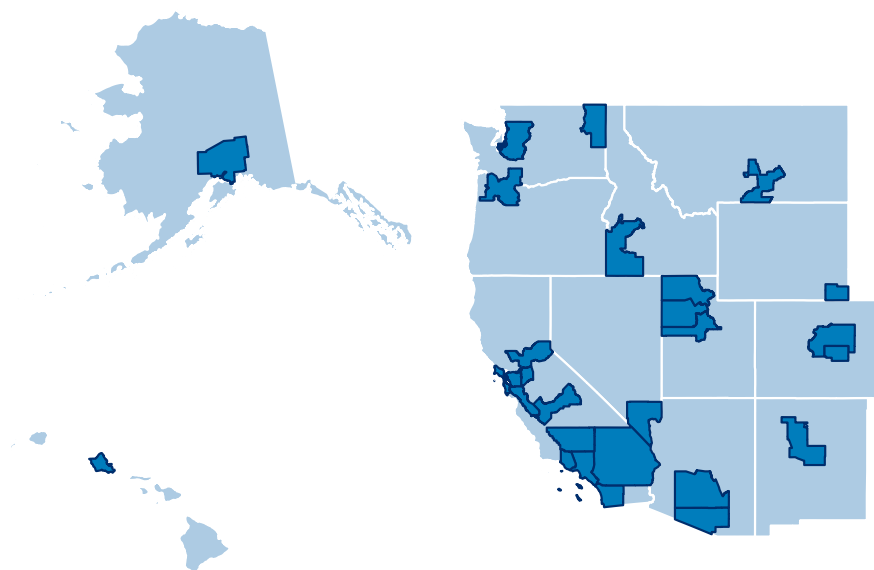


Small Business Profiles for Major Metropolitan Areas of the



West 2024

U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

The Office of Advocacy at the Small Business Administration was created by Congress in 1976 and provides an independent voice for small business within the federal government. Appointed by the President and confirmed by the Senate, the Chief Counsel for Advocacy directs the office. The Chief Counsel advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, federal courts, and state policy makers. Regional advocates and an office in Washington, DC, support the Chief Counsel's efforts.

The statutory mission of the Office of Advocacy includes examining the role of small business in the economy. Led by Director Patrick Delehanty, the Office of Economic Research accomplishes this objective by publishing small business research products and sponsoring and disseminating small business data and statistics. This report uses the latest government data to profile the small businesses in large Metropolitan Statistical Areas. It was prepared by Research Economist Daniel Wilmoth with editorial support by Editor Akira Loring, Editor M. B. Humphrey, and Director of the Office of Information David Tokarz.

The Office of Advocacy regularly releases other research products, ranging from short fact sheets that use new data to show emerging trends to lengthy reports that use sophisticated statistical techniques to explore complex issues. To receive notifications about new publications, along with updates about regulatory issues and news about the Office of Advocacy, subscribe at advocacy.sba.gov/subscribe.

October 2024

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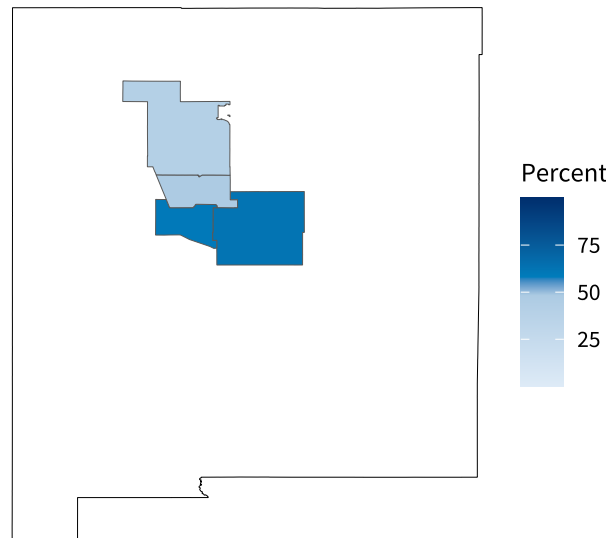
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Albuquerque, New Mexico

73,362 small businesses
98.5 percent of businesses

144,792 small business employees
48.3 percent of employees



Share of metropolitan area employees working at small businesses by county

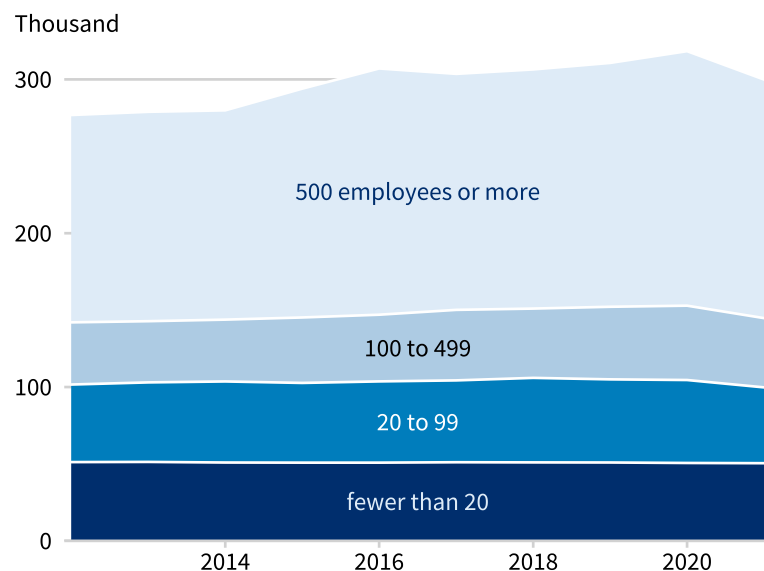
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.5 percent of metropolitan area businesses and 48.3 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 142,052 to 144,792 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 10,815 small businesses, including 10,612 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 26,536 workers with a payroll of \$1.1 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

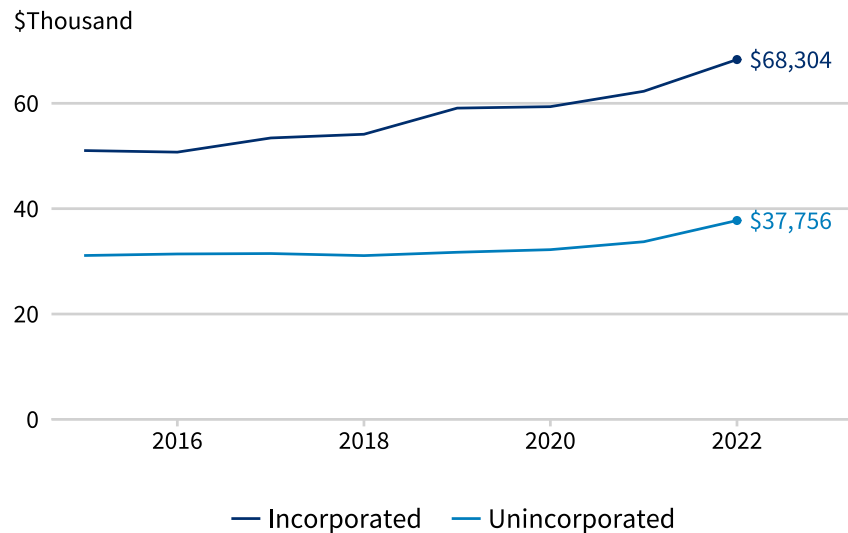


Self-employment





In 2022, 14.5 percent of private workers in the metropolitan area were self-employed, up from 14.3 percent in 2017. The percent self-employed included 4.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$68,304 in 2022, up 27.9 percent since 2017. The median income of the unincorporated self-employed was \$37,756 in 2022, up 19.9 percent since 2017. The median income for all private workers was \$46,464 in 2022, up 21.1 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>     </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	8,609	2,003	203	10,815
Real Estate and Rental and Leasing	6,627	849	45	7,521
Health Care and Social Assistance	5,505	1,580	301	7,386
Other Services (except Public Administration)	5,618	1,482	113	7,213
Transportation and Warehousing	6,775	304	51	7,130
Construction	4,556	1,612	253	6,421
Retail Trade	5,069	1,050	164	6,283
Administrative, Support, and Waste Management	3,982	648	124	4,754
Arts, Entertainment, and Recreation	3,986	217	27	4,230
Educational Services	2,481	217	55	2,753
Accommodation and Food Services	1,112	843	283	2,238
Finance and Insurance	1,485	543	55	2,083
Manufacturing	914	490	111	1,515
Wholesale Trade	814	423	143	1,380
Information	975	137	27	1,139
Agriculture, Forestry, Fishing, and Hunting	355	19	0	374
Mining, Quarrying, and Oil and Gas Extraction	70	16	1	87
Utilities	49	10	5	64
Management of Companies and Enterprises	*	10	39	49
Industries not classified	*	19	0	19
All industries	58,982	12,463	1,917	73,362

* Not reported by the Census Bureau

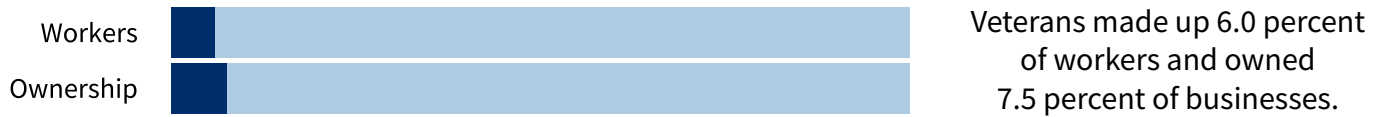
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	25,000	2,813	27,813
Male	28,000	7,334	35,334
Owned equally by both groups	1,100	2,390	3,490
Veteran	3,500	679	4,179
Not Veteran	50,000	11,328	61,328
Owned equally by both groups	300	529	829
Hispanic	20,000	2,586	22,586
Not Hispanic	33,500	9,403	42,903
Owned equally by both groups	350	547	897
American Indian and Alaska Native	3,000	*	3,181
Asian	2,900	*	*
Black or African American	2,100	136	2,236
Native Hawaiian and Other Pacific Islander	100	16	116
White	47,000	11,469	58,469
Hispanic or Racial Minority	26,000	3,704	29,704
White and Not Hispanic	27,500	8,263	35,763
Owned equally by both groups	400	570	970

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

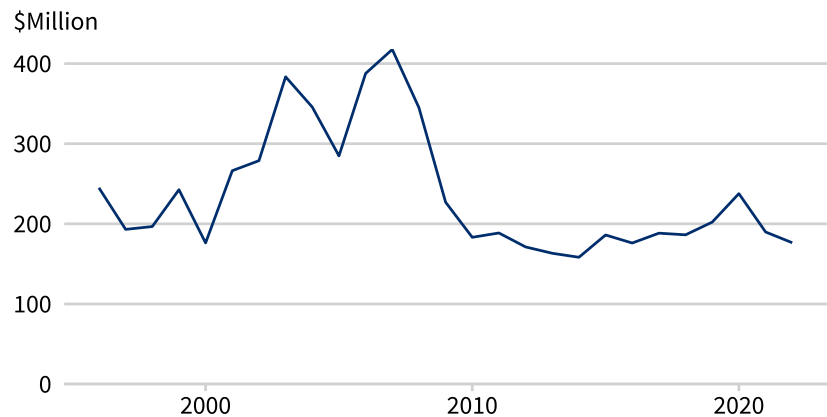
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$176.4 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$185.6 million. Total reported new lending to businesses through loans of \$1 million or less was \$505.4 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	26,536	45.4	1,881	95.1	1,119,808	37.0
Accommodation and Food Services	20,639	58.6	1,126	93.0	503,473	61.3
Construction	20,017	82.7	1,865	98.0	1,079,178	74.2
Professional, Scientific, and Technical Services	14,231	42.1	2,206	95.3	1,091,955	41.6
Retail Trade	11,338	27.8	1,214	84.6	475,143	34.5
Other Services (except Public Administration)	10,459	90.2	1,595	97.7	381,730	90.1
Administrative, Support, and Waste Management	9,322	44.1	772	88.7	328,502	41.3
Manufacturing	8,166	52.8	601	92.2	420,711	45.2
Wholesale Trade	5,611	46.8	566	76.9	311,236	35.1
Finance and Insurance	4,624	31.7	598	82.3	340,445	33.2
Educational Services	3,509	94.3	272	96.5	126,732	93.8
Real Estate and Rental and Leasing	2,734	66.0	894	94.2	125,276	63.0
Transportation and Warehousing	2,511	31.6	355	82.9	120,570	31.7
Arts, Entertainment, and Recreation	2,320	58.0	244	93.8	66,857	59.8
Information	1,474	25.7	164	77.7	118,616	32.5
Management of Companies and Enterprises	984	19.2	49	52.7	64,508	17.6
Utilities	181	10.4	15	62.5	11,168	6.2
Mining, Quarrying, and Oil and Gas Extraction	93	75.6	17	89.5	5,983	73.6
Agriculture, Forestry, Fishing, and Hunting	24	38.1	19	95.0	1,222	50.1
Industries not classified	19	100.0	19	100.0	711	100.0
All industries	144,792	48.3	14,380	92.7	6,693,824	44.3

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

Definitions of Metropolitan Statistical Areas are those published by the Office of Management and Budget on [July 15, 2015](#), except for statistics from the American Community Survey, for which definitions [vary by year](#). Small businesses are defined here as firms with fewer than 500 employees. Figures and statistics may incorporate approximations because of missing or problematic data. Where notes identify the source of “original data,” a value is approximate in at least one profile. The Technical Notes provide details on data, methods, and definitions. Electronic versions of this and other [geographic profiles](#) are available online. Visit [advocacy.sba.gov](#) for additional resources.

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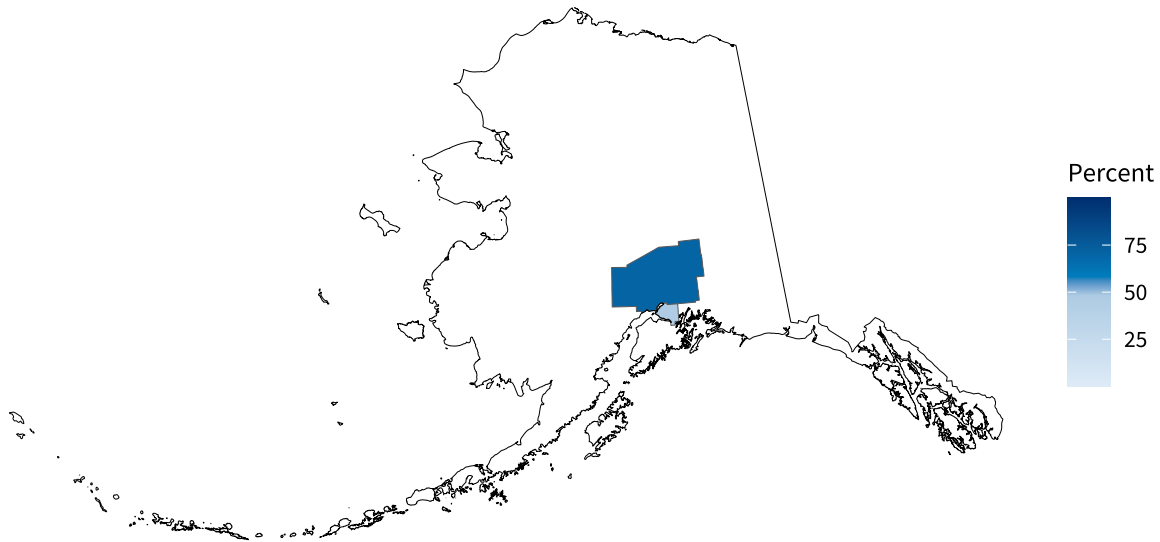
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Anchorage, Alaska

39,376 small businesses
98.6 percent of businesses

78,533 small business employees
50.1 percent of employees



Share of employees working at small businesses by borough or census area

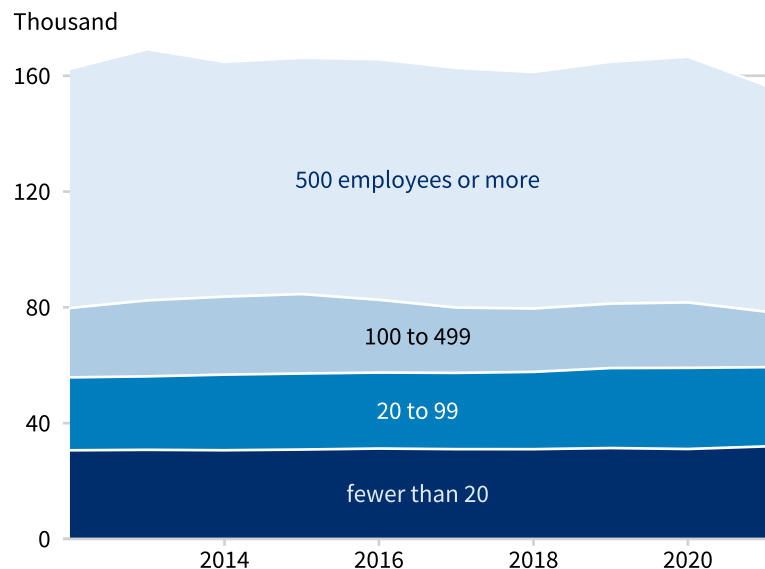
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.6 percent of metropolitan area businesses and 50.1 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses fell from 79,774 to 78,533 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 5,133 small businesses, including 5,021 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 16,769 workers with a payroll of \$1.0 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

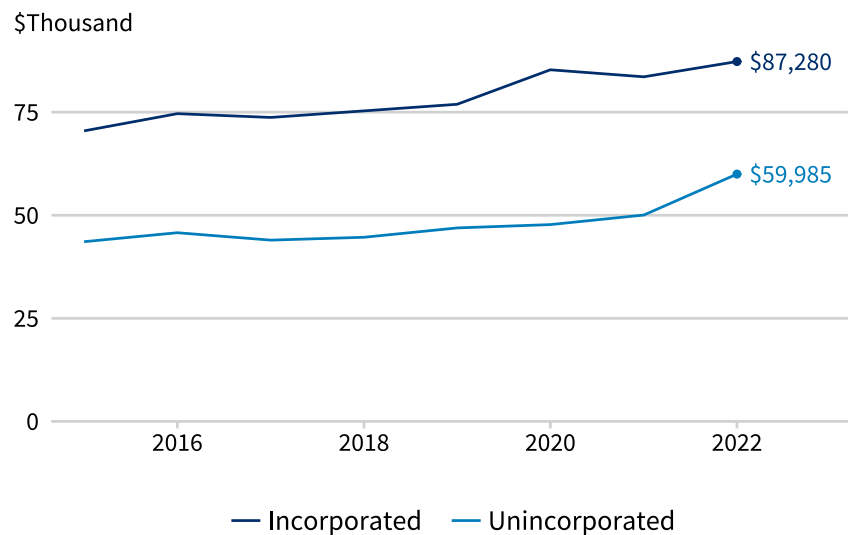


Self-employment





In 2022, 15.2 percent of private workers in the metropolitan area were self-employed, up from 14.4 percent in 2017. The percent self-employed included 5.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$87,280 in 2022, up 18.4 percent since 2017. The median income of the unincorporated self-employed was \$59,985 in 2022, up 36.4 percent since 2017. The median income for all private workers was \$59,888 in 2022, up 18.2 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	4,049	972	112	5,133
Real Estate and Rental and Leasing	3,895	487	30	4,412
Transportation and Warehousing	3,954	246	73	4,273
Construction	2,202	1,318	103	3,623
Health Care and Social Assistance	2,099	1,249	190	3,538
Other Services (except Public Administration)	2,543	874	66	3,483
Retail Trade	2,376	613	88	3,077
Administrative, Support, and Waste Management	1,996	476	74	2,546
Arts, Entertainment, and Recreation	1,850	195	23	2,068
Accommodation and Food Services	903	630	152	1,685
Agriculture, Forestry, Fishing, and Hunting	1,531	58	2	1,591
Educational Services	955	106	26	1,087
Finance and Insurance	774	211	22	1,007
Manufacturing	544	193	20	757
Wholesale Trade	258	194	78	530
Information	374	64	18	456
Mining, Quarrying, and Oil and Gas Extraction	75	31	11	117
Management of Companies and Enterprises	*	11	33	44
Utilities	20	9	6	35
Industries not classified	*	15	0	15
All industries	30,398	7,934	1,044	39,376

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	12,000	2,122	14,122
Male	14,500	3,948	18,448
Owned equally by both groups	950	1,051	2,001
Veteran	2,700	329	3,029
Not Veteran	24,500	6,483	30,983
Owned equally by both groups	250	307	557
Hispanic	1,800	131	1,931
Not Hispanic	25,500	6,952	32,452
Owned equally by both groups	60	*	100
American Indian and Alaska Native	2,200	*	*
Asian	2,000	*	*
Black or African American	1,300	*	1,368
Native Hawaiian and Other Pacific Islander	350	15	365
White	23,000	6,442	29,442
Hispanic or Racial Minority	7,100	938	8,038
White and Not Hispanic	20,000	6,017	26,017
Owned equally by both groups	200	166	366

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

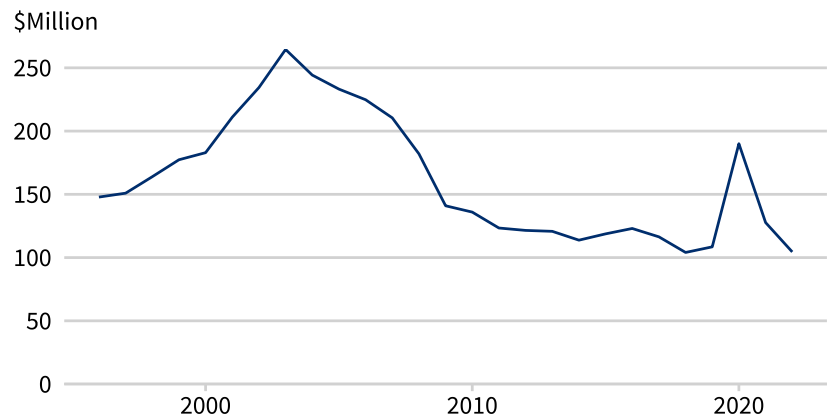
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$104.5 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$98.8 million. Total reported new lending to businesses through loans of \$1 million or less was \$309.4 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	16,769	51.6	1,439	97.3	1,019,962	48.0
Accommodation and Food Services	10,514	70.3	782	96.2	318,532	69.7
Construction	8,702	78.1	1,421	98.1	800,873	76.0
Professional, Scientific, and Technical Services	7,457	49.7	1,084	93.0	606,072	48.9
Retail Trade	5,424	28.8	701	87.1	244,169	33.8
Other Services (except Public Administration)	5,229	93.5	940	97.1	227,169	89.4
Administrative, Support, and Waste Management	5,055	34.7	550	91.5	240,685	31.1
Transportation and Warehousing	3,405	28.3	319	84.2	218,214	19.4
Wholesale Trade	3,030	53.0	272	74.1	193,012	51.5
Real Estate and Rental and Leasing	2,203	79.7	517	95.4	117,284	79.9
Finance and Insurance	1,980	40.1	233	80.3	165,937	35.1
Arts, Entertainment, and Recreation	1,723	71.1	218	98.2	52,123	84.3
Manufacturing	1,567	75.4	213	92.6	85,659	67.0
Educational Services	1,455	91.6	132	94.3	51,123	85.6
Information	1,176	24.6	82	80.4	79,337	20.1
Mining, Quarrying, and Oil and Gas Extraction	999	33.4	42	73.7	169,609	45.1
Management of Companies and Enterprises	915	25.6	44	51.8	78,547	14.2
Utilities	821	75.9	15	78.9	97,465	76.0
Agriculture, Forestry, Fishing, and Hunting	102	96.2	60	96.8	8,628	99.1
Industries not classified	7	100.0	15	100.0	423	100.0
All industries	78,533	50.1	8,978	94.3	4,774,823	45.7

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

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2024 Small Business Profile

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Bakersfield, California

64,486 small businesses
98.8 percent of businesses

104,257 small business employees
53.8 percent of employees



Bakersfield Metropolitan Statistical Area

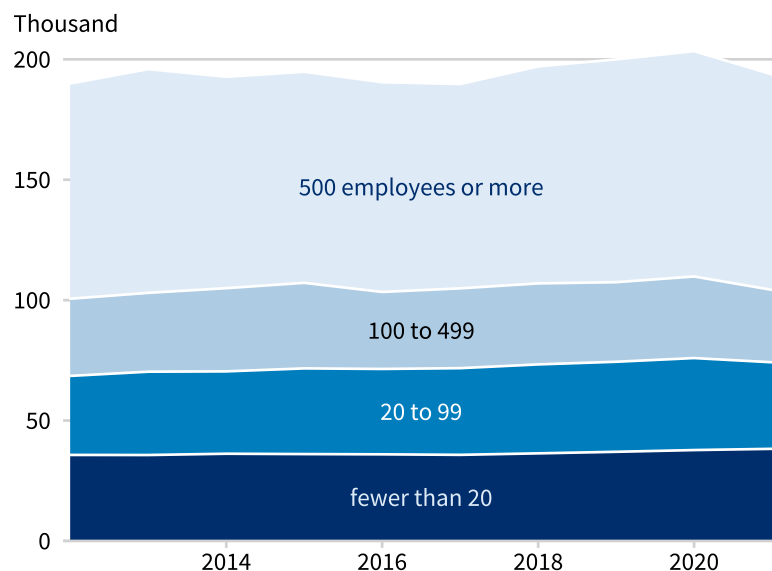
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.8 percent of metropolitan area businesses and 53.8 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 100,579 to 104,257 workers. The industry with the most small businesses in 2021 was Transportation and Warehousing, with 12,734 small businesses, including 12,653 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 16,014 workers with a payroll of \$762.1 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

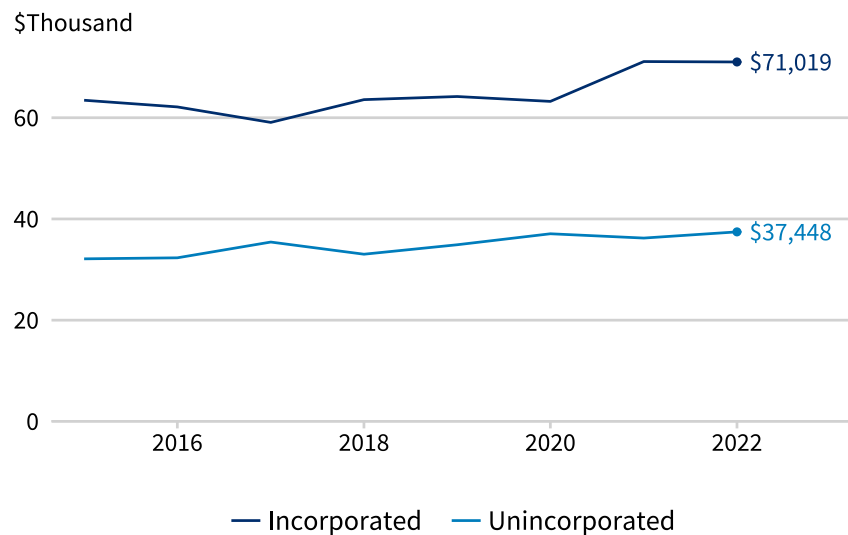


Self-employment

In 2022, 12.9 percent of private workers in the metropolitan area were self-employed, up from 12.3 percent in 2017. The percent self-employed included 3.8 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$71,019 in 2022, up 20.2 percent since 2017. The median income of the unincorporated self-employed was \$37,448 in 2022, up 5.7 percent since 2017. The median income for all private workers was \$44,818 in 2022, up 25.4 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	11,856	797	81	12,734
Other Services (except Public Administration)	6,140	1,012	76	7,228
Retail Trade	5,301	1,106	151	6,558
Health Care and Social Assistance	5,170	1,151	201	6,522
Professional, Scientific, and Technical Services	4,747	956	94	5,797
Administrative, Support, and Waste Management	4,914	475	94	5,483
Construction	4,091	1,070	146	5,307
Real Estate and Rental and Leasing	4,337	507	47	4,891
Accommodation and Food Services	1,094	873	241	2,208
Arts, Entertainment, and Recreation	1,618	124	21	1,763
Finance and Insurance	1,086	295	27	1,408
Wholesale Trade	739	311	124	1,174
Manufacturing	824	257	70	1,151
Educational Services	822	76	28	926
Information	465	60	15	540
Agriculture, Forestry, Fishing, and Hunting	366	50	7	423
Mining, Quarrying, and Oil and Gas Extraction	190	85	33	308
Utilities	51	25	6	82
Management of Companies and Enterprises	*	7	15	22
Industries not classified	*	16	0	16
All industries	53,811	9,245	1,430	64,486

* Not reported by the Census Bureau

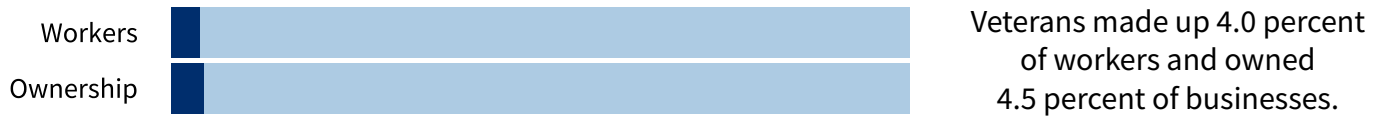
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	21,500	*	*
Male	28,000	6,360	34,360
Owned equally by both groups	750	1,497	2,247
Veteran	2,000	583	2,583
Not Veteran	48,500	*	57,659
Owned equally by both groups	100	*	*
Hispanic	21,500	1,404	22,904
Not Hispanic	28,500	*	*
Owned equally by both groups	100	*	*
American Indian and Alaska Native	1,400	197	1,597
Asian	8,500	1,412	9,912
Black or African American	4,000	*	4,382
Native Hawaiian and Other Pacific Islander	250	*	*
White	37,500	*	*
Hispanic or Racial Minority	31,000	3,249	34,249
White and Not Hispanic	19,000	*	*
Owned equally by both groups	150	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

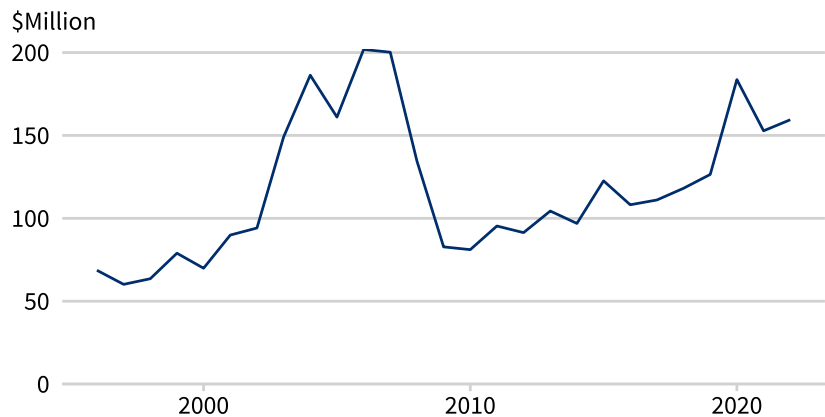
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$159.5 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$222.0 million. Total reported new lending to businesses through loans of \$1 million or less was \$513.9 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	16,014	47.5	1,352	94.5	762,075	38.0
Accommodation and Food Services	15,747	66.7	1,114	94.6	390,282	69.7
Construction	12,262	83.9	1,216	98.3	765,738	81.3
Retail Trade	10,786	34.2	1,257	87.4	428,367	39.4
Administrative, Support, and Waste Management	7,940	64.3	569	90.9	374,992	68.6
Other Services (except Public Administration)	6,461	83.5	1,088	97.1	236,976	78.2
Professional, Scientific, and Technical Services	6,140	71.4	1,050	94.3	404,885	70.9
Manufacturing	5,462	43.9	327	87.7	304,207	36.1
Transportation and Warehousing	5,227	41.9	878	93.6	276,514	41.4
Wholesale Trade	4,741	57.6	435	80.3	333,787	56.6
Mining, Quarrying, and Oil and Gas Extraction	2,567	41.1	118	88.1	249,141	37.9
Finance and Insurance	2,551	51.5	322	80.3	189,215	44.8
Real Estate and Rental and Leasing	2,483	76.9	554	92.6	127,513	70.1
Educational Services	2,014	77.9	104	88.9	78,840	77.7
Arts, Entertainment, and Recreation	1,457	91.3	145	96.7	41,116	88.4
Agriculture, Forestry, Fishing, and Hunting	1,231	28.4	57	95.0	55,327	28.2
Information	549	26.2	75	72.1	26,129	19.0
Utilities	323	22.5	31	63.3	27,395	15.7
Management of Companies and Enterprises	284	14.8	22	51.2	28,379	11.6
Industries not classified	18	100.0	16	100.0	1,125	100.0
All industries	104,257	53.8	10,675	92.9	5,102,003	49.6

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

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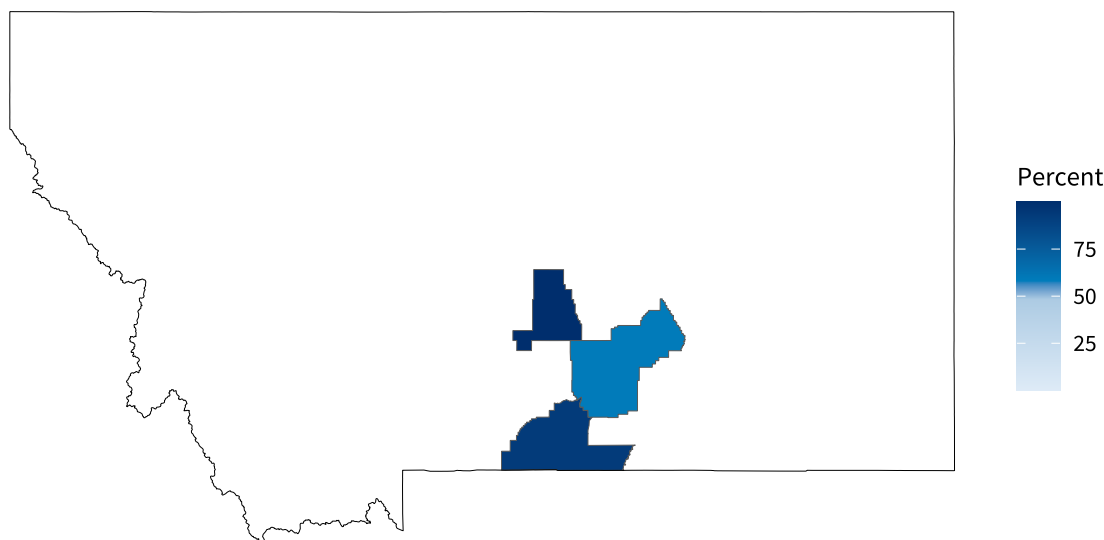
Billings, Montana

19,957 small businesses

97.9 percent of businesses

43,214 small business employees

60.0 percent of employees



Share of metropolitan area employees working at small businesses by county

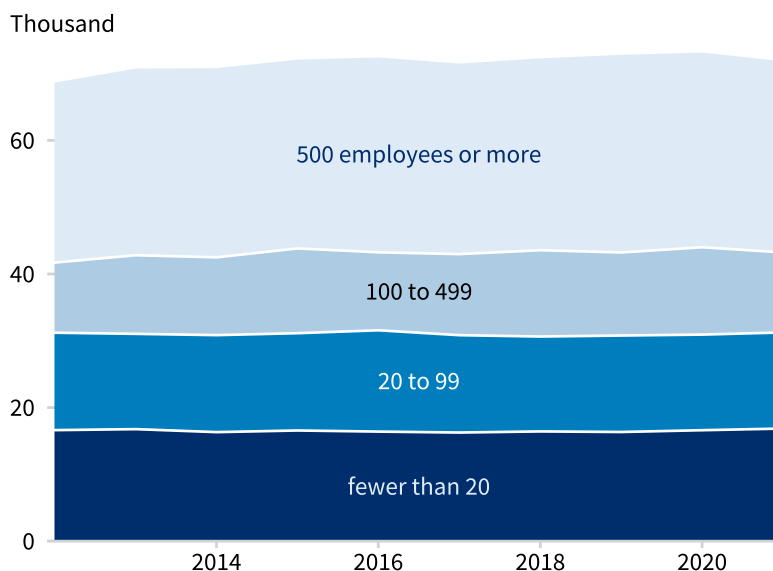
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 97.9 percent of metropolitan area businesses and 60.0 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 41,702 to 43,214 workers. The industry with the most small businesses in 2021 was Construction, with 2,649 small businesses, including 2,601 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Accommodation and Food Services, which had 7,245 workers with a payroll of \$159.1 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

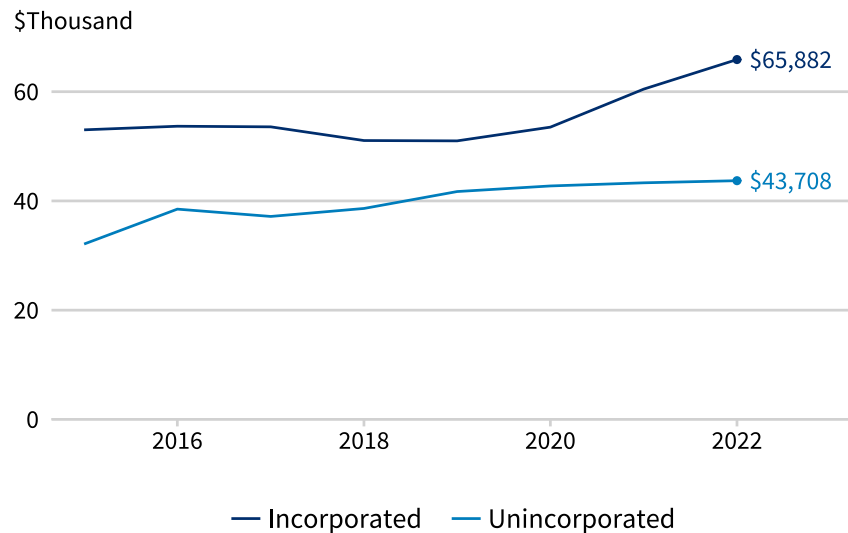


Self-employment





In 2022, 17.6 percent of private workers in the metropolitan area were self-employed, up from 16.9 percent in 2017. The percent self-employed included 7.2 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$65,882 in 2022, up 23.0 percent since 2017. The median income of the unincorporated self-employed was \$43,708 in 2022, up 17.6 percent since 2017. The median income for all private workers was \$53,398 in 2022, up 28.6 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Construction	1,817	784	48	2,649
Real Estate and Rental and Leasing	2,248	326	16	2,590
Other Services (except Public Administration)	1,676	488	42	2,206
Professional, Scientific, and Technical Services	1,657	495	44	2,196
Retail Trade	1,536	417	81	2,034
Transportation and Warehousing	1,266	170	30	1,466
Health Care and Social Assistance	880	405	85	1,370
Administrative, Support, and Waste Management	1,000	273	33	1,306
Arts, Entertainment, and Recreation	757	162	19	938
Accommodation and Food Services	229	279	123	631
Finance and Insurance	389	193	18	600
Wholesale Trade	213	168	72	453
Manufacturing	261	139	25	425
Educational Services	328	48	9	385
Agriculture, Forestry, Fishing, and Hunting	251	15	1	267
Mining, Quarrying, and Oil and Gas Extraction	211	44	6	261
Information	140	33	10	183
Utilities	9	4	2	15
Management of Companies and Enterprises	*	5	7	12
Industries not classified	*	6	0	6
All industries	14,868	4,451	638	19,957

* Not reported by the Census Bureau

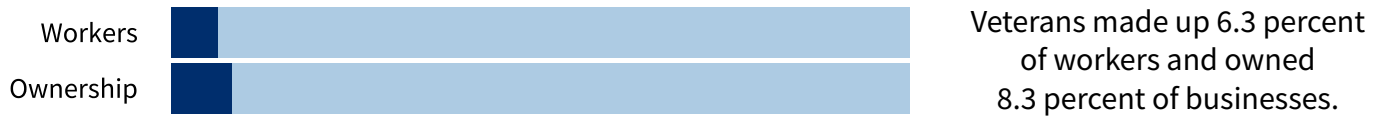
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	5,800	*	*
Male	7,300	2,850	10,150
Owned equally by both groups	750	919	1,669
Veteran	1,000	246	1,246
Not Veteran	12,500	4,180	16,680
Owned equally by both groups	150	*	262
Hispanic	450	8	458
Not Hispanic	13,500	4,512	18,012
Owned equally by both groups	20	*	*
American Indian and Alaska Native	350	*	*
Asian	200	81	281
Black or African American	100	*	*
Native Hawaiian and Other Pacific Islander	30	*	30
White	13,500	4,347	17,847
Hispanic or Racial Minority	1,100	161	1,261
White and Not Hispanic	12,500	4,323	16,823
Owned equally by both groups	60	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

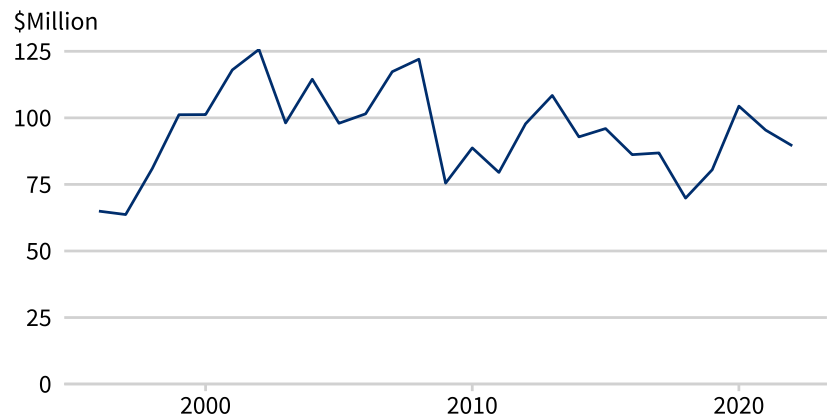
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$89.5 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$68.5 million. Total reported new lending to businesses through loans of \$1 million or less was \$208.6 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	7,245	75.5	402	93.9	159,095	80.2
Health Care and Social Assistance	6,276	44.2	490	93.0	278,330	30.4
Construction	4,519	85.0	832	98.1	282,626	78.7
Retail Trade	4,383	41.5	498	82.7	190,918	49.5
Other Services (except Public Administration)	3,023	89.8	530	96.9	104,943	85.1
Professional, Scientific, and Technical Services	2,854	77.7	539	96.2	182,445	66.9
Wholesale Trade	2,682	54.1	240	72.7	156,195	44.6
Administrative, Support, and Waste Management	2,619	86.5	306	91.1	92,895	84.5
Arts, Entertainment, and Recreation	1,898	94.7	181	97.8	38,156	89.4
Manufacturing	1,798	50.1	164	89.1	82,955	30.4
Transportation and Warehousing	1,743	48.6	200	86.6	92,282	51.7
Finance and Insurance	1,397	35.9	211	82.7	81,880	26.8
Real Estate and Rental and Leasing	880	70.7	342	94.7	42,827	62.5
Educational Services	866	99.2	57	98.3	24,243	99.8
Information	430	34.8	43	76.8	24,951	36.2
Mining, Quarrying, and Oil and Gas Extraction	287	88.6	50	94.3	29,964	94.5
Management of Companies and Enterprises	130	49.6	12	57.1	10,697	44.4
Utilities	115	44.4	6	75.0	10,712	41.6
Agriculture, Forestry, Fishing, and Hunting	66	78.6	16	94.1	2,370	80.1
Industries not classified	3	100.0	6	100.0	78	100.0
All industries	43,214	60.0	5,089	92.1	1,888,562	50.2

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

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2024 Small Business Profile

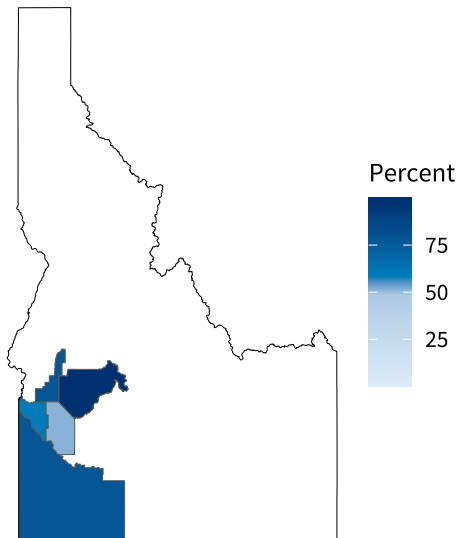
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Boise City, Idaho

86,118 small businesses
98.8 percent of businesses

154,242 small business employees
53.5 percent of employees



Share of metropolitan area employees working at small businesses by county

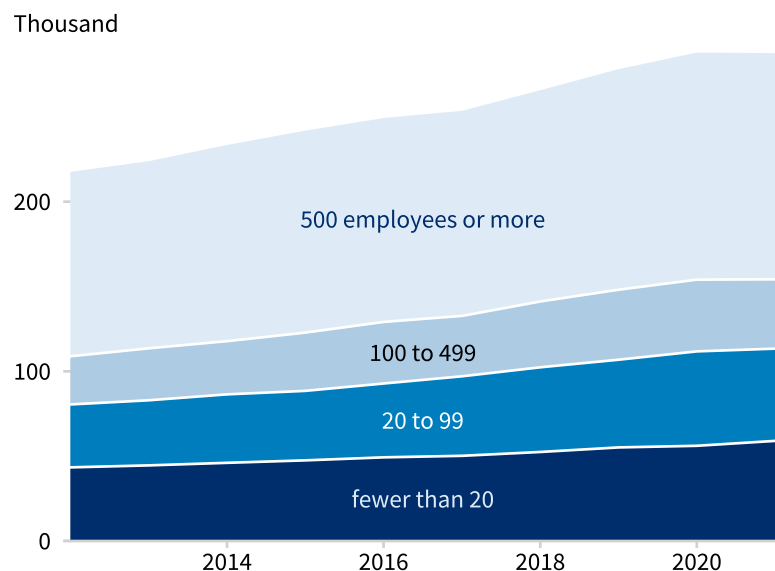
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.8 percent of metropolitan area businesses and 53.5 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 108,879 to 154,242 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 12,425 small businesses, including 12,249 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Construction, which had 26,312 workers with a payroll of \$1.4 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

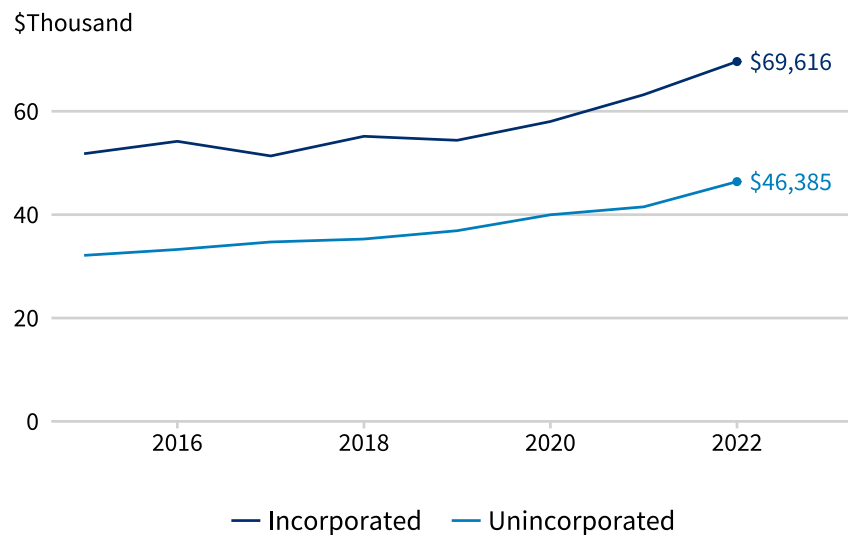


Self-employment





In 2022, 16.6 percent of private workers in the metropolitan area were self-employed, up from 15.8 percent in 2017. The percent self-employed included 6.6 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$69,616 in 2022, up 35.6 percent since 2017. The median income of the unincorporated self-employed was \$46,385 in 2022, up 33.6 percent since 2017. The median income for all private workers was \$52,121 in 2022, up 31.3 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	10,104	2,145	176	12,425
Real Estate and Rental and Leasing	9,215	1,427	45	10,687
Construction	6,578	3,674	264	10,516
Other Services (except Public Administration)	6,490	1,414	115	8,019
Retail Trade	6,531	1,200	156	7,887
Transportation and Warehousing	7,100	505	76	7,681
Health Care and Social Assistance	4,636	1,645	290	6,571
Administrative, Support, and Waste Management	4,683	1,163	136	5,982
Arts, Entertainment, and Recreation	3,451	249	45	3,745
Finance and Insurance	1,976	706	69	2,751
Educational Services	2,155	194	56	2,405
Accommodation and Food Services	1,010	783	315	2,108
Manufacturing	1,218	504	143	1,865
Wholesale Trade	820	468	173	1,461
Information	947	193	28	1,168
Agriculture, Forestry, Fishing, and Hunting	639	65	3	707
Mining, Quarrying, and Oil and Gas Extraction	52	17	2	71
Utilities	37	28	2	67
Management of Companies and Enterprises	*	15	38	53
Industries not classified	*	37	0	37
All industries	67,642	16,414	2,062	86,118

* Not reported by the Census Bureau

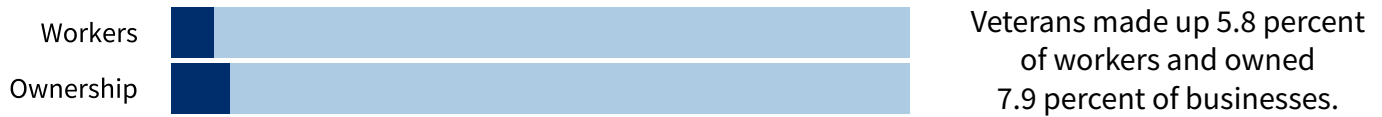
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	27,500	2,938	30,438
Male	33,000	8,818	41,818
Owned equally by both groups	1,800	3,695	5,495
Veteran	4,400	969	5,369
Not Veteran	57,500	14,011	71,511
Owned equally by both groups	300	472	772
Hispanic	5,000	*	5,874
Not Hispanic	57,000	14,386	71,386
Owned equally by both groups	150	*	*
American Indian and Alaska Native	850	*	*
Asian	2,100	410	2,510
Black or African American	1,000	*	*
Native Hawaiian and Other Pacific Islander	250	14	264
White	59,500	14,719	74,219
Hispanic or Racial Minority	8,600	1,462	10,062
White and Not Hispanic	53,500	13,703	67,203
Owned equally by both groups	250	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

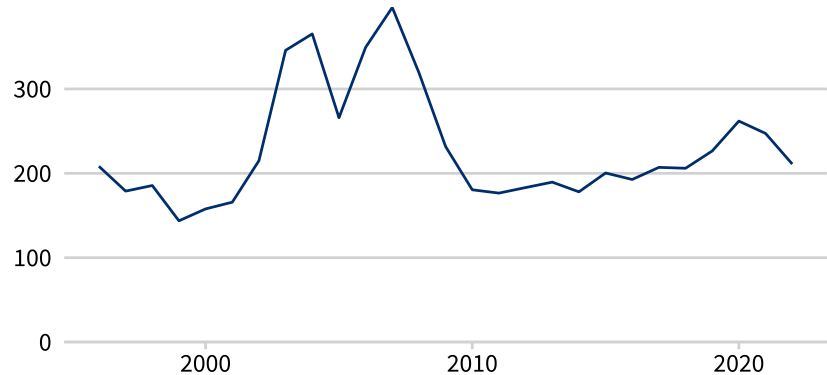
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$211.0 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$230.6 million. Total reported new lending to businesses through loans of \$1 million or less was \$614.0 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Construction	26,312	95.7	3,938	99.4	1,440,150	93.5
Health Care and Social Assistance	23,208	47.5	1,935	95.6	1,005,686	36.3
Accommodation and Food Services	19,831	69.0	1,098	94.2	428,836	71.6
Professional, Scientific, and Technical Services	12,175	69.8	2,321	95.9	794,047	65.0
Retail Trade	11,379	29.4	1,356	87.3	498,456	34.3
Manufacturing	11,096	42.5	647	91.5	533,414	25.7
Administrative, Support, and Waste Management	10,764	62.9	1,299	94.3	395,215	59.5
Other Services (except Public Administration)	9,140	81.5	1,529	97.3	316,864	77.5
Wholesale Trade	6,728	40.7	641	78.4	403,926	26.2
Transportation and Warehousing	5,064	47.0	581	90.1	189,821	38.8
Real Estate and Rental and Leasing	4,248	82.3	1,472	97.0	238,165	83.4
Finance and Insurance	3,639	31.9	775	85.4	266,379	26.8
Educational Services	3,439	72.8	250	95.8	145,140	80.3
Arts, Entertainment, and Recreation	3,321	81.9	294	97.0	73,553	82.7
Information	2,032	19.6	221	82.2	157,044	14.1
Agriculture, Forestry, Fishing, and Hunting	817	95.2	68	95.8	33,304	94.9
Management of Companies and Enterprises	813	12.8	53	49.1	60,953	8.5
Mining, Quarrying, and Oil and Gas Extraction	130	88.4	19	90.5	7,560	86.0
Utilities	81	3.6	30	78.9	4,422	1.8
Industries not classified	25	100.0	37	100.0	1,107	100.0
All industries	154,242	53.5	18,476	94.7	6,994,042	42.5

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

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2024 Small Business Profile

U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Cheyenne, Wyoming

12,964 small businesses
97.5 percent of businesses

18,934 small business employees
55.0 percent of employees



Cheyenne Metropolitan Statistical Area

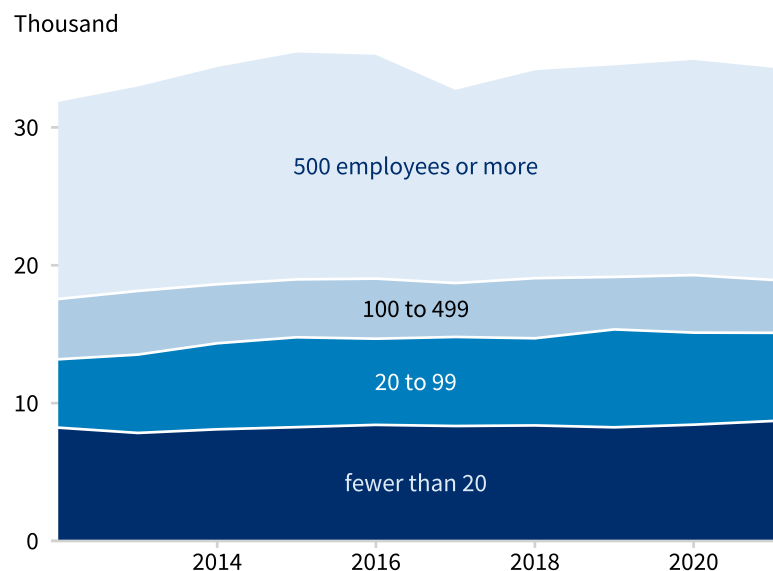
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 97.5 percent of metropolitan area businesses and 55.0 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 17,551 to 18,934 workers. The industry with the most small businesses in 2021 was Real Estate and Rental and Leasing, with 2,159 small businesses, including 2,147 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 3,066 workers with a payroll of \$137.4 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

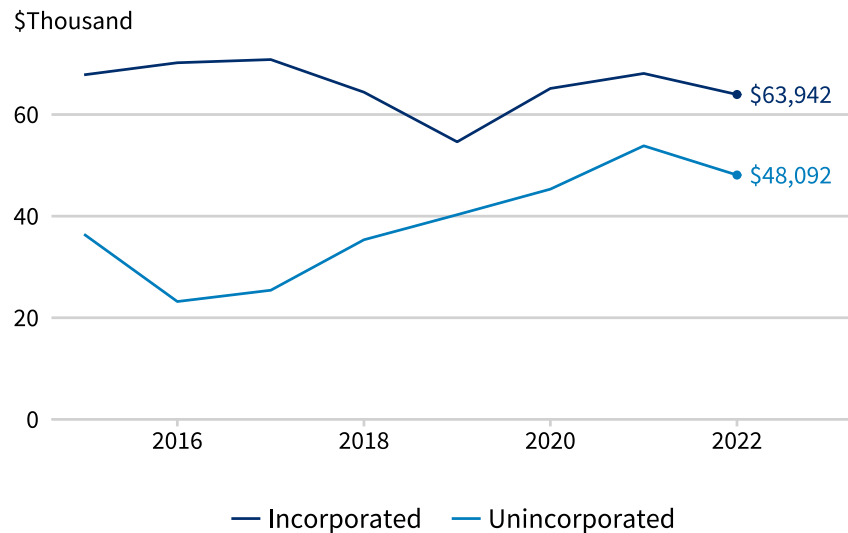


Self-employment





In 2022, 15.4 percent of private workers in the metropolitan area were self-employed, up from 13.9 percent in 2017. The percent self-employed included 5.6 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$63,942 in 2022, down 9.7 percent since 2017. The median income of the unincorporated self-employed was \$48,092 in 2022, up 89.2 percent since 2017. The median income for all private workers was \$52,936 in 2022, up 31.8 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Real Estate and Rental and Leasing	1,968	179	12	2,159
Professional, Scientific, and Technical Services	1,460	572	32	2,064
Retail Trade	869	203	31	1,103
Construction	712	320	31	1,063
Transportation and Warehousing	877	100	12	989
Other Services (except Public Administration)	722	247	15	984
Finance and Insurance	703	139	22	864
Administrative, Support, and Waste Management	664	169	5	838
Health Care and Social Assistance	530	255	47	832
Arts, Entertainment, and Recreation	470	38	7	515
Accommodation and Food Services	125	124	49	298
Information	240	48	2	290
Wholesale Trade	186	80	18	284
Educational Services	221	29	4	254
Manufacturing	140	53	11	204
Agriculture, Forestry, Fishing, and Hunting	111	5	0	116
Mining, Quarrying, and Oil and Gas Extraction	72	11	2	85
Management of Companies and Enterprises	*	11	3	14
Utilities	6	4	1	11
Industries not classified	*	8	0	8
All industries	10,076	2,595	293	12,964

* Not reported by the Census Bureau

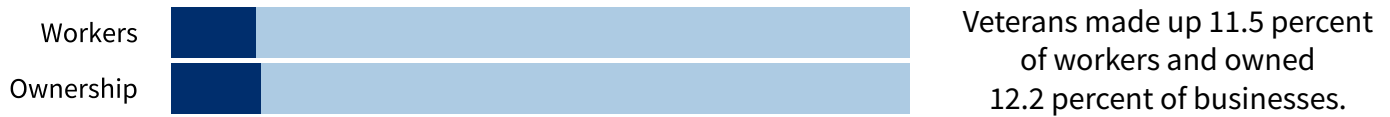
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	3,100	*	*
Male	4,100	1,785	5,885
Owned equally by both groups	700	470	1,170
Veteran	850	*	*
Not Veteran	6,900	2,583	9,483
Owned equally by both groups	150	56	206
Hispanic	750	*	876
Not Hispanic	7,100	2,757	9,857
Owned equally by both groups	80	*	*
American Indian and Alaska Native	90	*	*
Asian	300	*	*
Black or African American	200	*	234
Native Hawaiian and Other Pacific Islander	20	*	*
White	7,400	2,752	10,152
Hispanic or Racial Minority	1,300	299	1,599
White and Not Hispanic	6,500	2,535	9,035
Owned equally by both groups	150	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$29.5 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$48.8 million. Total reported new lending to businesses through loans of \$1 million or less was \$82.7 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	3,066	46.0	302	92.4	137,439	33.1
Accommodation and Food Services	2,486	66.0	173	86.5	58,564	69.4
Professional, Scientific, and Technical Services	2,460	91.3	604	96.8	190,070	92.6
Construction	2,205	88.7	351	98.0	122,136	85.9
Retail Trade	1,743	28.2	234	73.1	78,182	36.1
Other Services (except Public Administration)	1,365	87.5	262	94.9	49,463	88.7
Finance and Insurance	1,207	77.2	161	85.2	89,693	75.3
Administrative, Support, and Waste Management	783	64.4	174	84.9	31,121	64.4
Real Estate and Rental and Leasing	762	86.3	191	92.3	42,395	85.1
Transportation and Warehousing	739	26.2	112	84.2	40,893	27.4
Manufacturing	577	43.0	64	87.7	39,151	36.7
Wholesale Trade	456	53.2	98	79.0	28,376	53.5
Arts, Entertainment, and Recreation	383	100.0	45	100.0	9,968	100.0
Educational Services	240	93.0	33	94.3	7,866	90.1
Mining, Quarrying, and Oil and Gas Extraction	120	56.3	13	68.4	13,371	56.6
Information	109	9.5	50	68.5	7,760	10.9
Utilities	100	44.4	5	55.6	7,856	35.4
Management of Companies and Enterprises	74	69.8	14	82.4	3,988	71.4
Industries not classified	49	100.0	8	100.0	1,293	100.0
Agriculture, Forestry, Fishing, and Hunting	10	100.0	5	100.0	496	100.0
All industries	18,934	55.0	2,888	89.8	960,081	53.7

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

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2024 Small Business Profile

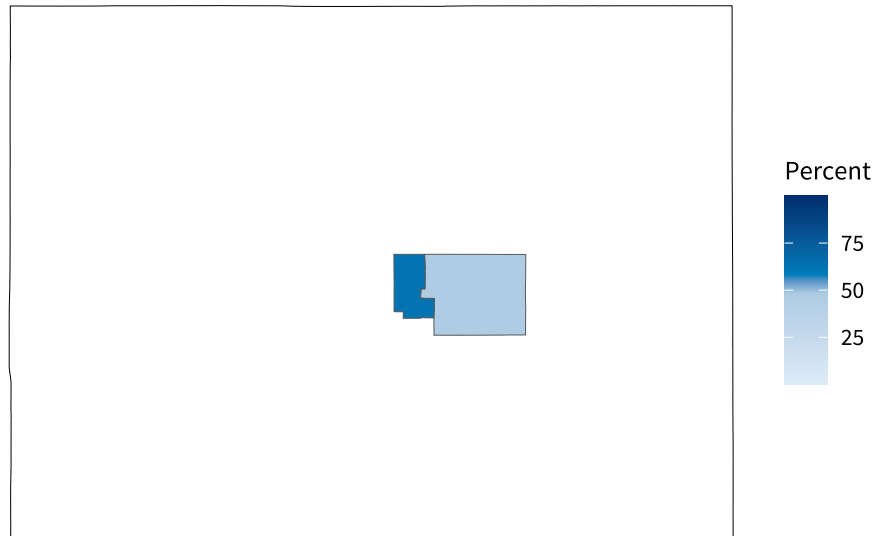
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

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Colorado Springs, Colorado

79,595 small businesses
98.8 percent of businesses

122,448 small business employees
48.2 percent of employees



Share of metropolitan area employees working at small businesses by county

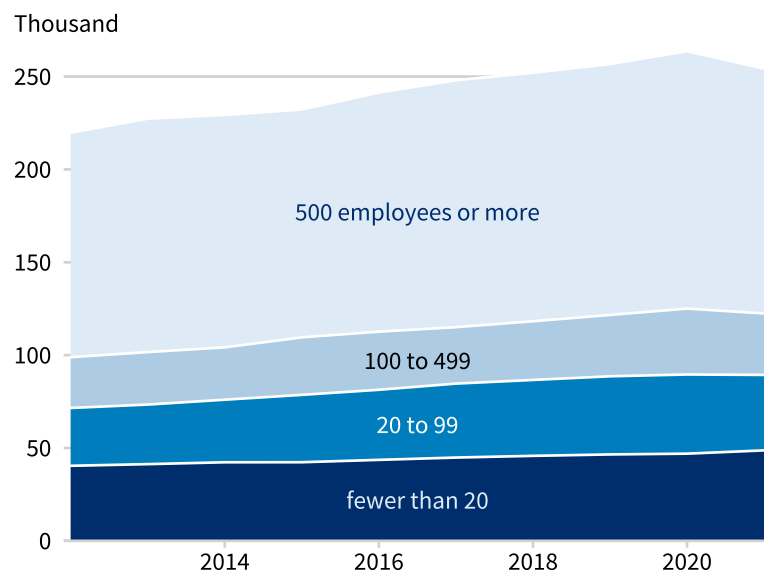
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.8 percent of metropolitan area businesses and 48.2 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 98,911 to 122,448 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 11,424 small businesses, including 11,243 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 22,332 workers with a payroll of \$1.0 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

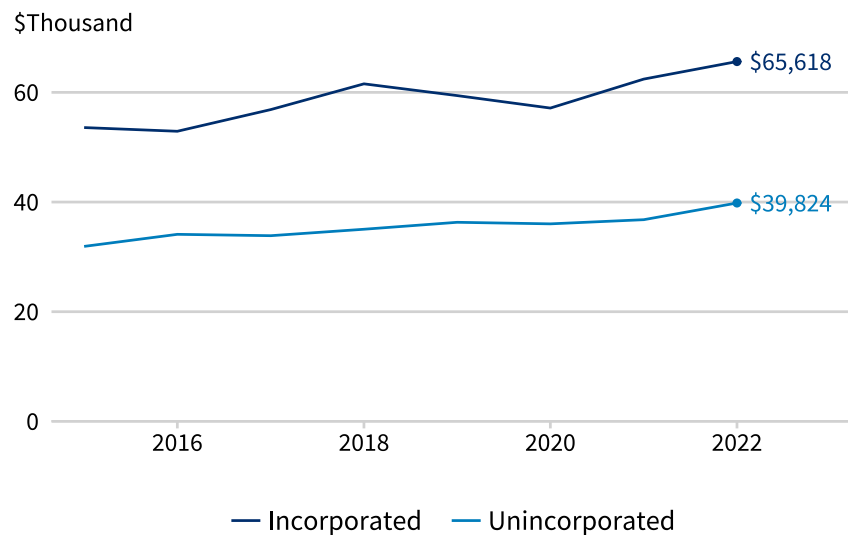


Self-employment

In 2022, 15.4 percent of private workers in the metropolitan area were self-employed, up from 14.8 percent in 2017. The percent self-employed included 6.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$65,618 in 2022, up 15.4 percent since 2017. The median income of the unincorporated self-employed was \$39,824 in 2022, up 17.6 percent since 2017. The median income for all private workers was \$55,828 in 2022, up 29.2 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	8,991	2,252	181	11,424
Construction	6,786	1,948	181	8,915
Real Estate and Rental and Leasing	7,085	1,462	30	8,577
Other Services (except Public Administration)	6,226	1,559	145	7,930
Transportation and Warehousing	7,148	276	39	7,463
Health Care and Social Assistance	5,012	1,621	277	6,910
Retail Trade	5,551	1,194	132	6,877
Administrative, Support, and Waste Management	4,901	803	91	5,795
Arts, Entertainment, and Recreation	3,879	303	30	4,212
Educational Services	2,412	247	56	2,715
Finance and Insurance	1,984	646	42	2,672
Accommodation and Food Services	1,257	863	233	2,353
Manufacturing	816	335	70	1,221
Information	963	157	16	1,136
Wholesale Trade	581	322	75	978
Agriculture, Forestry, Fishing, and Hunting	308	15	1	324
Mining, Quarrying, and Oil and Gas Extraction	39	18	2	59
Utilities	25	11	3	39
Management of Companies and Enterprises	*	10	12	22
Industries not classified	*	10	0	10
All industries	63,964	14,045	1,586	79,595

* Not reported by the Census Bureau

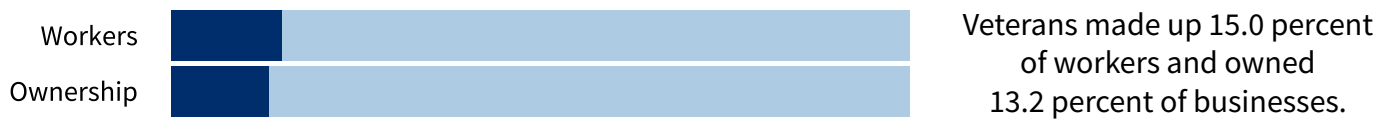
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	27,000	*	*
Male	30,000	*	*
Owned equally by both groups	1,600	1,824	3,424
Veteran	7,300	1,630	8,930
Not Veteran	51,000	*	*
Owned equally by both groups	450	*	*
Hispanic	8,000	693	8,693
Not Hispanic	50,500	*	*
Owned equally by both groups	150	*	361
American Indian and Alaska Native	1,100	*	*
Asian	2,600	629	3,229
Black or African American	3,300	*	3,366
Native Hawaiian and Other Pacific Islander	250	*	*
White	53,000	*	*
Hispanic or Racial Minority	14,000	1,421	15,421
White and Not Hispanic	44,500	*	*
Owned equally by both groups	250	331	581

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

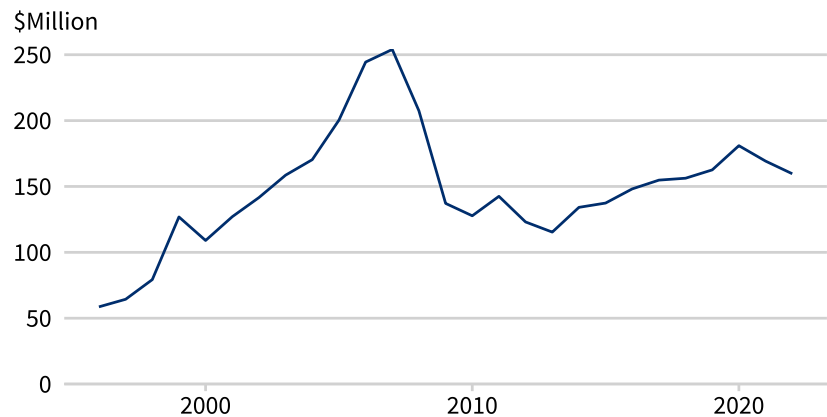
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$159.7 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$201.1 million. Total reported new lending to businesses through loans of \$1 million or less was \$424.8 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	22,332	53.4	1,898	95.0	1,047,269	46.1
Accommodation and Food Services	16,240	52.2	1,096	91.7	434,048	54.8
Construction	15,638	96.0	2,129	99.1	1,008,545	95.2
Professional, Scientific, and Technical Services	13,468	50.0	2,433	95.9	1,049,813	43.9
Other Services (except Public Administration)	12,504	54.1	1,704	97.2	520,671	51.5
Retail Trade	10,252	30.2	1,326	86.5	429,304	35.8
Administrative, Support, and Waste Management	6,888	39.7	894	91.1	269,191	31.1
Manufacturing	5,096	43.3	405	92.7	268,056	30.4
Educational Services	4,298	52.8	303	95.6	156,557	51.7
Real Estate and Rental and Leasing	2,983	71.2	1,492	96.2	176,880	70.8
Finance and Insurance	2,921	21.9	688	86.6	203,135	18.0
Wholesale Trade	2,619	38.6	397	77.1	155,148	15.3
Arts, Entertainment, and Recreation	2,531	78.9	333	97.7	87,502	88.1
Transportation and Warehousing	2,430	37.0	315	87.0	90,512	29.1
Information	1,521	22.8	173	76.9	100,722	17.6
Management of Companies and Enterprises	256	14.7	22	44.0	15,407	10.5
Mining, Quarrying, and Oil and Gas Extraction	188	21.4	20	87.0	14,593	18.1
Utilities	162	64.8	14	70.0	14,573	63.4
Agriculture, Forestry, Fishing, and Hunting	94	100.0	16	100.0	5,190	100.0
Industries not classified	27	100.0	10	100.0	424	100.0
All industries	122,448	48.2	15,631	94.0	6,047,540	42.0

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

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2024 Small Business Profile

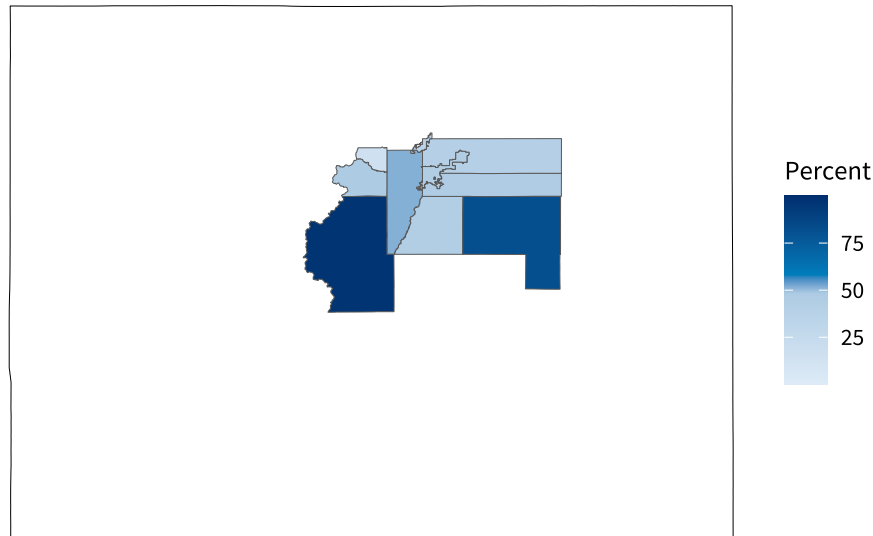
U.S. SMALL BUSINESS ADMINISTRATION
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Denver-Aurora-Lakewood

369,501 small businesses
99.2 percent of businesses

589,917 small business employees
45.6 percent of employees



Share of metropolitan area employees working at small businesses by county

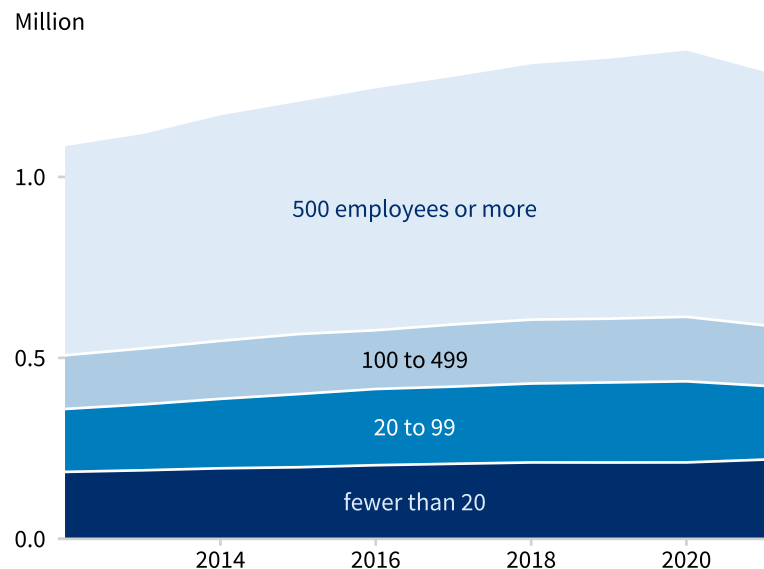
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.2 percent of metropolitan area businesses and 45.6 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 507,251 to 589,917 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 67,153 small businesses, including 66,090 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 80,567 workers with a payroll of \$4.1 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

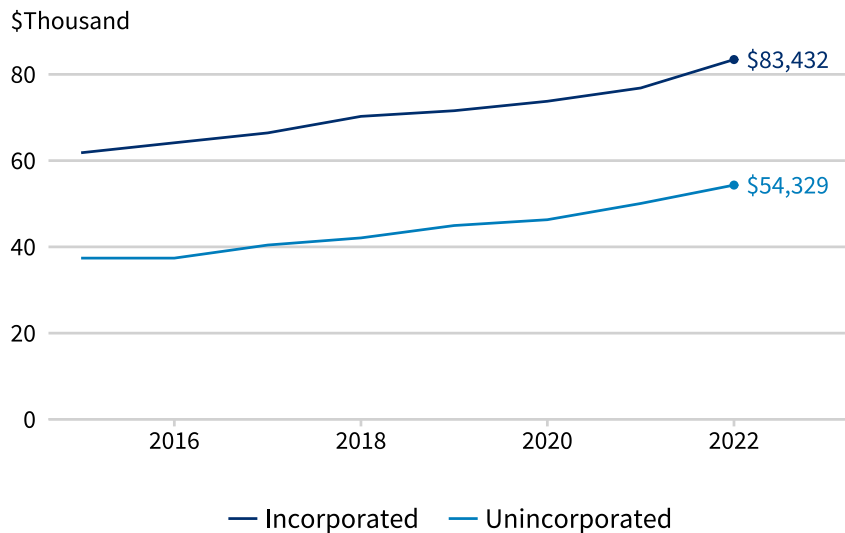


Self-employment





In 2022, 14.0 percent of private workers in the metropolitan area were self-employed, the same rate as in 2017. The percent self-employed included 6.6 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$83,432 in 2022, up 25.6 percent since 2017. The median income of the unincorporated self-employed was \$54,329 in 2022, up 34.4 percent since 2017. The median income for all private workers was \$67,753 in 2022, up 33.8 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	52,942	13,148	1,063	67,153
Transportation and Warehousing	39,680	1,522	258	41,460
Real Estate and Rental and Leasing	34,768	5,663	239	40,670
Construction	28,405	8,031	805	37,241
Other Services (except Public Administration)	24,113	6,406	527	31,046
Health Care and Social Assistance	20,424	6,168	943	27,535
Retail Trade	20,282	4,681	523	25,486
Administrative, Support, and Waste Management	21,226	3,523	551	25,300
Arts, Entertainment, and Recreation	17,488	1,216	152	18,856
Finance and Insurance	10,055	3,590	249	13,894
Educational Services	9,567	1,205	251	11,023
Accommodation and Food Services	4,684	3,699	1,033	9,416
Wholesale Trade	3,333	2,524	568	6,425
Information	4,801	1,011	176	5,988
Manufacturing	3,313	1,661	393	5,367
Mining, Quarrying, and Oil and Gas Extraction	931	304	51	1,286
Agriculture, Forestry, Fishing, and Hunting	1,088	79	9	1,176
Management of Companies and Enterprises	*	78	153	231
Utilities	134	40	13	187
Industries not classified	*	75	0	75
All industries	297,234	64,572	7,695	369,501

* Not reported by the Census Bureau

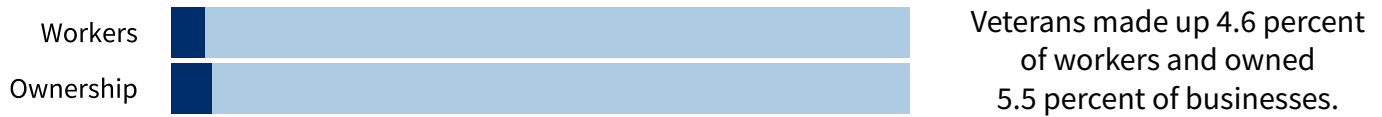
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	118,000	16,955	134,955
Male	150,000	38,528	188,528
Owned equally by both groups	6,800	8,753	15,553
Veteran	12,500	3,588	16,088
Not Veteran	262,000	59,080	321,080
Owned equally by both groups	950	1,568	2,518
Hispanic	47,000	3,772	50,772
Not Hispanic	228,000	59,788	287,788
Owned equally by both groups	750	676	1,426
American Indian and Alaska Native	4,000	606	4,606
Asian	17,500	3,854	21,354
Black or African American	19,000	1,052	20,052
Native Hawaiian and Other Pacific Islander	800	74	874
White	240,000	58,585	298,585
Hispanic or Racial Minority	82,000	8,965	90,965
White and Not Hispanic	192,000	53,820	245,820
Owned equally by both groups	1,300	*	2,749

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

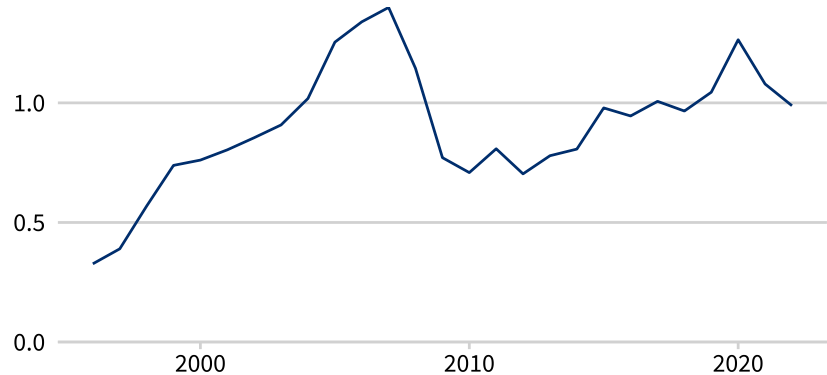
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$988.2 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$1.2 billion. Total reported new lending to businesses through loans of \$1 million or less was \$2.8 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	80,567	46.2	7,111	97.3	4,093,314	37.7
Professional, Scientific, and Technical Services	76,427	59.0	14,211	97.2	7,343,032	50.9
Construction	70,014	69.4	8,836	98.4	4,719,670	63.2
Accommodation and Food Services	66,736	54.8	4,732	96.1	2,160,719	60.0
Other Services (except Public Administration)	43,230	85.1	6,933	98.3	1,851,117	81.0
Administrative, Support, and Waste Management	42,578	42.1	4,074	93.9	2,291,226	46.0
Retail Trade	41,779	28.7	5,204	93.3	1,912,546	35.4
Wholesale Trade	30,703	48.9	3,092	88.2	2,432,543	46.2
Manufacturing	27,694	50.5	2,054	92.9	1,692,225	40.4
Finance and Insurance	21,527	25.8	3,839	92.0	2,238,149	24.9
Educational Services	20,267	59.6	1,456	97.5	913,034	58.2
Real Estate and Rental and Leasing	17,450	59.4	5,902	97.5	1,274,122	60.0
Transportation and Warehousing	16,897	24.7	1,780	89.7	822,363	19.3
Arts, Entertainment, and Recreation	12,320	63.3	1,368	97.2	863,788	62.2
Information	11,984	19.5	1,187	87.3	1,254,415	14.6
Management of Companies and Enterprises	4,276	9.7	231	50.0	443,430	7.6
Mining, Quarrying, and Oil and Gas Extraction	3,550	50.9	355	92.4	592,891	54.6
Utilities	1,082	20.9	53	79.1	186,043	27.4
Agriculture, Forestry, Fishing, and Hunting	734	97.0	88	98.9	28,096	90.9
Industries not classified	102	100.0	75	100.0	5,625	100.0
All industries	589,917	45.6	72,267	96.3	37,118,348	39.9

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

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2024 Small Business Profile

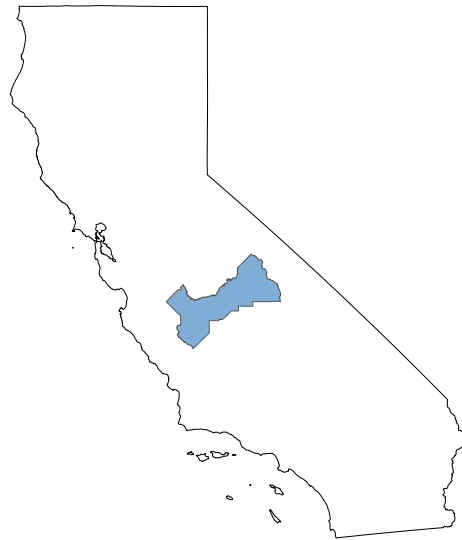
U.S. SMALL BUSINESS ADMINISTRATION
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REGULATION • RESEARCH • OUTREACH

Fresno, California

77,189 small businesses
98.8 percent of businesses

146,147 small business employees
52.9 percent of employees



Fresno Metropolitan Statistical Area

Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

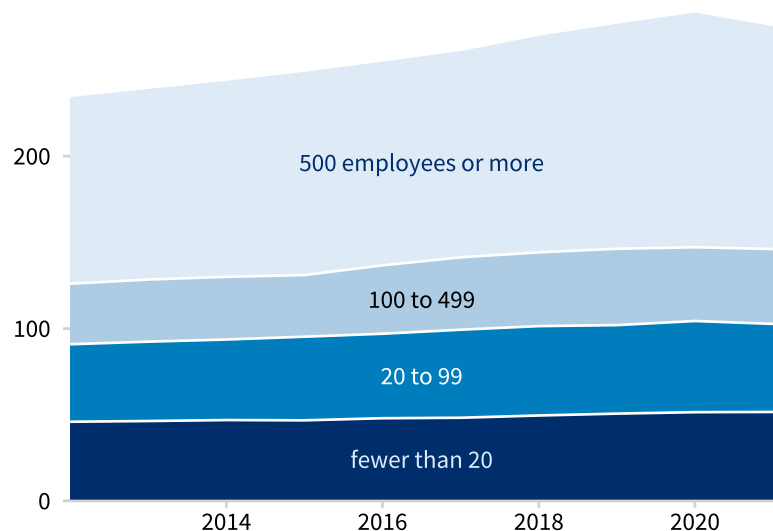
Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.8 percent of metropolitan area businesses and 52.9 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 126,033 to 146,147 workers. The industry with the most small businesses in 2021 was Transportation and Warehousing, with 17,089 small businesses, including 16,984 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 25,433 workers with a payroll of \$1.4 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

Thousand

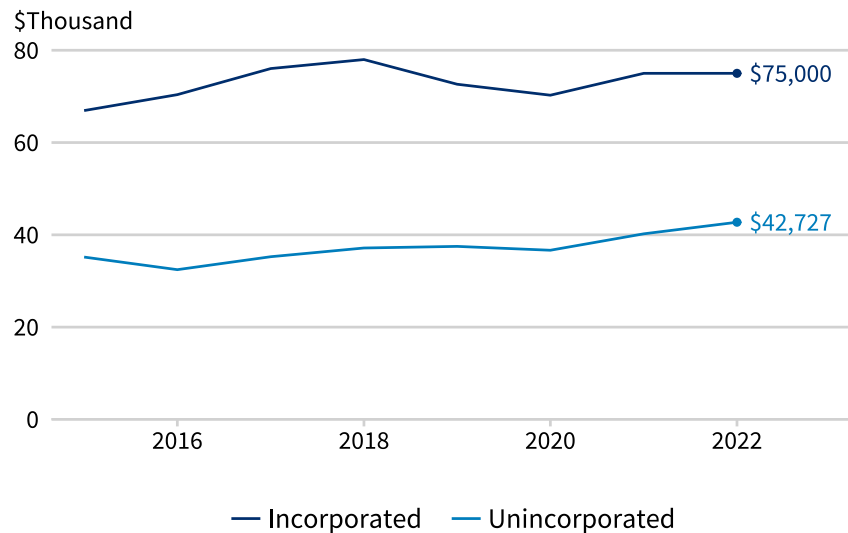


Self-employment





In 2022, 13.2 percent of private workers in the metropolitan area were self-employed, up from 12.9 percent in 2017. The percent self-employed included 4.5 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$75,000 in 2022, down 1.4 percent since 2017. The median income of the unincorporated self-employed was \$42,727 in 2022, up 21.2 percent since 2017. The median income for all private workers was \$46,225 in 2022, up 30.6 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	15,902	1,082	105	17,089
Other Services (except Public Administration)	6,643	1,300	103	8,046
Health Care and Social Assistance	5,911	1,767	301	7,979
Professional, Scientific, and Technical Services	5,937	1,436	153	7,526
Retail Trade	5,480	1,381	198	7,059
Administrative, Support, and Waste Management	5,156	661	109	5,926
Real Estate and Rental and Leasing	5,105	668	68	5,841
Construction	3,626	1,416	202	5,244
Accommodation and Food Services	1,473	1,081	227	2,781
Finance and Insurance	1,680	528	71	2,279
Arts, Entertainment, and Recreation	1,952	142	34	2,128
Wholesale Trade	818	446	211	1,475
Educational Services	1,163	130	35	1,328
Manufacturing	701	331	146	1,178
Information	562	89	26	677
Agriculture, Forestry, Fishing, and Hunting	475	87	22	584
Utilities	21	20	3	44
Mining, Quarrying, and Oil and Gas Extraction	38	4	0	42
Management of Companies and Enterprises	*	6	31	37
Industries not classified	*	15	0	15
All industries	62,643	12,578	1,968	77,189

* Not reported by the Census Bureau

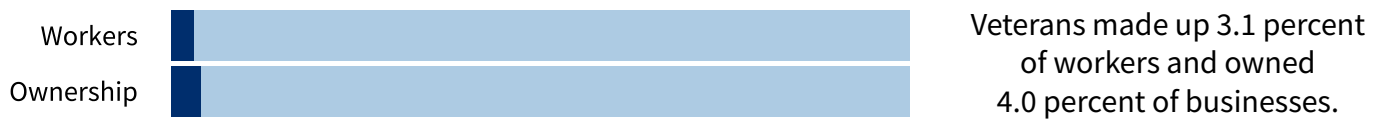
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	23,000	2,259	25,259
Male	34,000	7,810	41,810
Owned equally by both groups	650	2,167	2,817
Veteran	2,100	*	2,665
Not Veteran	55,500	11,441	66,941
Owned equally by both groups	90	*	*
Hispanic	20,500	1,708	22,208
Not Hispanic	37,000	10,229	47,229
Owned equally by both groups	100	*	*
American Indian and Alaska Native	1,300	*	1,493
Asian	14,500	2,420	16,920
Black or African American	4,100	299	4,399
Native Hawaiian and Other Pacific Islander	250	*	259
White	39,000	9,424	48,424
Hispanic or Racial Minority	36,500	4,457	40,957
White and Not Hispanic	21,000	7,384	28,384
Owned equally by both groups	150	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

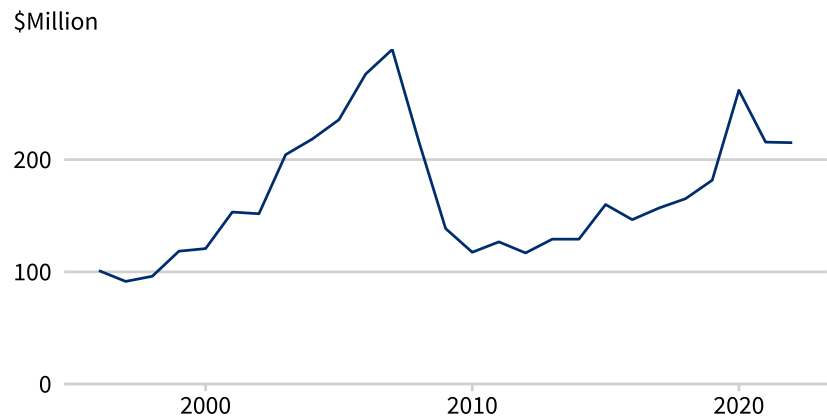
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$215.1 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$288.3 million. Total reported new lending to businesses through loans of \$1 million or less was \$697.1 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	25,433	49.5	2,068	96.1	1,396,807	41.7
Accommodation and Food Services	16,825	58.8	1,308	95.1	432,131	62.0
Construction	15,827	90.3	1,618	98.4	1,042,501	87.1
Retail Trade	13,386	35.9	1,579	89.0	561,260	41.6
Manufacturing	12,206	47.5	477	89.2	674,978	48.3
Wholesale Trade	10,246	64.4	657	80.2	693,308	64.4
Professional, Scientific, and Technical Services	10,109	88.1	1,589	97.1	707,821	90.4
Other Services (except Public Administration)	8,976	68.4	1,403	97.4	319,565	67.9
Administrative, Support, and Waste Management	7,934	39.7	770	91.4	339,755	45.1
Transportation and Warehousing	7,524	41.7	1,187	94.7	397,873	46.3
Real Estate and Rental and Leasing	4,266	81.7	736	94.4	208,966	78.4
Finance and Insurance	4,251	46.4	599	83.8	301,061	41.2
Educational Services	2,576	38.3	165	92.2	122,275	56.9
Arts, Entertainment, and Recreation	2,274	66.9	176	96.7	70,342	54.1
Agriculture, Forestry, Fishing, and Hunting	1,678	71.5	109	98.2	102,086	84.8
Information	1,456	39.3	115	79.9	91,956	40.4
Management of Companies and Enterprises	994	32.2	37	50.0	70,211	27.7
Utilities	132	3.8	23	76.7	9,413	1.9
Industries not classified	30	100.0	15	100.0	775	100.0
Mining, Quarrying, and Oil and Gas Extraction	24	24.5	4	50.0	1,811	20.8
All industries	146,147	52.9	14,546	93.9	7,544,895	52.5

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

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2024 Small Business Profile

U.S. SMALL BUSINESS ADMINISTRATION

OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

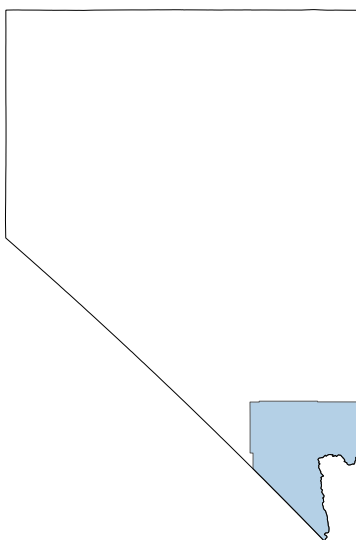
Las Vegas-Henderson-Paradise

256,605 small businesses

99.3 percent of businesses

364,603 small business employees

44.8 percent of employees



Las Vegas-Henderson-Paradise Metropolitan Statistical Area

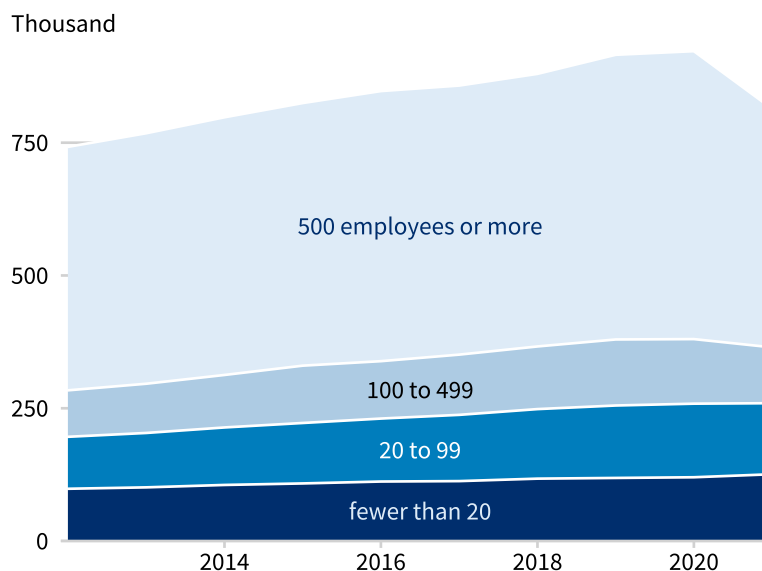
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.3 percent of metropolitan area businesses and 44.8 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 283,759 to 364,603 workers. The industry with the most small businesses in 2021 was Transportation and Warehousing, with 37,242 small businesses, including 37,078 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Accommodation and Food Services, which had 62,094 workers with a payroll of \$1.8 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

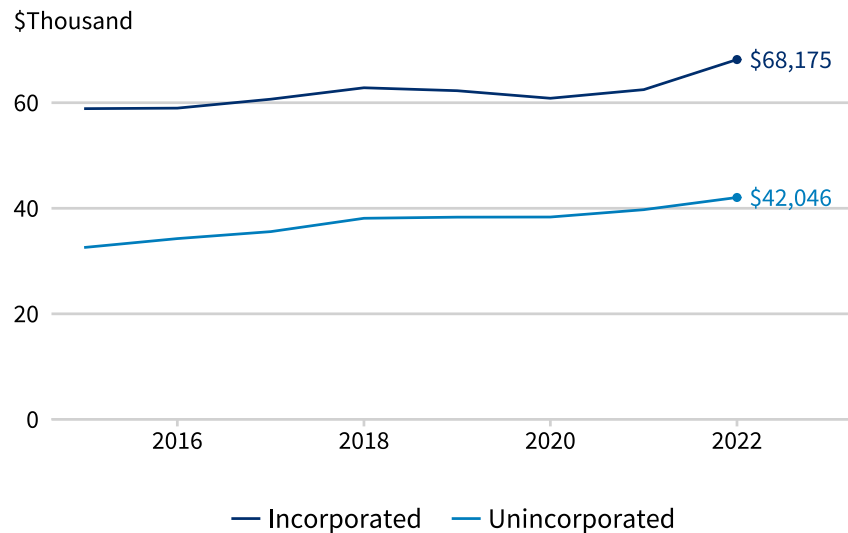


Self-employment

In 2022, 11.7 percent of private workers in the metropolitan area were self-employed, up from 9.5 percent in 2017. The percent self-employed included 4.8 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$68,175 in 2022, up 12.4 percent since 2017. The median income of the unincorporated self-employed was \$42,046 in 2022, up 18.2 percent since 2017. The median income for all private workers was \$46,956 in 2022, up 24.6 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	36,066	1,012	164	37,242
Professional, Scientific, and Technical Services	28,124	6,358	488	34,970
Other Services (except Public Administration)	24,883	2,967	213	28,063
Real Estate and Rental and Leasing	24,116	2,929	136	27,181
Retail Trade	18,403	3,090	456	21,949
Health Care and Social Assistance	16,721	4,503	611	21,835
Administrative, Support, and Waste Management	18,575	2,617	400	21,592
Arts, Entertainment, and Recreation	15,109	1,113	111	16,333
Construction	11,276	2,666	626	14,568
Finance and Insurance	6,595	1,737	166	8,498
Accommodation and Food Services	4,006	2,579	883	7,468
Wholesale Trade	2,821	1,380	331	4,532
Educational Services	3,785	496	103	4,384
Information	3,568	684	71	4,323
Manufacturing	2,061	790	207	3,058
Agriculture, Forestry, Fishing, and Hunting	288	14	2	304
Management of Companies and Enterprises	*	85	88	173
Industries not classified	*	130	0	130
Mining, Quarrying, and Oil and Gas Extraction	79	27	6	112
Utilities	69	15	5	89
All industries	216,545	35,154	4,906	256,605

* Not reported by the Census Bureau

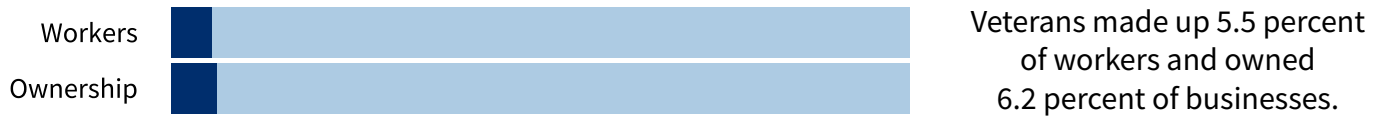
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	85,000	8,604	93,604
Male	104,000	21,937	125,937
Owned equally by both groups	4,100	5,546	9,646
Veteran	10,500	2,292	12,792
Not Veteran	182,000	32,980	214,980
Owned equally by both groups	600	817	1,417
Hispanic	48,500	*	51,482
Not Hispanic	144,000	32,300	176,300
Owned equally by both groups	550	*	*
American Indian and Alaska Native	2,800	125	2,925
Asian	32,000	5,203	37,203
Black or African American	29,500	1,117	30,617
Native Hawaiian and Other Pacific Islander	2,400	144	2,544
White	133,000	29,544	162,544
Hispanic or Racial Minority	103,000	9,377	112,377
White and Not Hispanic	88,500	25,433	113,933
Owned equally by both groups	1,000	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

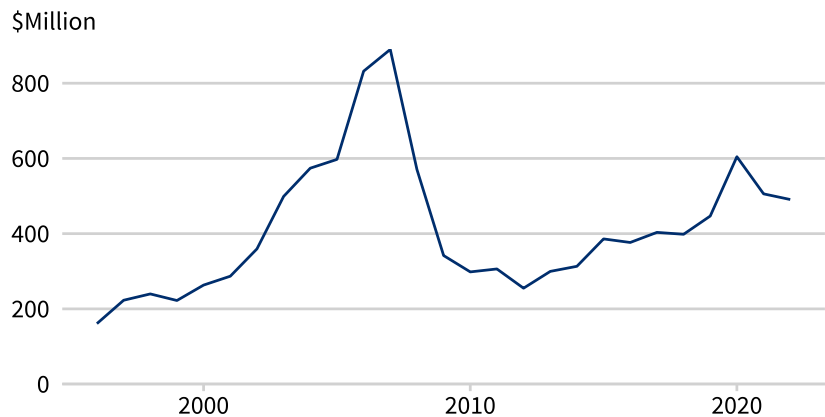
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$490.8 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$844.5 million. Total reported new lending to businesses through loans of \$1 million or less was \$1.5 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	62,094	30.3	3,462	95.5	1,762,261	23.6
Health Care and Social Assistance	51,319	50.4	5,114	97.4	2,301,058	39.8
Construction	49,629	72.6	3,292	97.2	3,000,172	64.2
Professional, Scientific, and Technical Services	33,779	77.8	6,846	97.5	2,484,036	74.1
Retail Trade	31,584	28.8	3,546	91.4	1,352,055	33.2
Administrative, Support, and Waste Management	29,767	50.7	3,017	94.4	1,192,423	53.3
Other Services (except Public Administration)	19,082	76.8	3,180	97.4	689,908	75.4
Manufacturing	14,502	62.9	997	93.3	739,242	58.3
Wholesale Trade	12,696	57.2	1,711	88.6	837,276	53.3
Real Estate and Rental and Leasing	11,425	52.3	3,065	96.6	683,714	52.3
Transportation and Warehousing	11,216	28.3	1,176	90.0	501,545	25.2
Arts, Entertainment, and Recreation	10,562	58.6	1,224	97.1	692,164	54.7
Finance and Insurance	9,558	30.4	1,903	90.2	813,491	30.0
Educational Services	8,683	76.1	599	95.7	371,734	70.7
Information	5,583	40.7	755	91.2	467,744	42.9
Management of Companies and Enterprises	2,336	13.5	173	60.9	191,162	10.4
Mining, Quarrying, and Oil and Gas Extraction	398	64.2	33	89.2	29,317	63.9
Agriculture, Forestry, Fishing, and Hunting	152	100.0	16	100.0	7,139	100.0
Industries not classified	137	100.0	130	100.0	7,167	100.0
Utilities	101	3.7	20	71.4	14,659	4.3
All industries	364,603	44.8	40,060	95.7	18,138,267	42.7

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

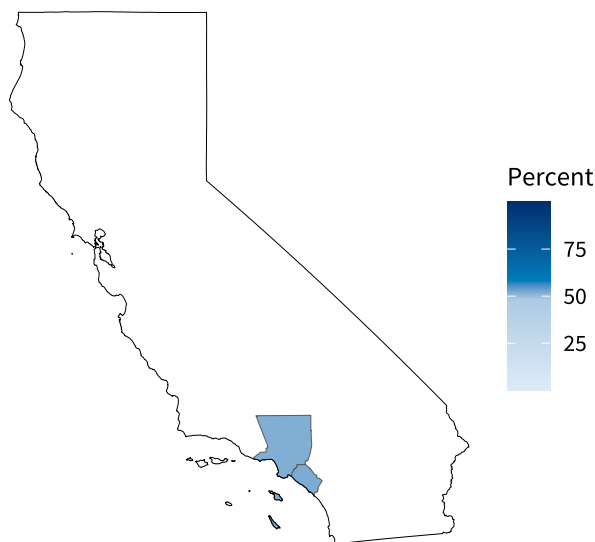
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Los Angeles-Long Beach-Anaheim

1.7 million small businesses
99.8 percent of businesses

2.6 million small business employees
51.9 percent of employees



Share of metropolitan area employees working at small businesses by county

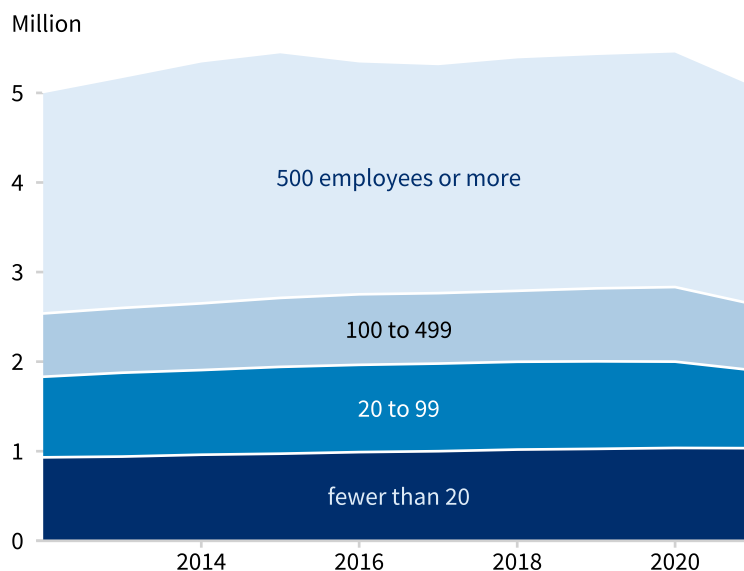
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.8 percent of metropolitan area businesses and 51.9 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 2.5 million to 2.6 million workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 283,400 small businesses, including 280,263 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 377,074 workers with a payroll of \$20.2 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

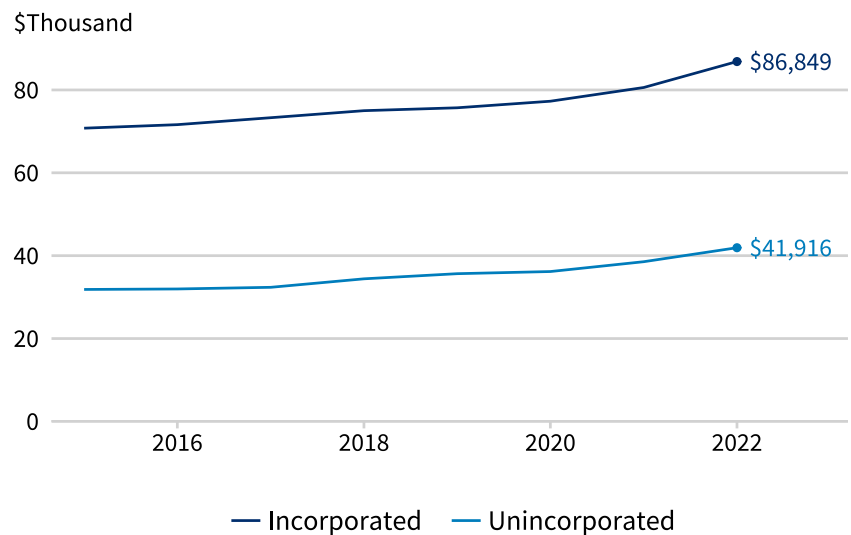


Self-employment





In 2022, 18.2 percent of private workers in the metropolitan area were self-employed, up from 17.6 percent in 2017. The percent self-employed included 6.4 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$86,849 in 2022, up 18.5 percent since 2017. The median income of the unincorporated self-employed was \$41,916 in 2022, up 29.5 percent since 2017. The median income for all private workers was \$56,211 in 2022, up 34.1 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	226,600	53,663	3,137	283,400
Transportation and Warehousing	187,275	10,089	1,185	198,549
Real Estate and Rental and Leasing	147,873	21,276	945	170,094
Other Services (except Public Administration)	131,824	24,713	1,611	158,148
Health Care and Social Assistance	111,543	39,463	3,611	154,617
Retail Trade	108,409	25,354	2,146	135,909
Arts, Entertainment, and Recreation	112,969	21,447	517	134,933
Administrative, Support, and Waste Management	108,866	12,652	1,803	123,321
Construction	87,425	21,950	2,139	111,514
Wholesale Trade	28,633	23,357	3,045	55,035
Information	40,475	11,482	826	52,783
Finance and Insurance	36,624	12,382	911	49,917
Accommodation and Food Services	23,355	20,227	4,266	47,848
Educational Services	31,233	4,813	974	37,020
Manufacturing	16,224	11,005	2,878	30,107
Agriculture, Forestry, Fishing, and Hunting	1,500	146	12	1,658
Mining, Quarrying, and Oil and Gas Extraction	1,103	85	9	1,197
Management of Companies and Enterprises	*	229	525	754
Utilities	386	115	10	511
Industries not classified	*	465	3	468
All industries	1,402,317	314,687	29,502	1,746,506

* Not reported by the Census Bureau

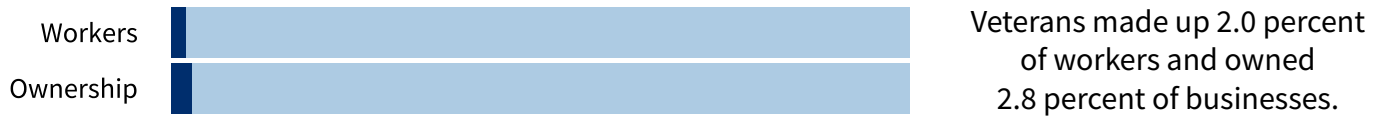
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	553,000	74,556	627,556
Male	754,000	192,641	946,641
Owned equally by both groups	26,000	45,124	71,124
Veteran	28,000	12,235	40,235
Not Veteran	1,303,000	296,144	1,599,144
Owned equally by both groups	1,800	3,944	5,744
Hispanic	407,000	33,991	440,991
Not Hispanic	923,000	274,230	1,197,230
Owned equally by both groups	3,200	4,103	7,303
American Indian and Alaska Native	19,000	3,224	22,224
Asian	319,000	80,809	399,809
Black or African American	107,000	6,864	113,864
Native Hawaiian and Other Pacific Islander	6,900	*	*
White	917,000	222,055	1,139,055
Hispanic or Racial Minority	779,000	122,598	901,598
White and Not Hispanic	548,000	182,755	730,755
Owned equally by both groups	5,900	6,970	12,870

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

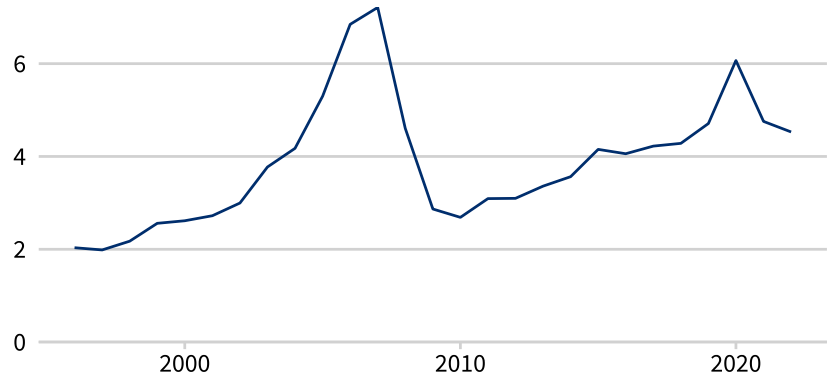
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$4.5 billion in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$7.0 billion. Total reported new lending to businesses through loans of \$1 million or less was \$13.7 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	377,074	48.5	43,074	99.3	20,169,807	41.3
Accommodation and Food Services	311,213	62.2	24,493	98.9	9,807,248	64.9
Professional, Scientific, and Technical Services	279,956	63.4	56,800	98.9	26,685,791	56.0
Manufacturing	228,270	53.5	13,883	96.5	13,902,513	44.1
Wholesale Trade	225,855	68.4	26,402	97.7	17,247,555	61.8
Retail Trade	201,064	36.9	27,500	98.4	10,738,723	46.5
Construction	193,638	78.4	24,089	99.3	13,169,961	72.1
Other Services (except Public Administration)	158,618	83.6	26,324	99.4	6,736,753	79.8
Administrative, Support, and Waste Management	158,410	48.3	14,455	97.3	8,601,562	51.1
Real Estate and Rental and Leasing	95,992	71.3	22,221	99.1	7,318,918	68.2
Educational Services	89,443	51.6	5,787	98.5	4,161,142	46.5
Transportation and Warehousing	85,941	38.9	11,274	97.2	4,851,367	36.2
Finance and Insurance	83,658	32.3	13,293	96.7	10,039,287	27.2
Information	73,335	30.5	12,308	97.9	9,330,320	26.6
Arts, Entertainment, and Recreation	57,396	49.1	21,964	99.7	10,046,757	77.9
Management of Companies and Enterprises	15,700	11.9	754	57.6	1,762,509	11.6
Industries not classified	879	100.0	468	100.0	32,600	100.0
Agriculture, Forestry, Fishing, and Hunting	865	97.1	158	98.8	43,525	97.2
Utilities	795	4.5	125	85.6	126,764	5.4
Mining, Quarrying, and Oil and Gas Extraction	609	25.2	94	89.5	52,473	15.8
All industries	2,638,711	51.9	344,189	98.9	174,825,575	46.8

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

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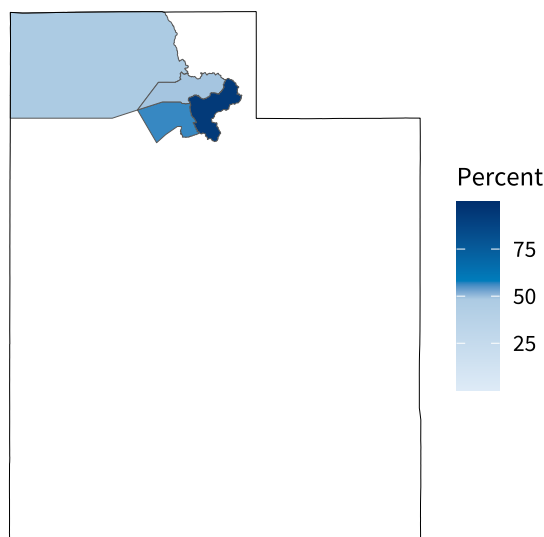
Ogden-Clearfield

63,892 small businesses

98.9 percent of businesses

110,970 small business employees

53.0 percent of employees



Share of metropolitan area employees working at small businesses by county

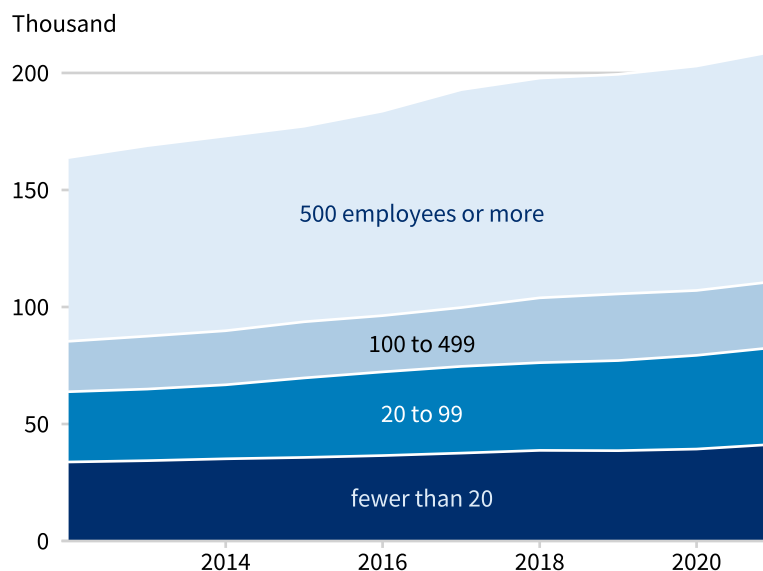
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.9 percent of metropolitan area businesses and 53.0 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 85,346 to 110,970 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 9,300 small businesses, including 9,188 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Construction, which had 18,881 workers with a payroll of \$1.1 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

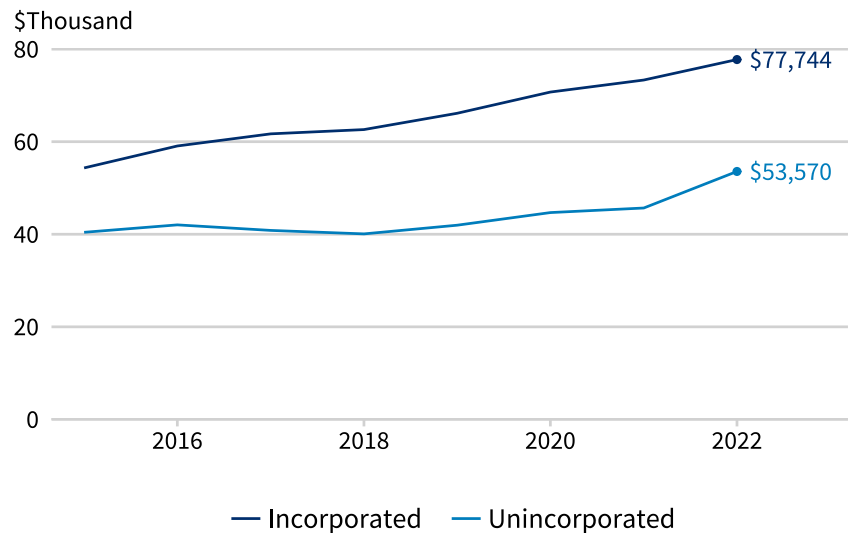


Self-employment





In 2022, 12.2 percent of private workers in the metropolitan area were self-employed, up from 10.9 percent in 2017. The percent self-employed included 6.1 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$77,744 in 2022, up 26.0 percent since 2017. The median income of the unincorporated self-employed was \$53,570 in 2022, up 31.2 percent since 2017. The median income for all private workers was \$54,903 in 2022, up 27.4 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	7,457	1,731	112	9,300
Real Estate and Rental and Leasing	7,208	1,019	22	8,249
Retail Trade	5,694	1,101	186	6,981
Other Services (except Public Administration)	5,422	927	65	6,414
Construction	3,896	2,133	204	6,233
Transportation and Warehousing	4,798	429	73	5,300
Health Care and Social Assistance	2,822	1,266	216	4,304
Administrative, Support, and Waste Management	3,240	762	85	4,087
Arts, Entertainment, and Recreation	2,789	177	26	2,992
Finance and Insurance	1,796	604	40	2,440
Educational Services	1,994	173	41	2,208
Manufacturing	891	428	138	1,457
Accommodation and Food Services	704	488	226	1,418
Wholesale Trade	669	379	87	1,135
Information	724	152	22	898
Agriculture, Forestry, Fishing, and Hunting	359	21	2	382
Management of Companies and Enterprises	*	21	25	46
Utilities	29	14	2	45
Mining, Quarrying, and Oil and Gas Extraction	27	13	4	44
Industries not classified	*	20	0	20
All industries	50,519	11,852	1,521	63,892

* Not reported by the Census Bureau

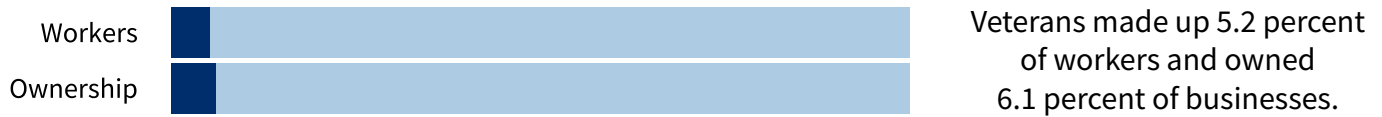
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	19,000	2,153	21,153
Male	24,000	8,312	32,312
Owned equally by both groups	2,900	1,873	4,773
Veteran	2,200	*	*
Not Veteran	43,500	11,269	54,769
Owned equally by both groups	300	*	629
Hispanic	3,900	427	4,327
Not Hispanic	42,000	11,791	53,791
Owned equally by both groups	100	120	220
American Indian and Alaska Native	400	14	414
Asian	1,300	328	1,628
Black or African American	600	30	630
Native Hawaiian and Other Pacific Islander	300	*	*
White	44,000	11,906	55,906
Hispanic or Racial Minority	6,100	783	6,883
White and Not Hispanic	40,000	11,374	51,374
Owned equally by both groups	250	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

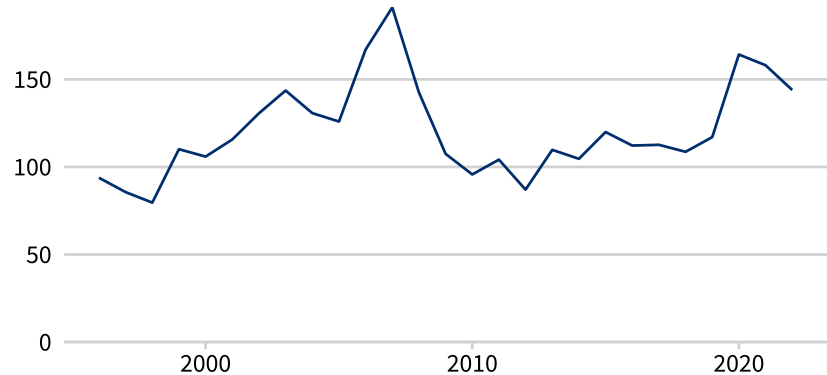
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$143.9 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$186.4 million. Total reported new lending to businesses through loans of \$1 million or less was \$451.8 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Construction	18,881	95.5	2,337	99.4	1,058,562	93.6
Health Care and Social Assistance	15,964	58.8	1,482	96.0	582,810	47.0
Accommodation and Food Services	12,290	61.6	714	92.8	217,533	61.9
Retail Trade	12,139	39.9	1,287	88.6	450,408	45.5
Manufacturing	9,850	28.9	566	89.4	502,313	23.5
Professional, Scientific, and Technical Services	8,196	56.3	1,843	96.4	493,200	55.2
Administrative, Support, and Waste Management	6,240	45.2	847	94.2	240,286	49.8
Other Services (except Public Administration)	5,526	87.7	992	97.4	178,771	81.4
Transportation and Warehousing	4,472	38.5	502	92.6	214,674	36.0
Wholesale Trade	4,221	51.1	466	83.8	231,529	43.3
Educational Services	3,393	95.4	214	95.1	94,166	92.2
Finance and Insurance	2,991	38.5	644	91.2	196,686	37.4
Arts, Entertainment, and Recreation	2,245	48.4	203	95.8	36,110	47.5
Real Estate and Rental and Leasing	2,106	82.5	1,041	97.1	96,153	84.0
Information	1,329	64.6	174	87.9	106,759	74.6
Management of Companies and Enterprises	682	38.4	46	67.6	38,752	15.0
Mining, Quarrying, and Oil and Gas Extraction	206	33.4	17	81.0	13,227	26.9
Agriculture, Forestry, Fishing, and Hunting	160	100.0	23	100.0	17,811	100.0
Utilities	62	26.1	16	88.9	4,711	19.5
Industries not classified	17	100.0	20	100.0	549	100.0
All industries	110,970	53.0	13,373	94.9	4,775,010	48.3

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

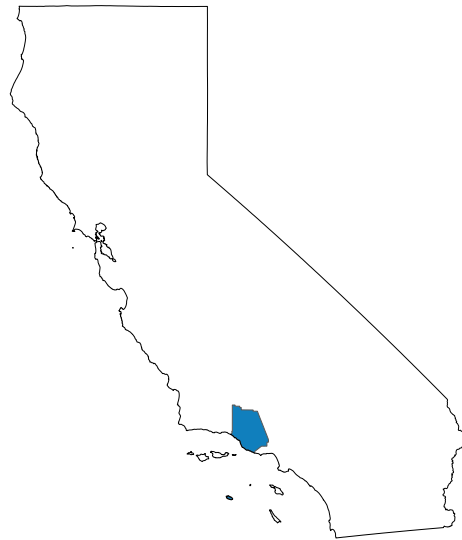
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Oxnard-Thousand Oaks-Ventura

88,520 small businesses
98.9 percent of businesses

143,693 small business employees
56.9 percent of employees



Oxnard-Thousand Oaks-Ventura Metropolitan Statistical Area

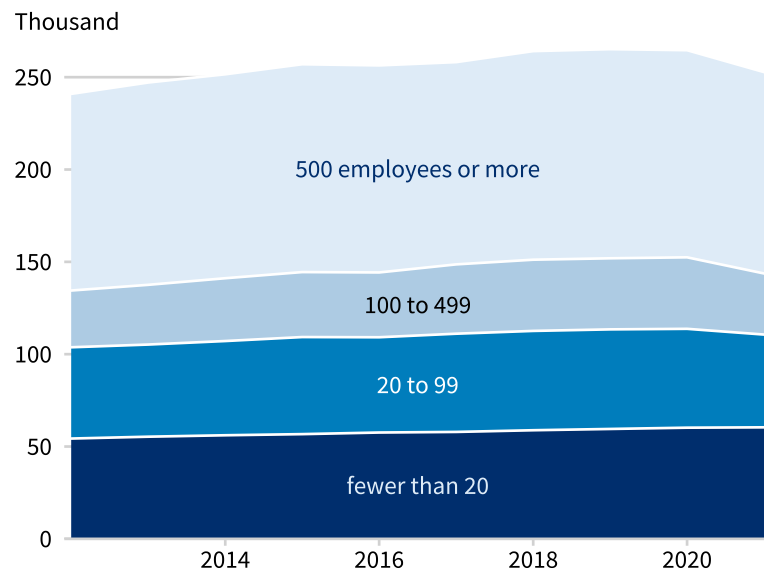
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.9 percent of metropolitan area businesses and 56.9 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 134,478 to 143,693 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 15,902 small businesses, including 15,744 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 22,171 workers with a payroll of \$1.1 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

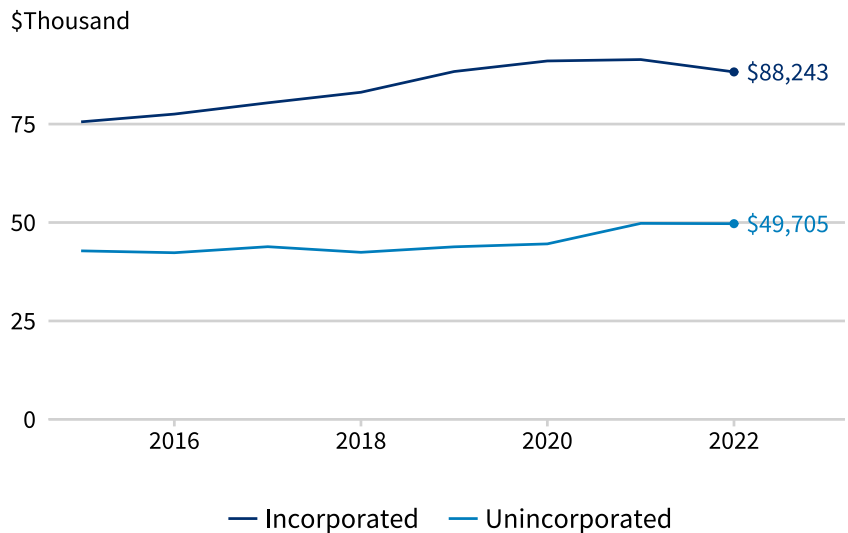


Self-employment

In 2022, 15.6 percent of private workers in the metropolitan area were self-employed, down from 16.8 percent in 2017. The percent self-employed included 5.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$88,243 in 2022, up 9.8 percent since 2017. The median income of the unincorporated self-employed was \$49,705 in 2022, up 13.3 percent since 2017. The median income for all private workers was \$58,481 in 2022, up 23.8 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	13,149	2,595	158	15,902
Real Estate and Rental and Leasing	7,468	1,026	55	8,549
Other Services (except Public Administration)	6,949	1,493	94	8,536
Health Care and Social Assistance	5,557	2,256	259	8,072
Retail Trade	6,014	1,448	190	7,652
Construction	4,990	2,111	166	7,267
Administrative, Support, and Waste Management	5,669	968	115	6,752
Transportation and Warehousing	6,056	346	68	6,470
Arts, Entertainment, and Recreation	4,553	523	26	5,102
Finance and Insurance	2,248	830	42	3,120
Accommodation and Food Services	1,032	974	283	2,289
Educational Services	1,924	241	61	2,226
Wholesale Trade	1,175	779	179	2,133
Information	1,614	344	36	1,994
Manufacturing	1,047	603	175	1,825
Agriculture, Forestry, Fishing, and Hunting	376	64	9	449
Mining, Quarrying, and Oil and Gas Extraction	87	24	8	119
Utilities	38	29	2	69
Management of Companies and Enterprises	*	15	33	48
Industries not classified	*	14	0	14
All industries	69,946	16,663	1,911	88,520

* Not reported by the Census Bureau

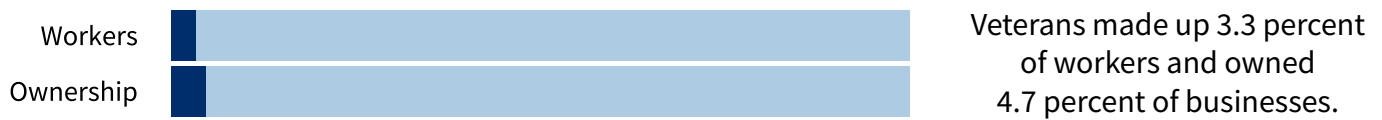
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	29,000	*	*
Male	37,000	10,981	47,981
Owned equally by both groups	1,200	3,207	4,407
Veteran	2,700	*	3,368
Not Veteran	64,500	16,757	81,257
Owned equally by both groups	150	*	*
Hispanic	19,000	2,254	21,254
Not Hispanic	48,500	14,998	63,498
Owned equally by both groups	200	*	*
American Indian and Alaska Native	1,200	*	1,379
Asian	7,800	2,374	10,174
Black or African American	2,200	*	*
Native Hawaiian and Other Pacific Islander	300	*	*
White	57,500	15,084	72,584
Hispanic or Racial Minority	27,000	*	*
White and Not Hispanic	40,000	12,119	52,119
Owned equally by both groups	350	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

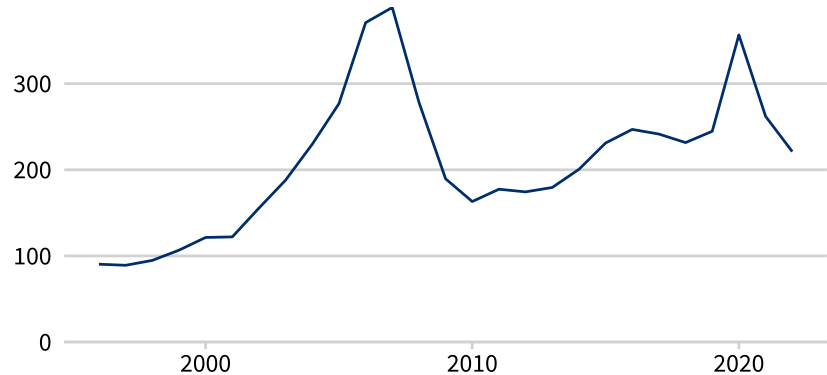
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$221.1 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$347.4 million. Total reported new lending to businesses through loans of \$1 million or less was \$694.5 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	22,171	53.7	2,515	96.4	1,139,237	48.9
Accommodation and Food Services	18,206	63.6	1,257	94.2	505,306	67.4
Construction	15,194	93.9	2,277	99.3	935,515	91.2
Professional, Scientific, and Technical Services	13,235	57.8	2,753	97.3	1,075,956	36.2
Manufacturing	12,358	50.4	778	92.7	756,439	42.9
Retail Trade	12,280	32.7	1,638	86.4	629,873	43.3
Wholesale Trade	10,908	72.8	958	90.9	981,554	69.4
Administrative, Support, and Waste Management	9,280	58.4	1,083	95.0	454,728	64.4
Other Services (except Public Administration)	8,374	92.6	1,587	98.1	302,842	89.1
Educational Services	4,371	73.5	302	96.2	181,041	70.4
Real Estate and Rental and Leasing	3,738	77.7	1,081	95.1	230,012	76.2
Transportation and Warehousing	3,652	56.3	414	91.2	193,305	59.7
Finance and Insurance	3,611	33.3	872	90.5	309,762	23.8
Arts, Entertainment, and Recreation	2,131	68.1	549	97.2	114,379	80.9
Information	1,936	47.2	380	90.9	159,218	44.6
Management of Companies and Enterprises	769	18.5	48	59.3	89,530	17.1
Agriculture, Forestry, Fishing, and Hunting	735	93.4	73	97.3	42,583	93.7
Mining, Quarrying, and Oil and Gas Extraction	636	88.2	32	91.4	58,766	88.4
Utilities	94	11.4	31	83.8	5,819	5.3
Industries not classified	14	100.0	14	100.0	377	100.0
All industries	143,693	56.9	18,574	95.1	8,166,242	50.5

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

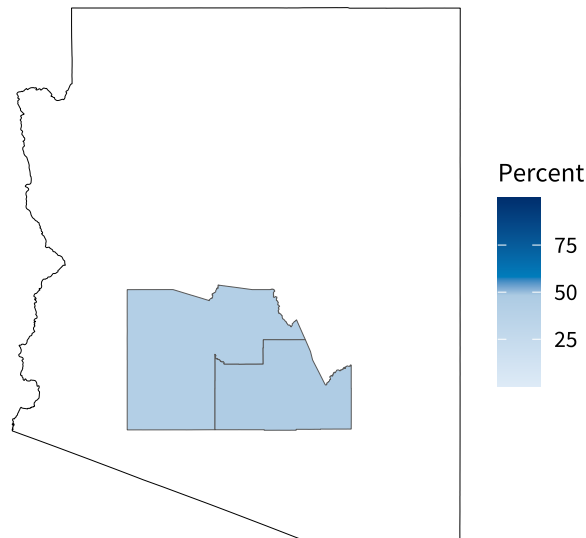
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Phoenix-Mesa-Scottsdale

485,396 small businesses
99.4 percent of businesses

799,066 small business employees
43.1 percent of employees



Share of metropolitan area employees working at small businesses by county

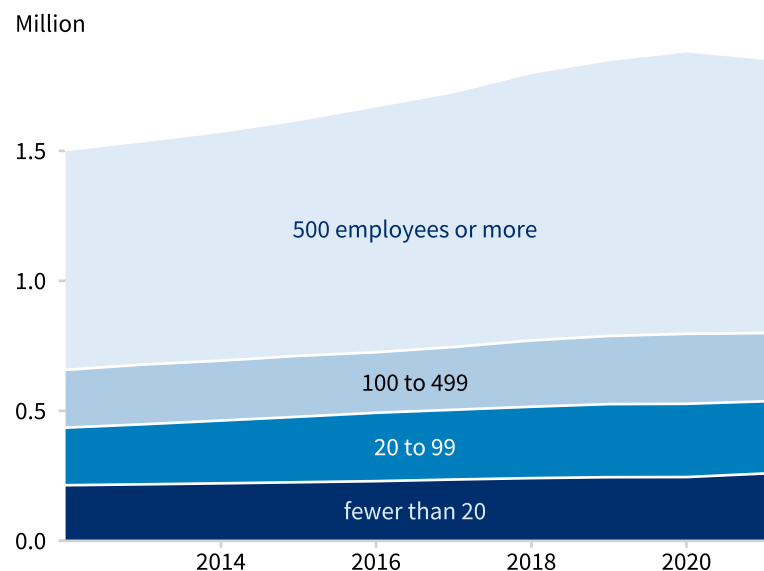
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.4 percent of metropolitan area businesses and 43.1 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 657,451 to 799,066 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 71,882 small businesses, including 70,947 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 127,093 workers with a payroll of \$6.3 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

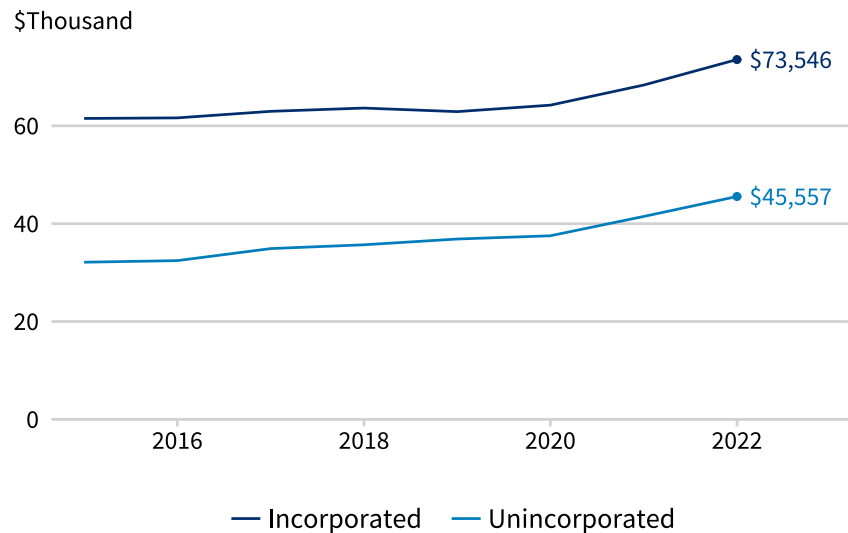


Self-employment

In 2022, 12.9 percent of private workers in the metropolitan area were self-employed, up from 12.6 percent in 2017. The percent self-employed included 5.5 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$73,546 in 2022, up 16.8 percent since 2017. The median income of the unincorporated self-employed was \$45,557 in 2022, up 30.5 percent since 2017. The median income for all private workers was \$54,837 in 2022, up 29.7 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	57,991	12,956	935	71,882
Transportation and Warehousing	55,334	1,823	372	57,529
Real Estate and Rental and Leasing	49,648	7,068	286	57,002
Other Services (except Public Administration)	40,116	6,882	600	47,598
Construction	32,990	7,979	1,214	42,183
Health Care and Social Assistance	30,590	9,674	1,338	41,602
Administrative, Support, and Waste Management	35,986	4,832	743	41,561
Retail Trade	32,053	5,677	665	38,395
Arts, Entertainment, and Recreation	19,906	1,124	179	21,209
Finance and Insurance	11,697	3,902	292	15,891
Educational Services	11,372	1,186	293	12,851
Accommodation and Food Services	6,997	4,393	1,455	12,845
Wholesale Trade	4,926	2,913	688	8,527
Manufacturing	4,924	1,956	695	7,575
Information	5,304	908	174	6,386
Agriculture, Forestry, Fishing, and Hunting	1,295	101	8	1,404
Mining, Quarrying, and Oil and Gas Extraction	623	38	16	677
Utilities	197	47	5	249
Management of Companies and Enterprises	*	95	153	248
Industries not classified	*	125	3	128
All industries	401,949	73,625	9,822	485,396

* Not reported by the Census Bureau

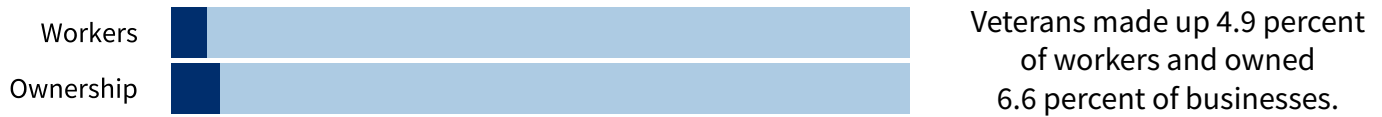
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	160,000	17,902	177,902
Male	205,000	42,978	247,978
Owned equally by both groups	9,000	14,344	23,344
Veteran	21,500	4,190	25,690
Not Veteran	352,000	68,629	420,629
Owned equally by both groups	1,400	2,405	3,805
Hispanic	84,500	5,334	89,834
Not Hispanic	289,000	68,583	357,583
Owned equally by both groups	1,100	*	*
American Indian and Alaska Native	7,700	*	8,236
Asian	26,000	4,768	30,768
Black or African American	27,500	1,079	28,579
Native Hawaiian and Other Pacific Islander	1,600	*	1,768
White	320,000	68,466	388,466
Hispanic or Racial Minority	136,000	11,907	147,907
White and Not Hispanic	237,000	61,042	298,042
Owned equally by both groups	1,800	2,276	4,076

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$1.2 billion in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$1.7 billion. Total reported new lending to businesses through loans of \$1 million or less was \$3.7 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	127,093	46.5	11,012	97.8	6,283,150	40.0
Construction	106,951	75.4	9,193	98.4	6,521,718	69.1
Accommodation and Food Services	99,998	51.9	5,848	96.3	2,537,038	51.5
Professional, Scientific, and Technical Services	74,738	57.4	13,891	97.5	5,894,395	49.5
Administrative, Support, and Waste Management	63,722	46.4	5,575	94.7	2,829,363	44.9
Retail Trade	54,868	23.3	6,342	94.4	2,723,437	29.6
Other Services (except Public Administration)	53,956	82.2	7,482	98.3	2,127,077	78.0
Manufacturing	51,126	43.1	2,651	91.3	2,841,952	31.9
Wholesale Trade	34,078	45.3	3,601	89.3	2,364,161	38.1
Educational Services	25,091	46.8	1,479	95.9	1,023,173	43.5
Real Estate and Rental and Leasing	24,479	55.9	7,354	97.8	1,698,578	50.3
Transportation and Warehousing	24,127	26.4	2,195	90.6	1,149,865	22.8
Finance and Insurance	23,820	15.4	4,194	92.2	2,205,999	15.4
Arts, Entertainment, and Recreation	15,533	46.2	1,303	96.6	881,001	57.6
Information	12,761	32.0	1,082	88.6	1,220,733	33.5
Management of Companies and Enterprises	3,988	7.0	248	50.0	369,723	7.2
Utilities	1,116	14.2	52	73.2	106,051	11.4
Mining, Quarrying, and Oil and Gas Extraction	731	41.3	54	80.6	58,574	43.7
Agriculture, Forestry, Fishing, and Hunting	647	61.5	109	98.2	32,014	86.3
Industries not classified	243	100.0	128	100.0	8,449	100.0
All industries	799,066	43.1	83,447	96.6	42,876,451	38.4

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

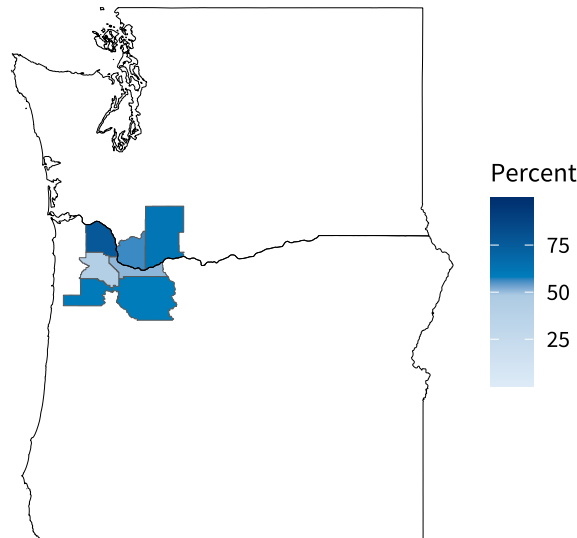
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Portland-Vancouver-Hillsboro

255,574 small businesses
99.2 percent of businesses

511,692 small business employees
50.2 percent of employees



Share of metropolitan area employees working at small businesses by county

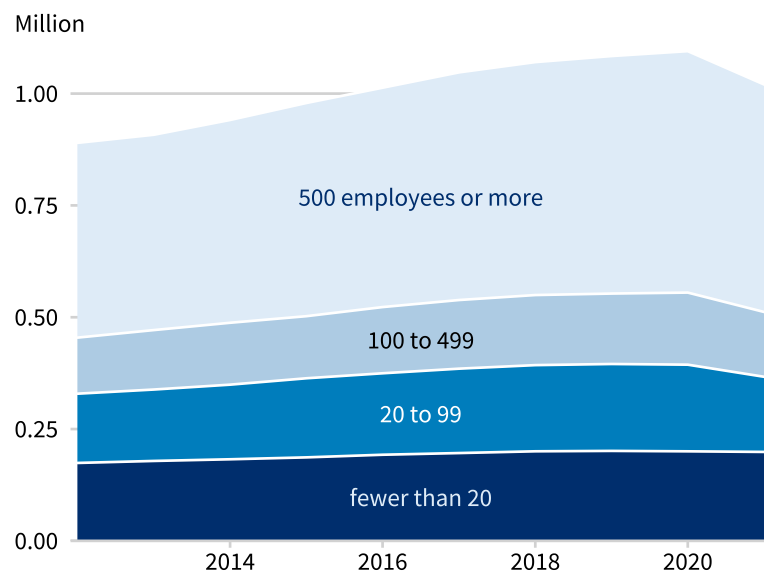
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.2 percent of metropolitan area businesses and 50.2 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 454,393 to 511,692 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 45,045 small businesses, including 44,328 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 70,747 workers with a payroll of \$3.3 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

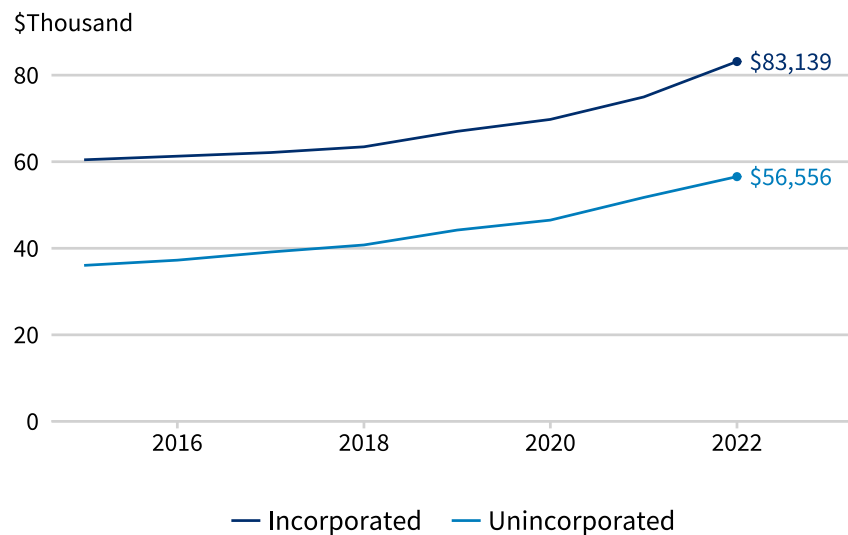


Self-employment





In 2022, 14.7 percent of private workers in the metropolitan area were self-employed, down from 15.1 percent in 2017. The percent self-employed included 5.8 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$83,139 in 2022, up 33.8 percent since 2017. The median income of the unincorporated self-employed was \$56,556 in 2022, up 44.5 percent since 2017. The median income for all private workers was \$63,863 in 2022, up 28.7 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	36,538	7,790	717	45,045
Transportation and Warehousing	27,999	1,472	257	29,728
Real Estate and Rental and Leasing	21,359	3,128	193	24,680
Health Care and Social Assistance	15,249	6,032	713	21,994
Other Services (except Public Administration)	15,158	5,193	380	20,731
Retail Trade	16,070	4,027	574	20,671
Construction	11,928	7,493	643	20,064
Arts, Entertainment, and Recreation	15,484	967	121	16,572
Administrative, Support, and Waste Management	11,761	2,900	402	15,063
Accommodation and Food Services	3,716	4,242	724	8,682
Educational Services	6,716	877	187	7,780
Manufacturing	3,473	2,101	639	6,213
Finance and Insurance	4,142	1,884	171	6,197
Wholesale Trade	2,533	2,072	595	5,200
Information	4,028	832	137	4,997
Agriculture, Forestry, Fishing, and Hunting	1,616	228	28	1,872
Management of Companies and Enterprises	*	49	142	191
Utilities	73	27	3	103
Industries not classified	*	80	0	80
Mining, Quarrying, and Oil and Gas Extraction	53	19	3	75
All industries	197,896	51,364	6,314	255,574

* Not reported by the Census Bureau

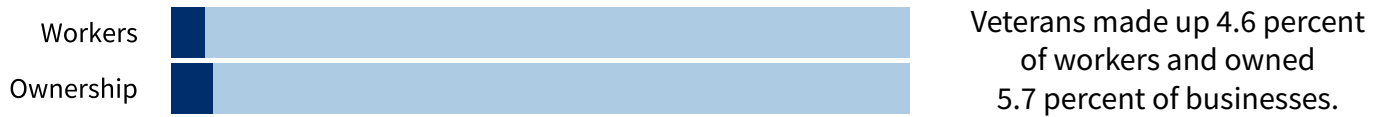
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

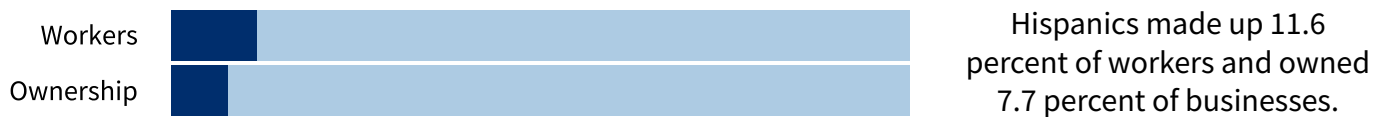
Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	86,000	12,687	98,687
Male	95,500	31,142	126,642
Owned equally by both groups	5,000	8,598	13,598
Veteran	8,200	*	*
Not Veteran	178,000	47,725	225,725
Owned equally by both groups	700	1,874	2,574
Hispanic	15,000	2,352	17,352
Not Hispanic	171,000	49,465	220,465
Owned equally by both groups	350	609	959
American Indian and Alaska Native	2,900	805	3,705
Asian	16,000	4,701	20,701
Black or African American	8,400	504	8,904
Native Hawaiian and Other Pacific Islander	1,200	144	1,344
White	164,000	46,411	210,411
Hispanic or Racial Minority	40,500	8,226	48,726
White and Not Hispanic	146,000	42,897	188,897
Owned equally by both groups	850	*	2,150

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

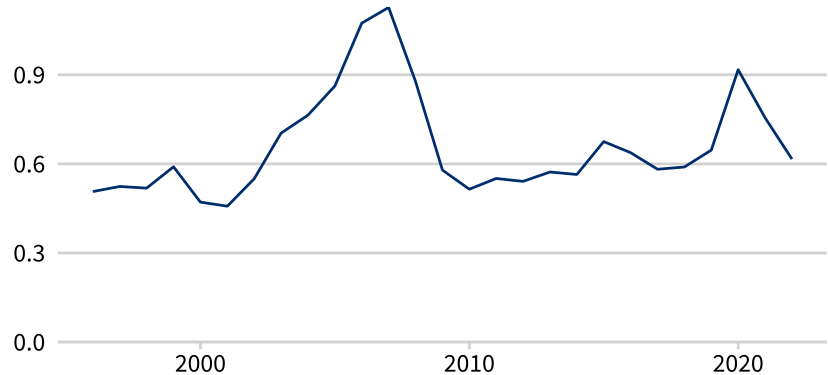
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$616.2 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$793.3 million. Total reported new lending to businesses through loans of \$1 million or less was \$2.0 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	70,747	44.1	6,745	97.5	3,335,009	33.9
Construction	60,121	78.0	8,136	99.0	4,164,018	71.7
Accommodation and Food Services	55,413	64.2	4,966	98.0	1,615,538	68.2
Professional, Scientific, and Technical Services	51,587	68.2	8,507	97.1	4,292,505	58.4
Manufacturing	47,616	44.9	2,740	92.5	2,780,959	31.4
Retail Trade	42,461	35.1	4,601	94.0	1,915,960	41.9
Other Services (except Public Administration)	35,116	84.9	5,573	98.6	1,450,299	80.5
Administrative, Support, and Waste Management	32,216	52.8	3,302	95.0	1,512,799	55.3
Wholesale Trade	31,596	53.0	2,667	88.6	2,405,858	45.9
Real Estate and Rental and Leasing	15,303	71.2	3,321	97.2	873,296	68.0
Transportation and Warehousing	14,893	34.1	1,729	90.8	746,369	31.2
Educational Services	13,687	57.6	1,064	97.3	531,928	57.8
Finance and Insurance	13,394	28.9	2,055	90.4	1,291,186	25.1
Information	10,397	38.6	969	89.2	1,009,604	32.2
Arts, Entertainment, and Recreation	9,680	77.4	1,088	98.2	491,317	81.5
Management of Companies and Enterprises	4,220	8.9	191	53.7	450,547	7.2
Agriculture, Forestry, Fishing, and Hunting	2,814	97.8	256	99.2	148,661	94.0
Mining, Quarrying, and Oil and Gas Extraction	179	39.9	22	88.0	11,106	29.6
Utilities	128	2.1	30	69.8	11,597	1.8
Industries not classified	124	100.0	80	100.0	4,628	100.0
All industries	511,692	50.2	57,678	96.6	29,043,184	42.0

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

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2024 Small Business Profile

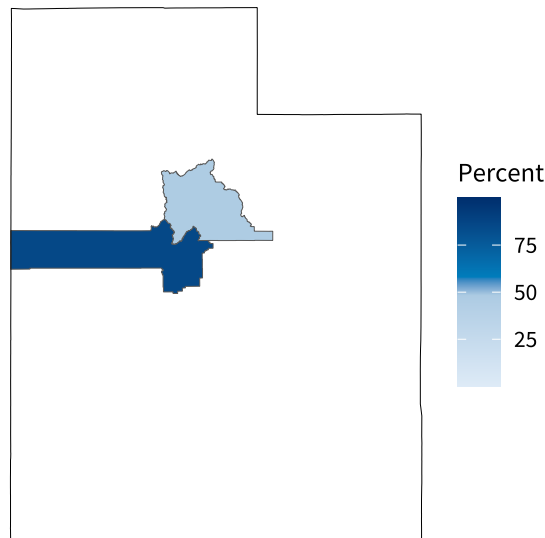
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Provo-Orem

76,789 small businesses
99.2 percent of businesses

126,526 small business employees
48.9 percent of employees



Share of metropolitan area employees working at small businesses by county

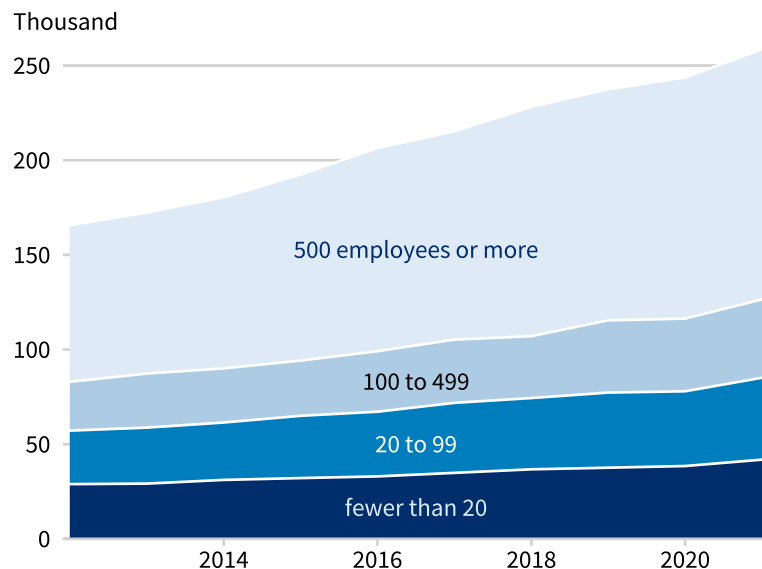
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.2 percent of metropolitan area businesses and 48.9 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 82,916 to 126,526 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 14,639 small businesses, including 14,458 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 17,046 workers with a payroll of \$647.8 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

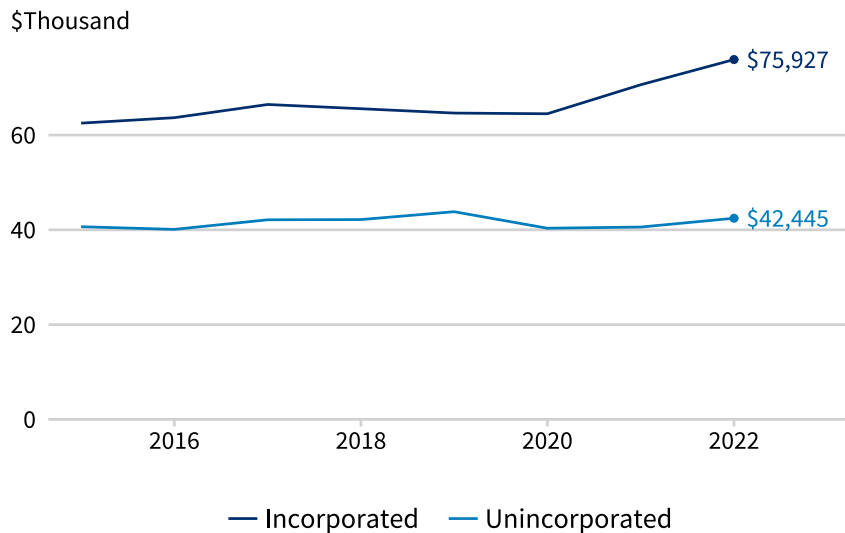


Self-employment





In 2022, 12.3 percent of private workers in the metropolitan area were self-employed, up from 12.0 percent in 2017. The percent self-employed included 5.6 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$75,927 in 2022, up 14.3 percent since 2017. The median income of the unincorporated self-employed was \$42,445 in 2022, up 0.8 percent since 2017. The median income for all private workers was \$56,157 in 2022, up 28.4 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	12,010	2,448	181	14,639
Retail Trade	8,414	1,441	191	10,046
Real Estate and Rental and Leasing	7,749	1,002	32	8,783
Construction	4,423	2,015	146	6,584
Other Services (except Public Administration)	5,097	843	44	5,984
Health Care and Social Assistance	3,499	1,254	212	4,965
Administrative, Support, and Waste Management	3,830	775	86	4,691
Transportation and Warehousing	4,281	279	30	4,590
Arts, Entertainment, and Recreation	3,748	281	21	4,050
Educational Services	2,750	244	82	3,076
Finance and Insurance	2,165	579	57	2,801
Information	1,402	335	72	1,809
Manufacturing	1,099	463	128	1,690
Accommodation and Food Services	709	462	196	1,367
Wholesale Trade	823	345	86	1,254
Agriculture, Forestry, Fishing, and Hunting	308	23	1	332
Utilities	38	19	1	58
Management of Companies and Enterprises	*	30	23	53
Mining, Quarrying, and Oil and Gas Extraction	27	15	3	45
Industries not classified	*	21	0	21
All industries	62,372	12,863	1,554	76,789

* Not reported by the Census Bureau

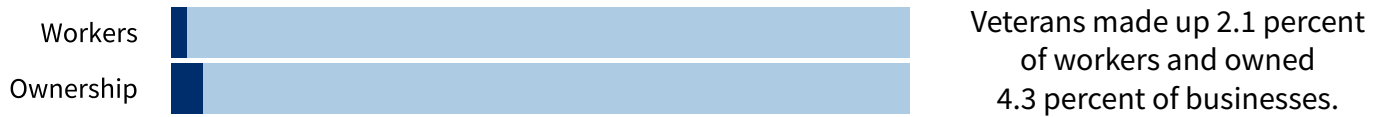
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	21,500	2,205	23,705
Male	31,000	*	39,434
Owned equally by both groups	3,200	2,263	5,463
Veteran	1,600	704	2,304
Not Veteran	54,000	11,914	65,914
Owned equally by both groups	300	*	*
Hispanic	5,200	627	5,827
Not Hispanic	50,500	12,161	62,661
Owned equally by both groups	200	*	*
American Indian and Alaska Native	450	*	*
Asian	1,500	444	1,944
Black or African American	600	*	708
Native Hawaiian and Other Pacific Islander	800	*	840
White	53,500	12,291	65,791
Hispanic or Racial Minority	8,000	1,201	9,201
White and Not Hispanic	47,500	11,568	59,068
Owned equally by both groups	350	*	482

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

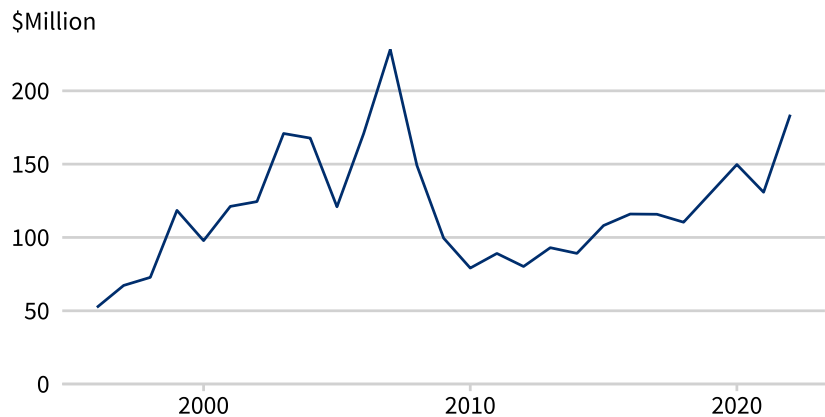
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$183.7 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$255.9 million. Total reported new lending to businesses through loans of \$1 million or less was \$616.0 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	17,046	57.1	1,466	97.0	647,839	48.5
Construction	15,620	71.4	2,161	99.1	853,537	73.2
Professional, Scientific, and Technical Services	15,267	63.3	2,629	98.4	1,105,366	61.4
Retail Trade	12,886	41.4	1,632	90.9	527,653	50.8
Manufacturing	11,243	50.2	591	92.9	546,715	46.1
Accommodation and Food Services	10,668	54.6	658	91.4	179,127	51.8
Administrative, Support, and Waste Management	8,311	38.5	861	95.7	352,516	38.3
Information	6,564	34.6	407	88.7	582,924	25.7
Educational Services	6,103	21.2	326	98.8	221,261	26.7
Wholesale Trade	5,422	43.7	431	86.9	339,451	43.0
Finance and Insurance	4,645	56.4	636	91.6	403,991	58.7
Other Services (except Public Administration)	4,327	95.7	887	98.4	153,306	93.3
Real Estate and Rental and Leasing	2,926	85.3	1,034	97.3	153,112	84.9
Transportation and Warehousing	2,243	51.4	309	96.0	78,682	44.7
Arts, Entertainment, and Recreation	1,447	55.7	302	98.4	39,361	69.9
Management of Companies and Enterprises	1,337	33.7	53	74.6	79,560	24.9
Mining, Quarrying, and Oil and Gas Extraction	257	76.0	18	90.0	22,714	78.8
Utilities	112	27.2	20	87.0	8,109	23.9
Agriculture, Forestry, Fishing, and Hunting	70	100.0	24	100.0	2,436	100.0
Industries not classified	32	100.0	21	100.0	1,944	100.0
All industries	126,526	48.9	14,417	95.9	6,299,604	47.3

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

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2024 Small Business Profile

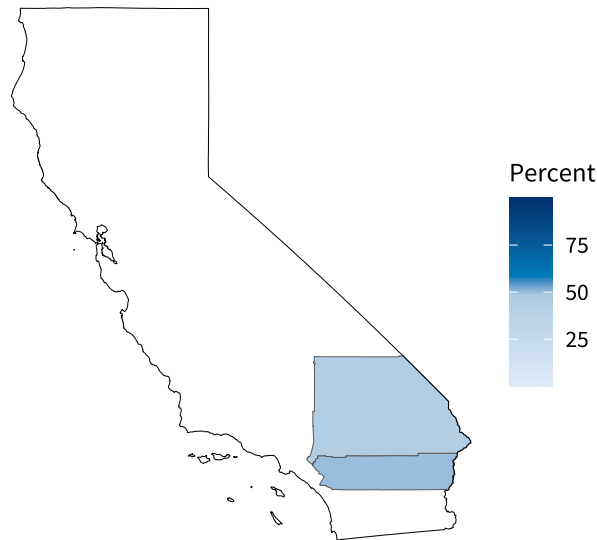
U.S. SMALL BUSINESS ADMINISTRATION
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REGULATION • RESEARCH • OUTREACH

Riverside-San Bernardino-Ontario

429,336 small businesses
99.5 percent of businesses

574,631 small business employees
46.6 percent of employees



Share of metropolitan area employees working at small businesses by county

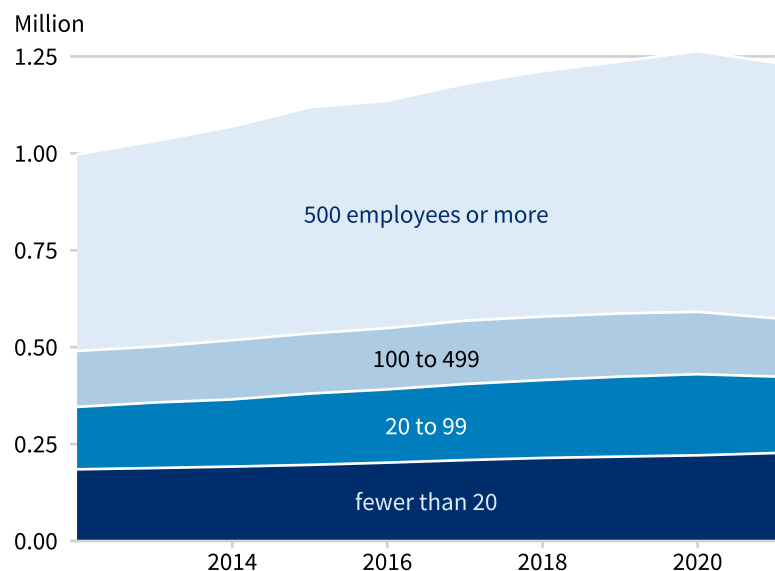
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.5 percent of metropolitan area businesses and 46.6 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 490,228 to 574,631 workers. The industry with the most small businesses in 2021 was Transportation and Warehousing, with 67,294 small businesses, including 66,955 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Accommodation and Food Services, which had 83,579 workers with a payroll of \$2.2 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

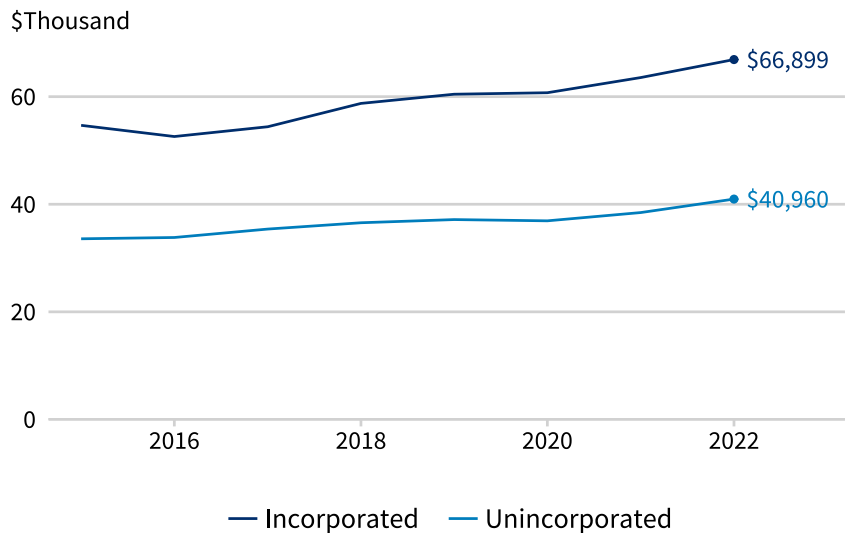


Self-employment





In 2022, 13.6 percent of private workers in the metropolitan area were self-employed, up slightly from 13.5 percent in 2017. The percent self-employed included 4.6 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$66,899 in 2022, up 23.0 percent since 2017. The median income of the unincorporated self-employed was \$40,960 in 2022, up 15.7 percent since 2017. The median income for all private workers was \$49,482 in 2022, up 23.7 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	63,121	3,834	339	67,294
Other Services (except Public Administration)	41,874	6,204	388	48,466
Professional, Scientific, and Technical Services	40,131	6,430	396	46,957
Retail Trade	35,386	5,867	613	41,866
Construction	31,312	8,004	904	40,220
Administrative, Support, and Waste Management	36,209	3,429	448	40,086
Health Care and Social Assistance	30,681	7,132	947	38,760
Real Estate and Rental and Leasing	30,520	3,661	178	34,359
Arts, Entertainment, and Recreation	13,471	868	141	14,480
Accommodation and Food Services	7,371	4,800	1,218	13,389
Finance and Insurance	8,749	1,904	125	10,778
Wholesale Trade	6,362	3,584	675	10,621
Manufacturing	5,207	2,183	727	8,117
Educational Services	6,886	800	125	7,811
Information	4,129	489	52	4,670
Agriculture, Forestry, Fishing, and Hunting	1,014	82	18	1,114
Utilities	187	61	12	260
Mining, Quarrying, and Oil and Gas Extraction	103	18	3	124
Management of Companies and Enterprises	*	22	92	114
Industries not classified	*	76	1	77
All industries	362,713	59,417	7,206	429,336

* Not reported by the Census Bureau

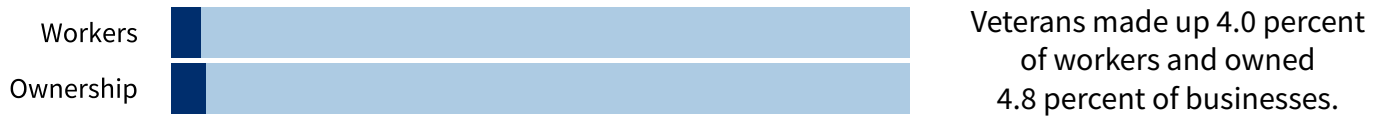
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	147,000	13,307	160,307
Male	189,000	35,889	224,889
Owned equally by both groups	4,300	10,139	14,439
Veteran	14,500	3,134	17,634
Not Veteran	325,000	55,260	380,260
Owned equally by both groups	550	*	*
Hispanic	147,000	11,151	158,151
Not Hispanic	193,000	46,590	239,590
Owned equally by both groups	750	1,593	2,343
American Indian and Alaska Native	7,200	1,062	8,262
Asian	58,500	11,795	70,295
Black or African American	34,500	1,195	35,695
Native Hawaiian and Other Pacific Islander	2,300	*	*
White	247,000	45,355	292,355
Hispanic or Racial Minority	221,000	24,358	245,358
White and Not Hispanic	118,000	33,054	151,054
Owned equally by both groups	1,000	1,922	2,922

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

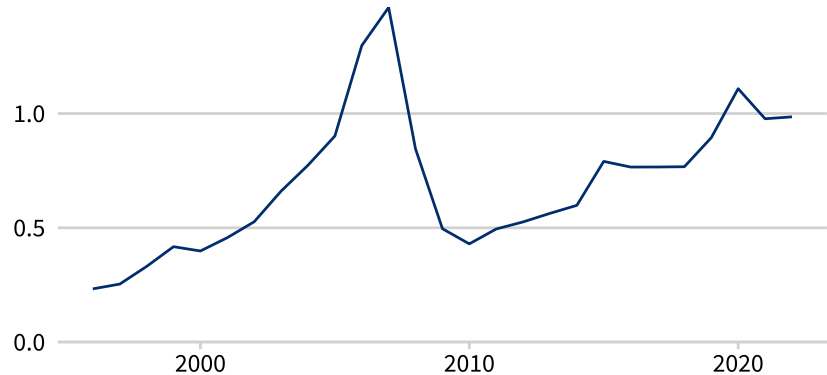
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$985.5 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$1.6 billion. Total reported new lending to businesses through loans of \$1 million or less was \$3.0 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	83,579	56.0	6,018	97.3	2,185,591	54.9
Health Care and Social Assistance	81,260	42.5	8,079	97.7	3,945,960	33.3
Construction	80,272	79.5	8,908	99.1	4,988,851	76.5
Manufacturing	52,887	54.1	2,910	91.9	3,030,596	51.5
Retail Trade	50,687	26.7	6,480	95.0	2,546,039	34.7
Wholesale Trade	40,469	56.8	4,259	93.0	2,698,237	55.8
Administrative, Support, and Waste Management	37,668	45.4	3,877	95.8	1,641,063	47.7
Other Services (except Public Administration)	36,379	80.9	6,592	98.6	1,333,212	76.9
Professional, Scientific, and Technical Services	31,520	79.9	6,826	98.1	2,061,947	80.4
Transportation and Warehousing	27,003	18.7	4,173	94.5	1,329,360	19.6
Real Estate and Rental and Leasing	13,584	69.9	3,839	97.1	756,807	63.7
Arts, Entertainment, and Recreation	11,777	54.8	1,009	96.5	434,178	49.8
Educational Services	10,785	53.3	925	96.4	443,967	54.5
Finance and Insurance	9,224	32.6	2,029	92.2	619,584	26.0
Information	2,983	20.7	541	90.2	173,196	14.9
Management of Companies and Enterprises	1,748	17.5	114	56.7	117,143	14.7
Agriculture, Forestry, Fishing, and Hunting	1,415	100.0	100	100.0	65,032	100.0
Utilities	752	14.6	73	81.1	62,304	10.7
Mining, Quarrying, and Oil and Gas Extraction	479	44.0	21	58.3	52,757	50.6
Industries not classified	160	100.0	77	100.0	5,314	100.0
All industries	574,631	46.6	66,623	97.0	28,491,138	45.3

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

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2024 Small Business Profile

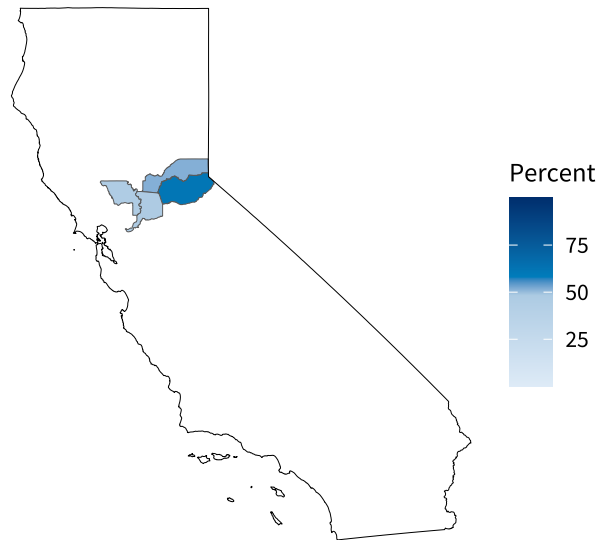
U.S. SMALL BUSINESS ADMINISTRATION
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REGULATION • RESEARCH • OUTREACH

Sacramento–Roseville–Arden-Arcade

228,851 small businesses
99.2 percent of businesses

377,547 small business employees
49.3 percent of employees



Share of metropolitan area employees working at small businesses by county

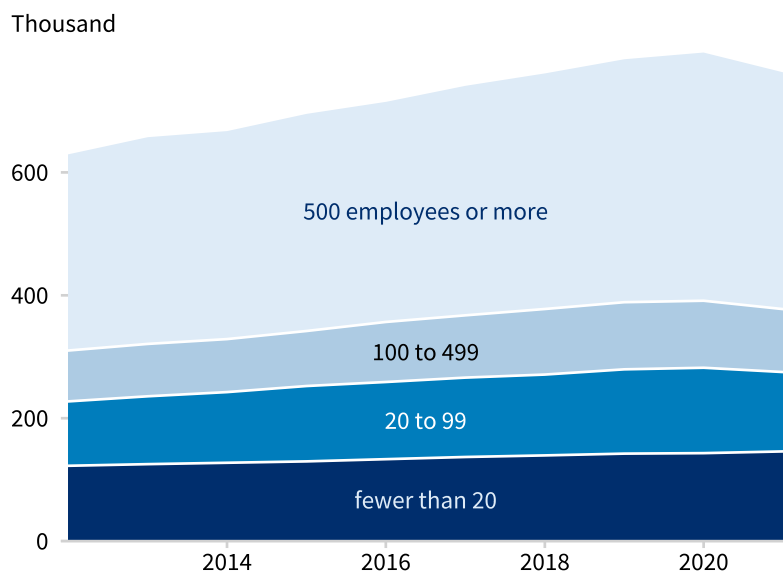
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.2 percent of metropolitan area businesses and 49.3 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 310,151 to 377,547 workers. The industry with the most small businesses in 2021 was Transportation and Warehousing, with 38,212 small businesses, including 38,042 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Construction, which had 54,805 workers with a payroll of \$4.2 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

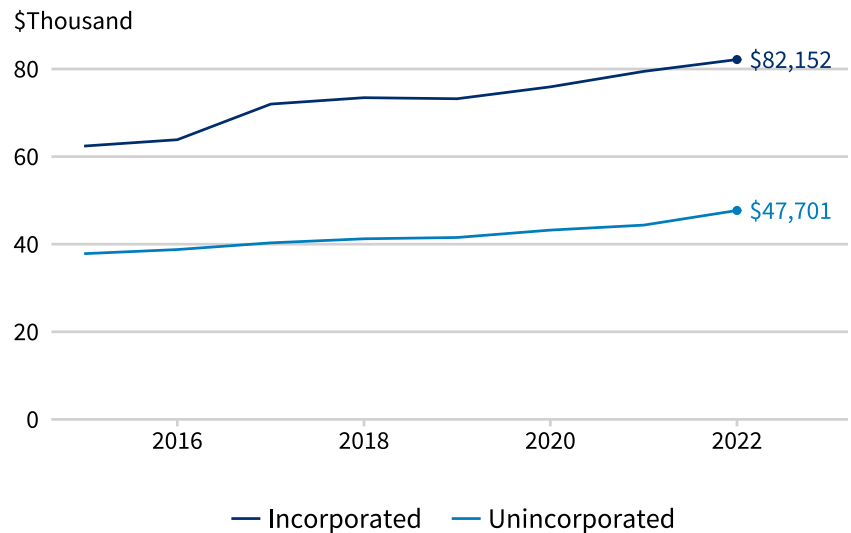


Self-employment





In 2022, 16.5 percent of private workers in the metropolitan area were self-employed, up from 15.8 percent in 2017. The percent self-employed included 5.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$82,152 in 2022, up 14.1 percent since 2017. The median income of the unincorporated self-employed was \$47,701 in 2022, up 18.4 percent since 2017. The median income for all private workers was \$58,926 in 2022, up 27.5 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

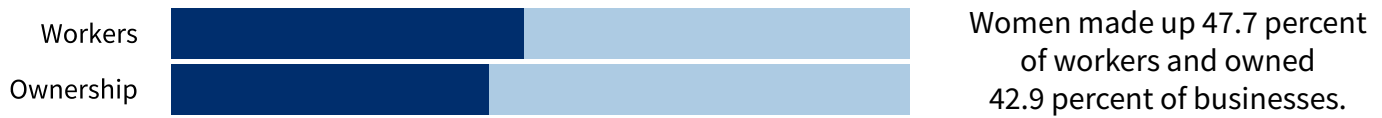
Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	36,464	1,578	170	38,212
Professional, Scientific, and Technical Services	27,006	5,866	554	33,426
Other Services (except Public Administration)	17,764	4,160	328	22,252
Real Estate and Rental and Leasing	18,655	2,490	158	21,303
Construction	14,424	5,178	592	20,194
Retail Trade	16,261	3,306	449	20,016
Health Care and Social Assistance	12,954	4,232	560	17,746
Administrative, Support, and Waste Management	13,963	2,175	335	16,473
Arts, Entertainment, and Recreation	8,589	625	93	9,307
Accommodation and Food Services	3,396	3,146	708	7,250
Finance and Insurance	4,514	1,477	141	6,132
Educational Services	4,748	588	161	5,497
Wholesale Trade	2,072	1,148	372	3,592
Manufacturing	2,115	990	260	3,365
Information	2,373	377	74	2,824
Agriculture, Forestry, Fishing, and Hunting	969	98	7	1,074
Mining, Quarrying, and Oil and Gas Extraction	104	12	1	117
Utilities	60	32	4	96
Management of Companies and Enterprises	*	17	76	93
Industries not classified	*	50	0	50
All industries	186,431	37,521	4,899	228,851

* Not reported by the Census Bureau

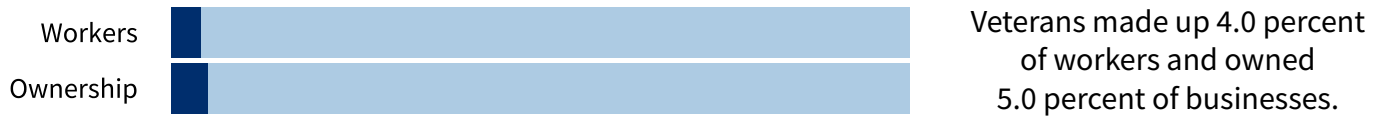
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	74,000	8,671	82,671
Male	99,000	21,453	120,453
Owned equally by both groups	2,200	5,791	7,991
Veteran	7,900	1,690	9,590
Not Veteran	167,000	33,422	200,422
Owned equally by both groups	300	*	*
Hispanic	25,500	2,581	28,081
Not Hispanic	149,000	32,889	181,889
Owned equally by both groups	300	*	746
American Indian and Alaska Native	3,200	*	3,602
Asian	34,000	7,348	41,348
Black or African American	14,000	*	14,778
Native Hawaiian and Other Pacific Islander	2,300	235	2,535
White	128,000	27,244	155,244
Hispanic or Racial Minority	72,500	11,005	83,505
White and Not Hispanic	102,000	24,007	126,007
Owned equally by both groups	550	902	1,452

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

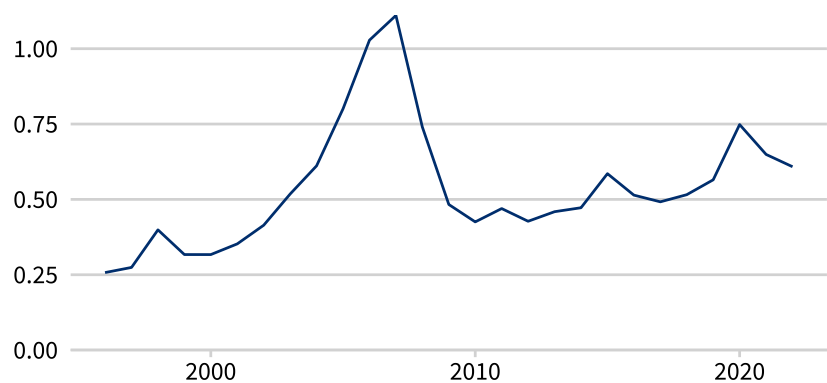
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$608.4 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$787.0 million. Total reported new lending to businesses through loans of \$1 million or less was \$1.7 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Construction	54,805	80.1	5,770	98.6	4,180,097	77.0
Health Care and Social Assistance	52,603	40.3	4,792	97.0	2,984,930	29.0
Accommodation and Food Services	51,578	60.9	3,854	96.7	1,386,529	59.8
Professional, Scientific, and Technical Services	37,479	62.1	6,420	96.8	3,181,931	51.3
Retail Trade	32,449	32.2	3,755	92.7	1,553,327	40.6
Other Services (except Public Administration)	27,763	80.7	4,488	98.5	1,275,806	81.6
Administrative, Support, and Waste Management	27,539	45.8	2,510	94.2	1,272,205	41.9
Manufacturing	17,801	52.3	1,250	92.7	994,050	44.2
Wholesale Trade	16,845	51.3	1,520	85.5	1,248,551	49.9
Transportation and Warehousing	11,790	29.0	1,748	93.5	515,161	16.3
Educational Services	11,407	76.5	749	96.5	488,683	75.4
Real Estate and Rental and Leasing	11,172	68.2	2,648	96.6	635,599	64.2
Finance and Insurance	9,309	22.6	1,618	88.7	794,457	18.4
Arts, Entertainment, and Recreation	7,075	57.9	718	96.8	372,835	72.8
Information	4,954	32.7	451	85.1	408,349	26.7
Management of Companies and Enterprises	1,773	14.6	93	47.9	173,087	14.2
Agriculture, Forestry, Fishing, and Hunting	732	74.9	105	99.1	44,260	56.7
Utilities	362	7.9	36	69.2	36,195	5.6
Mining, Quarrying, and Oil and Gas Extraction	63	19.4	13	72.2	4,851	14.0
Industries not classified	48	100.0	50	100.0	1,736	100.0
All industries	377,547	49.3	42,420	96.0	21,552,639	42.6

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

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2024 Small Business Profile

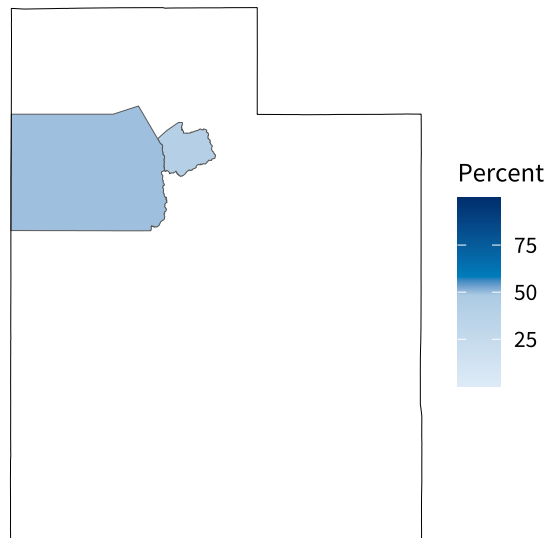
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Salt Lake City, Utah

132,823 small businesses
98.8 percent of businesses

271,022 small business employees
41.8 percent of employees



Share of metropolitan area employees working at small businesses by county

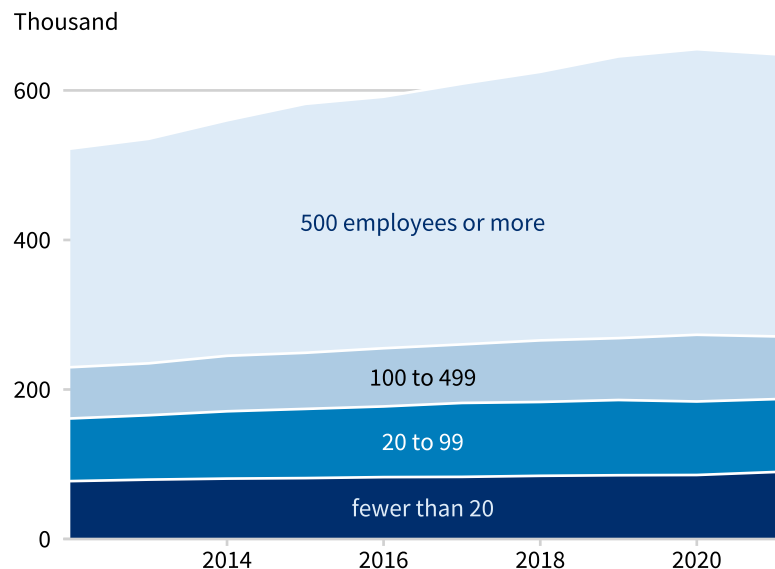
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.8 percent of metropolitan area businesses and 41.8 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 229,758 to 271,022 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 22,328 small businesses, including 21,932 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Construction, which had 31,965 workers with a payroll of \$1.9 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

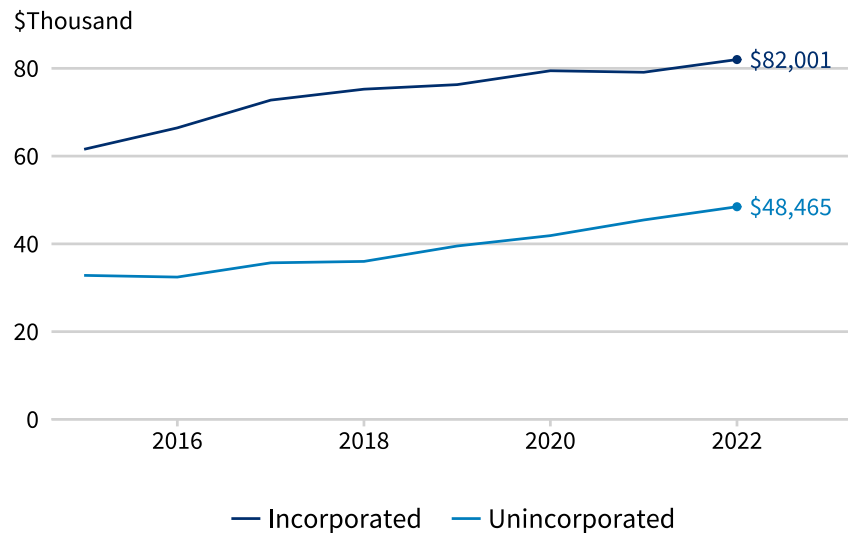


Self-employment





In 2022, 12.0 percent of private workers in the metropolitan area were self-employed, up from 11.2 percent in 2017. The percent self-employed included 5.5 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$82,001 in 2022, up 12.7 percent since 2017. The median income of the unincorporated self-employed was \$48,465 in 2022, up 35.8 percent since 2017. The median income for all private workers was \$56,271 in 2022, up 34.6 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	17,534	4,398	396	22,328
Real Estate and Rental and Leasing	16,006	2,259	80	18,345
Transportation and Warehousing	11,678	633	143	12,454
Construction	7,757	3,648	364	11,769
Other Services (except Public Administration)	9,316	2,136	186	11,638
Retail Trade	9,202	2,024	327	11,553
Health Care and Social Assistance	6,015	2,489	363	8,867
Administrative, Support, and Waste Management	6,881	1,479	237	8,597
Arts, Entertainment, and Recreation	5,993	410	52	6,455
Finance and Insurance	3,808	1,427	150	5,385
Educational Services	3,429	397	121	3,947
Accommodation and Food Services	1,473	1,274	422	3,169
Manufacturing	1,536	925	301	2,762
Wholesale Trade	1,365	980	362	2,707
Information	1,906	376	92	2,374
Agriculture, Forestry, Fishing, and Hunting	280	12	2	294
Management of Companies and Enterprises	*	50	69	119
Mining, Quarrying, and Oil and Gas Extraction	76	29	6	111
Utilities	58	15	7	80
Industries not classified	*	31	2	33
All industries	104,313	24,965	3,545	132,823

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	38,000	4,085	42,085
Male	53,000	16,958	69,958
Owned equally by both groups	4,900	4,290	9,190
Veteran	3,300	1,334	4,634
Not Veteran	92,000	23,322	115,322
Owned equally by both groups	500	*	*
Hispanic	13,000	1,466	14,466
Not Hispanic	82,500	23,644	106,144
Owned equally by both groups	350	222	572
American Indian and Alaska Native	900	*	*
Asian	5,700	1,224	6,924
Black or African American	2,400	95	2,495
Native Hawaiian and Other Pacific Islander	1,200	*	*
White	87,500	23,854	111,354
Hispanic or Racial Minority	22,000	2,790	24,790
White and Not Hispanic	73,500	22,161	95,661
Owned equally by both groups	600	380	980

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

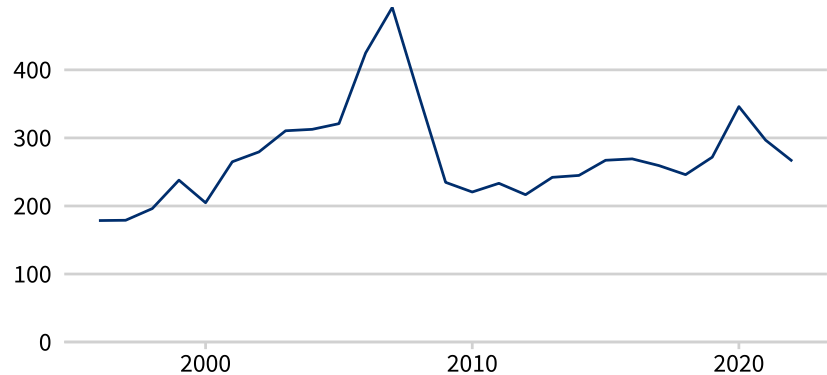
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$265.9 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$412.0 million. Total reported new lending to businesses through loans of \$1 million or less was \$974.0 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Construction	31,965	74.0	4,012	98.4	1,865,146	65.2
Health Care and Social Assistance	29,422	42.0	2,852	96.9	1,328,832	33.7
Professional, Scientific, and Technical Services	29,402	58.2	4,794	96.1	2,531,276	60.2
Accommodation and Food Services	26,163	54.0	1,696	94.4	606,756	57.1
Retail Trade	23,659	33.3	2,351	90.2	1,085,542	39.0
Manufacturing	21,720	35.9	1,226	90.1	1,163,797	28.3
Administrative, Support, and Waste Management	19,740	41.6	1,716	92.0	913,130	40.3
Wholesale Trade	18,507	51.7	1,342	82.6	1,344,054	49.1
Other Services (except Public Administration)	14,376	40.6	2,322	97.0	573,806	35.4
Finance and Insurance	13,333	26.3	1,577	88.7	1,379,143	28.4
Educational Services	9,923	44.4	518	95.4	353,524	30.3
Transportation and Warehousing	8,659	23.5	776	85.2	397,283	18.4
Information	8,249	27.0	468	83.1	988,180	35.1
Real Estate and Rental and Leasing	7,314	58.7	2,339	97.0	478,294	55.4
Arts, Entertainment, and Recreation	5,479	63.9	462	96.7	149,343	39.8
Management of Companies and Enterprises	2,124	10.7	119	54.8	175,849	6.4
Utilities	425	17.8	22	75.9	50,855	20.5
Mining, Quarrying, and Oil and Gas Extraction	325	14.0	35	79.5	40,891	19.0
Agriculture, Forestry, Fishing, and Hunting	138	100.0	14	100.0	13,656	100.0
Industries not classified	99	100.0	33	100.0	1,646	100.0
All industries	271,022	41.8	28,510	94.6	15,441,003	37.6

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

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2024 Small Business Profile

U.S. SMALL BUSINESS ADMINISTRATION
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San Diego-Carlsbad

366,504 small businesses
99.4 percent of businesses

628,324 small business employees
50.3 percent of employees



San Diego-Carlsbad Metropolitan Statistical Area

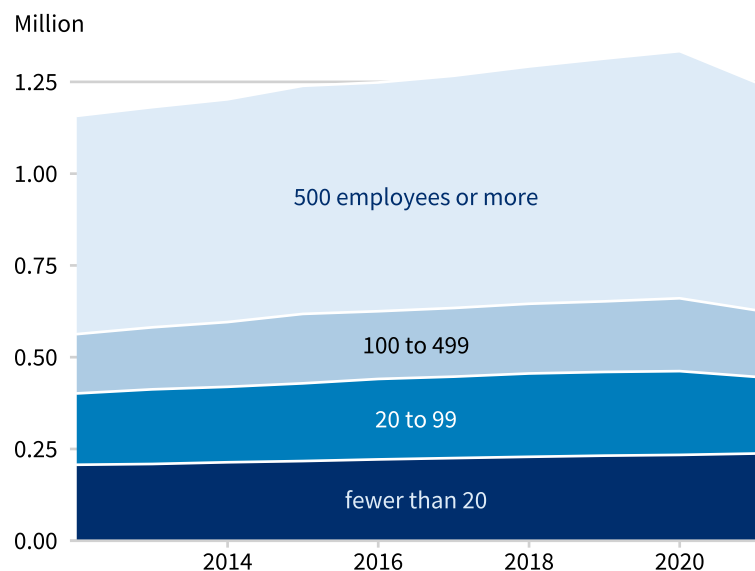
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.4 percent of metropolitan area businesses and 50.3 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 562,903 to 628,324 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 70,571 small businesses, including 69,487 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Professional, Scientific, and Technical Services, which had 86,150 workers with a payroll of \$9.4 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

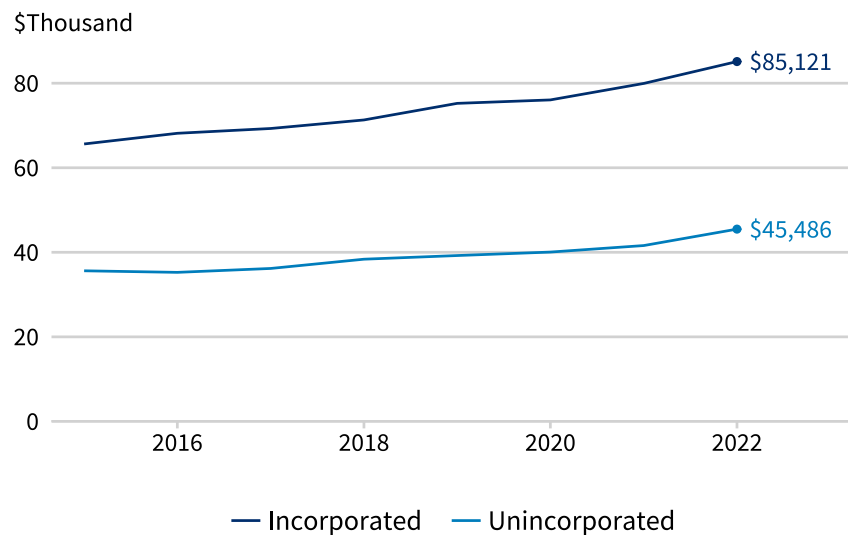


Self-employment





In 2022, 16.3 percent of private workers in the metropolitan area were self-employed, down from 16.5 percent in 2017. The percent self-employed included 5.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$85,121 in 2022, up 22.8 percent since 2017. The median income of the unincorporated self-employed was \$45,486 in 2022, up 25.7 percent since 2017. The median income for all private workers was \$63,866 in 2022, up 32.4 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	55,930	13,557	1,084	70,571
Transportation and Warehousing	39,128	1,485	259	40,872
Real Estate and Rental and Leasing	30,895	5,762	278	36,935
Other Services (except Public Administration)	26,062	6,155	448	32,665
Health Care and Social Assistance	21,948	7,845	780	30,573
Retail Trade	23,583	5,416	632	29,631
Administrative, Support, and Waste Management	24,237	3,498	482	28,217
Construction	18,997	6,950	757	26,704
Arts, Entertainment, and Recreation	15,543	1,232	133	16,908
Finance and Insurance	7,981	2,992	218	11,191
Accommodation and Food Services	5,028	4,564	1,268	10,860
Educational Services	8,848	1,215	260	10,323
Wholesale Trade	4,275	3,125	524	7,924
Manufacturing	3,621	2,099	514	6,234
Information	4,301	1,023	158	5,482
Agriculture, Forestry, Fishing, and Hunting	1,044	142	6	1,192
Management of Companies and Enterprises	*	50	126	176
Utilities	102	42	6	150
Industries not classified	*	102	0	102
Mining, Quarrying, and Oil and Gas Extraction	68	12	0	80
All industries	291,591	67,215	7,698	366,504

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	117,000	16,938	133,938
Male	152,000	40,938	192,938
Owned equally by both groups	4,200	10,896	15,096
Veteran	14,500	3,696	18,196
Not Veteran	259,000	63,473	322,473
Owned equally by both groups	650	1,602	2,252
Hispanic	75,000	9,091	84,091
Not Hispanic	198,000	58,347	256,347
Owned equally by both groups	650	1,334	1,984
American Indian and Alaska Native	4,200	1,453	5,653
Asian	41,000	9,116	50,116
Black or African American	16,000	967	16,967
Native Hawaiian and Other Pacific Islander	1,900	*	*
White	219,000	57,371	276,371
Hispanic or Racial Minority	123,000	19,625	142,625
White and Not Hispanic	149,000	46,957	195,957
Owned equally by both groups	1,200	2,190	3,390

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

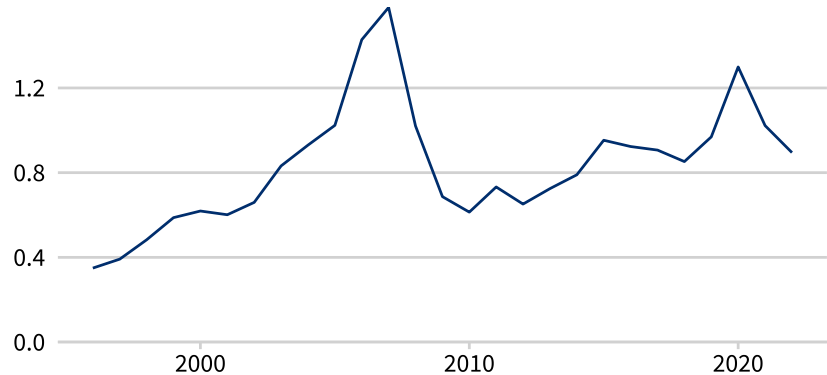
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$894.8 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$1.4 billion. Total reported new lending to businesses through loans of \$1 million or less was \$2.8 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Professional, Scientific, and Technical Services	86,150	49.9	14,641	97.7	9,407,245	38.5
Accommodation and Food Services	83,737	58.9	5,832	97.1	2,697,779	58.4
Health Care and Social Assistance	78,704	41.6	8,625	97.9	4,282,413	32.6
Construction	67,111	80.1	7,707	98.8	4,623,943	72.6
Retail Trade	50,316	35.7	6,048	94.7	2,299,183	42.6
Manufacturing	41,946	43.3	2,613	94.4	2,945,405	33.9
Other Services (except Public Administration)	40,591	82.7	6,603	98.8	1,620,395	80.1
Administrative, Support, and Waste Management	39,467	50.2	3,980	95.6	2,016,378	52.6
Wholesale Trade	31,042	60.6	3,649	93.5	2,516,374	52.5
Real Estate and Rental and Leasing	22,140	77.3	6,040	98.2	1,604,467	75.0
Educational Services	21,270	65.0	1,475	97.3	1,004,127	67.7
Finance and Insurance	17,373	28.7	3,210	93.1	1,799,465	26.1
Transportation and Warehousing	16,724	49.8	1,744	92.6	804,049	44.7
Information	14,268	40.8	1,181	91.6	1,558,257	36.8
Arts, Entertainment, and Recreation	10,854	48.0	1,365	97.4	451,358	39.6
Management of Companies and Enterprises	5,488	21.7	176	55.7	479,629	16.2
Agriculture, Forestry, Fishing, and Hunting	727	100.0	148	100.0	34,983	100.0
Utilities	262	5.0	48	80.0	40,824	5.3
Industries not classified	121	100.0	102	100.0	6,104	100.0
Mining, Quarrying, and Oil and Gas Extraction	33	12.2	12	75.0	2,931	11.6
All industries	628,324	50.3	74,913	97.2	40,195,309	42.4

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

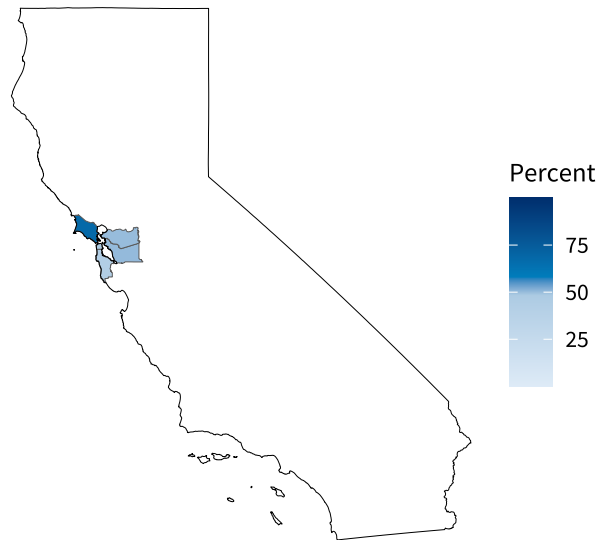
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San Francisco-Oakland-Hayward

529,637 small businesses
99.5 percent of businesses

1.0 million small business employees
46.9 percent of employees



Share of metropolitan area employees working at small businesses by county

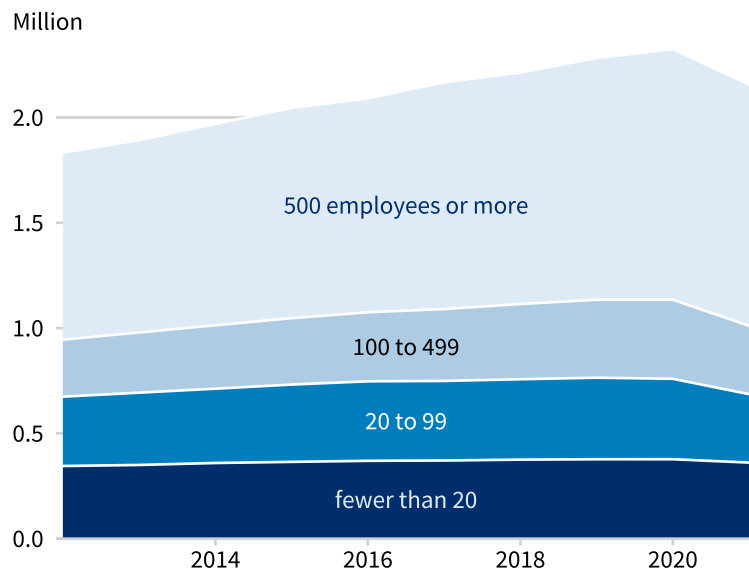
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.5 percent of metropolitan area businesses and 46.9 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 945,249 to 1.0 million workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 115,933 small businesses, including 113,817 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Professional, Scientific, and Technical Services, which had 167,953 workers with a payroll of \$24.6 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

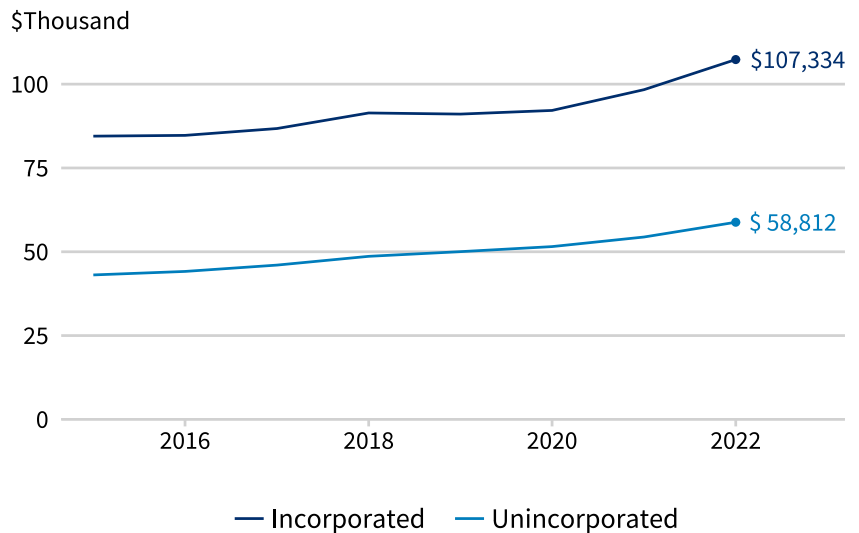


Self-employment





In 2022, 15.3 percent of private workers in the metropolitan area were self-employed, down from 16.3 percent in 2017. The percent self-employed included 5.0 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$107,334 in 2022, up 23.7 percent since 2017. The median income of the unincorporated self-employed was \$58,812 in 2022, up 27.8 percent since 2017. The median income for all private workers was \$94,809 in 2022, up 41.2 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	94,143	19,674	2,116	115,933
Transportation and Warehousing	58,022	2,231	411	60,664
Real Estate and Rental and Leasing	45,022	6,100	356	51,478
Health Care and Social Assistance	33,675	11,118	1,262	46,055
Other Services (except Public Administration)	29,874	9,208	718	39,800
Administrative, Support, and Waste Management	29,739	4,347	776	34,862
Construction	24,101	9,356	1,038	34,495
Retail Trade	25,961	7,262	956	34,179
Arts, Entertainment, and Recreation	25,782	1,926	228	27,936
Accommodation and Food Services	7,717	9,366	1,416	18,499
Educational Services	15,795	2,136	490	18,421
Finance and Insurance	13,668	3,906	512	18,086
Information	7,692	2,606	599	10,897
Wholesale Trade	5,119	3,811	843	9,773
Manufacturing	4,024	2,559	674	7,257
Agriculture, Forestry, Fishing, and Hunting	832	99	2	933
Management of Companies and Enterprises	*	84	253	337
Mining, Quarrying, and Oil and Gas Extraction	230	15	4	249
Utilities	146	46	10	202
Industries not classified	*	152	1	153
All industries	421,542	95,895	12,200	529,637

* Not reported by the Census Bureau

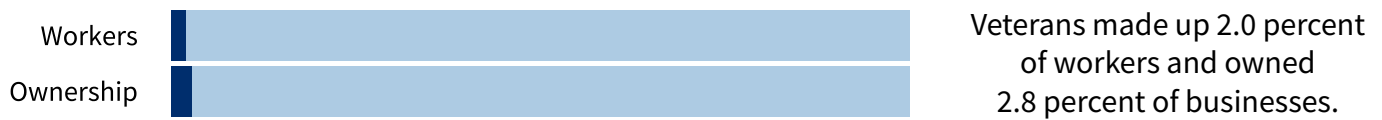
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	173,000	23,540	196,540
Male	220,000	60,067	280,067
Owned equally by both groups	6,200	14,071	20,271
Veteran	8,900	3,420	12,320
Not Veteran	389,000	93,070	482,070
Owned equally by both groups	450	1,188	1,638
Hispanic	65,000	7,430	72,430
Not Hispanic	333,000	88,801	421,801
Owned equally by both groups	700	1,444	2,144
American Indian and Alaska Native	5,000	930	5,930
Asian	120,000	28,868	148,868
Black or African American	31,000	*	32,751
Native Hawaiian and Other Pacific Islander	3,400	283	3,683
White	252,000	65,417	317,417
Hispanic or Racial Minority	208,000	38,568	246,568
White and Not Hispanic	189,000	56,552	245,552
Owned equally by both groups	1,600	2,560	4,160

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

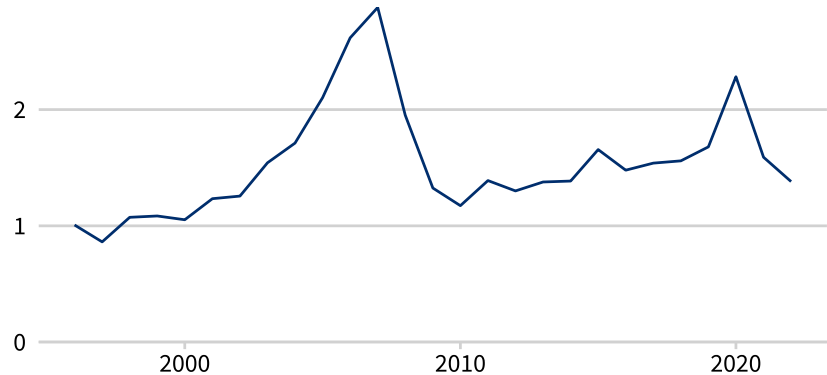
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$1.4 billion in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$2.0 billion. Total reported new lending to businesses through loans of \$1 million or less was \$4.3 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Professional, Scientific, and Technical Services	167,953	58.3	21,790	97.3	24,632,600	50.8
Health Care and Social Assistance	129,577	44.6	12,380	98.2	8,045,106	32.9
Accommodation and Food Services	106,896	66.1	10,782	98.5	4,021,713	71.6
Construction	94,889	75.2	10,394	98.8	8,426,802	71.1
Retail Trade	73,904	36.6	8,218	95.5	4,434,159	46.5
Other Services (except Public Administration)	61,573	80.0	9,926	98.9	3,575,578	78.7
Administrative, Support, and Waste Management	60,350	49.5	5,123	95.5	4,148,340	39.7
Information	54,475	23.7	3,205	92.9	9,986,954	12.4
Manufacturing	53,247	37.2	3,233	94.5	4,697,160	23.1
Wholesale Trade	48,923	52.2	4,654	93.0	4,763,974	36.7
Educational Services	40,080	72.8	2,626	97.7	2,418,761	73.4
Finance and Insurance	35,917	28.3	4,418	92.3	8,297,531	25.1
Real Estate and Rental and Leasing	30,248	68.4	6,456	97.9	2,950,571	65.5
Transportation and Warehousing	23,288	26.7	2,642	93.5	1,253,147	19.3
Arts, Entertainment, and Recreation	20,933	79.5	2,154	98.2	1,335,252	67.4
Management of Companies and Enterprises	6,449	9.3	337	59.6	799,613	6.9
Utilities	975	8.0	56	75.7	185,824	9.0
Agriculture, Forestry, Fishing, and Hunting	356	100.0	101	100.0	19,420	100.0
Industries not classified	241	100.0	153	100.0	11,226	100.0
Mining, Quarrying, and Oil and Gas Extraction	136	35.8	19	79.2	21,909	45.6
All industries	1,010,410	46.9	108,095	97.4	94,025,640	32.2

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

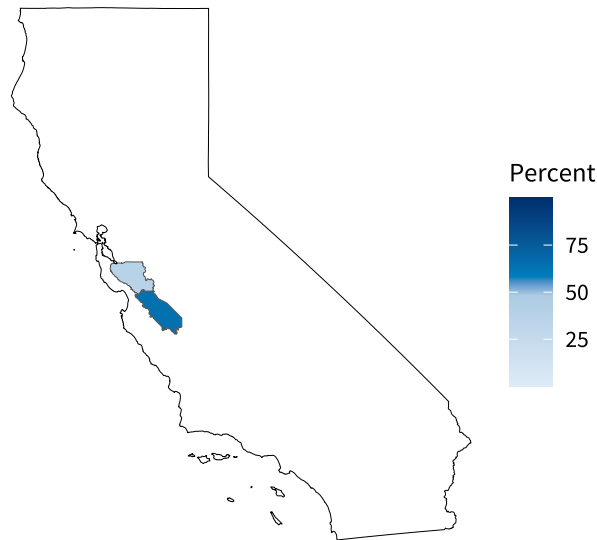
About this profile

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San Jose-Sunnyvale-Santa Clara

181,312 small businesses
99.0 percent of businesses

398,013 small business employees
37.2 percent of employees



Share of metropolitan area employees working at small businesses by county

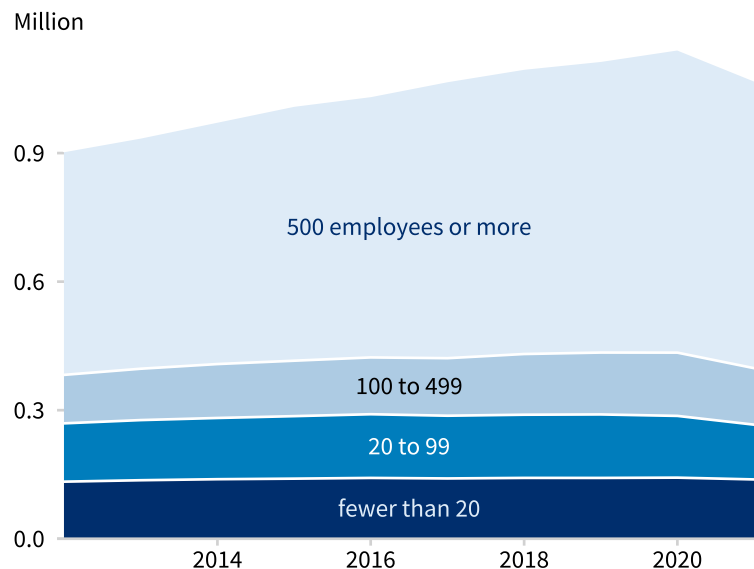
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.0 percent of metropolitan area businesses and 37.2 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 382,425 to 398,013 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 39,745 small businesses, including 38,925 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Professional, Scientific, and Technical Services, which had 72,800 workers with a payroll of \$11.4 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

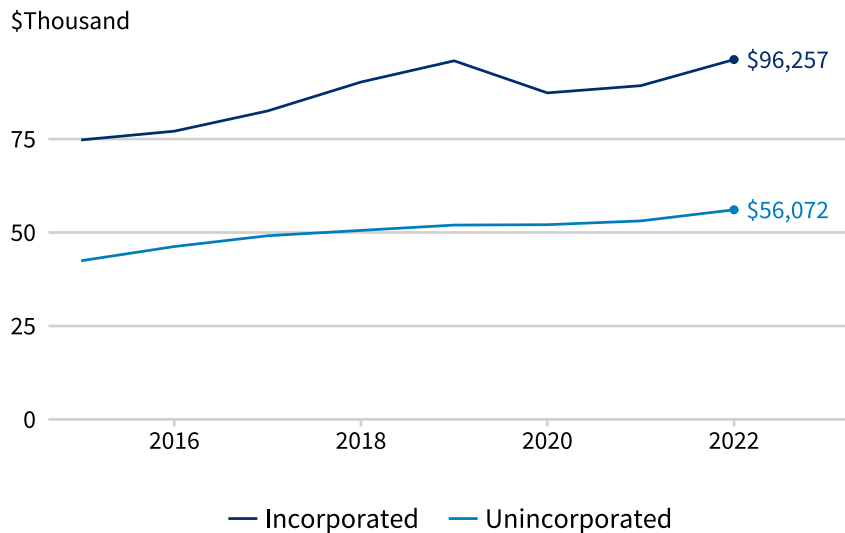


Self-employment





In 2022, 10.5 percent of private workers in the metropolitan area were self-employed, down from 11.0 percent in 2017. The percent self-employed included 3.8 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$96,257 in 2022, up 16.6 percent since 2017. The median income of the unincorporated self-employed was \$56,072 in 2022, up 14.1 percent since 2017. The median income for all private workers was \$110,167 in 2022, up 44.6 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	31,385	7,540	820	39,745
Transportation and Warehousing	19,853	613	102	20,568
Real Estate and Rental and Leasing	16,763	2,255	123	19,141
Health Care and Social Assistance	10,094	4,679	450	15,223
Other Services (except Public Administration)	10,254	3,296	218	13,768
Retail Trade	9,695	2,374	371	12,440
Construction	7,904	3,535	415	11,854
Administrative, Support, and Waste Management	9,181	1,619	283	11,083
Educational Services	5,941	859	180	6,980
Finance and Insurance	4,947	1,320	144	6,411
Arts, Entertainment, and Recreation	5,778	497	86	6,361
Accommodation and Food Services	2,593	3,124	609	6,326
Manufacturing	1,815	1,493	410	3,718
Wholesale Trade	1,776	1,513	355	3,644
Information	2,271	981	253	3,505
Agriculture, Forestry, Fishing, and Hunting	302	32	4	338
Management of Companies and Enterprises	*	35	63	98
Mining, Quarrying, and Oil and Gas Extraction	85	8	2	95
Industries not classified	*	88	0	88
Utilities	61	12	1	74
All industries	140,698	35,845	4,769	181,312

* Not reported by the Census Bureau

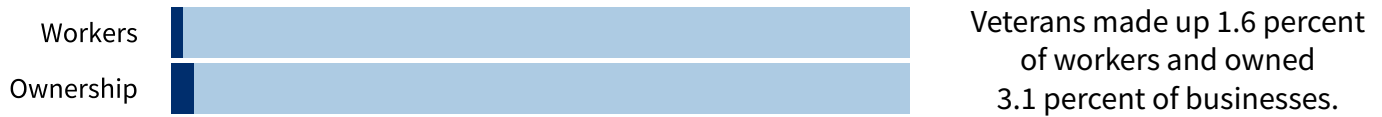
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	55,500	*	*
Male	73,500	23,519	97,019
Owned equally by both groups	2,600	5,503	8,103
Veteran	3,100	1,383	4,483
Not Veteran	128,000	35,790	163,790
Owned equally by both groups	150	522	672
Hispanic	25,000	*	28,283
Not Hispanic	107,000	33,845	140,845
Owned equally by both groups	250	569	819
American Indian and Alaska Native	1,500	*	*
Asian	54,500	14,087	68,587
Black or African American	5,400	*	*
Native Hawaiian and Other Pacific Islander	800	*	*
White	73,000	22,633	95,633
Hispanic or Racial Minority	81,000	18,225	99,225
White and Not Hispanic	50,000	18,357	68,357
Owned equally by both groups	600	1,114	1,714

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

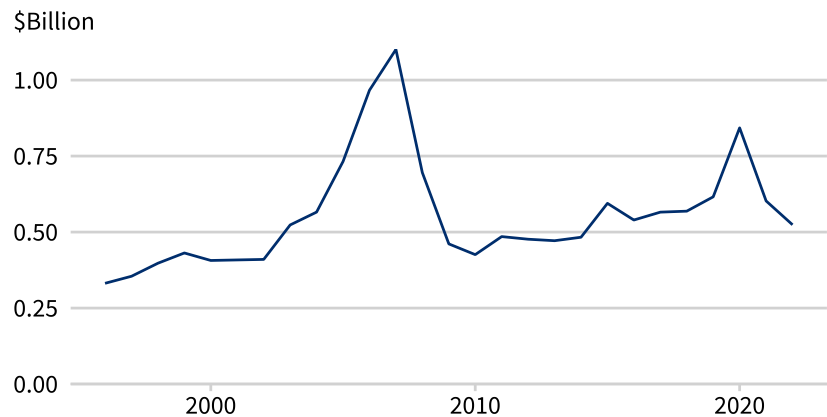
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$524.0 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$806.9 million. Total reported new lending to businesses through loans of \$1 million or less was \$1.6 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Professional, Scientific, and Technical Services	72,800	45.3	8,360	96.2	11,380,246	33.0
Health Care and Social Assistance	44,387	37.8	5,129	97.5	2,589,590	22.1
Accommodation and Food Services	43,317	62.0	3,733	97.0	1,465,458	65.4
Construction	36,701	71.8	3,950	98.7	3,150,873	64.8
Manufacturing	31,743	34.5	1,903	93.9	3,708,593	26.6
Administrative, Support, and Waste Management	27,480	47.3	1,902	93.5	1,737,613	38.3
Wholesale Trade	24,430	34.7	1,868	89.6	3,255,617	20.7
Information	23,651	16.4	1,234	89.7	4,408,918	8.1
Retail Trade	23,314	29.8	2,745	90.1	1,227,512	31.7
Other Services (except Public Administration)	19,906	79.1	3,514	98.4	1,030,321	74.8
Educational Services	13,728	25.7	1,039	96.8	709,233	15.4
Finance and Insurance	10,667	40.0	1,464	90.3	1,677,177	28.1
Real Estate and Rental and Leasing	9,402	61.4	2,378	97.0	842,771	52.9
Arts, Entertainment, and Recreation	7,460	78.6	583	95.7	645,794	86.3
Transportation and Warehousing	6,195	41.7	715	90.9	319,624	38.2
Management of Companies and Enterprises	1,995	2.5	98	53.8	366,990	1.1
Agriculture, Forestry, Fishing, and Hunting	418	80.7	36	97.3	23,210	82.6
Utilities	193	8.2	13	61.9	41,192	11.5
Mining, Quarrying, and Oil and Gas Extraction	123	89.8	10	76.9	13,528	90.4
Industries not classified	103	100.0	88	100.0	6,868	100.0
All industries	398,013	37.2	40,614	95.9	38,601,128	19.8

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

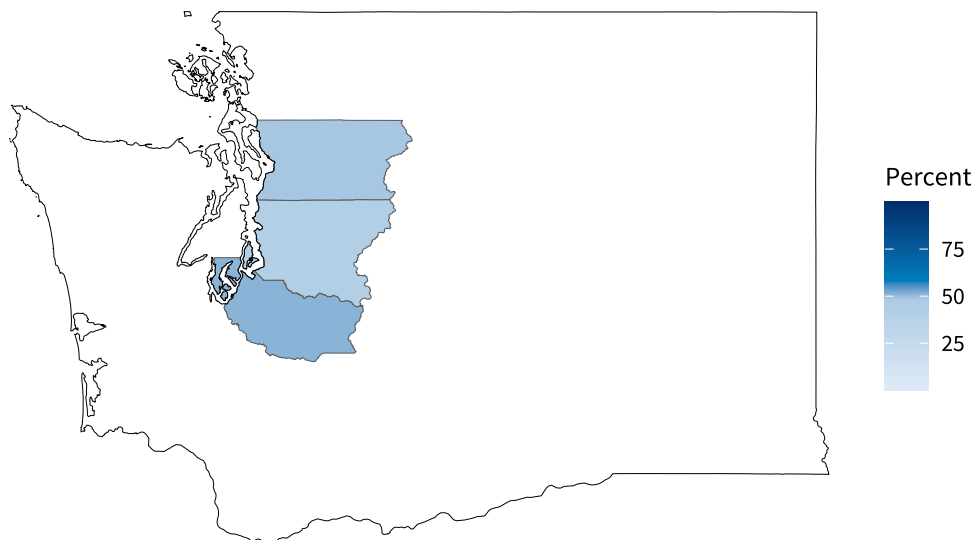
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Seattle-Tacoma-Bellevue

376,503 small businesses
99.3 percent of businesses

761,671 small business employees
43.8 percent of employees



Share of metropolitan area employees working at small businesses by county

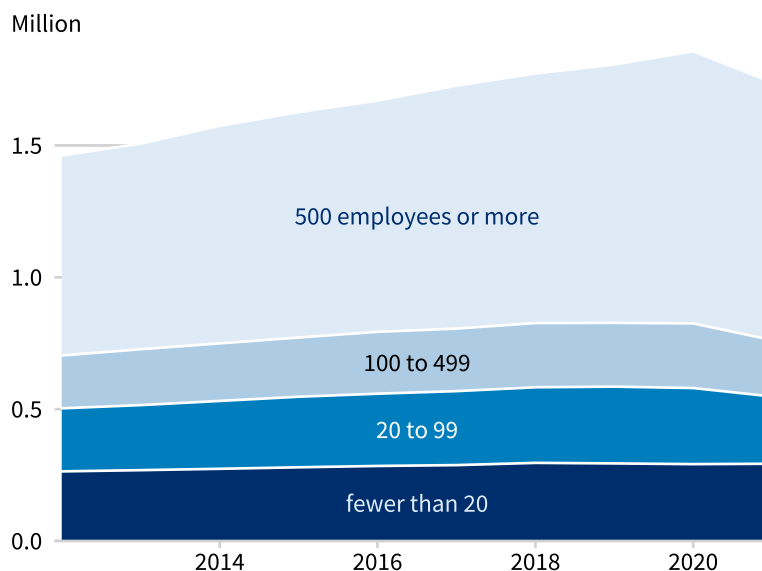
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.3 percent of metropolitan area businesses and 43.8 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 703,560 to 761,671 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 68,353 small businesses, including 67,158 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Construction, which had 101,898 workers with a payroll of \$7.8 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

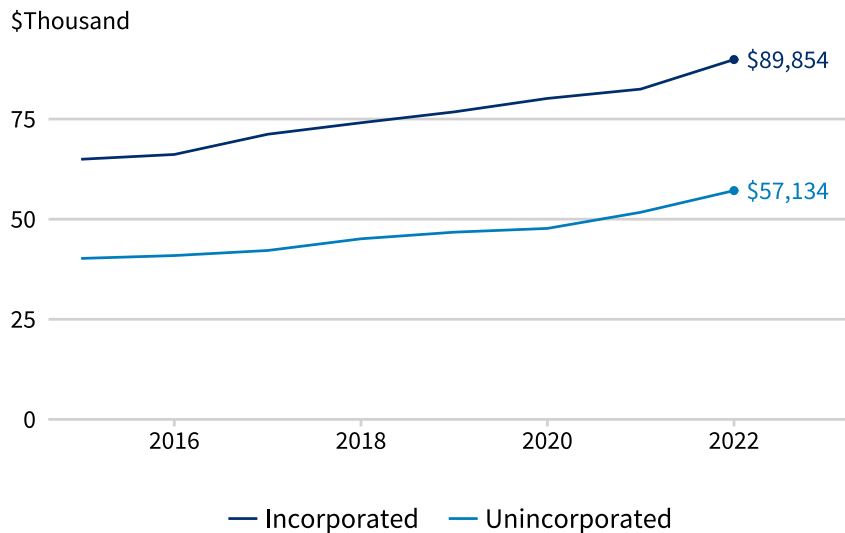


Self-employment





In 2022, 12.4 percent of private workers in the metropolitan area were self-employed, down from 12.8 percent in 2017. The percent self-employed included 5.1 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$89,854 in 2022, up 26.2 percent since 2017. The median income of the unincorporated self-employed was \$57,134 in 2022, up 35.4 percent since 2017. The median income for all private workers was \$80,702 in 2022, up 36.4 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	54,761	12,397	1,195	68,353
Transportation and Warehousing	50,037	2,162	433	52,632
Real Estate and Rental and Leasing	34,162	5,962	262	40,386
Health Care and Social Assistance	20,258	9,143	942	30,343
Construction	16,586	12,002	1,137	29,725
Other Services (except Public Administration)	19,918	8,206	547	28,671
Retail Trade	20,471	5,834	803	27,108
Administrative, Support, and Waste Management	17,124	4,451	536	22,111
Arts, Entertainment, and Recreation	18,830	1,379	216	20,425
Educational Services	10,263	1,509	277	12,049
Accommodation and Food Services	4,346	6,562	1,049	11,957
Finance and Insurance	6,828	2,532	249	9,609
Wholesale Trade	3,220	3,137	805	7,162
Information	5,464	1,263	267	6,994
Manufacturing	3,410	2,239	700	6,349
Agriculture, Forestry, Fishing, and Hunting	1,997	411	14	2,422
Management of Companies and Enterprises	*	105	179	284
Utilities	111	42	13	166
Industries not classified	*	132	1	133
Mining, Quarrying, and Oil and Gas Extraction	78	20	6	104
All industries	287,864	79,421	9,218	376,503

* Not reported by the Census Bureau

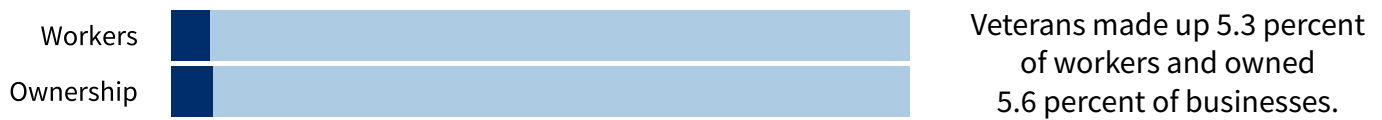
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	117,000	19,176	136,176
Male	146,000	45,883	191,883
Owned equally by both groups	5,300	15,919	21,219
Veteran	12,000	*	16,559
Not Veteran	255,000	74,196	329,196
Owned equally by both groups	750	2,223	2,973
Hispanic	18,000	3,091	21,091
Not Hispanic	250,000	76,952	326,952
Owned equally by both groups	400	*	*
American Indian and Alaska Native	3,900	*	4,428
Asian	46,000	12,522	58,522
Black or African American	27,000	1,269	28,269
Native Hawaiian and Other Pacific Islander	2,000	181	2,181
White	198,000	66,482	264,482
Hispanic or Racial Minority	92,000	17,404	109,404
White and Not Hispanic	175,000	61,088	236,088
Owned equally by both groups	1,100	2,484	3,584

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

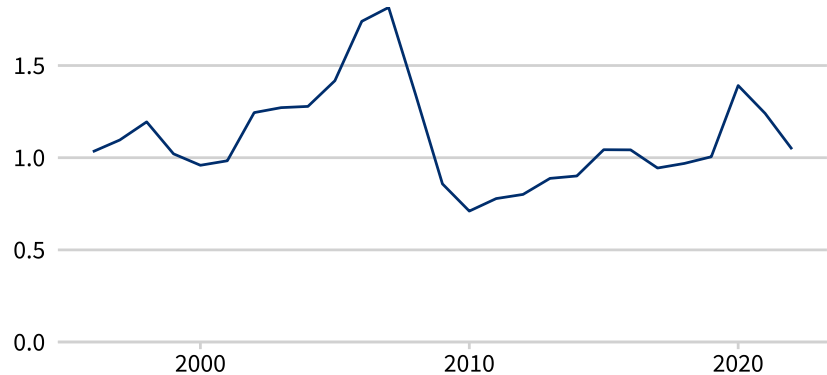
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$1.0 billion in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$1.3 billion. Total reported new lending to businesses through loans of \$1 million or less was \$3.1 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Construction	101,898	81.4	13,139	99.1	7,786,567	75.1
Health Care and Social Assistance	96,886	39.3	10,085	98.0	5,287,902	31.6
Professional, Scientific, and Technical Services	92,944	59.1	13,592	97.3	10,232,935	52.4
Accommodation and Food Services	83,015	61.8	7,611	98.2	2,911,794	66.6
Retail Trade	64,503	35.2	6,637	95.0	3,313,331	42.6
Other Services (except Public Administration)	53,219	84.2	8,753	98.8	2,431,494	76.2
Manufacturing	51,610	33.9	2,939	93.4	3,567,976	27.8
Administrative, Support, and Waste Management	43,299	49.5	4,987	95.8	2,369,059	40.3
Wholesale Trade	41,751	52.9	3,942	91.0	3,524,854	46.9
Real Estate and Rental and Leasing	23,644	65.5	6,224	97.9	1,759,681	62.4
Transportation and Warehousing	23,423	31.3	2,595	91.7	1,306,715	28.3
Educational Services	21,853	69.1	1,786	97.6	982,792	71.7
Information	20,206	14.3	1,530	89.9	3,215,363	8.0
Finance and Insurance	18,660	25.8	2,781	91.1	2,401,090	26.6
Arts, Entertainment, and Recreation	17,349	61.4	1,595	97.8	978,827	62.1
Management of Companies and Enterprises	4,726	4.0	284	57.4	529,761	3.3
Agriculture, Forestry, Fishing, and Hunting	1,680	96.4	425	99.5	144,011	97.2
Utilities	544	8.7	55	88.7	57,859	7.1
Mining, Quarrying, and Oil and Gas Extraction	303	58.0	26	76.5	21,426	53.8
Industries not classified	158	100.0	133	100.0	7,135	100.0
All industries	761,671	43.8	88,639	97.2	52,830,572	32.1

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

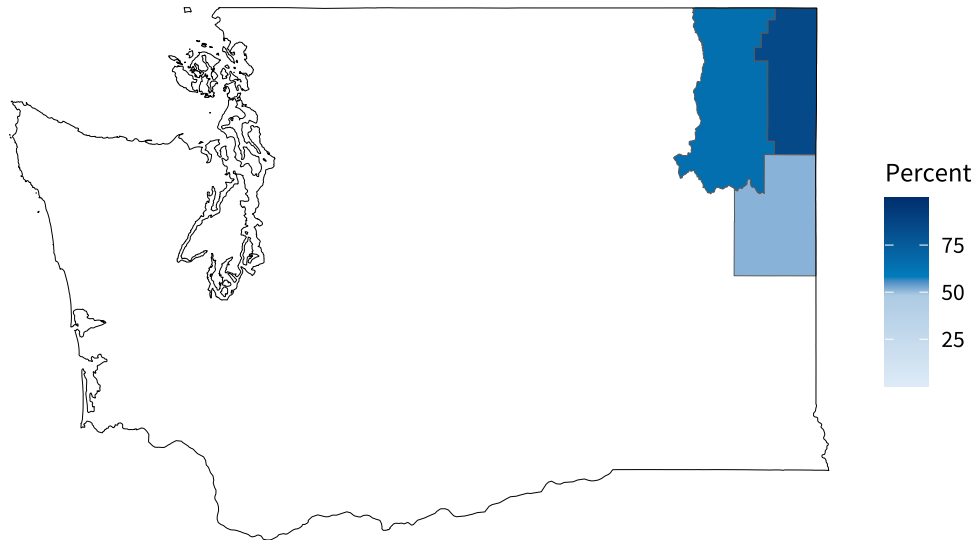
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Spokane-Spokane Valley

50,640 small businesses
98.4 percent of businesses

107,303 small business employees
52.2 percent of employees



Share of metropolitan area employees working at small businesses by county

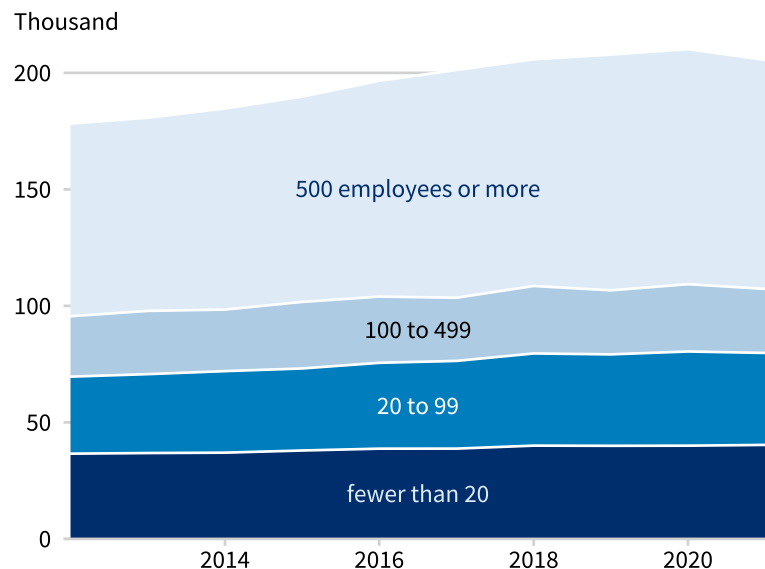
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.4 percent of metropolitan area businesses and 52.2 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 95,555 to 107,303 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 6,943 small businesses, including 6,820 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 19,932 workers with a payroll of \$1.0 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

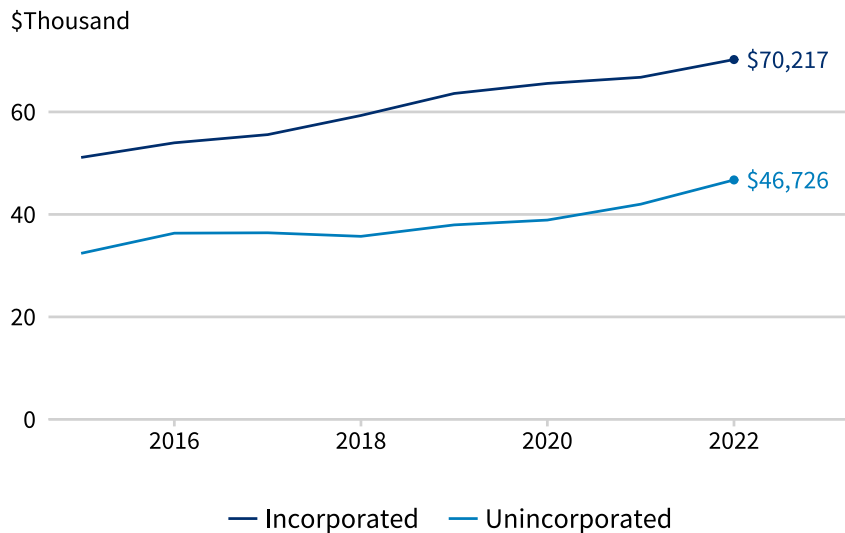


Self-employment

In 2022, 14.5 percent of private workers in the metropolitan area were self-employed, up slightly from 14.4 percent in 2017. The percent self-employed included 6.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$70,217 in 2022, up 26.4 percent since 2017. The median income of the unincorporated self-employed was \$46,726 in 2022, up 28.3 percent since 2017. The median income for all private workers was \$52,354 in 2022, up 28.0 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	5,538	1,282	123	6,943
Real Estate and Rental and Leasing	5,332	722	43	6,097
Construction	3,307	1,842	147	5,296
Retail Trade	4,039	894	172	5,105
Other Services (except Public Administration)	3,687	1,158	91	4,936
Transportation and Warehousing	4,360	276	73	4,709
Health Care and Social Assistance	2,511	1,161	247	3,919
Administrative, Support, and Waste Management	2,421	630	97	3,148
Arts, Entertainment, and Recreation	2,234	184	26	2,444
Finance and Insurance	1,195	443	46	1,684
Accommodation and Food Services	566	740	176	1,482
Educational Services	1,132	141	24	1,297
Manufacturing	675	386	110	1,171
Wholesale Trade	488	337	148	973
Information	591	131	30	752
Agriculture, Forestry, Fishing, and Hunting	539	80	4	623
Mining, Quarrying, and Oil and Gas Extraction	42	10	4	56
Management of Companies and Enterprises	*	6	26	32
Utilities	15	3	2	20
Industries not classified	*	16	0	16
All industries	38,672	10,434	1,534	50,640

* Not reported by the Census Bureau

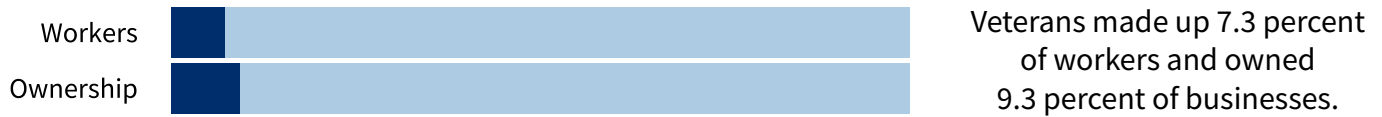
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	15,000	2,346	17,346
Male	19,500	6,156	25,656
Owned equally by both groups	1,000	2,426	3,426
Veteran	2,700	*	3,551
Not Veteran	32,500	9,619	42,119
Owned equally by both groups	250	*	*
Hispanic	1,400	*	1,488
Not Hispanic	34,000	10,752	44,752
Owned equally by both groups	60	*	*
American Indian and Alaska Native	750	154	904
Asian	1,200	*	*
Black or African American	850	*	*
Native Hawaiian and Other Pacific Islander	150	*	*
White	33,500	10,262	43,762
Hispanic or Racial Minority	4,000	843	4,843
White and Not Hispanic	31,500	9,953	41,453
Owned equally by both groups	150	*	280

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

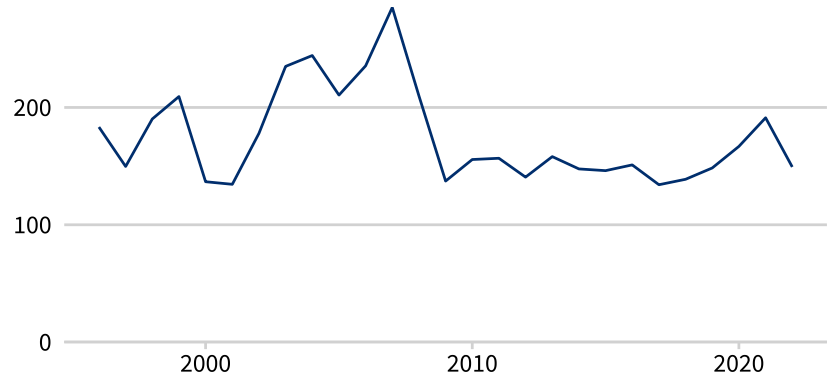
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$149.3 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$138.9 million. Total reported new lending to businesses through loans of \$1 million or less was \$411.0 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	19,932	42.2	1,408	94.4	1,026,154	37.8
Construction	12,944	94.3	1,989	98.7	871,559	91.4
Accommodation and Food Services	12,440	68.1	916	95.5	353,913	73.9
Retail Trade	10,040	34.4	1,066	86.1	427,146	39.7
Manufacturing	9,700	60.0	496	91.2	514,931	55.3
Professional, Scientific, and Technical Services	7,816	79.9	1,405	96.1	589,506	77.9
Other Services (except Public Administration)	6,886	81.7	1,249	97.9	246,467	82.3
Administrative, Support, and Waste Management	6,332	60.5	727	93.6	269,950	64.4
Wholesale Trade	5,037	47.8	485	76.7	319,788	46.4
Real Estate and Rental and Leasing	3,067	79.8	765	95.7	160,161	79.6
Transportation and Warehousing	3,063	43.2	349	86.0	152,526	43.8
Finance and Insurance	2,931	25.1	489	81.9	206,665	21.7
Arts, Entertainment, and Recreation	2,528	100.0	210	100.0	65,433	100.0
Educational Services	1,964	31.0	165	94.3	58,946	27.7
Information	984	21.1	161	80.5	55,736	16.0
Management of Companies and Enterprises	886	27.8	32	45.7	65,391	25.0
Agriculture, Forestry, Fishing, and Hunting	450	93.9	84	96.6	33,151	91.9
Mining, Quarrying, and Oil and Gas Extraction	182	64.1	14	87.5	15,850	62.9
Utilities	100	5.9	5	62.5	13,221	7.0
Industries not classified	21	100.0	16	100.0	784	100.0
All industries	107,303	52.2	11,968	93.4	5,447,278	49.7

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

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2024 Small Business Profile

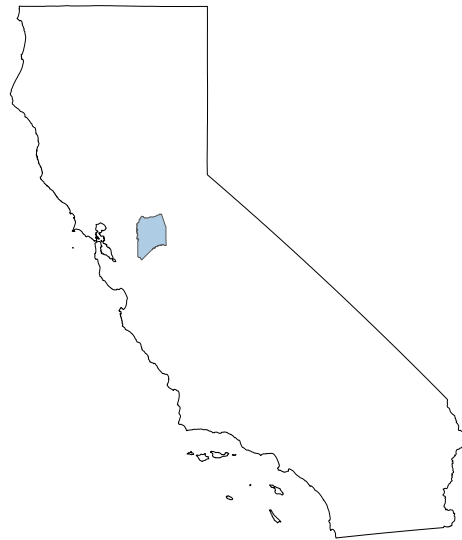
U.S. SMALL BUSINESS ADMINISTRATION
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REGULATION • RESEARCH • OUTREACH

Stockton-Lodi

58,781 small businesses
98.7 percent of businesses

91,763 small business employees
46.7 percent of employees



Stockton-Lodi Metropolitan Statistical Area

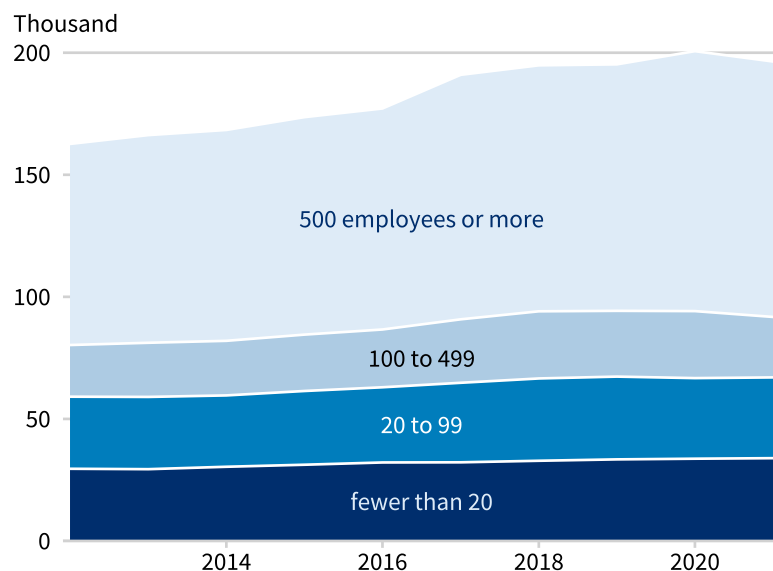
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.7 percent of metropolitan area businesses and 46.7 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses rose from 80,269 to 91,763 workers. The industry with the most small businesses in 2021 was Transportation and Warehousing, with 14,195 small businesses, including 14,090 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 13,414 workers with a payroll of \$665.9 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

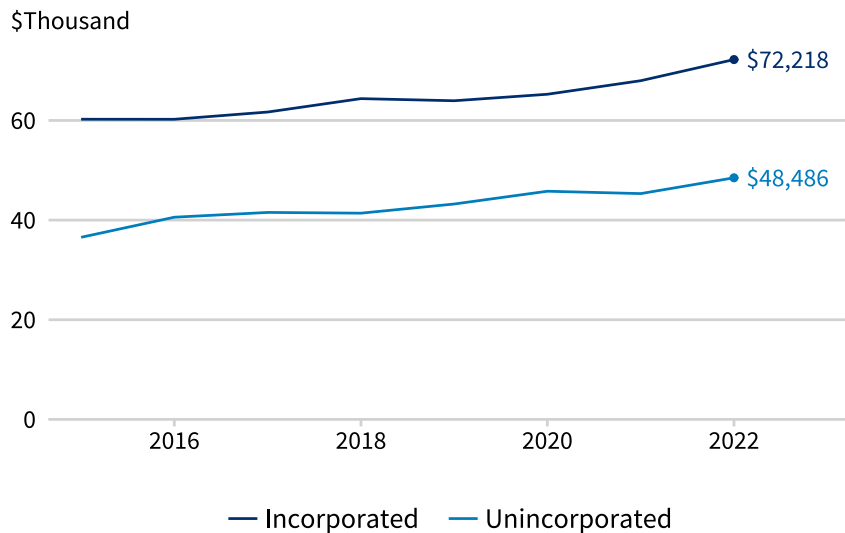


Self-employment

In 2022, 12.0 percent of private workers in the metropolitan area were self-employed, down from 12.3 percent in 2017. The percent self-employed included 3.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$72,218 in 2022, up 17.1 percent since 2017. The median income of the unincorporated self-employed was \$48,486 in 2022, up 16.7 percent since 2017. The median income for all private workers was \$52,721 in 2022, up 27.3 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	13,102	988	105	14,195
Other Services (except Public Administration)	5,210	1,013	77	6,300
Retail Trade	4,438	971	133	5,542
Professional, Scientific, and Technical Services	4,377	733	46	5,156
Administrative, Support, and Waste Management	4,219	487	82	4,788
Real Estate and Rental and Leasing	4,209	461	42	4,712
Health Care and Social Assistance	3,393	969	174	4,536
Construction	3,178	1,125	128	4,431
Accommodation and Food Services	1,237	762	185	2,184
Arts, Entertainment, and Recreation	1,440	102	22	1,564
Finance and Insurance	1,179	270	35	1,484
Manufacturing	610	289	134	1,033
Educational Services	900	92	28	1,020
Wholesale Trade	565	276	128	969
Information	385	45	8	438
Agriculture, Forestry, Fishing, and Hunting	336	48	11	395
Mining, Quarrying, and Oil and Gas Extraction	23	3	2	28
Management of Companies and Enterprises	*	6	20	26
Utilities	6	9	2	17
Industries not classified	*	13	0	13
All industries	48,807	8,655	1,319	58,781

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	18,000	*	*
Male	27,000	4,720	31,720
Owned equally by both groups	500	1,188	1,688
Veteran	1,600	*	*
Not Veteran	44,000	7,166	51,166
Owned equally by both groups	70	*	*
Hispanic	13,000	*	*
Not Hispanic	32,500	6,375	38,875
Owned equally by both groups	70	*	*
American Indian and Alaska Native	950	*	993
Asian	14,500	*	*
Black or African American	4,500	*	*
Native Hawaiian and Other Pacific Islander	600	34	634
White	26,500	5,687	32,187
Hispanic or Racial Minority	30,500	*	33,786
White and Not Hispanic	15,000	4,299	19,299
Owned equally by both groups	100	*	290

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

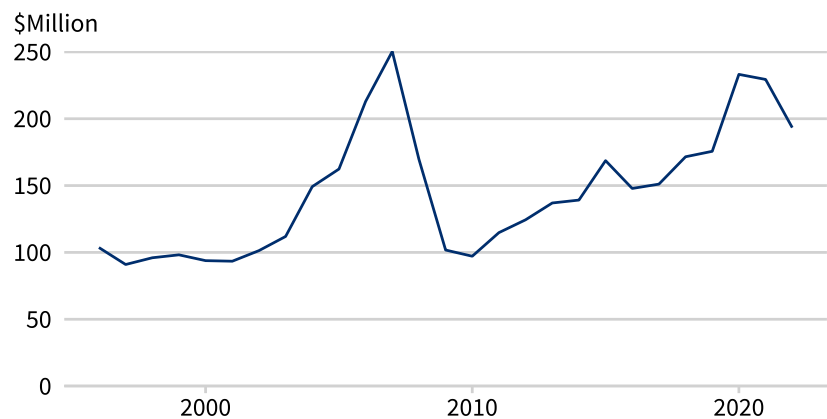
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$193.3 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$219.7 million. Total reported new lending to businesses through loans of \$1 million or less was \$595.2 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	13,414	45.7	1,143	94.1	665,881	35.1
Accommodation and Food Services	12,035	60.9	947	94.0	302,070	62.9
Construction	11,204	87.6	1,253	98.5	802,326	86.3
Manufacturing	8,995	47.5	423	84.6	527,902	42.9
Retail Trade	8,493	30.4	1,104	87.9	393,508	37.2
Transportation and Warehousing	7,463	24.8	1,093	92.2	405,397	27.1
Other Services (except Public Administration)	6,124	87.4	1,090	97.3	228,631	85.1
Administrative, Support, and Waste Management	5,917	46.3	569	90.9	260,679	46.6
Wholesale Trade	5,126	38.9	404	78.0	372,516	39.3
Professional, Scientific, and Technical Services	3,334	63.0	779	95.7	219,542	70.2
Finance and Insurance	2,306	37.0	305	80.3	165,901	30.0
Educational Services	2,006	47.9	120	93.0	80,982	44.1
Real Estate and Rental and Leasing	1,985	69.3	503	92.6	107,511	67.7
Arts, Entertainment, and Recreation	1,189	85.5	124	96.1	44,020	87.2
Agriculture, Forestry, Fishing, and Hunting	1,145	95.5	59	96.7	76,896	91.8
Information	565	32.8	53	72.6	42,947	34.5
Management of Companies and Enterprises	355	26.3	26	54.2	29,138	19.5
Utilities	57	25.7	11	68.8	4,088	15.9
Mining, Quarrying, and Oil and Gas Extraction	32	17.1	5	55.6	2,560	18.1
Industries not classified	18	100.0	13	100.0	451	100.0
All industries	91,763	46.7	9,974	92.8	4,732,946	45.0

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

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2024 Small Business Profile

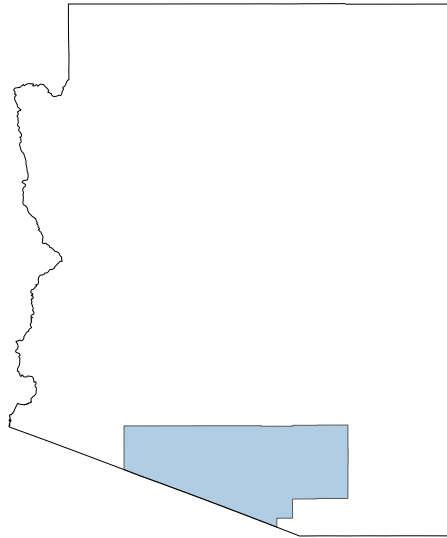
U.S. SMALL BUSINESS ADMINISTRATION
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REGULATION • RESEARCH • OUTREACH

Tucson, Arizona

90,057 small businesses
98.7 percent of businesses

141,430 small business employees
45.2 percent of employees



Tucson Metropolitan Statistical Area

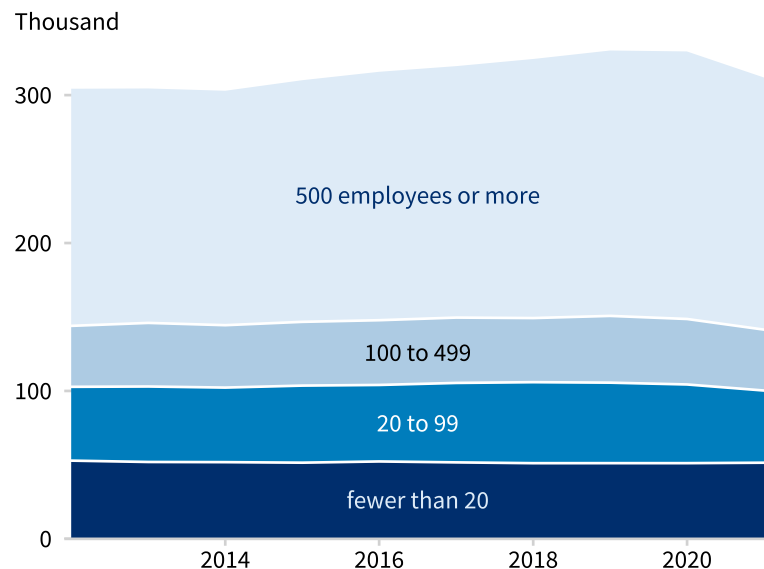
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.7 percent of metropolitan area businesses and 45.2 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses fell from 143,994 to 141,430 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 13,211 small businesses, including 13,045 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 25,136 workers with a payroll of \$1.3 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

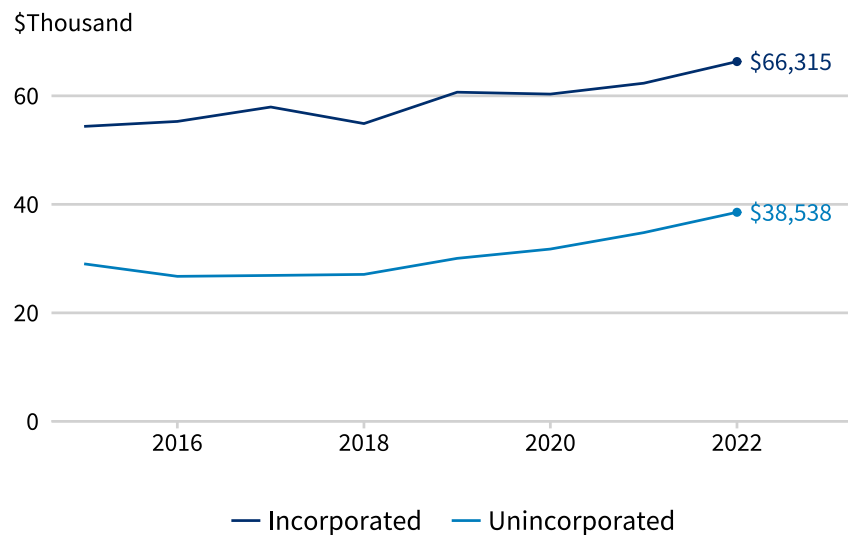


Self-employment

In 2022, 14.8 percent of private workers in the metropolitan area were self-employed, up from 14.2 percent in 2017. The percent self-employed included 5.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$66,315 in 2022, up 14.5 percent since 2017. The median income of the unincorporated self-employed was \$38,538 in 2022, up 43.3 percent since 2017. The median income for all private workers was \$48,324 in 2022, up 27.7 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	10,852	2,193	166	13,211
Real Estate and Rental and Leasing	8,523	1,160	61	9,744
Other Services (except Public Administration)	7,104	1,598	126	8,828
Transportation and Warehousing	8,424	242	76	8,742
Health Care and Social Assistance	6,647	1,662	271	8,580
Administrative, Support, and Waste Management	7,507	876	124	8,507
Construction	6,600	1,520	225	8,345
Retail Trade	5,687	1,078	153	6,918
Arts, Entertainment, and Recreation	4,404	233	41	4,678
Educational Services	2,461	257	63	2,781
Finance and Insurance	1,952	651	40	2,643
Accommodation and Food Services	1,282	889	328	2,499
Manufacturing	984	421	94	1,499
Wholesale Trade	854	422	102	1,378
Information	970	131	30	1,131
Agriculture, Forestry, Fishing, and Hunting	295	23	1	319
Mining, Quarrying, and Oil and Gas Extraction	178	14	4	196
Utilities	46	14	3	63
Management of Companies and Enterprises	*	20	36	56
Industries not classified	*	28	0	28
All industries	74,770	13,413	1,874	90,057

* Not reported by the Census Bureau

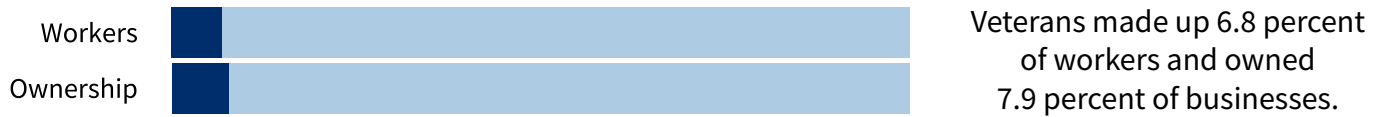
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

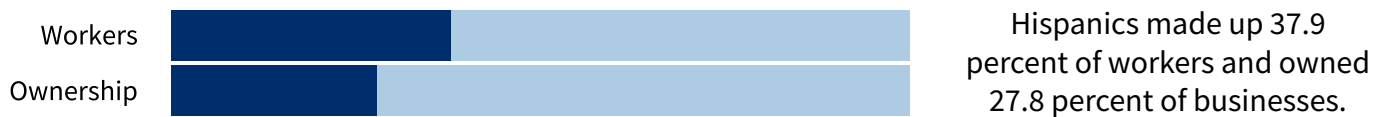
Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	32,000	3,510	35,510
Male	37,000	7,140	44,140
Owned equally by both groups	1,400	2,813	4,213
Veteran	5,000	*	*
Not Veteran	65,000	11,909	76,909
Owned equally by both groups	300	*	*
Hispanic	21,500	1,503	23,003
Not Hispanic	48,500	11,720	60,220
Owned equally by both groups	250	*	*
American Indian and Alaska Native	1,900	*	2,077
Asian	3,700	601	4,301
Black or African American	3,400	*	*
Native Hawaiian and Other Pacific Islander	200	*	*
White	62,500	12,442	74,942
Hispanic or Racial Minority	28,000	2,468	30,468
White and Not Hispanic	41,500	10,645	52,145
Owned equally by both groups	350	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

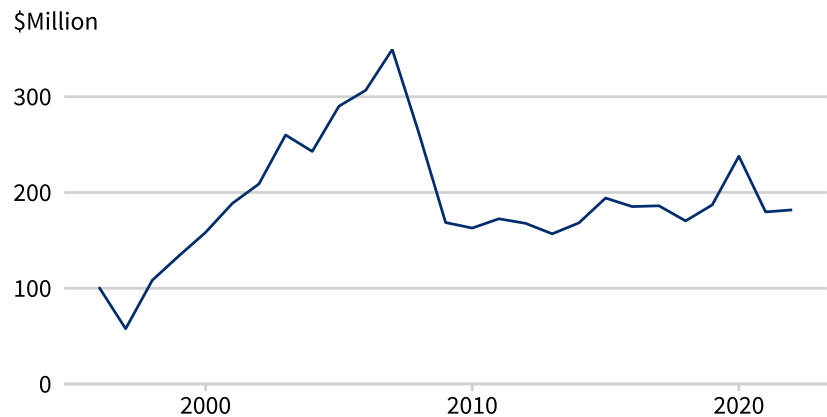
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$181.9 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$229.7 million. Total reported new lending to businesses through loans of \$1 million or less was \$483.4 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	25,136	39.4	1,933	93.7	1,253,598	35.1
Accommodation and Food Services	20,140	52.3	1,217	92.5	482,973	52.9
Construction	17,175	79.5	1,745	97.5	880,165	71.0
Professional, Scientific, and Technical Services	12,372	69.4	2,359	95.9	851,776	69.9
Other Services (except Public Administration)	11,107	82.1	1,724	97.1	373,626	79.6
Retail Trade	10,888	22.5	1,231	83.8	470,679	27.7
Administrative, Support, and Waste Management	9,217	37.8	1,000	91.0	337,311	42.4
Manufacturing	7,518	36.3	515	92.3	420,157	21.7
Educational Services	4,712	63.8	320	93.3	171,915	53.3
Real Estate and Rental and Leasing	4,634	74.1	1,221	95.2	219,795	75.9
Wholesale Trade	4,153	58.2	524	79.9	222,698	53.2
Finance and Insurance	4,115	31.3	691	87.0	281,778	27.3
Transportation and Warehousing	3,691	36.4	318	83.7	153,569	29.5
Arts, Entertainment, and Recreation	3,423	59.1	274	94.5	85,844	52.3
Information	1,351	23.9	161	78.9	83,375	16.7
Management of Companies and Enterprises	908	24.2	56	51.4	37,260	16.7
Mining, Quarrying, and Oil and Gas Extraction	442	17.6	18	66.7	45,439	23.3
Agriculture, Forestry, Fishing, and Hunting	219	100.0	24	100.0	7,227	100.0
Utilities	208	10.1	17	65.4	16,691	8.1
Industries not classified	21	100.0	28	100.0	913	100.0
All industries	141,430	45.2	15,287	93.0	6,396,789	40.7

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

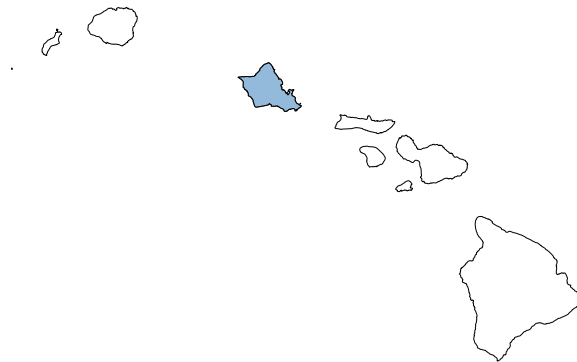
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Urban Honolulu, Hawaii

86,401 small businesses
99.0 percent of businesses

163,405 small business employees
52.4 percent of employees



Urban Honolulu Metropolitan Statistical Area

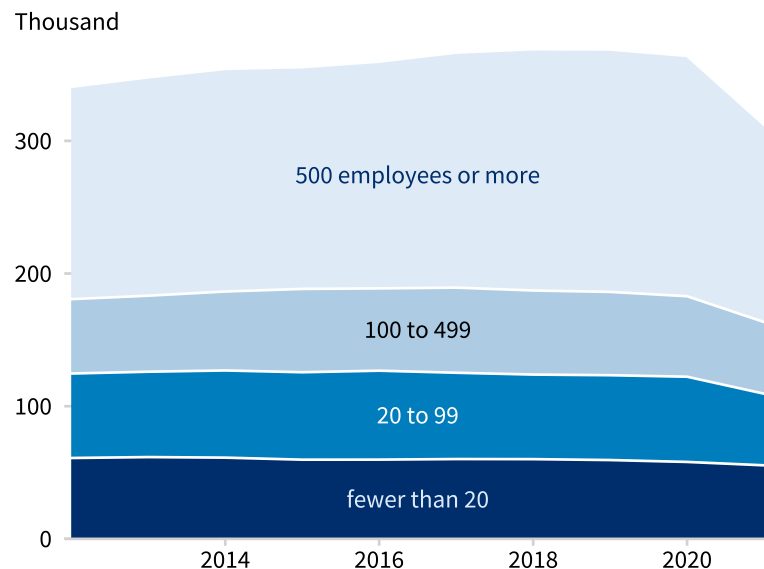
Sources of original data: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.0 percent of metropolitan area businesses and 52.4 percent of metropolitan area employment in 2021. Between 2012 and 2021, total employment at small businesses fell from 180,680 to 163,405 workers. The industry with the most small businesses in 2021 was Professional, Scientific, and Technical Services, with 12,295 small businesses, including 12,094 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Accommodation and Food Services, which had 25,545 workers with a payroll of \$725.7 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)

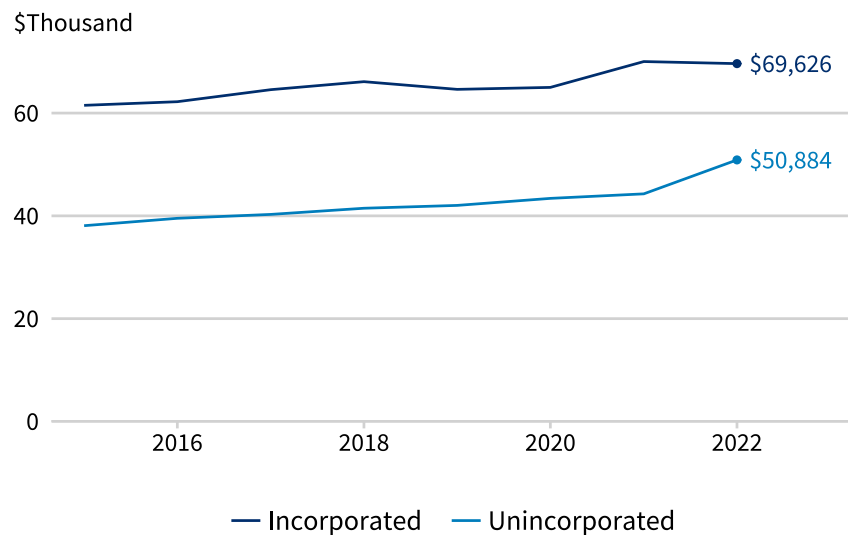


Self-employment





In 2022, 14.6 percent of private workers in the metropolitan area were self-employed, up from 13.6 percent in 2017. The percent self-employed included 5.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$69,626 in 2022, up 7.8 percent since 2017. The median income of the unincorporated self-employed was \$50,884 in 2022, up 26.3 percent since 2017. The median income for all private workers was \$55,773 in 2022, up 31.6 percent since 2017.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2022 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	10,271	1,823	201	12,295
Real Estate and Rental and Leasing	9,032	965	66	10,063
Other Services (except Public Administration)	6,982	1,939	189	9,110
Retail Trade	7,294	1,321	169	8,784
Transportation and Warehousing	7,793	289	99	8,181
Health Care and Social Assistance	5,740	1,797	227	7,764
Construction	4,599	1,466	227	6,292
Administrative, Support, and Waste Management	5,393	712	149	6,254
Arts, Entertainment, and Recreation	3,643	200	45	3,888
Accommodation and Food Services	1,291	1,587	317	3,195
Finance and Insurance	2,397	443	70	2,910
Educational Services	2,007	255	60	2,322
Wholesale Trade	1,374	698	148	2,220
Manufacturing	996	326	92	1,414
Information	908	157	29	1,094
Agriculture, Forestry, Fishing, and Hunting	539	26	0	565
Utilities	112	6	2	120
Management of Companies and Enterprises	*	22	68	90
Industries not classified	*	26	1	27
Mining, Quarrying, and Oil and Gas Extraction	8	*	*	11
All industries	70,379	14,027	1,995	86,401

* Not reported by the Census Bureau

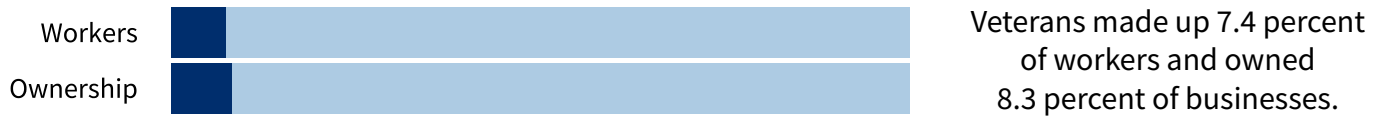
Sources: [Nonemployer Statistics](#), 2021 (Census); [Statistics of U.S. Businesses](#), 2021 (Census)

Business ownership share by demographic group

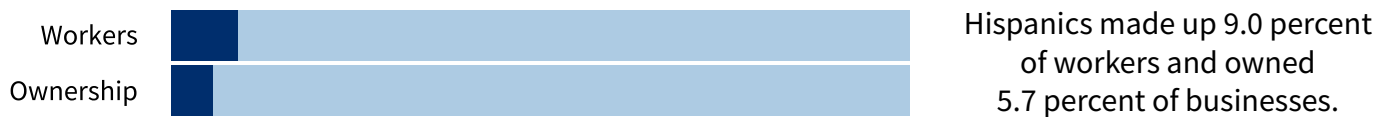
Women



Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2020 5-Year Data (Census); [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	29,500	3,489	32,989
Male	33,500	8,806	42,306
Owned equally by both groups	1,200	1,767	2,967
Veteran	4,500	*	5,651
Not Veteran	59,500	12,553	72,053
Owned equally by both groups	200	*	*
Hispanic	3,900	*	4,291
Not Hispanic	60,500	13,620	74,120
Owned equally by both groups	100	*	*
American Indian and Alaska Native	1,000	*	*
Asian	41,000	8,198	49,198
Black or African American	1,600	46	1,646
Native Hawaiian and Other Pacific Islander	10,000	653	10,653
White	24,000	5,565	29,565
Hispanic or Racial Minority	49,000	8,756	57,756
White and Not Hispanic	15,000	4,742	19,742
Owned equally by both groups	350	568	918

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group.

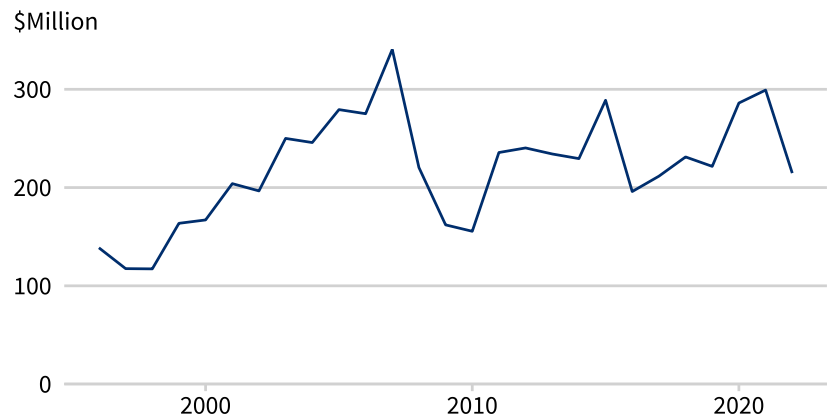
Sources: [Annual Business Survey](#), 2020 (Census); [Nonemployer Statistics by Demographics](#), 2020 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$214.7 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$327.3 million. Total reported new lending to businesses through loans of \$1 million or less was \$741.3 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	25,545	55.1	1,904	97.0	725,686	50.1
Health Care and Social Assistance	24,603	46.9	2,024	97.6	1,262,014	35.9
Construction	18,120	78.9	1,693	97.5	1,395,165	73.7
Other Services (except Public Administration)	14,345	88.2	2,128	98.0	553,134	88.8
Professional, Scientific, and Technical Services	13,197	71.1	2,024	95.3	1,051,913	71.4
Retail Trade	12,981	32.7	1,490	90.0	540,338	36.9
Administrative, Support, and Waste Management	11,477	59.6	861	91.2	463,686	60.7
Wholesale Trade	8,115	65.3	846	88.9	458,275	61.2
Finance and Insurance	6,212	35.2	513	82.1	480,655	31.6
Manufacturing	6,155	77.9	418	95.9	271,587	70.1
Transportation and Warehousing	5,639	28.8	388	85.3	326,574	27.1
Educational Services	5,040	39.8	315	94.0	202,214	33.2
Real Estate and Rental and Leasing	5,039	64.9	1,031	95.6	315,573	60.7
Arts, Entertainment, and Recreation	3,727	84.9	245	96.8	141,766	88.7
Information	1,362	27.4	186	82.3	80,975	21.1
Management of Companies and Enterprises	1,356	21.0	90	60.0	96,617	16.2
Utilities	271	11.2	8	53.3	25,062	9.2
Mining, Quarrying, and Oil and Gas Extraction	125	98.4	3	75.0	9,219	98.1
Industries not classified	52	100.0	27	100.0	2,803	100.0
Agriculture, Forestry, Fishing, and Hunting	44	100.0	26	100.0	1,468	100.0
All industries	163,405	52.4	16,022	95.1	8,404,724	47.8

Source: [Statistics of U.S. Businesses](#), 2021 (Census)

About this profile

Definitions of Metropolitan Statistical Areas are those published by the Office of Management and Budget on [July 15, 2015](#), except for statistics from the American Community Survey, for which definitions [vary by year](#). Small businesses are defined here as firms with fewer than 500 employees. Figures and statistics may incorporate approximations because of missing or problematic data. Where notes identify the source of “original data,” a value is approximate in at least one profile. The Technical Notes provide details on data, methods, and definitions. Electronic versions of this and other [geographic profiles](#) are available online. Visit [advocacy.sba.gov](#) for additional resources.

Technical Notes

Definitions of metropolitan areas

Metropolitan Statistical Areas (MSAs) are composed of counties or county equivalents. The Office of Management and Budget periodically revises the group of counties defining each MSA. The most recent releases of Statistics of U.S. Businesses, the Annual Business Survey, and Nonemployer Statistics by Demographics use definitions from [July 15, 2015](#). Those definitions are used throughout these profiles, except for statistics from the American Community Survey (ACS), for which MSA definitions [vary by survey year](#).

Classification of businesses

A single business may encompass multiple establishments if it operates at multiple locations. A business is classified as small in these profiles if it employs fewer than 500 employees across all establishments. Classification by industry is made at the establishment level, so a business encompassing multiple establishments may participate in multiple industries. A business participating in multiple industries would be included in the total for each industry, so the sum of businesses across industries may exceed the total number of businesses.

Data

All data used in these profiles are publicly available and published online. Data and associated technical documentation can be accessed using the hyperlinks in the source notes for each feature. Years indicated in source notes are the years the data describe, which may not match the naming convention used by the data publisher. Where no year is listed, data from multiple years were used.

The populations described by ACS employment statistics vary slightly. Self-employment rates were estimated using values from table B24080 describing the population age 16 years and over. The total numbers of private workers used in the calculations were the numbers of “private for-profit wage and salary workers” in the table. The share of workers who were Hispanic and the share who were racial minorities were estimated using values from table S2301 describing the population age 16 years and over. The share of workers who were women was estimated using values from table S2301 describing the population age 20 to 64. The share of workers who were veterans was estimated using values from table S2101 describing the population age 18 to 64. Median incomes are from table S2419, which describes the population age 16 years and over, and include only income from labor, called “earnings” in the table.

Software

The profiles were created using R with formatting through HTML and CSS. Data visualizations were primarily created using the ggplot2 package in R. Tables were primarily formatted using the knitr and gt packages. Elements were combined into an HTML document using the knitr package. A PDF document was created from the HTML document using Prince XML.

Rounding

Numbers in these profiles have been rounded if they include a decimal point, with the number of digits after the decimal point indicating the precision preserved under rounding. Numbers were rounded using the `round_half_up` command from the `janitor` package in R, which rounds up numbers ending in 5. For example, 1.05 would be rounded to 1.1, while 1.04 would be rounded to 1.0.

Imputation

Values were imputed for some features when published data were missing, obviously erroneous, or otherwise problematic. A source note that begins “Source:” indicates that statistics in a feature are as reported by the source, without imputation. A source note that begins “Source of original data:” indicates that the feature includes imputed values for at least one profile.

The map and time series figure on the first page of each profile may include imputed values. Problematic county values were replaced with values based on some combination of reported values for the county, the other counties in the MSA, and the MSA as a whole. Problematic MSA values were replaced with values based on other reported values for the MSA.

Business ownership shares by demographic group may also involve imputed values. Although counts for some categories were often missing, the ownership shares shown in the visualization could still sometimes be calculated precisely using a combination of reported values. For example, if the number of businesses with equal ownership by men and women was not reported, the number of businesses with equal or majority ownership by women could still be calculated by subtracting the number of businesses with majority ownership by men from the number of businesses with ownership classifiable by sex. Where counts for businesses with employees could not be approximated reliably, ownership shares were approximated using counts for businesses without employees.

In the same feature, the share of businesses owned by racial minorities was approximated by subtracting the number of businesses with majority ownership by Whites from the total number of businesses with ownership classifiable by race. This method was used instead of adding the counts for each separate racial minority group because the racial categories are not mutually exclusive and because counts were often missing for some racial minority groups. The share reported is therefore the share of businesses with half or majority ownership by racial minorities and without simultaneous majority ownership by Whites.

Effects of the COVID-19 pandemic

Data on small businesses are generally only available with a substantial lag relative to the period they describe. Some data analyzed in these profiles predate the COVID-19 pandemic. Research indicates that the effects of the pandemic on small businesses have been substantial and have varied by industry, geography, and demographic group. Research from the Office of Advocacy describing the effects of the pandemic on small businesses can be found at advocacy.sba.gov/tag/covid-19.

Contact

Any additional information that may be helpful for interpreting or reproducing the analysis is available by request. The SBA Office of Advocacy can be contacted at advocacy@sba.gov.