

The Center for Excellence in Early Development (CEED)

“Nurturing Early Connections”



Evaluation Report

*Steps to Family Child Care Success (STEPS) City Heights Year 3
Evaluation Report*

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Abbreviations

Abbreviation	Full Terminology
CACFP	Child and Adult Care Food Program
CaIWORKs	California Work Opportunity and Responsibility to Kids
CDA	Child Development Associates
CEED	Center for Excellence in Early Development
CF	Chicano Federation
ECBOs	Ethnic Community Based Organizations
ECE	Early Childhood Education
FCC	Family Child Care
HOA	Horn of Africa
IRC	International Rescue Committee
PCG	Public Consulting Group
PP	Private Pay
QCC	Quality Counts California
SDCOE	San Diego County Office of Education
SDQPI	San Diego Quality Preschool Initiative
STEPS	Steps to Family Child Care Success
WBC	Women's Business Center

Abbreviation	Full Terminology
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.
Cultural Navigator	Individuals hired by the ECBOs who serve as a liaison between the immigrant and refugee FCC providers and the STEPS program.
FCC Provider	Non-parental, paid childcare that is regulated by the state and takes place in a provider's home.
Neoserra	IRC's reporting software.
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 the International Rescue Committee (IRC), the Chicano Federation (CF), Horn of Africa (HOA), 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 increase their skills related to running a successful business. An additional goal is to increase provider enrollment and economic stability.

Originally funded in January 2020, the STEPS City Heights project has served a total of 76 providers over three years (STEPS City Heights Year 1, STEPS City Heights Year 2, and STEPS City Heights Year 3). 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.

The STEPS City Heights Year 3 cohort served two different groups of family childcare providers. The Chicano Federation served a cohort (n=15) of Spanish-speaking providers and Horn of Africa served a cohort (n=15) of Somali-speaking providers.

Program Description

The project period for STEPS City Heights Year 3 was January 1, 2022, until January 31, 2023. This evaluation report contains data collected during this timeframe, with 2022 tax data collected after May of 2023. Individuals and businesses were granted a tax filing extension in California due to the 2022 winter storms. The final evaluation of financial outcomes was originally due in June of 2023, but was extended to allow more time for the providers to submit their 2022 taxes.

A key feature of the STEPS program is the use of cultural navigators hired by the Chicano Federation and Horn of Africa. The cultural navigators represent the immigrant and refugee communities served by the project and are responsible for recruiting and enrolling providers, serving as a resource in child enrollment and parent relations, and acting as liaisons between providers and agencies responsible for subsidized care and licensing. Importantly, the cultural navigators also provide translation as needed and provide culturally and linguistically responsive services to support provider success. In addition to the cultural navigators, IRC business counselors oversee the STEPS program and act as advocates for the providers by ensuring they complete the STEPS training and take advantage of the personalized financial coaching component of the program. Importantly, IRC business counselors also represent the communities served.

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 by IRC. A list of training topics and course descriptions are presented in the table below. The training series consisted of 12 core courses and two different sets of supplemental courses. The supplemental courses offered a more individualized curriculum and were selected based on an assessment of provider needs. Some courses were offered directly in the providers' primary language and other courses were taught in English and translated by the cultural navigator or business counselor. The course instructors for CF taught 8 courses in Spanish, and the other 6 courses were taught in English with Spanish translation. The course instructors for HOA taught 6 courses in Somali, with the remaining 8 courses taught in English with Somali translation.

Course	Description	Language
Core Courses: Taught to both CF and HOA cohorts.		
Digital Literacy 101	Chromebook use including how to use the touchpad, keyboard shortcuts, locating and using settings, locating apps, email set up, sending and replying to emails.	CF: English with Spanish translation HOA: English with Somali translation
Digital Literacy 102	Set up and use of search engines, how to use bookmarks and ensuring digital security (creating strong passwords and identifying spam/phishing).	CF: English with Spanish translation. HOA: English with Somali translation.
Financial Literacy 101	Importance of business bank accounts, including how to access bank information. Review of budgeting process and key aspects of budgeting, including income and expenses.	CF: English with Spanish translation HOA: English with Somali translation
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.	CF: English with Spanish translation HOA: English with Somali translation
Business Management	Review of strong business practices such as SWOT analysis, use of a business plan, SMART goals, Unique Value Proposition, and Elevator Pitch – Ascent Speech.	CF: Spanish HOA: Somali
Bookkeeping	Introduction to accounting practices specific to childcare providers, including designing a record-keeping system, identifying business deductions, claiming car and food expenses, and calculating percentage of time-space.	CF: Spanish HOA: Somali
Tax Ready Business	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.	CF: Spanish HOA: English with Somali translation

Course	Description	Language
CC Provider-Parent Contract	Introduction to the rights of childcare providers and families. Contract formation and a description of important and useful policies.	CF: Spanish HOA: Somali
Licensing	A review of in-home childcare licensing requirements and regulations and discussion of how regulations can be put into practice, including health and safety of the children, record keeping, reporting requirements, inspections, disaster and fire safety, and rights of the children.	CF: English with Spanish translation HOA: Somali
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.	CF: Spanish HOA: English with Somali translation
Labor Law	Review of labor law specific to family childcare businesses, including types of business entities, recruitment of employees, employee rights and the provider's obligations as employers.	CF: Spanish HOA: English with Somali translation
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.	CF: English with Spanish translation HOA: Somali
Supplemental Courses: Taught to CF cohort.		
Marketing 101	Introduction to essential marketing strategies and tools and the creation of a marketing plan.	CF: Spanish
Marketing 102	Identifying and understanding the importance of an avatar (client type). Applying the 4 Ps (product, price, promotion, and place. Creating and using business website and social media.	CF: Spanish

Course	Description	Language
Supplemental Courses: Taught to HOA cohort.		
Marketing Smart Plan/Tootris	Introduction to essential marketing strategies and the creation of a marketing plan. Review of components of a marketing smart plan: content marketing, affiliate marketing, inbound marketing, email marketing, PPC (pay per click), SEM (search engine marketing), social media and websites.	HOA: Somali
Food Nutrition	Introduction to the California Child and Adult Food Program that reimburses childcare providers for serving nutritious and balanced meals to the children in their care.	HOA: English with Somali translation

Following the completion of the training series, providers continued to receive support from the cultural navigators on all aspects of their business. They also received financial coaching from an IRC business counselor which included the development of a business plan and 1:1 assistance with various capital funding opportunities. Business counselors and cultural navigators collaborated to support the providers with their short and long-term business goals and to encourage strong business practices shown to increase economic sustainability in the FCC sector.

A total of thirty providers, 15 from CF and 15 from HOA participated in the program, with 28 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

Chicano Federation				
Provider Name	Gender	Ethnicity	Primary Language	Years in the US
EA	Female	Hispanic	Spanish	30
PB	Female	Latina	Spanish	30
VC	Female	Latina	Spanish	38
BC	Female	Latina	Spanish	35
AC	Female	Latina	Spanish	37
MD	Female	Latina	Spanish	20
RG	Female	Latina	Spanish	57
RE	Female	Latina	English	17
GG	Female	Latina	Spanish	25
MH	Female	Latina	Spanish	30
MI	Female	Hispanic	Spanish	5
RM	Female	Latina	Spanish	26
IM	Female	Hispanic	Spanish	22
OO	Female	Hispanic	Spanish	22
MV	Female	Hispanic	Spanish	30
Average number of years in the US is 28.				

All fifteen providers from CF are female. Ten providers identify as Latina and five providers identify as Hispanic. One provider primarily speaks English, and the other fourteen providers primarily speak Spanish. The number of years the providers have been living in the United States range between 5-57 years, with an average of 28 years.

Horn of Africa				
Provider Name	Gender	Ethnicity	Primary Language	Years in the US
AA	Female	African	Somali	17
LA	Female	African	Somali	21
FA	Female	African	Somali	2
SA	Female	Black, African	Somali	16
MA	Female	African	Somali	5
YA	Female	African	Somali	5
HAH	Female	Black	Somali	5
SI	Female	African	Somali	12
FM	Female	African	Somali	5
LM	Female	African	Somali	8
SQ	Female	Black	Somali	22
FR	Female	South African	Somali	9
MS	Female	Somali	Somali	23
OW	Male	Somali	English	8
FY	Female	African	Somali	20
Average number of years in the US is 12.				

Fourteen of the HOA providers are female, and one is male. Nine of the providers identify as African, two identify as Black, two identify as Somali, one identifies as South African, and one identifies as both Black and African. One provider primarily speaks English, and the other fourteen providers primarily speak Somali. The number of years the providers have been living in the United States range between 2-23 years, with an average of 12 years.

FCC Business Information

Chicano Federation					
Provider Name	Provider Zip Code	Years in Operation	Hours and Days of Operation	Payment Type	CACFP
EA	92104	8.0	6:30 AM - 5:00 PM (M - F)	CDA, YMCA, Welfare, PP	Yes, CF
PB	92114	4.4	7:00 AM - 9:00 PM (M - F)	CDA	Yes, CF
VC	92105	10.9	7:00 AM - 7:00 PM (except school hrs)	CDA	Yes, CF
BC	92104	12.8	6:00 AM - 7:40 PM (M - F)	CDA, YMCA, PP	Yes, CF

AC	92105	15.8	6:00 AM - 5:00 PM (M - F) VARIES	CDA, YMCA, PP	Yes, CF
MD	92114	2.3	6:30 AM - 5:00 PM (except school hrs)	CDA, YMCA	Yes, CF
RG	92105	16.8	5:30 AM - 5:20 PM (M - F) VARIES (Sat)	CDA, YMCA, PP	Yes, CF
RE	92105	7.9	7:00 AM - 7:00 PM (M - F)	CDA	Yes, CF
GG	92114	1.4	6:00 AM - 6:00 PM (M - F)	YMCA, PP	Yes, CF
MH	92105	19.3	2:00 PM - 9:00 PM (M - F) VARIES (Sat)	CDA	Yes, CF
MI	92105	4.7	6:30 AM - 6:00 PM (M - F)	CDA, YMCA, PP	Yes, CF
RM	92114	1.2	7:00 AM - 3:00 PM (M - F)	YMCA, PP	No
IM	92115	2.7	6:00 AM - 6:00 PM (M - F)	CDA, YMCA, CalWORKS, PP	Yes, CF
OO	92105	14.5	7:00 AM - 6:00 PM (M - F)	CDA, YMCA, CalWORKS	Yes, CF
MV	92104	12.3	7:00 AM - 6:00 PM (M - F)	PP	Yes, CF

Years in operation are based on data gathered in June 2022

Provider Zip Codes	CF
92104	3
92105	7
92114	4
92115	1

Three of the CF providers reside in zip code 92104, four providers reside in zip code 92114, seven providers reside in zip code 92105, and one provider resides in zip code 92115. The number of years the providers have been operating their business ranges between one and 19 years, with an average of 9 years. At intake, the types of payment the providers received were: CDA (12), YMCA (10), CalWORKS (2), Welfare (1), and Private Pay (9). Ninety-three percent of providers participate in the Child and Adult Food Program (CACFP) through CF.

Horn of Africa					
Provider Name	Provider Zip Code	Years in Operation	Hours and Days of Operation	Payment Type	CACFP
AA	92105	5.4	11:30 AM - 3:00 PM (M - F)	CDA, YMCA	No
LA	92115	2.5	3:00 PM - 9:00 PM (M - F)	CDA	No
FA	92115	0.9	2:00 PM - 10:00 PM (M-F)	YMCA, PCG	No
SA	92105	7.3	8:00 AM - 10:00 PM (M - F)	CDA, YMCA	No
MA	92105	0.9	N/A	N/A	No
YA	92105	1.0	11:00 AM - 5:00 PM (T - F)	CDA	No
HAH	92105	3.9	3:00 PM - 10:00 PM (M - F)	YMCA	No

SI	92105	10.8	12:00 PM - 10:00 PM (M-F); 12:00 PM - 6:00 PM (Sat-Sun)	CDA	No
FM	92105	0.7	1:00 PM - 10:00 PM (M-F); 2:30 PM - 10:30 PM (Sat, Sun)	CDA, YMCA	No
LM	92105	6.3	2:30 PM - 10:00 PM (M-F); 9:00 AM-10:00 PM (Sat, Sun)	CDA, YMCA, PCG	No
SQ	92105	2.0	9:00 AM - 10:30 PM (M-F)	YMCA, CDA	No
FR	92105	8.8	8:00 AM - 9:30 PM (M - F)	CDA, PCG	No
MS	92101	5.0	7:00 AM - 10:00 PM (M - F)	CDA, YMCA	No
OW	92105	3.0	1:35 PM - 9:25 PM (M - F)	CDA	No
FY	92105	11.2	3:00 PM - 9:00 PM (M - F)	CDA, YMCA	No

Years in operation are based on data gathered in June 2022

Provider Zip Codes	HOA
92101	1
92105	12
92115	2

Twelve providers reside in zip code 92105, two providers reside in zip code 92115, and one provider resides in zip code 92101. The number of years the providers have been operating their business ranges between less than one year through 11 years with an average of 4.6 years. The types of payment the providers receive were: CDA (12), YMCA (7), and PCG (3). None of the providers participate in the Child and Adult Care Food Program (CACFP), although it was included as a course in the training series. MA is a new provider and did not enroll any children during the project period.

Summary of Provider Data

Summary of Provider Data	CF	HOA
Average # of years in the US	28	12
Range of years in the US	5-57	2-23
Average # of years as FCC provider	9	4.6
Range of years as FCC provider	1-19	1-11
% Enrolled in CACFP	93%	0%
% Spanish/Somali is primary language	93%	93%

CF served a cohort of Spanish-speaking providers of Hispanic or Latinx descent, and HOA served a cohort of Somali-speaking providers, all of whom are refugees (n=15) from Somalia. Generally, the providers in the CF cohort are more established, have lived in the US and have been operating a FCC business for longer.

Analysis of the demographic data indicated differences between the two groups. Fourteen of the 15 providers in the CF cohort operate their business starting very early in the morning whereas 7 of the 15 HOA providers operate their business starting at 12:00 pm or later. This could be attributed to the fact that 67% of the HOA children enrolled are school age. The HOA providers also work late into the night, whereas most of the CF providers finish their day in the evening. HOA providers did not have any families who paid cash for child care services and relied solely on state-subsidized reimbursements as payment.

Another notable difference between cohorts is participation in the CACFP program. Ninety-three percent of CF providers participate in CACFP, while none of the HOA providers take advantage of the program. Importantly, the CACFP program is offered through CF and the Spanish-speaking providers can access the program in their primary language. HOA providers not participating in CACFP has been a consistent finding across all three STEPS projects.

Children’s Information

The child demographic data compiled in Tables 1 and 2 in Appendix A include information for all children enrolled during the project period. Child demographic data was reported at intake and updated monthly. Providers reported enrollment data to the cultural navigator each month using forms developed to address a recommendation made in the STEPS Year 2 evaluation.

All 15 providers from CF had children enrolled in their FCC home during the project period. By the end of the program, there were a total of 137 children served, of which 59 were female and 78 were male. The age range of the children enrolled vary between 3 months and 14 years. The children reside in a variety of zip codes, presented in the table below.

Zip Codes	CF: # of children that reside
91911	2
91935	2
91941	1
91942	2
91945	1

91950	1
91977	4
92026	1
92040	1
92101	3
92102	1
92104	20
92105	39
92110	2
92113	14
92114	10
92115	19
92116	5
92121	2
92123	1
92129	1
92139	4

CF providers reported that 10% (n=14) of the children were white, 7% (n=9) were black, 63% (n=86) were Latinx or Hispanic, 1% were Asian (n=2), and 18% (n=25) were biracial. Providers were asked to self-report the ethnicities of the children in their program, and the reported biracial ethnicities reflect the vast diversity of City Heights: African American Asian, African American Latino, White African American, White Hispanic, Latino Asian, White/Mexican, Mexican American, Vietnamese/Latina, and White Latino. Almost half of the children, 45% (n=61) were bilingual and of those the majority were bilingual in English and Spanish; one child could speak English, Spanish and Vietnamese. Thirty-one percent of the children were English speakers (n=43), and 24% (n=33) were Spanish speakers. The providers received childcare payments from the YMCA (15%, n=21), CDA (50%, n=69), CalWORKS (4%, n=6), Welfare (3%, n=4) and private pay (25%, n=34).

Fourteen of the 15 HOA providers had children enrolled in their FCC home during the grant period. By the end of the program, there were a total of 99 children served, of which 47 were female and 52 were male. The age range of the children enrolled varied between 2 months and 13 years. The children reside in a variety of zip codes. presented in the table below.

Zip Codes	HOA: # of children that reside
-----------	--------------------------------

92021	8
92101	2
92105	70
92115	13
92119	2
92120	3

HOA providers reported that 71% (n=70) of the children were Black, African or African American, and of those 83% of them spoke Somali. Providers reported that 29% (n=29) of the children were White, American, or Arab, and of those 80% spoke Arabic. The majority of the children, 53% (n=52) spoke Somali, 26% (n=25) spoke Arabic, 15% (n=15) spoke English, and 6% (n=6) were bilingual in Somali and English. The providers received childcare payments from the YMCA (30%, n=30), CDA (58%, n=57), and PCG (12%, n=12).

Summary of Child Demographic Data

Summary of Child Data	CF
% of children in subsidized care	73%
Gender	
Male	57%
Female	43%
Age	
0-3	48%
4-5	18%
6-14	34%
Language	
English	31%
Spanish	24%
Bilingual	45%
Race/Ethnicity	
White	10%
Black/African American	7%
Latinx/Hispanic	63%
Asian	1%
Biracial	18%

Summary of Child Data	HOA
% of children in subsidized care	100%
Gender	
Male	53%
Female	47%
Age	
0-3	20%
4-5	13%
6-14	67%
Language	
English	15%
Somali	53%
Arabic	26%
Bilingual	6%
Race/Ethnicity	
White (80% speak Arabic)	29%
Black/African American (83% speak Somali)	71%

Both cohorts accept children who receive subsidized care. Seventy-three percent (n=137) of the children enrolled in CF programs receive subsidized care and all the children (n=99) enrolled in HOA provider programs receive

subsidized care. The CF providers enroll a higher percentage (48%) of children ages 0-3 than the HOA providers (20%). The HOA providers enroll a higher percentage (67%) of children in the school age category, 6-14, than the CF providers (34%). 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.

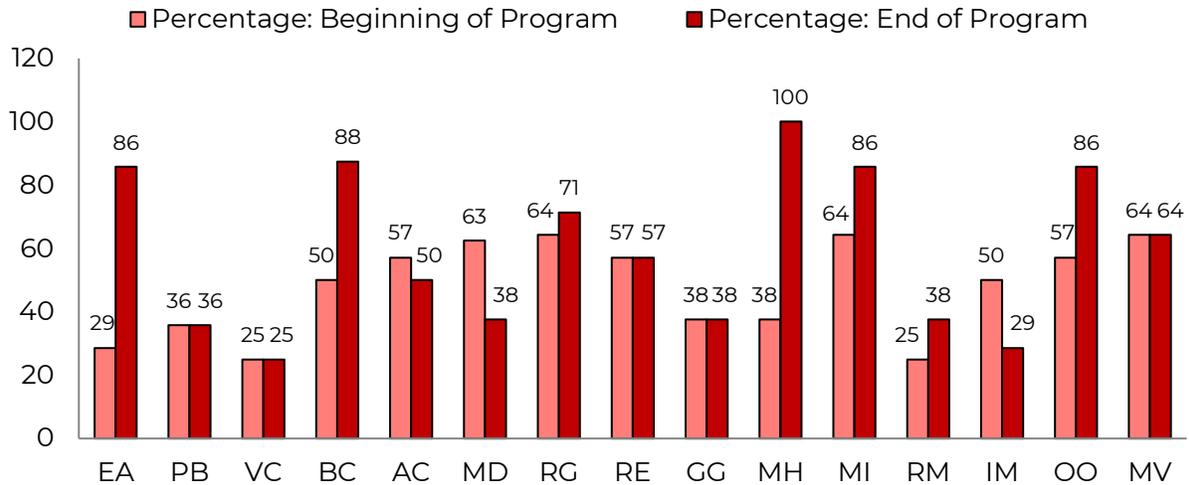
Pre- Post Intervention Data

Enrollment Information

Child enrollment data is used by the project to measure economic stability and growth, and enrollment information was collected monthly from February 2022 through November 2022. Enrollment numbers for each program are presented in the tables below.

Chicano Federation				
Provider Name	Licensed Capacity	Enrollment: Beginning of Program	Enrollment: End of Program	Notes
EA	14	4	12	gained 8
PB	14	5	5	no change
VC	8	2	2	no change
BC	8	4	7	gained 3
AC	14	8	7	dropped 1
MD	8	5	3	dropped 2
RG	14	9	10	gained 1
RE	14	8	8	no change
GG	8	3	3	no change
MH	8	3	10	gained 7
MI	14	9	12	gained 3
RM	8	2	3	gained 1
IM	14	7	4	dropped 3
OO	14	8	12	gained 4
MV	14	9	9	no change
**MD enrollment includes 2 of her own children; GG dropped from the program in June; MV dropped from the program in August; MH has 10 children, but no more than 8 at a time are present to ensure compliance with licensing regulations.				

CHICANO FEDERATION: CAPACITY PERCENTAGE AT BEGINNING AND END OF THE PROGRAM

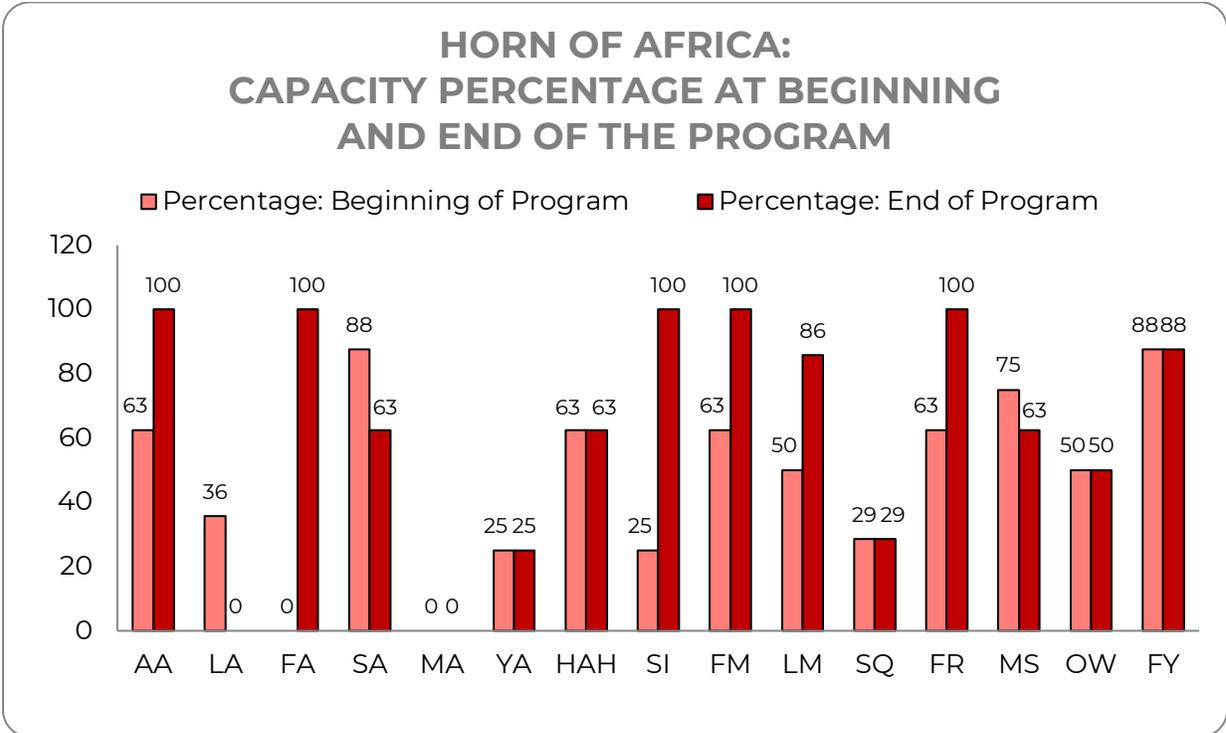


Six CF providers have a license capacity for eight children and nine providers have a license capacity for 14 children. EA and PB increased their license capacity from 8 to 14 in March and July. Forty-seven percent (n=7) of the providers increased their enrollment during the project period. Enrollment did not change for 33% (n=5) of the providers and 20% (n=3) decreased their enrollment. On average, providers increased their capacity by 11%. Eighty percent (n=12) of providers either increased enrollment or sustained their enrollment.

Horn of Africa				
Provider Name	Licensed Capacity	Enrollment: Beginning of Program	Enrollment: End of Program	Notes
AA	8	5	8	gained 3
LA	14	5	0	dropped 5
FA	8	0	8	gained 8
SA	8	7	5	dropped 2
MA	8	0	0	no change
YA	8	2	2	no change
HAH	8	5	5	no change
SI	8	2	8	gained 6
FM	8	5	10	gained 5

LM	14	7	12	gained 5
SQ	14	4	4	no change
FR	8	5	10	gained 5
MS	8	6	5	dropped 1
OW	8	4	4	no change
FY	8	7	7	no change

**LA moved out of state; FM and FR have 10 children, but no more than 8 attend at a time are present to ensure compliance with licensing regulations.



Twelve HOA providers have a license capacity for eight children and three providers have a license capacity for 14 children. Forty percent (n=6) of the providers increased their enrollment during the project period, 20% (n=3) decreased their enrollment, and 40% (n=6) did not have changes in their enrollment. On average, providers increased capacity by 16%. Eighty percent (n=12) of providers either increased enrollment or sustained their enrollment.

Schedule C

The Schedule C tax form represents income or loss from a business that operates as a sole proprietorship. Submission and filing of a Schedule C in 2021 and 2022 indicates the provider is operating an FCC home and is filing taxes for their business from one year to the next.

Ninety-three percent (n=14) of CF providers submitted a Schedule C in 2021. MH did not submit a Schedule C and attempts to obtain the Schedule C were not successful.

Eighty percent (n=12) of CF providers submitted a Schedule C in 2022. GG and MV dropped from the program and did not submit their 2022 Schedule C's. IM did not submit a Schedule C despite multiple attempts to retrieve it.

Gross profit was compared from one year to the next. Of those providers that submitted taxes for 2021 and 2022, 64% (n=7) increased their gross profit from 2021 to 2022 and 36% (n=4) decreased their gross profit. The average increase in gross profit was \$14,362.

Chicano Federation			
Provider	2021 Gross Profit: Line 7 from Schedule C	2022 Gross Profit: Line 7 from Schedule C	Increase/Decrease in Gross Profit from 2021-2022
EA	\$131,995	\$153,540	\$21,545
PB	\$54,247	\$74,734	\$20,487
VC	\$28,580	\$21,617	(\$6,963)
BC	\$32,628	\$62,774	\$30,146
AC	\$91,641	\$80,668	(\$10,973)
MD	\$6,735	\$37,508	\$30,773
RG	\$111,297	\$105,009	(\$6,288)
RE	\$108,567	\$119,563	\$10,996
GG	\$20,705	dropped	N/A
MH	Did not submit taxes	\$87,388	N/A
MI	\$112,864	\$99,432	(\$13,432)
RM	\$5,713	\$42,813	\$37,100
IM	\$83,274	Did not submit taxes	N/A
OO	\$82,475	\$127,066	\$44,591
MV	\$76,480	dropped	N/A

The following CF table includes each provider's gross profit, their total expenses, and their pre-tax profit (loss). In 2021, 86% (n=12) of providers who submitted their taxes reported a net profit and 14% (n=2) reported a net loss. In 2022, all providers (100%, n=12) that submitted tax documents reported a net profit.

The table also reports the pre-tax profit margin. The 2021 profit margins (excluding the losses) ranged from 9% to 67%. The 2022 profit margins ranged from 8% to 63%. Of the providers that submitted taxes in both years, 45%

percent (n=5) had an increase in profit margin from 2021 to 2022 and 53% (n=6) had a decrease in profit margin.

Chicano Federation (Schedule C)								
Provider	2021 Gross Profit: Line 7	2021 Expenses, including business use of home: Line 28+30	2021 Net Profit (Loss): Line 31	2021 Pre Tax Profit Margin	2022 Gross Profit: Line 7	2022 Expenses, including business use of home: Line 28+30	2022 Net Profit (Loss): Line 31	2022 Pre Tax Profit Margin
EA	\$131,995	\$96,618	\$35,377	27%	\$153,540	\$106,775	\$46,765	30%
PB	\$54,247	\$31,165	\$23,082	43%	\$74,734	\$53,052	\$21,682	29%
VC	\$28,580	\$9,498	\$19,082	67%	\$21,617	\$7,968	\$13,649	63%
BC	\$32,628	\$22,724	\$9,904	30%	\$62,774	\$46,692	\$16,082	26%
AC	\$91,641	\$67,297	\$24,344	27%	\$80,668	\$35,632	\$45,036	56%
MD	\$6,735	\$21,808	(\$15,073)	-224%	\$37,508	\$20,827	\$16,681	44%
RG	\$111,297	\$79,097	\$32,200	29%	\$105,009	\$80,445	\$24,564	23%
RE	\$108,567	\$98,431	\$10,136	9%	\$119,563	\$102,139	\$17,424	15%
GG	\$20,705	\$13,830	\$6,800	33%	Dropped from program			N/A
MH	Did not submit taxes			N/A	\$87,388	\$56,150	\$31,238	36%
MI	\$112,864	\$54,478	\$58,386	52%	\$99,432	\$91,332	\$8,100	8%
RM	\$5,713	\$19,831	(\$14,118)	-247%	\$42,813	\$31,705	\$11,108	26%
IM	\$83,274	\$48,153	\$35,121	42%	Did not submit taxes			N/A
OO	\$82,475	\$40,767	\$41,708	51%	\$127,066	\$92,026	\$35,040	28%
MV	\$76,480	\$63,826	\$12,654	17%	Dropped from program			N/A

Eighty-seven percent (n=13) of HOA providers submitted a Schedule C in 2021. YA and OW did not submit a Schedule C because they are new providers and 2022 will be their first year to file taxes as a sole proprietor.

Seventy-three percent (n=11) of HOA providers submitted a Schedule C in 2022. Four providers did not submit a Schedule C for the following reasons: LA moved out of state, MA stated that they did not have children enrolled, FM and OW did not submit for personal reasons.

Gross profit was compared from one year to the next. Of the providers who submitted taxes for 2021 and 2022, 50% (n=6) increased their gross profit from 2021 to 2022 and 50% (n=6) decreased their gross profit. The average increase in gross profit was \$7,911.

Horn of Africa			
Provider	2021 Gross Profit: Line 7 from Schedule C	2022 Gross Profit: Line 7 from Schedule C	Increase/Decrease in Gross Profit from 2021-2022
AA	\$112,233	\$161,698	\$49,465
LA	\$65,269	Moved out of state	N/A
FA	\$3,500	\$75,525	\$72,025
SA	\$119,217	\$69,148	(\$50,069)
MA	\$3,500	No children enrolled	(\$3,500)
YA	New provider, No Schedule C	\$25,174	\$25,174
HAH	\$78,780	\$63,899	(\$14,881)
SI	\$109,122	\$87,511	(\$21,611)
FM	\$69,989	Did not submit taxes	N/A
LM	\$150,481	\$124,237	(\$26,244)
SQ	\$100,312	\$138,096	\$37,784
FR	\$47,153	\$107,171	\$60,018
MS	\$79,918	\$81,559	\$1,641
OW	New provider, No Schedule C	Did not submit taxes	N/A
FY	\$110,597	\$75,727	(\$34,870)

The following HOA table includes each provider's gross profit, their total expenses, and their pre-tax profit (loss). In 2021, 100% (n=13) of providers that submitted their taxes reported a net profit. In 2022, all providers (100%, n=11) that submitted tax documents reported a net profit.

The table also reports the pre-tax profit margin. The 2021 profit margins ranged from 3% to 56%. The 2022 profit margins ranged from 5% to 42%. Of the providers that submitted taxes in both years, 30% (n=3) had an increase in profit margin from 2021 to 2022 and 70% (n=7) had a decrease in profit margin.

Horn of Africa								
Provider	2021 Gross Profit: Line 7	2021 Expenses, including business use of home: Line 28+30	2021 Net Profit (Loss): Line 31	2021 Pre Tax Profit Margin	2022 Gross Profit: Line 7	2022 Expenses, including business use of home: Line 28+30	2022 Net Profit (Loss): Line 31	2022 Pre Tax Profit Margin
AA	\$112,233	\$101,216	\$11,017	10%	\$161,698	\$137,295	\$24,403	15%
LA	\$65,269	\$51,897	\$13,372	20%	Moved out of state			N/A
FA	\$3,500	\$1,536	\$1,964	56%	\$75,525	\$71,593	\$3,932	5%
SA	\$119,217	\$93,630	\$25,587	21%	\$69,148	\$63,212	\$5,936	9%

MA	\$3,500	\$2,739	\$761	22%	No children enrolled			N/A
YA	New provider, No Schedule C			N/A	\$25,174	\$19,228	\$5,946	24%
HAH	\$78,780	\$58,367	\$20,413	26%	\$63,899	\$37,243	\$26,656	42%
SI	\$109,122	\$74,974	\$34,148	31%	\$87,511	\$65,694	\$21,817	25%
FM	\$69,989	\$55,523	\$14,466	21%	Did not submit taxes			N/A
LM	\$150,481	\$146,010	\$4,471	3%	\$124,237	\$123,525	\$712	1%
SQ	\$100,312	\$88,936	\$11,376	11%	\$138,096	\$87,021	\$51,075	37%
FR	\$47,153	\$31,093	\$16,060	34%	\$107,171	\$92,106	\$15,065	14%
MS	\$79,918	\$55,967	\$23,951	30%	\$81,559	\$60,747	\$20,812	26%
OW	New provider, No Schedule C			N/A	Did not submit taxes			N/A
FY	\$110,597	\$88,149	\$22,448	20%	\$75,727	\$62,232	\$13,495	18%

Pre and Post Training Assessment Data

Outcome Measure: STEPS participants develop skills and knowledge for strengthening participant’s 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 prior to the start of each class. They then answered the same questions at the end of class to measure knowledge acquisition. Results from these assessments are presented in the tables below.

Chicano Federation	
Training Topic	% Increase in Average Score
Digital Literacy 101/102	35%
Financial Literacy 101	21%
Financial Literacy 102	14%
Business Management	17%
Bookkeeping	-3%
Marketing 101	18%
Marketing 102	16%
Tax ready business	10%
CC Provider-Parent Contract	0%
Licensing	4%

SDQPI Quality Journey Orientation	9%
Labor Law	20%
Child Development	19%

Horn of Africa	
Training Topic	% Increase in Average Score
Digital Literacy 101	33%
Digital Literacy 102	32%
Financial Literacy 101	8%
Financial Literacy 102	18%
Business Management	14%
Marketing Smart Plan/Tootris	13%
Licensing Regulations	14%
CC Provider-Parent Contract	14%
Tax ready business	19%
Food Nutrition	19%
Bookkeeping	17%
SD QPI Quality Journey Orientation	41%
Labor Law	23%
Child Development	12%

Pre and post data from the training series demonstrated **increases in skills and knowledge related to strengthening provider’s understanding of FCC business practices.** The average percent increase in the scores was 14% for CF and 20% for HOA. Data also indicated increases in financial literacy knowledge for U.S. banking, budgeting, and credit systems. Although the small sample size does not allow for statistical analysis, results from the pre and post evaluation data suggest the efficacy of the STEPS program in increasing provider skill and knowledge. Success in meeting these outcomes is also demonstrated in the provider testimonials found in Appendix B. The training in which providers’ knowledge increased the most dramatically were Digital Literacy, Labor Law, and SDQPI Quality Journey Orientation.

Summary of Pre- Post Intervention Data

Analysis of enrollment data showed **increases in enrollment during the project period.** Seven providers (23%) from both cohorts increased enrollment by 5 or more children. By the end of the program, 12 providers (40%) were over 75% capacity, and six providers (20%) were at 100% capacity.

Overall, there was a 30% increase in enrollment across both programs. CF had a 24% increase in enrollment and HOA had a 38% increase in enrollment. During the training series, providers learned marketing skills related to promoting their business and learned about online resources to help them connect with new families.

Cohort	Enrollment: Beginning of Program	Enrollment: End of Program	% Increase
CF	86	107	24%
HOA	64	88	38%
CF+HOA	150	195	30%

Data indicated that 90% (n=27) of all providers filed their 2021 taxes as a sole proprietorship, and 77% (n=23) of providers filed their 2022 taxes as a sole proprietorship, which is a strong indicator of good business practice. To file a Schedule C, providers must keep personal and business income and expenses separate and it is an indication that providers are taking advantage of tax deductions.

A total of 23 providers from both cohorts (n=30) submitted a Schedule C in 2021 and 2022 and only those FCC businesses can be analyzed for growth over time. Fifty-seven percent (n=13) increased their gross profit from 2021 to 2022. Additionally, there was an average increase of \$10,996 of gross profit from 2021 to 2022.

Conducting further analysis of total expenses, net profit, and profit margin is not possible as it requires more precise detail regarding provider bookkeeping approaches and accountant methodology. Anecdotal feedback from the cultural navigators and training partners during the trainings indicated that many providers were still learning what business expenses to report and how to track those expenses. Additionally, expenses can vary greatly from one year to the next due to provider investment in their business (i.e. purchasing a car to transport children, home improvements). Therefore, it is difficult to discern the reason for the variability in net profit (loss) and profit margin from one year to the next and no conclusions can be drawn.

The positive pre and post assessment scores elucidate the strength of the training series designed by the ECBOs. The training series represents considerable work by the ECBOs, which includes the translation of slides and other material prior to the start of each class and the provision of live

interpretation during the training. This additional work reducing the language barrier is a critical variable that contributes to the demonstrated increases in content knowledge.

Additional Outcome Data

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

Business Plans

Outcome Measure: STEPS participants develop a personalized one-year FCC business development plan to further increase the revenue and quality of their FCC business.

Twenty-nine of the 30 STEPS providers (97%) completed personalized business plans. GG from the CF cohort did not complete a business plan. Business counselors made multiple attempts to reach out to the provider and she did not respond to the request.

Business plans helped cultural navigators and business counselors provide the financial coaching that occurred following the completion of the training series. Specifically, provider goals were reviewed to assess the needs of each provider given where they were in the various stages of operating their business. Ten of the CF providers and 12 of the HOA providers wanted to continue to grow their FCC business by expanding to a larger license, enrolling more children, or by converting their business to a childcare center. Additionally, six HOA providers requested English classes and 13 HOA providers wanted to take additional classes to help them improve their FCC business. Monthly budgets were also part of the business plans and business counselors used this opportunity to provide individual coaching on this topic.

Provider Access to Resources

An important part of the STEPS business coaching was assisting providers to access resources, and over the course of the project period, cultural navigators used contact logs to report resources shared with providers. The table below lists the types of resources the ECBOs shared with the providers. In addition to providing information about resources, cultural navigators helped providers access the resources in a variety of ways. For example, one of the cultural navigators traveled with a provider to a banking institution to help translate and assist her with opening a business banking account.

Resources Provided
Chicano Federation, Horn of Africa, and International Rescue Committee
Grant information application support.
Technical assistance with grant applications.
Language support for grant applications.
Distribution of tax preparation information.
Tax preparation & filing support.
Computer literacy tutoring and assistance with technology.
CACFP information & referrals.
Chicano Federation Resource Center opening & monthly events.
Home Grown - FCC provider network.
Assistance with FCC business documents & parental communication.
Financial and banking information & assistance.
Digital marketing learning opportunities.
Assistance with business marketing techniques.
Information on local community events for children.
Resources for general health & mental health programs.
FCC Licensing assistance.
Resources for licensing regulation requirements.
Resources for home buying programs & renter's rights events.

Capital Funding

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

The table below presents capital funding opportunities providers applied for during the project period. **Providers received a total of \$95,038.94 in grant, loan, and stipend funding during the project period.** Eighty-seven percent of the CF providers applied for capital funding and received a total of \$33,289, or 32% of the total funds requested. All HOA providers (100%) applied for

capital funding and received a total of \$61,750 or 68% of the total funds requested.

Chicano Federation			
Provider	Funding Type	Amount Requested	Amount Received
EA	IRC Quickbooks Program	\$ 860	\$ 860
	Early Childhood Initiative Child Care Small Business Support Grant**	\$ 3,000	\$ 3,000
PB	Verizon Grant	\$ 10,000	\$ 0
	IRC Quickbooks Program	\$ 860	\$ 860
VC	Early Childhood Initiative Child Care Small Business Support Grant**	\$ 1,000	\$ 1,000
AC	IRC Quickbooks Program	\$ 860	\$ 860
MD	Dream Grant	\$ 5,000	\$ 5,000
	Early Childhood Initiative Child Care Small Business Support Grant**	\$ 1,000	\$ 1,000
RG	Verizon Grant	\$ 10,000	\$ 0
	IRC Quickbooks Program	\$ 860	\$ 860
RE	Verizon Grant	\$ 10,000	\$ 0
	IRC Quickbooks Program	\$ 860	\$ 860
GG	Early Childhood Initiative Child Care Small Business Support Grant**	\$ 1,000	\$ 1,000
MH	IRC Quickbooks Program	\$ 860	\$ 860
MI	Verizon Grant	\$ 10,000	\$ 0
	IRC Quickbooks Program	\$ 860	\$ 860
RM	County of SD Micro Business Grant	\$ 2,500	Unknown
	Dream Grant	\$ 5,000	\$ 5,000
	CSDBCC Rolling Grant	\$ 1,000	Unknown
IM	County of SD Micro Business Grant	\$ 2,500	Unknown
	Verizon Grant	\$ 10,000	\$ 0
	Dream Grant	\$ 5,000	Unknown
	Early Childhood Initiative Child Care Small Business Support Grant**	\$ 3,000	\$ 3,000
OO	Minor Renovation Grant	\$ 8,269	\$ 8,269
	Verizon Grant	\$ 10,000	\$ 0
MV			
	Total Funds Requested and Received	\$ 104,289	\$ 33,289
**Grant was applied for and awarded after the project period ended. The dollar amount is included in the data as it shows the continued support from the ECBOs to STEPS providers even after funding for the project concludes.			

Horn of Africa

Provider	Funding Type	Amount Requested	Amount Received
AA	Credit Building Loan	\$ 100	\$ 100
	United California and State of California	\$ 8,000	\$ 0
	YMCA Stipend for Small License	\$ 750	\$ 750
LA	YMCA Stipend for Large License	\$ 900	\$ 900
FA	Credit Building Loan	\$ 100	\$ 100
	Dream Fund Grant	\$ 5,000	\$ 0
	YMCA Stipend for Small License	\$ 750	\$ 0
	Interest free loan from IRC	\$ 10,000	\$ 10,000
SA	Credit Building Loan	\$ 100	\$ 100
	Interest free loan from IRC	\$ 10,000	\$ 10,000
	County of SD Micro Business Grant	\$ 2,500	\$ 2,500
	YMCA Stipend for Small License	\$ 750	\$ 750
MA	Credit Building Loan	\$ 100	\$ 100
	YMCA Stipend for Small License	\$ 750	\$ 750
	Dream Fund Grant	\$ 5,000	\$ 0
YA	Credit Building Loan	\$ 100	\$ 0
	Dream Fund Grant	\$ 5,000	\$ 5,000
	YMCA Stipend for Small License	\$ 750	\$ 750
HAH	YMCA Stipend for Small License	\$ 750	\$ 750
SI	County of SD Micro Business Grant	\$ 2,500	\$ 2,500
	YMCA Stipend for Small License	\$ 750	\$ 750
FM	Credit Building Loan	\$ 100	\$ 100
	Interest free loan from IRC	\$ 10,000	\$ 10,000
	YMCA Stipend for Small License	\$ 750	\$ 750
LM	Credit Building Loan	\$ 100	\$ 100
	YMCA Stipend for Large License	\$ 900	\$ 900
SQ	Credit Building Loan	\$ 100	\$ 100
	Interest free loan from IRC	\$ 10,000	\$ 0
	County of SD Micro Business Grant	\$ 2,500	\$ 2,500
	YMCA Stipend for Large License	\$ 900	\$ 900
FR	YMCA Stipend for Small License	\$ 750	\$ 750
MS	County of SD Micro Business Grant	\$ 2,500	\$ 2,500
	YMCA Stipend for Small License	\$ 750	\$ 750
OW	Credit Building Loan	\$ 100	\$ 100
	County of SD Micro Business Grant	\$ 2,500	\$ 2,500
	YMCA Stipend for Small License	\$ 750	\$ 750

FY	County of SD Micro Business Grant	\$ 2,500	\$ 2,500
	YMCA Stipend for Small License	\$ 750	\$ 750
	Total Funds Requested and Received	\$ 90,600	\$ 61,750

San Diego Quality Preschool Initiative

The San Diego Quality Preschool Initiative (SDQPI) is funded by Quality Counts California (QCC) and First 5 San Diego and is operated by the San Diego County Office of Education (SDCOE). SDQPI is an effort to strengthen San Diego’s early learning and care system to support young children and their families. SDQPI is focused on continuous quality improvement of early education programs, enhancing the development, and learning trajectory of children from birth through five and supporting families with resources. Five providers from CF participate in SDQPI. No providers from HOA participate in SDQPI.

Post Satisfaction Survey

Post satisfaction surveys were distributed to the FCC providers. CF received 8 out of 15 responses (53%) and HOA received 15 out of 15 responses (100%). Overall, data indicates that providers were highly satisfied with the STEPS program, rated the classes as excellent, and found the training content helpful. The table below summarizes data collected from the post satisfaction survey.

Survey Responses	Overall, how would you rate the program? Consider how much it has helped improve your childcare business and if you would recommend it to another provider.		Average Class Rating	
	Chicano Federation	Horn of Africa	Chicano Federation	Horn of Africa
Excellent	75%	53%	70%	57%
Very Good	25%	40%	18%	37%
Good	0%	0%	13%	6%
Poor	0%	0%	0%	0%
Very Poor	0%	0%	0%	0%

Summary of Additional Outcome Data

The additional outcome data provides information about 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 it is important to note that the majority of providers want to continue to increase enrollment

and continue to learn and grow their business. Information gathered from the business plans also shows that the providers would like to take additional STEPS courses, and their appreciation for the courses is also demonstrated in the post satisfaction survey. All providers rated the classes as Excellent or Very Good. The resources and capital funding opportunities are also critical to helping the providers meet their goals. The cultural navigators and business counselors collaborated to help the providers apply for over \$193,000 in capital funding.

	Total Funds Requested	Total Funds Received
CF	\$104,289	\$33,289
HOA	\$90,600	\$61,750
CF+HOA	\$194,889	\$95,039

Key Findings and Recommendations for Program Improvement

This section presents key findings from the STEPS Year 3 evaluation, updates to the recommendations made in the STEPS Year 2 evaluation report, and recommendations for future cohorts. 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.

Key Findings

- 80% of the providers in both cohorts increased or sustained enrollment.
- 57% of providers in both cohorts increased their gross profit. The average increase was \$10,996.
- 100% of providers rated the STEPS program as Excellent or Very good.
- 91% of all providers thought the classes were Excellent or Very Good.
- Providers' average pre-post knowledge scores increased by 17% for both cohorts.
- Providers applied for over \$194,000 in capital funds and received over \$95,000 in grants, loans, and stipends (48% of the funds applied for). The amount of funds applied for is indicative of the effort the cultural navigators and business counselors put forth in the capital funding portion of the program.

- Providers appreciate being able to take the classes virtually. Eighty-seven percent of CF providers and 57% of HOA providers prefer virtual classes over in-person classes.
- The data identified several interesting differences between the CF and HOA cohorts.
 - On average, CF providers have lived in the US for longer (28 years) as compared to HOA providers (12 years). On average, CF providers have operated an FCC home for longer (9 years vs 4.6 years).
 - Almost half of the children enrolled with CF providers are in the 0-3 age category (48%). More than half (67%) of the children enrolled with HOA providers are in the 6-14 age category. The subsidy rate is higher for infants and toddlers than it is for school-age children and because younger children are not in school, they usually require more hours of care.
 - Most CF providers start caring for children early in the morning and finish in the early evening. Fourteen (93%) of the providers start their day at 7:00 am or earlier. Only 2 (13%) providers work until 9:00 pm or later. In contrast, most HOA providers start caring for children at mid-day and finish late into the night. Eleven HOA (73%) providers start their day at 11:00 am or later and 12 (80%) HOA providers end their day at 9:00 pm or later. The HOA cultural navigator shared that many of the parents attend ESL classes at night and many of them work as night caregivers or work nights for app-based driving services.
 - Similar to data from STEPS Year 1 and Year 2, providers from HOA did not access funds from CACFP. This finding is in line with focus group data used to inform the development of the STEPS project (Garrity, et al., 2020), which highlighted cultural disconnects between CACFP and community food preferences and difficulties completing paperwork requirements. The CACFP program is offered through CF with supports for Spanish-speaking providers, which also explains why CF providers participate at a higher rate. CACFP provides economic benefits through reimbursement for nutritious meals and snacks, and because HOA providers face significant barriers to participation, they lose an important source of support/income for their business.

- HOA providers would like additional digital literacy training. Twenty-seven percent of the HOA providers were very comfortable using the Chromebook, 33% were comfortable, 20% were neutral, and 20% were not comfortable. In contrast, 25% of CF providers were very comfortable using the Chromebook and 75% were comfortable.
- Five (33%) providers from CF and none of the providers from HOA participated in SD QPI.

Progress Update from STEPS Year 2

The following recommendations were made following the analysis of STEPS Year 2 evaluation data. Updates on each recommendation is described below.

- Reconsider how evidence of financial outcomes is assessed to ensure data is valid and reliable. This is especially essential for tax data. A revised evaluation plan was developed following the analysis of STEPS Year 2 data. This evaluation plan was used with STEPS Year 3, as well as with STEPS cohorts in Barrio Logan East County.

UPDATE:

- The revised evaluation plan called for net profit (loss) to be reported to assess financial outcomes. Ninety percent of providers filed a Schedule C for their FCC business in 2021 and 77% in 2022. Provider gross profit, expenses, profit margin, and net profit (loss) were evaluated for STEPS Year 3, demonstrating a more sophisticated analysis than past cohorts. There was high variability in the expenses and deductions providers reported on their taxes, and a goal of the STEPS program is to help providers understand how to accurately record expenses and deductions.
- The business plans were reviewed more thoroughly to evaluate the short and long-term goals of the provider.
- Attend to communication and data collection systems to ensure consistency and reliability of data. This includes ongoing data checks and professional development for cultural navigators.

UPDATE:

- Bi-monthly meetings occurred with the cultural navigators, business counselors, members of the evaluation team, and the funding partners. Meetings were used to create continuity

between cohorts and to move the project forward. Meetings included topics such as: updates on the trainings and data collection procedures, procedures for ensuring pre and post intervention assessments are accurate, and report on financial coaching resources for the team.

- As part of the STEPS Year 2 evaluation results, the team worked together to revise several of the data collection tools to ensure accurate data collection.
 - UPDATE: A Monthly Enrollment form was used to track children who were added and dropped from a provider's care from month to month. These forms provided accurate data regarding the demographics of the children enrolled and provided data on the growth/sustainability of the provider's business.
 - UPDATE: Navigators were trained on how to complete Contact Logs to ensure consistency across groups and ensure services and supports are documented. However, this process became tedious because a new contact log was needed for each provider and topic. Also, the contact logs were open-ended without a clear focus and there was no consistency in how the navigators reported the information. To address this issue, CEED has worked with the navigators to develop a spreadsheet to capture the information needed and this new tool will be used in STEPS Year 4.
- The STEPS team should analyze pre and post assessments to ensure validity of data.
 - UPDATE: The evaluation team reviewed the assessments to ensure alignment with the course content. It will be difficult to improve the validity and reliability of this data until the courses are standardized.
- Continue to integrate systems and communication across STEPS partners.
 - UPDATE: The evaluation team triangulated their data with the data reports from Neoserra, however Neoserra was not a system used across the program. In addition, because the entries were open-ended and not focused on particular outcomes, it was often difficult to quantify the data.

A review of the recommendations described in the STEPS Year 2 evaluation report indicates that the project team effectively integrated these recommendations into STEPS Year 3 processes and practices, demonstrating the value of using data to inform the work and the importance of the continuous improvement efforts that have characterized each iteration of the STEPS project.

Recommendations for Future Cohorts

The following recommendations are based on the insights gleaned from the evaluation of all the STEPS cohorts over the past 3 years and provide evidence of the project's commitment to continuous improvement and reflection.

- The Schedule C is an indicator of business sustainability when providers continue to file as a sole proprietorship from one year to the next. At the time of reporting, the most reliable data point for business growth is gross profit. Regarding analysis of net profit and expenses, the project team has learned that many providers are still learning how to record expenses they incur in their FCC business, making it difficult to discern profitability over time. While it is promising to see that many providers are submitting a Schedule C to the IRS, data gleaned from the Schedule C is limited because not all providers submitted this information to the cultural navigators. Helping providers itemize their expenses is a continued goal of the STEPS program, and 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. Obtaining accurate data on itemized deductions and ensuring that all providers used similar accounting methods would increase our ability to accurately assess provider profit over time.
- 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 could be calculated for each child at the beginning of the program and again at the end. It is recommended that the child intake and enrollment forms record if a child attends child care full time or part time. It is also recommended that a subsidy rate for each child is calculated to determine total tuition income for each provider.

- The contact logs and Neoserra are open-ended data collection tools. Through observation and communication between project team members, it was determined that additional business sustainability efforts were being provided but were not being recorded. For example, the cultural navigators were helping the FCC providers open business bank accounts and helping them purchase business cards. To capture these efforts, evaluators created a Business Checklist describing items that promote strong FCC business practices. The Business Checklist will be used to engage providers in conversations to determine if each item on the list would be beneficial to their business. Cultural navigators and business counselors will help each FCC provider accomplish the items on the list, and these accomplishments will be recorded on the Business Checklist spreadsheet.
- As the project has continued to evolve, it has become clear that more sophisticated data collection processes are needed. It is recommended that cultural navigators use spreadsheets for monthly enrollment, business checklist, and capital funding.

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

- Help with their taxes.
- Help gaining more children.
- Training on their legal rights as an FCC provider and parental rights, child care law, finance, licensing regulations and accessing grants.
- Assistance with procuring supplies and toys.

Conclusion

Analysis of data from STEPS Year 3 demonstrates the continued efficacy of the project. During the past three years, data collection and evaluation methods have been refined to better measure the impact of the project and reflect the local context. The critical role of the cultural navigators and business counselors on the success of the program, as well as the collaboration between the International Rescue Committee (IRC), the Chicano Federation (CF), Horn of Africa (HOA), and the Center for Excellence in Early Development (CEED) at San Diego State University, cannot be overstated.

Appendix A

Child Demographic Data

Chicano Federation								
Provider	Age	Zip Code	Gender	Ethnicity	Language	Payment	Hours in Care	Enrollment Date
EA	3	92104	F	African American	English	CDA	10:30 AM - 5:00 PM (M-F)	January
	3	91942	M	African American	English	PP	7:00 AM - 4:30 PM (M-F)	January
	1	92105	M	African American	English	PP	6:30 AM - 5:00 PM (M-F)	January
	1	92104	F	White, African American	English	PP	8:00 AM - 5:00 PM M-F)	January
	2	92104	F	Mexican, American	Eng/Sp	PP	2:00 AM -5:30 PM (M-F)	February
	10	92104	F	Mexican, American	Eng/Sp	YMCA	Before and After School (M-F)	February
	2	92104	M	White	Eng/Sp	PP	Varies	February
	3	92121	M	Mix	Eng/Sp	Welfare	9:00 AM - 5:30 PM (M-F)	February
	2	92121	M	Mix	Eng/Sp	Welfare	M-F	February
	3	92104	F	Mix	Eng/Sp	Welfare	7:30 AM - 4:30 PM (M-F)	February
	5	92104	F	Mix	Eng/Sp	Welfare	Before and After School (M-F)	February
	1	92104	M	White, Mexican	Eng/Sp	NO PAY	Varies (M-F)	February
	1	92104	F	White, Mexican	Eng/Sp	PP	8:00 AM - 4:00 PM	February
7	92105	M	Mexican	Spanish	CDA	Before and After School (M-F)	February	
8	92104	M	White, African American	Eng/Sp	PP	8:00 AM - 5:00 PM (M-F)	October	
PB	1	92105	F	Latina	Eng/Sp	CDA	8:00 AM - 5:00 PM (M-F)	January
	5	92101	F	Latina	Eng/Sp	CDA	7:00 AM-9:00 PM(F) 3:00 PM-5:30 PM(M-Th)	January
	10	92101	M	Latino	Eng/Sp	CDA	3:00 PM - 5:30 PM (M-F)	January
	2	92115	M	Latino	Eng/Sp	CDA	7:00 AM - 6:00 PM (M-F)	January
	4	92114	M	Latino	Eng/Sp	CDA	7:00:00 AM - 8:00 PM (M-F)	January
	6	92105	F	Latina	English	CDA	7:00 AM - 5:00 PM (M-F)	June
		92105	F	Latina	English	CDA	7:00 AM - 5:00 PM (M-F)	June
		92040	F	Latina	Spanish	YMCA	7:00 AM - 5:00 PM (M-F)	July
1	91945	F	African American	Eng/Sp	PP	7:30 AM - 5:30 PM (M-F)	August	
VC	13	92105	F	Latina	Eng/Sp	CDA	7:00 AM - 8:00 AM; 5:00 PM - 7:00 PM (M-F)	January
	13	92105	F	Latina	Eng/Sp	CDA	7:00 AM - 8:00 AM; 5:00 PM - 7:00 PM (M-F)	January
BC	4	92104	F	Latina	Spanish	CDA	6:30 AM - 7:40 AM 2:10 PM - 4:30 PM (M-F)	January
	3	92104	F	Latina	Spanish	CDA	6:30 AM - 4:30 PM (M-F)	January
	1	92105	M	African Am, Asian	English	YMCA	6:00 AM - 3:00 PM (M-F)	January
	4	92105	M	African Am, Asian	English	YMCA	6:00 AM - 3:00 PM (M-F)	January
	8 mo		F	Mexican	Spanish	PP	6:30 AM - 4:30 PM (M-F)	February
	4	92104	M	Latino	English	YMCA	7:30 AM - 5:30 PM (M-F)	March
	9	92105	M	Latino	English	YMCA	7:30 AM - 5:30 PM (M-F)	March
	1	92104	F	Vietnamese/Latina	Viet/Eng/Sp	PP	2 days per week (Varies)	September
	7	92104	M	Latino	Eng/Sp	NO PAY	After School (M-F)	September
	10	92104	F	Latina	Eng/Sp	NO PAY	After School (M-F)	September
AC	9	92113	F	African American	Eng/Sp	CDA	Varies	January
	3	92113	M	African American	Eng/Sp	CDA	Varies	January
	4	92104	M	White	English	PP	10:30 AM - 4:00 PM	January
	2	92104	M	White	English	PP	7:30 AM - 4:00 PM	January
	1	92113	M	Latino	Eng/Sp	YMCA	Varies	January
	5	92113	M	Latino	Eng/Sp	YMCA	Varies	January
	2	92115	M	Latino, Asian	English	PP	Varies (M-F)	January
	2	92115	M	Latino	Eng/Sp	PP	Varies (M-F)	January
	1	92110	M	White	English	PP	6:00 AM - 5:00 PM	May
	2	92115	M	African American	English	CDA	Varies	September
	4	91911	M	Latino	English	YMCA	6:30 AM - 8:30 AM; 2:45 - 5:00 PM (M-F)	January

MD (+2 of own children)	5	91911	M	Latino	English	YMCA	6:30 AM - 8:30 AM; 245 - 5:00 PM (M-F)	January
	10	92115	F	Latina	Eng/Sp	CDA	2:30 PM - 6:00 PM	January
	5	92139	M	African American, Latino	English	CalWORKS	7:30 AM - 4:30 PM (M-F)	August
	9	92139	M	African American, Latino	English	CalWORKS	7:30 AM - 4:30 PM (M-F)	August
	10	92139	M	African American, Latino	English	CalWORKS	7:30 AM - 4:30 PM (M-F)	August
RG	8	92139	M	African American, Latino	English	CalWORKS	7:30 AM - 4:30 PM (M-F)	August
	11 mo	92114	M	Latino	Eng/Sp	PP	7:30 AM - 5:10 PM (days vary)	January
	1	92114	F	Latina	Eng/Sp	CDA	7:30 AM - 5:10 PM (M-F)	January
	5	92114	F	Latina	Eng/Sp	CDA	7:30 AM - 5:10 PM (M-F)	January
	10	92114	M	Latino	Eng/Sp	CDA	7:30 AM - 5:10 PM (M-F)	January
	7	91977	M	Latino	Eng/Sp	CDA	7:20 AM - 5:20 PM (M-F)	January
	3	92105	F	Latina	Eng/Sp	CDA	5:30 AM - 4:35 PM (M-F)	January
	8	92105	F	Latina	Eng/Sp	CDA	5:30 AM - 4:35 PM (M-F)	January
	7	92105	F	Latina	Eng/Sp	YMCA	Varies (M-S)	January
	9	92114	F	Latina	Eng/Sp	YMCA	5:30 AM - 4:30 PM (Th-S)	January
9	92114	F	Latina	Eng/Sp	CDA	7:00 AM - 8:00 AM; 3:00 PM - 5:00 PM	March	
14	92114	F	Latina	Eng/Sp	YMCA	6:00 AM - 8:00 AM; 3:00 PM - 5:00 PM	March	
14	92113	F	Latina	Eng/Sp	YMCA	6:00 AM - 8:00 AM; 3:00 PM - 5:00 PM	March	
RE	4	92105	M	Hispanic	Spanish	CDA	3:30 PM - 1:00 AM (days vary)	January
	13	92105	M	Hispanic	Spanish	CDA	7:00 AM - 8:30 AM; 3:30 PM - 6:00 PM (M-F)	January
	6	92105	M	Hispanic	Spanish	CDA	7:00 AM - 8:00 AM; 2:30 PM - 7:30 PM (M-F)	January
	2	92105	M	Hispanic	Spanish	CDA	7:00 AM - 8:40 AM; 3:15 PM - 6:00 PM (M-F)	January
	6	92105	M	Hispanic	Spanish	CDA	7:00 AM - 6:00 PM (M-F)	January
	4	92105	F	Hispanic	Spanish	CDA	7:30 AM - 7:00 PM (M-F)	January
	7	92105	F	Hispanic	Spanish	CDA	7:30 AM - 8:00 AM; 3:00 PM - 7:00 PM (M-F)	January
	5	92105	F	Hispanic	Spanish	CDA	7:30 AM - 8:00 AM; 3:00 PM - 7:00 PM (M-F)	January
6	92104	M	Hispanic	Eng/Sp	CDA	7:00 AM - 8:00 PM (M, Th-Sun)	July	
GG	3	92129	M	African American, Latino	English	YMCA	3:00 PM - 5:00 PM (M-F)	January
	11 mo	92114	F	African American	English	PP	6:00 AM - 6:00 PM (M-F)	January
	5 mo	92116	M	White	English	PP	9:00 AM - 6:00 PM (M-F)	January
MH	8	92105	M	Latino	Eng/Sp	CDA	2:10 PM - 5:30 PM (M-F)	January
	9	92105	M	Latino	Eng/Sp	CDA	2:10 PM - 5:30 PM (M-F)	January
	6	92105	M	Latino	Eng/Sp	CDA	2:10 PM - 9:20 PM (M-F); Varies (S)	January
	2	92115	M	Latino	Eng/Sp	CDA	2:00 PM - 6:00 PM (M-F)	April
	3	92115	F	Latina	Eng/Sp	CDA	2:00 PM - 6:00 PM (M-F)	April
	6	92115	F	Latina	Eng/Sp	CDA	2:00 PM - 6:00 PM (M-F)	April
	8	92115	F	Latina	Eng/Sp	CDA	2:00 PM - 6:00 PM (M-F)	April
	11	92115	F	Latina	Eng/Sp	CDA	2:00 PM - 6:00 PM (M-F)	April
	1	92105	F	Latina	Spanish	CDA	8:00 AM - 2:00 PM	October
	10	92105	F	Latina	Spanish	CDA	12:30 PM - 2:00 PM	October
MI	11 mo	92101	M	White	Eng/Sp	PP	7:00 AM - 5:00 PM (M-F)	January
	2	92105	F	Hispanic	Eng/Sp	CDA	7:00 AM - 6:00 PM (M-F)	January
	5	92105	M	Hispanic	Eng/Sp	CDA	7:00 AM - 6:00 PM (M-F)	January
	4	92105	M	Hispanic	Eng/Sp	CDA	6:30 AM - 4:00 PM (M-F)	January
	4	92105	F	Hispanic	Eng/Sp	CDA	7:00 AM - 5:00 PM (M-F)	January
	2	92110	M	Hispanic	Eng/Sp	YMCA	7:00 AM - 5:00 PM (M-F)	January
	4	92105	M	Hispanic	Eng/Sp	PP	7:00 AM - 6:00 PM (M-F)	January
	6	92115	M	Hispanic	Eng/Sp	CDA	7:00 AM - 6:00 PM (M-F)	January
	8	92115	M	Hispanic	Eng/Sp	CDA	7:00 AM - 6:00 PM (M-F)	January
	8	92115	M	Latinx	Spanish	CDA	7:00 AM - 4:00 PM (M-F)	February
	6	92115	M	Latinx	Spanish	CDA	7:00 AM - 4:00 PM (M-F)	February
3 mo	92115	F	Latinx	Spanish	CDA	7:00 AM - 4:00 PM (M-F)	February	
RM	1	91950	M	Latino	Eng/Sp	PP	7:00 AM - 3:30 PM (M-F)	January
	9 mo	92114	F	Filipina	English	PP	8:00 AM - 3:00 PM (M-F)	January
	6 mo	91941	F	White, Mexican	Spanish	PP	7:00 AM - 3:00 PM (M-F)	February
	5 mo	92105	M	White, Mexican	Spanish	YMCA	7:00 AM - 3:30 PM (M-F)	February
	5 mo	92105	M	White, Latino	Spanish	PP	6:00 AM - 4:00 PM (M-F)	June
IM	1	92105	M	White	English	PP	7:00 AM - 3:00 PM (M-F)	January
	3	92115	M	Hispanic	English	CDA	6:00 AM - 4:00 PM (M-F)	January

	2	92115	M	Hispanic	English	CDA	6:00 AM - 4:00 PM (M-F)	January
	4	92026	F	Hispanic	English	CDA	8:00 AM - 6:00 PM (M-F)	January
	4	91935	F	Hispanic	English	YMCA	Varies (M-F)	January
	3	91935	M	Hispanic	English	YMCA	Varies (M-F)	January
	5	92115	F	Hispanic	English	YMCA	3:00 PM - 4:00 PM (M-F)	January
	11 mo	92115	F	White	English	CalWORKS	9:00 AM - 5:00 PM (M-F)	June
OO	9	92105	M	White, African American	English	CDA	7:00 AM - 8:30 AM; 3:30 PM - 6:00 PM (M-F)	January
	5 mo	92113	F	Hispanic	Spanish	CDA	8:30 AM - 2:30 PM (M-F)	January
	1	91942	M	Hispanic	Spanish	CalWORKS	8:30 AM - 3:00 PM (M-F)	January
	8	92113	M	Hispanic	Spanish	CDA	2:00 PM - 5:00 PM (M-F)	January
	2	92113	F	Hispanic	Spanish	CDA	8:30 PM - 2:30 PM (M-F)	January
	6 mo	92105	F	African American	Spanish	CDA	7:00 AM - 5:00 PM (M-F)	January
	3 mo	92113	M	Hispanic	Spanish	CDA	2:00 PM - 5:30 PM (M-F)	January
	2	92105	M	Hispanic	Spanish	YMCA	9:00 AM - 3:00 PM (M-F)	January
	4	91977	F	Latina	Eng/Sp	CDA	Varies (M-F)	May
	6	91977	M	Latino	Eng/Sp	CDA	Varies (M-F)	May
	7	91977	F	Latina	Eng/Sp	CDA	Varies (M-F)	May
	11 mo	92113	M	Latino	Spanish	CDA	8:00 AM - 3:30 PM (M-F)	July
	9	92113	M	Latino	Spanish	CDA	8:00 AM - 3:30 PM (M-F)	July
	12	92113	M	Latino	Spanish	CDA	8:00 AM - 3:30 PM (M-F)	July
7	92113	M	Latino	Spanish	CDA	8:00 AM - 3:30 PM (M-F)	July	
1	92105	M	Asian	English	CDA	8:00 AM - 4:00 PM (M-F)	August	
MV	3	92116	M	White	English	PP	8:00 AM - 6:00 PM (M-F)	January
	3	92116	M	Hispanic	Spanish	PP	7:00 AM - 4:30 PM (M-F)	January
	8 mo	92116	F	White	English	PP	Varies	January
	2	92113	F	White, Hispanic	English	PP	8:00 AM - 5:00 PM (M-F)	January
	4	92104	M	White, Hispanic	English	PP	8:00 AM - 5:30 PM (M-F)	January
	2	92123	M	White	English	PP	7:00 AM - 3:30 PM (M-F)	January
	2	92116	F	White	English	PP	8:00 AM - 5:30 PM (days vary)	January
	1	92105	F	White	English	PP	8:00 AM - 5:00 PM (M-F)	January
	1	92102	M	White	English	PP	9:00 AM - 5:30 PM (M-F)	January

Horn of Africa								
Provider	Age	Zip Code	Gender	Ethnicity	Language	Payment	Hours in Care	Enrollment Date
AA	12	92115	F	African	Somali	YMCA	1:30 PM - 11:00 PM (M-F)	January
	9	92115	F	African	Somali	YMCA	1:30 PM - 11:00 PM (M-F)	January
	5	92115	M	African	Somali	YMCA	1:30 PM - 11:00 PM (M-F)	January
	2	92115	M	African	Somali	YMCA	1:30 PM - 11:00 PM (M-F)	January
	3.5	92115	M	African	Somali	YMCA	1:30 PM - 11:00 PM (M-F)	January
	12	92105	F	African	Somali	CDA	11:00 AM - 3:00 pm M-F	March
	5	92105	M	African	Somali	CDA	11:00 AM - 3:00 PM M-F	March
1	92105	F	African	Somali	CDA	11:00 AM - 3:00 PM M-F	March	
LA	9	92115	F	Arab	Arabic	CDA	3:00 PM - 9:00 PM (M-F)	January
	8	92115	F	Arab	Arabic	CDA	3:00 PM - 9:00 PM (M-F)	January
	3	92115	F	Arab	Arabic	CDA	3:00 PM - 9:00 PM (M-F)	January
	3	92115	F	Arab	Arabic	CDA	3:00 PM - 9:00 PM (M-F)	January
	3 mo	92115	F	Arab	Arabic	CDA	3:00 PM - 9:00 PM (M-F)	January
FA	12	92021	M	White	Arabic	PCG	2:00 PM - 10:00 PM (M-F)	February
	8	92021	M	White	Arabic	PCG	2:00 PM - 10:00 PM (M-F)	February
	3	92021	M	White	Arabic	PCG	2:00 PM - 10:00 PM (M-F)	February
	11	92021	F	White	Arabic	PCG	2:00 PM - 10:00 PM (M-F)	February
	2 mo	92021	F	White	Arabic	PCG	2:00 PM - 10:00 PM (M-F)	February
	12	92120	F	White	Arabic	YMCA	2:30 PM - 10:00 PM (M-F)	May
	9	92120	M	White	Arabic	YMCA	2:30 PM - 10:00 PM (M-F)	May
7	92120	F	White	Arabic	YMCA	2:30 PM - 10:00 PM (M-F)	May	
SA	6	92105	F	Somali	English	YMCA	3:00 PM - 10:00 PM (M-F)	January
	12	92105	M	Somali	English	YMCA	3:00 PM - 10:00 PM (M-F)	January
	12	92105	F	Somali	English	CDA	3:00 PM - 10:00 PM (M-F)	January
	11	92105	F	Somali	English	CDA	3:00 PM - 10:00 PM (M-F)	January
	9	92105	M	Somali	English	CDA	3:00 PM - 10:00 PM (M-F)	January

	8	92105	M	Somali	English	CDA	3:00 PM - 10:00 PM (M-F)	January
	2	92105	M	Somali	English	CDA	8:00 AM - 10:00 PM (M-F)	January
MA	No Children Enrolled							
YA	13	92105	M	African	Somali	CDA	11:00 AM - 5:00 PM (Tu-F)	January
	14	92105	F	African	Somali	CDA	11:00 AM - 5:00 PM (Tu-F)	January
HAH	2	92105	M	African	Somali	YMCA	3:00 PM - 10:00 PM (M-F)	January
	5	92105	M	African	Somali	YMCA	3:00 PM - 10:00 PM (M-F)	January
	7	92105	F	African	Somali	YMCA	3:00 PM - 10:00 PM (M-F)	January
	10	92105	F	African	Somali	YMCA	3:00 PM - 10:00 PM (M-F)	January
	12	92105	M	African	Somali	YMCA	3:00 PM - 10:00 PM (M-F)	January
SI	6	92105	M	African	Somali	CDA	3:00 PM - 10:00 PM (M-F)	January
	3	92105	M	African	Somali	CDA	3:00 PM - 10:00 PM (M-F)	January
	12	92105	F	African	English, Somali	CDA	12:00 PM - 6:00 PM (Th-Sun)	April
	9	92105	F	African	English, Somali	CDA	12:00 PM - 6:00 PM (Th-Sun)	April
	6	92105	M	African	English, Somali	CDA	12:00 PM - 6:00 PM (Th-Sun)	April
	6	92105	M	African	English, Somali	CDA	12:00 PM - 6:00 PM (Th-Sun)	April
	4	92105	M	African	Somali	CDA	12:00 PM - 6:00 PM (Th-Sun)	April
FM	11	92105	M	Somali	English, Somali	YMCA	1:00 PM - 10:00 PM (M-F)	January
	9	92105	M	Somali	English, Somali	YMCA	1:00 PM - 10:00 PM (M-F)	January
	4	92105	M	Somali	Somali	YMCA	1:00 PM - 10:00 PM (M-F)	January
	8	92105	F	Somali	Somali	YMCA	1:00 PM - 10:00 PM (M-F)	January
	2	92105	F	Somali	Somali	YMCA	1:00 PM - 10:00 PM (M-F)	January
	11	92119	M	African	Somali	CDA	2:30 PM - 10 :30 PM (S-Sun)	May
	12	92119	M	African	Somali	CDA	2:30 PM - 10 :30 PM (S-Sun)	May
	8	92105	F	African	Somali	CDA	2:30PM - 11:30 PM (M-F)	May
	4	92105	M	African	Somali	CDA	2:30 PM - 10:30 PM (M-F)	May
	6	92105	F	African	Somali	CDA	3:00 PM - 10:00 PM (M-Sun)	May
	4	92105	M	African	Somali	CDA	3:00 PM - 10:00 PM (M-Sun)	May
6	92105	M	African	Somali	CDA	2:30 PM - 10 :30 PM (M-F)	May	
LM	11		F	Arab	Arabic	CDA	3:00 PM - 10:00 PM (M-S)	January
	5	92105	M	Somali	Somali	CDA	9:00 AM - 10:00 PM (S-Sun)	January
	11	92105	F	Arab	Arabic	CDA	3:00 PM - 9:30 PM (M-Sun)	January
	9	92105	M	Arab	Arabic	CDA	3:00 PM - 9:30 PM (M-Sun)	January
	8	92105	M	Arab	Arabic	CDA	3:00 PM - 9:30 PM (M-Sun)	January
	15	92105	F	Sudan	Arabic	YMCA	9:00 AM - 5:30 PM (S-Sun)	January
	10	92105	M	Sudan	Arabic	YMCA	9:00 AM - 5:30 PM (S-Sun)	January
	6	92105	F	Somali	Somali	PCG	2:30 PM - 10:30 PM (M-F)	October
	8	92105	M	Somali	Somali	PCG	2:30 PM - 10 :30 PM (M-F)	October
	10	92021	M	Arab	Arabic	PCG	3:30 PM - 9:30 PM (M-F)	November
8	92021	M	Arab	Arabic	PCG	3:30 PM - 9:30 PM (M-F)	November	
6	92021	F	Arab	Arabic	PCG	3:30 PM - 9:30 PM (M-F)	November	
SQ	3	92105	F	White	English	YMCA	9:00 AM - 4:00 PM (M-F)	January
	12	92105	M	Somali	English	CDA	3:00 PM - 10:30 PM (M-F)	January
	8	92105	F	Somali	English	CDA	3:00 PM - 10:30 PM (M-F)	January
	5	92105	M	Black	English	CDA	3:00 PM - 8:00 PM (M-F)	January
FR	12	92105	F	Somali	Somali	CDA	2:00 PM - 9:30 PM (M - TH); 12:00 PM - 9:30 PM (F)	January
	11	92105	F	Somali	Somali	CDA	2:00 PM - 9:30 PM (M - TH); 12:00 PM - 9:30 PM (F)	January
	9	92105	M	Somali	Somali	CDA	2:00 PM - 9:30 PM (M - TH); 12:00 PM - 9:30 PM (F)	January
	8	92105	M	Somali	Somali	CDA	2:00 PM - 9:30 PM (M - TH); 12:00 PM - 9:30 PM (F)	January
	5	92105	F	Somali	Somali	CDA	2:00 PM - 9:30 PM (M - TH); 12:00 PM - 9:30 PM (F)	January
	12	92105	F	Somali	Somali	CDA	2:50 PM - 7:30 PM (M-F)	April
	9	92105	M	Somali	Somali	CDA	2:50 PM - 7:30 PM (M-F)	April
	8	92105	M	Somali	Somali	CDA	2:50 PM - 7:30 PM (M-F)	April
	3	92105	F	African	Somali	PCG	8:00 AM - 2:30 PM (M-F)	September
	6 mo	92105	M	African	Somali	PCG	8:00 AM - 2:30 PM (M-F)	September
MS	9	92105	M	Somali	Somali	CDA	2:00 PM - 10:00 PM (M-TH)	January

	7	92105	M	Somali	Somali	CDA	2:00 PM - 10:00 PM (M-Th)	January
	12	92105	F	Somali	Somali	CDA	2:00 PM - 10:00 PM (M-Th)	January
	4	92105	F	Somali	Somali	YMCA	3:00 PM - 10:00 PM (M-F)	January
	6	92105	F	Somali	Somali	YMCA	3:00 PM - 10:00 PM (M-F)	January
	2	92105	M	Somali	Somali	YMCA	3:00 PM - 10:00 PM (M-F)	January
	4	92101	M	White	English	CDA	7:00 AM - 3:00 PM (M-F)	November
	2	92101	F	White	English	CDA	7:00 AM - 3:00 PM (M-F)	November
OW	4	92115	F	American	English	CDA	1:35 PM - 9:25 PM (M-F)	January
	2	92115	F	American	English	CDA	1:35 PM - 9:25 PM (M-F)	January
	6 mo	92115	M	American	N/A	CDA	1:35 PM - 9:25 PM (M-F)	January
FY	10	92105	F	Somali	Somali	YMCA	3:00 PM - 9:00 PM (M-F)	January
	8	92105	F	Somali	Somali	YMCA	3:00 PM - 9:00 PM (M-F)	January
	7	92105	M	Somali	Somali	YMCA	3:00 PM - 9:00 PM (M-F)	January
	6	92105	M	Somali	Somali	YMCA	3:00 PM - 9:00 PM (M-F)	January
	13	92105	M	Arab	Arabic	CDA	4:00 PM - 9:00 PM (M-F)	January
	9	92105	F	Arab	Arabic	CDA	4:00 PM - 9:00 PM (M-F)	January
	7	92105	F	Arab	Arabic	CDA	4:00 PM - 9:00 PM (M-F)	January

Appendix B

Testimonials

Chicano Federation	
Provider	Testimony
EA	Thank you for sharing with us information about the way we can do our childcare business, I want to thank everyone in the STEPS program. Because this program helps us to know more about our business. Thank you for the computer, I was very nervous about the computer but now I am not afraid of the computer, am learning but I like that I know how to use the computer for my childcare.
PB	Normita, I am very happy to inform you that I decided to apply for a large license. I was very motivated to grow my childcare business since I heard all the other STEPS providers. I was inspired with their story and with the help and support that you and Daisy have been giving us. I am very lucky to learn about all the programs, grants and help there is out there for us. Thank you so much Normita.
VC	Thank you for the patience that Norma and Daisy have with me; Norma thank you for helping me with my set up for the computer, and for taking the time to answer all my questions. Thank you, Daisy, for always helping me and explaining.
BC	I am so grateful for the support both of you give me, Norma with your calls that cheer me up and the support and patience that you have when we talk, thank you for teaching me so many things about handling my business. I really am grateful for helping with the computer and learning about resources.
AC	Thank you for giving me the opportunity to participate in the STEPS program. I am not good with computers, but I tried to work with the computer hat you gave me. I appreciated the patience that everyone had with me, and the support to me.
MI	I am very thankful for the STEPS classes. I have learned so many things that have given me the tools for managing my Childcare. I am especially grateful for the legal class. It could not have come in a better time for me. I have a situation with my assistant that I had no idea I had rights as a boss. I thought only employees had rights.
RM	Thank you everyone for all the support, I started my in-home childcare a little over a year ago, and I was able to learn so much on how to manage my Childcare how to separate my expenses. I learned about QPI, how to apply for the grants. With my money from the grants, I was able to buy cribs for the babies and materials for my childcare.
IM	Thank you everyone for all the information that I received with STEPS. It was very useful for me and for my families; I was able to share with my families about the resource center and events that helped children my childcare, like the back to school the toy give away. Thank you so much for the information!

OO	I am very thankful for the STEPS program. I have had my childcare business for over 15 years, and I had never thought about the business part of my childcare. Now when I go to the store or when I buy something for the childcare, I pay separate from my own buys.
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Horn of Africa	
Provider	Testimony
FA	Thank you Falis and Abdul for your hard work and never getting tired on me. Thank you for the STEPS program for our community, specially having Somali Translation, applying grants, because I do not speak English, and I get every class and grant application translated to my mother language. Also, I learned a lot of information about small business, now I can manage my monthly income from by business account.
MA	I am thankful for being part of STEPS program, because I did not know if childcare is small business, and also, I did not know how to use computer and I would not go thought the program without Falis and who never give up on me and her patient for my many questions. Thank you, Abdul, for your grants information's and resource.
SI	I am so grateful for the support with Falis with her calls and waking me up early in the morning to remind me to join the class even though she sends me the link the day before. I really learned a lot about business bookkeeping and business tax deduction. And I am grateful for that.
FM	I want to Thank the people who make this program possible first and Horn of Africa who brought to our community, and IRC who facilitated. I learned a lot about small business management, I opened business account. And I can furnish or buy more books and toys from the grant money. Thank you for giving me the opportunity to Participate the STEPS program.
LM	I would like to thank everyone who make this Program possible for our community and Childcare Families, it was very useful information for me and the families I serve, I shared some of the classes I took with my families, especially the child development, and I want to thank Falis and Abdul for her patient and never-ending support and call and recourse.
FR	I am grateful to be part of the STEPS program, I had my childcare business about ten years, and I did not know all the information I gained from the STEPS program. And I am thankful that we have Falis and Abdul for their translation and never-ending call and resource. Not only with STEPS but overall service for HOA

OW	<p>Yes, I learned a lot about child development when I took the course. How to enhance my childcare business and excel as a childcare provider. I also learned how to manage my time, money, and business as well as the safety of the children. This class teaches me how to improve and aids in the development of my daycare enterprise. And encourage me to build my credit and save money.</p>
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