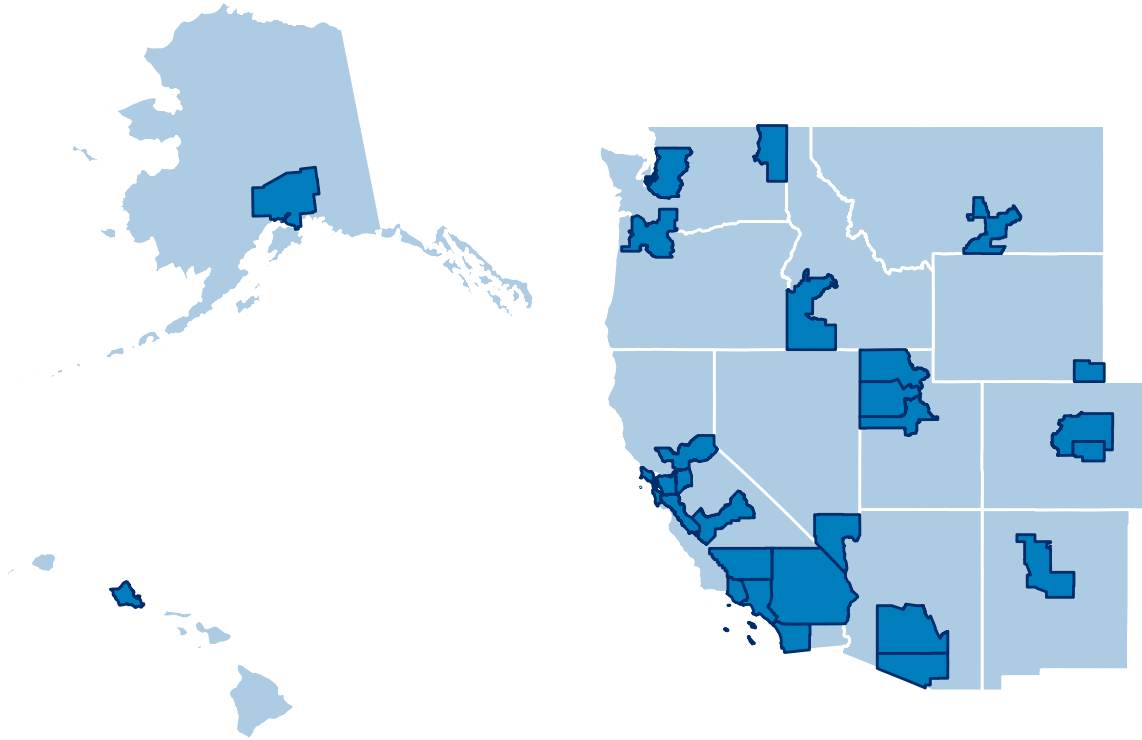


Small Business Profiles for



Major Metropolitan Areas of the West 2023

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 Senior Editor David Tokarz and Junior Editor Akira Loring.

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.

July 2023

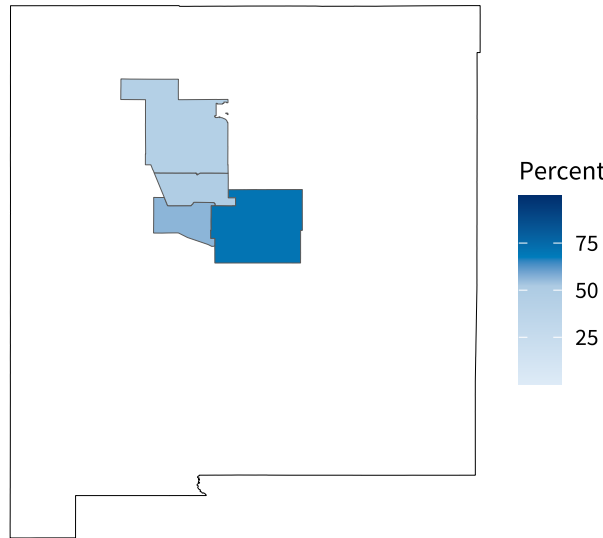
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Albuquerque, New Mexico

70,380 small businesses
98.4 percent of businesses

152,190 small business employees
49.0 percent of employees



Share of metropolitan area employees working at small businesses by county

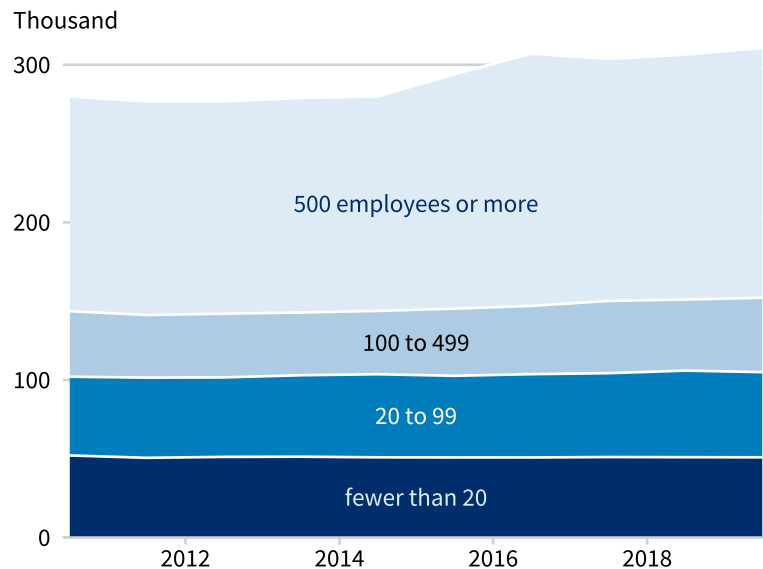
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.4 percent of metropolitan area businesses and 49.0 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 143,639 to 152,190 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 10,759 small businesses, including 10,546 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 26,793 workers with a payroll of \$1.0 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

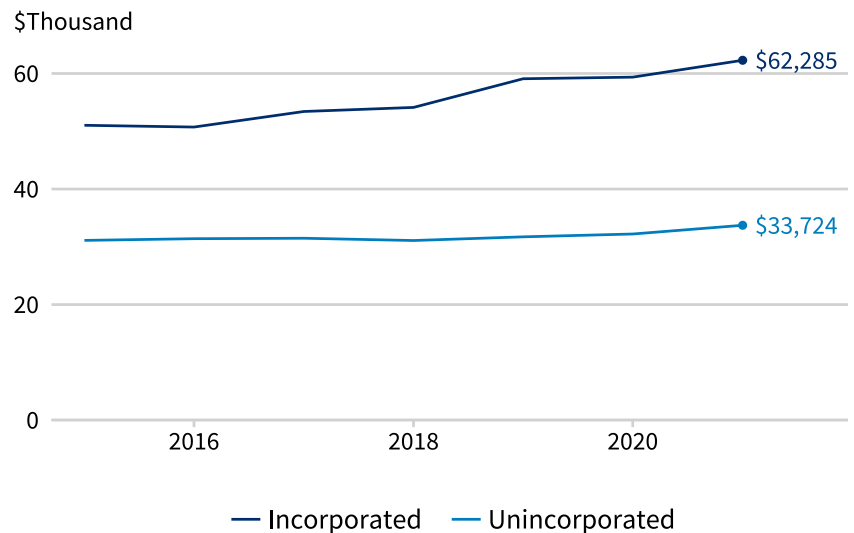


Self-employment





In 2021, 9.0 percent of private workers in the metropolitan area were self-employed, down slightly from 9.1 percent in 2016. The percent self-employed included 3.1 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$62,285 in 2021, up 22.8 percent since 2016. The median income of the unincorporated self-employed was \$33,724 in 2021, up 7.4 percent since 2016. The median income for all private workers was \$42,749 in 2021, up 12.4 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	8,579	1,967	213	10,759
Other Services (except Public Administration)	5,891	1,402	131	7,424
Real Estate and Rental and Leasing	6,476	805	43	7,324
Health Care and Social Assistance	5,165	1,508	314	6,987
Construction	4,651	1,544	242	6,437
Retail Trade	4,654	1,056	167	5,877
Administrative, Support, and Waste Management	4,176	608	119	4,903
Arts, Entertainment, and Recreation	4,387	208	43	4,638
Transportation and Warehousing	4,021	281	57	4,359
Educational Services	2,593	217	57	2,867
Finance and Insurance	1,518	532	64	2,114
Accommodation and Food Services	970	756	370	2,096
Manufacturing	976	476	122	1,574
Wholesale Trade	867	451	151	1,469
Information	876	133	33	1,042
Agriculture, Forestry, Fishing, and Hunting	369	15	0	384
Mining, Quarrying, and Oil and Gas Extraction	71	17	1	89
Utilities	56	9	5	70
Management of Companies and Enterprises	*	10	37	47
Industries not classified	*	14	0	14
Total	56,296	11,999	2,085	70,380

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



Women made up 47.8 percent of workers and owned 47.0 percent of businesses.

Veterans



Veterans made up 6.0 percent of workers and owned 8.9 percent of businesses.

Hispanics



Hispanics made up 47.2 percent of workers and owned 33.9 percent of businesses.

Racial minorities



Racial minorities made up 24.8 percent of workers and owned 8.7 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	24,500	3,370	27,870
Male	28,000	7,368	35,368
Owned equally by both groups	1,300	2,232	3,532
Veteran	4,200	*	*
Not Veteran	49,500	11,524	61,024
Owned equally by both groups	350	*	*
Hispanic	19,000	2,983	21,983
Not Hispanic	34,500	9,703	44,203
Owned equally by both groups	450	284	734
American Indian and Alaska Native	750	169	919
Asian	2,600	567	3,167
Black or African American	1,500	*	*
Native Hawaiian and Other Pacific Islander	90	*	*
White	49,000	12,139	61,139
Hispanic or Racial Minority	23,000	3,768	26,768
White and Not Hispanic	30,500	8,900	39,400
Owned equally by both groups	450	302	752

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

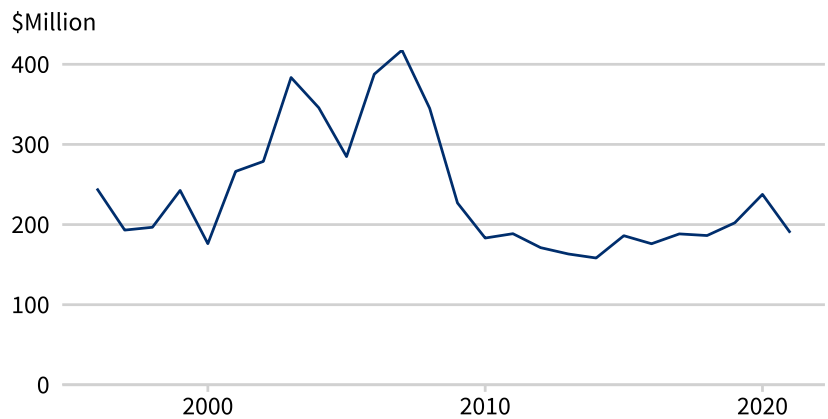
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$189.8 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 \$214.7 million. Total reported new lending to businesses through loans of \$1 million or less was \$629.7 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	26,793	45.6	1,822	94.8	1,041,392	35.8
Accommodation and Food Services	24,281	56.0	1,126	92.5	442,558	52.8
Construction	19,051	86.4	1,786	97.9	968,146	81.9
Professional, Scientific, and Technical Services	14,819	44.3	2,180	95.3	1,038,905	42.0
Retail Trade	11,765	28.4	1,223	83.7	411,118	34.0
Other Services (except Public Administration)	11,530	89.1	1,533	97.5	359,076	89.4
Administrative, Support, and Waste Management	9,241	44.0	727	88.9	287,570	40.0
Manufacturing	8,290	53.0	598	91.9	370,636	45.7
Wholesale Trade	5,699	49.5	602	78.0	291,752	44.1
Finance and Insurance	5,069	35.5	596	82.9	301,775	33.0
Educational Services	3,839	93.6	274	96.5	115,538	91.7
Arts, Entertainment, and Recreation	3,748	65.3	251	94.4	72,116	61.4
Real Estate and Rental and Leasing	2,915	64.3	848	93.4	118,055	58.3
Transportation and Warehousing	2,563	32.2	338	81.4	100,966	28.8
Information	1,555	22.6	166	77.2	93,415	24.2
Management of Companies and Enterprises	657	12.7	47	47.5	44,222	12.9
Utilities	244	13.9	14	63.6	13,125	7.5
Mining, Quarrying, and Oil and Gas Extraction	97	74.6	18	85.7	5,619	73.8
Agriculture, Forestry, Fishing, and Hunting	24	36.9	15	93.8	898	51.1
Industries not classified	10	100.0	14	100.0	316	100.0
Total	152,190	49.0	14,084	92.5	6,077,198	43.9

Source: [Statistics of US Businesses, 2019](#) (Census)

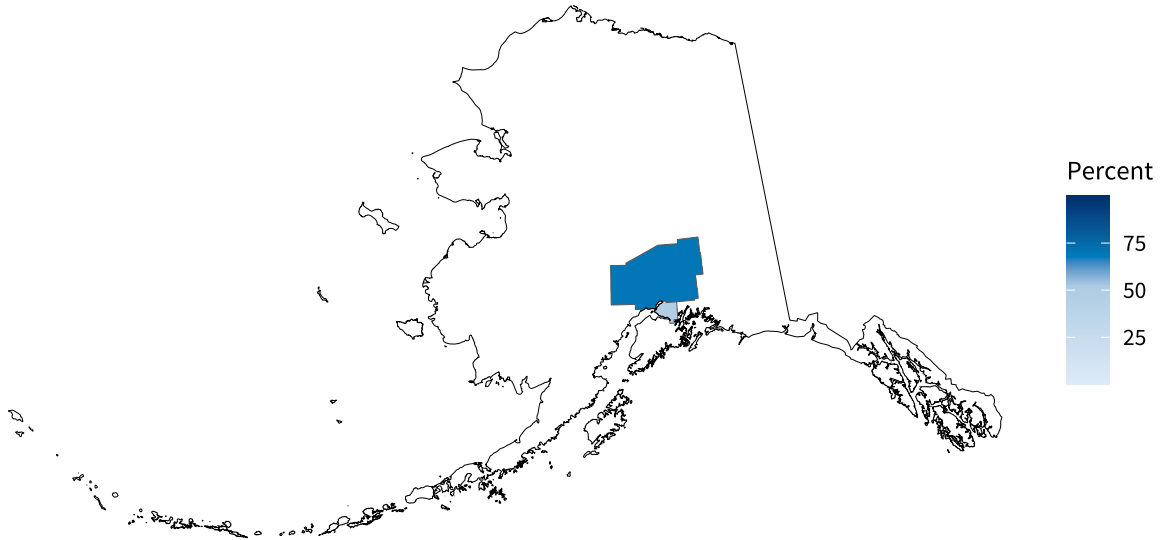
About this profile

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. Data analyzed here largely predate the COVID-19 pandemic, which has had [impacts on businesses](#) that have differed by industry, geography, and demographic group. Electronic versions of this and other [geographic profiles](#) are available online. Visit [advocacy.sba.gov](#) for additional resources.

Anchorage, Alaska

37,863 small businesses
98.6 percent of businesses

81,288 small business employees
49.3 percent of employees



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

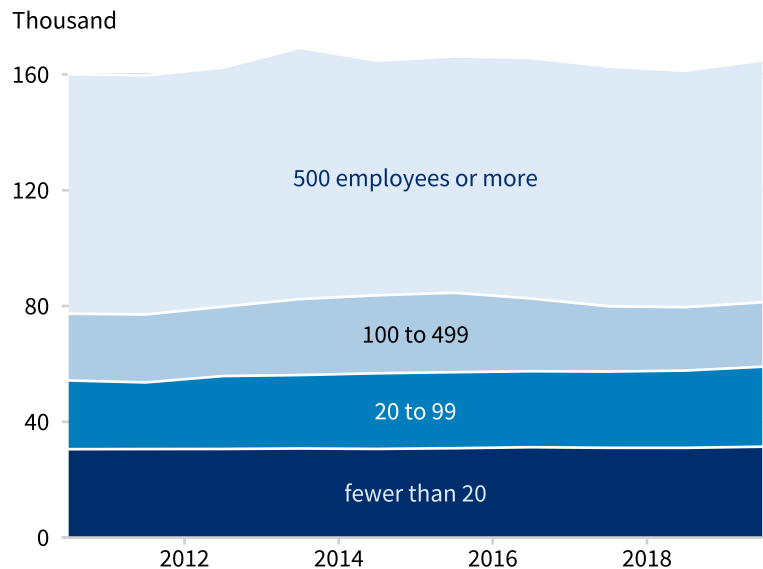
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.6 percent of metropolitan area businesses and 49.3 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 77,332 to 81,288 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 5,272 small businesses, including 5,162 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 16,295 workers with a payroll of \$941.3 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

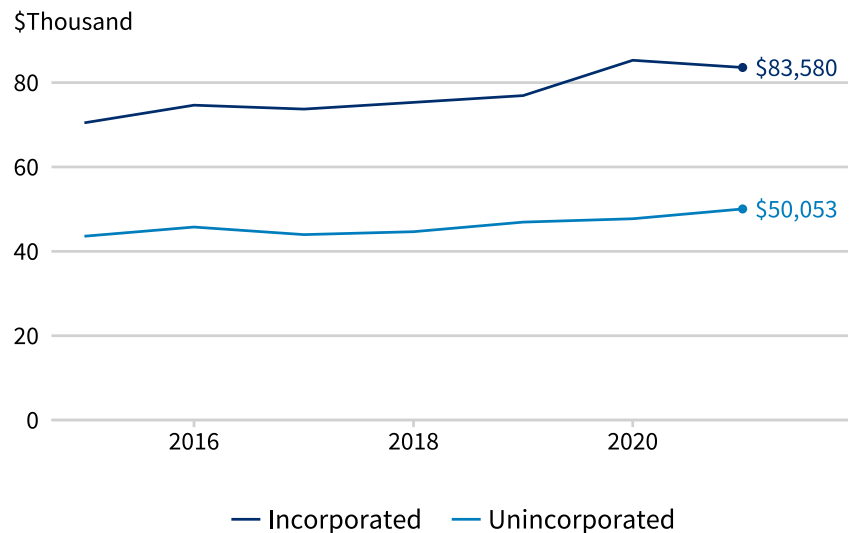


Self-employment





In 2021, 9.5 percent of private workers in the metropolitan area were self-employed, up from 9.3 percent in 2016. The percent self-employed included 3.4 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$83,580 in 2021, up 12.0 percent since 2016. The median income of the unincorporated self-employed was \$50,053 in 2021, up 9.4 percent since 2016. The median income for all private workers was \$56,301 in 2021, up 12.0 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

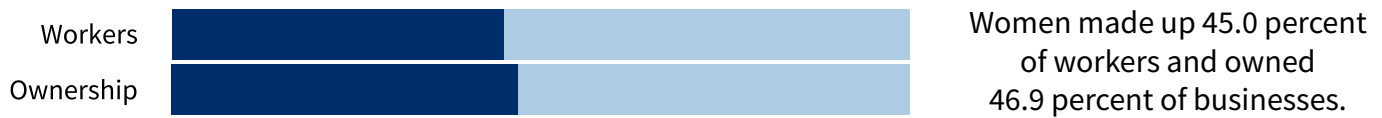
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	4,179	983	110	5,272
Real Estate and Rental and Leasing	3,476	432	30	3,938
Construction	2,344	1,282	105	3,731
Health Care and Social Assistance	2,096	1,196	185	3,477
Other Services (except Public Administration)	2,486	822	65	3,373
Retail Trade	2,459	594	97	3,150
Transportation and Warehousing	2,434	242	66	2,742
Administrative, Support, and Waste Management	2,039	472	67	2,578
Arts, Entertainment, and Recreation	1,956	176	33	2,165
Agriculture, Forestry, Fishing, and Hunting	1,565	45	2	1,612
Accommodation and Food Services	747	626	179	1,552
Educational Services	1,131	100	28	1,259
Finance and Insurance	956	201	26	1,183
Manufacturing	575	173	23	771
Wholesale Trade	290	193	76	559
Information	302	58	20	380
Mining, Quarrying, and Oil and Gas Extraction	88	25	13	126
Management of Companies and Enterprises	*	10	35	45
Utilities	18	8	6	32
Industries not classified	*	24	0	24
Total	29,141	7,652	1,070	37,863

* Not reported by the Census Bureau

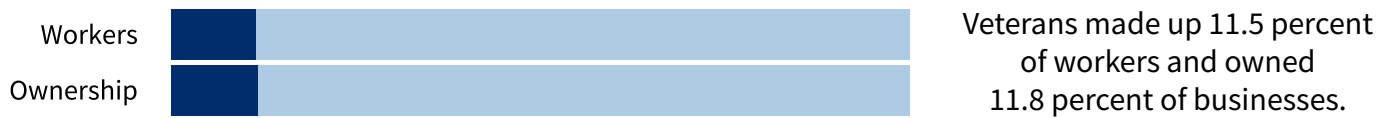
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

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, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	12,500	2,114	14,614
Male	14,500	4,598	19,098
Owned equally by both groups	1,000	1,266	2,266
Veteran	3,000	715	3,715
Not Veteran	25,000	6,947	31,947
Owned equally by both groups	250	*	*
Hispanic	1,700	267	1,967
Not Hispanic	26,500	7,687	34,187
Owned equally by both groups	50	*	*
American Indian and Alaska Native	600	226	826
Asian	1,700	406	2,106
Black or African American	1,000	139	1,139
Native Hawaiian and Other Pacific Islander	200	*	*
White	24,500	7,355	31,855
Hispanic or Racial Minority	4,900	1,016	5,916
White and Not Hispanic	23,000	6,884	29,884
Owned equally by both groups	100	78	178

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

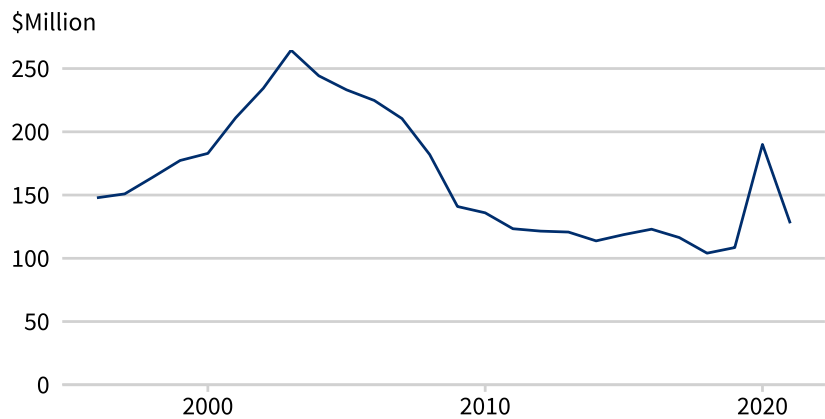
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$127.7 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 \$150.4 million. Total reported new lending to businesses through loans of \$1 million or less was \$545.4 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	16,295	51.6	1,381	97.6	941,259	46.5
Accommodation and Food Services	12,130	68.6	805	96.2	312,335	66.2
Construction	8,480	76.3	1,387	98.2	765,634	72.3
Professional, Scientific, and Technical Services	7,242	49.3	1,093	93.1	574,164	48.6
Retail Trade	5,808	30.7	691	86.7	226,421	34.4
Administrative, Support, and Waste Management	5,581	36.0	539	90.7	242,807	31.0
Other Services (except Public Administration)	5,401	88.8	887	96.3	209,549	87.6
Transportation and Warehousing	3,168	27.3	308	83.9	181,704	18.5
Wholesale Trade	3,005	50.5	269	72.5	186,316	46.0
Real Estate and Rental and Leasing	2,243	79.1	462	94.5	108,786	73.6
Arts, Entertainment, and Recreation	2,129	56.2	209	98.1	51,938	77.1
Finance and Insurance	2,070	39.4	227	81.1	158,277	35.0
Manufacturing	1,667	63.3	196	91.2	79,784	51.2
Educational Services	1,635	87.5	128	93.4	46,337	94.1
Mining, Quarrying, and Oil and Gas Extraction	1,615	30.1	38	71.7	172,227	25.7
Information	1,338	27.5	78	76.5	74,576	19.9
Management of Companies and Enterprises	793	19.0	45	51.1	65,949	10.5
Utilities	631	74.5	14	82.4	69,876	71.8
Agriculture, Forestry, Fishing, and Hunting	46	93.9	47	95.9	6,097	98.1
Industries not classified	11	100.0	24	100.0	432	100.0
Total	81,288	49.3	8,722	94.1	4,474,468	42.8

Source: [Statistics of US Businesses, 2019](#) (Census)

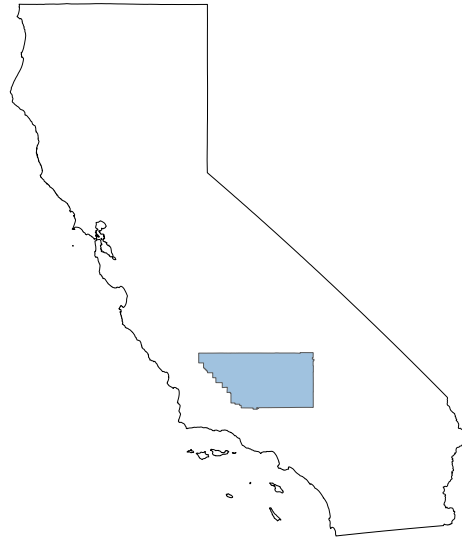
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Bakersfield, California

60,622 small businesses
98.6 percent of businesses

107,456 small business employees
53.7 percent of employees



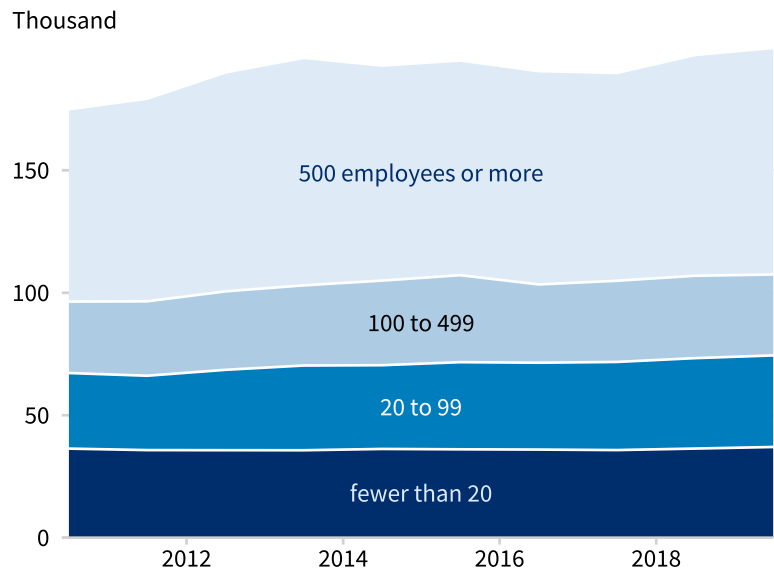
Bakersfield Metropolitan Statistical Area

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.6 percent of metropolitan area businesses and 53.7 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 96,395 to 107,456 workers. The industry with the most small businesses in 2019 was Transportation and Warehousing, with 8,923 small businesses, including 8,855 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 16,634 workers with a payroll of \$324.3 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

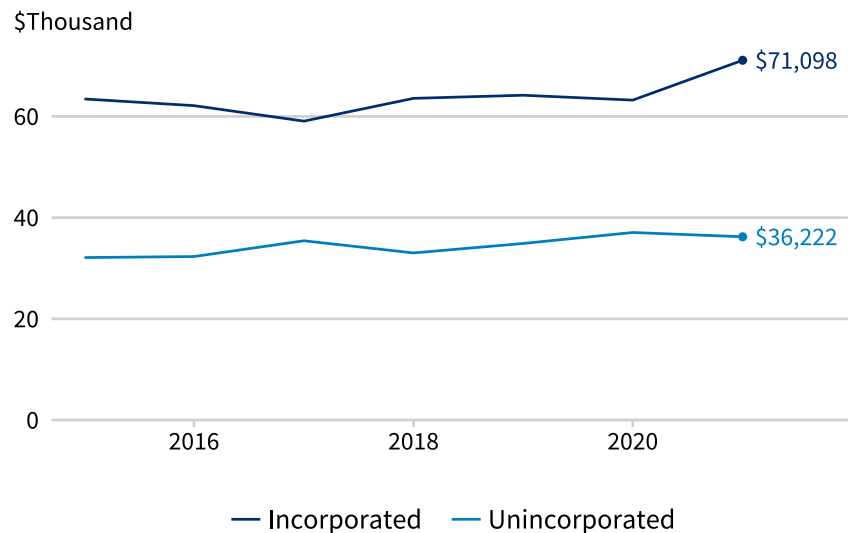


Self-employment





In 2021, 9.2 percent of private workers in the metropolitan area were self-employed, up from 8.3 percent in 2016. The percent self-employed included 2.5 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$71,098 in 2021, up 14.4 percent since 2016. The median income of the unincorporated self-employed was \$36,222 in 2021, up 12.1 percent since 2016. The median income for all private workers was \$41,182 in 2021, up 17.4 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	8,376	479	68	8,923
Other Services (except Public Administration)	6,381	985	85	7,451
Health Care and Social Assistance	5,269	1,119	199	6,587
Professional, Scientific, and Technical Services	5,000	946	106	6,052
Retail Trade	4,689	1,103	142	5,934
Administrative, Support, and Waste Management	5,247	443	98	5,788
Construction	4,214	1,038	139	5,391
Real Estate and Rental and Leasing	4,202	443	48	4,693
Accommodation and Food Services	847	845	265	1,957
Arts, Entertainment, and Recreation	1,719	110	32	1,861
Finance and Insurance	1,002	292	36	1,330
Educational Services	1,029	75	24	1,128
Wholesale Trade	651	322	135	1,108
Manufacturing	736	236	69	1,041
Information	433	54	16	503
Agriculture, Forestry, Fishing, and Hunting	398	44	8	450
Mining, Quarrying, and Oil and Gas Extraction	239	86	36	361
Utilities	60	23	4	87
Management of Companies and Enterprises	*	6	17	23
Industries not classified	*	12	0	12
Total	50,492	8,655	1,475	60,622

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



Women made up 43.5 percent of workers and owned 42.5 percent of businesses.

Veterans



Veterans made up 4.0 percent of workers and owned 5.4 percent of businesses.

Hispanics



Hispanics made up 52.0 percent of workers and owned 36.1 percent of businesses.

Racial minorities



Racial minorities made up 24.6 percent of workers and owned 23.8 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	20,500	1,427	21,927
Male	27,500	5,765	33,265
Owned equally by both groups	800	1,863	2,663
Veteran	2,300	608	2,908
Not Veteran	46,500	8,308	54,808
Owned equally by both groups	100	*	*
Hispanic	19,000	*	*
Not Hispanic	29,500	7,367	36,867
Owned equally by both groups	100	*	*
American Indian and Alaska Native	350	*	*
Asian	7,600	1,407	9,007
Black or African American	3,500	174	3,674
Native Hawaiian and Other Pacific Islander	150	*	*
White	37,000	7,258	44,258
Hispanic or Racial Minority	27,500	3,082	30,582
White and Not Hispanic	21,000	5,605	26,605
Owned equally by both groups	150	*	*

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

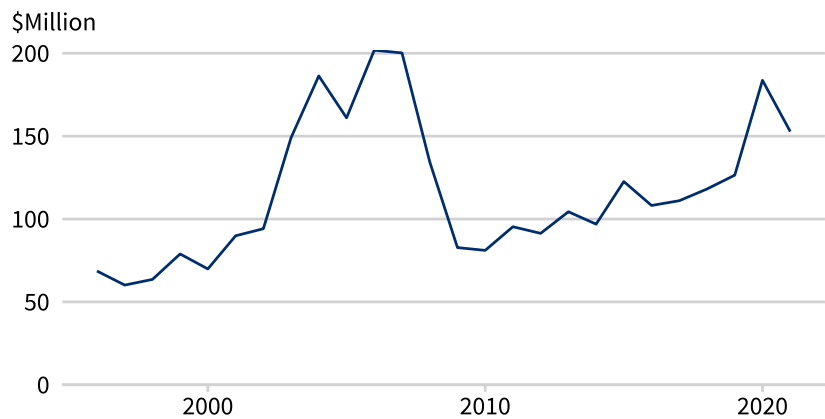
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$152.8 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 \$225.1 million. Total reported new lending to businesses through loans of \$1 million or less was \$594.2 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	%
Accommodation and Food Services	16,634	68.2	1,110	94.5	324,290	69.0
Health Care and Social Assistance	15,560	50.3	1,318	94.4	693,718	39.1
Construction	11,999	83.8	1,177	98.2	719,531	81.8
Retail Trade	10,810	35.1	1,245	86.4	371,400	41.2
Administrative, Support, and Waste Management	7,528	52.3	541	90.3	321,526	56.9
Other Services (except Public Administration)	6,990	78.5	1,070	96.9	225,823	77.9
Professional, Scientific, and Technical Services	6,684	70.0	1,052	94.2	389,591	65.6
Manufacturing	5,712	43.5	305	87.4	286,289	38.9
Wholesale Trade	5,566	61.8	457	81.2	354,818	61.8
Transportation and Warehousing	4,631	41.4	547	90.0	286,611	43.9
Mining, Quarrying, and Oil and Gas Extraction	3,156	45.4	122	84.7	267,480	38.1
Finance and Insurance	2,854	54.7	328	80.2	177,489	49.3
Real Estate and Rental and Leasing	2,501	75.9	491	91.4	115,919	69.4
Arts, Entertainment, and Recreation	2,371	82.5	142	95.3	45,134	83.7
Educational Services	2,207	77.2	99	91.7	73,315	77.6
Information	858	21.7	70	69.3	29,008	18.3
Agriculture, Forestry, Fishing, and Hunting	810	17.1	52	94.5	41,949	25.2
Management of Companies and Enterprises	303	14.7	23	53.5	25,266	11.2
Utilities	258	19.1	27	60.0	15,847	10.3
Industries not classified	24	100.0	12	100.0	524	100.0
Total	107,456	53.7	10,130	92.4	4,765,528	50.1

Source: [Statistics of US Businesses, 2019](#) (Census)

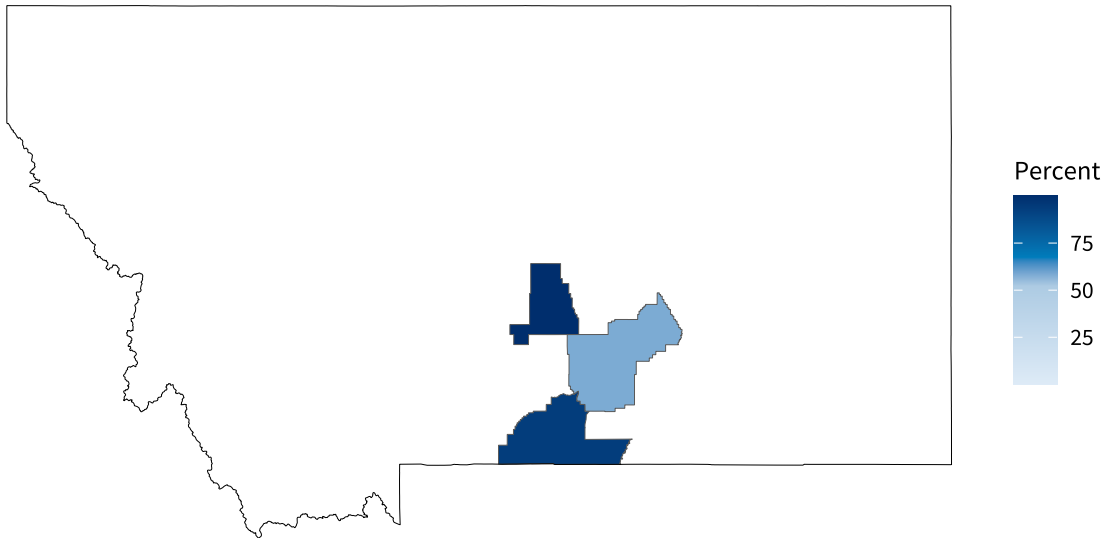
About this profile

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Billings, Montana

18,817 small businesses
97.7 percent of businesses

43,219 small business employees
59.2 percent of employees



Share of metropolitan area employees working at small businesses by county

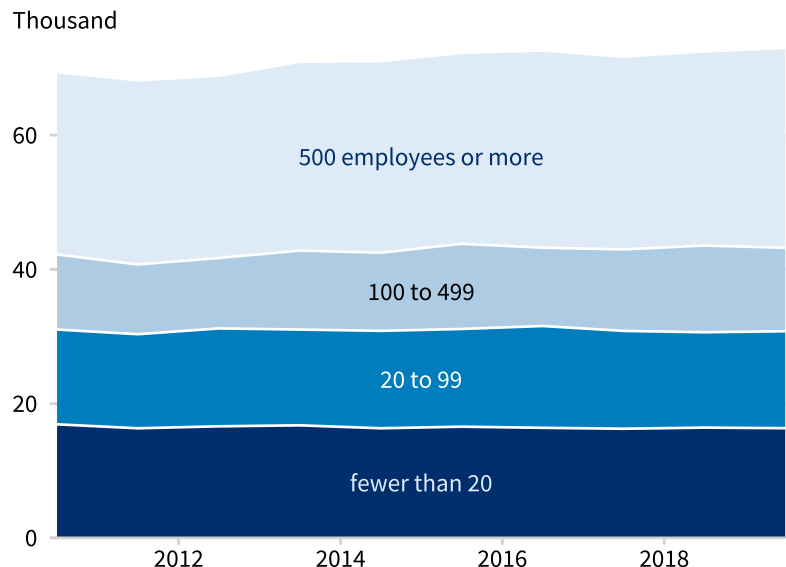
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 97.7 percent of metropolitan area businesses and 59.2 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 42,229 to 43,219 workers. The industry with the most small businesses in 2019 was Construction, with 2,514 small businesses, including 2,469 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 7,462 workers with a payroll of \$136.2 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

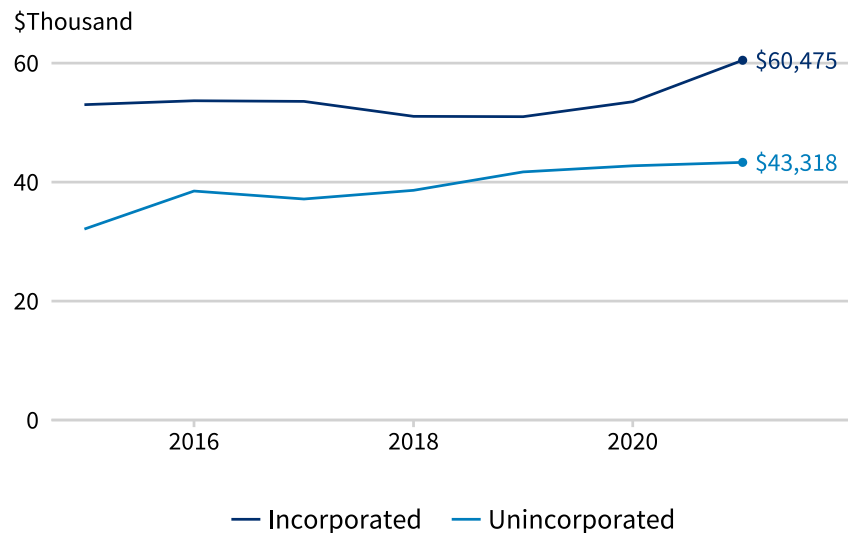


Self-employment





In 2021, 12.6 percent of private workers in the metropolitan area were self-employed, up from 11.4 percent in 2016. The percent self-employed included 5.4 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$60,475 in 2021, up 12.7 percent since 2016. The median income of the unincorporated self-employed was \$43,318 in 2021, up 12.5 percent since 2016. The median income for all private workers was \$48,367 in 2021, up 18.8 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

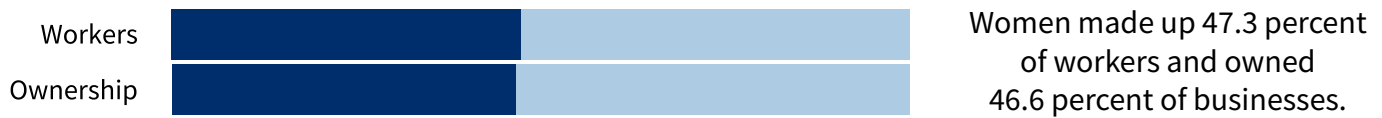
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Construction	1,744	725	45	2,514
Real Estate and Rental and Leasing	2,196	296	14	2,506
Professional, Scientific, and Technical Services	1,645	501	47	2,193
Other Services (except Public Administration)	1,554	478	43	2,075
Retail Trade	1,501	417	84	2,002
Health Care and Social Assistance	850	418	80	1,348
Administrative, Support, and Waste Management	982	238	29	1,249
Transportation and Warehousing	799	164	27	990
Arts, Entertainment, and Recreation	735	155	20	910
Finance and Insurance	366	200	18	584
Accommodation and Food Services	180	256	121	557
Wholesale Trade	213	176	78	467
Manufacturing	220	137	29	386
Educational Services	309	48	9	366
Mining, Quarrying, and Oil and Gas Extraction	205	51	5	261
Agriculture, Forestry, Fishing, and Hunting	226	14	0	240
Information	126	36	10	172
Utilities	10	6	2	18
Management of Companies and Enterprises	*	5	7	12
Industries not classified	*	4	0	4
Total	13,861	4,318	638	18,817

* Not reported by the Census Bureau

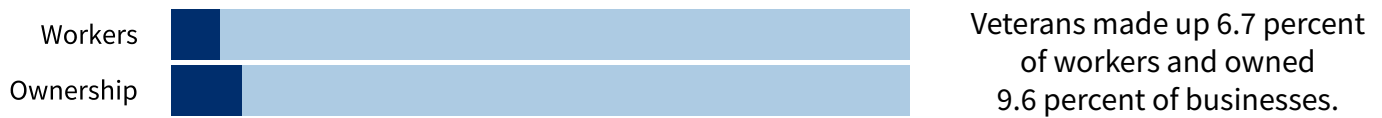
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



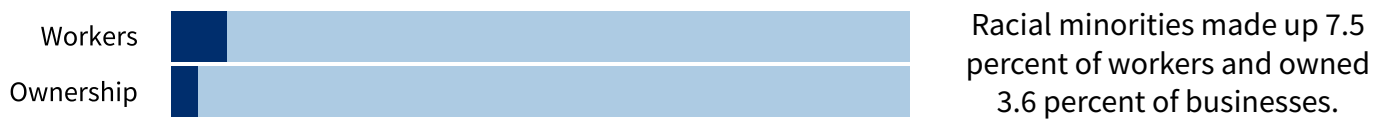
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	5,500	828	6,328
Male	7,100	2,531	9,631
Owned equally by both groups	800	1,271	2,071
Veteran	1,100	246	1,346
Not Veteran	12,000	4,158	16,158
Owned equally by both groups	150	*	*
Hispanic	400	*	*
Not Hispanic	13,000	4,538	17,538
Owned equally by both groups	30	*	*
American Indian and Alaska Native	90	*	*
Asian	150	*	*
Black or African American	60	*	*
Native Hawaiian and Other Pacific Islander	*	*	*
White	13,000	4,471	17,471
Hispanic or Racial Minority	650	252	902
White and Not Hispanic	12,500	4,337	16,837
Owned equally by both groups	50	*	*

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

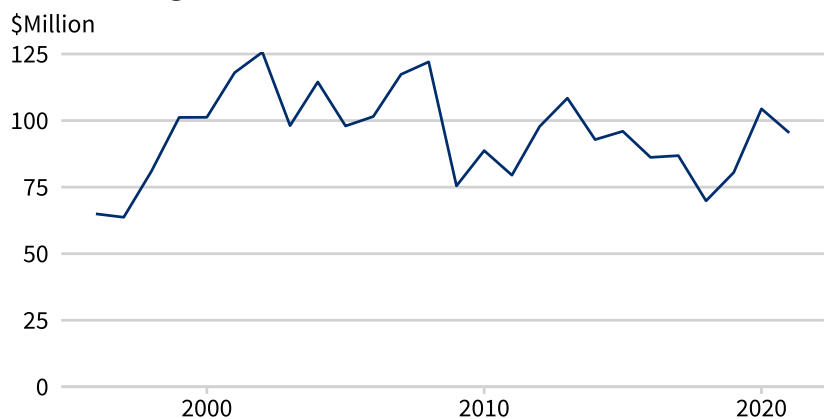
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$95.4 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 \$74.6 million. Total reported new lending to businesses through loans of \$1 million or less was \$241.5 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	7,462	76.9	377	93.3	136,222	76.7
Health Care and Social Assistance	6,880	47.2	498	93.4	274,370	32.7
Construction	4,387	81.7	770	98.1	265,424	71.9
Retail Trade	4,351	41.7	501	82.7	163,238	48.8
Other Services (except Public Administration)	3,226	92.0	521	96.5	97,798	87.0
Professional, Scientific, and Technical Services	2,811	74.6	548	95.8	166,251	66.8
Wholesale Trade	2,728	53.5	254	74.5	146,046	48.1
Administrative, Support, and Waste Management	2,130	73.4	267	90.8	67,510	76.5
Manufacturing	1,931	50.2	166	90.2	79,965	31.2
Arts, Entertainment, and Recreation	1,901	94.1	175	97.8	34,885	88.5
Transportation and Warehousing	1,627	48.9	191	85.7	81,632	53.0
Finance and Insurance	1,382	34.8	218	83.5	72,877	25.8
Real Estate and Rental and Leasing	851	76.1	310	94.5	34,019	66.3
Educational Services	541	53.6	57	95.0	12,133	53.9
Information	461	33.7	46	76.7	24,278	35.8
Mining, Quarrying, and Oil and Gas Extraction	263	81.4	56	93.3	26,102	76.6
Management of Companies and Enterprises	121	41.3	12	60.0	8,068	37.9
Utilities	118	38.4	8	72.7	9,857	33.6
Agriculture, Forestry, Fishing, and Hunting	39	61.9	14	87.5	1,571	65.9
Industries not classified	9	100.0	4	100.0	78	100.0
Total	43,219	59.2	4,956	91.8	1,702,324	49.6

Source: [Statistics of US Businesses](#), 2019 (Census)

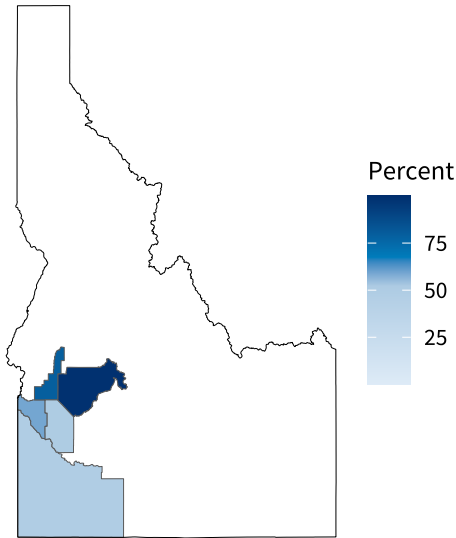
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Boise City, Idaho

78,439 small businesses
98.7 percent of businesses

148,112 small business employees
53.1 percent of employees



Share of metropolitan area employees working at small businesses by county

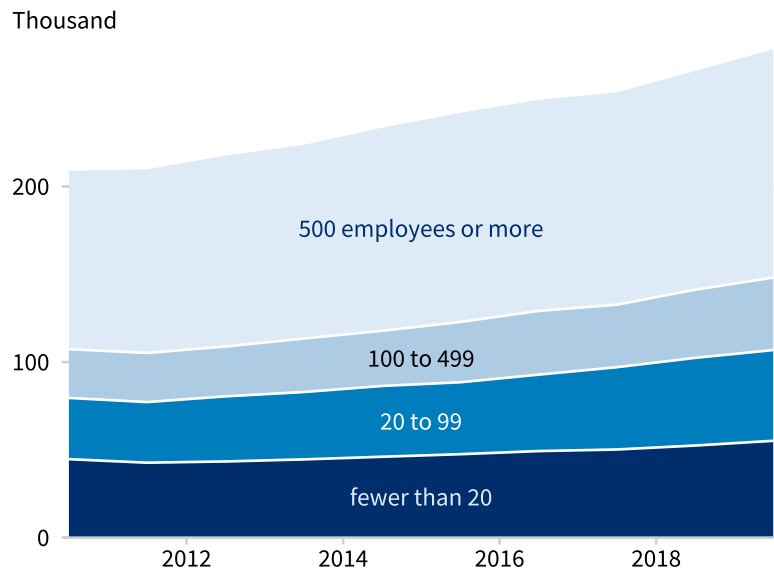
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.7 percent of metropolitan area businesses and 53.1 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 107,329 to 148,112 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 11,622 small businesses, including 11,464 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Construction, which had 23,547 workers with a payroll of \$1.1 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

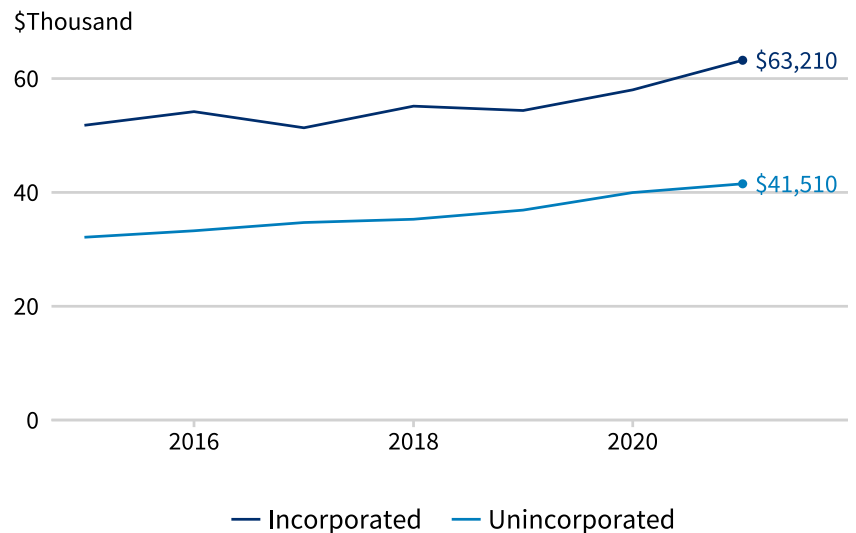


Self-employment





In 2021, 11.7 percent of private workers in the metropolitan area were self-employed, up from 11.2 percent in 2016. The percent self-employed included 4.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$63,210 in 2021, up 16.6 percent since 2016. The median income of the unincorporated self-employed was \$41,510 in 2021, up 24.8 percent since 2016. The median income for all private workers was \$46,815 in 2021, up 22.9 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

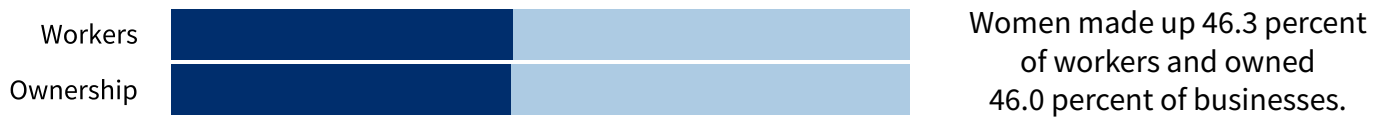
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	9,503	1,961	158	11,622
Construction	6,393	3,069	241	9,703
Real Estate and Rental and Leasing	8,442	1,133	50	9,625
Other Services (except Public Administration)	6,116	1,266	107	7,489
Retail Trade	6,088	1,134	154	7,376
Health Care and Social Assistance	4,362	1,484	270	6,116
Administrative, Support, and Waste Management	4,561	982	121	5,664
Transportation and Warehousing	4,512	430	70	5,012
Arts, Entertainment, and Recreation	3,456	222	51	3,729
Finance and Insurance	1,914	647	70	2,631
Educational Services	2,328	180	42	2,550
Accommodation and Food Services	803	724	321	1,848
Manufacturing	1,134	474	143	1,751
Wholesale Trade	799	451	177	1,427
Information	839	184	32	1,055
Agriculture, Forestry, Fishing, and Hunting	658	60	4	722
Utilities	45	24	2	71
Mining, Quarrying, and Oil and Gas Extraction	47	20	2	69
Management of Companies and Enterprises	*	12	42	54
Industries not classified	*	25	0	25
Total	62,000	14,466	1,973	78,439

* Not reported by the Census Bureau

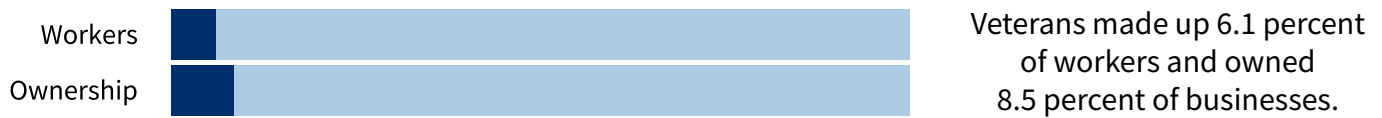
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

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, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	24,500	2,926	27,426
Male	30,500	8,004	38,504
Owned equally by both groups	1,900	3,507	5,407
Veteran	4,400	858	5,258
Not Veteran	52,500	13,113	65,613
Owned equally by both groups	350	466	816
Hispanic	4,000	955	4,955
Not Hispanic	53,000	13,386	66,386
Owned equally by both groups	150	*	*
American Indian and Alaska Native	150	*	*
Asian	1,400	*	*
Black or African American	650	*	*
Native Hawaiian and Other Pacific Islander	80	*	*
White	54,500	13,816	68,316
Hispanic or Racial Minority	6,200	*	*
White and Not Hispanic	50,500	12,670	63,170
Owned equally by both groups	200	183	383

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

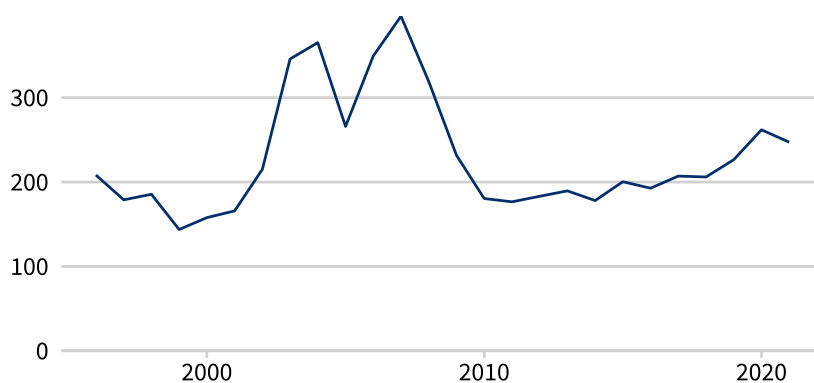
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$247.2 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 \$245.5 million. Total reported new lending to businesses through loans of \$1 million or less was \$747.2 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	23,547	95.7	3,310	99.3	1,139,455	93.7
Health Care and Social Assistance	22,882	48.4	1,754	95.8	899,605	36.8
Accommodation and Food Services	20,769	68.6	1,045	93.6	360,920	69.1
Professional, Scientific, and Technical Services	11,064	67.2	2,119	95.8	670,718	63.7
Manufacturing	10,773	40.3	617	91.7	469,962	23.8
Administrative, Support, and Waste Management	10,501	60.5	1,103	93.9	331,220	54.8
Retail Trade	10,451	29.7	1,288	85.9	353,639	31.7
Other Services (except Public Administration)	9,351	82.6	1,373	97.1	277,629	78.7
Wholesale Trade	7,203	42.2	628	78.6	387,045	32.9
Transportation and Warehousing	4,260	43.3	500	89.1	160,804	38.2
Real Estate and Rental and Leasing	3,828	85.4	1,183	96.8	171,483	86.4
Finance and Insurance	3,591	31.6	717	84.9	205,897	26.0
Arts, Entertainment, and Recreation	3,333	60.8	273	96.8	61,193	73.1
Educational Services	2,813	67.6	222	95.7	98,237	73.6
Information	2,170	28.9	216	80.3	146,040	33.3
Management of Companies and Enterprises	961	14.8	54	52.4	71,068	11.6
Agriculture, Forestry, Fishing, and Hunting	380	38.0	64	95.5	14,798	48.7
Mining, Quarrying, and Oil and Gas Extraction	139	88.0	22	91.7	6,230	83.1
Utilities	76	3.5	26	78.8	4,013	1.7
Industries not classified	20	100.0	25	100.0	521	100.0
Total	148,112	53.1	16,439	94.2	5,830,477	43.5

Source: [Statistics of US Businesses, 2019](#) (Census)

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Cheyenne, Wyoming

12,034 small businesses
97.3 percent of businesses

19,153 small business employees
55.4 percent of employees



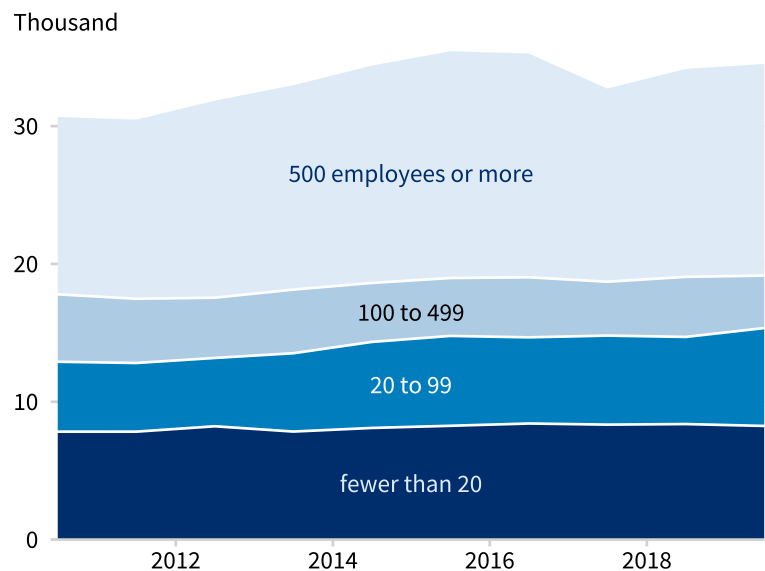
Cheyenne Metropolitan Statistical Area

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 97.3 percent of metropolitan area businesses and 55.4 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 17,791 to 19,153 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 1,995 small businesses, including 1,960 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 3,035 workers with a payroll of \$126.1 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

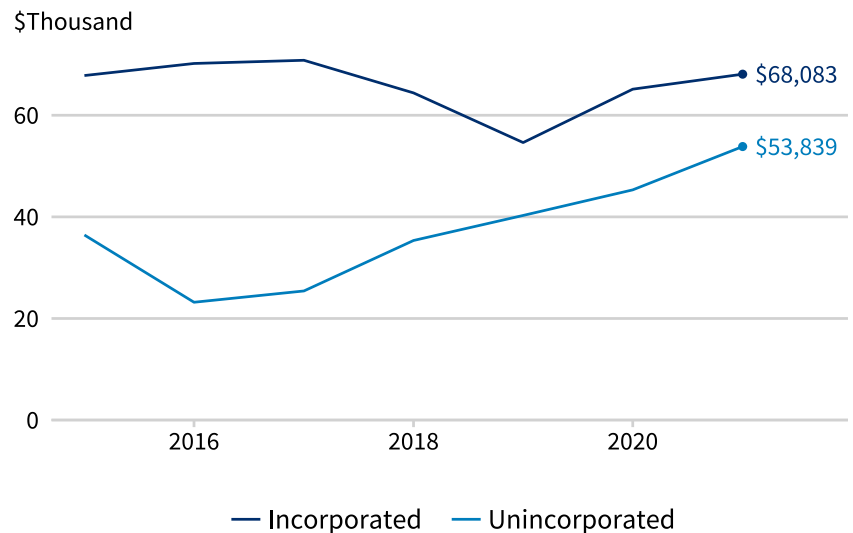


Self-employment





In 2021, 8.2 percent of private workers in the metropolitan area were self-employed, up slightly from 8.1 percent in 2016. The percent self-employed included 3.2 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$68,083 in 2021, down 3.0 percent since 2016. The median income of the unincorporated self-employed was \$53,839 in 2021, up 132.1 percent since 2016. The median income for all private workers was \$47,096 in 2021, up 17.5 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

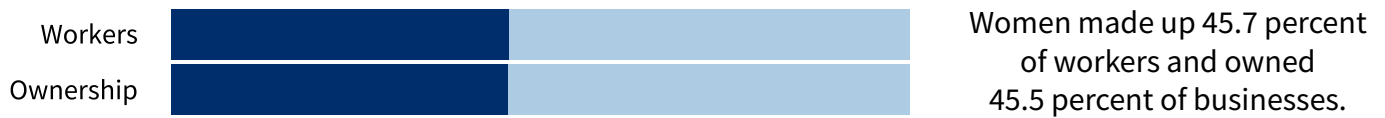
Industry				
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	1,413	547	35	1,995
Real Estate and Rental and Leasing	1,712	153	13	1,878
Retail Trade	837	181	40	1,058
Construction	663	319	27	1,009
Other Services (except Public Administration)	677	254	19	950
Health Care and Social Assistance	563	250	47	860
Administrative, Support, and Waste Management	674	155	10	839
Finance and Insurance	592	118	22	732
Transportation and Warehousing	532	94	12	638
Arts, Entertainment, and Recreation	501	33	6	540
Educational Services	232	38	5	275
Information	231	39	3	273
Accommodation and Food Services	103	118	52	273
Wholesale Trade	180	64	25	269
Manufacturing	150	46	14	210
Agriculture, Forestry, Fishing, and Hunting	115	6	0	121
Mining, Quarrying, and Oil and Gas Extraction	76	12	5	93
Industries not classified	*	14	0	14
Management of Companies and Enterprises	*	8	3	11
Utilities	6	*	*	9
Total	9,257	2,450	327	12,034

* Not reported by the Census Bureau

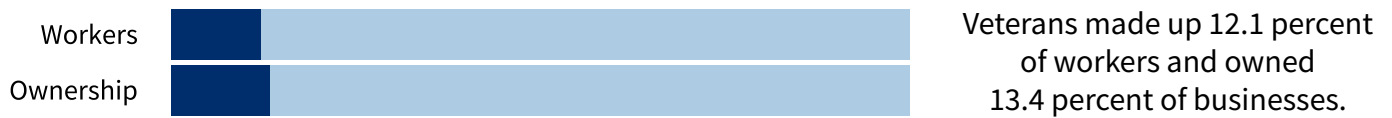
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



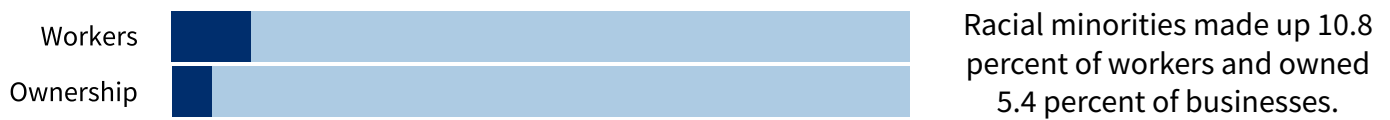
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	2,800	707	3,507
Male	4,100	1,397	5,497
Owned equally by both groups	700	*	*
Veteran	900	223	1,123
Not Veteran	6,500	2,202	8,702
Owned equally by both groups	150	*	*
Hispanic	600	*	*
Not Hispanic	6,900	2,397	9,297
Owned equally by both groups	70	*	*
American Indian and Alaska Native	20	*	*
Asian	250	*	*
Black or African American	150	*	*
Native Hawaiian and Other Pacific Islander	*	*	*
White	7,200	2,349	9,549
Hispanic or Racial Minority	1,000	*	*
White and Not Hispanic	6,500	2,220	8,720
Owned equally by both groups	100	*	*

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

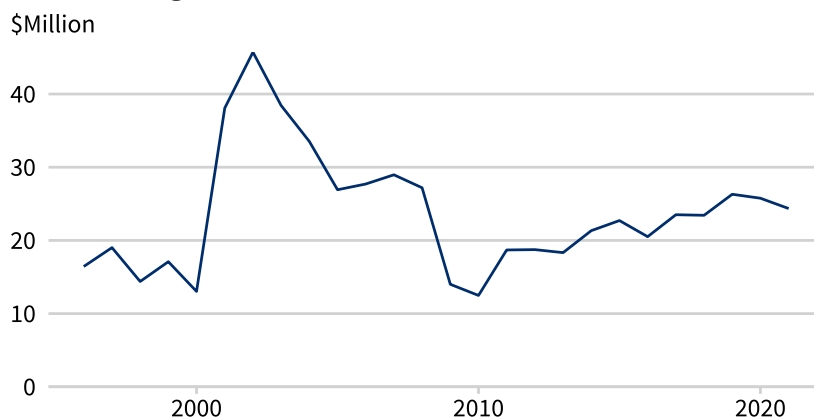
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$24.4 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 \$37.3 million. Total reported new lending to businesses through loans of \$1 million or less was \$63.9 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	3,035	46.0	297	91.7	126,138	34.3
Accommodation and Food Services	2,636	65.3	170	86.7	49,942	65.3
Professional, Scientific, and Technical Services	2,315	91.2	582	96.8	137,628	92.0
Construction	2,089	84.4	346	97.5	107,669	81.1
Retail Trade	1,794	29.6	221	71.5	67,231	34.6
Other Services (except Public Administration)	1,453	89.7	273	94.5	45,540	88.1
Finance and Insurance	1,154	78.1	140	82.8	72,393	76.5
Administrative, Support, and Waste Management	865	55.3	165	85.5	30,417	56.0
Transportation and Warehousing	652	25.8	106	82.2	36,233	27.3
Wholesale Trade	635	65.1	89	78.8	31,826	58.2
Real Estate and Rental and Leasing	626	81.1	166	90.7	33,936	79.6
Manufacturing	611	46.7	60	88.2	30,578	35.2
Arts, Entertainment, and Recreation	395	100.0	39	100.0	8,156	100.0
Educational Services	308	91.7	43	93.5	9,323	91.5
Mining, Quarrying, and Oil and Gas Extraction	258	59.9	17	73.9	19,026	53.3
Information	123	10.7	42	64.6	7,627	12.0
Management of Companies and Enterprises	89	80.9	11	78.6	6,242	75.5
Utilities	80	38.3	3	37.5	6,284	30.8
Agriculture, Forestry, Fishing, and Hunting	18	100.0	6	100.0	588	100.0
Industries not classified	17	100.0	14	100.0	945	100.0
Total	19,153	55.4	2,777	89.3	827,722	52.2

Source: [Statistics of US Businesses](#), 2019 (Census)

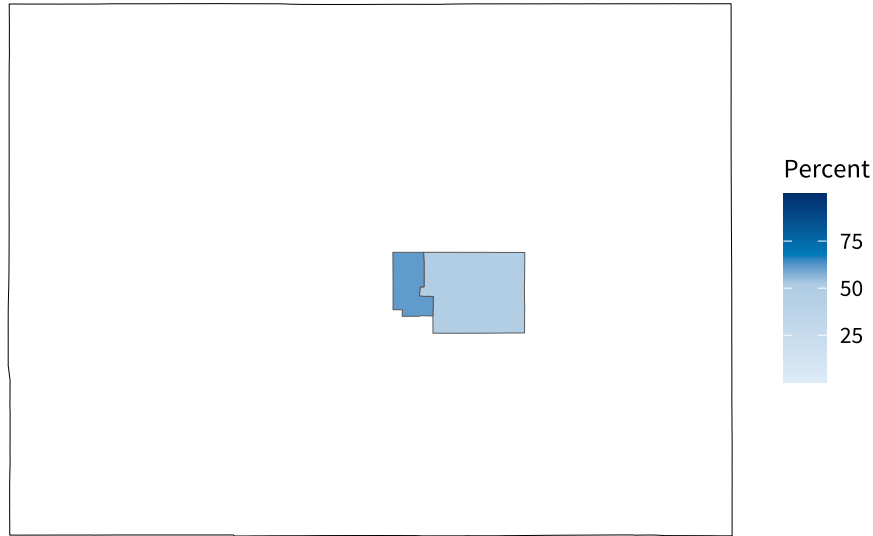
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Colorado Springs, Colorado

74,287 small businesses
98.7 percent of businesses

121,651 small business employees
47.4 percent of employees



Share of metropolitan area employees working at small businesses by county

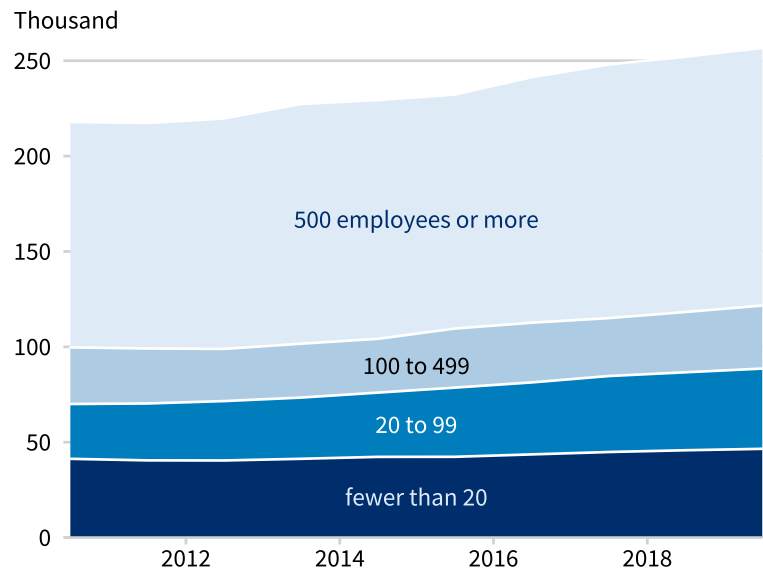
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.7 percent of metropolitan area businesses and 47.4 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 99,700 to 121,651 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 11,046 small businesses, including 10,859 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 20,446 workers with a payroll of \$914.5 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

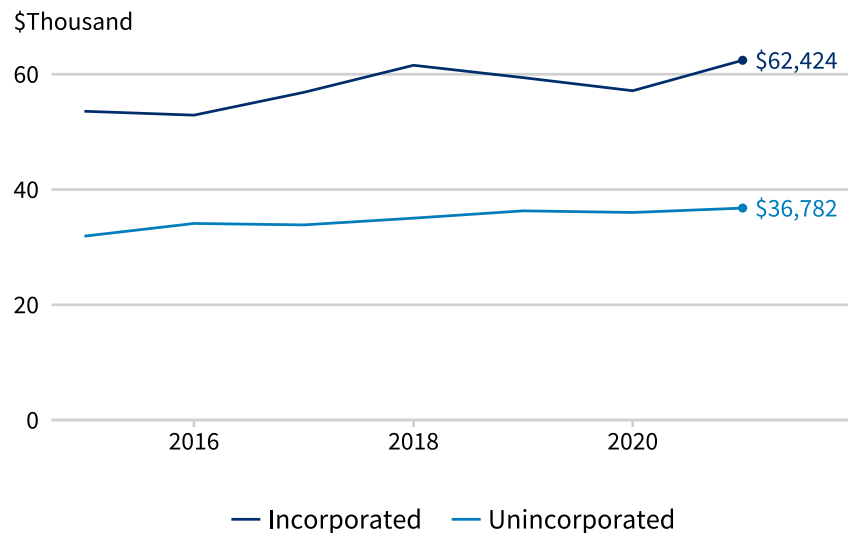


Self-employment





In 2021, 10.4 percent of private workers in the metropolitan area were self-employed, up from 10.2 percent in 2016. The percent self-employed included 4.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$62,424 in 2021, up 18.0 percent since 2016. The median income of the unincorporated self-employed was \$36,782 in 2021, up 7.8 percent since 2016. The median income for all private workers was \$50,864 in 2021, up 20.1 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	8,713	2,146	187	11,046
Construction	6,957	1,836	171	8,964
Real Estate and Rental and Leasing	6,693	1,325	36	8,054
Other Services (except Public Administration)	5,973	1,465	162	7,600
Retail Trade	5,226	1,185	140	6,551
Health Care and Social Assistance	4,541	1,561	263	6,365
Administrative, Support, and Waste Management	4,736	762	93	5,591
Transportation and Warehousing	4,599	226	34	4,859
Arts, Entertainment, and Recreation	3,775	276	34	4,085
Educational Services	2,499	234	63	2,796
Finance and Insurance	1,781	623	44	2,448
Accommodation and Food Services	1,017	764	268	2,049
Manufacturing	764	340	73	1,177
Information	900	149	25	1,074
Wholesale Trade	608	311	78	997
Agriculture, Forestry, Fishing, and Hunting	351	18	1	370
Mining, Quarrying, and Oil and Gas Extraction	202	12	2	216
Utilities	31	11	3	45
Management of Companies and Enterprises	*	9	15	24
Industries not classified	*	12	0	12
Total	59,366	13,263	1,658	74,287

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



Women made up 44.3 percent of workers and owned 46.6 percent of businesses.

Veterans



Veterans made up 14.9 percent of workers and owned 13.7 percent of businesses.

Hispanics



Hispanics made up 15.2 percent of workers and owned 10.5 percent of businesses.

Racial minorities



Racial minorities made up 18.8 percent of workers and owned 7.6 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	25,000	3,704	28,704
Male	29,000	8,493	37,493
Owned equally by both groups	1,900	*	*
Veteran	7,800	1,142	8,942
Not Veteran	48,000	12,987	60,987
Owned equally by both groups	550	*	*
Hispanic	6,500	*	*
Not Hispanic	49,500	13,638	63,138
Owned equally by both groups	200	*	*
American Indian and Alaska Native	200	*	*
Asian	1,800	722	2,522
Black or African American	2,400	*	*
Native Hawaiian and Other Pacific Islander	100	*	*
White	52,000	13,449	65,449
Hispanic or Racial Minority	10,500	1,519	12,019
White and Not Hispanic	45,500	12,590	58,090
Owned equally by both groups	250	216	466

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

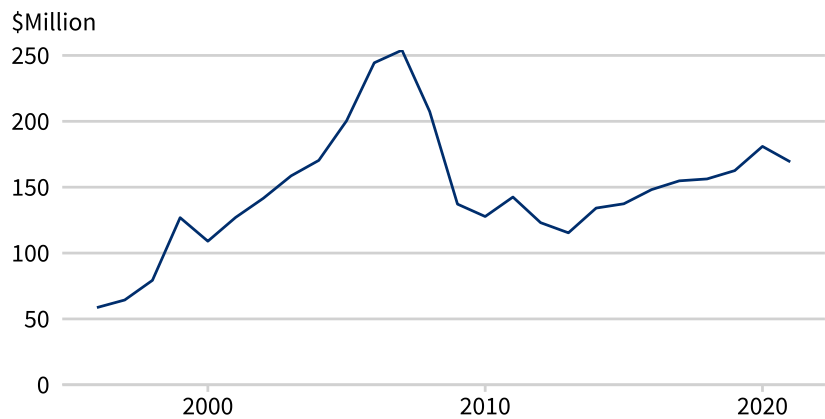
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$169.2 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 \$198.4 million. Total reported new lending to businesses through loans of \$1 million or less was \$508.8 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	20,446	49.9	1,824	95.2	914,521	44.1
Accommodation and Food Services	18,107	52.7	1,032	90.8	367,740	51.0
Construction	14,728	93.3	2,007	99.2	835,058	91.6
Other Services (except Public Administration)	13,272	54.7	1,627	97.1	489,412	51.9
Professional, Scientific, and Technical Services	12,213	49.8	2,333	96.0	831,091	41.4
Retail Trade	10,007	30.9	1,325	86.3	351,249	34.8
Administrative, Support, and Waste Management	7,717	38.3	855	90.5	281,922	30.2
Manufacturing	5,024	47.4	413	92.6	245,939	37.7
Educational Services	4,480	55.5	297	94.6	138,276	47.7
Arts, Entertainment, and Recreation	3,048	74.0	310	96.9	77,437	82.6
Finance and Insurance	2,975	24.0	667	86.4	182,268	19.6
Real Estate and Rental and Leasing	2,880	70.0	1,361	96.1	137,594	69.8
Wholesale Trade	2,561	43.0	389	76.7	132,293	30.8
Information	1,807	19.0	174	75.7	140,120	23.7
Transportation and Warehousing	1,651	26.9	260	84.7	61,876	20.9
Management of Companies and Enterprises	364	16.1	24	41.4	19,734	10.9
Utilities	164	69.2	14	82.4	14,169	67.5
Mining, Quarrying, and Oil and Gas Extraction	110	12.5	14	77.8	10,812	14.1
Agriculture, Forestry, Fishing, and Hunting	78	100.0	19	100.0	4,422	100.0
Industries not classified	19	100.0	12	100.0	903	100.0
Total	121,651	47.4	14,921	93.8	5,236,836	42.3

Source: [Statistics of US Businesses, 2019](#) (Census)

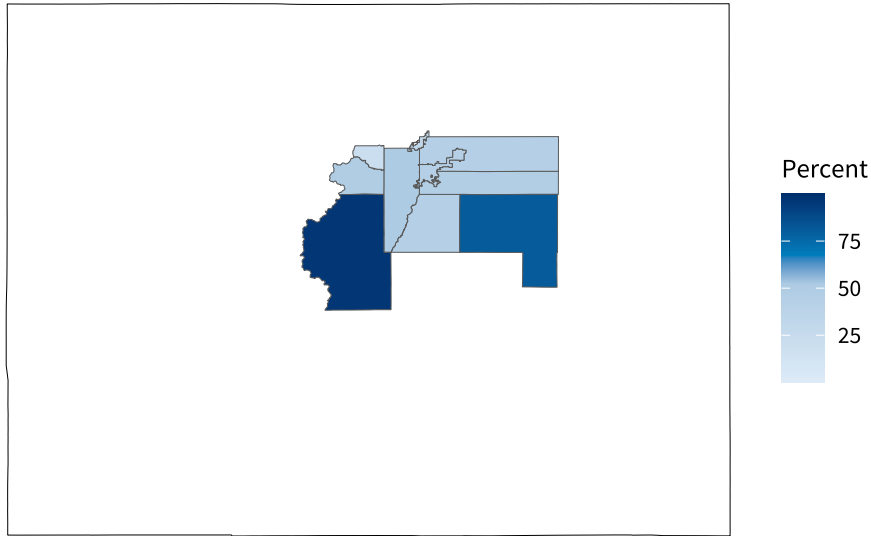
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Denver-Aurora-Lakewood

359,756 small businesses
99.2 percent of businesses

608,306 small business employees
45.7 percent of employees



Share of metropolitan area employees working at small businesses by county

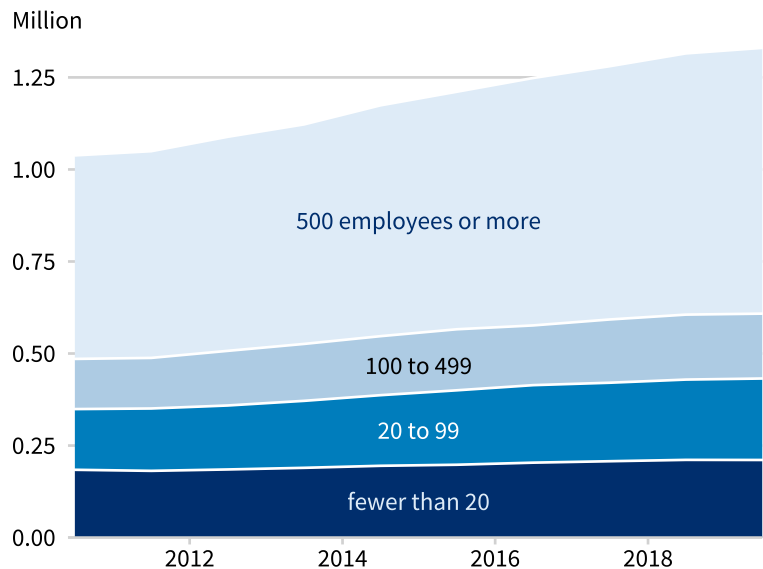
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.2 percent of metropolitan area businesses and 45.7 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 485,331 to 608,306 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 66,160 small businesses, including 65,083 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 84,016 workers with a payroll of \$2.0 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

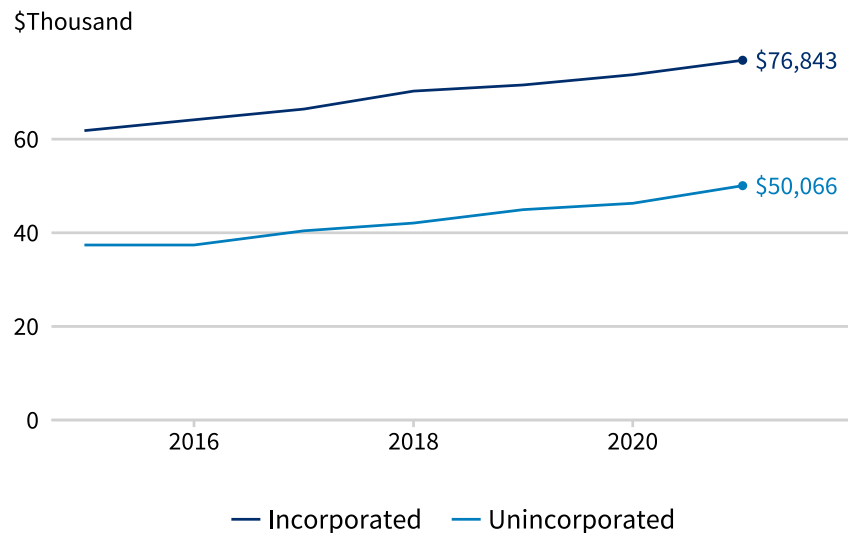


Self-employment





In 2021, 10.6 percent of private workers in the metropolitan area were self-employed, up from 10.4 percent in 2016. 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 \$76,843 in 2021, up 19.8 percent since 2016. The median income of the unincorporated self-employed was \$50,066 in 2021, up 33.9 percent since 2016. The median income for all private workers was \$61,089 in 2021, up 23.5 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	52,392	12,691	1,077	66,160
Real Estate and Rental and Leasing	33,790	5,073	234	39,097
Construction	29,290	7,754	798	37,842
Transportation and Warehousing	35,199	1,368	217	36,784
Other Services (except Public Administration)	23,771	6,148	578	30,497
Health Care and Social Assistance	18,782	5,743	919	25,444
Administrative, Support, and Waste Management	21,426	3,377	575	25,378
Retail Trade	19,249	4,628	540	24,417
Arts, Entertainment, and Recreation	17,804	1,134	179	19,117
Finance and Insurance	8,797	3,304	272	12,373
Educational Services	10,408	1,121	258	11,787
Accommodation and Food Services	4,587	3,358	1,339	9,284
Wholesale Trade	3,521	2,593	609	6,723
Information	4,444	918	183	5,545
Manufacturing	3,346	1,693	419	5,458
Mining, Quarrying, and Oil and Gas Extraction	2,141	363	57	2,561
Agriculture, Forestry, Fishing, and Hunting	1,045	81	5	1,131
Management of Companies and Enterprises	*	69	159	228
Utilities	115	34	12	161
Industries not classified	*	72	1	73
Total	290,107	61,488	8,161	359,756

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



Women made up 46.3 percent of workers and owned 43.6 percent of businesses.

Veterans



Veterans made up 4.9 percent of workers and owned 6.2 percent of businesses.

Hispanics



Hispanics made up 20.5 percent of workers and owned 13.3 percent of businesses.

Racial minorities



Racial minorities made up 17.2 percent of workers and owned 10.7 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	116,000	15,142	131,142
Male	151,000	39,902	190,902
Owned equally by both groups	7,800	8,484	16,284
Veteran	14,500	4,057	18,557
Not Veteran	260,000	58,095	318,095
Owned equally by both groups	1,200	*	*
Hispanic	40,000	3,881	43,881
Not Hispanic	234,000	59,178	293,178
Owned equally by both groups	800	473	1,273
American Indian and Alaska Native	1,000	495	1,495
Asian	14,500	4,250	18,750
Black or African American	15,500	*	*
Native Hawaiian and Other Pacific Islander	350	*	*
White	244,000	58,221	302,221
Hispanic or Racial Minority	68,000	9,381	77,381
White and Not Hispanic	206,000	53,332	259,332
Owned equally by both groups	1,200	819	2,019

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

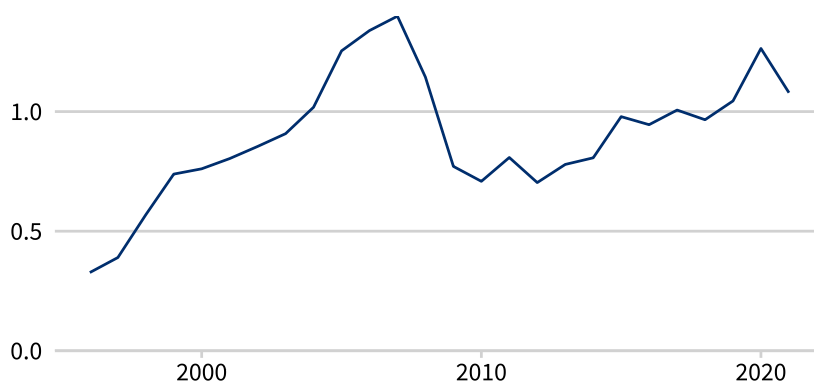
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$1.1 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 \$4.0 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	84,016	54.5	4,697	95.8	1,975,960	53.7
Health Care and Social Assistance	77,504	46.2	6,662	97.2	3,495,814	36.7
Professional, Scientific, and Technical Services	72,494	61.3	13,768	97.3	6,382,403	55.8
Construction	68,567	69.9	8,552	98.4	4,292,485	63.5
Other Services (except Public Administration)	48,596	85.5	6,726	98.2	1,763,193	81.5
Administrative, Support, and Waste Management	43,329	41.9	3,952	93.9	2,022,165	45.9
Retail Trade	41,625	29.0	5,168	92.9	1,605,001	33.4
Wholesale Trade	30,999	47.0	3,202	88.3	2,126,567	43.1
Manufacturing	29,423	51.2	2,112	93.2	1,610,100	41.3
Educational Services	20,320	58.4	1,379	97.0	791,590	60.1
Finance and Insurance	19,761	24.2	3,576	91.5	2,057,354	25.4
Real Estate and Rental and Leasing	17,050	65.6	5,307	97.3	1,062,422	64.6
Arts, Entertainment, and Recreation	15,643	54.7	1,313	96.4	708,941	49.5
Transportation and Warehousing	14,341	23.9	1,585	88.9	666,293	17.8
Information	13,395	20.4	1,101	85.7	1,196,451	16.9
Management of Companies and Enterprises	4,926	9.3	228	47.7	502,075	8.2
Mining, Quarrying, and Oil and Gas Extraction	4,567	50.5	420	91.7	669,703	49.6
Utilities	1,191	22.5	46	78.0	150,328	24.7
Agriculture, Forestry, Fishing, and Hunting	437	95.0	86	98.9	18,329	86.8
Industries not classified	122	100.0	73	100.0	5,793	100.0
Total	608,306	45.7	69,649	96.1	33,102,967	39.9

Source: [Statistics of US Businesses](#), 2019 (Census)

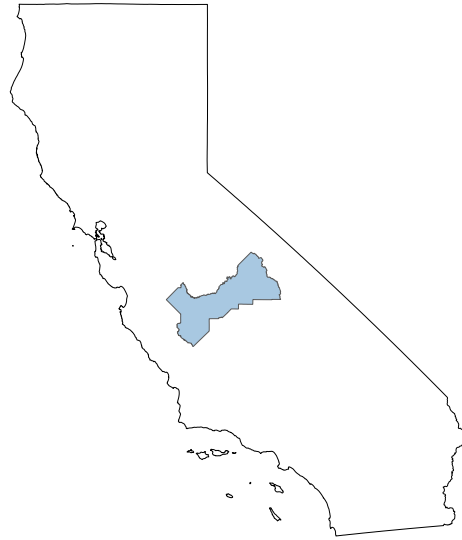
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Fresno, California

70,902 small businesses
98.6 percent of businesses

146,318 small business employees
52.7 percent of employees



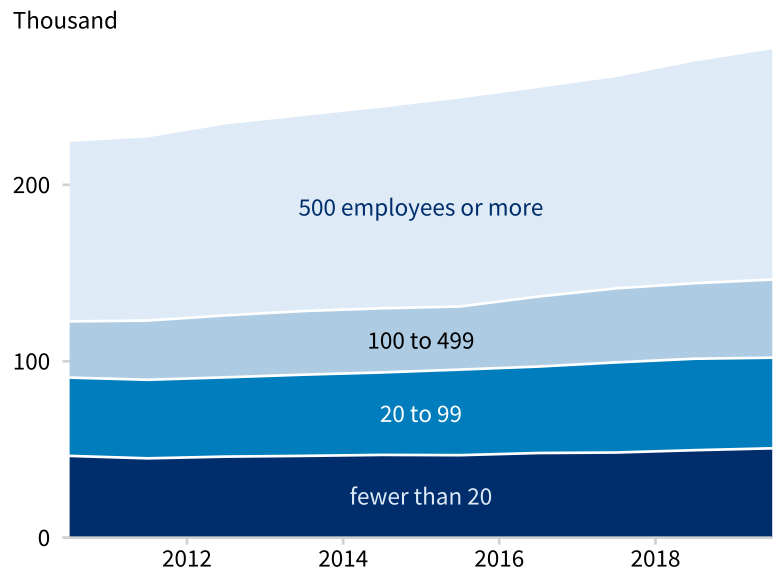
Fresno Metropolitan Statistical Area

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.6 percent of metropolitan area businesses and 52.7 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 122,614 to 146,318 workers. The industry with the most small businesses in 2019 was Transportation and Warehousing, with 11,233 small businesses, including 11,144 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 25,135 workers with a payroll of \$1.3 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

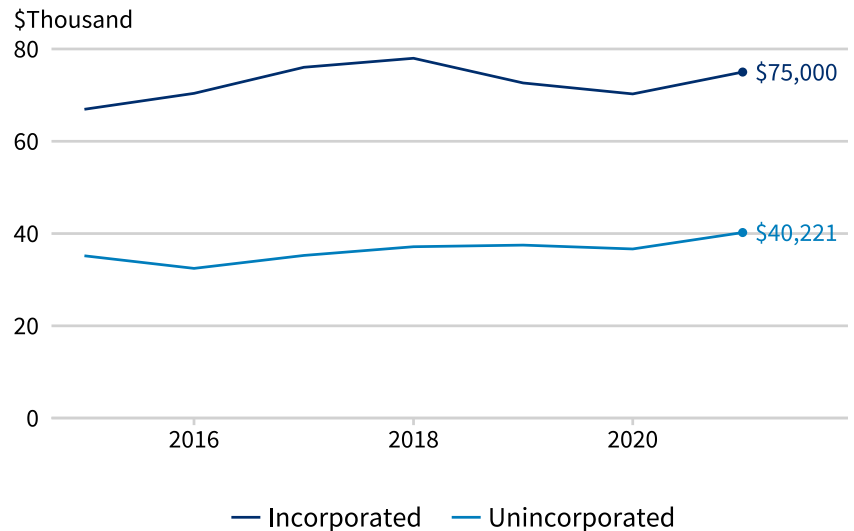


Self-employment





In 2021, 9.0 percent of private workers in the metropolitan area were self-employed, down slightly from 9.1 percent in 2016. The percent self-employed included 3.0 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$75,000 in 2021, up 6.6 percent since 2016. The median income of the unincorporated self-employed was \$40,221 in 2021, up 23.9 percent since 2016. The median income for all private workers was \$42,175 in 2021, up 23.9 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	10,506	638	89	11,233
Other Services (except Public Administration)	6,884	1,222	112	8,218
Health Care and Social Assistance	5,787	1,720	284	7,791
Professional, Scientific, and Technical Services	6,075	1,343	160	7,578
Retail Trade	4,774	1,366	191	6,331
Administrative, Support, and Waste Management	5,500	621	104	6,225
Real Estate and Rental and Leasing	5,005	598	63	5,666
Construction	3,850	1,381	196	5,427
Accommodation and Food Services	1,019	1,051	243	2,313
Arts, Entertainment, and Recreation	2,081	139	43	2,263
Finance and Insurance	1,683	495	70	2,248
Educational Services	1,388	121	33	1,542
Wholesale Trade	843	452	211	1,506
Manufacturing	713	328	141	1,182
Agriculture, Forestry, Fishing, and Hunting	572	84	22	678
Information	538	79	30	647
Mining, Quarrying, and Oil and Gas Extraction	40	4	0	44
Utilities	29	11	2	42
Management of Companies and Enterprises	*	7	30	37
Industries not classified	*	19	1	20
Total	57,287	11,664	1,951	70,902

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



Women made up 45.5 percent of workers and owned 40.8 percent of businesses.

Veterans



Veterans made up 3.1 percent of workers and owned 5.5 percent of businesses.

Hispanics



Hispanics made up 50.9 percent of workers and owned 31.2 percent of businesses.

Racial minorities



Racial minorities made up 35.1 percent of workers and owned 26.3 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	22,500	*	*
Male	31,500	8,617	40,117
Owned equally by both groups	700	2,089	2,789
Veteran	2,400	837	3,237
Not Veteran	52,000	11,831	63,831
Owned equally by both groups	100	389	489
Hispanic	19,000	*	*
Not Hispanic	35,500	11,021	46,521
Owned equally by both groups	100	*	*
American Indian and Alaska Native	400	*	*
Asian	11,500	1,791	13,291
Black or African American	3,600	369	3,969
Native Hawaiian and Other Pacific Islander	150	*	*
White	39,000	10,820	49,820
Hispanic or Racial Minority	31,500	*	*
White and Not Hispanic	23,000	8,777	31,777
Owned equally by both groups	150	*	*

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

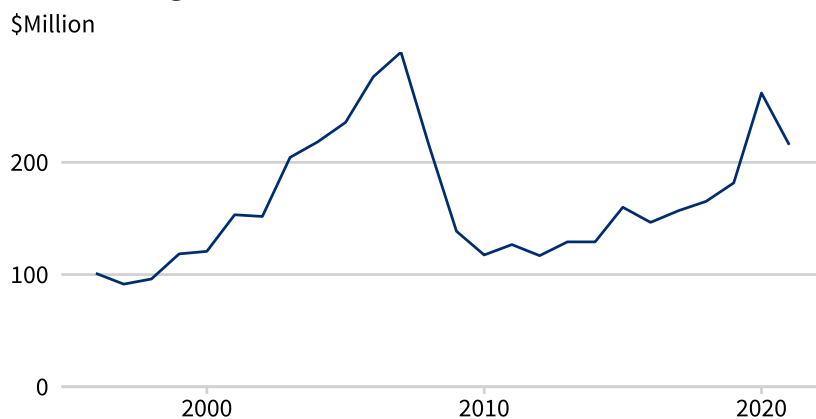
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$215.6 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 \$327.1 million. Total reported new lending to businesses through loans of \$1 million or less was \$844.0 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	25,135	50.9	2,004	95.8	1,288,609	43.5
Accommodation and Food Services	18,506	58.8	1,294	94.7	354,897	59.1
Construction	15,187	90.1	1,577	98.4	881,354	87.1
Retail Trade	13,187	34.7	1,557	88.3	442,065	39.1
Manufacturing	11,906	44.8	469	87.8	569,247	43.7
Wholesale Trade	10,138	63.5	663	80.2	610,596	62.9
Professional, Scientific, and Technical Services	9,709	88.8	1,503	97.0	612,345	92.1
Other Services (except Public Administration)	9,566	65.4	1,334	97.2	287,411	63.5
Administrative, Support, and Waste Management	7,014	34.3	725	91.0	259,535	41.8
Transportation and Warehousing	6,141	54.8	727	92.4	301,962	56.2
Real Estate and Rental and Leasing	4,273	79.6	661	93.4	197,243	75.2
Finance and Insurance	4,187	44.2	565	82.6	250,631	38.0
Arts, Entertainment, and Recreation	3,616	56.2	182	94.8	74,556	47.2
Agriculture, Forestry, Fishing, and Hunting	2,666	98.5	106	99.1	113,280	98.8
Educational Services	2,425	31.1	154	91.7	86,880	44.8
Information	1,642	36.1	109	76.8	79,450	31.9
Management of Companies and Enterprises	776	31.3	37	50.0	58,038	27.9
Industries not classified	125	100.0	20	100.0	2,358	100.0
Utilities	94	3.0	13	65.0	6,347	1.5
Mining, Quarrying, and Oil and Gas Extraction	25	29.1	4	50.0	1,422	19.7
Total	146,318	52.7	13,615	93.3	6,478,226	51.7

Source: [Statistics of US Businesses](#), 2019 (Census)

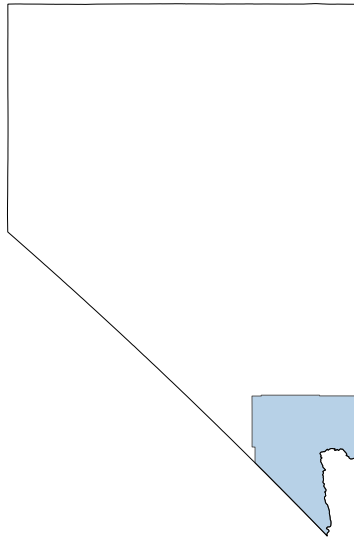
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Las Vegas-Henderson-Paradise

239,348 small businesses
99.2 percent of businesses

379,496 small business employees
41.4 percent of employees



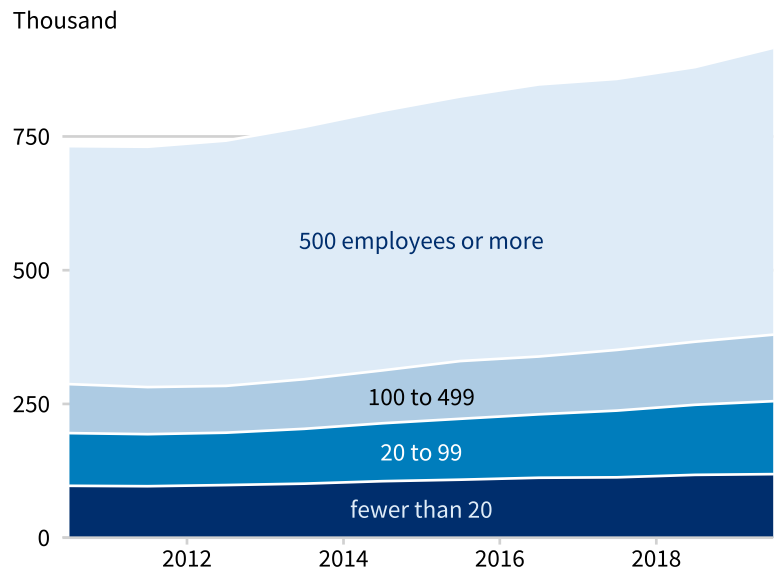
Las Vegas-Henderson-Paradise Metropolitan Statistical Area

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.2 percent of metropolitan area businesses and 41.4 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 286,993 to 379,496 workers. The industry with the most small businesses in 2019 was Transportation and Warehousing, with 34,060 small businesses, including 33,906 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 68,454 workers with a payroll of \$1.5 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

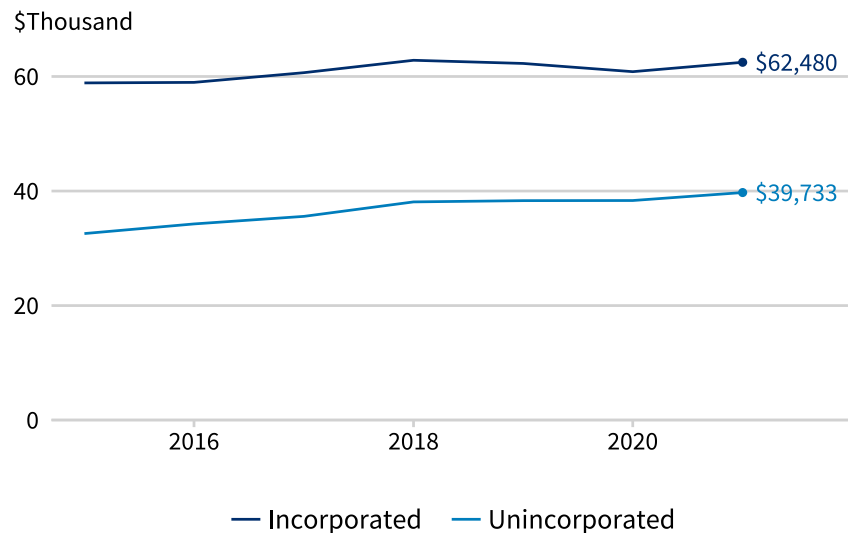


Self-employment





In 2021, 9.0 percent of private workers in the metropolitan area were self-employed, up from 7.7 percent in 2016. The percent self-employed included 3.5 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$62,480 in 2021, up 6.0 percent since 2016. The median income of the unincorporated self-employed was \$39,733 in 2021, up 16.0 percent since 2016. The median income for all private workers was \$43,503 in 2021, up 17.4 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

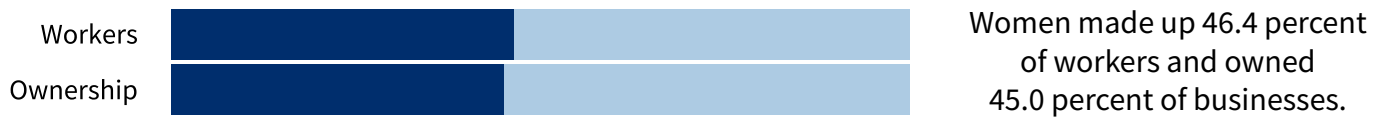
Industry				
	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	33,147	759	154	34,060
Professional, Scientific, and Technical Services	26,881	5,699	491	33,071
Real Estate and Rental and Leasing	22,907	2,580	164	25,651
Other Services (except Public Administration)	22,642	2,573	236	25,451
Administrative, Support, and Waste Management	17,969	2,384	434	20,787
Retail Trade	16,405	2,804	420	19,629
Health Care and Social Assistance	14,640	4,018	549	19,207
Arts, Entertainment, and Recreation	15,600	973	151	16,724
Construction	10,587	2,332	662	13,581
Finance and Insurance	6,221	1,563	173	7,957
Accommodation and Food Services	3,608	2,252	943	6,803
Educational Services	4,066	442	110	4,618
Wholesale Trade	2,891	1,312	339	4,542
Information	3,128	584	70	3,782
Manufacturing	1,997	727	220	2,944
Agriculture, Forestry, Fishing, and Hunting	272	18	3	293
Management of Companies and Enterprises	*	70	92	162
Mining, Quarrying, and Oil and Gas Extraction	75	24	5	104
Utilities	80	13	6	99
Industries not classified	*	84	0	84
Total	203,116	31,182	5,050	239,348

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (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, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	79,000	7,719	86,719
Male	98,000	20,511	118,511
Owned equally by both groups	4,700	5,485	10,185
Veteran	11,000	1,967	12,967
Not Veteran	170,000	31,133	201,133
Owned equally by both groups	750	*	*
Hispanic	42,000	*	*
Not Hispanic	139,000	30,697	169,697
Owned equally by both groups	550	485	1,035
American Indian and Alaska Native	600	150	750
Asian	26,500	4,194	30,694
Black or African American	24,500	*	*
Native Hawaiian and Other Pacific Islander	1,100	*	*
White	128,000	28,577	156,577
Hispanic or Racial Minority	87,500	7,536	95,036
White and Not Hispanic	93,500	25,234	118,734
Owned equally by both groups	1,000	944	1,944

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

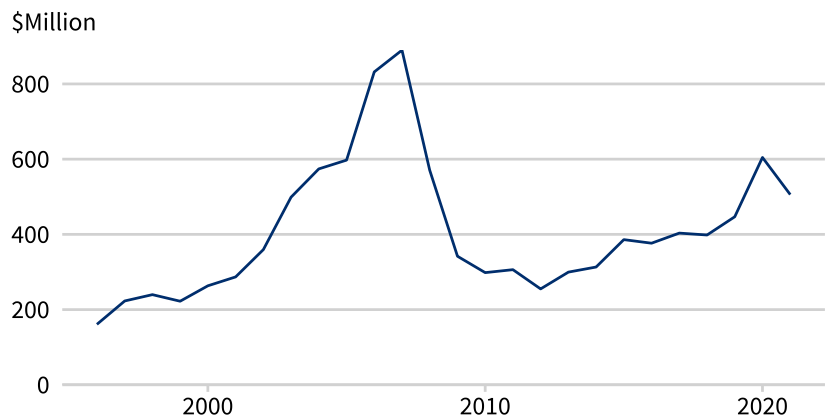
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$505.8 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 \$921.8 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



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	68,454	24.8	3,195	94.8	1,533,807	17.3
Construction	50,283	76.9	2,994	96.9	2,801,821	71.0
Health Care and Social Assistance	48,116	49.3	4,567	97.1	2,103,408	40.1
Administrative, Support, and Waste Management	36,600	47.6	2,818	94.1	1,165,522	47.8
Professional, Scientific, and Technical Services	33,285	77.2	6,190	97.2	2,158,670	71.3
Retail Trade	32,006	29.2	3,224	89.7	1,109,337	33.2
Other Services (except Public Administration)	20,335	75.9	2,809	97.0	648,388	73.9
Manufacturing	14,946	64.4	947	93.1	698,264	58.1
Wholesale Trade	13,923	57.9	1,651	88.3	852,602	54.4
Arts, Entertainment, and Recreation	13,021	52.2	1,124	96.3	564,494	53.6
Real Estate and Rental and Leasing	12,571	51.3	2,744	96.0	612,603	50.2
Transportation and Warehousing	10,725	27.8	913	86.8	405,994	21.3
Finance and Insurance	8,995	29.0	1,736	89.5	635,812	29.1
Educational Services	8,282	81.1	552	95.7	306,312	75.6
Information	5,443	35.6	654	89.0	353,026	34.7
Management of Companies and Enterprises	1,827	7.4	162	58.1	138,626	6.1
Mining, Quarrying, and Oil and Gas Extraction	305	77.6	29	90.6	20,568	71.4
Agriculture, Forestry, Fishing, and Hunting	156	100.0	21	100.0	8,999	100.0
Utilities	154	5.3	19	67.9	16,339	4.7
Industries not classified	69	100.0	84	100.0	2,887	100.0
Total	379,496	41.4	36,232	95.1	16,137,479	39.4

Source: [Statistics of US Businesses](#), 2019 (Census)

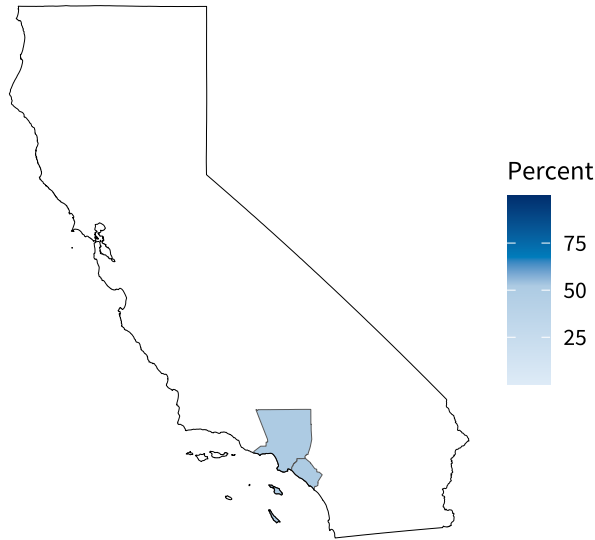
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Los Angeles-Long Beach-Anaheim

1.8 million small businesses
99.8 percent of businesses

2.8 million small business employees
51.8 percent of employees



Share of metropolitan area employees working at small businesses by county

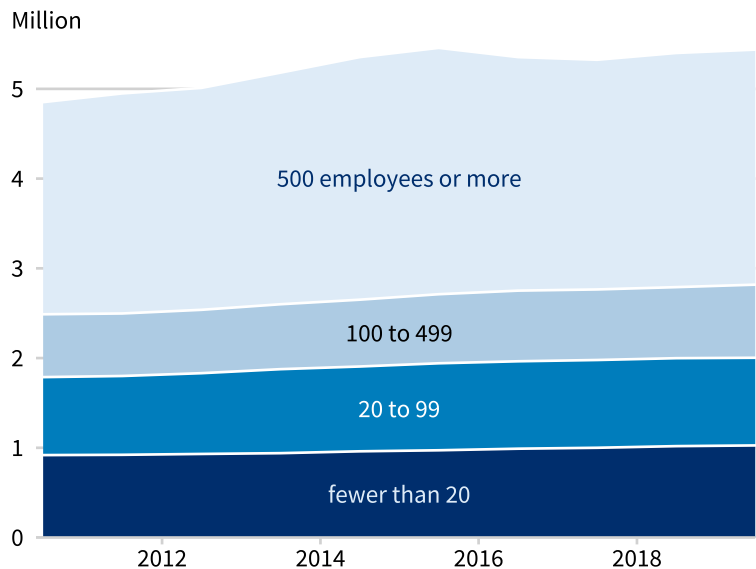
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.8 percent of metropolitan area businesses and 51.8 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 2.5 million to 2.8 million workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 286,115 small businesses, including 282,880 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 399,850 workers with a payroll of \$9.5 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

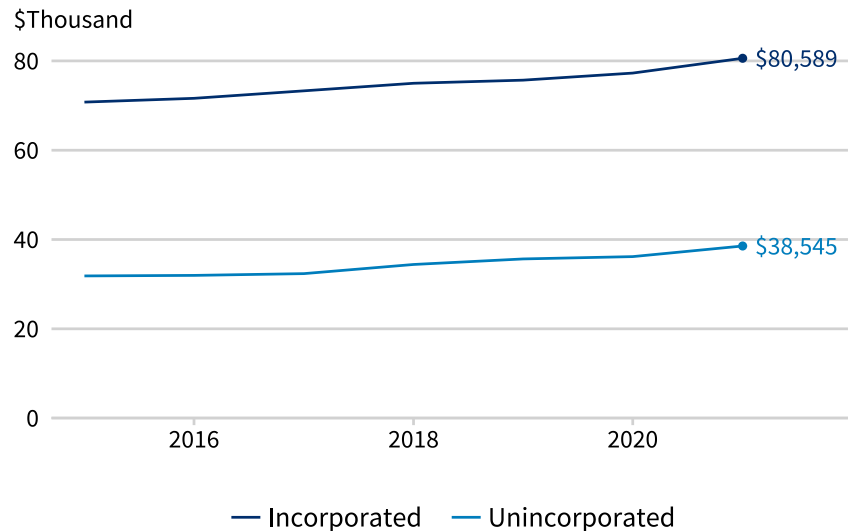


Self-employment





In 2021, 13.0 percent of private workers in the metropolitan area were self-employed, the same rate as in 2016. The percent self-employed included 4.4 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$80,589 in 2021, up 12.5 percent since 2016. The median income of the unincorporated self-employed was \$38,545 in 2021, up 20.6 percent since 2016. The median income for all private workers was \$51,475 in 2021, up 24.7 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	234,107	48,773	3,235	286,115
Transportation and Warehousing	175,430	7,857	1,067	184,354
Other Services (except Public Administration)	150,256	23,381	2,030	175,667
Real Estate and Rental and Leasing	144,909	19,326	999	165,234
Health Care and Social Assistance	111,786	37,267	3,567	152,620
Arts, Entertainment, and Recreation	121,923	18,963	731	141,617
Administrative, Support, and Waste Management	118,256	12,308	1,912	132,476
Retail Trade	97,629	24,446	2,203	124,278
Construction	92,269	20,728	2,227	115,224
Wholesale Trade	30,479	23,706	3,310	57,495
Information	40,975	10,478	843	52,296
Finance and Insurance	37,388	11,423	956	49,767
Accommodation and Food Services	24,061	19,214	5,760	49,035
Educational Services	37,896	4,345	1,098	43,339
Manufacturing	17,168	11,301	3,233	31,702
Agriculture, Forestry, Fishing, and Hunting	1,498	147	10	1,655
Mining, Quarrying, and Oil and Gas Extraction	1,215	77	16	1,308
Management of Companies and Enterprises	*	200	533	733
Industries not classified	*	551	3	554
Utilities	354	92	13	459
Total	1,437,599	294,394	32,699	1,764,692

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



Women made up 45.9 percent of workers and owned 42.7 percent of businesses.

Veterans



Veterans made up 2.1 percent of workers and owned 3.2 percent of businesses.

Hispanics



Hispanics made up 43.5 percent of workers and owned 25.7 percent of businesses.

Racial minorities



Racial minorities made up 45.4 percent of workers and owned 30.4 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	576,000	65,501	641,501
Male	782,000	182,669	964,669
Owned equally by both groups	29,000	47,883	76,883
Veteran	33,000	12,548	45,548
Not Veteran	1,352,000	277,727	1,629,727
Owned equally by both groups	2,200	5,781	7,981
Hispanic	395,000	29,364	424,364
Not Hispanic	989,000	262,065	1,251,065
Owned equally by both groups	3,600	4,627	8,227
American Indian and Alaska Native	5,600	*	*
Asian	317,000	73,909	390,909
Black or African American	97,500	6,271	103,771
Native Hawaiian and Other Pacific Islander	3,900	*	*
White	957,000	213,712	1,170,712
Hispanic or Racial Minority	755,000	109,873	864,873
White and Not Hispanic	626,000	178,015	804,015
Owned equally by both groups	6,000	8,168	14,168

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

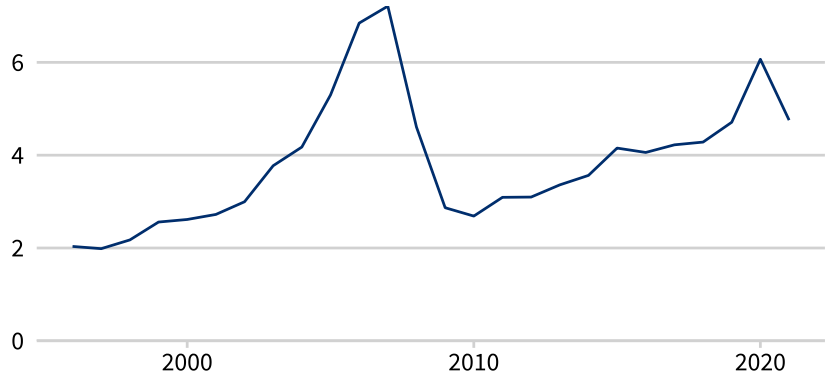
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$4.8 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 \$7.8 billion. Total reported new lending to businesses through loans of \$1 million or less was \$19.2 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	399,850	60.8	24,974	98.7	9,464,928	58.4
Health Care and Social Assistance	371,837	48.6	40,834	99.3	17,641,716	39.7
Professional, Scientific, and Technical Services	278,266	63.5	52,008	98.8	23,978,816	55.8
Manufacturing	254,257	54.5	14,534	96.5	13,543,264	44.1
Wholesale Trade	244,372	68.2	27,016	97.6	15,849,901	60.9
Retail Trade	208,166	36.9	26,649	98.2	8,625,714	43.4
Construction	198,195	79.6	22,955	99.3	12,534,842	72.9
Other Services (except Public Administration)	181,963	80.1	25,411	99.3	6,454,003	77.2
Administrative, Support, and Waste Management	167,031	46.4	14,220	97.2	7,659,550	48.4
Educational Services	97,040	50.0	5,443	98.2	3,920,003	48.2
Real Estate and Rental and Leasing	96,970	69.4	20,325	98.9	6,326,644	64.4
Finance and Insurance	82,236	33.6	12,379	96.5	8,404,375	27.9
Information	74,142	31.7	11,321	97.6	8,146,932	27.5
Transportation and Warehousing	72,917	33.4	8,924	96.2	3,720,508	28.3
Arts, Entertainment, and Recreation	70,696	42.5	19,694	99.6	9,031,700	66.6
Management of Companies and Enterprises	16,062	12.0	733	54.9	1,599,612	11.7
Mining, Quarrying, and Oil and Gas Extraction	1,293	41.2	93	87.7	131,952	34.6
Industries not classified	1,000	100.0	554	100.0	41,269	100.0
Agriculture, Forestry, Fishing, and Hunting	965	95.4	157	98.7	36,269	94.3
Utilities	768	4.7	105	84.0	83,954	4.0
Total	2,818,026	51.8	327,093	98.7	157,195,952	45.9

Source: [Statistics of US Businesses, 2019](#) (Census)

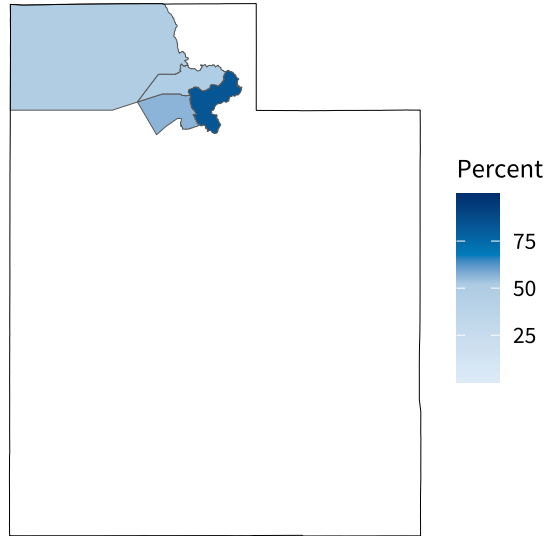
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Ogden-Clearfield

58,981 small businesses
98.8 percent of businesses

105,592 small business employees
53.0 percent of employees



Share of metropolitan area employees working at small businesses by county

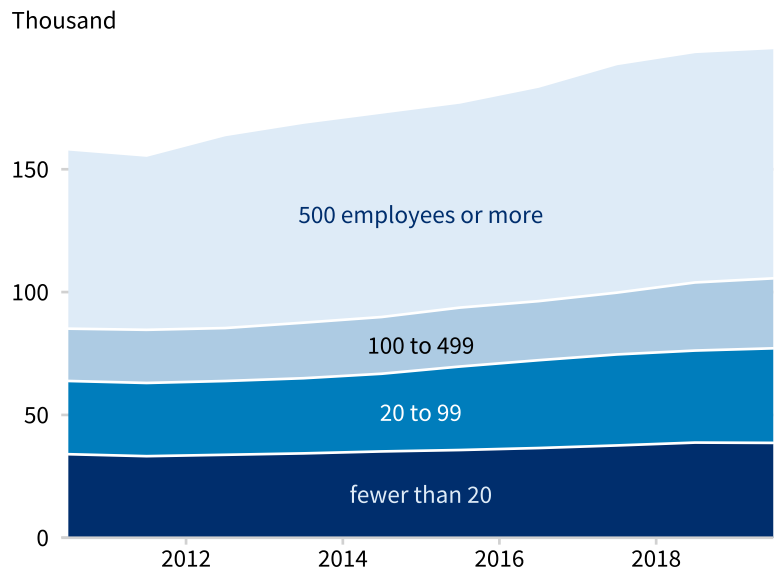
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.8 percent of metropolitan area businesses and 53.0 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 85,072 to 105,592 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 8,622 small businesses, including 8,515 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Construction, which had 16,697 workers with a payroll of \$876.3 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

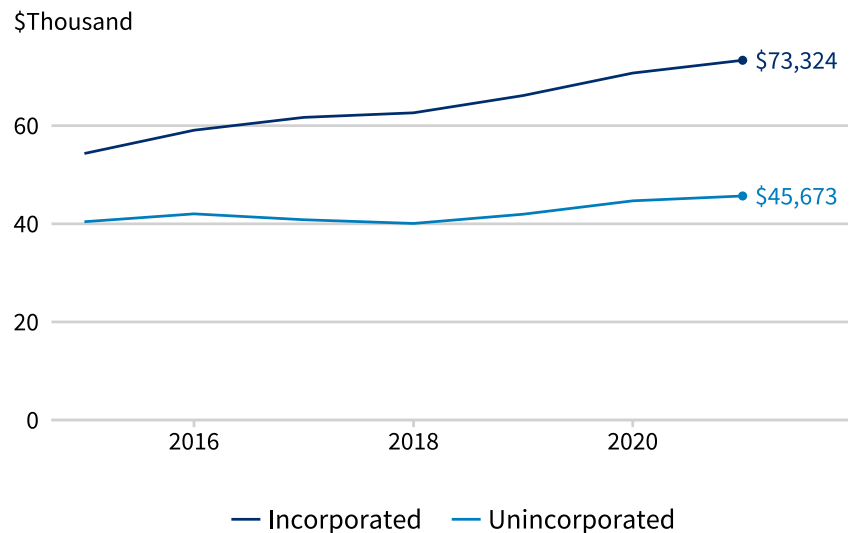


Self-employment





In 2021, 8.2 percent of private workers in the metropolitan area were self-employed, up from 7.8 percent in 2016. The percent self-employed included 4.2 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$73,324 in 2021, up 24.1 percent since 2016. The median income of the unincorporated self-employed was \$45,673 in 2021, up 8.7 percent since 2016. The median income for all private workers was \$50,140 in 2021, up 19.4 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

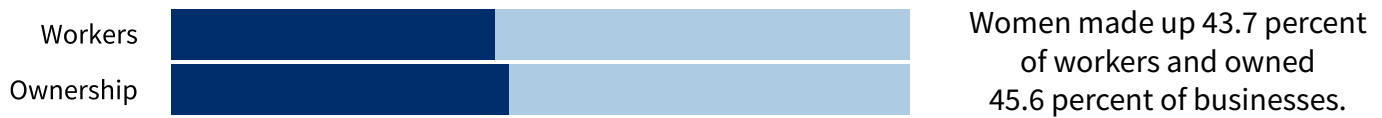
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	6,955	1,560	107	8,622
Real Estate and Rental and Leasing	6,818	881	27	7,726
Retail Trade	5,430	1,043	176	6,649
Other Services (except Public Administration)	4,973	809	63	5,845
Construction	3,556	1,920	180	5,656
Health Care and Social Assistance	2,665	1,210	183	4,058
Administrative, Support, and Waste Management	3,146	712	74	3,932
Transportation and Warehousing	3,076	396	60	3,532
Arts, Entertainment, and Recreation	2,661	143	37	2,841
Educational Services	2,403	146	43	2,592
Finance and Insurance	1,818	579	48	2,445
Manufacturing	846	426	121	1,393
Accommodation and Food Services	554	474	233	1,261
Wholesale Trade	737	361	91	1,189
Information	693	136	22	851
Agriculture, Forestry, Fishing, and Hunting	300	19	1	320
Utilities	29	14	2	45
Management of Companies and Enterprises	*	12	25	37
Mining, Quarrying, and Oil and Gas Extraction	20	9	3	32
Industries not classified	*	15	1	16
Total	46,680	10,860	1,441	58,981

* Not reported by the Census Bureau

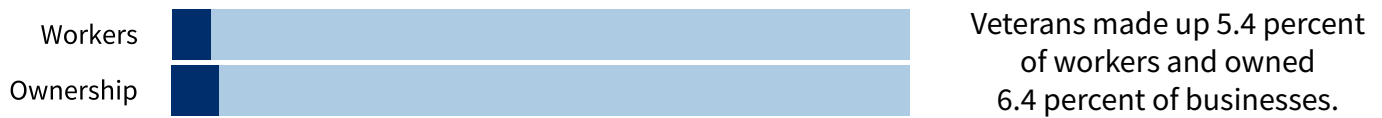
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

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, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	18,000	*	*
Male	23,000	6,993	29,993
Owned equally by both groups	2,900	*	*
Veteran	2,300	*	*
Not Veteran	41,500	10,378	51,878
Owned equally by both groups	350	*	*
Hispanic	2,900	324	3,224
Not Hispanic	41,000	10,856	51,856
Owned equally by both groups	150	103	253
American Indian and Alaska Native	80	*	*
Asian	950	257	1,207
Black or African American	350	*	*
Native Hawaiian and Other Pacific Islander	150	*	*
White	42,500	11,043	53,543
Hispanic or Racial Minority	4,300	596	4,896
White and Not Hispanic	39,500	10,573	50,073
Owned equally by both groups	200	112	312

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

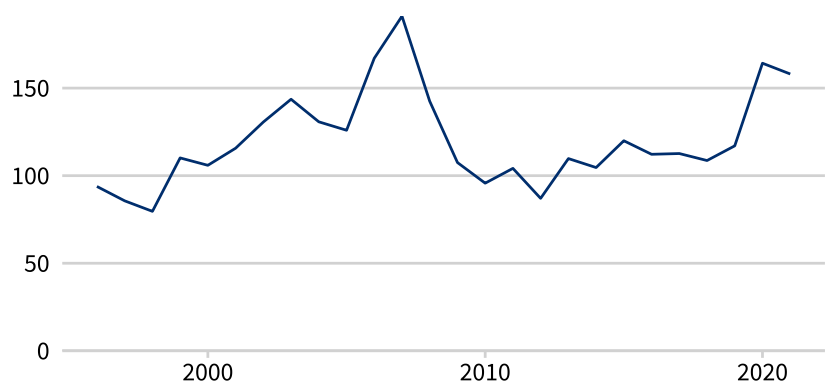
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$158.1 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 \$179.9 million. Total reported new lending to businesses through loans of \$1 million or less was \$565.8 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	16,697	97.4	2,100	99.3	876,274	94.5
Health Care and Social Assistance	13,724	54.1	1,393	96.0	470,362	41.5
Accommodation and Food Services	12,590	62.4	707	92.7	183,669	60.7
Retail Trade	11,642	39.9	1,219	87.8	362,240	43.3
Manufacturing	9,815	29.9	547	88.8	479,534	25.2
Professional, Scientific, and Technical Services	7,999	59.5	1,667	96.5	454,064	57.9
Administrative, Support, and Waste Management	6,843	51.9	786	94.4	226,639	53.1
Other Services (except Public Administration)	5,170	89.6	872	97.3	148,999	87.8
Wholesale Trade	3,789	49.3	452	84.2	195,897	47.9
Transportation and Warehousing	3,419	33.3	456	91.8	158,593	29.6
Educational Services	3,418	78.3	189	94.5	85,727	35.0
Arts, Entertainment, and Recreation	3,344	79.0	180	97.3	71,837	84.4
Finance and Insurance	3,143	37.8	627	91.0	178,287	37.2
Real Estate and Rental and Leasing	1,972	82.6	908	96.9	78,354	81.6
Information	1,101	48.4	158	86.3	66,929	60.0
Management of Companies and Enterprises	555	28.7	37	67.3	29,594	12.7
Agriculture, Forestry, Fishing, and Hunting	159	100.0	20	100.0	16,057	100.0
Mining, Quarrying, and Oil and Gas Extraction	117	24.1	12	75.0	7,390	21.5
Utilities	65	28.1	16	88.9	3,916	18.2
Industries not classified	30	100.0	16	100.0	1,959	100.0
Total	105,592	53.0	12,301	94.6	4,096,321	46.8

Source: [Statistics of US Businesses, 2019](#) (Census)

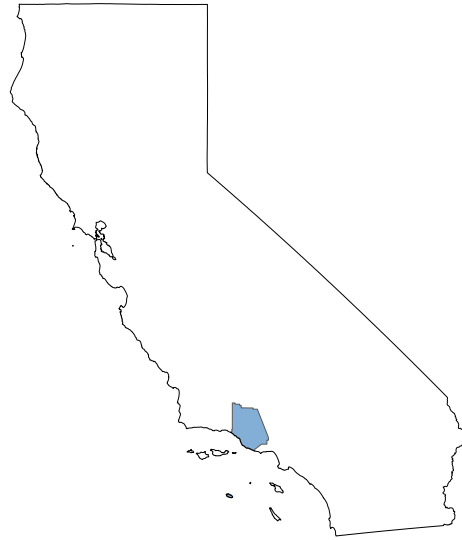
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Oxnard-Thousand Oaks-Ventura

89,148 small businesses
98.9 percent of businesses

151,928 small business employees
57.3 percent of employees



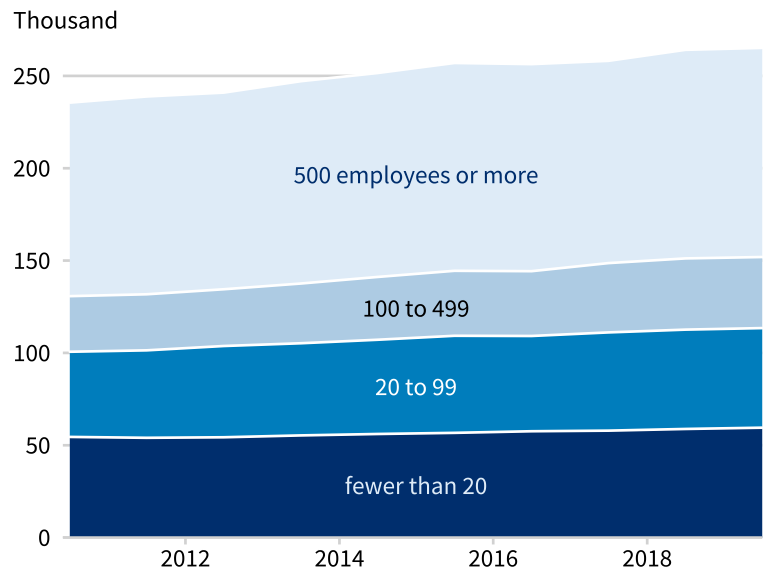
Oxnard-Thousand Oaks-Ventura Metropolitan Statistical Area

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.9 percent of metropolitan area businesses and 57.3 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 130,737 to 151,928 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 16,478 small businesses, including 16,322 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 22,872 workers with a payroll of \$493.0 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

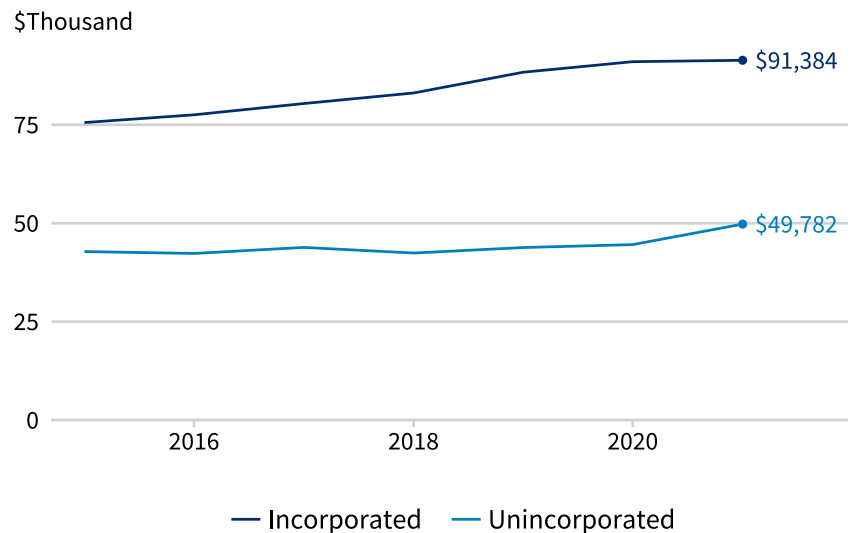


Self-employment





In 2021, 11.2 percent of private workers in the metropolitan area were self-employed, down from 12.4 percent in 2016. 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 \$91,384 in 2021, up 17.9 percent since 2016. The median income of the unincorporated self-employed was \$49,782 in 2021, up 17.6 percent since 2016. The median income for all private workers was \$54,021 in 2021, up 16.8 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	13,821	2,501	156	16,478
Other Services (except Public Administration)	7,674	1,420	108	9,202
Real Estate and Rental and Leasing	7,342	934	59	8,335
Health Care and Social Assistance	5,545	2,159	257	7,961
Construction	5,237	2,046	162	7,445
Administrative, Support, and Waste Management	6,249	917	118	7,284
Retail Trade	5,488	1,409	201	7,098
Arts, Entertainment, and Recreation	5,092	451	48	5,591
Transportation and Warehousing	4,593	297	52	4,942
Finance and Insurance	2,240	801	51	3,092
Educational Services	2,446	216	62	2,724
Accommodation and Food Services	992	934	354	2,280
Wholesale Trade	1,276	776	179	2,231
Information	1,601	279	39	1,919
Manufacturing	1,070	610	178	1,858
Agriculture, Forestry, Fishing, and Hunting	435	49	7	491
Mining, Quarrying, and Oil and Gas Extraction	111	22	8	141
Utilities	36	30	2	68
Management of Companies and Enterprises	*	13	34	47
Industries not classified	*	30	0	30
Total	71,248	15,876	2,024	89,148

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



Women made up 45.9 percent of workers and owned 43.7 percent of businesses.

Veterans



Veterans made up 3.7 percent of workers and owned 5.4 percent of businesses.

Hispanics



Hispanics made up 40.8 percent of workers and owned 23.1 percent of businesses.

Racial minorities



Racial minorities made up 19.7 percent of workers and owned 13.5 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	29,500	3,406	32,906
Male	38,000	10,165	48,165
Owned equally by both groups	1,400	3,092	4,492
Veteran	3,200	920	4,120
Not Veteran	65,500	15,385	80,885
Owned equally by both groups	150	*	*
Hispanic	17,000	2,209	19,209
Not Hispanic	52,000	14,068	66,068
Owned equally by both groups	200	*	*
American Indian and Alaska Native	300	*	*
Asian	7,100	1,700	8,800
Black or African American	1,800	338	2,138
Native Hawaiian and Other Pacific Islander	150	*	*
White	59,500	14,607	74,107
Hispanic or Racial Minority	24,000	4,227	28,227
White and Not Hispanic	44,500	11,864	56,364
Owned equally by both groups	300	*	*

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

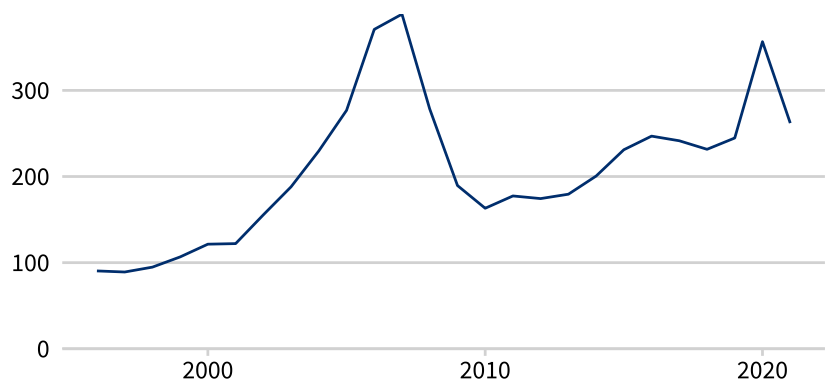
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$262.0 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 \$417.8 million. Total reported new lending to businesses through loans of \$1 million or less was \$1.0 billion.

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	%
Accommodation and Food Services	22,872	66.5	1,288	94.2	493,043	67.4
Health Care and Social Assistance	22,067	54.3	2,416	96.2	1,035,649	48.1
Construction	14,946	95.2	2,208	99.3	863,571	94.0
Retail Trade	13,569	34.2	1,610	85.3	560,471	43.9
Manufacturing	13,556	53.5	788	92.7	738,415	44.5
Professional, Scientific, and Technical Services	12,852	59.9	2,657	97.3	932,806	31.5
Wholesale Trade	10,722	72.8	955	90.4	826,655	69.2
Administrative, Support, and Waste Management	9,527	52.3	1,035	94.8	399,408	56.1
Other Services (except Public Administration)	9,230	90.3	1,528	98.0	284,080	87.8
Educational Services	4,354	68.4	278	95.5	145,712	65.7
Finance and Insurance	4,140	35.4	852	89.7	328,054	28.8
Real Estate and Rental and Leasing	3,441	76.4	993	95.1	180,850	68.7
Arts, Entertainment, and Recreation	3,261	69.8	499	97.5	114,082	79.5
Transportation and Warehousing	3,094	54.3	349	89.7	142,592	51.8
Information	2,179	40.4	318	89.8	158,502	42.7
Management of Companies and Enterprises	765	17.6	47	60.3	63,129	11.5
Agriculture, Forestry, Fishing, and Hunting	659	94.8	56	96.6	32,804	94.0
Mining, Quarrying, and Oil and Gas Extraction	561	91.5	30	93.8	52,053	92.0
Utilities	97	11.8	32	84.2	5,003	4.7
Industries not classified	36	100.0	30	100.0	697	100.0
Total	151,928	57.3	17,900	94.8	7,357,576	48.7

Source: [Statistics of US Businesses, 2019](#) (Census)

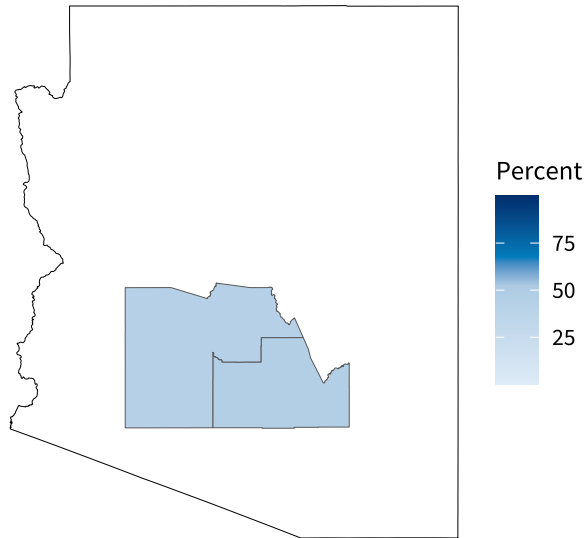
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Phoenix-Mesa-Chandler

454,769 small businesses
99.4 percent of businesses

787,979 small business employees
42.6 percent of employees



Share of metropolitan area employees working at small businesses by county

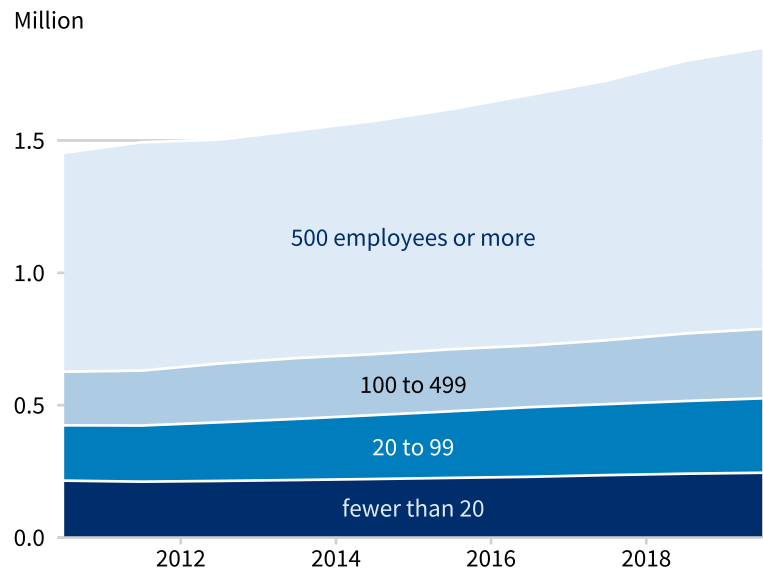
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.4 percent of metropolitan area businesses and 42.6 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 626,734 to 787,979 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 69,010 small businesses, including 68,089 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 118,542 workers with a payroll of \$5.4 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

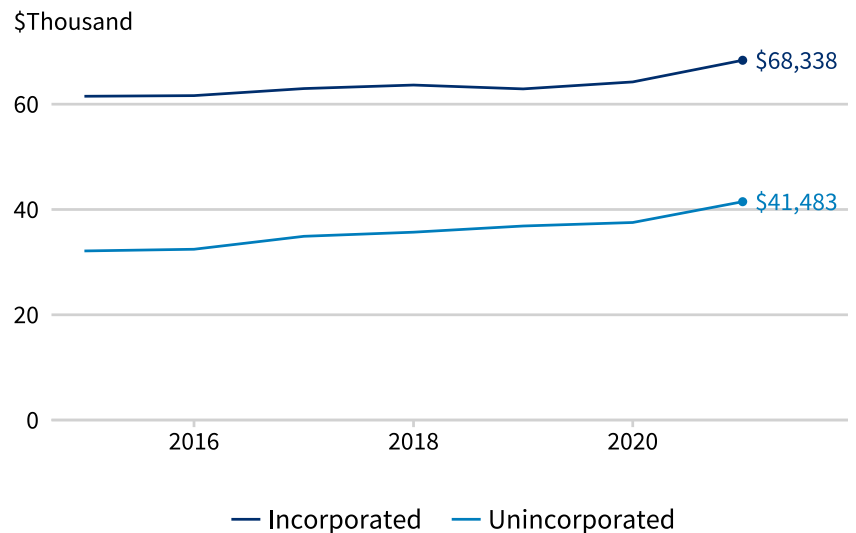


Self-employment





In 2021, 9.9 percent of private workers in the metropolitan area were self-employed, up from 9.5 percent in 2016. The percent self-employed included 4.1 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$68,338 in 2021, up 10.9 percent since 2016. The median income of the unincorporated self-employed was \$41,483 in 2021, up 27.8 percent since 2016. The median income for all private workers was \$50,386 in 2021, up 21.5 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

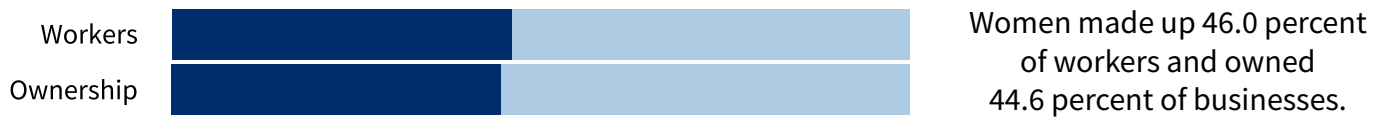
Industry				
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	56,103	11,986	921	69,010
Real Estate and Rental and Leasing	48,631	5,966	280	54,877
Other Services (except Public Administration)	38,964	6,234	654	45,852
Transportation and Warehousing	41,498	1,492	321	43,311
Administrative, Support, and Waste Management	35,900	4,509	728	41,137
Construction	31,361	7,213	1,145	39,719
Health Care and Social Assistance	28,987	9,001	1,261	39,249
Retail Trade	29,582	5,284	644	35,510
Arts, Entertainment, and Recreation	20,145	1,006	225	21,376
Finance and Insurance	11,327	3,563	300	15,190
Educational Services	12,452	1,084	312	13,848
Accommodation and Food Services	5,973	4,074	1,548	11,595
Wholesale Trade	5,121	2,919	707	8,747
Manufacturing	4,703	1,936	715	7,354
Information	4,751	804	174	5,729
Agriculture, Forestry, Fishing, and Hunting	1,191	92	8	1,291
Mining, Quarrying, and Oil and Gas Extraction	683	35	14	732
Management of Companies and Enterprises	*	79	175	254
Utilities	154	47	6	207
Industries not classified	*	127	1	128
Total	377,526	67,415	9,828	454,769

* Not reported by the Census Bureau

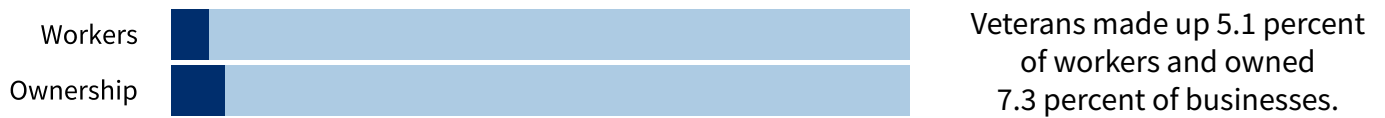
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



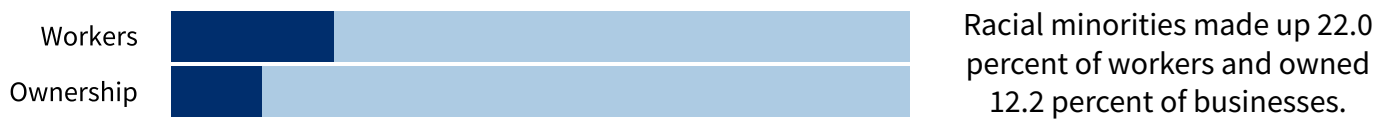
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	147,000	14,424	161,424
Male	192,000	40,566	232,566
Owned equally by both groups	10,500	15,560	26,060
Veteran	22,000	4,708	26,708
Not Veteran	325,000	63,761	388,761
Owned equally by both groups	1,800	2,081	3,881
Hispanic	69,500	4,575	74,075
Not Hispanic	278,000	64,655	342,655
Owned equally by both groups	1,100	1,319	2,419
American Indian and Alaska Native	1,600	*	*
Asian	21,000	4,781	25,781
Black or African American	20,500	1,184	21,684
Native Hawaiian and Other Pacific Islander	750	*	*
White	304,000	64,263	368,263
Hispanic or Racial Minority	108,000	10,781	118,781
White and Not Hispanic	239,000	57,997	296,997
Owned equally by both groups	1,700	1,772	3,472

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

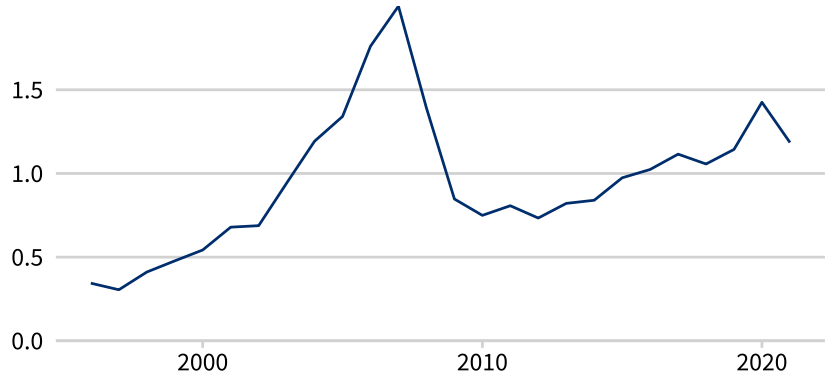
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, 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 \$4.5 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	118,542	45.3	10,262	97.7	5,423,317	38.9
Accommodation and Food Services	109,818	50.9	5,622	96.1	2,154,487	46.6
Construction	99,188	75.0	8,358	98.4	5,398,560	68.3
Professional, Scientific, and Technical Services	68,843	54.8	12,907	97.3	4,936,227	46.4
Administrative, Support, and Waste Management	65,853	43.9	5,237	94.1	2,536,821	43.9
Other Services (except Public Administration)	56,406	81.9	6,888	98.2	1,875,252	74.8
Retail Trade	52,867	23.5	5,928	93.6	2,095,592	28.0
Manufacturing	52,379	45.7	2,651	91.5	2,556,873	36.3
Wholesale Trade	36,104	45.9	3,626	89.5	2,186,453	38.2
Educational Services	25,634	49.9	1,396	95.9	934,719	43.8
Real Estate and Rental and Leasing	23,529	55.5	6,246	97.3	1,335,916	55.3
Finance and Insurance	22,471	15.0	3,863	91.7	1,817,799	15.2
Arts, Entertainment, and Recreation	19,240	46.5	1,231	95.9	804,443	48.6
Transportation and Warehousing	19,101	22.8	1,813	89.0	892,234	19.8
Information	11,011	24.0	978	86.2	863,364	24.5
Management of Companies and Enterprises	4,477	8.5	254	49.1	350,730	7.8
Utilities	983	12.9	53	74.6	89,437	10.4
Mining, Quarrying, and Oil and Gas Extraction	666	36.6	49	79.0	56,071	41.9
Agriculture, Forestry, Fishing, and Hunting	613	67.7	100	98.0	25,625	84.8
Industries not classified	254	100.0	128	100.0	5,145	100.0
Total	787,979	42.6	77,243	96.3	36,339,065	37.3

Source: [Statistics of US Businesses](#), 2019 (Census)

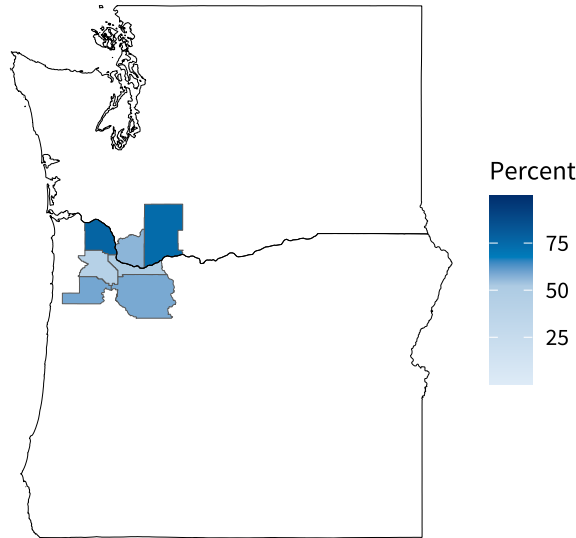
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Portland-Vancouver-Hillsboro

252,606 small businesses
99.2 percent of businesses

552,890 small business employees
51.0 percent of employees



Share of metropolitan area employees working at small businesses by county

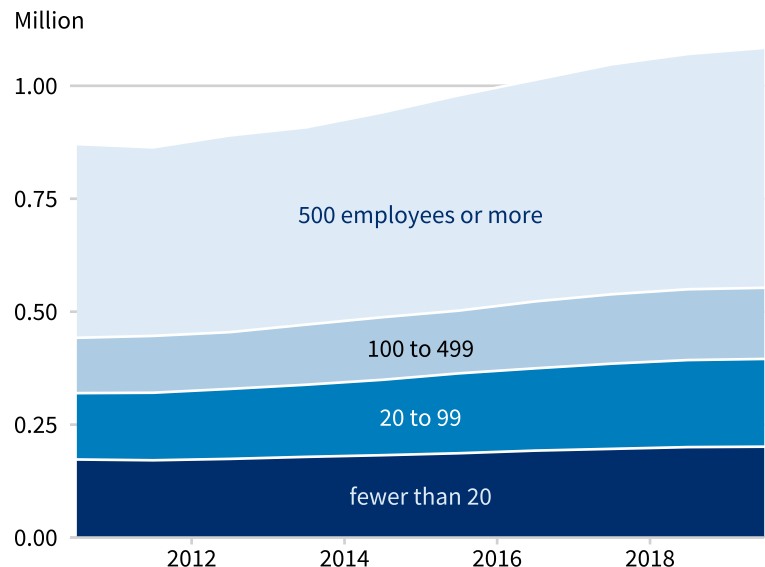
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.2 percent of metropolitan area businesses and 51.0 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 442,053 to 552,890 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 45,364 small businesses, including 44,658 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 75,091 workers with a payroll of \$1.7 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

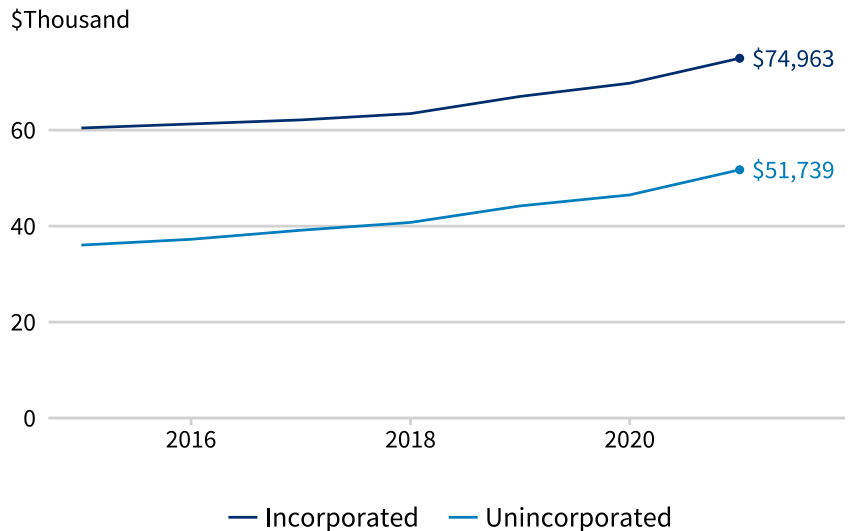


Self-employment





In 2021, 10.6 percent of private workers in the metropolitan area were self-employed, down from 11.0 percent in 2016. The percent self-employed included 4.2 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$74,963 in 2021, up 22.3 percent since 2016. The median income of the unincorporated self-employed was \$51,739 in 2021, up 38.9 percent since 2016. The median income for all private workers was \$58,161 in 2021, up 22.1 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

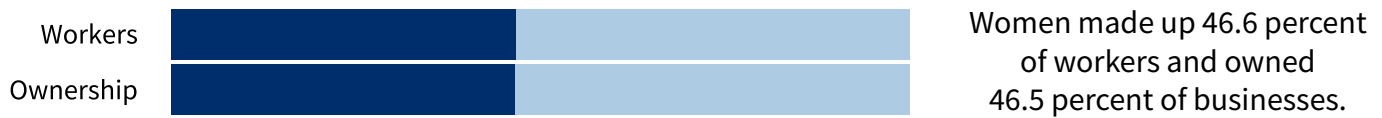
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	37,116	7,542	706	45,364
Transportation and Warehousing	22,775	1,390	251	24,416
Real Estate and Rental and Leasing	21,078	2,964	197	24,239
Health Care and Social Assistance	14,983	5,770	706	21,459
Other Services (except Public Administration)	15,447	5,139	428	21,014
Construction	12,364	7,293	663	20,320
Retail Trade	15,419	3,996	598	20,013
Arts, Entertainment, and Recreation	16,606	900	171	17,677
Administrative, Support, and Waste Management	12,361	2,836	410	15,607
Accommodation and Food Services	3,602	3,941	1,147	8,690
Educational Services	7,432	817	221	8,470
Manufacturing	3,647	2,137	676	6,460
Finance and Insurance	4,254	1,865	189	6,308
Wholesale Trade	2,841	2,130	636	5,607
Information	3,965	771	157	4,893
Agriculture, Forestry, Fishing, and Hunting	1,681	224	34	1,939
Management of Companies and Enterprises	*	38	164	202
Industries not classified	*	133	0	133
Utilities	63	28	3	94
Mining, Quarrying, and Oil and Gas Extraction	58	24	3	85
Total	195,692	49,893	7,021	252,606

* Not reported by the Census Bureau

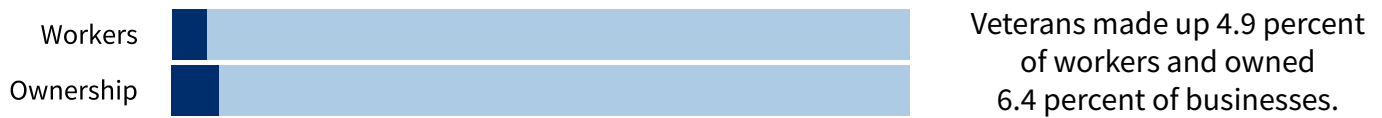
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

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, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	85,500	12,018	97,518
Male	98,500	30,950	129,450
Owned equally by both groups	5,500	9,673	15,173
Veteran	9,600	*	*
Not Veteran	179,000	47,483	226,483
Owned equally by both groups	800	1,952	2,752
Hispanic	12,500	2,310	14,810
Not Hispanic	177,000	49,833	226,833
Owned equally by both groups	350	495	845
American Indian and Alaska Native	550	225	775
Asian	12,500	4,966	17,466
Black or African American	6,000	578	6,578
Native Hawaiian and Other Pacific Islander	600	50	650
White	170,000	47,099	217,099
Hispanic or Racial Minority	31,000	7,941	38,941
White and Not Hispanic	158,000	43,677	201,677
Owned equally by both groups	750	1,021	1,771

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

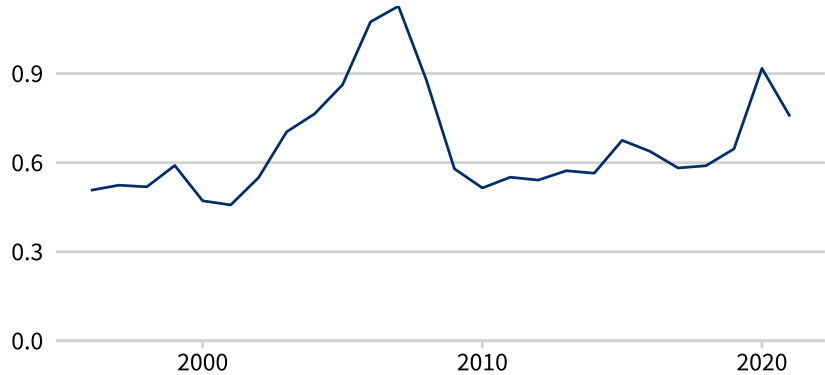
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$755.4 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 \$940.8 million. 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	%
Accommodation and Food Services	75,091	66.5	5,088	98.0	1,729,988	66.6
Health Care and Social Assistance	69,534	44.2	6,476	97.5	2,886,354	32.2
Construction	60,710	80.8	7,956	99.0	3,863,773	74.8
Manufacturing	52,686	44.9	2,813	92.4	2,775,135	31.6
Professional, Scientific, and Technical Services	50,714	66.5	8,248	97.2	3,787,146	55.2
Retail Trade	44,532	37.3	4,594	93.6	1,657,127	42.0
Other Services (except Public Administration)	39,923	86.2	5,567	98.4	1,390,124	82.0
Administrative, Support, and Waste Management	33,060	50.9	3,246	94.8	1,394,878	53.7
Wholesale Trade	31,999	52.0	2,766	89.0	2,095,516	43.4
Educational Services	16,301	54.5	1,038	97.2	513,068	55.1
Real Estate and Rental and Leasing	15,679	68.3	3,161	97.0	774,860	64.0
Transportation and Warehousing	14,494	36.5	1,641	91.2	701,586	33.1
Arts, Entertainment, and Recreation	13,538	68.2	1,071	98.0	535,682	76.1
Finance and Insurance	13,216	26.9	2,054	90.0	1,040,290	22.8
Information	12,274	43.0	928	89.4	972,149	39.2
Management of Companies and Enterprises	5,777	10.9	202	52.7	480,494	7.2
Agriculture, Forestry, Fishing, and Hunting	2,854	98.1	258	98.9	131,245	93.6
Mining, Quarrying, and Oil and Gas Extraction	267	58.4	27	90.0	14,581	44.7
Industries not classified	129	100.0	133	100.0	3,885	100.0
Utilities	112	1.9	31	73.8	9,115	1.4
Total	552,890	51.0	56,914	96.5	26,756,996	41.2

Source: [Statistics of US Businesses](#), 2019 (Census)

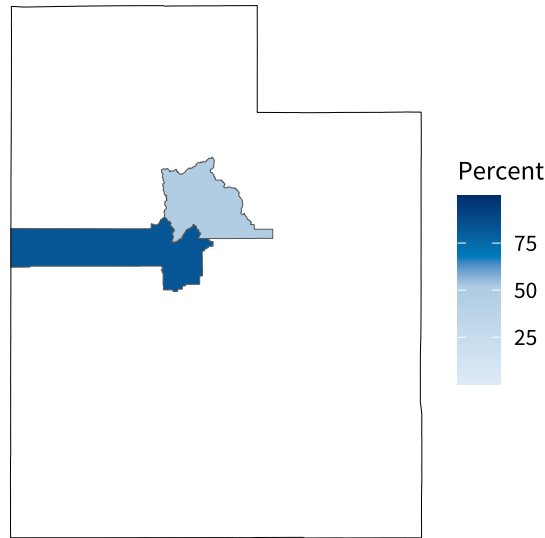
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Provo-Orem

67,928 small businesses
99.1 percent of businesses

115,438 small business employees
48.6 percent of employees



Share of metropolitan area employees working at small businesses by county

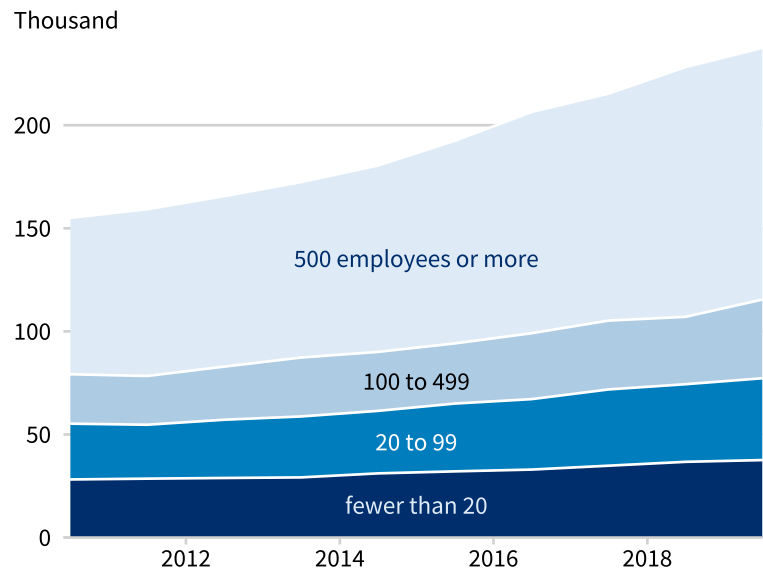
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.1 percent of metropolitan area businesses and 48.6 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 79,201 to 115,438 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 12,836 small businesses, including 12,674 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 15,041 workers with a payroll of \$533.2 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

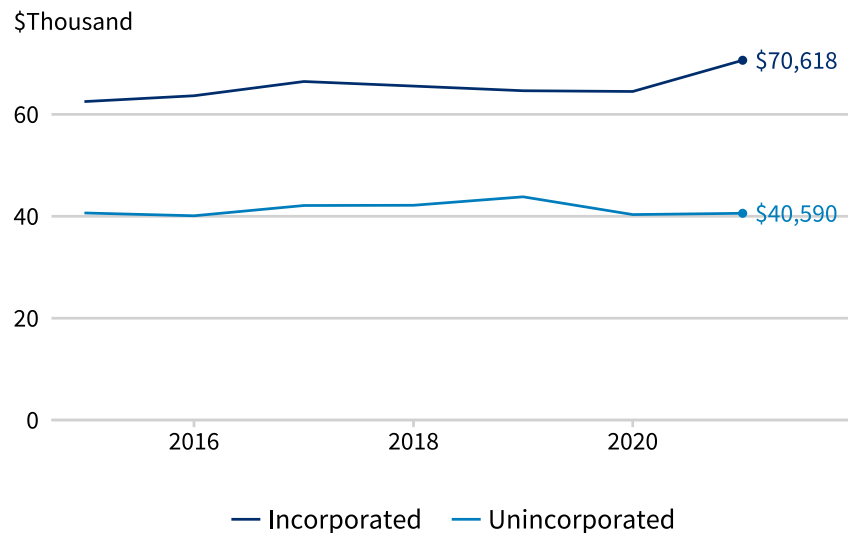


Self-employment





In 2021, 9.3 percent of private workers in the metropolitan area were self-employed, up from 8.7 percent in 2016. The percent self-employed included 4.4 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$70,618 in 2021, up 10.9 percent since 2016. The median income of the unincorporated self-employed was \$40,590 in 2021, up 1.2 percent since 2016. The median income for all private workers was \$51,490 in 2021, up 20.9 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

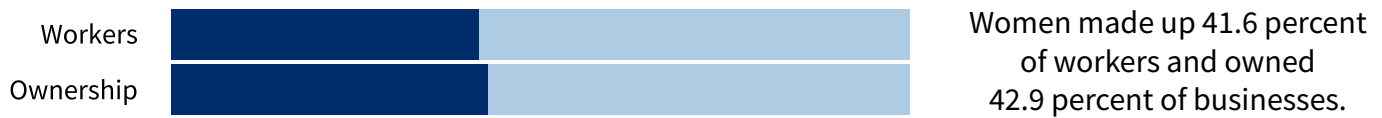
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	10,528	2,146	162	12,836
Retail Trade	7,366	1,422	176	8,964
Real Estate and Rental and Leasing	6,776	876	32	7,684
Construction	4,011	1,771	143	5,925
Other Services (except Public Administration)	4,495	719	47	5,261
Health Care and Social Assistance	2,996	1,163	174	4,333
Administrative, Support, and Waste Management	3,399	688	71	4,158
Arts, Entertainment, and Recreation	3,453	256	28	3,737
Educational Services	3,163	236	67	3,466
Transportation and Warehousing	2,750	262	22	3,034
Finance and Insurance	1,904	517	60	2,481
Information	1,284	277	68	1,629
Manufacturing	1,021	429	112	1,562
Accommodation and Food Services	634	420	198	1,252
Wholesale Trade	788	331	83	1,202
Agriculture, Forestry, Fishing, and Hunting	272	22	1	295
Mining, Quarrying, and Oil and Gas Extraction	33	13	3	49
Management of Companies and Enterprises	*	27	21	48
Utilities	35	10	1	46
Industries not classified	*	12	0	12
Total	54,908	11,590	1,430	67,928

* Not reported by the Census Bureau

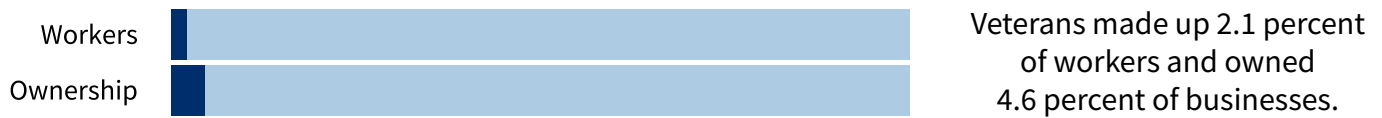
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



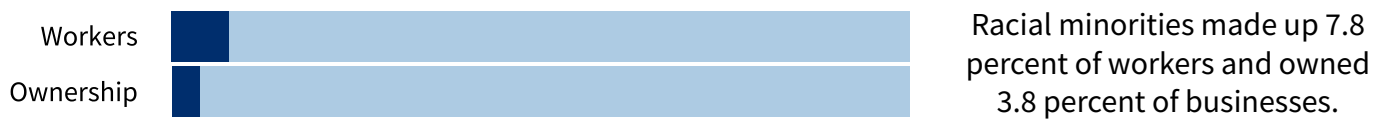
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	19,500	1,956	21,456
Male	28,500	7,665	36,165
Owned equally by both groups	3,200	2,511	5,711
Veteran	1,700	*	*
Not Veteran	49,000	11,251	60,251
Owned equally by both groups	300	261	561
Hispanic	3,900	*	*
Not Hispanic	47,000	11,700	58,700
Owned equally by both groups	150	*	*
American Indian and Alaska Native	90	*	*
Asian	950	*	*
Black or African American	300	*	*
Native Hawaiian and Other Pacific Islander	350	*	*
White	49,000	11,750	60,750
Hispanic or Racial Minority	5,400	748	6,148
White and Not Hispanic	45,500	11,215	56,715
Owned equally by both groups	250	169	419

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

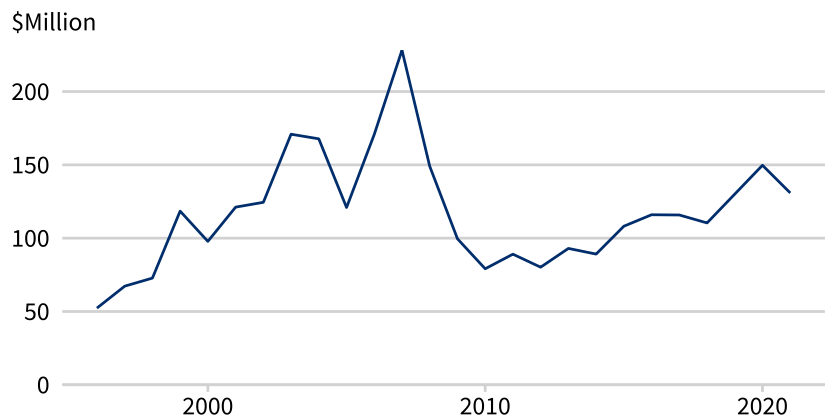
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$130.9 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 \$225.7 million. Total reported new lending to businesses through loans of \$1 million or less was \$580.3 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	%
Health Care and Social Assistance	15,041	55.1	1,337	96.5	533,150	45.1
Professional, Scientific, and Technical Services	14,215	80.1	2,308	98.3	930,984	70.4
Construction	14,017	73.7	1,914	99.2	683,727	67.1
Retail Trade	11,637	40.9	1,598	90.7	392,612	46.9
Accommodation and Food Services	10,581	54.2	618	90.7	153,213	49.7
Manufacturing	10,380	56.1	541	93.4	485,789	48.7
Administrative, Support, and Waste Management and Information	6,837	29.5	759	95.6	268,065	29.5
Information	6,690	38.0	345	85.8	539,199	30.6
Educational Services	5,781	18.9	303	97.7	179,341	23.3
Wholesale Trade	4,840	42.6	414	86.8	274,097	41.9
Other Services (except Public Administration)	4,088	94.7	766	98.1	119,813	91.8
Finance and Insurance	4,071	61.2	577	91.6	274,340	62.6
Real Estate and Rental and Leasing	2,341	89.2	908	97.4	94,669	87.2
Arts, Entertainment, and Recreation	1,959	66.0	284	98.3	36,457	69.6
Transportation and Warehousing	1,535	49.9	284	95.6	52,603	45.6
Management of Companies and Enterprises	1,081	27.7	48	71.6	38,083	13.4
Mining, Quarrying, and Oil and Gas Extraction	209	77.7	16	88.9	8,754	66.6
Utilities	66	21.4	11	78.6	3,863	15.0
Agriculture, Forestry, Fishing, and Hunting	62	100.0	23	100.0	2,435	100.0
Industries not classified	7	100.0	12	100.0	264	100.0
Total	115,438	48.6	13,020	95.6	5,071,458	46.4

Source: [Statistics of US Businesses, 2019](#) (Census)

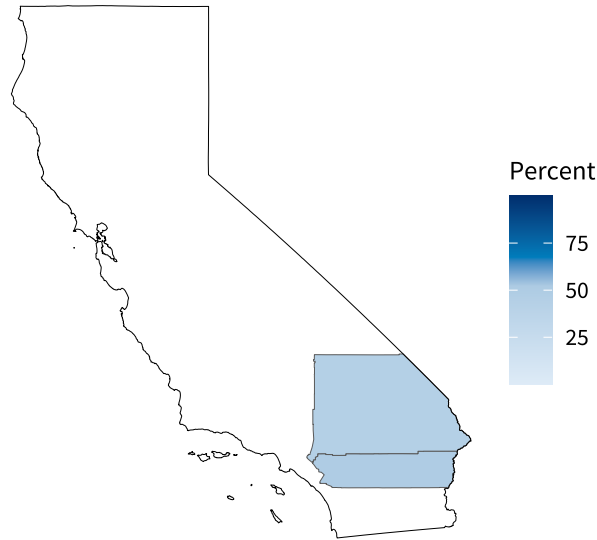
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Riverside-San Bernardino-Ontario

404,495 small businesses
99.5 percent of businesses

587,103 small business employees
47.5 percent of employees



Share of metropolitan area employees working at small businesses by county

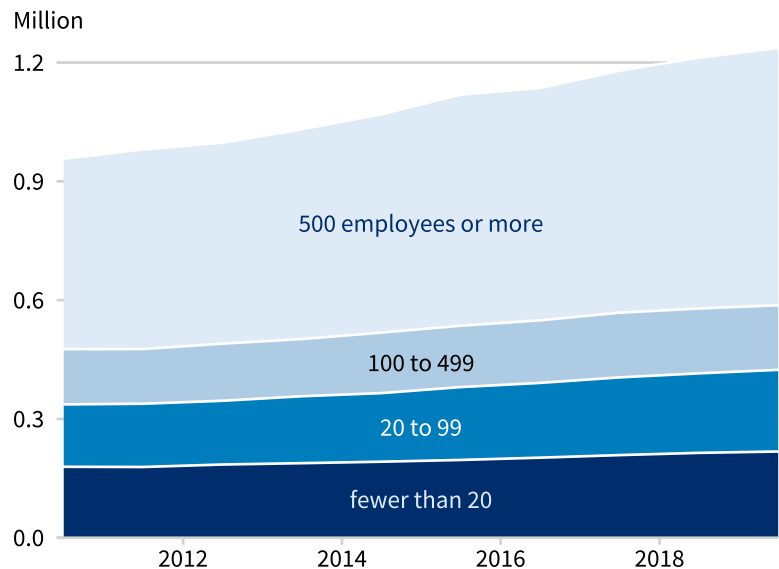
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.5 percent of metropolitan area businesses and 47.5 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 476,354 to 587,103 workers. The industry with the most small businesses in 2019 was Miscellaneous Services, with 48,712 small businesses, including 48,283 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 92,345 workers with a payroll of \$1.8 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

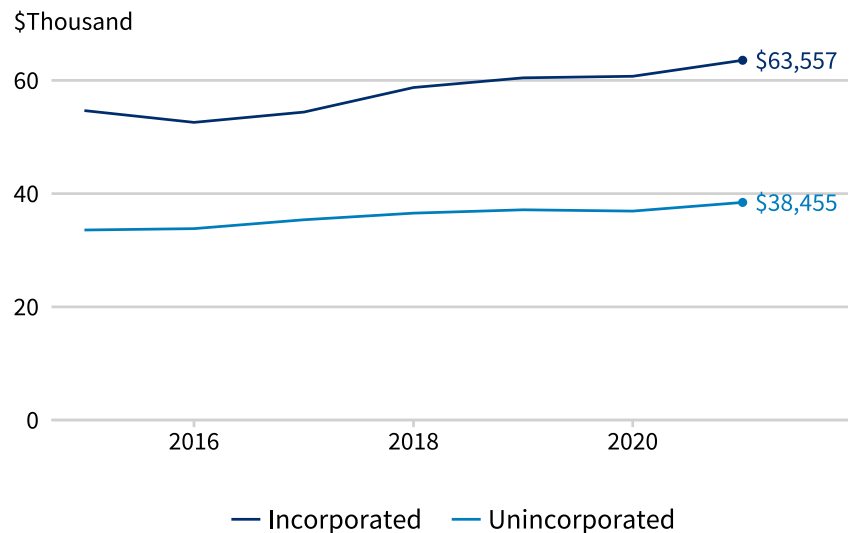


Self-employment





In 2021, 9.7 percent of private workers in the metropolitan area were self-employed, down from 9.9 percent in 2016. The percent self-employed included 3.2 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$63,557 in 2021, up 20.9 percent since 2016. The median income of the unincorporated self-employed was \$38,455 in 2021, up 13.7 percent since 2016. The median income for all private workers was \$45,418 in 2021, up 17.0 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

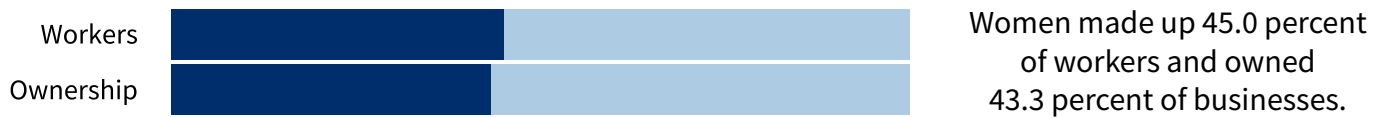
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Other Services (except Public Administration)	42,594	5,689	429	48,712
Transportation and Warehousing	45,708	2,625	301	48,634
Professional, Scientific, and Technical Services	40,215	5,719	404	46,338
Administrative, Support, and Waste Management	37,806	3,124	445	41,375
Construction	32,875	7,477	920	41,272
Health Care and Social Assistance	29,639	6,589	872	37,100
Retail Trade	30,565	5,438	599	36,602
Real Estate and Rental and Leasing	29,734	3,193	190	33,117
Arts, Entertainment, and Recreation	14,464	797	176	15,437
Accommodation and Food Services	5,956	4,412	1,405	11,773
Wholesale Trade	6,522	3,506	706	10,734
Finance and Insurance	8,279	1,723	135	10,137
Educational Services	8,410	681	150	9,241
Manufacturing	5,179	2,114	766	8,059
Information	3,900	402	62	4,364
Agriculture, Forestry, Fishing, and Hunting	1,061	94	14	1,169
Mining, Quarrying, and Oil and Gas Extraction	233	11	5	249
Utilities	147	50	11	208
Management of Companies and Enterprises	*	28	91	119
Industries not classified	*	84	0	84
Total	343,287	53,719	7,489	404,495

* Not reported by the Census Bureau

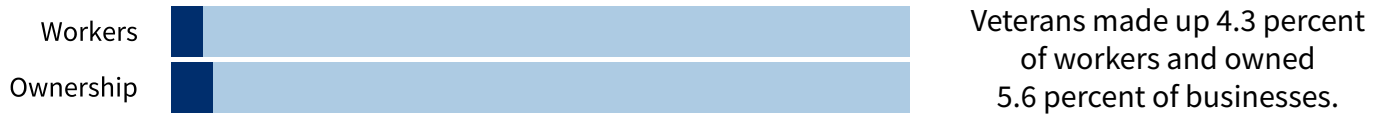
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

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, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	139,000	*	*
Male	181,000	35,636	216,636
Owned equally by both groups	4,800	10,106	14,906
Veteran	16,000	3,297	19,297
Not Veteran	309,000	52,208	361,208
Owned equally by both groups	700	*	*
Hispanic	131,000	9,395	140,395
Not Hispanic	193,000	46,415	239,415
Owned equally by both groups	850	1,185	2,035
American Indian and Alaska Native	2,000	*	*
Asian	51,500	10,959	62,459
Black or African American	29,500	990	30,490
Native Hawaiian and Other Pacific Islander	1,300	*	*
White	240,000	44,686	284,686
Hispanic or Racial Minority	194,000	21,261	215,261
White and Not Hispanic	130,000	33,995	163,995
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, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

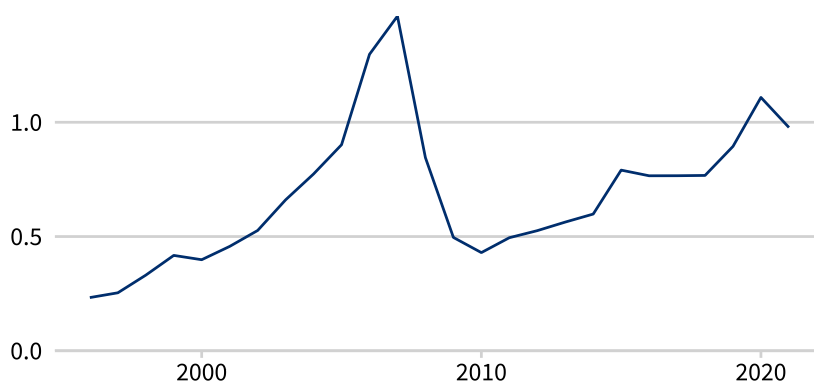
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$977.1 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 \$1.6 billion. Total reported new lending to businesses through loans of \$1 million or less was \$3.8 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	%
Accommodation and Food Services	92,345	55.2	5,817	97.0	1,807,177	49.2
Construction	79,732	81.4	8,397	99.1	4,535,003	77.6
Health Care and Social Assistance	78,314	41.6	7,461	97.5	3,334,773	31.1
Manufacturing	55,634	55.0	2,880	91.9	2,703,248	49.9
Retail Trade	50,974	27.1	6,037	94.2	1,953,215	32.8
Wholesale Trade	42,660	58.1	4,212	92.9	2,419,221	56.0
Other Services (except Public Administration)	39,488	82.8	6,118	98.6	1,203,253	78.1
Administrative, Support, and Waste Management	36,298	43.8	3,569	95.4	1,283,840	44.6
Professional, Scientific, and Technical Services	31,543	78.7	6,123	97.9	1,784,368	77.3
Transportation and Warehousing	22,065	19.4	2,926	92.0	1,012,594	19.7
Arts, Entertainment, and Recreation	15,385	51.8	973	95.7	411,790	47.5
Real Estate and Rental and Leasing	13,292	66.5	3,383	96.7	596,260	59.0
Educational Services	11,711	48.5	831	96.1	393,546	50.4
Finance and Insurance	9,552	35.2	1,858	91.6	531,241	28.0
Information	4,266	24.0	464	88.2	215,197	18.0
Management of Companies and Enterprises	1,717	16.4	119	53.8	107,602	14.5
Agriculture, Forestry, Fishing, and Hunting	1,125	100.0	108	100.0	56,968	100.0
Utilities	544	11.3	61	81.3	40,795	7.5
Mining, Quarrying, and Oil and Gas Extraction	325	34.5	16	51.6	25,998	35.0
Industries not classified	133	100.0	84	100.0	3,180	100.0
Total	587,103	47.5	61,208	96.6	24,419,269	44.4

Source: [Statistics of US Businesses, 2019](#) (Census)

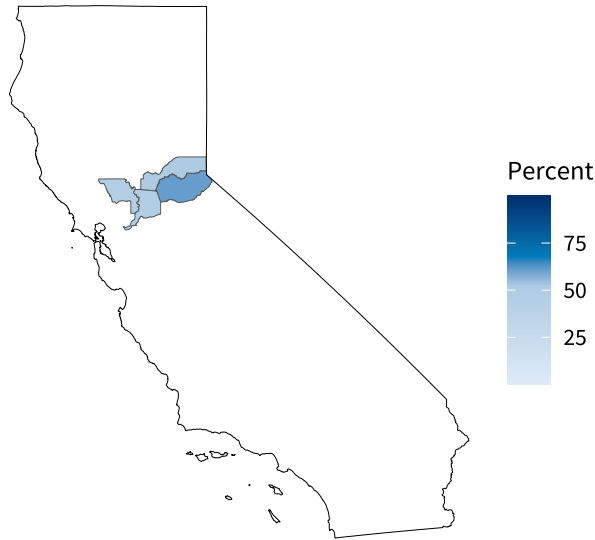
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Sacramento-Roseville-Folsom

221,227 small businesses
99.2 percent of businesses

388,788 small business employees
49.4 percent of employees



Share of metropolitan area employees working at small businesses by county

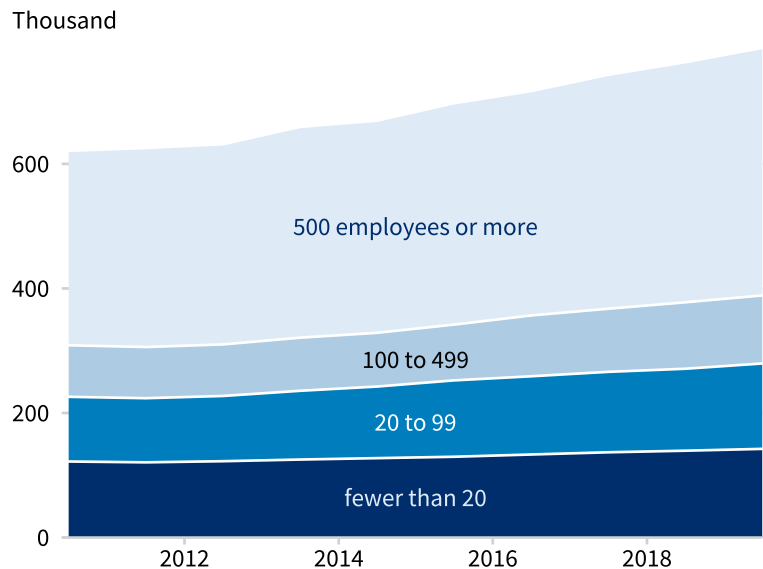
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.2 percent of metropolitan area businesses and 49.4 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 308,778 to 388,788 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 34,225 small businesses, including 33,667 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 63,506 workers with a payroll of \$1.3 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

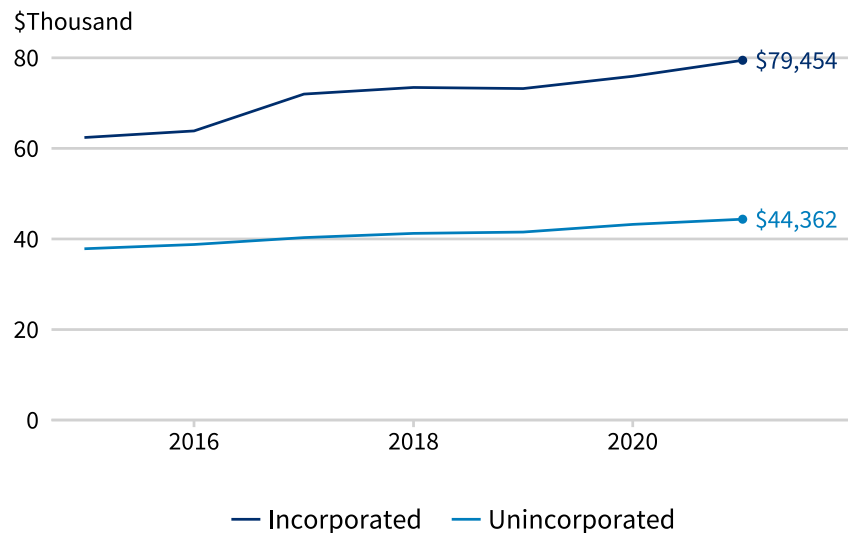


Self-employment





In 2021, 10.4 percent of private workers in the metropolitan area were self-employed, up from 10.2 percent in 2016. The percent self-employed included 3.2 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$79,454 in 2021, up 24.4 percent since 2016. The median income of the unincorporated self-employed was \$44,362 in 2021, up 14.4 percent since 2016. The median income for all private workers was \$54,055 in 2021, up 19.5 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	28,214	5,453	558	34,225
Transportation and Warehousing	28,194	1,078	119	29,391
Other Services (except Public Administration)	18,538	4,060	375	22,973
Construction	15,368	4,921	573	20,862
Real Estate and Rental and Leasing	18,266	2,229	168	20,663
Retail Trade	14,239	3,167	446	17,852
Health Care and Social Assistance	12,974	4,080	556	17,610
Administrative, Support, and Waste Management	14,956	2,045	302	17,303
Arts, Entertainment, and Recreation	9,432	551	118	10,101
Accommodation and Food Services	2,960	2,914	945	6,819
Educational Services	5,808	536	179	6,523
Finance and Insurance	4,353	1,356	156	5,865
Wholesale Trade	2,132	1,139	375	3,646
Manufacturing	2,153	991	248	3,392
Information	2,320	323	74	2,717
Agriculture, Forestry, Fishing, and Hunting	957	85	7	1,049
Mining, Quarrying, and Oil and Gas Extraction	156	15	1	172
Management of Companies and Enterprises	*	8	80	88
Utilities	48	24	4	76
Industries not classified	*	66	0	66
Total	181,068	35,025	5,134	221,227

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



Women made up 47.8 percent of workers and owned 42.2 percent of businesses.

Veterans



Veterans made up 4.3 percent of workers and owned 6.1 percent of businesses.

Hispanics



Hispanics made up 20.6 percent of workers and owned 12.3 percent of businesses.

Racial minorities



Racial minorities made up 33.2 percent of workers and owned 23.6 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	73,500	*	*
Male	101,000	21,598	122,598
Owned equally by both groups	2,400	6,263	8,663
Veteran	9,500	1,927	11,427
Not Veteran	167,000	32,248	199,248
Owned equally by both groups	350	*	*
Hispanic	23,000	*	*
Not Hispanic	153,000	32,516	185,516
Owned equally by both groups	300	*	*
American Indian and Alaska Native	750	*	*
Asian	29,500	6,182	35,682
Black or African American	11,500	765	12,265
Native Hawaiian and Other Pacific Islander	1,500	*	*
White	134,000	28,078	162,078
Hispanic or Racial Minority	62,000	9,257	71,257
White and Not Hispanic	114,000	24,975	138,975
Owned equally by both groups	500	1,041	1,541

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

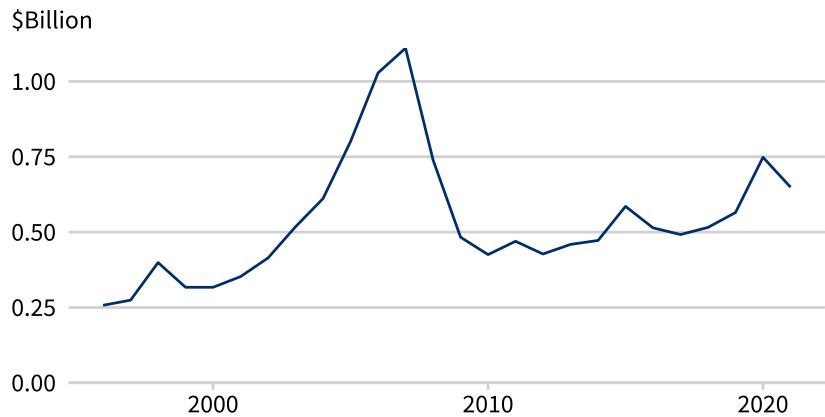
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$649.1 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 \$874.3 million. Total reported new lending to businesses through loans of \$1 million or less was \$2.3 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	63,506	62.2	3,859	96.7	1,276,180	57.0
Construction	52,197	83.3	5,494	98.6	3,554,745	78.2
Health Care and Social Assistance	52,193	40.2	4,636	96.9	2,549,318	27.5
Professional, Scientific, and Technical Services	36,027	58.5	6,011	96.8	2,739,767	46.5
Retail Trade	33,830	33.8	3,613	91.8	1,258,058	38.9
Other Services (except Public Administration)	30,108	81.9	4,435	98.2	1,157,016	82.0
Administrative, Support, and Waste Management	25,894	46.6	2,347	93.9	1,127,839	49.4
Wholesale Trade	17,687	50.9	1,514	85.3	1,166,085	49.4
Manufacturing	17,179	47.6	1,239	92.7	878,420	38.8
Educational Services	12,833	80.0	715	96.4	439,249	73.9
Real Estate and Rental and Leasing	11,851	71.0	2,397	96.2	580,082	66.5
Finance and Insurance	9,721	21.8	1,512	88.1	752,421	19.6
Arts, Entertainment, and Recreation	9,538	46.8	669	95.8	362,804	63.1
Transportation and Warehousing	8,759	27.3	1,197	91.1	412,623	19.1
Information	4,611	24.5	397	82.0	308,340	19.3
Management of Companies and Enterprises	1,812	13.7	88	47.3	150,114	12.0
Agriculture, Forestry, Fishing, and Hunting	520	65.2	92	96.8	23,525	41.9
Utilities	334	8.4	28	65.1	30,445	5.7
Industries not classified	114	100.0	66	100.0	3,111	100.0
Mining, Quarrying, and Oil and Gas Extraction	74	25.1	16	80.0	4,685	16.3
Total	388,788	49.4	40,159	95.8	18,774,827	41.7

Source: [Statistics of US Businesses](#), 2019 (Census)

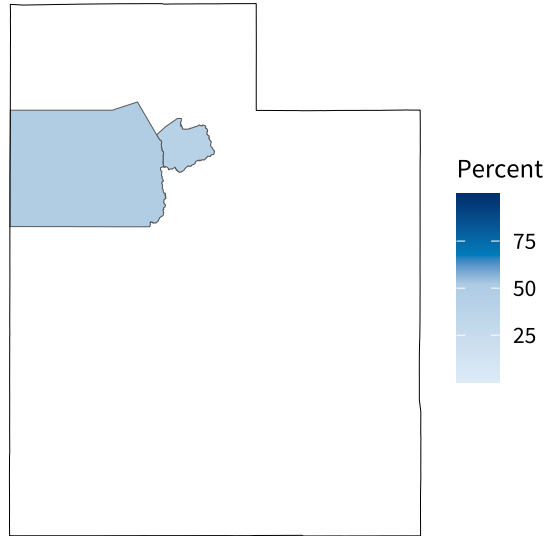
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Salt Lake City, Utah

125,918 small businesses
98.8 percent of businesses

268,723 small business employees
41.6 percent of employees



Share of metropolitan area employees working at small businesses by county

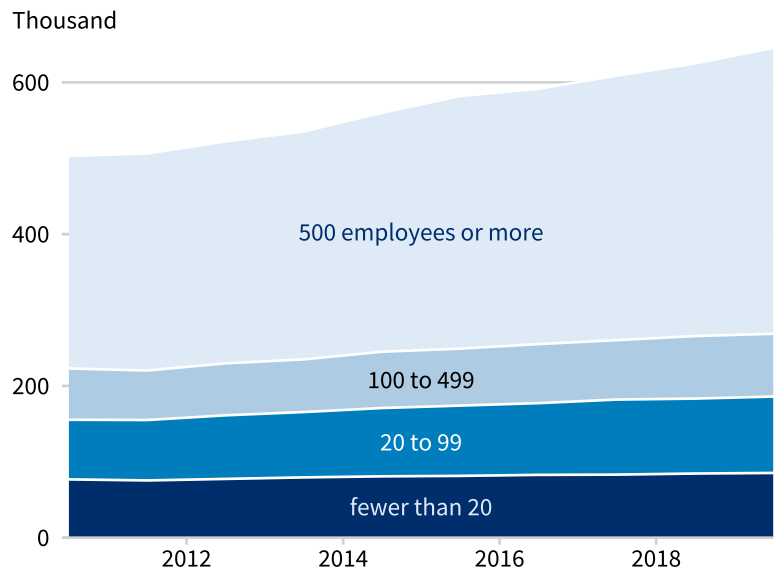
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.8 percent of metropolitan area businesses and 41.6 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 222,978 to 268,723 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 21,436 small businesses, including 21,050 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Construction, which had 30,692 workers with a payroll of \$1.7 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

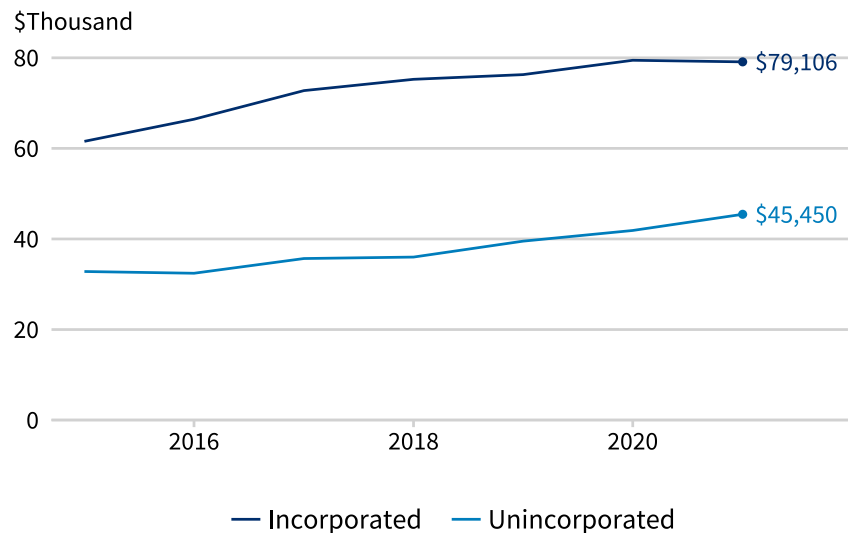


Self-employment





In 2021, 8.8 percent of private workers in the metropolitan area were self-employed, up from 8.2 percent in 2016. The percent self-employed included 4.1 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$79,106 in 2021, up 19.1 percent since 2016. The median income of the unincorporated self-employed was \$45,450 in 2021, up 40.1 percent since 2016. The median income for all private workers was \$51,625 in 2021, up 25.9 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	16,915	4,135	386	21,436
Real Estate and Rental and Leasing	15,349	1,999	87	17,435
Other Services (except Public Administration)	9,127	1,961	187	11,275
Construction	7,342	3,239	350	10,931
Retail Trade	8,532	1,946	307	10,785
Transportation and Warehousing	9,389	567	135	10,091
Administrative, Support, and Waste Management	6,685	1,401	242	8,328
Health Care and Social Assistance	5,495	2,404	326	8,225
Arts, Entertainment, and Recreation	5,983	356	59	6,398
Finance and Insurance	3,785	1,377	157	5,319
Educational Services	3,961	366	126	4,453
Accommodation and Food Services	1,412	1,155	482	3,049
Wholesale Trade	1,470	1,012	388	2,870
Manufacturing	1,498	934	300	2,732
Information	1,758	333	87	2,178
Agriculture, Forestry, Fishing, and Hunting	255	14	1	270
Management of Companies and Enterprises	*	34	74	108
Mining, Quarrying, and Oil and Gas Extraction	67	30	8	105
Utilities	39	14	7	60
Industries not classified	*	37	0	37
Total	99,062	23,287	3,569	125,918

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



Women made up 44.8 percent of workers and owned 42.5 percent of businesses.

Veterans



Veterans made up 3.3 percent of workers and owned 5.2 percent of businesses.

Hispanics



Hispanics made up 16.5 percent of workers and owned 9.8 percent of businesses.

Racial minorities



Racial minorities made up 19.0 percent of workers and owned 7.9 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	36,500	4,722	41,222
Male	52,000	16,199	68,199
Owned equally by both groups	5,300	3,925	9,225
Veteran	3,700	1,275	4,975
Not Veteran	89,000	23,025	112,025
Owned equally by both groups	600	548	1,148
Hispanic	9,900	1,142	11,042
Not Hispanic	83,000	23,529	106,529
Owned equally by both groups	350	*	*
American Indian and Alaska Native	200	*	*
Asian	4,700	1,186	5,886
Black or African American	1,800	*	*
Native Hawaiian and Other Pacific Islander	800	*	*
White	85,500	23,526	109,026
Hispanic or Racial Minority	17,000	2,558	19,558
White and Not Hispanic	76,000	22,053	98,053
Owned equally by both groups	550	*	*

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

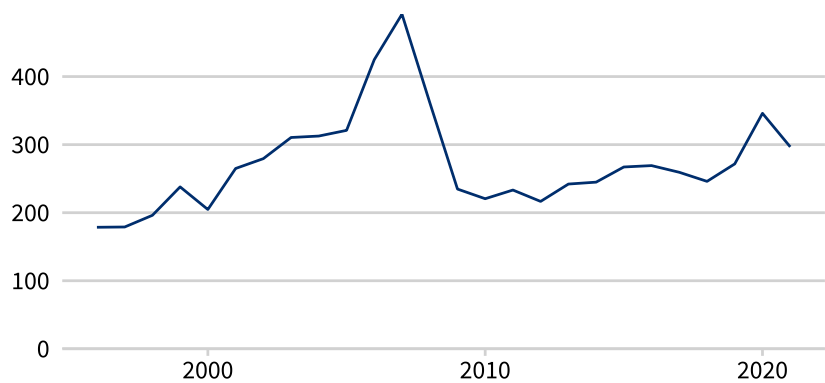
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$296.7 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 \$421.4 million. Total reported new lending to businesses through loans of \$1 million or less was \$1.2 billion.

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	30,692	73.7	3,589	98.3	1,667,289	65.6
Accommodation and Food Services	30,189	54.3	1,637	94.2	554,394	52.9
Professional, Scientific, and Technical Services	28,103	57.0	4,521	96.1	2,113,419	60.1
Health Care and Social Assistance	27,727	40.5	2,730	97.0	1,146,088	31.0
Retail Trade	22,114	33.8	2,253	89.3	877,156	39.6
Manufacturing	21,696	38.4	1,234	90.9	1,069,129	29.4
Administrative, Support, and Waste Management	19,993	38.5	1,643	91.9	792,979	38.8
Wholesale Trade	18,519	52.7	1,400	84.0	1,210,356	50.2
Other Services (except Public Administration)	13,980	37.3	2,148	96.8	488,293	32.3
Finance and Insurance	13,783	28.6	1,534	88.5	1,111,017	28.5
Educational Services	10,000	48.3	492	95.7	280,530	35.5
Transportation and Warehousing	8,234	22.9	702	84.0	357,328	18.5
Real Estate and Rental and Leasing	7,548	64.6	2,086	96.7	410,116	62.7
Information	6,760	22.5	420	81.4	596,436	26.4
Arts, Entertainment, and Recreation	6,069	58.5	415	95.8	143,371	38.4
Management of Companies and Enterprises	2,285	10.3	108	50.2	149,929	6.5
Utilities	491	19.2	21	75.0	66,113	25.8
Mining, Quarrying, and Oil and Gas Extraction	401	19.4	38	80.9	52,941	28.3
Agriculture, Forestry, Fishing, and Hunting	108	100.0	15	100.0	11,615	100.0
Industries not classified	31	100.0	37	100.0	1,888	100.0
Total	268,723	41.6	26,856	94.4	13,100,387	37.1

Source: [Statistics of US Businesses](#), 2019 (Census)

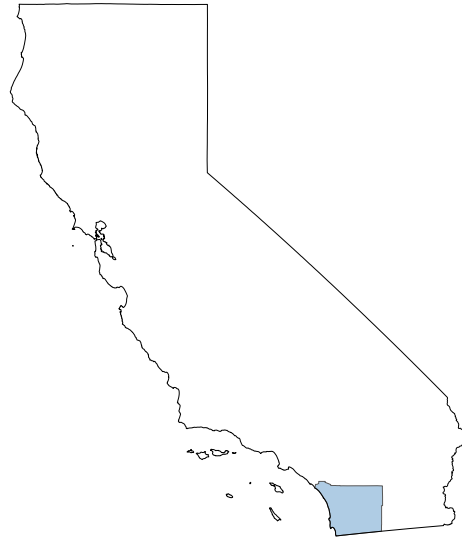
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San Diego-Chula Vista-Carlsbad

364,199 small businesses
99.4 percent of businesses

652,088 small business employees
49.6 percent of employees



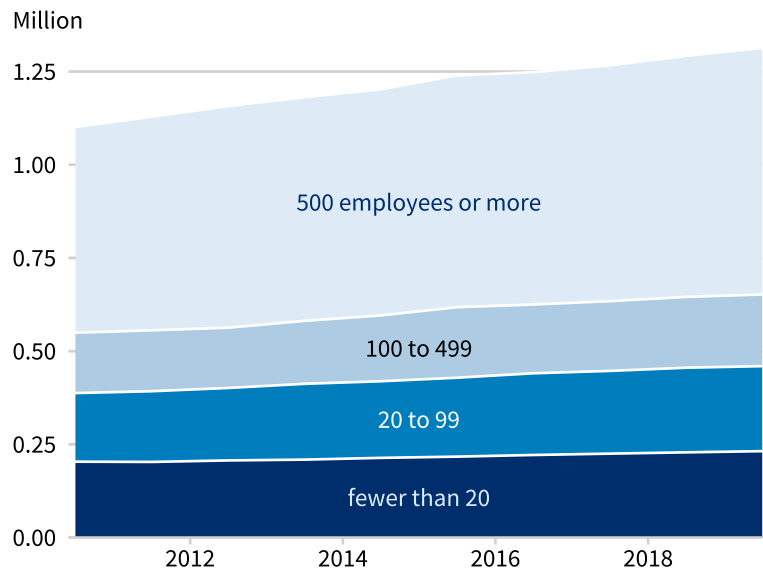
San Diego-Chula Vista-Carlsbad Metropolitan Statistical Area

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.4 percent of metropolitan area businesses and 49.6 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 549,511 to 652,088 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 71,340 small businesses, including 70,273 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 106,329 workers with a payroll of \$2.5 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

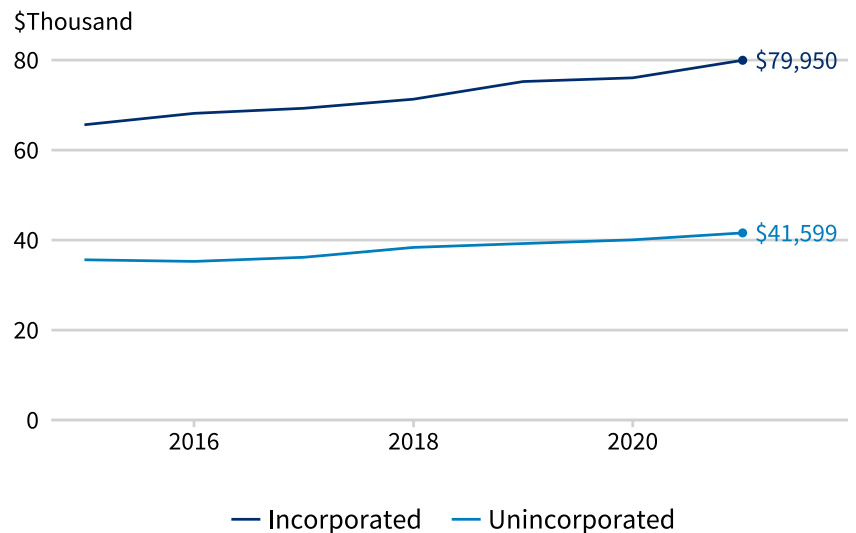


Self-employment





In 2021, 11.5 percent of private workers in the metropolitan area were self-employed, the same rate as in 2016. The percent self-employed included 4.0 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$79,950 in 2021, up 17.3 percent since 2016. The median income of the unincorporated self-employed was \$41,599 in 2021, up 18.0 percent since 2016. The median income for all private workers was \$57,276 in 2021, up 22.8 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	57,674	12,599	1,067	71,340
Real Estate and Rental and Leasing	30,139	5,218	283	35,640
Transportation and Warehousing	33,780	1,320	208	35,308
Other Services (except Public Administration)	27,605	5,907	523	34,035
Administrative, Support, and Waste Management	26,355	3,407	475	30,237
Health Care and Social Assistance	21,706	7,385	755	29,846
Retail Trade	21,300	5,214	657	27,171
Construction	19,719	6,657	750	27,126
Arts, Entertainment, and Recreation	17,215	1,072	180	18,467
Educational Services	10,334	1,051	279	11,664
Finance and Insurance	7,866	2,809	233	10,908
Accommodation and Food Services	4,931	4,314	1,585	10,830
Wholesale Trade	4,576	3,160	573	8,309
Manufacturing	3,701	2,105	561	6,367
Information	4,239	921	169	5,329
Agriculture, Forestry, Fishing, and Hunting	1,029	144	5	1,178
Mining, Quarrying, and Oil and Gas Extraction	310	16	0	326
Management of Companies and Enterprises	*	47	122	169
Industries not classified	*	113	1	114
Utilities	79	25	7	111
Total	292,558	63,446	8,195	364,199

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



Women made up 44.7 percent of workers and owned 43.2 percent of businesses.

Veterans



Veterans made up 6.8 percent of workers and owned 6.9 percent of businesses.

Hispanics



Hispanics made up 31.9 percent of workers and owned 22.7 percent of businesses.

Racial minorities



Racial minorities made up 28.9 percent of workers and owned 18.6 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	122,000	13,521	135,521
Male	159,000	39,786	198,786
Owned equally by both groups	5,000	10,652	15,652
Veteran	18,000	3,864	21,864
Not Veteran	267,000	58,549	325,549
Owned equally by both groups	850	*	*
Hispanic	71,000	6,392	77,392
Not Hispanic	214,000	56,364	270,364
Owned equally by both groups	800	1,201	2,001
American Indian and Alaska Native	1,100	268	1,368
Asian	37,000	9,001	46,001
Black or African American	14,500	763	15,263
Native Hawaiian and Other Pacific Islander	1,000	*	*
White	231,000	53,910	284,910
Hispanic or Racial Minority	114,000	16,237	130,237
White and Not Hispanic	171,000	46,070	217,070
Owned equally by both groups	1,300	1,652	2,952

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

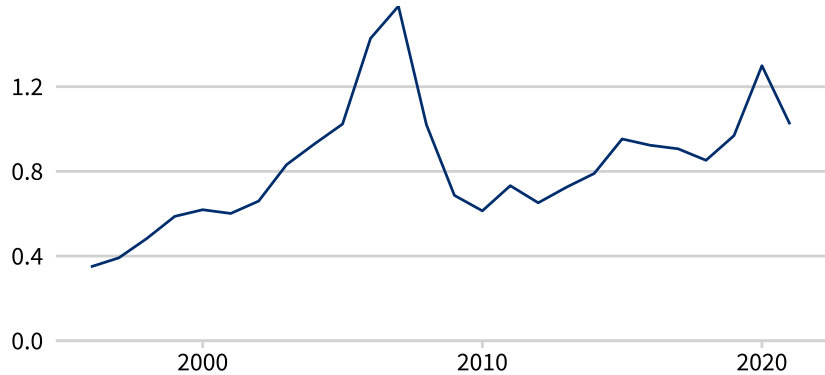
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, 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 \$1.5 billion. Total reported new lending to businesses through loans of \$1 million or less was \$3.9 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	106,329	58.0	5,899	96.8	2,468,775	51.9
Professional, Scientific, and Technical Services	82,131	51.5	13,666	97.5	7,514,514	41.7
Health Care and Social Assistance	75,812	40.5	8,140	97.8	3,658,239	31.0
Construction	66,315	79.6	7,407	98.8	4,076,434	73.3
Retail Trade	51,971	34.9	5,871	93.9	1,894,927	39.3
Manufacturing	45,220	42.7	2,666	94.4	2,654,688	32.1
Other Services (except Public Administration)	44,896	78.5	6,430	98.6	1,507,217	78.7
Administrative, Support, and Waste Management	40,595	48.0	3,882	95.2	1,805,784	51.1
Wholesale Trade	32,834	62.9	3,733	93.7	2,345,346	55.3
Real Estate and Rental and Leasing	21,841	73.5	5,501	98.0	1,314,175	70.1
Educational Services	21,830	63.5	1,330	96.8	900,744	64.4
Finance and Insurance	16,894	28.8	3,042	92.6	1,493,635	26.7
Arts, Entertainment, and Recreation	14,716	40.6	1,252	97.3	459,569	39.8
Information	13,245	39.0	1,090	91.1	1,229,520	34.3
Transportation and Warehousing	12,275	41.9	1,528	91.9	540,593	35.8
Management of Companies and Enterprises	4,146	18.0	169	53.0	298,392	12.5
Agriculture, Forestry, Fishing, and Hunting	636	100.0	149	100.0	32,475	100.0
Utilities	208	4.3	32	71.1	28,298	4.2
Industries not classified	154	100.0	114	100.0	8,051	100.0
Mining, Quarrying, and Oil and Gas Extraction	40	13.4	16	84.2	2,996	12.3
Total	652,088	49.6	71,641	96.9	34,234,372	42.2

Source: [Statistics of US Businesses, 2019](#) (Census)

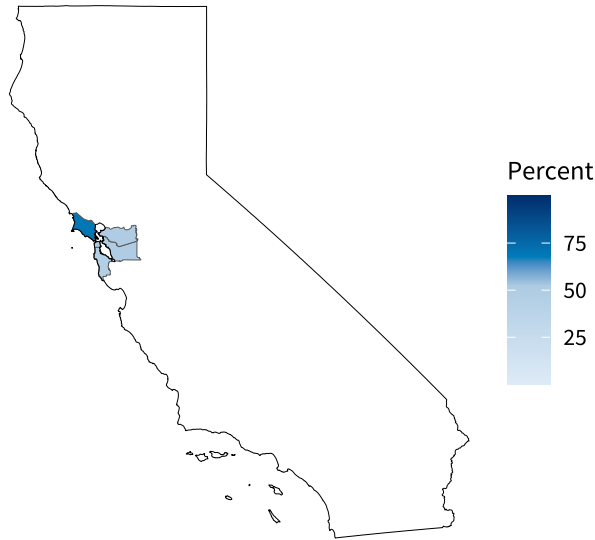
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San Francisco-Oakland-Berkeley

554,041 small businesses
99.5 percent of businesses

1.1 million small business employees
49.7 percent of employees



Share of metropolitan area employees working at small businesses by county

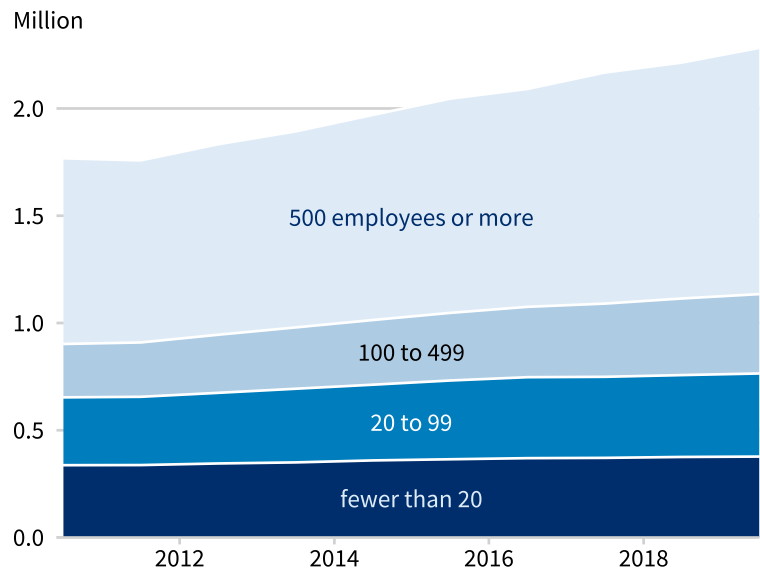
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.5 percent of metropolitan area businesses and 49.7 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 902,187 to 1.1 million workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 121,620 small businesses, including 119,489 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 177,968 workers with a payroll of \$5.0 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

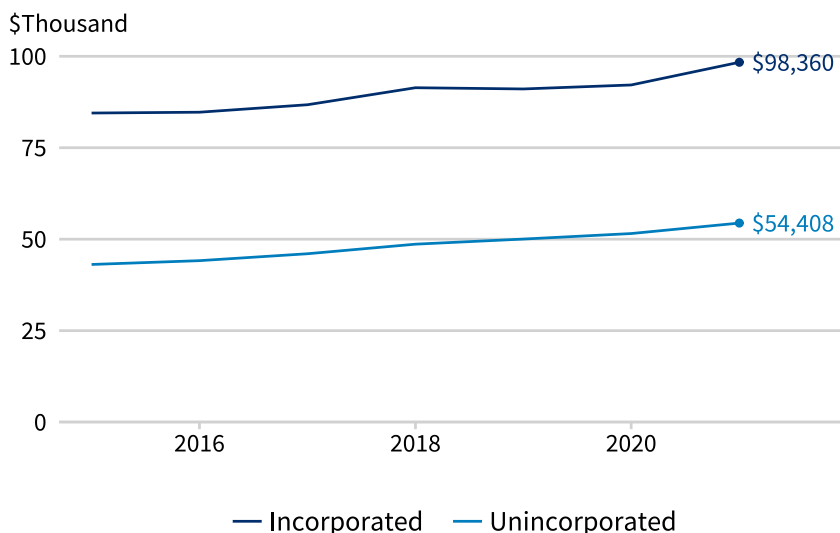


Self-employment





In 2021, 11.0 percent of private workers in the metropolitan area were self-employed, down from 11.7 percent in 2016. The percent self-employed included 3.6 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$98,360 in 2021, up 16.1 percent since 2016. The median income of the unincorporated self-employed was \$54,408 in 2021, up 23.3 percent since 2016. The median income for all private workers was \$85,163 in 2021, up 32.5 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

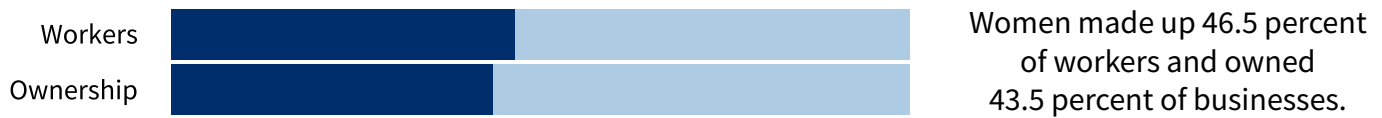
Industry				
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	100,577	18,912	2,131	121,620
Transportation and Warehousing	60,322	1,798	377	62,497
Real Estate and Rental and Leasing	44,343	5,596	383	50,322
Health Care and Social Assistance	35,300	10,870	1,319	47,489
Other Services (except Public Administration)	32,720	9,270	873	42,863
Administrative, Support, and Waste Management	32,948	4,364	833	38,145
Construction	25,673	9,183	1,066	35,922
Arts, Entertainment, and Recreation	30,781	1,731	340	32,852
Retail Trade	22,942	7,275	1,037	31,254
Educational Services	19,538	1,889	589	22,016
Accommodation and Food Services	8,678	8,787	2,607	20,072
Finance and Insurance	13,865	3,811	546	18,222
Information	8,186	2,449	629	11,264
Wholesale Trade	5,569	3,903	901	10,373
Manufacturing	4,321	2,701	729	7,751
Agriculture, Forestry, Fishing, and Hunting	850	87	2	939
Management of Companies and Enterprises	*	75	267	342
Mining, Quarrying, and Oil and Gas Extraction	308	12	4	324
Industries not classified	*	204	1	205
Utilities	131	34	8	173
Total	447,052	92,865	14,124	554,041

* Not reported by the Census Bureau

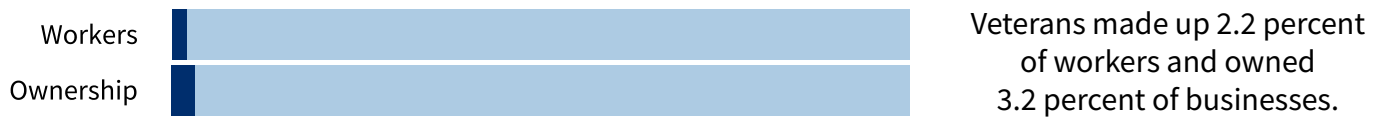
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

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, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	194,000	20,723	214,723
Male	249,000	58,573	307,573
Owned equally by both groups	6,900	15,309	22,209
Veteran	11,500	3,406	14,906
Not Veteran	438,000	89,492	527,492
Owned equally by both groups	600	1,703	2,303
Hispanic	65,000	6,311	71,311
Not Hispanic	384,000	87,012	471,012
Owned equally by both groups	800	1,281	2,081
American Indian and Alaska Native	1,400	441	1,841
Asian	123,000	26,124	149,124
Black or African American	30,000	*	*
Native Hawaiian and Other Pacific Islander	2,400	276	2,676
White	293,000	65,353	358,353
Hispanic or Racial Minority	210,000	34,610	244,610
White and Not Hispanic	238,000	57,131	295,131
Owned equally by both groups	1,700	2,862	4,562

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

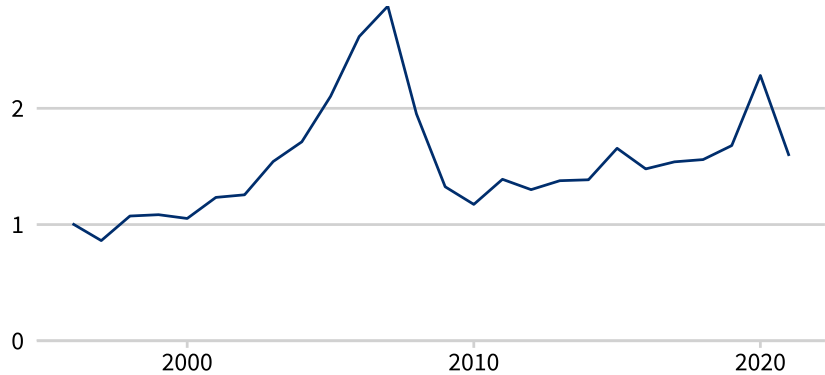
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$1.6 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 \$2.4 billion. Total reported new lending to businesses through loans of \$1 million or less was \$6.5 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	177,968	70.6	11,394	98.3	5,000,365	67.1
Professional, Scientific, and Technical Services	165,236	59.8	21,043	97.4	20,364,269	52.9
Health Care and Social Assistance	131,334	45.5	12,189	98.3	7,265,698	32.9
Construction	98,502	76.1	10,249	98.9	8,267,331	71.0
Retail Trade	80,841	36.9	8,312	95.1	3,858,503	42.9
Other Services (except Public Administration)	75,349	79.0	10,143	98.9	3,569,644	78.0
Administrative, Support, and Waste Management	64,183	48.2	5,197	95.4	3,704,956	44.0
Manufacturing	60,053	43.1	3,430	94.8	4,159,052	28.3
Information	55,754	28.8	3,078	93.0	7,796,800	17.4
Wholesale Trade	52,346	52.9	4,804	92.9	4,178,034	35.4
Educational Services	47,106	69.9	2,478	97.6	2,232,023	72.4
Finance and Insurance	36,953	28.4	4,357	92.1	7,051,056	26.6
Real Estate and Rental and Leasing	31,235	66.3	5,979	97.6	2,564,016	64.6
Arts, Entertainment, and Recreation	29,485	60.3	2,071	97.2	1,134,093	46.9
Transportation and Warehousing	19,697	23.0	2,175	91.8	1,082,738	16.2
Management of Companies and Enterprises	7,368	11.1	342	56.8	829,437	7.7
Utilities	480	4.8	42	71.2	68,426	4.3
Industries not classified	303	100.0	205	100.0	13,170	100.0
Agriculture, Forestry, Fishing, and Hunting	294	100.0	89	100.0	12,013	100.0
Mining, Quarrying, and Oil and Gas Extraction	159	38.3	16	69.6	18,185	36.2
Total	1,134,646	49.7	106,989	97.3	83,169,809	36.5

Source: [Statistics of US Businesses](#), 2019 (Census)

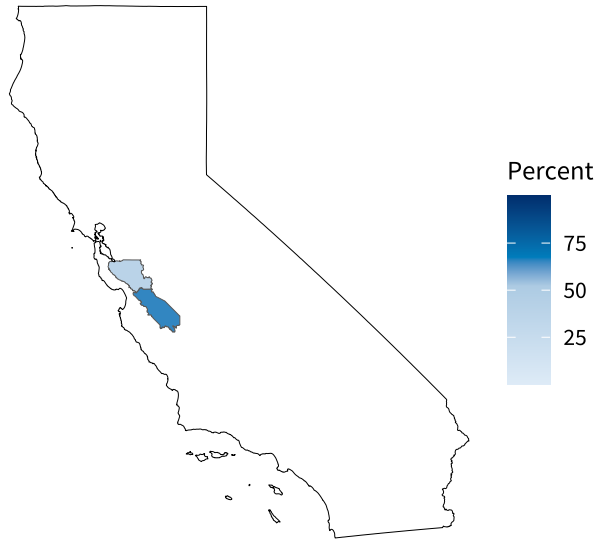
About this profile

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San Jose-Sunnyvale-Santa Clara

188,024 small businesses
99.1 percent of businesses

434,474 small business employees
38.9 percent of employees



Share of metropolitan area employees working at small businesses by county

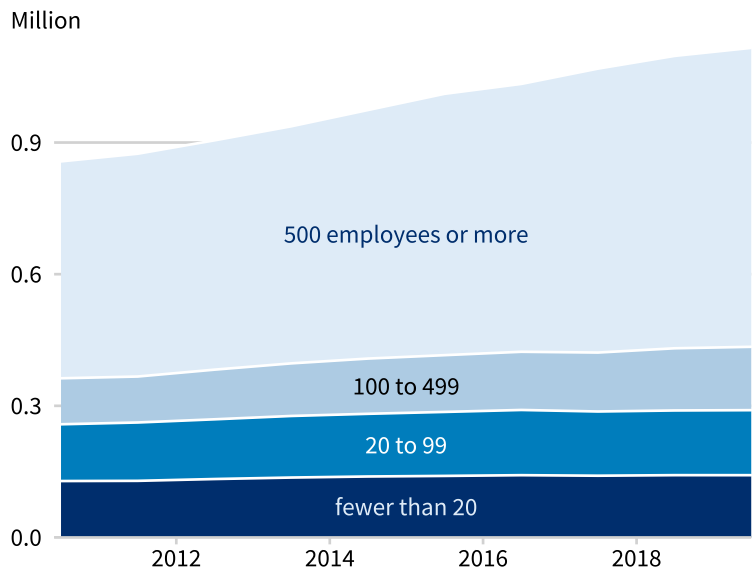
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.1 percent of metropolitan area businesses and 38.9 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 362,773 to 434,474 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 42,248 small businesses, including 41,408 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 69,259 workers with a payroll of \$8.8 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

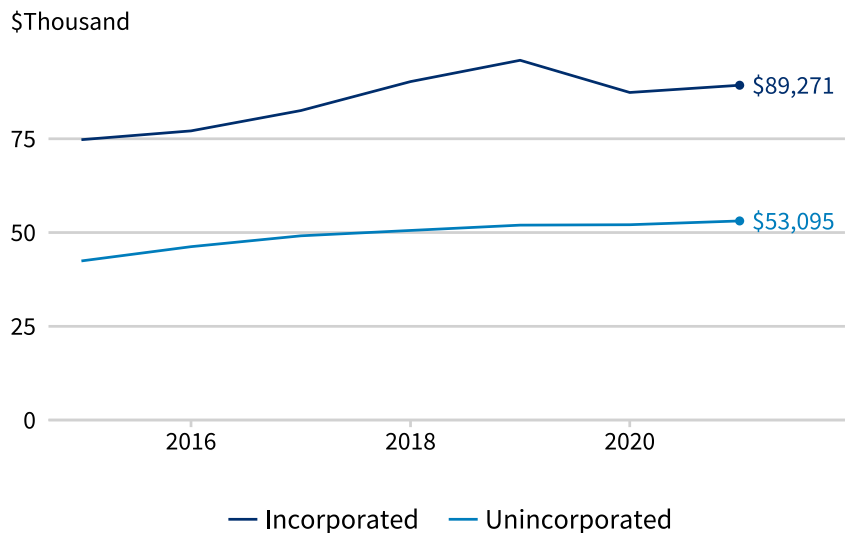


Self-employment





In 2021, 8.3 percent of private workers in the metropolitan area were self-employed, down from 8.8 percent in 2016. The percent self-employed included 2.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$89,271 in 2021, up 15.8 percent since 2016. The median income of the unincorporated self-employed was \$53,095 in 2021, up 14.8 percent since 2016. The median income for all private workers was \$99,179 in 2021, up 34.0 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

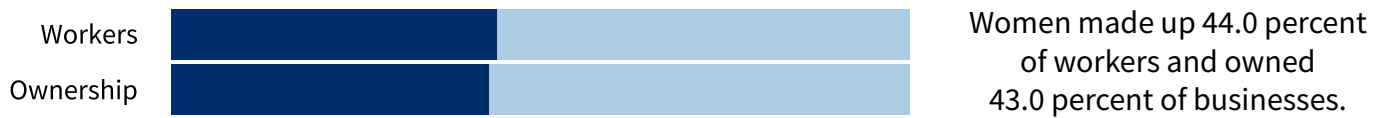
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	33,870	7,538	840	42,248
Transportation and Warehousing	19,746	492	99	20,337
Real Estate and Rental and Leasing	16,379	2,083	138	18,600
Health Care and Social Assistance	10,421	4,612	463	15,496
Other Services (except Public Administration)	11,717	3,442	274	15,433
Construction	8,297	3,376	420	12,093
Administrative, Support, and Waste Management	10,095	1,599	291	11,985
Retail Trade	8,471	2,403	401	11,275
Educational Services	7,425	815	216	8,456
Arts, Entertainment, and Recreation	6,985	457	122	7,564
Accommodation and Food Services	2,558	2,905	969	6,432
Finance and Insurance	4,895	1,277	139	6,311
Manufacturing	1,988	1,552	465	4,005
Wholesale Trade	1,869	1,588	397	3,854
Information	2,189	942	273	3,404
Agriculture, Forestry, Fishing, and Hunting	303	30	4	337
Mining, Quarrying, and Oil and Gas Extraction	105	9	3	117
Management of Companies and Enterprises	*	21	71	92
Industries not classified	*	72	0	72
Utilities	55	13	0	68
Total	147,368	35,202	5,454	188,024

* Not reported by the Census Bureau

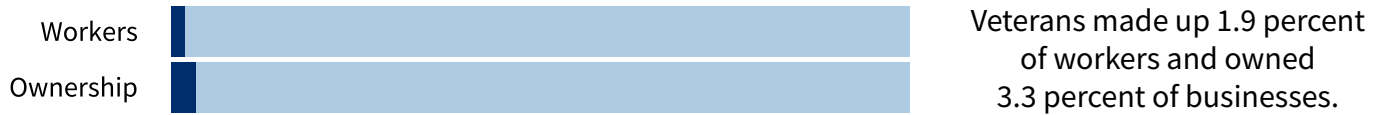
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



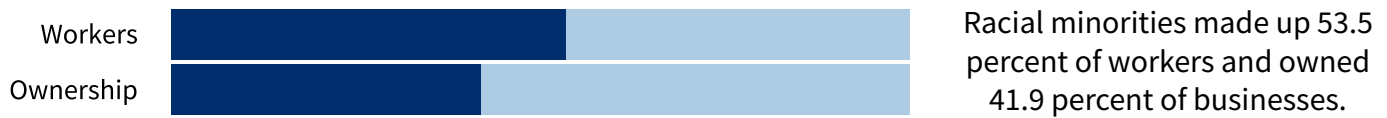
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	62,000	8,504	70,504
Male	83,000	22,851	105,851
Owned equally by both groups	3,000	6,483	9,483
Veteran	3,900	1,443	5,343
Not Veteran	144,000	35,859	179,859
Owned equally by both groups	250	*	*
Hispanic	25,000	2,713	27,713
Not Hispanic	123,000	34,455	157,455
Owned equally by both groups	300	671	971
American Indian and Alaska Native	500	*	*
Asian	56,000	13,806	69,806
Black or African American	5,500	*	*
Native Hawaiian and Other Pacific Islander	550	*	*
White	85,000	22,899	107,899
Hispanic or Racial Minority	83,500	17,089	100,589
White and Not Hispanic	64,000	19,281	83,281
Owned equally by both groups	600	1,469	2,069

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

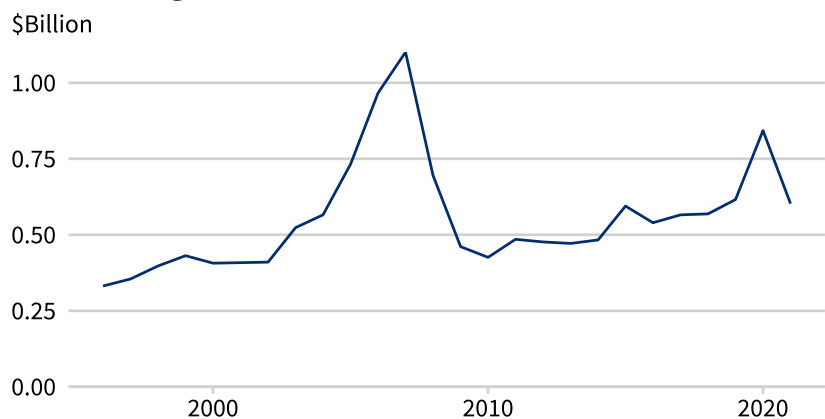
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$602.4 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 \$916.4 million. Total reported new lending to businesses through loans of \$1 million or less was \$2.3 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	69,259	47.4	8,378	96.4	8,775,252	37.5
Accommodation and Food Services	61,773	63.5	3,874	96.6	1,744,335	62.9
Health Care and Social Assistance	47,072	39.4	5,075	97.6	2,413,016	23.0
Construction	37,871	70.2	3,796	98.7	3,032,300	62.1
Manufacturing	36,984	41.7	2,017	94.4	3,052,735	29.0
Administrative, Support, and Waste Management	27,360	42.5	1,890	93.5	1,531,625	47.0
Retail Trade	25,916	31.1	2,804	89.4	1,139,558	32.0
Wholesale Trade	25,762	33.2	1,985	89.9	2,775,755	18.2
Other Services (except Public Administration)	24,963	78.2	3,716	98.4	1,021,898	73.3
Information	24,286	17.2	1,215	89.3	3,774,722	9.6
Educational Services	15,746	28.9	1,031	97.4	702,297	16.3
Arts, Entertainment, and Recreation	10,162	52.6	579	94.8	611,510	73.6
Real Estate and Rental and Leasing	9,809	59.8	2,221	96.9	758,419	52.7
Finance and Insurance	9,056	34.0	1,416	89.8	1,235,719	26.0
Transportation and Warehousing	5,457	40.5	591	89.0	291,420	37.7
Management of Companies and Enterprises	2,294	2.9	92	50.5	264,525	1.2
Agriculture, Forestry, Fishing, and Hunting	422	80.8	34	97.1	19,723	80.6
Mining, Quarrying, and Oil and Gas Extraction	147	93.6	12	80.0	15,673	92.6
Industries not classified	92	100.0	72	100.0	4,175	100.0
Utilities	43	2.2	13	65.0	5,724	2.1
Total	434,474	38.9	40,656	95.8	33,170,381	22.3

Source: [Statistics of US Businesses](#), 2019 (Census)

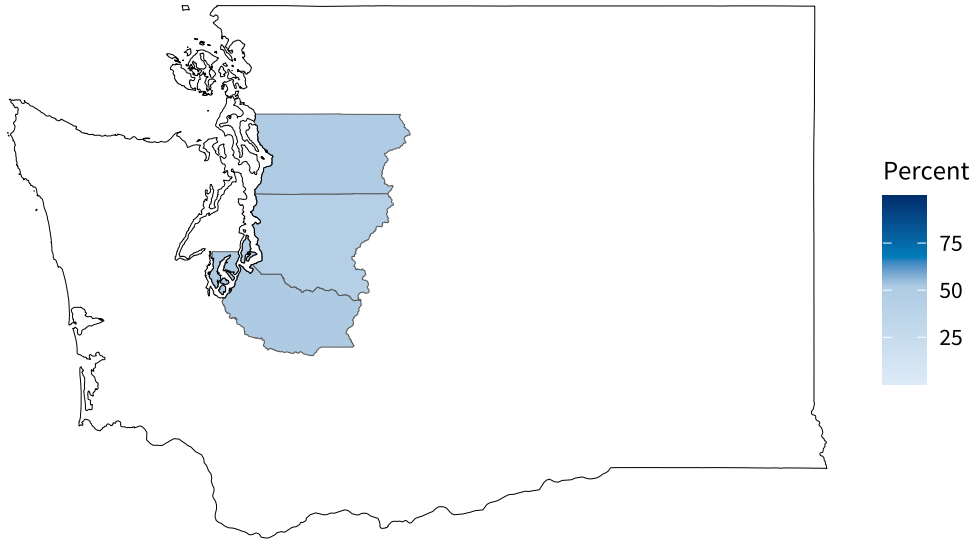
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Seattle-Tacoma-Bellevue

371,964 small businesses
99.3 percent of businesses

827,141 small business employees
45.8 percent of employees



Share of metropolitan area employees working at small businesses by county

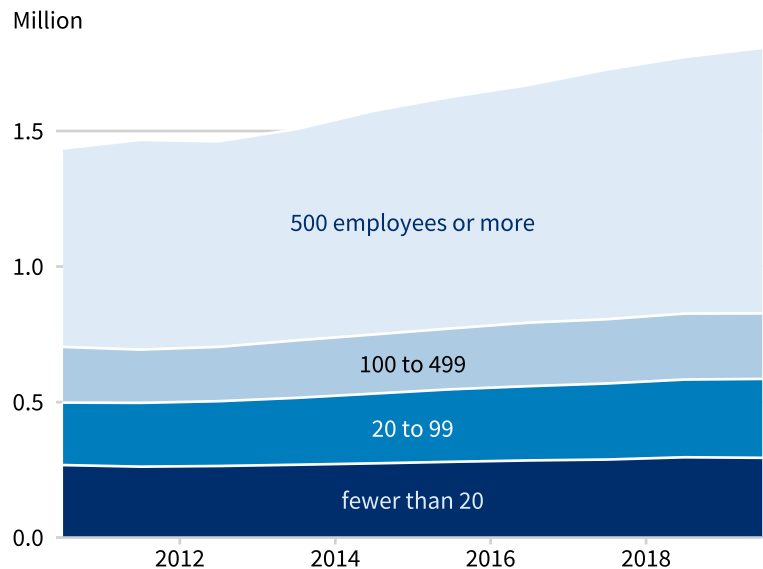
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.3 percent of metropolitan area businesses and 45.8 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 703,448 to 827,141 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 69,402 small businesses, including 68,227 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 115,853 workers with a payroll of \$3.1 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

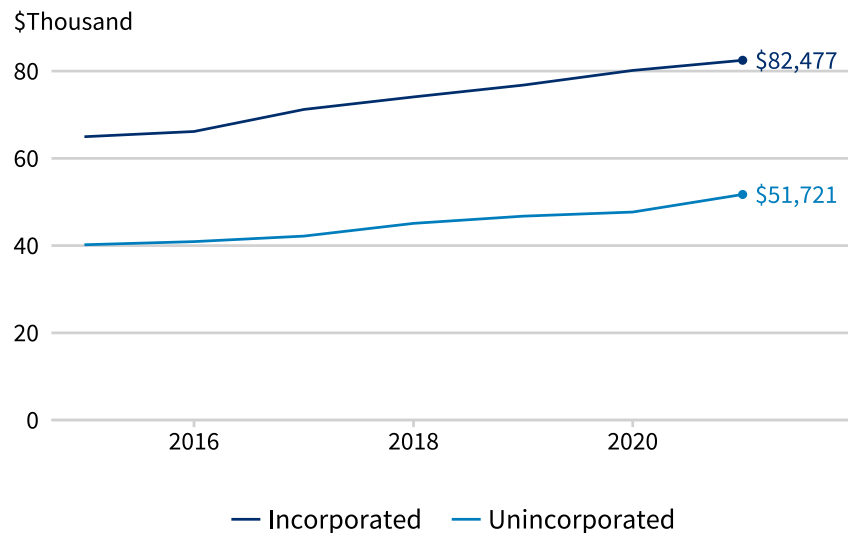


Self-employment





In 2021, 9.2 percent of private workers in the metropolitan area were self-employed, down from 9.3 percent in 2016. 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 \$82,477 in 2021, up 24.7 percent since 2016. The median income of the unincorporated self-employed was \$51,721 in 2021, up 26.4 percent since 2016. The median income for all private workers was \$72,903 in 2021, up 29.5 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

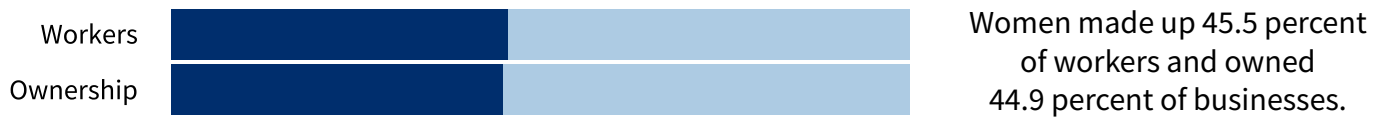
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	56,074	12,153	1,175	69,402
Transportation and Warehousing	41,641	1,996	381	44,018
Real Estate and Rental and Leasing	33,679	5,396	285	39,360
Other Services (except Public Administration)	20,901	8,041	659	29,601
Construction	16,961	11,489	1,124	29,574
Health Care and Social Assistance	19,209	8,779	979	28,967
Retail Trade	19,795	5,925	847	26,567
Administrative, Support, and Waste Management	18,211	4,337	539	23,087
Arts, Entertainment, and Recreation	20,906	1,294	287	22,487
Educational Services	12,057	1,483	314	13,854
Accommodation and Food Services	4,349	6,051	1,711	12,111
Finance and Insurance	6,792	2,498	266	9,556
Wholesale Trade	3,561	3,227	871	7,659
Manufacturing	3,678	2,279	758	6,715
Information	4,857	1,194	282	6,333
Agriculture, Forestry, Fishing, and Hunting	2,005	420	20	2,445
Management of Companies and Enterprises	*	97	187	284
Industries not classified	*	178	0	178
Utilities	106	40	10	156
Mining, Quarrying, and Oil and Gas Extraction	64	19	5	88
Total	284,846	76,838	10,280	371,964

* Not reported by the Census Bureau

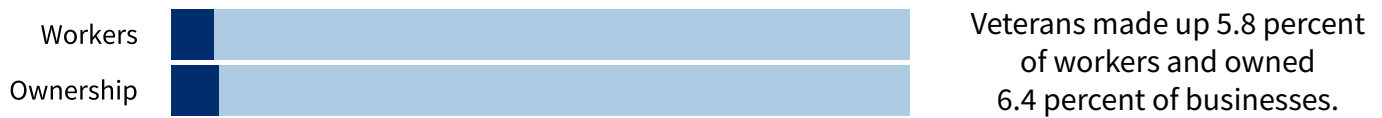
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

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, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	119,000	17,347	136,347
Male	152,000	44,366	196,366
Owned equally by both groups	6,100	17,800	23,900
Veteran	14,500	*	*
Not Veteran	262,000	72,057	334,057
Owned equally by both groups	950	2,657	3,607
Hispanic	15,500	3,145	18,645
Not Hispanic	261,000	75,464	336,464
Owned equally by both groups	400	904	1,304
American Indian and Alaska Native	800	*	*
Asian	39,000	11,786	50,786
Black or African American	21,500	1,075	22,575
Native Hawaiian and Other Pacific Islander	1,100	136	1,236
White	215,000	66,178	281,178
Hispanic or Racial Minority	76,000	16,481	92,481
White and Not Hispanic	200,000	61,143	261,143
Owned equally by both groups	1,000	1,889	2,889

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

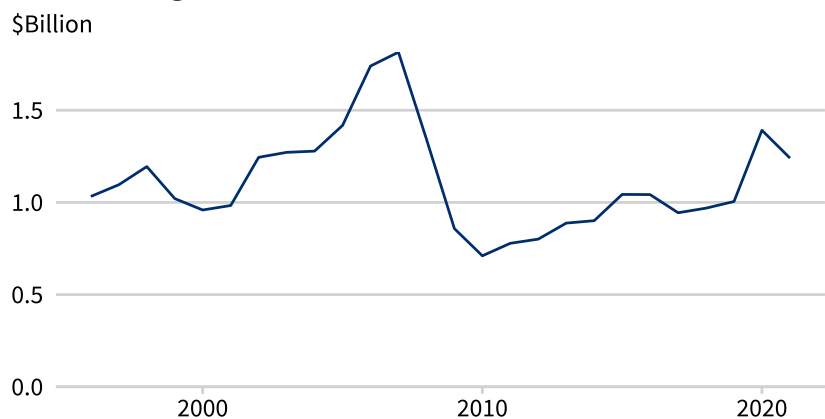
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

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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	115,853	64.3	7,762	98.1	3,117,041	63.1
Health Care and Social Assistance	100,037	40.7	9,758	98.1	4,775,905	31.2
Construction	99,030	79.9	12,613	99.1	6,991,371	73.1
Professional, Scientific, and Technical Services	92,728	62.8	13,328	97.2	9,019,151	58.9
Retail Trade	68,197	37.3	6,772	94.9	2,908,994	43.1
Other Services (except Public Administration)	59,754	77.5	8,700	98.8	2,278,549	70.2
Manufacturing	58,609	35.5	3,037	93.1	3,526,842	26.6
Wholesale Trade	46,654	53.9	4,098	90.9	3,410,108	48.8
Administrative, Support, and Waste Management	44,171	47.2	4,876	95.8	2,202,181	41.9
Arts, Entertainment, and Recreation	25,515	56.3	1,581	97.4	779,745	44.7
Real Estate and Rental and Leasing	23,994	66.2	5,681	97.8	1,567,540	64.3
Educational Services	23,520	64.1	1,797	97.4	827,572	67.5
Information	21,594	16.4	1,476	89.5	2,703,186	10.6
Transportation and Warehousing	20,822	28.0	2,377	90.8	1,121,265	23.3
Finance and Insurance	19,117	27.1	2,764	90.7	2,023,016	28.1
Management of Companies and Enterprises	4,904	4.9	284	54.7	409,110	2.9
Agriculture, Forestry, Fishing, and Hunting	1,676	91.3	440	99.5	151,580	93.9
Utilities	538	9.2	50	86.2	50,099	7.2
Mining, Quarrying, and Oil and Gas Extraction	247	46.3	24	82.8	16,471	45.2
Industries not classified	181	100.0	178	100.0	7,683	100.0
Total	827,141	45.8	87,118	97.2	47,887,409	34.6

Source: [Statistics of US Businesses, 2019](#) (Census)

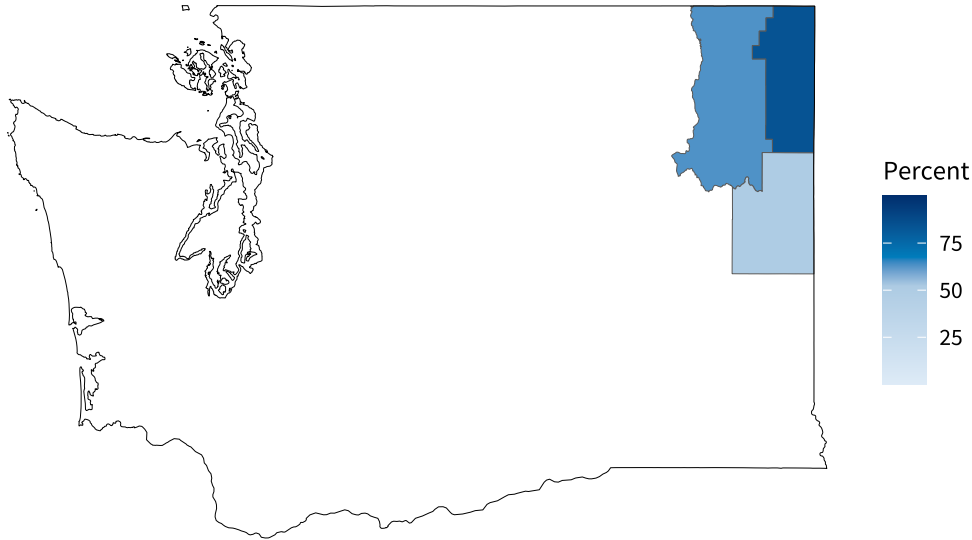
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Spokane-Spokane Valley

48,260 small businesses
98.3 percent of businesses

106,682 small business employees
51.3 percent of employees



Share of metropolitan area employees working at small businesses by county

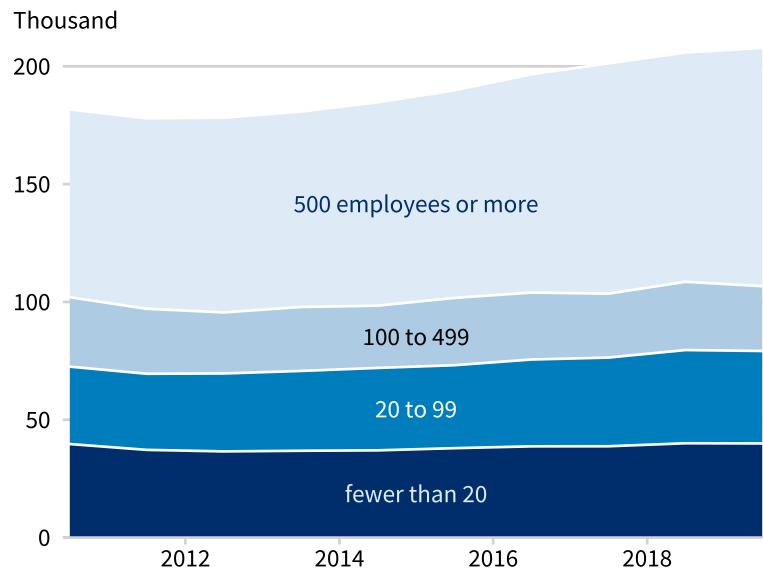
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.3 percent of metropolitan area businesses and 51.3 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 102,011 to 106,682 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 6,806 small businesses, including 6,689 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 18,808 workers with a payroll of \$889.4 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

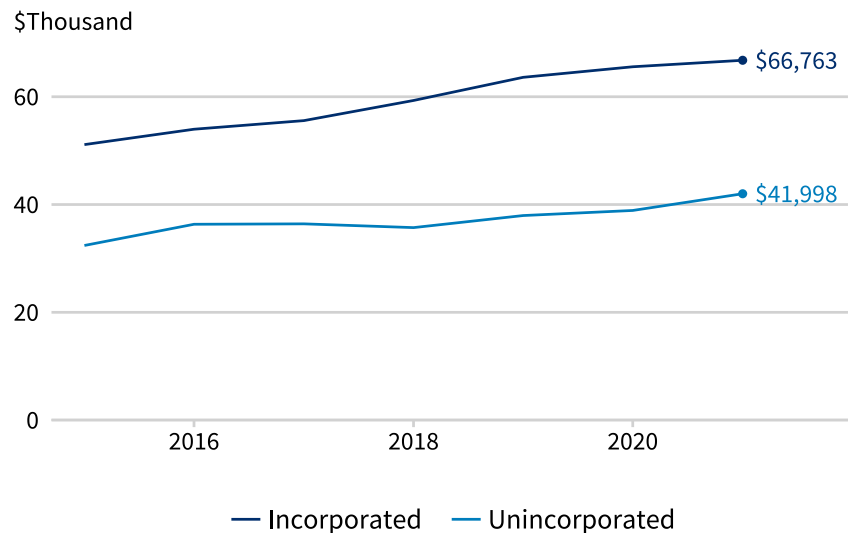


Self-employment





In 2021, 9.9 percent of private workers in the metropolitan area were self-employed, up from 9.6 percent in 2016. The percent self-employed included 4.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$66,763 in 2021, up 23.7 percent since 2016. The median income of the unincorporated self-employed was \$41,998 in 2021, up 15.6 percent since 2016. The median income for all private workers was \$48,071 in 2021, up 19.6 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

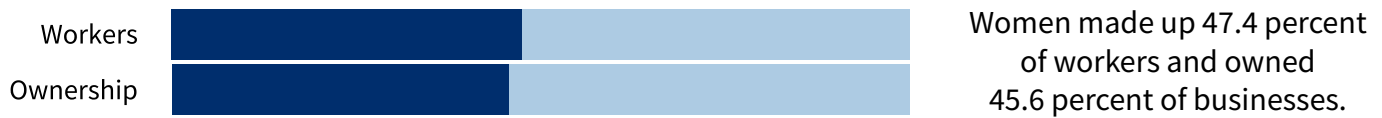
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	5,483	1,206	117	6,806
Real Estate and Rental and Leasing	5,159	626	45	5,830
Construction	3,220	1,656	141	5,017
Retail Trade	3,795	920	167	4,882
Other Services (except Public Administration)	3,545	1,094	99	4,738
Health Care and Social Assistance	2,432	1,109	225	3,766
Transportation and Warehousing	3,041	266	61	3,368
Administrative, Support, and Waste Management	2,526	615	80	3,221
Arts, Entertainment, and Recreation	2,385	171	35	2,591
Finance and Insurance	1,061	446	45	1,552
Educational Services	1,296	145	29	1,470
Accommodation and Food Services	493	707	226	1,426
Manufacturing	643	391	123	1,157
Wholesale Trade	546	356	154	1,056
Information	523	122	27	672
Agriculture, Forestry, Fishing, and Hunting	552	77	2	631
Mining, Quarrying, and Oil and Gas Extraction	40	11	3	54
Management of Companies and Enterprises	*	5	24	29
Utilities	21	4	2	27
Industries not classified	*	20	0	20
Total	36,761	9,941	1,558	48,260

* Not reported by the Census Bureau

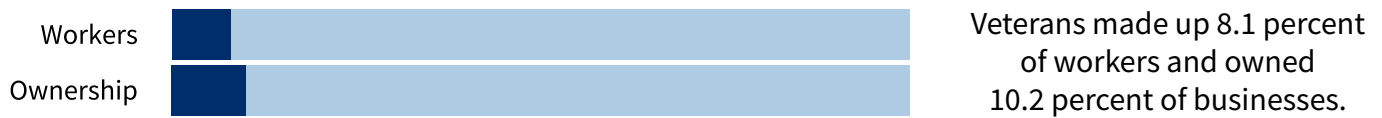
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

Women



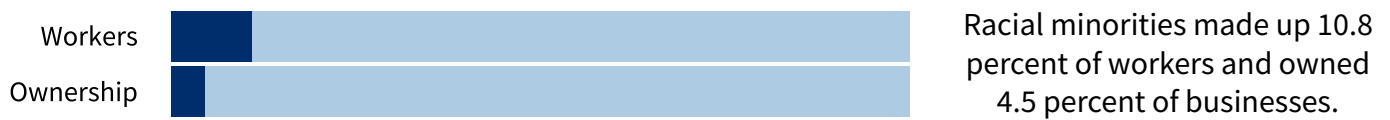
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	14,500	1,881	16,381
Male	19,500	4,883	24,383
Owned equally by both groups	1,200	2,883	4,083
Veteran	3,000	821	3,821
Not Veteran	31,500	8,374	39,874
Owned equally by both groups	250	450	700
Hispanic	1,200	*	*
Not Hispanic	34,000	9,334	43,334
Owned equally by both groups	40	*	*
American Indian and Alaska Native	150	*	*
Asian	850	421	1,271
Black or African American	500	*	*
Native Hawaiian and Other Pacific Islander	70	*	*
White	33,500	9,123	42,623
Hispanic or Racial Minority	2,600	717	3,317
White and Not Hispanic	32,500	8,731	41,231
Owned equally by both groups	100	*	*

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

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

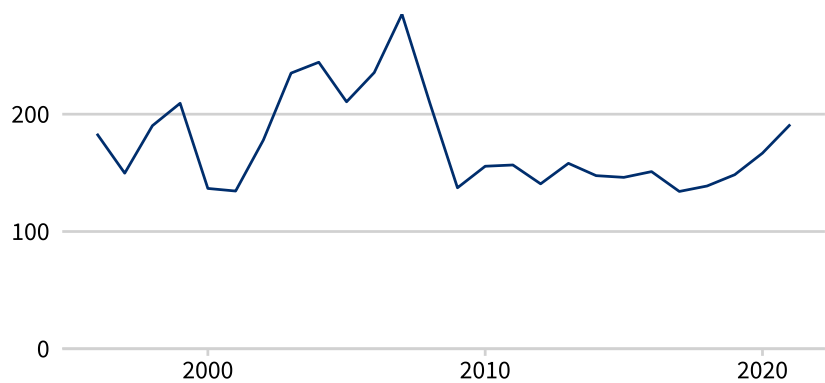
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$191.2 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 \$153.0 million. Total reported new lending to businesses through loans of \$1 million or less was \$562.3 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	18,808	41.1	1,334	94.3	889,431	34.7
Accommodation and Food Services	14,240	66.4	933	95.5	317,197	68.0
Construction	11,443	87.9	1,797	98.7	730,794	86.9
Manufacturing	10,388	61.2	514	91.8	498,288	54.3
Retail Trade	9,980	35.4	1,087	85.7	349,864	38.6
Other Services (except Public Administration)	7,405	79.9	1,193	97.6	222,159	78.7
Professional, Scientific, and Technical Services	7,334	79.8	1,323	96.2	497,918	78.0
Wholesale Trade	5,413	48.8	510	78.2	307,086	47.2
Administrative, Support, and Waste Management	5,040	50.1	695	93.2	212,623	60.1
Real Estate and Rental and Leasing	3,069	79.3	671	94.8	122,628	76.8
Finance and Insurance	2,998	27.3	491	82.0	175,047	22.3
Arts, Entertainment, and Recreation	2,957	81.4	206	99.0	59,386	86.3
Transportation and Warehousing	2,798	43.0	327	85.2	125,650	41.2
Educational Services	2,156	31.1	174	95.1	54,971	27.5
Information	1,030	19.8	149	78.0	53,179	15.7
Management of Companies and Enterprises	882	27.9	29	43.3	62,702	23.6
Agriculture, Forestry, Fishing, and Hunting	377	90.4	79	96.3	25,276	86.3
Mining, Quarrying, and Oil and Gas Extraction	246	65.1	14	82.4	18,604	62.3
Utilities	106	6.4	6	75.0	11,138	6.2
Industries not classified	12	100.0	20	100.0	476	100.0
Total	106,682	51.3	11,499	93.2	4,734,417	47.4

Source: [Statistics of US Businesses, 2019](#) (Census)

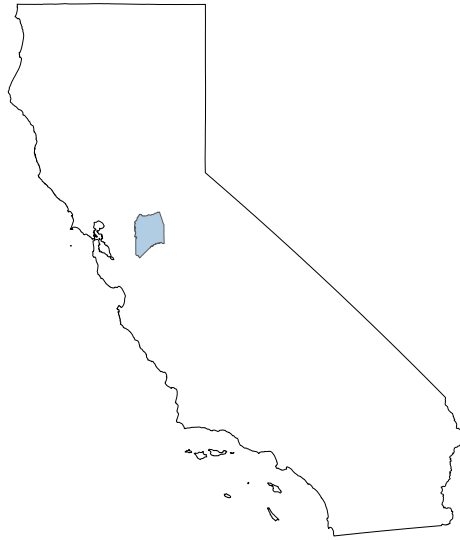
About this profile

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Stockton, California

54,070 small businesses
98.6 percent of businesses

94,278 small business employees
48.3 percent of employees



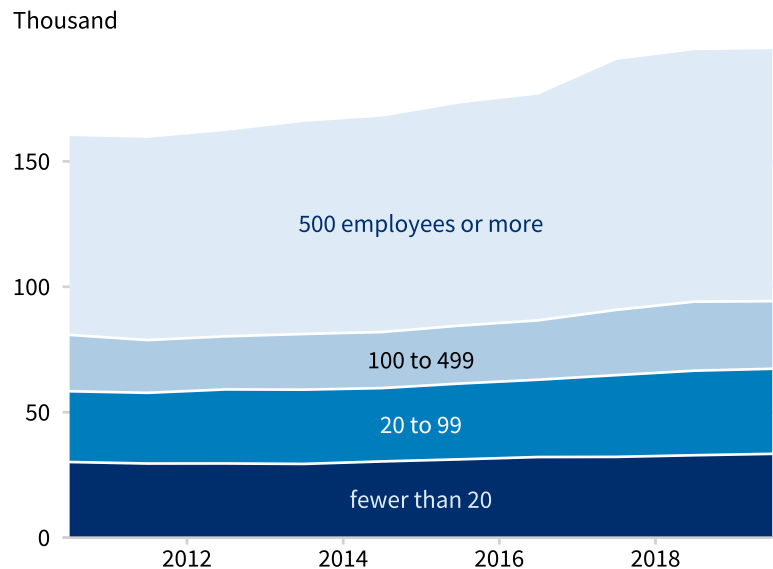
Stockton Metropolitan Statistical Area

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.6 percent of metropolitan area businesses and 48.3 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 80,846 to 94,278 workers. The industry with the most small businesses in 2019 was Transportation and Warehousing, with 11,001 small businesses, including 10,910 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 14,204 workers with a payroll of \$581.6 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

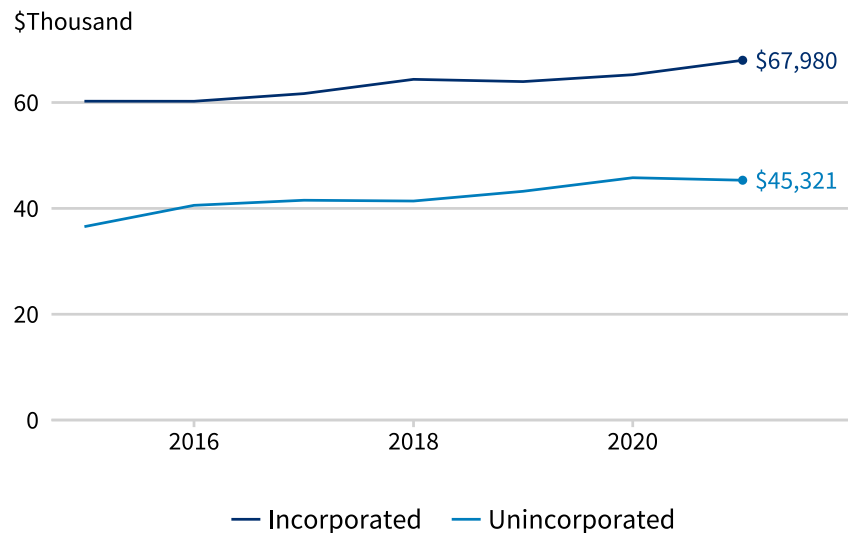


Self-employment





In 2021, 8.7 percent of private workers in the metropolitan area were self-employed, down from 8.8 percent in 2016. The percent self-employed included 2.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$67,980 in 2021, up 12.9 percent since 2016. The median income of the unincorporated self-employed was \$45,321 in 2021, up 11.7 percent since 2016. The median income for all private workers was \$47,847 in 2021, up 17.1 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

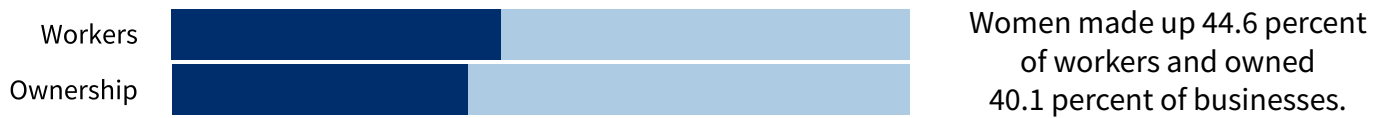
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	10,377	533	91	11,001
Other Services (except Public Administration)	5,070	996	89	6,155
Professional, Scientific, and Technical Services	4,341	694	47	5,082
Administrative, Support, and Waste Management	4,263	446	89	4,798
Retail Trade	3,677	938	134	4,749
Health Care and Social Assistance	3,446	978	161	4,585
Real Estate and Rental and Leasing	4,060	430	41	4,531
Construction	3,055	1,055	128	4,238
Accommodation and Food Services	992	724	208	1,924
Arts, Entertainment, and Recreation	1,554	89	30	1,673
Finance and Insurance	1,131	255	37	1,423
Educational Services	1,006	82	29	1,117
Manufacturing	554	300	132	986
Wholesale Trade	556	279	144	979
Information	355	31	11	397
Agriculture, Forestry, Fishing, and Hunting	317	48	14	379
Mining, Quarrying, and Oil and Gas Extraction	26	5	2	33
Management of Companies and Enterprises	*	6	26	32
Industries not classified	*	26	0	26
Utilities	12	7	2	21
Total	44,792	7,913	1,365	54,070

* Not reported by the Census Bureau

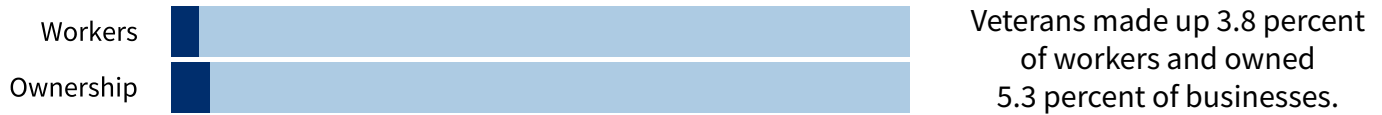
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

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, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	17,000	1,266	18,266
Male	25,000	5,565	30,565
Owned equally by both groups	550	*	*
Veteran	1,900	*	*
Not Veteran	40,500	7,745	48,245
Owned equally by both groups	80	*	*
Hispanic	11,500	*	*
Not Hispanic	31,000	7,354	38,354
Owned equally by both groups	70	*	*
American Indian and Alaska Native	300	*	*
Asian	12,000	2,056	14,056
Black or African American	3,700	*	*
Native Hawaiian and Other Pacific Islander	350	*	*
White	26,000	6,240	32,240
Hispanic or Racial Minority	25,000	3,261	28,261
White and Not Hispanic	17,000	5,046	22,046
Owned equally by both groups	100	*	*

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

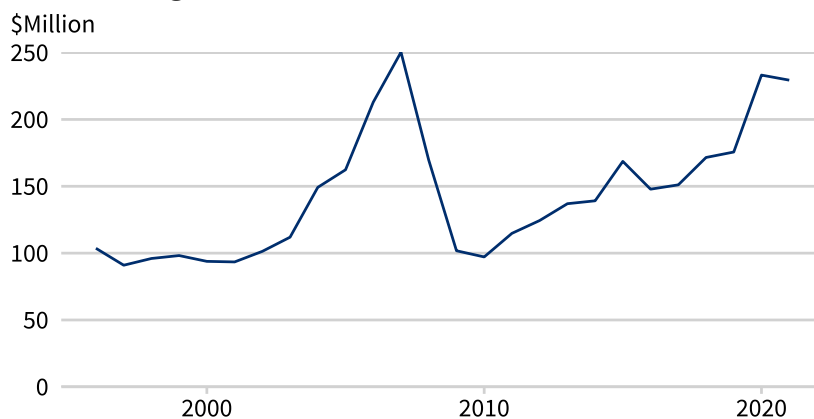
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$229.4 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 \$248.3 million. Total reported new lending to businesses through loans of \$1 million or less was \$691.1 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	14,204	47.8	1,139	94.2	581,629	33.7
Accommodation and Food Services	12,946	62.1	932	93.5	247,804	62.6
Construction	10,495	88.5	1,183	98.6	678,093	86.1
Retail Trade	8,947	33.3	1,072	87.0	323,289	38.1
Manufacturing	8,855	49.5	432	84.4	477,108	49.4
Other Services (except Public Administration)	6,864	88.1	1,085	97.3	207,633	84.9
Administrative, Support, and Waste Management	6,841	47.9	535	91.3	292,851	53.6
Wholesale Trade	5,629	42.7	423	79.5	365,410	40.7
Transportation and Warehousing	5,616	21.9	624	87.5	313,285	26.5
Professional, Scientific, and Technical Services	3,477	68.6	741	95.9	204,371	75.6
Finance and Insurance	2,428	38.7	292	79.8	151,071	30.9
Educational Services	1,981	40.8	111	92.5	66,776	37.5
Real Estate and Rental and Leasing	1,975	66.2	471	91.8	82,272	59.3
Arts, Entertainment, and Recreation	1,675	67.8	119	93.7	44,420	77.2
Agriculture, Forestry, Fishing, and Hunting	1,089	99.7	62	98.4	76,543	99.6
Information	614	26.7	42	64.6	40,141	29.6
Management of Companies and Enterprises	515	29.4	32	64.0	38,848	23.5
Utilities	55	24.7	9	64.3	2,124	9.1
Mining, Quarrying, and Oil and Gas Extraction	46	27.1	7	70.0	3,378	23.1
Industries not classified	26	100.0	26	100.0	2,143	100.0
Total	94,278	48.3	9,278	92.3	4,199,189	45.9

Source: [Statistics of US Businesses, 2019](#) (Census)

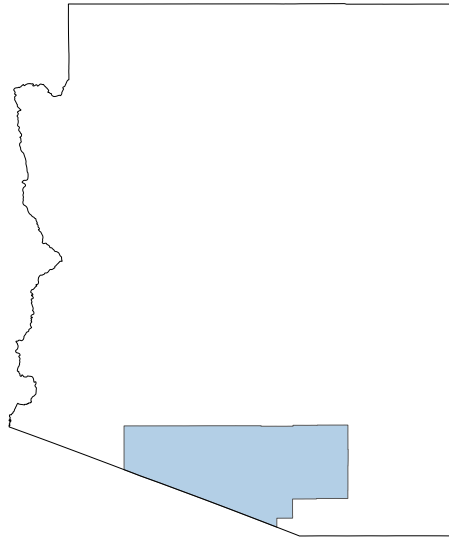
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Tucson, Arizona

87,547 small businesses
98.7 percent of businesses

150,726 small business employees
45.5 percent of employees



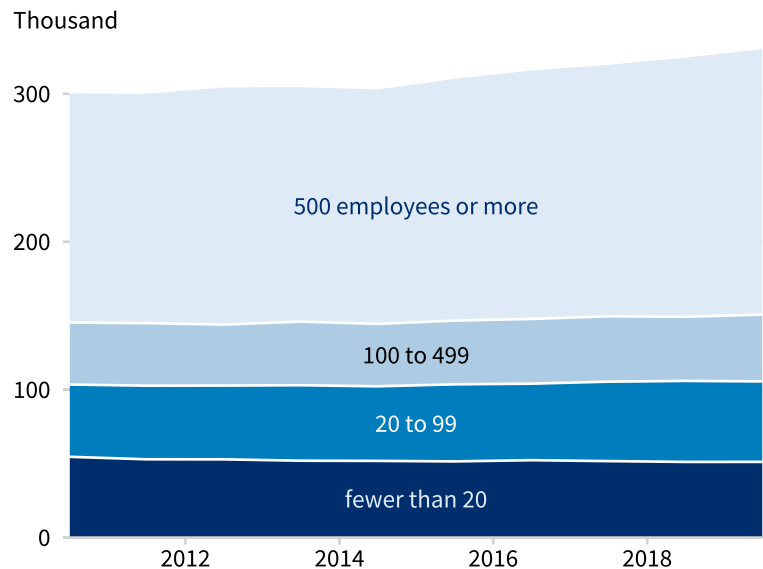
Tucson Metropolitan Statistical Area

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.7 percent of metropolitan area businesses and 45.5 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 145,375 to 150,726 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 12,957 small businesses, including 12,786 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 25,672 workers with a payroll of \$1.2 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

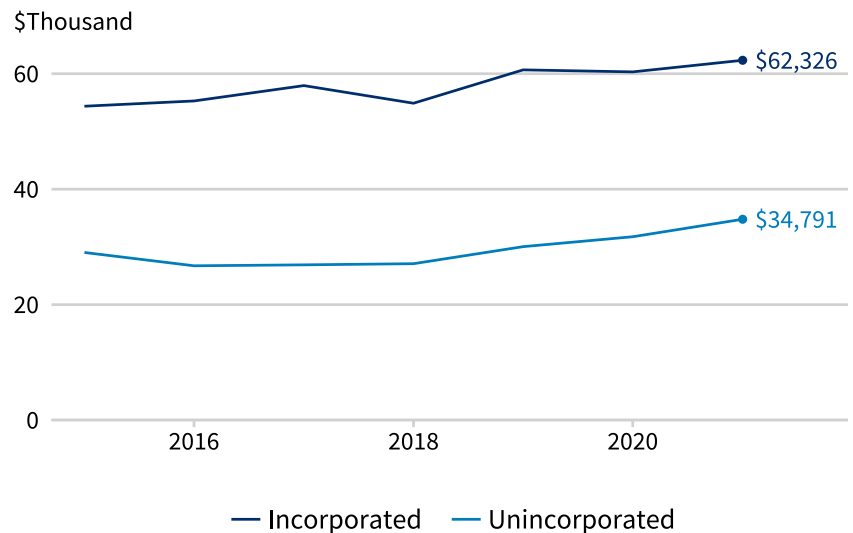


Self-employment





In 2021, 9.8 percent of private workers in the metropolitan area were self-employed, down slightly from 9.9 percent in 2016. The percent self-employed included 3.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$62,326 in 2021, up 12.7 percent since 2016. The median income of the unincorporated self-employed was \$34,791 in 2021, up 30.1 percent since 2016. The median income for all private workers was \$44,296 in 2021, up 20.6 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 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	10,647	2,139	171	12,957
Real Estate and Rental and Leasing	8,540	1,034	66	9,640
Other Services (except Public Administration)	7,189	1,486	136	8,811
Health Care and Social Assistance	6,661	1,617	300	8,578
Administrative, Support, and Waste Management	7,564	870	125	8,559
Construction	6,314	1,452	219	7,985
Transportation and Warehousing	6,444	228	67	6,739
Retail Trade	5,419	1,055	169	6,643
Arts, Entertainment, and Recreation	4,632	223	55	4,910
Educational Services	2,730	256	67	3,053
Finance and Insurance	1,898	635	39	2,572
Accommodation and Food Services	1,211	856	396	2,463
Manufacturing	988	428	106	1,522
Wholesale Trade	908	430	105	1,443
Information	937	123	30	1,090
Agriculture, Forestry, Fishing, and Hunting	307	21	1	329
Mining, Quarrying, and Oil and Gas Extraction	199	13	5	217
Utilities	38	16	3	57
Management of Companies and Enterprises	*	17	40	57
Industries not classified	*	18	0	18
Total	72,626	12,902	2,019	87,547

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

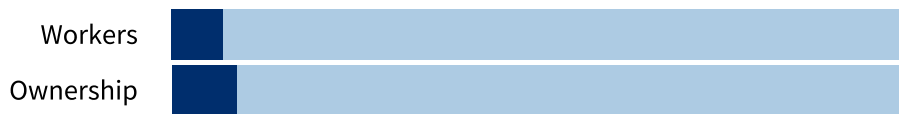
Business ownership share by demographic group

Women



Women made up 47.5 percent of workers and owned 47.5 percent of businesses.

Veterans



Veterans made up 7.0 percent of workers and owned 8.9 percent of businesses.

Hispanics



Hispanics made up 37.2 percent of workers and owned 26.5 percent of businesses.

Racial minorities



Racial minorities made up 23.8 percent of workers and owned 9.3 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	31,000	3,223	34,223
Male	35,500	7,344	42,844
Owned equally by both groups	1,700	2,793	4,493
Veteran	5,400	969	6,369
Not Veteran	62,500	11,872	74,372
Owned equally by both groups	400	*	*
Hispanic	19,500	*	*
Not Hispanic	48,500	11,502	60,002
Owned equally by both groups	250	*	*
American Indian and Alaska Native	450	*	*
Asian	3,200	843	4,043
Black or African American	2,600	*	*
Native Hawaiian and Other Pacific Islander	100	*	*
White	61,500	12,297	73,797
Hispanic or Racial Minority	24,000	2,510	26,510
White and Not Hispanic	43,500	10,359	53,859
Owned equally by both groups	350	*	*

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

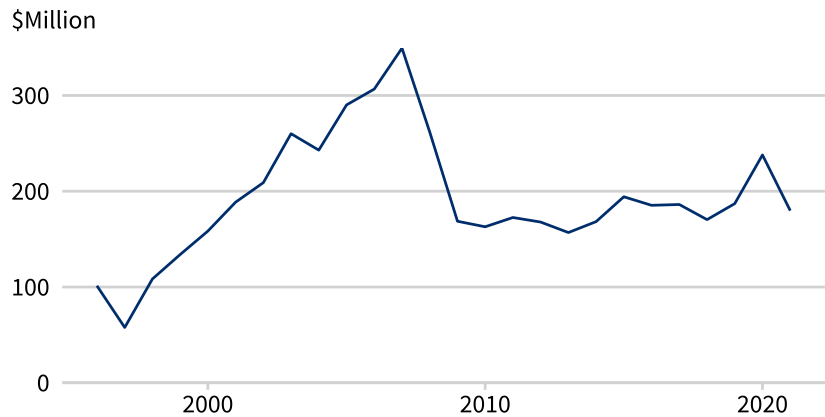
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$179.7 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 \$250.5 million. Total reported new lending to businesses through loans of \$1 million or less was \$620.0 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	25,672	40.2	1,917	93.7	1,162,758	34.8
Accommodation and Food Services	25,420	54.9	1,252	92.4	468,759	50.4
Construction	16,822	76.4	1,671	97.4	801,327	69.3
Professional, Scientific, and Technical Services	11,715	66.4	2,310	95.8	750,434	64.8
Other Services (except Public Administration)	11,689	80.1	1,622	97.1	335,381	78.5
Retail Trade	11,188	24.0	1,224	82.8	389,038	29.0
Administrative, Support, and Waste Management	10,115	35.1	995	90.5	322,289	38.3
Manufacturing	8,455	35.9	534	93.2	411,639	20.6
Educational Services	5,203	76.9	323	93.9	163,318	66.2
Arts, Entertainment, and Recreation	4,780	61.5	278	94.6	89,270	52.1
Real Estate and Rental and Leasing	4,675	69.9	1,100	94.7	181,446	69.6
Wholesale Trade	4,067	54.5	535	79.7	207,198	50.1
Finance and Insurance	4,055	30.5	674	87.0	261,082	30.7
Transportation and Warehousing	3,486	34.9	295	83.8	127,002	25.9
Information	1,558	20.7	153	76.9	72,085	13.8
Management of Companies and Enterprises	945	27.7	57	49.6	46,819	20.6
Mining, Quarrying, and Oil and Gas Extraction	426	17.6	18	66.7	41,645	25.6
Agriculture, Forestry, Fishing, and Hunting	219	100.0	22	100.0	7,141	100.0
Utilities	219	10.5	19	70.4	15,623	7.8
Industries not classified	17	100.0	18	100.0	284	100.0
Total	150,726	45.5	14,921	92.8	5,854,538	39.7

Source: [Statistics of US Businesses, 2019](#) (Census)

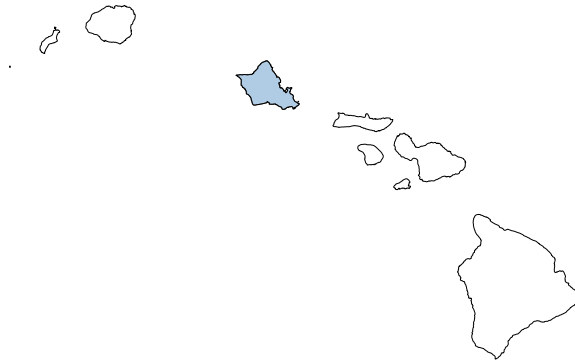
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Urban Honolulu, Hawaii

87,620 small businesses
99.0 percent of businesses

186,175 small business employees
50.5 percent of employees



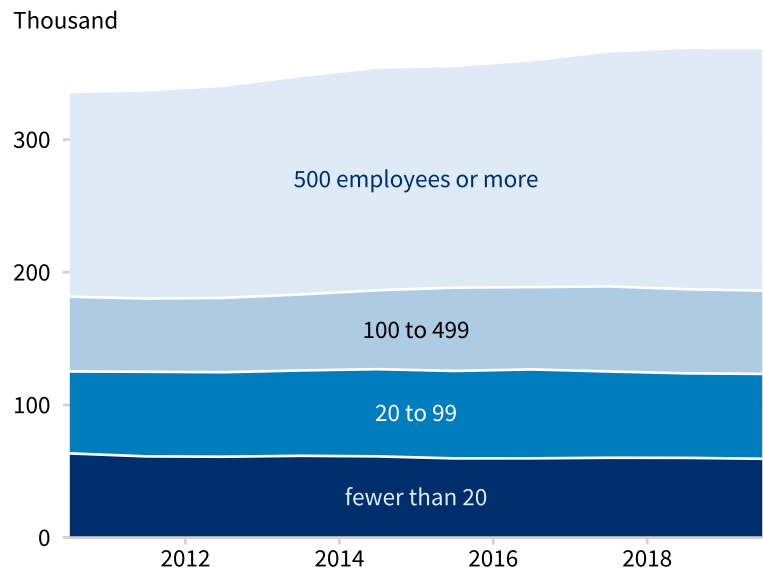
Urban Honolulu Metropolitan Statistical Area

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.0 percent of metropolitan area businesses and 50.5 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 181,556 to 186,175 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 12,637 small businesses, including 12,421 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 34,161 workers with a payroll of \$781.3 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

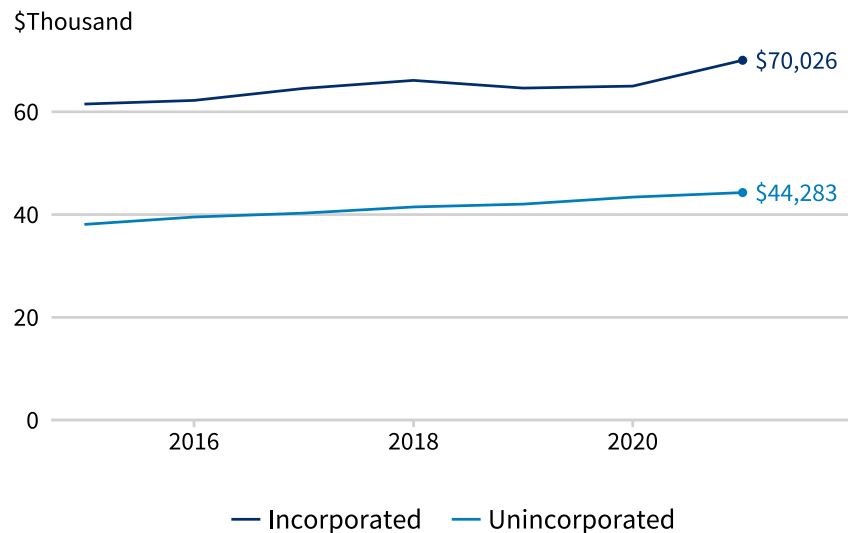


Self-employment





In 2021, 8.9 percent of private workers in the metropolitan area were self-employed, up from 8.7 percent in 2016. The percent self-employed included 3.4 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$70,026 in 2021, up 12.6 percent since 2016. The median income of the unincorporated self-employed was \$44,283 in 2021, up 12.0 percent since 2016. The median income for all private workers was \$51,520 in 2021, up 23.8 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

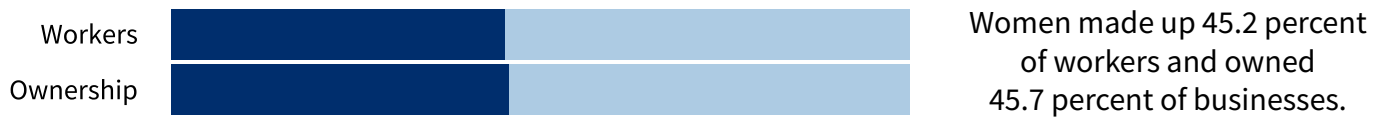
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	10,623	1,798	216	12,637
Other Services (except Public Administration)	7,350	1,939	217	9,506
Real Estate and Rental and Leasing	8,414	965	75	9,454
Retail Trade	6,873	1,332	195	8,400
Health Care and Social Assistance	5,737	1,849	220	7,806
Transportation and Warehousing	7,061	284	117	7,462
Administrative, Support, and Waste Management	5,785	733	165	6,683
Construction	4,836	1,436	236	6,508
Arts, Entertainment, and Recreation	4,277	175	56	4,508
Accommodation and Food Services	1,390	1,502	452	3,344
Educational Services	2,523	265	69	2,857
Finance and Insurance	2,330	428	75	2,833
Wholesale Trade	1,503	752	168	2,423
Manufacturing	1,030	350	100	1,480
Information	866	145	37	1,048
Agriculture, Forestry, Fishing, and Hunting	596	19	0	615
Utilities	129	*	*	132
Management of Companies and Enterprises	*	14	72	86
Industries not classified	*	24	0	24
Mining, Quarrying, and Oil and Gas Extraction	4	*	*	7
Total	71,327	13,989	2,304	87,620

* Not reported by the Census Bureau

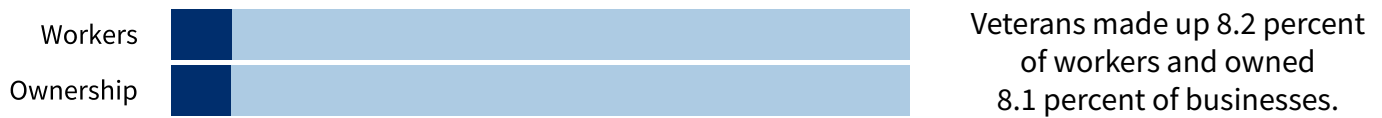
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

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, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	30,000	4,142	34,142
Male	36,500	8,170	44,670
Owned equally by both groups	1,500	2,010	3,510
Veteran	5,400	576	5,976
Not Veteran	62,000	13,344	75,344
Owned equally by both groups	250	*	*
Hispanic	3,800	*	*
Not Hispanic	64,000	13,866	77,866
Owned equally by both groups	100	*	*
American Indian and Alaska Native	250	142	392
Asian	37,500	8,257	45,757
Black or African American	1,200	*	*
Native Hawaiian and Other Pacific Islander	4,100	934	5,034
White	25,500	5,915	31,415
Hispanic or Racial Minority	44,500	9,126	53,626
White and Not Hispanic	22,500	4,672	27,172
Owned equally by both groups	500	522	1,022

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

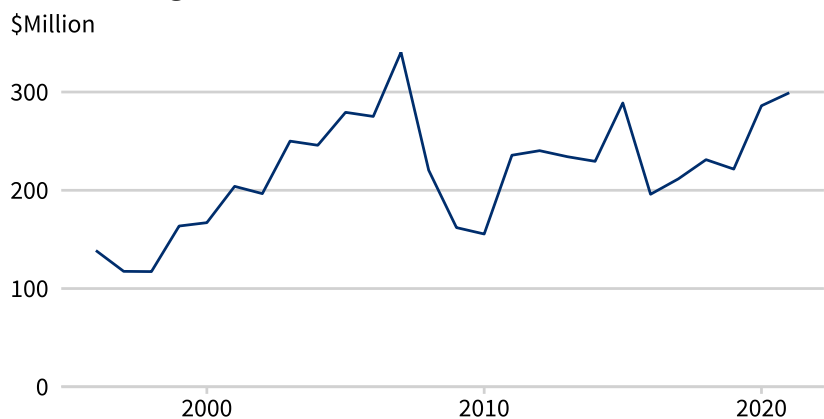
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$299.2 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 \$466.4 million. Total reported new lending to businesses through loans of \$1 million or less was \$1.2 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	34,161	51.9	1,954	96.7	781,297	39.8
Health Care and Social Assistance	24,281	44.7	2,069	97.5	1,136,673	35.6
Construction	17,899	78.1	1,672	97.6	1,300,304	73.8
Retail Trade	16,023	33.9	1,527	89.1	535,935	36.0
Other Services (except Public Administration)	15,863	77.5	2,156	97.7	554,618	81.8
Professional, Scientific, and Technical Services	13,547	72.2	2,014	95.5	990,461	72.1
Administrative, Support, and Waste Management	13,063	56.2	898	91.0	461,618	54.8
Wholesale Trade	9,573	67.0	920	89.3	485,347	59.9
Transportation and Warehousing	7,640	30.8	401	85.1	358,035	26.8
Manufacturing	7,005	74.4	450	95.5	279,891	65.5
Finance and Insurance	6,255	33.9	503	81.5	456,708	32.6
Educational Services	5,991	38.4	334	94.6	209,431	35.6
Real Estate and Rental and Leasing	5,700	60.7	1,040	95.1	317,493	56.7
Arts, Entertainment, and Recreation	5,267	72.1	231	95.9	150,698	76.2
Information	2,056	30.4	182	80.5	94,479	22.7
Management of Companies and Enterprises	1,588	21.7	86	57.0	114,258	18.3
Mining, Quarrying, and Oil and Gas Extraction	131	100.0	3	100.0	9,126	100.0
Industries not classified	72	100.0	24	100.0	2,016	100.0
Utilities	32	1.3	3	30.0	2,852	1.1
Agriculture, Forestry, Fishing, and Hunting	28	100.0	19	100.0	982	100.0
Total	186,175	50.5	16,293	94.9	8,242,222	46.0

Source: [Statistics of US Businesses, 2019](#) (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. Data analyzed here largely predate the COVID-19 pandemic, which has had [impacts on businesses](#) that have differed by industry, geography, and demographic group. 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 US 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.

Effects of the COVID-19 pandemic

Data on small businesses are generally only available with a substantial lag relative to the period they describe. The data analyzed in these profiles largely 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.

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 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. In some cases, missing values could be calculated precisely using a combination of reported values for the MSA and its constituent counties. Where precise values could not be calculated, if a missing value was available for an earlier year, the value from the latest earlier year was used. If a value was not available for an earlier year, the value from the earliest later year was used.

The feature that includes the business ownership shares by demographic group data visualization may also include imputed values. Although counts for some categories were often missing, the ownership shares shown in the visualization could still be calculated precisely using a combination of the 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 be calculated by subtracting the number of businesses with majority ownership by men from the number of businesses with ownership classifiable by sex.

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 the counts for some racial minority groups were often missing. The share reported is therefore the share of businesses with half or majority ownership by racial minorities and without simultaneous majority ownership by Whites.

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.