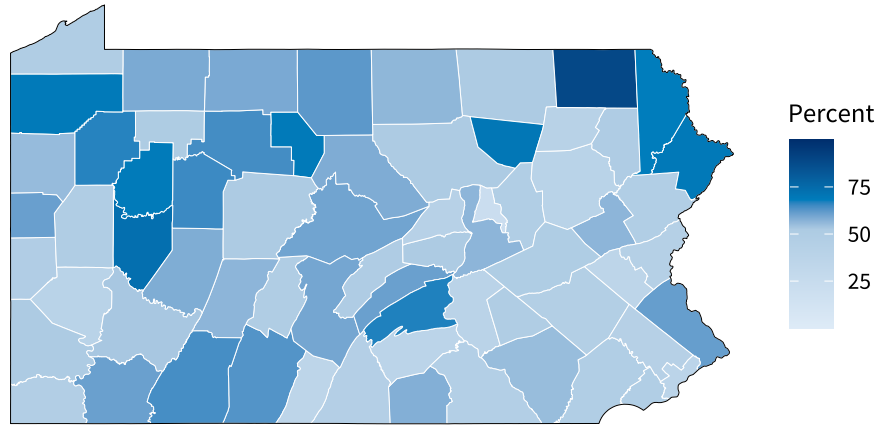


Pennsylvania

1.1 million small businesses
99.6 percent of Pennsylvania businesses

2.4 million small business employees
45.4 percent of Pennsylvania employees



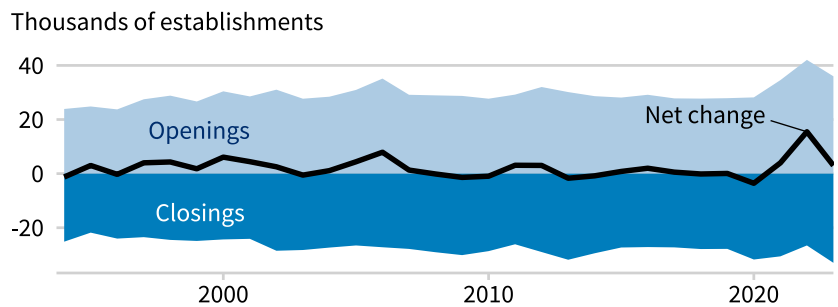
Share of employees working at small businesses by county

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

Employer and employment dynamics

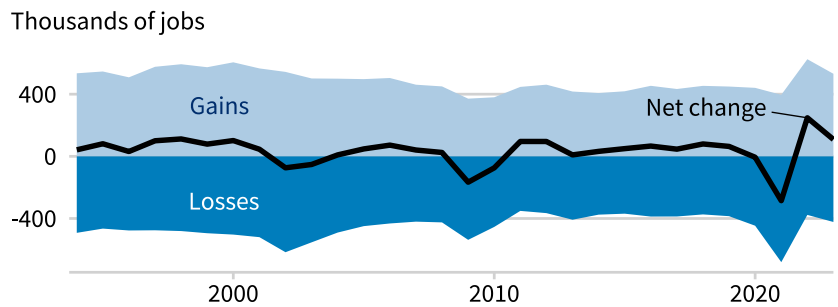
Establishments

Between March 2022 and March 2023, 35,984 Pennsylvania establishments opened and 32,986 closed, for a net increase of 2,998. Employment expanded at 89,715 establishments and contracted at 75,121. Small businesses accounted for 34,351 openings and 31,423 closings.



Employment

Opening and expanding Pennsylvania establishments added 531,150 jobs, while closing and contracting establishments lost 422,571, for a net increase of 108,579 jobs. Small businesses contributed a net increase of 89,756 jobs, or 82.7 percent of that total.



Counts include temporary closures and reopenings.

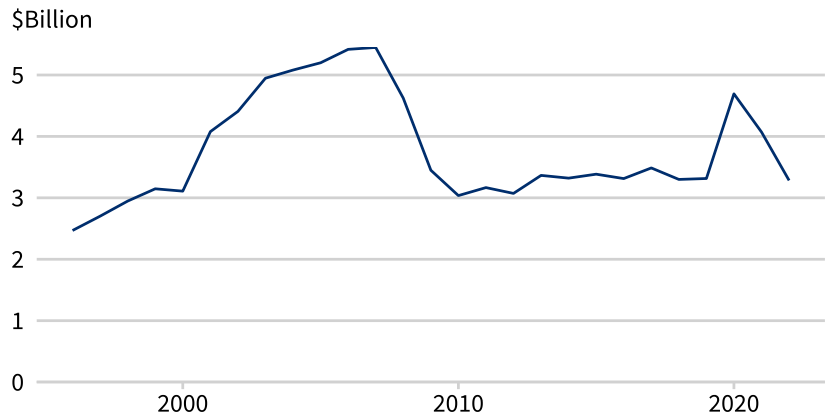
Source: [Business Employment Dynamics](#) (Bureau of Labor Statistics)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2022, reporting banks issued \$3.3 billion in loans to Pennsylvania businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$3.4 billion. Total reported new lending to businesses through loans of \$1 million or less was \$9.2 billion.

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

New lending to businesses with revenues under \$1 million



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	125,720	24,296	2,485	152,501
Transportation and Warehousing	115,510	6,749	1,218	123,477
Construction	94,446	25,518	2,228	122,192
Other Services (except Public Administration)	78,147	31,875	1,845	111,867
Real Estate and Rental and Leasing	101,522	7,770	531	109,823
Retail Trade	84,149	21,499	2,663	108,311
Health Care and Social Assistance	63,453	18,672	4,350	86,475
Administrative, Support, and Waste Management	66,601	11,839	1,550	79,990
Arts, Entertainment, and Recreation	51,310	4,015	616	55,941
Accommodation and Food Services	17,157	19,045	3,566	39,768
Educational Services	30,488	2,606	855	33,949
Finance and Insurance	25,201	7,790	757	33,748
Manufacturing	14,266	7,917	3,223	25,406
Wholesale Trade	12,375	7,702	2,003	22,080
Information	11,707	2,056	431	14,194
Agriculture, Forestry, Fishing and Hunting	8,143	534	29	8,706
Mining, Quarrying, and Oil and Gas Extraction	1,970	479	149	2,598
Utilities	599	143	45	787
Management of Companies and Enterprises	*	154	594	748
Industries not classified	*	209	0	209
All industries	902,764	200,625	27,647	1,131,036

* Not reported by the Census Bureau

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



Small business exports

A total of 15,718 identified firms exported goods worth \$46.1 billion from Pennsylvania in 2022. Of those exporters, 13,812—or 87.9 percent—were small. Exports by small firms reached \$14.8 billion, making up 32.2 percent of exports by identified firms.

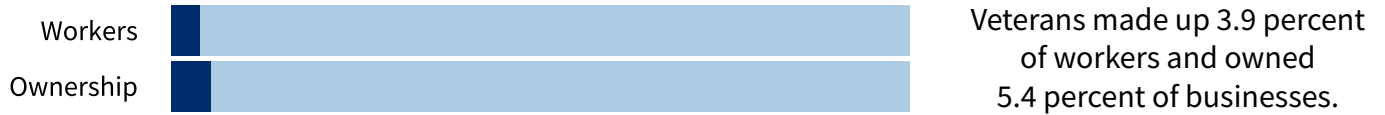
Source: [A profile of U.S. importing and exporting companies, 2021-2022](#) (Census)

Business ownership share by demographic group

Women



Veterans



Hispanics



Racial minorities



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

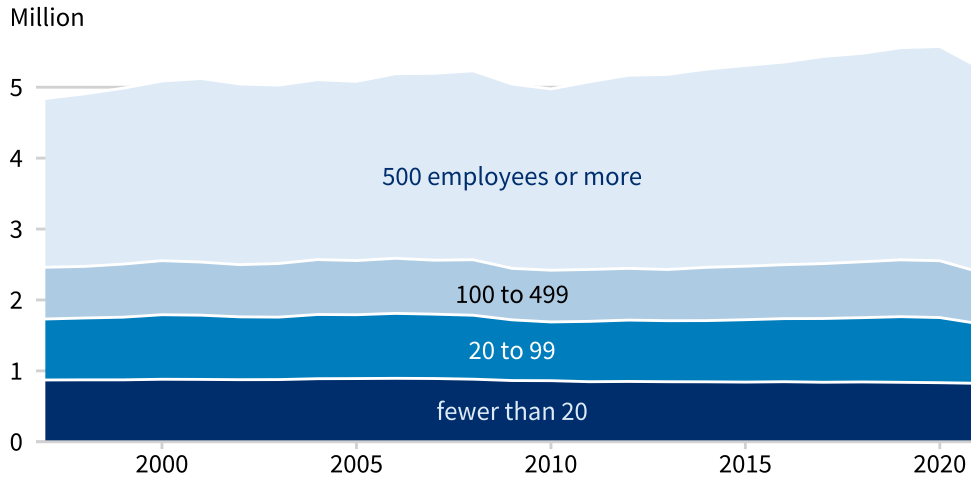
Ownership	Without employees	With employees	Total businesses
Female	354,000	40,464	394,464
Male	505,000	139,537	644,537
Owned equally by both groups	19,500	21,855	41,355
Veteran	39,000	12,071	51,071
Not Veteran	837,000	185,747	1,022,747
Owned equally by both groups	3,000	4,039	7,039
Hispanic	61,000	3,970	64,970
Not Hispanic	817,000	197,243	1,014,243
Owned equally by both groups	900	646	1,546
American Indian and Alaska Native	5,000	413	5,413
Asian	49,500	16,760	66,260
Black or African American	93,000	4,074	97,074
Native Hawaiian and Other Pacific Islander	950	29	979
White	741,000	180,856	921,856
Hispanic or Racial Minority	194,000	24,703	218,703
White and Not Hispanic	683,000	175,528	858,528
Owned equally by both groups	2,100	1,626	3,726

Counts include only businesses classifiable by owner demographic group.

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

Total Pennsylvania employment by business size

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



✧
 Pennsylvania small businesses employed 2.4 million workers in 2021, accounting for 45.4 percent of total employment.
 ✧

Small business employment and payroll by industry

Industry	Employers		Employees		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Other Services (except Public Administration)	33,720	99.5	197,718	90.2	6,631,198	86.9
Construction	27,746	99.4	205,679	82.4	14,197,269	78.2
Professional, Scientific, and Technical Services	26,781	97.7	200,104	59.4	17,206,292	53.1
Retail Trade	24,162	97.9	224,432	35.4	8,876,209	42.6
Health Care and Social Assistance	23,022	98.0	419,961	39.6	18,363,789	31.5
Accommodation and Food Services	22,611	98.8	252,961	64.2	5,500,171	63.9
Administrative, Support, and Waste Management	13,389	96.4	130,571	38.9	6,284,514	40.4
Manufacturing	11,140	93.7	250,499	47.1	14,291,393	41.9
Wholesale Trade	9,705	93.2	124,521	50.7	8,964,049	42.7
Finance and Insurance	8,547	95.3	71,650	24.8	6,361,611	21.1
Real Estate and Rental and Leasing	8,301	97.9	44,227	70.8	2,814,979	68.0
Transportation and Warehousing	7,967	95.1	85,136	33.2	3,711,377	28.4
Arts, Entertainment, and Recreation	4,631	98.6	50,270	59.7	2,395,652	64.8
Educational Services	3,461	96.1	73,730	30.0	3,235,042	26.7
Information	2,487	91.1	31,487	30.0	2,269,181	20.4
Management of Companies and Enterprises	748	56.3	18,079	10.1	1,720,001	8.4
Mining, Quarrying, and Oil and Gas Extraction	628	91.8	9,682	52.2	798,264	44.5
Agriculture, Forestry, Fishing and Hunting	563	99.6	2,767	99.9	125,507	99.3
Industries not classified	209	100.0	258	100.0	10,815	100.0
Utilities	188	80.3	2,239	7.9	182,436	5.5
All industries	228,272	98.1	2,395,971	45.4	123,939,749	39.1

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.