

May 2020

MI CASA
RESOURCE CENTER

Mi Casa Resource Center Community Needs
Assessment Report

PREPARED BY

Marzano Research

The logo consists of a solid black circle. Inside the circle, the word "Marzano" is written in a bold, white, sans-serif font. Below it, the word "Research" is written in a lighter, white, sans-serif font.

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Background

Since 1976, Mi Casa Resource Center (MCRC) has identified and responded to the needs of low-income individuals and families in pursuit of its mission to create pathways to economic opportunity. At the onset of the COVID-19 pandemic in March 2020, MCRC launched a crisis support and recovery campaign targeting our community of 2,000 active participants and other low-income students, workers and small business owners in need of support to navigate the post-COVID economy.

MCRC is Denver's largest and longest-standing Latinx-led and serving organization, with a strong reputation as a trusted and valued community resource. In 2019, MCRC adopted a new strategic framework and core values, one of which is: ***We are relentless in response to a changing world***. Since the closure of MCRC's facility in March, the organization has transformed its service delivery model to provide support to its participant community without interruption.

MCRC estimates a significant increase in demand for the services it provides in the coming months. Since the early weeks of the COVID-19 crisis, MCRC has connected participants to resources to meet basic needs; guided workers/business owners through crisis support processes (filing for unemployment insurance, submitting economic injury claims, applying for small business grants and loans); and informed the community about how to maintain and/or replace income during the crisis.

As part of MCRC's COVID-19 support and recovery campaign, the first step was to conduct an extensive outreach effort to provide one-on-one support to 2,000 active participants. Frontline MCRC staff reached out by phone to connect with participants and to conduct a formal needs assessment. The purpose of the assessment was to identify how best to focus MCRC's crisis support during this first phase of the COVID-19 crisis.

Using MCRC's robust data tracking system, MCRC captured results and engaged Marzano Research to provide analysis that will allow MCRC to share the findings broadly with a variety of community stakeholders and act as a tool to advocate for resources and systemic reforms to improve the lives of those most impacted by COVID-19.

Executive Summary

The current report provides a snapshot of the COVID-19 impact on small businesses and workers participating in Mi Casa Resource Center (MCRC) Business and Career Pathways programs. The findings reflect negative impacts being felt by many small businesses and workers who participate in MCRC programs. Specific industries deemed “nonessential” along with low-income and minority populations are more vulnerable to the loss of business and income than others. Based on an analysis of the available data, the following key findings organized by research questions inform recommendations for providing additional resources and support to participants.

Key Findings

1. Impact of COVID-19 on small businesses and workers

Key Finding: Over half (55%, n = 260) of small businesses have been negatively impacted by COVID-19 and 17% (n = 38) of workers were nervous about their current employment situation. Thirty-nine percent (n = 183) of Business Pathways participants reported losing business and another 16% (n = 77) were reportedly on the brink of failure because of COVID-19. Few (35%, n = 98) workers in the Career Pathways program indicated that they were currently working, and 17% (n = 38) were “nervous about what is going to happen.” Another 19% (n = 42) shared other ways COVID-19 has impacted their employment including, working reduced hours, or not working because they need to care for children now at home or for health reasons.

2. Vulnerable industries

Key Finding: Small business owners representing industries deemed “nonessential” were more likely to be forced to close. Respondents reporting

revenues of \$60,000 or less made up 85% of all Business Pathways respondents who cited loss of business or closures. Vulnerable industries in the current sample included hospitality/accommodation, food services, real estate, retail, and entertainment. Business Pathways participants working in these industries more frequently (80%, n = 133) reported to have lost business or to be on the brink of failure. By contrast, industries that appear less vulnerable in the current sample are those that could transition to working remotely or were deemed essential such as professional and technical services, finance, and insurance.

3. Vulnerable populations

Key Finding: The most vulnerable workers who already receive the lowest wages and have the least education were more likely to report being laid off. In the current sample, the workers most impacted were also those already on the edge of not meeting self-sufficiency. Most Career Pathways participants (76%) in the current sample reported an income less than what would

be considered self-sufficient (\$72,223) for a family of four in Denver county¹. Eleven percent of Career Pathways participants making \$50,000 or less reported being recently laid off. Additionally, more minority workers in the current Career Pathways sample reported being recently laid off or worried about what will happen with their job.

4. Small business and worker concerns

Key Finding: Small business owners and workers were primarily concerned for their health and getting sick. Businesses in operation were most concerned about loss of sales, followed by paying bills, and health or getting sick. These concerns are aligned with the most frequently represented industries in the current Business Pathways sample which include hospitality/accommodation, food services, construction, property management, shipping, security, gaming, engineering, landscape, and distribution. These industries often require employees to be in direct contact with the public and are less likely to be conducted remotely so it makes sense that sales and health would be primary concerns. These industries are also more vulnerable to closures as they are nonessential. Career Pathways participants were primarily concerned with hiring freezes (21%, $n = 46$) followed by their health and getting sick (18%, $n = 40$).

5. Supports needed by small business and workers

Key Finding: The primary need for businesses and workers was found to be meeting basic needs. Business Pathways participants, regardless of whether they were currently in business and across industries, indicated wanting support for meeting basic needs (27%, $n = 189$) as well as one-on-one business consulting. It should be noted that participants were also unsure about what support they needed at the time of the assessment. Like Business Pathways, participants in Career Pathways also indicated that support for basic needs (18%, $n = 44$) and career coaching would be helpful. Other requested needs from workers included supports for career development options/suggestions or that nothing was currently needed but might be needed in the future.

In conclusion, the findings also suggest strategies and opportunities for supporting MCRC staff to target resources to their Business and Career Pathways participants. It is important to note that 84% of the respondents in the sample indicated that they would like to receive follow-up contact from MCRC staff in the coming weeks. MCRC staff should continue to follow up with these participants as the impact of COVID-19 on businesses and workers evolves and the needs for specific industries and the most vulnerable populations grow.

¹ Pearce, D. M. (2018). The Self-Sufficiency Standard for Colorado 2018. Colorado Center on Law and Policy.

Method

Mi Casa Resource Center (MCRC) staff conducted assessments to gather perceptions of the early impacts of COVID-19 for participants in the Business and Career Pathways programs. To conduct the assessment and increase the reliability and validity of the data, staff received training from the MCRC evaluation coordinator on sound survey administration and data entry. The assessment included nine questions, comprised of closed- and open-ended items, to capture participant perceptions of how work or business was going, what their concerns and needs were, and how MCRC could support them. Participants had the option to respond to the assessment in either English or Spanish. The full assessment protocol can be found in Appendix A. At the conclusion of each assessment session, MCRC staff entered the responses into the Salesforce system.

Survey Development

Prior to the full-scale assessment, a pilot was conducted to improve the reliability of the interviewers and the validity of the items. Twenty assessments were administered in both English and Spanish to Career and Business Pathways participants. The pilot informed revisions to improve the clarity of assessment items.

The full-scale assessment was conducted during a 3-week window, from approximately March 27 to April 18, 2020. Trained staff members conducted the assessment via phone and email. Each assessment session lasted approximately 30 to 60 minutes. Most participants responded via phone (96%) and in English (66%).

Sample

Respondents included MCRC participants in the Career Pathways ($n = 219$) and Business Pathways ($n = 653$) programs, for a total of 872 participants. This total reflects a 42% response rate from the entire MCRC participant community. The median income for respondents in the sample was \$15,366, and the average age was 42. Tables 1–6 present additional demographic information on the total sample, including primary language spoken, race/ethnicity, gender, education level, business/employment status, and business industry or work. Note that the sample (n) in the tables may be more or less than the total sample ($N = 872$), depending on how many respondents answered a particular question or whether respondents could select more than one option (as for race/ethnicity).

Table 1. Participant Primary Language Spoken

Language	n	Percent of Sample
English	411	47%

Language	<i>n</i>	Percent of Sample
Spanish	269	31%
Unknown/not stated	170	19%
Other	22	2%

Table 2. Participant Race/Ethnicity

Race/Ethnicity	<i>n</i>	Percent of Sample
Hispanic or Latino	554	64%
White	202	23%
Black or African American	93	11%
Unknown/not stated	63	7%
American Indian or Alaska Native	22	3%
Asian	20	2%
Other race, ethnicity, or origin	6	1%
Middle Eastern or North African	6	1%
Native Hawaiian or other Pacific Islander	2	< 1%

Table 3. Participant Gender

Gender	<i>n</i>	Percent of Sample
Female	590	68%
Male	238	27%
Unknown/not stated	41	5%
Gender identity not listed	2	< 1%
Prefer not to respond	1	< 1%

Table 4. Participant Education Level

Education Level	<i>n</i>	Percent of Sample
Unknown/not stated	181	21%
4-year degree	151	17%
High school diploma/GED	126	14%
Some college	125	14%
Advanced degree	80	9%
Grade 9–12	73	8%
2-year degree	46	5%
Grade 6–8	38	4%
Technical/trade school	35	4%
Grade K–5	13	1%
Did not attend school	4	< 1%

Table 5. Participant Business/Employment Status

Status as of last appointment	Yes (<i>n</i>)	Percent of Sample
In business	331	50%
Employed	47	22%

Table 6. Participant Business Industry or Work

Industry	Business Pathways		Career Pathways	
	<i>n</i>	Pct. of Sample	<i>n</i>	Pct. of Sample
Other services (except public administration)	152	25%	9	11%
Construction	133	22%	3	4%
Hospitality/Accommodation and food services	84	14%	7	9%
Retail trade	64	11%	7	9%
Professional scientific and technical services	29	5%	0	0%

Industry	Business Pathways		Career Pathways	
	<i>n</i>	Pct. of Sample	<i>n</i>	Pct. of Sample
Health care and social assistance	23	4%	8	10%
Arts, entertainment, and recreation	21	3%	0	0%
Manufacturing	15	2%	0	0%
Transportation and warehousing	14	2%	5	6%
Wholesale trade	14	2%	0	0%
Educational services	12	2%	9	11%
Administrative and support	11	2%	2	3%
Real estate and rental/leasing	9	1%	0	0%
Finance and insurance	7	1%	26	33%
Information	5	1%	0	0%
Management of companies and enterprises	4	1%	0	0%
Utilities	2	1%	0	0%
Agriculture, forestry, fishing, and hunting	1	1%	0	0%
Public administration	1	1%	1	1%
Nonprofit	0	0%	2	3%

Other industries represented among Business Pathways participants included temporary work, property management, shipping, security, gaming, engineering, landscaping, and distribution.

Findings

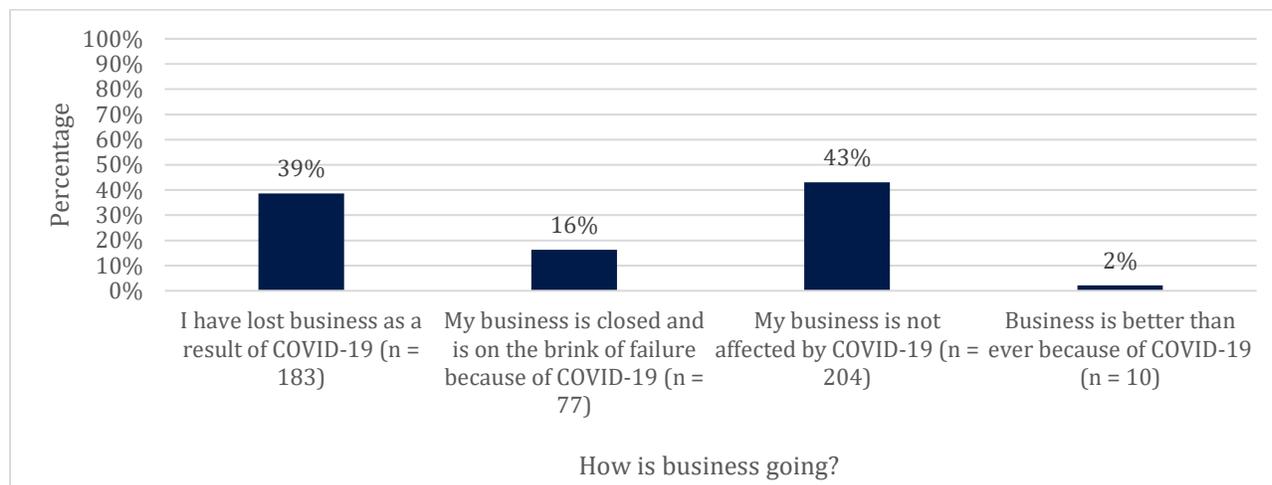
Descriptive analyses, primarily measures of frequency, were conducted to understand the findings of the community assessment. The findings present a summary of a representative sample of the MCRC participants' perceptions of COVID-19 impact on business and employment. These findings are organized around six primary research questions. Data are further organized under each research question by Business and Career Pathways participants, when applicable. Career data were available for only 51 Career Pathways participants, so these data were not disaggregated by employment status or industry.

What Is the Impact of COVID-19 on Small Businesses and Workers?

Business Pathways

Of those respondents in the Business Pathways program who reported being in business, over half ($n = 260$, 55%) had been negatively impacted by COVID-19 (Figure 1). Thirty-nine percent ($n = 183$) reported losing business, and another 16% ($n = 77$) reported being on the brink of failure because of COVID-19.

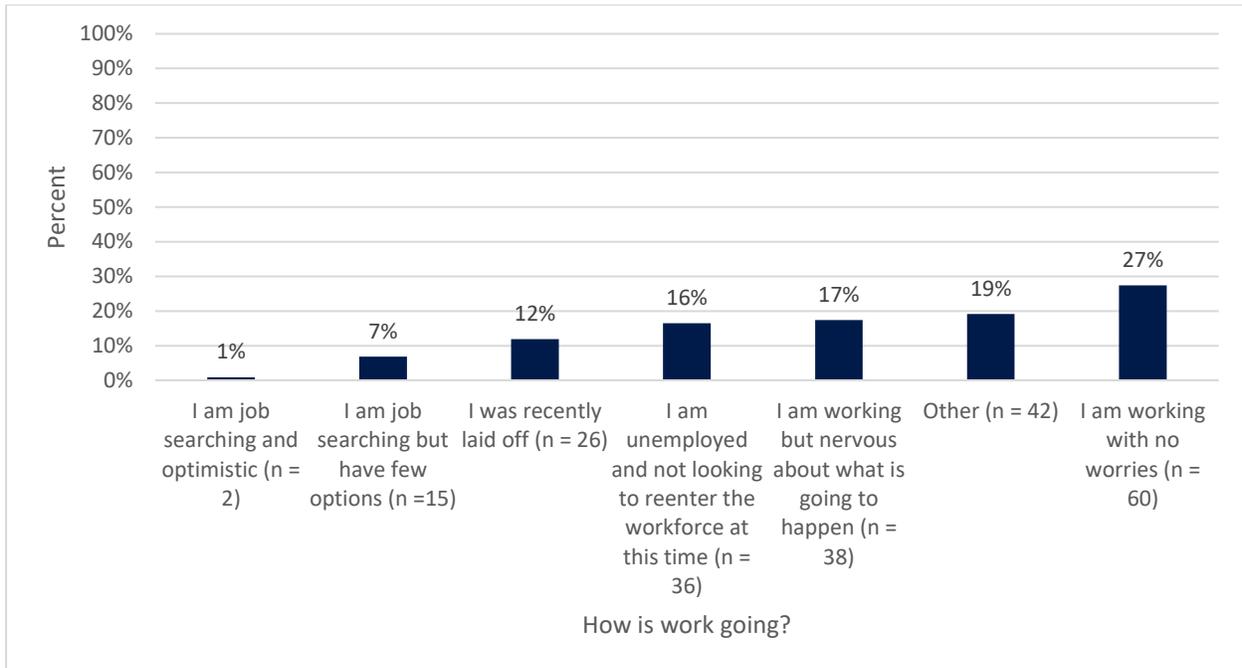
Figure 1. Among Business Pathways Participants, Over Half Who Were in Business Had Been Negatively Impacted by COVID-19



Career Pathways

Of the Career Pathways program respondents, 35% ($n = 98$) indicated that they were currently working (Figure 2). However, 17% ($n = 38$) were “nervous about what is going to happen.” Another 19% ($n = 42$) shared other ways in which COVID-19 had impacted their work, most frequently stating that they were working reduced hours, not working because they needed to care for children at home, or not working because of health or school.

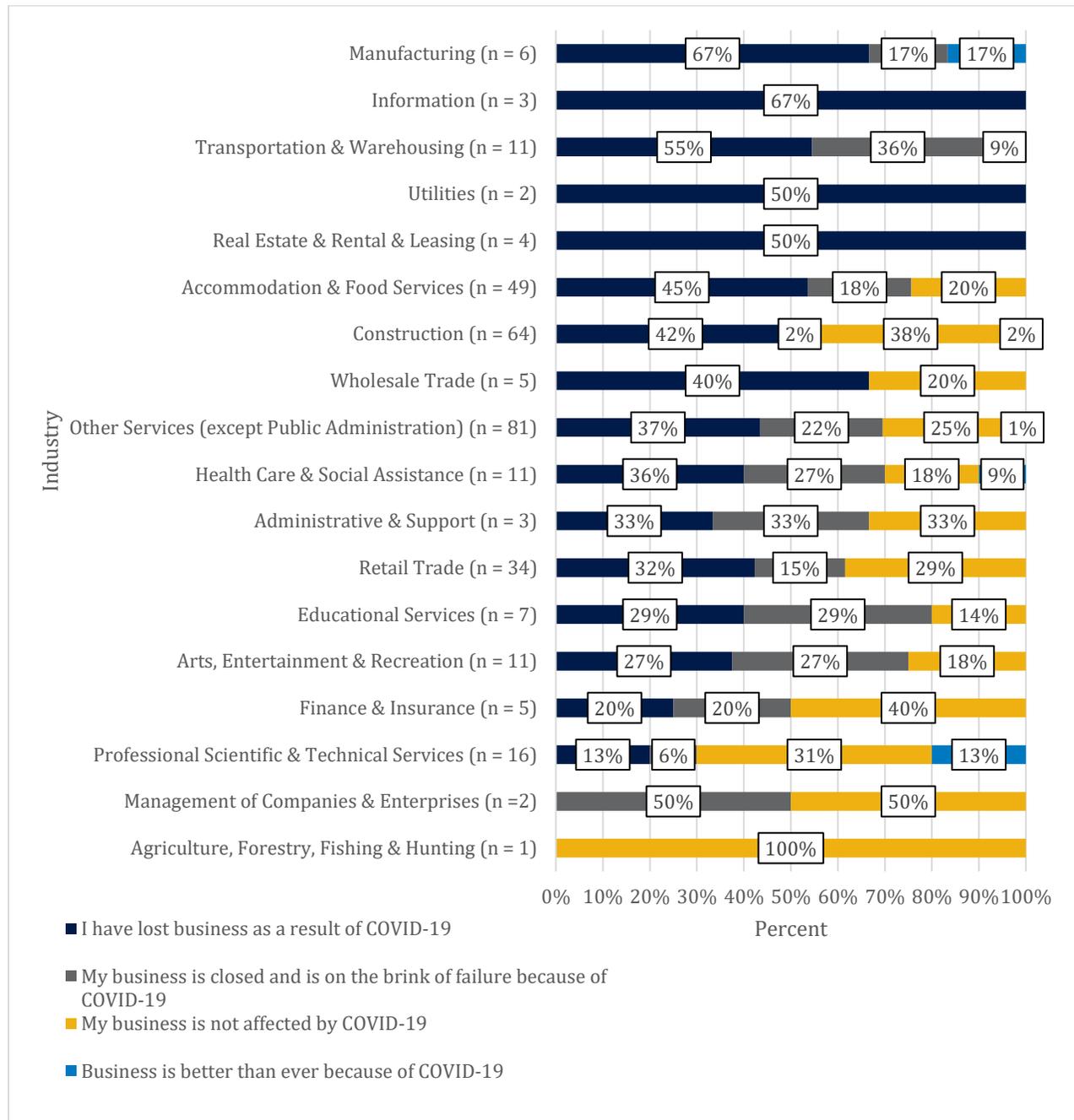
Figure 2. Among Career Pathways Participants, 35% Were Working, but 17% Were Worried



What Industries Are Most Vulnerable?

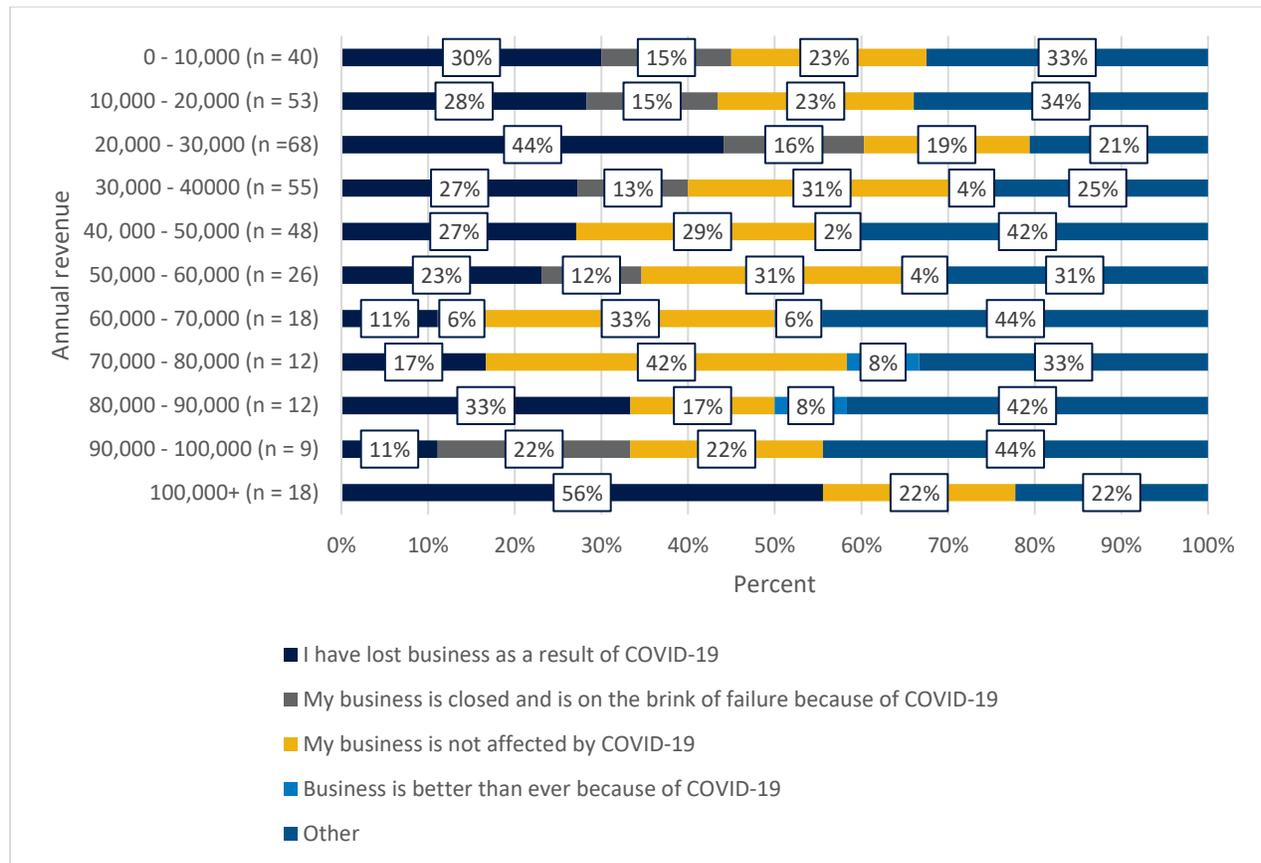
Business Pathways respondents across all industries indicated negative impacts from COVID-19 (Figure 3). Some industries were more vulnerable to the impact of COVID-19. Respondents in industries deemed “nonessential”—including hospitality/accommodation, food services, real estate, retail, and entertainment— more frequently (80%, *n* = 133) reported that they had lost business, were forced to close, or were on the brink of failure. By contrast, respondents in less vulnerable industries—including professional and technical services, finance, and insurance— could continue working remotely or were deemed essential.

Figure 3. Nonessential Industries Such as Hospitality/Accommodation and Food Services Were Most Vulnerable to the Impact of COVID-19



Additionally, respondents reporting revenues of \$60,000 or less made up 85% of all Business Pathways respondents who cited loss of business or closures (Figure 4).

Figure 4. Small Businesses Were Most Vulnerable



Which Populations Are Most Vulnerable?

The most vulnerable industries were also likely to employ more minority workers who received the lowest wages and had less education². In the current sample, the workers who were most impacted were those who were already on the edge of not meeting self-sufficiency. Most Career Pathways respondents (76%) in the sample reported a lower income than that considered self-sufficient (\$72,223) for a family of four in Denver county.³ Eleven percent of Career Pathways respondents making \$50,000 or less reported that they had been recently laid off (Figure 5). Additionally, more minority workers among the Career Pathways respondents reported that they had been recently laid off or were worried about what would happen with their jobs (Figure 6).

² Lund, S., Ellingrud, K., Hancock, B., Manyika, J. and Dua, A. (2020). *Lives and livelihoods: Assessing the near-term impact of COVID-19 on US workers*. McKinsey Global Institute. <https://www.mckinsey.com/industries/public-sector/our-insights/lives-and-livelihoods-assessing-the-near-term-impact-of-covid-19-on-us-workers>

³ Pearce, D. M. (2018). *The self-sufficiency standard for Colorado 2018*. Colorado Center on Law and Policy. http://www.selfsufficiencystandard.org/sites/default/files/selfsuff/docs/CO18_SSS_Web.pdf

Figure 5. Workers from Low-Income Households Were Most Vulnerable to Job Loss

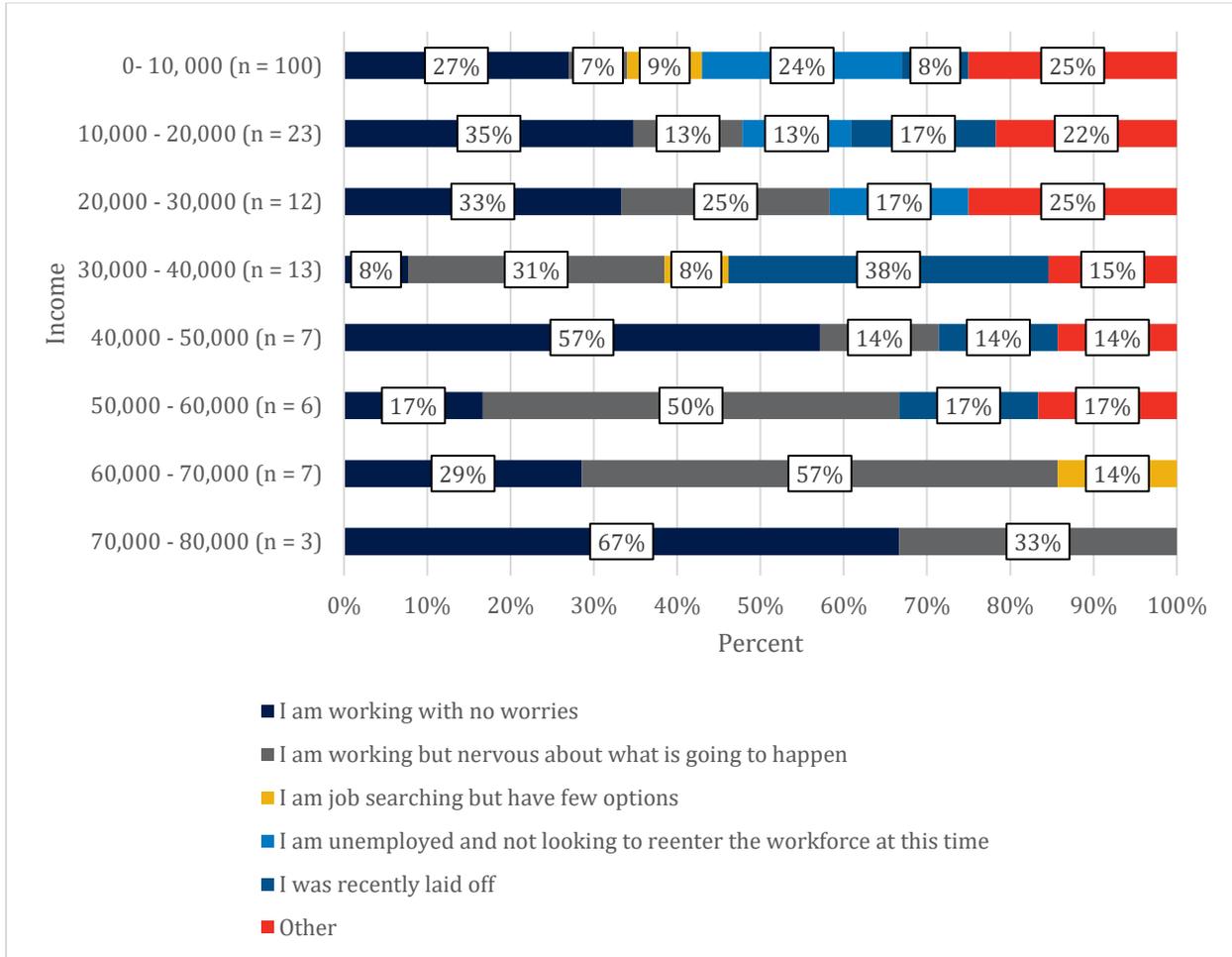
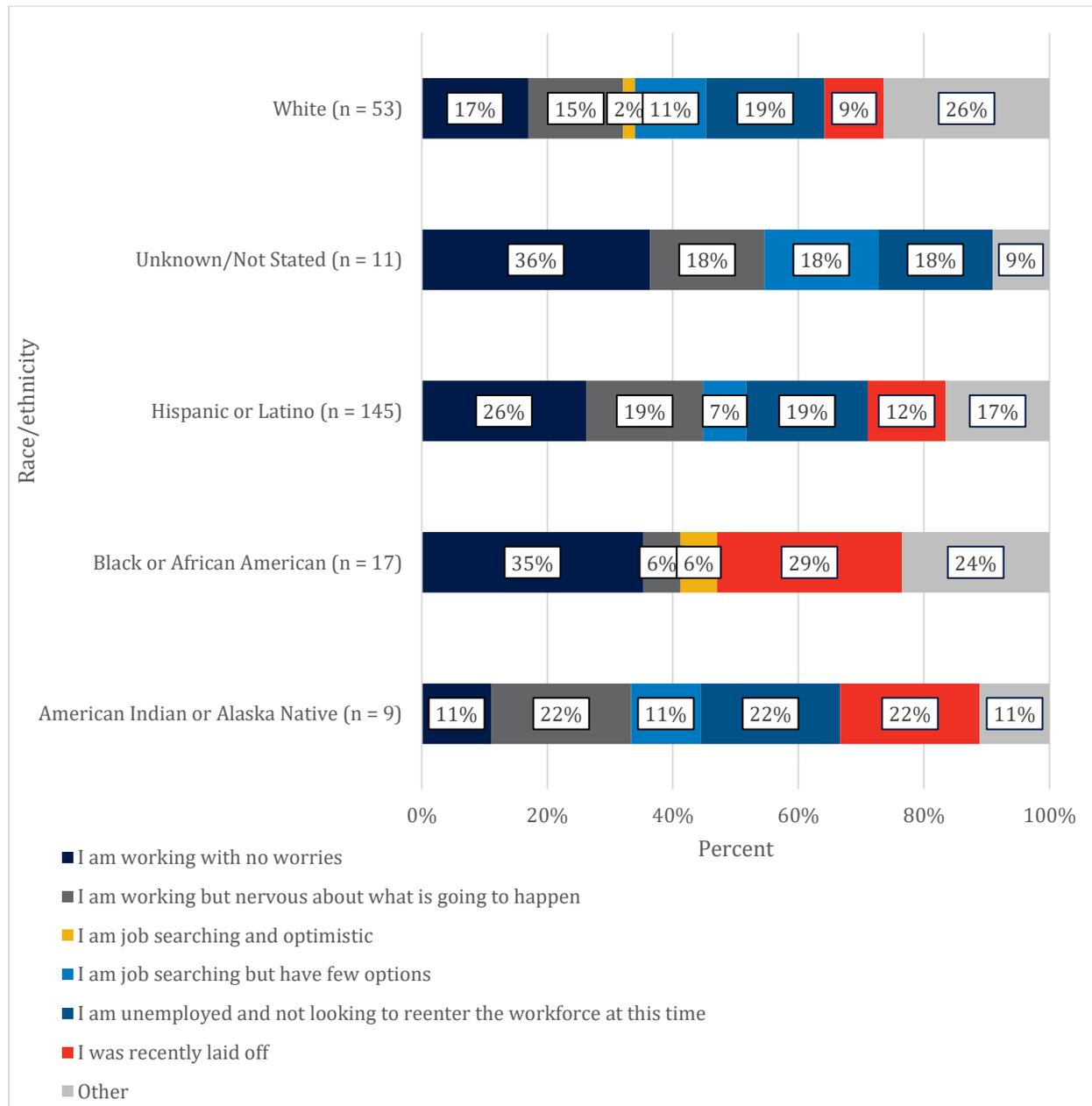


Figure 6. Minority Workers Had Been Laid Off More Frequently



What Are the Concerns of Businesses and Workers?

Business Pathways

Business Pathways respondents indicated their concerns. Those who were in business were most concerned about loss of sales, followed by paying bills, maintaining health, and becoming sick (Figure 7). Those who were not in business were primarily concerned about health or sickness. Across industries in the current sample, the greatest concerns were loss of sales, followed by paying bills and becoming sick (Figure 8). These concerns were

aligned with the most frequently represented industries in the Business Pathways sample (Table 6), which included hospitality/accommodation, food services, construction, property management, shipping, security, gaming, engineering, landscaping, and distribution. These industries often require employees to be in direct contact with the public and are less likely to be conducted remotely. These industries are also more vulnerable to closures as they are considered nonessential.

Figure 7. Loss of Sales Was the Greatest Concern for Business Pathways Respondents Who Were in Business

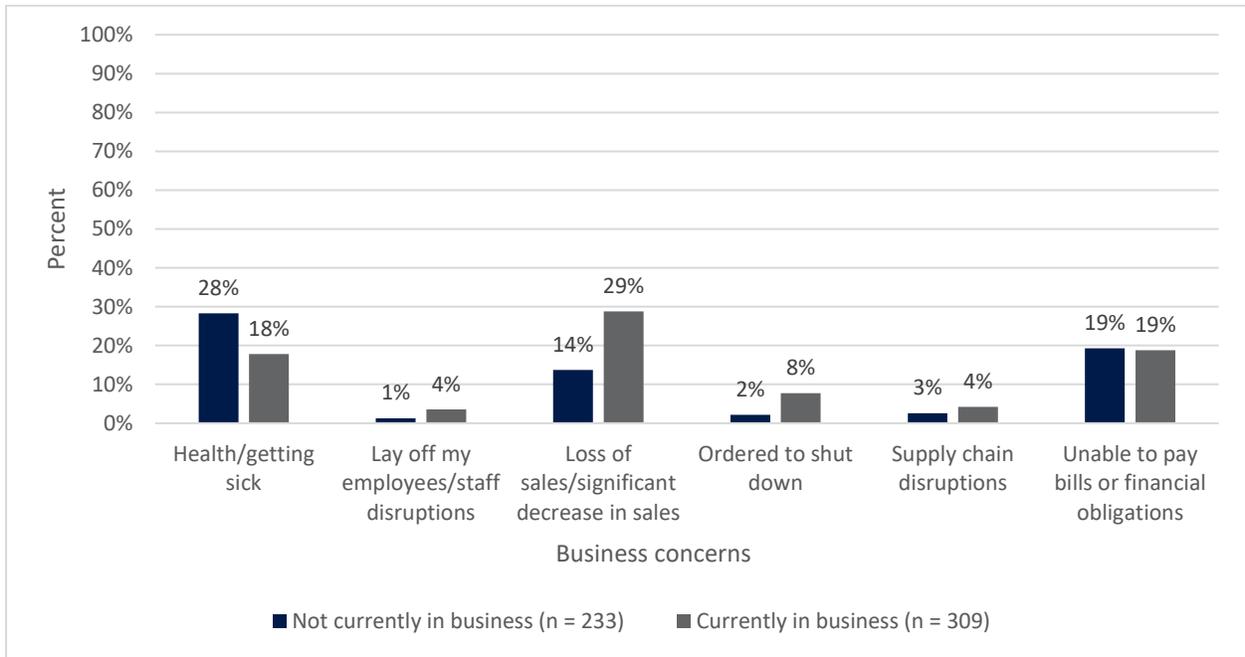
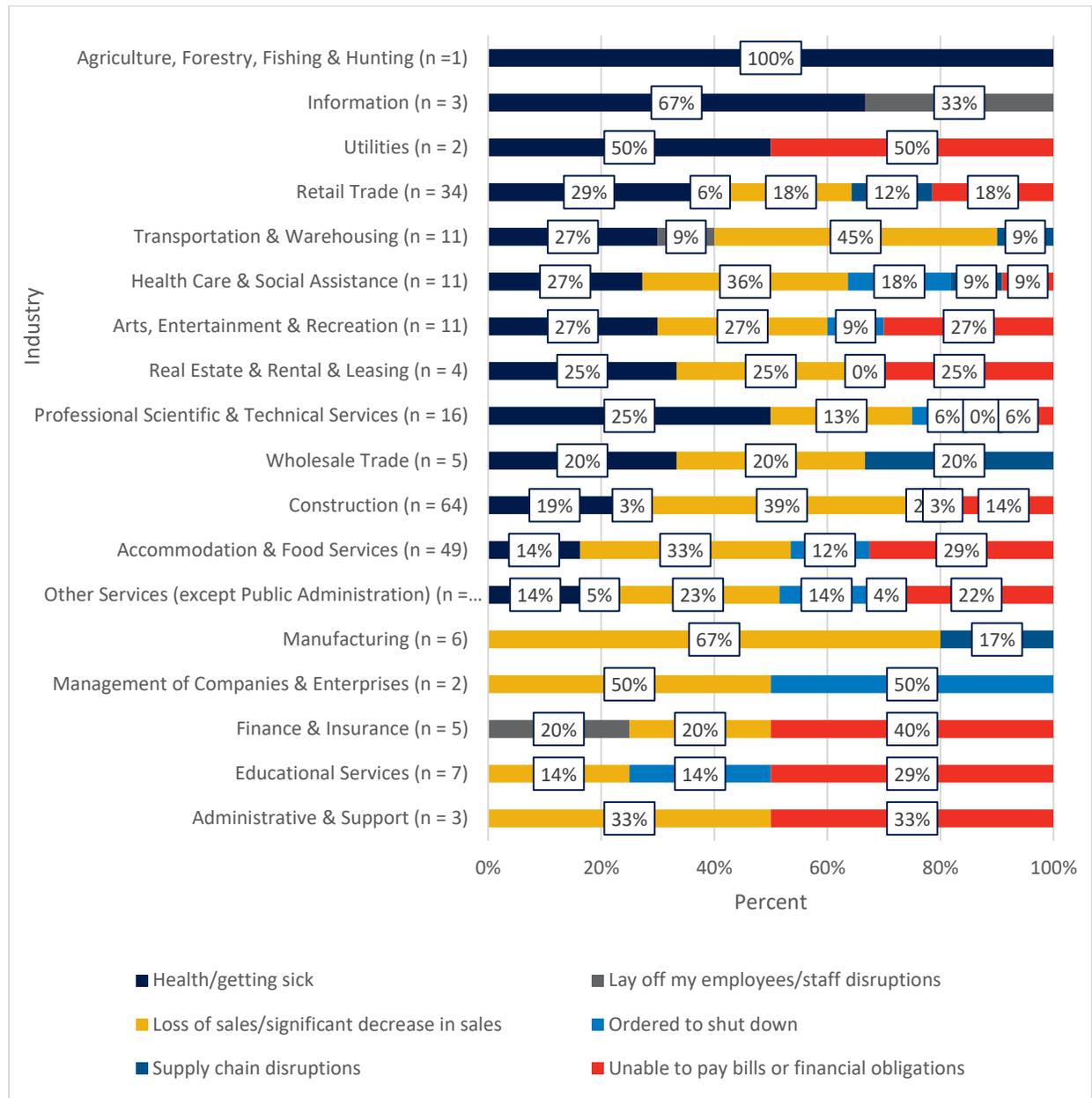


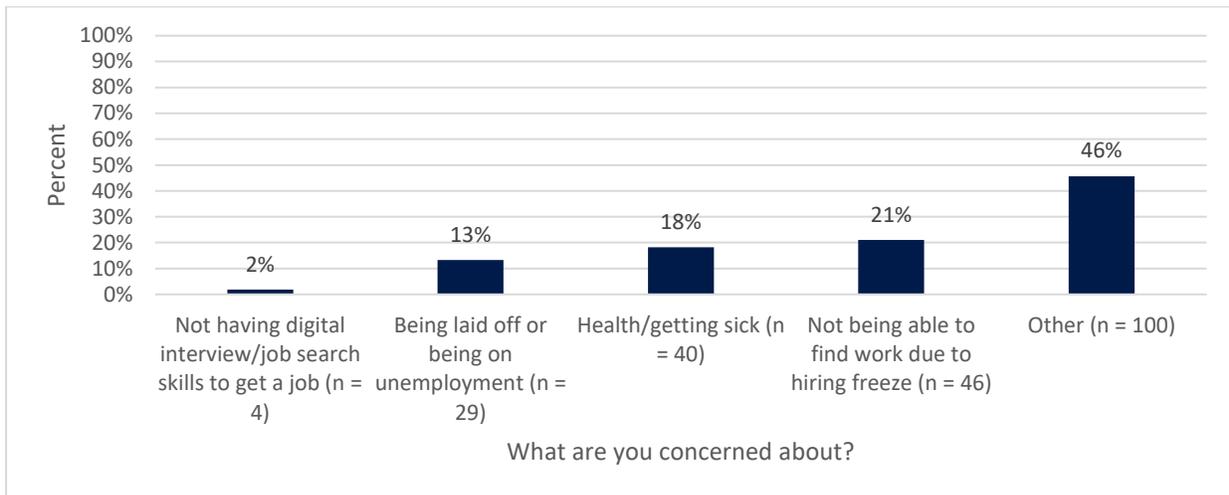
Figure 8. Loss of Sales and Health Were the Greatest Concerns for Business Pathways Respondents Across Industries



Career Pathways

Career Pathways respondents were primarily concerned with hiring freezes (21%, $n = 46$), followed by health and sickness (18%, $n = 40$; Figure 9). Many of the responses for the “other” option (46%, $n = 100$) included concerns about financial uncertainties, concerns about child care due to school closures, or no concerns at all.

Figure 9. Career Pathways Respondents Were Most Concerned About Not Being Able to Work Due to Hiring Freezes



What Are the Needs of Businesses and Workers?

Business Pathways

Across industries, and regardless of whether they were in business or not, respondents most frequently (24%, $n = 101$, and 32%, $n = 88$ respectively) cited how to meet basic needs as the greatest need (Figures 10–11). Follow-up conversations with respondents should focus on what basic needs can be supported.

Figure 10. Meeting Basic Needs Was Primary for Business Pathways Respondents

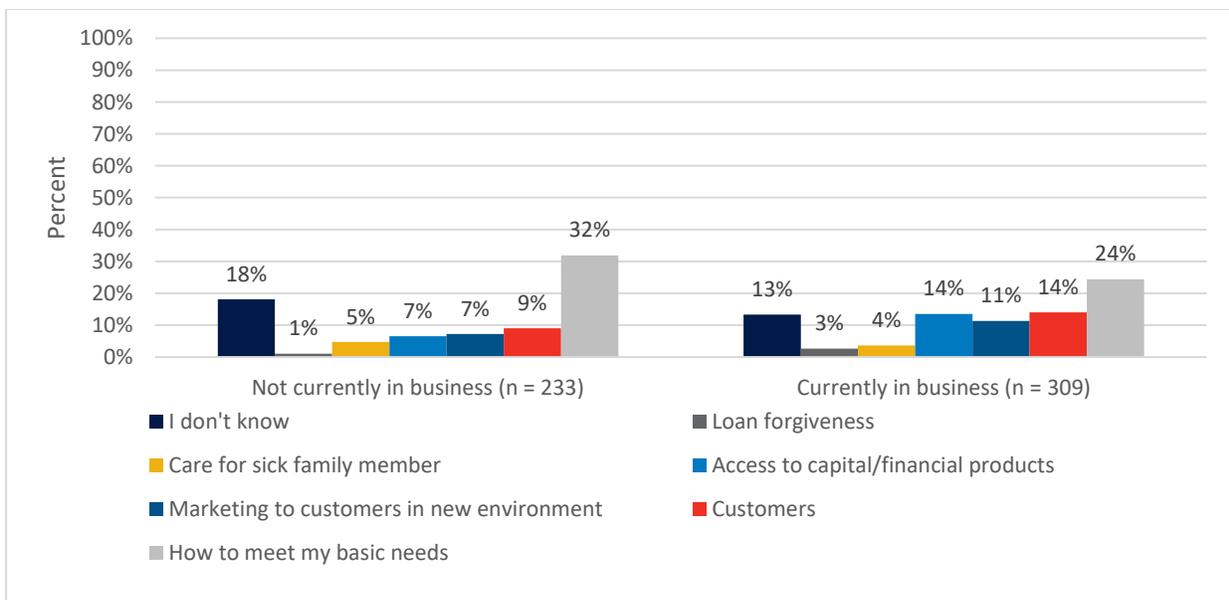
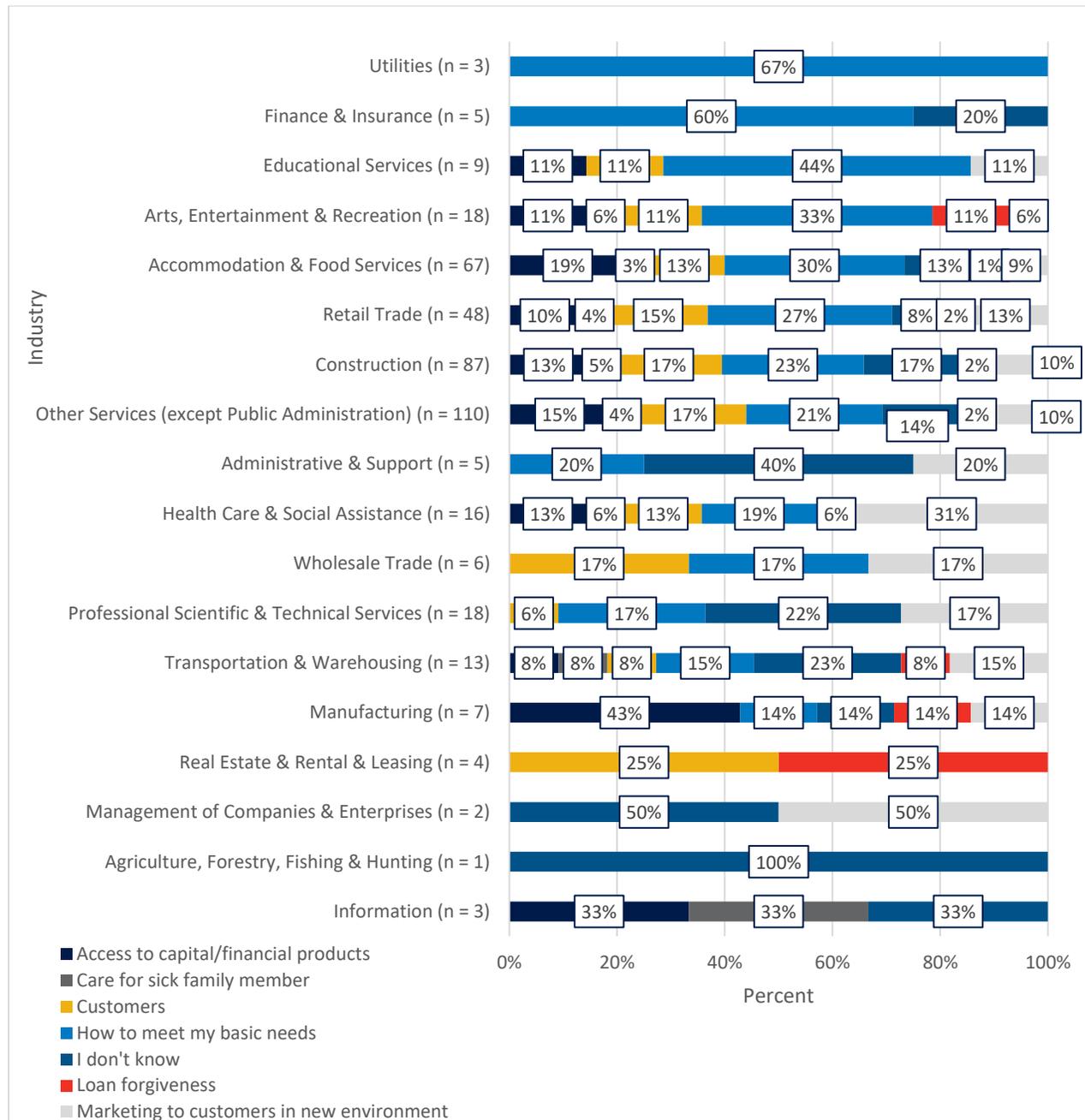


Figure 11. Meeting Basic Needs Was Primary Concern Across All Industries

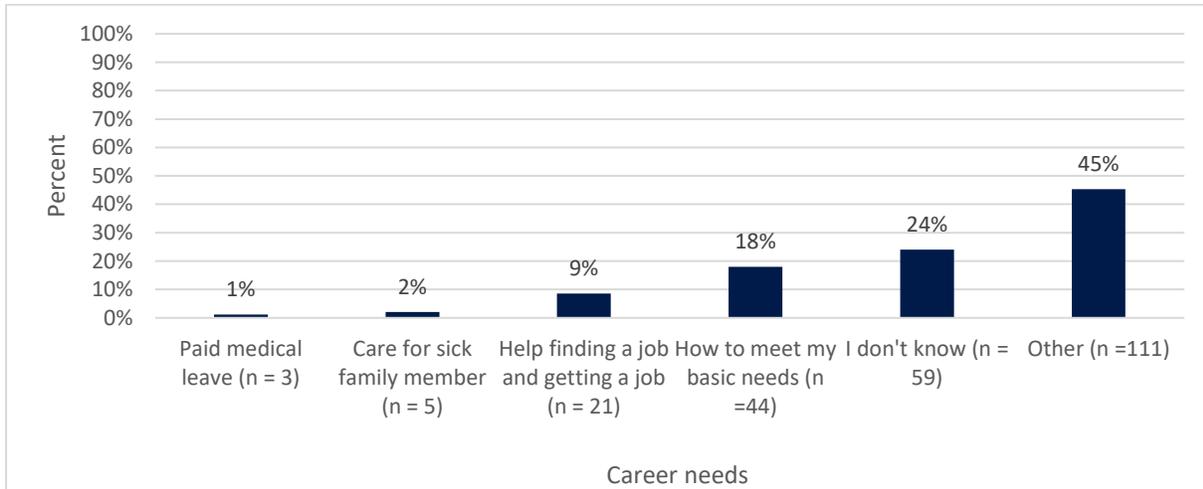


Career Pathways

Like Business Pathways respondents, Career Pathways respondents also needed support in how to meet basic needs (18%, $n = 44$; Figure 12). Respondents who indicated other needs (45%, $n = 111$) cited uncertainty about paying future bills and childcare support or stated that they had no additional needs at the time. It is possible that since people were surveyed at the onset of the pandemic, it was not yet clear to many what their needs would

ultimately be. Follow-up conversations with respondents should ascertain if new or additional needs have emerged.

Figure 12. Career Pathways Respondents Primary Concern Was Meeting Basic Needs



What Support Do Businesses and Workers Need?

Business Pathways

Across industries, and regardless of whether they were in business or not, Business Pathways respondents wanted support for meeting basic needs (30%, $n = 57$ and 28%, $n = 60$, respectively) as well as one-on-one business consulting (Figures 13–14). Some respondents, however, were unsure about what support they needed at the time of the assessment.

Figure 13. Business Pathways Respondents Wanted Support in Basic Needs as Well as Business Consulting

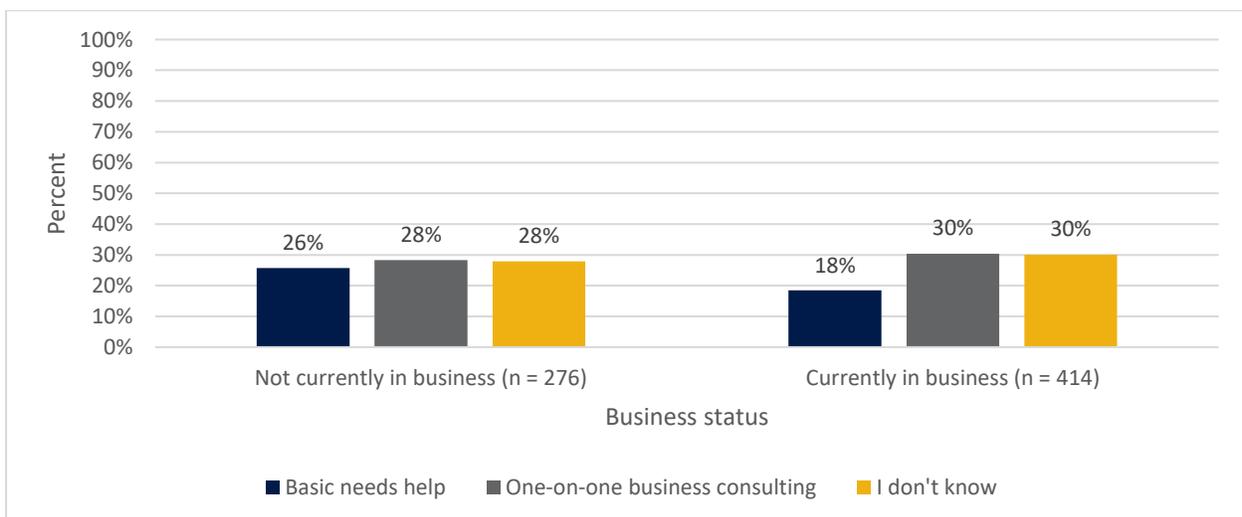
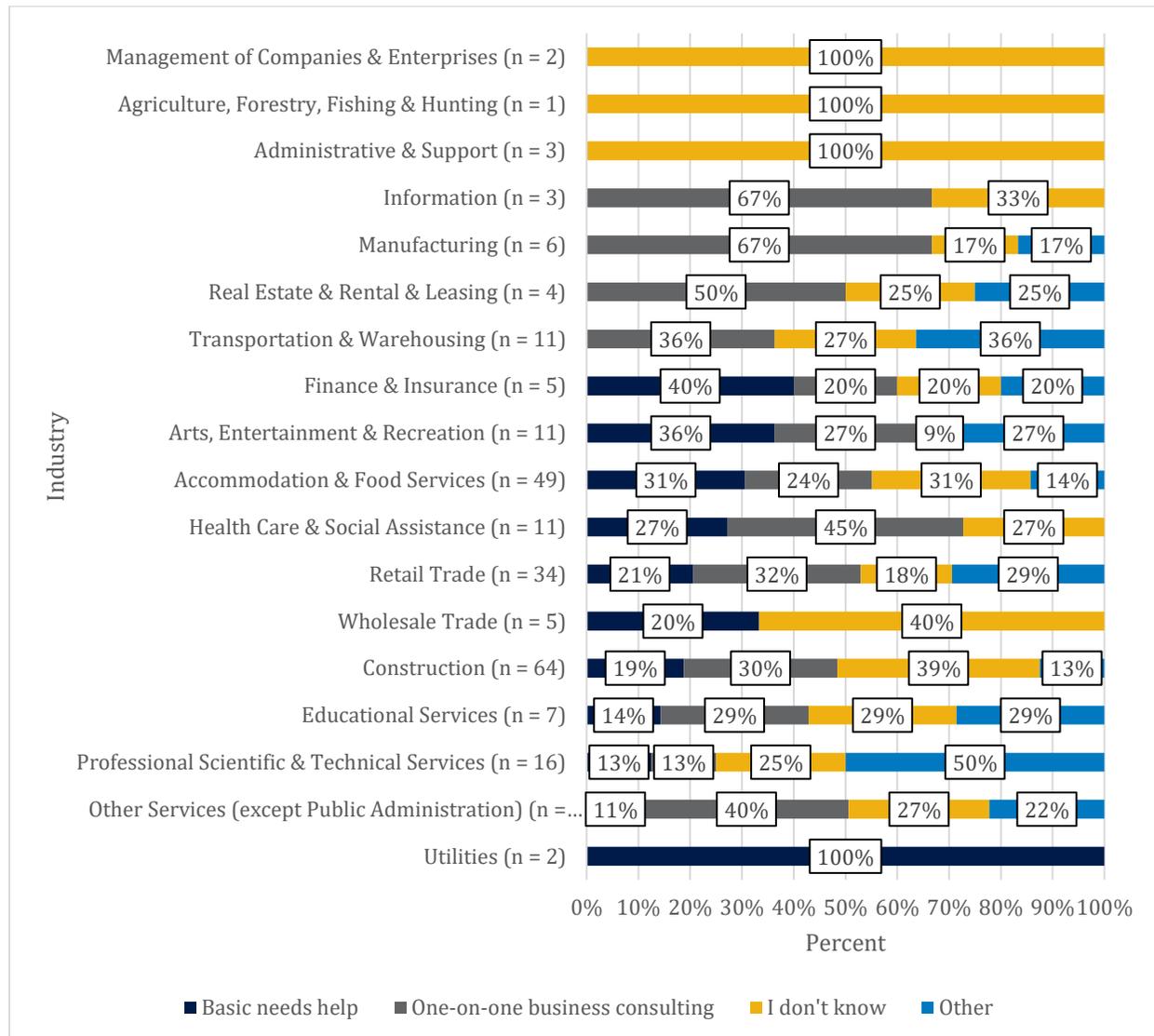


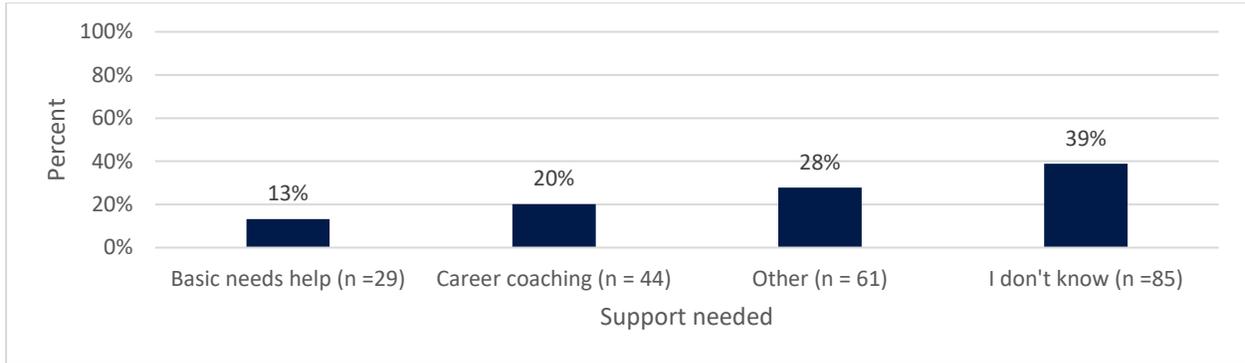
Figure 14. Across Industries, Business Pathways Respondents Wanted Support in Basic Needs and Business Consulting



Career Pathways

Career Pathways respondents also stated that support for basic needs and career coaching would be helpful (Figure 15). Other responses (28%, n = 61) included support for career development options or indicated that nothing was currently needed but that support might be needed in the future as the pandemic continues. Because needs were assessed in the early days of the pandemic, follow-up conversations with respondents should ascertain if new or additional supports have emerged.

Figure 15. Career Pathways Respondents Needed Support in Basic Needs and Career Coaching



Summary

This report provides a snapshot of the COVID-19 impact on small businesses and workers participating in MCRC’s Business and Career Pathways programs. The findings reflect that industries deemed “nonessential” and low-income and minority populations were more vulnerable to loss of business and income than others. The findings also suggest strategies and opportunities for supporting MCRC staff to target resources to their Business and Career Pathways participants.

Although many respondents in the sample indicated that they did not have concerns or needs at the time or did not know what help they needed, it should be noted that these data were collected in the early stages of the COVID-19 pandemic. Business closures have lasted well beyond the end of the survey. The effects felt in the first month of closures have likely been exacerbated by an additional month of social distancing and forced closures.

Finally, it is important to note that 84% of the respondents in the sample indicated that they would like to receive follow-up contact from MCRC staff in the coming weeks. MCRC staff should continue to follow up with these participants as the impact of COVID-19 on businesses and workers evolves and the needs for specific industries and the most vulnerable populations grow.

Appendix A. Survey

Script

Hi, it's [insert name] from Mi Casa Resource Center. I wanted to call and check in with you to see how you are doing. My primary goal today is to listen and hear what is happening. **How are you doing?**

Listen.

Mi Casa sent out an email and text a few days ago with resources. Did you receive it?
Listen to participant answer and record their answer by selected the appropriate option.

Business Pathways	Career Pathways
Yes	Yes
No	No

Great. We wanted to follow up in person and check in. **How is work going?**

Listen to participant answer and record their answer by selected the appropriate option.

Business Pathways	Career Pathways
Business is better than ever because of COVID-19.	I am working with no worries.
My business is not affected by COVID-19.	I am working but nervous about what is going to happen.
I have lost business as a result of COVID-19.	I was recently laid off.
My business in closed and is on the brink of failure because of COVID-19.	I am job searching and optimistic.
Other: TEXT (forced)	I am job searching but have few options.
	I am unemployed and not looking to reenter the workforce at this time.
	Other: TEXT (forced)

Thanks for sharing. **What are you (most) worried about for your job or your business in light of the covid-19/coronavirus crisis?**

Listen to participant answer and record their answer by selected the appropriate option.

Business Pathways	Career Pathways
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Health/getting sick	Health/getting sick
Ordered to shut down	Being laid off or being on unemployment
Loss of sales / significant decrease in sales	Not being able to find work due to hiring freeze
Lay off my employees / staff disruptions	Not having digital interview/job search skills to get a job
Unable to pay bills or financial obligations	Other: TEXT (forced)
Supply chain disruptions	
Other: TEXT (forced)	

What are your and your family's needs right now in order to keep your income going / business steady?

Listen to participant answer and record their answer by selected the appropriate option.

Business Pathways	Career Pathways
Care for sick family member	Care for sick family member
How to meet my basic needs (food, shelter, etc.)	How to meet my basic needs (food, shelter, etc.)
Loan forgiveness	Paid medical leave (i.e. PTO, heath, childcare)
Access to capital / financial products	Help finding a job and getting a job
Customers	I don't know
Marketing to customers in new environment	Other: TEXT (forced)
I don't know	
Other: TEXT (forced)	

How can Mi Casa support you?

Business Pathways	Career Pathways
One-on-one business consulting	Basic needs help
I don't know	
Other: TEXT (forced)	I don't know

	Other: TEXT (forced)
--	----------------------

Here are some ways that Mi Casa can help you right now.

- Check out our resources page
- Check out our social media posts
- Make a one-on-one appointment with a consultant or coach via phone/Zoom

Is there anything else that I should know?

Business Pathways	Career Pathways
Other: TEXT (forced)	TEXT (forced)

Thank you so much for taking the time to talk with me today.

I appreciate you sharing. I'm thinking of you during this time. I plan on checking back in in coming weeks. Does that sound okay?

Business Pathways	Career Pathways
Yes	Yes
No	No

If you have any questions in the meantime, you can continue to check our resources page as well as our social media to get regular updates or reach back out to me via email or at this phone number.

If you know anyone else who would benefit from this information, please spread the word. You are welcome to send them my way.

Thank you!



Marzano Research

The research department at Marzano Research supports partners in improving education systems, practices, and outcomes for all learners.

Founded in 2008, Marzano Research began working with state and local education organizations and practitioners to understand the challenges they face and support them in defining the questions, conducting the research, and implementing the answers to enhance educational results.

Today, Marzano Research has grown to become one of the leading research organizations in the country, providing rigorous research, evaluation, and technical assistance to federal, state, local, and private partners. As part of that work, we serve as the lead for the Regional Educational Laboratory in the central region, working with state and local education agencies in seven states as thought partners and researchers to address some of the most challenging issues in education.

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