Nebraska

181,742 small businesses
99.1 percent of Nebraska businesses

418,311 small business employees
48.3 percent of Nebraska employees

Source of original data: Statistics of US Businesses (Census)

Business dynamics

Establishments
Between March 2021 and March 2022, 7,389 Nebraska establishments opened and 5,819 closed, for a net increase of 1,570. Employment expanded at 15,568 establishments and contracted at 13,549. Small businesses accounted for 6,997 openings and 5,485 closings.

Employment
Opening and expanding Nebraska establishments added 91,809 jobs, while closing and contracting establishments lost 75,350, for a net increase of 16,459 jobs. Small businesses contributed a net increase of 14,180 jobs, or 86.2 percent of that total.

Counts include temporary closures and reopenings
Source: Business Employment Dynamics (BLS)
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued $690.6 million in loans to Nebraska businesses with revenues of $1 million or less. Total reported new lending to businesses through loans of $100,000 or less was $568.5 million. Total reported new lending to businesses through loans of $1 million or less was $1.8 billion. 

Source: CRA Aggregate Data (FFIEC)

Small business count by size and industry

<table>
<thead>
<tr>
<th>Industry</th>
<th>Without employees</th>
<th>1–19 employees</th>
<th>20–499 employees</th>
<th>All small businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction</td>
<td>16,674</td>
<td>5,914</td>
<td>499</td>
<td>23,087</td>
</tr>
<tr>
<td>Other Services (except Public Administration)</td>
<td>14,979</td>
<td>4,978</td>
<td>381</td>
<td>20,338</td>
</tr>
<tr>
<td>Real Estate and Rental and Leasing</td>
<td>17,647</td>
<td>1,994</td>
<td>107</td>
<td>19,748</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>14,596</td>
<td>3,714</td>
<td>504</td>
<td>18,814</td>
</tr>
<tr>
<td>Professional, Scientific, and Technical Services</td>
<td>14,480</td>
<td>3,817</td>
<td>351</td>
<td>18,648</td>
</tr>
<tr>
<td>Health Care and Social Assistance</td>
<td>11,310</td>
<td>3,665</td>
<td>825</td>
<td>15,800</td>
</tr>
<tr>
<td>Transportation and Warehousing</td>
<td>13,198</td>
<td>1,904</td>
<td>178</td>
<td>15,280</td>
</tr>
<tr>
<td>Administrative, Support, and Waste Management</td>
<td>11,266</td>
<td>2,099</td>
<td>258</td>
<td>13,623</td>
</tr>
<tr>
<td>Finance and Insurance</td>
<td>5,256</td>
<td>2,131</td>
<td>221</td>
<td>7,608</td>
</tr>
<tr>
<td>Arts, Entertainment, and Recreation</td>
<td>6,352</td>
<td>731</td>
<td>124</td>
<td>7,207</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>1,964</td>
<td>2,550</td>
<td>803</td>
<td>5,317</td>
</tr>
<tr>
<td>Educational Services</td>
<td>3,675</td>
<td>390</td>
<td>122</td>
<td>4,187</td>
</tr>
<tr>
<td>Agriculture, Forestry, Fishing and Hunting</td>
<td>3,572</td>
<td>162</td>
<td>14</td>
<td>3,748</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>1,686</td>
<td>1,396</td>
<td>447</td>
<td>3,529</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1,607</td>
<td>976</td>
<td>378</td>
<td>2,961</td>
</tr>
<tr>
<td>Information</td>
<td>1,216</td>
<td>328</td>
<td>107</td>
<td>1,651</td>
</tr>
<tr>
<td>Mining, Quarrying, and Oil and Gas Extraction</td>
<td>142</td>
<td>75</td>
<td>8</td>
<td>225</td>
</tr>
<tr>
<td>Management of Companies and Enterprises</td>
<td>*</td>
<td>29</td>
<td>132</td>
<td>161</td>
</tr>
<tr>
<td>Industries not classified</td>
<td>*</td>
<td>105</td>
<td>0</td>
<td>105</td>
</tr>
<tr>
<td>Utilities</td>
<td>53</td>
<td>10</td>
<td>7</td>
<td>70</td>
</tr>
<tr>
<td>Total</td>
<td>139,673</td>
<td>36,913</td>
<td>5,156</td>
<td>181,742</td>
</tr>
</tbody>
</table>

* Not reported by the Census Bureau

Sources: Nonemployer Statistics, 2020 (Census); Statistics of US Businesses, 2020 (Census)

Small business exports

A total of 1,816 identified firms exported goods worth $7.8 billion from Nebraska in 2021. Of those exporters, 1,468—or 80.8 percent—were small. Exports by small firms reached $1.7 billion, making up 21.4 percent of exports by identified firms.

Source: A profile of US importing and exporting companies, 2020-2021 (Census)
Business ownership share by demographic group

Women
- Workers: Women made up 47.1 percent of workers and owned 43.3 percent of businesses.
- Ownership:

Veterans
- Workers: Veterans made up 5.1 percent of workers and owned 8.1 percent of businesses.
- Ownership:

Hispanics
- Workers: Hispanics made up 9.6 percent of workers and owned 5.6 percent of businesses.
- Ownership:

Racial minorities
- Workers: Racial minorities made up 11.6 percent of workers and owned 6.3 percent of businesses.
- Ownership:

Ownership shares include equal and majority ownership.

Sources of original data: American Community Survey, 2019 5-Year Data (Census); Annual Business Survey, 2019 (Census); Nonemployer Statistics by Demographics, 2019 (Census)

Business count by owner demographic group

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Without employees</th>
<th>With employees</th>
<th>Total businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>55,500</td>
<td>6,931</td>
<td>62,431</td>
</tr>
<tr>
<td>Male</td>
<td>76,500</td>
<td>24,285</td>
<td>100,785</td>
</tr>
<tr>
<td>Owned equally by both groups</td>
<td>5,700</td>
<td>8,750</td>
<td>14,450</td>
</tr>
<tr>
<td>Veteran</td>
<td>9,400</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Not Veteran</td>
<td>127,000</td>
<td>36,025</td>
<td>163,025</td>
</tr>
<tr>
<td>Owned equally by both groups</td>
<td>1,100</td>
<td>1,399</td>
<td>2,499</td>
</tr>
<tr>
<td>Hispanic</td>
<td>8,500</td>
<td>966</td>
<td>9,466</td>
</tr>
<tr>
<td>Not Hispanic</td>
<td>129,000</td>
<td>38,774</td>
<td>167,774</td>
</tr>
<tr>
<td>Owned equally by both groups</td>
<td>200</td>
<td>229</td>
<td>429</td>
</tr>
<tr>
<td>American Indian and Alaska Native</td>
<td>1,200</td>
<td>157</td>
<td>1,357</td>
</tr>
<tr>
<td>Asian</td>
<td>4,300</td>
<td>953</td>
<td>5,253</td>
</tr>
<tr>
<td>Black or African American</td>
<td>5,700</td>
<td>276</td>
<td>5,976</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander</td>
<td>150</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>White</td>
<td>128,000</td>
<td>38,717</td>
<td>166,717</td>
</tr>
<tr>
<td>Hispanic or Racial Minority</td>
<td>19,000</td>
<td>2,338</td>
<td>21,338</td>
</tr>
<tr>
<td>White and Not Hispanic</td>
<td>119,000</td>
<td>37,263</td>
<td>156,263</td>
</tr>
<tr>
<td>Owned equally by both groups</td>
<td>350</td>
<td>367</td>
<td>717</td>
</tr>
</tbody>
</table>

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

Sources: Annual Business Survey, 2019 (Census); Nonemployer Statistics by Demographics, 2019 (Census)
Small businesses accounted for 48.3 percent of Nebraska employment in 2020, which exceeded the national small business employment share.

### Small business employment and payroll by industry

<table>
<thead>
<tr>
<th>Industry</th>
<th>Employers</th>
<th>Employees</th>
<th>Payroll ($1,000s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Small</td>
<td>%</td>
<td>Small</td>
</tr>
<tr>
<td>Construction</td>
<td>6,413</td>
<td>99.2</td>
<td>44,405</td>
</tr>
<tr>
<td>Other Services (except Public Administration)</td>
<td>5,359</td>
<td>98.7</td>
<td>33,810</td>
</tr>
<tr>
<td>Health Care and Social Assistance</td>
<td>4,490</td>
<td>97.2</td>
<td>70,940</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>4,218</td>
<td>93.9</td>
<td>41,075</td>
</tr>
<tr>
<td>Professional, Scientific, and Technical Services</td>
<td>4,168</td>
<td>96.0</td>
<td>27,734</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>3,353</td>
<td>96.9</td>
<td>53,039</td>
</tr>
<tr>
<td>Administrative, Support, and Waste Management</td>
<td>2,357</td>
<td>93.8</td>
<td>21,717</td>
</tr>
<tr>
<td>Finance and Insurance</td>
<td>2,352</td>
<td>91.8</td>
<td>18,317</td>
</tr>
<tr>
<td>Real Estate and Rental and Leasing</td>
<td>2,101</td>
<td>96.7</td>
<td>9,138</td>
</tr>
<tr>
<td>Transportation and Warehousing</td>
<td>2,082</td>
<td>94.3</td>
<td>15,120</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>1,843</td>
<td>87.0</td>
<td>22,982</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1,354</td>
<td>88.5</td>
<td>29,752</td>
</tr>
<tr>
<td>Arts, Entertainment, and Recreation</td>
<td>855</td>
<td>97.3</td>
<td>10,165</td>
</tr>
<tr>
<td>Educational Services</td>
<td>512</td>
<td>96.1</td>
<td>9,298</td>
</tr>
<tr>
<td>Information</td>
<td>435</td>
<td>81.9</td>
<td>6,251</td>
</tr>
<tr>
<td>Agriculture, Forestry, Fishing and Hunting</td>
<td>176</td>
<td>97.8</td>
<td>826</td>
</tr>
<tr>
<td>Management of Companies and Enterprises</td>
<td>161</td>
<td>58.5</td>
<td>2,806</td>
</tr>
<tr>
<td>Industries not classified</td>
<td>105</td>
<td>100.0</td>
<td>139</td>
</tr>
<tr>
<td>Mining, Quarrying, and Oil and Gas Extraction</td>
<td>83</td>
<td>91.2</td>
<td>632</td>
</tr>
<tr>
<td>Utilities</td>
<td>17</td>
<td>56.7</td>
<td>165</td>
</tr>
<tr>
<td>Total</td>
<td>42,069</td>
<td>96.2</td>
<td>418,311</td>
</tr>
</tbody>
</table>


### About this profile

Small businesses are generally defined here as firms with fewer than 500 employees. Figures or statistics may involve approximations because of missing or problematic data. Where notes identify the source of “original data,” a value is approximate in at least one profile. The Technical Notes provide details on data, methods, and definitions. Electronic versions of this and other geographic profiles are available online. Visit [advocacy.sba.gov](http://advocacy.sba.gov) for additional resources.