

MicroTracker Measures and Definitions

EntrepreneurTracker Client Outcomes metrics: collected via the EntrepreneurTracker client survey

AGE OF BUSINESS[†]

The number of years that the client has operated the business.

OPERATING BUSINESS[†]

FIELD defines an individual as having or being “in” business when he or she has made sales or taken steps to formalize the business.

YEARS OF CLIENT ENGAGEMENT[†]

The number of years between intake/entry and survey that the client has received services from the MDO.

BUSINESS START RATE[†]

The number of individuals who started a business between the time of intake/entry into the program and the time of the survey, divided by the number of individuals in the survey who entered the program without an existing business.

FIELD defines an individual as having or being “in” business when he or she has made sales or taken steps to formalize at intake/entry or at the time of survey.

BUSINESS SURVIVAL RATE[†]

The number of individuals who were operating a business at both the time of intake into the MDO and the time of the survey, divided by the number of individuals who entered the program with an existing business.

FIELD defines an individual as having or being “in” business when he or she has made sales or taken steps to formalize at intake/entry or at the time of survey.

REVENUES*

The amount of annual sales generated by operating businesses.

CHANGE IN REVENUES[†]

A measure of the change in an individual’s business revenues between intake/entry into the MDO and the time of survey. The revenues at intake are converted to survey equivalent values and compared with revenues reported at survey.

OWNER’S DRAW*

The amount of money that the business owner takes out of the business for personal use. This money can be taken as a salary or as periodic draws. This metric is also referred to as take-home pay.

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CHANGE IN OWNER'S DRAW[†]

A measure of the change in a business owner's draw or take-home pay between intake/entry into the MDO and the time of survey.

OWNER'S PROFIT^{*}

The net profits reported on an individual's financial statements or Schedule C federal tax form at survey.

FULL-TIME EQUIVALENT EMPLOYEES[†]

The number of full-time employees, plus the number of part-time employees divided by two.

FULL-TIME EMPLOYEES^{*}

The number/percent of employees working for a business owner who work at least 35 hours per week for more than nine months per year.

PART-TIME EMPLOYEES^{*}

The number/percent of employees working for a business owner who work less than 35 hours per week for more than nine months per year.

SEASONAL WORKERS^{*}

The number/percent of employees working for a business owner who work nine months or fewer per year.

TOTAL PAID EMPLOYEES^{*}

The number of employees working for a business owner. This is the sum of all full-time, part-time, and seasonal employees.

TOTAL PAID CONTRACTORS^{*}

The number of contractors hired by a business owner. This includes contractors paid hourly or by the job or project.

JOBS PER BUSINESS[†]

The total number of paid workers at the businesses, divided by the total number of businesses. Note that paid workers include both employees and contract workers.

PERCENT OF BUSINESSES WITH PAID WORKERS[†]

Number of businesses with paid workers divided by the total number of businesses.

PAID WORKERS PER BUSINESS[†]

The total number of paid employee and contract workers working for client-owned businesses at survey, divided by the total number of businesses.

TOTAL EMPLOYER BUSINESSES^{*}

The number of businesses with paid workers, which include employee and contract workers.

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PAID WORKERS PER EMPLOYER BUSINESS[†]

The total number of paid employee and contract workers working for client-owned businesses at survey, divided by the total number of businesses with paid workers.

WORKERS PER BUSINESS, INCLUDING OWNER[†]

The total number of paid workers, which include employee and contract workers working for client-owned businesses at survey, plus client business owners, divided by the total number of businesses.

NEW PAID WORKERS PER BUSINESS[†]

The change in the number of paid workers added to businesses that existed at both intake/entry and survey, plus the number of paid workers at new businesses created between intake/entry and the time of the survey, minus the number of paid workers that lost their job due to a business closing between intake/entry and survey, divided by the total number of businesses at survey.

NEW JOBS PER BUSINESS[†]

The change in the number of jobs added to businesses that existed at both intake/entry and survey, plus the number of jobs at new businesses created between intake/entry and the time of the survey, minus the number of jobs lost at businesses that closed between intake/entry and survey, plus new client business owners between intake/entry and the time of the survey, divided by the total number of businesses at survey.

BENEFIT TO COST RATIO

The ratio of the estimated benefits in the form of increased owner's draw and wages paid to workers to the average cost per client served by the microenterprise program. The methodology used in this analysis can be found at <http://fieldus.org/Stories/ClientBenefits.html>.

FULL-TIME BUSINESSES*

The number/percent of businesses at which the business owner worked at least 35 hours per week and for more than nine months.

PART-TIME BUSINESSES*

The number/percent of businesses at which the business owner worked for less than 35 hours per week and for more than nine months.

SEASONAL BUSINESSES*

The number/percent of businesses at which the business owner worked for nine months or less during the year.

HOURLY WAGES OF EMPLOYEES*

The wages of employees, or W-2 workers, measured in terms of hourly wages.

HOURLY WAGES OF CONTRACTORS*

The wages of 1099 workers are measured in terms of hourly wages or per job/contract, depending on how the contractor is paid.

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FORMS OF WORK*

Documents the number of clients who are working solely in their business, combining working in their business with a job, working solely in a job, and not working in a job or in a business.

CHANGE IN HOUSEHOLD INCOME[†]

The change in annual household income between intake and the time of the survey. Household income includes income from all sources from all members of the household who share income and expenses with the client.

CHANGE IN POVERTY STATUS[†]

Documents the change in household poverty status of clients at the time of intake/entry into the program and at survey. Poverty status is determined by comparing household income to 100% and 150% of the HHS poverty guidelines determined by the U.S. Department of Health and Human Services. Household income includes income from all sources from all members of the household who share income and expenses with the client.

CHANGE IN LOW-INCOME STATUS[†]

Documents the change in low-income status of clients at the time of intake/entry into the program and at survey. Low-income status is determined by comparing household income to 150% of the HHS poverty guidelines determined by the U.S. Department of Health and Human Services. Household income includes income from all sources from all members of the household who share income and expenses with the client.

INDUSTRY SECTOR*

The industry sector of the business, categorized based on the North American Industry Classification System (NAICS).

PUBLIC ASSISTANCE*

The number/percent of business owners who receive any form of public assistance. Public assistance includes cash payments for household expenses (such as TANF), food assistance (such as food stamps or food banks), health insurance (Medicaid or CHIP), or housing assistance (including public housing, Section 8, or emergency shelters).

HEALTH INSURANCE*

Identifies the type of health insurance a client has (if any) at the time of survey.

SAVINGS*

The amount of savings that that the business owner was able to accumulate during the year covered by the survey.

HOUSEHOLD SIZE*

The number of individuals in a household who share income and expenses with the business owner. This metric is used to determine the poverty status of clients surveyed.

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* MicroTracker counted measures.

† MicroTracker calculated measures.

‡ MicroTracker measures collected and calculated using the U.S. Microenterprise Expanded Census survey.