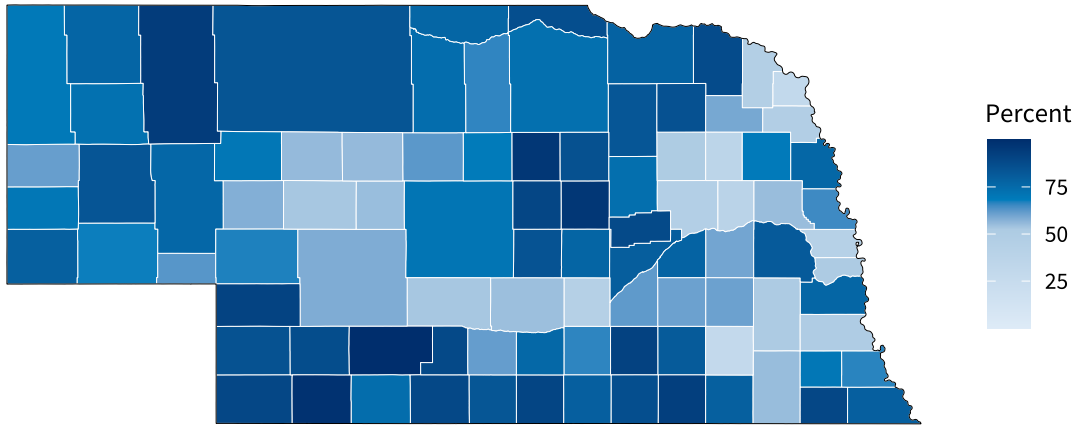


Nebraska

188,716 small businesses
99.1 percent of Nebraska businesses

414,068 small business employees
48.6 percent of Nebraska employees



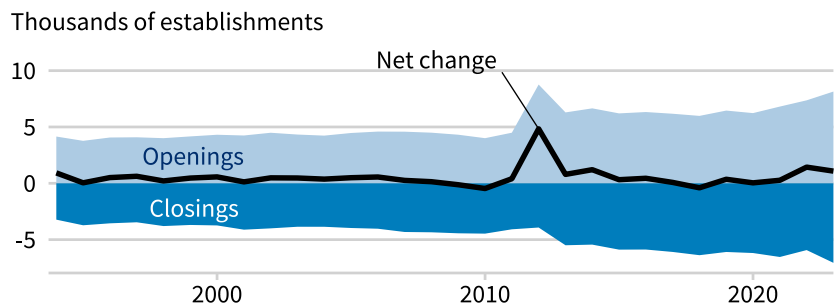
Share of employees working at small businesses by county

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

Employer and employment dynamics

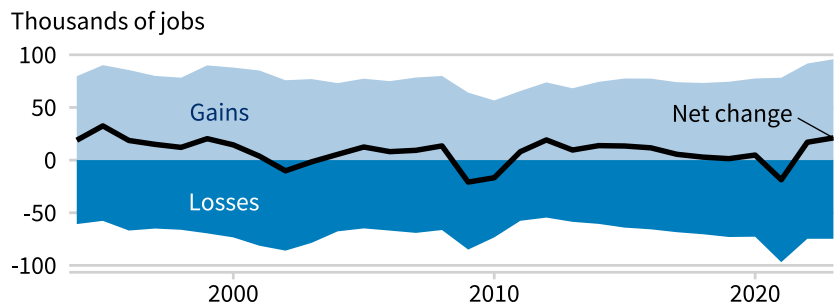
Establishments

Between March 2022 and March 2023, 8,141 Nebraska establishments opened and 7,061 closed, for a net increase of 1,080. Employment expanded at 15,666 establishments and contracted at 13,410. Small businesses accounted for 7,736 openings and for 6,730 closings.



Employment

Opening and expanding Nebraska establishments added 95,807 jobs, while closing and contracting establishments lost 74,730, for a net increase of 21,077 jobs. Small businesses contributed a net increase of 16,850 jobs, or 79.9 percent of that total.



Counts include temporary closures and reopenings.

Source: [Business Employment Dynamics](#) (Bureau of Labor Statistics)

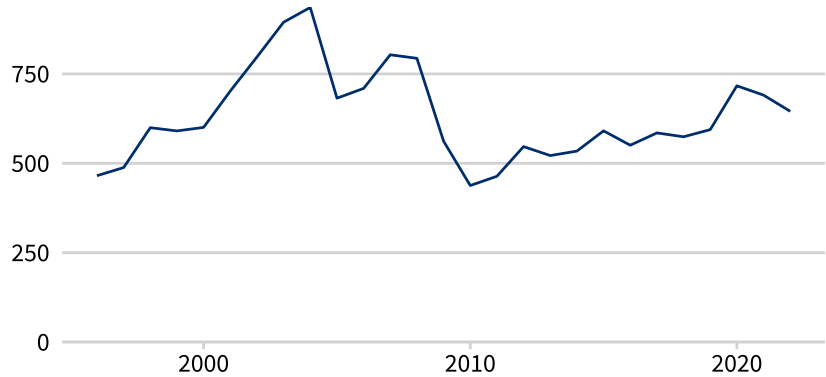
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$645.3 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 \$543.6 million. Total reported new lending to businesses through loans of \$1 million or less was \$1.7 billion.

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

New lending to businesses with revenues under \$1 million

\$Million



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Construction	16,297	6,078	494	22,869
Other Services (except Public Administration)	15,289	5,121	360	20,770
Real Estate and Rental and Leasing	18,186	2,147	110	20,443
Professional, Scientific, and Technical Services	14,990	3,846	360	19,196
Retail Trade	14,536	3,781	485	18,802
Transportation and Warehousing	15,184	1,966	192	17,342
Health Care and Social Assistance	11,536	3,760	836	16,132
Administrative, Support, and Waste Management	11,787	2,177	258	14,222
Arts, Entertainment, and Recreation	7,556	787	106	8,449
Finance and Insurance	5,341	2,163	214	7,718
Accommodation and Food Services	2,344	2,701	729	5,774
Educational Services	4,010	430	119	4,559
Agriculture, Forestry, Fishing and Hunting	3,720	167	15	3,902
Wholesale Trade	1,701	1,393	433	3,527
Manufacturing	1,644	992	380	3,016
Information	1,413	349	100	1,862
Mining, Quarrying, and Oil and Gas Extraction	128	74	6	208
Management of Companies and Enterprises	*	37	129	166
Utilities	44	18	7	69
Industries not classified	*	61	0	61
All industries	145,706	37,988	5,022	188,716

* Not reported by the Census Bureau

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



Small business exports

A total of 1,754 identified firms exported goods worth \$8.6 billion from Nebraska in 2022. Of those exporters, 1,402—or 79.9 percent—were small. Exports by small firms reached \$1.7 billion, making up 19.6 percent of exports by identified firms.

Source: [A profile of U.S. importing and exporting companies, 2021-2022](#) (Census)

Business ownership share by demographic group

Women



Women made up 47.0 percent of workers and owned 43.6 percent of businesses.

Veterans



Veterans made up 5.0 percent of workers and owned 7.1 percent of businesses.

Hispanics



Hispanics made up 10.1 percent of workers and owned 6.8 percent of businesses.

Racial minorities



Racial minorities made up 15.1 percent of workers and owned 8.1 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey, 2021 5-Year Data \(Census\)](#); [Annual Business Survey, 2021 \(Census\)](#); [Nonemployer Statistics by Demographics, 2021 \(Census\)](#)

Business count by owner demographic group

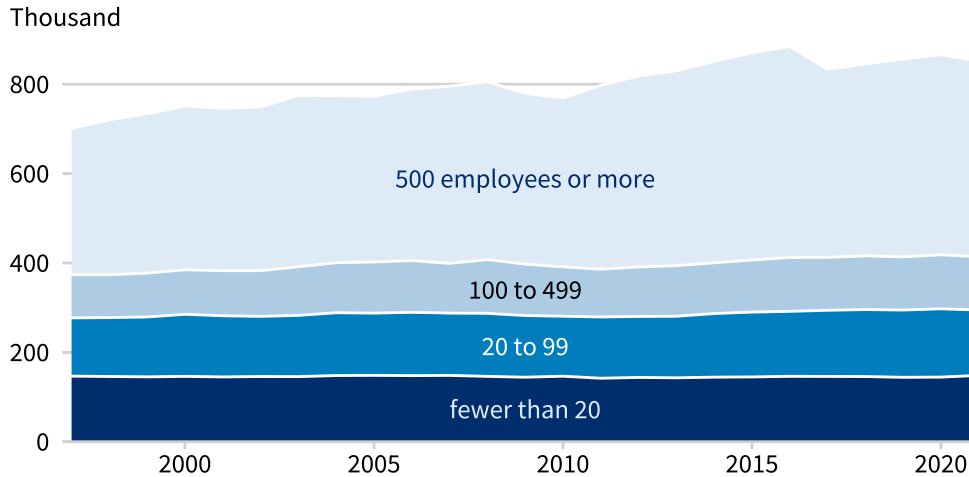
Ownership	Without employees	With employees	Total businesses
Female	58,500	7,030	65,530
Male	78,500	23,523	102,023
Owned equally by both groups	5,700	7,692	13,392
Veteran	9,000	1,920	10,920
Not Veteran	133,000	35,382	168,382
Owned equally by both groups	1,000	945	1,945
Hispanic	10,500	1,350	11,850
Not Hispanic	132,000	36,669	168,669
Owned equally by both groups	250	225	475
American Indian and Alaska Native	1,400	228	1,628
Asian	5,000	*	6,313
Black or African American	7,300	*	*
Native Hawaiian and Other Pacific Islander	150	*	155
White	130,000	36,645	166,645
Hispanic or Racial Minority	23,000	3,032	26,032
White and Not Hispanic	119,000	34,762	153,762
Owned equally by both groups	400	451	851

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

Sources: [Annual Business Survey, 2021 \(Census\)](#); [Nonemployer Statistics by Demographics, 2021 \(Census\)](#)

Total Nebraska employment by business size

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



Nebraska small business employment grew by 10.7 percent between 1997 and 2021, which exceeded the national small business employment growth rate.

Small business employment and payroll by industry

Industry	Employers		Employees		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Construction	6,572	99.1	44,902	86.7	2,581,480	83.2
Other Services (except Public Administration)	5,481	98.9	33,180	94.5	1,085,991	91.3
Health Care and Social Assistance	4,596	97.3	71,593	51.5	3,362,546	43.6
Retail Trade	4,266	94.1	40,279	37.4	1,605,256	47.6
Professional, Scientific, and Technical Services	4,206	95.9	27,763	67.6	1,872,886	63.4
Accommodation and Food Services	3,430	96.9	50,345	69.7	959,624	70.3
Administrative, Support, and Waste Management	2,435	93.9	22,050	28.2	978,076	24.2
Finance and Insurance	2,377	91.6	17,768	25.3	1,230,788	21.2
Real Estate and Rental and Leasing	2,257	97.0	9,037	73.5	471,013	73.7
Transportation and Warehousing	2,158	94.5	16,342	49.8	798,392	47.5
Wholesale Trade	1,826	86.4	22,323	54.8	1,368,171	49.2
Manufacturing	1,372	88.5	29,444	29.6	1,569,349	27.5
Arts, Entertainment, and Recreation	893	97.8	9,706	78.2	231,710	84.7
Educational Services	549	96.1	9,300	49.7	247,957	39.9
Information	449	81.9	5,675	29.9	385,857	25.5
Agriculture, Forestry, Fishing and Hunting	182	97.8	849	66.6	51,180	61.7
Management of Companies and Enterprises	166	58.9	2,646	14.8	243,478	15.6
Mining, Quarrying, and Oil and Gas Extraction	80	92.0	582	59.6	37,782	57.7
Industries not classified	61	100.0	80	100.0	1,776	100.0
Utilities	25	67.6	204	21.5	17,471	13.3
All industries	43,010	96.3	414,068	48.6	19,100,783	42.8

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

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 for additional resources.