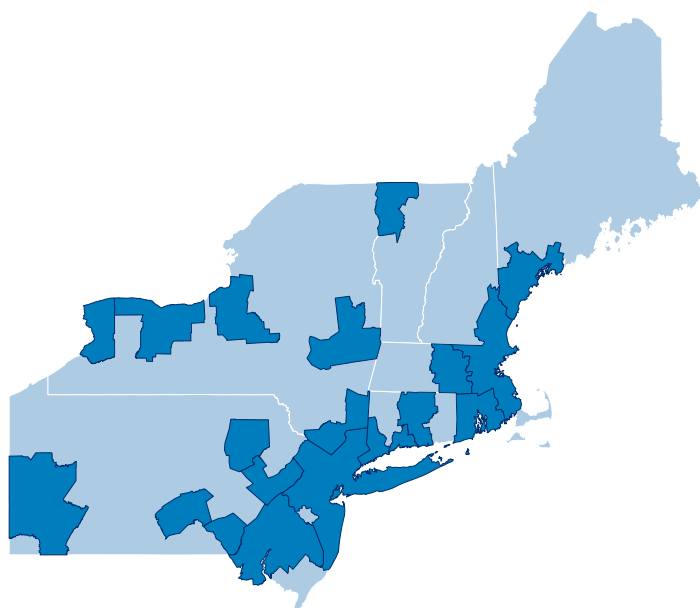


Small Business Profiles for Major Metropolitan Areas of the



Northeast 2025

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, Chief Counsel Casey Mulligan directs the office. The Chief Counsel advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, federal courts, and state policy makers. Regional advocates and an office in Washington, DC, support the Chief Counsel's efforts.

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

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

October 2025

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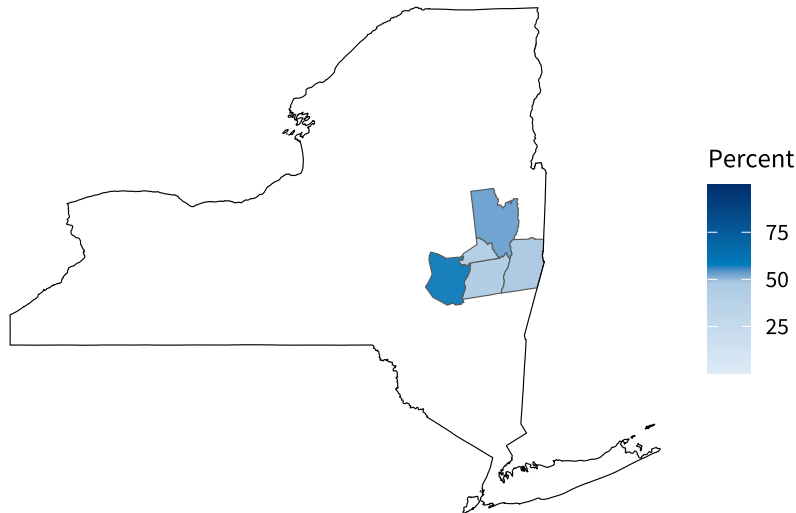
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Albany-Schenectady-Troy

78,999 small businesses
98.7 percent of businesses

159,140 small business employees
45.3 percent of employees



Share of metropolitan area employees working at small businesses by county

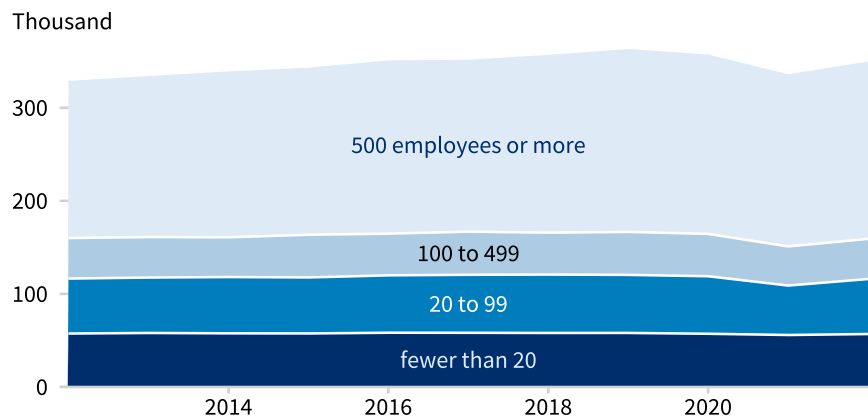
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 94.0 percent of metropolitan area employers and 45.3 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers fell from 16,244 to 16,222. During that period, total employment at small businesses fell from 160,039 to 159,140 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **12,255** small businesses.

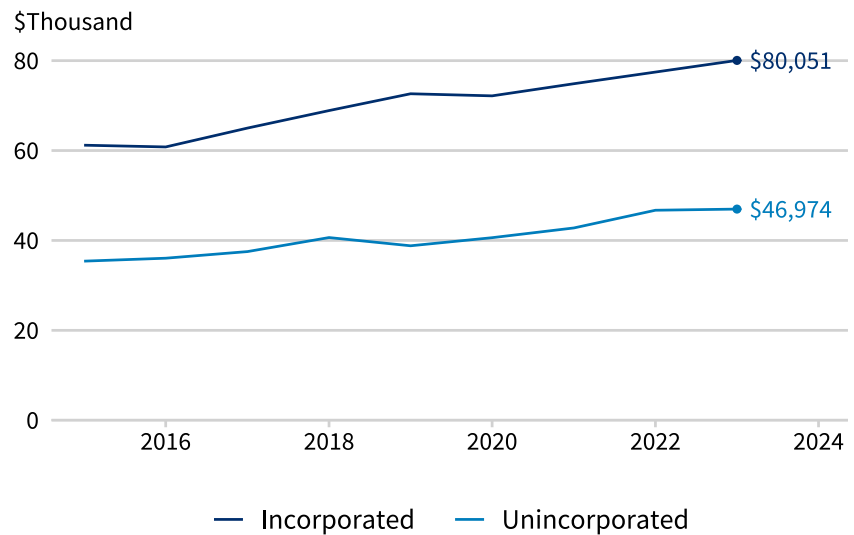
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **26,254** employees.

Self-employment





In 2023, 12.7 percent of private workers in the metropolitan area were self-employed, up from 11.7 percent in 2018. 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 \$80,051 in 2023, up 16.2 percent since 2018. The median income of the unincorporated self-employed was \$46,974 in 2023, up 15.6 percent since 2018. The median income for all private workers was \$66,941 in 2023, up 32.2 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	10,019	1,976	260	12,255
Real Estate and Rental and Leasing	7,727	640	61	8,428
Transportation and Warehousing	8,049	297	72	8,418
Other Services (except Public Administration)	5,910	1,904	150	7,964
Construction	5,280	2,084	191	7,555
Retail Trade	4,797	1,538	191	6,526
Health Care and Social Assistance	4,615	1,112	302	6,029
Administrative, Support, and Waste Management	3,922	873	108	4,903
Arts, Entertainment, and Recreation	4,501	341	60	4,902
Accommodation and Food Services	1,053	1,499	354	2,906
Educational Services	2,199	206	74	2,479
Finance and Insurance	1,658	525	59	2,242
Wholesale Trade	890	423	173	1,486
Manufacturing	800	368	132	1,300
Information	921	168	30	1,119
Agriculture, Forestry, Fishing, and Hunting	384	40	2	426
Utilities	39	9	4	52
Mining, Quarrying, and Oil and Gas Extraction	13	9	6	28
Management of Companies and Enterprises	*	9	34	*
Industries not classified	*	24	0	*
All industries	62,777	14,039	2,183	78,999

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 48.4 percent of workers and owned 42.4 percent of businesses.

Veterans



Veterans made up 3.7 percent of workers and owned 5.0 percent of businesses.

Hispanics



Hispanics made up 5.2 percent of workers and owned 4.8 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	26,000	88.7	3,321	11.3	29,321
Male	34,000	78.8	9,141	21.2	43,141
Owned equally by both groups	1,500	60.9	962	39.1	2,462
Veteran	2,700	83.9	518	16.1	3,218
Not Veteran	58,500	82.2	12,684	17.8	71,184
Owned equally by both groups	250	*	*	*	*
Hispanic	2,800	83.8	542	16.2	3,342
Not Hispanic	58,500	82.0	12,810	18.0	71,310
Owned equally by both groups	80	*	*	*	*
Rural	13,500	86.7	2,064	13.3	15,564
Urban	45,500	78.6	12,381	21.4	57,881
American Indian and Alaska Native	400	88.9	50	11.1	450
Asian	5,000	79.7	1,271	20.3	6,271
Black or African American	5,200	94.6	298	5.4	5,498
Native Hawaiian and Other Pacific Islander	80	*	*	*	*
White	51,500	81.4	11,767	18.6	63,267
Hispanic or Racial Minority	12,500	85.6	2,107	14.4	14,607
White and Not Hispanic	48,500	81.3	11,144	18.7	59,644
Owned equally by both groups	250	59.1	173	40.9	423

* Not available

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

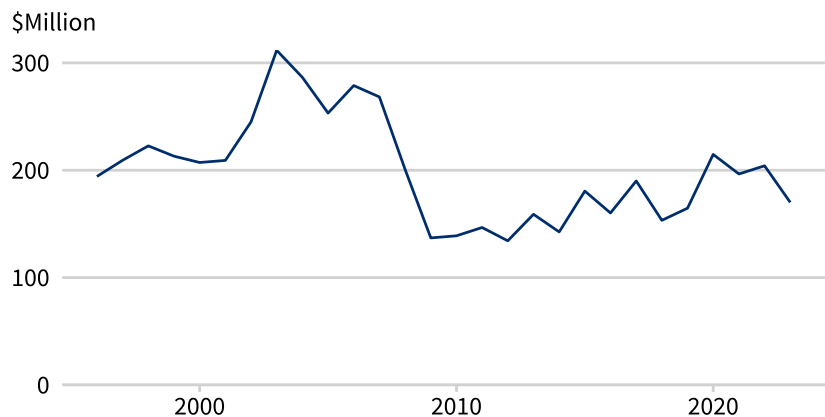
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$170.1 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$538.7 million. Total reported new lending to businesses through loans of \$100,000 or less was \$222.7 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	26,254	38.4	1,414	94.5	1,326,689	34.4
Accommodation and Food Services	22,215	64.3	1,853	96.8	581,092	69.5
Professional, Scientific, and Technical Services	16,430	51.8	2,236	95.0	1,380,564	45.5
Construction	15,652	88.7	2,275	98.5	1,254,364	86.3
Retail Trade	14,025	30.1	1,729	88.8	660,872	40.3
Other Services (except Public Administration)	13,230	85.8	2,054	97.6	590,321	85.1
Manufacturing	9,095	35.1	500	89.1	561,868	20.2
Administrative, Support, and Waste Management	7,517	48.0	981	92.4	393,851	52.4
Wholesale Trade	6,717	51.1	596	81.3	501,766	45.7
Transportation and Warehousing	5,062	37.7	369	84.1	228,831	34.4
Finance and Insurance	4,817	24.6	584	84.9	431,643	21.5
Educational Services	4,784	27.9	280	94.6	176,028	21.9
Arts, Entertainment, and Recreation	4,170	61.9	401	97.1	122,846	56.5
Real Estate and Rental and Leasing	3,999	80.4	701	94.3	209,582	78.9
Information	2,344	27.1	198	80.2	182,708	25.9
Management of Companies and Enterprises	1,675	18.4	43	45.7	123,026	13.6
Mining, Quarrying, and Oil and Gas Extraction	736	100.0	15	100.0	59,614	100.0
Agriculture, Forestry, Fishing, and Hunting	299	100.0	42	100.0	14,941	100.0
Utilities	98	7.1	13	54.2	5,951	3.5
Industries not classified	21	100.0	24	100.0	374	100.0
All industries	159,140	45.3	16,222	94.0	8,806,931	40.1

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

About this profile

Small businesses are defined here as firms with fewer than 500 employees. Definitions of Metropolitan Statistical Areas are generally those published by the Office of Management and Budget on [July 21, 2023](#). Statistics of U.S. Businesses and Nonemployer Statistics by Demographics are produced through a partnership between the Office of Advocacy and the Census Bureau. Where notes say "Source of original data," values may have been approximated because of missing values in the original data. Electronic versions of this and other [geographic profiles](#) are available online, along with technical notes about data, methods, and definitions. Visit advocacy.sba.gov for additional resources.

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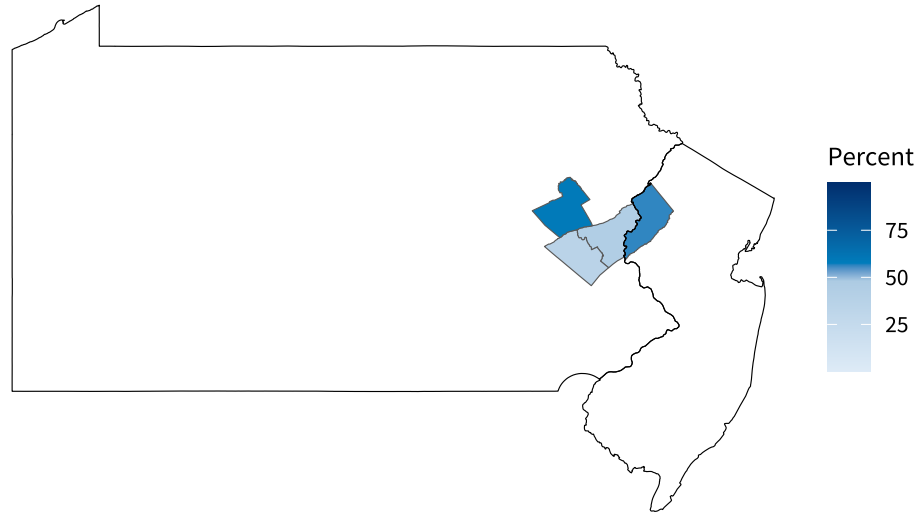
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Allentown-Bethlehem-Easton

76,459 small businesses
98.6 percent of businesses

143,494 small business employees
40.8 percent of employees



Share of metropolitan area employees working at small businesses by county

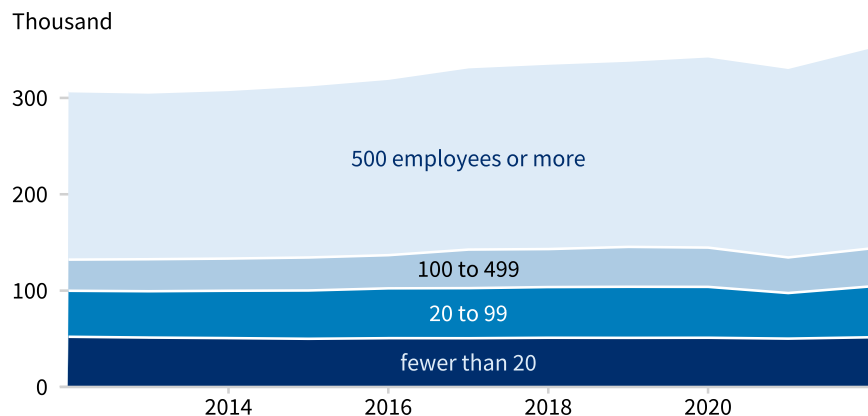
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 93.1 percent of metropolitan area employers and 40.8 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 14,136 to 14,376. During that period, total employment at small businesses rose from 132,163 to 143,494 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Transportation and Warehousing, with **9,814** small businesses.

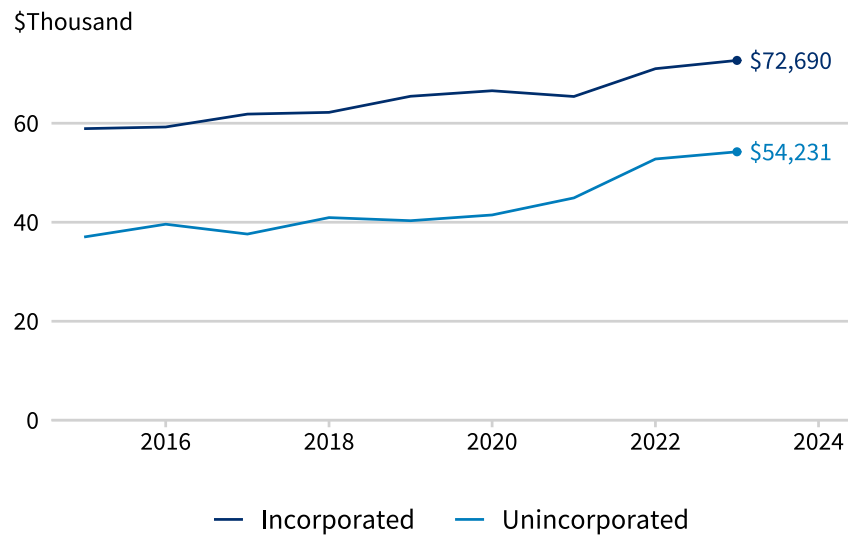
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **23,507** employees.

Self-employment

In 2023, 10.1 percent of private workers in the metropolitan area were self-employed, up from 9.7 percent in 2018. 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 \$72,690 in 2023, up 16.9 percent since 2018. The median income of the unincorporated self-employed was \$54,231 in 2023, up 32.5 percent since 2018. The median income for all private workers was \$58,927 in 2023, up 22.9 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 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	9,205	530	79	9,814
Professional, Scientific, and Technical Services	8,224	1,333	152	9,709
Other Services (except Public Administration)	5,576	1,970	141	7,687
Construction	5,989	1,559	127	7,675
Real Estate and Rental and Leasing	6,915	501	41	7,457
Retail Trade	5,237	1,402	192	6,831
Administrative, Support, and Waste Management	5,122	767	102	5,991
Health Care and Social Assistance	4,445	1,202	328	5,975
Arts, Entertainment, and Recreation	3,779	249	59	4,087
Accommodation and Food Services	1,130	1,239	308	2,677
Finance and Insurance	1,587	407	49	2,043
Educational Services	1,786	146	64	1,996
Manufacturing	980	468	232	1,680
Wholesale Trade	958	461	137	1,556
Information	823	110	22	955
Agriculture, Forestry, Fishing, and Hunting	263	19	0	282
Utilities	53	*	*	59
Mining, Quarrying, and Oil and Gas Extraction	11	8	4	23
Management of Companies and Enterprises	*	7	24	*
Industries not classified	*	7	0	*
All industries	62,083	12,378	1,998	76,459

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 47.2 percent of workers and owned 40.9 percent of businesses.

Veterans



Veterans made up 3.3 percent of workers and owned 4.7 percent of businesses.

Hispanics



Hispanics made up 17.8 percent of workers and owned 16.8 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	25,000	91.2	2,421	8.8	27,421
Male	34,500	78.7	9,344	21.3	43,844
Owned equally by both groups	1,600	54.3	1,349	45.7	2,949
Veteran	2,500	80.4	611	19.6	3,111
Not Veteran	58,500	82.6	12,291	17.4	70,791
Owned equally by both groups	200	48.5	212	51.5	412
Hispanic	11,500	94.0	728	6.0	12,228
Not Hispanic	49,500	80.1	12,270	19.9	61,770
Owned equally by both groups	150	56.4	116	43.6	266
Rural	12,500	83.8	2,422	16.2	14,922
Urban	46,500	79.8	11,738	20.2	58,238
American Indian and Alaska Native	400	87.3	58	12.7	458
Asian	3,900	75.1	1,293	24.9	5,193
Black or African American	5,900	95.2	296	4.8	6,196
Native Hawaiian and Other Pacific Islander	90	98.9	1	1.1	91
White	51,500	81.8	11,480	18.2	62,980
Hispanic or Racial Minority	19,000	89.2	2,292	10.8	21,292
White and Not Hispanic	42,000	79.7	10,677	20.3	52,677
Owned equally by both groups	250	63.5	144	36.5	394

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

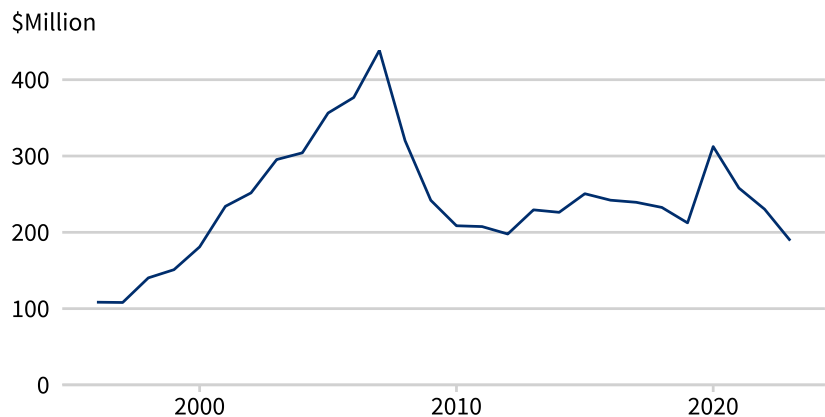
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$189.2 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$494.5 million. Total reported new lending to businesses through loans of \$100,000 or less was \$215.1 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	23,507	31.6	1,530	93.3	1,155,352	24.3
Accommodation and Food Services	19,101	62.7	1,547	95.8	417,792	58.1
Manufacturing	16,406	38.9	700	86.8	1,048,669	36.5
Retail Trade	13,137	28.7	1,594	87.7	579,544	36.9
Other Services (except Public Administration)	12,565	91.3	2,111	98.4	404,388	88.7
Construction	12,244	93.1	1,686	98.9	868,211	91.5
Professional, Scientific, and Technical Services	9,955	70.0	1,485	95.7	746,577	65.2
Administrative, Support, and Waste Management	8,538	38.2	869	88.9	387,828	41.5
Wholesale Trade	6,754	32.4	598	79.0	502,573	27.0
Transportation and Warehousing	4,881	17.2	609	86.9	254,150	19.2
Educational Services	4,168	31.5	210	92.1	176,170	30.3
Arts, Entertainment, and Recreation	3,841	79.9	308	97.2	102,066	74.1
Finance and Insurance	3,530	34.7	456	84.4	276,175	31.3
Real Estate and Rental and Leasing	2,278	74.1	542	92.3	118,823	70.6
Information	1,644	28.5	132	77.6	98,002	18.3
Management of Companies and Enterprises	690	9.8	31	43.7	61,907	5.5
Mining, Quarrying, and Oil and Gas Extraction	126	67.0	12	85.7	8,523	70.9
Utilities	83	3.7	6	28.6	6,672	1.9
Agriculture, Forestry, Fishing, and Hunting	41	100.0	19	100.0	1,331	100.0
Industries not classified	5	100.0	7	100.0	164	100.0
All industries	143,494	40.8	14,376	93.1	7,214,917	35.4

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

About this profile

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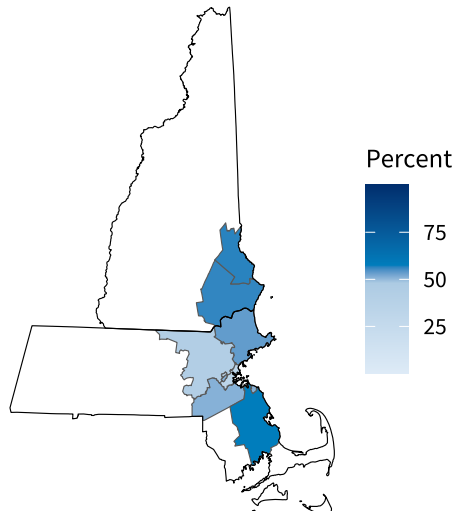
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Boston-Cambridge-Newton

552,091 small businesses
99.5 percent of businesses

1.2 million small business employees
44.4 percent of employees



Share of metropolitan area employees working at small businesses by county

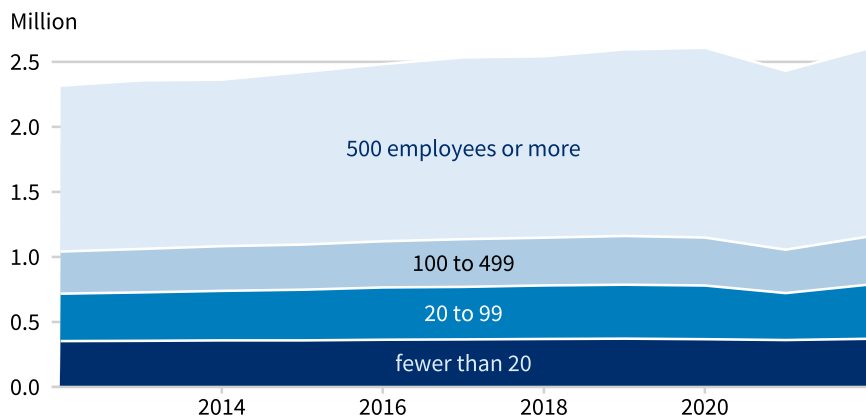
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 97.2 percent of metropolitan area employers and 44.4 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 97,862 to 105,076. During that period, total employment at small businesses rose from 1.0 million to 1.2 million employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **100,883** small businesses.

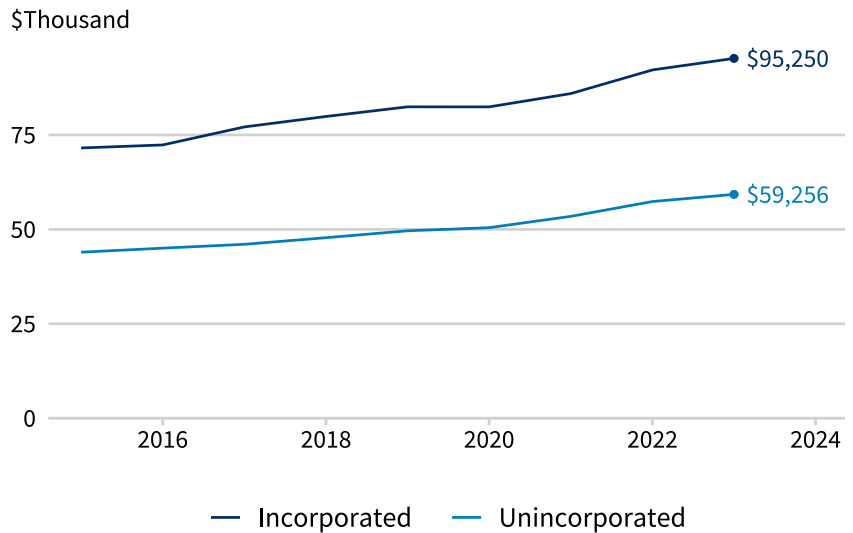
The metropolitan area industry with the most small business employment in 2022 was Professional, Scientific, and Technical Services, with **162,665** employees.

Self-employment

In 2023, 12.7 percent of private workers in the metropolitan area were self-employed, up from 12.3 percent in 2018. The percent self-employed included 4.8 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$95,250 in 2023, up 19.2 percent since 2018. The median income of the unincorporated self-employed was \$59,256 in 2023, up 24.0 percent since 2018. The median income for all private workers was \$85,261 in 2023, up 34.1 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 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	84,727	14,210	1,946	100,883
Transportation and Warehousing	63,550	2,227	407	66,184
Real Estate and Rental and Leasing	48,844	4,183	305	53,332
Construction	38,883	13,312	1,019	53,214
Other Services (except Public Administration)	32,424	11,772	782	44,978
Health Care and Social Assistance	33,215	7,854	1,782	42,851
Retail Trade	28,226	9,193	1,046	38,465
Administrative, Support, and Waste Management	28,752	6,397	838	35,987
Arts, Entertainment, and Recreation	31,171	2,016	387	33,574
Educational Services	19,262	1,811	493	21,566
Finance and Insurance	12,285	3,179	546	16,010
Accommodation and Food Services	5,729	7,326	2,363	15,418
Wholesale Trade	6,217	3,184	825	10,226
Manufacturing	4,469	2,612	1,020	8,101
Information	6,294	1,431	348	8,073
Agriculture, Forestry, Fishing, and Hunting	2,390	164	8	2,562
Utilities	524	42	15	581
Mining, Quarrying, and Oil and Gas Extraction	53	30	10	93
Management of Companies and Enterprises	*	89	198	*
Industries not classified	*	205	2	*
All industries	447,015	91,179	13,897	552,091

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 48.5 percent of workers and owned 41.0 percent of businesses.

Veterans



Veterans made up 2.4 percent of workers and owned 3.5 percent of businesses.

Hispanics



Hispanics made up 11.1 percent of workers and owned 10.1 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	179,000	89.8	20,303	10.2	199,303
Male	246,000	79.0	65,370	21.0	311,370
Owned equally by both groups	9,000	53.2	7,930	46.8	16,930
Veteran	13,000	79.8	3,299	20.2	16,299
Not Veteran	420,000	82.5	89,165	17.5	509,165
Owned equally by both groups	950	45.5	1,138	54.5	2,088
Hispanic	48,500	91.9	4,252	8.1	52,752
Not Hispanic	385,000	81.2	89,086	18.8	474,086
Owned equally by both groups	500	65.4	265	34.6	765
Rural	28,500	83.8	5,528	16.2	34,028
Urban	399,000	81.4	91,185	18.6	490,185
American Indian and Alaska Native	2,500	88.8	314	11.2	2,814
Asian	40,500	81.5	9,166	18.5	49,666
Black or African American	45,000	95.0	2,364	5.0	47,364
Native Hawaiian and Other Pacific Islander	650	94.9	35	5.1	685
White	352,000	81.1	81,796	18.9	433,796
Hispanic or Racial Minority	123,000	88.8	15,505	11.2	138,505
White and Not Hispanic	310,000	80.0	77,286	20.0	387,286
Owned equally by both groups	1,400	63.3	812	36.7	2,212

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

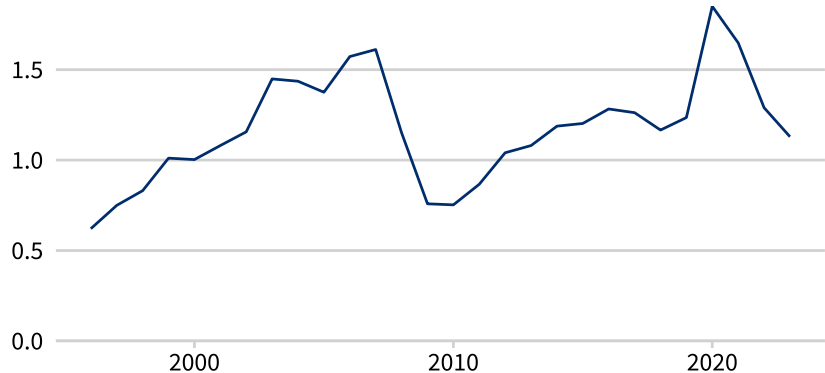
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, 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 \$1 million or less was \$3.5 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$1.7 billion.

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

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Professional, Scientific, and Technical Services	162,665	51.1	16,156	96.4	22,186,059	46.7
Health Care and Social Assistance	157,928	36.5	9,636	97.3	9,018,106	30.3
Accommodation and Food Services	149,887	68.3	9,689	98.1	4,730,174	68.4
Construction	100,485	82.9	14,331	99.3	8,992,967	78.8
Retail Trade	82,445	31.1	10,239	96.2	4,288,992	36.7
Other Services (except Public Administration)	80,916	88.5	12,554	99.2	3,636,138	82.5
Manufacturing	78,600	46.8	3,632	92.7	6,359,974	40.6
Administrative, Support, and Waste Management	75,502	54.0	7,235	96.3	4,864,648	52.2
Wholesale Trade	53,055	47.4	4,009	91.4	5,510,169	39.1
Educational Services	44,379	24.8	2,304	96.8	2,257,375	21.9
Finance and Insurance	42,065	27.3	3,725	91.5	8,331,181	28.4
Arts, Entertainment, and Recreation	30,751	68.6	2,403	97.9	1,424,786	52.5
Information	30,508	25.2	1,779	88.2	3,772,932	19.0
Transportation and Warehousing	28,005	37.0	2,634	94.0	1,643,932	35.3
Real Estate and Rental and Leasing	27,982	60.8	4,488	97.2	2,424,337	56.2
Management of Companies and Enterprises	6,559	6.5	287	49.0	785,346	5.0
Agriculture, Forestry, Fishing, and Hunting	741	98.8	172	99.4	38,290	98.0
Utilities	596	6.5	57	71.2	89,683	6.3
Mining, Quarrying, and Oil and Gas Extraction	480	95.6	40	97.6	41,414	95.9
Industries not classified	327	100.0	207	100.0	16,593	100.0
All industries	1,153,876	44.4	105,076	97.2	90,413,096	37.8

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

About this profile

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2025 Small Business Profile

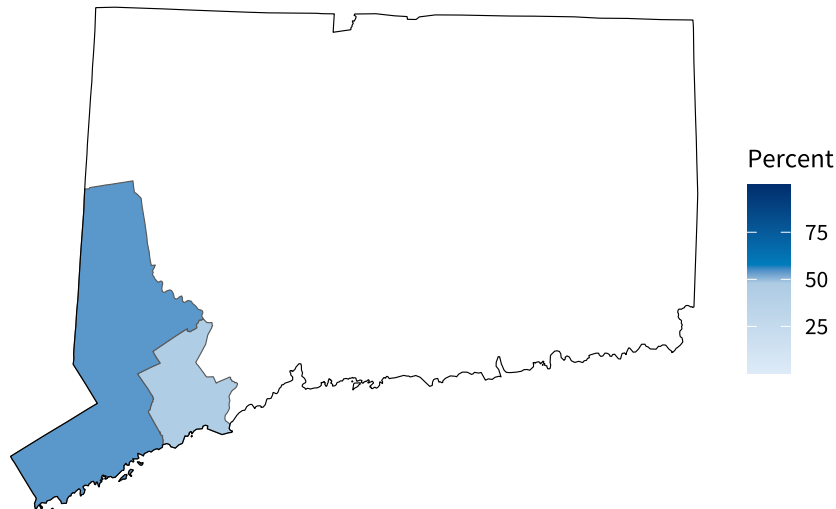
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Bridgeport-Stamford-Danbury

126,921 small businesses
99.2 percent of businesses

204,668 small business employees
51.4 percent of employees



Share of metropolitan area employees working at small businesses by planning region

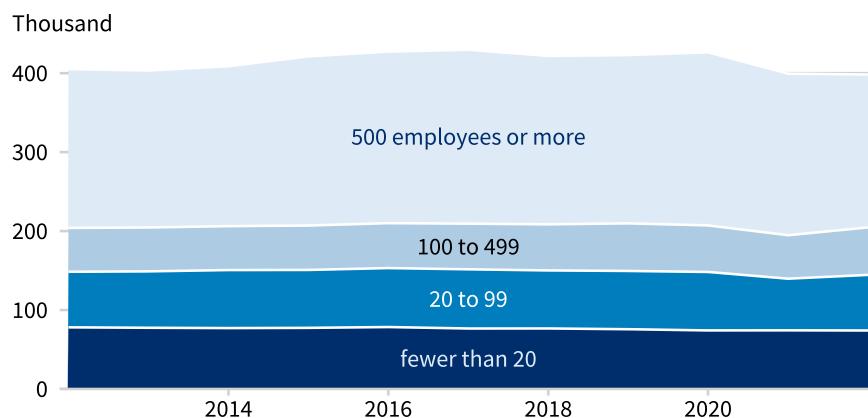
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 95.5 percent of metropolitan area employers and 51.4 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers fell from 21,911 to 21,560. During that period, total employment at small businesses rose from 203,987 to 204,668 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **23,213** small businesses.

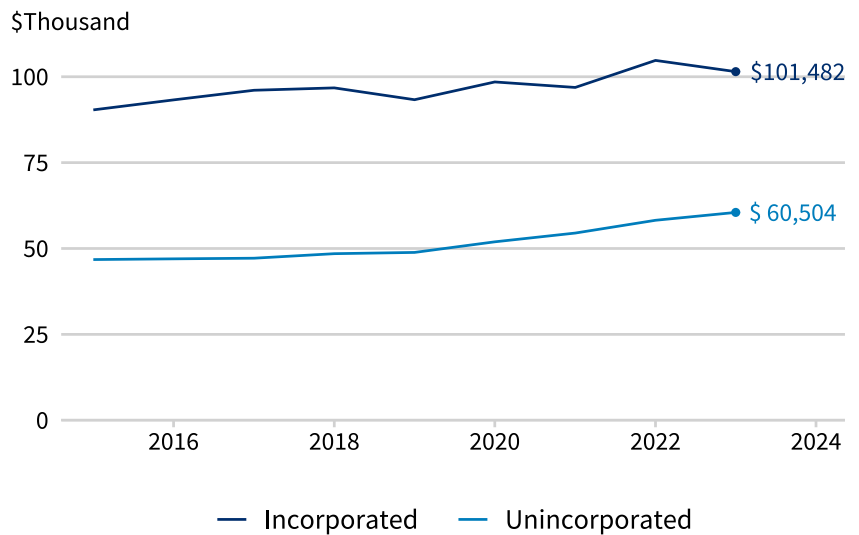
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **37,054** employees.

Self-employment





In 2023, 17.6 percent of private workers in the metropolitan area were self-employed, up from 17.3 percent in 2018. The percent self-employed included 6.6 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$101,482 in 2023, up 4.9 percent since 2018. The median income of the unincorporated self-employed was \$60,504 in 2023, up 24.8 percent since 2018. The median income for all private workers was \$84,634 in 2023, up 23.1 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	20,133	2,857	223	23,213
Real Estate and Rental and Leasing	13,897	790	60	14,747
Construction	10,567	2,094	143	12,804
Health Care and Social Assistance	9,004	1,792	415	11,211
Administrative, Support, and Waste Management	8,689	1,470	164	10,323
Transportation and Warehousing	9,542	330	67	9,939
Other Services (except Public Administration)	6,956	2,372	162	9,490
Retail Trade	5,086	1,932	264	7,282
Finance and Insurance	5,664	1,055	188	6,907
Arts, Entertainment, and Recreation	6,075	478	116	6,669
Educational Services	3,976	422	89	4,487
Accommodation and Food Services	1,572	1,650	463	3,685
Wholesale Trade	1,460	739	152	2,351
Information	1,506	300	45	1,851
Manufacturing	914	524	151	1,589
Agriculture, Forestry, Fishing, and Hunting	212	17	3	232
Utilities	90	7	4	101
Mining, Quarrying, and Oil and Gas Extraction	18	6	0	24
Management of Companies and Enterprises	*	36	47	*
Industries not classified	*	27	0	*
All industries	105,361	18,882	2,678	126,921

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 46.9 percent of workers and owned 43.1 percent of businesses.

Veterans



Veterans made up 1.6 percent of workers and owned 2.7 percent of businesses.

Hispanics



Hispanics made up 19.9 percent of workers and owned 16.1 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	43,000	91.2	4,173	8.8	47,173
Male	55,500	80.5	13,423	19.5	68,923
Owned equally by both groups	3,100	62.5	1,863	37.5	4,963
Veteran	2,100	73.0	778	27.0	2,878
Not Veteran	99,500	84.3	18,479	15.7	117,979
Owned equally by both groups	250	55.4	201	44.6	451
Hispanic	17,500	92.3	1,460	7.7	18,960
Not Hispanic	83,500	82.4	17,832	17.6	101,332
Owned equally by both groups	300	64.4	166	35.6	466
Rural	7,600	86.3	1,202	13.7	8,802
Urban	94,500	82.6	19,973	17.4	114,473
American Indian and Alaska Native	600	90.9	60	9.1	660
Asian	5,900	75.0	1,965	25.0	7,865
Black or African American	11,500	95.1	592	4.9	12,092
Native Hawaiian and Other Pacific Islander	150	*	*	*	*
White	84,500	83.4	16,851	16.6	101,351
Hispanic or Racial Minority	32,500	89.2	3,954	10.8	36,454
White and Not Hispanic	68,500	81.8	15,247	18.2	83,747
Owned equally by both groups	500	66.1	257	33.9	757

* Not available

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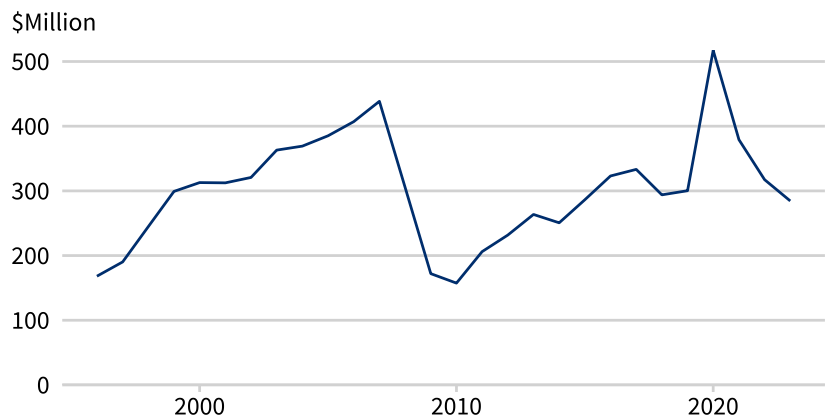
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$284.5 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$788.2 million. Total reported new lending to businesses through loans of \$100,000 or less was \$414.4 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	37,054	52.3	2,207	95.7	2,016,862	44.8
Accommodation and Food Services	26,756	77.9	2,113	97.8	814,916	79.5
Retail Trade	18,019	37.7	2,196	90.8	1,042,237	49.0
Professional, Scientific, and Technical Services	16,907	39.0	3,080	96.5	1,928,412	34.1
Other Services (except Public Administration)	15,095	93.4	2,534	98.8	642,490	93.3
Administrative, Support, and Waste Management	13,918	58.3	1,634	94.5	929,864	50.3
Construction	13,146	93.7	2,237	99.4	1,030,099	90.7
Finance and Insurance	12,218	43.5	1,243	88.5	4,149,831	44.9
Manufacturing	11,735	41.8	675	94.7	863,047	33.4
Wholesale Trade	10,013	54.8	891	89.5	1,128,128	50.5
Educational Services	8,178	49.7	511	97.1	499,664	65.1
Arts, Entertainment, and Recreation	7,870	77.0	594	97.2	376,799	60.4
Transportation and Warehousing	4,330	47.4	397	89.8	248,357	49.5
Real Estate and Rental and Leasing	4,210	56.5	850	93.8	381,519	54.0
Information	3,318	22.2	345	88.0	312,139	15.7
Management of Companies and Enterprises	1,497	10.7	83	48.0	229,620	9.9
Utilities	181	16.3	11	50.0	37,132	24.2
Agriculture, Forestry, Fishing, and Hunting	167	100.0	20	100.0	9,724	100.0
Industries not classified	32	100.0	27	100.0	3,643	100.0
Mining, Quarrying, and Oil and Gas Extraction	24	54.5	6	85.7	1,923	51.1
All industries	204,668	51.4	21,560	95.5	16,646,406	43.7

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

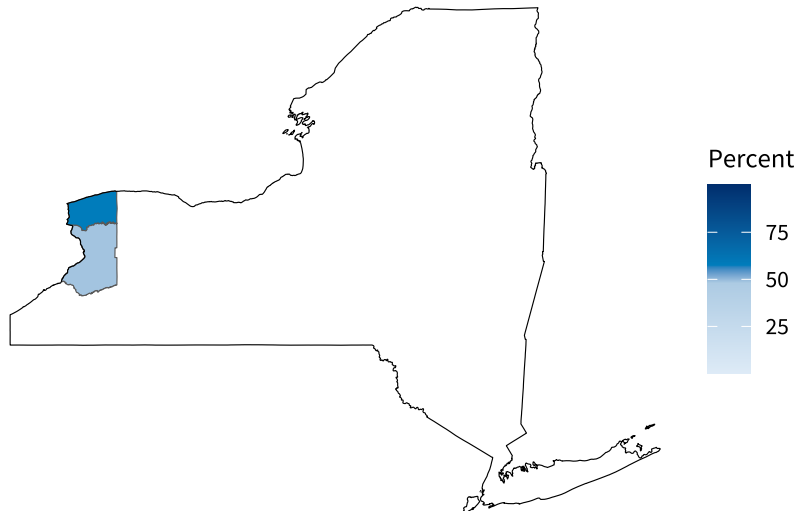
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Buffalo-Cheektowaga

92,457 small businesses
98.9 percent of businesses

236,345 small business employees
49.7 percent of employees



Share of metropolitan area employees working at small businesses by county

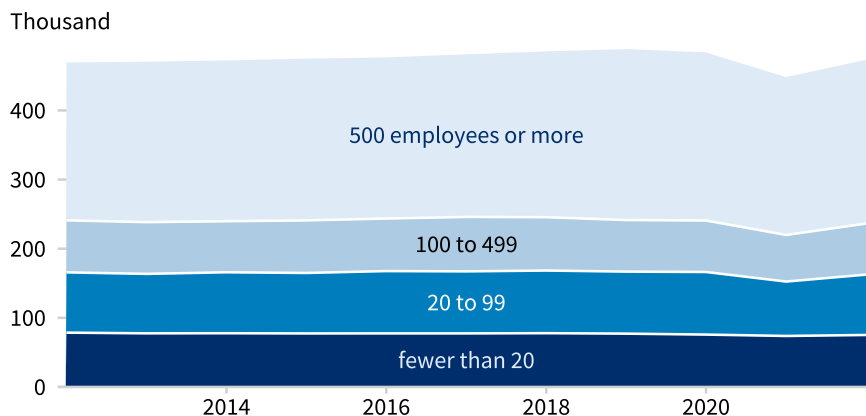
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 95.4 percent of metropolitan area employers and 49.7 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers fell from 20,930 to 20,879. During that period, total employment at small businesses fell from 240,998 to 236,345 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Transportation and Warehousing, with **12,502** small businesses.

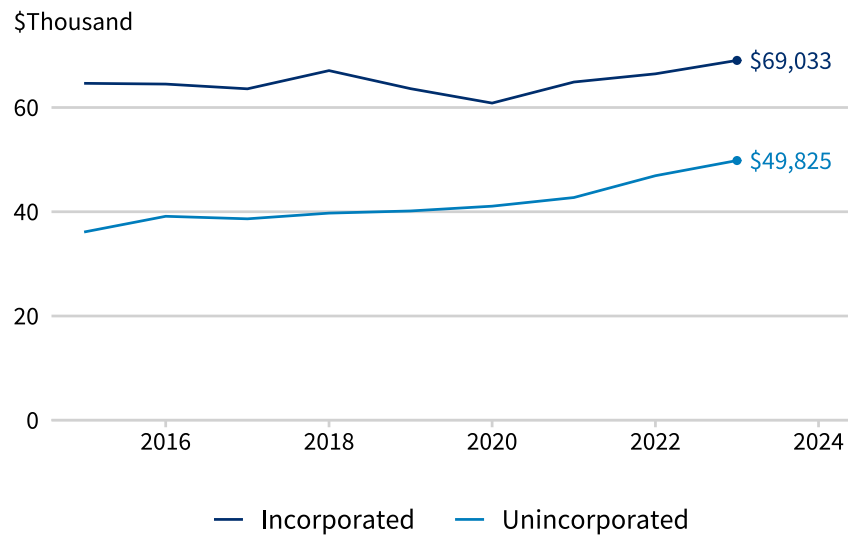
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **38,526** employees.

Self-employment





In 2023, 10.7 percent of private workers in the metropolitan area were self-employed, up from 9.8 percent in 2018. 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 \$69,033 in 2023, up 2.9 percent since 2018. The median income of the unincorporated self-employed was \$49,825 in 2023, up 25.4 percent since 2018. The median income for all private workers was \$58,255 in 2023, up 28.6 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	11,829	544	129	12,502
Professional, Scientific, and Technical Services	10,201	1,999	227	12,427
Other Services (except Public Administration)	6,864	2,471	173	9,508
Real Estate and Rental and Leasing	8,401	784	83	9,268
Retail Trade	5,971	2,025	246	8,242
Construction	4,645	2,455	208	7,308
Health Care and Social Assistance	5,145	1,537	416	7,098
Administrative, Support, and Waste Management	4,379	1,394	172	5,945
Arts, Entertainment, and Recreation	5,034	389	70	5,493
Accommodation and Food Services	1,259	1,735	538	3,532
Finance and Insurance	2,079	726	74	2,879
Educational Services	2,349	263	88	2,700
Wholesale Trade	1,224	719	239	2,182
Manufacturing	920	694	317	1,931
Information	939	160	28	1,127
Agriculture, Forestry, Fishing, and Hunting	271	13	0	284
Mining, Quarrying, and Oil and Gas Extraction	37	7	2	46
Utilities	31	9	2	42
Management of Companies and Enterprises	*	22	58	*
Industries not classified	*	27	0	*
All industries	71,578	17,955	2,924	92,457

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 48.7 percent of workers and owned 39.6 percent of businesses.

Veterans



Veterans made up 3.8 percent of workers and owned 5.3 percent of businesses.

Hispanics



Hispanics made up 4.8 percent of workers and owned 3.2 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	28,500	89.1	3,495	10.9	31,995
Male	39,500	75.2	13,045	24.8	52,545
Owned equally by both groups	1,300	51.4	1,227	48.6	2,527
Veteran	3,000	77.7	862	22.3	3,862
Not Veteran	66,000	79.8	16,684	20.2	82,684
Owned equally by both groups	250	*	*	*	*
Hispanic	2,600	90.6	270	9.4	2,870
Not Hispanic	67,000	79.3	17,479	20.7	84,479
Owned equally by both groups	70	*	*	*	*
Rural	10,000	80.0	2,499	20.0	12,499
Urban	59,500	78.3	16,530	21.7	76,030
American Indian and Alaska Native	500	80.6	120	19.4	620
Asian	6,900	84.9	1,227	15.1	8,127
Black or African American	7,000	95.8	310	4.2	7,310
Native Hawaiian and Other Pacific Islander	70	94.6	4	5.4	74
White	56,000	77.6	16,123	22.4	72,123
Hispanic or Racial Minority	16,000	89.3	1,925	10.7	17,925
White and Not Hispanic	53,000	77.1	15,730	22.9	68,730
Owned equally by both groups	200	63.7	114	36.3	314

* Not available

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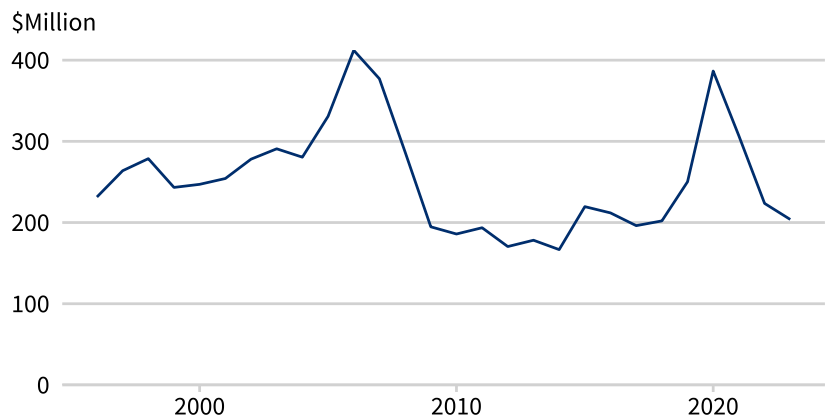
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$203.8 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$589.7 million. Total reported new lending to businesses through loans of \$100,000 or less was \$240.5 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	%
Health Care and Social Assistance	38,526	43.7	1,953	95.6	2,020,022	40.1
Accommodation and Food Services	35,052	71.1	2,273	97.5	816,183	71.1
Manufacturing	25,591	47.4	1,011	91.3	1,512,226	40.1
Retail Trade	19,469	31.5	2,271	90.5	746,796	36.5
Construction	17,804	91.8	2,663	99.3	1,253,074	91.7
Administrative, Support, and Waste Management	17,486	61.8	1,566	95.1	789,539	61.4
Other Services (except Public Administration)	17,006	87.3	2,644	98.5	556,602	84.0
Professional, Scientific, and Technical Services	16,902	62.1	2,226	95.9	1,171,105	59.5
Wholesale Trade	12,551	55.5	958	88.6	946,304	52.6
Educational Services	8,084	56.5	351	95.9	264,114	56.4
Transportation and Warehousing	7,968	41.0	673	89.0	394,566	43.3
Finance and Insurance	6,058	17.7	800	90.2	427,828	15.3
Real Estate and Rental and Leasing	5,241	75.9	867	94.5	266,535	78.3
Arts, Entertainment, and Recreation	5,220	68.5	459	96.8	569,574	80.1
Information	1,611	23.8	188	83.6	104,799	24.8
Management of Companies and Enterprises	1,581	11.6	80	54.8	147,726	12.5
Utilities	90	4.6	11	61.1	7,456	3.7
Mining, Quarrying, and Oil and Gas Extraction	60	66.7	9	90.0	7,521	70.7
Agriculture, Forestry, Fishing, and Hunting	36	100.0	13	100.0	1,264	100.0
Industries not classified	9	100.0	27	100.0	416	100.0
All industries	236,345	49.7	20,879	95.4	12,003,650	45.9

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

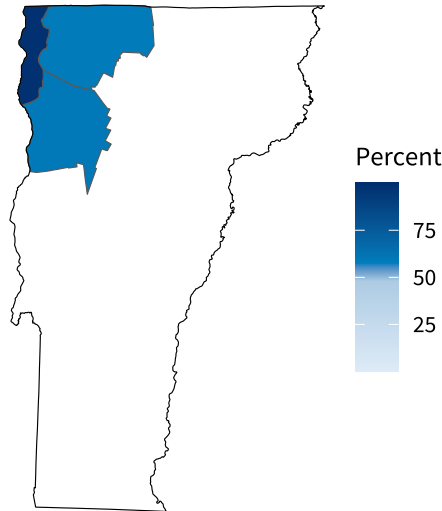
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Burlington-South Burlington

26,928 small businesses
98.4 percent of businesses

60,294 small business employees
59.6 percent of employees



Share of metropolitan area employees working at small businesses by county

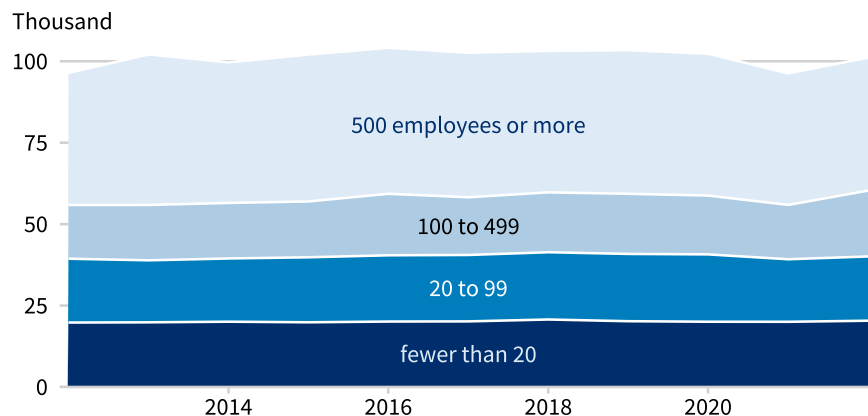
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 92.8 percent of metropolitan area employers and 59.6 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 5,412 to 5,661. During that period, total employment at small businesses rose from 55,866 to 60,294 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **4,548** small businesses.

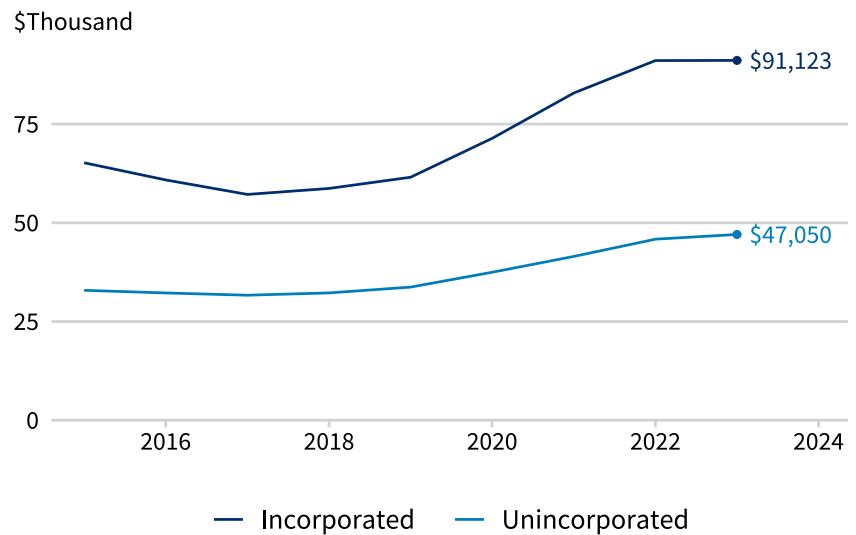
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **8,201** employees.

Self-employment

In 2023, 17.5 percent of private workers in the metropolitan area were self-employed, up from 16.2 percent in 2018. The percent self-employed included 6.8 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$91,123 in 2023, up 55.2 percent since 2018. The median income of the unincorporated self-employed was \$47,050 in 2023, up 45.9 percent since 2018. The median income for all private workers was \$62,719 in 2023, up 29.6 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 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	3,765	693	90	4,548
Construction	2,032	748	60	2,840
Real Estate and Rental and Leasing	2,522	270	14	2,806
Health Care and Social Assistance	1,830	466	106	2,402
Other Services (except Public Administration)	1,686	627	37	2,350
Retail Trade	1,704	492	108	2,304
Arts, Entertainment, and Recreation	1,788	126	16	1,930
Administrative, Support, and Waste Management	1,462	298	30	1,790
Transportation and Warehousing	1,239	96	28	1,363
Educational Services	879	94	21	994
Accommodation and Food Services	411	393	117	921
Manufacturing	495	198	60	753
Finance and Insurance	402	133	26	561
Wholesale Trade	281	137	63	481
Information	362	78	23	463
Agriculture, Forestry, Fishing, and Hunting	344	24	0	368
Utilities	58	4	1	63
Mining, Quarrying, and Oil and Gas Extraction	7	7	2	16
Management of Companies and Enterprises	*	6	13	*
All industries	21,267	4,886	775	26,928

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 48.7 percent of workers and owned 44.7 percent of businesses.

Veterans



Veterans made up 3.2 percent of workers and owned 5.7 percent of businesses.

Hispanics



Hispanics made up 2.7 percent of workers and owned 1.7 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	9,000	89.2	1,095	10.8	10,095
Male	11,000	77.9	3,113	22.1	14,113
Owned equally by both groups	550	42.5	745	57.5	1,295
Veteran	950	76.7	289	23.3	1,239
Not Veteran	19,500	81.1	4,551	18.9	24,051
Owned equally by both groups	90	44.3	113	55.7	203
Hispanic	400	95.0	21	5.0	421
Not Hispanic	20,500	80.6	4,923	19.4	25,423
Owned equally by both groups	20	69.0	9	31.0	29
Rural	7,900	83.5	1,560	16.5	9,460
Urban	11,500	74.1	4,013	25.9	15,513
American Indian and Alaska Native	150	73.5	54	26.5	204
Asian	650	80.8	154	19.2	804
Black or African American	550	94.8	30	5.2	580
White	19,500	80.4	4,766	19.6	24,266
Hispanic or Racial Minority	1,700	87.0	253	13.0	1,953
White and Not Hispanic	19,000	80.3	4,663	19.7	23,663
Owned equally by both groups	60	61.2	38	38.8	98

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

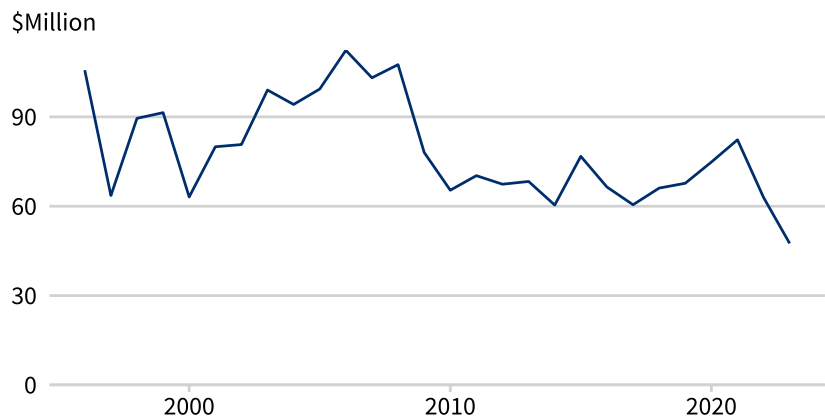
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$47.5 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$159.1 million. Total reported new lending to businesses through loans of \$100,000 or less was \$61.9 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	8,201	41.8	572	96.0	394,709	34.9
Accommodation and Food Services	7,662	80.9	510	96.2	211,005	83.2
Retail Trade	7,462	52.1	600	84.0	341,954	65.6
Professional, Scientific, and Technical Services	6,570	80.9	783	95.1	583,938	79.3
Construction	5,476	97.8	808	99.4	388,753	97.9
Manufacturing	5,412	46.6	258	90.2	323,734	36.6
Wholesale Trade	3,557	66.6	200	77.8	248,579	66.5
Other Services (except Public Administration)	3,388	97.5	664	98.5	142,620	97.4
Administrative, Support, and Waste Management	2,570	62.7	328	89.6	103,386	61.7
Finance and Insurance	2,017	49.4	159	74.3	200,966	38.7
Transportation and Warehousing	1,917	62.2	124	83.8	80,569	54.1
Arts, Entertainment, and Recreation	1,633	94.2	142	98.6	49,783	96.0
Information	1,559	37.7	101	77.1	111,267	28.0
Educational Services	1,186	34.9	115	94.3	42,255	37.8
Real Estate and Rental and Leasing	1,089	82.4	284	93.7	61,532	85.8
Management of Companies and Enterprises	449	35.7	19	59.4	34,094	28.8
Mining, Quarrying, and Oil and Gas Extraction	92	100.0	9	100.0	9,800	100.0
Agriculture, Forestry, Fishing, and Hunting	35	100.0	24	100.0	1,628	100.0
Utilities	19	5.6	5	71.4	2,442	6.1
All industries	60,294	59.6	5,661	92.8	3,333,028	54.8

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

About this profile

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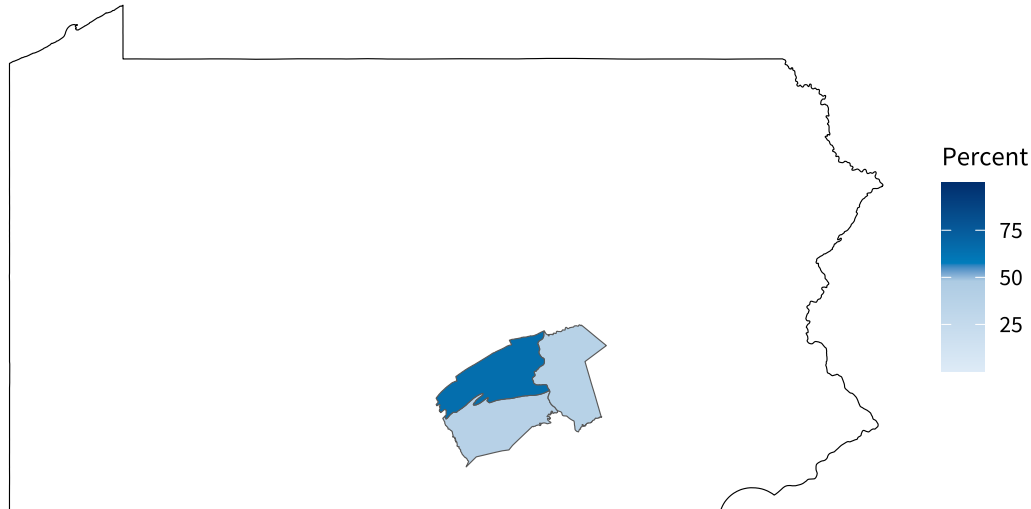
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Harrisburg-Carlisle

51,667 small businesses
98.1 percent of businesses

112,925 small business employees
38.6 percent of employees



Share of metropolitan area employees working at small businesses by county

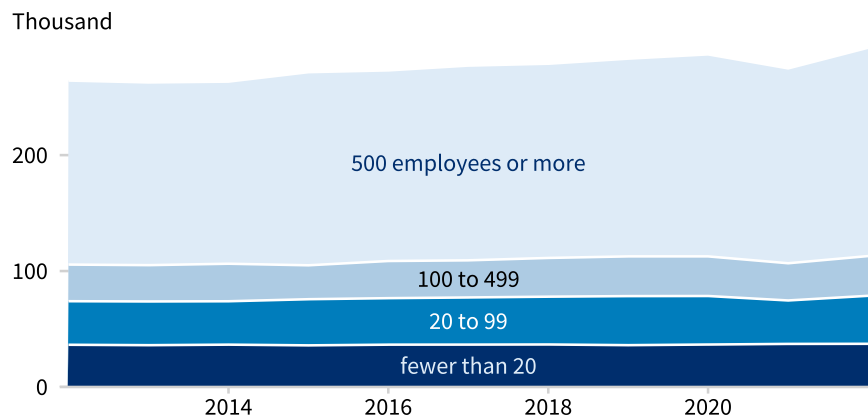
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 91.1 percent of metropolitan area employers and 38.6 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 9,670 to 10,182. During that period, total employment at small businesses rose from 105,591 to 112,925 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **6,621** small businesses.

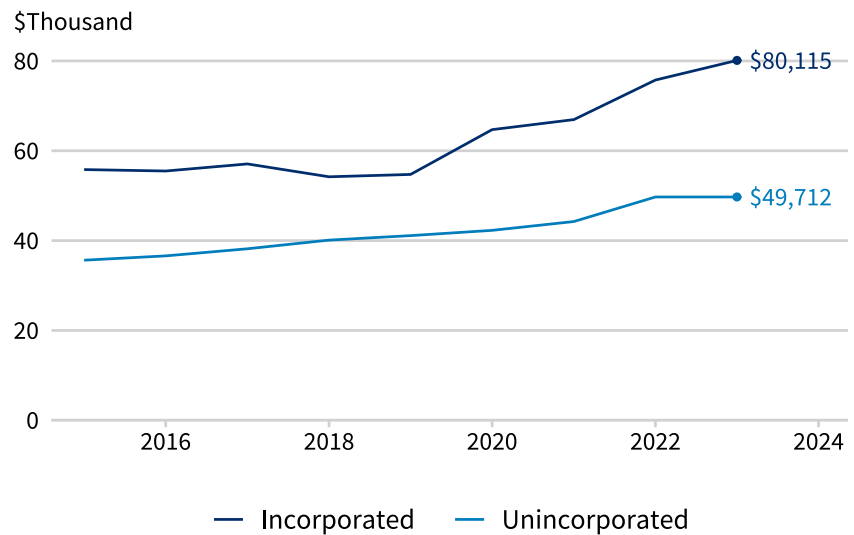
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **21,915** employees.

Self-employment





In 2023, 11.7 percent of private workers in the metropolitan area were self-employed, up from 10.5 percent in 2018. The percent self-employed included 3.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$80,115 in 2023, up 47.8 percent since 2018. The median income of the unincorporated self-employed was \$49,712 in 2023, up 24.0 percent since 2018. The median income for all private workers was \$57,900 in 2023, up 28.1 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	5,340	1,094	187	6,621
Transportation and Warehousing	6,146	285	79	6,510
Other Services (except Public Administration)	3,717	1,624	141	5,482
Retail Trade	3,956	873	166	4,995
Construction	3,809	926	118	4,853
Real Estate and Rental and Leasing	4,452	332	54	4,838
Administrative, Support, and Waste Management	3,403	520	91	4,014
Health Care and Social Assistance	2,595	792	275	3,662
Arts, Entertainment, and Recreation	2,544	156	42	2,742
Accommodation and Food Services	842	844	223	1,909
Educational Services	1,406	128	32	1,566
Finance and Insurance	1,126	348	50	1,524
Manufacturing	572	267	102	941
Wholesale Trade	565	230	117	912
Information	532	69	24	625
Agriculture, Forestry, Fishing, and Hunting	422	23	1	446
Utilities	37	3	2	42
Mining, Quarrying, and Oil and Gas Extraction	21	*	*	27
Management of Companies and Enterprises	*	8	22	*
Industries not classified	*	4	0	*
All industries	41,485	8,519	1,663	51,667

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 47.8 percent of workers and owned 40.4 percent of businesses.

Veterans



Veterans made up 5.4 percent of workers and owned 6.5 percent of businesses.

Hispanics



Hispanics made up 6.5 percent of workers and owned 6.4 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	16,000	89.7	1,846	10.3	17,846
Male	23,500	81.3	5,390	18.7	28,890
Owned equally by both groups	1,000	57.1	750	42.9	1,750
Veteran	2,400	82.2	520	17.8	2,920
Not Veteran	38,500	84.0	7,347	16.0	45,847
Owned equally by both groups	150	55.6	120	44.4	270
Hispanic	2,800	*	*	*	*
Not Hispanic	38,000	82.9	7,833	17.1	45,833
Owned equally by both groups	50	78.1	14	21.9	64
Rural	9,700	84.9	1,725	15.1	11,425
Urban	29,500	80.0	7,393	20.0	36,893
American Indian and Alaska Native	200	95.7	9	4.3	209
Asian	3,100	79.4	804	20.6	3,904
Black or African American	4,600	95.9	198	4.1	4,798
Native Hawaiian and Other Pacific Islander	60	90.9	6	9.1	66
White	33,500	82.7	7,010	17.3	40,510
Hispanic or Racial Minority	10,000	89.9	1,125	10.1	11,125
White and Not Hispanic	30,500	81.7	6,826	18.3	37,326
Owned equally by both groups	150	80.6	36	19.4	186

* Not available

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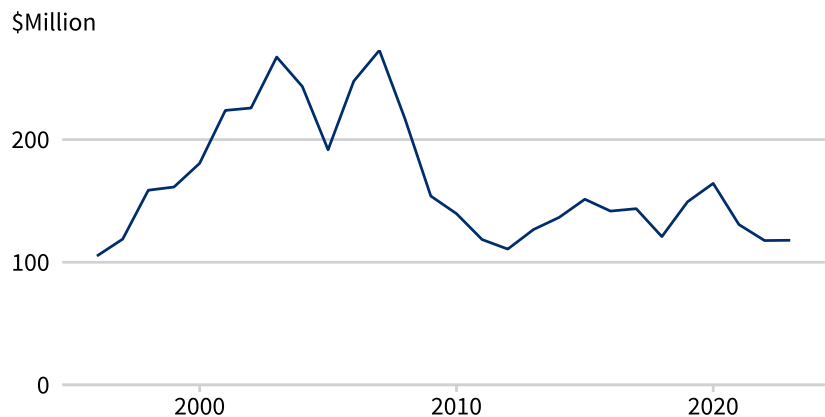
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$117.9 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$315.1 million. Total reported new lending to businesses through loans of \$100,000 or less was \$117.7 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	21,915	37.5	1,067	90.8	1,057,996	28.9
Accommodation and Food Services	13,841	62.7	1,067	94.7	303,266	60.3
Other Services (except Public Administration)	11,739	84.6	1,765	97.9	477,477	86.7
Professional, Scientific, and Technical Services	10,636	61.5	1,281	92.6	847,075	56.3
Construction	10,086	81.6	1,044	97.5	707,994	79.5
Retail Trade	9,952	26.4	1,039	83.2	431,482	34.2
Administrative, Support, and Waste Management	7,288	41.0	611	87.9	302,733	44.0
Manufacturing	6,622	37.0	369	88.9	349,879	31.5
Wholesale Trade	4,566	36.4	347	73.8	327,623	34.5
Transportation and Warehousing	4,145	14.4	364	80.5	183,263	12.0
Finance and Insurance	3,293	19.0	398	79.1	256,193	17.9
Real Estate and Rental and Leasing	2,443	74.7	386	89.4	157,749	72.0
Arts, Entertainment, and Recreation	2,380	45.2	198	96.1	65,577	35.6
Educational Services	2,034	21.4	160	91.4	67,335	16.0
Information	1,150	38.0	93	72.1	56,214	26.9
Management of Companies and Enterprises	551	3.9	30	36.6	40,490	2.4
Mining, Quarrying, and Oil and Gas Extraction	110	49.1	6	60.0	7,396	47.1
Utilities	94	9.0	5	33.3	14,658	13.6
Agriculture, Forestry, Fishing, and Hunting	79	100.0	24	100.0	5,211	100.0
Industries not classified	1	100.0	4	100.0	233	100.0
All industries	112,925	38.6	10,182	91.1	5,659,844	33.5

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

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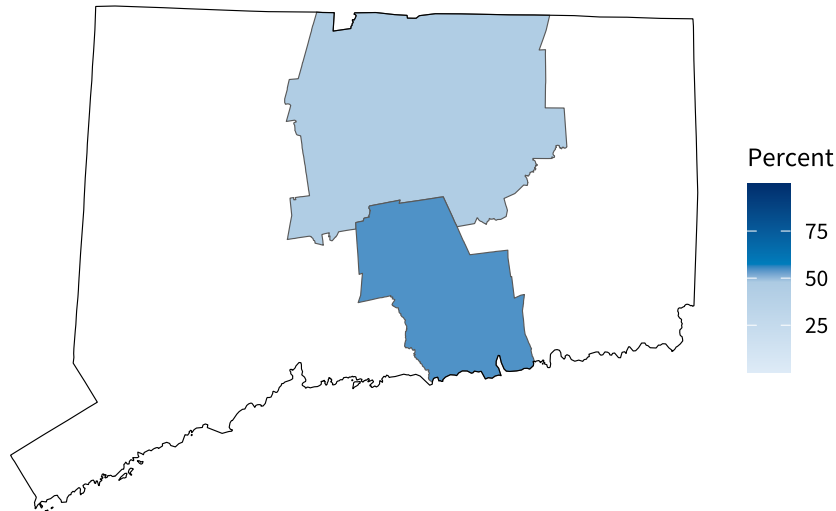
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Hartford-West Hartford-East Hartford

109,064 small businesses
98.8 percent of businesses

239,392 small business employees
46.0 percent of employees



Share of metropolitan area employees working at small businesses by planning region

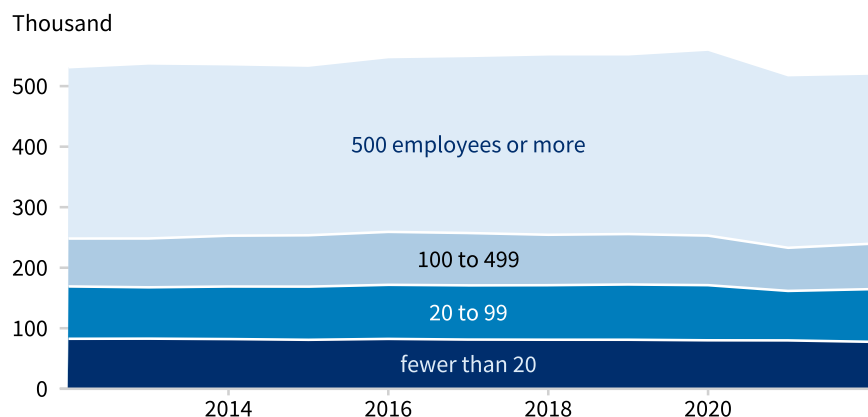
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 94.0 percent of metropolitan area employers and 46.0 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers fell from 22,248 to 21,163. During that period, total employment at small businesses fell from 248,211 to 239,392 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **15,254** small businesses.

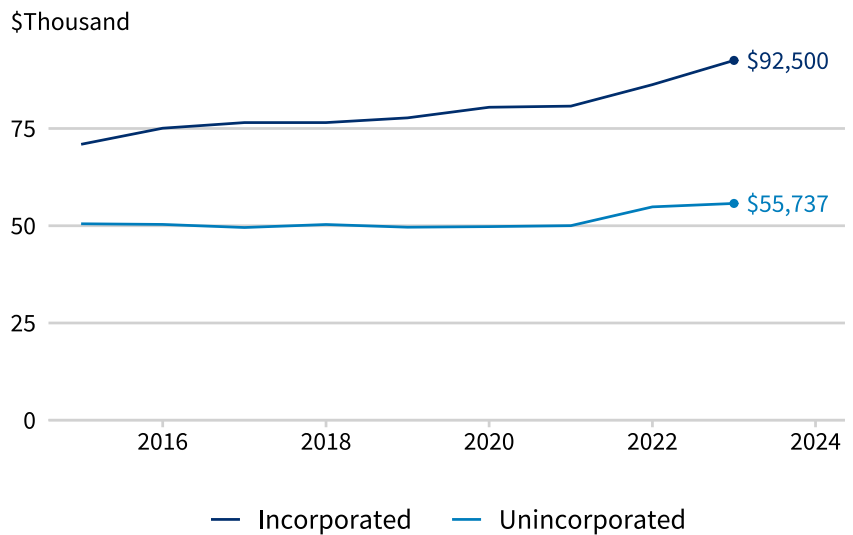
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **47,969** employees.

Self-employment

In 2023, 11.9 percent of private workers in the metropolitan area were self-employed, up from 11.6 percent in 2018. 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 \$92,500 in 2023, up 20.9 percent since 2018. The median income of the unincorporated self-employed was \$55,737 in 2023, up 10.8 percent since 2018. The median income for all private workers was \$72,364 in 2023, up 24.0 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 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	12,889	2,072	293	15,254
Real Estate and Rental and Leasing	10,971	633	58	11,662
Transportation and Warehousing	10,306	412	94	10,812
Health Care and Social Assistance	8,441	1,788	552	10,781
Construction	7,930	2,178	217	10,325
Other Services (except Public Administration)	7,492	2,617	164	10,273
Retail Trade	6,102	2,155	264	8,521
Administrative, Support, and Waste Management	6,092	1,223	177	7,492
Arts, Entertainment, and Recreation	5,871	379	86	6,336
Educational Services	3,561	312	65	3,938
Accommodation and Food Services	1,506	1,699	509	3,714
Finance and Insurance	2,698	771	123	3,592
Manufacturing	1,150	827	336	2,313
Wholesale Trade	1,215	665	225	2,105
Information	1,222	220	39	1,481
Agriculture, Forestry, Fishing, and Hunting	390	18	0	408
Utilities	51	8	3	62
Mining, Quarrying, and Oil and Gas Extraction	14	8	3	25
Management of Companies and Enterprises	*	21	55	*
Industries not classified	*	14	0	*
All industries	87,901	18,003	3,160	109,064

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 48.8 percent of workers and owned 41.9 percent of businesses.

Veterans



Veterans made up 3.0 percent of workers and owned 4.9 percent of businesses.

Hispanics



Hispanics made up 15.1 percent of workers and owned 10.3 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	36,500	90.7	3,740	9.3	40,240
Male	47,500	77.5	13,829	22.5	61,329
Owned equally by both groups	2,400	60.5	1,568	39.5	3,968
Veteran	3,600	78.3	996	21.7	4,596
Not Veteran	82,500	82.2	17,862	17.8	100,362
Owned equally by both groups	350	55.6	280	44.4	630
Hispanic	9,900	92.9	758	7.1	10,658
Not Hispanic	76,500	80.7	18,258	19.3	94,758
Owned equally by both groups	150	55.4	121	44.6	271
Rural	14,500	85.5	2,459	14.5	16,959
Urban	70,000	79.3	18,308	20.7	88,308
American Indian and Alaska Native	650	*	*	*	*
Asian	5,200	69.9	2,239	30.1	7,439
Black or African American	12,000	95.2	610	4.8	12,610
Native Hawaiian and Other Pacific Islander	100	*	*	*	*
White	69,500	81.1	16,218	18.9	85,718
Hispanic or Racial Minority	25,500	87.5	3,654	12.5	29,154
White and Not Hispanic	60,500	79.8	15,271	20.2	75,771
Owned equally by both groups	350	62.3	212	37.7	562

* Not available

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$272.5 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$791.1 million. Total reported new lending to businesses through loans of \$100,000 or less was \$373.7 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	47,969	47.6	2,340	95.2	2,412,348	38.7
Accommodation and Food Services	32,733	76.4	2,208	96.6	818,510	75.5
Manufacturing	26,288	43.2	1,163	92.3	1,821,207	32.7
Professional, Scientific, and Technical Services	20,029	58.0	2,365	93.7	1,762,291	54.8
Retail Trade	19,225	32.6	2,419	90.2	858,311	40.3
Construction	18,031	81.2	2,395	98.3	1,421,558	77.6
Other Services (except Public Administration)	15,925	78.3	2,781	97.8	666,809	75.6
Administrative, Support, and Waste Management	13,373	47.0	1,400	92.8	689,350	46.9
Wholesale Trade	11,726	50.9	890	82.9	940,193	47.3
Finance and Insurance	8,099	14.1	894	84.5	857,632	11.6
Transportation and Warehousing	6,634	25.6	506	85.3	296,333	27.3
Arts, Entertainment, and Recreation	6,016	80.1	465	96.9	179,974	84.4
Educational Services	5,893	40.3	377	96.4	269,393	42.8
Real Estate and Rental and Leasing	3,697	61.5	691	92.8	232,328	63.1
Information	2,145	30.4	259	82.7	142,886	22.3
Management of Companies and Enterprises	1,252	17.3	76	52.1	125,451	13.5
Utilities	157	5.5	11	57.9	16,536	4.3
Mining, Quarrying, and Oil and Gas Extraction	143	85.1	11	91.7	15,286	84.5
Agriculture, Forestry, Fishing, and Hunting	46	100.0	18	100.0	1,093	100.0
Industries not classified	11	100.0	14	100.0	511	100.0
All industries	239,392	46.0	21,163	94.0	13,528,000	37.5

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

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2025 Small Business Profile

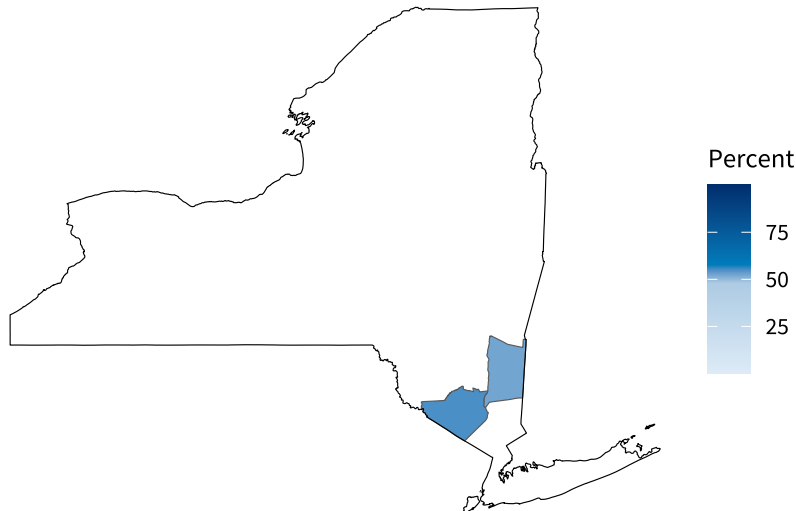
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Kiryas Joel-Poughkeepsie-Newburgh

71,552 small businesses
99.1 percent of businesses

116,888 small business employees
53.7 percent of employees



Share of metropolitan area employees working at small businesses by county

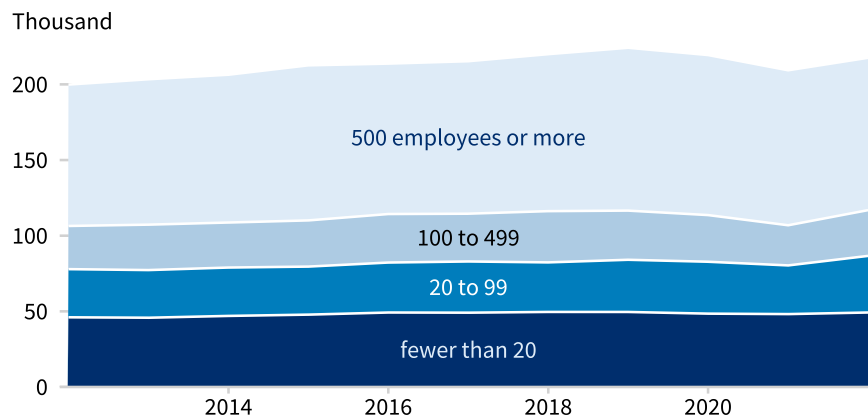
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 95.7 percent of metropolitan area employers and 53.7 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 13,918 to 15,096. During that period, total employment at small businesses rose from 106,432 to 116,888 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **10,402** small businesses.

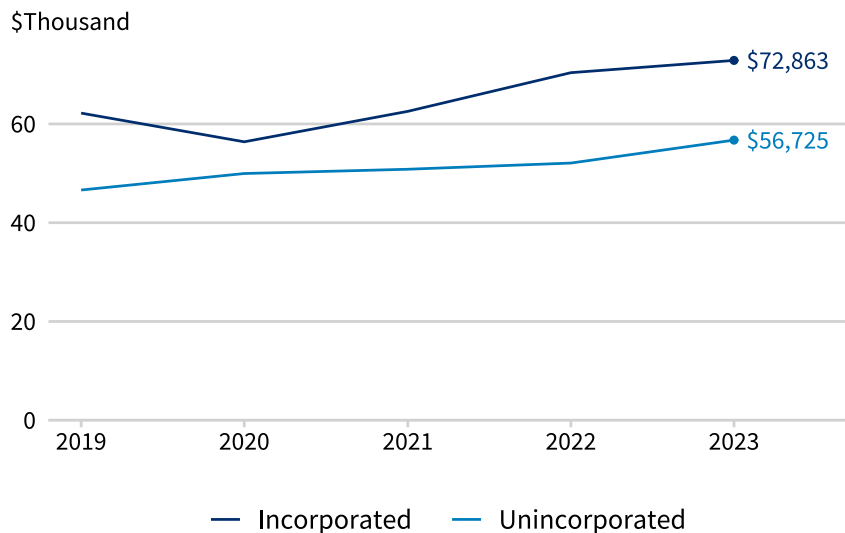
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **20,516** employees.

Self-employment

In 2023, 13.5 percent of private workers in the metropolitan area were self-employed, up from 13.0 percent in 2019. The percent self-employed included 6.4 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$72,863 in 2023, up 17.1 percent since 2019. The median income of the unincorporated self-employed was \$56,725 in 2023, up 21.7 percent since 2019. The median income for all private workers was \$66,277 in 2023, up 24.2 percent since 2019.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 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	8,629	1,671	102	10,402
Real Estate and Rental and Leasing	7,499	649	31	8,179
Construction	5,178	2,254	103	7,535
Other Services (except Public Administration)	4,683	1,658	78	6,419
Transportation and Warehousing	5,535	401	47	5,983
Retail Trade	4,040	1,652	182	5,874
Administrative, Support, and Waste Management	4,738	903	84	5,725
Health Care and Social Assistance	4,360	1,032	217	5,609
Arts, Entertainment, and Recreation	4,223	301	42	4,566
Accommodation and Food Services	1,130	1,390	254	2,774
Educational Services	2,219	212	42	2,473
Finance and Insurance	1,276	377	39	1,692
Wholesale Trade	901	520	84	1,505
Information	1,013	184	17	1,214
Manufacturing	675	365	103	1,143
Agriculture, Forestry, Fishing, and Hunting	279	57	2	338
Utilities	60	12	4	76
Mining, Quarrying, and Oil and Gas Extraction	18	11	2	31
Management of Companies and Enterprises	*	9	22	*
Industries not classified	*	28	0	*
All industries	56,456	13,678	1,418	71,552

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 47.0 percent of workers and owned 42.1 percent of businesses.

Veterans



Veterans made up 3.7 percent of workers and owned 4.2 percent of businesses.

Hispanics



Hispanics made up 18.4 percent of workers and owned 14.1 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	22,500	88.3	2,988	11.7	25,488
Male	30,000	76.6	9,172	23.4	39,172
Owned equally by both groups	1,800	59.8	1,212	40.2	3,012
Veteran	2,100	82.0	461	18.0	2,561
Not Veteran	52,000	80.2	12,813	19.8	64,813
Owned equally by both groups	200	67.1	98	32.9	298
Hispanic	8,100	89.7	930	10.3	9,030
Not Hispanic	46,000	78.9	12,309	21.1	58,309
Owned equally by both groups	200	*	*	*	*
Rural	17,500	82.7	3,650	17.3	21,150
Urban	34,500	77.4	10,082	22.6	44,582
American Indian and Alaska Native	450	92.2	38	7.8	488
Asian	4,600	82.0	1,008	18.0	5,608
Black or African American	6,700	94.5	387	5.5	7,087
Native Hawaiian and Other Pacific Islander	70	*	*	*	*
White	43,500	78.4	11,969	21.6	55,469
Hispanic or Racial Minority	17,500	88.6	2,253	11.4	19,753
White and Not Hispanic	36,500	77.0	10,890	23.0	47,390
Owned equally by both groups	350	60.7	227	39.3	577

* Not available

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

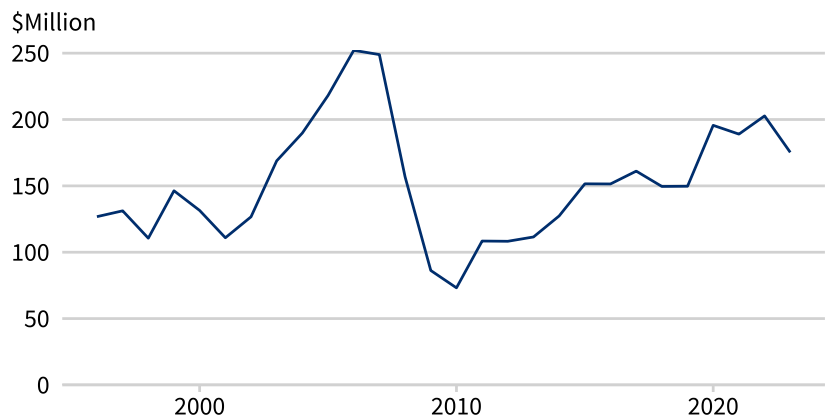
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$175.3 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$517.9 million. Total reported new lending to businesses through loans of \$100,000 or less was \$271.2 million.

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

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	20,516	45.7	1,249	94.1	1,062,286	36.1
Accommodation and Food Services	17,928	81.3	1,644	97.9	467,571	82.9
Retail Trade	11,757	33.2	1,834	89.4	520,741	41.7
Construction	11,244	89.6	2,357	99.7	749,349	88.4
Other Services (except Public Administration)	8,863	91.0	1,736	98.7	321,796	87.9
Manufacturing	8,326	52.7	468	93.8	499,008	36.4
Professional, Scientific, and Technical Services	7,913	74.0	1,773	98.0	523,852	57.6
Administrative, Support, and Waste Management	7,778	72.3	987	95.7	363,366	66.7
Wholesale Trade	5,124	51.5	604	89.9	353,477	54.8
Transportation and Warehousing	3,743	36.1	448	90.1	163,298	33.8
Educational Services	3,392	23.2	254	96.2	119,046	22.2
Arts, Entertainment, and Recreation	3,305	86.3	343	99.1	103,227	80.7
Finance and Insurance	2,751	47.2	416	87.9	192,528	42.8
Real Estate and Rental and Leasing	2,289	59.5	680	95.2	119,560	48.6
Information	1,056	32.0	201	90.1	48,908	22.1
Management of Companies and Enterprises	415	20.7	31	59.6	23,470	14.7
Agriculture, Forestry, Fishing, and Hunting	230	100.0	59	100.0	7,275	100.0
Utilities	141	9.4	16	61.5	13,916	7.3
Mining, Quarrying, and Oil and Gas Extraction	83	43.7	13	86.7	8,311	55.4
Industries not classified	34	100.0	28	100.0	1,325	100.0
All industries	116,888	53.7	15,096	95.7	5,662,310	47.7

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

About this profile

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2025 Small Business Profile

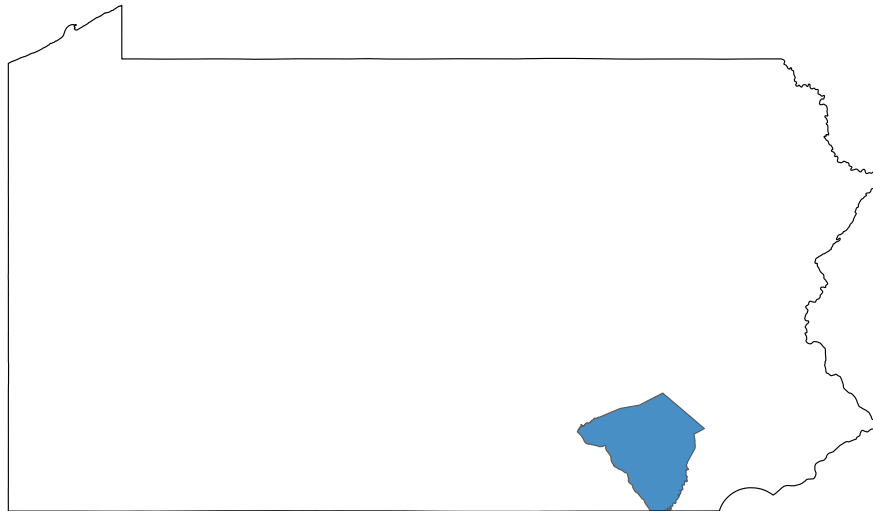
U.S. SMALL BUSINESS ADMINISTRATION
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Lancaster, Pennsylvania

58,628 small businesses
98.8 percent of businesses

134,665 small business employees
54.9 percent of employees



Lancaster Metropolitan Statistical Area

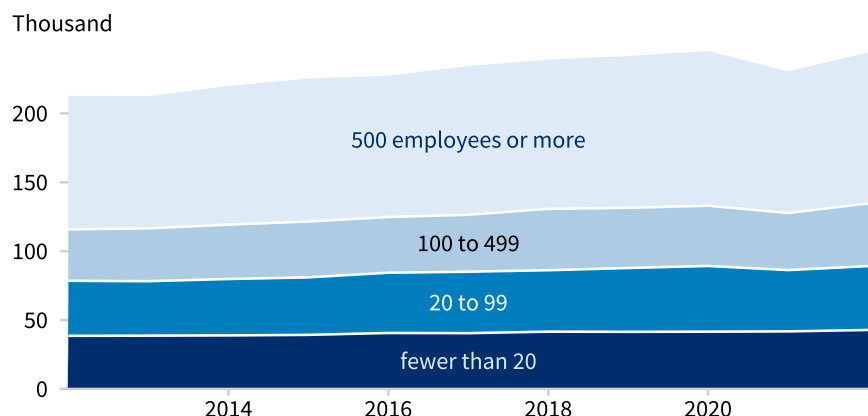
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 93.9 percent of metropolitan area employers and 54.9 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 9,710 to 11,046. During that period, total employment at small businesses rose from 115,827 to 134,665 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Construction, with **8,314** small businesses.

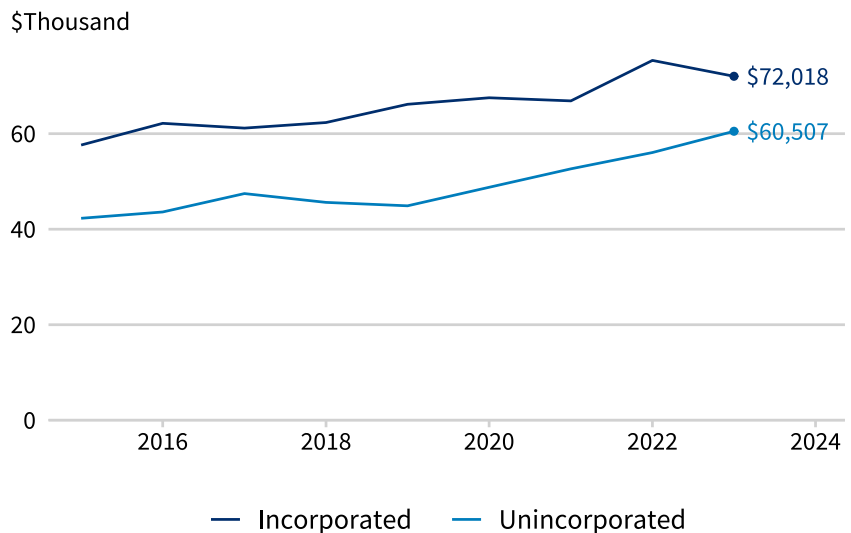
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **17,698** employees.

Self-employment

In 2023, 13.3 percent of private workers in the metropolitan area were self-employed, the same rate as in 2018. 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 \$72,018 in 2023, up 15.5 percent since 2018. The median income of the unincorporated self-employed was \$60,507 in 2023, up 32.7 percent since 2018. The median income for all private workers was \$58,295 in 2023, up 30.6 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Construction	6,409	1,711	194	8,314
Professional, Scientific, and Technical Services	5,439	875	124	6,438
Retail Trade	4,842	1,019	206	6,067
Other Services (except Public Administration)	4,273	1,541	130	5,944
Transportation and Warehousing	5,032	398	86	5,516
Real Estate and Rental and Leasing	5,049	331	37	5,417
Administrative, Support, and Waste Management	3,821	544	88	4,453
Health Care and Social Assistance	2,406	567	192	3,165
Arts, Entertainment, and Recreation	2,560	142	41	2,743
Manufacturing	1,737	642	234	2,613
Accommodation and Food Services	1,096	696	229	2,021
Educational Services	1,606	95	36	1,737
Wholesale Trade	943	321	155	1,419
Finance and Insurance	947	242	62	1,251
Agriculture, Forestry, Fishing, and Hunting	870	50	1	921
Information	514	81	21	616
Utilities	32	8	3	43
Mining, Quarrying, and Oil and Gas Extraction	6	*	*	9
Industries not classified	*	6	0	*
Management of Companies and Enterprises	*	*	*	*
All industries	47,582	9,262	1,784	58,628

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 45.7 percent of workers and owned 39.6 percent of businesses.

Veterans



Veterans made up 3.4 percent of workers and owned 4.5 percent of businesses.

Hispanics



Hispanics made up 10.7 percent of workers and owned 6.5 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	19,000	92.6	1,522	7.4	20,522
Male	27,000	78.6	7,344	21.4	34,344
Owned equally by both groups	1,000	50.7	974	49.3	1,974
Veteran	1,700	79.7	432	20.3	2,132
Not Veteran	45,000	82.9	9,265	17.1	54,265
Owned equally by both groups	150	*	*	*	*
Hispanic	3,400	93.6	231	6.4	3,631
Not Hispanic	43,500	81.9	9,587	18.1	53,087
Owned equally by both groups	50	70.4	21	29.6	71
Rural	17,000	83.7	3,304	16.3	20,304
Urban	28,500	79.7	7,243	20.3	35,743
American Indian and Alaska Native	200	*	*	*	*
Asian	1,400	74.9	468	25.1	1,868
Black or African American	2,300	92.5	186	7.5	2,486
Native Hawaiian and Other Pacific Islander	50	100.0	0	0.0	50
White	43,500	82.6	9,156	17.4	52,656
Hispanic or Racial Minority	6,500	88.4	856	11.6	7,356
White and Not Hispanic	40,500	82.0	8,896	18.0	49,396
Owned equally by both groups	100	53.2	88	46.8	188

* Not available

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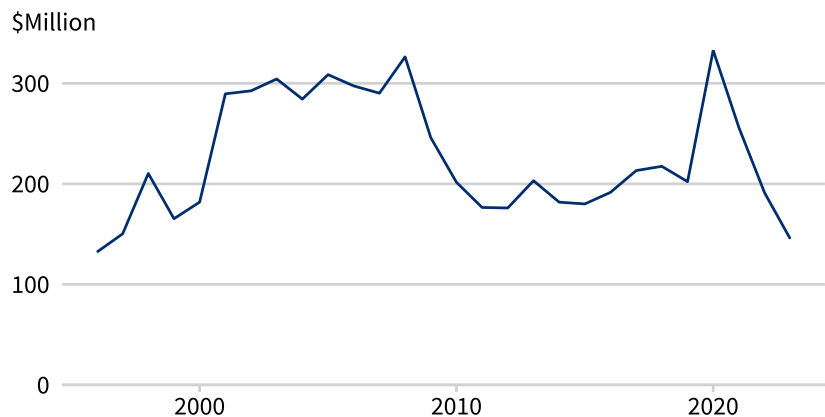
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$145.3 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$416.3 million. Total reported new lending to businesses through loans of \$100,000 or less was \$141.0 million.

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

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	17,698	42.8	759	89.7	866,114	37.3
Manufacturing	17,559	43.9	876	92.2	960,746	37.7
Construction	17,154	76.7	1,905	99.4	1,156,477	75.6
Accommodation and Food Services	15,025	78.9	925	95.3	320,631	78.1
Retail Trade	14,128	43.1	1,225	85.1	555,435	52.4
Other Services (except Public Administration)	11,377	94.8	1,671	98.8	377,974	94.7
Wholesale Trade	8,586	61.8	476	83.7	557,187	60.0
Professional, Scientific, and Technical Services	8,339	62.3	999	97.0	634,052	66.8
Administrative, Support, and Waste Management	6,137	69.5	632	92.8	257,173	65.7
Transportation and Warehousing	5,656	48.2	484	92.0	296,292	48.0
Finance and Insurance	3,161	40.7	304	82.4	275,860	39.1
Arts, Entertainment, and Recreation	2,914	82.0	183	97.3	77,199	71.1
Educational Services	2,292	37.7	131	92.9	69,291	35.7
Real Estate and Rental and Leasing	2,187	73.6	368	92.9	113,740	63.6
Information	1,295	62.5	102	83.6	67,701	56.6
Management of Companies and Enterprises	699	10.8	24	42.1	47,302	7.5
Agriculture, Forestry, Fishing, and Hunting	261	100.0	51	100.0	15,431	100.0
Mining, Quarrying, and Oil and Gas Extraction	135	68.9	3	50.0	10,677	71.6
Utilities	59	14.9	11	64.7	3,741	9.0
Industries not classified	3	100.0	6	100.0	1,249	100.0
All industries	134,665	54.9	11,046	93.9	6,664,272	50.6

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

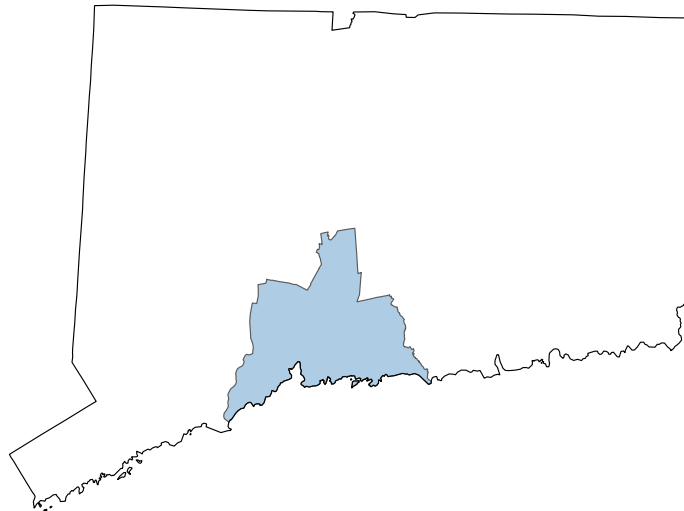
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New Haven, Connecticut

58,353 small businesses
98.8 percent of businesses

120,383 small business employees
46.4 percent of employees



New Haven Metropolitan Statistical Area

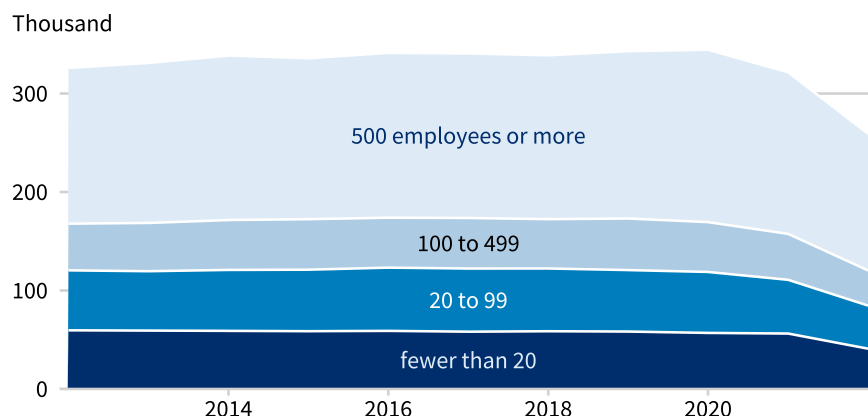
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 93.9 percent of metropolitan area employers and 46.4 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers fell from 15,659 to 10,991. During that period, total employment at small businesses fell from 167,857 to 120,383 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **8,892** small businesses.

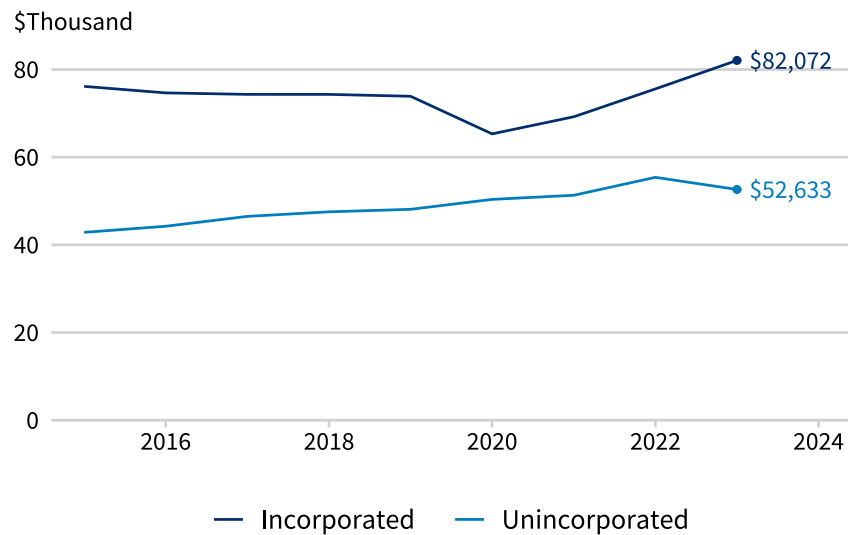
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **23,765** employees.

Self-employment





In 2023, 12.1 percent of private workers in the metropolitan area were self-employed, down from 12.7 percent in 2018. The percent self-employed included 4.5 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$82,072 in 2023, up 10.4 percent since 2018. The median income of the unincorporated self-employed was \$52,633 in 2023, up 10.7 percent since 2018. The median income for all private workers was \$65,818 in 2023, up 24.0 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	7,633	1,128	131	8,892
Real Estate and Rental and Leasing	5,964	357	40	6,361
Transportation and Warehousing	5,769	187	59	6,015
Health Care and Social Assistance	4,535	925	303	5,763
Construction	3,988	1,083	109	5,180
Other Services (except Public Administration)	3,733	1,344	99	5,176
Retail Trade	2,886	1,113	164	4,163
Administrative, Support, and Waste Management	3,142	534	73	3,749
Arts, Entertainment, and Recreation	3,482	200	32	3,714
Educational Services	2,102	177	47	2,326
Accommodation and Food Services	841	1,023	248	2,112
Finance and Insurance	1,317	370	54	1,741
Wholesale Trade	643	370	136	1,149
Manufacturing	516	395	155	1,066
Information	649	109	27	785
Agriculture, Forestry, Fishing, and Hunting	127	6	0	133
Management of Companies and Enterprises	*	6	17	*
Industries not classified	*	8	0	*
Mining, Quarrying, and Oil and Gas Extraction	11	*	*	*
Utilities	24	*	*	*
All industries	47,362	9,330	1,661	58,353

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 49.4 percent of workers and owned 42.2 percent of businesses.

Veterans



Veterans made up 2.5 percent of workers and owned 3.7 percent of businesses.

Hispanics



Hispanics made up 18.0 percent of workers and owned 12.7 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	19,500	91.3	1,855	8.7	21,355
Male	25,500	78.9	6,829	21.1	32,329
Owned equally by both groups	1,300	58.3	929	41.7	2,229
Veteran	1,500	83.9	287	16.1	1,787
Not Veteran	45,000	83.1	9,156	16.9	54,156
Owned equally by both groups	150	46.9	170	53.1	320
Hispanic	6,300	91.8	561	8.2	6,861
Not Hispanic	40,000	81.7	8,963	18.3	48,963
Owned equally by both groups	150	62.5	90	37.5	240
Rural	2,200	87.2	324	12.8	2,524
Urban	44,000	81.1	10,282	18.9	54,282
American Indian and Alaska Native	350	*	*	*	*
Asian	3,200	75.3	1,052	24.7	4,252
Black or African American	6,700	96.1	273	3.9	6,973
Native Hawaiian and Other Pacific Islander	60	*	*	*	*
White	37,000	81.7	8,284	18.3	45,284
Hispanic or Racial Minority	15,000	88.8	1,884	11.2	16,884
White and Not Hispanic	31,000	80.3	7,610	19.7	38,610
Owned equally by both groups	200	62.7	119	37.3	319

* Not available

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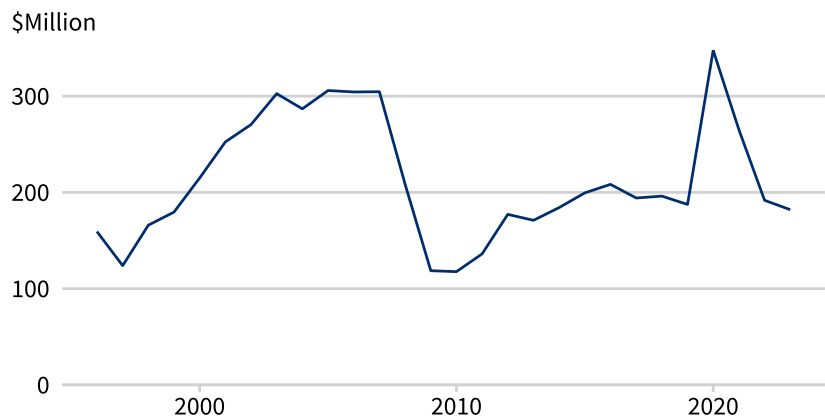
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$182.1 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$534.3 million. Total reported new lending to businesses through loans of \$100,000 or less was \$248.5 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	%
Health Care and Social Assistance	23,765	42.6	1,228	93.6	1,130,568	33.8
Accommodation and Food Services	14,926	72.0	1,271	96.0	375,574	72.9
Manufacturing	11,034	58.8	550	91.8	721,524	52.7
Professional, Scientific, and Technical Services	10,523	76.3	1,259	96.0	1,037,011	59.9
Retail Trade	10,313	34.9	1,277	88.4	508,774	47.2
Other Services (except Public Administration)	8,768	92.0	1,443	98.0	342,182	90.4
Construction	8,763	92.6	1,192	98.8	679,912	92.0
Wholesale Trade	6,730	61.1	506	86.1	538,867	45.1
Administrative, Support, and Waste Management	6,573	48.4	607	93.1	301,354	56.3
Educational Services	4,849	12.5	224	97.0	223,658	7.9
Finance and Insurance	3,346	35.8	424	87.1	306,369	34.0
Transportation and Warehousing	3,324	33.2	246	86.3	176,532	38.6
Real Estate and Rental and Leasing	2,751	65.9	397	92.3	166,467	76.7
Arts, Entertainment, and Recreation	2,313	71.2	232	94.7	67,493	76.7
Information	1,573	40.6	136	85.0	143,259	40.3
Management of Companies and Enterprises	709	12.2	23	40.4	53,753	7.2
Industries not classified	17	100.0	8	100.0	1,030	100.0
Agriculture, Forestry, Fishing, and Hunting	15	100.0	6	100.0	666	100.0
All industries	120,383	46.4	10,991	93.9	6,785,554	40.6

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

About this profile

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2025 Small Business Profile

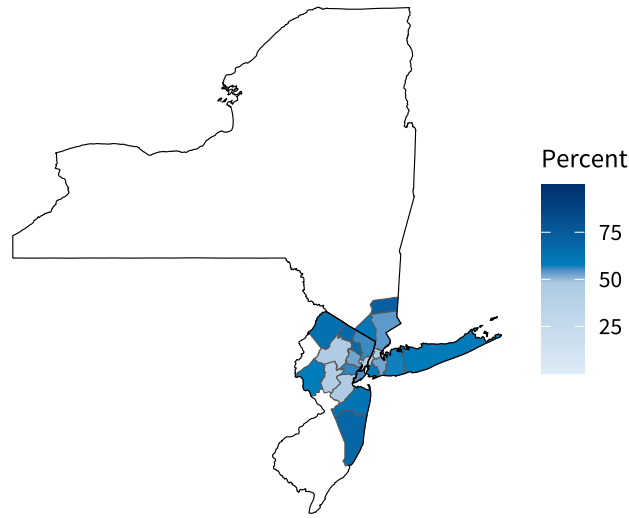
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

New York-Newark-Jersey City

2.6 million small businesses
99.8 percent of businesses

4.1 million small business employees
50.2 percent of employees



Share of metropolitan area employees working at small businesses by county

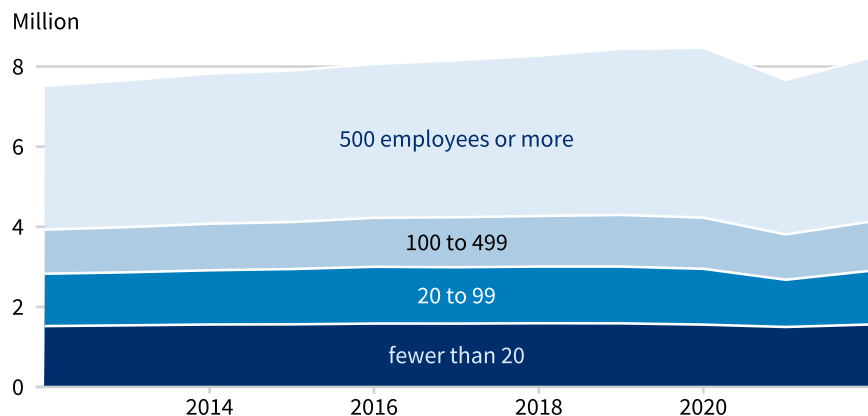
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 99.0 percent of metropolitan area employers and 50.2 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 472,533 to 484,447. During that period, total employment at small businesses rose from 3.9 million to 4.1 million employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with [396,357](#) small businesses.

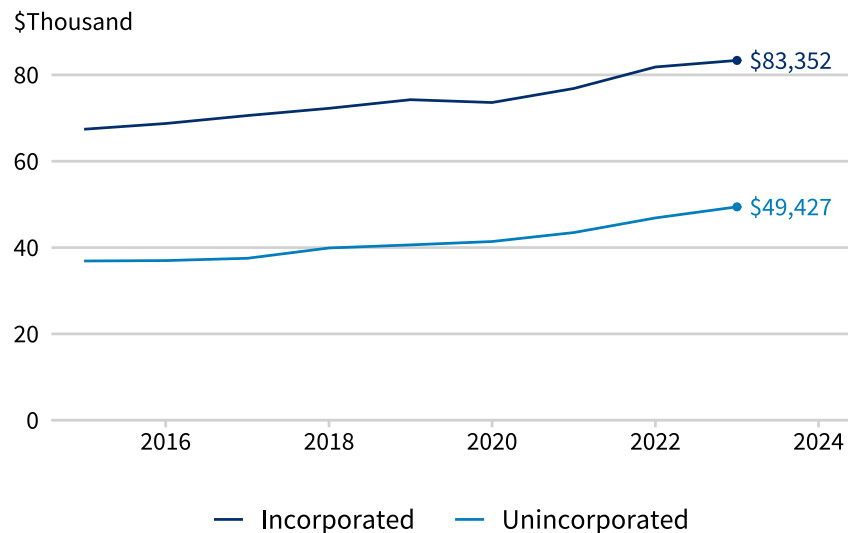
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with [644,813](#) employees.

Self-employment





In 2023, 13.8 percent of private workers in the metropolitan area were self-employed, up from 13.6 percent in 2018. The percent self-employed included 6.0 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$83,352 in 2023, up 15.4 percent since 2018. The median income of the unincorporated self-employed was \$49,427 in 2023, up 23.9 percent since 2018. The median income for all private workers was \$73,613 in 2023, up 34.6 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	330,376	61,601	4,380	396,357
Transportation and Warehousing	362,798	13,975	1,852	378,625
Real Estate and Rental and Leasing	270,937	30,003	1,411	302,351
Health Care and Social Assistance	174,068	43,094	6,034	223,196
Other Services (except Public Administration)	156,393	53,749	3,033	213,175
Construction	142,318	47,106	3,338	192,762
Retail Trade	131,636	53,301	3,484	188,421
Administrative, Support, and Waste Management	147,185	23,552	2,746	173,483
Arts, Entertainment, and Recreation	144,933	11,080	1,307	157,320
Accommodation and Food Services	41,203	39,403	7,096	87,702
Educational Services	69,466	6,987	1,809	78,262
Finance and Insurance	62,294	13,174	1,406	76,874
Wholesale Trade	41,079	24,946	3,329	69,354
Information	36,570	7,628	872	45,070
Manufacturing	17,852	9,678	2,395	29,925
Agriculture, Forestry, Fishing, and Hunting	2,905	293	8	3,206
Utilities	1,275	157	34	1,466
Mining, Quarrying, and Oil and Gas Extraction	194	54	10	258
Management of Companies and Enterprises	*	383	676	*
Industries not classified	*	736	2	*
All industries	2,133,482	440,680	43,767	2,617,929

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 47.8 percent of workers and owned 40.7 percent of businesses.

Veterans



Veterans made up 1.5 percent of workers and owned 2.0 percent of businesses.

Hispanics



Hispanics made up 24.4 percent of workers and owned 19.0 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	807,000	89.0	100,196	11.0	907,196
Male	1,148,000	78.9	306,523	21.1	1,454,523
Owned equally by both groups	57,500	62.4	34,696	37.6	92,196
Veteran	30,500	73.0	11,282	27.0	41,782
Not Veteran	1,979,000	82.2	427,159	17.8	2,406,159
Owned equally by both groups	3,100	51.0	2,974	49.0	6,074
Hispanic	420,000	91.6	38,487	8.4	458,487
Not Hispanic	1,587,000	79.9	399,749	20.1	1,986,749
Owned equally by both groups	5,700	64.2	3,180	35.8	8,880
Rural	42,500	79.8	10,777	20.2	53,277
Urban	1,808,000	81.4	412,103	18.6	2,220,103
American Indian and Alaska Native	15,000	86.9	2,258	13.1	17,258
Asian	383,000	82.3	82,512	17.7	465,512
Black or African American	312,000	95.1	16,199	4.9	328,199
Native Hawaiian and Other Pacific Islander	3,700	86.4	580	13.6	4,280
White	1,325,000	79.5	340,787	20.5	1,665,787
Hispanic or Racial Minority	997,000	88.2	133,420	11.8	1,130,420
White and Not Hispanic	1,005,000	76.9	302,499	23.1	1,307,499
Owned equally by both groups	11,000	66.7	5,496	33.3	16,496

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

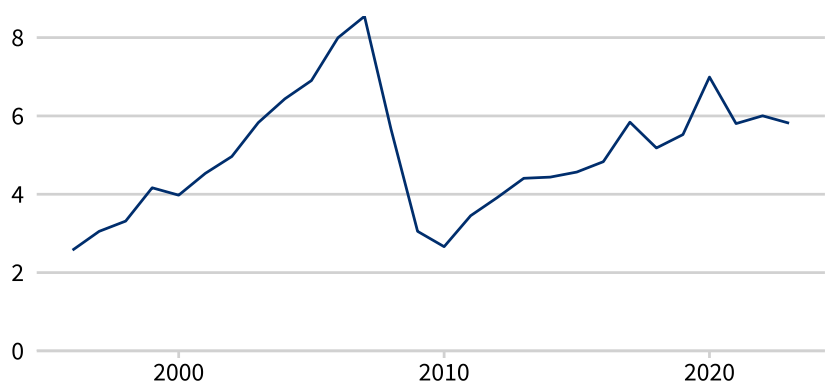
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$5.8 billion in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$17.4 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$9.2 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	%
Health Care and Social Assistance	644,813	38.2	49,128	98.6	34,731,920	33.2
Accommodation and Food Services	512,662	74.3	46,499	99.4	17,675,387	74.4
Professional, Scientific, and Technical Services	409,307	53.0	65,981	98.7	42,434,245	42.9
Retail Trade	353,952	42.0	56,785	99.1	16,940,544	48.1
Other Services (except Public Administration)	334,237	86.0	56,782	99.7	15,303,057	77.8
Construction	330,260	87.6	50,444	99.7	25,993,226	82.5
Wholesale Trade	266,355	64.8	28,275	97.8	22,763,058	52.4
Administrative, Support, and Waste Management	265,210	53.0	26,298	98.1	15,620,599	50.6
Manufacturing	194,445	65.8	12,073	96.8	12,344,183	58.9
Educational Services	170,337	48.1	8,796	98.3	8,228,564	38.8
Real Estate and Rental and Leasing	146,883	75.9	31,414	99.3	10,711,910	67.2
Transportation and Warehousing	143,071	39.9	15,827	97.9	7,592,752	34.5
Finance and Insurance	131,988	24.1	14,580	96.5	31,947,191	21.0
Arts, Entertainment, and Recreation	104,798	65.8	12,387	99.1	6,893,690	59.6
Information	80,001	23.0	8,500	96.0	9,192,382	16.7
Management of Companies and Enterprises	27,468	11.7	1,059	59.7	3,435,677	8.9
Utilities	2,507	6.6	191	87.2	400,335	8.0
Agriculture, Forestry, Fishing, and Hunting	1,023	100.0	301	100.0	50,164	100.0
Industries not classified	995	100.0	738	100.0	56,727	100.0
Mining, Quarrying, and Oil and Gas Extraction	929	61.0	64	92.8	93,528	78.7
All industries	4,121,241	50.2	484,447	99.0	282,409,139	38.6

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

About this profile

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2025 Small Business Profile

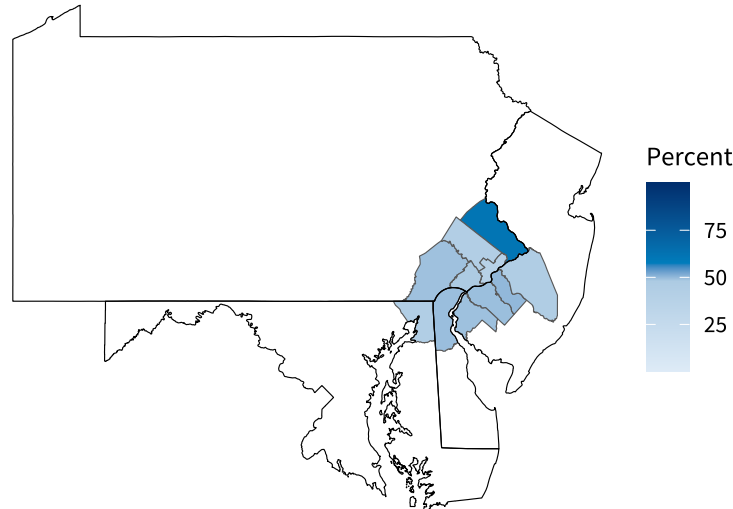
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Philadelphia-Camden-Wilmington

628,755 small businesses
99.5 percent of businesses

1.3 million small business employees
46.0 percent of employees



Share of employees working at small businesses by county or independent city

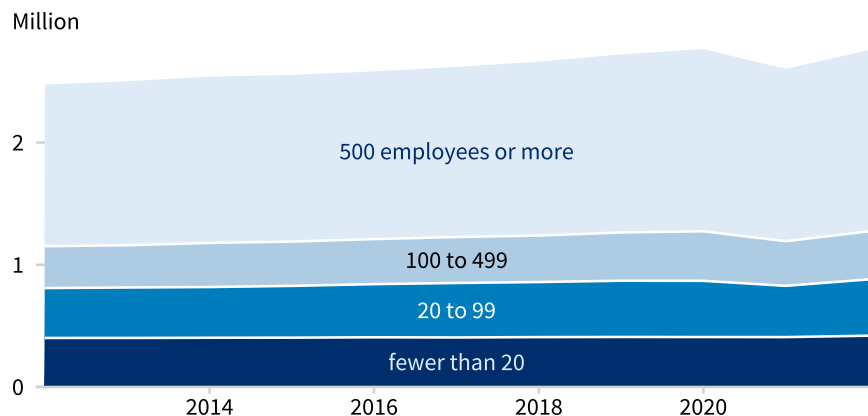
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 97.4 percent of metropolitan area employers and 46.0 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 112,258 to 120,642. During that period, total employment at small businesses rose from 1.2 million to 1.3 million employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **97,492** small businesses.

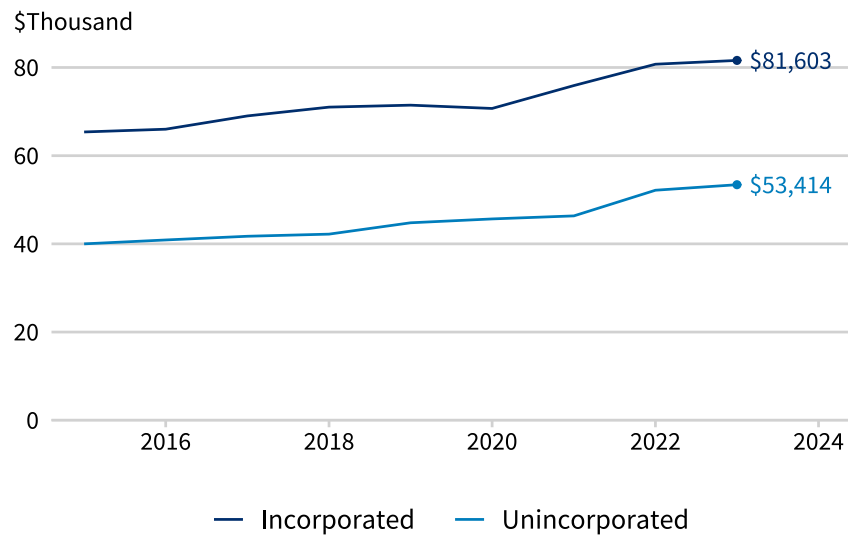
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **233,946** employees.

Self-employment





In 2023, 11.5 percent of private workers in the metropolitan area were self-employed, up from 10.8 percent in 2018. 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 \$81,603 in 2023, up 14.9 percent since 2018. The median income of the unincorporated self-employed was \$53,414 in 2023, up 26.5 percent since 2018. The median income for all private workers was \$69,086 in 2023, up 28.6 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	79,948	15,768	1,776	97,492
Transportation and Warehousing	76,418	3,498	513	80,429
Real Estate and Rental and Leasing	61,568	4,658	318	66,544
Construction	40,571	12,790	1,162	54,523
Other Services (except Public Administration)	39,372	13,828	1,101	54,301
Health Care and Social Assistance	40,910	10,441	2,587	53,938
Retail Trade	35,091	10,716	1,128	46,935
Administrative, Support, and Waste Management	35,324	6,636	951	42,911
Arts, Entertainment, and Recreation	31,232	2,037	391	33,660
Educational Services	19,129	1,759	604	21,492
Accommodation and Food Services	10,138	9,095	2,178	21,411
Finance and Insurance	15,668	4,536	479	20,683
Wholesale Trade	7,868	4,512	1,064	13,444
Manufacturing	5,329	2,942	1,151	9,422
Information	7,559	1,422	255	9,236
Agriculture, Forestry, Fishing, and Hunting	1,585	123	11	1,719
Utilities	322	57	13	392
Mining, Quarrying, and Oil and Gas Extraction	81	26	16	123
Management of Companies and Enterprises	*	274	296	*
Industries not classified	*	180	1	*
All industries	508,113	105,204	15,438	628,755

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 48.7 percent of workers and owned 41.8 percent of businesses.

Veterans



Veterans made up 3.2 percent of workers and owned 3.8 percent of businesses.

Hispanics



Hispanics made up 8.9 percent of workers and owned 8.1 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	205,000	89.7	23,531	10.3	228,531
Male	273,000	78.5	74,650	21.5	347,650
Owned equally by both groups	12,500	57.9	9,107	42.1	21,607
Veteran	16,000	79.2	4,209	20.8	20,209
Not Veteran	474,000	82.3	101,847	17.7	575,847
Owned equally by both groups	1,400	53.2	1,233	46.8	2,633
Hispanic	43,500	92.4	3,570	7.6	47,070
Not Hispanic	447,000	81.3	103,133	18.7	550,133
Owned equally by both groups	850	59.2	586	40.8	1,436
Rural	34,000	82.9	7,001	17.1	41,001
Urban	452,000	81.4	103,428	18.6	555,428
American Indian and Alaska Native	3,200	91.6	293	8.4	3,493
Asian	47,500	76.2	14,876	23.8	62,376
Black or African American	89,500	94.5	5,248	5.5	94,748
Native Hawaiian and Other Pacific Islander	700	84.8	125	15.2	825
White	357,000	80.4	87,094	19.6	444,094
Hispanic or Racial Minority	171,000	87.9	23,510	12.1	194,510
White and Not Hispanic	318,000	79.4	82,664	20.6	400,664
Owned equally by both groups	2,200	66.4	1,115	33.6	3,315

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

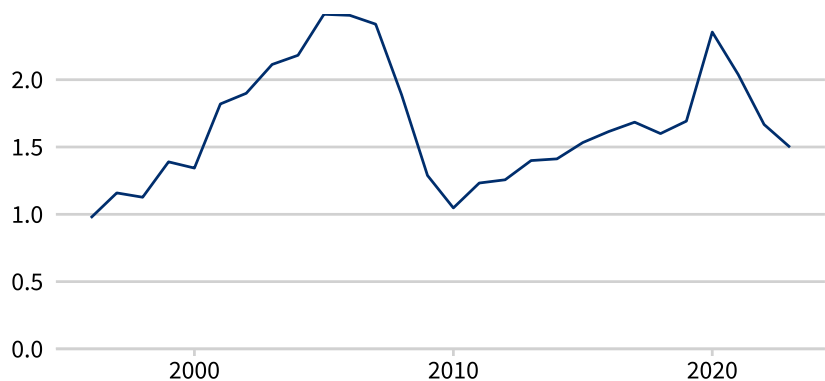
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$1.5 billion in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$4.4 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$1.9 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	%
Health Care and Social Assistance	233,946	41.8	13,028	97.3	11,481,351	34.0
Accommodation and Food Services	143,427	66.9	11,273	98.4	3,486,826	65.0
Professional, Scientific, and Technical Services	138,494	60.4	17,544	97.3	14,251,907	55.9
Construction	103,835	83.0	13,952	99.3	8,078,626	79.2
Other Services (except Public Administration)	98,125	87.9	14,929	99.1	3,716,292	83.7
Retail Trade	97,487	30.8	11,844	96.5	4,647,736	40.4
Manufacturing	83,483	48.6	4,093	93.0	5,759,964	42.9
Administrative, Support, and Waste Management	81,587	48.7	7,587	95.8	4,514,014	49.4
Wholesale Trade	69,344	50.0	5,576	92.8	5,792,562	41.7
Educational Services	54,689	38.1	2,363	97.2	2,562,295	32.3
Finance and Insurance	40,791	22.1	5,015	93.3	4,647,140	20.6
Transportation and Warehousing	36,484	30.1	4,011	94.4	1,733,162	27.9
Arts, Entertainment, and Recreation	31,474	50.7	2,428	97.5	1,628,944	57.0
Real Estate and Rental and Leasing	27,538	68.0	4,976	97.2	2,026,147	64.4
Information	19,930	28.4	1,677	91.7	1,982,242	26.4
Management of Companies and Enterprises	9,696	10.4	570	58.4	1,092,351	8.4
Agriculture, Forestry, Fishing, and Hunting	1,017	98.6	134	99.3	47,277	98.5
Utilities	701	5.2	70	70.7	117,556	6.4
Mining, Quarrying, and Oil and Gas Extraction	645	57.5	42	82.4	55,702	47.6
Industries not classified	268	100.0	181	100.0	10,152	100.0
All industries	1,272,961	46.0	120,642	97.4	77,632,246	40.3

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

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2025 Small Business Profile

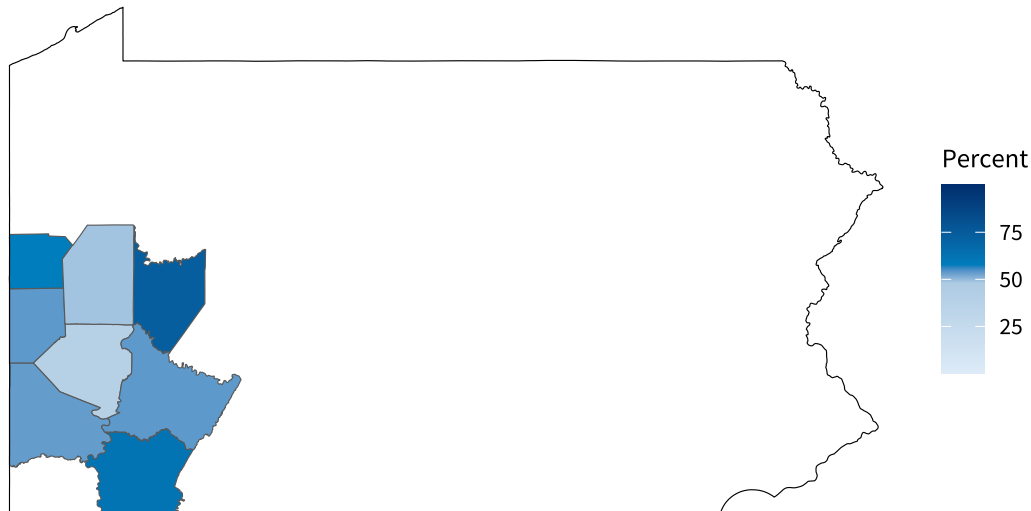
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Pittsburgh, Pennsylvania

211,141 small businesses
99.1 percent of businesses

497,315 small business employees
44.9 percent of employees



Share of metropolitan area employees working at small businesses by county

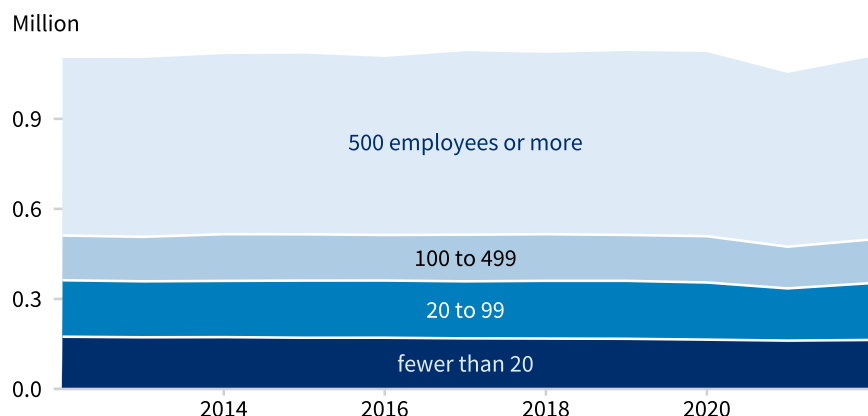
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 95.8 percent of metropolitan area employers and 44.9 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers fell from 46,561 to 44,982. During that period, total employment at small businesses fell from 511,222 to 497,315 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **31,165** small businesses.

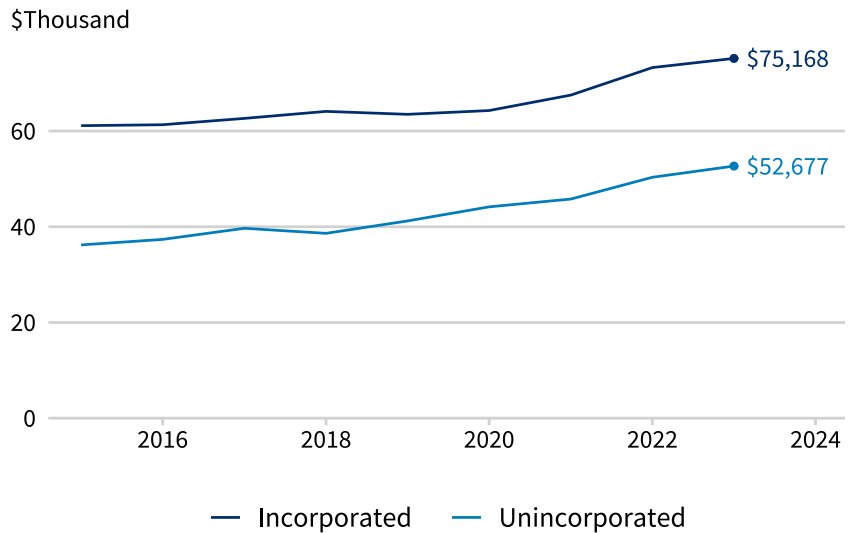
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **79,708** employees.

Self-employment

In 2023, 10.7 percent of private workers in the metropolitan area were self-employed, up from 10.0 percent in 2018. 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 \$75,168 in 2023, up 17.3 percent since 2018. The median income of the unincorporated self-employed was \$52,677 in 2023, up 36.4 percent since 2018. The median income for all private workers was \$61,690 in 2023, up 24.6 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 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	25,597	4,924	644	31,165
Construction	16,703	5,049	546	22,298
Other Services (except Public Administration)	14,621	6,441	415	21,477
Real Estate and Rental and Leasing	18,394	1,480	150	20,024
Transportation and Warehousing	17,852	857	314	19,023
Retail Trade	13,399	3,676	567	17,642
Health Care and Social Assistance	11,265	3,821	966	16,052
Administrative, Support, and Waste Management	12,571	2,301	363	15,235
Arts, Entertainment, and Recreation	12,180	897	159	13,236
Finance and Insurance	5,572	1,708	166	7,446
Accommodation and Food Services	3,002	3,399	883	7,284
Educational Services	6,020	494	178	6,692
Wholesale Trade	2,508	1,511	507	4,526
Manufacturing	2,503	1,393	591	4,487
Information	2,366	396	97	2,859
Mining, Quarrying, and Oil and Gas Extraction	739	120	59	918
Agriculture, Forestry, Fishing, and Hunting	773	48	2	823
Utilities	94	29	7	130
Management of Companies and Enterprises	*	39	161	*
Industries not classified	*	37	0	*
All industries	166,159	38,567	6,415	211,141

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 47.3 percent of workers and owned 41.3 percent of businesses.

Veterans



Veterans made up 3.8 percent of workers and owned 5.6 percent of businesses.

Hispanics



Hispanics made up 1.9 percent of workers and owned 2.2 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	67,500	88.2	9,061	11.8	76,561
Male	92,000	77.6	26,597	22.4	118,597
Owned equally by both groups	3,900	55.7	3,106	44.3	7,006
Veteran	8,000	79.8	2,027	20.2	10,027
Not Veteran	155,000	81.2	35,963	18.8	190,963
Owned equally by both groups	600	43.7	774	56.3	1,374
Hispanic	3,800	89.8	431	10.2	4,231
Not Hispanic	159,000	80.6	38,246	19.4	197,246
Owned equally by both groups	150	*	*	*	*
Rural	28,000	82.0	6,135	18.0	34,135
Urban	129,000	79.2	33,858	20.8	162,858
American Indian and Alaska Native	850	90.0	94	10.0	944
Asian	7,200	75.6	2,321	24.4	9,521
Black or African American	13,000	92.4	1,063	7.6	14,063
Native Hawaiian and Other Pacific Islander	150	97.4	4	2.6	154
White	144,000	80.3	35,436	19.7	179,436
Hispanic or Racial Minority	24,000	86.1	3,881	13.9	27,881
White and Not Hispanic	139,000	80.0	34,643	20.0	173,643
Owned equally by both groups	450	65.1	241	34.9	691

* Not available

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

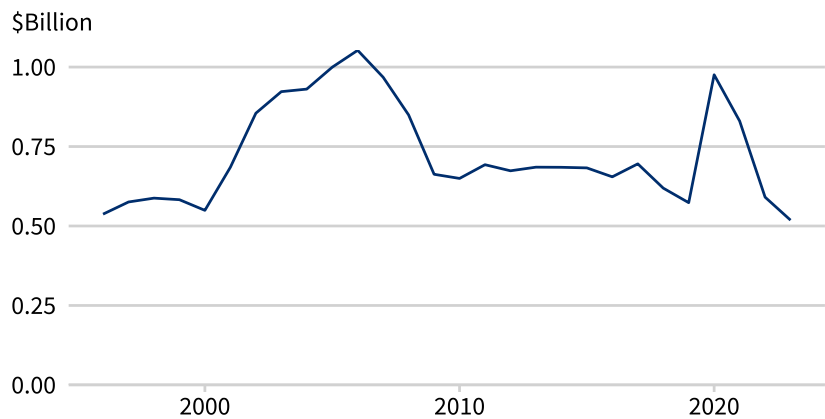
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$518.3 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$1.7 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$580.2 million.

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

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	79,708	36.6	4,787	96.2	3,403,793	28.4
Accommodation and Food Services	56,809	58.8	4,282	97.1	1,183,261	58.0
Construction	46,673	76.6	5,595	98.6	3,225,547	73.6
Retail Trade	45,014	36.7	4,243	93.0	1,748,511	42.1
Professional, Scientific, and Technical Services	44,883	54.9	5,568	95.3	3,911,972	49.8
Manufacturing	43,518	51.0	1,984	91.5	2,574,725	41.9
Other Services (except Public Administration)	42,581	89.5	6,856	98.9	1,460,860	83.9
Administrative, Support, and Waste Management	28,201	52.9	2,664	93.5	1,382,241	53.6
Wholesale Trade	23,854	56.7	2,018	87.9	1,789,738	54.5
Transportation and Warehousing	19,021	44.8	1,171	87.7	923,116	42.8
Educational Services	15,582	25.8	672	95.6	670,444	23.2
Arts, Entertainment, and Recreation	13,652	68.5	1,056	97.4	856,821	72.3
Finance and Insurance	12,764	19.8	1,874	91.2	1,121,531	18.4
Real Estate and Rental and Leasing	9,362	67.9	1,630	94.7	543,235	62.7
Information	6,767	31.3	493	83.4	478,624	18.8
Management of Companies and Enterprises	4,581	7.2	200	51.9	453,766	7.7
Mining, Quarrying, and Oil and Gas Extraction	3,874	55.4	179	86.5	426,441	47.9
Utilities	260	3.5	36	59.0	29,080	3.3
Agriculture, Forestry, Fishing, and Hunting	151	100.0	50	100.0	4,624	100.0
Industries not classified	60	100.0	37	100.0	1,813	100.0
All industries	497,315	44.9	44,982	95.8	26,190,143	38.8

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

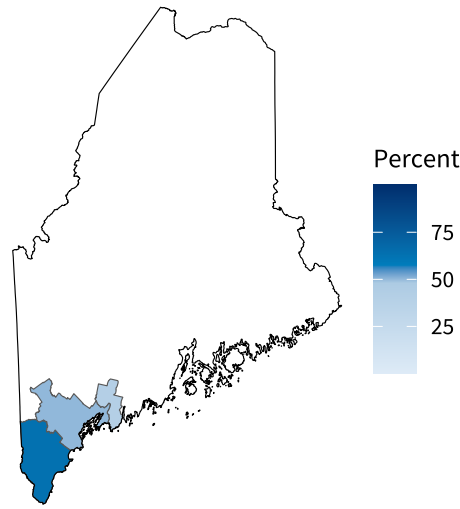
About this profile

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Portland-South Portland

71,263 small businesses
98.9 percent of businesses

132,420 small business employees
52.4 percent of employees



Share of metropolitan area employees working at small businesses by county

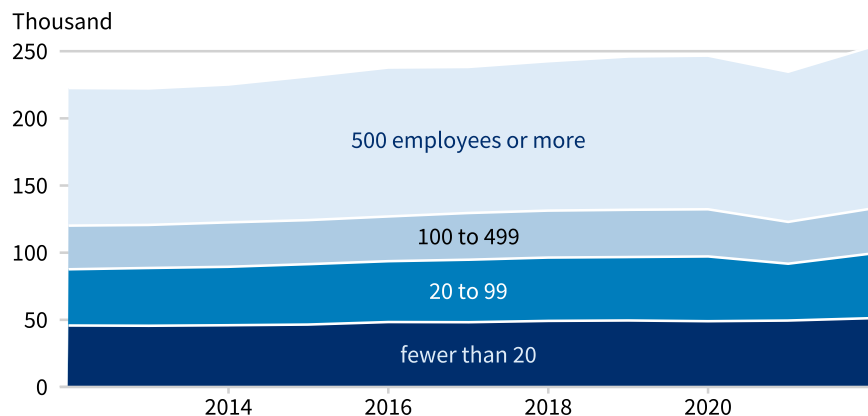
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 95.1 percent of metropolitan area employers and 52.4 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 13,986 to 15,514. During that period, total employment at small businesses rose from 120,139 to 132,420 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **10,947** small businesses.

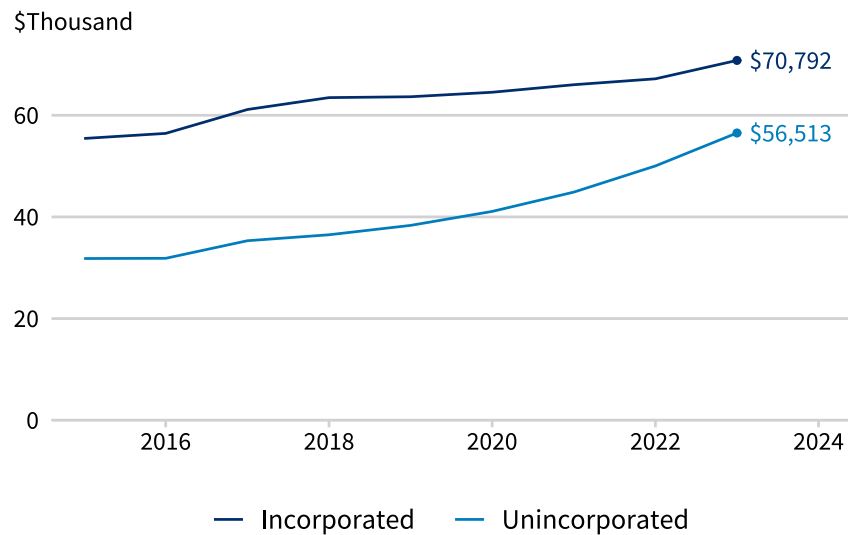
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **20,757** employees.

Self-employment

In 2023, 19.1 percent of private workers in the metropolitan area were self-employed, up from 18.2 percent in 2018. The percent self-employed included 7.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$70,792 in 2023, up 11.5 percent since 2018. The median income of the unincorporated self-employed was \$56,513 in 2023, up 54.9 percent since 2018. The median income for all private workers was \$61,681 in 2023, up 25.4 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

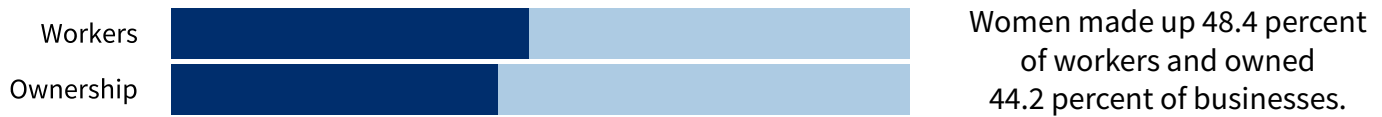
Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	9,018	1,757	172	10,947
Construction	7,000	2,318	127	9,445
Real Estate and Rental and Leasing	7,254	935	37	8,226
Other Services (except Public Administration)	4,641	1,391	96	6,128
Health Care and Social Assistance	4,082	1,254	253	5,589
Administrative, Support, and Waste Management	4,213	984	91	5,288
Retail Trade	3,636	1,337	209	5,182
Arts, Entertainment, and Recreation	4,483	327	50	4,860
Transportation and Warehousing	3,358	255	61	3,674
Accommodation and Food Services	904	1,421	326	2,651
Educational Services	1,864	187	36	2,087
Agriculture, Forestry, Fishing, and Hunting	1,744	144	2	1,890
Manufacturing	921	495	148	1,564
Finance and Insurance	1,018	333	83	1,434
Wholesale Trade	756	374	111	1,241
Information	784	185	34	1,003
Utilities	42	9	3	54
Mining, Quarrying, and Oil and Gas Extraction	31	9	3	43
Management of Companies and Enterprises	*	13	25	*
Industries not classified	*	11	0	*
All industries	55,749	13,722	1,792	71,263

* Not reported by the Census Bureau

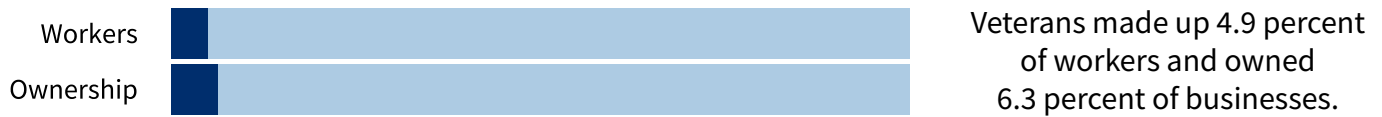
Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

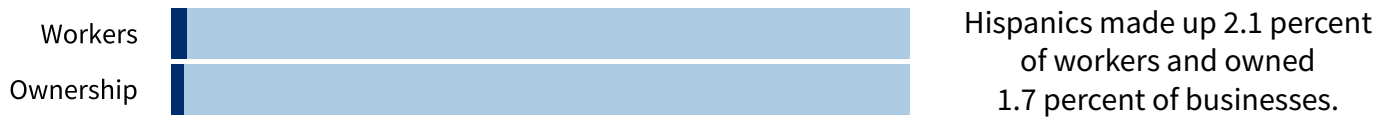
Women



Veterans



Hispanics



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	23,500	87.8	3,272	12.2	26,772
Male	29,500	76.8	8,896	23.2	38,396
Owned equally by both groups	1,900	52.6	1,711	47.4	3,611
Veteran	3,000	81.1	700	18.9	3,700
Not Veteran	51,500	80.0	12,854	20.0	64,354
Owned equally by both groups	300	48.0	325	52.0	625
Hispanic	950	88.2	127	11.8	1,077
Not Hispanic	53,500	79.6	13,715	20.4	67,215
Owned equally by both groups	60	*	*	*	*
Rural	21,500	81.3	4,959	18.7	26,459
Urban	27,500	73.9	9,721	26.1	37,221
American Indian and Alaska Native	400	90.5	42	9.5	442
Asian	1,300	75.1	431	24.9	1,731
Black or African American	2,100	94.0	135	6.0	2,235
Native Hawaiian and Other Pacific Islander	40	85.1	7	14.9	47
White	51,500	79.5	13,305	20.5	64,805
Hispanic or Racial Minority	4,500	86.2	721	13.8	5,221
White and Not Hispanic	50,000	79.3	13,059	20.7	63,059
Owned equally by both groups	150	60.0	100	40.0	250

* Not available

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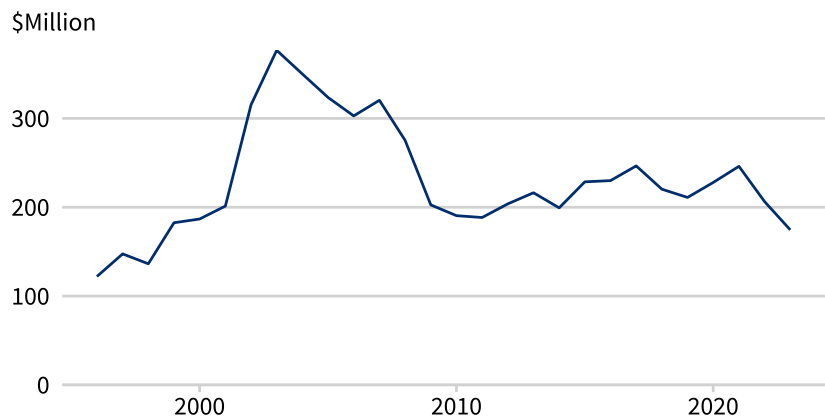
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$174.6 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$491.2 million. Total reported new lending to businesses through loans of \$100,000 or less was \$186.1 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	20,757	44.3	1,507	95.5	1,046,260	35.4
Accommodation and Food Services	19,964	81.4	1,747	97.3	743,494	85.3
Construction	13,348	93.8	2,445	99.3	856,579	93.5
Retail Trade	13,177	37.5	1,546	88.6	607,713	43.4
Professional, Scientific, and Technical Services	11,749	75.4	1,929	96.0	932,875	67.4
Manufacturing	10,697	37.4	643	94.0	636,007	33.2
Other Services (except Public Administration)	8,339	91.1	1,487	97.8	322,947	88.8
Administrative, Support, and Waste Management	7,327	64.6	1,075	94.8	372,508	70.0
Finance and Insurance	5,529	29.5	416	80.8	504,684	32.0
Wholesale Trade	4,771	52.7	485	82.6	327,893	44.1
Real Estate and Rental and Leasing	4,045	89.4	972	96.8	226,790	89.7
Transportation and Warehousing	3,182	42.6	316	88.8	154,886	43.2
Arts, Entertainment, and Recreation	3,164	86.8	377	97.4	129,547	94.4
Educational Services	3,118	37.4	223	94.9	132,288	38.7
Information	2,140	50.1	219	86.6	132,778	37.6
Management of Companies and Enterprises	664	6.6	38	51.4	39,431	4.5
Agriculture, Forestry, Fishing, and Hunting	301	100.0	146	100.0	13,509	100.0
Mining, Quarrying, and Oil and Gas Extraction	80	100.0	12	100.0	5,323	100.0
Utilities	55	8.3	12	46.2	6,734	8.9
Industries not classified	13	100.0	11	100.0	329	100.0
All industries	132,420	52.4	15,514	95.1	7,192,575	47.7

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

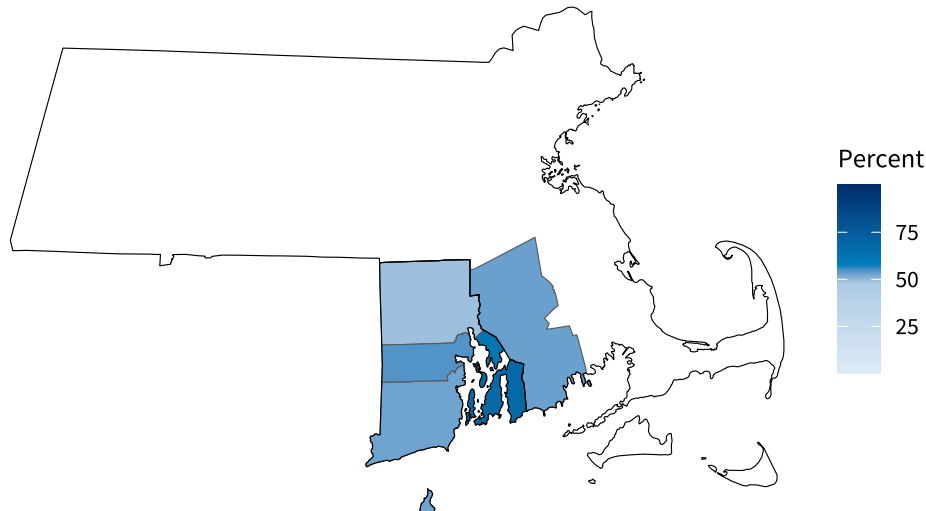
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Providence-Warwick

167,797 small businesses
99.1 percent of businesses

328,836 small business employees
51.7 percent of employees



Share of metropolitan area employees working at small businesses by county

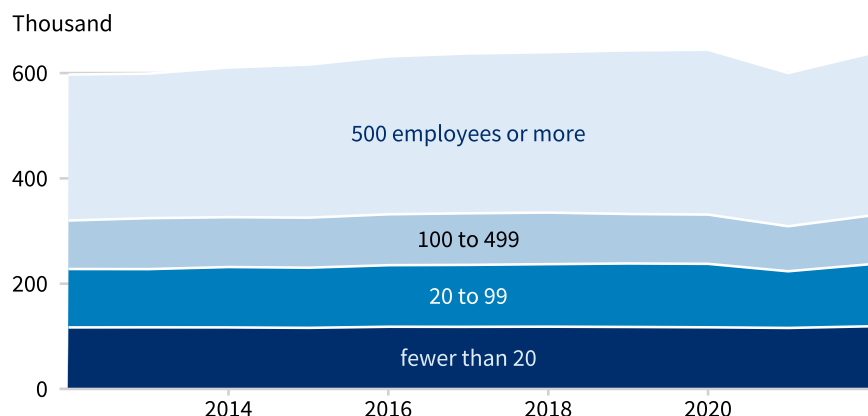
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 95.9 percent of metropolitan area employers and 51.7 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 32,947 to 34,169. During that period, total employment at small businesses rose from 319,971 to 328,836 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **22,462** small businesses.

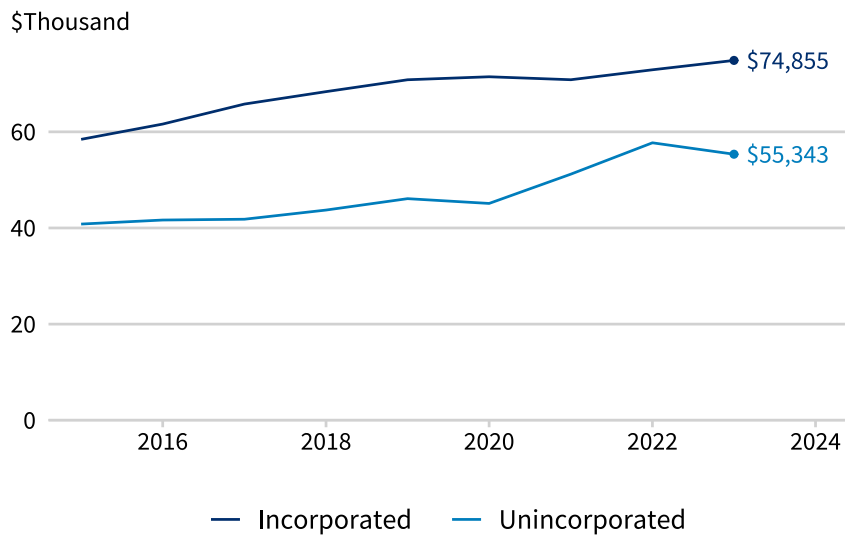
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **58,452** employees.

Self-employment

In 2023, 11.9 percent of private workers in the metropolitan area were self-employed, up from 10.5 percent in 2018. The percent self-employed included 4.8 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$74,855 in 2023, up 9.5 percent since 2018. The median income of the unincorporated self-employed was \$55,343 in 2023, up 26.6 percent since 2018. The median income for all private workers was \$63,060 in 2023, up 25.3 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 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	18,739	3,433	290	22,462
Transportation and Warehousing	18,460	999	125	19,584
Construction	13,337	4,851	293	18,481
Other Services (except Public Administration)	13,074	3,976	222	17,272
Real Estate and Rental and Leasing	15,235	1,385	75	16,695
Retail Trade	9,660	3,322	359	13,341
Health Care and Social Assistance	9,397	2,359	615	12,371
Administrative, Support, and Waste Management	9,643	2,232	211	12,086
Arts, Entertainment, and Recreation	8,973	637	106	9,716
Accommodation and Food Services	2,100	2,893	864	5,857
Educational Services	4,963	401	122	5,486
Finance and Insurance	2,802	794	105	3,701
Wholesale Trade	1,888	1,174	280	3,342
Manufacturing	1,626	1,158	455	3,239
Agriculture, Forestry, Fishing, and Hunting	1,893	105	4	2,002
Information	1,562	275	40	1,877
Utilities	258	19	6	283
Mining, Quarrying, and Oil and Gas Extraction	18	15	3	36
Management of Companies and Enterprises	*	19	59	*
Industries not classified	*	36	1	*
All industries	133,628	30,060	4,109	167,797

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 48.4 percent of workers and owned 42.2 percent of businesses.

Veterans



Veterans made up 3.2 percent of workers and owned 4.8 percent of businesses.

Hispanics



Hispanics made up 12.5 percent of workers and owned 13.6 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	55,500	90.3	5,968	9.7	61,468
Male	72,000	77.4	20,995	22.6	92,995
Owned equally by both groups	3,300	52.0	3,047	48.0	6,347
Veteran	5,500	80.8	1,310	19.2	6,810
Not Veteran	125,000	81.5	28,295	18.5	153,295
Owned equally by both groups	500	55.3	404	44.7	904
Hispanic	20,000	92.7	1,569	7.3	21,569
Not Hispanic	111,000	79.7	28,315	20.3	139,315
Owned equally by both groups	200	61.3	126	38.7	326
Rural	14,500	83.2	2,932	16.8	17,432
Urban	114,000	80.0	28,449	20.0	142,449
American Indian and Alaska Native	1,400	88.4	183	11.6	1,583
Asian	5,500	77.2	1,627	22.8	7,127
Black or African American	11,500	93.9	742	6.1	12,242
Native Hawaiian and Other Pacific Islander	300	96.2	12	3.8	312
White	115,000	80.7	27,562	19.3	142,562
Hispanic or Racial Minority	33,500	89.7	3,840	10.3	37,340
White and Not Hispanic	97,000	78.9	25,942	21.1	122,942
Owned equally by both groups	400	63.7	228	36.3	628

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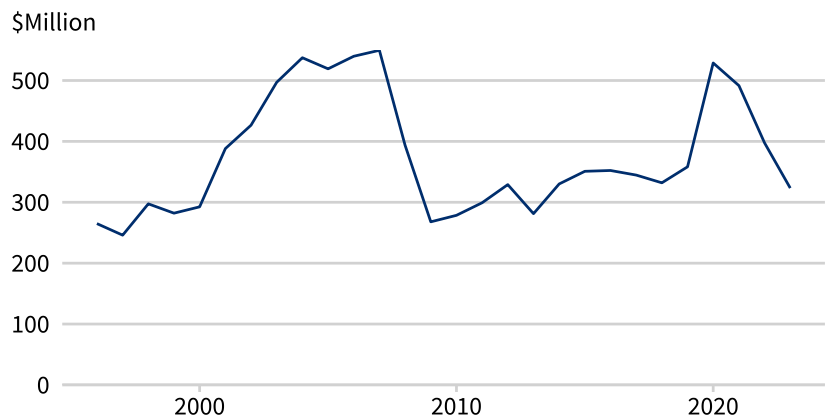
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Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$323.3 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$975.4 million. Total reported new lending to businesses through loans of \$100,000 or less was \$452.0 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	58,452	47.1	2,974	95.0	2,869,903	39.6
Accommodation and Food Services	51,012	70.8	3,757	97.8	1,367,749	71.0
Manufacturing	32,591	52.3	1,613	93.7	1,953,669	43.4
Construction	29,258	91.4	5,144	99.4	2,224,130	89.5
Retail Trade	28,853	33.9	3,681	93.7	1,327,662	43.9
Other Services (except Public Administration)	23,186	93.0	4,198	98.7	937,040	91.3
Professional, Scientific, and Technical Services	22,480	73.8	3,723	95.5	1,742,595	70.6
Administrative, Support, and Waste Management	17,902	51.7	2,443	94.8	983,278	53.2
Wholesale Trade	17,074	49.3	1,454	87.5	1,287,861	42.6
Educational Services	9,544	28.7	523	93.6	423,310	27.9
Transportation and Warehousing	9,312	42.1	1,124	94.0	414,723	41.6
Finance and Insurance	8,650	24.0	899	83.5	766,601	20.2
Arts, Entertainment, and Recreation	8,621	77.7	743	97.5	282,901	79.0
Real Estate and Rental and Leasing	5,855	79.7	1,460	96.6	340,011	78.7
Information	2,707	31.0	315	80.8	170,787	23.8
Management of Companies and Enterprises	2,327	15.5	78	48.8	160,144	10.5
Utilities	387	18.5	25	65.8	49,319	20.9
Agriculture, Forestry, Fishing, and Hunting	362	100.0	109	100.0	18,548	100.0
Mining, Quarrying, and Oil and Gas Extraction	174	90.2	18	90.0	12,881	80.0
Industries not classified	89	100.0	37	100.0	2,951	100.0
All industries	328,836	51.7	34,169	95.9	17,336,063	46.7

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

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2025 Small Business Profile

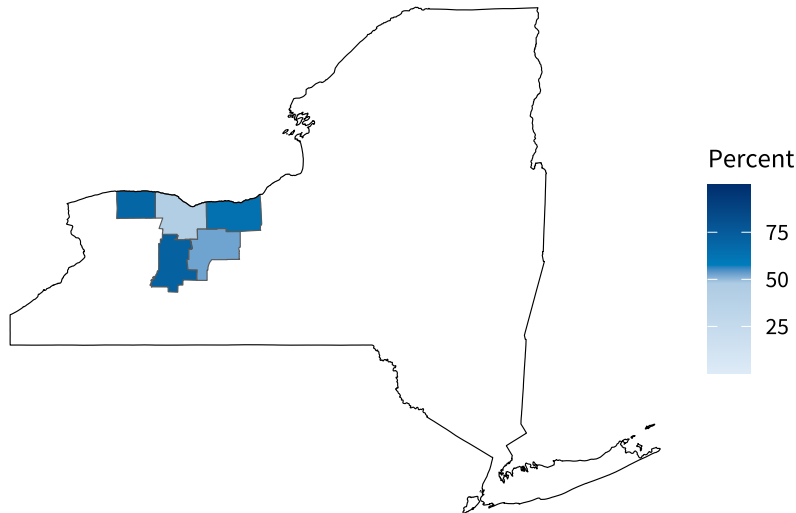
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

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Rochester, New York

89,072 small businesses
98.9 percent of businesses

200,913 small business employees
46.4 percent of employees



Share of metropolitan area employees working at small businesses by county

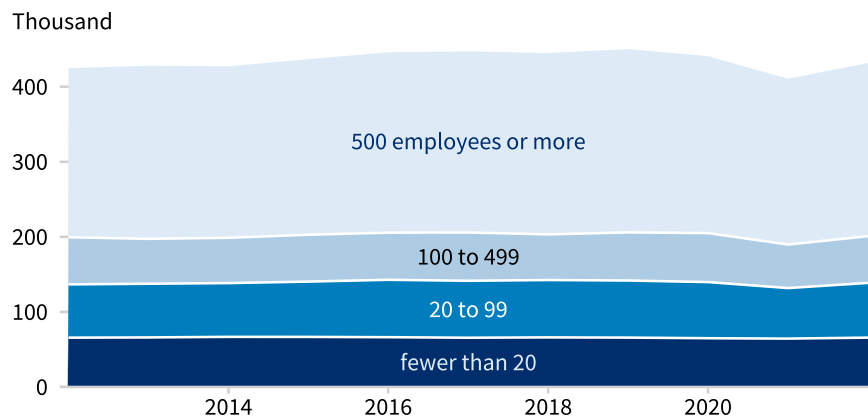
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 95.1 percent of metropolitan area employers and 46.4 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers fell from 18,863 to 18,780. During that period, total employment at small businesses rose from 199,511 to 200,913 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **12,793** small businesses.

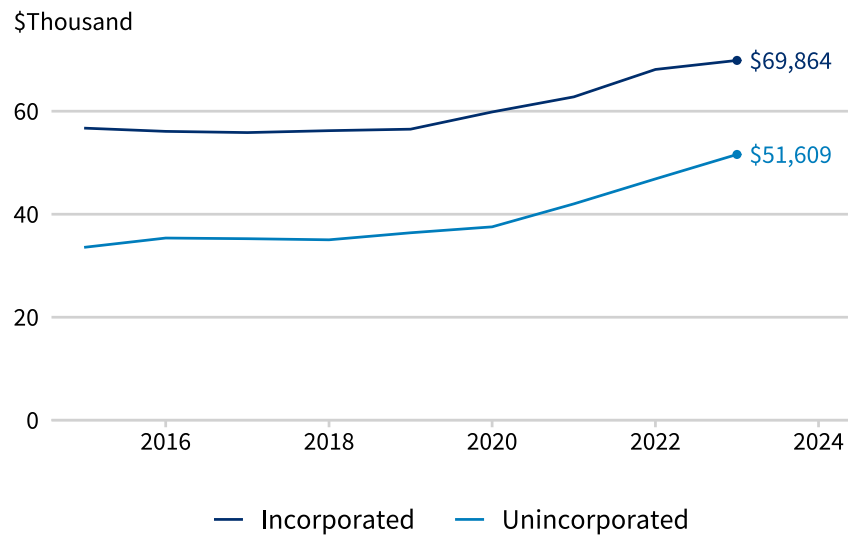
The metropolitan area industry with the most small business employment in 2022 was Manufacturing, with **27,262** employees.

Self-employment





In 2023, 12.6 percent of private workers in the metropolitan area were self-employed, up from 11.2 percent in 2018. The percent self-employed included 4.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$69,864 in 2023, up 24.3 percent since 2018. The median income of the unincorporated self-employed was \$51,609 in 2023, up 47.3 percent since 2018. The median income for all private workers was \$59,204 in 2023, up 27.7 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	10,724	1,825	244	12,793
Other Services (except Public Administration)	7,029	2,174	114	9,317
Transportation and Warehousing	8,277	446	83	8,806
Real Estate and Rental and Leasing	7,471	809	75	8,355
Retail Trade	6,134	1,768	248	8,150
Construction	5,410	2,335	208	7,953
Health Care and Social Assistance	5,960	1,367	300	7,627
Administrative, Support, and Waste Management	4,765	1,073	131	5,969
Arts, Entertainment, and Recreation	5,015	387	64	5,466
Accommodation and Food Services	1,160	1,519	427	3,106
Educational Services	2,642	273	67	2,982
Finance and Insurance	1,952	648	64	2,664
Manufacturing	1,194	705	334	2,233
Wholesale Trade	1,061	613	223	1,897
Information	962	208	30	1,200
Agriculture, Forestry, Fishing, and Hunting	491	30	5	526
Utilities	25	7	1	33
Mining, Quarrying, and Oil and Gas Extraction	20	11	1	32
Management of Companies and Enterprises	*	9	34	*
Industries not classified	*	25	0	*
All industries	70,292	16,215	2,565	89,072

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 48.9 percent of workers and owned 42.9 percent of businesses.

Veterans



Veterans made up 3.5 percent of workers and owned 4.8 percent of businesses.

Hispanics



Hispanics made up 7.1 percent of workers and owned 5.3 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	30,500	88.8	3,856	11.2	34,356
Male	37,500	75.7	12,036	24.3	49,536
Owned equally by both groups	1,300	45.2	1,577	54.8	2,877
Veteran	3,000	79.7	763	20.3	3,763
Not Veteran	65,500	79.9	16,515	20.1	82,015
Owned equally by both groups	200	51.0	192	49.0	392
Hispanic	3,900	88.5	507	11.5	4,407
Not Hispanic	65,000	79.4	16,883	20.6	81,883
Owned equally by both groups	80	*	*	*	*
Rural	16,500	81.9	3,657	18.1	20,157
Urban	51,000	77.3	14,957	22.7	65,957
American Indian and Alaska Native	450	93.0	34	7.0	484
Asian	3,400	80.2	841	19.8	4,241
Black or African American	7,400	92.8	572	7.2	7,972
Native Hawaiian and Other Pacific Islander	70	*	*	*	*
White	58,500	78.5	16,057	21.5	74,557
Hispanic or Racial Minority	14,000	88.2	1,872	11.8	15,872
White and Not Hispanic	55,000	78.1	15,445	21.9	70,445
Owned equally by both groups	200	*	*	*	*

* Not available

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

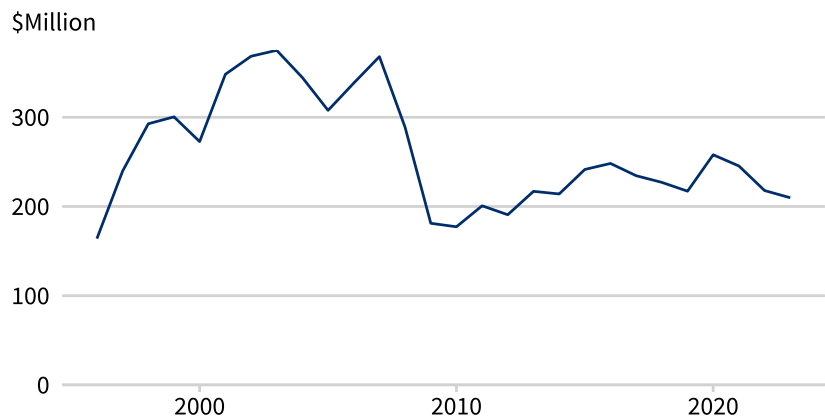
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$209.8 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$568.6 million. Total reported new lending to businesses through loans of \$100,000 or less was \$259.2 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	%
Manufacturing	27,262	50.3	1,039	91.1	1,608,119	43.9
Accommodation and Food Services	27,177	71.6	1,946	97.2	613,583	73.8
Health Care and Social Assistance	26,831	32.5	1,667	95.1	1,214,344	30.1
Construction	18,999	91.0	2,543	99.3	1,307,558	88.9
Retail Trade	17,418	31.1	2,016	90.6	752,396	41.2
Professional, Scientific, and Technical Services	17,120	61.7	2,069	95.6	1,275,036	57.6
Other Services (except Public Administration)	12,712	86.3	2,288	98.5	421,912	80.9
Administrative, Support, and Waste Management	10,975	45.1	1,204	94.1	534,955	41.3
Wholesale Trade	9,925	54.0	836	86.3	713,287	54.6
Finance and Insurance	5,794	42.0	712	89.0	466,907	36.9
Arts, Entertainment, and Recreation	5,613	77.7	451	97.6	154,044	81.5
Educational Services	5,466	17.0	340	95.5	195,232	10.8
Real Estate and Rental and Leasing	5,415	75.8	884	95.6	295,645	69.3
Transportation and Warehousing	4,711	41.7	529	87.4	187,580	39.0
Information	3,140	32.8	238	83.8	194,086	25.4
Management of Companies and Enterprises	1,149	9.3	43	46.7	64,302	6.0
Agriculture, Forestry, Fishing, and Hunting	587	100.0	35	100.0	33,444	100.0
Mining, Quarrying, and Oil and Gas Extraction	420	79.2	12	85.7	32,767	80.1
Utilities	165	8.2	8	53.3	12,201	6.1
Industries not classified	34	100.0	25	100.0	1,245	100.0
All industries	200,913	46.4	18,780	95.1	10,078,643	43.0

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

About this profile

Small businesses are defined here as firms with fewer than 500 employees. Definitions of Metropolitan Statistical Areas are generally those published by the Office of Management and Budget on [July 21, 2023](#). Statistics of U.S. Businesses and Nonemployer Statistics by Demographics are produced through a partnership between the Office of Advocacy and the Census Bureau. Where notes say "Source of original data," values may have been approximated because of missing values in the original data. Electronic versions of this and other [geographic profiles](#) are available online, along with technical notes about data, methods, and definitions. Visit advocacy.sba.gov for additional resources.

2025 Small Business Profile

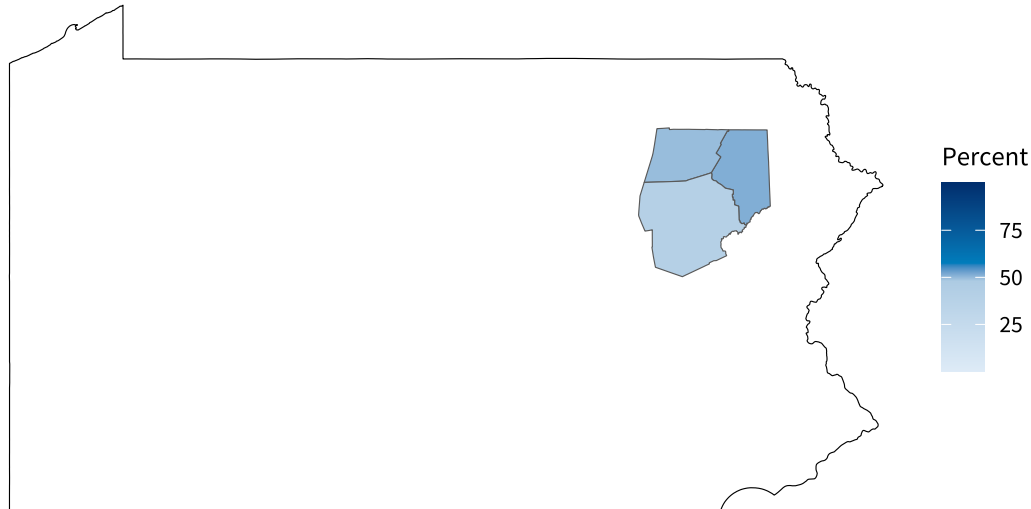
U.S. SMALL BUSINESS ADMINISTRATION
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Scranton–Wilkes-Barre

46,090 small businesses
98.4 percent of businesses

103,978 small business employees
44.8 percent of employees



Share of metropolitan area employees working at small businesses by county

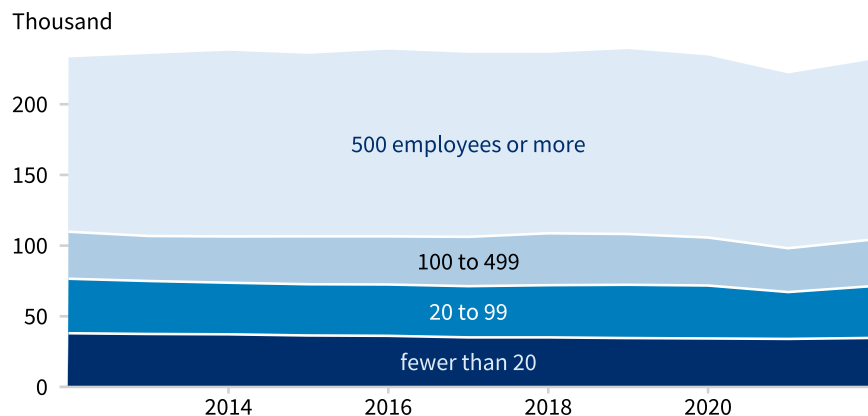
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 93.0 percent of metropolitan area employers and 44.8 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers fell from 10,122 to 9,646. During that period, total employment at small businesses fell from 109,829 to 103,978 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Transportation and Warehousing, with **5,672** small businesses.

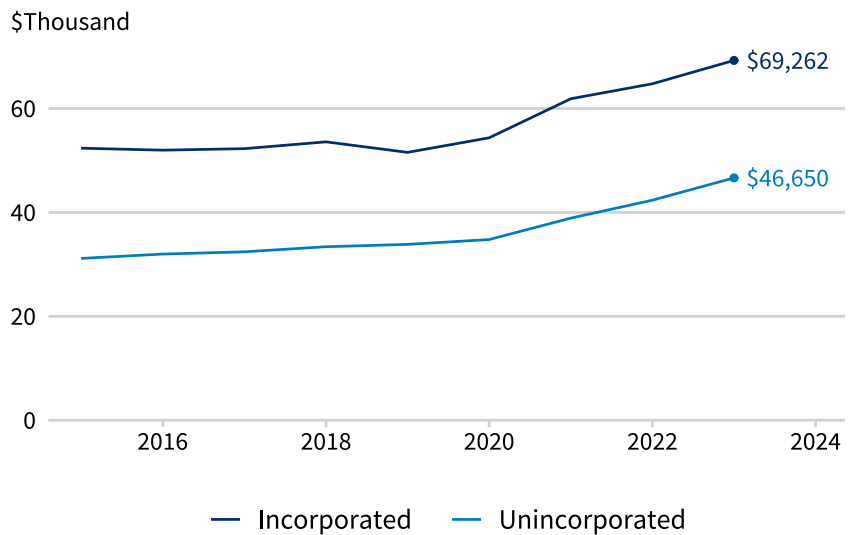
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **18,893** employees.

Self-employment

In 2023, 9.9 percent of private workers in the metropolitan area were self-employed, the same rate as in 2018. 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 \$69,262 in 2023, up 29.3 percent since 2018. The median income of the unincorporated self-employed was \$46,650 in 2023, up 39.7 percent since 2018. The median income for all private workers was \$50,694 in 2023, up 24.8 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 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	5,227	354	91	5,672
Other Services (except Public Administration)	3,907	1,194	63	5,164
Professional, Scientific, and Technical Services	4,068	861	78	5,007
Construction	3,618	1,012	86	4,716
Real Estate and Rental and Leasing	4,224	284	22	4,530
Retail Trade	3,176	1,178	143	4,497
Health Care and Social Assistance	2,788	835	232	3,855
Administrative, Support, and Waste Management	3,023	468	78	3,569
Arts, Entertainment, and Recreation	1,892	125	32	2,049
Accommodation and Food Services	850	933	206	1,989
Finance and Insurance	911	294	30	1,235
Wholesale Trade	617	283	125	1,025
Educational Services	892	80	25	997
Manufacturing	494	280	152	926
Information	356	75	17	448
Agriculture, Forestry, Fishing, and Hunting	201	11	1	213
Utilities	130	5	1	136
Mining, Quarrying, and Oil and Gas Extraction	70	23	8	101
Management of Companies and Enterprises	*	5	19	*
Industries not classified	*	7	0	*
All industries	36,444	8,299	1,347	46,090

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 47.3 percent of workers and owned 40.3 percent of businesses.

Veterans



Veterans made up 4.1 percent of workers and owned 4.5 percent of businesses.

Hispanics



Hispanics made up 11.1 percent of workers and owned 14.8 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	14,000	88.6	1,803	11.4	15,803
Male	20,500	78.2	5,708	21.8	26,208
Owned equally by both groups	950	*	*	*	*
Veteran	1,700	82.3	366	17.7	2,066
Not Veteran	34,000	81.1	7,919	18.9	41,919
Owned equally by both groups	150	*	*	*	*
Hispanic	6,200	95.9	262	4.1	6,462
Not Hispanic	29,500	78.4	8,104	21.6	37,604
Owned equally by both groups	40	72.7	15	27.3	55
Rural	8,100	81.3	1,861	18.7	9,961
Urban	26,000	78.5	7,105	21.5	33,105
American Indian and Alaska Native	250	98.0	5	2.0	255
Asian	1,500	66.8	745	33.2	2,245
Black or African American	2,600	97.5	66	2.5	2,666
Native Hawaiian and Other Pacific Islander	40	*	*	*	*
White	31,500	80.7	7,533	19.3	39,033
Hispanic or Racial Minority	8,800	89.3	1,050	10.7	9,850
White and Not Hispanic	27,000	78.8	7,268	21.2	34,268
Owned equally by both groups	100	*	*	*	*

* Not available

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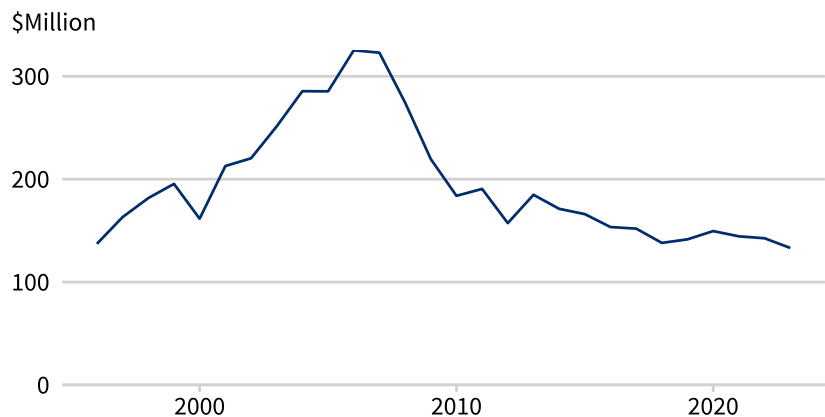
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$133.2 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$356.3 million. Total reported new lending to businesses through loans of \$100,000 or less was \$121.9 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	18,893	39.2	1,067	91.8	853,226	31.6
Manufacturing	13,799	44.0	432	84.2	727,729	39.6
Accommodation and Food Services	13,619	72.0	1,139	96.6	253,057	66.3
Retail Trade	11,226	35.8	1,321	89.2	402,501	39.9
Construction	7,649	96.6	1,098	99.1	504,906	94.4
Other Services (except Public Administration)	6,519	82.5	1,257	97.8	197,022	79.2
Transportation and Warehousing	6,059	26.4	445	86.2	281,722	24.7
Wholesale Trade	5,432	52.1	408	81.8	338,816	50.2
Professional, Scientific, and Technical Services	4,963	55.8	939	95.9	325,686	45.2
Administrative, Support, and Waste Management	4,909	42.4	546	90.4	213,877	49.8
Finance and Insurance	2,529	29.2	324	85.5	157,390	26.0
Educational Services	2,273	21.9	105	88.2	68,151	18.4
Arts, Entertainment, and Recreation	2,139	77.2	157	96.9	52,556	85.3
Real Estate and Rental and Leasing	1,316	68.0	306	91.6	65,139	68.9
Information	1,140	36.0	92	74.2	56,721	31.1
Management of Companies and Enterprises	768	33.2	24	44.4	44,411	29.3
Mining, Quarrying, and Oil and Gas Extraction	521	73.8	31	88.6	35,685	60.8
Agriculture, Forestry, Fishing, and Hunting	186	100.0	12	100.0	11,292	100.0
Utilities	35	1.5	6	40.0	2,130	0.9
Industries not classified	3	100.0	7	100.0	197	100.0
All industries	103,978	44.8	9,646	93.0	4,592,214	40.1

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

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2025 Small Business Profile

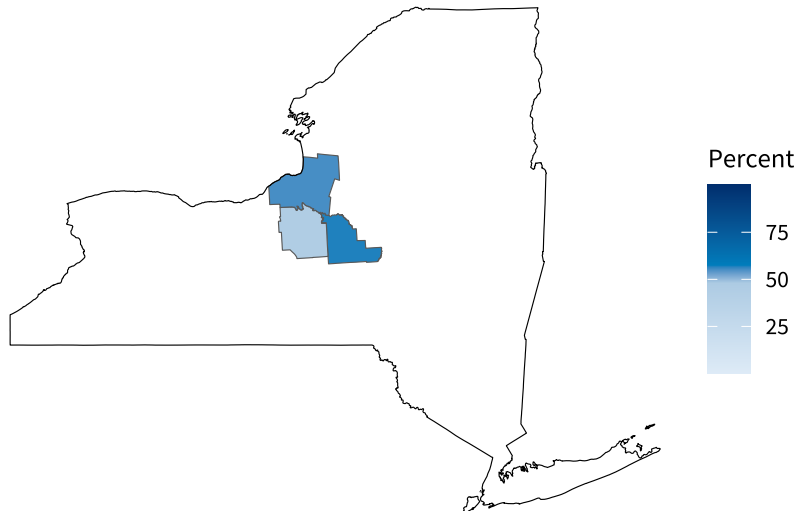
U.S. SMALL BUSINESS ADMINISTRATION
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Syracuse, New York

54,280 small businesses
98.5 percent of businesses

118,830 small business employees
46.4 percent of employees



Share of metropolitan area employees working at small businesses by county

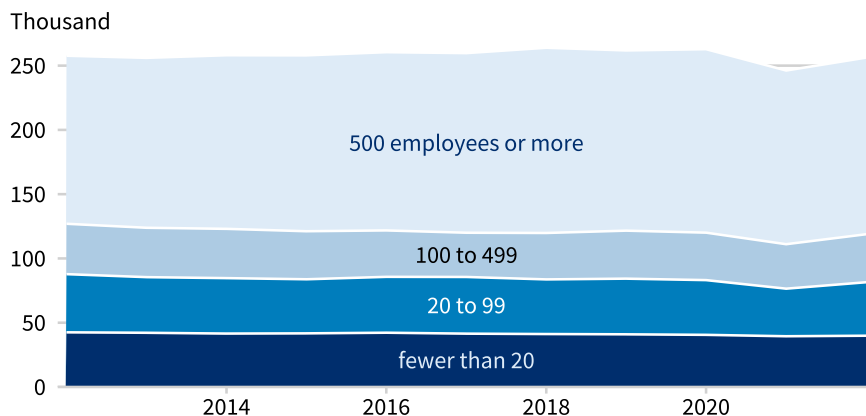
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 93.3 percent of metropolitan area employers and 46.4 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers fell from 11,913 to 11,301. During that period, total employment at small businesses fell from 126,984 to 118,830 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **7,036** small businesses.

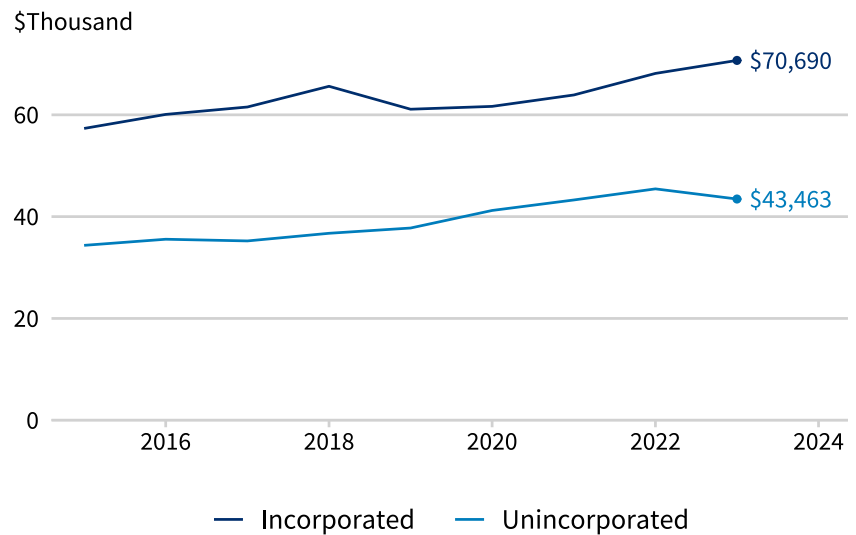
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **21,474** employees.

Self-employment

In 2023, 13.2 percent of private workers in the metropolitan area were self-employed, up from 11.6 percent in 2018. The percent self-employed included 5.2 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$70,690 in 2023, up 7.8 percent since 2018. The median income of the unincorporated self-employed was \$43,463 in 2023, up 18.3 percent since 2018. The median income for all private workers was \$58,373 in 2023, up 24.9 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

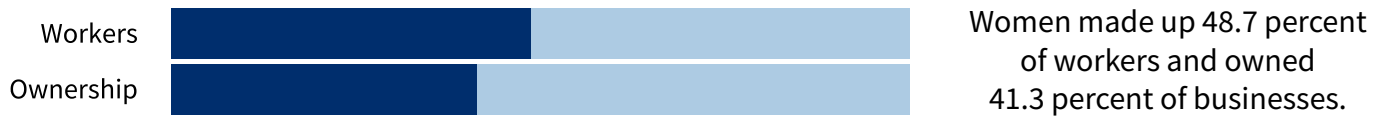
Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	5,853	1,038	145	7,036
Transportation and Warehousing	5,895	235	69	6,199
Other Services (except Public Administration)	4,367	1,383	99	5,849
Real Estate and Rental and Leasing	4,653	470	40	5,163
Construction	3,615	1,411	119	5,145
Retail Trade	3,557	1,056	161	4,774
Health Care and Social Assistance	3,675	799	249	4,723
Administrative, Support, and Waste Management	2,967	647	82	3,696
Arts, Entertainment, and Recreation	2,853	244	47	3,144
Accommodation and Food Services	760	1,035	243	2,038
Finance and Insurance	1,206	377	58	1,641
Educational Services	1,418	135	28	1,581
Wholesale Trade	703	378	165	1,246
Manufacturing	565	307	131	1,003
Information	522	129	20	671
Agriculture, Forestry, Fishing, and Hunting	336	20	1	357
Utilities	18	8	5	31
Mining, Quarrying, and Oil and Gas Extraction	16	7	1	24
Management of Companies and Enterprises	*	4	37	*
Industries not classified	*	7	0	*
All industries	42,979	9,686	1,615	54,280

* Not reported by the Census Bureau

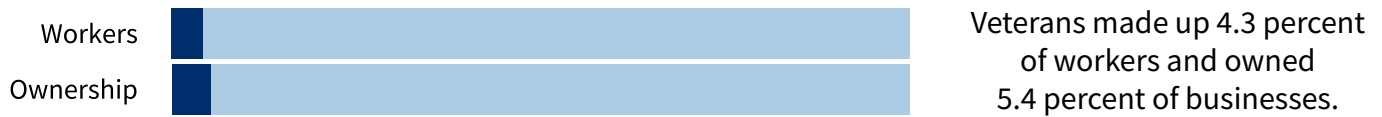
Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

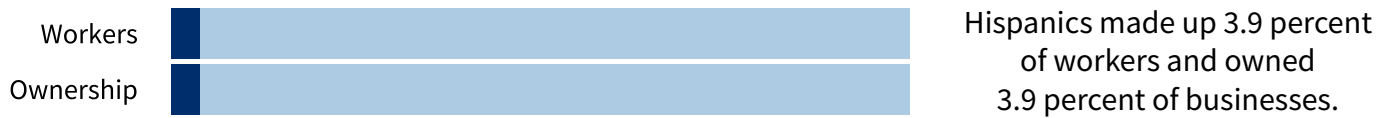
Women



Veterans



Hispanics



Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	18,000	89.9	2,031	10.1	20,031
Male	23,500	76.9	7,074	23.1	30,574
Owned equally by both groups	850	57.0	641	43.0	1,491
Veteran	2,000	79.4	520	20.6	2,520
Not Veteran	40,000	81.5	9,091	18.5	49,091
Owned equally by both groups	150	52.4	136	47.6	286
Hispanic	1,800	92.1	155	7.9	1,955
Not Hispanic	40,000	80.7	9,585	19.3	49,585
Owned equally by both groups	30	83.3	6	16.7	36
Rural	12,500	83.3	2,514	16.7	15,014
Urban	28,500	77.8	8,113	22.2	36,613
American Indian and Alaska Native	350	*	*	*	*
Asian	2,100	73.3	766	26.7	2,866
Black or African American	3,700	94.0	236	6.0	3,936
Native Hawaiian and Other Pacific Islander	40	*	*	*	*
White	36,500	80.7	8,728	19.3	45,228
Hispanic or Racial Minority	7,300	85.6	1,229	14.4	8,529
White and Not Hispanic	34,500	80.3	8,475	19.7	42,975
Owned equally by both groups	100	70.4	42	29.6	142

* Not available

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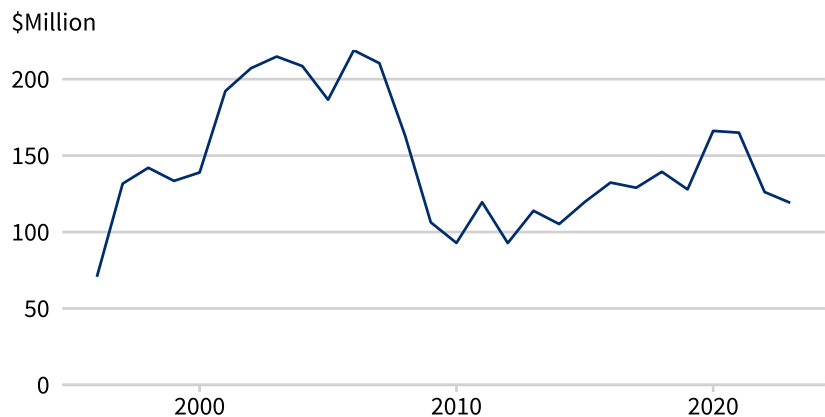
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$119.1 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$348.3 million. Total reported new lending to businesses through loans of \$100,000 or less was \$132.0 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	21,474	43.3	1,048	94.5	1,120,634	37.3
Accommodation and Food Services	15,888	66.5	1,278	96.1	373,639	68.9
Manufacturing	10,422	42.3	438	89.8	621,279	32.1
Construction	10,221	87.3	1,530	98.5	708,692	85.4
Retail Trade	10,063	29.3	1,217	86.4	466,685	39.9
Professional, Scientific, and Technical Services	9,315	59.1	1,183	93.8	652,111	55.4
Other Services (except Public Administration)	8,370	82.6	1,482	97.8	287,890	81.0
Wholesale Trade	7,893	57.7	543	81.3	560,389	57.3
Administrative, Support, and Waste Management	6,855	48.8	729	93.8	311,074	52.4
Transportation and Warehousing	4,424	39.5	304	82.6	189,952	35.5
Finance and Insurance	3,159	28.1	435	84.3	219,772	22.6
Real Estate and Rental and Leasing	3,136	81.6	510	93.4	165,031	78.7
Arts, Entertainment, and Recreation	2,672	70.0	291	97.7	76,659	83.9
Educational Services	2,454	16.3	163	96.4	76,400	11.4
Information	1,452	35.0	149	81.0	73,298	28.2
Management of Companies and Enterprises	760	13.8	41	52.6	47,234	9.7
Utilities	142	4.1	13	50.0	17,579	4.1
Mining, Quarrying, and Oil and Gas Extraction	73	63.5	8	88.9	7,480	65.3
Agriculture, Forestry, Fishing, and Hunting	56	100.0	21	100.0	2,524	100.0
Industries not classified	1	100.0	7	100.0	103	100.0
All industries	118,830	46.4	11,301	93.3	5,978,425	41.9

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

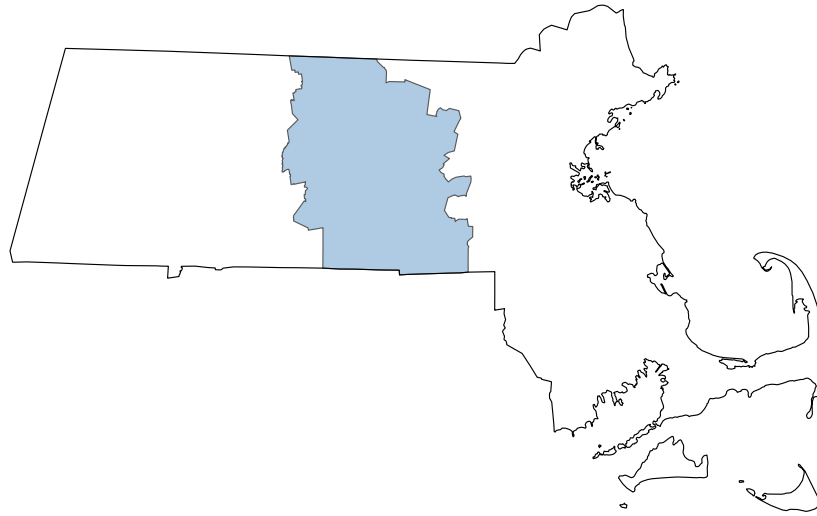
About this profile

Small businesses are defined here as firms with fewer than 500 employees. Definitions of Metropolitan Statistical Areas are generally those published by the Office of Management and Budget on [July 21, 2023](#). Statistics of U.S. Businesses and Nonemployer Statistics by Demographics are produced through a partnership between the Office of Advocacy and the Census Bureau. Where notes say “Source of original data,” values may have been approximated because of missing values in the original data. Electronic versions of this and other [geographic profiles](#) are available online, along with technical notes about data, methods, and definitions. Visit [advocacy.sba.gov](#) for additional resources.

Worcester, Massachusetts

79,174 small businesses
98.9 percent of businesses

147,419 small business employees
47.3 percent of employees



Worcester Metropolitan Statistical Area

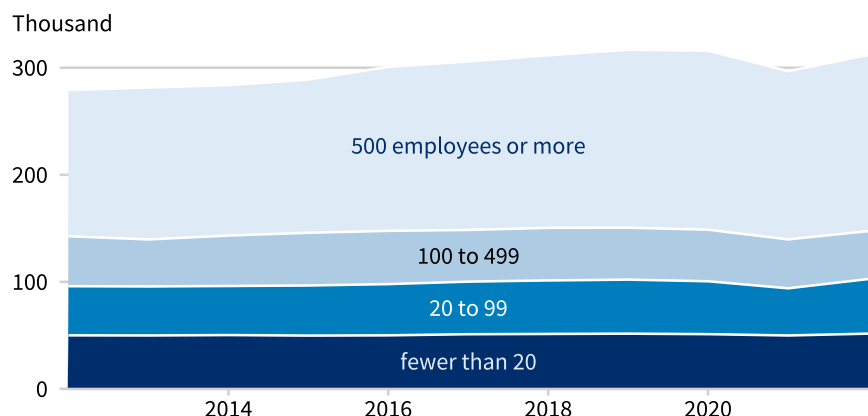
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 94.7 percent of metropolitan area employers and 47.3 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 14,160 to 15,202. During that period, total employment at small businesses rose from 142,622 to 147,419 employees.

Metropolitan area employment by business size

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



The metropolitan area industry with the most small businesses in 2022 was Professional, Scientific, and Technical Services, with **11,197** small businesses.

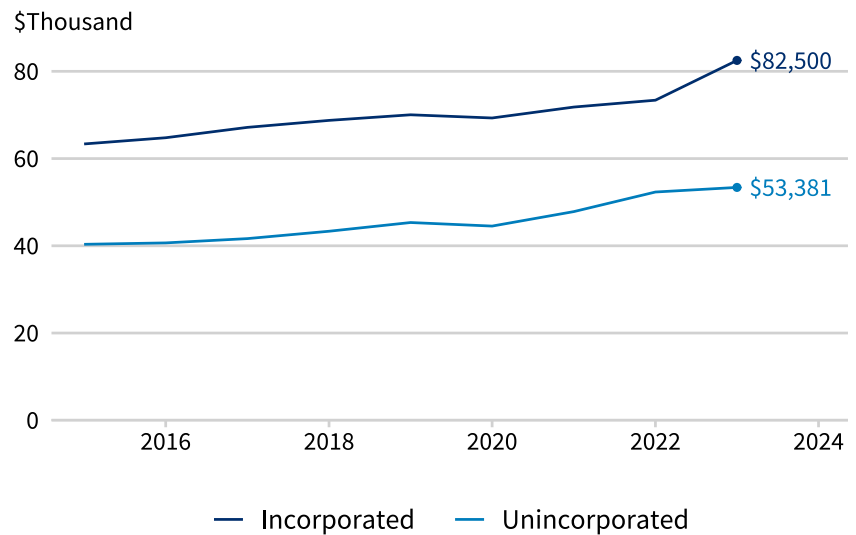
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **25,566** employees.

Self-employment





In 2023, 11.4 percent of private workers in the metropolitan area were self-employed, up from 11.2 percent in 2018. 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 \$82,500 in 2023, up 20.0 percent since 2018. The median income of the unincorporated self-employed was \$53,381 in 2023, up 23.2 percent since 2018. The median income for all private workers was \$71,392 in 2023, up 32.2 percent since 2018.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2023 5-Year Data (Census)



Small business count by size and industry

Industry	<div>  Without employees  1–19 employees  20–499 employees  All small businesses </div>			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	9,478	1,569	150	11,197
Construction	7,841	2,380	134	10,355
Transportation and Warehousing	7,991	396	82	8,469
Other Services (except Public Administration)	5,934	1,789	99	7,822
Retail Trade	5,785	1,424	185	7,394
Real Estate and Rental and Leasing	5,996	566	39	6,601
Health Care and Social Assistance	4,681	1,057	297	6,035
Administrative, Support, and Waste Management	4,771	1,022	97	5,890
Arts, Entertainment, and Recreation	3,834	218	48	4,100
Educational Services	2,389	231	64	2,684
Accommodation and Food Services	895	1,114	304	2,313
Wholesale Trade	1,117	460	158	1,735
Finance and Insurance	1,233	366	75	1,674
Manufacturing	853	465	238	1,556
Information	768	122	19	909
Agriculture, Forestry, Fishing, and Hunting	308	31	1	340
Utilities	77	9	2	88
Mining, Quarrying, and Oil and Gas Extraction	21	6	6	33
Management of Companies and Enterprises	*	12	22	*
Industries not classified	*	20	0	*
All industries	63,972	13,251	1,951	79,174

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

Women



Women made up 47.7 percent of workers and owned 40.8 percent of businesses.

Veterans



Veterans made up 3.8 percent of workers and owned 4.7 percent of businesses.

Hispanics



Hispanics made up 11.5 percent of workers and owned 9.5 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Business count by owner demographic group or location type

Group	Without employees	%	With employees	%	Total businesses
Female	26,000	90.8	2,645	9.2	28,645
Male	35,500	78.5	9,705	21.5	45,205
Owned equally by both groups	1,300	51.9	1,207	48.1	2,507
Veteran	2,600	80.2	641	19.8	3,241
Not Veteran	60,000	82.5	12,713	17.5	72,713
Owned equally by both groups	150	42.4	204	57.6	354
Hispanic	6,600	92.9	508	7.1	7,108
Not Hispanic	56,000	81.1	13,016	18.9	69,016
Owned equally by both groups	70	68.0	33	32.0	103
Rural	14,000	85.3	2,416	14.7	16,416
Urban	46,500	79.7	11,859	20.3	58,359
American Indian and Alaska Native	400	*	*	*	*
Asian	4,200	77.5	1,217	22.5	5,417
Black or African American	6,000	94.8	331	5.2	6,331
Native Hawaiian and Other Pacific Islander	80	*	*	*	*
White	53,000	81.5	12,003	18.5	65,003
Hispanic or Racial Minority	15,500	88.3	2,056	11.7	17,556
White and Not Hispanic	47,000	80.5	11,418	19.5	58,418
Owned equally by both groups	200	70.4	84	29.6	284

* Not available

As described in the [technical notes](#), counts include only businesses for which location type or owner demographics could be determined. Percentages represent shares of row totals.

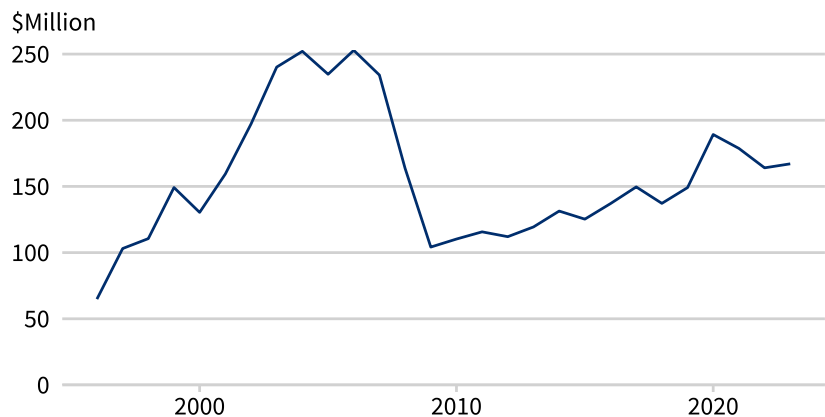
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$167.1 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$448.7 million. Total reported new lending to businesses through loans of \$100,000 or less was \$232.8 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	25,566	39.7	1,354	92.4	1,249,824	31.3
Accommodation and Food Services	17,941	68.7	1,418	95.9	448,716	69.4
Manufacturing	16,057	47.3	703	91.3	1,034,474	38.1
Construction	12,995	79.1	2,514	99.2	981,608	75.2
Retail Trade	12,699	32.5	1,609	91.0	641,266	45.0
Professional, Scientific, and Technical Services	12,137	53.9	1,719	96.2	1,165,237	48.4
Other Services (except Public Administration)	10,336	92.2	1,888	98.4	383,362	92.6
Administrative, Support, and Waste Management	9,197	59.8	1,119	95.6	476,092	60.8
Wholesale Trade	7,074	56.6	618	85.7	618,085	56.1
Educational Services	5,667	33.3	295	95.8	224,487	31.7
Finance and Insurance	4,805	31.6	441	85.6	407,273	28.1
Transportation and Warehousing	4,770	30.3	478	89.8	210,427	31.3
Arts, Entertainment, and Recreation	3,383	73.8	266	97.4	108,400	80.1
Real Estate and Rental and Leasing	2,579	70.9	605	94.1	155,417	68.3
Information	1,099	37.1	141	82.9	96,777	38.3
Management of Companies and Enterprises	652	7.2	34	46.6	48,284	7.8
Agriculture, Forestry, Fishing, and Hunting	158	100.0	32	100.0	5,723	100.0
Mining, Quarrying, and Oil and Gas Extraction	140	94.0	12	92.3	13,129	93.6
Utilities	121	6.4	11	55.0	10,074	4.5
Industries not classified	43	100.0	20	100.0	1,287	100.0
All industries	147,419	47.3	15,202	94.7	8,279,942	43.3

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

About this profile

Small businesses are defined here as firms with fewer than 500 employees. Definitions of Metropolitan Statistical Areas are generally those published by the Office of Management and Budget on [July 21, 2023](#). Statistics of U.S. Businesses and Nonemployer Statistics by Demographics are produced through a partnership between the Office of Advocacy and the Census Bureau. Where notes say “Source of original data,” values may have been approximated because of missing values in the original data. Electronic versions of this and other [geographic profiles](#) are available online, along with technical notes about data, methods, and definitions. Visit [advocacy.sba.gov](#) for additional resources.

Technical Notes

Definitions of metropolitan areas

Metropolitan Statistical Areas (MSAs) are composed of counties or county equivalents. The Office of Management and Budget periodically revises the group of counties defining each MSA. The most recent releases of Statistics of U.S. Businesses (SUSB), the Annual Business Survey (ABS), and Nonemployer Statistics by Demographics (NESD) use definitions from [July 21, 2023](#). Those definitions are generally used throughout these profiles, except for statistics from the American Community Survey (ACS), for which definitions [vary by year](#).

The geographic definitions of county equivalents for the state of Connecticut have recently changed. Changes in county definitions make using SUSB to create times series values with consistent definitions for Connecticut MSAs impossible. These profiles therefore incorporate historical Connecticut MSA values as reported in SUSB without adjustment for changes in definitions. Because SUSB MSA definitions are updated every five years, values for 2022 use the 2023 definitions, values for 2017–2021 use the definitions from [July 15, 2015](#), and values for 2012–2016 use the definitions from [February 28, 2013](#). The most recent small business lending data still correspond to the previous Connecticut county definitions, so the 2015 Connecticut MSA definitions are also used for calculating lending statistics.

Classification of businesses

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

Data

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

Business counts by owner demographic group or location type exclude some businesses because owner demographic group or location type could not be determined. Businesses organized as C corporations are not included in the demographic totals, because administrative records do not reliably identify all owners. Other kinds of businesses, which “pass through” income to owners for tax purposes, are included. Businesses that could not be associated with a Census block are not included in either the rural or urban totals. Census blocks are small geographic areas corresponding roughly to city blocks. Census blocks with at least 2,500 inhabitants are classified as urban.

The populations described by ACS employment statistics vary slightly. Self-employment rates were estimated using values from Table B24080 describing the population age 16 years and over. The total numbers of private workers used in the calculations were the numbers of “private for-profit wage and salary workers” in the table. The share of workers who were Hispanic was 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.

Imputation

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

The map and time series figure on the first page of each profile may include imputed values. Problematic county values were replaced with values calculated using other current values for the county, values for the county in previous years, or values for neighboring counties.

Features showing business ownership by demographic group may also involve imputed values. Missing counts could often be calculated precisely using a combination of reported values. For example, if the number of businesses with equal ownership by men and women was not reported, the number of businesses with equal or majority ownership by women could still be calculated by subtracting the number of businesses with majority ownership by men from the number of businesses with ownership classifiable by sex. In the demographics feature that includes data visualizations, where counts for businesses with employees could not be approximated reliably, ownership shares were approximated using counts for businesses without employees.

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.

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.