needs of their providers within a community. Standardization should be discussed with the STEPS leadership team to determine if a baseline of knowledge for course content should be established.
 - UPDATE: Evaluators have determined that standardization is not currently feasible. A new training partner, WBC was employed to complete the courses. CF and WBC were able to customize the course content based on provider needs as provider experience as a business owner and understanding of business practices varies.
- Cultural navigators and partner organizations stressed the importance of recruiting experts (when possible) to teach the classes (i.e. accountant should teach tax class). Future cohorts should reach out to industry experts and network with various organizations to help with recruitment.
 - UPDATE: WBC was contracted to for the first time to conduct the 14-week training series. WBC recruited experts in their field to conduct the classes. For example, an accountant conducted the Federal Tax Basics for Small Businesses class and an employee from the San Diego County Office of Education taught the SDQPI training.

- Feedback from the navigator indicates that the providers are happy with the classes and enjoy having a network of other providers to learn from. It is recommended that navigators work with the providers to create an opportunity for providers that complete the STEPS program to continue to collaborate.
 - UPDATE: The CF navigator supports networking on Zoom before and after training sessions.

Measure of Economic Growth Recommendations

- Tax information collected varies from provider to provider, and Schedule C information includes many variables that make it difficult to assess economic growth reliability. Future cohorts should learn how gross and net tax information can be used to indicate economic growth.
 - UPDATE: Gross income, expenses and net profit or loss was reported in this evaluation.
- The hours of operation data variable is difficult to aggregate and does not reliably provide information about the strength of an FCC program. Future cohorts should ask providers the number of hours they work per week and follow up with this question in the monthly contact logs. An increase in the number of hours worked per week is an indicator of program growth. Some FCC programs may not increase enrollment, but the families may require additional childcare hours.
 - UPDATE: Hours of operation has proven important, and evaluators have seen differences in cohorts in hours reported. Provider reported number of hours worked per week was collected for this cohort. The variable was not collected monthly.
- The evaluation team would like to understand long-term FCC provider business sustainability. Future cohorts should consider establishing a relationship with providers so that navigators can learn if FCC providers are still in business 3, 4, or 5 years after they complete the STEPS program.
 - UPDATE: At this point, following providers long-term is not feasible because it is not currently part of the requirements for participating in the STEPS program.
- There are grants and various loan programs available to providers that both rent and own their home. Future cohorts should collect

information on provider homeowner status and if the home supports the providers goals in terms of license capacity. This data should be collected at the beginning and end of the program. It would also be interesting to collect this data when the provider submits their tax data for the second year.

- UPDATE: Homeowner status was collected and reported. The cultural navigator and WBC reviewed the business plans and met with providers to help them with their goals related to capacity. One provider was accepted into the CARES program that helps the provider secure a home to purchase.
- Business plans should be used to assess progress towards economic growth and stability. It is recommended that the business plan be completed at the beginning of the cohort and that the business counselor should focus on short-term goals that can be completed over the course of the program. Examples of short-term goals include the following: complete paperwork for IRS-FEIN, applying for a fictitious business name through the County of San Diego, creating business cards, improvement of provider credit score, CPR recertification, purchasing a website domain, filing for a business tax certificate, opening a business bank account, and/or meeting with a loan officer if interested in purchasing a home.
 - UPDATE: Evaluators created a business checklist to track provider engagement with best business practices.

Other Recommendations

- The satisfaction survey is an opportunity for partner organizations and program evaluators to gain valuable feedback about the STEPS program. The survey should include multiple Likert style questions to better understand a provider's degree of satisfaction.
 - UPDATE: The survey was updated, and Likert style questions were used.
- The navigator was tasked with becoming a liaison between the providers and CACFP, the YMCA, and other resource and referral agencies. This continues to be a challenge and should be addressed in future cohorts.
 - UPDATE: CF administers the CACFP program, and the STEPS team continues to work to find opportunities to connect with other agencies.

- It would be beneficial to collect data on the provider's education level. It would also be helpful to collect information on any degrees, certificates, workshops, classes completed. It would also be helpful to know if the provider has taken any classes or has a degree in child development, or business (as opposed to an unrelated degree).
 - UPDATE: Provider education level was reported.

Recommendations for Future Cohorts

The following recommendations are based on the insights gleaned from the evaluation of STEPS City Heights Year 1, STEPS City Heights Year 2, STEPS City Heights Year 3, STEPS Barrio Logan Year 1, and STEPS Barrio Logan Year 2 cohorts over the past 3 years and provide evidence of the project's commitment to continuous improvement and reflection.

- The Schedule C gross income (line 7), total expenses (line 28), expenses for business use of your home (line 30), and net profit/loss (line 31) is an indicator of business sustainability. However, the project team has learned that many of the providers are still learning how to record expenses they incur in their FCC business. The business counselors work with providers to itemize expenses in their business plans and the tax training series covers allowable deductions that providers can report to calculate their taxable income. These deductions and expenses include depreciations which do not reflect the current year's actual expenses. Provider financial statements would show revenue and expenses that have not been amortized. It is recommended that provider-reported pre and post program monthly income and expenses replace the collection of tax documents for future cohorts.
- Economic growth can also be measured through enrollment. Subsidy rates are set according to age of the child and if the child receives full time care (30 hours per week or more) or part time care (less than 30 hours per week). Given these two variables, a base tuition cost was calculated for each child at the beginning of the program and again at the end. It is recommended that because children can age up into the next category and full-time and part-time status can change during the program period, exit data collection should include an update on the child's age and full-time or part-time status. It is also recommended that the provider's rate, rather than subsidy rate for each child is used to determine total tuition income for each provider.

- Evaluators created a Business Checklist describing items that promote strong FCC business practices. The Business Checklist was used to engage providers in conversations to determine if each item on the list would be beneficial to their business. The cultural navigator and business counselors helped each FCC provider accomplish the items on the list, and these accomplishments were recorded on the Business Checklist spreadsheet. It is recommended that the list be updated with the help of the cultural navigator to add other business practices that might be important and to delete obvious or unnecessary items.
- As the project has continued to evolve, it has become clear that more sophisticated data collection processes are needed. The cultural navigator used spreadsheets for monthly enrollment, business checklist, and capital funding. Although the new process was successful, it is recommended that the evaluator and cultural navigator work to improve the system.
- Pre-test data was not included in this report because there was a considerable number of missing scores. The cultural navigator is working with the training partner to create a system to ensure all pre-tests are completed before attending the training.
- Net profit or loss from the two corporations is not included in the table, because each provider submitted different types of tax forms making comparisons difficult. For future cohorts, when a provider files as a corporation, the leadership team should indicate the required forms for participation in the program.

Additional recommendations come from the post survey results describing provider needs:

- More classes on child development, children with autism, planning routines, and taxes
- Continued help with marketing and taxes.

Conclusion

Evaluation data from STEPS Barrio Logan Year 2 continues to demonstrate the efficacy of the project. It is important to note that the STEPS project team has remained stable, allowing for continuity in services to the providers and accurate data collection. This also allowed for staff and the evaluation team to

continue to build relationships and work as an effective and collaborative team.

Appendix A

Child Demographic Data

Child Demographic Information								
Provider	Age	Zip Code	Gender	Ethnicity	Language	Payment	Part Time Full Time Status	Enrollment Date
EA	1	92113	F	Latina	English/Spanish	CDA	FT	July-Intake
	3	92113	F	Latina	English/Spanish	CDA	FT	July-Intake
	7	92113	F	Latina	English/Spanish	CDA	PT	July-Intake
	6	92101	F	Latina	English/Spanish	CDA	PT	July-Intake
	10	91910	M	White	English	CDA	PT	July-Intake
	9 mo	92101	F	Latina	English	CDA	FT	September
	3	92114	F	Latina	English/Spanish	YMCA	PT	November
	3	92114	M	Latino	English/Spanish	YMCA	PT	November
	2 mo	92104	M	Latino	English/Spanish	CDA	PT	November
	9	92101	M	White/Latino/a/x	English	YMCA	PT	January
	6	92101	M	White/Latino/a/x	English	YMCA	PT	January
RB	3	92113	M	Latino/a/x	English/Spanish	CHSC	FT	July-Intake
	3	92071	M	Latino/a/x	English/Spanish	PP	FT	July-Intake
	4	91942	F	Latino/a/x	English/Spanish	PP	FT	July-Intake
	11	91950	F	Latino/a/x	English/Spanish	CHSC	PT	July-Intake
	1	92123	F	Latino/a/x	English/Spanish	CHSC	FT	July-Intake
	11	92123	M	Latino/a/x	English/Spanish	CHSC	FT	July-Intake
	6	92123	M	Latino/a/x	English/Spanish	CHSC	FT	July-Intake
	4	92102	M	Latino/a/x	English/Spanish	PP	PT	July-Intake
	5	92102	M	Latino/a/x	English/Spanish	own	FT	July-Intake
AC	4	92102	M	Latino	English/Spanish	YMCA	FT	July-Intake
	6	92102	M	Latino	English/Spanish	YMCA	FT	July-Intake
	9	92102	M	Latino	English/Spanish	YMCA	FT	July-Intake
	6	92113	F	Latina	English/Spanish	YMCA	FT	July-Intake
	6	92114	F	Latina	English/Spanish	YMCA	FT	July-Intake
	8mo	92113	F	Latina	English/Spanish	CDA	FT	July-Intake

	3	91945	F	White/Latino/a/x	English/Spanish	PP	FT	September
	9 mo	91945	F	White/Latino/a/x	English/Spanish	PP	FT	September
	1	92139	F	African Am/Latina	English/Spanish	CDA	FT	November
	6	91950	M	Latino/a/x	English/Spanish	CDA	PT	February
MC	4	92021	F	Latina	English/Spanish	CDA	FT	July-Intake
	5	92021	F	Latina	English/Spanish	CDA	FT	July-Intake
	9	92021	F	Latina	English/Spanish	CDA	FT	July-Intake
	6	92114	F	Latina	English/Spanish	PP	FT	July-Intake
	10	92021	M	Latino	English/Spanish	PP	PT	July-Intake
NC	5	92091	M	Latino/a/x	Spanish	HHSS	FT	July-Intake
	3	92113	F	Latino/a/x	Spanish	PP	FT	July-Intake
	7	92091	M	Latino/a/x	Spanish	HHSS	PT	July-Intake
	11	92091	M	Latino/a/x	Spanish	HHSS	PT	July-Intake
	8	92113	F	Latino/a/x	Spanish	PP	PT	July-Intake
	3	92113	F	Latino/a/x	English/Spanish	CDA	FT	August
	6 mo	92113	M	Latino/a/x	English/Spanish	CDA	FT	August
	2	92113	M	African Am/Latino/a/x	English/Spanish	HHSS	FT	December
	11	92113	F	African Am/Latino/a/x	English/Spanish	HHSS	FT	December
ACI	6	92113	F	African Am/Latino/a/x	English/Spanish	HHSS	FT	December
	9	91950	F	Latina	English/Spanish	CDA	PT	July-Intake
	11	91950	M	Latino	English/Spanish	CDA	FT	July-Intake
	8	91950	F	African Am/Latina	English	YMCA	FT	July-Intake
AG	6	91950	M	African Am/Latina	English	YMCA	FT	July-Intake
	2	91950	M	Latino	English/Spanish	CDA	PT	July-Intake
	1	91950	M	Asian	Tagalog/Spanish	CDA	FT	July-Intake
	4 mo	91950	F	Asian	Tagalog/Spanish	PP	FT	July-Intake
	4 mo	91902	F	White	English	PP	PT	July-Intake
CG	2 mo	91945	M	Latino/a/x	English/Spanish	MCCYN/PP	FT	October
	4	91950	M	Latino	English/Spanish	YMCA	FT	July-Intake
	2	91950	M	Latino/Filipino	English/Tagalog	YMCA	FT	July-Intake
	2	91950	F	Latina	Spanish	YMCA	FT	July-Intake
	7 mo	91950	F	Latina	Spanish	YMCA	FT	July-Intake
	7 mo	91950	M	Latino	Spanish	CDA	FT	July-Intake
	9	91950	M	Latino/a/x	Spanish	CDA	PT	August
	8	91950	M	Latino/a/x	Spanish	YMCA	PT	August
	2	91950	M	Latino	English/Spanish	CDA	FT	September
7 mo	91910	F	White/Latino/a/x	English/Spanish	YMCA	FT	November	

AL +1 for own child	6	91950	F	Latino/a/x	English/Spanish	YMCA	FT	July-Intake
	7	91950	F	Latino/a/x	English/Spanish	YMCA	FT	July-Intake
	8	91950	F	Latino/a/x	English/Spanish	YMCA	FT	July-Intake
	1	92154	M	Latino/a/x	Spanish	PP	FT	July-Intake
	4	91977	F	Latino/a/x	English	CDA	PT	July-Intake
	5	91977	F	Latino/a/x	English	CDA	PT	July-Intake
	2	91977	M	Latino/a/x	English	CDA	PT	July-Intake
	3	91950	M	Latino/a/x	English	CDA	FT	July-Intake
	4	91950	M	Latino/a/x	English	CDA	FT	July-Intake
	8	92113	F	Latino/a/x	English/Spanish	Own	FT	July-Intake
	4 mo	92113	F	Latino/a/x	English	YMCA	FT	August
	3	91911	M	Latino/a/x	English	YMCA	FT	August
	4	91911	M	Latino/a/x	English	YMCA	FT	August
	2	92113	F	Latino/a/x	English	CDA	FT	September
	10 mo	92121	F	White/Latino/a/x	English/Spanish	PP	FT	January
SR	9	92115	F	Latina	English/Spanish	YMCA	FT	July-Intake
	7	92115	M	Latino	English/Spanish	YMCA	FT	July-Intake
	6	92115	F	Latina	English/Spanish	YMCA	FT	July-Intake
	2	92113	F	Latina	English/Spanish	CDA	FT	July-Intake
	8	92113	F	Latina	English/Spanish	CDA	FT	July-Intake
	10	92113	F	Latino/a/x	English/Spanish	CDA	FT	September
	11	91950	F	Latino/a/x	English/Spanish	YMCA	FT	September
	6	92115	M	Latino/a/x	Spanish	CDA	FT	December
FR	2	92113	M	Latino	English	CDA	FT	July-Intake
	6	92113	M	Latino	Spanish	CDA	PT	July-Intake
	2.5	91950	M	Latino	English/Spanish	PP	PT	July-Intake
	1.5	91950	M	Latino	English/Spanish	PP	FT	July-Intake
	7	92113	M	Latino	Spanish	CDA	PT	July-Intake
	9	92113	M	Latino	English/Spanish	CDA	FT	July-Intake
	11	92113	M	Latino	English/Spanish	CDA	FT	July-Intake
	5	92114	F	Latina	English/Spanish	CDA	FT	July-Intake
	10	92114	M	Latino	English/Spanish	CDA	FT	July-Intake
	1.5	91910	M	Latino	English/Spanish	CDA	FT	July-Intake
	3	92113	F	Latino/a/x	English/Spanish	CDA	PT	August
	5	91950	M	Latino/a/x	English/Spanish	YMCA	FT	August
	5	91950	F	Latino/a/x	English/Spanish	CalWORKS (PCG)	FT	September
4	91950	M	Latino/a/x	English/Spanish	CalWORKS (PCG)	FT	September	
OR	5	92113	F	Latina	English/Spanish	CDA	FT	July-Intake

	3	92113	M	Latino	English/Spanish	CDA	FT	July-Intake
	1	92104	M	White/Latino/a/x	English/Spanish	PP	FT	August
	5	92104	F	White/Latino/a/x	English/Spanish	PP	FT	August
	3 mo	91932	M	Latino/a/x	English/Spanish	CDA	FT	October
BS	4	91945	M	Latino	English/Spanish	CHSC	FT	July-Intake
	5	91950	M	Latino	English/Spanish	CHSC	FT	July-Intake
	5	92139	M	Latino	English/Spanish	CHSC	FT	July-Intake
	2	92139	F	Latina	English/Spanish	CF	FT	July-Intake
	1	91977	F	Latina	Spanish	CF	FT	July-Intake
	2	91950	M	African Am/Latino	English/Spanish	CF	FT	July-Intake
	1	92020	M	Latino	English/Spanish	CF	FT	July-Intake
	3	91950	M	Latino	English/Spanish	CHSC	FT	July-Intake
	4	91950	M	Latino	English/Spanish	CHSC	FT	July-Intake
	5	91950	M	Latino	English/Spanish	CHSC	FT	July-Intake
	2	91910	M	Latino/a/x	English/Spanish	CF	FT	November
	2	91950	M	Latino/a/x	English/Spanish	CDA	PT	January
LS	3	91941	F	Latina	English/Spanish	YMCA	FT	July-Intake
	8	91941	F	Latina	English/Spanish	YMCA	FT	July-Intake
	3	92114	F	Latina	English/Spanish	PP	FT	July-Intake
	1	92114	M	Latino	English/Spanish	CF	FT	July-Intake
	10 mo	92114	F	Latina	English/Spanish	CDA	FT	July-Intake
	1	92114	M	Latino	English/Spanish	CF	FT	July-Intake
	1	92114	F	Latina	English/Spanish	CF	FT	July-Intake
	2	91950	F	Latina	English/Spanish	CF	FT	July-Intake
	2	92114	F	Latina	English/Spanish	CF	FT	July-Intake
	6	91942	F	Latino/a/x	English/Spanish	CDA	FT	July-Intake
	4 mo	92114	M	Latino/a/x	English/Spanish	CF	FT	July-Intake
	3	91977	F	Latino/a/x	English/Spanish	CDA	FT	July
2	91977	M	Latino/a/x	English/Spanish	CDA	FT	July	
VV	11 mo	91911	M	Latino	Spanish	CF	FT	July-Intake
	8 mo	92113	M	Latino	Spanish	CDA	FT	July-Intake
	2	92113	M	Latino	Spanish	CDA	FT	July-Intake
	2	92113	M	Latino	Spanish	CDA	FT	July-Intake
	6	92113	F	Latina	English	CDA	PT	July-Intake
	4	91950	F	Latino/a/x	English	YMCA	PT	July
	2	91950	F	Latino/a/x	English	YMCA	PT	July
	3	92103	M	Latino/a/x	Spanish	YMCA	FT	July

Appendix B

Testimonials

Provider Testimonials	
Provider	
AL	I am very thankful for the support I have received from Norma and the team, I had a lot of question about some legal issues, and thanks to the Law class I was able to get support from a legal team. I really appreciate the support Norma gives us and the motivation she always willing to help and Sandra too. I value their hard work and commitment. Thank you for all you do.
VV	I was able to learn how to start separating my expenses and how to create a Business plan to help me see where am I going in my business, I never thought about how to promote my daycare, and the importance of having all my expenses in order. It was my 1 st time doing my taxes and it was easier for me to do my taxes. I was worried because some providers said that it was very hard to do the taxes and separate the expenses, but for me it was very easy. Thank you for all the help and support.

Appendix C

Business Checklist

FCC Business Checklist	At Intake				After Intake
	No	Yes	W/N	N/A	Date Completed
Business Plan					
Business Bank Account					
FEIN-IRS					
Fictitious Business Name					
Business Tax Certificate					
FCC License					
Business License					
Commercial Insurance Coverage Options					
CACFP					
CPR Certification					
SDQPI					
Business Cards					
Website					
Business Facebook Account					
Business Instagram Account					
Business LinkedIn Account					
Business Loan					
Homeowner (Mortgage)					
Credit Improvement Loan					
Business Credit Card					
English Classes					
Digital Placement Service (i.e.,Tootris)					