



U.S. Small Business Administration
Office of Advocacy

July 1997

Small Business Economic Indicators January - December 1996

A reference guide to current data on small business activity prepared by the Office of Economic Research of the U.S. Small Business Administration's Office of Advocacy.

Notes

INTRODUCTION

The U.S. Small Business Administration's Office of Advocacy, Office of Economic Research, annually compiles the latest small business economic indicators by state. Advocacy distributes this document to SBA staff and others interested in small business economics. This publication is a supplement to the annual *The State of Small Business: A Report of the President*. The Office of Advocacy also supports small business research efforts by funding data collection to monitor small business contributions and vital signs, funding small business research, producing an annual small business bank lending study, producing state economic profiles, publishing articles about small businesses, and answering small business questions raised by the general public, small businesses, the media and Congress.

The economic indicators included were selected based on their availability and applicability to the small business sector. The data are collected from federal and private sources, including the U.S. Department of Labor, U.S. Department of Commerce, and the Dun and Bradstreet Corporation. Each economic indicator is accompanied by a brief descriptive paragraph explaining each variable, followed by a short analysis of the trends. The indicators in this publication include:

- Number of firms
- New firm formations
- Small-business-dominated employment by detailed industry
- Small business income
- Business bankruptcies
- Business failures
- Business terminations

Nineteen-ninety-six was a very good year for the economy and for small businesses in particular. Gross domestic product grew by 4.4 percent and private nonfarm employment grew by 2.5 percent. The indicators in this report show that the small business sector was central to this growth as:

- New firms increased by 2.8 percent
- Business terminations decreased by 1.6 percent
- Nonfarm proprietorship income rose by 5.0 percent
- Small-firm-dominated industries added 1.5 million net new jobs
- The western United States continued to lead the growth
- New firms rose by more than 20 percent in the District of Columbia, Delaware, Montana, Utah, and Alabama.

Small Business Economic Indicators is prepared in the Office of Economic Research under the general supervision of Bruce D. Phillips, director of the Office of Economic Research. The detailed text and tables were prepared by Brian Headd. Comments on the contents of this report may be directed to the Office of Economic Research at (202) 205-6530. Visit the Office of Advocacy's world wide web site at <http://www.sba.gov/ADVO/> for information about small businesses.

Jere W. Glover
Chief Counsel for Advocacy

July 1997

Notes

TABLE OF CONTENTS

1. Overview	1
2. Business Formation	3
2.1. New Firms	3
2.2. New Business Incorporations	4
3. Business Dissolution	6
3.1. Business Bankruptcies	7
3.2. Business Failures	8
3.3. Business Terminations	9
4. Small Business Income	10
5. Employment	12
6. Ten-Year Trends	16

Appendix A: Tables (1995 -1996 changes unless otherwise indicated)

Table 1.1	Macroeconomic U.S. Indicators	A-1
Table 1.2	Summary of U.S. Small Business Indicators	A-2
Table 1.3	Number of Firms at the End of the Year by SBA Region and State	A-3
Table 1.4	State Rankings of Indicators	A-5
Table 1.5	Business Formation and Dissolution Rates by SBA Region and State	A-7
Table 2.1	Regional Measures of Business Formation	A-9
Table 2.2	New Firms by SBA Region and State	A-10
Table 3.1	Regional Measures of Business Dissolution	A-12
Table 3.2	Business Bankruptcies by SBA Region and State	A-13
Table 3.3	Business Failures by SBA Region and State	A-15
Table 3.4	Business Terminations by SBA Region and State	A-17
Table 4.1	Regional Measures of Nonfarm Proprietors' Income	A-19
Table 4.2	Nonfarm Proprietors' Income by SBA Region and State	A-20
Table 4.3	Wage-and-Salary Income by SBA Region and State	A-22
Table 4.4	Total Earned Income by SBA Region and State	A-24
Table 5.1	Change in Employment by Size Category and Major Industry	A-26
Table 5.2	Employment in Selected Small-Business-Dominated Industries	A-27
Table 5.3	Employment in Selected Large-Business-Dominated Industries	A-32
Table 5.4	Employment in Selected Indeterminate Industries	A-38
Table 5.5	Fastest Growing Industries	A-42
Table 5.6	Industries Generating the Most New Jobs	A-43
Table 6.1	New Firms by SBA Region and State, 1986 - 1996	A-44
Table 6.2	New Business Incorporations by SBA Region and State, 1986 - 1996	A-46
Table 6.3	Business Bankruptcies by SBA Region and State, 1986 - 1996	A-48
Table 6.4	Business Failures by SBA Region and State, 1986 - 1996	A-50
Table 6.5	Business Terminations by SBA Region and State, 1986 - 1996	A-52
Table 6.6	Number of Firms by SBA Region and State, 1990 - 1996	A-54
Table 6.7	Nonfarm Proprietors' Income by SBA Region and State, 1986 - 1996	A-56
Table 6.8	U.S. Business Measures, 1975 - 1996	A-58

Notes

1. Overview

The overall U.S. economy continued to grow during 1996 with little sign of price increases. Adjusted for inflation, the gross domestic product grew 4.4 percent, private nonfarm employment grew 2.5 percent and inflation measured by the consumer price index increased 3.0 percent. Evidence of increases in new firms, employment in small-business-dominated industries, and nonfarm proprietors' income along with decreases in business terminations, all indicate that small businesses were a driving force behind this growth.

Because of the limited amount of timely data by firm size, much of the data in this report cover all U.S. businesses. However, small firms contribute to much of the turnover in the economy by creating a better allocation of resources. This is illustrated by a firm's life cycle. Firms often begin small, and if things go well, they grow in employment and sales. Eventually they shrink and ultimately they close. Therefore, business formations, business closings, employment growth and firm levels can indicate the economic status of small firms. Data from the Bureau of the Census back this view as during 1992, 99.9% of new establishments (business locations) of new enterprises had fewer than 500 employees.

Business formation, measured by new firms with employees, rose 2.8 percent. New firms expanded in most regions in 1996, with SBA Region IX (Southwest) expanding the most. New firms by state rose by more than 20 percent during 1996 in the District of Columbia, Delaware, Montana, Utah, and Alabama. Only Maryland, and Kansas recorded declines of more than 10 percent in new firms. Overall, the U.S. level of new business incorporations rose 2.9 percent from 1995 to 1996. However, new business incorporation data was not available in time for state and region analysis, but is listed on Table 6.2. For definitions of SBA regions and state business formation rankings, see Table 1.4.

The various measures of business dissolution, business terminations, business bankruptcies, and business failures reflected mixed trends. Business terminations decreased during 1996, while business failures and bankruptcies increased slightly. Business terminations are firms that close, while the other indicators essentially measure businesses that close while owing debts. Business terminations declined 1.6 percent, led by decreases of more than 20 percent in SBA Regions VII (Midwest) and IX. Business bankruptcies increased 5.3 percent led by increases of more than 20 percent in SBA Regions IV (Southeast) and VIII (Northwest). However, bankruptcies in SBA Region II (New Jersey and New York) declined by more than 5 percent. There was also a large range in bankruptcy changes among the states. Vermont, New Jersey, Delaware, South Carolina, Indiana, and Arizona recorded declines of 10 percent or more, while Georgia, Oklahoma, Missouri, Nebraska, Colorado, Montana, North Dakota, and South Dakota had increases of 25 percent or more. Business failures, as measured by Dun and Bradstreet, increased 0.9 percent. SBA Region III (Mid Atlantic) had the largest regional decline in business failures at 10.6 percent, Louisiana had the largest state decline at 41.5 percent and Colorado had the largest state increase at 52.0 percent. For state business dissolution rankings, see Table 1.4.

Accounting for business turnover from new firms, successor firms (mergers and acquisitions) and business terminations, the number of firms increased 1.4 percent from 1995 to 1996; the average increase from 1990 to 1995 was also 1.4 percent. Although the U.S. aggregation of firms using Department of Labor data results in double counting when firms are in more than one state, the bias probably does not change much from year to year. The number of firms has increased every year since it's was first reported for 1982. With regard to states, California ended 1996 with the most firms with 800,091 while New York followed with 445,277 firms. For the number of firms by state, see Table 1.3.

Small firm income also rose substantially in 1996. The income of nonfarm proprietorships (sole proprietorships and partnerships) increased 5.0 percent to \$471.9 billion, compared with a 5.8 percent increase in the income for wage-and-salary workers; half of the latter work in small firms. This is a reversal of the pattern seen during the past several years, when percentage increases in proprietorship income generally exceeded those in wage-and-salary income. The income increases were greater than the consumer price index increase of 3.0 percent in 1996, indicating real increases in income.

Employment in small-firm-dominated sectors expanded by 3.3 percent. This sector created 63.6 percent of the 2.4 million new jobs in the economy. Large-firm-dominated sectors expanded employment by 1.3 percent, accounting for 18.2 percent of the new jobs in the economy. Industries of indeterminate firm size dominance accounted for the remaining 18.3 percent. By major industry, services accounted for 47.2 percent of the new jobs. By specific industry, special trade contractors, a small-business-dominated industry, generated the most jobs, with an employment increase of 230,600. Miscellaneous retail establishments, another small-business-dominated industry, was the fastest growing industry during 1996, increasing by 24.6 percent. See Tables 5.1, and 5.5, 5.6 for 1996 employment.

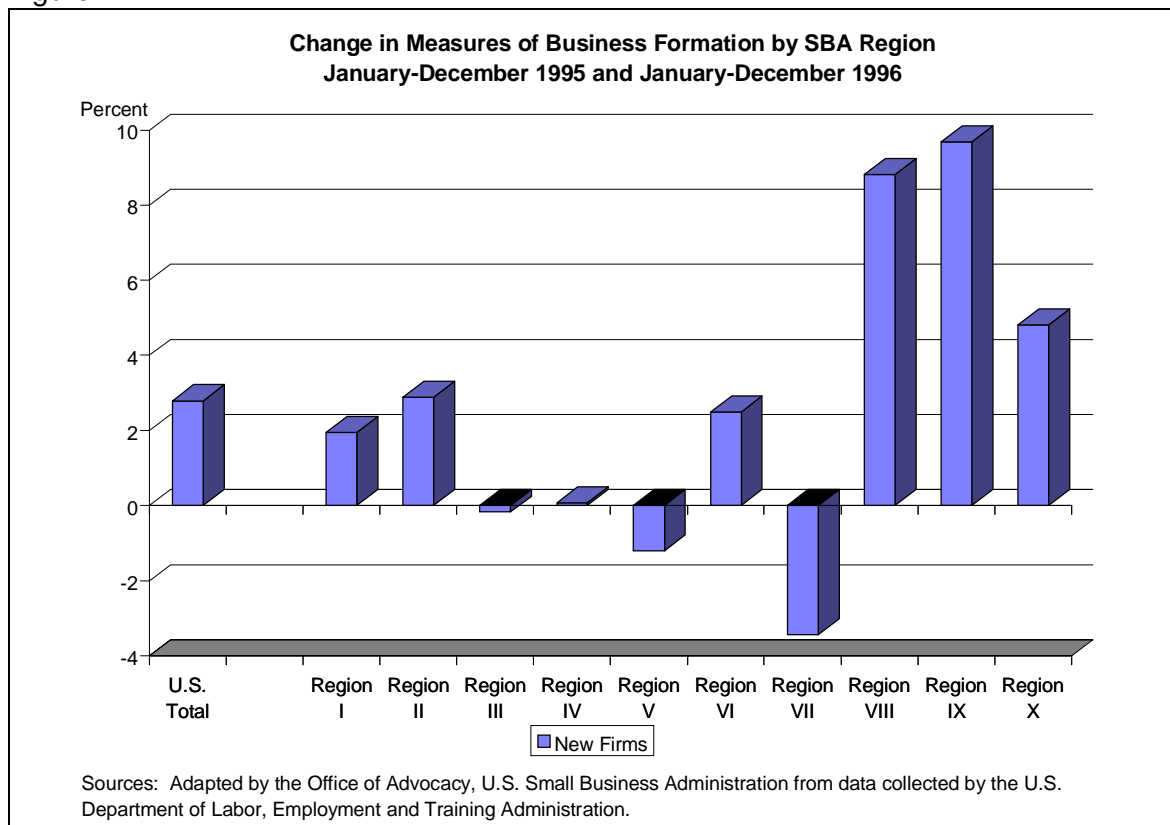
See attached documentation, figures, and tables for details.

2. Business Formation

The next two sections provide data on measures of business formation by state: new firms and new business incorporations. The specific definitions of each series are provided in the sections that follow. Table 2.1 indicates how the measures varied by SBA region in 1996.

As shown in Figure 2.1, U.S. changes in new firms were positive. New firms set another record with 842,357 in 1996, the fifth consecutive yearly increase.

Figure 2.1



2.1. New Firms

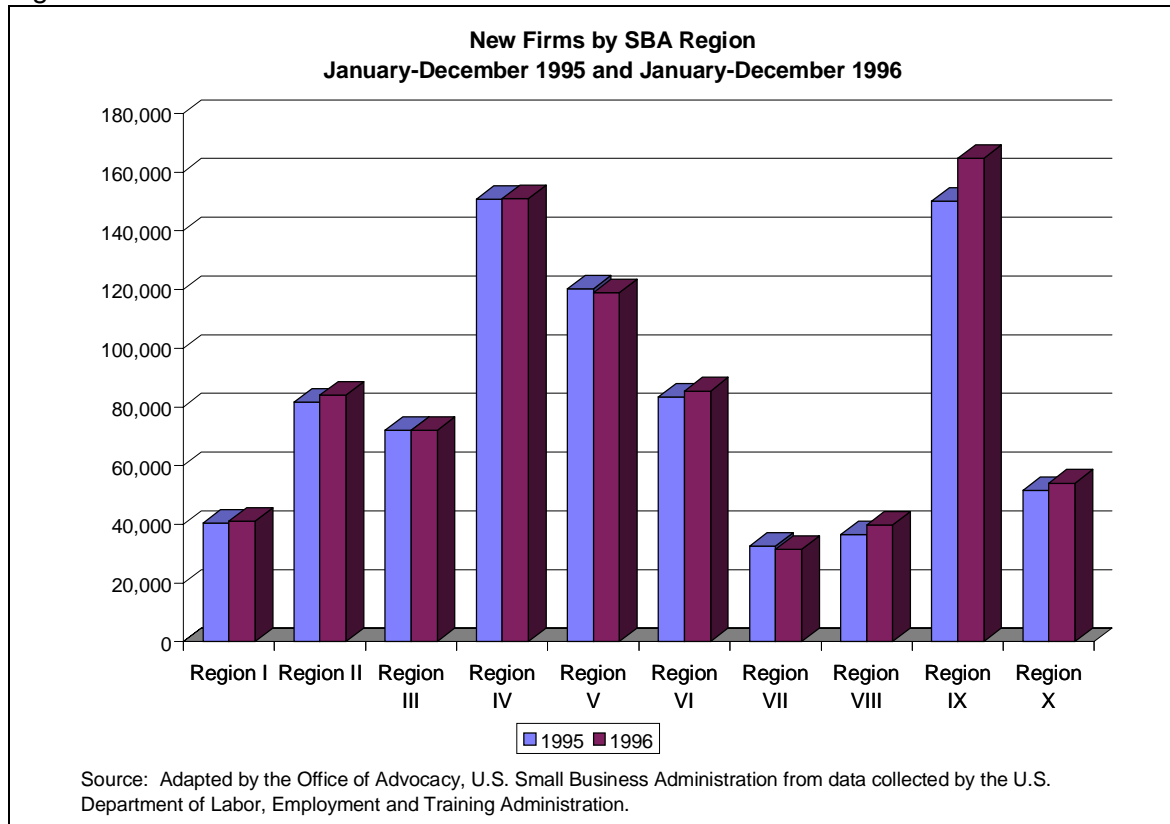
Description: New firm data are collected from state employment security agency quarterly reports to the U.S. Department of Labor, Employment and Training Administration. Firms with employees are required to file quarterly income tax withholding for each employee as well as pay FUTA (Federal Unemployment Tax Act) and FICA (Social Security taxes under the Federal Insurance Contributions Act). Therefore, the number of new firms with employees is available with little or no lag. A new firm is a firm that begins to employ people within a state. This can result in an over count when an existing firm in one state begins to employ people within another state.

Analysis: New firms increased by 2.8 percent nationwide in 1996, from 819,477 in 1995 to 842,357 in 1996. The changes varied across SBA regions and states.

The SBA region with the largest increase in new firms was SBA Region IX, with a 9.7 percent increase. Region VIII followed with an increase of 8.8 percent. The other eight SBA regions recorded yearly changes of less than 5 percent. Region VII had the largest decrease, 3.4 percent. Seven of the ten regions recorded yearly increases.

Again, Region III contained the states (including the District of Columbia) with the largest increase, the District of Columbia, and decrease, Maryland, in new firms. However the states reversed directions, as D.C. had a 25.8 percent increase, while Maryland had a 24.7 percent decrease. See Table 2.2 for state data.

Figure 2.2



2.2. New Business Incorporations

Description: Data on new business incorporations are collected and published by the Dun and Bradstreet Corporation (D and B). These data represent businesses that file for organization as a corporation with the secretary of state in their jurisdiction.

These business incorporation filings may reflect:

Small Business Economic Indicators

- An actual startup of a new business
- An intention to start a new business
- The conversion of an existing sole proprietorship or partnership into the corporate form
- The creation of a subsidiary of an existing corporation
- Geographic relocation of an existing business

Using this data as a business formation indicator warrants some degree of caution.

Analysis: Unfortunately, data on new business incorporations for 1996 was not available in time for region and state analysis in this report. However, Table 6.2 lists new business incorporations from 1986 to 1996 by region and state. The 1996 total for new business incorporations was 790,569, which was a 2.9 percent increase over the revised 1995 level of 768,180. New business incorporations have been increasing since 1991.

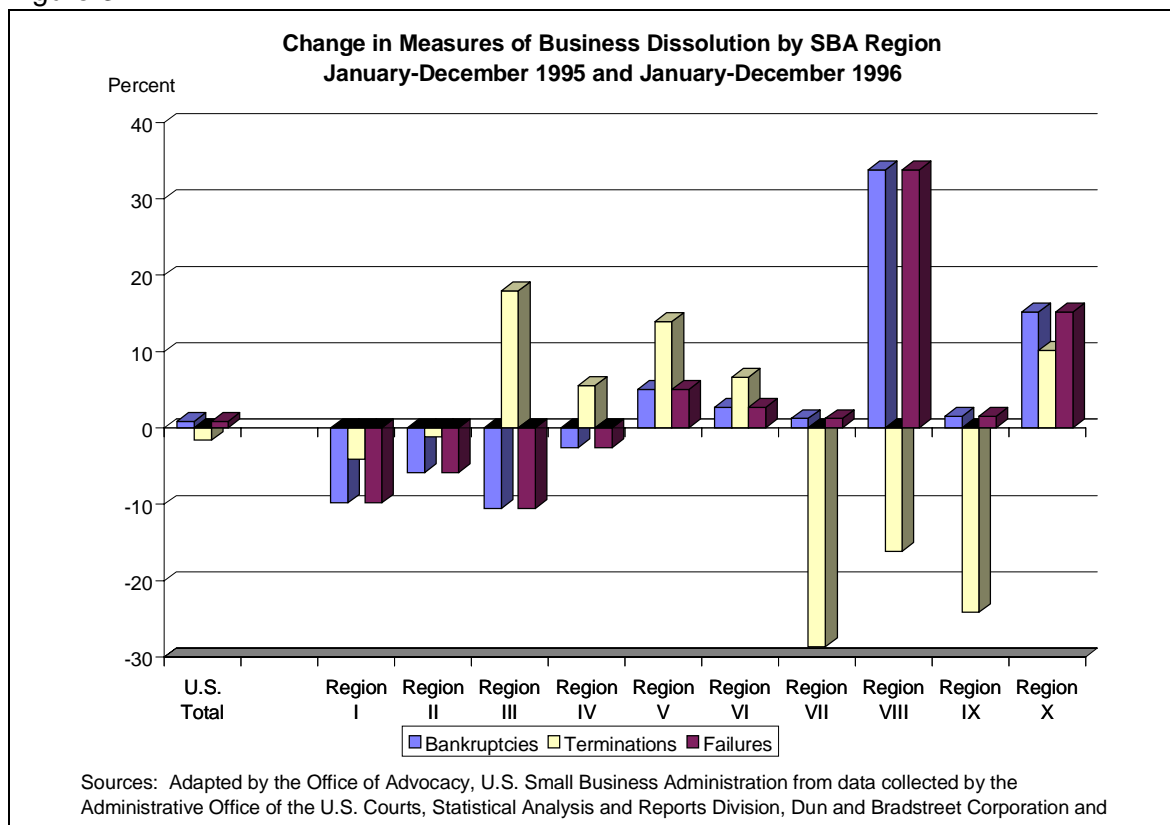
3. Business Dissolution

The next three sections provide data on measures of business dissolution: business failures, business bankruptcies, and business terminations. Terminations are businesses that close, while failures and bankruptcies are businesses that close owing debts. The sections that follow provide the specific definition of each series. Unfortunately, because of data collection issues, business terminations can lag a year or two behind the other two indicators. Figure 3.1 and Table 3.1 indicate how the measures varied by SBA region in 1996.

Business bankruptcy and failure figures increased slightly in 1996, while business terminations began to decrease. All three business closing measures reversed direction from the previous year. Regional changes in business bankruptcies and failures were often at variance. Regions III, IV, and IX each showed a mix of increases and decreases. Business terminations nationwide decreased in large part because of large decreases in California – an apparent return to normalcy after a large increase from 1994 to 1995.

Increases in failures and bankruptcies may be a result of the recent increases in business formations. Increasing levels of business formation can lead to increasing levels of business dissolution. Business dissolution rates based on a study using data from 1976 to 1988 are listed in the Small Business Answer Card at the world wide web address, <http://www.sba.gov/advo/stats>.

Figure 3.1



3.1. Business Bankruptcies

Description: Bankruptcy data are provided by the Administrative Office of the U.S. Courts. A bankruptcy occurs when a business files a petition under Chapter 7, 11, or 12 of the bankruptcy laws.

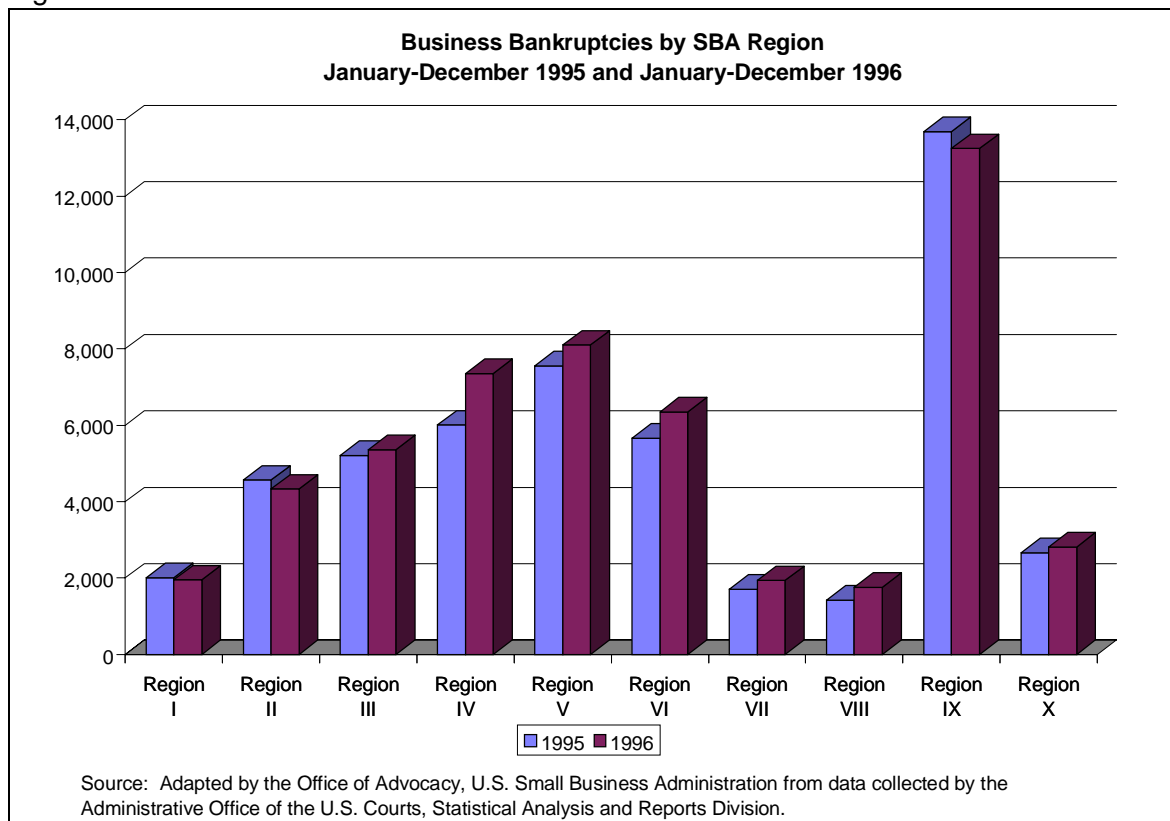
A bankruptcy is the legal recognition that a company is insolvent (cannot satisfy its creditors or discharge its liabilities). Therefore, the company must restructure (Chapter 11) or completely liquidate (Chapter 7). (Farm businesses are liquidated under the provisions of Chapter 12). Bankruptcy data are more likely to include self-employed persons and new, very small firms than business failure data.

Analysis: Business bankruptcies increased by 5.3 percent during 1996, rising from 50,516 in 1995 to 53,214 in 1996. This is the highest level since 1993, and may be a result of large increases in business formation. The actual rate of bankruptcy may not be increasing.

Region II had the largest decrease in bankruptcies at 5.2 percent. Region VIII and Region IV recorded changes greater than 20 percent, at 24.0 percent and 22.4 percent, respectively.

The state bankruptcy changes were mixed. Of the 50 states and the District of Columbia, 32 increased, 17 decreased and 2 were unchanged. South Carolina had the largest decline at 23.1 percent. Georgia recorded an increase of 263.1 percent; however, from 1994 to 1996 the increase was just 5.4 percent. Double-digit changes were seen in 28 states. See Table 3.2 for state data.

Figure 3.2



3.2. Business Failures

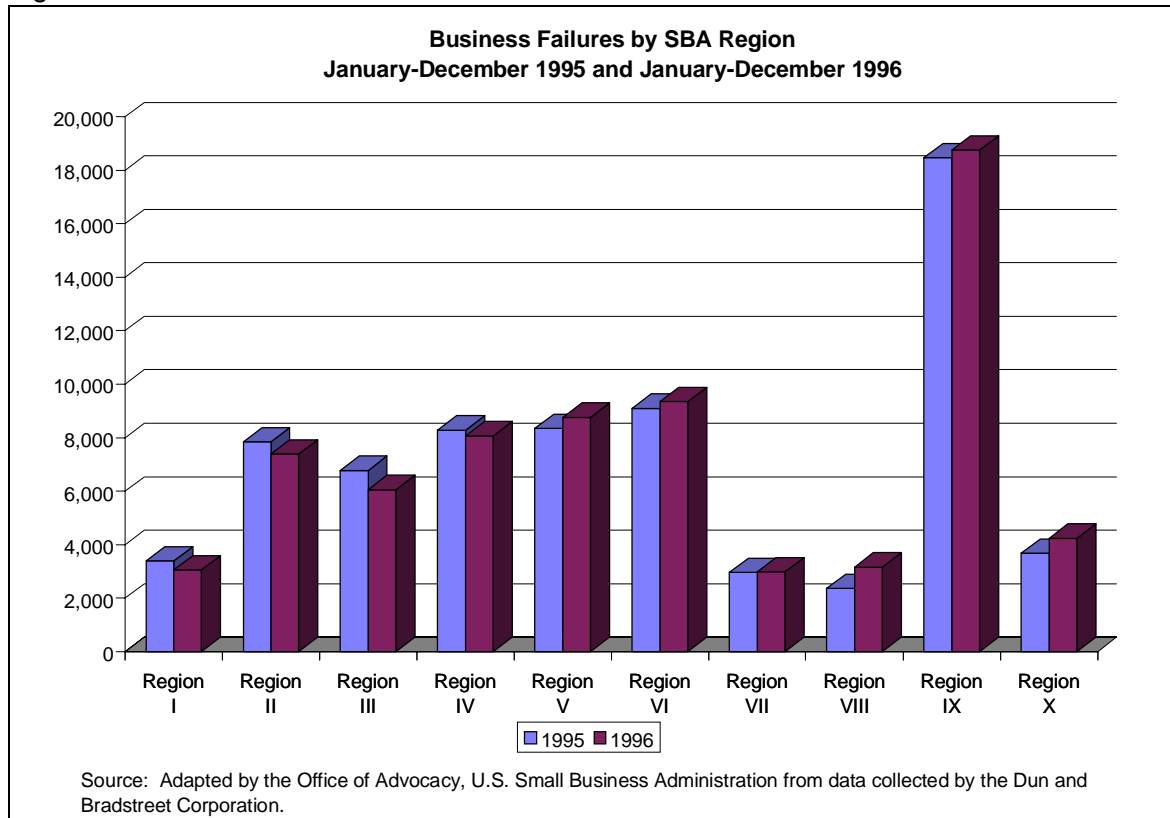
Description: Business failure data are collected and published by the Dun and Bradstreet Corporation (D and B). These data represent businesses that are no longer in D and B's list of active businesses because the business either failed or filed a bankruptcy petition. A business failure is defined as an enterprise that ceases operation with a loss to one or more creditors.

Analysis: Business failures increased by 0.9 percent, from 71,194 in 1995 to 71,811 in 1996, the highest level since 1993. Business failures represent an intermediate lagging indicator; that is, the change in failures points back to economic conditions of about a year ago.

Business failure changes were mixed among the SBA regions. Region III had the largest decrease at 10.6 percent from 1995 to 1996. Region VIII had the largest increase at 33.8 percent; Region X followed with an increase of 15.2 percent. The remaining seven regions had changes of less than 10 percent.

Business failure changes were mixed among states as failures declined in 25 states (including the District of Columbia) and increased in 26 states. Failures varied wildly across the states. Louisiana recorded the largest decline at 41.5 percent, with Virginia following, with a decline of 38.1 percent. Colorado had the largest increase at 52.0 percent. See Table 3.3 for state data.

Figure 3.3



3.3. Business Terminations

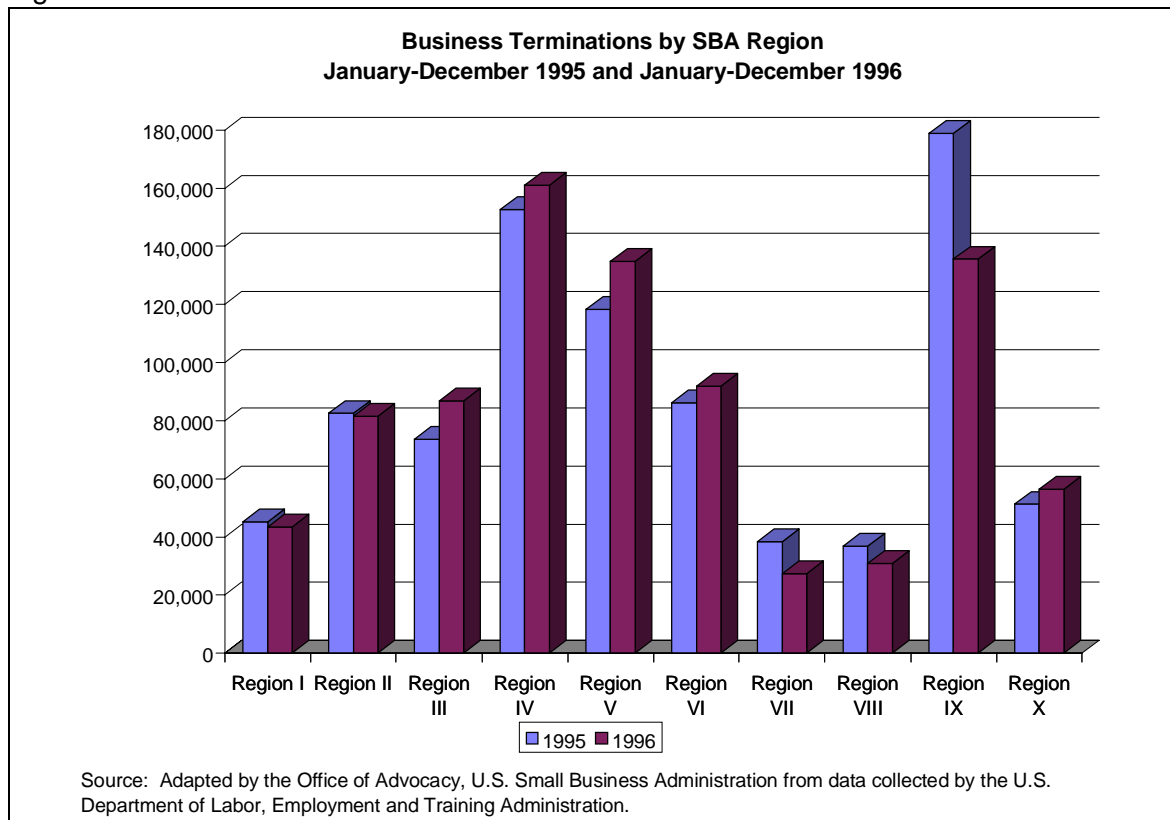
Description: The U.S. Department of Labor, Employment and Training Administration reports business terminations from quarterly state employment security agencies data. If a firm has employees, it is required to withhold quarterly federal income tax, and pay quarterly unemployment insurance premiums under the FICA and FUTA laws. A business termination occurs when a firm ceases to have employees within a state. This can result in an over count when a firm terminates in more than one state or maintains employment in another state when terminating.

Analysis: Business terminations decreased by 1.6 percent from 863,699 in 1995 to 849,839 in 1996. The business terminations decrease was highly concentrated; as California alone had a decrease of 45,009.

By SBA region, changes from 1995 to 1996 in the number of business terminations varied widely. The largest decline was in SBA Region VII, where terminations decreased by 28.7 percent, followed by Region IX at 24.2 percent. Region III had the largest increase, at 18.0 percent.

Changes also varied by state from 1995 to 1996. Of the 50 states (and the District of Columbia), 17 recorded decreases and 34 recorded increases. Missouri had the largest decrease at 59.3 percent; the District of Columbia had the largest increase at 72.5 percent. See Table 3.4 for state data.

Figure 3.4



4. Small Business Income

Description: The income of nonfarm sole proprietorships and partnerships is an approximation of small business income. Nonfarm sole proprietorships and partnerships represent about 85 percent of small firms and 20 percent of small firm earnings. The remaining 15 percent of small firms are corporations. Corporations produce about 80 percent of small business income, but corporation data cannot be disaggregated by firm size on a timely basis. Wage-and-salary income is used as a proxy for small business income.

This data represents estimates derived from income data provided by the U.S. Department of Commerce, Bureau of Economic Analysis. This data includes inventory valuation and capital consumption adjustments and exclude employer pension contributions and other nonlabor sources of income.

Unfortunately, state data are not available on the number of nonfarm proprietors or on the income per nonfarm proprietor by state in a timely manner.

Analysis: Nonfarm proprietors' and wage-and-salary income both increased during 1996 for the nation overall. The increase in nonfarm proprietors' income was 5.0 percent, rising from \$449.3 billion in 1995 to \$471.9 billion in 1996. The increase in wage-and-salary income was 5.8 percent for the entire country. Total earned income, a sum of wage-and-salary and nonfarm proprietors' income, increased by 5.8 percent during this period. Total earned income was \$3.9 trillion in 1995 and rose to \$4.1 trillion in 1996.

All SBA regions saw increases in nonfarm proprietors' income (Figure 4.2). This measure of business income increased fastest in Region VIII, with an increase of 6.6 percent (Table 4.1). Wage-and-salary income growth was relatively constant across regions; Region III had the lowest increase at 4.7 percent. All regions saw increases above the CPI of 3.0 percent in wage-and-salary income; Region VIII had the largest increase at 7.7 percent.

Among the changes in nonfarm proprietors' income from 1995 to 1996, Nevada led all states (and the District of Columbia) with a 10.5 percent increase. Hawaii's -0.7 percent change was the only decrease and the only change below the CPI. Forty-five of the 50 states (and the District of Columbia) had percent changes between 3.0 and 7.0 percent. Much of the high growth was concentrated in the West; the top five states were Nevada, North Dakota, South Dakota, Utah, and Oregon. These states were also in the top 10 states for nonfarm proprietors' income growth from 1994 to 1995. Nevada had the largest increase in wage-and-salary income at 11.8 percent. All states recorded positive increases in wage-and salary income from 1995 to 1996 with only 5 states recording changes lower than the CPI of 3.0 percent. See Tables 4.2 and 4.3 for state data.

Figure 4.1

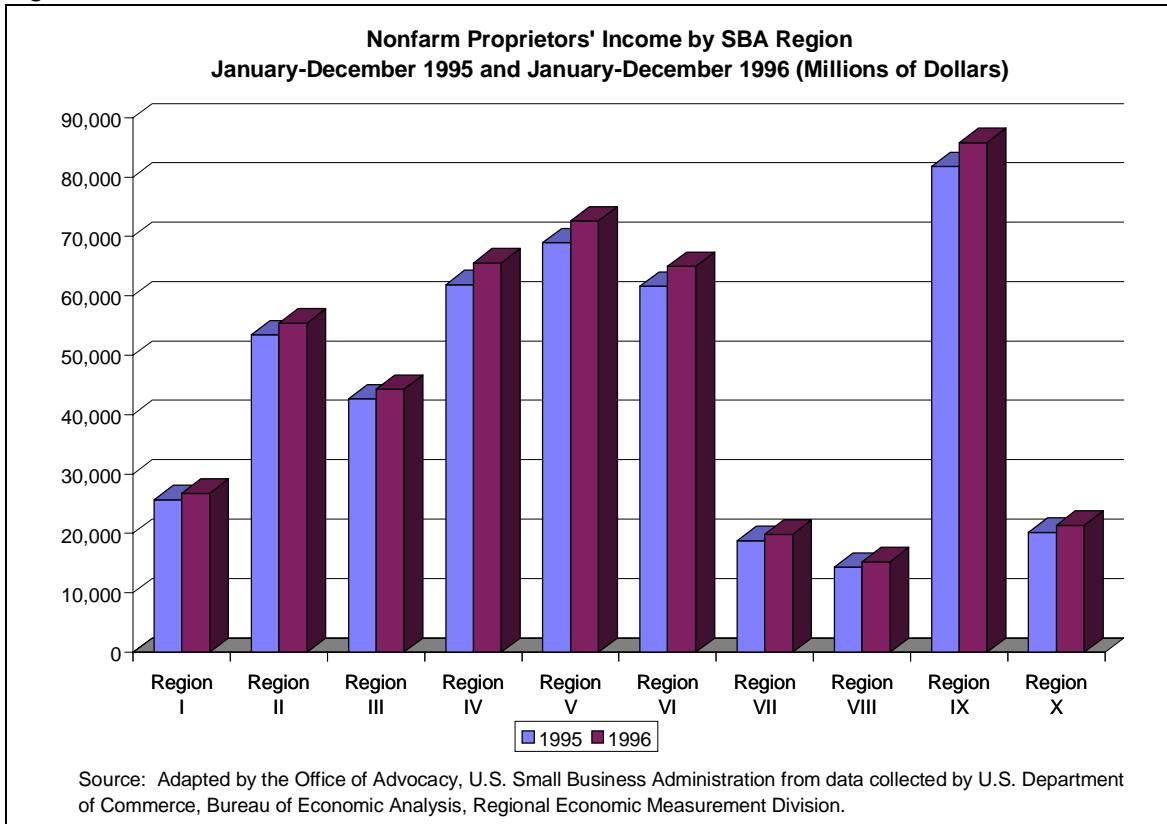
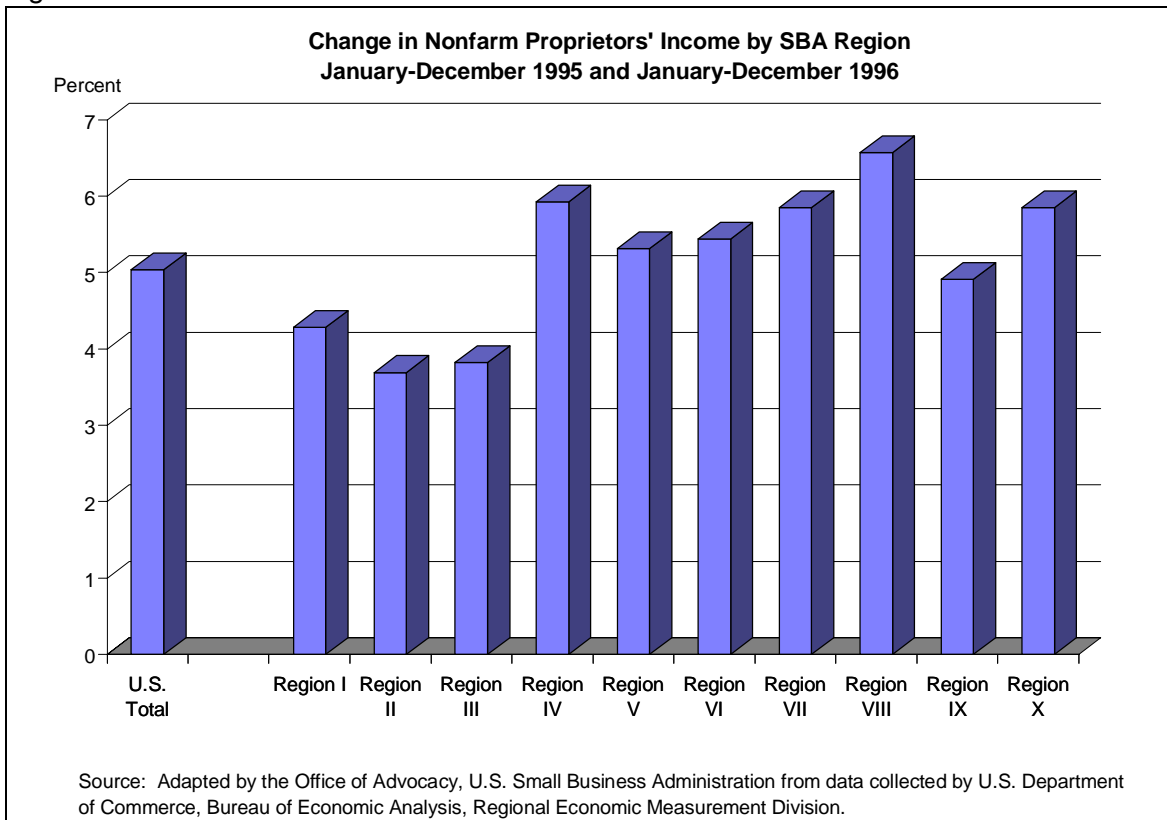


Figure 4.2



5. Employment

Description: The division of employment into small and large-business-dominated industries is a method used to disaggregate employment change by size of firm on a current basis. This technique is used because data on employment by firm size is not produced within the federal government on a timely basis. A small-business-dominated industry is one in which small firms (those that employ fewer than 500 employees) contribute at least 60 percent of industry employment. Conversely, a large-business-dominated industry is one in which firms with 500 or more employees contribute at least 60 percent of industry employment.

In devising this classification technique, firm size data by industry (U.S. Department of Commerce, Bureau of the Census, Statistics of U.S. Businesses, 1994) were used to classify an industry based on its employment share. These industry definitions are used to distribute current employment data published by the U.S. Department of Labor's Bureau of Labor Statistics in *Employment and Earnings*.¹

Analysis: In the nation overall, employment rose by 2.4 million between December 1995 and December 1996. Small-business-dominated industries accounted for 1.5 million (63.6 percent) of the new jobs. Large-business-dominated industries contributed 0.4 million (18.2 percent) and indeterminate industries (industries dominated by neither small nor large firms) contributed 0.4 million (18.3 percent) of the 2.4 million new jobs.

In percentage terms, employment in the country increased by 2.5 percent during the December to December time period. Employment in small-business-dominated industries increased by 3.3 percent. Large-business-dominated industries saw an increase of 1.3 percent and indeterminate industries recorded an employment increase of 2.4 percent.

By major industry, services accounted for the most new jobs (1.2 million) while construction had the most growth (5.7 percent). Agricultural services had the second largest growth (5.6 percent) but accounted for only 30,000 of the new jobs. Continuing the previous year's trend, mining and manufacturing were again the only industries to lose jobs. Mining had the largest percentage decrease at 0.8 percent. Small-business-dominated industries accounted for all of construction's gains and large-business-dominated industries accounted for all of mining's losses.

Within small or large-business-dominated industry groups, the percentage changes for each sector were not large. The largest overall change was in the indeterminate industries retail trade sector, where employment increased 6.2 percent (see Table 5.1).

¹For a detailed description of this technique, see Office of Advocacy, Office of Economic Research, U.S. Small Business Administration, [The Determination of Industry Employment Growth: A Methodological Approach](#) (Washington, D.C.: U.S. Small Business Administration, January 1989).

At the detailed industry level, from December 1995 to December 1996, of the 25 fastest growing industries 11 were small-business-dominated, 4 were large-business-dominated and 10 were indeterminate. Miscellaneous retail establishments, a small-business-dominated industry, led the employment growth with a 24.6 percent (54,700 jobs) increase during this period. Information retrieval services was the fastest growing large-business-dominated industry, increasing by 15.4 percent (9,300 jobs), while food stores led indeterminate industries with an increase of 21.8 percent (32,900 jobs). For the fastest growing industries with accompanying industry type (small, indeterminate, and large), see Figure 5.2 and Table 5.5.

From 1995 to 1996, of the 25 industries generating the most new jobs 16 were small-business-dominated, 5 were large-business-dominated and 4 were indeterminate. Special trade contractors (electricians, plumbers, etc.), a small-business-dominated industry, again led employment growth, accounting for 230,600 new jobs. The second largest small-business-dominated job creator, eating and drinking places, added 115,000 jobs. Personnel supply services, the top job generator in large-business-dominated industries, created 143,200 jobs. For the industries generating the most new jobs with accompanying industry type (small, indeterminate, and large), see Figure 5.3 and Table 5.6.

Figure 5.1

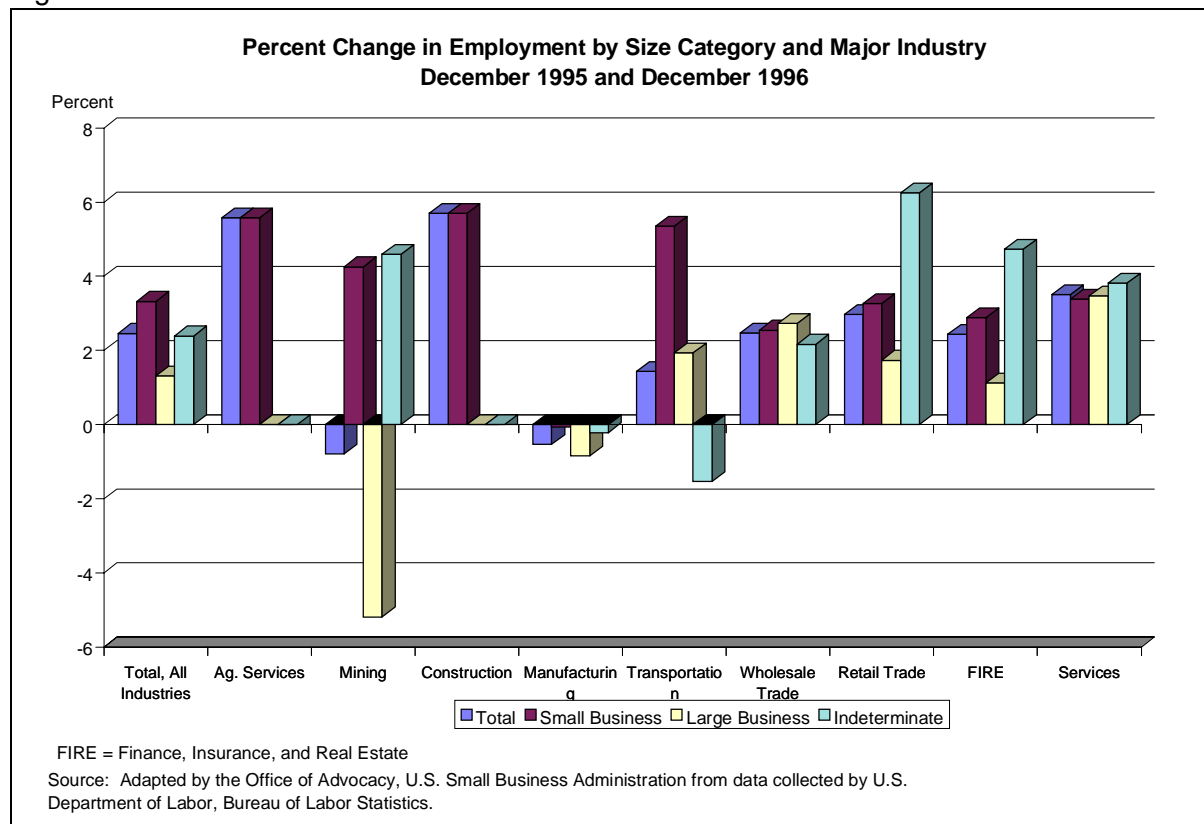


Figure 5.2

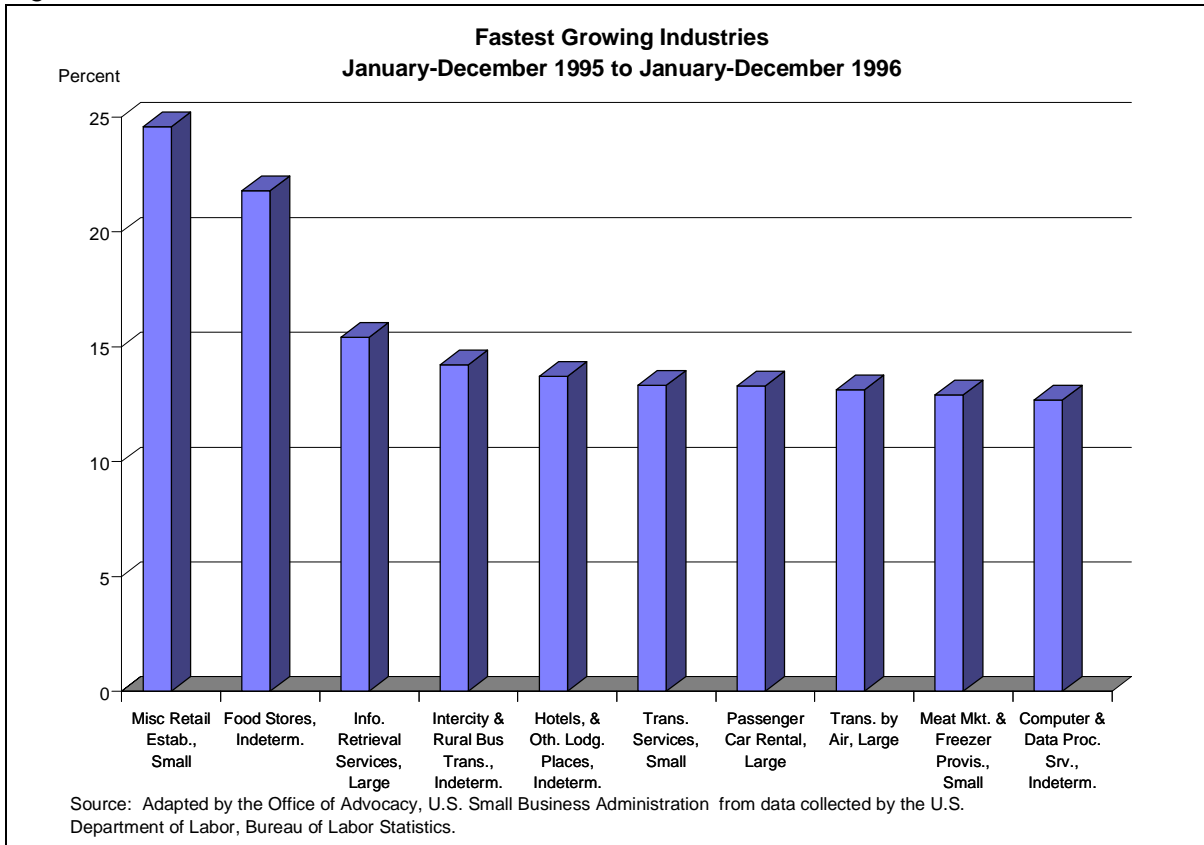
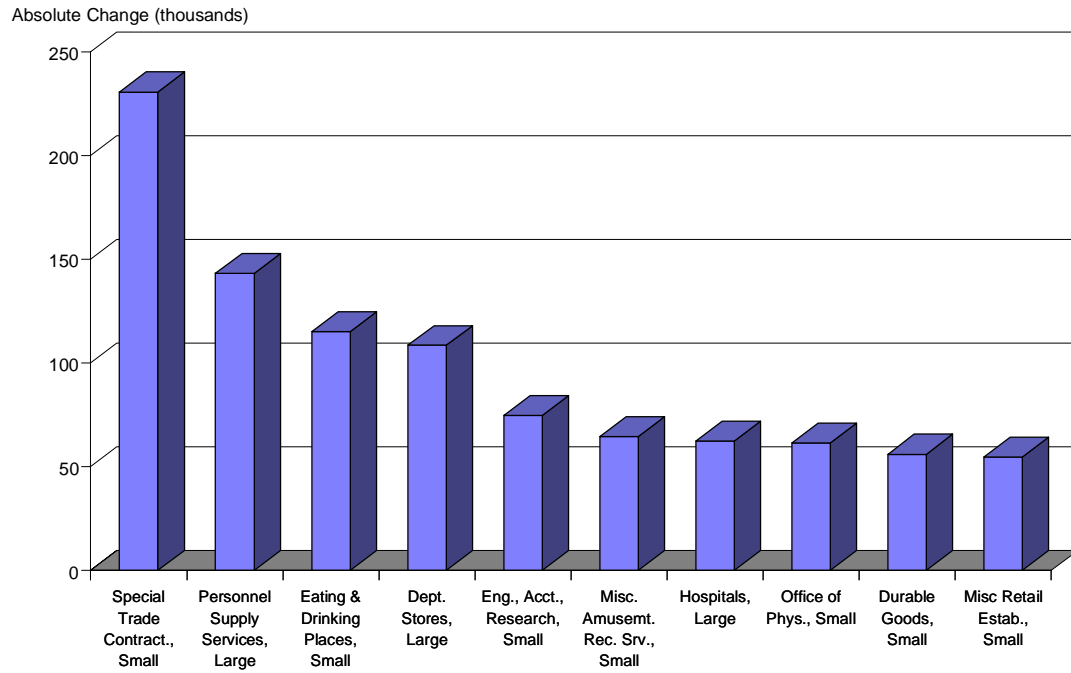


Figure 5.3

**Industries Generating the Most Jobs
January-December 1995 to January-December 1996**



Source: Adapted by the Office of Advocacy, U.S. Small Business Administration from data collected by the U.S. Department of Labor, Bureau of Labor Statistics.

6. Ten-Year Trends

Indicators of the number of firms have increased across the board over the last 10 years. The number of business tax returns, which measures the number of firms that incurred sales during a year, has increased steadily. While tax returns capture the very small firms, for tax reasons a firm may file more than one tax form; for this and other reasons, the total number of tax returns over-states the number of active businesses. The number of firms (from the Department of Labor, Employment and Training Administration), which measures firms with employees within a state and thus does not capture very small or very new firms, has also increased steadily. The number of firms also has a measurement error, as it over counts when a firm is in more than one state. Even with the issues detailed above, tax returns and the number of firms have tracked each other well, with similar peaks, and valleys over the last 10 years (see Figure 6.1).

From 1995 to 1996, the overall number of firms increased. This is a rebound from the 1994 to 1995 period, when growth was relatively flat. Although business turnover (from new firm creation, business termination and successor firm creation) has generated peaks and valleys over the years, the long term trend in the number of firms has been steadily increasing (see Figure 6.1).

New business formations are reaching record high levels. New firms increased 16.3 percent from 1986 to 1996. Much of this increase occurred after 1991, following a decline in new firms from 1990 to 1991. New business incorporations increased 12.6 percent from 1986 to 1996. Much of this increase also occurred after 1991, when new business incorporations dipped to a 10 year low.

Business dissolution changes are mixed. Business bankruptcies declined 33.4 percent from 1986 to 1996. After peaking in 1991, business bankruptcies have since declined. Business failures are up 16.6 percent from 1986 to 1996. Business failures peaked in 1992, and have since declined. Business terminations also increased, by 5.0 percent from 1986 to 1996. The peak during the period for business terminations was 1995. The business closing rate (business terminations divided by the number of firms) declined steadily until 1995, and has begun to decline again.

The long-term trends indicate that year-to-year changes are more stable for business births than for business terminations. Year-to-year changes in new firms ranged from a 6.5 percent increase in 1994 to a decrease of 5.6 percent in 1991. Year-to-year changes in business terminations ranged more widely, from an 8.8 percent increase in 1989 to a decrease of 10.5 percent in 1987 (see Figure 6.2).

Figure 6.1

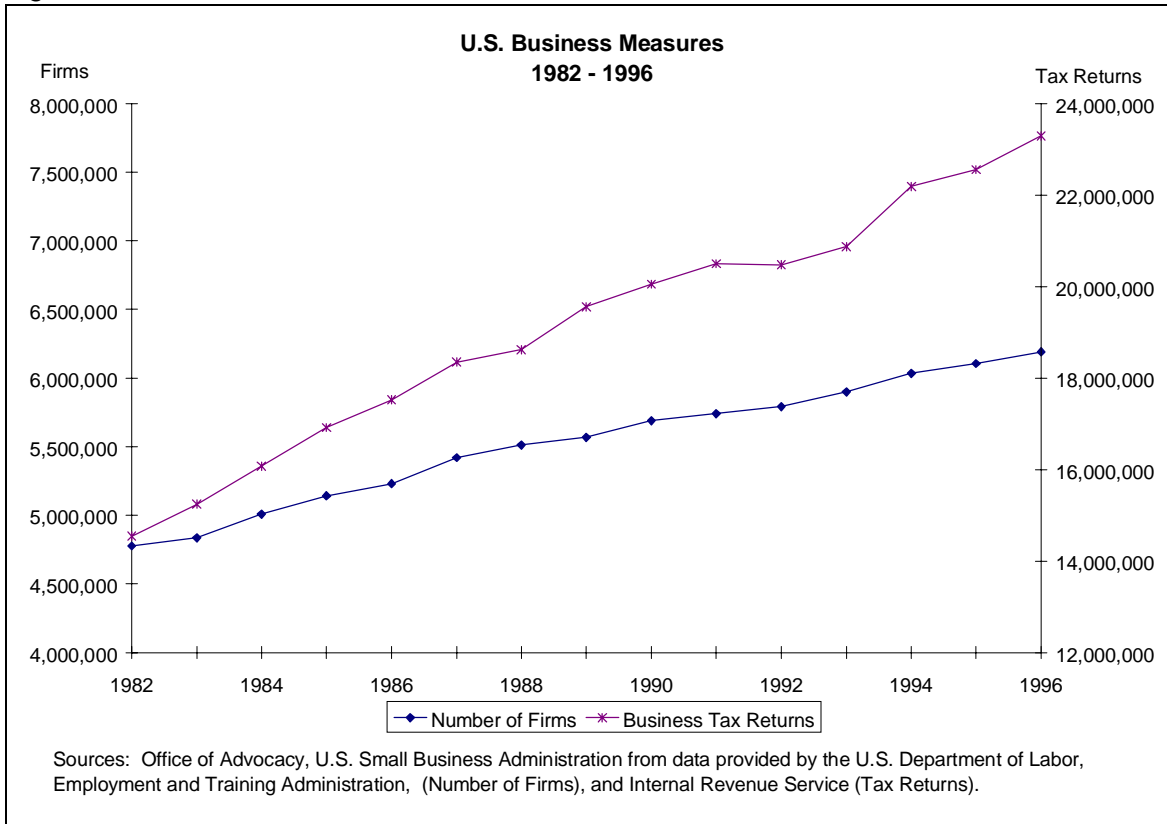
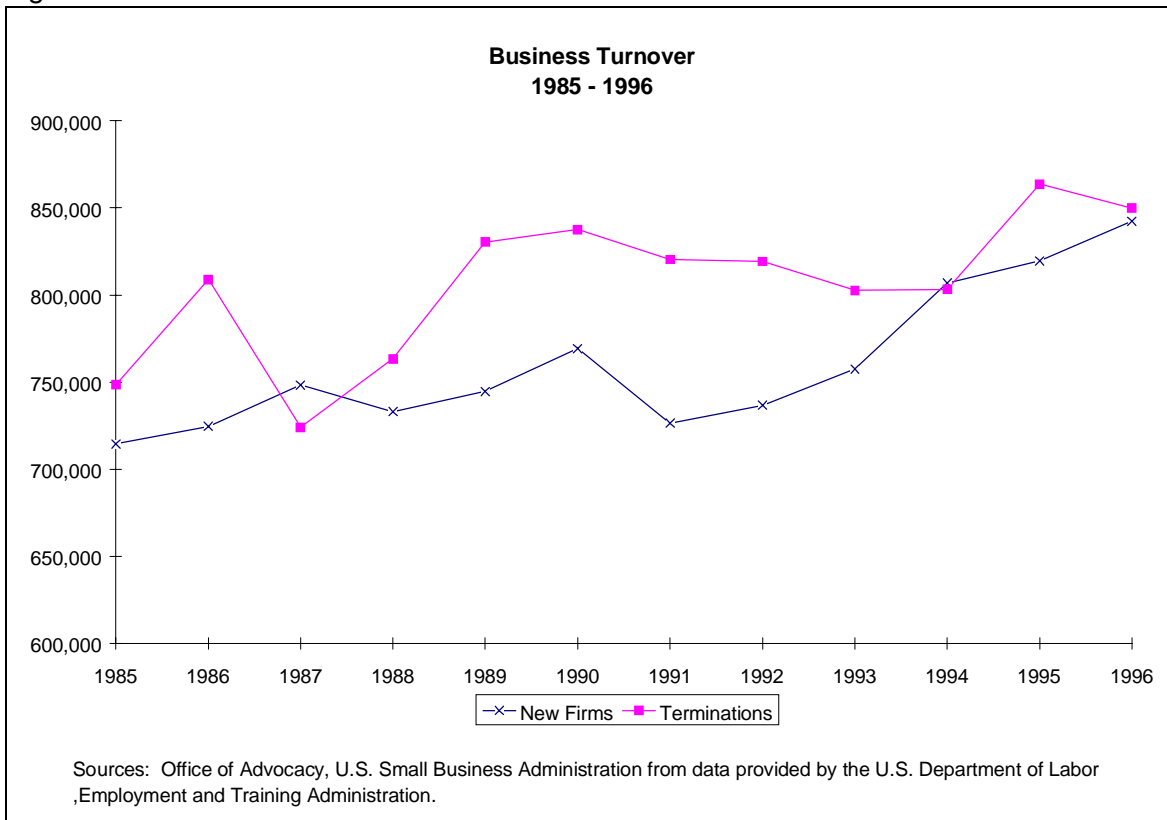


Figure 6.2



Appendix A: Tables

(1995 -1996 changes unless otherwise indicated)

Table 1.1	Macroeconomic U.S. Indicators	A-1
Table 1.2	Summary of U.S. Small Business Indicators	A-2
Table 1.3	Number of Firms at the End of the Year by SBA Region and State	A-3
Table 1.4	State Rankings of Indicators	A-5
Table 1.5	Business Formation and Dissolution Rates by SBA Region and State	A-7
Table 2.1	Regional Measures of Business Formation	A-9
Table 2.2	New Firms by SBA Region and State	A-10
Table 3.1	Regional Measures of Business Dissolution	A-12
Table 3.2	Business Bankruptcies by SBA Region and State	A-13
Table 3.3	Business Failures by SBA Region and State	A-15
Table 3.4	Business Terminations by SBA Region and State	A-17
Table 4.1	Regional Measures of Nonfarm Proprietors' Income	A-19
Table 4.2	Nonfarm Proprietors' Income by SBA Region and State	A-20
Table 4.3	Wage-and-Salary Income by SBA Region and State	A-22
Table 4.4	Total Earned Income by SBA Region and State	A-24
Table 5.1	Change in Employment by Size Category and Major Industry	A-26
Table 5.2	Employment in Selected Small-Business-Dominated Industries	A-27
Table 5.3	Employment in Selected Large-Business-Dominated Industries	A-32
Table 5.4	Employment in Selected Indeterminate Industries	A-38
Table 5.5	Fastest Growing Industries	A-42
Table 5.6	Industries Generating the Most New Jobs	A-43
Table 6.1	New Firms by SBA Region and State, 1986 - 1996	A-44
Table 6.2	New Business Incorporations by SBA Region and State, 1986 - 1996	A-46
Table 6.3	Business Bankruptcies by SBA Region and State, 1986 - 1996	A-48
Table 6.4	Business Failures by SBA Region and State, 1986 - 1996	A-50
Table 6.5	Business Terminations by SBA Region and State, 1986 - 1996	A-52
Table 6.6	Number of Firms by SBA Region and State, 1990 - 1996	A-54
Table 6.7	Nonfarm Proprietors' Income by SBA Region and State, 1986 - 1996	A-56
Table 6.8	U.S. Business Measures, 1975 - 1996	A-58

Notes

Table 1.1 Macroeconomic U.S. Indicators
January-December 1995 and January-December 1996

Indicator	January-December		Percent Change
	1995	1996	
GDP (Billion \$)			
Current \$	7,253.8	7,576.1	4.4
Constant \$ ¹	5,411.8	5,490.1	1.4
Personal Consumption Expenditures (Constant \$)	4,924.9	5,151.4	4.6
Consumer Price Index	152.4	156.9	3.0
Income (Billions of Current \$)			
Total Earned Income	3,872.6	4,095.3	5.8
Wages and Salaries	3,423.3	3,623.4	5.8
Nonfarm Proprietors' Income	449.3	471.9	5.0
Corporate Profits ²	570.8	631.0	10.5
Employment (000s)			
Civilian Employment	124,900	126,708	1.4
Unemployment Rate (%)	5.6	5.4	(3.6)
Employment Cost Index ³	126.7	130.6	3.1
Wage-and-Salary Index ³	123.1	127.3	3.4
Benefits Index ³	135.9	138.6	2.0
Output (Current \$ unless noted)			
New Construction Expenditures (Billions)	534.1	568.6	6.5
New Private Housing Units (Thousands of Units)	1,354.1	1,476.8	9.1
Manufacturing Sales (Millions)	681,597	716,763	5.2
Wholesale Trade Sales (Millions)	188,811	201,723	6.8
Retail Trade Sales (Millions)	193,670	203,775	5.2
Interest and Credit			
Prime Rate (%)	8.83	8.27	(6.3)
Consumer Installment Debt (Billions Current \$) ³	1,103.3	1,193.2	8.1

¹Constant dollars are billions of 1987 dollars.

²With inventory valuation adjustment and without capital consumption adjustments.

³December observations in each respective year.

Source: Office of Advocacy, U.S. Small Business Administration from the Council of Economic Advisers, *Economic Indicators*, June 1997.

**Table 1.2 Summary of U.S. Small Business Indicators
January-December 1995 and January-December 1996**

Indicator	January-December		Percent Change
	1995	1996	
Formations			
New Firms	819,477	842,357	2.8
New Incorporations	768,180	790,569	2.9
Dissolutions			
Bankruptcies	50,516	53,214	5.3
Failures	71,194	71,811	0.9
Terminations	863,699	849,839	(1.6)
Income (Millions of Current \$)			
Wage-and-Salary Income	3,423,330	3,623,409	5.8
Proprietors' Income	449,257	471,878	5.0
Employment (in 000s)			
Small-Business-Dominated Industries ¹	46,577.8	48,126.7	3.3
Large-Business-Dominated Industries ¹	33,911.4	34,354.5	1.3
Indeterminate Industries ¹	18,596.1	19,040.9	2.4

¹December observations in each year.

Sources: New business incorporation and business failure data provided by the Dun & Bradstreet Corporation.

New firm and business termination data provided by the U.S. Department of Labor, Employment and Training Administration.

Bankruptcy data from data provided by the Administrative Office of the U.S. Courts, Statistical Analysis and Reports Division.

Income data provided by the U.S. Department of Commerce, Bureau of Economic Analysis.

Employment data provided by the Bureau of Labor Statistics and adapted into dominated industries by the Office of Advocacy, U.S. Small Business Administration.

**Table 1.3 Number of Firms at the End of the Year by SBA Region and State
1995 and 1996**

SBA Region/State	1995	1996	Percent Change
U.S. Total	6,105,470	6,190,907	1.4
Region I			
Connecticut	93,135	92,941	(0.2)
Maine	34,431	34,662	0.7
Massachusetts	153,829	158,096	2.8
New Hampshire	34,584	35,575	2.9
Rhode Island	30,430	30,816	1.3
Vermont	19,681	19,742	0.3
Region II			
New Jersey	209,145	214,648	2.6
New York	488,360	445,277	(8.8)
Region III			
Delaware	21,554	22,739	5.5
District of Columbia	24,161	23,409	(3.1)
Maryland	122,202	121,932	(0.2)
Pennsylvania	236,746	236,276	(0.2)
Virginia	147,710	149,916	1.5
West Virginia	37,900	38,253	0.9
Region IV			
Alabama	83,038	85,797	3.3
Florida	343,017	348,339	1.6
Georgia	160,715	169,367	5.4
Kentucky	76,970	78,044	1.4
Mississippi	49,089	49,916	1.7
North Carolina	149,462	154,759	3.5
South Carolina	77,822	80,353	3.3
Tennessee	104,633	106,644	1.9
Region V			
Illinois	265,927	266,358	0.2
Indiana	119,805	121,801	1.7
Michigan	203,374	204,323	0.5
Minnesota	112,477	124,514	10.7
Ohio	223,751	225,489	0.8
Wisconsin	115,278	116,965	1.5
Region VI			
Arkansas	56,649	57,808	2.0
Louisiana	87,371	88,027	0.8
New Mexico	38,640	39,969	3.4
Oklahoma	70,722	71,627	1.3
Texas	360,735	368,663	2.2
Region VII			
Iowa	66,350	66,971	0.9
Kansas	63,374	64,074	1.1
Missouri	123,007	117,612	(4.4)

**Table 1.3 Number of Firms at the End of the Year by SBA Region and State
1995 and 1996**

SBA Region/State	1995	1996	Percent Change
Nebraska	42,332	42,878	1.3
Region VIII			
Colorado	109,695	114,521	4.4
Montana	27,499	28,749	4.5
North Dakota	18,467	18,667	1.1
South Dakota	20,905	21,196	1.4
Utah	42,358	45,281	6.9
Wyoming	17,219	17,601	2.2
Region IX			
Arizona	91,244	93,837	2.8
California	764,169	800,091	4.7
Hawaii	26,775	26,974	0.7
Nevada	34,951	37,122	6.2
Region X			
Alaska	15,214	15,631	2.7
Idaho	33,326	34,626	3.9
Oregon	92,717	94,384	1.8
Washington	162,525	167,647	3.2

Notes: Calculated from new and successor firms, and business terminations. Firms represent a summation of establishments owned by a parent company within a state. This results in double counting firms at the U.S. level when a firm is in more than one state.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Labor, Employment and Training Administration.

**Table 1.4 State Rankings of Indicators
January-December 1995 to January-December 1996**

SBA Region/State	New Firms	Bankruptcies	Failures	Terminations	Proprietors' Income	Wage & Salary Income
Region I						
Connecticut	35	18	14	16	44	36
Maine	39	37	32	40	35	45
Massachusetts	20	44	40	42	33	18
New Hampshire	40	33	30	31	40	27
Rhode Island	18	19	20	50	48	49
Vermont	29	49	47	13	49	25
Region II						
New Jersey	34	47	37	33	41	34
New York	16	41	29	38	43	37
Region III						
Delaware	2	48	16	47	21	11
District of Columbia	1	11	45	1	38	50
Maryland	51	36	36	7	42	43
Pennsylvania	13	26	19	10	46	38
Virginia	12	24	50	8	37	19
West Virginia	47	28	26	46	36	46
Region IV						
Alabama	5	39	28	23	15	41
Florida	48	27	35	28	29	10
Georgia	11	1	38	21	7	7
Kentucky	36	45	31	34	25	23
Mississippi	38	35	43	2	14	35
North Carolina	33	40	17	36	9	14
South Carolina	17	51	46	25	20	40
Tennessee	44	17	7	32	24	39
Region V						
Illinois	49	20	2	11	26	28
Indiana	41	46	21	22	30	33
Michigan	31	33	34	5	39	32
Minnesota	8	12	49	4	6	5
Ohio	46	31	18	44	32	31
Wisconsin	22	23	41	17	16	24
Region VI						
Arkansas	15	15	6	3	12	30
Louisiana	26	21	51	9	17	42
New Mexico	25	10	22	14	18	44
Oklahoma	27	2	9	29	50	17
Texas	30	30	27	35	23	9
Region VII						
Iowa	45	29	44	39	13	26
Kansas	50	32	11	45	8	13
Missouri	42	7	33	51	31	12
Nebraska	32	3	8	27	27	29
Region VIII						

**Table 1.4 State Rankings of Indicators
January-December 1995 to January-December 1996**

SBA Region/State	New Firms	Bankruptcies	Failures	Terminations	Proprietors' Income	Wage & Salary Income
Colorado	23	6	1	49	11	6
Montana	3	5	10	20	28	20
North Dakota	28	4	42	41	2	15
South Dakota	43	8	39	30	3	21
Utah	4	9	15	18	4	2
Wyoming	14	43	13	19	45	48
Region IX						
Arizona	6	50	48	15	10	3
California	9	38	25	48	34	16
Hawaii	24	14	4	43	51	51
Nevada	7	22	24	24	1	1
Region X						
Alaska	37	16	3	37	47	47
Idaho	19	13	5	12	19	22
Oregon	10	42	23	6	5	4
Washington	21	25	12	26	22	8

Note: States with the highest level of each indicator are ranked first.

Sources: New firms adapted by the Office of Advocacy, U.S. Small Business Administration, from data provided by the U.S. Department of Labor, Employment and Training Administration.

Proprietors' income adapted by the Office of Advocacy, U.S. Small Business Administration, from data prepared by the U.S. Department of Commerce, Bureau of Economic Analysis.

Wage-and-salary income adapted by the Office of Advocacy, U.S. Small Business Administration, from data prepared by the U.S. Department of Commerce, Bureau of Economic Analysis.

Bankruptcies adapted by the Office of Advocacy, U.S. Small Business Administration, from the Administrative Office of the U.S. Courts, Statistical Analysis and Reports Division.

Failures adapted by the Office of Advocacy, U.S. Small Business Administration, from the Dun & Bradstreet Corporation, various press releases.

Terminations adapted by the Office of Advocacy, U.S. Small Business Administration, from data provided by the U.S. Department of Labor, Employment and Training Administration.

**Table 1.5 Business Formation and Dissolution Rates by SBA Region and State
January-December 1996**

SBA Region/State	Firms at the Beginning of 1996	Rate of New Firms	Rate of Terminations
U.S. Total	6,105,470	13.8	13.9
Region I			
Connecticut	93,135	10.2	13.5
Maine	34,431	13.0	13.2
Massachusetts	153,829	10.8	9.6
New Hampshire	34,584	14.3	14.9
Rhode Island	30,430	11.2	11.8
Vermont	19,681	11.1	14.6
Region II			
New Jersey	209,145	13.1	12.4
New York	488,360	11.6	11.4
Region III			
Delaware	21,554	16.1	11.7
District of Columbia	24,161	16.9	23.6
Maryland	122,202	11.4	16.5
Pennsylvania	236,746	10.7	13.2
Virginia	147,710	14.2	15.3
West Virginia	37,900	11.1	12.5
Region IV			
Alabama	83,038	13.2	13.8
Florida	343,017	14.5	15.8
Georgia	160,715	16.5	15.2
Kentucky	76,970	11.9	12.2
Mississippi	49,089	12.6	23.5
North Carolina	149,462	14.6	15.5
South Carolina	77,822	13.9	13.9
Tennessee	104,633	14.9	15.5
Region V			
Illinois	265,927	10.6	12.9
Indiana	119,805	11.9	12.4
Michigan	203,374	12.0	12.8
Minnesota	112,477	12.1	17.0
Ohio	223,751	11.5	11.8
Wisconsin	115,278	11.1	12.3
Region VI			
Arkansas	56,649	13.0	13.6
Louisiana	87,371	11.5	15.6
New Mexico	38,640	12.9	15.1
Oklahoma	70,722	12.7	12.6
Texas	360,735	15.0	15.5
Region VII			
Iowa	66,350	9.1	11.3
Kansas	63,374	10.6	12.4

**Table 1.5 Business Formation and Dissolution Rates by SBA Region and State
January-December 1996**

SBA Region/State	Firms at the Beginning of 1996	Rate of New Firms	Rate of Terminations
Missouri	123,007	12.0	5.8
Nebraska	42,332	9.3	11.3
Region VIII			
Colorado	109,695	18.5	10.0
Montana	27,499	15.1	15.7
North Dakota	18,467	9.0	10.7
South Dakota	20,905	8.8	11.6
Utah	42,358	22.3	19.5
Wyoming	17,219	13.7	17.0
Region IX			
Arizona	91,244	15.3	18.8
California	764,169	18.2	14.1
Hawaii	26,775	14.9	14.0
Nevada	34,951	23.0	19.3
Region X			
Alaska	15,214	16.7	16.4
Idaho	33,326	15.7	16.3
Oregon	92,717	16.2	17.9
Washington	162,525	19.3	19.7

Note: A termination is a business that ceases to exist. A buyout or merger would create a termination and a successor firm. Successor firms are not listed.

Sources: Office of Advocacy, U.S. Small Business Administration, from data provided by the U.S. Department of Labor, Employment and Training Administration.

**Table 2.1 Regional Measures of Business Formation
January-December 1995 and January-December 1996**

SBA Regions	New Firms		Percent Change
	January-December		
	1995	1996	
U.S. Total	819,477	842,357	2.8
Region I	40,328	41,116	2.0
Region II	81,726	84,086	2.9
Region III	72,169	72,043	(0.2)
Region IV	150,807	150,918	0.1
Region V	120,286	118,829	(1.2)
Region VI	83,357	85,440	2.5
Region VII	32,533	31,415	(3.4)
Region VIII	36,541	39,762	8.8
Region IX	150,143	164,681	9.7
Region X	51,587	54,067	4.8

Source: New firms adapted by the Office of Advocacy, U.S. Small Business Administration, from data provided by the U.S. Department of Labor, Employment and Training Administration.

**Table 2.2 New Firms by SBA Region and State
January-December 1995 and January-December 1996**

SBA Region/State	January-December		Percent Change	Rank
	1995	1996		
U.S. Total	819,477	842,357	2.8	
Region I	40,328	41,116	2.0	
Connecticut	9,395	9,457	0.7	35
Maine	4,476	4,461	(0.3)	39
Massachusetts	16,040	16,635	3.7	20
New Hampshire	4,988	4,961	(0.5)	40
Rhode Island	3,290	3,416	3.8	18
Vermont	2,139	2,186	2.2	29
Region II	81,726	84,086	2.9	
New Jersey	27,106	27,315	0.8	34
New York	54,620	56,771	3.9	16
Region III	72,169	72,043	(0.2)	
Delaware	2,783	3,461	24.4	2
District of Columbia	3,250	4,087	25.8	1
Maryland	18,458	13,895	(24.7)	51
Pennsylvania	23,820	25,433	6.8	13
Virginia	19,433	20,960	7.9	12
West Virginia	4,425	4,207	(4.9)	47
Region IV	150,807	150,918	0.1	
Alabama	9,140	10,965	20.0	5
Florida	54,006	49,870	(7.7)	48
Georgia	24,478	26,440	8.0	11
Kentucky	9,078	9,133	0.6	36
Mississippi	6,185	6,180	(0.1)	38
North Carolina	21,650	21,857	1.0	33
South Carolina	10,447	10,856	3.9	17
Tennessee	15,823	15,617	(1.3)	44
Region V	120,286	118,829	(1.2)	
Illinois	30,393	28,064	(7.7)	49
Indiana	14,355	14,260	(0.7)	41
Michigan	23,972	24,387	1.7	31
Minnesota	12,178	13,557	11.3	8
Ohio	27,046	25,795	(4.6)	46
Wisconsin	12,342	12,766	3.4	22
Region VI	83,357	85,440	2.5	
Arkansas	7,042	7,344	4.3	15
Louisiana	9,817	10,087	2.8	26
New Mexico	4,837	4,975	2.9	25
Oklahoma	8,790	9,003	2.4	27
Texas	52,871	54,031	2.2	30
Region VII	32,533	31,415	(3.4)	
Iowa	6,103	6,014	(1.5)	45
Kansas	7,600	6,693	(11.9)	50
Missouri	14,935	14,763	(1.2)	42

**Table 2.2 New Firms by SBA Region and State
January-December 1995 and January-December 1996**

SBA Region/State	January-December		Percent Change	Rank
	1995	1996		
Nebraska	3,895	3,945	1.3	32
Region VIII	36,541	39,762	8.8	
Colorado	19,703	20,317	3.1	23
Montana	3,377	4,144	22.7	3
North Dakota	1,631	1,668	2.3	28
South Dakota	1,858	1,835	(1.2)	43
Utah	7,742	9,433	21.8	4
Wyoming	2,230	2,365	6.1	14
Region IX	150,143	164,681	9.7	
Arizona	12,044	13,920	15.6	6
California	127,074	138,726	9.2	9
Hawaii	3,874	3,992	3.0	24
Nevada	7,151	8,043	12.5	7
Region X	51,587	54,067	4.8	
Alaska	2,521	2,535	0.6	37
Idaho	5,053	5,242	3.7	19
Oregon	13,770	14,995	8.9	10
Washington	30,243	31,295	3.5	21

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from data provided by the U.S. Department of Labor, Employment and Training Administration.

**Table 3.1 Regional Measures of Business Dissolution
January-December 1995 and January-December 1996**

SBA Regions	Bankruptcies			Failures			Terminations		
	January-December		Percent Change	January-December		Percent Change	January-December		Percent Change
	1995	1996		1995	1996		1995	1996	
U.S. Total	50,516	53,214	5.3	71,194	71,811	0.9	863,699	849,839	(1.6)
Region I	2,016	1,953	(3.1)	3,389	3,055	(9.9)	45,318	43,441	(4.1)
Region II	4,569	4,331	(5.2)	7,842	7,382	(5.9)	82,480	81,538	(1.1)
Region III	5,215	5,363	2.8	6,781	6,065	(10.6)	73,617	86,857	18.0
Region IV	6,009	7,358	22.4	8,284	8,068	(2.6)	152,656	161,099	5.5
Region V	7,558	8,100	7.2	8,340	8,760	5.0	118,332	134,818	13.9
Region VI	5,662	6,354	12.2	9,103	9,347	2.7	86,109	91,839	6.7
Region VII	1,708	1,934	13.2	2,950	2,986	1.2	38,322	27,329	(28.7)
Region VIII	1,422	1,763	24.0	2,359	3,157	33.8	36,793	30,851	(16.1)
Region IX	13,691	13,245	(3.3)	18,467	18,753	1.5	178,812	135,591	(24.2)
Region X	2,666	2,813	5.5	3,679	4,238	15.2	51,260	56,476	10.2

Sources: Bankruptcies adapted by the Office of Advocacy, U.S. Small Business Administration, from the Administrative Office of the U.S. Courts, Statistical Analysis and Reports Division.

Failures adapted by the Office of Advocacy, U.S. Small Business Administration, from the Dun & Bradstreet Corporation, various press releases.

Terminations adapted by the Office of Advocacy, U.S. Small Business Administration, from data provided by the U.S. Department of Labor, Employment and Training Administration.

**Table 3.2 Business Bankruptcies by SBA Region and State
January-December 1995 and January-December 1996**

SBA Region/State	January - December		Percent Change	Rank
	1995	1996		
U.S. Total	50,516	53,214	5.3	
Region I	2,016	1,953	(3.1)	
Connecticut	205	230	12.2	18
Maine	274	267	(2.6)	37
Massachusetts	1,116	1,041	(6.7)	44
New Hampshire	92	92	-	33
Rhode Island	162	181	11.7	19
Vermont	167	142	(15.0)	49
Region II	4,569	4,331	(5.2)	
New Jersey	1,195	1,068	(10.6)	47
New York	3,374	3,263	(3.3)	41
Region III	5,215	5,363	2.8	
Delaware	277	239	(13.7)	48
District of Columbia	100	119	19.0	11
Maryland	1,493	1,468	(1.7)	36
Pennsylvania	1,770	1,870	5.6	26
Virginia	1,261	1,342	6.4	24
West Virginia	314	325	3.5	28
Region IV	6,009	7,358	22.4	
Alabama	796	772	(3.0)	39
Florida	1,949	2,026	4.0	27
Georgia	496	1,801	263.1	1
Kentucky	473	431	(8.9)	45
Mississippi	283	281	(0.7)	35
North Carolina	726	703	(3.2)	40
South Carolina	337	259	(23.1)	51
Tennessee	949	1,085	14.3	17
Region V	7,558	8,100	7.2	
Illinois	1,624	1,806	11.2	20
Indiana	842	756	(10.2)	46
Michigan	1,072	1,072	-	33
Minnesota	1,901	2,251	18.4	12
Ohio	1,052	1,065	1.2	31
Wisconsin	1,067	1,150	7.8	23
Region VI	5,662	6,354	12.2	
Arkansas	422	486	15.2	15
Louisiana	562	621	10.5	21
New Mexico	322	391	21.4	10
Oklahoma	946	1,388	46.7	2
Texas	3,410	3,468	1.7	30
Region VII	1,708	1,934	13.2	
Iowa	556	574	3.2	29
Kansas	419	421	0.5	32
Missouri	521	663	27.3	7

**Table 3.2 Business Bankruptcies by SBA Region and State
January-December 1995 and January-December 1996**

SBA Region/State	January - December		Percent Change	Rank
	1995	1996		
Nebraska	212	276	30.2	3
Region VIII	1,422	1,763	24.0	
Colorado	610	779	27.7	6
Montana	171	219	28.1	5
North Dakota	118	152	28.8	4
South Dakota	172	216	25.6	8
Utah	242	294	21.5	9
Wyoming	109	103	(5.5)	43
Region IX	13,691	13,245	(3.3)	
Arizona	1,045	881	(15.7)	50
California	12,097	11,748	(2.9)	38
Hawaii	159	187	17.6	14
Nevada	390	429	10.0	22
Region X	2,666	2,813	5.5	
Alaska	159	183	15.1	16
Idaho	391	460	17.6	13
Oregon	781	751	(3.8)	42
Washington	1,335	1,419	6.3	25

Note: Business bankruptcy is the legal recognition that a company is insolvent (i.e., not able to satisfy creditors or discharge liabilities); the company must restructure or completely liquidate. A business bankruptcy culminates with the filing of a bankruptcy petition under Chapter 7, 11 or 12 of the federal bankruptcy laws.

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from the Administrative Office of the U.S. Courts, Statistical Analysis and Reports Division.

**Table 3.3 Business Failures by SBA Region and State
January-December 1995 and January-December 1996**

SBA Region/State	January - December		Percent Change	Rank
	1995	1996		
U.S. Total	71,194	71,811	0.9	
Region I	3,389	3,055	(9.9)	
Connecticut	482	534	10.8	14
Maine	315	299	(5.1)	32
Massachusetts	1,931	1,607	(16.8)	40
New Hampshire	385	374	(2.9)	30
Rhode Island	127	134	5.5	20
Vermont	149	107	(28.2)	47
Region II	7,842	7,382	(5.9)	
New Jersey	2,782	2,451	(11.9)	37
New York	5,060	4,931	(2.5)	29
Region III	6,781	6,065	(10.6)	
Delaware	45	49	8.9	16
District of Columbia	155	123	(20.6)	45
Maryland	1,813	1,620	(10.6)	36
Pennsylvania	2,761	2,915	5.6	19
Virginia	1,719	1,064	(38.1)	50
West Virginia	288	294	2.1	26
Region IV	8,284	8,068	(2.6)	
Alabama	549	538	(2.0)	28
Florida	2,904	2,655	(8.6)	35
Georgia	1,489	1,308	(12.2)	38
Kentucky	663	638	(3.8)	31
Mississippi	230	184	(20.0)	43
North Carolina	968	1,041	7.5	17
South Carolina	491	375	(23.6)	46
Tennessee	990	1,329	34.2	7
Region V	8,340	8,760	5.0	
Illinois	1,684	2,557	51.8	2
Indiana	799	843	5.5	21
Michigan	1,683	1,558	(7.4)	34
Minnesota	904	593	(34.4)	49
Ohio	2,133	2,274	6.6	18
Wisconsin	1,137	935	(17.8)	41
Region VI	9,103	9,347	2.7	
Arkansas	733	1,003	36.8	6
Louisiana	463	271	(41.5)	51
New Mexico	408	428	4.9	22
Oklahoma	1,317	1,559	18.4	9
Texas	6,182	6,086	(1.6)	27
Region VII	2,950	2,986	1.2	
Iowa	570	453	(20.5)	44
Kansas	946	1,089	15.1	11
Missouri	1,112	1,054	(5.2)	33

**Table 3.3 Business Failures by SBA Region and State
January-December 1995 and January-December 1996**

SBA Region/State	January - December		Percent Change	Rank
	1995	1996		
Nebraska	322	390	21.1	8
Region VIII	2,359	3,157	33.8	
Colorado	1,476	2,243	52.0	1
Montana	152	179	17.8	10
North Dakota	98	80	(18.4)	42
South Dakota	182	158	(13.2)	39
Utah	344	378	9.9	15
Wyoming	107	119	11.2	13
Region IX	18,467	18,753	1.5	
Arizona	1,413	1,012	(28.4)	48
California	16,329	16,871	3.3	25
Hawaii	271	396	46.1	4
Nevada	454	474	4.4	24
Region X	3,679	4,238	15.2	
Alaska	122	182	49.2	3
Idaho	389	535	37.5	5
Oregon	798	834	4.5	23
Washington	2,370	2,687	13.4	12

Note: A business failure is an enterprise that ceases operation with a loss to one or more creditors.

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from the Dun & Bradstreet Corporation, various press releases.

**Table 3.4 Business Terminations by SBA Region and State
January-December 1995 and January-December 1996**

SBA Region/State	January-December		Percent Change	Rank
	1995	1996		
U.S. Total	863,699	849,839	(1.6)	
Region I	45,318	43,441	(4.1)	
Connecticut	11,619	12,598	8.4	16
Maine	4,676	4,529	(3.1)	40
Massachusetts	15,417	14,702	(4.6)	42
New Hampshire	5,044	5,141	1.9	31
Rhode Island	5,985	3,595	(39.9)	50
Vermont	2,577	2,876	11.6	13
Region II	82,480	81,538	(1.1)	
New Jersey	25,667	25,898	0.9	33
New York	56,813	55,640	(2.1)	38
Region III	73,617	86,857	18.0	
Delaware	3,193	2,528	(20.8)	47
District of Columbia	3,302	5,695	72.5	1
Maryland	16,256	20,147	23.9	7
Pennsylvania	27,254	31,180	14.4	10
Virginia	18,493	22,558	22.0	8
West Virginia	5,119	4,749	(7.2)	46
Region IV	152,656	161,099	5.5	
Alabama	10,968	11,458	4.5	23
Florida	52,467	54,191	3.3	28
Georgia	23,161	24,441	5.5	21
Kentucky	9,307	9,359	0.6	34
Mississippi	7,077	11,532	63.0	2
North Carolina	23,389	23,112	(1.2)	36
South Carolina	10,391	10,815	4.1	25
Tennessee	15,896	16,191	1.9	32
Region V	118,332	134,818	13.9	
Illinois	30,260	34,400	13.7	11
Indiana	14,129	14,838	5.0	22
Michigan	20,340	26,059	28.1	5
Minnesota	12,458	19,067	53.1	4
Ohio	28,091	26,330	(6.3)	44
Wisconsin	13,054	14,124	8.2	17
Region VI	86,109	91,839	6.7	
Arkansas	4,872	7,719	58.4	3
Louisiana	11,347	13,634	20.2	9
New Mexico	5,240	5,838	11.4	14
Oklahoma	8,623	8,897	3.2	29
Texas	56,027	55,751	(0.5)	35
Region VII	38,322	27,329	(28.7)	
Iowa	7,702	7,507	(2.5)	39
Kansas	8,387	7,860	(6.3)	45
Missouri	17,588	7,159	(59.3)	51

**Table 3.4 Business Terminations by SBA Region and State
January-December 1995 and January-December 1996**

SBA Region/State	January-December		Percent Change	Rank
	1995	1996		
Nebraska	4,645	4,803	3.4	27
Region VIII	36,793	30,851	(16.1)	
Colorado	17,933	10,953	(38.9)	49
Montana	4,066	4,324	6.3	20
North Dakota	2,045	1,968	(3.8)	41
South Dakota	2,360	2,433	3.1	30
Utah	7,654	8,243	7.7	18
Wyoming	2,735	2,930	7.1	19
Region IX	178,812	135,591	(24.2)	
Arizona	15,431	17,157	11.2	15
California	152,945	107,936	(29.4)	48
Hawaii	3,953	3,746	(5.2)	43
Nevada	6,483	6,752	4.1	24
Region X	51,260	56,476	10.2	
Alaska	2,530	2,492	(1.5)	37
Idaho	4,861	5,431	11.7	12
Oregon	13,022	16,569	27.2	6
Washington	30,847	31,984	3.7	26

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from data provided by the U.S. Department of Labor, Employment and Training Administration.

**Table 4.1 Regional Measures of Nonfarm Proprietors' Income
January-December 1995 and January-December 1996 (Millions of Dollars)**

SBA Regions	January-December		Percent Change
	1995	1996	
U.S. Total	449,256.5	471,877.8	5.0
Region I	25,666.3	26,765.5	4.3
Region II	53,447.5	55,420.8	3.7
Region III	42,634.3	44,262.3	3.8
Region IV	61,905.8	65,575.5	5.9
Region V	68,967.8	72,633.8	5.3
Region VI	61,587.8	64,937.0	5.4
Region VII	18,766.8	19,865.0	5.9
Region VIII	14,281.0	15,219.8	6.6
Region IX	81,782.3	85,798.3	4.9
Region X	20,217.3	21,400.0	5.9

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from data prepared by the U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Measurement Division.

**Table 4.2 Nonfarm Proprietors' Income by SBA Region and State
January-December 1995 and January-December 1996 (Millions of Dollars)**

SBA Region/State	January-December		Percent Change	Rank
	1995	1996		
U.S. Total	449,257	471,878	5.0	
Region I	25,666	26,766	4.3	
Connecticut	6,788	7,024	3.5	44
Maine	1,995	2,088	4.6	35
Massachusetts	12,232	12,836	4.9	33
New Hampshire	2,296	2,389	4.1	40
Rhode Island	1,328	1,369	3.1	48
Vermont	1,029	1,060	3.1	49
Region II	53,448	55,421	3.7	
New Jersey	15,009	15,589	3.9	41
New York	38,439	39,832	3.6	43
Region III	42,634	44,262	3.8	
Delaware	1,646	1,738	5.6	21
District of Columbia	2,238	2,334	4.3	38
Maryland	7,201	7,477	3.8	42
Pennsylvania	21,854	22,576	3.3	46
Virginia	7,633	7,982	4.6	37
West Virginia	2,062	2,157	4.6	36
Region IV	61,906	65,576	5.9	
Alabama	4,976	5,281	6.1	15
Florida	16,298	17,140	5.2	29
Georgia	10,474	11,190	6.8	7
Kentucky	4,659	4,914	5.5	25
Mississippi	3,110	3,302	6.2	14
North Carolina	9,533	10,176	6.7	9
South Carolina	3,665	3,875	5.7	20
Tennessee	9,190	9,699	5.5	24
Region V	68,968	72,634	5.3	
Illinois	20,015	21,099	5.4	26
Indiana	8,152	8,565	5.1	30
Michigan	11,351	11,834	4.3	39
Minnesota	7,302	7,813	7.0	6
Ohio	15,540	16,312	5.0	32
Wisconsin	6,608	7,013	6.1	16
Region VI	61,588	64,937	5.4	
Arkansas	3,505	3,727	6.3	12
Louisiana	6,368	6,754	6.1	17
New Mexico	2,149	2,278	6.0	18
Oklahoma	5,297	5,456	3.0	50
Texas	44,270	46,722	5.5	23
Region VII	18,767	19,865	5.9	
Iowa	4,312	4,580	6.2	13
Kansas	4,131	4,413	6.8	8
Missouri	2,424	2,545	5.0	31

**Table 4.2 Nonfarm Proprietors' Income by SBA Region and State
January-December 1995 and January-December 1996 (Millions of Dollars)**

SBA Region/State	January-December		Percent Change	Rank
	1995	1996		
Nebraska	7,900	8,327	5.4	27
Region VIII	14,281	15,220	6.6	
Colorado	7,143	7,618	6.6	11
Montana	1,564	1,647	5.3	28
North Dakota	937	1,018	8.6	2
South Dakota	1,444	1,550	7.4	3
Utah	2,246	2,409	7.3	4
Wyoming	947	978	3.3	45
Region IX	81,782	85,798	4.9	
Arizona	5,170	5,517	6.7	10
California	71,263	74,635	4.7	34
Hawaii	2,357	2,341	(0.7)	51
Nevada	2,992	3,306	10.5	1
Region X	20,217	21,400	5.9	
Alaska	1,399	1,443	3.2	47
Idaho	2,247	2,380	5.9	19
Oregon	5,713	6,116	7.1	5
Washington	10,859	11,462	5.5	22

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from data prepared by the U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Measurement Division.

**Table 4.3 Wage-and-Salary Income by SBA Region and State
January-December 1995 and January-December 1996 (Millions of Dollars)**

SBA Region/State	January-December		Percent Change	Rank
	1995	1996		
U.S. Total	3,423,330	3,623,409	5.8	
Region I	202,500	213,273	5.3	
Connecticut	56,635	59,337	4.8	36
Maine	12,941	13,432	3.8	45
Massachusetts	99,575	105,677	6.1	18
New Hampshire	14,642	15,449	5.5	27
Rhode Island	12,109	12,415	2.5	49
Vermont	6,598	6,963	5.5	25
Region II	412,226	431,858	4.8	
New Jersey	126,412	132,501	4.8	34
New York	285,814	299,357	4.7	37
Region III	365,700	382,728	4.7	
Delaware	11,185	11,929	6.7	11
District of Columbia	29,149	29,448	1.0	50
Maryland	67,719	70,667	4.4	43
Pennsylvania	150,119	157,228	4.7	38
Virginia	91,224	96,563	5.9	19
West Virginia	16,304	16,893	3.6	46
Region IV	560,370	595,779	6.3	
Alabama	46,079	48,185	4.6	41
Florida	159,372	171,163	7.4	10
Georgia	94,306	101,801	7.9	7
Kentucky	40,644	42,910	5.6	23
Mississippi	24,006	25,153	4.8	35
North Carolina	90,417	96,083	6.3	14
South Carolina	40,790	42,695	4.7	40
Tennessee	64,757	67,790	4.7	39
Region V	656,268	691,889	5.4	
Illinois	173,789	182,879	5.2	28
Indiana	72,681	76,212	4.9	33
Michigan	132,977	139,438	4.9	32
Minnesota	66,501	72,179	8.5	5
Ohio	144,862	152,092	5.0	31
Wisconsin	65,459	69,089	5.5	24
Region VI	342,598	365,237	6.6	
Arkansas	23,899	25,121	5.1	30
Louisiana	44,124	46,122	4.5	42
New Mexico	17,117	17,830	4.2	44
Oklahoma	31,653	33,602	6.2	17
Texas	225,805	242,562	7.4	9
Region VII	148,478	156,884	5.7	
Iowa	32,056	33,825	5.5	26
Kansas	30,105	32,030	6.4	13
Missouri	19,617	20,876	6.4	12

**Table 4.3 Wage-and-Salary Income by SBA Region and State
January-December 1995 and January-December 1996 (Millions of Dollars)**

SBA Region/State	January-December		Percent Change	Rank
	1995	1996		
Nebraska	66,701	70,153	5.2	29
Region VIII	101,891	109,730	7.7	
Colorado	52,810	57,086	8.1	6
Montana	7,697	8,142	5.8	20
North Dakota	6,527	6,934	6.2	15
South Dakota	7,123	7,532	5.7	21
Utah	22,486	24,653	9.6	2
Wyoming	5,248	5,383	2.6	48
Region IX	502,552	535,700	6.6	
Arizona	48,249	52,870	9.6	3
California	414,927	440,619	6.2	16
Hawaii	16,770	16,941	1.0	51
Nevada	22,606	25,270	11.8	1
Region X	130,749	140,334	7.3	
Alaska	9,252	9,503	2.7	47
Idaho	11,741	12,403	5.6	22
Oregon	38,164	41,461	8.6	4
Washington	71,592	76,969	7.5	8

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from data prepared by the U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Marketing Division.

**Table 4.4 Total Earned Income by SBA Region and State
January-December 1995 and January-December 1996 (Millions of Dollars)**

SBA Region/State	January-December		Percent Change	Rank
	1995	1996		
U.S. Total	3,872,587	4,095,287	5.8	
Region I	228,166	240,038	5.2	
Connecticut	63,423	66,361	4.6	40
Maine	14,936	15,520	3.9	45
Massachusetts	111,807	118,513	6.0	17
New Hampshire	16,938	17,837	5.3	26
Rhode Island	13,436	13,784	2.6	49
Vermont	7,626	8,023	5.2	29
Region II	465,674	487,279	4.6	
New Jersey	141,421	148,090	4.7	39
New York	324,252	339,189	4.6	41
Region III	408,334	426,990	4.6	
Delaware	12,831	13,667	6.5	12
District of Columbia	31,387	31,782	1.3	50
Maryland	74,920	78,144	4.3	44
Pennsylvania	171,973	179,804	4.6	42
Virginia	98,857	104,545	5.8	19
West Virginia	18,366	19,050	3.7	46
Region IV	622,276	661,354	6.3	
Alabama	51,054	53,466	4.7	37
Florida	175,670	188,302	7.2	9
Georgia	104,780	112,991	7.8	7
Kentucky	45,304	47,824	5.6	25
Mississippi	27,116	28,455	4.9	32
North Carolina	99,950	106,258	6.3	14
South Carolina	44,456	46,570	4.8	36
Tennessee	73,947	77,489	4.8	35
Region V	725,235	764,522	5.4	
Illinois	193,804	203,978	5.2	28
Indiana	80,833	84,777	4.9	33
Michigan	144,328	151,271	4.8	34
Minnesota	73,802	79,992	8.4	5
Ohio	160,401	168,403	5.0	31
Wisconsin	72,067	76,102	5.6	24
Region VI	404,185	430,174	6.4	
Arkansas	27,404	28,848	5.3	27
Louisiana	50,492	52,876	4.7	38
New Mexico	19,266	20,108	4.4	43
Oklahoma	36,949	39,058	5.7	20
Texas	270,075	289,284	7.1	10
Region VII	167,245	176,749	5.7	
Iowa	36,369	38,405	5.6	23
Kansas	34,236	36,443	6.4	13
Missouri	22,040	23,420	6.3	15

**Table 4.4 Total Earned Income by SBA Region and State
January-December 1995 and January-December 1996 (Millions of Dollars)**

SBA Region/State	January-December		Percent Change	Rank
	1995	1996		
Nebraska	74,600	78,480	5.2	30
Region VIII	116,172	124,949	7.6	
Colorado	59,953	64,704	7.9	6
Montana	9,261	9,789	5.7	21
North Dakota	7,465	7,951	6.5	11
South Dakota	8,567	9,083	6.0	16
Utah	24,732	27,062	9.4	2
Wyoming	6,195	6,361	2.7	48
Region IX	584,335	621,498	6.4	
Arizona	53,419	58,386	9.3	3
California	486,190	515,254	6.0	18
Hawaii	19,127	19,282	0.8	51
Nevada	25,599	28,576	11.6	1
Region X	150,966	161,734	7.1	
Alaska	10,651	10,946	2.8	47
Idaho	13,988	14,782	5.7	22
Oregon	43,876	47,576	8.4	4
Washington	82,451	88,430	7.3	8

Note: Total earned income includes wage-and-salary and nonfarm proprietors' income.

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from data prepared by the U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Marketing Division.

**Table 5.1 Change in Employment by Size and Major Industrial Sector
December 1995 and December 1996 (Thousands of Jobs)**

Industry	Small-Business-Dominated Industries		Large-Business-Dominated Industries		Indeterminate Industries		Total	
	Percent	Absolute	Percent	Absolute	Percent	Absolute	Percent	Absolute
Total, All Industries	3.3	1,548.9	1.3	443.1	2.4	444.8	2.5	2,436.8
Ag. Services	5.6	30.3	NA	NA	NA	NA	5.6	30.3
Mining	4.3	1.4	(5.2)	(16.2)	4.6	10.3	(0.8)	(4.5)
Construction	5.7	292.5	NA	NA	NA	NA	5.7	292.5
Manufacturing	(0.1)	(2.2)	(0.8)	(88.0)	(0.2)	(9.8)	(0.5)	(100.0)
Transportation	5.3	57.7	1.9	62.4	(1.5)	(30.3)	1.4	89.8
Wholesale Trade	2.5	102.3	2.7	21.6	2.2	36.4	2.5	160.3
Retail Trade	3.3	429.5	1.7	124.7	6.2	96.6	3.0	650.8
FIRE	2.9	67.6	1.1	35.4	4.7	63.9	2.4	166.9
Services	3.4	569.8	3.5	303.2	3.8	277.7	3.5	1,150.7

FIRE = Finance, Insurance, Real Estate

NA - indicates lack of industry representation within that size category. Detail may not add to total because of rounding.

Note: Excludes self-employed workers. Small-business-dominated industries are industries in which a minimum of 60 percent of employment is in firms with fewer than 500 employees. While 99.9 percent of industry employment was allocated to small, large, and indeterminate industries, about 2 percent of employment in the manufacturing and service sectors could not be allocated because of SIC code inconsistencies.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Labor, Bureau of Labor Statistics.

**Table 5.2 Employment in Selected Small-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
	TOTAL, SMALL-BUSINESS-DOMINATED	46,577.8	48,126.7	1,548.9	3.3
	AGRICULTURAL SERVICES	543.7	574.0	30.3	5.6
7	Agricultural Services	543.7	574.0	30.3	5.6
	MINING	32.9	34.3	1.4	4.3
144	Sand and Gravel	32.9	34.3	1.4	4.3
	CONSTRUCTION	5,131.3	5,423.8	292.5	5.7
15 *	General Building Contractors	1,198.2	1,245.1	46.9	3.9
152	Residential Building Construction	598.0	621.6	23.6	3.9
153	Operative Builders	27.0	27.9	0.9	3.3
154	Nonresidential Building Construction	573.2	595.6	22.4	3.9
16 *	Heavy Construction other than Building	705.4	720.4	15.0	2.1
161	Highway & Street Construction	194.2	205.8	11.6	6.0
17 **	Special Trade Contractors	3,227.7	3,458.3	230.6	7.1
171	Plumbing, Heating & Air Conditioning	733.5	769.9	36.4	5.0
172	Painting, Paper Hanging & Decorating	175.9	183.6	7.7	4.4
173	Electrical Work	623.5	658.5	35.0	5.6
174	Masonry, Stonework & Plastering	422.2	471.4	49.2	11.7
175	Carpentry & Flooring	234.7	251.6	16.9	7.2
176	Roofing & Sheet Metal Work	213.5	231.8	18.3	8.6
	MANUFACTURING	3,436.7	3,434.5	-2.2	-0.1
241	Logging	83.0	76.8	-6.2	-7.5
242	Sawmills and Planing Mills	183.0	183.3	0.3	0.2
243	Millwork, Plywood and Structural Members	35.3	36.4	1.1	3.1
2434	Wood Kitchen Cabinets	75.8	79.5	3.7	4.9
2435	Hardwood Veneer and Plywood	27.9	27.8	-0.1	-0.4
244	Wood Containers	50.2	50.7	0.5	1.0
249	Miscellaneous Wood Products	86.1	86.9	0.8	0.9
25	Furniture and fixtures	42.2	43.6	1.4	3.3
2515	Mattresses, Foundations, and Convertible Beds	31.0	30.8	-0.2	-0.6
254	Partitions, Shelving, Lockers Fixtures	83.9	85.3	1.4	1.7
259	Miscellaneous Furniture and Fixtures	37.5	36.8	-0.7	-1.9
327	Concrete, Gypsum, and Plaster Products	200.1	209.3	9.2	4.6
3441	Fabricated Structural Metal	75.4	77.8	2.4	3.2
3444	Sheet Metal Work	111.6	117.3	5.7	5.1
3446	Architectural and Ornamental Metal Work	29.4	30.0	0.6	2.0
3451	Screw Machine Products	51.4	51.2	-0.2	-0.4
3469	Metal Stampings, nec	95.0	95.5	0.5	0.5
347	Coating, Engraving, and Allied Services	130.8	139.0	8.2	6.3
3496	Miscellaneous Fabricated Wire Products	57.5	57.3	-0.2	-0.3

**Table 5.2 Employment in Selected Small-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
3535	Conveyors and Conveying Equipment	41.0	41.0	0.0	0.0
3544	Special Dies and Tools	163.7	164.4	0.7	0.4
3545	Cutting Tools, Machine Tool Accessories	51.8	52.5	0.7	1.4
3552	Textile Machinery	15.3	14.6	-0.7	-4.6
3556	Food Products Machinery	25.4	25.7	0.3	1.2
3596	Scales and Balances, except laboratory	270.2	272.7	2.5	0.9
3633	Household laundry equipment	16.2	16.5	0.3	1.9
3645	Residential Electric Lighting Fixtures	19.4	19.1	-0.3	-1.5
391	Jewelry, Silverware and Plated Ware	12.8	12.8	0.0	0.0
3911	Jewelry, Precious Metal	37.6	36.3	-1.3	-3.5
393	Musical Instruments	14.6	15.2	0.6	4.1
396	Costume Jewelry	24.9	24.7	-0.2	-0.8
399	Miscellaneous Manufacturing Industries	148.5	150.0	1.5	1.0
233	Women's & Misses' Outerwear	257.1	238.0	-19.1	-7.4
2361	Girls', Children's, Infants' Dresses and Blouses	17.0	13.0	-4.0	-23.5
238	Misc. Apparel & Accessories	34.3	34.2	-0.1	-0.3
239	Misc. Fabricated Textile Products	81.4	80.1	-1.3	-1.6
2391	Curtains and Draperies	19.3	18.6	-0.7	-3.6
2396	Automotive Trimmings, Apparel Findings	57.3	54.0	-3.3	-5.8
275	Commercial Printing	565.3	563.7	-1.6	-0.3
279	Printing Trade Services	54.3	51.6	-2.7	-5.0
316	Luggage	10.7	10.6	-0.1	-0.9
317	Handbags & Personal Leather Goods	11.5	9.9	-1.6	-13.9
	TRANSPORTATION & PUBLIC UTILITIES	1,078.8	1,136.5	57.7	5.3
411	Local and Suburban Passenger Transportation	208.6	221.2	12.6	6.0
412	Taxicabs	33.9	35.3	1.4	4.1
415	School Buses	153.1	159.6	6.5	4.2
422	Public Warehousing	145.7	153.4	7.7	5.3
47	Transportation Services	43.5	49.3	5.8	13.3
472	Arrangement of Passenger Transport	202.9	212.1	9.2	4.5
473	Arrangement of Transportation of Freight	176.1	187.6	11.5	6.5
4832	Radio Broadcasting Stations	115.0	118.0	3.0	2.6
	WHOLESALE TRADE	4,022.9	4,125.2	102.3	2.5
50	Durable Goods	2,726.9	2,783.0	56.1	2.1
501	Motor Vehicles & Auto. Equipment	495.5	505.1	9.6	1.9
502	Furniture & Home Furnishings	157.5	165.0	7.5	4.8
503	Lumber & Construction Materials	241.6	251.4	9.8	4.1
505	Metals & Minerals, Except Petroleum	144.6	149.6	5.0	3.5
5063	Electrical Equipment, Wiring, and Const	214.4	220.7	6.3	2.9
5064	Electrical Appliances, Television, and Radio	49.4	46.9	-2.5	-5.1
507	Hardware, Plumbing & Heating Equipment	288.4	297.3	8.9	3.1

Small Business Economic Indicators

**Table 5.2 Employment in Selected Small-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
508	Machinery, Equipment & Supplies	793.1	812.0	18.9	2.4
509	Miscellaneous Durable Goods	342.4	335.0	-7.4	-2.2
51	Nondurable Goods	1,296.0	1,342.2	46.2	3.6
513	Apparel, Piece Goods & Notions	225.6	239.5	13.9	6.2
5147	Meats and Meat Products	63.2	62.2	-1.0	-1.6
5148	Fresh Fruits and Vegetables	107.0	117.3	10.3	9.6
515	Farm Product Raw Materials	109.8	107.4	-2.4	-2.2
517	Petroleum & Petroleum Products	161.3	163.6	2.3	1.4
5181	Beer and Ale	99.4	101.4	2.0	2.0
519	Miscellaneous Nondurable Goods	529.7	550.8	21.1	4.0
	RETAIL TRADE	13,166.3	13,595.8	429.5	3.3
52	Building Materials and Garden Supplies	37.0	40.9	3.9	10.5
521	Lumber and Other Building Materials Stores	511.7	552.5	40.8	8.0
523	Paint, Glass, and Wallpaper Stores	67.0	70.7	3.7	5.5
525	Hardware Stores	164.5	172.8	8.3	5.0
526	Retail Nurseries and Garden Stores	91.0	99.8	8.8	9.7
542	Meat Markets & Freezer Provisioners	51.9	58.6	6.7	12.9
545	Dairy Products Stores	15.7	16.0	0.3	1.9
546	Retail Bakeries	195.1	208.1	13.0	6.7
55	Automotive Dealers and Service Stations	163.4	169.9	6.5	4.0
551	New & Used Car Dealers	1,005.4	1,040.8	35.4	3.5
553	Auto & Home Supply Stores	379.0	408.1	29.1	7.7
554	Gasoline Service Stations	651.6	672.8	21.2	3.3
559	Automotive Dealers, nec	8.8	9.3	0.5	5.7
561	Men's & Boy's Clothing & Furnishings	90.7	86.0	-4.7	-5.2
571	Furniture & Home Furnishings Stores	503.1	553.7	50.6	10.1
572	Household Appliance Stores	78.6	74.2	-4.4	-5.6
58	Eating & Drinking Places	7,389.0	7,504.0	115.0	1.6
59	Misc Retail Establishments	222.5	277.2	54.7	24.6
592	Liquor Stores	114.6	118.9	4.3	3.8
593	Used Merchandise Stores	104.5	114.8	10.3	9.9
5941	Sporting Goods and Bicycles	192.4	195.7	3.3	1.7
5943	Stationery Stores	84.5	87.7	3.2	3.8
5944	Jewelry Stores	148.1	150.1	2.0	1.4
5947	Gift, Novelty, and Souvenir Shops	234.1	233.8	-0.3	-0.1
5962	Automatic Merchandising Machine Operators	70.3	67.1	-3.2	-4.6
598	Fuel Dealers	104.2	107.3	3.1	3.0
599	Retail Stores, n.e.c.	487.6	505.0	17.4	3.6
	FINANCE, INSURANCE & REAL ESTATE	2,345.5	2,413.1	67.6	2.9
606	Credit Unions	159.4	165.6	6.2	3.9
64	Insurance Agents, Brokers, & Services	704.4	714.0	9.6	1.4

Small Business Economic Indicators

**Table 5.2 Employment in Selected Small-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
65	Real Estate	30.0	32.5	2.5	8.3
651	Real Estate Operators & Lessors	575.9	594.4	18.5	3.2
653	Real Estate Agents & Managers	642.0	666.8	24.8	3.9
655	Subdividers & Developers	106.1	108.3	2.2	2.1
67	Holding and Investment Services	127.7	131.5	3.8	3.0
	SERVICES	16,819.7	17,389.5	569.8	3.4
72	Personnal Services	17.1	16.7	-0.4	-2.3
721	Laundry, Cleaning & Garment Services	435.4	436.7	1.3	0.3
723	Beauty Shops	395.3	402.7	7.4	1.9
726	Funeral Service & Crematories	91.9	95.4	3.5	3.8
731	Advertising	244.3	257.1	12.8	5.2
732	Credit Reporting & Collection	121.5	121.7	0.2	0.2
733	Mailing, Reproduction, Stenographic	289.4	316.6	27.2	9.4
734	Services to Buildings	888.8	881.7	-7.1	-0.8
735	Miscellaneous Equipment Rental and Leasing	227.3	231.4	4.1	1.8
7361	Employment Agencies	301.5	318.5	17.0	5.6
7384	Photofinishing Laboratories	77.4	73.8	-3.6	-4.7
753	Automotive Repair Shops	134.3	147.1	12.8	9.5
7532	Top, Body, and Upholserly Repair Shops	205.7	226.4	20.7	10.1
7538	General Automotive Repair Shops	238.7	261.0	22.3	9.3
754	Automotive Services, except repair	92.2	96.8	4.6	5.0
7542	Carwashes	118.1	120.1	2.0	1.7
76	Miscellaneous Repair Services	249.0	253.1	4.1	1.6
762	Electrical Repair Shops	108.8	115.3	6.5	6.0
79	Amusement & Recreation Services	279.8	294.1	14.3	5.1
793	Bowling Centers	89.8	85.2	-4.6	-5.1
799	Miscellaneous Amusement Recreation Service	949.6	1,014.2	64.6	6.8
801	Office of Physicians	1,641.4	1,702.8	61.4	3.7
802	Offices of Dentists	612.7	639.6	26.9	4.4
804	Offices of Other Health Practioners	428.6	454.7	26.1	6.1
8052	Intermediate Care Facilities	216.3	221.0	4.7	2.2
8059	Nursing and Personal Care, nec	232.1	237.8	5.7	2.5
807	Medical & Dental Laboratories	199.1	217.1	18.0	9.0
81	Legal Services	922.4	940.9	18.5	2.0
821	Elementary & Secondary Schools	586.8	587.9	1.1	0.2
824	Correspondence & Vocational Schools	81.5	88.3	6.8	8.3
832	Individual & Family Services	636.0	648.9	12.9	2.0
833	Job Training & Related Services	299.4	304.3	4.9	1.6
835	Child Day Care Services	581.1	589.0	7.9	1.4
836	Residential Care	648.8	675.5	26.7	4.1
839	Social Services, NEC	207.6	207.5	-0.1	0.0

Small Business Economic Indicators

**Table 5.2 Employment in Selected Small-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
84	Museums, Botanical and Zoological Gardens	79.1	84.1	5.0	6.3
86	Membership Organizations	1,403.2	1,404.5	1.3	0.1
861	Business Associations	106.8	105.0	-1.8	-1.7
862	Professional Organizations	57.1	59.6	2.5	4.4
863	Labor Organizations	139.9	135.5	-4.4	-3.1
864	Civic & Social Associations	417.7	436.8	19.1	4.6
87	Engineering, Accounting, Research	825.7	900.5	74.8	9.1
8712	Architectural Services	130.2	139.6	9.4	7.2
8713	Surveying Services	53.1	57.0	3.9	7.3
872	Accounting, Auditing, & Bookkeeping	555.6	577.0	21.4	3.9
8732	Commercial Economic, Educational Research	121.3	125.4	4.1	3.4
8743	Public Relations Services	35.3	37.4	2.1	5.9
89	Services, NEC	45.0	46.2	1.2	2.7

n.e.c. = Not elsewhere classified.

*Represents sum of three-digit components, which are also shown separately.

**Represents two-digit industries with three-digit industry breakout. However, because of the inability to distribute all industry employment, industry components do not equal the specified two-digit total. If the industry was clearly large-business-dominated or small-business-dominated, the two-digit industry was listed to represent the overall two-digit industry total.

***Each two-digit subcomponent industry reflects both the sum of the separately enumerated three-digit components and a residual component representing industries not covered by the Bureau of Labor Statistics.

Note: Excludes self-employed workers. Small-business-dominated industries are industries in which a minimum of 60 percent of employment is in firms with fewer than 500 employees. While 99.9 percent of industry employment was allocated to small, large, and indeterminate industries, about 2 percent of employment in the manufacturing and service sectors could not be allocated because of SIC code inconsistencies.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Labor, Bureau of Labor Statistics.

**Table 5.3 Employment in Selected Large-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
	TOTAL, LARGE-BUSINESS-DOMINATED	33,911.4	34,354.5	443.1	1.3
	MINING	312.2	296.0	-16.2	-5.2
10	Metal Mining	27.3	28.2	0.9	3.3
101	Iron Ores	8.3	8.3	0.0	0.0
102	Copper Ores	14.6	15.1	0.5	3.4
12	Coal Mining	6.3	6.3	0.0	0.0
122	Bituminous Coal	96.1	90.5	-5.6	-5.8
131	Oil & Gas Extraction	145.7	134.4	-11.3	-7.8
147	Chemical & Fertilizer Minerals	13.9	13.2	-0.7	-5.0
	MANUFACTURING	10,460.3	10,372.3	-88.0	-0.8
2436	Softwood Veneer and Plywood	29.1	28.6	-0.5	-1.7
2451	Mobile Homes	62.2	65.8	3.6	5.8
252	Office Furniture	62.2	60.6	-1.6	-2.6
321	Flat Glass	15.4	15.4	0.0	0.0
322	Glass and Glassware, Pressed or Brown	71.8	69.9	-1.9	-2.6
324	Cement, Hydraulic	17.3	17.5	0.2	1.2
329	Abrasive, Asbestos, etc.	29.7	29.9	0.2	0.7
3292	Asbestos Products	2.5	2.4	-0.1	-4.0
3296	Mineral Wool	24.0	24.4	0.4	1.7
33	Primary Metal Industries	106.8	110.7	3.9	3.7
331	Steel Works, Blast Furnaces	214.0	207.9	-6.1	-2.9
3317	Steel Pipe and Tubes	27.6	26.9	-0.7	-2.5
332	Iron and Steel Foundries	42.2	42.3	0.1	0.2
3321	Gray and Ductile Iron Foundries	82.5	80.5	-2.0	-2.4
3322	Malleable Iron Foundries	4.1	4.1	0.0	0.0
333	Primary Smelting and Refining	18.2	18.2	0.0	0.0
3334	Primary Production of Aluminum	22.8	22.2	-0.6	-2.6
335	Rolling, Drawing of Nonferrous Metals	49.0	50.3	1.3	2.7
3351	Rolling, Drawing of Copper	22.2	22.8	0.6	2.7
3353	Aluminum Sheet	22.1	21.4	-0.7	-3.2
3357	Drawing of Nonferrous Wire	73.9	72.4	-1.5	-2.0
3411	Metal Cans	32.0	31.8	-0.2	-0.6
3429	Hardware, NEC	70.8	72.1	1.3	1.8
3432	Plumbing Fixture Fittings	22.3	22.6	0.3	1.3
3465	Automotive Stampings	119.4	119.7	0.3	0.3
348	Ornances and Accessories	23.7	21.0	-2.7	-11.4
3483	Ammunition, Except for Small Arms	25.7	24.3	-1.4	-5.4
3511	Steam, Gas, and Hydraulic Turbines	25.8	25.2	-0.6	-2.3
3519	Internal Combustion Engines	60.9	58.9	-2.0	-3.3

**Table 5.3 Employment in Selected Large-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
3531	Construction Machinery and Equipment	79.5	79.2	-0.3	-0.4
3533	Oil and Gas Field Machinery	40.8	42.6	1.8	4.4
3546	Power Driven Handtools	25.0	24.3	-0.7	-2.8
3561	Pumps and Pumping Equipment	29.1	29.4	0.3	1.0
3562	Ball and Roller Bearings	39.2	39.2	0.0	0.0
3563	Air and Gas Compressors	26.0	25.8	-0.2	-0.8
357	Computer and Office Equipment	104.8	106.4	1.6	1.5
3571	Electronic Computers	195.1	199.2	4.1	2.1
3575	Computer Terminals	57.2	56.0	-1.2	-2.1
358	Refrigeration and Service Machinery	63.8	65.7	1.9	3.0
3585	Air Conditioning Equipment	139.9	142.9	3.0	2.1
3592	Carburetors, Pistons, Piston Rings	22.3	22.9	0.6	2.7
3612	Power and Distribution Transformers	39.9	39.6	-0.3	-0.8
3613	Switchgear and Switchboard Apparatus	41.8	42.8	1.0	2.4
362	Electrical Industrial Apparatus	159.7	157.9	-1.8	-1.1
363	Household Appliances	44.9	46.4	1.5	3.3
3632	Household Refrigerators	29.7	28.6	-1.1	-3.7
3634	Electric Housewares and Fans	29.6	27.5	-2.1	-7.1
364	Electric Lighting and Wiring Equipment	56.8	56.3	-0.5	-0.9
3641	Electric Lamp Bulbs and Tubes	21.9	21.5	-0.4	-1.8
3643	Current Carrying Wiring Devices	62.2	62.3	0.1	0.2
3644	Noncurrent Carrying Wiring Devices	17.1	17.3	0.2	1.2
365	Household Audio and Video Equipment	85.3	83.2	-2.1	-2.5
366	Communications Equipment	265.3	264.6	-0.7	-0.3
367	Electronic Components and Accessories	191.3	187.9	-3.4	-1.8
3671	Electron Tubes	24.8	24.5	-0.3	-1.2
3674	Semiconductors and Related Devices	249.5	258.4	8.9	3.6
369	Misc. Electrical Machinery	155.4	155.5	0.1	0.1
37	Transportation Equipment	20.2	21.3	1.1	5.4
371	Motor Vehicles and Equipment	19.4	19.8	0.4	2.1
3711	Motor Vehicles and Passenger Car Bodies	369.2	358.7	-10.5	-2.8
3714	Motor Vehicle Parts and Accessories	512.9	515.6	2.7	0.5
3721	Aircraft	241.0	253.7	12.7	5.3
3724	Aircraft Engines and Engine Parts	93.5	98.1	4.6	4.9
3728	Aircraft Parts and Auxiliary Equipment	112.7	121.8	9.1	8.1
3731	Ship Building and Repairing	102.3	95.2	-7.1	-6.9
374	Railroad Equipment	36.4	35.2	-1.2	-3.3
376	Guided Missiles and Space Vehicles	94.7	93.5	-1.2	-1.3
381	Search, Detention, Navigation Equipment	151.9	151.8	-0.1	-0.1
382	Laboratory Apparatus	285.5	288.0	2.5	0.9
384	Surgical, Medical, and Dental Instruments	264.8	267.5	2.7	1.0
385	Ophthalmic Goods	36.0	34.7	-1.3	-3.6
386	Potographic Equipment and Supplies	84.6	84.3	-0.3	-0.4
2011	Meat Packing Plants	141.1	139.0	-2.1	-1.5
2015	Poultry Slaughtering and Processing	239.2	231.6	-7.6	-3.2
202	Dairy Products	147.5	143.8	-3.7	-2.5
203	Canned, Frozen Fruits, Vegetables	214.1	206.5	-7.6	-3.5

**Table 5.3 Employment in Selected Large-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
204	Grain Mill Products	65.0	65.5	0.5	0.8
205	Bakery Products	209.1	205.1	-4.0	-1.9
206	Sugar and Confectionery Products	27.5	26.6	-0.9	-3.3
2061	Cane Sugar, except refining	6.9	6.9	0.0	0.0
2062	Cane Sugar Refining	5.0	4.5	-0.5	-10.0
2063	Beet Sugar	10.5	9.8	-0.7	-6.7
207	Fats and Oils	30.7	31.0	0.3	1.0
208	Beverages	173.8	173.7	-0.1	-0.1
21	Tobacco Products	15.9	15.0	-0.9	-5.7
211	Cigarettes	28.1	28.7	0.6	2.1
221	Broadwoven Fabric Mills, Cotton	77.7	73.1	-4.6	-5.9
222	Broadwoven Fabric Mills, Manmade Fiber	69.2	66.0	-3.2	-4.6
225	Knitting Mills	20.8	20.3	-0.5	-2.4
2251	Womens Full Length Hosiery, except socks	21.2	20.5	-0.7	-3.3
2254	Knit Underwear and Nightwear Mills	20.7	19.9	-0.8	-3.9
2257	Weft Knit Fabric Mills	25.7	22.9	-2.8	-10.9
2262	Finishers of Broadwoven Fabrics, Manmade	23.6	22.7	-0.9	-3.8
227	Carpets and Rugs	62.2	61.4	-0.8	-1.3
228	Yarn and Thread Mills	92.5	93.2	0.7	0.8
231	Mens and Boys' Suits, Coats, and Overcoats	34.5	31.6	-2.9	-8.4
232	Mens and Boys' Furnishings	236.6	217.6	-19.0	-8.0
2341	Womens's, Misses', Children's underwear	32.0	29.3	-2.7	-8.4
262	Paper Mills	161.2	158.6	-2.6	-1.6
263	Paperboard Mills	51.2	50.1	-1.1	-2.1
265	Paperboard Containers and Boxes	22.8	22.2	-0.6	-2.6
2653	Corrugated and Solid Fiber Boxes	132.0	132.8	0.8	0.6
2656	Sanitary Food Containers, except Folding	18.3	17.6	-0.7	-3.8
267	Converted Paper, except containers and boxes	129.8	127.6	-2.2	-1.7
2672	Coated and Laminated Paper	47.8	45.2	-2.6	-5.4
2677	Envelopes	24.0	23.8	-0.2	-0.8
271	Newspapers, Publishing, and Printing	446.9	443.3	-3.6	-0.8
273	Books	124.0	122.3	-1.7	-1.4
281	Industrial Inorganic Chemicals	116.8	115.2	-1.6	-1.4
282	Plastic Materials	155.2	153.3	-1.9	-1.2
283	Drugs	255.7	253.5	-2.2	-0.9
2841	Soap and Other Detergents	42.8	41.1	-1.7	-4.0
2844	Perfumes, Cosmetics, and Toilet Preparations	67.2	67.2	0.0	0.0
286	Industrial Organic Chemicals	2.5	2.6	0.1	4.0
2865	Cyclic Organic Crude Dyes and Pigments	26.0	26.0	0.0	0.0
2869	Industrial Organic Chemicals, nec	118.8	116.0	-2.8	-2.4
287	Agricultural Chemicals	52.1	52.0	-0.1	-0.2
29	Petroleum and Coal Products	13.7	13.9	0.2	1.5
291	Petroleum Refining	99.7	96.1	-3.6	-3.6

**Table 5.3 Employment in Selected Large-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
301	Tires and Inner Tubes	80.7	77.1	-3.6	-4.5
302	Rubber and Plastics Footwear	6.3	5.4	-0.9	-14.3
305	Gaskets, Packing, and Sealing Devices	68.2	68.5	0.3	0.4
311	Leather Tanning and Finishing	13.2	13.0	-0.2	-1.5
314	Footwear, except rubber	49.1	44.8	-4.3	-8.8
	TRANSPORTATION & PUBLIC UTILITIES	3,227.1	3,289.5	62.4	1.9
40	Railroad Transportation	29.4	28.9	-0.5	-1.7
4011	Railroads, Line-Haul Operating	209.1	202.6	-6.5	-3.1
45	Transportation by Air	47.2	53.4	6.2	13.1
451	Air Transportation	656.8	700.6	43.8	6.7
458	Air Transportation Services	115.2	124.6	9.4	8.2
46	Pipelines, except natural gas	14.4	13.7	-0.7	-4.9
48 *	Communications	1,247.1	1,281.8	34.7	2.8
481	Telephone Communication	931.6	952.3	20.7	2.2
4833	Television Broadcasting Stations	125.0	130.0	5.0	4.0
484	Cable and Other Pay Television Services	167.3	178.4	11.1	6.6
49 *	Electric, Gas, and Sanitary Services	907.9	883.9	-24.0	-2.6
491	Electrical Services	396.7	380.7	-16.0	-4.0
492	Gas Production & Distribution	150.5	145.3	-5.2	-3.5
493	Combination Utility Services	165.0	160.5	-4.5	-2.7
495	Sanitary Services	163.3	163.9	0.6	0.4
	WHOLESALE TRADE	793.7	815.3	21.6	2.7
5045	Computers and Computer Peripheral Equipment	311.1	324.8	13.7	4.4
512	Drugs, Durg Proprietaries and Druggists'	202.8	211.8	9.0	4.4
5141	Groceries, General Line	279.8	278.7	-1.1	-0.4
	RETAIL TRADE	7,209.4	7,334.1	124.7	1.7
531	Department Stores	2,593.4	2,701.9	108.5	4.2
533	Variety Stores	145.4	150.9	5.5	3.8
539	Misc. General Merchandise Stores	218.1	219.9	1.8	0.8
541	Grocery Stores	3,047.4	3,056.7	9.3	0.3
56 ***	Apparel & accessory stores	192.0	199.0	7.0	3.6
562	Women's Clothing Stores	357.9	349.1	-8.8	-2.5
565	Family Clothing Stores	354.7	351.0	-3.7	-1.0
566	Shoe Stores	211.5	216.7	5.2	2.5
5735	Record and Prerecorded Tape Stores	89.0	88.9	-0.1	-0.1

**Table 5.3 Employment in Selected Large-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
	FINANCE, INSURANCE & REAL ESTATE	3,167.5	3,202.9	35.4	1.1
60 **	Banking	414.6	405.0	-9.6	-2.3
6021	National Commercial Banks	589.6	604.2	14.6	2.5
6036	Savings Institutions, Not Federally Chartered	121.4	115.3	-6.1	-5.0
615	Business Credit Institutions	97.4	107.8	10.4	10.7
621	Security Brokers & Dealers	401.9	422.3	20.4	5.1
63 **	Insurance Carriers	62.8	66.7	3.9	6.2
631	Life Insurance	568.7	542.9	-25.8	-4.5
632	Medical Service & Health Insurance	314.7	334.8	20.1	6.4
633	Fire, Marine, & Casualty Insurance	529.6	532.0	2.4	0.5
636	Title Insurance	66.8	71.9	5.1	7.6
	SERVICES	8,741.2	9,044.4	303.2	3.5
7363	Personnel Supply Services	2,285.2	2,428.4	143.2	6.3
7374	Computer Processing and Data Preparation	235.3	255.7	20.4	8.7
7375	Information Retrieval Services	60.3	69.6	9.3	15.4
7378	Computer Maintenance and Repair	49.9	52.6	2.7	5.4
7514	Passenger Car Rental	118.0	133.7	15.7	13.3
781	Motion Picture Production	221.8	240.9	19.1	8.6
783	Motion Picture Theaters	116.2	114.5	-1.7	-1.5
80	Health Services	355.7	369.4	13.7	3.9
8062	Hospitals	3,517.0	3,579.3	62.3	1.8
8063	Psychiatric Hospitals	89.8	88.1	-1.7	-1.9
8069	Specialty Hospitals, except psychiatric	211.2	212.2	1.0	0.5
822	College & Universities	1,260.3	1,290.0	29.7	2.4
8731	Physical and Biological Research	220.5	210.0	-10.5	-4.8

*Represents sum of three-digit components, which are also shown separately.

**Represents two-digit industries with three-digit industry breakout. However, because of the inability to distribute all industry employment, industry components do not equal the specified two-digit total. If the industry was clearly large-business-dominated or small-business-dominated, the two-digit industry was listed to represent the overall two-digit industry total.

***Each two-digit subcomponent industry reflects both the sum of the separately enumerated three-digit components and a residual component representing industries not covered by the Bureau of Labor Statistics.

Note: Excludes self-employed workers. Large-business-dominated industries are industries in which a minimum of 60 percent of employment is in firms with fewer than 500 employees. While 99.9 percent of industry employment was allocated to small, large, and indeterminate industries, about 2 percent of employment in the manufacturing and service sectors could not be allocated

**Table 5.3 Employment in Selected Large-Business-Dominated Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		

because of SIC code inconsistencies.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Labor, Bureau of Labor Statistics.

**Table 5.4 Employment in Selected Indeterminate Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
	TOTAL, INDETERMINATE INDUSTRIES	18,596.1	19,040.9	444.8	2.4
	MINING	224.6	234.9	10.3	4.6
13	Oil and Gas Extraction	5.1	4.0	-1.1	-21.6
138	Oil and Gas Field Services	162.4	172.3	9.9	6.1
14	Mining and Quarrying of Nonmetal Minerals	17.7	18.3	0.6	3.4
142	Crushed and Broken Stone	39.4	40.3	0.9	2.3
	MANUFACTURING	4,532.2	4,522.4	-9.8	-0.2
2431	Millwork	110.1	113.7	3.6	3.3
245	Wood Buildings & Mobile Homes	19.3	20.4	1.1	5.7
251	Household Furniture	11.6	11.7	0.1	0.9
2511	Wood Household Furniture, except upholstered	127.8	126.8	-1.0	-0.8
2512	Wood Household Furniture, upholstered	90.8	89.9	-0.9	-1.0
2514	Metal Household Furniture	21.3	19.9	-1.4	-6.6
253	Public Building and Related Furniture	42.2	43.6	1.4	3.3
32	Stone, Clay, and Glass Products	12.9	13.4	0.5	3.9
323	Products of Purchased Glass	61.5	59.7	-1.8	-2.9
325	Structural Clay Products	33.1	33.4	0.3	0.9
326	Pottery & Related Products	40.2	38.6	-1.6	-4.0
3291	Abrasive Products	19.6	19.3	-0.3	-1.5
3325	Steel Foundries, nec	26.4	25.4	-1.0	-3.8
34	Fabricated Metal Products	207.1	208.0	0.9	0.4
342	Cutlery, Handtools, and General Hardware	12.1	12.0	-0.1	-0.8
3423	Hand and Edge Tools, except machine tools	44.5	44.6	0.1	0.2
343	Heating Equipment, except electric and warm air	56.3	59.0	2.7	4.8
3442	Metal Doors, Sash, Frames, Molding, Trim	74.7	77.1	2.4	3.2
3443	Fabricated Plate Work (Boiler Shops)	103.2	102.4	-0.8	-0.8
3452	Bolts, Nuts, Screws, Rivets, Washers	47.8	48.6	0.8	1.7
3462	Iron and Steel Forgings	30.6	31.0	0.4	1.3
3494	Valves and Pipe Fittings, nec	25.2	25.3	0.1	0.4
35	Industrial Machinery and Equipment	91.4	91.9	0.5	0.5
352	Farm and Garden Machinery and Equipment	26.2	26.8	0.6	2.3
3523	Farm Machinery and Equipment	71.8	73.6	1.8	2.5
353	Construction, Mining, and Materials	18.7	18.6	-0.1	-0.5
3532	Mining Machinery and Equipment, except oil and	16.7	16.3	-0.4	-2.4
3537	Industrial Trucks, tractors, trailers, and stackers	29.5	28.9	-0.6	-2.0
3541	Machine Tools, Metal Cutting types	41.0	41.8	0.8	2.0
3542	Machine Tools, Metal Forming Types	17.6	17.2	-0.4	-2.3
355	Special Industry Machinery, except metalworking machinery	112.9	110.3	-2.6	-2.3
3555	Printing Trades Machinery and Equipment	23.8	21.6	-2.2	-9.2
356	General Industrial Machinery and Equipment	86.4	85.2	-1.2	-1.4
3564	Industrial and Commercial Fans and Blowers	35.0	35.6	0.6	1.7
3566	Speed Changers, Industrial High Speed Drives	17.5	17.3	-0.2	-1.1
3568	Mechanical Power Transmission Equipment, nec	21.4	21.1	-0.3	-1.4

**Table 5.4 Employment in Selected Indeterminate Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
3679	Electronic Components, nec	140.8	141.7	0.9	0.6
3713	Truck and Bus Bodies	37.8	37.7	-0.1	-0.3
3715	Truck Trailers	36.1	30.9	-5.2	-14.4
3732	Boat Building and Repairing	53.5	54.4	0.9	1.7
379	Misc. Transportation Equipment	50.3	53.0	2.7	5.4
387	Watches, Clocks, Clockwork devices and parts	7.6	7.2	-0.4	-5.3
3942	Dolls and Stuffed Toys	41.8	40.6	-1.2	-2.9
3949	Sporting and Athletic Goods, nec	77.6	73.5	-4.1	-5.3
395	Pens, Pencils, Office and Art Supplies	31.8	32.7	0.9	2.8
2013	Sausage and Other Prepared Meat Products	94.2	94.0	-0.2	-0.2
2041	Flour and Other Grain Mill Products	19.3	18.8	-0.5	-2.6
2048	Prepared Feeds and Feed Ingredients	42.8	42.3	-0.5	-1.2
2064	Candy and other Confectionery Products	59.3	61.3	2.0	3.4
209	Misc. Food Preparations and Kindred Products	173.3	174.8	1.5	0.9
223	Broadwoven Fabric Mills, Wool	15.9	15.7	-0.2	-1.3
224	Narrow Fabric and other smallwares mills, cotton	22.0	20.3	-1.7	-7.7
2252	Hosiery, nec	40.7	40.2	-0.5	-1.2
2253	Knit Outerwear Mills	57.4	55.7	-1.7	-3.0
226	Textile Finishing Except Wool	13.9	14.2	0.3	2.2
2261	Finershers of Broadwoven Fabrics of Cotton	33.9	32.1	-1.8	-5.3
229	Mis. Textile Goods	50.7	49.7	-1.0	-2.0
2342	Brassieres, Girdles, and Allied Garments	11.4	10.2	-1.2	-10.5
236	Girls', Children's, and Infants' Outerwear	41.3	34.0	-7.3	-17.7
2392	House furnishings, except curtains	55.8	54.9	-0.9	-1.6
26	Paper and Allied Products	12.4	12.1	-0.3	-2.4
2657	Folding Paperboard Boxes	47.0	47.2	0.2	0.4
2673	Plastics, Foil, and Coated Paper Bags	38.9	37.9	-1.0	-2.6
27	Printing and Publishing	26.8	26.8	0.0	0.0
272	Periodicals, Publishing and printing	130.4	130.4	0.0	0.0
274	Misc. Publishing	83.3	84.4	1.1	1.3
276	Manifold Business Forms	45.0	44.5	-0.5	-1.1
278	Blankbooks, Looseleaf Binders, and Bookbinding	69.6	67.3	-2.3	-3.3
2842	Specialty Cleaning, Polishing, and	40.3	39.6	-0.7	-1.7
285	Paints, Varnishes, Lacquers, Enamels	55.4	57.2	1.8	3.2
289	Misc. Chemical Products	91.3	90.8	-0.5	-0.5
295	Asphalt Paving and Roofing Materials	24.4	25.2	0.8	3.3
306	Fabricated Rubber Products, nec	109.7	110.3	0.6	0.5
308	Misc. Plastics Products	704.1	713.0	8.9	1.3
31	Leather and Leather Products	16.2	15.8	-0.4	-2.5

**Table 5.4 Employment in Selected Indeterminate Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
	TRANSPORTATION & PUBLIC UTILITIES	1,970.9	1,940.6	-30.3	-1.5
41	Local and interurban passenger transit	31.3	34.5	3.2	10.2
413	Intercity and Rural Bus Transportation	24.6	28.1	3.5	14.2
421	Trucking and Courier Services, except air	1,777.5	1,743.7	-33.8	-1.9
44	Water Transportation	39.6	37.0	-2.6	-6.6
444	Water Transportation of Freight	13.1	14.0	0.9	6.9
449	Services incidental to water transportation	116.1	117.8	1.7	1.5
	WHOLESALE TRADE	1681.9	1718.3	36.4	2.2
504	Professional and Commercial Equipment	344.4	358.6	14.2	4.1
5047	Medical, Dental, and Hospital Equipment	182.4	189.2	6.8	3.7
5065	Electronic Parts and Equipment	236.2	238.3	2.1	0.9
511	Paper & Paper Products	264.9	270.4	5.5	2.1
514	Groceries and Related Products	454.5	462.6	8.1	1.8
516	Chemicals and Allied Products	144.8	143.6	-1.2	-0.8
5182	Wine and Distilled Alcoholic Beverages	54.7	55.6	0.9	1.6
	RETAIL TRADE	1,547.1	1,643.7	96.6	6.2
54	Food Stores	151.0	183.9	32.9	21.8
573	Radio, TV & Music Stores	133.2	143.5	10.3	7.7
5731	Radio, Television, and Consumer Electronics	180.1	197.1	17.0	9.4
591	Drug Stores & Proprietary Stores	615.6	626.7	11.1	1.8
5942	Book Stores	127.7	135.6	7.9	6.2
5949	Sewing, Needlework, and Piece Goods Stores	57.0	56.2	-0.8	-1.4
596	Nonstore Retailers	56.9	56.4	-0.5	-0.9
5961	Catalog and Mail-Order Houses	225.6	244.3	18.7	8.3
	FINANCE, INSURANCE, AND REAL ESTATE	1353.2	1417.1	63.9	4.7
6022	State Commercial Banks	589.6	604.2	14.6	2.5
6035	Savings Institutions, Federally Chartered	145.7	141.0	-4.7	-3.2
61	Nondepository Credit Institutions	22.9	24.5	1.6	7.0
614	Personal Credit Institutions	148.3	160.4	12.1	8.2
616	Mortgage Bankers and Brokers	215.9	241.0	25.1	11.6
623	Security and Commodity Exchanges	24.1	24.9	0.8	3.3
628	Services Allied with Exchange of Securities	100.8	107.4	6.6	6.5
671	Holding Offices	105.9	113.7	7.8	7.4
	SERVICES	7,286.2	7,563.9	277.7	3.8
70	Hotels, and Other Lodging Places	43.0	48.9	5.9	13.7
701	Hotels, Motels, & Tourist Courts	1537.3	1578.9	41.6	2.7

**Table 5.4 Employment in Selected Indeterminate Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996
		1995	1996		
722	Photographic Portrait Studios	80.5	85.3	4.8	6.0
729	Misc. Personal Services	132.5	130.9	-1.6	-1.2
737	Computer & Data Processing Services	208.8	235.3	26.5	12.7
7371	Computer Programming Services	256.9	287.1	30.2	11.8
7372	Prepackaged Software	195.2	217.7	22.5	11.5
7373	Computer Integrated Systems Design	132.9	147.1	14.2	10.7
738	Misc. Business Services	850.0	890.4	40.4	4.8
7381	Detective, Guard, and Armored Car Services	550.9	550.1	-0.8	-0.1
7382	Security Systems Services	49.0	51.0	2.0	4.1
751	Automotive Rentals, Without Drivers	69.3	71.7	2.4	3.5
752	Automobile Parking	65.0	66.1	1.1	1.7
78 ***	Motion Pictures	170.3	178.6	8.3	4.9
8051	Skilled Nursing Care Facilities	1270.6	1304.3	33.7	2.7
808	Home Health Care Services	651.3	666.7	15.4	2.4
82	Educational Services	156.9	164.2	7.3	4.7
8711	Engineering & Architectural Services	639.1	659.3	20.2	3.2
873	Research, Development, and Testing Services	94.0	94.2	0.2	0.2
8733	Research and Testing services	132.7	136.1	3.4	2.6

*Represents sum of three-digit components, which are also shown separately.

**Represents two-digit industries with three-digit industry breakout. However, because of the inability to distribute all industry employment, industry components do not equal the specified two-digit total. If the industry was clearly large-business-dominated or small-business-dominated, the two-digit industry was listed to represent the overall two-digit industry total.

***Each two-digit subcomponent industry reflects both the sum of the separately enumerated three-digit components and a residual component representing industries not covered by the Bureau of Labor Statistics.

Note: Excludes self-employed workers. Small-business-dominated industries are industries in which a minimum of 60 percent of employment is in firms with fewer than 500 employees. While 99.9 percent of industry employment was allocated to small, large, and indeterminate industries, about 2 percent of employment in the manufacturing and service sectors could not be allocated because of SIC code inconsistencies.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Labor, Bureau of Labor Statistics.

**Table 5.5 Fastest Growing Industries
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996	Industry Type
		1995	1996			
59	Misc Retail Estab.	222.5	277.2	54.7	24.6	Small
54	Food Stores	151.0	183.9	32.9	21.8	Indeterm.
7375	Info. Retrieval Services	60.3	69.6	9.3	15.4	Large
413	Intercity & Rural Bus Trans.	24.6	28.1	3.5	14.2	Indeterm.
70	Hotels, & Oth. Lodg. Places	43.0	48.9	5.9	13.7	Indeterm.
47	Trans. Services	43.5	49.3	5.8	13.3	Small
7514	Passenger Car Rental	118.0	133.7	15.7	13.3	Large
45	Trans. by Air	47.2	53.4	6.2	13.1	Large
542	Meat Mkt. & Freezer Provis.	51.9	58.6	6.7	12.9	Small
737	Computer & Data Proc. Srv.	208.8	235.3	26.5	12.7	Indeterm.
7371	Computer Programming Services	256.9	287.1	30.2	11.8	Indeterm.
174	Masonry, Stonework & Plastering	422.2	471.4	49.2	11.7	Small
616	Mortgage Bankers and Brokers	215.9	241.0	25.1	11.6	Indeterminate
7372	Prepackaged Software	195.2	217.7	22.5	11.5	Indeterminate
7373	Computer Integrated Systems Design	132.9	147.1	14.2	10.7	Indeterminate
615	Business Credit Institutions	97.4	107.8	10.4	10.7	Large
52	Building Materials and Garden Supplies	37.0	40.9	3.9	10.5	Small
41	Local and interurban passenger transit	31.3	34.5	3.2	10.2	Indeterminate
7532	Top, Body, and Upholstery Repair Shops	205.7	226.4	20.7	10.1	Small
571	Furniture & Home Furnishings Stores	503.1	553.7	50.6	10.1	Small
593	Used Merchandise Stores	104.5	114.8	10.3	9.9	Small
526	Retail Nurseries and Garden Stores	91.0	99.8	8.8	9.7	Small
5148	Fresh Fruits and Vegetables	107.0	117.3	10.3	9.6	Small
753	Automotive Repair Shops	134.3	147.1	12.8	9.5	Small
5731	Radio, Television, and Consumer Electronics	180.1	197.1	17.0	9.4	Indeterminate

Note: Excludes self-employed workers. Small-business-dominated industries are industries in which a minimum of 60 percent of employment is in firms with fewer than 500 employees. While 99.9 percent of industry employment was allocated to small, large, and indeterminate industries, about 2 percent of employment in the manufacturing and service sectors could not be allocated because of SIC code inconsistencies.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Labor, Bureau of Labor Statistics.

**Table 5.6 Industries Generating the Most Jobs
December 1995 and December 1996 (Thousands)**

SIC Codes (1987)	Industry	December		Absolute Change 1995-1996	Percent Change 1995-1996	Industry Type
		1995	1996			
17 **	Special Trade Contract.	3,227.7	3,458.3	230.6	7.1	Small
7363	Personnel Supply Services	2,285.2	2,428.4	143.2	6.3	Large
58	Eating & Drinking Places	7,389.0	7,504.0	115.0	1.6	Small
531	Dept. Stores	2,593.4	2,701.9	108.5	4.2	Large
87	Eng., Acct., Research	825.7	900.5	74.8	9.1	Small
799	Misc. Amusemt. Rec. Srv.	949.6	1,014.2	64.6	6.8	Small
8062	Hospitals	3,517.0	3,579.3	62.3	1.8	Large
801	Office of Phys.	1,641.4	1,702.8	61.4	3.7	Small
50	Durable Goods	2,726.9	2,783.0	56.1	2.1	Small
59	Misc Retail Estab.	222.5	277.2	54.7	24.6	Small
571	Furniture & Home Furnishings Stores	503.1	553.7	50.6	10.1	Small
174	Masonry, Stonework & Plastering	422.2	471.4	49.2	11.7	Small
15 *	General Building Contractors	1,198.2	1,245.1	46.9	3.9	Small
51	Nondurable Goods	1,296.0	1,342.2	46.2	3.6	Small
451	Air Transportation	656.8	700.6	43.8	6.7	Large
701	Hotels, Motels, & Tourist Courts	1537.3	1578.9	41.6	2.7	Indeterminate
521	Lumber and Other Building Materials Stores	511.7	552.5	40.8	8.0	Small
738	Misc. Business Services	850.0	890.4	40.4	4.8	Indeterminate
171	Plumbing, Heating & Air Conditioning	733.5	769.9	36.4	5.0	Small
551	New & Used Car Dealers	1,005.4	1,040.8	35.4	3.5	Small
173	Electrical Work	623.5	658.5	35.0	5.6	Small
48 *	Communications	1,247.1	1,281.8	34.7	2.8	Large
8051	Skilled Nursing Care Facilities	1270.6	1304.3	33.7	2.7	Indeterminate
54	Food Stores	151.0	183.9	32.9	21.8	Indeterminate
7	Agricultural Services	543.7	574.0	30.3	5.6	Small

*Represents sum of three-digit components, which are also shown separately.

**Represents two-digit industries with three-digit industry breakout. However, because of the inability to distribute all industry employment, industry components do not equal the specified two-digit total. If the industry was clearly large-business-dominated or small-business-dominated, the two-digit industry was listed to represent the overall two-digit industry total.

Note: Excludes self-employed workers. Small-business-dominated industries are industries in which a minimum of 60 percent of employment is in firms with fewer than 500 employees. While 99.9 percent of industry employment was allocated to small, large, and indeterminate industries, about 2 percent of employment in the manufacturing and service sectors could not be allocated because of SIC code inconsistencies.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Labor, Bureau of Labor Statistics.

**Table 6.1 New Firms by SBA Region and State
1986-1996**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
U.S. Total	724,520	748,274	733,021	744,654	769,124	726,437	736,773	757,529	806,855	819,477	842,357
Yearly Change (%)	---	3.3	(2.0)	1.6	3.3	(5.6)	1.4	2.8	6.5	1.6	2.8
Region I	42,600	45,175	46,752	42,692	37,435	37,534	35,669	38,041	40,496	40,328	41,116
Connecticut	9,887	10,650	11,320	10,653	9,399	8,470	8,358	8,899	9,914	9,395	9,457
Maine	4,451	4,571	4,702	4,475	3,978	3,533	13,675	4,057	3,982	4,476	4,461
Massachusetts	17,154	18,506	19,010	17,101	14,697	12,953	3,832	14,360	16,167	16,040	16,635
New Hampshire	5,423	5,594	4,986	4,528	4,278	3,922	3,962	4,774	5,001	4,988	4,961
Rhode Island	3,222	3,679	4,101	3,520	2,900	6,458	3,772	3,681	3,409	3,290	3,416
Vermont	2,463	2,175	2,633	2,415	2,183	2,198	2,070	2,270	2,023	2,139	2,186
Region II	87,343	89,803	87,943	82,349	79,391	70,845	72,307	77,580	80,593	81,726	84,086
New Jersey	28,544	29,215	27,988	25,603	24,610	21,273	21,560	24,052	25,498	27,106	27,315
New York	58,799	60,588	59,955	56,746	54,781	49,572	50,747	53,528	55,095	54,620	56,771
Region III	70,014	78,541	76,531	80,901	74,444	71,926	73,092	71,861	69,978	72,169	72,043
Delaware	2,133	2,742	2,587	2,484	2,083	2,731	2,617	2,569	2,750	2,783	3,461
District of Columbia	3,161	3,380	3,388	3,862	3,226	3,202	4,627	4,412	5,464	3,250	4,087
Maryland	17,116	19,934	19,392	19,177	18,923	17,987	17,995	18,323	14,062	18,458	13,895
Pennsylvania	26,936	25,809	27,214	30,857	26,125	25,562	25,255	22,481	23,008	23,820	25,433
Virginia	16,853	22,316	19,898	20,462	19,856	18,354	18,425	19,754	20,565	19,433	20,960
West Virginia	3,815	4,360	4,052	4,059	4,231	4,090	4,173	4,322	4,129	4,425	4,207
Region IV	133,842	137,936	136,484	137,709	140,172	133,857	140,623	146,972	166,483	150,807	150,918
Alabama	10,684	9,555	9,512	9,236	9,260	8,737	9,122	9,600	10,087	9,140	10,965
Florida	47,056	48,802	48,092	51,117	48,391	50,357	51,522	54,612	56,320	54,006	49,870
Georgia	19,731	21,975	21,326	20,661	22,309	20,738	22,532	24,569	39,069	24,478	26,440
Kentucky	8,463	8,371	8,480	8,208	7,730	7,550	8,111	7,825	8,061	9,078	9,133
Mississippi	5,542	5,732	5,554	5,712	5,620	5,191	5,654	6,039	6,936	6,185	6,180
North Carolina	18,902	17,728	19,654	19,279	19,652	19,152	21,277	21,395	21,960	21,650	21,857
South Carolina	8,870	10,267	9,655	9,136	9,913	8,706	8,585	8,354	8,730	10,447	10,856
Tennessee	14,594	15,506	14,211	14,360	17,297	13,426	13,820	14,578	15,320	15,823	15,617
Region V	99,624	98,415	94,894	100,752	97,867	96,541	98,038	100,194	109,711	120,286	118,829
Illinois	37,051	31,669	28,689	29,992	27,952	25,267	26,955	31,938	29,934	30,393	28,064
Indiana	9,419	12,133	10,242	11,755	10,993	13,351	13,239	13,513	13,939	14,355	14,260
Michigan	13,452	13,452	16,395	18,167	16,804	16,730	16,836	13,690	20,001	23,972	24,387
Minnesota	10,590	10,545	10,232	10,257	11,525	10,730	10,828	9,486	12,899	12,178	13,557
Ohio	18,586	20,306	18,582	20,211	20,286	19,737	19,218	20,419	21,256	27,046	25,795
Wisconsin	10,526	10,310	10,754	10,370	10,307	10,726	10,962	11,148	11,682	12,342	12,766
Region VI	78,673	83,825	75,407	74,236	77,014	77,569	77,221	82,959	84,255	83,357	85,440
Arkansas	7,372	7,230	6,694	6,692	6,484	6,270	7,201	6,975	6,452	7,042	7,344
Louisiana	10,496	9,201	8,814	9,054	8,321	8,484	9,104	9,271	9,600	9,817	10,087
New Mexico	4,543	4,074	4,681	4,565	4,721	4,326	4,562	5,048	6,140	4,837	4,975
Oklahoma	9,562	8,071	8,037	7,806	8,069	8,038	8,070	8,258	8,387	8,790	9,003
Texas	46,700	55,249	47,181	46,119	49,419	50,451	48,284	53,407	53,676	52,871	54,031
Region VII	30,398	30,240	30,399	30,532	29,721	29,252	29,501	32,750	32,563	32,533	31,415
Iowa	4,890	5,644	5,479	5,664	5,526	6,041	6,348	7,287	6,095	6,103	6,014
Kansas	7,271	6,801	6,976	6,779	6,716	6,381	5,617	5,802	7,423	7,600	6,693
Missouri	14,106	13,789	14,065	13,976	13,336	12,822	13,240	13,698	14,718	14,935	14,763
Nebraska	4,131	4,006	3,879	4,113	4,143	4,008	4,296	5,963	4,327	3,895	3,945
Region VIII	27,034	27,148	23,118	25,290	24,216	23,983	29,359	28,985	37,189	36,541	39,762
Colorado	14,381	14,293	10,871	12,819	11,962	11,732	15,167	13,808	19,458	19,703	20,317

Small Business Economic Indicators

**Table 6.1 New Firms by SBA Region and State
1986-1996**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Montana	2,515	2,482	2,495	2,419	2,295	2,299	2,653	3,078	3,449	3,377	4,144
North Dakota	1,527	1,623	1,587	1,490	1,392	1,335	1,395	1,485	1,613	1,631	1,668
South Dakota	1,890	1,924	1,803	1,967	2,026	1,790	2,069	1,995	2,228	1,858	1,835
Utah	4,812	5,051	4,580	4,457	4,662	5,071	5,962	6,506	8,104	7,742	9,433
Wyoming	1,909	1,775	1,782	2,138	1,879	1,756	2,113	2,113	2,337	2,230	2,365
Region IX	121,202	121,332	123,627	129,753	157,497	147,726	137,745	142,717	132,088	150,143	164,681
Arizona	11,550	11,423	10,279	9,545	9,832	9,070	9,847	10,595	11,347	12,044	13,920
California	102,327	102,137	104,998	111,674	139,146	130,531	119,734	123,271	111,085	127,074	138,726
Hawaii	3,239	3,453	3,527	3,514	3,585	3,214	3,238	3,198	3,183	3,874	3,992
Nevada	4,086	4,319	4,823	5,020	4,934	4,911	4,926	5,653	6,473	7,151	8,043
Region X	33,790	35,859	37,866	40,440	51,367	37,204	43,218	35,470	53,499	51,587	54,067
Alaska	3,917	4,544	4,970	3,137	2,688	2,356	2,472	2,798	2,665	2,521	2,535
Idaho	3,072	3,108	3,338	3,414	3,853	3,655	4,130	4,681	5,202	5,053	5,242
Oregon	10,850	10,742	9,870	13,255	15,504	10,521	10,299	13,487	14,577	13,770	14,995
Washington	15,951	17,465	19,688	20,634	29,322	20,672	26,317	14,504	31,055	30,243	31,295

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from data provided by the U.S. Department of Labor, Employment and Training Administration.

**Table 6.2 New Business Incorporations by SBA Region and State
1986-1995**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
U.S. Total	702,101	685,572	685,095	676,567	647,675	628,604	666,800	706,537	741,654	768,180	790,569
Yearly Change (%)	---	(2.4)	(0.1)	(1.2)	(4.3)	(2.9)	6.1	6.0	5.0	3.6	2.9
Region I	41,994	42,027	40,251	35,299	31,363	28,864	28,686	30,233	30,702	28,582	27,646
Connecticut	12,451	12,141	11,850	10,400	9,138	8,501	7,339	7,522	6,911	4,830	4,701
Maine	3,090	3,198	3,107	2,832	2,428	2,326	2,431	2,664	2,637	2,805	2,873
Massachusetts	17,321	17,222	16,438	14,078	12,468	11,706	12,197	12,850	14,065	13,479	12,808
New Hampshire	3,859	3,730	3,388	2,945	2,679	2,387	2,577	2,884	2,990	3,095	3,070
Rhode Island	3,471	3,731	3,426	3,258	3,000	2,458	2,553	2,696	2,500	2,743	2,619
Vermont	1,802	2,005	2,042	1,786	1,650	1,486	1,589	1,617	1,599	1,630	1,575
Region II	110,020	108,190	110,346	103,782	93,850	91,802	97,486	99,438	101,558	110,294	109,283
New Jersey	33,130	31,876	32,659	30,428	28,281	27,994	29,983	29,603	30,869	37,861	35,417
New York	76,890	76,314	77,687	73,354	65,569	63,808	67,503	69,835	70,689	72,433	73,866
Region III	89,332	91,496	92,831	93,400	88,160	85,048	89,158	94,961	103,619	110,646	116,137
Delaware	31,546	31,414	31,486	30,935	29,881	29,887	33,582	39,111	44,762	50,094	55,122
District of Columbia	2,252	2,255	2,256	2,256	2,256	2,256	2,256	2,256	2,256	2,256	1,497
Maryland	16,035	16,368	16,860	17,306	16,674	16,463	17,201	17,090	17,730	18,014	18,632
Pennsylvania	20,212	21,399	21,842	22,242	19,431	17,340	16,947	16,886	17,394	18,575	19,459
Virginia	16,726	17,213	17,699	18,015	17,376	16,883	16,936	17,212	19,150	19,172	19,047
West Virginia	2,561	2,847	2,688	2,646	2,542	2,219	2,236	2,406	2,327	2,535	2,380
Region IV	140,956	142,310	138,505	144,634	144,255	141,631	152,366	159,223	170,043	177,002	185,744
Alabama	6,788	6,691	6,613	6,659	6,092	6,116	7,087	7,179	7,169	7,686	7,686
Florida	77,603	79,393	74,977	80,020	81,374	81,083	86,037	88,048	93,388	98,066	104,113
Georgia	17,551	18,080	18,659	18,815	18,891	18,098	21,046	23,084	24,707	26,990	26,902
Kentucky	7,747	6,665	6,981	6,931	6,669	6,782	7,155	7,758	7,688	7,764	8,060
Mississippi	3,098	3,831	3,821	3,664	3,405	3,602	3,758	4,388	4,814	4,680	5,288
North Carolina	12,654	12,271	12,760	13,211	12,376	11,944	12,580	13,424	14,830	16,021	17,861
South Carolina	6,176	6,278	6,239	6,864	7,158	5,700	6,189	6,483	7,374	7,601	8,049
Tennessee	9,339	9,101	8,455	8,470	8,290	8,306	8,514	8,859	10,073	8,194	7,785
Region V	95,082	93,705	99,152	100,808	98,284	93,825	102,794	111,897	116,197	120,080	122,189
Illinois	26,955	26,831	28,654	28,882	29,279	29,068	30,928	32,756	34,287	34,495	36,210
Indiana	10,656	11,021	13,004	13,954	11,695	10,205	11,119	11,542	11,987	12,451	12,282
Michigan	22,910	21,822	22,633	22,534	22,204	20,099	24,726	28,790	30,374	31,254	31,994
Minnesota	9,691	9,389	9,525	9,598	9,678	9,564	10,002	10,845	11,429	12,203	12,639
Ohio	18,410	18,400	18,991	18,847	18,094	17,895	18,730	20,082	20,013	20,859	20,517
Wisconsin	6,460	6,242	6,345	6,993	7,334	6,994	7,289	7,882	8,107	8,818	8,547
Region VI	66,426	60,304	55,497	59,317	60,614	58,656	60,978	62,037	65,278	66,882	67,726
Arkansas	5,829	5,704	4,253	6,463	6,111	5,326	6,078	5,410	5,867	6,298	6,010
Louisiana	11,741	10,065	9,057	9,018	8,974	8,973	10,839	10,656	11,328	11,082	11,531
New Mexico	2,495	2,433	2,507	2,631	2,854	2,713	2,843	3,232	3,088	3,584	3,042
Oklahoma	7,565	7,551	7,185	7,208	7,152	7,073	7,207	7,832	7,633	7,796	8,105
Texas	38,796	34,551	32,495	33,997	35,523	34,571	34,011	34,907	37,362	38,122	39,038
Region VII	22,404	20,929	21,227	21,548	21,325	21,075	22,545	24,221	23,657	24,503	22,963
Iowa	4,196	3,761	3,825	4,554	4,381	4,531	4,918	4,804	4,915	5,925	4,589
Kansas	4,350	4,264	4,384	4,358	4,249	3,930	4,305	4,415	4,273	4,475	4,376
Missouri	11,242	10,294	10,326	9,959	9,761	9,521	10,020	11,544	11,022	10,743	10,545
Nebraska	2,616	2,610	2,692	2,677	2,934	3,093	3,302	3,458	3,447	3,360	3,453
Region VIII	24,061	22,431	24,032	21,270	21,032	23,374	25,315	26,999	27,249	27,574	29,843
Colorado	15,861	14,489	16,224	13,355	12,257	13,583	14,876	15,452	15,187	15,309	16,749

Small Business Economic Indicators

**Table 6.2 New Business Incorporations by SBA Region and State
1986-1995**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Montana	1,472	1,350	1,280	1,290	1,519	1,572	1,948	2,261	2,177	1,767	2,325
North Dakota	930	961	875	842	860	820	984	932	1,042	1,021	925
South Dakota	973	1,009	983	1,008	1,078	1,040	1,218	1,337	1,349	1,401	1,382
Utah	3,865	3,819	3,823	3,901	4,147	4,973	4,582	5,270	5,560	5,917	6,295
Wyoming	960	803	847	874	1,171	1,386	1,707	1,747	1,934	2,159	2,167
Region IX	92,076	84,733	82,721	74,950	65,065	61,215	62,523	70,262	74,934	75,497	83,210
Arizona	12,530	11,919	12,440	11,564	10,129	9,832	9,148	11,170	11,248	10,866	12,153
California	67,184	59,697	56,400	48,243	39,111	36,561	36,973	40,072	42,871	41,913	44,043
Hawaii	2,834	3,186	3,199	3,780	3,794	3,792	3,792	3,792	3,792	3,792	3,792
Nevada	9,528	9,931	10,682	11,363	12,031	11,030	12,610	15,228	17,023	18,926	23,222
Region X	19,750	19,447	20,533	21,559	23,727	23,114	24,949	27,266	28,417	27,120	25,828
Alaska	1,722	1,547	1,361	1,391	1,345	1,274	1,461	1,437	1,428	1,428	1,103
Idaho	1,765	1,665	1,895	1,713	1,909	1,944	2,127	2,511	2,530	2,622	2,504
Oregon	7,279	6,863	7,168	7,744	8,525	8,375	8,861	9,874	10,015	9,730	9,267
Washington	8,984	9,372	10,109	10,711	11,948	11,521	12,500	13,444	14,444	13,340	12,954

Note: A business incorporation is a business that files for organization as a corporation with the secretary of state in each jurisdiction. It may reflect an actual startup of a new business, an intention to start a new business, the conversion of an existing sole proprietorship or partnership to the corporate form, or the creation of a subsidiary of an existing corporation.

Source: Adapted by the U.S. Small Business Administration, Office of Advocacy, from the Dun & Bradstreet Corporation, New Business Incorporations, various press releases.

**Table 6.3 Business Bankruptcies by SBA Region and State
1986-1996**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
U.S. Total	79,926	81,463	62,845	62,449	63,912	70,605	69,848	62,399	50,845	50,516	53,214
Yearly Change (%)	---	1.9	(22.9)	(0.6)	2.3	10.5	(1.1)	(10.7)	(18.5)	(0.6)	5.3
Region I	1,164	1,170	1,384	2,297	3,597	3,937	3,943	3,103	2,224	2,016	1,953
Connecticut	204	190	219	218	445	380	379	310	206	205	230
Maine	171	207	215	205	318	353	398	321	296	274	267
Massachusetts	517	512	587	1,158	1,838	2,073	2,420	1,899	1,300	1,116	1,041
New Hampshire	112	127	186	320	490	598	164	153	111	92	92
Rhode Island	85	80	117	170	327	333	364	266	177	162	181
Vermont	75	54	60	226	179	200	218	154	134	167	142
Region II	3,673	3,328	2,865	3,637	3,726	5,333	6,203	5,774	4,765	4,569	4,331
New Jersey	1,170	1,056	915	1,132	1,120	1,303	1,561	1,870	1,354	1,195	1,068
New York	2,503	2,272	1,950	2,505	2,606	4,030	4,642	3,904	3,411	3,374	3,263
Region III	4,158	4,546	4,004	4,790	6,689	7,859	6,898	6,404	5,112	5,215	5,363
Delaware	33	65	50	64	114	126	243	163	120	277	239
District of Columbia	85	78	63	73	129	181	134	119	118	100	119
Maryland	457	965	397	480	1,356	1,633	1,642	1,575	1,243	1,493	1,468
Pennsylvania	1,341	1,287	1,125	1,310	1,751	2,173	2,448	2,272	1,925	1,770	1,870
Virginia	1,769	1,680	2,029	2,462	2,958	3,309	1,963	1,971	1,396	1,261	1,342
West Virginia	473	471	340	401	381	437	468	304	310	314	325
Region IV	9,904	11,059	8,641	10,031	11,134	12,419	11,231	9,430	6,917	6,009	7,358
Alabama	1,185	1,627	1,211	1,334	1,356	1,431	1,318	1,727	717	796	772
Florida	2,065	1,837	1,823	2,021	2,842	3,031	2,986	2,599	2,218	1,949	2,026
Georgia	2,229	2,020	1,627	2,339	2,366	2,941	2,475	1,923	1,708	496	1,801
Kentucky	985	1,199	998	1,155	1,324	1,016	692	440	422	473	431
Mississippi	580	936	363	337	288	411	481	346	218	283	281
North Carolina	960	1,270	950	1,005	1,280	1,390	1,179	946	782	726	703
South Carolina	349	330	405	312	404	479	234	186	221	337	259
Tennessee	1,551	1,840	1,264	1,528	1,274	1,720	1,866	1,263	631	949	1,085
Region V	12,250	12,051	9,325	9,075	9,679	9,478	10,159	9,172	7,420	7,558	8,100
Illinois	3,826	3,629	2,780	2,397	2,041	2,354	2,586	2,189	1,751	1,624	1,806
Indiana	1,576	1,550	1,191	1,093	1,090	1,083	1,263	1,056	886	842	756
Michigan	1,684	1,605	1,512	1,579	1,633	1,571	1,793	1,339	1,098	1,072	1,072
Minnesota	1,727	1,729	1,414	1,511	1,771	1,797	1,494	2,057	1,962	1,901	2,251
Ohio	2,080	2,220	1,482	1,447	1,778	1,402	1,862	1,546	728	1,052	1,065
Wisconsin	1,357	1,318	946	1,048	1,366	1,271	1,161	985	995	1,067	1,150
Region VI	14,728	14,426	12,022	10,327	9,187	7,589	7,827	6,136	5,361	5,662	6,354
Arkansas	589	706	552	454	467	497	577	444	373	422	486
Louisiana	2,594	2,555	1,584	1,372	1,338	1,089	865	743	570	562	621
New Mexico	453	410	405	302	348	333	476	388	287	322	391
Oklahoma	2,722	2,517	1,932	1,720	1,716	1,258	1,096	1,019	873	946	1,388
Texas	8,370	8,238	7,549	6,479	5,318	4,412	4,813	3,542	3,258	3,410	3,468
Region VII	6,688	7,422	3,903	3,072	3,197	2,875	2,644	2,110	1,697	1,708	1,934
Iowa	2,303	2,017	1,148	960	893	748	660	489	482	556	574
Kansas	1,517	1,421	764	552	560	527	600	591	372	419	421
Missouri	1,893	2,486	1,423	1,169	1,319	1,216	1,034	787	653	521	663
Nebraska	975	1,498	568	391	425	384	350	243	190	212	276
Region VIII	7,170	8,589	6,747	5,537	2,939	2,313	2,537	2,104	1,440	1,422	1,763
Colorado	3,659	5,291	4,304	3,805	1,088	611	1,143	1,118	670	610	779

Small Business Economic Indicators

**Table 6.3 Business Bankruptcies by SBA Region and State
1986-1996**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Montana	438	484	483	354	223	207	240	195	162	171	219
North Dakota	268	302	197	211	209	191	180	164	120	118	152
South Dakota	902	878	369	320	388	356	284	200	164	172	216
Utah	1,388	1,265	1,249	723	895	830	551	319	222	242	294
Wyoming	515	369	145	124	136	118	139	108	102	109	103
Region IX	13,990	13,070	9,577	10,030	10,196	15,046	14,968	15,269	13,451	13,691	13,245
Arizona	1,936	1,731	1,586	2,401	2,377	2,194	2,050	1,642	965	1,045	881
California	11,066	10,763	7,442	7,094	7,391	12,295	12,215	12,943	11,938	12,097	11,748
Hawaii	257	183	117	129	74	77	163	190	157	159	187
Nevada	731	393	432	406	354	480	540	494	391	390	429
Region X	6,201	5,802	4,377	3,653	3,568	3,756	3,438	2,897	2,458	2,666	2,813
Alaska	343	356	225	208	164	170	196	172	162	159	183
Idaho	609	717	407	359	365	225	515	414	351	391	460
Oregon	2,604	1,807	1,111	890	1,061	1,177	1,105	905	844	781	751
Washington	2,645	2,922	2,634	2,196	1,978	2,184	1,622	1,406	1,101	1,335	1,419

Note: Bankruptcy data exclude Guam, Puerto Rico, and the Virgin Islands. A business bankruptcy is the legal recognition that a company is insolvent (i.e., not able to satisfy creditors or discharge liabilities); must restructure or completely liquidate. A business bankruptcy culminates in the filing of a bankruptcy petition under Chapter 7, 9, 11, 12, or 13 of the federal bankruptcy laws.

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from the Administrative Office of the U.S. Courts, Statistical Analysis and Reports Division.

**Table 6.4 Business Failures by SBA Region and State
1986-1996**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
U.S. Total	61,601	61,236	57,099	50,361	60,432	88,140	97,069	85,982	71,558	71,194	71,811
Yearly Change (%)	---	(0.6)	(6.8)	(11.8)	20.0	45.8	10.1	(11.4)	(16.8)	(0.5)	0.9
Region I	1,109	1,039	1,051	1,282	3,057	5,654	6,214	5,330	3,771	3,389	3,055
Connecticut	202	110	151	147	430	911	1,225	1,093	577	482	534
Maine	59	59	84	132	197	396	463	383	335	315	299
Massachusetts	725	653	556	771	1,898	2,839	3,031	2,720	2,100	1,931	1,607
New Hampshire	56	135	165	125	275	861	721	617	416	385	374
Rhode Island	38	34	42	56	183	459	513	344	213	127	134
Vermont	29	48	53	51	74	188	261	173	130	149	107
Region II	2,426	2,509	3,220	2,570	4,527	8,370	10,710	9,759	7,730	7,842	7,382
New Jersey	912	776	860	606	1,246	2,758	2,828	2,843	2,190	2,782	2,451
New York	1,514	1,733	2,360	1,964	3,281	5,612	7,882	6,916	5,540	5,060	4,931
Region III	3,066	3,252	3,083	3,252	4,892	8,043	8,778	7,054	6,363	6,781	6,065
Delaware	46	30	64	31	80	160	188	137	88	45	49
District of Columbia	65	62	53	44	101	198	208	200	168	155	123
Maryland	462	490	424	232	686	1,331	1,708	1,540	1,610	1,813	1,620
Pennsylvania	1,572	1,561	1,399	1,606	2,209	3,658	4,097	3,124	2,742	2,761	2,915
Virginia	693	875	928	1,177	1,585	2,297	2,174	1,738	1,459	1,719	1,064
West Virginia	228	234	215	162	231	399	403	315	296	288	294
Region IV	7,810	8,513	8,569	8,757	10,692	15,352	14,385	12,237	9,694	8,284	8,068
Alabama	376	495	635	490	676	1,027	901	841	668	549	538
Florida	3,331	3,217	3,135	3,160	3,655	5,229	5,375	5,088	3,609	2,904	2,655
Georgia	617	1,234	1,379	1,787	1,937	3,390	2,877	2,350	1,961	1,489	1,308
Kentucky	958	965	701	676	1,048	1,234	496	322	707	663	638
Mississippi	501	591	493	536	457	523	1,091	841	249	230	184
North Carolina	582	584	672	762	1,030	1,351	1,502	1,194	1,046	968	1,041
South Carolina	264	279	385	182	415	603	483	392	498	491	375
Tennessee	1,181	1,148	1,169	1,164	1,474	1,995	1,660	1,209	956	990	1,329
Region V	10,310	10,275	9,603	9,145	8,830	12,368	12,460	10,003	8,504	8,340	8,760
Illinois	3,308	3,308	3,301	3,382	2,124	3,068	3,101	2,094	1,757	1,684	2,557
Indiana	1,094	1,301	923	929	1,164	1,736	1,479	1,091	908	799	843
Michigan	1,620	1,810	1,799	2,080	2,100	2,295	2,438	2,546	1,955	1,683	1,558
Minnesota	639	690	536	323	522	1,583	1,523	921	722	904	593
Ohio	2,082	1,927	1,936	1,713	2,254	2,776	2,689	2,127	1,987	2,133	2,274
Wisconsin	1,567	1,239	1,108	718	666	910	1,230	1,224	1,175	1,137	935
Region VI	13,019	12,986	10,886	8,807	10,056	10,854	10,784	9,834	8,355	9,103	9,347
Arkansas	377	440	363	307	260	480	511	186	366	733	1,003
Louisiana	1,826	1,817	1,438	1,402	1,153	1,103	858	664	656	463	271
New Mexico	271	227	344	393	318	390	457	448	330	408	428
Oklahoma	2,869	2,135	868	1,266	1,587	1,845	1,419	1,440	1,168	1,317	1,559
Texas	7,676	8,367	7,873	5,439	6,738	7,036	7,539	7,096	5,835	6,182	6,086
Region VII	4,361	4,165	3,157	2,594	2,886	3,429	4,276	3,205	2,717	2,950	2,986
Iowa	672	915	661	560	554	295	730	507	473	570	453
Kansas	1,689	993	846	668	758	989	1,080	1,069	871	946	1,089
Missouri	1,632	1,573	1,381	1,150	1,216	1,609	1,833	1,230	1,059	1,112	1,054
Nebraska	368	684	269	216	358	536	633	399	314	322	390
Region VIII	4,558	4,493	3,585	2,353	3,232	3,292	2,935	2,693	2,096	2,359	3,157
Colorado	3,274	2,890	2,233	1,516	2,077	1,959	1,729	1,542	1,315	1,476	2,243

Small Business Economic Indicators

**Table 6.4 Business Failures by SBA Region and State
1986-1996**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Montana	184	324	241	191	191	160	211	173	181	152	179
North Dakota	101	111	159	105	145	140	164	145	90	98	80
South Dakota	151	278	148	142	270	315	232	175	168	182	158
Utah	566	611	599	281	372	556	459	568	260	344	378
Wyoming	282	279	205	118	177	162	140	90	82	107	119
Region IX	11,555	11,244	11,128	9,465	10,386	17,504	22,825	22,415	18,908	18,467	18,753
Arizona	668	821	1,442	1,250	1,084	2,230	2,302	2,064	1,407	1,413	1,012
California	10,241	9,969	9,178	7,814	8,902	14,685	19,796	19,695	16,796	16,329	16,871
Hawaii	283	171	179	170	147	74	290	305	259	271	396
Nevada	363	283	329	231	253	515	437	351	446	454	474
Region X	3,387	2,760	2,817	2,136	1,874	3,274	3,702	3,452	3,420	3,679	4,238
Alaska	288	305	287	143	123	144	102	108	112	122	182
Idaho	314	451	363	233	309	397	361	350	276	389	535
Oregon	1,001	712	509	444	588	1,309	1,265	969	1,027	798	834
Washington	1,784	1,292	1,658	1,316	854	1,424	1,974	2,025	2,005	2,370	2,687

Note: A business failure is an establishment that ceases operation with a loss to one or more creditors.

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from the Dun & Bradstreet Corporation, various press releases.

**Table 6.5 Business Terminations by SBA Region and State
1986-1996**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
U.S. Total	809,001	723,997	763,299	830,478	837,511	820,445	819,336	802,702	803,290	863,699	849,839
Yearly Change (%)	---	(10.5)	5.4	8.8	0.8	(2.0)	(0.1)	(2.0)	0.1	7.5	(1.6)
Closing Rate (%)	---	---	---	---	---	14.4	14.3	13.9	13.6	14.3	13.9
Region I	36,152	35,602	38,944	40,330	40,288	48,274	44,509	44,605	41,026	45,318	43,441
Connecticut	9,946	10,481	11,931	11,741	11,994	12,242	12,017	11,946	11,644	11,619	12,598
Maine	4,081	4,392	4,366	4,683	4,737	4,593	3,876	3,496	3,799	4,676	4,529
Massachusetts	18,200	16,063	17,385	18,415	17,539	18,914	17,263	17,994	13,688	15,417	14,702
New Hampshire	3,925	4,666	5,262	5,491	6,018	5,599	5,317	4,591	4,818	5,044	5,141
Rhode Island	3,120	3,671	3,511	3,993	3,863	3,963	3,858	3,681	4,277	5,985	3,595
Vermont	2,490	2,764	2,703	2,915	2,687	2,963	2,178	2,897	2,800	2,577	2,876
Region II	90,948	87,707	88,155	90,875	89,165	89,487	91,961	83,103	86,121	82,480	81,538
New Jersey	26,504	26,981	25,432	26,645	25,538	27,472	28,961	24,836	27,155	25,667	25,898
New York	64,444	60,726	62,723	64,230	63,627	62,015	63,000	58,267	58,966	56,813	55,640
Region III	66,014	72,379	76,395	73,637	76,857	79,463	77,204	73,262	72,185	73,617	86,857
Delaware	1,914	2,159	2,206	1,793	1,422	2,490	1,749	2,116	2,523	3,193	2,528
District of Columbia	3,304	3,647	3,620	4,340	3,715	3,998	3,125	4,106	4,536	3,302	5,695
Maryland	14,071	15,539	16,201	16,198	17,945	18,842	18,426	16,975	16,049	16,256	20,147
Pennsylvania	24,978	27,760	29,100	28,019	27,929	29,668	29,731	26,724	26,462	27,254	31,180
Virginia	17,157	18,715	20,527	18,333	21,438	19,820	19,809	18,848	18,618	18,493	22,558
West Virginia	4,590	4,559	4,741	4,954	4,408	4,645	4,364	4,493	3,997	5,119	4,749
Region IV	140,242	145,143	145,917	153,502	159,141	160,386	161,762	154,856	168,600	152,656	161,099
Alabama	10,191	10,877	11,714	11,404	10,927	14,478	11,710	9,794	10,603	10,968	11,458
Florida	49,038	49,044	49,452	51,683	54,009	55,539	55,317	52,320	56,976	52,467	54,191
Georgia	18,630	19,717	21,268	24,136	24,448	24,527	25,481	24,917	35,200	23,161	24,441
Kentucky	11,031	11,368	10,686	11,079	11,276	10,356	10,691	10,020	10,151	9,307	9,359
Mississippi	6,870	7,925	7,131	7,334	7,200	6,768	6,997	6,475	7,778	7,077	11,532
North Carolina	20,323	20,166	21,748	22,153	21,643	22,882	26,103	24,516	24,413	23,389	23,112
South Carolina	9,636	10,750	10,406	10,280	10,736	10,785	10,605	9,320	8,879	10,391	10,815
Tennessee	14,523	15,296	14,052	15,433	18,902	15,051	14,858	17,494	14,600	15,896	16,191
Region V	111,822	103,517	100,669	116,674	117,549	104,090	105,759	100,488	107,929	118,332	134,818
Illinois	37,159	32,423	28,553	34,661	29,173	26,771	31,250	28,087	31,051	30,260	34,400
Indiana	10,869	8,638	12,636	16,338	10,632	15,919	13,462	11,873	14,255	14,129	14,838
Michigan	16,596	16,596	16,372	21,645	28,676	15,055	18,010	17,527	19,267	20,340	26,059
Minnesota	13,092	13,038	11,829	11,097	13,614	12,500	11,041	10,684	12,960	12,458	19,067
Ohio	21,841	21,617	19,520	20,897	23,863	22,490	20,287	20,642	18,154	28,091	26,330
Wisconsin	12,238	11,205	11,759	12,036	11,591	11,355	11,736	11,675	12,242	13,054	14,124
Region VI	98,380	106,767	95,708	89,776	86,306	85,214	81,466	84,253	84,214	86,109	91,839
Arkansas	8,179	7,936	8,211	8,771	7,252	7,348	6,982	7,633	7,006	4,872	7,719
Louisiana	13,153	13,975	12,596	12,178	10,883	10,536	10,719	10,910	10,384	11,347	13,634
New Mexico	5,830	5,563	5,459	5,598	4,943	5,242	4,876	4,493	5,847	5,240	5,838
Oklahoma	12,968	12,130	11,321	8,919	9,397	8,856	8,640	7,974	8,914	8,623	8,897
Texas	58,250	67,163	58,121	54,310	53,831	53,232	50,249	53,243	52,063	56,027	55,751
Region VII	40,423	40,423	38,592	38,769	38,577	37,772	37,498	37,604	37,120	38,322	27,329
Iowa	8,525	8,503	7,484	7,686	6,971	7,410	7,542	7,822	7,902	7,702	7,507
Kansas	9,054	8,926	8,601	8,958	8,788	8,303	7,364	7,609	7,969	8,387	7,860
Missouri	16,888	17,796	17,294	16,870	16,674	16,674	17,022	17,031	16,104	17,588	7,159
Nebraska	5,956	5,611	5,213	5,255	6,144	5,295	5,570	5,142	5,145	4,645	4,803
Region VIII	33,369	27,729	30,001	33,299	29,626	27,209	29,705	31,468	32,023	36,793	30,851

Small Business Economic Indicators

**Table 6.5 Business Terminations by SBA Region and State
1986-1996**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Colorado	14,092	8,736	12,625	15,722	12,864	11,236	13,465	15,206	14,371	17,933	10,953
Montana	4,642	4,556	3,813	3,613	3,453	3,345	3,536	3,421	4,023	4,066	4,324
North Dakota	2,607	2,561	2,108	2,297	2,265	1,944	2,010	1,964	1,754	2,045	1,968
South Dakota	2,549	2,368	2,280	2,162	2,370	2,194	2,375	2,135	2,347	2,360	2,433
Utah	6,494	7,171	6,781	6,271	5,774	5,754	6,122	6,563	7,005	7,654	8,243
Wyoming	2,985	2,337	2,394	3,234	2,900	2,736	2,197	2,178	2,523	2,735	2,930
Region IX	150,634	65,246	109,033	153,940	158,275	146,170	146,207	149,935	128,120	178,812	135,591
Arizona	14,132	13,528	13,250	13,392	14,235	13,011	12,531	13,114	11,087	15,431	17,157
California	128,356	43,894	87,586	132,141	135,767	124,345	124,137	127,500	107,923	152,945	107,936
Hawaii	3,200	3,230	3,633	3,390	3,385	3,486	3,612	3,729	3,492	3,953	3,746
Nevada	4,946	4,594	4,564	5,017	4,888	5,328	5,927	5,592	5,618	6,483	6,752
Region X	41,017	39,484	39,885	39,676	41,727	42,380	43,265	43,128	45,952	51,260	56,476
Alaska	5,278	5,733	5,781	3,552	3,382	2,581	2,110	2,460	2,478	2,530	2,492
Idaho	4,090	3,710	3,269	3,835	3,337	3,500	4,028	4,019	4,697	4,861	5,431
Oregon	12,792	12,410	11,390	11,792	11,921	13,347	11,799	12,995	12,716	13,022	16,569
Washington	18,857	17,631	19,445	20,497	23,087	22,952	25,328	23,654	26,061	30,847	31,984

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from data provided by the U.S. Department of Labor, Employment and Training Administration.

**Table 6.6 State Level Firms at the End of the Year
1990 - 1996**

Region/State	State Level Firms at Quarter Ended						
	12/31/90	12/31/91	12/31/92	12/31/93	12/31/94	12/31/95	12/31/96
United States	5,689,402	5,740,233	5,791,214	5,900,156	6,035,538	6,105,470	6,190,907
Yearly Change (%)	---	0.9	0.9	1.9	2.3	1.2	1.4
Region I							
Connecticut	95,132	93,865	92,427	91,757	92,451	93,135	92,941
Maine	33,676	33,381	34,213	35,619	36,716	34,431	34,662
Massachusetts	151,995	148,474	147,123	145,855	150,651	153,829	158,096
New Hampshire	32,921	32,060	31,499	32,442	33,460	34,584	35,575
Rhode Island	27,806	31,053	31,817	32,546	32,271	30,430	30,816
Vermont	18,986	18,814	19,355	19,442	19,399	19,681	19,742
Region II							
New Jersey	204,807	202,489	199,207	202,118	203,906	209,145	214,648
New York	491,566	489,480	481,452	481,190	483,631	488,360	445,277
Region III							
Delaware	18,368	18,903	20,073	20,799	21,329	21,554	22,739
District of Columbia	20,865	20,255	21,818	22,162	23,145	24,161	23,409
Maryland	112,823	112,937	113,396	115,542	119,025	122,202	121,932
Pennsylvania	233,679	234,321	234,355	233,948	234,182	236,746	236,276
Virginia	128,895	130,922	132,832	136,987	142,238	147,710	149,916
West Virginia	35,098	35,353	35,912	36,589	37,480	37,900	38,253
Region IV							
Alabama	80,289	77,513	77,804	80,321	82,479	83,038	85,797
Florida	311,377	315,442	320,089	330,027	336,697	343,017	348,339
Georgia	142,831	144,680	146,111	150,052	156,096	160,715	169,367
Kentucky	71,381	71,972	72,941	74,515	75,599	76,970	78,044
Mississippi	45,781	46,816	46,077	47,223	48,023	49,089	49,916
North Carolina	134,990	136,086	137,873	140,893	144,289	149,462	154,759
South Carolina	70,624	71,804	72,409	73,933	76,312	77,822	80,353
Tennessee	93,666	94,361	95,813	98,099	101,382	104,633	106,644
Region V							
Illinois	248,675	251,257	250,856	258,679	261,962	265,927	266,358
Indiana	109,077	108,524	110,899	114,781	116,731	119,805	121,801
Michigan	178,726	184,203	186,979	191,760	195,658	203,374	204,323
Minnesota	100,061	101,678	104,476	105,842	109,343	112,477	124,514
Ohio	207,701	209,655	212,227	215,518	221,814	223,751	225,489
Wisconsin	103,039	104,998	107,054	109,472	111,715	115,278	116,965
Region VI							
Arkansas	49,066	50,302	51,530	52,908	53,914	56,649	57,808
Louisiana	80,449	80,917	82,428	83,838	86,316	87,371	88,027
New Mexico	33,767	33,931	34,589	36,097	37,338	38,640	39,969
Oklahoma	64,901	65,579	66,651	68,528	69,648	70,722	71,627
Texas	318,352	326,114	333,878	343,910	355,080	360,735	368,663
Region VII							
Iowa	61,956	62,884	63,573	64,338	65,472	66,350	66,971

**Table 6.6 State Level Firms at the End of the Year
1990 - 1996**

Region/State	State Level Firms at Quarter Ended						
	12/31/90	12/31/91	12/31/92	12/31/93	12/31/94	12/31/95	12/31/96
Kansas	58,573	58,488	59,154	60,664	61,931	63,374	64,074
Missouri	126,548	127,390	128,441	130,196	133,595	123,007	117,612
Nebraska	39,785	39,615	39,480	41,456	41,780	42,332	42,878
Region VIII							
Colorado	89,419	91,401	94,546	98,399	104,625	109,695	114,521
Montana	23,867	24,192	24,806	25,776	26,692	27,499	28,749
North Dakota	17,766	17,776	17,847	17,988	18,367	18,467	18,667
South Dakota	18,888	19,081	19,444	19,897	20,453	20,905	21,196
Utah	32,687	33,887	35,833	37,993	40,596	42,358	45,281
Wyoming	15,059	15,107	15,670	16,372	16,959	17,219	17,601
Region IX							
Arizona	79,109	79,890	81,758	83,964	88,805	91,244	93,837
California	767,697	780,469	781,207	779,098	785,892	764,169	800,091
Hawaii	26,588	26,877	27,052	26,974	27,151	26,775	26,974
Nevada	28,423	29,442	29,918	31,333	33,484	34,951	37,122
Region X							
Alaska	13,176	13,254	13,852	14,467	14,895	15,214	15,631
Idaho	26,209	27,113	28,300	30,018	31,717	33,326	34,626
Oregon	77,338	78,370	81,275	84,360	89,061	92,717	94,384
Washington	134,944	136,858	142,895	153,471	163,783	162,525	167,647

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the Department of Labor, Employment and Training Administration.

**Table 6.7 Nonfarm Proprietors Income by SBA Region and State
1986-1996 (Millions of 1996 Dollars)**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
U.S. Total	412,369	387,619	411,811	418,431	423,264	425,636	414,431	431,365	440,290	462,522	471,878
Yearly Change (%)	---	(6.0)	6.2	1.6	1.2	0.6	(2.6)	4.1	2.1	5.0	2.0
Region I	21,867	24,386	26,452	26,841	25,925	25,236	24,279	25,281	25,295	26,424	26,766
Connecticut	5,457	6,016	6,431	6,487	6,432	6,346	6,693	6,916	6,767	6,988	7,024
Maine	1,842	2,164	2,358	2,434	2,399	2,277	2,288	2,342	1,973	2,054	2,088
Massachusetts	10,299	11,446	12,500	12,661	12,071	11,778	10,551	11,099	11,993	12,593	12,836
New Hampshire	1,946	2,381	2,607	2,650	2,435	2,326	2,286	2,365	2,233	2,363	2,389
Rhode Island	1,314	1,381	1,488	1,515	1,511	1,463	1,342	1,384	1,309	1,367	1,369
Vermont	1,009	997	1,066	1,095	1,078	1,046	1,118	1,175	1,020	1,059	1,060
Region II	44,738	48,301	52,042	52,808	53,567	54,587	51,113	52,664	53,371	55,026	55,421
New Jersey	12,343	13,432	14,492	14,695	14,497	14,437	14,008	14,498	14,925	15,452	15,589
New York	32,395	34,869	37,550	38,113	39,070	40,150	37,105	38,166	38,447	39,573	39,832
Region III	37,038	38,041	40,494	41,325	41,380	41,127	42,180	43,823	42,204	43,893	44,262
Delaware	963	997	1,033	1,059	1,112	1,111	813	842	1,615	1,695	1,738
District of Columbia	1,613	1,642	1,829	1,861	1,643	1,655	1,718	1,933	2,249	2,304	2,334
Maryland	5,995	6,471	6,974	7,167	7,281	7,281	8,167	8,387	7,128	7,414	7,477
Pennsylvania	19,027	18,969	20,050	20,396	20,461	20,307	21,586	22,343	21,690	22,499	22,576
Virginia	7,563	8,116	8,675	8,893	8,876	8,764	7,851	8,172	7,490	7,858	7,982
West Virginia	1,875	1,847	1,934	1,950	2,007	2,009	2,045	2,148	2,033	2,123	2,157
Region IV	60,979	57,835	61,003	61,987	64,127	64,417	59,857	62,947	60,213	63,734	65,576
Alabama	5,350	4,652	4,914	4,989	5,101	5,153	4,896	5,090	4,879	5,123	5,281
Florida	16,775	17,042	17,442	17,787	19,006	19,204	17,323	18,249	15,836	16,779	17,140
Georgia	8,966	8,355	8,877	9,036	9,270	9,265	9,347	9,748	10,125	10,783	11,190
Kentucky	5,930	5,026	5,452	5,546	5,520	5,547	4,411	4,601	4,542	4,797	4,914
Mississippi	3,427	3,063	3,275	3,344	3,378	3,410	3,043	3,212	3,042	3,202	3,302
North Carolina	9,342	8,501	9,081	9,256	9,498	9,419	8,532	8,987	9,260	9,815	10,176
South Carolina	3,411	3,750	3,976	3,876	4,305	4,320	3,977	4,264	3,567	3,773	3,875
Tennessee	7,778	7,446	7,986	8,154	8,050	8,100	8,329	8,795	8,962	9,462	9,699
Region V	70,070	64,184	67,785	68,556	69,055	69,529	62,711	64,857	67,546	71,004	72,634
Illinois	21,189	20,524	21,837	22,112	22,056	22,408	18,931	19,457	19,618	20,606	21,099
Indiana	7,935	7,188	7,573	7,720	7,633	7,719	6,841	7,090	7,939	8,393	8,565
Michigan	10,302	10,631	11,118	11,255	11,559	11,527	9,574	9,891	11,125	11,686	11,834
Minnesota	8,582	5,982	6,366	6,434	6,354	6,359	6,552	6,843	7,135	7,517	7,813
Ohio	13,729	13,436	14,100	14,192	14,680	14,698	14,932	15,497	15,256	15,999	16,312
Wisconsin	8,333	6,424	6,791	6,844	6,773	6,817	5,881	6,079	6,474	6,803	7,013
Region VI	49,001	42,596	44,571	45,252	46,573	47,250	49,663	51,957	60,121	63,406	64,937
Arkansas	4,416	3,190	3,300	3,335	3,391	3,374	3,129	3,263	3,435	3,608	3,727
Louisiana	5,859	5,620	5,929	5,999	6,035	6,125	5,926	6,125	6,147	6,556	6,754
New Mexico	1,852	1,729	1,752	1,773	1,887	1,909	1,760	1,901	2,057	2,212	2,278
Oklahoma	6,478	5,157	5,383	5,433	5,377	5,350	4,578	4,790	5,263	5,453	5,456
Texas	30,395	26,900	28,208	28,711	29,883	30,492	34,270	35,879	43,218	45,577	46,722
Region VII	28,770	20,153	21,325	21,528	21,468	21,570	18,449	18,836	18,269	19,321	19,865
Iowa	8,630	4,826	5,165	5,212	5,203	5,235	4,159	4,262	7,707	4,440	4,580
Kansas	6,084	4,077	4,304	4,338	4,416	4,448	3,817	3,922	4,169	4,253	4,413
Missouri	8,874	8,613	9,081	9,185	8,960	8,962	7,971	8,043	4,019	2,495	2,545
Nebraska	5,182	2,637	2,776	2,794	2,888	2,925	2,502	2,609	2,374	8,133	8,327
Region VIII	15,261	12,255	12,804	12,973	13,211	13,501	12,442	13,136	13,813	14,703	15,220
Colorado	6,343	6,011	6,283	6,387	6,476	6,618	6,171	6,593	6,923	7,354	7,618

Small Business Economic Indicators

**Table 6.7 Nonfarm Proprietors Income by SBA Region and State
1986-1996 (Millions of 1996 Dollars)**

Region/State	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Montana	1,768	1,387	1,451	1,460	1,468	1,490	1,313	1,347	1,527	1,610	1,647
North Dakota	2,003	985	1,021	1,014	1,044	1,059	833	858	895	965	1,018
South Dakota	2,374	1,206	1,281	1,291	1,324	1,342	1,202	1,242	1,375	1,486	1,550
Utah	1,981	1,907	2,009	2,062	2,064	2,147	2,105	2,253	2,159	2,312	2,409
Wyoming	792	760	759	759	834	846	819	843	935	975	978
Region IX	67,627	64,712	69,130	70,451	70,853	71,187	74,120	77,222	79,713	84,197	85,798
Arizona	4,399	4,218	4,361	4,435	4,377	4,397	4,331	4,581	4,909	5,323	5,517
California	60,269	57,547	61,548	62,631	63,072	63,297	64,423	66,774	69,594	73,367	74,635
Hawaii	1,726	1,626	1,785	1,868	1,799	1,864	2,600	2,825	2,377	2,426	2,341
Nevada	1,233	1,320	1,436	1,517	1,605	1,629	2,766	3,041	2,833	3,081	3,306
Region X	17,018	15,157	16,205	16,709	17,104	17,233	19,618	20,642	19,745	20,814	21,400
Alaska	1,366	1,591	1,691	1,773	1,910	1,885	1,703	1,831	1,402	1,440	1,443
Idaho	2,248	1,768	1,903	1,955	1,963	1,979	2,206	2,363	2,174	2,313	2,380
Oregon	5,168	4,548	4,899	5,013	5,031	5,073	5,324	5,595	5,505	5,881	6,116
Washington	8,237	7,250	7,711	7,968	8,200	8,295	10,384	10,854	10,664	11,180	11,462

Source: Adapted by the Office of Advocacy, U.S. Small Business Administration, from data provided by the U.S. Department of Commerce, Bureau of Economic Analysis.

**Table 6.8 U.S. Business Measures
1975-1995**

Year	State level	Firms	Establishments (a)	Nonag. Self Employment	Business Tax Returns (b)	New				
	firms					New Firms	Incorporations	Terminations	Bankruptcies	Failures (c)
1975	NA	NA	4,114,262	5,705,000	13,979,000	NA	326,345	NA	NA	11,432
1976	NA	NA	4,142,809	5,783,000	14,536,000	NA	375,766	NA	NA	9,628
1977	NA	NA	4,352,295	6,114,000	14,741,000	NA	436,170	NA	NA	7,919
1978	NA	NA	4,409,223	6,429,000	15,629,000	NA	478,019	NA	NA	6,619
1979	NA	NA	4,535,653	6,791,000	16,192,000	NA	524,565	NA	NA	7,564
1980	NA	NA	4,543,167	7,000,000	16,791,788	NA	533,520	NA	43,252	11,742
1981	NA	NA	4,586,510	7,097,000	13,858,000	NA	581,242	NA	48,086	16,794
1982	4,777,000	NA	4,633,960	7,262,000	14,546,000	595,000	566,942	717,462	69,242	24,908
1983	4,837,000	NA	5,306,787	7,575,000	15,245,000	633,000	600,420	728,081	62,412	31,334
1984	5,009,000	NA	5,517,715	7,785,000	16,077,000	690,812	634,991	679,932	64,211	52,078
1985	5,142,000	NA	5,701,485	7,810,000	16,919,822	714,502	664,235	748,438	70,644	57,253
1986	5,230,000	NA	5,806,973	7,881,000	17,524,600	724,520	702,101	809,001	79,926	61,601
1987	5,420,000	NA	5,937,061	8,201,000	18,351,400	748,274	685,572	723,997	81,463	61,236
1988	5,513,000	4,954,645	6,016,367	8,519,000	18,619,400	733,021	685,095	763,299	62,845	57,099
1989	5,568,000	5,021,315	6,106,922	8,605,000	19,560,700	744,654	676,567	830,478	62,449	50,361
1990	5,689,402	5,073,795	6,175,559	8,719,000	20,052,917	769,124	647,675	837,511	63,912	60,432
1991	5,740,233	5,051,025	6,200,859	8,850,000	20,498,855	726,437	628,604	820,445	70,605	88,140
1992	5,791,214	5,095,356	6,319,300	8,576,000	20,476,775	736,773	666,800	819,336	69,848	97,069
1993	5,900,156	5,193,642	6,401,233	8,959,000	20,874,796	757,529	706,537	802,702	62,399	85,982
1994	6,035,538	5,276,964	6,509,065	9,003,000	22,191,000	806,855	741,654	803,290	50,845	71,558
1995	6,105,470	NA	NA	8,901,000	22,555,000	819,477	770,206	863,699	50,516	71,194
1996	6,190,907	NA	NA	8,971,000	23,295,000	842,357	NA	849,839	53,214	71,811

NA = Not Available

(a) Units with paid employees in the fourth quarter through 1983. 1984 on includes units active in any quarter of the year.

(b) 1981-on excludes farm sole proprietors.

(c) Commercial and industrial failures through 1983. 1984 on includes all industries.

Sources: Office of Advocacy, U.S. Small Business Administration from data provided by sources below:

State level firms from the U.S. Department of Labor, Employment and Training Administration (aggregation of state data of employer firms).

Firms from the U.S. Department of Commerce, Bureau of the Census.

Establishments from the U.S. Department of Commerce, Bureau of the Census.

Nonagricultural self employment from the U.S. Department of Labor, Bureau of Labor Statistics.

Business tax returns from the U.S. Department of Commerce, Internal Revenue Service.

New firms from the U.S. Department of Labor, Employment and Training Administration (aggregation of state data of new employer firms).

New incorporations from the Dun & Bradstreet Corporation (new corporations or a redesignation by sole proprietorships and partnerships).

Terminations from the U.S. Department of Labor, Employment and Training Administration (aggregation of state data of business closings).

Bankruptcies from the Administrative Office of the U.S. Courts, Statistical Analysis and Reports Division (business bankruptcy filings).

Failures from the Dun & Bradstreet Corporation (business closings while owing debts).