

Microbusinesses, Gainful Jobs

A statistical profile of microenterprise employees

In this in-depth qualitative study, the FIELD team spoke with a sample of 104 employees of microenterprises in five cities: New York, Miami, Chicago, Denver, and San Diego. Each microenterprise that employed the workers had received a microloan from Accion during 2012 or 2013. The microenterprise workers interviewed were ethnically diverse and balanced in terms of gender. Slightly more than half of the group was 30 years old or younger. Thirty-one percent had at least a college degree, 28 percent had a high school degree or only an elementary education, and 42 percent had some post-secondary education (but less than a bachelor's degree). The workers largely had tenures of a few years with their employers. Almost one-third were immigrants and 17 percent received public assistance.



