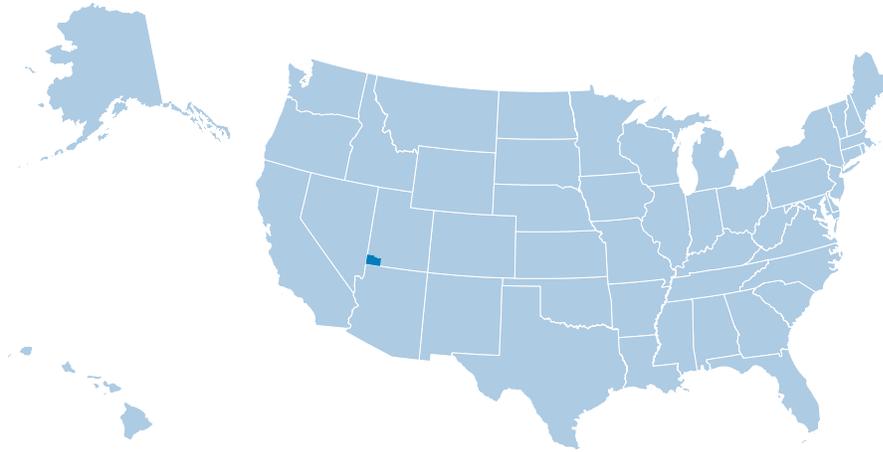


# Small Business Profiles for Selected Metropolitan Areas of the



# United States

## 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](https://advocacy.sba.gov/subscribe).

October 2025

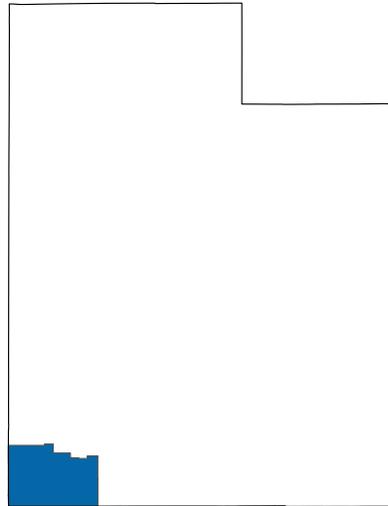
# Table of Contents

St. George, Utah .....	1
Technical Notes.....	5

## St. George, Utah

**26,158** small businesses  
98.8 percent of businesses

**46,403** small business employees  
69.2 percent of employees



### St. George Metropolitan Statistical Area

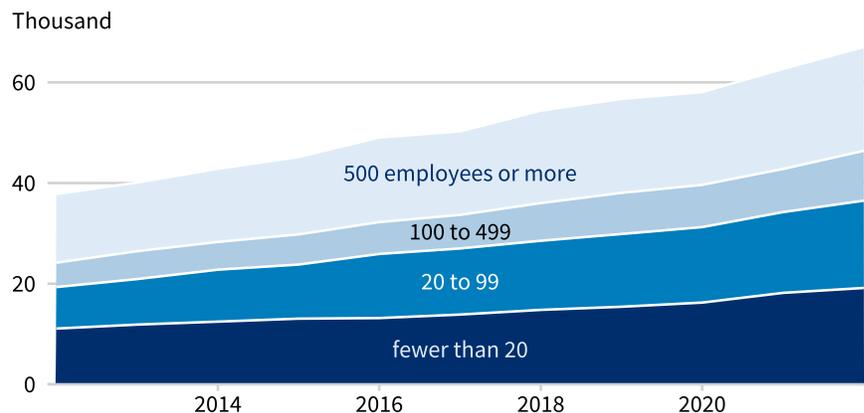
Sources of original data: [Nonemployer Statistics, 2022 \(Census\)](#); [Statistics of U.S. Businesses, 2022 \(Census\)](#)

### Small business employment

Businesses are classified as small in this profile if they employ fewer than 500 people. In 2022, small businesses accounted for 95.0 percent of metropolitan area employers and 69.2 percent of metropolitan area employment. Between 2012 and 2022, the number of small employers rose from 3,460 to 6,231. During that period, total employment at small businesses rose from 24,171 to 46,403 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 **4,139** small businesses.

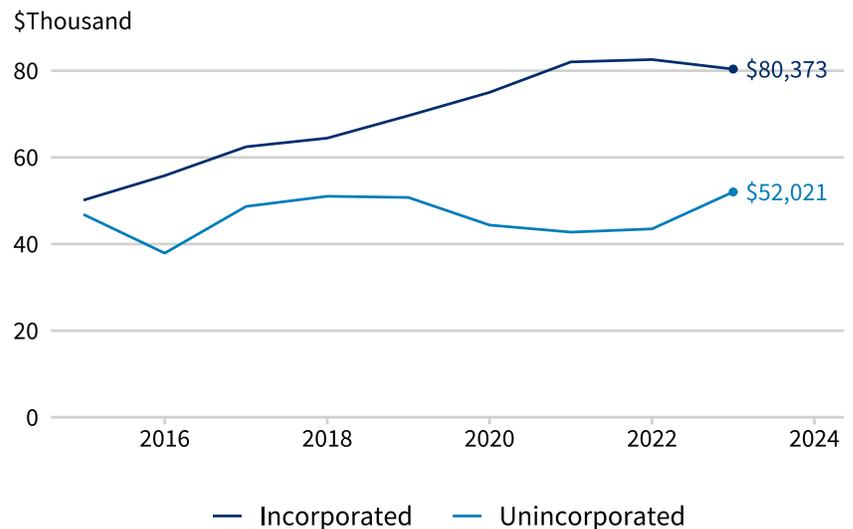
The metropolitan area industry with the most small business employment in 2022 was Construction, with **9,149** employees.

## Self-employment

In 2023, 18.9 percent of private workers in the metropolitan area were self-employed, up from 17.4 percent in 2018. The percent self-employed included 10.1 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$80,373 in 2023, up 24.7 percent since 2018. The median income of the unincorporated self-employed was \$52,021 in 2023, up 2.0 percent since 2018. The median income for all private workers was \$47,784 in 2023, up 30.5 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
Professional, Scientific, and Technical Services	3,240	849	50	4,139
Real Estate and Rental and Leasing	3,130	502	16	3,648
Construction	1,804	1,193	110	3,107
Retail Trade	1,881	483	79	2,443
Other Services (except Public Administration)	1,990	334	28	2,352
Administrative, Support, and Waste Management	1,766	456	26	2,248
Health Care and Social Assistance	1,187	573	97	1,857
Transportation and Warehousing	1,231	143	9	1,383
Arts, Entertainment, and Recreation	958	99	12	1,069
Finance and Insurance	695	228	28	951
Accommodation and Food Services	340	226	134	700
Educational Services	589	59	12	660
Manufacturing	353	179	40	572
Wholesale Trade	333	119	28	480
Information	277	77	10	364
Mining, Quarrying, and Oil and Gas Extraction	22	11	1	34
Utilities	19	12	1	32
Management of Companies and Enterprises	*	13	3	*
Industries not classified	*	9	0	*
Agriculture, Forestry, Fishing, and Hunting	112	*	*	*
<b>All industries</b>	<b>19,927</b>	<b>5,562</b>	<b>669</b>	<b>26,158</b>

\* Not reported by the Census Bureau

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

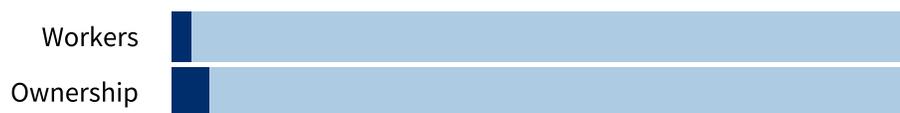
## Business ownership share by demographic group

### Women



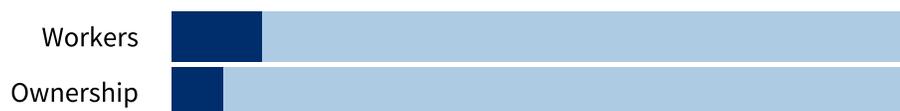
Women made up 44.6 percent of workers and owned 43.2 percent of businesses.

### Veterans



Veterans made up 2.7 percent of workers and owned 5.2 percent of businesses.

### Hispanics



Hispanics made up 12.4 percent of workers and owned 7.1 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
	Count	%	Count	%	
Female	7,800	88.8	987	11.2	8,787
Male	10,500	73.3	3,832	26.7	14,332
Owned equally by both groups	1,200	57.3	896	42.7	2,096
Veteran	900	82.8	187	17.2	1,087
Not Veteran	18,500	77.4	5,407	22.6	23,907
Owned equally by both groups	100	45.5	120	54.5	220
Hispanic	1,400	84.0	267	16.0	1,667
Not Hispanic	18,000	76.9	5,400	23.1	23,400
Owned equally by both groups	60	55.6	48	44.4	108
Rural	2,300	80.3	563	19.7	2,863
Urban	13,500	73.1	4,960	26.9	18,460
American Indian and Alaska Native	150	*	*	*	*
Asian	450	77.9	128	22.1	578
Black or African American	200	95.7	9	4.3	209
Native Hawaiian and Other Pacific Islander	200	91.3	19	8.7	219
White	18,500	77.0	5,533	23.0	24,033
Hispanic or Racial Minority	2,200	83.7	429	16.3	2,629
White and Not Hispanic	17,000	76.6	5,188	23.4	22,188
Owned equally by both groups	100	50.5	98	49.5	198

\* 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)

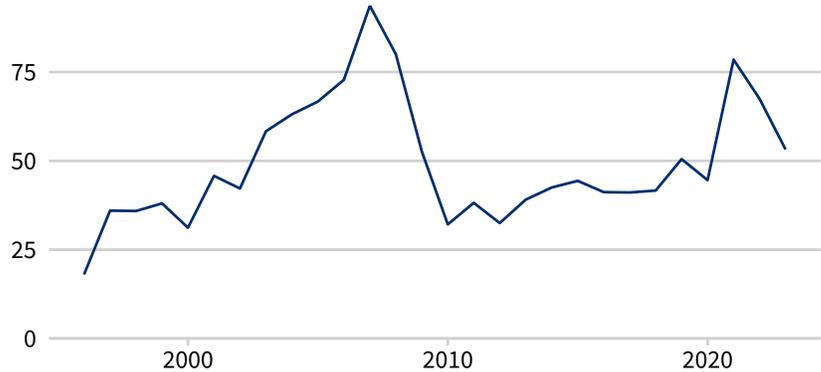
## Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$53.2 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 \$198.4 million. Total reported new lending to businesses through loans of \$100,000 or less was \$80.7 million.

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

## New lending to businesses with revenues under \$1 million

\$Million



## Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Construction	9,149	97.5	1,303	99.2	441,216	96.0
Accommodation and Food Services	7,101	72.6	360	89.6	155,101	73.0
Health Care and Social Assistance	6,426	56.2	670	96.7	258,228	46.1
Retail Trade	4,790	43.7	562	84.3	198,430	50.2
Manufacturing	3,333	87.6	219	97.8	164,833	84.8
Professional, Scientific, and Technical Services	3,179	92.6	899	98.8	184,818	92.6
Administrative, Support, and Waste Management	2,263	69.1	482	97.0	84,428	72.5
Other Services (except Public Administration)	1,909	87.9	362	97.1	64,412	87.2
Transportation and Warehousing	1,636	39.1	152	91.6	70,863	35.3
Wholesale Trade	1,252	63.5	147	80.3	59,842	56.7
Real Estate and Rental and Leasing	1,218	94.3	518	98.1	47,976	91.6
Arts, Entertainment, and Recreation	1,131	89.1	111	99.1	30,484	88.5
Finance and Insurance	1,078	63.6	256	85.3	62,136	49.6
Educational Services	1,038	100.0	71	100.0	36,099	100.0
Information	722	70.4	87	86.1	58,926	78.2
Utilities	81	81.8	13	92.9	6,569	78.7
Mining, Quarrying, and Oil and Gas Extraction	55	34.0	12	92.3	3,627	65.4
Management of Companies and Enterprises	31	72.1	16	84.2	1,247	51.4
Industries not classified	8	100.0	9	100.0	175	100.0
All industries	46,403	69.2	6,231	95.0	1,929,468	67.5

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

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

### 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](https://advocacy.sba.gov) for additional resources.

# Technical Notes

## Definitions of metropolitan areas

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

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

## Classification of businesses

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

## Data

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

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

The populations described by ACS employment statistics vary slightly. Self-employment rates were estimated using values from Table B24080 describing the population age 16 years and over. The total numbers of private workers used in the calculations were the numbers of “private for-profit wage and salary workers” in the table. The share of workers who were Hispanic was estimated using values from Table S2301 describing the population age 16 years and over. The share of workers who were women was estimated using values from Table S2301 describing the population age 20 to 64. The share of workers who were veterans was estimated using values from Table S2101 describing the population age 18 to 64. Median incomes are from Table S2419, which describes the population age 16 years and over, and include only income from labor, called “earnings” in the table.

## **Imputation**

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

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

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

## **Software**

The profiles were created using R with formatting through HTML and CSS. Data visualizations were primarily created using the ggplot2 package in R. Tables were primarily formatted using the knitr and gt packages. Elements were combined into an HTML document using the knitr package. A PDF document was created from the HTML document using Prince XML.

## **Rounding**

Numbers in these profiles have been rounded if they include a decimal point, with the number of digits after the decimal point indicating the precision preserved under rounding. Numbers were rounded using the round\_half\_up command from the janitor package in R, which rounds up numbers ending in 5. For example, 1.05 would be rounded to 1.1, while 1.04 would be rounded to 1.0.

## **Contact**

Any additional information that may be helpful for interpreting or reproducing the analysis is available by request. The SBA Office of Advocacy can be contacted at [advocacy@sba.gov](mailto:advocacy@sba.gov).