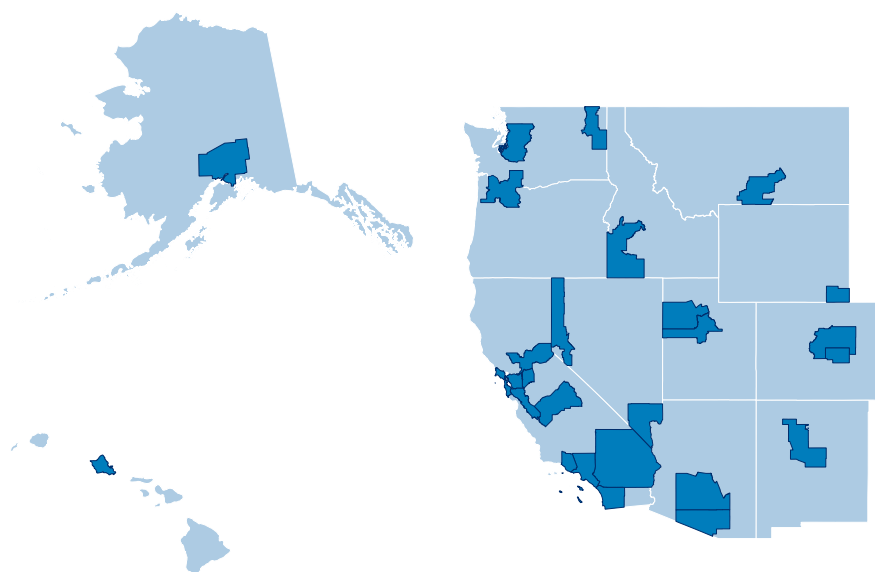


Small Business Profiles for Major Metropolitan Areas of the



West 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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2025 Small Business Profile

U.S. SMALL BUSINESS ADMINISTRATION

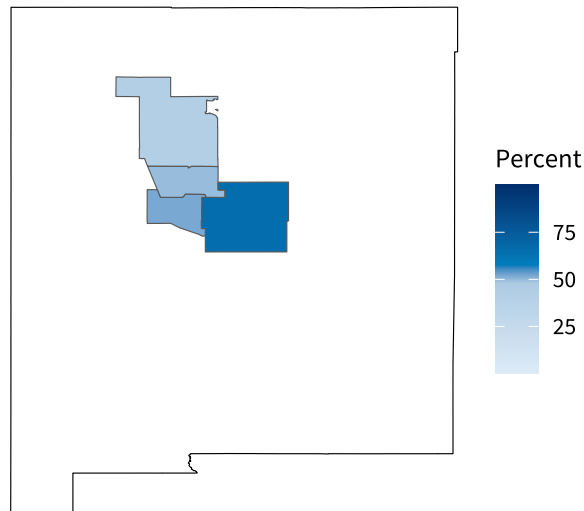
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Albuquerque, New Mexico

75,673 small businesses
98.5 percent of businesses

150,781 small business employees
48.9 percent of employees



Share of metropolitan area employees working at small businesses by county

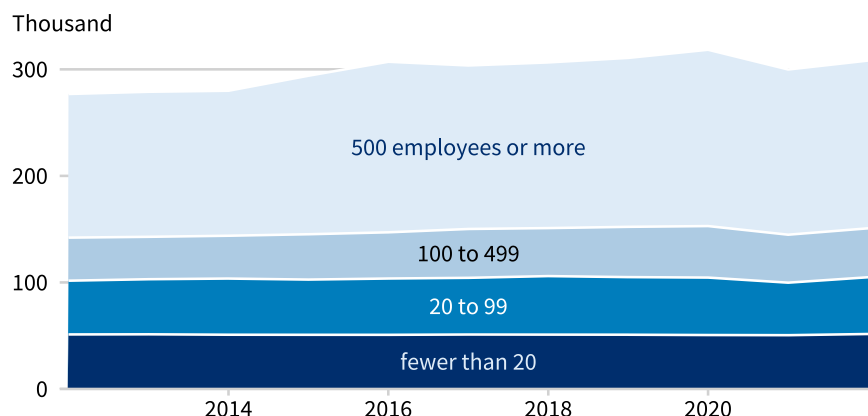
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 92.6 percent of metropolitan area employers and 48.9 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 14,068 to 14,681. During that period, total employment at small businesses rose from 142,052 to 150,781 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 **11,024** small businesses.

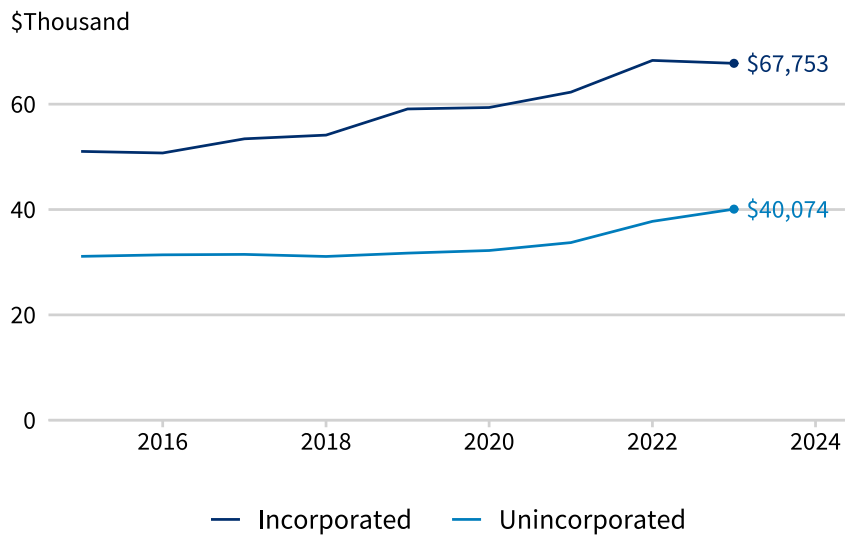
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **27,606** employees.

Self-employment





In 2023, 14.8 percent of private workers in the metropolitan area were self-employed, up from 14.2 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 \$67,753 in 2023, up 25.2 percent since 2018. The median income of the unincorporated self-employed was \$40,074 in 2023, up 28.9 percent since 2018. The median income for all private workers was \$49,374 in 2023, up 27.9 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	<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	8,842	1,975	207	11,024
Other Services (except Public Administration)	5,997	1,508	126	7,631
Health Care and Social Assistance	5,538	1,646	328	7,512
Real Estate and Rental and Leasing	6,589	864	48	7,501
Transportation and Warehousing	7,107	308	60	7,475
Construction	4,754	1,648	239	6,641
Retail Trade	4,532	1,111	170	5,813
Administrative, Support, and Waste Management	4,372	648	122	5,142
Arts, Entertainment, and Recreation	4,623	222	42	4,887
Educational Services	2,513	222	54	2,789
Accommodation and Food Services	1,164	829	354	2,347
Finance and Insurance	1,540	545	56	2,141
Manufacturing	996	466	123	1,585
Wholesale Trade	902	412	147	1,461
Information	1,007	149	29	1,185
Agriculture, Forestry, Fishing, and Hunting	388	13	0	401
Mining, Quarrying, and Oil and Gas Extraction	78	16	3	97
Utilities	50	12	6	68
Management of Companies and Enterprises	*	9	36	*
Industries not classified	*	19	0	*
All industries	60,992	12,613	2,068	75,673

* 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 47.6 percent of businesses.

Veterans



Veterans made up 5.8 percent of workers and owned 7.5 percent of businesses.

Hispanics



Hispanics made up 48.6 percent of workers and owned 37.5 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	28,500	89.3	3,410	10.7	31,910
Male	30,500	79.2	7,986	20.8	38,486
Owned equally by both groups	1,300	41.9	1,806	58.1	3,106
Veteran	4,000	82.5	847	17.5	4,847
Not Veteran	55,500	82.2	12,055	17.8	67,555
Owned equally by both groups	300	50.1	299	49.9	599
Hispanic	23,000	87.0	3,440	13.0	26,440
Not Hispanic	36,500	79.8	9,230	20.2	45,730
Owned equally by both groups	450	45.9	531	54.1	981
Rural	4,000	86.5	626	13.5	4,626
Urban	51,500	79.1	13,646	20.9	65,146
American Indian and Alaska Native	3,700	92.6	295	7.4	3,995
Asian	3,400	80.2	842	19.8	4,242
Black or African American	2,600	93.9	168	6.1	2,768
Native Hawaiian and Other Pacific Islander	200	97.1	6	2.9	206
White	51,500	81.1	11,982	18.9	63,482
Hispanic or Racial Minority	30,500	86.9	4,604	13.1	35,104
White and Not Hispanic	29,000	78.3	8,037	21.7	37,037
Owned equally by both groups	550	49.5	561	50.5	1,111

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.

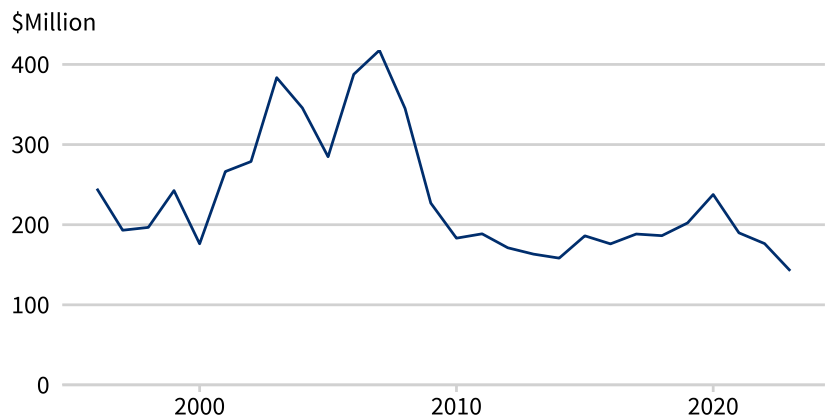
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$142.4 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 \$429.2 million. Total reported new lending to businesses through loans of \$100,000 or less was \$175.0 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	27,606	47.2	1,974	95.0	1,242,015	38.1
Accommodation and Food Services	23,918	60.0	1,183	93.3	557,605	58.1
Construction	19,422	81.1	1,887	97.6	1,110,478	76.6
Professional, Scientific, and Technical Services	14,243	42.6	2,182	95.2	1,184,443	43.6
Other Services (except Public Administration)	11,206	89.3	1,634	97.7	417,212	88.1
Retail Trade	10,904	27.0	1,281	84.9	462,585	32.0
Administrative, Support, and Waste Management	9,120	43.9	770	88.2	357,325	42.6
Manufacturing	8,328	47.3	589	91.7	445,404	41.9
Wholesale Trade	5,811	49.4	559	76.6	334,849	45.3
Finance and Insurance	4,305	29.7	601	81.9	301,577	29.7
Educational Services	3,535	85.3	276	95.8	127,247	84.6
Arts, Entertainment, and Recreation	3,429	64.0	264	94.6	85,055	61.8
Transportation and Warehousing	3,058	34.4	368	83.1	141,865	33.2
Real Estate and Rental and Leasing	2,979	64.9	912	94.0	140,726	56.9
Information	1,527	29.0	178	78.4	108,549	30.7
Management of Companies and Enterprises	1,005	21.5	45	51.7	60,157	16.1
Utilities	208	11.8	18	66.7	13,132	7.1
Mining, Quarrying, and Oil and Gas Extraction	136	80.0	19	90.5	7,218	74.7
Industries not classified	22	100.0	19	100.0	890	100.0
Agriculture, Forestry, Fishing, and Hunting	19	100.0	13	100.0	1,388	100.0
All industries	150,781	48.9	14,681	92.6	7,099,720	44.8

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

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

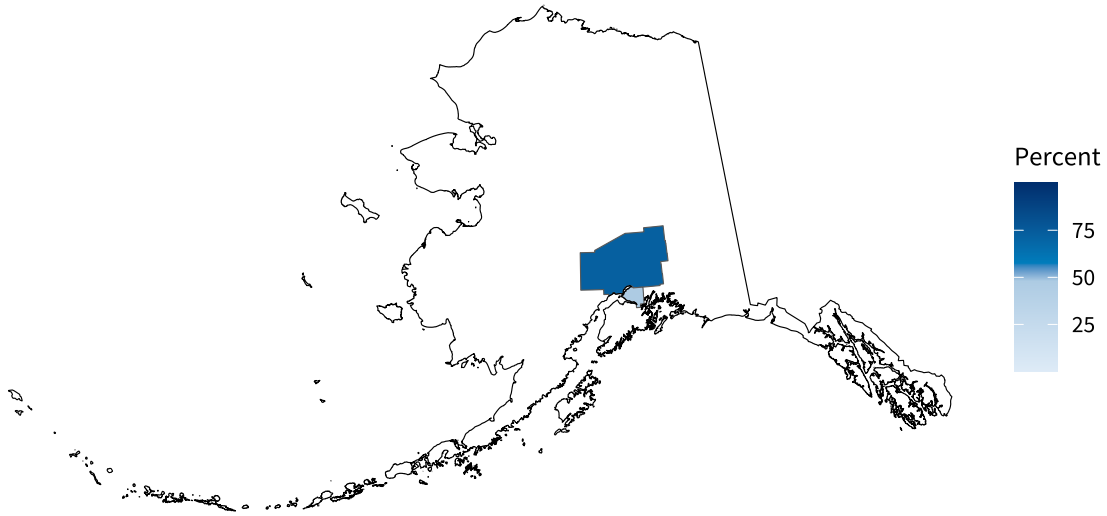
About this profile

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.

Anchorage, Alaska

40,639 small businesses
98.7 percent of businesses

81,874 small business employees
50.9 percent of employees



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

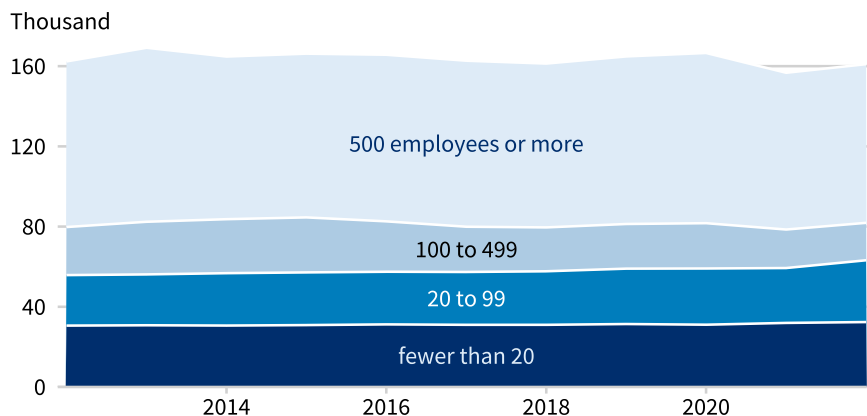
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 94.4 percent of metropolitan area employers and 50.9 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 8,351 to 9,103. During that period, total employment at small businesses rose from 79,774 to 81,874 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 **5,351** small businesses.

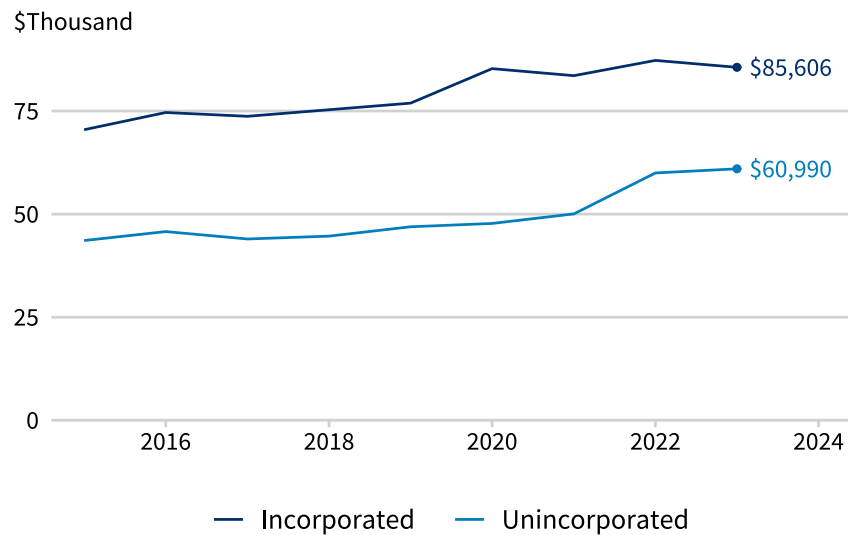
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **16,552** employees.

Self-employment

In 2023, 15.2 percent of private workers in the metropolitan area were self-employed, up from 15.0 percent in 2018. The percent self-employed included 5.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$85,606 in 2023, up 13.7 percent since 2018. The median income of the unincorporated self-employed was \$60,990 in 2023, up 36.6 percent since 2018. The median income for all private workers was \$62,172 in 2023, up 19.6 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

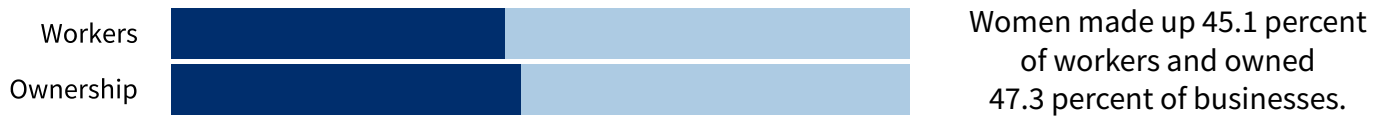
Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	4,245	991	115	5,351
Real Estate and Rental and Leasing	4,081	510	33	4,624
Transportation and Warehousing	4,089	243	74	4,406
Construction	2,249	1,312	109	3,670
Health Care and Social Assistance	2,129	1,277	193	3,599
Other Services (except Public Administration)	2,627	874	72	3,573
Retail Trade	2,145	591	94	2,830
Administrative, Support, and Waste Management	2,136	492	85	2,713
Arts, Entertainment, and Recreation	2,103	187	35	2,325
Accommodation and Food Services	953	654	175	1,782
Agriculture, Forestry, Fishing, and Hunting	1,530	49	3	1,582
Educational Services	1,093	118	25	1,236
Finance and Insurance	807	218	19	1,044
Manufacturing	582	183	27	792
Wholesale Trade	301	177	78	556
Information	374	73	17	464
Mining, Quarrying, and Oil and Gas Extraction	71	25	11	107
Utilities	21	10	6	37
Management of Companies and Enterprises	*	11	39	*
Industries not classified	*	8	0	*
All industries	31,536	7,991	1,112	40,639

* Not reported by the Census Bureau

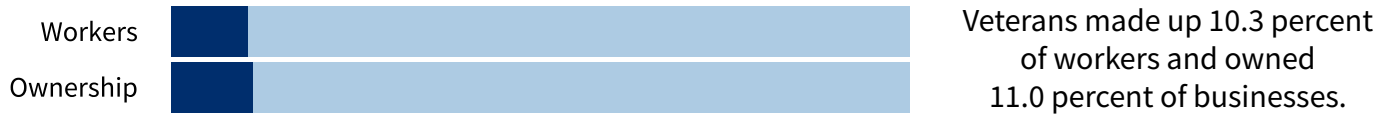
Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

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	14,000	85.9	2,300	14.1	16,300
Male	16,000	77.2	4,725	22.8	20,725
Owned equally by both groups	1,100	48.0	1,193	52.0	2,293
Veteran	3,200	83.9	616	16.1	3,816
Not Veteran	27,500	78.8	7,384	21.2	34,884
Owned equally by both groups	200	*	*	*	*
Hispanic	2,200	89.0	273	11.0	2,473
Not Hispanic	28,500	78.3	7,888	21.7	36,388
Owned equally by both groups	70	55.6	56	44.4	126
Rural	3,100	76.6	947	23.4	4,047
Urban	22,500	74.3	7,787	25.7	30,287
American Indian and Alaska Native	2,800	91.4	263	8.6	3,063
Asian	2,500	80.0	624	20.0	3,124
Black or African American	1,500	91.2	145	8.8	1,645
Native Hawaiian and Other Pacific Islander	400	95.5	19	4.5	419
White	25,500	77.9	7,243	22.1	32,743
Hispanic or Racial Minority	8,600	87.0	1,280	13.0	9,880
White and Not Hispanic	22,000	76.6	6,731	23.4	28,731
Owned equally by both groups	200	49.1	207	50.9	407

* 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.

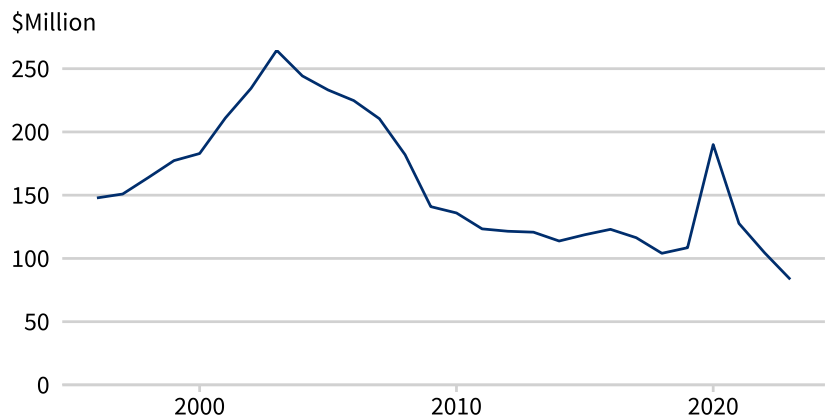
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$83.5 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 \$293.8 million. Total reported new lending to businesses through loans of \$100,000 or less was \$116.1 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	16,552	55.5	1,470	97.2	1,042,407	50.5
Accommodation and Food Services	12,082	71.3	829	96.5	368,013	67.4
Construction	8,989	78.7	1,421	98.1	812,223	74.8
Professional, Scientific, and Technical Services	7,104	45.5	1,106	93.4	617,001	44.7
Retail Trade	5,875	30.8	685	86.8	252,858	33.0
Other Services (except Public Administration)	5,719	92.4	946	97.1	254,140	88.9
Administrative, Support, and Waste Management	5,519	39.5	577	92.2	298,803	35.9
Transportation and Warehousing	3,448	26.8	317	84.3	234,355	19.2
Wholesale Trade	3,113	52.6	255	72.0	204,485	50.6
Real Estate and Rental and Leasing	2,287	76.3	543	95.8	121,223	70.9
Arts, Entertainment, and Recreation	2,204	82.5	222	98.7	63,760	86.6
Manufacturing	1,778	76.0	210	91.7	90,094	67.1
Finance and Insurance	1,704	31.9	237	80.3	126,879	26.2
Educational Services	1,699	94.3	143	96.0	55,799	85.8
Information	1,084	19.8	90	81.8	80,868	17.2
Management of Companies and Enterprises	1,010	25.5	50	54.3	98,163	16.6
Utilities	801	75.4	16	80.0	99,860	77.5
Mining, Quarrying, and Oil and Gas Extraction	791	23.3	36	69.2	132,840	33.1
Agriculture, Forestry, Fishing, and Hunting	114	99.1	52	98.1	11,714	99.9
Industries not classified	1	100.0	8	100.0	165	100.0
All industries	81,874	50.9	9,103	94.4	4,965,650	44.7

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

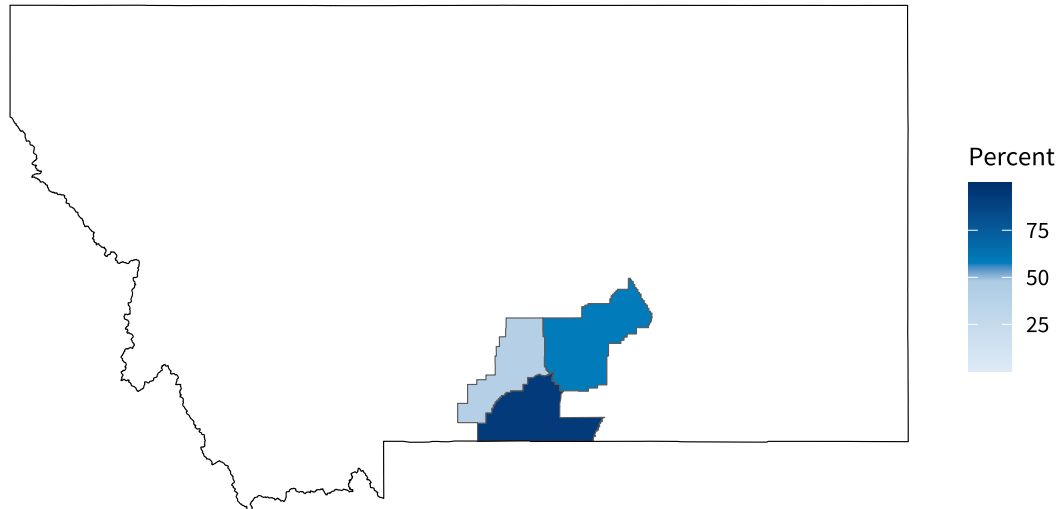
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Billings, Montana

21,245 small businesses
97.9 percent of businesses

45,960 small business employees
58.6 percent of employees



Share of metropolitan area employees working at small businesses by county

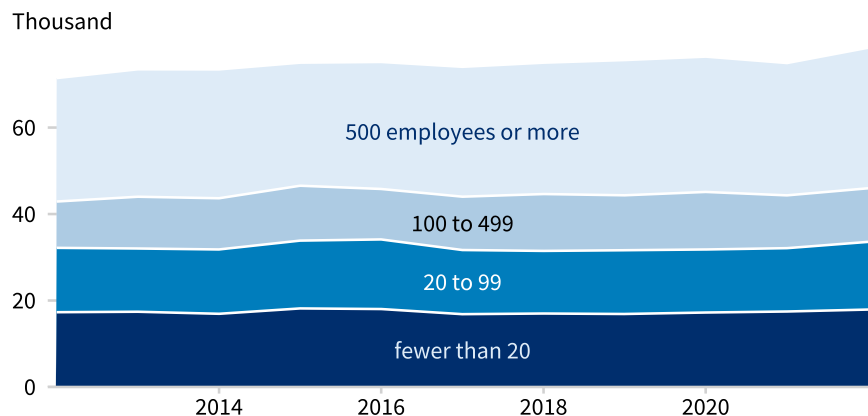
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 92.3 percent of metropolitan area employers and 58.6 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 5,159 to 5,421. During that period, total employment at small businesses rose from 42,892 to 45,960 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 **2,811** small businesses.

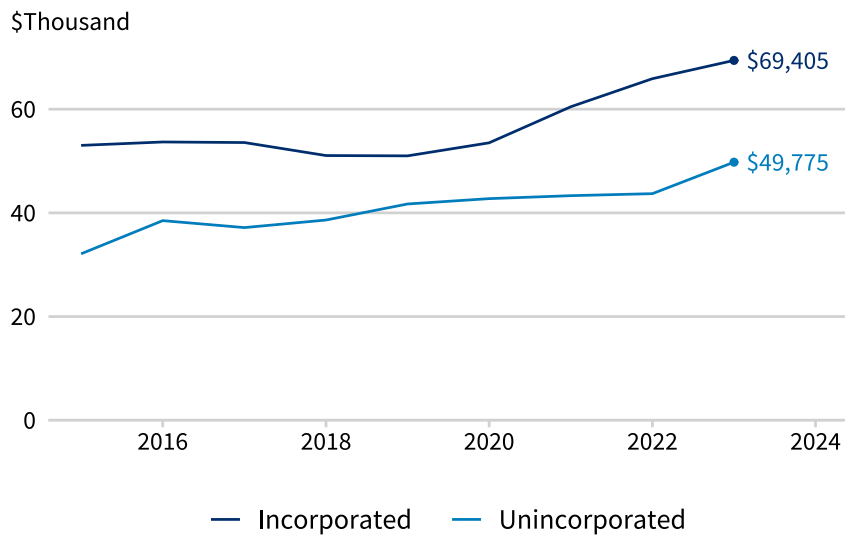
The metropolitan area industry with the most small business employment in 2022 was Accommodation and Food Services, with **8,046** employees.

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 7.0 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$69,405 in 2023, up 35.9 percent since 2018. The median income of the unincorporated self-employed was \$49,775 in 2023, up 28.9 percent since 2018. The median income for all private workers was \$54,702 in 2023, up 29.5 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
Construction	1,912	840	59	2,811
Real Estate and Rental and Leasing	2,403	356	18	2,777
Professional, Scientific, and Technical Services	1,887	526	51	2,464
Other Services (except Public Administration)	1,784	529	45	2,358
Retail Trade	1,459	429	88	1,976
Transportation and Warehousing	1,256	185	29	1,470
Health Care and Social Assistance	901	431	83	1,415
Administrative, Support, and Waste Management	1,078	292	33	1,403
Arts, Entertainment, and Recreation	876	173	25	1,074
Accommodation and Food Services	245	310	135	690
Finance and Insurance	411	198	18	627
Wholesale Trade	258	167	72	497
Manufacturing	305	139	29	473
Educational Services	376	48	11	435
Mining, Quarrying, and Oil and Gas Extraction	231	48	5	284
Agriculture, Forestry, Fishing, and Hunting	258	20	1	279
Information	170	33	7	210
Utilities	14	7	2	23
Management of Companies and Enterprises	*	8	7	*
Industries not classified	*	4	0	*
All industries	15,824	4,737	684	21,245

* 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 47.4 percent of workers and owned 47.0 percent of businesses.

Veterans



Veterans made up 6.2 percent of workers and owned 8.6 percent of businesses.

Hispanics



Hispanics made up 5.2 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	6,700	86.4	1,055	13.6	7,755
Male	7,900	72.4	3,010	27.6	10,910
Owned equally by both groups	950	49.2	981	50.8	1,931
Veteran	1,100	78.2	306	21.8	1,406
Not Veteran	14,000	75.3	4,600	24.7	18,600
Owned equally by both groups	200	58.8	140	41.2	340
Hispanic	500	86.1	81	13.9	581
Not Hispanic	15,000	75.3	4,926	24.7	19,926
Owned equally by both groups	40	50.0	40	50.0	80
Rural	3,700	77.2	1,094	22.8	4,794
Urban	10,000	69.9	4,312	30.1	14,312
American Indian and Alaska Native	400	*	*	*	*
Asian	250	70.8	103	29.2	353
Black or African American	150	*	*	*	*
Native Hawaiian and Other Pacific Islander	20	76.9	6	23.1	26
White	15,000	75.4	4,899	24.6	19,899
Hispanic or Racial Minority	1,200	81.5	273	18.5	1,473
White and Not Hispanic	14,500	75.5	4,711	24.5	19,211
Owned equally by both groups	80	56.3	62	43.7	142

* 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.

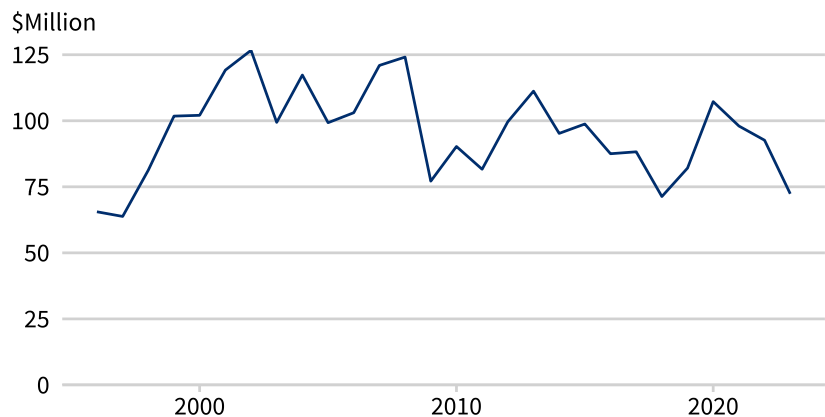
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$72.4 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 \$187.7 million. Total reported new lending to businesses through loans of \$100,000 or less was \$65.0 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	%
Accommodation and Food Services	8,046	80.5	445	94.3	177,121	81.4
Health Care and Social Assistance	6,111	41.7	514	93.6	297,408	30.3
Construction	5,120	83.3	899	97.8	323,986	77.6
Retail Trade	4,746	42.2	517	82.6	215,079	49.6
Other Services (except Public Administration)	3,296	92.8	574	97.3	114,921	88.9
Professional, Scientific, and Technical Services	3,210	75.4	577	96.3	208,843	69.4
Administrative, Support, and Waste Management	2,746	71.7	325	92.1	99,613	76.9
Wholesale Trade	2,576	55.0	239	71.6	161,626	47.8
Arts, Entertainment, and Recreation	2,272	92.9	198	98.0	41,436	81.2
Manufacturing	1,848	42.7	168	87.5	87,828	24.0
Transportation and Warehousing	1,598	41.6	214	86.3	95,680	48.9
Finance and Insurance	1,487	39.5	216	82.1	99,645	32.0
Educational Services	926	99.2	59	96.7	29,534	99.0
Real Estate and Rental and Leasing	907	74.0	374	95.2	42,369	70.4
Information	401	32.7	40	69.0	24,223	34.5
Mining, Quarrying, and Oil and Gas Extraction	313	19.9	53	93.0	39,192	16.9
Management of Companies and Enterprises	166	42.1	15	57.7	14,180	32.2
Utilities	125	44.0	9	81.8	11,378	39.5
Agriculture, Forestry, Fishing, and Hunting	62	78.5	21	95.5	2,359	79.9
Industries not classified	4	100.0	4	100.0	33	100.0
All industries	45,960	58.6	5,421	92.3	2,086,454	48.1

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

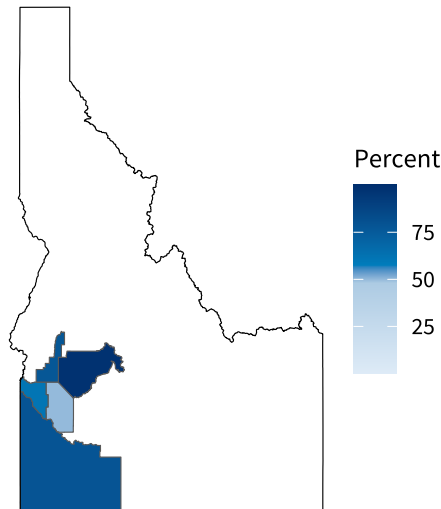
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Boise City, Idaho

89,517 small businesses
98.8 percent of businesses

164,511 small business employees
52.9 percent of employees



Share of metropolitan area employees working at small businesses by county

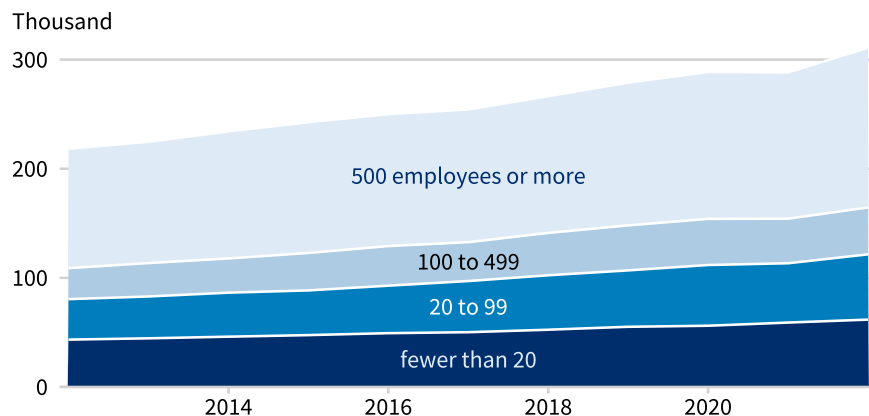
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 94.6 percent of metropolitan area employers and 52.9 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 12,960 to 19,250. During that period, total employment at small businesses rose from 108,879 to 164,511 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 **13,261** small businesses.

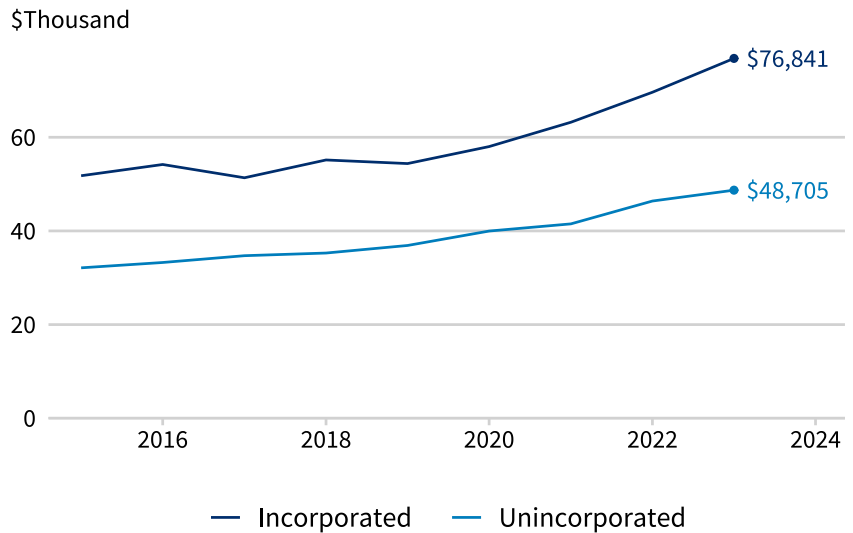
The metropolitan area industry with the most small business employment in 2022 was Construction, with **27,854** employees.

Self-employment

In 2023, 16.9 percent of private workers in the metropolitan area were self-employed, up from 16.0 percent in 2018. The percent self-employed included 6.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$76,841 in 2023, up 39.3 percent since 2018. The median income of the unincorporated self-employed was \$48,705 in 2023, up 38.0 percent since 2018. The median income for all private workers was \$54,664 in 2023, up 33.6 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	10,769	2,302	190	13,261
Real Estate and Rental and Leasing	9,462	1,469	51	10,982
Construction	6,841	3,829	290	10,960
Other Services (except Public Administration)	6,859	1,426	114	8,399
Transportation and Warehousing	7,313	532	75	7,920
Retail Trade	5,774	1,208	177	7,159
Health Care and Social Assistance	5,026	1,683	296	7,005
Administrative, Support, and Waste Management	5,169	1,215	152	6,536
Arts, Entertainment, and Recreation	3,789	271	57	4,117
Finance and Insurance	1,980	707	77	2,764
Educational Services	2,257	210	56	2,523
Accommodation and Food Services	1,101	804	368	2,273
Manufacturing	1,261	525	165	1,951
Wholesale Trade	955	513	169	1,637
Information	941	196	33	1,170
Agriculture, Forestry, Fishing, and Hunting	692	62	6	760
Utilities	40	29	1	70
Mining, Quarrying, and Oil and Gas Extraction	38	22	3	63
Management of Companies and Enterprises	*	17	38	*
Industries not classified	*	20	0	*
All industries	70,267	17,017	2,233	89,517

* 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 45.9 percent of workers and owned 46.2 percent of businesses.

Veterans



Veterans made up 6.1 percent of workers and owned 7.5 percent of businesses.

Hispanics



Hispanics made up 13.7 percent of workers and owned 9.0 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	30,500	88.9	3,818	11.1	34,318
Male	36,000	77.6	10,387	22.4	46,387
Owned equally by both groups	2,200	39.7	3,342	60.3	5,542
Veteran	4,700	83.7	916	16.3	5,616
Not Veteran	64,000	79.9	16,127	20.1	80,127
Owned equally by both groups	400	44.2	504	55.8	904
Hispanic	5,900	79.8	1,495	20.2	7,395
Not Hispanic	63,000	79.9	15,811	20.1	78,811
Owned equally by both groups	200	45.4	241	54.6	441
Rural	8,000	80.4	1,947	19.6	9,947
Urban	53,000	76.5	16,257	23.5	69,257
American Indian and Alaska Native	950	83.0	195	17.0	1,145
Asian	2,600	85.3	447	14.7	3,047
Black or African American	1,300	92.1	111	7.9	1,411
Native Hawaiian and Other Pacific Islander	250	82.5	53	17.5	303
White	65,000	79.4	16,878	20.6	81,878
Hispanic or Racial Minority	10,500	82.7	2,189	17.3	12,689
White and Not Hispanic	58,000	79.5	14,972	20.5	72,972
Owned equally by both groups	350	47.6	386	52.4	736

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)

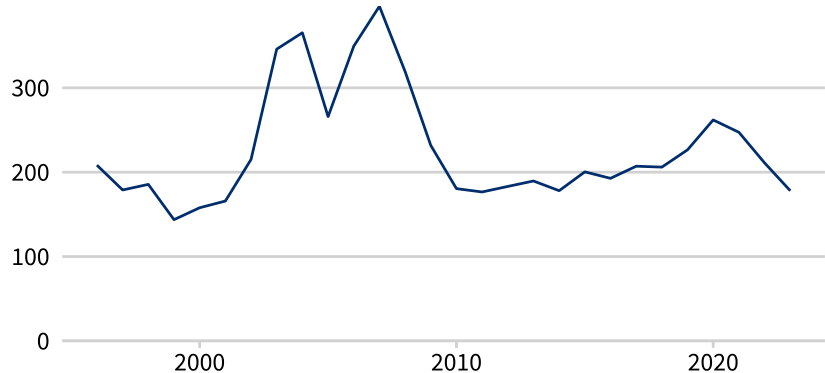
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$178.0 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 \$546.5 million. Total reported new lending to businesses through loans of \$100,000 or less was \$229.4 million.

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

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Construction	27,854	92.9	4,119	99.2	1,619,128	91.3
Health Care and Social Assistance	23,684	46.6	1,979	95.4	1,079,538	36.8
Accommodation and Food Services	23,268	70.5	1,172	94.4	508,871	72.6
Professional, Scientific, and Technical Services	12,639	67.2	2,492	96.1	897,832	62.1
Retail Trade	11,784	29.3	1,385	87.0	515,237	32.0
Manufacturing	11,770	44.0	690	91.1	607,175	28.1
Administrative, Support, and Waste Management	11,544	60.7	1,367	94.3	455,601	44.6
Other Services (except Public Administration)	9,443	80.9	1,540	97.2	342,394	77.6
Wholesale Trade	6,944	41.3	682	78.1	457,488	29.2
Transportation and Warehousing	5,074	45.1	607	89.9	210,972	39.0
Real Estate and Rental and Leasing	4,328	71.9	1,520	96.9	228,092	67.6
Finance and Insurance	4,168	34.4	784	85.2	285,201	29.0
Educational Services	3,977	73.9	266	95.3	164,822	81.0
Arts, Entertainment, and Recreation	3,877	72.7	328	97.0	84,747	78.1
Information	2,405	19.9	229	82.7	214,969	16.2
Management of Companies and Enterprises	812	9.6	55	50.0	51,914	5.2
Agriculture, Forestry, Fishing, and Hunting	653	98.8	68	97.1	35,010	96.5
Mining, Quarrying, and Oil and Gas Extraction	193	91.9	25	92.6	13,208	91.4
Utilities	82	3.6	30	78.9	5,799	2.2
Industries not classified	12	100.0	20	100.0	384	100.0
All industries	164,511	52.9	19,250	94.6	7,778,382	42.1

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

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

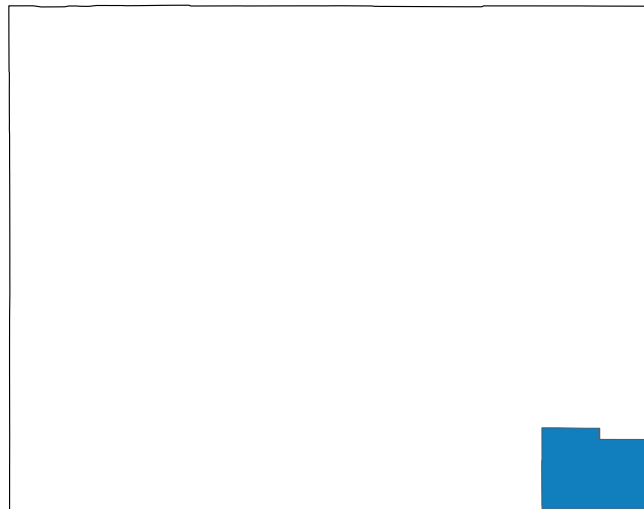
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Cheyenne, Wyoming

13,743 small businesses
97.6 percent of businesses

20,263 small business employees
56.9 percent of employees



Cheyenne Metropolitan Statistical Area

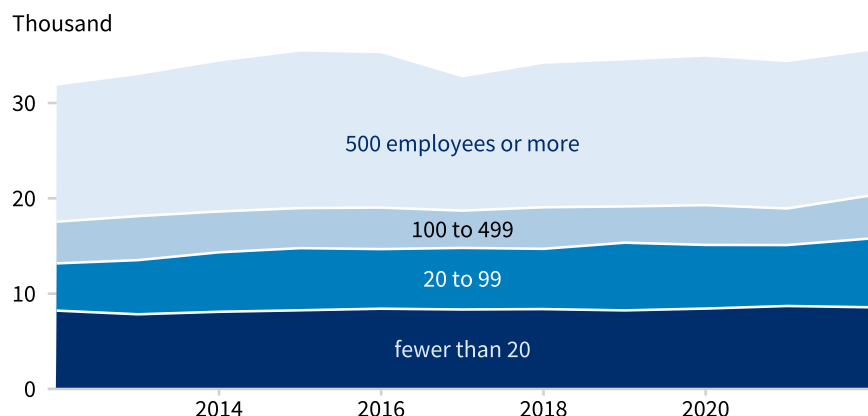
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 89.7 percent of metropolitan area employers and 56.9 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 2,383 to 2,941. During that period, total employment at small businesses rose from 17,551 to 20,263 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 Real Estate and Rental and Leasing, with **2,368** small businesses.

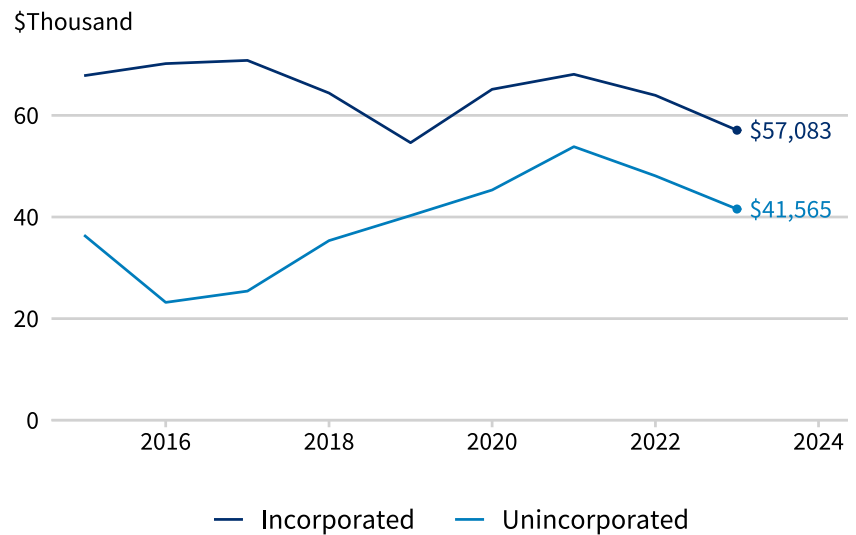
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **3,205** employees.

Self-employment

In 2023, 17.2 percent of private workers in the metropolitan area were self-employed, up from 14.2 percent in 2018. The percent self-employed included 6.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$57,083 in 2023, down 11.4 percent since 2018. The median income of the unincorporated self-employed was \$41,565 in 2023, up 17.6 percent since 2018. The median income for all private workers was \$54,788 in 2023, up 32.5 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
Real Estate and Rental and Leasing	2,157	196	15	2,368
Professional, Scientific, and Technical Services	1,666	560	37	2,263
Construction	703	306	36	1,045
Other Services (except Public Administration)	756	253	19	1,028
Retail Trade	796	184	33	1,013
Finance and Insurance	801	155	22	978
Transportation and Warehousing	839	98	10	947
Health Care and Social Assistance	592	261	52	905
Administrative, Support, and Waste Management	708	182	10	900
Arts, Entertainment, and Recreation	515	40	11	566
Accommodation and Food Services	187	137	50	374
Information	263	56	5	324
Wholesale Trade	216	71	23	310
Educational Services	225	27	3	255
Manufacturing	169	49	13	231
Agriculture, Forestry, Fishing, and Hunting	123	3	0	126
Mining, Quarrying, and Oil and Gas Extraction	79	6	5	90
Utilities	7	*	*	10
Management of Companies and Enterprises	*	9	2	*
Industries not classified	*	10	1	*
All industries	10,802	2,605	336	13,743

* 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 44.4 percent of workers and owned 48.3 percent of businesses.

Veterans



Veterans made up 11.7 percent of workers and owned 13.0 percent of businesses.

Hispanics



Hispanics made up 15.3 percent of workers and owned 9.8 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	3,600	86.5	564	13.5	4,164
Male	4,500	73.8	1,599	26.2	6,099
Owned equally by both groups	1,100	71.7	435	28.3	1,535
Veteran	950	77.4	278	22.6	1,228
Not Veteran	8,100	78.6	2,209	21.4	10,309
Owned equally by both groups	200	64.1	112	35.9	312
Hispanic	900	88.1	121	11.9	1,021
Not Hispanic	8,200	77.1	2,434	22.9	10,634
Owned equally by both groups	90	67.7	43	32.3	133
Rural	1,900	85.4	324	14.6	2,224
Urban	8,100	75.5	2,635	24.5	10,735
American Indian and Alaska Native	100	89.3	12	10.7	112
Asian	450	77.9	128	22.1	578
Black or African American	250	91.6	23	8.4	273
Native Hawaiian and Other Pacific Islander	30	*	*	*	*
White	8,400	77.5	2,441	22.5	10,841
Hispanic or Racial Minority	1,600	84.7	290	15.3	1,890
White and Not Hispanic	7,400	76.7	2,242	23.3	9,642
Owned equally by both groups	200	75.2	66	24.8	266

* 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 \$35.9 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 \$83.2 million. Total reported new lending to businesses through loans of \$100,000 or less was \$53.3 million.

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

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	3,205	47.6	313	92.9	148,154	31.3
Accommodation and Food Services	2,777	67.6	187	87.0	66,713	70.5
Professional, Scientific, and Technical Services	2,590	89.9	597	95.7	182,437	90.0
Construction	2,146	88.7	342	98.3	127,059	86.4
Retail Trade	1,794	28.0	217	71.6	84,173	35.4
Other Services (except Public Administration)	1,446	89.6	272	95.4	54,576	89.5
Finance and Insurance	1,281	74.4	177	81.9	90,664	72.0
Administrative, Support, and Waste Management	1,005	67.1	192	86.1	39,951	69.2
Real Estate and Rental and Leasing	926	89.2	211	93.8	46,533	85.7
Manufacturing	659	55.1	62	87.3	52,053	52.3
Transportation and Warehousing	632	24.0	108	83.1	39,499	26.6
Wholesale Trade	487	56.1	94	78.3	32,621	57.6
Arts, Entertainment, and Recreation	482	100.0	51	100.0	11,005	100.0
Information	272	24.2	61	72.6	19,364	25.8
Educational Services	241	90.6	30	88.2	8,220	87.4
Mining, Quarrying, and Oil and Gas Extraction	143	59.1	11	68.8	19,096	56.8
Utilities	84	37.2	3	37.5	7,399	31.6
Industries not classified	57	100.0	11	100.0	1,645	100.0
Management of Companies and Enterprises	26	43.3	11	68.8	1,828	51.6
Agriculture, Forestry, Fishing, and Hunting	10	100.0	3	100.0	533	100.0
All industries	20,263	56.9	2,941	89.7	1,033,523	53.9

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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2025 Small Business Profile

U.S. SMALL BUSINESS ADMINISTRATION

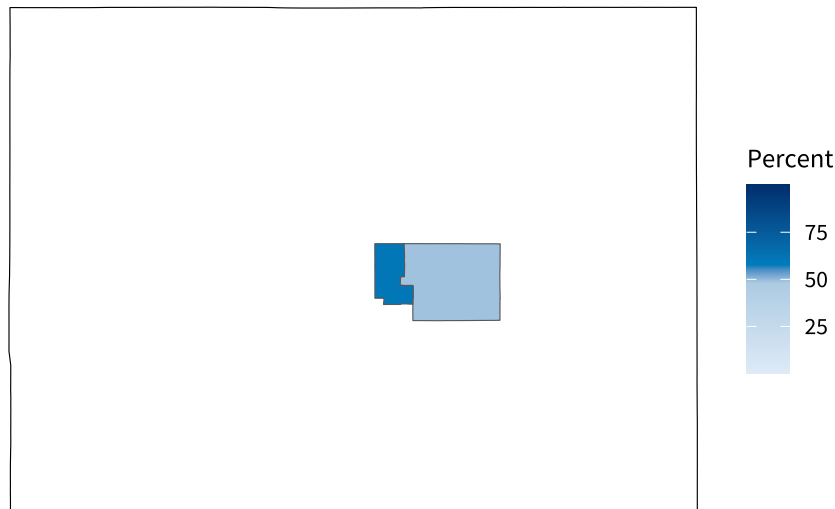
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Colorado Springs, Colorado

80,767 small businesses
98.7 percent of businesses

128,132 small business employees
49.1 percent of employees



Share of metropolitan area employees working at small businesses by county

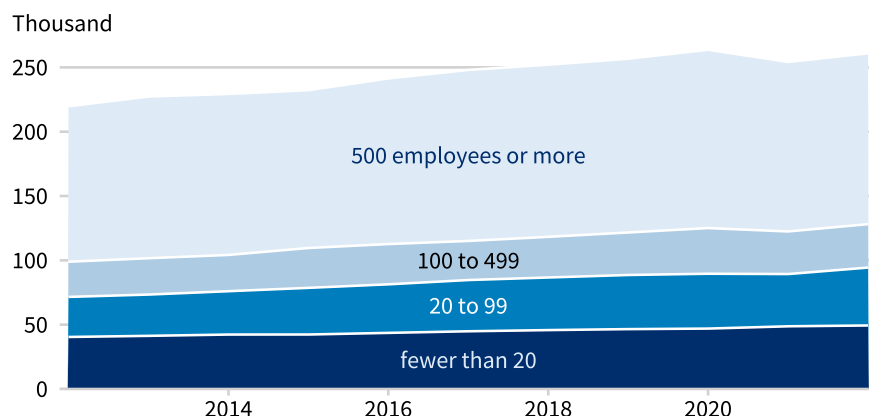
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 93.9 percent of metropolitan area employers and 49.1 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 13,071 to 15,718. During that period, total employment at small businesses rose from 98,911 to 128,132 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 **11,718** small businesses.

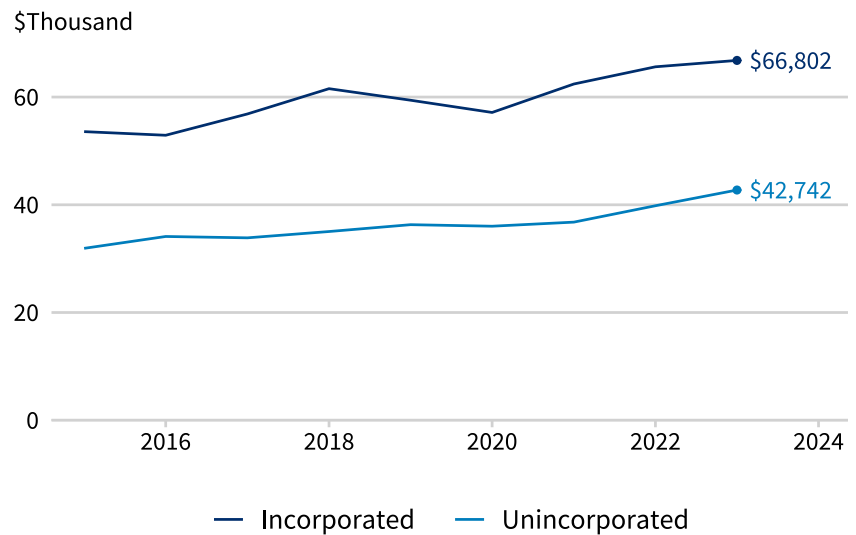
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **22,337** employees.

Self-employment

In 2023, 15.4 percent of private workers in the metropolitan area were self-employed, up from 14.5 percent in 2018. The percent self-employed included 6.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$66,802 in 2023, up 8.5 percent since 2018. The median income of the unincorporated self-employed was \$42,742 in 2023, up 22.0 percent since 2018. The median income for all private workers was \$59,484 in 2023, up 31.9 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	9,317	2,225	176	11,718
Construction	6,603	1,953	174	8,730
Real Estate and Rental and Leasing	7,133	1,464	42	8,639
Other Services (except Public Administration)	6,512	1,605	146	8,263
Transportation and Warehousing	7,055	275	38	7,368
Health Care and Social Assistance	5,400	1,614	292	7,306
Retail Trade	4,936	1,152	152	6,240
Administrative, Support, and Waste Management	5,261	812	103	6,176
Arts, Entertainment, and Recreation	4,282	296	41	4,619
Educational Services	2,472	240	64	2,776
Finance and Insurance	1,948	661	49	2,658
Accommodation and Food Services	1,246	858	275	2,379
Manufacturing	915	319	76	1,310
Information	939	157	22	1,118
Wholesale Trade	646	319	75	1,040
Agriculture, Forestry, Fishing, and Hunting	319	17	1	337
Mining, Quarrying, and Oil and Gas Extraction	39	14	1	54
Utilities	26	11	3	40
Management of Companies and Enterprises	*	9	14	*
Industries not classified	*	11	0	*
All industries	65,049	14,008	1,710	80,767

* Not reported by the Census Bureau

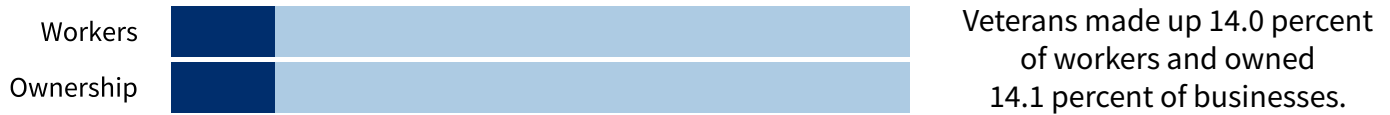
Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

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	30,500	89.5	3,595	10.5	34,095
Male	31,500	78.1	8,857	21.9	40,357
Owned equally by both groups	2,000	51.6	1,878	48.4	3,878
Veteran	8,400	82.4	1,789	17.6	10,189
Not Veteran	55,000	81.9	12,184	18.1	67,184
Owned equally by both groups	500	58.3	357	41.7	857
Hispanic	8,900	91.2	862	8.8	9,762
Not Hispanic	55,000	80.6	13,274	19.4	68,274
Owned equally by both groups	250	56.3	194	43.7	444
Rural	7,500	84.1	1,414	15.9	8,914
Urban	51,000	79.3	13,310	20.7	64,310
American Indian and Alaska Native	1,100	85.2	191	14.8	1,291
Asian	3,200	78.5	877	21.5	4,077
Black or African American	4,100	93.0	307	7.0	4,407
Native Hawaiian and Other Pacific Islander	350	96.4	13	3.6	363
White	57,000	81.4	12,990	18.6	69,990
Hispanic or Racial Minority	16,000	88.5	2,079	11.5	18,079
White and Not Hispanic	47,500	79.9	11,983	20.1	59,483
Owned equally by both groups	350	56.6	268	43.4	618

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.

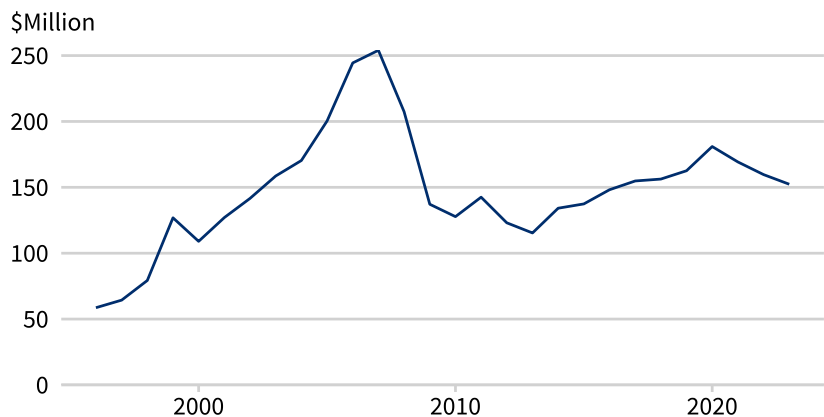
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$152.3 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 \$379.1 million. Total reported new lending to businesses through loans of \$100,000 or less was \$190.5 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	22,337	53.8	1,906	94.5	1,115,650	47.8
Accommodation and Food Services	18,141	54.2	1,133	91.7	471,167	53.8
Construction	14,301	91.2	2,127	98.7	903,246	86.8
Professional, Scientific, and Technical Services	13,794	49.4	2,401	95.5	1,122,414	42.4
Other Services (except Public Administration)	12,760	54.2	1,751	97.3	551,491	50.7
Retail Trade	10,630	30.8	1,304	86.4	445,427	34.8
Administrative, Support, and Waste Management	8,377	46.4	915	91.8	352,005	36.1
Manufacturing	5,379	43.8	395	92.3	289,862	29.9
Educational Services	4,812	54.0	304	95.9	167,671	53.0
Finance and Insurance	3,635	26.1	710	86.7	248,411	20.3
Real Estate and Rental and Leasing	3,392	74.6	1,506	96.0	187,900	69.0
Arts, Entertainment, and Recreation	3,118	75.4	337	97.4	97,399	83.2
Wholesale Trade	2,685	38.1	394	77.1	173,034	16.6
Transportation and Warehousing	2,497	40.5	313	86.0	96,984	31.5
Information	1,553	23.7	179	79.2	110,985	20.7
Management of Companies and Enterprises	341	20.8	23	46.0	32,428	21.8
Utilities	185	66.3	14	70.0	18,290	70.0
Mining, Quarrying, and Oil and Gas Extraction	97	14.1	15	83.3	14,034	18.8
Agriculture, Forestry, Fishing, and Hunting	84	100.0	18	100.0	4,568	100.0
Industries not classified	14	100.0	11	100.0	791	100.0
All industries	128,132	49.1	15,718	93.9	6,403,757	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.

2025 Small Business Profile

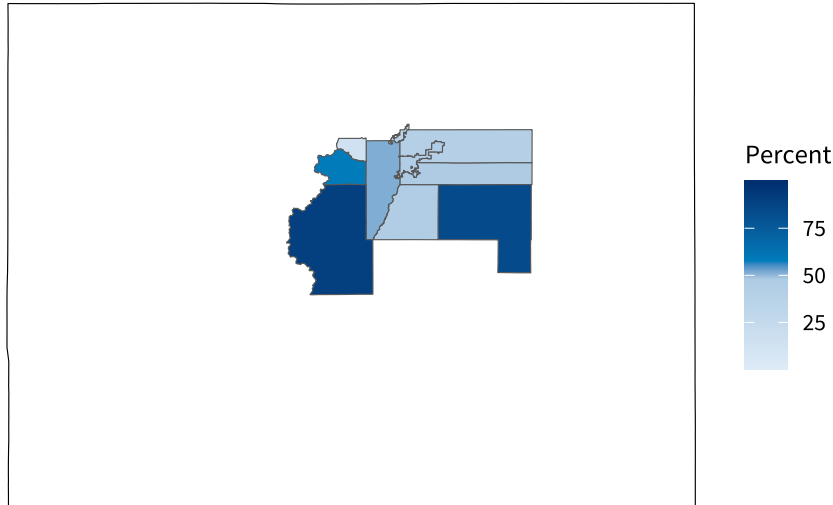
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Denver-Aurora-Centennial

378,321 small businesses
99.2 percent of businesses

618,630 small business employees
45.2 percent of employees



Share of metropolitan area employees working at small businesses by county

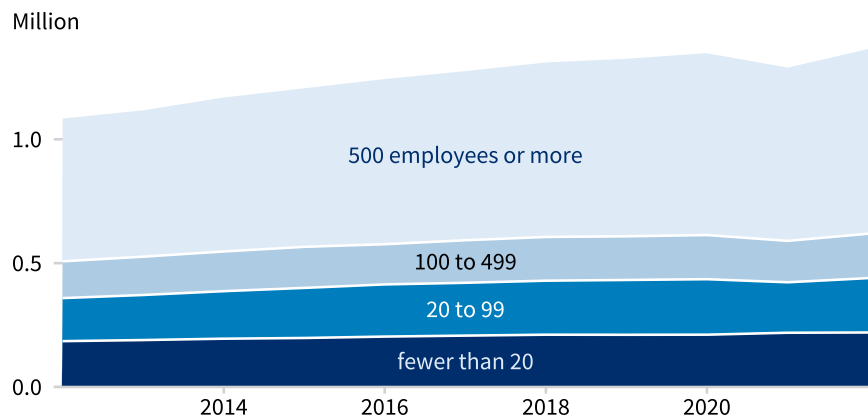
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 96.1 percent of metropolitan area employers and 45.2 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 59,387 to 72,860. During that period, total employment at small businesses rose from 507,251 to 618,630 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 **68,107** small businesses.

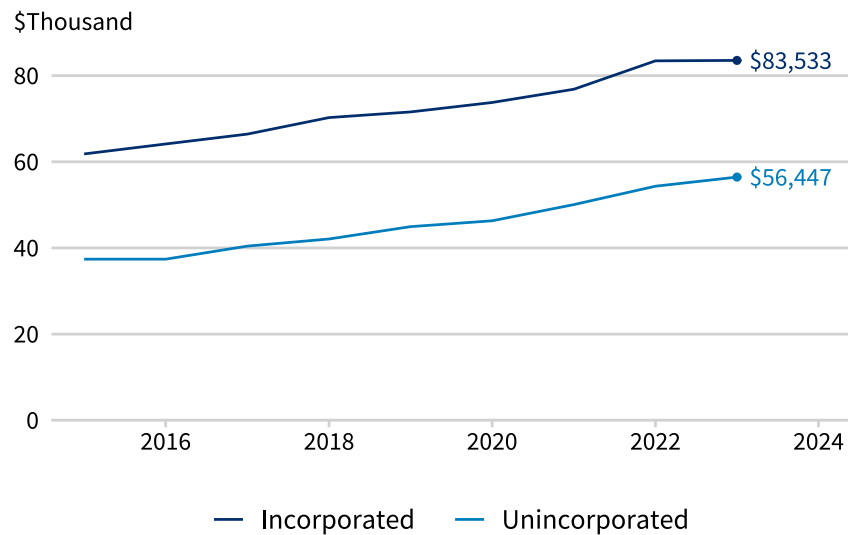
The metropolitan area industry with the most small business employment in 2022 was Accommodation and Food Services, with **82,616** employees.

Self-employment





In 2023, 14.2 percent of private workers in the metropolitan area were self-employed, up from 13.8 percent in 2018. The percent self-employed included 6.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$83,533 in 2023, up 18.9 percent since 2018. The median income of the unincorporated self-employed was \$56,447 in 2023, up 34.1 percent since 2018. The median income for all private workers was \$72,126 in 2023, up 38.4 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	<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	53,857	13,133	1,117	68,107
Transportation and Warehousing	42,116	1,514	292	43,922
Real Estate and Rental and Leasing	35,003	5,712	245	40,960
Construction	28,588	8,000	830	37,418
Other Services (except Public Administration)	24,656	6,571	580	31,807
Health Care and Social Assistance	22,014	6,308	977	29,299
Administrative, Support, and Waste Management	22,252	3,521	528	26,301
Retail Trade	18,145	4,659	562	23,366
Arts, Entertainment, and Recreation	19,246	1,247	186	20,679
Finance and Insurance	9,530	3,563	263	13,356
Educational Services	10,287	1,195	270	11,752
Accommodation and Food Services	5,077	3,580	1,335	9,992
Wholesale Trade	3,783	2,456	569	6,808
Information	4,783	1,010	164	5,957
Manufacturing	3,377	1,614	428	5,419
Mining, Quarrying, and Oil and Gas Extraction	1,520	271	55	1,846
Agriculture, Forestry, Fishing, and Hunting	1,072	84	7	1,163
Utilities	155	43	10	208
Management of Companies and Enterprises	*	91	157	*
Industries not classified	*	64	0	*
All industries	305,461	64,581	8,279	378,321

* Not reported by the Census Bureau

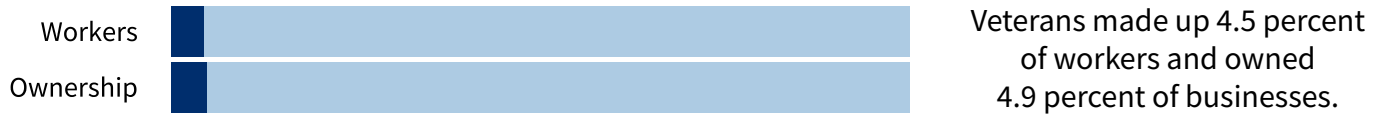
Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

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	131,000	87.9	17,966	12.1	148,966
Male	159,000	79.2	41,867	20.8	200,867
Owned equally by both groups	8,100	53.4	7,055	46.6	15,155
Veteran	12,500	78.0	3,517	22.0	16,017
Not Veteran	285,000	82.0	62,544	18.0	347,544
Owned equally by both groups	1,100	57.1	828	42.9	1,928
Hispanic	52,500	89.9	5,867	10.1	58,367
Not Hispanic	245,000	80.2	60,311	19.8	305,311
Owned equally by both groups	900	55.9	711	44.1	1,611
Rural	18,000	81.5	4,088	18.5	22,088
Urban	269,000	80.3	65,933	19.7	334,933
American Indian and Alaska Native	4,200	85.6	708	14.4	4,908
Asian	21,000	81.6	4,724	18.4	25,724
Black or African American	23,500	94.2	1,438	5.8	24,938
Native Hawaiian and Other Pacific Islander	900	*	*	*	*
White	256,000	81.0	60,198	19.0	316,198
Hispanic or Racial Minority	94,500	88.5	12,309	11.5	106,809
White and Not Hispanic	202,000	79.1	53,308	20.9	255,308
Owned equally by both groups	1,600	55.7	1,272	44.3	2,872

* 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)

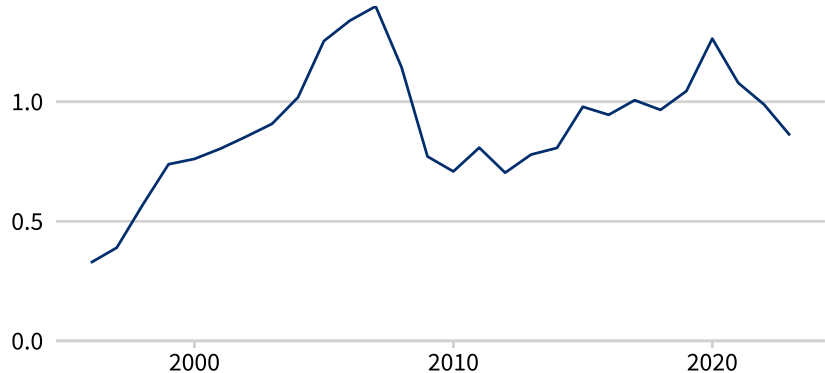
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$859.3 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 \$2.6 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$1.1 billion.

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

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	82,616	57.2	4,915	96.0	2,612,828	59.1
Professional, Scientific, and Technical Services	80,238	57.4	14,250	97.0	7,975,855	49.6
Health Care and Social Assistance	80,036	44.6	7,285	97.0	4,377,948	36.7
Construction	69,213	70.3	8,830	98.2	5,017,756	65.3
Other Services (except Public Administration)	45,568	83.6	7,151	98.3	2,077,671	79.3
Retail Trade	42,951	29.0	5,221	93.2	2,023,172	33.8
Administrative, Support, and Waste Management	41,775	38.4	4,049	93.4	2,380,650	44.3
Wholesale Trade	30,186	46.2	3,025	87.8	2,533,090	44.5
Manufacturing	29,126	50.0	2,042	92.7	1,871,419	41.5
Educational Services	21,582	59.8	1,465	97.4	949,165	56.7
Finance and Insurance	21,168	25.3	3,826	91.8	2,197,717	23.7
Real Estate and Rental and Leasing	17,834	57.6	5,957	97.4	1,327,681	55.2
Transportation and Warehousing	17,602	24.0	1,806	89.8	988,956	20.2
Arts, Entertainment, and Recreation	15,396	57.2	1,433	96.8	1,057,812	61.0
Information	13,104	21.1	1,174	87.4	1,362,949	16.9
Management of Companies and Enterprises	4,516	9.8	248	53.1	506,531	7.9
Mining, Quarrying, and Oil and Gas Extraction	3,938	53.2	326	92.4	769,052	54.3
Utilities	1,110	20.3	53	76.8	207,496	26.6
Agriculture, Forestry, Fishing, and Hunting	565	95.8	91	98.9	23,833	89.5
Industries not classified	106	100.0	64	100.0	6,906	100.0
All industries	618,630	45.2	72,860	96.1	40,268,487	39.9

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

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2025 Small Business Profile

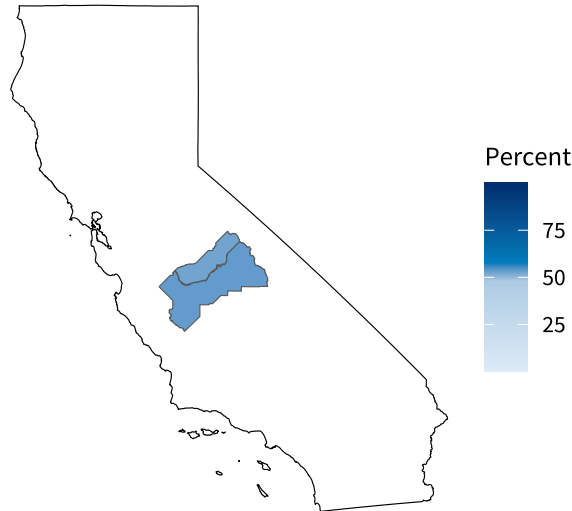
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Fresno, California

89,809 small businesses
98.9 percent of businesses

172,731 small business employees
53.2 percent of employees



Share of metropolitan area employees working at small businesses by county

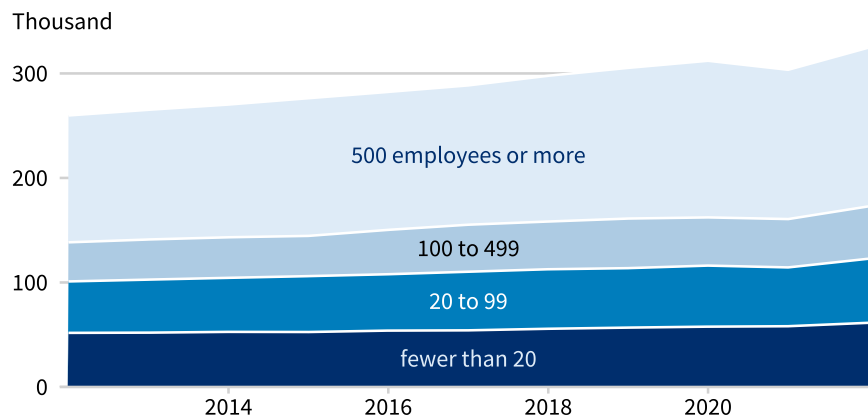
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 94.3 percent of metropolitan area employers and 53.2 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 14,022 to 16,987. During that period, total employment at small businesses rose from 138,389 to 172,731 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 **18,807** small businesses.

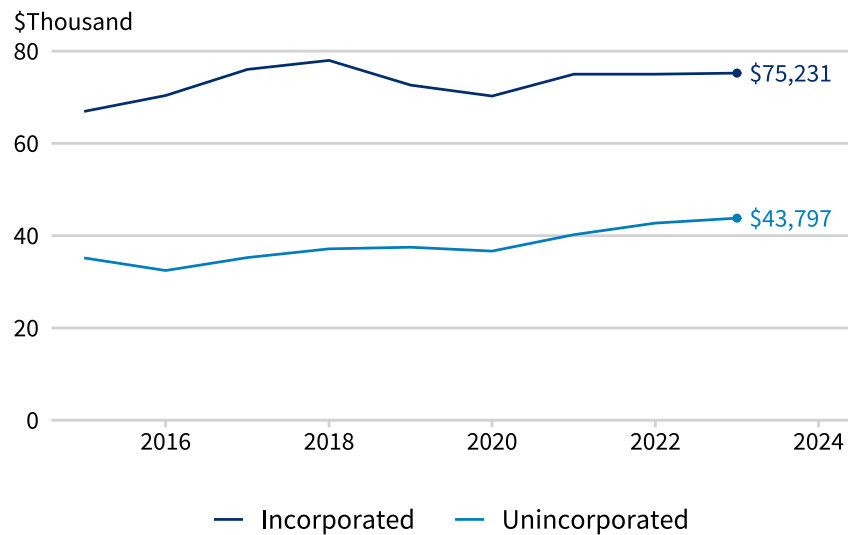
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **28,555** employees.

Self-employment





In 2023, 14.1 percent of private workers in the metropolitan area were self-employed, up from 12.5 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 \$75,231 in 2023, down 3.5 percent since 2018. The median income of the unincorporated self-employed was \$43,797 in 2023, up 17.9 percent since 2018. The median income for all private workers was \$48,550 in 2023, up 33.2 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
Transportation and Warehousing	17,224	1,462	121	18,807
Other Services (except Public Administration)	8,076	1,528	124	9,728
Health Care and Social Assistance	6,990	1,947	346	9,283
Professional, Scientific, and Technical Services	7,036	1,536	172	8,744
Retail Trade	5,645	1,609	228	7,482
Administrative, Support, and Waste Management	6,409	774	123	7,306
Real Estate and Rental and Leasing	5,943	773	73	6,789
Construction	4,575	1,753	237	6,565
Accommodation and Food Services	1,714	1,259	312	3,285
Arts, Entertainment, and Recreation	2,545	165	49	2,759
Finance and Insurance	1,824	561	64	2,449
Wholesale Trade	1,067	509	231	1,807
Educational Services	1,453	158	52	1,663
Manufacturing	908	377	167	1,452
Agriculture, Forestry, Fishing, and Hunting	700	116	26	842
Information	624	107	26	757
Utilities	44	30	1	75
Mining, Quarrying, and Oil and Gas Extraction	45	5	1	51
Management of Companies and Enterprises	*	8	31	*
Industries not classified	*	18	0	*
All industries	72,822	14,684	2,303	89,809

* 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 45.6 percent of workers and owned 40.9 percent of businesses.

Veterans



Veterans made up 2.8 percent of workers and owned 4.2 percent of businesses.

Hispanics



Hispanics made up 53.0 percent of workers and owned 34.6 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	29,500	90.7	3,023	9.3	32,523
Male	41,000	80.4	10,016	19.6	51,016
Owned equally by both groups	850	30.6	1,932	69.4	2,782
Veteran	2,500	79.4	647	20.6	3,147
Not Veteran	69,000	83.1	14,006	16.9	83,006
Owned equally by both groups	150	32.0	319	68.0	469
Hispanic	26,500	89.8	3,019	10.2	29,519
Not Hispanic	45,000	79.4	11,675	20.6	56,675
Owned equally by both groups	150	35.1	277	64.9	427
Rural	8,500	80.2	2,092	19.8	10,592
Urban	57,000	80.7	13,644	19.3	70,644
American Indian and Alaska Native	1,700	85.2	295	14.8	1,995
Asian	19,000	87.0	2,849	13.0	21,849
Black or African American	5,500	93.7	367	6.3	5,867
Native Hawaiian and Other Pacific Islander	350	88.2	47	11.8	397
White	47,000	80.1	11,667	19.9	58,667
Hispanic or Racial Minority	47,000	88.2	6,279	11.8	53,279
White and Not Hispanic	24,500	74.6	8,348	25.4	32,848
Owned equally by both groups	300	46.6	344	53.4	644

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.

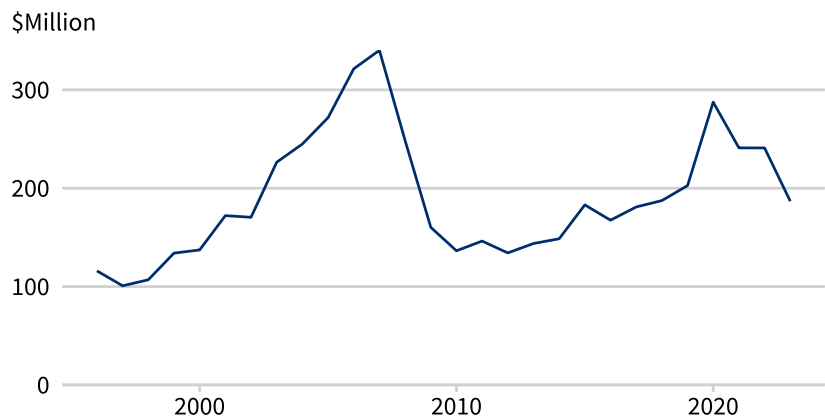
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$186.8 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 \$631.9 million. Total reported new lending to businesses through loans of \$100,000 or less was \$289.6 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	28,555	48.2	2,293	96.0	1,680,924	41.4
Accommodation and Food Services	21,768	59.2	1,571	95.6	539,730	58.0
Construction	19,923	90.8	1,990	98.4	1,294,458	86.4
Retail Trade	15,559	36.6	1,837	89.6	663,787	41.9
Manufacturing	12,829	42.8	544	86.6	711,591	41.0
Professional, Scientific, and Technical Services	11,285	86.9	1,708	97.2	810,959	89.3
Other Services (except Public Administration)	11,278	74.6	1,652	97.5	397,766	75.0
Wholesale Trade	10,692	61.3	740	81.9	763,749	63.4
Administrative, Support, and Waste Management	9,716	43.4	897	92.5	430,463	46.7
Transportation and Warehousing	9,477	45.9	1,583	95.8	523,588	51.8
Real Estate and Rental and Leasing	4,858	80.0	846	94.5	240,786	77.0
Educational Services	4,009	49.6	210	93.8	178,536	63.4
Finance and Insurance	3,927	41.6	625	84.2	289,055	39.4
Arts, Entertainment, and Recreation	3,558	70.7	214	98.2	103,212	78.5
Agriculture, Forestry, Fishing, and Hunting	2,444	43.0	142	97.3	120,926	70.5
Information	1,738	42.3	133	83.1	119,055	39.7
Management of Companies and Enterprises	916	28.7	39	53.4	76,306	28.3
Utilities	128	3.4	31	79.5	10,897	2.0
Mining, Quarrying, and Oil and Gas Extraction	44	37.0	6	60.0	3,168	30.4
Industries not classified	27	100.0	18	100.0	956	100.0
All industries	172,731	53.2	16,987	94.3	8,959,912	52.2

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

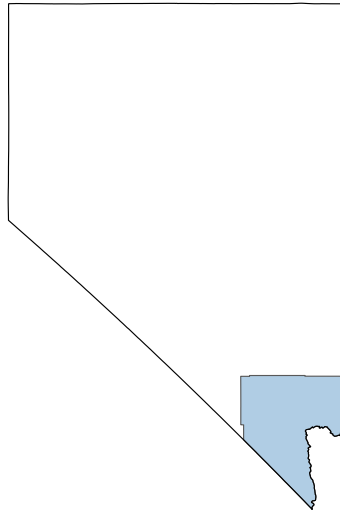
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Las Vegas-Henderson-North Las Vegas

274,361 small businesses
99.3 percent of businesses

408,865 small business employees
44.6 percent of employees



Las Vegas-Henderson-North Las Vegas Metropolitan Statistical Area

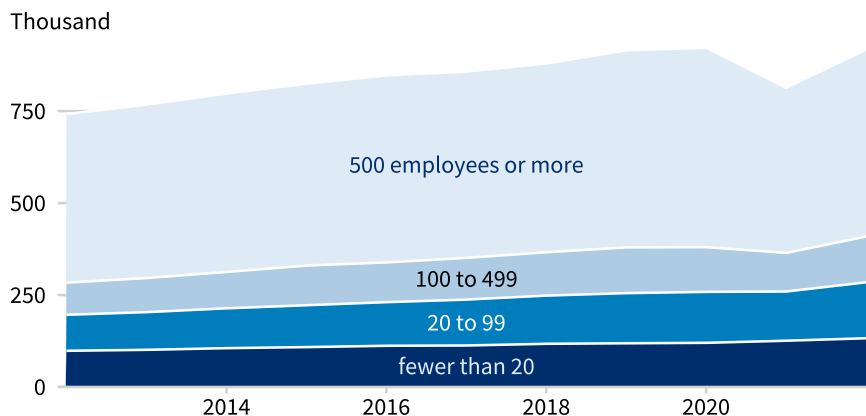
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 95.6 percent of metropolitan area employers and 44.6 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 30,298 to 41,790. During that period, total employment at small businesses rose from 283,759 to 408,865 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 **41,562** small businesses.

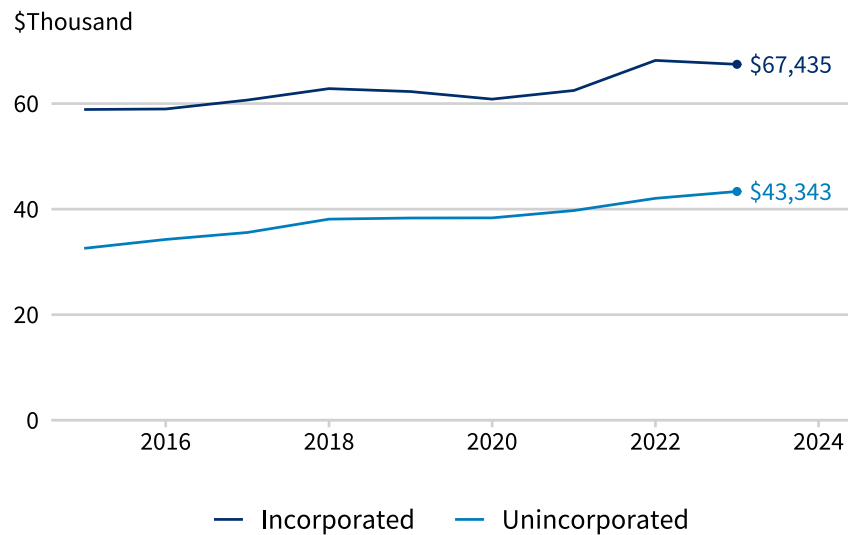
The metropolitan area industry with the most small business employment in 2022 was Accommodation and Food Services, with **76,414** employees.

Self-employment

In 2023, 11.9 percent of private workers in the metropolitan area were self-employed, up from 9.8 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 \$67,435 in 2023, up 7.3 percent since 2018. The median income of the unincorporated self-employed was \$43,343 in 2023, up 13.7 percent since 2018. The median income for all private workers was \$49,472 in 2023, up 25.2 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	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	40,269	1,106	187	41,562
Professional, Scientific, and Technical Services	30,232	6,637	503	37,372
Other Services (except Public Administration)	26,892	3,077	249	30,218
Real Estate and Rental and Leasing	24,188	3,096	160	27,444
Administrative, Support, and Waste Management	21,960	2,726	445	25,131
Health Care and Social Assistance	17,476	4,659	633	22,768
Retail Trade	16,719	3,122	497	20,338
Arts, Entertainment, and Recreation	16,974	1,177	158	18,309
Construction	12,246	2,719	682	15,647
Finance and Insurance	6,925	1,762	166	8,853
Accommodation and Food Services	4,422	2,577	1,100	8,099
Wholesale Trade	3,519	1,391	366	5,276
Educational Services	4,327	509	119	4,955
Information	3,709	703	76	4,488
Manufacturing	2,214	823	235	3,272
Agriculture, Forestry, Fishing, and Hunting	347	15	3	365
Mining, Quarrying, and Oil and Gas Extraction	79	26	6	111
Utilities	73	14	3	90
Management of Companies and Enterprises	*	81	89	*
Industries not classified	*	95	0	*
All industries	232,571	36,272	5,518	274,361

* 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 46.0 percent of workers and owned 45.8 percent of businesses.

Veterans



Veterans made up 5.5 percent of workers and owned 5.6 percent of businesses.

Hispanics



Hispanics made up 32.1 percent of workers and owned 24.5 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	102,000	91.7	9,278	8.3	111,278
Male	118,000	82.8	24,562	17.2	142,562
Owned equally by both groups	5,000	53.0	4,429	47.0	9,429
Veteran	11,500	85.3	1,982	14.7	13,482
Not Veteran	213,000	85.6	35,748	14.4	248,748
Owned equally by both groups	750	58.2	539	41.8	1,289
Hispanic	58,500	93.0	4,380	7.0	62,880
Not Hispanic	165,000	83.2	33,282	16.8	198,282
Owned equally by both groups	700	53.6	607	46.4	1,307
Rural	1,200	78.0	339	22.0	1,539
Urban	214,000	84.5	39,219	15.5	253,219
American Indian and Alaska Native	3,500	90.1	383	9.9	3,883
Asian	40,500	87.1	5,981	12.9	46,481
Black or African American	39,000	96.2	1,542	3.8	40,542
Native Hawaiian and Other Pacific Islander	3,300	94.3	198	5.7	3,498
White	147,000	82.9	30,317	17.1	177,317
Hispanic or Racial Minority	128,000	91.4	12,021	8.6	140,021
White and Not Hispanic	95,500	79.2	25,145	20.8	120,645
Owned equally by both groups	1,400	56.0	1,102	44.0	2,502

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.

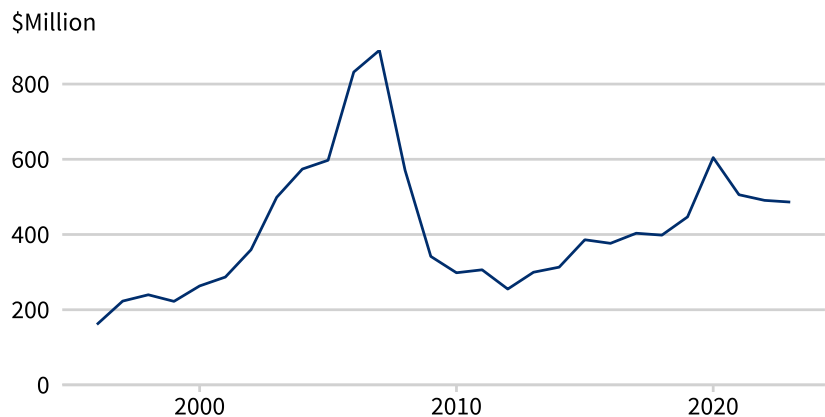
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$486.2 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 \$1.5 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$865.0 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	%
Accommodation and Food Services	76,414	31.0	3,677	95.5	2,187,673	23.5
Construction	52,457	74.1	3,401	97.2	3,289,469	67.7
Health Care and Social Assistance	52,141	50.3	5,292	97.2	2,470,135	40.5
Professional, Scientific, and Technical Services	36,694	75.2	7,140	97.4	2,901,509	72.6
Administrative, Support, and Waste Management	34,310	48.5	3,171	94.3	1,436,319	53.0
Retail Trade	33,625	29.4	3,619	91.3	1,447,357	32.3
Other Services (except Public Administration)	21,863	76.8	3,326	97.5	830,765	75.0
Manufacturing	16,643	61.7	1,058	93.1	876,661	50.3
Arts, Entertainment, and Recreation	15,270	62.3	1,335	97.1	874,655	53.4
Wholesale Trade	13,525	53.7	1,757	88.4	954,970	49.8
Real Estate and Rental and Leasing	13,425	54.5	3,256	96.8	800,688	51.4
Transportation and Warehousing	13,017	28.1	1,293	90.5	588,102	24.6
Educational Services	9,956	77.6	628	96.0	411,091	72.6
Finance and Insurance	9,888	29.5	1,928	90.1	817,823	30.3
Information	6,893	49.4	779	91.6	583,031	50.5
Management of Companies and Enterprises	1,913	8.5	170	60.7	149,535	6.7
Mining, Quarrying, and Oil and Gas Extraction	459	85.0	32	91.4	37,878	83.3
Agriculture, Forestry, Fishing, and Hunting	146	100.0	18	100.0	7,485	100.0
Industries not classified	132	100.0	95	100.0	3,645	100.0
Utilities	94	3.7	17	65.4	10,800	3.3
All industries	408,865	44.6	41,790	95.6	20,679,591	42.3

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

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2025 Small Business Profile

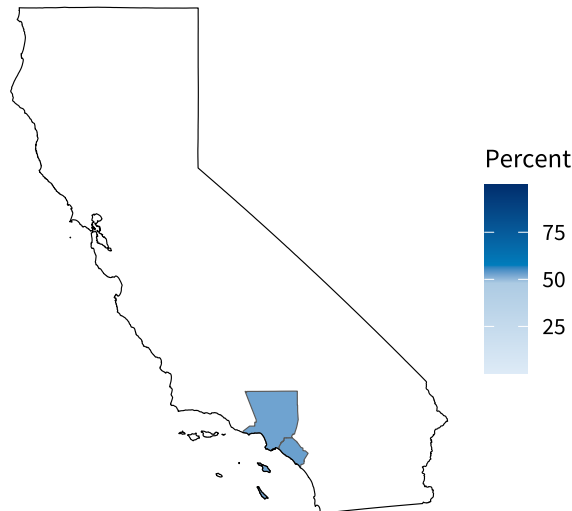
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Los Angeles-Long Beach-Anaheim

1.8 million small businesses
99.8 percent of businesses

2.9 million small business employees
52.6 percent of employees



Share of metropolitan area employees working at small businesses by county

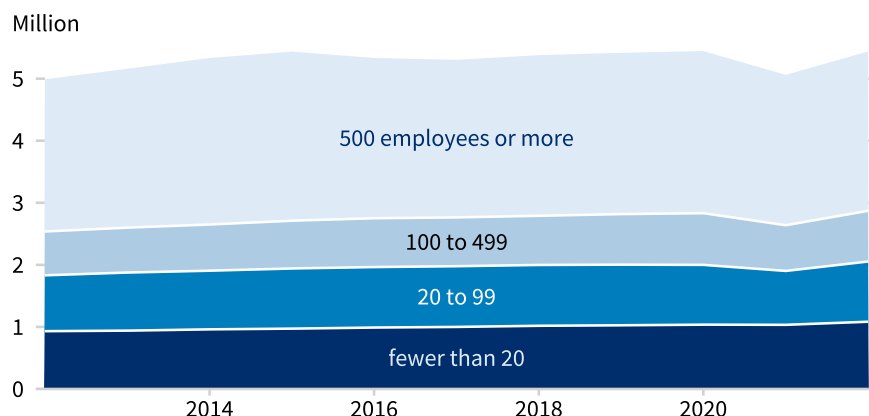
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 98.8 percent of metropolitan area employers and 52.6 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 284,073 to 352,048. During that period, total employment at small businesses rose from 2.5 million to 2.9 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 [290,405](#) small businesses.

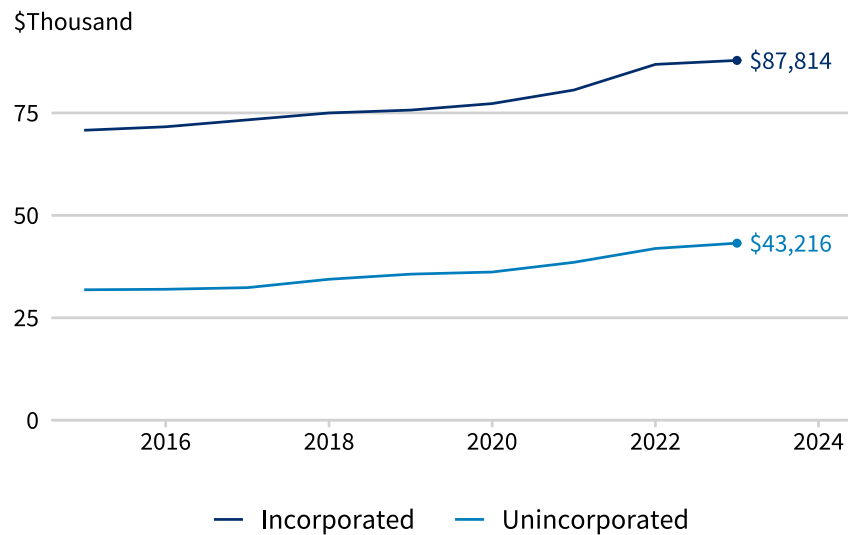
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with [398,240](#) employees.

Self-employment

In 2023, 18.3 percent of private workers in the metropolitan area were self-employed, up from 17.8 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 \$87,814 in 2023, up 17.1 percent since 2018. The median income of the unincorporated self-employed was \$43,216 in 2023, up 25.6 percent since 2018. The median income for all private workers was \$59,506 in 2023, up 37.0 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	232,380	54,727	3,298	290,405
Transportation and Warehousing	195,795	11,668	1,299	208,762
Real Estate and Rental and Leasing	150,054	21,812	998	172,864
Other Services (except Public Administration)	140,017	25,611	1,887	167,515
Health Care and Social Assistance	114,920	40,464	3,899	159,283
Arts, Entertainment, and Recreation	121,047	22,107	746	143,900
Administrative, Support, and Waste Management	114,001	12,705	1,941	128,647
Retail Trade	92,433	25,170	2,316	119,919
Construction	88,681	22,499	2,152	113,332
Wholesale Trade	32,278	23,002	3,113	58,393
Information	41,169	11,402	830	53,401
Accommodation and Food Services	24,475	19,893	5,607	49,975
Finance and Insurance	36,467	12,155	930	49,552
Educational Services	32,824	4,893	1,100	38,817
Manufacturing	16,996	10,652	2,963	30,611
Agriculture, Forestry, Fishing, and Hunting	1,639	155	12	1,806
Mining, Quarrying, and Oil and Gas Extraction	1,216	91	11	1,318
Utilities	445	125	12	582
Management of Companies and Enterprises	*	210	509	*
Industries not classified	*	412	1	*
All industries	1,436,837	319,542	32,506	1,788,885

* 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 45.9 percent of workers and owned 43.4 percent of businesses.

Veterans



Veterans made up 1.8 percent of workers and owned 2.4 percent of businesses.

Hispanics



Hispanics made up 44.3 percent of workers and owned 27.1 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	587,000	87.9	80,659	12.1	667,659
Male	765,000	79.3	199,619	20.7	964,619
Owned equally by both groups	33,000	45.8	39,124	54.2	72,124
Veteran	27,000	75.0	8,978	25.0	35,978
Not Veteran	1,356,000	81.5	307,401	18.5	1,663,401
Owned equally by both groups	2,100	41.0	3,023	59.0	5,123
Hispanic	414,000	91.4	39,201	8.6	453,201
Not Hispanic	967,000	77.8	275,683	22.2	1,242,683
Owned equally by both groups	4,400	49.3	4,518	50.7	8,918
Rural	9,100	83.4	1,808	16.6	10,908
Urban	1,374,000	81.1	321,035	18.9	1,695,035
American Indian and Alaska Native	18,000	87.0	2,698	13.0	20,698
Asian	359,000	81.5	81,544	18.5	440,544
Black or African American	116,000	93.4	8,197	6.6	124,197
Native Hawaiian and Other Pacific Islander	7,700	90.5	806	9.5	8,506
White	922,000	80.3	226,744	19.7	1,148,744
Hispanic or Racial Minority	819,000	86.4	129,167	13.6	948,167
White and Not Hispanic	558,000	75.3	182,677	24.7	740,677
Owned equally by both groups	8,200	52.0	7,558	48.0	15,758

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)

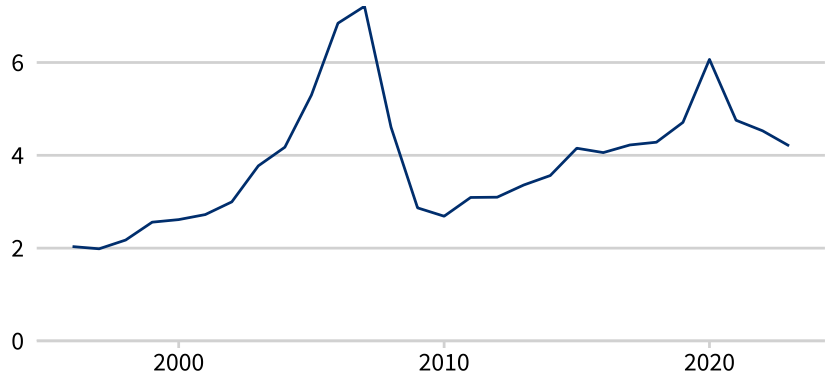
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$4.2 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 \$12.5 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$6.9 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	398,240	49.1	44,363	99.2	21,820,164	41.0
Accommodation and Food Services	396,445	64.4	25,500	98.9	12,101,803	64.0
Professional, Scientific, and Technical Services	297,568	65.0	58,025	98.8	29,005,112	56.7
Manufacturing	234,197	53.0	13,615	96.3	14,694,824	42.9
Wholesale Trade	232,487	68.4	26,115	97.6	18,043,452	61.4
Retail Trade	208,947	37.0	27,486	98.3	11,083,341	45.0
Construction	197,706	78.7	24,651	99.3	13,966,178	71.9
Other Services (except Public Administration)	184,606	83.7	27,498	99.4	7,703,070	81.1
Administrative, Support, and Waste Management	169,318	47.5	14,646	97.3	9,554,228	49.8
Real Estate and Rental and Leasing	101,461	69.8	22,810	99.0	7,794,735	64.9
Educational Services	99,380	52.2	5,993	98.4	4,613,613	46.8
Transportation and Warehousing	96,054	41.0	12,967	97.5	5,677,846	39.9
Finance and Insurance	84,629	32.7	13,085	96.7	9,803,465	26.5
Information	76,220	29.5	12,232	97.9	9,593,877	28.0
Arts, Entertainment, and Recreation	75,582	49.1	22,853	99.6	11,293,342	72.9
Management of Companies and Enterprises	14,806	10.7	719	56.7	1,628,772	10.1
Utilities	1,057	5.8	137	87.3	140,648	5.4
Agriculture, Forestry, Fishing, and Hunting	1,014	94.5	167	98.8	46,197	94.8
Industries not classified	737	100.0	413	100.0	29,367	100.0
Mining, Quarrying, and Oil and Gas Extraction	732	31.2	102	91.1	77,999	22.2
All industries	2,871,186	52.6	352,048	98.8	188,672,033	47.0

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

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

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Oxnard-Thousand Oaks-Ventura

89,851 small businesses
98.9 percent of businesses

156,243 small business employees
58.1 percent of employees



Oxnard-Thousand Oaks-Ventura Metropolitan Statistical Area

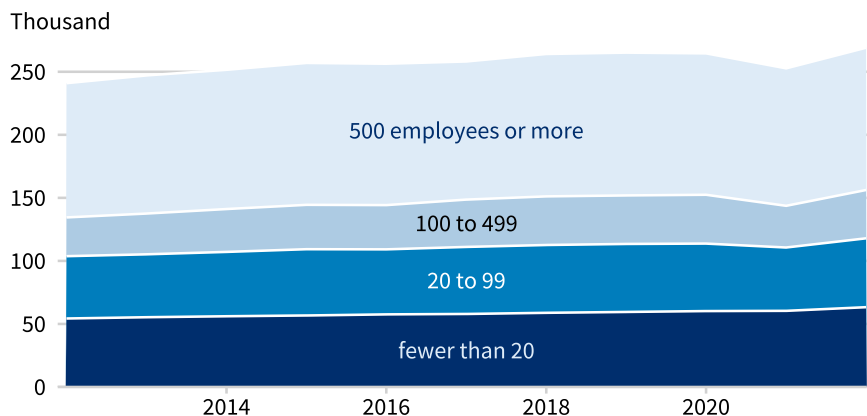
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 95.1 percent of metropolitan area employers and 58.1 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 16,403 to 19,111. During that period, total employment at small businesses rose from 134,478 to 156,243 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 **16,202** small businesses.

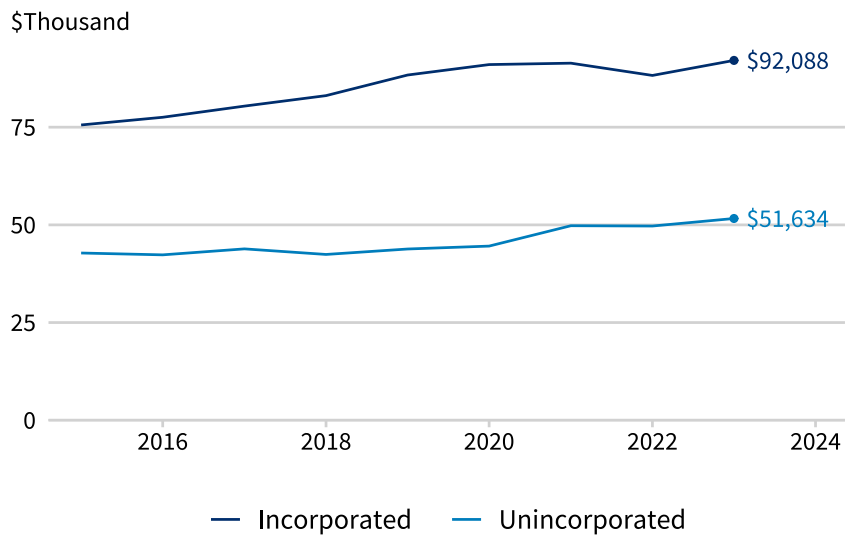
The metropolitan area industry with the most small business employment in 2022 was Accommodation and Food Services, with **22,255** employees.

Self-employment

In 2023, 15.4 percent of private workers in the metropolitan area were self-employed, down from 16.7 percent in 2018. The percent self-employed included 5.6 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$92,088 in 2023, up 10.8 percent since 2018. The median income of the unincorporated self-employed was \$51,634 in 2023, up 21.7 percent since 2018. The median income for all private workers was \$61,152 in 2023, up 24.4 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	13,315	2,732	155	16,202
Other Services (except Public Administration)	7,226	1,526	122	8,874
Real Estate and Rental and Leasing	7,514	1,050	62	8,626
Health Care and Social Assistance	5,804	2,313	263	8,380
Construction	4,945	2,144	178	7,267
Administrative, Support, and Waste Management	5,854	987	118	6,959
Transportation and Warehousing	6,186	357	83	6,626
Retail Trade	4,956	1,454	202	6,612
Arts, Entertainment, and Recreation	5,073	544	47	5,664
Finance and Insurance	2,168	812	54	3,034
Accommodation and Food Services	1,048	960	374	2,382
Educational Services	2,065	241	66	2,372
Wholesale Trade	1,327	781	179	2,287
Information	1,657	348	33	2,038
Manufacturing	1,055	607	178	1,840
Agriculture, Forestry, Fishing, and Hunting	410	64	12	486
Mining, Quarrying, and Oil and Gas Extraction	103	22	8	133
Utilities	34	33	3	70
Management of Companies and Enterprises	*	10	39	*
Industries not classified	*	16	0	*
All industries	70,740	16,986	2,125	89,851

* 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 45.2 percent of workers and owned 43.3 percent of businesses.

Veterans



Veterans made up 3.3 percent of workers and owned 4.6 percent of businesses.

Hispanics



Hispanics made up 42.9 percent of workers and owned 26.2 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	30,000	88.7	3,816	11.3	33,816
Male	38,000	77.0	11,373	23.0	49,373
Owned equally by both groups	1,600	41.7	2,240	58.3	3,840
Veteran	2,800	77.8	799	22.2	3,599
Not Veteran	66,500	80.2	16,384	19.8	82,884
Owned equally by both groups	150	38.0	245	62.0	395
Hispanic	19,500	88.2	2,609	11.8	22,109
Not Hispanic	49,500	77.4	14,436	22.6	63,936
Owned equally by both groups	250	39.5	383	60.5	633
Rural	2,300	81.5	522	18.5	2,822
Urban	65,000	78.5	17,831	21.5	82,831
American Indian and Alaska Native	1,200	82.5	255	17.5	1,455
Asian	9,500	78.9	2,541	21.1	12,041
Black or African American	2,600	90.8	264	9.2	2,864
Native Hawaiian and Other Pacific Islander	400	*	*	*	*
White	57,500	79.9	14,426	20.1	71,926
Hispanic or Racial Minority	29,000	84.1	5,474	15.9	34,474
White and Not Hispanic	39,500	77.5	11,475	22.5	50,975
Owned equally by both groups	450	48.4	479	51.6	929

* 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.

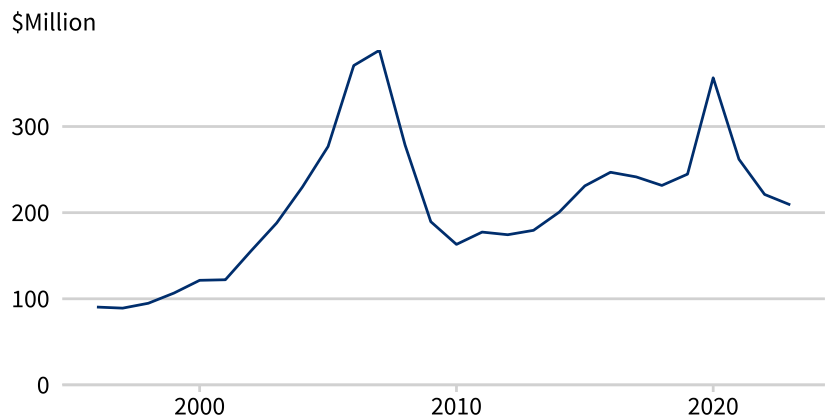
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$209.1 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 \$644.8 million. Total reported new lending to businesses through loans of \$100,000 or less was \$333.3 million.

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

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	22,255	66.7	1,334	94.3	601,847	67.3
Health Care and Social Assistance	21,985	52.3	2,576	96.2	1,137,946	45.0
Construction	16,164	94.0	2,322	99.2	1,017,631	90.5
Professional, Scientific, and Technical Services	13,623	59.8	2,887	97.4	1,085,301	39.2
Retail Trade	13,580	34.9	1,656	86.6	685,714	43.8
Manufacturing	12,875	49.2	785	92.5	811,708	41.2
Wholesale Trade	11,215	70.9	960	90.8	907,098	61.2
Administrative, Support, and Waste Management	9,816	61.8	1,105	94.4	477,217	63.1
Other Services (except Public Administration)	9,746	93.0	1,648	98.0	356,866	89.9
Educational Services	4,830	70.3	307	96.5	196,937	72.0
Transportation and Warehousing	4,503	58.1	440	91.7	218,316	61.1
Finance and Insurance	4,011	36.8	866	91.0	359,672	31.9
Real Estate and Rental and Leasing	3,818	77.0	1,112	95.5	230,455	72.2
Arts, Entertainment, and Recreation	3,299	66.6	591	97.2	137,455	76.2
Information	1,962	44.1	381	90.9	172,971	44.7
Agriculture, Forestry, Fishing, and Hunting	920	96.4	76	97.4	47,926	91.9
Management of Companies and Enterprises	818	20.2	49	62.0	81,913	15.3
Mining, Quarrying, and Oil and Gas Extraction	650	92.1	30	93.8	65,898	91.6
Utilities	150	17.8	36	87.8	13,742	12.0
Industries not classified	23	100.0	16	100.0	753	100.0
All industries	156,243	58.1	19,111	95.1	8,607,366	50.9

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

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2025 Small Business Profile

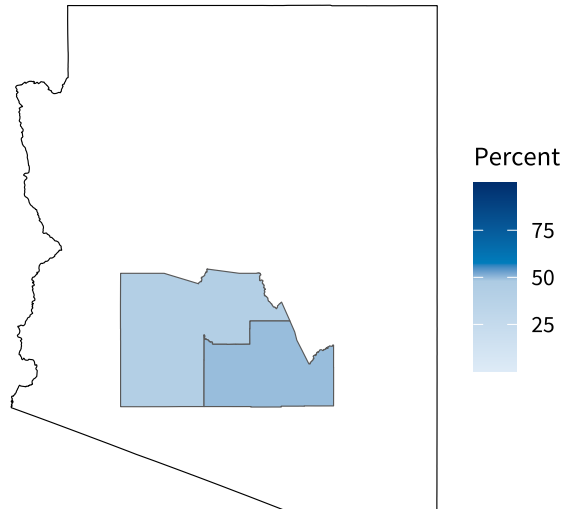
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OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Phoenix-Mesa-Chandler

505,607 small businesses
99.4 percent of businesses

851,304 small business employees
42.6 percent of employees



Share of metropolitan area employees working at small businesses by county

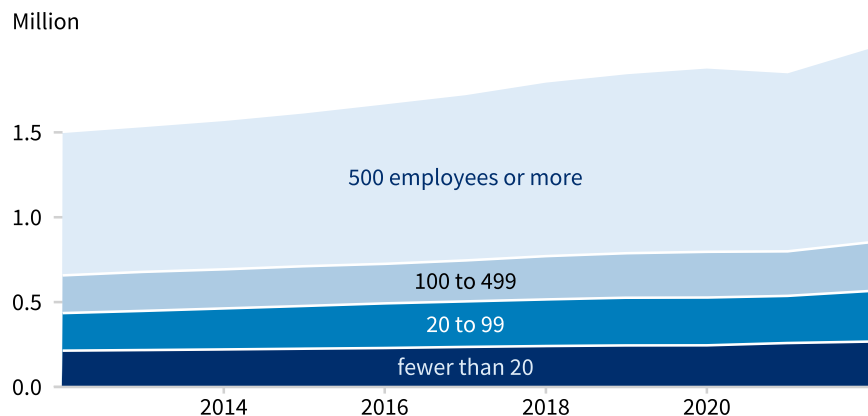
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 96.5 percent of metropolitan area employers and 42.6 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 65,925 to 86,256. During that period, total employment at small businesses rose from 657,451 to 851,304 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 **75,079** small businesses.

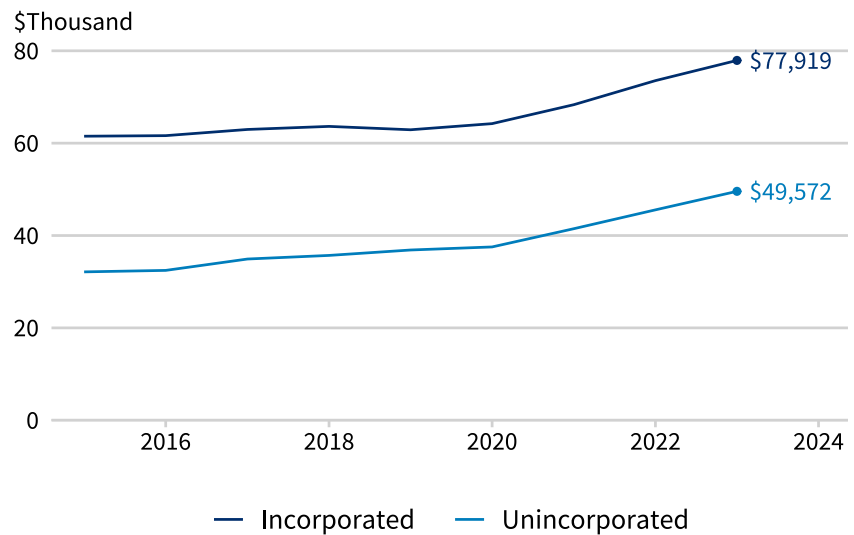
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **136,991** employees.

Self-employment





In 2023, 13.0 percent of private workers in the metropolitan area were self-employed, up from 12.8 percent in 2018. The percent self-employed included 5.4 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$77,919 in 2023, up 22.4 percent since 2018. The median income of the unincorporated self-employed was \$49,572 in 2023, up 38.9 percent since 2018. The median income for all private workers was \$57,829 in 2023, up 33.2 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	60,818	13,263	998	75,079
Transportation and Warehousing	57,070	1,960	412	59,442
Real Estate and Rental and Leasing	49,397	7,300	301	56,998
Other Services (except Public Administration)	42,901	7,203	672	50,776
Health Care and Social Assistance	33,518	10,070	1,474	45,062
Construction	35,086	8,316	1,244	44,646
Administrative, Support, and Waste Management	38,443	4,940	717	44,100
Retail Trade	29,555	5,664	718	35,937
Arts, Entertainment, and Recreation	22,570	1,180	216	23,966
Finance and Insurance	11,944	3,966	339	16,249
Accommodation and Food Services	7,556	4,401	1,675	13,632
Educational Services	11,884	1,202	322	13,408
Wholesale Trade	5,564	2,982	705	9,251
Manufacturing	5,370	1,949	738	8,057
Information	5,459	923	159	6,541
Agriculture, Forestry, Fishing, and Hunting	1,308	95	9	1,412
Mining, Quarrying, and Oil and Gas Extraction	690	43	17	750
Utilities	218	57	9	284
Management of Companies and Enterprises	*	100	177	*
Industries not classified	*	129	0	*
All industries	419,351	75,688	10,568	505,607

* 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 45.6 percent of workers and owned 45.6 percent of businesses.

Veterans



Veterans made up 4.9 percent of workers and owned 6.0 percent of businesses.

Hispanics



Hispanics made up 30.5 percent of workers and owned 21.7 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	181,000	90.7	18,499	9.3	199,499
Male	220,000	82.4	46,948	17.6	266,948
Owned equally by both groups	10,500	43.3	13,746	56.7	24,246
Veteran	22,000	83.9	4,234	16.1	26,234
Not Veteran	387,000	84.1	73,185	15.9	460,185
Owned equally by both groups	1,600	47.4	1,774	52.6	3,374
Hispanic	96,000	92.7	7,523	7.3	103,523
Not Hispanic	313,000	81.7	70,273	18.3	383,273
Owned equally by both groups	1,500	51.8	1,397	48.2	2,897
Rural	13,500	84.5	2,475	15.5	15,975
Urban	376,000	82.6	79,313	17.4	455,313
American Indian and Alaska Native	8,900	92.3	740	7.7	9,640
Asian	31,500	84.4	5,805	15.6	37,305
Black or African American	37,000	95.6	1,719	4.4	38,719
Native Hawaiian and Other Pacific Islander	1,900	93.9	123	6.1	2,023
White	342,000	82.9	70,614	17.1	412,614
Hispanic or Racial Minority	160,000	91.2	15,480	8.8	175,480
White and Not Hispanic	249,000	80.2	61,455	19.8	310,455
Owned equally by both groups	2,400	51.5	2,257	48.5	4,657

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)

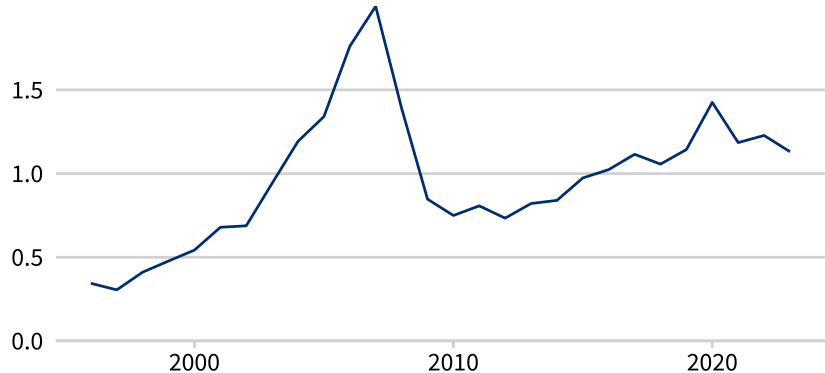
Small business loans

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 \$3.4 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$1.6 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	136,991	47.7	11,544	97.7	7,029,768	40.8
Accommodation and Food Services	111,747	50.7	6,076	96.2	2,855,002	48.6
Construction	109,691	72.8	9,560	98.3	7,161,663	66.5
Professional, Scientific, and Technical Services	77,814	51.4	14,261	97.5	6,374,095	47.4
Administrative, Support, and Waste Management	64,123	44.2	5,657	94.5	3,132,334	43.8
Other Services (except Public Administration)	58,149	82.6	7,875	98.3	2,362,511	76.8
Retail Trade	57,499	24.0	6,382	94.2	2,932,960	29.8
Manufacturing	54,001	40.2	2,687	90.7	3,083,748	29.5
Wholesale Trade	35,230	44.4	3,687	89.4	2,668,230	39.3
Educational Services	27,524	46.6	1,524	96.1	1,156,110	44.6
Real Estate and Rental and Leasing	26,393	54.3	7,601	97.7	1,857,336	54.2
Transportation and Warehousing	25,999	24.9	2,372	90.9	1,333,712	22.1
Finance and Insurance	25,256	16.7	4,305	92.3	2,208,390	16.7
Arts, Entertainment, and Recreation	19,962	46.4	1,396	96.3	986,469	50.1
Information	13,374	32.3	1,082	89.3	1,268,400	34.3
Management of Companies and Enterprises	4,766	7.7	277	53.2	440,229	7.5
Utilities	1,329	16.7	66	78.6	128,035	13.3
Mining, Quarrying, and Oil and Gas Extraction	700	38.9	60	82.2	52,023	36.5
Agriculture, Forestry, Fishing, and Hunting	617	95.2	104	99.0	32,418	93.8
Industries not classified	139	100.0	129	100.0	5,513	100.0
All industries	851,304	42.6	86,256	96.5	47,068,946	38.4

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

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

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2025 Small Business Profile

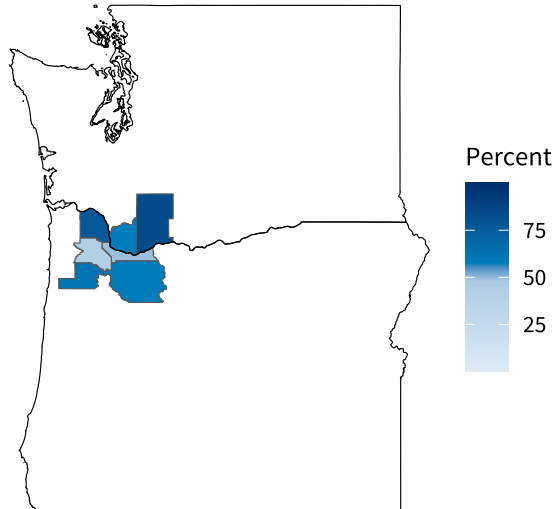
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Portland-Vancouver-Hillsboro

260,175 small businesses
99.2 percent of businesses

544,855 small business employees
50.2 percent of employees



Share of metropolitan area employees working at small businesses by county

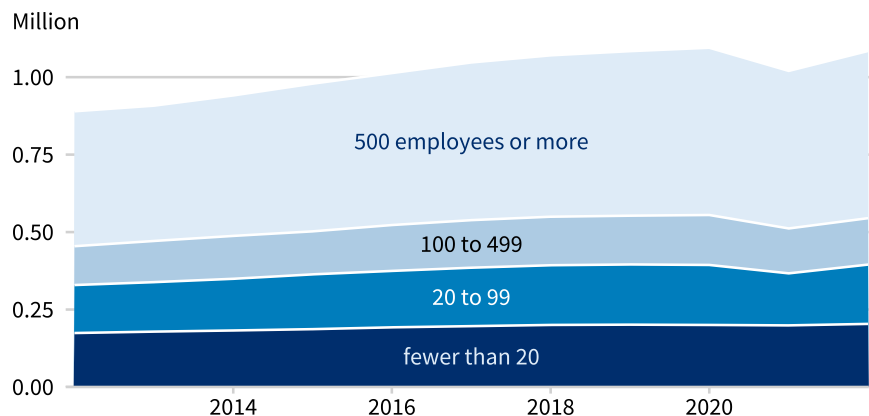
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 96.5 percent of metropolitan area employers and 50.2 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 50,125 to 58,263. During that period, total employment at small businesses rose from 454,393 to 544,855 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 **45,525** small businesses.

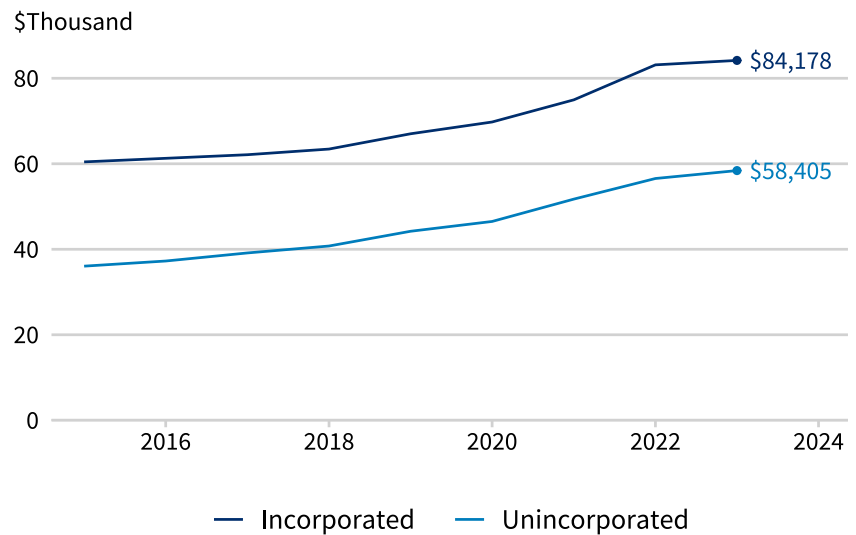
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **71,150** employees.

Self-employment





In 2023, 14.3 percent of private workers in the metropolitan area were self-employed, down from 15.1 percent in 2018. The percent self-employed included 5.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$84,178 in 2023, up 32.7 percent since 2018. The median income of the unincorporated self-employed was \$58,405 in 2023, up 43.3 percent since 2018. The median income for all private workers was \$67,681 in 2023, up 32.1 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	36,906	7,863	756	45,525
Transportation and Warehousing	26,955	1,569	274	28,798
Real Estate and Rental and Leasing	21,434	3,182	201	24,817
Health Care and Social Assistance	16,087	6,074	819	22,980
Other Services (except Public Administration)	16,119	5,221	402	21,742
Construction	12,506	7,567	706	20,779
Retail Trade	14,659	3,951	601	19,211
Arts, Entertainment, and Recreation	17,347	949	159	18,455
Administrative, Support, and Waste Management	12,607	2,901	430	15,938
Accommodation and Food Services	3,869	4,092	1,027	8,988
Educational Services	6,970	862	208	8,040
Manufacturing	3,571	2,025	687	6,283
Finance and Insurance	4,136	1,829	169	6,134
Wholesale Trade	2,787	2,019	574	5,380
Information	4,182	861	135	5,178
Agriculture, Forestry, Fishing, and Hunting	1,638	215	23	1,876
Utilities	88	28	3	119
Mining, Quarrying, and Oil and Gas Extraction	51	20	4	75
Management of Companies and Enterprises	*	44	146	*
Industries not classified	*	61	0	*
All industries	201,912	51,282	6,981	260,175

* 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 46.3 percent of workers and owned 47.8 percent of businesses.

Veterans



Veterans made up 4.3 percent of workers and owned 5.0 percent of businesses.

Hispanics



Hispanics made up 12.4 percent of workers and owned 8.6 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	93,500	87.9	12,853	12.1	106,353
Male	99,500	76.1	31,190	23.9	130,690
Owned equally by both groups	5,800	43.1	7,648	56.9	13,448
Veteran	8,100	75.8	2,590	24.2	10,690
Not Veteran	190,000	79.8	48,077	20.2	238,077
Owned equally by both groups	750	42.3	1,024	57.7	1,774
Hispanic	17,500	85.4	2,987	14.6	20,487
Not Hispanic	181,000	79.0	48,138	21.0	229,138
Owned equally by both groups	450	44.2	567	55.8	1,017
Rural	17,000	78.8	4,587	21.2	21,587
Urban	169,000	77.4	49,358	22.6	218,358
American Indian and Alaska Native	3,200	83.0	657	17.0	3,857
Asian	18,500	77.5	5,364	22.5	23,864
Black or African American	9,800	90.5	1,024	9.5	10,824
Native Hawaiian and Other Pacific Islander	1,500	89.6	175	10.4	1,675
White	172,000	79.3	44,898	20.7	216,898
Hispanic or Racial Minority	47,000	82.8	9,755	17.2	56,755
White and Not Hispanic	151,000	78.7	40,818	21.3	191,818
Owned equally by both groups	1,100	49.6	1,119	50.4	2,219

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.

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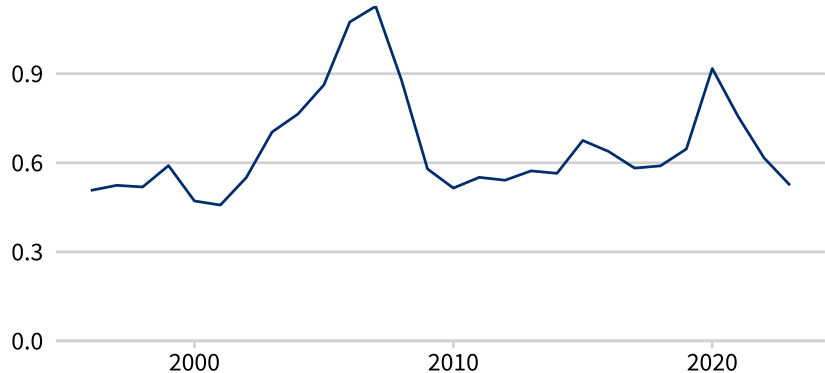
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$524.4 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 \$747.3 million.

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	71,150	42.9	6,893	97.3	3,470,351	32.7
Accommodation and Food Services	69,212	68.9	5,119	98.1	1,981,127	69.7
Construction	62,157	75.8	8,273	98.9	4,451,775	67.3
Professional, Scientific, and Technical Services	54,625	63.6	8,619	97.2	4,641,432	53.1
Manufacturing	50,188	44.1	2,712	92.2	3,065,458	31.4
Retail Trade	43,691	35.9	4,552	93.8	2,001,159	40.3
Other Services (except Public Administration)	37,844	85.0	5,623	98.5	1,608,334	80.2
Administrative, Support, and Waste Management	34,945	54.8	3,331	95.1	1,707,852	56.0
Wholesale Trade	30,981	51.3	2,593	88.0	2,519,849	46.8
Educational Services	15,429	58.5	1,070	97.2	590,050	56.7
Transportation and Warehousing	15,201	31.9	1,843	90.8	830,319	31.5
Real Estate and Rental and Leasing	15,061	64.5	3,383	97.2	890,270	61.2
Finance and Insurance	13,664	29.5	1,998	90.1	1,269,014	25.2
Arts, Entertainment, and Recreation	12,905	75.0	1,108	97.9	580,837	78.7
Information	11,018	37.5	996	89.6	1,077,467	31.4
Management of Companies and Enterprises	4,615	9.8	190	52.9	430,138	6.1
Agriculture, Forestry, Fishing, and Hunting	1,776	78.1	238	97.9	109,190	76.0
Mining, Quarrying, and Oil and Gas Extraction	195	46.2	24	88.9	13,534	37.1
Utilities	133	2.3	31	73.8	13,767	1.9
Industries not classified	65	100.0	61	100.0	1,753	100.0
All industries	544,855	50.2	58,263	96.5	31,253,676	41.0

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

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

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2025 Small Business Profile

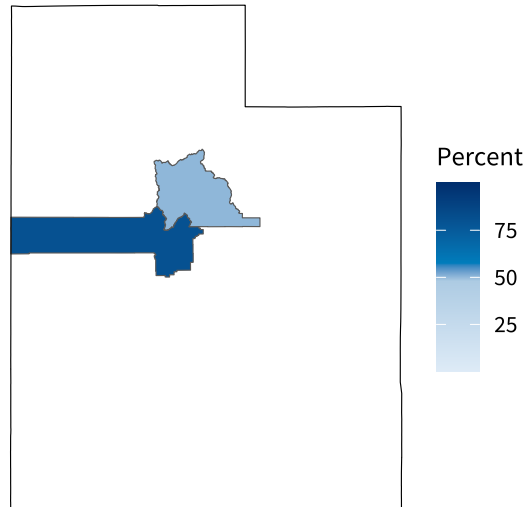
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OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Provo-Orem-Lehi

81,702 small businesses
99.2 percent of businesses

137,410 small business employees
50.5 percent of employees



Share of metropolitan area employees working at small businesses by county

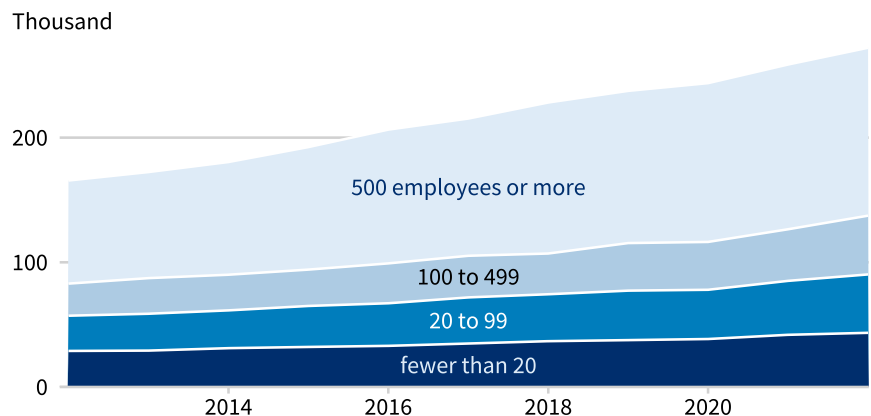
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

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 50.5 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 9,539 to 15,011. During that period, total employment at small businesses rose from 82,916 to 137,410 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 **16,205** small businesses.

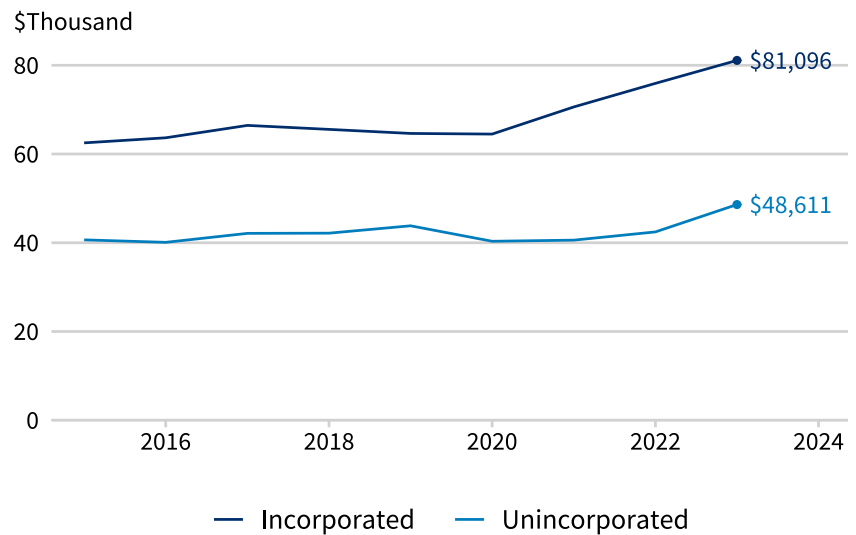
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **17,360** employees.

Self-employment

In 2023, 12.4 percent of private workers in the metropolitan area were self-employed, up from 12.0 percent in 2018. The percent self-employed included 5.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$81,096 in 2023, up 23.7 percent since 2018. The median income of the unincorporated self-employed was \$48,611 in 2023, up 15.3 percent since 2018. The median income for all private workers was \$59,099 in 2023, up 29.2 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	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	13,447	2,540	218	16,205
Real Estate and Rental and Leasing	8,367	1,015	30	9,412
Retail Trade	7,075	1,369	213	8,657
Construction	4,820	2,164	158	7,142
Other Services (except Public Administration)	5,846	881	51	6,778
Health Care and Social Assistance	3,958	1,325	223	5,506
Administrative, Support, and Waste Management	4,381	829	88	5,298
Transportation and Warehousing	4,524	299	36	4,859
Arts, Entertainment, and Recreation	4,246	307	32	4,585
Educational Services	2,841	256	87	3,184
Finance and Insurance	2,273	585	65	2,923
Information	1,482	327	72	1,881
Manufacturing	1,208	458	152	1,818
Wholesale Trade	1,054	361	85	1,500
Accommodation and Food Services	777	478	215	1,470
Agriculture, Forestry, Fishing, and Hunting	299	24	0	323
Utilities	69	18	4	91
Mining, Quarrying, and Oil and Gas Extraction	24	12	8	44
Management of Companies and Enterprises	*	36	19	*
Industries not classified	*	27	0	*
All industries	66,691	13,302	1,709	81,702

* 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 41.9 percent of workers and owned 43.6 percent of businesses.

Veterans



Veterans made up 2.1 percent of workers and owned 3.6 percent of businesses.

Hispanics



Hispanics made up 12.4 percent of workers and owned 10.6 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	25,500	91.7	2,307	8.3	27,807
Male	35,500	80.2	8,763	19.8	44,263
Owned equally by both groups	4,100	64.5	2,259	35.5	6,359
Veteran	1,800	80.0	449	20.0	2,249
Not Veteran	63,000	83.2	12,676	16.8	75,676
Owned equally by both groups	350	63.1	205	36.9	555
Hispanic	7,000	89.2	847	10.8	7,847
Not Hispanic	58,000	82.5	12,271	17.5	70,271
Owned equally by both groups	250	54.1	212	45.9	462
Rural	2,400	86.5	373	13.5	2,773
Urban	51,500	80.9	12,139	19.1	63,639
American Indian and Alaska Native	550	88.0	75	12.0	625
Asian	2,000	83.1	406	16.9	2,406
Black or African American	850	90.8	86	9.2	936
Native Hawaiian and Other Pacific Islander	1,000	93.5	70	6.5	1,070
White	62,000	82.9	12,760	17.1	74,760
Hispanic or Racial Minority	10,500	88.2	1,401	11.8	11,901
White and Not Hispanic	54,000	82.3	11,605	17.7	65,605
Owned equally by both groups	500	*	*	*	*

* 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.

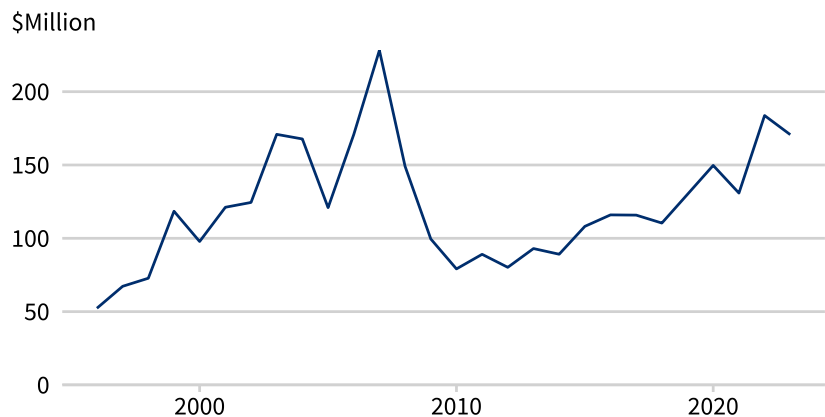
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$170.7 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 \$600.4 million. Total reported new lending to businesses through loans of \$100,000 or less was \$265.7 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	17,360	55.5	1,548	96.3	724,304	48.0
Professional, Scientific, and Technical Services	17,095	61.2	2,758	98.4	1,224,542	56.7
Construction	16,919	74.9	2,322	98.9	984,487	72.7
Retail Trade	13,731	42.4	1,582	90.5	604,871	51.9
Manufacturing	13,225	58.1	610	92.7	689,629	52.0
Accommodation and Food Services	12,323	56.0	693	91.1	218,730	51.9
Administrative, Support, and Waste Management and Information	8,554	42.1	917	95.7	362,138	36.8
Educational Services	7,084	34.5	399	88.5	675,804	27.9
Wholesale Trade	6,853	22.6	343	98.6	257,137	27.8
Other Services (except Public Administration)	5,074	43.4	446	86.6	340,889	44.7
Finance and Insurance	4,756	87.2	932	98.0	170,247	83.6
Real Estate and Rental and Leasing	4,624	47.7	650	91.0	353,401	48.8
Transportation and Warehousing	2,962	87.0	1,045	97.2	158,538	82.6
Arts, Entertainment, and Recreation	2,590	52.6	335	96.0	85,544	43.2
Management of Companies and Enterprises	2,552	81.1	339	99.1	60,938	89.4
Mining, Quarrying, and Oil and Gas Extraction	981	38.5	55	77.5	81,567	40.4
Utilities	506	77.8	20	90.9	33,441	96.6
Agriculture, Forestry, Fishing, and Hunting	135	43.8	22	88.0	8,546	31.6
Industries not classified	60	100.0	24	100.0	2,302	100.0
	26	100.0	27	100.0	1,162	100.0
All industries	137,410	50.5	15,011	95.8	7,038,217	48.0

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

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2025 Small Business Profile

U.S. SMALL BUSINESS ADMINISTRATION

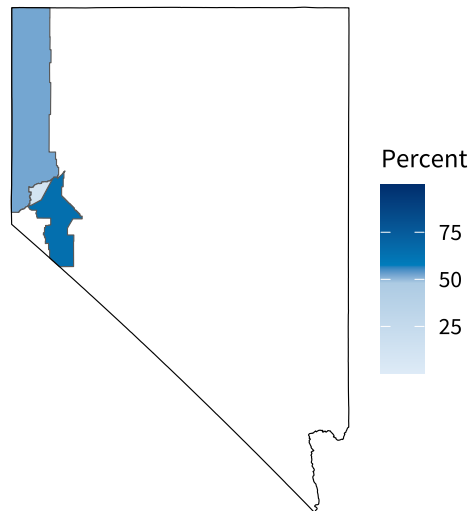
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Reno, Nevada

53,482 small businesses
98.2 percent of businesses

116,320 small business employees
50.3 percent of employees



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

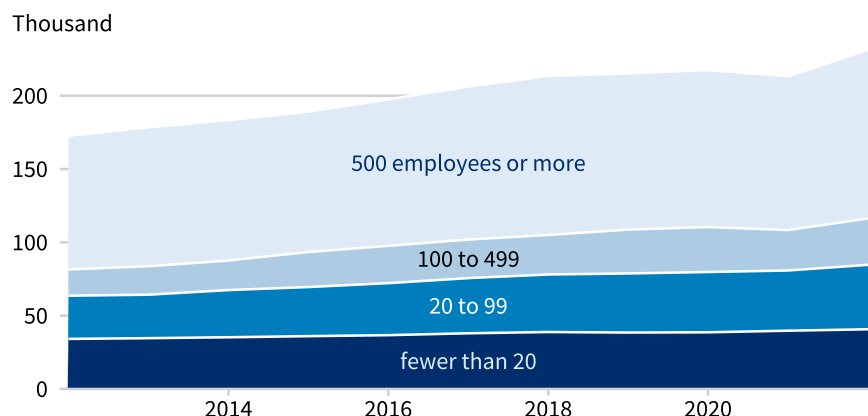
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 92.2 percent of metropolitan area employers and 50.3 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 9,836 to 11,911. During that period, total employment at small businesses rose from 81,539 to 116,320 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 **9,206** small businesses.

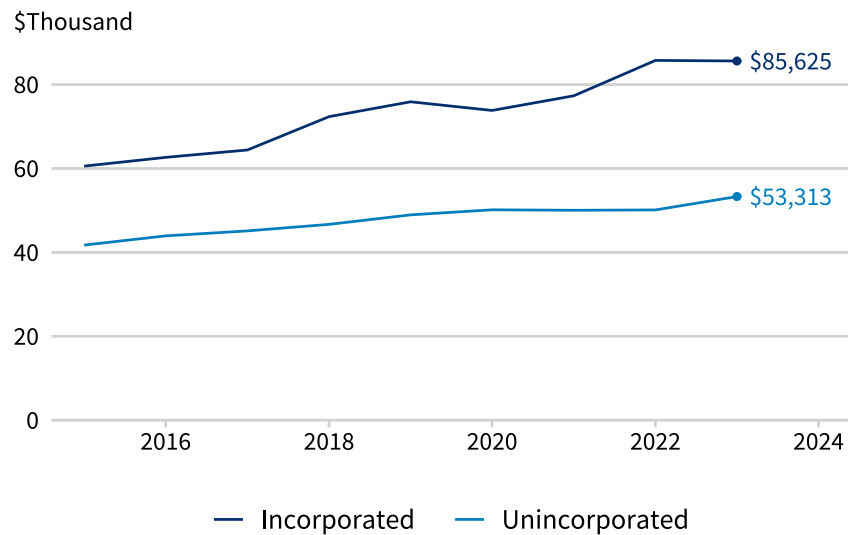
The metropolitan area industry with the most small business employment in 2022 was Construction, with **17,440** employees.

Self-employment

In 2023, 11.6 percent of private workers in the metropolitan area were self-employed, down from 11.9 percent in 2018. The percent self-employed included 5.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$85,625 in 2023, up 18.3 percent since 2018. The median income of the unincorporated self-employed was \$53,313 in 2023, up 14.2 percent since 2018. The median income for all private workers was \$53,818 in 2023, up 31.9 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	7,378	1,697	131	9,206
Real Estate and Rental and Leasing	5,918	753	49	6,720
Other Services (except Public Administration)	4,500	944	95	5,539
Transportation and Warehousing	4,676	290	87	5,053
Health Care and Social Assistance	2,803	1,002	193	3,998
Retail Trade	2,871	904	142	3,917
Construction	2,224	1,251	237	3,712
Administrative, Support, and Waste Management	2,844	716	119	3,679
Arts, Entertainment, and Recreation	2,636	233	57	2,926
Finance and Insurance	1,551	443	58	2,052
Accommodation and Food Services	757	709	266	1,732
Educational Services	1,266	146	34	1,446
Wholesale Trade	576	383	174	1,133
Manufacturing	568	338	156	1,062
Information	614	172	13	799
Agriculture, Forestry, Fishing, and Hunting	238	23	0	261
Mining, Quarrying, and Oil and Gas Extraction	134	41	8	183
Utilities	17	9	3	29
Management of Companies and Enterprises	*	22	29	*
Industries not classified	*	54	0	*
All industries	41,571	10,115	1,796	53,482

* 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 45.6 percent of workers and owned 46.1 percent of businesses.

Veterans



Veterans made up 4.8 percent of workers and owned 7.2 percent of businesses.

Hispanics



Hispanics made up 25.4 percent of workers and owned 13.8 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	18,500	*	*	*	*
Male	20,500	74.5	7,028	25.5	27,528
Owned equally by both groups	1,200	40.8	1,742	59.2	2,942
Veteran	2,600	81.0	608	19.0	3,208
Not Veteran	37,000	78.4	10,213	21.6	47,213
Owned equally by both groups	200	44.8	246	55.2	446
Hispanic	5,800	85.9	950	14.1	6,750
Not Hispanic	34,000	77.3	9,958	22.7	43,958
Owned equally by both groups	150	48.5	159	51.5	309
Rural	3,200	*	*	*	*
Urban	34,500	75.7	11,091	24.3	45,591
American Indian and Alaska Native	750	85.3	129	14.7	879
Asian	3,600	80.1	896	19.9	4,496
Black or African American	1,900	91.8	169	8.2	2,069
Native Hawaiian and Other Pacific Islander	350	95.1	18	4.9	368
White	34,500	77.7	9,877	22.3	44,377
Hispanic or Racial Minority	11,000	84.2	2,064	15.8	13,064
White and Not Hispanic	28,500	76.5	8,748	23.5	37,248
Owned equally by both groups	250	49.5	255	50.5	505

* Not available

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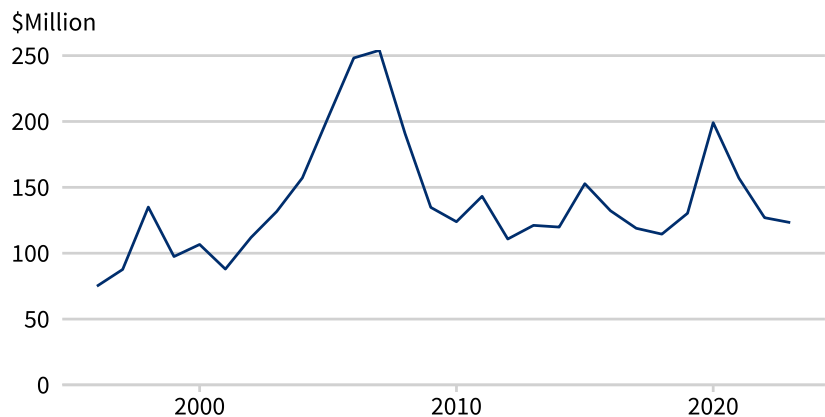
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$123.3 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 \$365.1 million. Total reported new lending to businesses through loans of \$100,000 or less was \$162.4 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	%
Construction	17,440	85.5	1,488	97.7	1,179,882	81.4
Accommodation and Food Services	16,445	56.2	975	94.2	419,946	47.4
Health Care and Social Assistance	15,227	54.1	1,195	94.1	909,098	47.5
Professional, Scientific, and Technical Services	9,629	74.2	1,828	96.2	791,311	77.5
Retail Trade	9,143	30.5	1,046	83.4	424,983	34.8
Manufacturing	9,119	32.2	494	87.4	566,787	25.0
Administrative, Support, and Waste Management	7,878	48.7	835	92.3	338,300	52.1
Other Services (except Public Administration)	6,580	88.2	1,039	97.3	293,367	89.2
Wholesale Trade	5,633	37.7	557	78.1	411,016	38.5
Arts, Entertainment, and Recreation	4,967	84.0	290	96.3	144,537	83.5
Transportation and Warehousing	4,100	25.0	377	77.7	246,446	27.7
Real Estate and Rental and Leasing	3,275	70.4	802	92.8	191,399	70.3
Finance and Insurance	2,382	42.6	501	83.2	229,541	36.0
Educational Services	2,183	89.4	180	96.8	82,940	84.6
Information	1,004	21.2	185	82.2	83,717	12.9
Management of Companies and Enterprises	598	29.2	51	69.9	42,129	21.3
Mining, Quarrying, and Oil and Gas Extraction	547	86.0	49	89.1	74,868	83.2
Agriculture, Forestry, Fishing, and Hunting	99	100.0	23	100.0	3,307	100.0
Utilities	47	4.3	12	66.7	4,154	3.0
Industries not classified	24	100.0	54	100.0	1,722	100.0
All industries	116,320	50.3	11,911	92.2	6,439,450	46.1

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

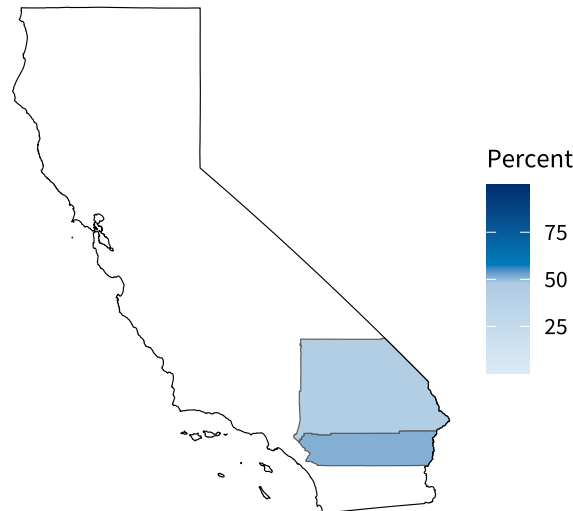
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Riverside-San Bernardino-Ontario

444,547 small businesses
99.5 percent of businesses

629,954 small business employees
47.2 percent of employees



Share of metropolitan area employees working at small businesses by county

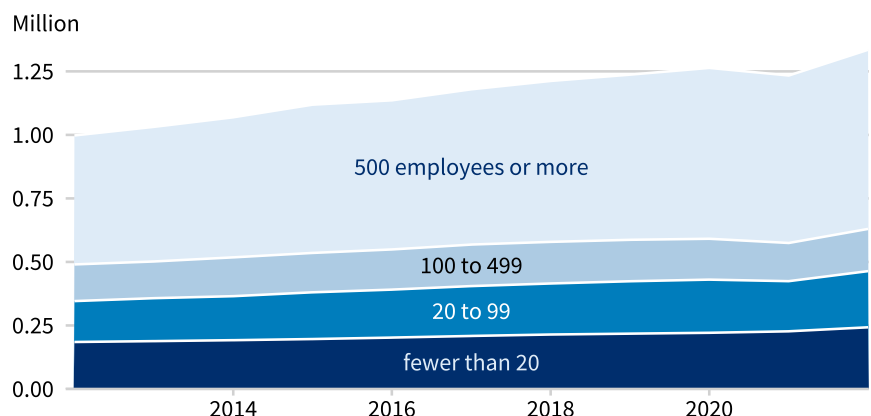
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 97.1 percent of metropolitan area employers and 47.2 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 51,808 to 70,454. During that period, total employment at small businesses rose from 490,228 to 629,954 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 **70,731** small businesses.

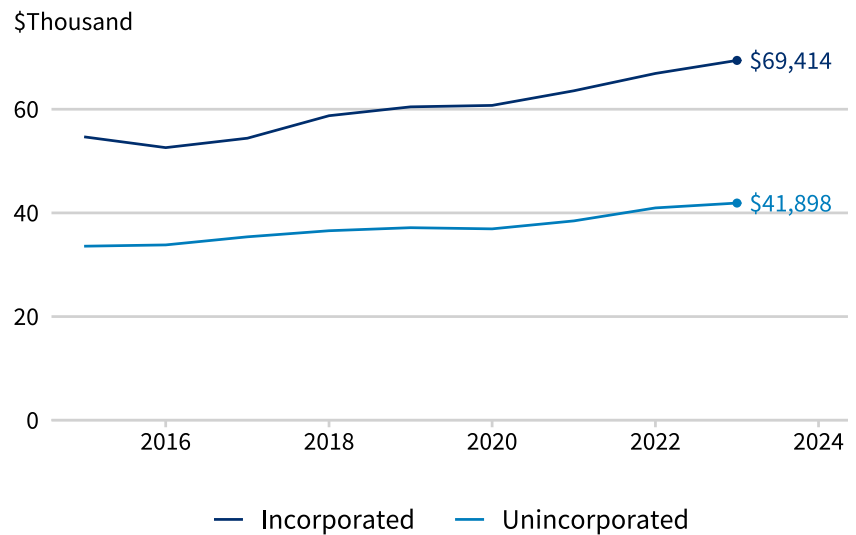
The metropolitan area industry with the most small business employment in 2022 was Accommodation and Food Services, with **100,961** employees.

Self-employment

In 2023, 14.0 percent of private workers in the metropolitan area were self-employed, up from 13.5 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 \$69,414 in 2023, up 18.2 percent since 2018. The median income of the unincorporated self-employed was \$41,898 in 2023, up 14.6 percent since 2018. The median income for all private workers was \$51,834 in 2023, up 27.0 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
Transportation and Warehousing	65,588	4,765	378	70,731
Other Services (except Public Administration)	45,182	6,500	459	52,141
Professional, Scientific, and Technical Services	42,075	6,743	416	49,234
Administrative, Support, and Waste Management Construction	38,310	3,581	492	42,383
Health Care and Social Assistance	32,442	8,423	951	41,816
Retail Trade	31,707	7,291	1,020	40,018
Real Estate and Rental and Leasing	30,517	6,099	680	37,296
Arts, Entertainment, and Recreation	30,523	3,818	203	34,544
Accommodation and Food Services	15,239	953	193	16,385
Wholesale Trade	7,832	4,775	1,546	14,153
Finance and Insurance	7,468	3,757	689	11,914
Manufacturing	8,786	1,944	125	10,855
Educational Services	5,593	2,213	759	8,565
Information	7,211	809	154	8,174
Agriculture, Forestry, Fishing, and Hunting	4,255	490	63	4,808
Utilities	1,074	81	19	1,174
Mining, Quarrying, and Oil and Gas Extraction	179	69	11	259
Management of Companies and Enterprises	112	15	4	131
Industries not classified	*	21	77	*
Industries not classified	*	82	1	*
All industries	374,093	62,408	8,046	444,547

* 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 44.5 percent of workers and owned 44.6 percent of businesses.

Veterans



Veterans made up 3.7 percent of workers and owned 4.5 percent of businesses.

Hispanics



Hispanics made up 53.4 percent of workers and owned 40.4 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	163,000	91.6	15,004	8.4	178,004
Male	199,000	83.1	40,458	16.9	239,458
Owned equally by both groups	5,800	38.5	9,265	61.5	15,065
Veteran	15,000	84.9	2,677	15.1	17,677
Not Veteran	352,000	85.2	61,118	14.8	413,118
Owned equally by both groups	700	42.9	932	57.1	1,632
Hispanic	159,000	92.4	13,105	7.6	172,105
Not Hispanic	207,000	80.5	50,294	19.5	257,294
Owned equally by both groups	1,100	45.3	1,329	54.7	2,429
Rural	15,500	84.6	2,831	15.4	18,331
Urban	324,000	83.8	62,662	16.2	386,662
American Indian and Alaska Native	7,400	85.8	1,229	14.2	8,629
Asian	74,500	84.6	13,519	15.4	88,019
Black or African American	40,500	96.1	1,626	3.9	42,126
Native Hawaiian and Other Pacific Islander	2,800	92.7	219	7.3	3,019
White	253,000	84.0	48,332	16.0	301,332
Hispanic or Racial Minority	247,000	89.7	28,369	10.3	275,369
White and Not Hispanic	119,000	77.5	34,598	22.5	153,598
Owned equally by both groups	1,500	46.0	1,761	54.0	3,261

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)

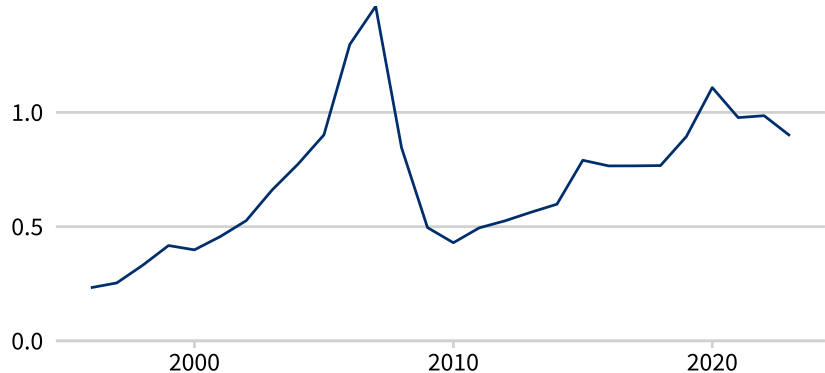
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$897.9 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 \$2.7 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$1.5 billion.

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

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	100,961	58.0	6,321	97.4	2,589,852	55.1
Health Care and Social Assistance	83,866	42.1	8,311	97.6	4,203,874	32.7
Construction	83,661	78.8	9,374	99.1	5,354,664	74.1
Manufacturing	56,494	54.4	2,972	91.8	3,277,607	51.5
Retail Trade	54,636	27.3	6,779	95.0	2,700,875	33.5
Other Services (except Public Administration)	42,645	81.5	6,959	98.7	1,570,095	76.5
Administrative, Support, and Waste Management	41,281	47.7	4,073	95.8	1,710,630	46.3
Wholesale Trade	40,788	55.6	4,446	93.2	2,777,011	54.1
Professional, Scientific, and Technical Services	33,492	80.5	7,159	98.1	2,194,627	80.6
Transportation and Warehousing	29,250	18.4	5,143	95.5	1,551,270	20.5
Arts, Entertainment, and Recreation	15,968	51.6	1,146	96.6	571,716	49.1
Real Estate and Rental and Leasing	15,191	68.6	4,021	97.3	823,524	60.4
Educational Services	13,292	54.7	963	96.4	530,598	56.1
Finance and Insurance	9,480	35.0	2,069	92.6	606,014	29.4
Information	4,309	27.2	553	90.5	276,922	22.0
Agriculture, Forestry, Fishing, and Hunting	1,636	100.0	100	100.0	77,158	100.0
Management of Companies and Enterprises	1,535	15.6	98	52.4	107,421	12.6
Utilities	778	13.9	80	85.1	69,138	10.0
Mining, Quarrying, and Oil and Gas Extraction	524	46.2	19	57.6	61,800	51.4
Industries not classified	167	100.0	83	100.0	5,018	100.0
All industries	629,954	47.2	70,454	97.1	31,059,814	45.1

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

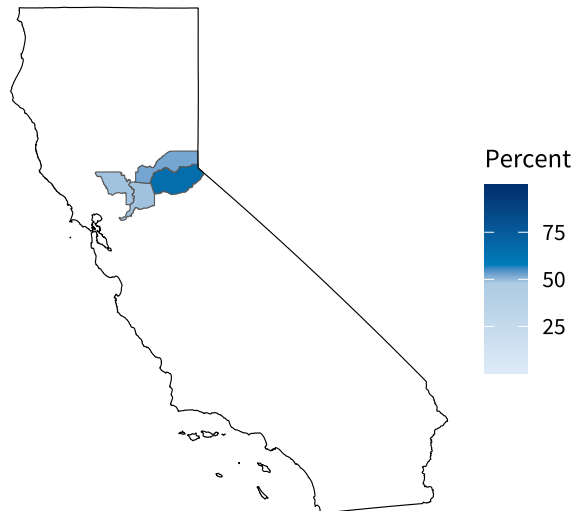
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Sacramento-Roseville-Folsom

235,009 small businesses
99.2 percent of businesses

408,486 small business employees
50.4 percent of employees



Share of metropolitan area employees working at small businesses by county

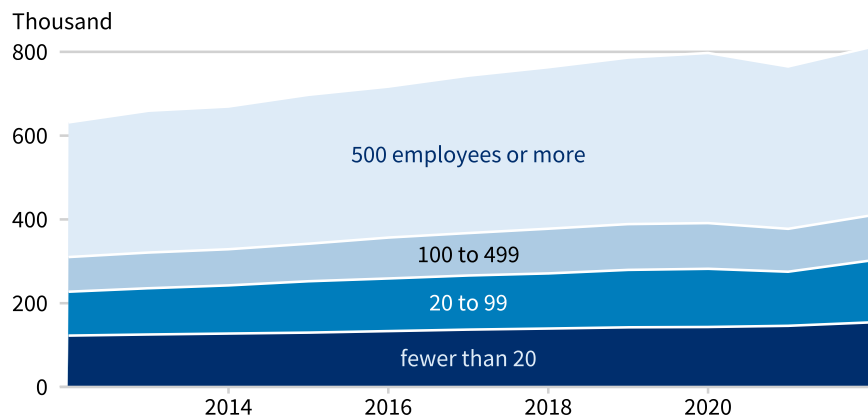
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 96.1 percent of metropolitan area employers and 50.4 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 35,091 to 43,970. During that period, total employment at small businesses rose from 310,151 to 408,486 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 **39,336** small businesses.

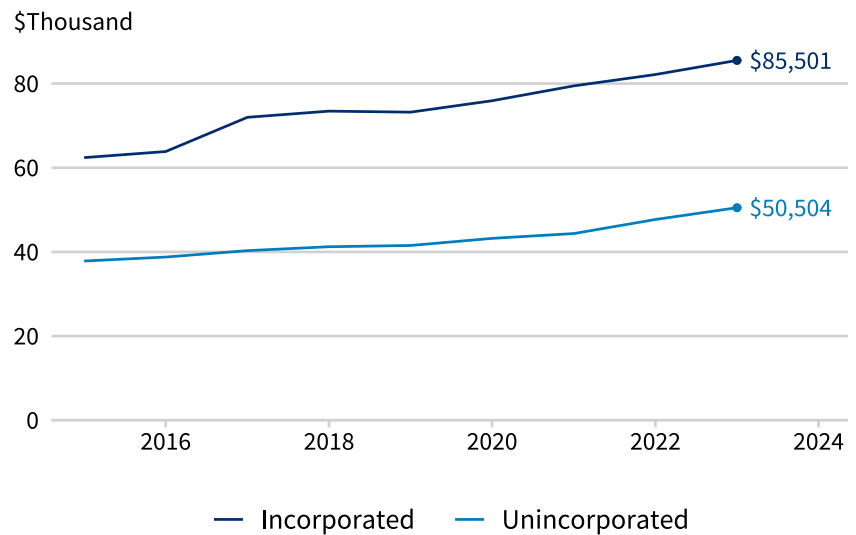
The metropolitan area industry with the most small business employment in 2022 was Accommodation and Food Services, with **63,492** employees.

Self-employment

In 2023, 16.4 percent of private workers in the metropolitan area were self-employed, up from 16.0 percent in 2018. The percent self-employed included 5.6 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$85,501 in 2023, up 16.4 percent since 2018. The median income of the unincorporated self-employed was \$50,504 in 2023, up 22.5 percent since 2018. The median income for all private workers was \$62,192 in 2023, up 28.7 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	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	37,333	1,815	188	39,336
Professional, Scientific, and Technical Services	28,123	6,082	609	34,814
Other Services (except Public Administration)	18,310	4,330	354	22,994
Real Estate and Rental and Leasing	18,737	2,565	157	21,459
Construction	14,851	5,252	648	20,751
Health Care and Social Assistance	13,726	4,326	611	18,663
Retail Trade	14,036	3,372	487	17,895
Administrative, Support, and Waste Management	14,719	2,248	335	17,302
Arts, Entertainment, and Recreation	9,680	608	142	10,430
Accommodation and Food Services	3,646	3,117	935	7,698
Finance and Insurance	4,441	1,434	142	6,017
Educational Services	5,085	618	186	5,889
Wholesale Trade	2,420	1,161	364	3,945
Manufacturing	2,226	1,017	273	3,516
Information	2,539	388	66	2,993
Agriculture, Forestry, Fishing, and Hunting	987	102	9	1,098
Mining, Quarrying, and Oil and Gas Extraction	113	18	1	132
Utilities	67	35	4	106
Management of Companies and Enterprises	*	19	69	*
Industries not classified	*	60	0	*
All industries	191,039	38,539	5,431	235,009

* 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 47.1 percent of workers and owned 42.6 percent of businesses.

Veterans



Veterans made up 3.8 percent of workers and owned 4.8 percent of businesses.

Hispanics



Hispanics made up 21.9 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	79,000	89.9	8,889	10.1	87,889
Male	105,000	81.0	24,611	19.0	129,611
Owned equally by both groups	2,900	34.4	5,539	65.6	8,439
Veteran	7,900	80.1	1,957	19.9	9,857
Not Veteran	179,000	83.1	36,430	16.9	215,430
Owned equally by both groups	400	38.0	652	62.0	1,052
Hispanic	28,000	89.9	3,161	10.1	31,161
Not Hispanic	159,000	81.8	35,402	18.2	194,402
Owned equally by both groups	400	45.6	477	54.4	877
Rural	13,000	80.9	3,063	19.1	16,063
Urban	162,000	81.0	37,963	19.0	199,963
American Indian and Alaska Native	3,300	87.8	460	12.2	3,760
Asian	42,500	84.1	8,059	15.9	50,559
Black or African American	16,000	93.8	1,050	6.2	17,050
Native Hawaiian and Other Pacific Islander	2,400	88.7	306	11.3	2,706
White	130,000	81.4	29,637	18.6	159,637
Hispanic or Racial Minority	84,000	87.0	12,540	13.0	96,540
White and Not Hispanic	103,000	80.0	25,733	20.0	128,733
Owned equally by both groups	800	51.1	767	48.9	1,567

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)

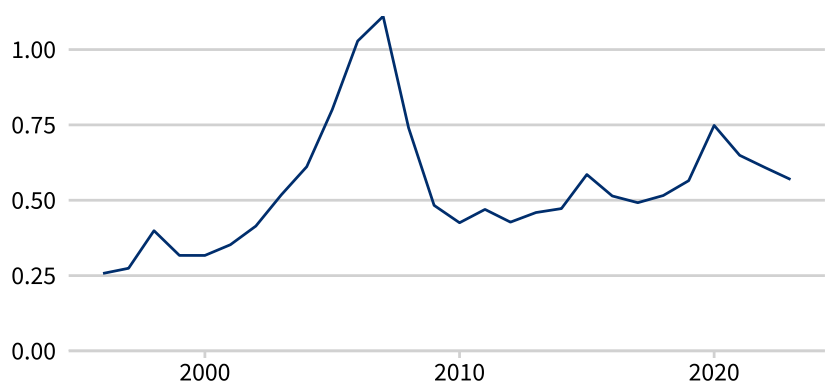
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$569.0 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 \$1.6 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$778.3 million.

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

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	63,492	63.8	4,052	96.8	1,614,737	60.3
Construction	57,591	79.9	5,900	98.5	4,421,454	75.8
Health Care and Social Assistance	53,547	38.5	4,937	96.7	3,120,300	26.9
Professional, Scientific, and Technical Services	41,042	63.2	6,691	97.0	3,568,302	52.6
Retail Trade	34,187	33.0	3,859	92.5	1,606,992	38.7
Other Services (except Public Administration)	31,125	83.4	4,684	98.4	1,468,035	83.3
Administrative, Support, and Waste Management	26,868	46.6	2,583	94.0	1,255,480	40.0
Manufacturing	18,864	53.4	1,290	92.7	1,078,496	45.5
Wholesale Trade	16,905	50.1	1,525	85.8	1,304,814	49.2
Educational Services	13,390	80.4	804	96.8	568,586	78.8
Transportation and Warehousing	12,204	29.9	2,003	94.2	574,375	18.3
Real Estate and Rental and Leasing	11,254	65.9	2,722	96.5	647,968	58.7
Arts, Entertainment, and Recreation	9,960	62.0	750	96.4	500,920	73.8
Finance and Insurance	9,569	23.9	1,576	88.6	829,737	21.3
Information	5,189	32.3	454	85.3	455,719	27.9
Management of Companies and Enterprises	1,822	13.6	88	45.1	180,660	13.3
Agriculture, Forestry, Fishing, and Hunting	927	78.4	111	99.1	47,304	55.2
Utilities	397	8.3	39	72.2	48,667	6.6
Mining, Quarrying, and Oil and Gas Extraction	88	22.2	19	79.2	7,581	19.1
Industries not classified	65	100.0	60	100.0	3,111	100.0
All industries	408,486	50.4	43,970	96.1	23,303,238	42.9

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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2025 Small Business Profile

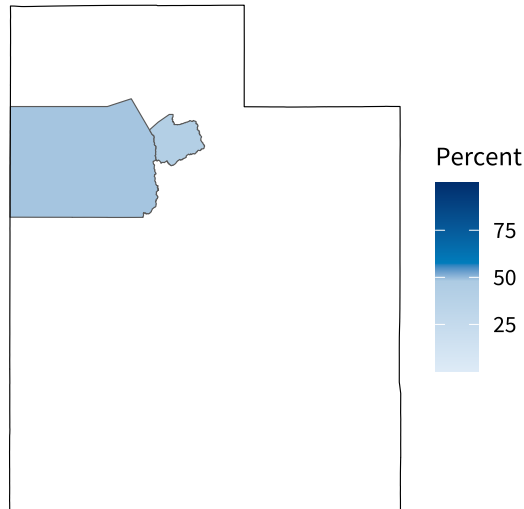
U.S. SMALL BUSINESS ADMINISTRATION
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Salt Lake City-Murray

139,549 small businesses
98.8 percent of businesses

283,971 small business employees
42.0 percent of employees



Share of metropolitan area employees working at small businesses by county

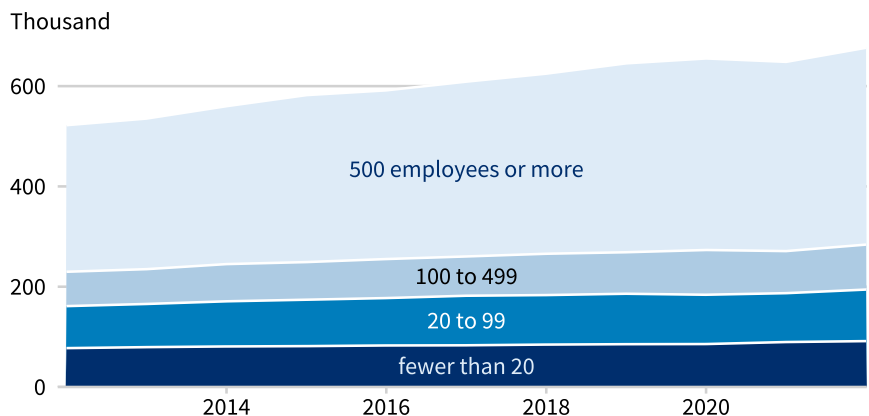
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 94.5 percent of metropolitan area employers and 42.0 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 23,750 to 29,030. During that period, total employment at small businesses rose from 229,758 to 283,971 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 **23,482** small businesses.

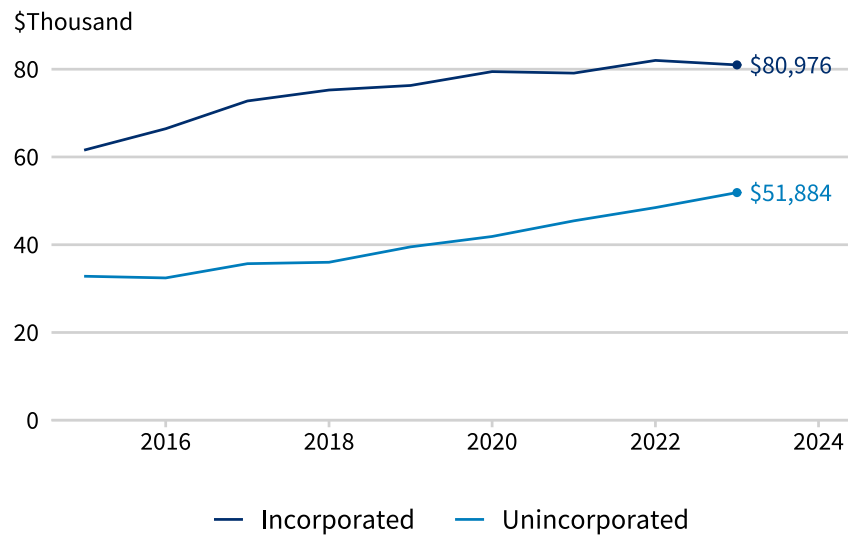
The metropolitan area industry with the most small business employment in 2022 was Construction, with **33,009** employees.

Self-employment





In 2023, 11.7 percent of private workers in the metropolitan area were self-employed, up from 11.3 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 \$80,976 in 2023, up 7.6 percent since 2018. The median income of the unincorporated self-employed was \$51,884 in 2023, up 44.1 percent since 2018. The median income for all private workers was \$59,797 in 2023, up 38.3 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	<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	18,569	4,520	393	23,482
Real Estate and Rental and Leasing	16,313	2,221	98	18,632
Transportation and Warehousing	13,478	671	145	14,294
Other Services (except Public Administration)	10,058	2,196	199	12,453
Construction	8,238	3,788	406	12,432
Retail Trade	8,200	1,928	368	10,496
Health Care and Social Assistance	6,772	2,588	379	9,739
Administrative, Support, and Waste Management	7,407	1,501	247	9,155
Arts, Entertainment, and Recreation	6,720	427	62	7,209
Finance and Insurance	3,911	1,441	161	5,513
Educational Services	3,682	398	134	4,214
Accommodation and Food Services	1,633	1,245	485	3,363
Wholesale Trade	1,622	925	365	2,912
Manufacturing	1,557	931	309	2,797
Information	1,918	378	81	2,377
Agriculture, Forestry, Fishing, and Hunting	306	15	1	322
Mining, Quarrying, and Oil and Gas Extraction	65	26	11	102
Utilities	70	15	8	93
Management of Companies and Enterprises	*	43	65	*
Industries not classified	*	27	0	*
All industries	110,519	25,257	3,773	139,549

* 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 44.9 percent of workers and owned 43.4 percent of businesses.

Veterans



Veterans made up 2.8 percent of workers and owned 4.1 percent of businesses.

Hispanics



Hispanics made up 17.9 percent of workers and owned 14.5 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	43,500	89.4	5,146	10.6	48,646
Male	57,500	75.7	18,425	24.3	75,925
Owned equally by both groups	5,900	61.0	3,780	39.0	9,680
Veteran	3,400	76.2	1,064	23.8	4,464
Not Veteran	103,000	79.9	25,861	20.1	128,861
Owned equally by both groups	500	*	*	*	*
Hispanic	16,500	88.2	2,212	11.8	18,712
Not Hispanic	90,000	78.4	24,858	21.6	114,858
Owned equally by both groups	450	61.6	280	38.4	730
Rural	1,700	77.1	504	22.9	2,204
Urban	97,500	77.6	28,213	22.4	125,713
American Indian and Alaska Native	1,000	88.2	134	11.8	1,134
Asian	6,700	82.3	1,440	17.7	8,140
Black or African American	3,100	93.0	235	7.0	3,335
Native Hawaiian and Other Pacific Islander	1,500	92.9	114	7.1	1,614
White	96,500	79.1	25,563	20.9	122,063
Hispanic or Racial Minority	27,000	87.0	4,035	13.0	31,035
White and Not Hispanic	79,000	77.6	22,811	22.4	101,811
Owned equally by both groups	750	59.8	504	40.2	1,254

* Not available

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

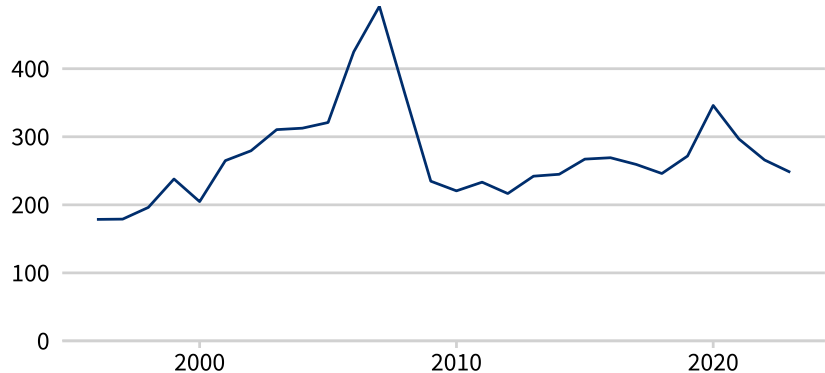
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$247.9 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 \$933.1 million. Total reported new lending to businesses through loans of \$100,000 or less was \$423.2 million.

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

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Construction	33,009	72.3	4,194	98.2	2,034,935	63.6
Professional, Scientific, and Technical Services	30,860	60.2	4,913	96.0	2,801,629	60.7
Accommodation and Food Services	30,660	55.0	1,730	94.1	693,914	55.1
Health Care and Social Assistance	30,321	42.9	2,967	96.5	1,433,542	32.4
Retail Trade	24,025	32.8	2,296	89.8	1,118,994	37.0
Manufacturing	22,327	36.7	1,240	89.9	1,288,278	29.0
Wholesale Trade	19,439	52.4	1,290	82.5	1,478,673	50.2
Administrative, Support, and Waste Management	19,302	39.2	1,748	92.0	1,008,165	37.7
Other Services (except Public Administration)	15,010	41.1	2,395	97.1	628,863	35.1
Finance and Insurance	14,861	27.7	1,602	88.5	1,386,771	25.8
Educational Services	10,456	48.3	532	95.5	373,267	33.0
Transportation and Warehousing	8,499	21.7	816	85.5	419,647	17.9
Real Estate and Rental and Leasing	8,069	53.6	2,319	96.8	576,250	49.7
Information	7,415	22.6	459	81.1	734,005	22.6
Arts, Entertainment, and Recreation	6,218	67.7	489	96.8	168,611	37.4
Management of Companies and Enterprises	2,053	10.5	108	51.7	161,050	6.4
Mining, Quarrying, and Oil and Gas Extraction	841	29.5	37	80.4	94,705	33.0
Utilities	438	18.8	23	76.7	51,520	20.4
Agriculture, Forestry, Fishing, and Hunting	137	100.0	16	100.0	14,813	100.0
Industries not classified	31	100.0	27	100.0	1,045	100.0
All industries	283,971	42.0	29,030	94.5	16,468,677	36.5

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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San Diego-Chula Vista-Carlsbad

374,653 small businesses
99.4 percent of businesses

683,527 small business employees
51.1 percent of employees



San Diego-Chula Vista-Carlsbad Metropolitan Statistical Area

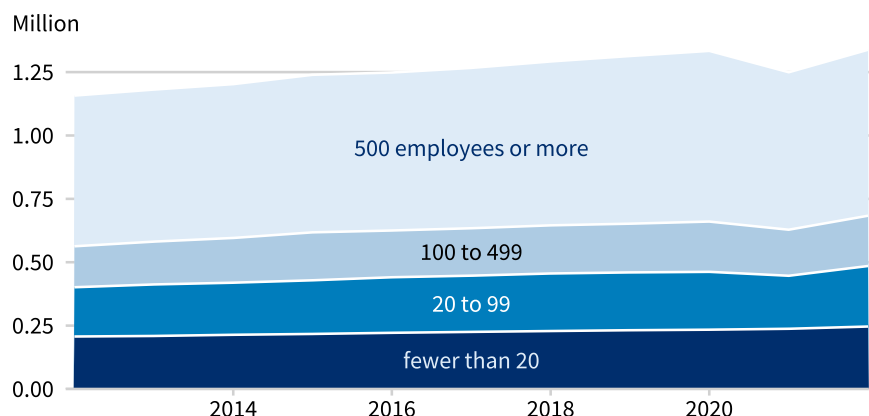
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 97.1 percent of metropolitan area employers and 51.1 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 62,655 to 76,933. During that period, total employment at small businesses rose from 562,903 to 683,527 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 **71,818** small businesses.

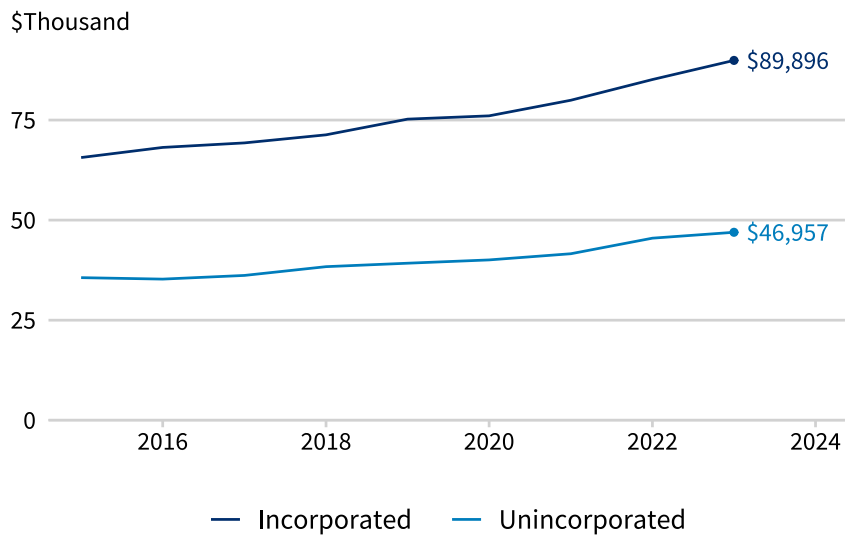
The metropolitan area industry with the most small business employment in 2022 was Accommodation and Food Services, with **108,174** employees.

Self-employment





In 2023, 16.1 percent of private workers in the metropolitan area were self-employed, down from 16.6 percent in 2018. The percent self-employed included 5.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$89,896 in 2023, up 26.1 percent since 2018. The median income of the unincorporated self-employed was \$46,957 in 2023, up 22.4 percent since 2018. The median income for all private workers was \$68,428 in 2023, up 35.9 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	<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	56,905	13,708	1,205	71,818
Transportation and Warehousing	41,641	1,616	270	43,527
Real Estate and Rental and Leasing	30,638	5,861	283	36,782
Other Services (except Public Administration)	27,302	6,354	520	34,176
Health Care and Social Assistance	22,876	8,131	851	31,858
Administrative, Support, and Waste Management	25,256	3,551	526	29,333
Construction	19,289	7,233	790	27,312
Retail Trade	20,165	5,399	666	26,230
Arts, Entertainment, and Recreation	16,984	1,250	202	18,436
Accommodation and Food Services	5,576	4,481	1,681	11,738
Finance and Insurance	7,908	2,991	215	11,114
Educational Services	9,127	1,214	299	10,640
Wholesale Trade	4,810	3,097	529	8,436
Manufacturing	3,729	2,143	552	6,424
Information	4,253	1,013	150	5,416
Agriculture, Forestry, Fishing, and Hunting	1,070	139	6	1,215
Utilities	125	54	9	188
Mining, Quarrying, and Oil and Gas Extraction	66	11	0	77
Management of Companies and Enterprises	*	39	129	*
Industries not classified	*	74	0	*
All industries	297,720	68,311	8,622	374,653

* 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 44.7 percent of workers and owned 43.8 percent of businesses.

Veterans



Veterans made up 5.8 percent of workers and owned 6.2 percent of businesses.

Hispanics



Hispanics made up 33.4 percent of workers and owned 25.7 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	126,000	87.5	17,921	12.5	143,921
Male	159,000	78.6	43,270	21.4	202,270
Owned equally by both groups	5,500	39.3	8,505	60.7	14,005
Veteran	16,500	81.9	3,635	18.1	20,135
Not Veteran	273,000	80.8	64,776	19.2	337,776
Owned equally by both groups	800	38.4	1,285	61.6	2,085
Hispanic	80,500	89.2	9,733	10.8	90,233
Not Hispanic	209,000	78.1	58,611	21.9	267,611
Owned equally by both groups	950	41.3	1,353	58.7	2,303
Rural	9,800	81.7	2,188	18.3	11,988
Urban	271,000	79.3	70,679	20.7	341,679
American Indian and Alaska Native	4,500	84.7	813	15.3	5,313
Asian	50,500	83.2	10,193	16.8	60,693
Black or African American	19,500	94.7	1,097	5.3	20,597
Native Hawaiian and Other Pacific Islander	2,300	*	*	*	*
White	223,000	79.3	58,125	20.7	281,125
Hispanic or Racial Minority	138,000	86.7	21,233	13.3	159,233
White and Not Hispanic	150,000	76.4	46,425	23.6	196,425
Owned equally by both groups	1,700	45.5	2,038	54.5	3,738

* 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)

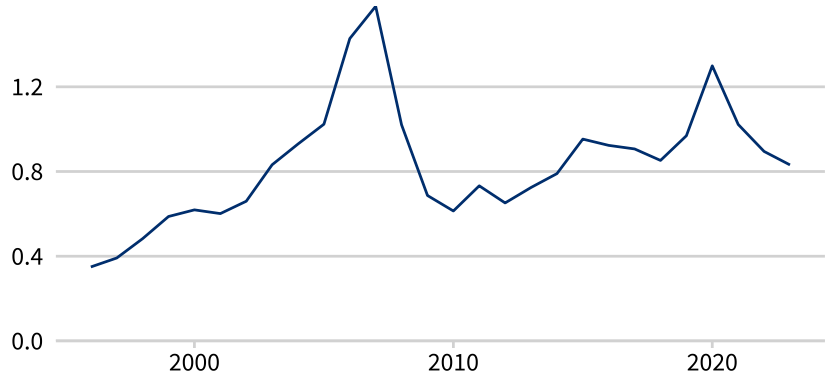
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$831.3 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 \$2.6 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$1.4 billion.

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

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	108,174	62.5	6,162	97.1	3,206,902	57.7
Professional, Scientific, and Technical Services	90,892	50.2	14,913	97.6	9,297,597	36.7
Health Care and Social Assistance	82,521	41.9	8,982	97.7	4,675,629	33.5
Construction	69,623	79.3	8,023	98.7	4,819,976	71.0
Retail Trade	51,576	35.4	6,065	94.4	2,410,464	40.7
Other Services (except Public Administration)	45,851	81.3	6,874	98.8	1,816,179	79.0
Manufacturing	45,173	45.2	2,695	94.6	3,108,664	35.6
Administrative, Support, and Waste Management	43,176	52.9	4,077	95.5	2,273,269	53.1
Wholesale Trade	31,076	59.6	3,626	93.5	2,621,396	53.7
Real Estate and Rental and Leasing	23,298	74.8	6,144	98.2	1,633,813	68.4
Educational Services	22,794	64.3	1,513	97.4	1,056,932	64.0
Transportation and Warehousing	17,723	49.5	1,886	93.2	888,098	47.1
Finance and Insurance	17,283	29.7	3,206	93.0	1,686,373	25.1
Arts, Entertainment, and Recreation	15,842	47.0	1,452	97.3	592,169	40.0
Information	12,292	34.1	1,163	91.4	1,343,461	28.7
Management of Companies and Enterprises	4,890	18.9	168	55.4	443,564	15.1
Agriculture, Forestry, Fishing, and Hunting	715	100.0	145	100.0	37,861	100.0
Utilities	499	8.5	63	85.1	72,160	8.1
Industries not classified	94	100.0	74	100.0	3,624	100.0
Mining, Quarrying, and Oil and Gas Extraction	35	11.9	11	68.8	2,882	10.6
All industries	683,527	51.1	76,933	97.1	41,991,013	41.8

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

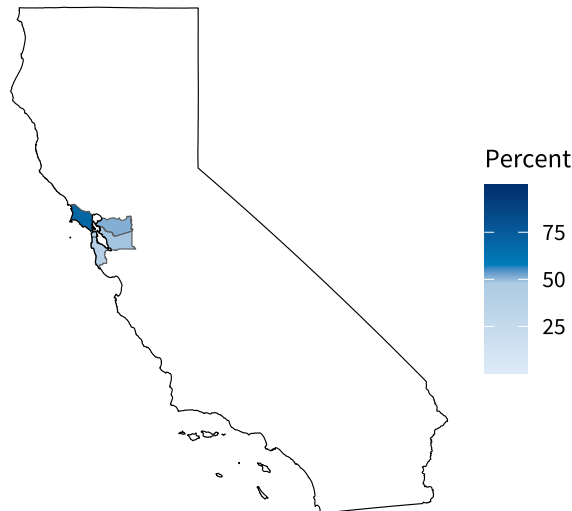
U.S. SMALL BUSINESS ADMINISTRATION
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REGULATION • RESEARCH • OUTREACH

San Francisco-Oakland-Fremont

535,998 small businesses
99.4 percent of businesses

1.1 million small business employees
46.7 percent of employees



Share of metropolitan area employees working at small businesses by county

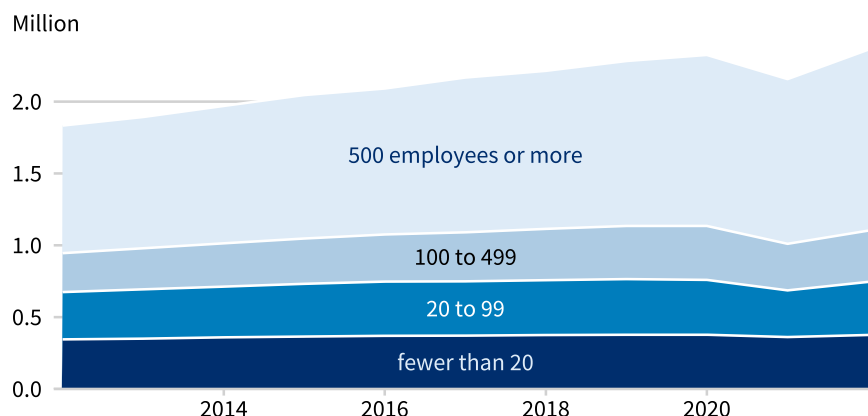
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 97.2 percent of metropolitan area employers and 46.7 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 97,730 to 108,341. During that period, total employment at small businesses rose from 945,249 to 1.1 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 **115,983** small businesses.

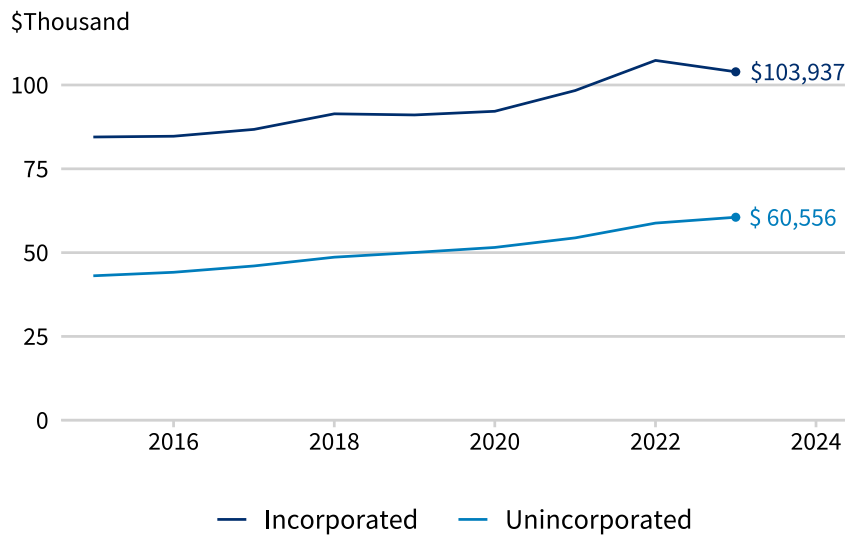
The metropolitan area industry with the most small business employment in 2022 was Professional, Scientific, and Technical Services, with **176,842** employees.

Self-employment

In 2023, 15.1 percent of private workers in the metropolitan area were self-employed, down from 16.1 percent in 2018. The percent self-employed included 5.1 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$103,937 in 2023, up 13.7 percent since 2018. The median income of the unincorporated self-employed was \$60,556 in 2023, up 24.5 percent since 2018. The median income for all private workers was \$100,304 in 2023, up 39.6 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	94,459	19,348	2,176	115,983
Transportation and Warehousing	59,422	2,274	415	62,111
Real Estate and Rental and Leasing	45,545	6,270	379	52,194
Health Care and Social Assistance	34,887	11,230	1,383	47,500
Other Services (except Public Administration)	31,256	9,348	828	41,432
Administrative, Support, and Waste Management	30,816	4,375	804	35,995
Construction	24,304	9,438	1,072	34,814
Arts, Entertainment, and Recreation	28,003	1,853	331	30,187
Retail Trade	22,022	7,064	1,025	30,111
Accommodation and Food Services	8,071	8,899	2,192	19,162
Educational Services	16,401	2,032	588	19,021
Finance and Insurance	14,111	3,795	520	18,426
Information	7,374	2,577	569	10,520
Wholesale Trade	5,551	3,594	785	9,930
Manufacturing	4,194	2,435	691	7,320
Agriculture, Forestry, Fishing, and Hunting	802	95	5	902
Mining, Quarrying, and Oil and Gas Extraction	274	13	4	291
Utilities	165	46	12	223
Management of Companies and Enterprises	*	82	241	*
Industries not classified	*	129	0	*
All industries	427,657	94,804	13,537	535,998

* Not reported by the Census Bureau

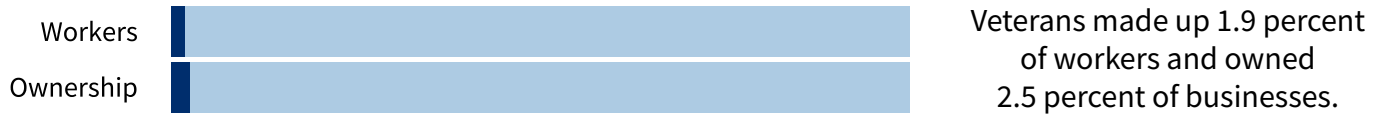
Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

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	181,000	88.2	24,226	11.8	205,226
Male	225,000	78.7	60,750	21.3	285,750
Owned equally by both groups	7,500	38.6	11,905	61.4	19,405
Veteran	8,600	75.3	2,828	24.7	11,428
Not Veteran	404,000	81.3	93,100	18.7	497,100
Owned equally by both groups	550	36.6	954	63.4	1,504
Hispanic	69,500	88.8	8,787	11.2	78,287
Not Hispanic	342,000	79.7	86,869	20.3	428,869
Owned equally by both groups	850	41.0	1,225	59.0	2,075
Rural	3,700	75.9	1,176	24.1	4,876
Urban	403,000	80.1	100,300	19.9	503,300
American Indian and Alaska Native	5,000	80.7	1,193	19.3	6,193
Asian	132,000	82.4	28,202	17.6	160,202
Black or African American	33,000	92.6	2,626	7.4	35,626
Native Hawaiian and Other Pacific Islander	3,600	92.5	293	7.5	3,893
White	253,000	79.6	64,876	20.4	317,876
Hispanic or Racial Minority	223,000	84.8	39,830	15.2	262,830
White and Not Hispanic	187,000	77.4	54,477	22.6	241,477
Owned equally by both groups	2,100	44.9	2,574	55.1	4,674

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)

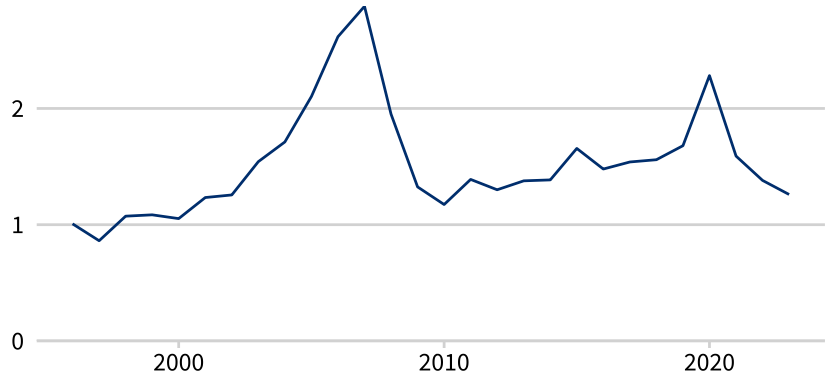
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$1.3 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 \$3.7 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$2.0 billion.

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

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Professional, Scientific, and Technical Services	176,842	54.5	21,524	97.1	25,128,997	47.3
Accommodation and Food Services	148,442	71.2	11,091	98.4	5,084,558	72.1
Health Care and Social Assistance	135,602	43.8	12,613	98.2	8,607,504	31.6
Construction	98,170	77.6	10,510	98.8	8,700,560	71.6
Retail Trade	75,913	36.8	8,089	95.3	4,359,675	43.9
Other Services (except Public Administration)	71,778	78.8	10,176	98.9	4,285,818	80.2
Administrative, Support, and Waste Management	61,120	47.5	5,179	95.3	4,186,354	35.2
Information	57,063	22.3	3,146	92.2	8,944,425	12.9
Manufacturing	54,893	39.1	3,126	93.9	4,685,080	22.3
Wholesale Trade	47,341	49.9	4,379	92.4	4,831,659	35.7
Educational Services	45,515	74.6	2,620	97.8	2,614,832	77.2
Finance and Insurance	35,090	24.2	4,315	91.9	8,234,293	25.6
Real Estate and Rental and Leasing	32,375	66.1	6,649	97.8	3,127,872	61.0
Arts, Entertainment, and Recreation	28,573	74.4	2,184	97.9	1,528,689	64.9
Transportation and Warehousing	24,595	26.7	2,689	93.3	1,410,223	18.6
Management of Companies and Enterprises	6,533	8.8	323	58.5	899,761	7.1
Utilities	1,230	9.6	58	77.3	247,051	10.5
Agriculture, Forestry, Fishing, and Hunting	451	100.0	100	100.0	34,435	100.0
Industries not classified	197	100.0	129	100.0	16,376	100.0
Mining, Quarrying, and Oil and Gas Extraction	168	38.1	17	70.8	27,010	47.9
All industries	1,101,891	46.7	108,341	97.2	96,955,172	32.7

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

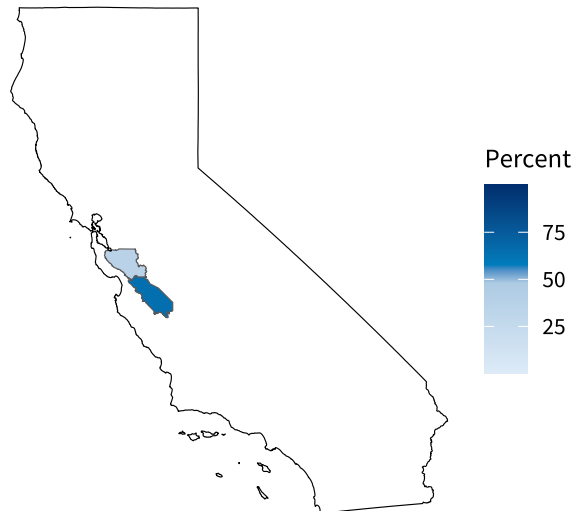
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

San Jose-Sunnyvale-Santa Clara

182,052 small businesses
99.0 percent of businesses

424,355 small business employees
37.0 percent of employees



Share of metropolitan area employees working at small businesses by county

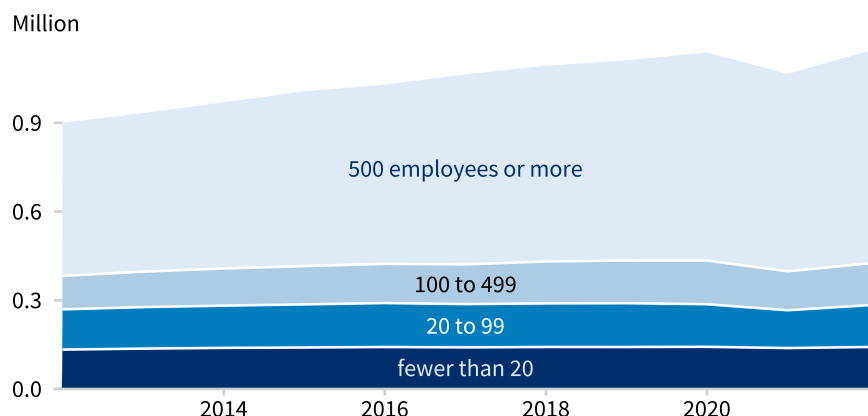
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

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 37.0 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 38,111 to 40,763. During that period, total employment at small businesses rose from 382,425 to 424,355 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 **39,310** small businesses.

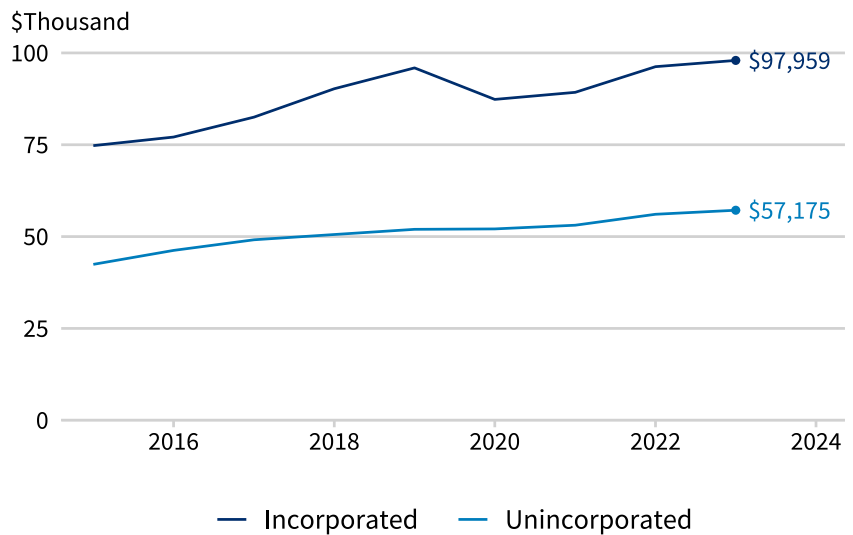
The metropolitan area industry with the most small business employment in 2022 was Professional, Scientific, and Technical Services, with **73,870** employees.

Self-employment





In 2023, 10.4 percent of private workers in the metropolitan area were self-employed, down from 10.9 percent 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 \$97,959 in 2023, up 8.5 percent since 2018. The median income of the unincorporated self-employed was \$57,175 in 2023, up 13.1 percent since 2018. The median income for all private workers was \$117,333 in 2023, up 44.9 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	<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	31,155	7,328	827	39,310
Transportation and Warehousing	19,489	641	109	20,239
Real Estate and Rental and Leasing	16,939	2,305	135	19,379
Health Care and Social Assistance	10,389	4,725	496	15,610
Other Services (except Public Administration)	10,896	3,393	250	14,539
Construction	8,135	3,589	437	12,161
Administrative, Support, and Waste Management	9,613	1,608	305	11,526
Retail Trade	7,965	2,308	399	10,672
Educational Services	6,208	844	202	7,254
Arts, Entertainment, and Recreation	6,440	470	113	7,023
Accommodation and Food Services	2,680	2,995	861	6,536
Finance and Insurance	4,795	1,280	143	6,218
Manufacturing	1,941	1,460	444	3,845
Wholesale Trade	1,987	1,424	343	3,754
Information	2,149	957	229	3,335
Agriculture, Forestry, Fishing, and Hunting	341	30	5	376
Mining, Quarrying, and Oil and Gas Extraction	110	7	2	119
Utilities	57	13	1	71
Management of Companies and Enterprises	*	27	65	*
Industries not classified	*	149	0	*
All industries	141,289	35,529	5,234	182,052

* Not reported by the Census Bureau

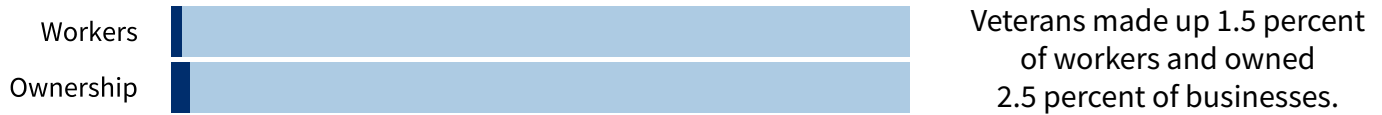
Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

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	58,000	86.2	9,319	13.8	67,319
Male	75,500	77.5	21,877	22.5	97,377
Owned equally by both groups	3,100	38.4	4,964	61.6	8,064
Veteran	2,900	77.6	839	22.4	3,739
Not Veteran	133,000	79.2	34,949	20.8	167,949
Owned equally by both groups	200	35.0	372	65.0	572
Hispanic	26,500	87.2	3,900	12.8	30,400
Not Hispanic	110,000	77.6	31,782	22.4	141,782
Owned equally by both groups	300	38.6	478	61.4	778
Rural	3,000	82.8	624	17.2	3,624
Urban	131,000	78.0	37,027	22.0	168,027
American Indian and Alaska Native	1,500	74.5	513	25.5	2,013
Asian	58,500	80.7	13,953	19.3	72,453
Black or African American	6,100	94.0	391	6.0	6,491
Native Hawaiian and Other Pacific Islander	900	90.0	100	10.0	1,000
White	72,500	77.3	21,243	22.7	93,743
Hispanic or Racial Minority	86,500	82.5	18,322	17.5	104,822
White and Not Hispanic	49,000	74.5	16,787	25.5	65,787
Owned equally by both groups	700	40.0	1,050	60.0	1,750

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)

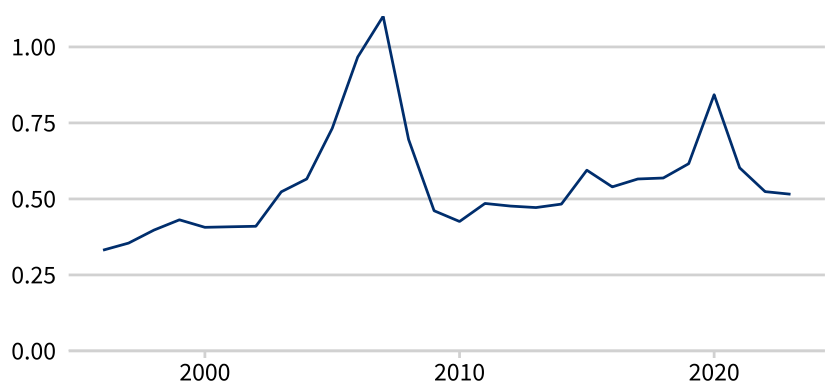
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$515.5 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 \$1.5 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$837.8 million.

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	73,870	42.1	8,155	96.0	11,219,422	32.7
Accommodation and Food Services	55,705	66.7	3,856	96.9	1,824,331	66.4
Health Care and Social Assistance	47,422	38.4	5,221	97.4	2,728,349	21.6
Construction	38,272	72.1	4,026	98.7	3,405,812	64.8
Manufacturing	35,374	35.8	1,904	94.0	3,444,391	24.9
Administrative, Support, and Waste Management	26,959	44.0	1,913	93.5	1,679,607	39.1
Retail Trade	23,637	29.5	2,707	89.7	1,275,804	29.4
Information	23,482	15.6	1,186	89.0	4,076,980	7.3
Wholesale Trade	23,141	29.5	1,767	88.6	3,133,699	18.4
Other Services (except Public Administration)	22,479	78.7	3,643	98.4	1,160,124	75.4
Educational Services	15,157	26.5	1,046	96.9	738,462	15.1
Finance and Insurance	10,331	37.7	1,423	90.5	1,754,937	33.1
Real Estate and Rental and Leasing	10,047	61.8	2,440	97.1	902,073	53.0
Arts, Entertainment, and Recreation	9,019	56.2	583	95.1	696,658	68.6
Transportation and Warehousing	6,936	45.8	750	90.9	457,230	44.7
Management of Companies and Enterprises	1,743	2.2	92	54.4	190,905	0.6
Agriculture, Forestry, Fishing, and Hunting	517	83.8	35	97.2	27,059	84.6
Mining, Quarrying, and Oil and Gas Extraction	137	89.5	9	75.0	15,258	90.9
Industries not classified	86	100.0	149	100.0	5,198	100.0
Utilities	41	1.5	14	60.9	6,324	1.5
All industries	424,355	37.0	40,763	95.8	38,742,623	19.5

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

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

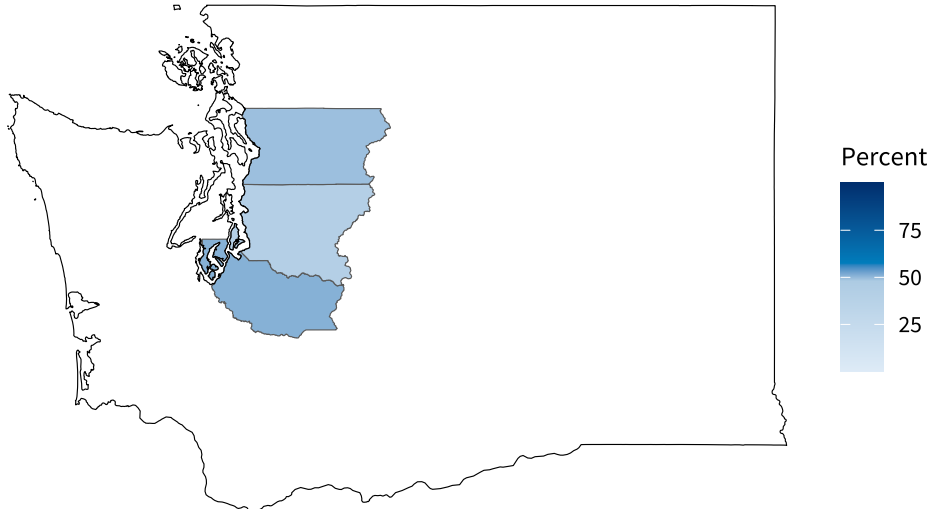
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Seattle-Tacoma-Bellevue

389,468 small businesses
99.3 percent of businesses

810,000 small business employees
43.9 percent of employees



Share of metropolitan area employees working at small businesses by county

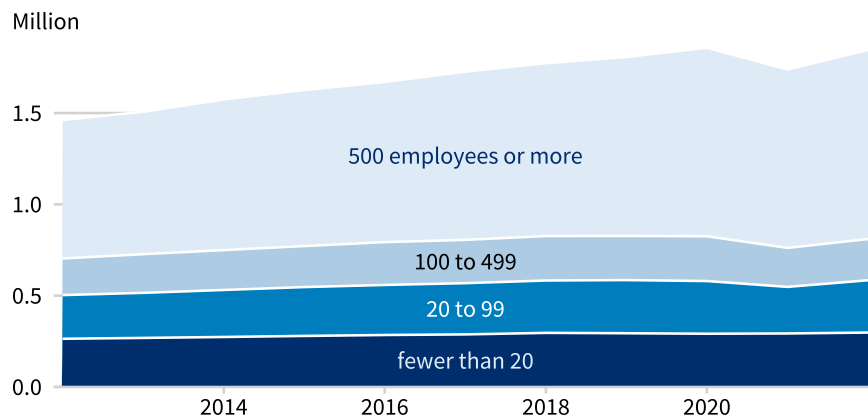
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 97.1 percent of metropolitan area employers and 43.9 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 78,222 to 89,050. During that period, total employment at small businesses rose from 703,560 to 810,000 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 **69,267** small businesses.

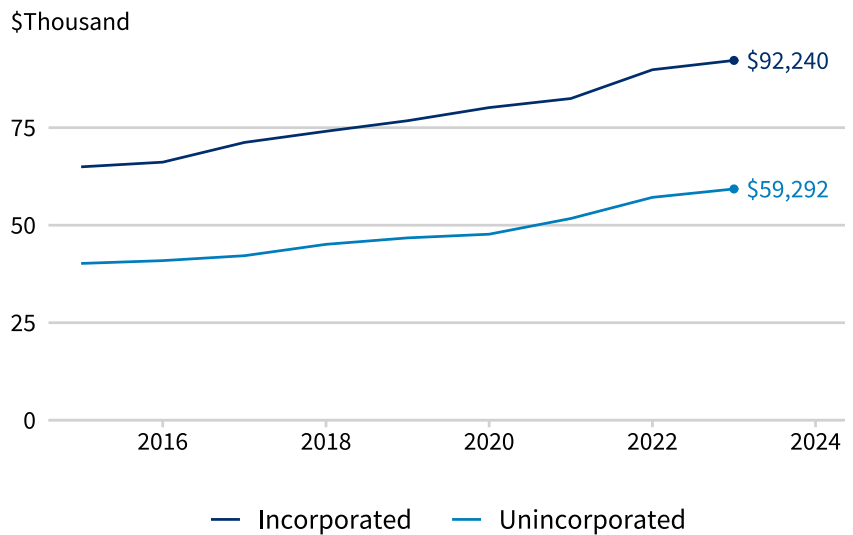
The metropolitan area industry with the most small business employment in 2022 was Accommodation and Food Services, with **104,873** employees.

Self-employment





In 2023, 12.4 percent of private workers in the metropolitan area were self-employed, down from 12.8 percent in 2018. The percent self-employed included 5.1 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$92,240 in 2023, up 24.5 percent since 2018. The median income of the unincorporated self-employed was \$59,292 in 2023, up 31.5 percent since 2018. The median income for all private workers was \$85,295 in 2023, up 37.6 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	55,731	12,258	1,278	69,267
Transportation and Warehousing	52,886	2,252	436	55,574
Real Estate and Rental and Leasing	34,386	6,049	284	40,719
Health Care and Social Assistance	22,632	9,233	1,033	32,898
Construction	17,463	12,122	1,178	30,763
Other Services (except Public Administration)	21,718	8,235	623	30,576
Retail Trade	18,606	5,689	850	25,145
Administrative, Support, and Waste Management	18,443	4,475	558	23,476
Arts, Entertainment, and Recreation	21,128	1,360	292	22,780
Accommodation and Food Services	4,959	6,233	1,519	12,711
Educational Services	10,887	1,501	317	12,705
Finance and Insurance	6,873	2,544	245	9,662
Wholesale Trade	3,529	2,973	797	7,299
Information	5,435	1,275	253	6,963
Manufacturing	3,552	2,120	717	6,389
Agriculture, Forestry, Fishing, and Hunting	1,983	392	15	2,390
Utilities	121	45	12	178
Mining, Quarrying, and Oil and Gas Extraction	86	21	4	111
Management of Companies and Enterprises	*	88	172	*
Industries not classified	*	93	2	*
All industries	300,418	78,891	10,159	389,468

* Not reported by the Census Bureau

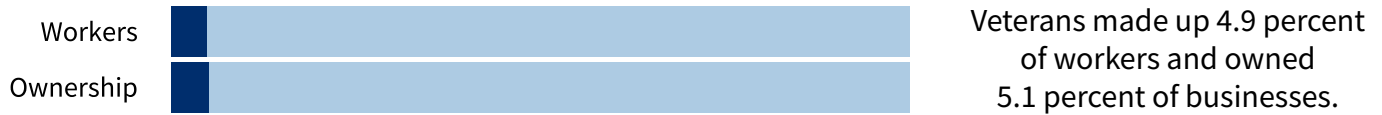
Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

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	130,000	86.1	20,954	13.9	150,954
Male	158,000	77.8	45,092	22.2	203,092
Owned equally by both groups	6,400	32.0	13,605	68.0	20,005
Veteran	13,000	77.3	3,814	22.7	16,814
Not Veteran	281,000	79.1	74,173	20.9	355,173
Owned equally by both groups	800	32.5	1,664	67.5	2,464
Hispanic	21,500	83.5	4,258	16.5	25,758
Not Hispanic	273,000	78.5	74,627	21.5	347,627
Owned equally by both groups	500	39.5	766	60.5	1,266
Rural	14,000	78.4	3,855	21.6	17,855
Urban	268,000	77.5	77,922	22.5	345,922
American Indian and Alaska Native	4,300	83.0	882	17.0	5,182
Asian	56,000	80.4	13,617	19.6	69,617
Black or African American	33,000	94.2	2,023	5.8	35,023
Native Hawaiian and Other Pacific Islander	2,600	92.9	200	7.1	2,800
White	209,000	76.8	63,069	23.2	272,069
Hispanic or Racial Minority	111,000	84.5	20,409	15.5	131,409
White and Not Hispanic	183,000	76.3	56,961	23.7	239,961
Owned equally by both groups	1,400	38.0	2,281	62.0	3,681

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)

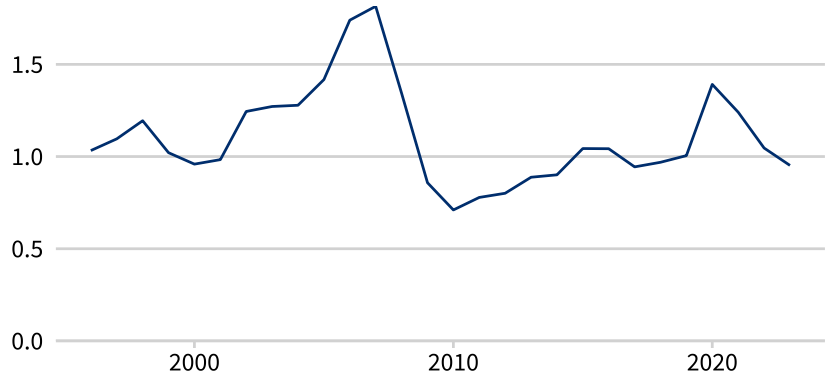
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$952.0 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 \$2.8 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$1.3 billion.

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

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	104,873	65.2	7,752	98.2	3,542,639	66.2
Construction	101,932	80.4	13,300	99.0	8,120,936	74.4
Health Care and Social Assistance	98,716	38.8	10,266	97.8	5,513,542	29.5
Professional, Scientific, and Technical Services	98,128	58.1	13,536	97.3	10,943,868	53.4
Retail Trade	64,904	35.5	6,539	94.6	3,395,565	41.2
Other Services (except Public Administration)	57,283	84.9	8,858	98.9	2,682,734	75.8
Manufacturing	52,028	33.8	2,837	93.0	3,665,512	26.9
Administrative, Support, and Waste Management	44,145	45.9	5,033	95.6	2,496,338	39.3
Wholesale Trade	40,949	50.4	3,770	90.4	3,459,848	43.1
Real Estate and Rental and Leasing	25,492	63.4	6,333	97.9	1,882,382	59.9
Educational Services	24,705	70.1	1,818	97.7	1,094,833	72.2
Transportation and Warehousing	24,696	31.1	2,688	91.6	1,437,611	29.5
Arts, Entertainment, and Recreation	24,135	64.6	1,652	97.5	984,728	48.1
Information	21,080	12.8	1,528	90.0	2,881,960	6.5
Finance and Insurance	19,381	28.3	2,789	91.1	2,345,748	26.4
Management of Companies and Enterprises	4,628	3.9	260	55.6	502,306	3.1
Agriculture, Forestry, Fishing, and Hunting	1,913	99.8	407	99.5	160,544	99.9
Utilities	594	9.6	57	87.7	70,643	8.4
Mining, Quarrying, and Oil and Gas Extraction	260	54.6	25	75.8	20,222	51.1
Industries not classified	158	100.0	95	100.0	12,819	100.0
All industries	810,000	43.9	89,050	97.1	55,214,778	31.1

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

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

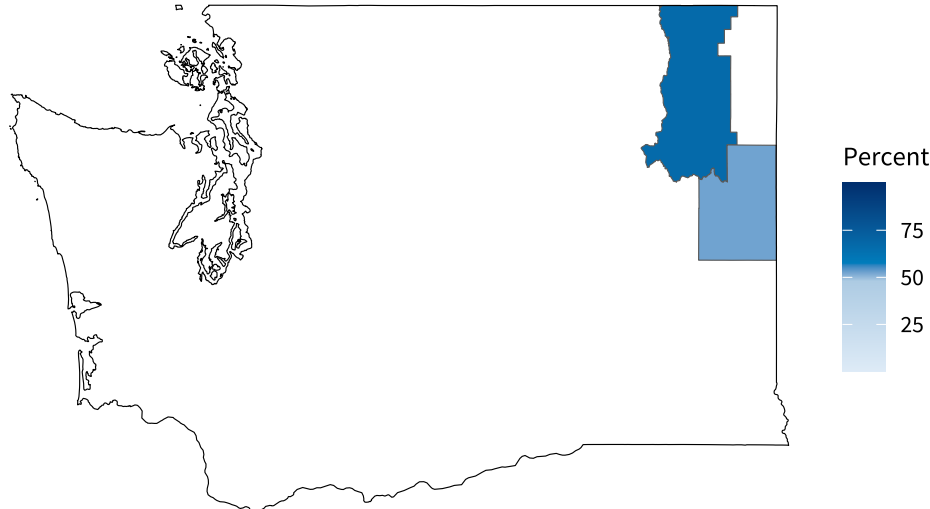
About this profile

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.

Spokane-Spokane Valley

51,177 small businesses
98.3 percent of businesses

112,734 small business employees
53.0 percent of employees



Share of metropolitan area employees working at small businesses by county

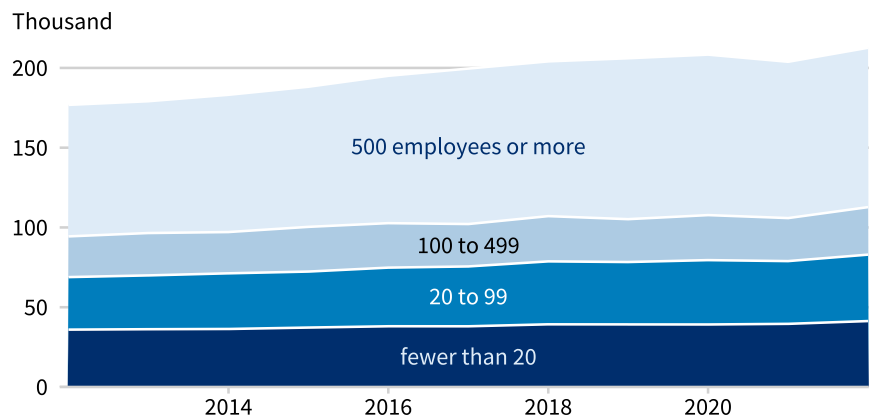
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

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 53.0 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 10,259 to 12,091. During that period, total employment at small businesses rose from 94,396 to 112,734 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 **7,209** small businesses.

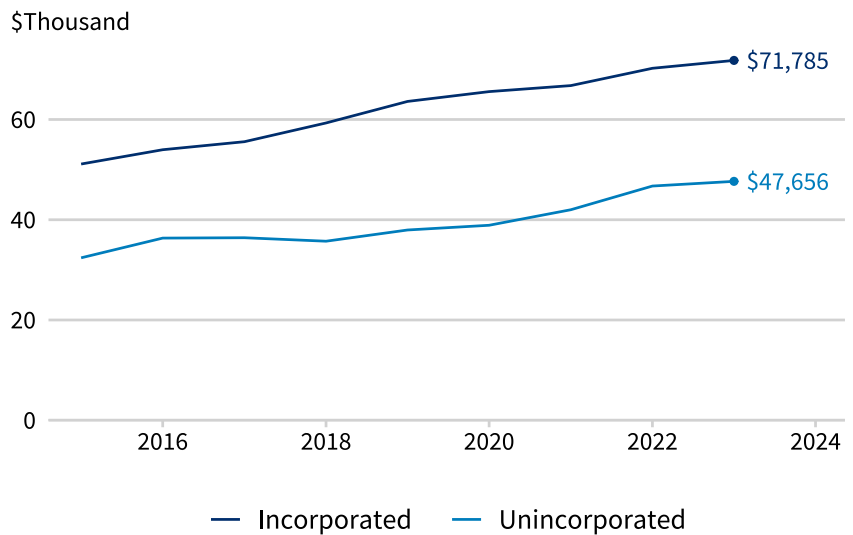
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **19,447** employees.

Self-employment

In 2023, 14.1 percent of private workers in the metropolitan area were self-employed, down from 14.9 percent in 2018. The percent self-employed included 5.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$71,785 in 2023, up 21.0 percent since 2018. The median income of the unincorporated self-employed was \$47,656 in 2023, up 33.4 percent since 2018. The median income for all private workers was \$55,179 in 2023, up 31.9 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

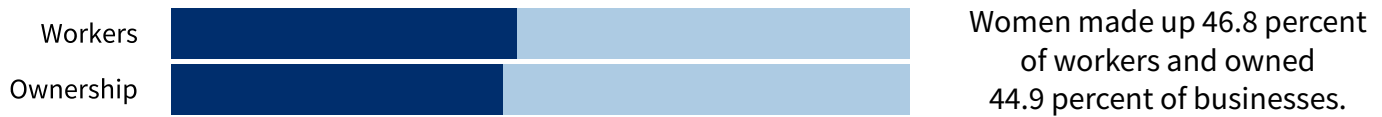
Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	5,737	1,349	123	7,209
Real Estate and Rental and Leasing	5,292	749	48	6,089
Construction	3,338	1,862	166	5,366
Other Services (except Public Administration)	3,866	1,126	98	5,090
Transportation and Warehousing	4,458	284	65	4,807
Retail Trade	3,499	890	175	4,564
Health Care and Social Assistance	2,692	1,169	247	4,108
Administrative, Support, and Waste Management	2,554	631	89	3,274
Arts, Entertainment, and Recreation	2,421	189	36	2,646
Finance and Insurance	1,143	457	44	1,644
Accommodation and Food Services	567	691	238	1,496
Educational Services	1,141	144	26	1,311
Manufacturing	652	374	117	1,143
Wholesale Trade	552	331	145	1,028
Information	639	128	21	788
Agriculture, Forestry, Fishing, and Hunting	483	74	4	561
Mining, Quarrying, and Oil and Gas Extraction	35	10	3	48
Utilities	17	3	3	23
Management of Companies and Enterprises	*	6	27	*
Industries not classified	*	20	0	*
All industries	39,086	10,480	1,611	51,177

* Not reported by the Census Bureau

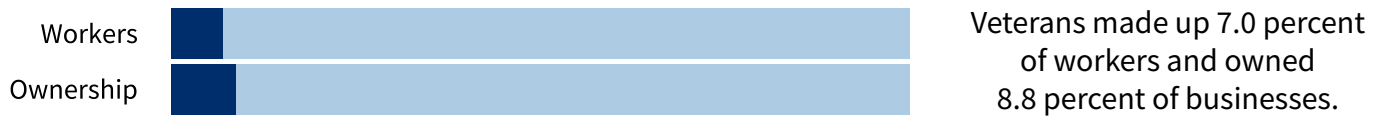
Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Business ownership share by demographic group

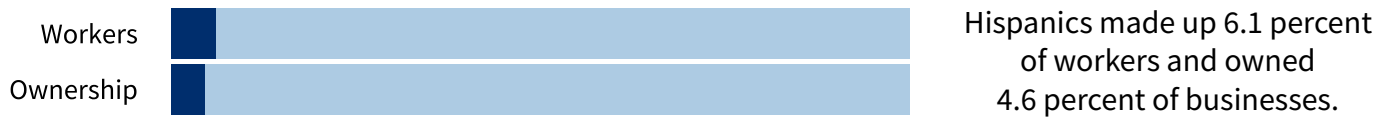
Women



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	16,500	88.6	2,117	11.4	18,617
Male	20,500	76.5	6,303	23.5	26,803
Owned equally by both groups	1,200	37.4	2,009	62.6	3,209
Veteran	2,900	80.4	709	19.6	3,609
Not Veteran	35,500	79.3	9,284	20.7	44,784
Owned equally by both groups	250	36.4	437	63.6	687
Hispanic	1,700	83.1	345	16.9	2,045
Not Hispanic	36,500	78.5	9,970	21.5	46,470
Owned equally by both groups	70	37.8	115	62.2	185
Rural	7,300	83.2	1,477	16.8	8,777
Urban	28,000	74.2	9,727	25.8	37,727
American Indian and Alaska Native	850	91.3	81	8.7	931
Asian	1,700	71.2	686	28.8	2,386
Black or African American	1,300	*	*	*	*
Native Hawaiian and Other Pacific Islander	200	*	*	*	*
White	35,500	78.8	9,556	21.2	45,056
Hispanic or Racial Minority	5,300	80.3	1,301	19.7	6,601
White and Not Hispanic	33,000	78.8	8,873	21.2	41,873
Owned equally by both groups	200	43.9	256	56.1	456

* 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.

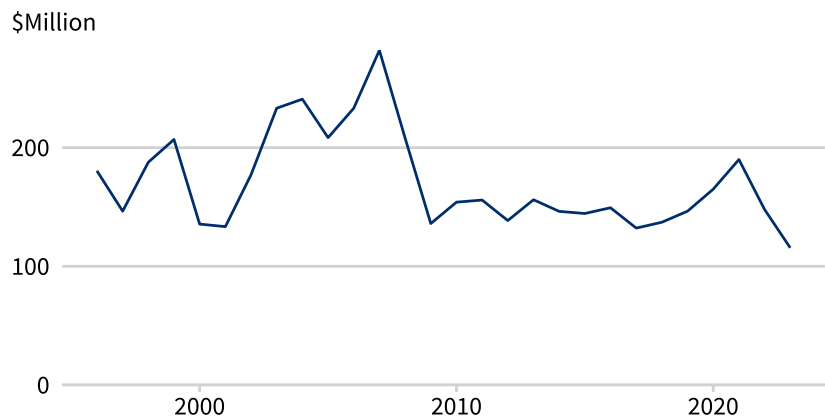
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$115.5 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 \$353.7 million. Total reported new lending to businesses through loans of \$100,000 or less was \$132.9 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	19,447	42.4	1,416	94.0	1,052,512	39.0
Accommodation and Food Services	14,536	67.9	929	95.7	391,169	68.9
Construction	13,540	90.7	2,028	98.6	916,188	86.6
Manufacturing	10,573	59.4	491	90.1	564,604	54.1
Retail Trade	10,242	35.7	1,065	85.7	441,580	39.3
Professional, Scientific, and Technical Services	8,495	81.6	1,472	96.0	646,726	79.2
Other Services (except Public Administration)	7,283	81.9	1,224	97.8	270,039	83.3
Administrative, Support, and Waste Management	6,251	60.0	720	93.1	284,781	60.9
Wholesale Trade	5,286	49.6	476	76.3	382,774	49.0
Real Estate and Rental and Leasing	3,335	76.4	797	95.6	176,995	74.3
Transportation and Warehousing	3,176	41.2	349	85.5	172,387	43.2
Arts, Entertainment, and Recreation	3,052	86.8	225	99.6	75,881	90.0
Finance and Insurance	2,804	26.4	501	82.8	221,823	23.6
Educational Services	2,252	32.2	170	93.9	72,945	30.9
Information	1,030	21.7	149	79.3	61,709	16.4
Management of Companies and Enterprises	568	18.0	33	47.8	41,263	14.7
Agriculture, Forestry, Fishing, and Hunting	505	96.4	78	97.5	36,159	91.5
Mining, Quarrying, and Oil and Gas Extraction	218	94.8	13	92.9	15,148	95.5
Utilities	115	6.8	6	66.7	14,960	7.1
Industries not classified	26	100.0	20	100.0	732	100.0
All industries	112,734	53.0	12,091	93.3	5,840,375	49.9

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

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2025 Small Business Profile

U.S. SMALL BUSINESS ADMINISTRATION

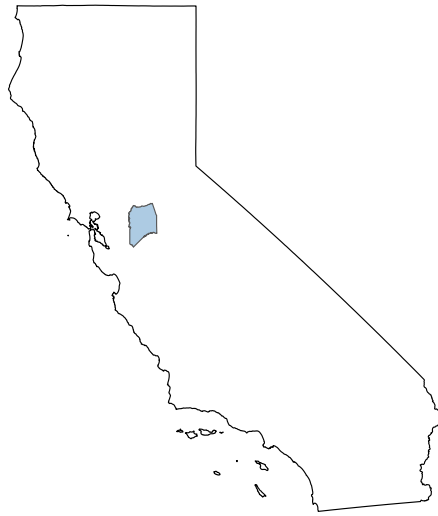
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Stockton-Lodi

60,786 small businesses
98.7 percent of businesses

102,098 small business employees
47.7 percent of employees



Stockton-Lodi Metropolitan Statistical Area

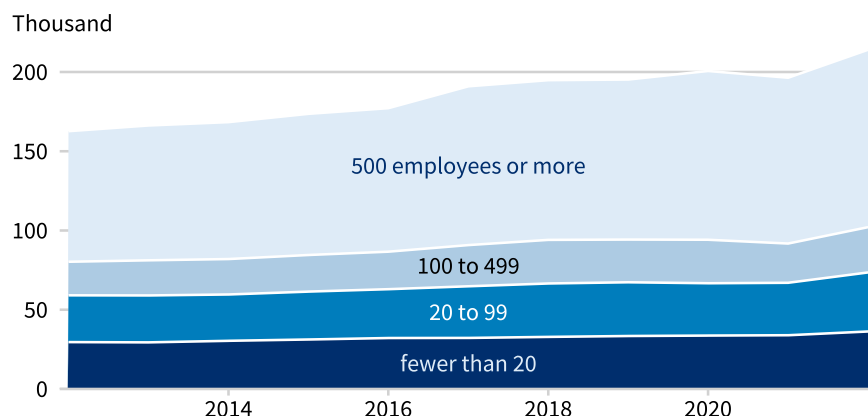
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 92.9 percent of metropolitan area employers and 47.7 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 8,266 to 10,465. During that period, total employment at small businesses rose from 80,269 to 102,098 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 **14,727** small businesses.

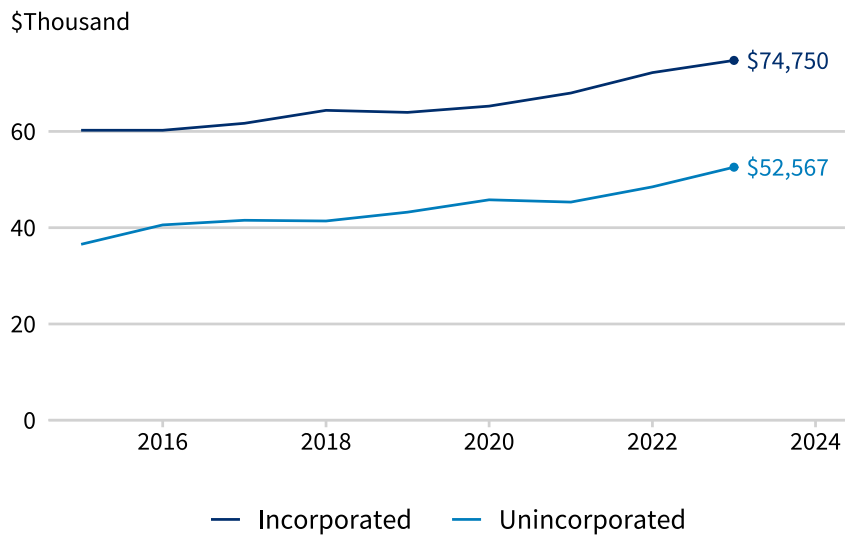
The metropolitan area industry with the most small business employment in 2022 was Accommodation and Food Services, with **14,293** employees.

Self-employment

In 2023, 12.6 percent of private workers in the metropolitan area were self-employed, up from 11.6 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 \$74,750 in 2023, up 16.1 percent since 2018. The median income of the unincorporated self-employed was \$52,567 in 2023, up 27.0 percent since 2018. The median income for all private workers was \$56,661 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	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	13,448	1,174	105	14,727
Other Services (except Public Administration)	5,608	1,036	95	6,739
Professional, Scientific, and Technical Services	4,508	765	47	5,320
Administrative, Support, and Waste Management	4,582	500	105	5,187
Retail Trade	3,844	969	138	4,951
Health Care and Social Assistance	3,725	965	189	4,879
Real Estate and Rental and Leasing	4,120	485	45	4,650
Construction	3,140	1,179	146	4,465
Accommodation and Food Services	1,365	770	237	2,372
Arts, Entertainment, and Recreation	1,622	97	34	1,753
Finance and Insurance	1,182	263	27	1,472
Educational Services	999	100	35	1,134
Manufacturing	681	288	137	1,106
Wholesale Trade	674	291	128	1,093
Information	443	40	6	489
Agriculture, Forestry, Fishing, and Hunting	344	50	13	407
Mining, Quarrying, and Oil and Gas Extraction	24	4	3	31
Utilities	12	8	3	23
Management of Companies and Enterprises	*	3	20	*
Industries not classified	*	15	0	*
All industries	50,321	8,995	1,470	60,786

* 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 44.7 percent of workers and owned 41.2 percent of businesses.

Veterans



Veterans made up 3.0 percent of workers and owned 3.7 percent of businesses.

Hispanics



Hispanics made up 41.8 percent of workers and owned 27.9 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	20,500	91.8	1,822	8.2	22,322
Male	28,500	82.6	6,007	17.4	34,507
Owned equally by both groups	650	34.8	1,216	65.2	1,866
Veteran	1,600	78.5	438	21.5	2,038
Not Veteran	48,000	85.1	8,401	14.9	56,401
Owned equally by both groups	80	*	*	*	*
Hispanic	14,500	90.4	1,539	9.6	16,039
Not Hispanic	35,000	82.7	7,299	17.3	42,299
Owned equally by both groups	100	32.6	207	67.4	307
Rural	3,300	82.1	720	17.9	4,020
Urban	42,000	82.8	8,732	17.2	50,732
American Indian and Alaska Native	1,000	*	*	*	*
Asian	17,500	85.9	2,874	14.1	20,374
Black or African American	5,100	96.0	210	4.0	5,310
Native Hawaiian and Other Pacific Islander	650	95.0	34	5.0	684
White	27,500	82.5	5,831	17.5	33,331
Hispanic or Racial Minority	34,500	88.2	4,630	11.8	39,130
White and Not Hispanic	15,000	78.6	4,091	21.4	19,091
Owned equally by both groups	150	31.6	324	68.4	474

* Not available

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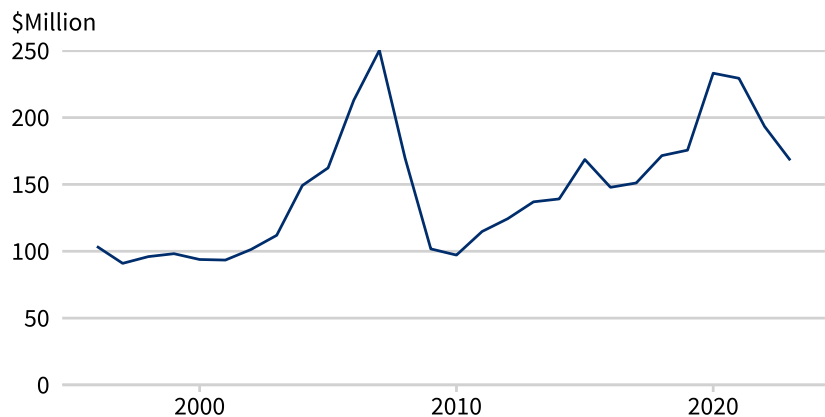
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$168.1 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 \$495.2 million. Total reported new lending to businesses through loans of \$100,000 or less was \$210.4 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	%
Accommodation and Food Services	14,293	62.3	1,007	94.5	344,888	62.0
Health Care and Social Assistance	14,141	46.7	1,154	93.1	716,463	35.4
Construction	11,793	85.4	1,325	98.4	821,540	81.5
Manufacturing	9,380	48.4	425	85.3	547,651	43.1
Retail Trade	8,872	30.3	1,107	87.4	403,463	35.2
Transportation and Warehousing	8,289	23.9	1,279	92.8	465,677	27.8
Administrative, Support, and Waste Management	7,804	56.8	605	91.3	367,915	58.5
Other Services (except Public Administration)	7,340	87.4	1,131	97.2	279,178	85.6
Wholesale Trade	5,482	38.5	419	77.4	423,867	38.9
Professional, Scientific, and Technical Services	3,602	64.0	812	96.0	251,383	61.3
Educational Services	2,394	50.0	135	95.1	95,184	45.3
Arts, Entertainment, and Recreation	2,259	83.4	131	94.9	54,945	84.4
Finance and Insurance	2,189	34.5	290	79.9	161,184	29.3
Real Estate and Rental and Leasing	2,133	69.5	530	93.0	105,782	62.9
Agriculture, Forestry, Fishing, and Hunting	1,082	95.2	63	96.9	72,307	92.7
Information	581	32.7	46	69.7	42,379	34.3
Management of Companies and Enterprises	295	22.1	23	53.5	25,179	19.0
Utilities	82	32.7	11	68.8	4,940	17.8
Mining, Quarrying, and Oil and Gas Extraction	71	28.7	7	70.0	7,539	42.6
Industries not classified	16	100.0	15	100.0	420	100.0
All industries	102,098	47.7	10,465	92.9	5,191,884	45.1

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

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2025 Small Business Profile

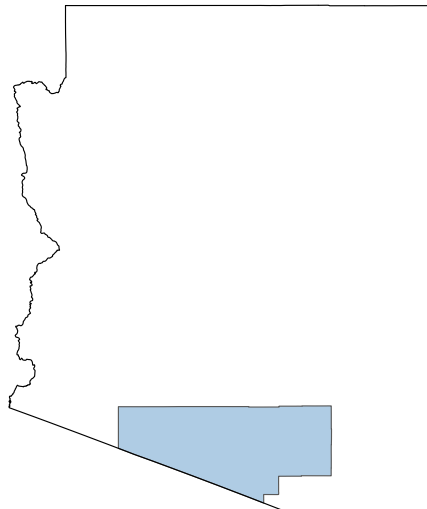
U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

Tucson, Arizona

93,732 small businesses
98.8 percent of businesses

152,435 small business employees
45.9 percent of employees



Tucson Metropolitan Statistical Area

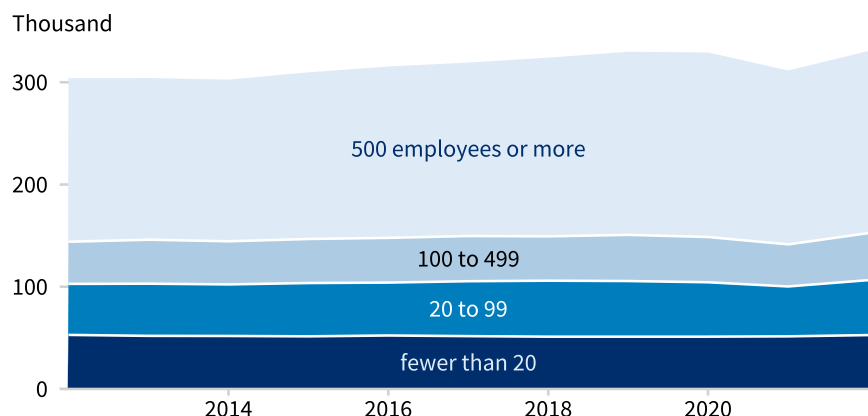
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 93.0 percent of metropolitan area employers and 45.9 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 14,936 to 15,580. During that period, total employment at small businesses rose from 143,994 to 152,435 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 **13,654** small businesses.

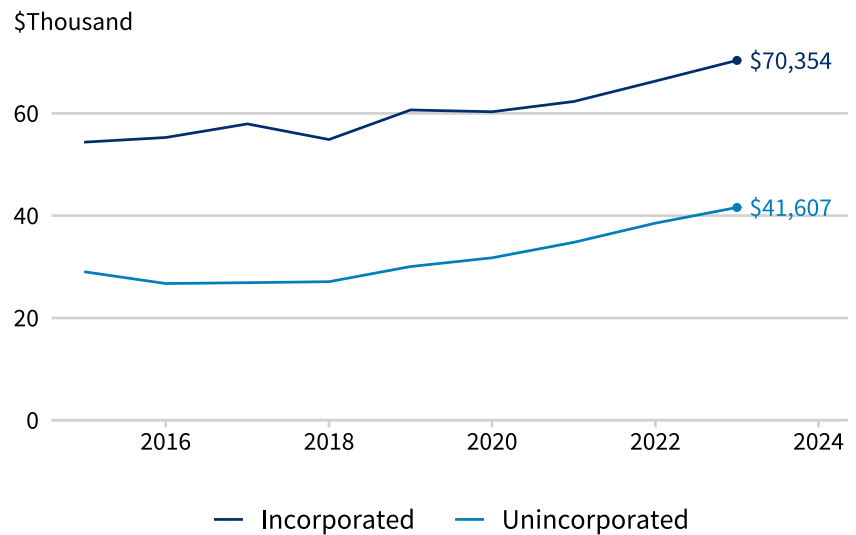
The metropolitan area industry with the most small business employment in 2022 was Health Care and Social Assistance, with **24,852** employees.

Self-employment

In 2023, 14.9 percent of private workers in the metropolitan area were self-employed, up from 14.3 percent in 2018. The percent self-employed included 5.5 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$70,354 in 2023, up 28.2 percent since 2018. The median income of the unincorporated self-employed was \$41,607 in 2023, up 53.6 percent since 2018. The median income for all private workers was \$51,063 in 2023, up 30.4 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	11,295	2,177	182	13,654
Real Estate and Rental and Leasing	8,476	1,169	66	9,711
Other Services (except Public Administration)	7,531	1,643	136	9,310
Administrative, Support, and Waste Management	8,148	900	130	9,178
Transportation and Warehousing	8,796	269	76	9,141
Health Care and Social Assistance	7,099	1,631	275	9,005
Construction	7,110	1,591	246	8,947
Retail Trade	5,260	1,090	178	6,528
Arts, Entertainment, and Recreation	4,919	235	52	5,206
Educational Services	2,594	251	74	2,919
Accommodation and Food Services	1,431	871	392	2,694
Finance and Insurance	1,928	645	42	2,615
Manufacturing	1,046	422	108	1,576
Wholesale Trade	938	426	106	1,470
Information	996	118	32	1,146
Agriculture, Forestry, Fishing, and Hunting	348	20	1	369
Mining, Quarrying, and Oil and Gas Extraction	185	15	6	206
Utilities	52	15	4	71
Management of Companies and Enterprises	*	21	30	*
Industries not classified	*	26	0	*
All industries	78,152	13,516	2,064	93,732

* 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 46.5 percent of workers and owned 47.5 percent of businesses.

Veterans



Veterans made up 6.5 percent of workers and owned 7.8 percent of businesses.

Hispanics



Hispanics made up 38.8 percent of workers and owned 29.4 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	35,500	91.3	3,368	8.7	38,868
Male	39,500	82.8	8,192	17.2	47,692
Owned equally by both groups	1,600	37.9	2,621	62.1	4,221
Veteran	5,400	86.0	881	14.0	6,281
Not Veteran	71,000	84.7	12,862	15.3	83,862
Owned equally by both groups	350	44.4	439	55.6	789
Hispanic	24,000	92.0	2,085	8.0	26,085
Not Hispanic	52,500	81.7	11,769	18.3	64,269
Owned equally by both groups	300	47.8	327	52.2	627
Rural	5,600	87.1	831	12.9	6,431
Urban	67,500	82.2	14,656	17.8	82,156
American Indian and Alaska Native	2,100	90.1	231	9.9	2,331
Asian	4,500	81.9	995	18.1	5,495
Black or African American	4,500	94.9	244	5.1	4,744
Native Hawaiian and Other Pacific Islander	300	91.2	29	8.8	329
White	67,000	84.0	12,719	16.0	79,719
Hispanic or Racial Minority	32,000	90.4	3,407	9.6	35,407
White and Not Hispanic	44,000	81.0	10,292	19.0	54,292
Owned equally by both groups	450	48.3	482	51.7	932

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.

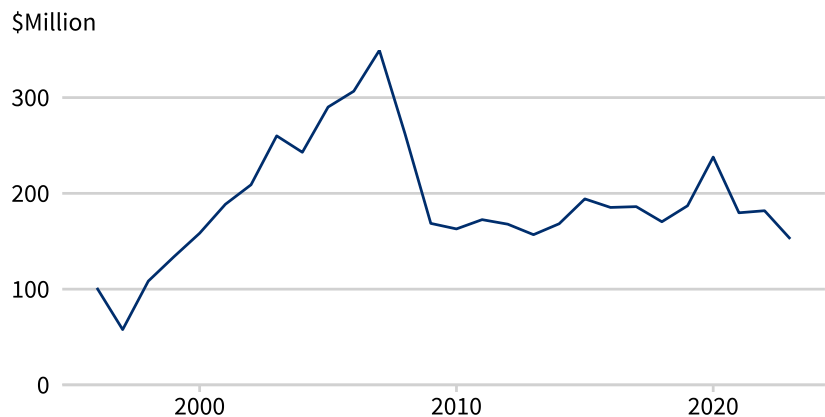
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$152.5 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 \$424.8 million. Total reported new lending to businesses through loans of \$100,000 or less was \$222.6 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	24,852	38.5	1,906	93.1	1,276,361	34.1
Accommodation and Food Services	24,356	53.9	1,263	92.5	549,575	50.1
Construction	18,834	78.6	1,837	97.8	1,026,843	69.1
Professional, Scientific, and Technical Services	13,293	69.1	2,359	96.1	947,847	71.6
Other Services (except Public Administration)	12,528	85.3	1,779	97.1	434,776	82.0
Retail Trade	11,780	24.0	1,268	83.7	500,207	27.1
Administrative, Support, and Waste Management	9,846	40.9	1,030	91.5	379,236	44.9
Manufacturing	8,195	37.2	530	91.9	439,318	21.3
Educational Services	4,853	58.8	325	93.4	173,844	49.9
Real Estate and Rental and Leasing	4,627	73.8	1,235	95.1	236,403	71.9
Arts, Entertainment, and Recreation	4,184	59.7	287	94.7	100,765	43.5
Wholesale Trade	4,182	55.5	532	79.8	241,958	52.2
Finance and Insurance	4,099	30.1	687	87.0	293,012	30.5
Transportation and Warehousing	3,798	31.6	345	83.7	174,992	26.7
Information	1,574	25.5	150	78.9	101,434	18.4
Management of Companies and Enterprises	574	15.9	51	52.0	37,855	10.6
Mining, Quarrying, and Oil and Gas Extraction	477	20.0	21	70.0	51,408	23.4
Utilities	273	13.6	19	67.9	20,883	9.7
Agriculture, Forestry, Fishing, and Hunting	90	100.0	21	100.0	9,362	100.0
Industries not classified	20	100.0	26	100.0	1,179	100.0
All industries	152,435	45.9	15,580	93.0	6,997,258	40.5

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

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

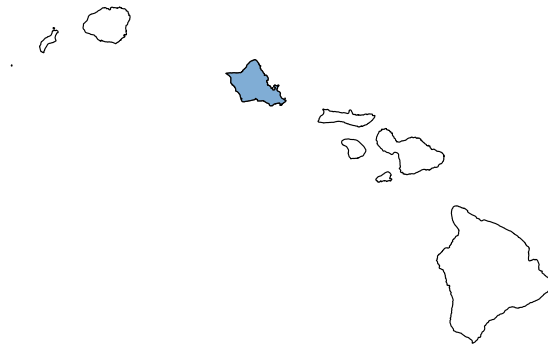
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Urban Honolulu, Hawaii

89,384 small businesses
99.0 percent of businesses

169,403 small business employees
51.3 percent of employees



Urban Honolulu Metropolitan Statistical Area

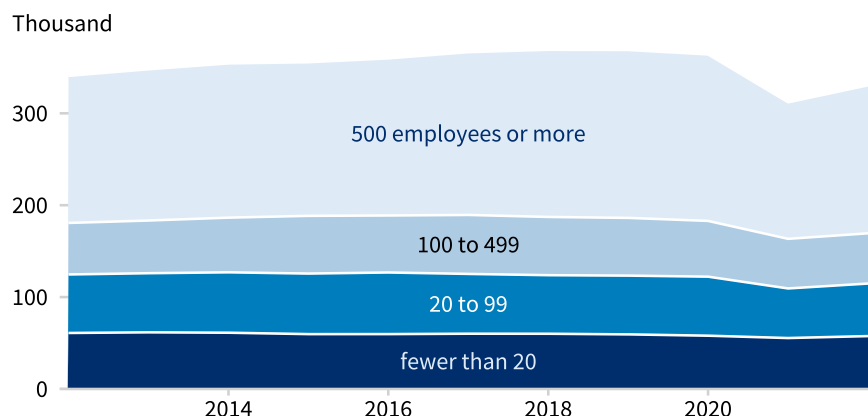
Sources of original data: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 94.9 percent of metropolitan area employers and 51.3 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers fell from 16,406 to 16,005. During that period, total employment at small businesses fell from 180,680 to 169,403 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 **12,725** small businesses.

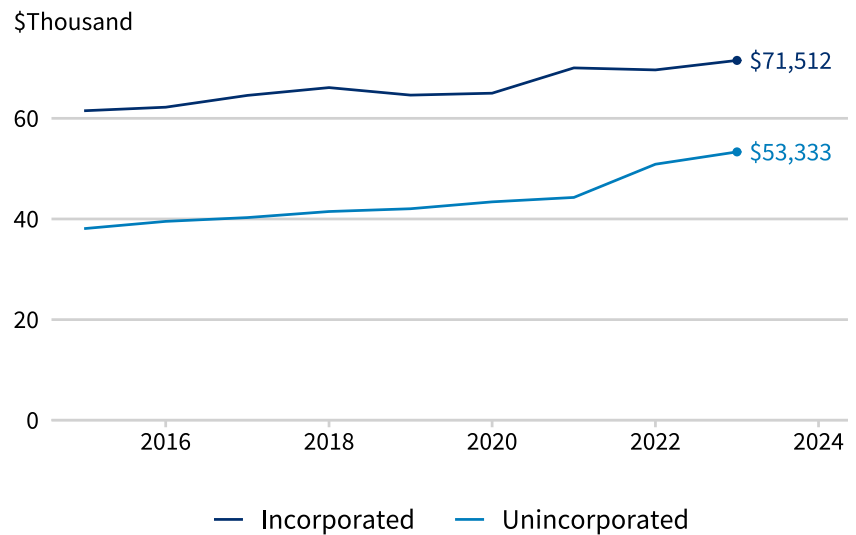
The metropolitan area industry with the most small business employment in 2022 was Accommodation and Food Services, with **28,850** employees.

Self-employment

In 2023, 15.3 percent of private workers in the metropolitan area were self-employed, up from 13.6 percent in 2018. The percent self-employed included 6.1 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$71,512 in 2023, up 8.2 percent since 2018. The median income of the unincorporated self-employed was \$53,333 in 2023, up 28.6 percent since 2018. The median income for all private workers was \$58,772 in 2023, up 35.2 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

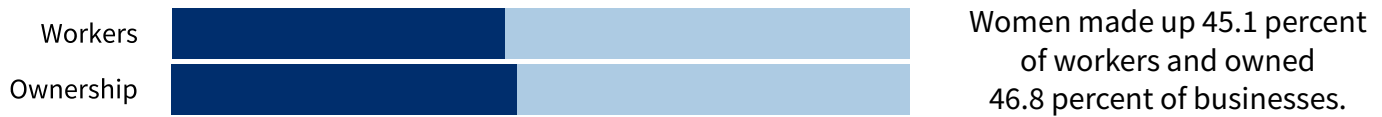
Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	10,725	1,804	196	12,725
Real Estate and Rental and Leasing	9,079	963	65	10,107
Other Services (except Public Administration)	7,768	1,894	200	9,862
Transportation and Warehousing	8,344	284	102	8,730
Health Care and Social Assistance	5,953	1,784	236	7,973
Retail Trade	6,309	1,273	203	7,785
Administrative, Support, and Waste Management	5,824	727	144	6,695
Construction	4,863	1,461	228	6,552
Arts, Entertainment, and Recreation	4,199	192	58	4,449
Accommodation and Food Services	1,485	1,621	352	3,458
Finance and Insurance	2,373	448	74	2,895
Educational Services	2,160	269	66	2,495
Wholesale Trade	1,501	681	150	2,332
Manufacturing	1,103	328	88	1,519
Information	964	149	24	1,137
Agriculture, Forestry, Fishing, and Hunting	600	22	0	622
Utilities	119	5	2	126
Mining, Quarrying, and Oil and Gas Extraction	10	3	2	15
Management of Companies and Enterprises	*	15	69	*
Industries not classified	*	20	0	*
All industries	73,379	13,924	2,081	89,384

* Not reported by the Census Bureau

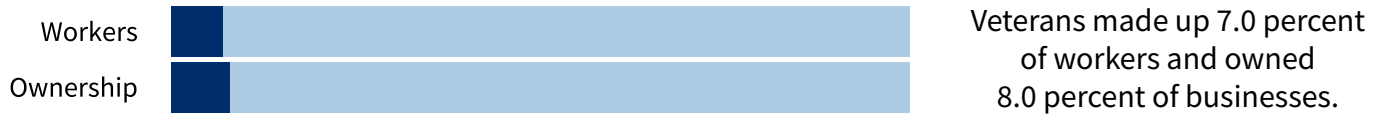
Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)

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	33,000	90.1	3,608	9.9	36,608
Male	37,000	81.5	8,374	18.5	45,374
Owned equally by both groups	1,600	47.8	1,750	52.2	3,350
Veteran	5,700	90.2	621	9.8	6,321
Not Veteran	65,500	83.5	12,905	16.5	78,405
Owned equally by both groups	250	54.8	206	45.2	456
Hispanic	4,400	91.6	402	8.4	4,802
Not Hispanic	67,000	83.5	13,220	16.5	80,220
Owned equally by both groups	150	57.7	110	42.3	260
Rural	750	74.0	263	26.0	1,013
Urban	67,000	82.0	14,727	18.0	81,727
American Indian and Alaska Native	1,000	88.7	127	11.3	1,127
Asian	45,000	84.1	8,532	15.9	53,532
Black or African American	1,800	91.5	168	8.5	1,968
Native Hawaiian and Other Pacific Islander	12,500	92.0	1,087	8.0	13,587
White	25,500	83.6	5,017	16.4	30,517
Hispanic or Racial Minority	55,500	85.2	9,624	14.8	65,124
White and Not Hispanic	15,500	80.7	3,714	19.3	19,214
Owned equally by both groups	400	50.3	395	49.7	795

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.

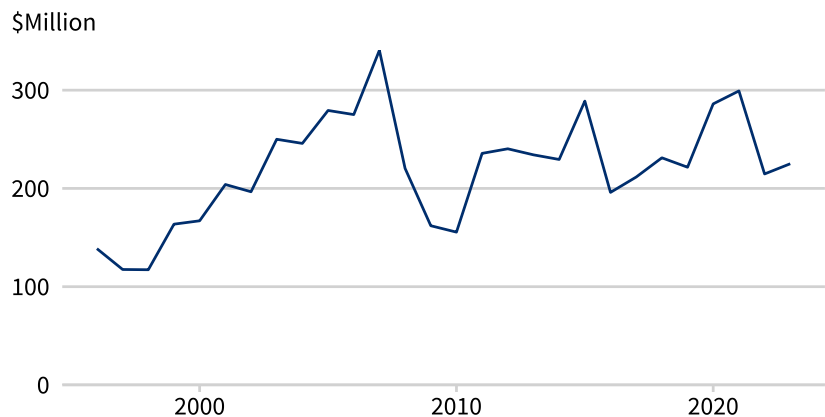
Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$225.1 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 \$721.7 million. Total reported new lending to businesses through loans of \$100,000 or less was \$333.1 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	%
Accommodation and Food Services	28,850	52.8	1,973	96.7	845,908	45.5
Health Care and Social Assistance	24,549	46.0	2,020	97.4	1,258,957	33.5
Construction	18,147	79.3	1,689	97.3	1,394,079	72.8
Other Services (except Public Administration)	14,373	81.8	2,094	97.9	578,355	84.1
Retail Trade	14,020	33.4	1,476	90.0	585,584	36.0
Professional, Scientific, and Technical Services	13,314	70.0	2,000	95.0	1,108,886	69.2
Administrative, Support, and Waste Management	10,989	54.3	871	90.8	443,052	54.5
Wholesale Trade	8,093	65.6	831	88.9	505,482	62.8
Transportation and Warehousing	6,340	31.1	386	84.8	354,641	26.3
Finance and Insurance	6,160	35.7	522	82.2	466,056	31.8
Manufacturing	6,051	81.8	416	95.2	285,664	77.4
Educational Services	5,477	38.9	335	94.6	213,837	32.7
Real Estate and Rental and Leasing	5,100	61.6	1,028	95.1	310,678	55.9
Arts, Entertainment, and Recreation	4,635	83.0	250	96.9	182,341	88.7
Management of Companies and Enterprises	1,482	22.3	84	57.9	107,142	17.2
Information	1,320	21.1	173	80.1	91,408	19.2
Utilities	289	12.3	7	53.8	34,077	11.6
Mining, Quarrying, and Oil and Gas Extraction	130	99.2	5	83.3	9,369	97.6
Industries not classified	46	100.0	20	100.0	1,819	100.0
Agriculture, Forestry, Fishing, and Hunting	38	100.0	22	100.0	1,297	100.0
All industries	169,403	51.3	16,005	94.9	8,778,632	46.0

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

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

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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.