

Small Business Development Center Use in Pennsylvania

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Executive Summary

This research was conducted to profile clients of Pennsylvania Small Business Development Centers (SBDC). Using 10 years of data (2000-2009), which included demographic variables such as gender, race, ethnicity, veteran status, and handicapped status, the researcher profiled rural and urban clients and compared their use of SBDC services.

According to the research results, SBDC clients are predominantly male, but the percentage of female clients has been increasing. A greater percentage of urban clients are female than their rural counterparts. Hispanic clients currently comprise a larger share of clients than in earlier years. The increase is most pronounced among urban clients where the percentage of clients who are Hispanic was about 7 percent in 2009 versus about 2 percent in 2000. The percentage of rural clients who are Hispanic was just over 1 percent in 2009 versus under 1 percent in 2000.

The racial profile of SBDC clients has shifted since 2000. In 2000, 86 percent of urban clients were white. By 2009, the percentage of white urban clients fell to 80 percent. The percentage of urban clients who are African American or other races increased to 13 and 6 percent, respectively.

This increased diversity of SBDC clients is mirrored, albeit to a lesser extent, among rural clients. Rural clients who are white fell 5 percentage points as a percent of total rural clients between 2000 and 2009. African American clients increased as a share of rural clients by about 3 percentage points in the 10 years studied. Clients of other races also increased as a share of rural clients by about 2 percentage points over the 10-year period.

Counseling hours among urban clients outnumbered those with rural clients by two-to-one. Hours-per-client were higher for urban clients, which may reflect the differing counseling topics of urban and rural clients.

While there has been some increase in the diversity of businesses using SBDC services, the service, retail, and manufacturing industries continue to dominate. The primary services used by clients are “start-up assistance.”

Both contact hours and counseling hours per client were higher for urban clients than rural clients. However, the mix of counseling topics differed from rural to urban clients, which may be the basis for the lengthier counseling sessions for urban clients.

Introduction

Small businesses play a vital role in the national and state economy. The U.S. Small Business Administration's (SBA) Office of Advocacy defines a small business as an independent business having fewer than 500 employees.

It reports that small businesses employ about half of all private sector employees nationwide¹.

While small businesses are a significant source of jobs for the economy, one-third of small businesses fail within their first two years².

The Center for

Rural Pennsylvania
A Legislative Agency of the Pennsylvania General Assembly



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The Center for Rural Pennsylvania is a bipartisan, bicameral legislative agency that serves as a resource for rural policy within the Pennsylvania General Assembly. It was created in 1987 under Act 16, the Rural Revitalization Act, to promote and sustain the vitality of Pennsylvania's rural and small communities.

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1. See Small Business Administration's Office of Advocacy at <http://www.sba.gov/advo/research/>.

2. See Small Business Administration's Office of Advocacy at <http://web.sba.gov/faqs/faqindex.cfm?areaID=24>.

Pennsylvania Small Business Development Centers (SBDCs) offer assistance to entrepreneurs to start a new business or grow an existing one. Pennsylvania's small employers account for 98 percent of all employers statewide, and 50 percent of private sector employment (SBA, 2009).

SBDCs began in Pennsylvania in 1980. They have since evolved into 18 university-based and outreach centers. SBDC's mission is to grow the Pennsylvania economy by assisting entrepreneurs, at no cost, through a variety of services, such as accounting, legal assistance, market research and analysis, and strategic planning (See Table 1).

Funding for SBDCs is provided by the U.S. Small Business Administration, the Pennsylvania Department of Community and Economic Development, the host university and others.

SBDCs typically cover multiple counties, and clients may use any SBDC in the system, including satellite offices (See Map 1). SBDCs also can refer clients to other SBDCs.

Goals and Methodology

This study, conducted in 2010, profiled SBDC clients in Pennsylvania and identified service patterns of rural and urban clients.

To profile clients, the researcher used SBDC demographic and business data collected from Pennsylvania clients for 2000 to 2009. The researcher selected these years because they represent a time series of 10-years ending with the latest available year of complete data.

The researcher used the Center for Rural Pennsylvania's definition of rural and urban counties³ to identify clients as rural or urban, based on the client's county of residence. Non-Pennsylvania residents who used SBDC services were excluded from the study.

The SBDC data are maintained in several databases. The client database included 128,327 observations that provided details on business type, the client's identification number, organization type, the number of full-time and part-time employees, and industry classification. A separate counseling database contained information on 811,631 counseling sessions that occurred with SBDC clients. Information gathered on a counseling session included contact time (time spent with the client),

3. A county is rural when the number of persons per square mile within the county is less than 284. Counties that have 284 persons or more per square mile are considered urban.

4. Travel time is travel during a business day by an SBDC employee outside of his/her home office, which is relatively infrequent. Typically clients travel to SBDC offices. An example of why an SBDC employee visits a client could be to assess information at the client's establishment.

Table 1: Services Offered by SBDCs

Accounting	Legal Issues
Agribusiness Assistance	Management
Bookkeeping	Manufacturing
Business Plan Development	Marketing and Advertising
Capital Acquisition	Market Research
Clean Technology	Minority Business Development
Computing Application	Product Development/Engineering
Customer Service	Public Relations
e-Commerce	Personnel
Energy Efficiency	Retailing
Environmental Management Issues	Regulatory Assistance
Feasibility Analysis	Strategic Planning
Financing and Loan Packaging	Taxes
Financial Analysis	Technology Commercialization
Franchising	Women's Business Issues
Government Marketing	Worker Health and Safety Issues
Home-based Business	Human Resources
International Trade	

Source: SBDC.

travel time⁴ (time spent en route to the client, such as when the counselor travels from his/her home office to a satellite office of the SBDC to meet with a client or travels to the client's business), preparation time (SBDC staff spend time on market research, competitor research, and data compilation related to clients), and total time (the sum of contact time, preparation time and travel time), the type of counseling session (such as assistance with a business plan), and the date of the session. The date of the session enabled the researcher to assign an activity to a calendar year.

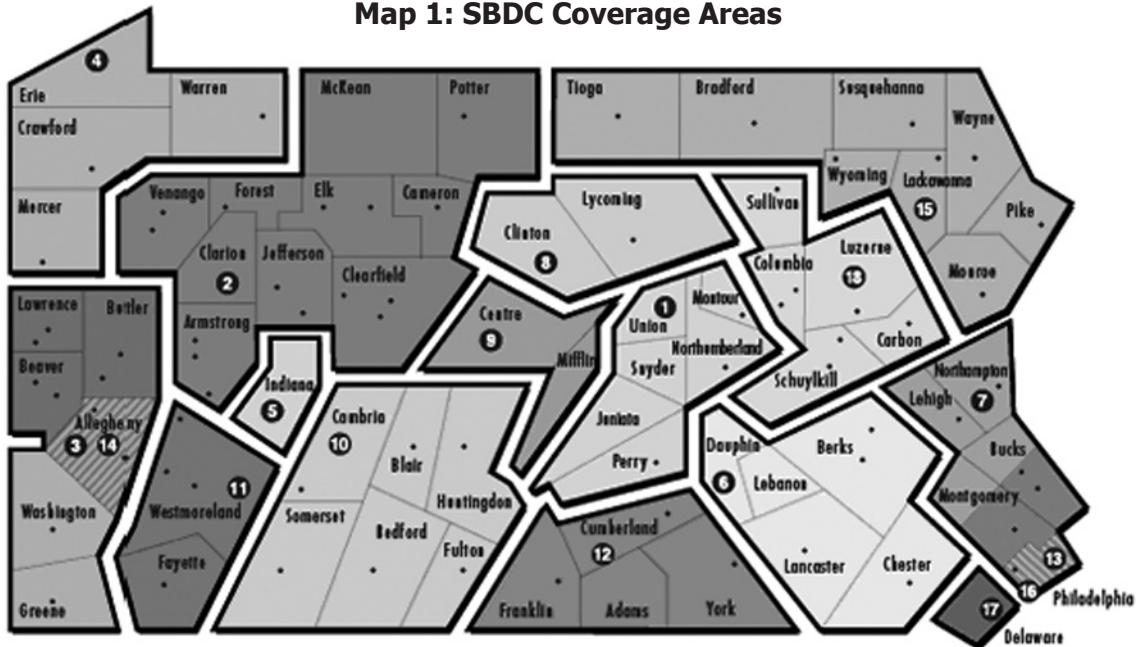
The researcher combined these databases along with individual client databases, which included demograph-

Table 2: Rural and Urban Clients by Gender

	Urban (%)		Rural (%)		Statewide (%)	
	Female	Male	Female	Male	Female	Male
2000	32	68	33	67	33	67
2001	33	67	36	64	34	66
2002	34	66	35	65	34	66
2003	36	64	36	64	36	64
2004	36	64	34	66	35	65
2005	37	63	36	64	37	63
2006	38	62	33	67	36	64
2007	38	62	35	65	36	64
2008	36	64	36	64	36	64
2009	36	64	38	62	37	63
Grand Total	36	64	35	65	36	64

Source: SBDC. Includes Pennsylvania clients with reported data.

Map 1: SBDC Coverage Areas



- | | | | |
|------------------|-------------------|-------------------|--------------------------------|
| 1. Bucknell | 6. Kutztown | 11. Saint Vincent | 15. Scranton |
| 2. Clarion | 7. Lehigh | 12. Shippensburg | 16. University of Pennsylvania |
| 3. Duquesne | 8. Lock Haven | 13. Temple | 17. Widener |
| 4. Gannon | 9. Penn State | 14. Pittsburgh | 18. Wilkes |
| 5. Indiana (IUP) | 10. Saint Francis | | |

Source: <http://www.pasbdc.org/index/resources/locations.asp>

ic information such as gender, race, ethnicity, handicapped status, veteran status, and county of residence, to develop the final profiles and identify use among clients.

Results Demographics

According to the research, SBDC clients were more likely to be male than female. Statewide, approximately 64 percent of clients were male. The percentage of male clients was higher among both rural and urban clients (See Table 2).

A greater percentage of urban clients than rural clients were female. However, when solely looking at the female population by county, the researcher found that there were more rural female clients than urban female clients served.

The research also revealed that, while the percentage of Hispanic clients has been on the rise statewide, they remain a fraction of the overall clients. Five percent of clients were Hispanic in 2009, up from about 1 percent in 2000 (See Table 3).

The research also found that, statewide, SBDC clients

Table 3: Rural and Urban Clients by Hispanic Status

	Urban (%)		Rural (%)		Statewide (%)	
	Non-Hispanic	Hispanic	Non-Hispanic	Hispanic	Non-Hispanic	Hispanic
2000	98	2	99	1	99	1
2001	98	2	100	0	99	1
2002	98	2	99	1	99	1
2003	98	2	100	0	99	1
2004	97	3	99	1	98	2
2005	96	4	99	1	97	3
2006	96	4	99	1	97	3
2007	94	6	98	2	96	4
2008	93	7	99	1	95	5
2009	93	7	99	1	95	5
Grand Total	96	4	99	1	97	3

Source: SBDC. Includes Pennsylvania clients with reported data.

were predominately white. However, the proportion of white clients was declining. Among urban clients, white clients fell from 86 percent to 80 percent over the 10-year study period. Among rural clients, the percentage fell from 97 percent to 96 percent.

The percentage of urban African American clients increased approximately 3 percentage points as a share of total urban clients from 2000 to 2009 (See Table 4 on Page 4).

Table 4: Rural and Urban Clients by Race

	Urban (%)			Rural (%)			Statewide (%)		
	White	African American	Other	White	African American	Other	White	African American	Other
2000	86	10	4	97	2	1	90	7	3
2001	81	14	5	96	2	2	87	9	4
2002	82	14	4	95	3	2	88	9	3
2003	79	16	5	95	2	3	86	10	4
2004	77	18	5	96	2	2	85	11	4
2005	78	17	5	97	1	1	87	10	3
2006	75	20	5	96	2	2	84	12	4
2007	79	16	5	97	2	1	86	10	4
2008	80	15	5	96	2	2	85	11	4
2009	80	13	7	96	2	2	86	9	5
Grand Total	80	15	5	96	2	2	86	10	4

Source: SBDC. Includes Pennsylvania clients with reported data.

Table 5: Rural and Urban Clients by Veteran Status

	Urban (%)			Rural (%)			Statewide (%)		
	Service-Disabled Veteran	Non-Veteran	Veteran	Service-Disabled Veteran	Non-Veteran	Veteran	Service-Disabled Veteran	Non-Veteran	Veteran
2000	1	92	7	1	84	15	1	89	11
2001	1	89	10	1	88	11	1	89	10
2002	1	89	10	1	87	12	1	88	11
2003	1	89	10	1	87	12	1	88	11
2004	1	90	9	1	87	12	1	89	10
2005	1	91	8	1	88	11	1	90	9
2006	1	91	8	1	87	12	1	89	10
2007	1	90	9	1	90	9	1	90	9
2008	1	91	8	1	89	10	1	90	9
2009	1	91	8	1	91	8	1	91	8
Grand Total	1	90	9	1	88	11	1	89	10

Source: SBDC and Department of Veteran Affairs. Includes Pennsylvania clients with reported data.

Table 6: Clients by Handicapped Status

	Urban (%)		Rural (%)		State (%)	
	Non-Handicapped	Handicapped	Non-Handicapped	Handicapped	Non-Handicapped	Handicapped
2000	99	1	99	1	99	1
2001	99	1	99	1	99	1
2002	99	1	99	1	99	1
2003	99	1	98	2	99	1
2004	99	1	98	2	99	1
2005	98	2	98	2	98	2
2006	98	2	96	4	97	3
2007	97	3	96	4	96	4
2008	97	3	96	4	96	4
2009	97	3	95	5	96	4
Grand Total	98	2	97	3	98	2

Source: SBDC and DisabilityPlanningData.com, Cornell University. Includes Pennsylvania clients with reported data. Handicapped status was self-reported by the client.

Veterans

Veteran clients, as a percent of total clients, remained close to 10 percent statewide over the study period. Urban veterans comprised about 9 percent of total urban clients from 2000 to 2009. Rural veterans comprised a slightly larger proportion of total rural clients at 12 percent⁵ (See Table 5).

Clients with Handicaps

Statewide, the percentage of SBDC clients with handicaps has been rising since 2000. Urban clients with handicaps have increased from about 1 percent of total clients in 2000 to 3 percent in 2009. The corresponding increase in rural clients with handicaps is 1 percent in 2000 to 5 percent in 2009 (See Table 6).

Counseling

Counseling time by SBDCs was reported as four separate items: travel time, contact time, preparation time, and total time.

The mix of client contact hours (rural versus urban) is presented in Table 7. From 2000 to 2009, total contact hours for urban clients outnumbered those of rural clients by more than two-to-one.

On average, the total contact hours for urban clients were about 67 percent of total statewide hours compared to 33 percent for rural clients. Since 2006, rural clients' share of contact hours has not exceeded 30 percent, and it slipped to 25 percent in 2008.

The Environmental Management Assistance Program (EMAP)⁶ began in 2005 and may have been part of the uptick in SBDC use by rural clients that year.

5. A statistically significant difference exists between the proportion of clients who are veterans in rural versus urban counties.

6. See <http://www.askemap.org/>.

Table 7: Client Contact Hours by Area

	Urban (hours)	Rural (hours)	Total (hours)	Urban Share	Rural Share
2000	24,326	12,780	37,106	66%	34%
2001	28,441	13,203	41,645	68%	32%
2002	22,863	14,324	37,187	62%	38%
2003	22,324	12,931	35,255	63%	37%
2004	22,361	14,726	37,087	60%	40%
2005	28,052	16,283	44,335	63%	37%
2006	33,618	14,766	48,384	70%	30%
2007	34,801	14,412	49,213	71%	29%
2008	40,373	13,342	53,715	75%	25%
2009	35,587	15,406	50,993	70%	30%
Grand Total	292,746	142,174	434,920	67%	33%

Source: SBDC. Includes Pennsylvania clients with reported data.

The distribution of urban and rural client hours may be largely reflective of the population distribution of the state, as 73 percent of the state's population resided in urban counties.

Table 8 shows the contact hours per client. For the purposes of this measure, only clients with some contact hours were included. Since 2000, urban clients received more counseling hours on average than rural clients in all but one year (2004). However, this may be that the nature of the consulting session is different for urban clients, and therefore may require more contact hours.

Total client counseling hours per client mirrored the trend in contact hours (See Table 9).

Total client counseling time exhibits a similar rural

Table 8: Contact Hours per Client by Area

	Urban	Rural
2000	5.29	4.41
2001	5.96	4.21
2002	4.95	4.51
2003	4.88	4.25
2004	4.55	4.70
2005	5.93	5.48
2006	7.80	5.18
2007	7.42	5.27
2008	7.61	5.14
2009	6.33	5.42
Average	6.08	4.84

Source: SBDC. Average contact hours per client for those clients with positive contact hours.

versus urban pattern (see Table 10). The

rural share of total counseling time is 36 percent over the past 10 years, versus the urban share of 64 percent.

Table 11 on Page 6 separates total consulting time into its component parts: contact time, travel time, and preparation time. Both contact time and preparation time are higher for urban clients relative to rural clients. Travel time is higher on average for rural clients, however this relationship is not consistent.

The share of consulting hours dedicated to urban clients exceeds those of rural clients. The share of consulting hours dedicated to preparation is also higher for urban clients relative to rural clients.

Table 9: Total Client Counseling Hours by Urban/Rural

	Urban	Rural
2000	11.93	9.34
2001	12.08	8.95
2002	13.34	8.88
2003	9.67	8.43
2004	8.85	9.28
2005	10.41	9.96
2006	12.23	9.76
2007	12.94	10.24
2008	12.36	9.90
2009	10.89	9.76
Average	11.45	9.43

Source: SBDC. Total contact hours per client for those clients with positive contact hours.

Table 10: Total Client Hours by Area

	Urban	Rural	Grand Total	Urban (%)	Rural (%)
2000	84,322	49,703	134,026	63	37
2001	87,665	49,404	137,068	64	36
2002	90,199	52,251	142,450	63	37
2003	77,488	47,730	125,219	62	38
2004	83,688	55,464	139,152	60	40
2005	83,545	56,438	139,983	60	40
2006	83,499	47,789	131,288	64	36
2007	96,437	49,005	145,442	66	34
2008	97,198	45,161	142,359	68	32
2009	85,025	43,848	128,873	66	34
Grand Total	869,067	496,793	1,365,861	64	36

Source: SBDC. Total Client hours includes preparation time, travel time and contact time.

Counseling hours (contact hours and total hours) are adjusted by county population in Table 12.

Total counseling time in 2009 per 1,000 population is 9.3 hours in urban counties and 12.8 hours in rural counties, so total counseling hours per capita for rural clients exceeded urban clients over the study period.

Business Type

Service establishments were the single largest business type using Pennsylvania's SBDC services (See Table 13). Many of these businesses were food services, such as restaurants and cafes. Manufacturing businesses were the second most frequent user of SBDCs, followed by

retail. On average, these three industries comprised 80 percent of the client hours between 2000 and 2009.

The diversity of industries using SBDC services has increased since 2000. In 2000, services, manufacturing and retail industries comprised more than 88 percent of client hours. By 2009, this figure had fallen to 74 percent.

The industries that increased their use of

SBDC services were professional/technical businesses and research and development.

Among rural and urban clients, the single largest business type, by far, was services, including accommodation and food service. The upswing in professional/technical businesses and research and development was felt most keenly

Table 11: Consulting Time by Component Parts by Area

	Urban				Rural			
	Contact	Travel	Preparation	Total Time	Contact	Travel	Preparation	Total Time
2000	24,326	2,549	57,447	84,322	12,780	2,278	34,645	49,703
2001	28,441	2,808	56,415	87,665	13,203	2,741	33,459	49,404
2002	22,863	3,034	64,302	90,199	14,324	2,911	35,015	52,251
2003	22,324	2,422	52,742	77,488	12,931	2,837	31,962	47,730
2004	22,361	2,263	59,064	83,688	14,726	3,214	37,524	55,464
2005	28,052	2,300	53,193	83,545	16,283	2,768	37,387	56,438
2006	33,618	2,170	47,711	83,499	14,766	2,892	30,130	47,789
2007	34,801	2,469	59,167	96,437	14,412	2,381	32,212	49,005
2008	40,373	2,517	54,308	97,198	13,342	2,181	29,638	45,161
2009	35,587	1,955	47,483	85,025	15,406	1,916	26,526	43,848
Grand Total	292,746	24,488	551,833	869,067	142,174	26,120	328,500	496,793

Source: SBDC.

Table 12: Total Consulting Time Per 1,000 Population

	Total Consulting Time		Population		Total Hours Per 1,000 Population	
	Urban	Rural	Urban	Rural	Urban	Rural
2000	84,322	49,703	8,887,108	3,393,946	9.5	14.6
2005	83,545	56,438	8,985,159	3,488,353	9.3	16.2
2009	85,025	43,848	9,169,501	3,429,579	9.3	12.8

Source: SBDC. Includes Pennsylvania clients with reported data.

Table 13: Clients by Business Type

	2000 (%)	2001 (%)	2002 (%)	2003 (%)	2004 (%)	2005 (%)	2006 (%)	2007 (%)	2008 (%)	2009 (%)	Total (%)
Arts/Entertainment	0	0	0	0	0	0	1	1	2	1	1
Agriculture	0	0	0	0	0	1	2	1	2	1	1
Construction	2	2	3	3	4	3	3	3	3	4	3
Retail	17	16	14	14	15	14	14	14	12	13	14
Services including Accommodation/Food Service	46	47	45	44	44	46	41	39	39	40	43
Manufacturing	26	25	25	22	23	22	24	25	22	21	23
Professional/Technical & R&D	1	1	1	2	1	2	3	4	6	7	3
Wholesale	3	3	3	3	3	2	2	2	3	2	3
Other	5	6	9	11	10	10	10	11	11	11	9
Total	100	100	100	100	100	100	100	100	100	100	100

Source: SBA. Client counts by business type expressed as a percentage of total clients.

Table 14: Clients by Area and Business Status

	Urban (%)				Rural (%)			
	Undefined	In Business	Pre-Venture/Start-Up	Total	Undefined	In Business	Pre-Venture/Start-Up	Total
2000	4	58	38	100	2	58	40	100
2001	7	58	35	100	5	60	35	100
2002	10	56	34	100	4	59	37	100
2003	25	50	25	100	11	57	32	100
2004	21	48	31	100	10	57	33	100
2005	12	49	39	100	4	59	37	100
2006	3	60	37	100	1	60	39	100
2007	1	57	42	100	0	61	39	100
2008	1	56	43	100	0	55	45	100
2009	0	54	46	100	0	47	53	100
Total	8.0	54	38	100	4	57	39	100

Source: SBDC. Includes Pennsylvania clients with reported data.

among urban clients. While rural clients who engaged in these industries increased, it was to a lesser extent.

An increasing number of SBDC clients are in the “pre-venture/start-up” stage of their business. Statewide, approximately 40 percent of client contact in 2000 was for “pre-venture/start-up” businesses for both rural and urban clients. By 2009, the percentage of client contact for start-up businesses for rural and urban clients grew to 53 percent and 46 percent, respectively. Simultaneously, “in business” clients decreased as a share of total clients over the 10-year study period.

Statewide, the single most frequently reported milestone for clients was “completed a business plan.” This is true for both urban and rural clients (See Table 15).

According to the data, urban clients had more employees than their rural counterparts. Average full-time employees of urban clients outnumbered rural clients in eight of the 10 years studied. Average part-time employees of urban clients also outnumbered rural clients in each of the study years.

Conclusions

Statewide, SBDC clients were most likely to be male, white and non-Hispanic. This was true for both rural and urban clients. However, rural clients were more likely to be male, white, and non-Hispanic than their urban counterparts.

Over the 10-year study period, the diversity of SBDC clients increased statewide, as the proportion of female, Hispanic and non-white clients grew.

Urban clients commanded the majority of counseling hours. Counseling contact hours with urban clients outnumbered those with rural clients by two-to-one. This also applied to total counseling hours. These figures were relatively unchanged over the 10-year study period. However, since 73 percent of the state’s population resides in urban counties, the proportion of urban counseling hours may be merely a reflection of the state’s population distribution. Counseling hours per client were higher for urban clients, which may be reflective of the different mix of counseling topics.

Table 15: Top Six Milestones by State and Area

	Urban (%)			Rural (%)			Statewide (%)
	2000	2005	2009	2000	2005	2009	10-Year Average
Completed a Business Plan	26	8	7	32	11	9	11
Prepared Proformas	0	5	6	0	9	8	6
Started a Business	8	3	4	11	5	4	5
Referral to Other Entity	0	6	4	0	5	1	4
Marketing Materials Developed	1	5	4	1	3	1	4
Decided Not To Go Into Business	2	1	2	5	4	4	3

Source: SBDC. Includes Pennsylvania clients with reported data.

As a percentage of the rural and urban populations, counseling hours per capita were higher for rural clients than urban clients (12.8 hours per 1,000 rural population versus 9.3 hours per 1,000 urban population).

Service establishments, retail establishments, and manufacturers were the most frequent business types seeking SBDC assistance. This was true for both rural and urban clients. While each of these industries commanded a smaller share of total clients in 2009 than in 2000, they remain the principle business types seeking SBDC assistance.

The diversity of business types increased overall since 2000, but to a greater degree among urban clients. The emergence of new industries has occurred in urban settings, which has simultaneously reduced the share of clients in the traditional industries of manufacturing, services, and retail.

SBDC clients were increasingly “pre-venture/start-up” rather than “in-business.” In 2000, 58 percent of both rural and urban clients were “in-business.” By 2009, the share had diminished to 54 percent for urban clients and 47 percent for rural clients. Correspondingly, more rural clients were in the “pre-venture/start-up” stage.

“Start-up assistance” dominated the counseling topics statewide. More than 25 percent of counseling topics were classified as “start-up assistance.” For rural clients, the proportion was more than one-third.

To summarize, rural clients are more likely to be “pre-venture/start-up,” to be seeking “start-up assistance,” and to be in the service, retail or manufacturing industries.

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