



Report

Strengthening workforce development support for Chicagoland small businesses

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Executive Summary

Small business owners want to be good employers—they know that companies with robust employee policies and protections have happier, more productive workers. This in turn saves them money by reducing costs associated with employee turnover, quality control failures, absenteeism and low customer satisfaction. But many of these entrepreneurs find themselves constrained by the time, cost and complexity it takes to fairly and efficiently deal with important workforce issues.

To better understand the views of local small business owners, particularly entrepreneurs of color and women, on the challenges they face managing employees, Small Business Majority conducted a six-month research project. The project consisted of in-person focus groups and interviews with local small business owners in diverse neighborhoods, supplemented by a focus group of employees representing local nonprofit small business service organizations that provide technical assistance through education, training and counseling. Almost three-fourths of participants were small business owners of color, and roughly two-thirds were women, reflecting the diversity of the participating Chicago neighborhoods. Collecting feedback from these small business owners was critical, as businesses owned by women and people of color are showing tremendous growth but continue to face socioeconomic issues that further disadvantage their businesses.

The roundtable discussions and small business owner interviews offered insight into key challenges in hiring and managing employees. Local small business owners struggle to hire both skilled and unskilled workers, and have significant problems finding workers who are reliable. Recruitment challenges are the result of competition from larger companies with more competitive pay and benefits, mismatched job training programs and finding employees with “soft skills” like communication, customer service, punctuality and professionalism. Small business owners and stakeholders did note that some workers’ lack of reliability is often the result of socioeconomic challenges like a lack of childcare or reliable transportation.

When employers are able to hire new employees, they struggle to provide adequate training and implement operational policies. Overall, the findings support the concept that implementing formal, written processes and tools that are then shared in-person or online helps with onboarding employees and supports time management and worker retention. Currently, few small business owners have formal training processes and manuals due to a lack of time and funds to develop such resources, despite the fact that their use is correlated with improved working relationships, less misunderstandings, decreased turnover and increased employee satisfaction.

Conversations also provided insight into the strengths and weaknesses of existing training programs offered by local small business assistance organizations. Business owners and business service staff know that in-person trainings are ideal because they allow for peer-to-peer networking, but entrepreneurs need these trainings to be truly local (in their neighborhoods instead of downtown) and free or very low-cost. Business owners identified content they’d like to see added to existing trainings, notably in education on compliance with local ordinances.

Overall, small business owners struggle to know where to start in improving their workforce management and don’t have the capacity to take certain steps. Feedback on existing business assistance services generated several recommendations for how these trainings could better serve local small business owners that address the challenges they identified. One recommendation is to offer expanded employer trainings, especially on topics like communication and relationship management, employee compliance concerns and how to access assistance tools. For small business owners who are unable to utilize in-person trainings, improved and easy-to-understand fact sheets and templates would help small business owners with their compliance issues and strengthen their management processes. For Chicago’s business service organizations to provide these resources, they would likely need more funding and support, including access to subject matter experts to help facilitate employer trainings.

Additionally, both the City of Chicago and business service providers can help address workforce recruitment issues by offering trainings that improves workers’ soft skills. At a higher level, efforts to increase access to affordable health coverage, child care and improved transportation infrastructure would help address systemic issues that create workforce problems for small business owners (See Recommendations for a more detailed list of suggestions).

Introduction

Employees are a major investment for small business owners—and smart owners protect their investments. However, small business owners face quite different challenges than large employers when it comes to recruiting, onboarding, training and keeping qualified workers, especially in underserved communities. Indeed, our opinion polling has shown nationally more than 1 in 3 small business owners struggle to find candidates with the right education, skills or training. While small business owners want to be good employers, they often find themselves constrained by the time, cost and complexity it takes to fairly and efficiently deal with important workforce issues, as well as manage payroll, scheduling and other benefits.

To better understand Chicagoland small business owners' training needs to support their workforce retention, Small Business Majority conducted qualitative research to identify how to help entrepreneurial service organizations and stakeholders improve no- and low-cost training for small business owners with employees, especially business owners of color whose businesses are located in economically underserved areas that employ low- and moderate-income workers. We conducted three focus group roundtables and eight in-person interviews with small business owners and staff from nonprofit small business assistance organizations.

The goal of this research was to gain an enhanced, in-depth understanding of the needs of underserved Chicago small business owners to enhance employee management and strengthen their workforce. Overall, the research indicates that small business owners have limited capacity and resources to improve workforce development. The findings from these conversations are represented in this report, which provides an overview of the challenges local small business owners face in managing employees, what resources exist for them and what solutions and recommendations could improve workforce management for area employers.

Methodology

With support from the Chicagoland Workforce Funder Alliance, Small Business Majority conducted a six-month project to better understand the views of local small business owners on various workforce management issues. The research consisted of facilitated roundtable discussions with entrepreneurs, supplemented by interviews with stakeholders from small business service organizations.

Small Business Majority coordinated with the following partners to ensure participation from entrepreneurs of color in diverse neighborhoods: Restaurant Opportunities United-Chicago (ROC United-Chicago), Hyde Park Chamber of Commerce, Polsky Center for Entrepreneurship and Innovation-University of Chicago, Eighteenth Street Development Corporation, The Resurrection Project, Healing to Action, Rogers Park Business Alliance and Greater Southwest Development Corporation.

Small business owner demographics

A total of 15 small business owners participated in two focus groups and in-person interviews. All participants employ less than 25 people, with an average of 8.7 workers. Fifty-three percent operate a microbusiness that employs fewer than 10 workers. Almost half of the business owners (46%) gross revenues of \$250,000 and under. Forty-three percent of owners gross between \$501,000 to \$1 million in revenue. These higher revenue owners employ between 8 to 22 employees, most of whom are either full- or part-time hourly wage workers.

Seventy-three percent of participants are business owners of color and two-thirds are women. Participating businesses are located in three Chicagoland neighborhoods with a range of low- and moderate-income to middle-working class households: 1) South Side (Hyde Park and Bronzeville); 2) West Side (Pilsen, Little Village and North Lawndale); and 3) North Side (Rogers Park, West Ridge and Evanston). Many of the owners are members of local business associations and chambers of commerce or frequently utilize the no and low-cost services of nonprofit business assistance organizations, such as small business development centers.

Small business assistance centers

Four 501 (c)(3) nonprofit business assistance service centers participated in the service provider focus group, including the following: Greater Southwest Development Corporation, Sunshine Enterprises, Far South Community Development Corporation and Women’s Business Development Center. Staff from Rogers Park Business Alliance also contributed feedback and helped with facilitating small business owner interviews. These nonprofits provide no and low-cost, high quality, in-person business assistance via workshops, classes, networking and one-on-one counseling for aspiring and current small business owners.

These centers serve clients throughout the City of Chicago and Cook County areas as far north as Lake County and west to DuPage County. The owners they assist own businesses with under 25 employees, and many are low- and moderate-income microbusiness owners who have under five employees.¹

The findings are not representative of all small business owners in Illinois and across the nation; however, the results can help inform future research that Small Business Majority is poised to undertake to support the region’s small business workforce.

General Findings

Existing practices and resources used in small business workforce management

Small business owners were asked about existing tools used to manage employees and develop workforce policies. Findings show that small business owners are seriously constrained by time and funds, limiting their ability to embrace best management practices, and could benefit from further tailoring of existing city and nonprofit management resources.

Popular resources and tools to manage employees

Most owners reported they have used the City of Chicago’s Business Affairs and Consumer Protection website and have spoken with its staff, including inspectors, to help them answer workforce questions on compliance concerns (e.g., wages, rights and benefits). The other in-person and online resources that owners reported they’ve utilized to manage their workforce include:

- Other government websites like the Internal Revenue Service and Department of Labor
- Industry associations and local chambers of commerce
- Local small business nonprofit service centers or programs (e.g., Rogers Park Business Alliance, Chicago Urban League, etc.)
- National payroll companies’ online tips and newsletters (e.g., ADP®, QuickBooks™)
- Alderman offices
- In-person legal counsel from nonprofit and academic groups (e.g., the Community Law Project and students at the Business Enterprise Law Clinic (BELAW) at John Marshall Law School)
- Accountants or bookkeepers

Costs associated with the resources and services above is very important to small business owners. Owners and staff at service centers praised how national payroll companies provide valuable information that support worker management, especially on compliance matters. Workshops by nonprofits like The Hatchery, a food and beverage incubator, were valuable to owners in the food and beverage industries, but they noted these workshops can get expensive.

¹ According to the U.S. Small Business Administration’s 2018 Illinois Small Business Profile, the median income for individuals self-employed at their own registered business was \$51,453.

Existing small business workforce management tools

Small businesses reported using many different internal processes to manage their workforce. Owners said they utilize software and written guidelines, employ informal communication or use a pen-and-paper system to manage the following items: payroll, scheduling, tracking leave and guidelines on worker expectations.

- **Payroll:** The discussions revealed that use of an in-house payroll system—which are cheaper but more prone to error—versus a more efficient and reliable outsourced payroll management program was not correlated to business revenues but the owner’s preference. Small business center staff noted many owners in the South and West Chicago neighborhoods ignore their guidance to purchase a robust system and instead buy cheap systems that frequently create errors, causing worker frustration and wasting owner time and money to correct.

“We often hear from owners that pay is wrong when they outsource payroll with a cheap system. They learn the hard way, even though we constantly recommend that they outsource with a reputable company like ADP®. They think they can’t afford it, but they’re losing money with these minor systems.”

-Business service provider

- **Scheduling practices and tools:** About half of small business owners reported using an Excel spreadsheet or their own internal system for scheduling, while the other half use a vendor Point of Sales (POS) system or software like HomeBase or When I Work. Just one business owner said they still use a pen and paper system. Most small business owners reported they strive to schedule two weeks in advance or more, but roughly half of those in the food and beverage industry schedule just one to five days in advance. Businesses providing certain personal services like drivers were also subject to last-minute schedule adjustments due to the nature of last-minute client requests.
- **Leave practices:** Although all owners said they track employees’ leave in tandem with their scheduling systems, a majority did not fully understand the nuances of the City of Chicago and Cook County mandatory sick leave ordinances. For instance, several owners incorrectly described the leave ordinances as applying only to salaried employees. It’s unsurprising many owners and business service voiced a need for more in-person training about worker compliance laws and to re-vamp fact sheets to increase comprehension.
- **Employee handbook and guidelines:** Most owners did not report having an employee handbook or guidelines. Business center staff said they emphasize to owners how employee handbooks increase clarity on procedures and policies for both the business owner and employee and mitigate risk and liability, as well as the importance of working with a licensed, practicing attorney to review and finalize handbooks.
- **Development of employee handbook, when utilized:** Owners who do utilize written employee handbook policies said they created them by adapting manuals from their previous experience, adapted them from online templates or they received free help from family or friends who work in human resources. Most owners did not include job descriptions in their handbooks. None of the owners currently in the process of developing an employee handbook mentioned working with an attorney to review the document for legal implications before it’s finalized, despite the advice of business service providers that doing so reduces risk and liability.

“A template from reputable companies like ADP® is helpful because you don’t want to overstep the law and use wrong verbiage, so I feel the template is basically worded to also protect my business.”

-Small business owner

Written job descriptions

An overwhelming majority of small business owners said they don't have written job descriptions, but those who do utilize written job descriptions noted they improve worker-owner communication on clarity of job responsibilities and decrease misunderstandings on roles and tasks, points echoed by business assistance staff. Business assistance staff said they frequently remind owners to have written job descriptions to save time and reduce miscommunication, but the response they hear is that owners don't have the time to find and adapt a template, much less create one on their own.

“How can you communicate to someone what's good expected behavior when you've never initially communicated what's expected? We try to drill into them the importance of a job description. When owners don't have these types of processes in place for employees, it impacts their revenue growth and their time.”

-Business service provider

Internal communication strategies to encourage teamwork

Owners with higher than average retention and job satisfaction noted they engage in active in-person communication to convey appreciation for workers, support employee relationships, build trust and develop satisfactory work culture. Engaged communication by the owner and their managers supports teamwork, business operations and worker job satisfaction. Business assistance staff said regular, face-to-face owner-worker communication improves employee performance, especially among workers in the younger generation who often don't receive feedback. Good working relationships also help owners elicit feedback from current and departing workers who give advance notice.

After in-person communication, small business owners also utilized texts and phone calls, private social media groups, apps, staff meetings and handwritten daily logs. Professional consultation businesses used video conferencing as their number one way to communicate with their freelance workers.

Defining small business owners' recruitment, training and retention struggles

The discussions highlighted key issues for small employers in recruiting and managing employees. Owners struggle to recruit qualified staff for unskilled, hourly-wage positions, as well as employees with college degrees for higher-level positions. When they are able to find the right candidates, most business owners don't have written processes to train new employees and struggle to find the time or resources to provide hands-on training. The following is a more detailed overview of findings that provide insight into the challenges of meeting small business owner training and management needs.

Challenges in recruiting talented, reliable employees

Owners said they want employees they can trust to show up and if necessary, mind operations if the owner is not onsite. Small business owners reported that reliability is their most common challenge when it comes to hiring unskilled workers. “No-shows” are a particular problem, both during the interview process and for new hires who sporadically don't show up to work or quit without notice.

A second common recruitment challenge reported is that applicants or new hires either lack, or falsify, their work experience. For example, businesses in the food and beverage industry have an especially difficult time finding kitchen staff with sufficient experience to fulfill the duties of the job.

Moreover, recruiting employees with college degrees for higher-level positions is challenging for owners in the both the food and beverage and retail industries because of a false assumption that their industries only hire unskilled labor. For professional consultation businesses, a common recruitment challenge for their freelance workers is clarifying how their role works as an employee supporting specific contracts.

Additional recruitment challenges discussed include:

- Workforce competition from corporations that offer higher wages and benefits, leaving small business owners with a less qualified pool of recruits.

- Workforce preparedness programs that train people to find jobs in the food and beverage industry are not appropriately training people on basic workplace professional skills of dress, timeliness, workplace communication and professional conduct.
- Unreliability among low-income workers is related to broader socioeconomic factors that cause absenteeism or reduce productivity, like a lack of reliable transportation, affordable childcare and access to healthcare.

Employee turnover and retention

Many of the factors that contribute to small business recruiting struggles also lead to high turnover. As stated earlier in this report, most small business owners said they mostly employ hourly workers, who often view their jobs as temporary and leave when better-paying opportunities materialize. This is especially true for small business owners who employ contract or freelance workers, who reported that their freelance employees dislike the inconsistent income stream that comes with contract work. For retail and personal services, it's not unusual for turnover to be related to the high stress of customer service.

Due to high turnover and a high number of employees who leave with little to no notice, most owners said they don't conduct performance reviews. Ideally, owners would like feedback from departing workers on what can be improved.

Small business service staff agreed with owners that turnover due to a lack of reliability or finding a job with better pay or hours is an issue; however, they emphasized it's critically important to understand how socioeconomic systemic factors relate to worker turnover, especially in Chicago's South and West Side areas. Many low-income employees lack access to the support systems needed to work productively. The low pay cannot compensate for the socioeconomic barriers that prevent them from becoming longer-term employees, such as lack of affordable childcare, no transportation, family responsibilities or health issues.

“One thing happens to a worker, and half of their world falls apart. This is an issue of poverty when people are living paycheck-to-paycheck, so it's difficult to be a reliable employee because the first thing you will let go of is work, not your babies or your family.”

-Business service provider

Communicating career mobility support

As noted above, certain employers noted hiring and retaining difficulties are related to perceptions that jobs in their industries do not offer significant growth potential. Despite awareness of this issue, few small business owners reported taking proactive steps to encourage employees' professional development. A few owners said they try to cultivate career interest with people who have either expressed interest in the industry or where owners see potential, including one owner who has seen half of a dozen staff leave to have careers in the retail beverage industry with large companies. In addition to specific trainings, business service providers said owners can actively involve employees in operations that relate to their own personal or professional interests, like asking for ideas for customer activities or menu items or asking for assistance with social media. One owner with a higher-than-industry standard retention rate indicated that communicating interest and care for their employees is important and helps with the business bottom line, as staff retention also helps cultivate familiarity that leads to return customers.

“I communicate to employees that, “Hey, this is your job. This is what you do to make money. I will help you every step of the way. This is a mutual agreement where I help you make money.”

-Small business owner

Challenges in designing effective policy manuals

Three common themes emerged during the roundtable discussions about the challenges to completing an employee handbook or policy manual, which were: 1) limited time; 2) finding appropriate assistance and tools for an owner to create a manual on their own; and 3) costs associated with creating and maintaining a manual. The specific issues related to time and cost is the time needed to adapt a template for their business's specific culture and operations, getting staff input and finding and paying an attorney to review it. Although the City of Chicago website was cited by many owners as a main resource, they did not feel it was particularly helpful for this specific issue.

Small business assistance staff noted that it is an equally time-intensive challenge to create a suite of employee handbook templates. There are organizational liability concerns in developing the template content and how it is both presented and messaged to owners. One center said they are in the process of creating templates, but have found it laborious to create, test and vet the templates with attorneys.

Small business owners, especially those in the food and beverage industry, reported they are more likely to create a standard operation procedure (SOP) manual and processes than to create an employee handbook. Owners and staff cited the following benefits of SOP manuals:

- Helps the owner with time management and organization as they on-board new workers, while also providing tools like checklists, roleplay exercises and tests that help with training
- Support transparent financial operations
- Improves security procedures for closing and opening the business
- Aids in tracking and evaluating employee progress
- Fosters mutual clarity and understanding about tasks
- Creates an infrastructure for worker management systems as a business grows

Owners whose businesses have an employee SOP manual either developed it themselves, paid a consultant to develop one or paid a national company in the workforce industry to adapt a template for their needs, such as ADP®. Owners without SOPs said they felt they were unnecessary because 1) they have experienced employees in the industry who know their roles and tasks; 2) long-term staff provide consistent training for new people; and/or 3) they hold regular staff meetings to help solve operation concerns. Business owners were asked if they have sought assistance from business consultants, but almost no businesses owners had considered seeking such services. Business owners indicated interest in seeking such assistance in the future but noted that such services would need to be from a highly-qualified individual capable of adapting policies to individual small businesses at an affordable cost averaging no more than \$2,500.

Challenges in accessing relevant workforce management training

Small business owners noted they are aware of some training programs designed to help them improve management techniques, but they identified some gaps in content and accessibility. Only about one third of owners participating in the study wanted to take advantage of in-person training offered by business support organizations. However, staff at service organizations emphasized from experience that in-person is the best way to provide training because participants can ask questions and network with peers. Small business owners wanted trainings to be in their local neighborhood rather than downtown, wanted to know the information was trustworthy and needed training to be affordable, which they indicated should be less than \$25 per session.

“You’ll probably get a better turnout if it’s local and in-person. No one’s going to take a half day just to go to a meeting or workshop downtown.”

-Small business owner

Two-thirds of owners preferred an online mode to access training on employee management, due to their limited time and financial capacity. A majority preferred passive learning where they watch videos at-will, with optional self-pace tests and reviews.

Owners and staff at business assistance centers cited that owners need training on communication and relationship management, employee compliance concerns and access to supportive in-person assistance and tools. Insufficient city ordinance compliance education was a particular challenge, as one small business owner noted it's hard to know if you're in compliance with city regulations until the inspector is visiting your business. Moreover, the city can improve its written fact sheets, as small business owners felt they are not easily understandable or translated succinctly, making it difficult for them to answer employee questions.

Business assistance staff noted they rarely train owners on how to create and implement training processes because they usually have more immediate needs, such as improving their financial operations. Similarly, for owners in a multi-week training, there are important topics that take priority for business owners over such education. What's more, training on how to create onboarding systems is highly individualized to both different industries and different work cultures, and only applies to owners with employees. Additionally, small business service centers do not have subject matter experts to instruct business owners on how to design training and management protocols. However, staff underscored the importance of creating training processes in the context of other topics.

Recommendations to support training for small business owners

The following are recommendations offered by owners and small business assistance staff on ways to support small business owners' efforts to improve employee management. These recommendations seek to improve business services for local small business owners.

Increase program support for small business assistance service staff serving underserved entrepreneurs, including women and entrepreneurs of color. Staff at small business service organizations noted that while they offer comprehensive assistance for entrepreneurs and have numerous full-time employees, most of them are not subject matter experts who can provide in-depth support for every owner's individual needs. These nonprofit staff rely on experts to provide their speaker services for free and who can also provide affordable services from referral. They expressed interest in having materials and resources developed by an independent, third-party nonprofit that could then be utilized by business service organizations citywide to better support small employers who need help improving employee management. This includes the following:

- Create an online toolkit that is housed by an unbiased, nonprofit partner organization that is not another business service organization as a training resource for all organizations to utilize. The toolkit would: 1) increase staff knowledge with organized FAQs on generalized information at a "10,000-foot-level" on employee management topics they frequently discuss with owners (e.g., employee handbooks and risk management, communications, compliance, business and liability insurance, benefits, worker training, hiring concerns, compliance, etc.).
- Create a list of vetted subject matter experts to expand the network of experts for staff to invite and speak pro bono to classes. These subject matter experts should be engaging and provide clear, understandable and affordable learning.
- Create an endowment to pay subject matter experts as an incentive to speak to increase center staff capacity. The endowment should have a designated nonprofit financial manager that is not a business service organization. An optional speaker honorarium would address the issue small business service organizations have in finding new people to speak for free. Under this honorarium, each center would utilize a speaker once, so that a variety of experts are utilized. The centers that utilize the list and honorarium should be limited to nonprofit, 501(c)(3) small business service organizations, such as Small Business Development Centers, Small Business Opportunity Centers, Women's Business Centers, Veterans Business Centers and other business support organizations that have been vetted by Small Business Majority.

Provide solutions for small business recruitment challenges. Small business owners, especially business owners of color and women, struggle to recruit and retain talented employees, competing with larger corporations that offer more robust pay and benefits. What's more, available workers often lack soft skills and face serious socioeconomic challenges that affect their ability to get to work, deal with family and medical issues or find reliable childcare.

- Increase resources for organizations providing workforce management trainings in Chicago's South Side, West Side and North Side that focus on how to improve job preparation for prospective job seekers on basic professional conduct and skills such as timeliness, dress, communication for teamwork and customer service.
- Expand job trainings on how to use different POS systems such as Square for unemployed workers, as owners may be more likely to hire people because the training was offered by an organization owners trust.
- Advocate for policy changes that would address systemic issues like lack of affordable childcare, insufficient transportation infrastructure, lack of sufficient health coverage, need for increased access to family and medical leave and more.

Expand access to and content covered in small business owner in-person trainings. It's clear more could be done to increase small business owners' access to comprehensive, quality free or low-cost

trainings on workforce management issues. Small business service organizations, city officials and philanthropic organizations should take steps to increase accessibility of existing programs and expand content covered in training programs.

- Guarantee that existing in-person training programs are truly accessible to area small business owners by ensuring they meet the following criteria:
 - Based in local neighborhoods or even at local businesses
 - Conducted in partnership with trusted local organizations (e.g., business service organizations, an alderman’s office or nonprofit organization for compliance updates, communication techniques, etc.)
 - Offered regularly, during slow business hours
 - Offer peer-to-peer networking opportunities
 - Are affordable—trainings should be no-cost or less than \$25 per session
- When in-person training is not possible, increase the quality and quantity of online offerings. For example, whenever possible, online trainings should consist of videos that small business owners can interact with at-will with self-paced reviews.
- Improve terminology for small business owner trainings and participation:
 - The term “employee management” is preferred by small business owners over “human resources or HR” in marketing and development of training content.
 - Additionally, understanding the large number of family-owned and operated food establishments in the South Side and West Side, it’s important to modify the training content and marketing to include the word “family” or “relatives.”
 - Although the term “onboarding” is common lingo used in larger businesses and by the human resources industry, small business owners often do not use this term or understand it.
- Increase trainings on critical topics that small business owners express a need, including:
 - Communication training to improve employee relationships and coaching skills, including:
 - How to counsel low-skilled and inexperienced workers on professionalism, such as timeliness, conduct and dress.
 - How to coach on customer service skills, especially for difficult clients.
 - How to handle performance reviews when the employees’ expected performance and behavior are not met.
 - Cultural diversity and socioeconomic sensitivity training and resources for owners who employ low- and moderate-income workers, including immigrant employees, who might have personal socioeconomic challenges impacting wellness and productivity (*e.g. neighborhood violence, living paycheck-to-paycheck, health and housing insecurity, balancing work time with other jobs or school, etc.*).
 - How to better translate concepts for workers with varying skills, learning and educational levels (e.g., explaining arithmetic in three different ways to workers with different learning styles and education).
 - Legal compliance education, including:
 - Increased in-person, paper and online education with simplified explanations and understandable translation of employee compliance laws for various employees (tipped, hourly, salary, commissioned and contract), including regulations for compensation, leave, required benefits, business insurance and worker’s compensation.

- How to create an employee handbook for risk mitigation with recommended general content and specific content per industry.
 - How to find an affordable attorney to review employee handbook, business contracts, insurance, and work agreements for legal compliance and protection.
- How to implement a process to train workers and create standard operating procedures.
- Hands-on training for QuickBooks™ and its various functions for in-house payroll.
- How to create a social media use policy for the business and its employees.
- Expand local networking groups that allow for fellow neighborhood owners to learn as a group.

Provide additional employee training support systems and activities. Small business owners need specific support in creating training programs and employee policies that reduce employee confusion and save business owners time and money. This includes the following recommendations:

- Modify workforce training programs such as On the Job Training (OJT) to help low-income small business owners and provide general job function training for cohorts of small business employees. To increase accessibility, trainings should meet the following criteria:
 - Do not involve a lot of paperwork to apply to better incentivize owners to participate.
 - Do not require going through an intensive, time-consuming grant application process for a small business owner to participate. Many publicly funded programs do require an extensive application process that is prohibitive for very small businesses with no administrative staff.
 - Graduate trained workers that can transition immediately to employment at a small business. Current training programs to provide jobs and training support to businesses are not conducive for low-income microbusiness owners who have limited time and funds for required participation.