



**Office of Advocacy**

U.S. Small Business Administration

# **Small Business Economic Indicators 2000**

A reference guide to the latest data on small business activity, including state and industry data.

**Office of Advocacy  
U.S. Small Business Administration  
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The Office of Advocacy of the U.S. Small Business Administration was established in 1976 by Congress under Public Law 94-305 to, among other things, examine the current role of small business in the economy, and present current and historical data on the small business sector and the state of competition. In fulfillment of this mandate, the Office of Advocacy funds research and publishes reports such as *The State of Small Business*, *State Small Business Profiles*, *the Small Business FAQ*, and *Small Business Economic Indicators*.

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## **EXECUTIVE SUMMARY**

The year 2000 brought the U.S. economy to the peak of the mountaintop. Output continued to climb at a high clip—4.1 percent—and prices remained subdued, with only a 3.4 percent increase. However, the weight of the decline in the NASDAQ, which lost nearly half its value, held back the economy and optimism. The broader S&P 500 had a smaller decline, but in light of the recent run-up, even this seemed disturbing.

Indicators point to small businesses having fared well in 2000. New employer firm births were higher than employer firm terminations, and bankruptcies were at an all-time low. This business turnover, along with changes in existing businesses, led to a private-sector employment increase of one million net new jobs. As in recent years, most of these new jobs were in the service sector (no current data are available showing whether small or large firms were responsible for this increase). Because of these new jobs and continued growth in the labor market, wages increased 8.2 percent. However, even with the wage increases, nonfarm sole proprietors' income rose 7.9 percent.

Financing became an issue as the year 2000 ended. Banks indicated that they were tightening lending standards and raising interest rates. At press, indications pointed to a struggling job market, which could have been caused by the financing issues in 2000.

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## **INTRODUCTION**

Did small firms push the economy of 2000 or get pulled by it? Considering that small businesses represent about half of the private sector economy and the majority of new firms, the answer to this question most likely is both. The small business sector maintains such a large and continuous role in the overall economy that the fates of both are inevitably linked to each other.<sup>1</sup> As a large and dynamic portion of the economy, small businesses are a driving force in economic change in the United States.

The dearth of current information segregating small and large firms makes small business reporting difficult, but the Office of Advocacy continues to search out new sources. The information contained here is an aggregation of data available from various government agencies that collect current information relevant to the status of small firms.

## **THE ROLE OF SMALL BUSINESS IN THE ECONOMY**

Before discussing the year, it is necessary to understand small businesses' role in the economy.<sup>2</sup> Small businesses are a key part of the dynamic in the U.S. business sector. As a group they generate most of the new business entry and firm growth and a significant share of decline and exit. Large businesses, on the other hand, are often mature entities that once were small businesses; this sector tends to provide stability, although changes in individual large businesses can have more far-reaching results.

Small firms constituted about three-quarters of the employment growth and 90 percent of the new business location growth in the 1990s (U.S. Census Bureau, *Statistics of U.S. Business*). With small firms representing most of the growth in the economy, it is not surprising that almost all firms start small, have room to grow, and need to reach a certain level to achieve economies of scale. Large firms are often at the other end of the life cycle.

While small firms contribute substantially to the growth of the economy, the small firm share hovers at around half of the private sector economy, as some small firms become large firms and some large firms shrink into small firms.

## **SMALL BUSINESS IN THE YEAR 2000**

The year 2000 was a good one for many sectors of the U.S. economy. Real gross domestic product (GDP) grew 5.0 percent and employment grew 2.2 percent, while inflation (measured by the Consumer Price Index) increased by a historically mild 3.4 percent (Table 1). The increase in real GDP was the largest yearly gain since 1984. However, most of the gain was in the beginning of the year, with a leveling out during the second half of 2000. Also, while the inflation increase of 3.4 percent was low, it was a gain over the previous year and the highest rate since the end of the last recession in 1991. Hence, even though 2000 was a good year, it did not provide a lot of positive momentum for 2001.

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<sup>1</sup> Since almost all businesses are small (99.7 percent of the 5.6 million employer firms in 1998 had fewer than 500 employees), economic indicators such as the number of businesses, new employer firms, business terminations, and bankruptcies give small business trends. However, most current financial data are not disaggregated by firm size, and small firms represent only about half of the financial totals, making financial indicators difficult to interpret.

<sup>2</sup> The Office of Advocacy often defines a small firm as one with fewer than 500 employees. Industry definitions are available from SBA's Office of Size Standards ([www.sba.gov/size](http://www.sba.gov/size)).

The year 2000 built upon the momentum of economic growth in 1999. Retail sales were up almost 8 percent on an annual basis. To meet these sales, businesses increased loan amounts and capital expenditures around 10 percent, even as interest rates increased. Business growth and the labor shortage were evident in the more than 6 percent increase in compensation of workers, but with productivity rising around 4 percent, businesses saw healthy financial returns. Nonfarm proprietors' income increased by about 8 percent, corporate profits by 10 percent.

The healthy financial state of the economy resulted in an increase of more than 10 percent in federal tax receipts and an extraordinary 90 percent increase in the annual federal surplus. This positions the federal government to react to and try to counter a potential future downdraft in the economy.

But the fire was still burning for plenty of new entrepreneurs in 2000. Based on U.S. Department of Labor and U.S. Census Bureau data, Advocacy estimates that there were 612,400 new employer firms in 2000 (Table 2). Times of growth often present opportunities elsewhere for owners of struggling firms, and an estimated 550,000 business terminations (or closures) occurred during the year. Business births increased by 4.2 percent from the previous year, surpassing business deaths, up by 3.5 percent. Few of the closures resulted in bankruptcy; business bankruptcies numbered only 35,219, an all-time low.

Business turnover, often an indicator of economic growth as new endeavors replace outmoded operations, was high in the western states. The state of Washington had the highest rates of both firm formation and firm termination. Nevada and Utah were in the top five in both categories. Colorado businesses also did well and grew without much replacement: Colorado was in the top five for new firm formation and the lowest five for firm terminations.

The net of births and deaths produced an estimated increase in the number of employer firms. New employer firms rose to an estimated 5.8 million in 2000—up from the 1999 level of 5.7 million. But the number of firms consisting of just the owner declined during the year. The number of primarily self-employed individuals declined to 9.9 million from the prior year's 10.1 million. This decline of 1.8 percent was not entirely unexpected, as the labor market was tight and provided opportunities elsewhere.

The employment opportunities of expanding and new firms led to a private sector employment increase of just over one million workers (Table 11). This increased the private sector work force to 118.2 million for 2000, with 68 million of these working for small firms.<sup>3</sup> Most of the private sector increase was in the large firm category; but because firms can change firm size categories, it is unclear whether this increase was from small firms creating jobs and growing into large firms or from large firm growth. Because most of the overall increase occurred in the large firm service sector, it appears that most of the growth was in small service businesses that grew large. And because the largest decrease was in large business manufacturing, it appears that the job losses resulted primarily from large businesses shrinking into small businesses.

Most of the job growth occurred specifically in business services, and with the construction (and remodeling) boom continuing, special trade contractors also saw a large increase (Table 13). The financial industries of security and commodity brokers, as well as holding and other investment offices, grew the fastest (or had the highest percentage increases) during the year. As the finance markets fluctuated, apparently so did jobs in the finance industries, because many banking jobs were lost. Clothing manufacturing jobs also suffered.

Equity markets were also down in 2000. The NASDAQ, an important financing tool for small businesses trying to grow into large businesses, peaked in early 2000 and lost an astounding 39

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<sup>3</sup> This figure of small firm workers is based on citizen responses. Hence, the numbers do not necessarily match up with *Statistics of U.S. Business* figures from the U.S. Census Bureau (partially funded by the Office of Advocacy), which are based on government employer records.

percent for the year. The S&P 500 also fell, losing 10 percent. The broader S&P 500 is important to small businesses, as large businesses are often their customers and its direction can drive consumer sentiment. To make matters worse, these declines came after a string of years with large gains, which increased expectations of high returns. The performance of the equity markets often sets the table for how conservative or aggressive banks will be in making loans.

Surveys from the Federal Reserve Board show that banks have been tightening lending standards at rates not seen since the last recession in the early 1990s, and bank rates have been increasing more rapidly than their costs. However, the share of banks reporting increases in small business demand for loans has gone down and is now lower than it was in the early 1990s. So supply is tighter and demand is off, which does not necessarily bode well for the future.

## **THE FUTURE**

Just as populations need births to replace deaths, so does the business community. Natural selection and bad luck will weed out the struggling firms and open up opportunities for new firms. The chosen ones will receive financing, but with government support—mostly from the SBA—even new ventures overlooked by traditional private sector lending have opportunities for at least limited financing. So the cycle of entry, growth, stability, decline, and exit will continue. The aggregation of all of these individual business life cycles will determine how next year will be.

As reported by the National Federation of Independent Business, finding qualified labor was still a top issue with small businesses in 2001, but this was beginning to be overshadowed by taxes as the most important problem.<sup>4</sup>

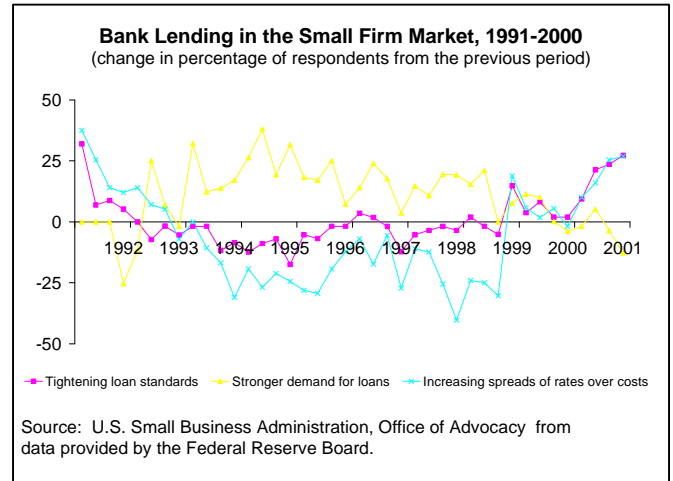
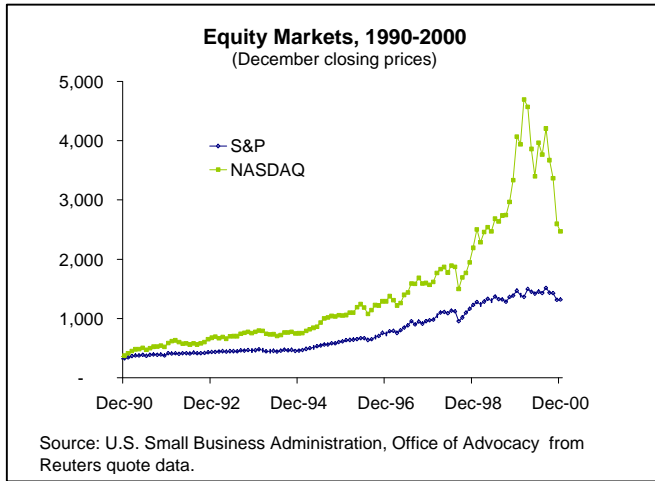
With economic growth projected to be flat or with low peaks and valleys, the year 2001 can be expected to show an increase in small business closures when the final numbers are out. However, 2001 will also likely see a net increase in self-employment as laid-off workers—and more significantly, workers being underwhelmed by job prospects—seek entrepreneurial opportunities.

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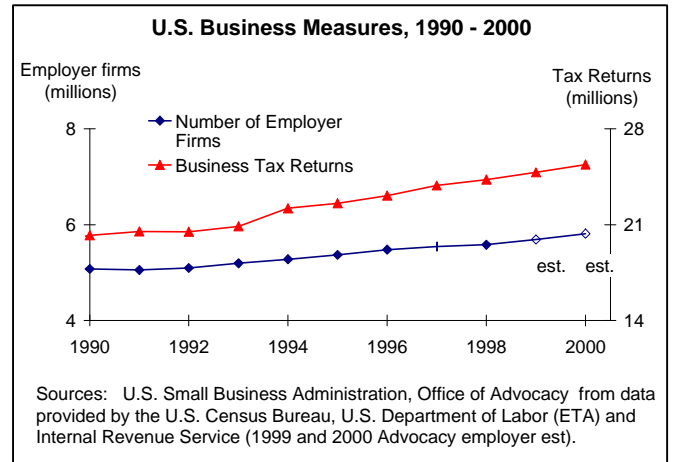
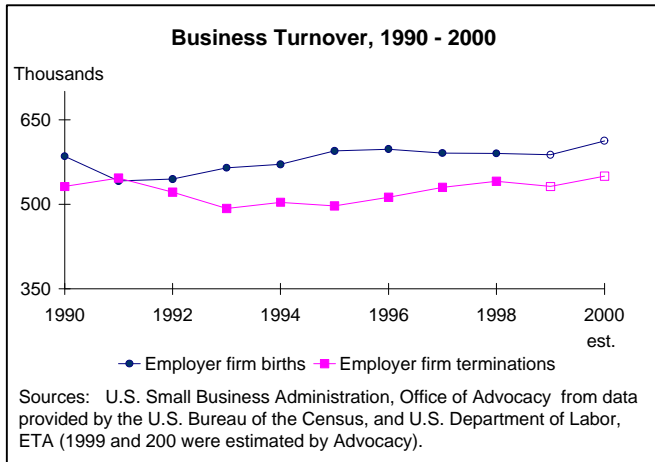
<sup>4</sup> National Federation of Independent Business *Small Business Economic Trends, September 2001* (covering August)

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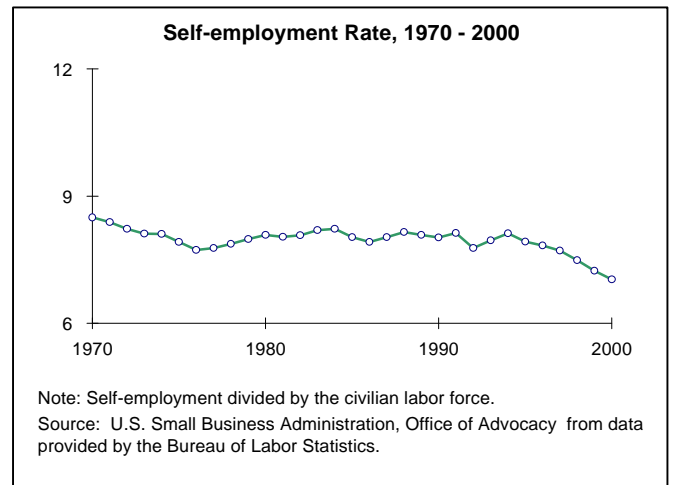
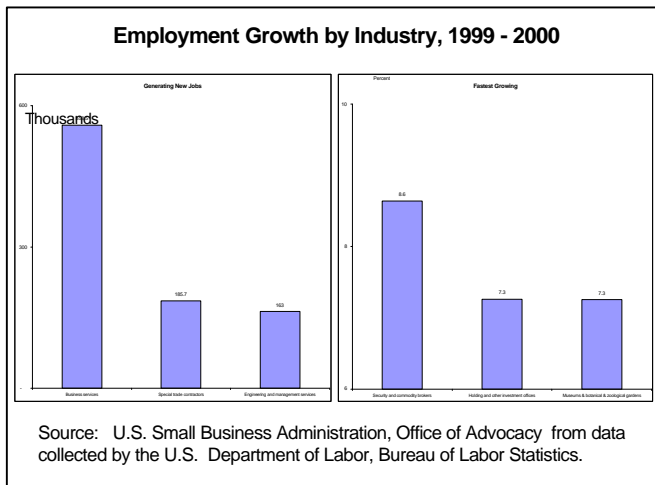
## 2000 was a tough financing year for small businesses...



## But births were still greater than deaths and the number of firms grew...



## And increased business led to job growth, while self-employment is a tough choice in a tight job market.





**APPENDIX A: DATA TABLES**

**Table 1 Macroeconomic Indicators, 1991 - 2000**

	1991	1998	1999	2000	Percent Change 1999-2000
Gross Domestic Product (GDP) (billions of dollars) (1)					
Current dollars	5,986.2	8,759.9	9,299.2	9,963.1	7.1
Constant dollars (billions of 1996 dollars)	6,676.4	8,515.7	8,875.8	9,318.5	5.0
Personal consumption expenditures	4,466.6	5,850.9	6,268.7	6,757.3	7.8
Sales (billions of dollars) (2)					
Manufacturing	239.8	325.0	336.9	356.7	5.9
Wholesale trade	148.3	198.3	211.6	229.6	8.5
Retail trade	154.7	219.5	238.6	256.9	7.7
Income (billions of dollars)					
Compensation of employees (2)	3,454.9	4,984.2	5,299.8	5,638.2	6.4
Nonfarm proprietors' income	357.8	595.2	638.2	687.8	7.8
Farm proprietors' income	26.4	25.4	25.3	22.6	(10.7)
Corporate profits (3)	431.2	815.0	856.0	946.2	10.5
Output and productivity (business sector indexes, 1992=100)					
Output	96.5	128.6	134.8	142.4	5.6
Hours of all persons worked	100.2	116.1	118.4	120.0	1.4
Productivity (output per hour)	96.3	110.8	113.8	118.6	4.2
Employment and compensation					
Nonfarm private employment (millions) (2)	89.8	106.0	108.7	111.1	2.2
Unemployment rate (percent)	6.8	4.5	4.2	4.0	(4.8)
Total compensation cost index (Dec.) (June 1989=100)	111.7	139.8	144.6	150.9	4.4
Wage and salary index (Dec) (June 1989=100)	110.0	137.4	142.2	147.7	3.9
Employee benefits cost index (Dec.) (June 1989=100)	116.2	145.2	150.2	158.6	5.6
Bank loans, interest rates, and yields					
Bank commercial & industrial loans (billions of dollars)	623.2	949.5	1,003.0	1,094.3	9.1
Prime rate (percent)	8.46	8.35	8.00	9.23	15.4
U.S. Treasury 10-year bond yields (percent)	7.86	5.26	5.65	6.03	6.7
Investments by nonfarm nonfinancial corporate business (billions of dollars)					
Capital expenditures	444.1	847.1	907.0	1,021.1	12.6
Change in financial assets	82.3	347.1	691.4	513.5	(25.7)
Federal budget (billions of dollars, fiscal year)					
Receipts	1,055.0	1,721.8	1,827.5	2,025.2	10.8
Outlays	1,324.4	1,652.6	1,702.9	1,788.8	5.0
Surplus or deficit ( )	(269.4)	69.2	124.6	236.4	89.7
Price indices (inflation measures)					
Consumer price index (urban) (1982-84 = 100)	136.2	163.0	166.6	172.2	3.4
Producer price index (finished goods) (1982 = 100)	121.7	130.7	133.0	138.0	3.8
GDP implicit price deflator (1996 = 100)	98.1	103.2	104.8	106.9	2.1

(1) *Small Business Share of Private, Nonfarm Gross Domestic Product* by Joel Popkin and Company (Office of Advocacy funded study) found small businesses (fewer than 500 employees) created 51 percent of the total nonfarm private output in 1992.

(2) Statistics of U.S. Businesses, Bureau of the Census, showed that in 1997, small firms (fewer than 500 employees) accounted for 24.8 percent of manufacturing sales, 52.6 percent of retail sales, 46.8 percent of wholesale sales, 46.5 percent of annual payroll, and 51.8 percent of total nonfarm private employment.

(3) With inventory valuation adjustment and capital consumption adjustments.

Source: Office of Advocacy, U.S. Small Business Administration, from the Council of Economic Advisers, *Economic Indicators*, May 2000 and May 2001.

**Table 2 Indicators Related to Small Business, 1991 - 2000**

	1991	1998	1999	2000	Percent Change 1999-2000
<b>Number of businesses (1)</b>					
Employer firms (2)	5,051,025	5,685,900	5,688,200 e.	5,812,100 e.	2.2
Self-employment	10,274,000	10,303,000	10,087,000	9,907,000	(1.8)
Business tax returns	20,498,855	24,285,900	24,809,200 e.	25,390,100 e.	2.3
<b>Business turnover</b>					
Employer firm births (2)	541,141	589,982	587,700 e.	612,400 e.	4.2
Employer firm terminations (2)	546,518	540,601	531,300 e.	550,000 e.	3.5
Bankruptcies	70,605	44,197	37,639	35,219	(6.4)
<b>Income</b>					
Wage and salary income	2,824.2	4,192.8	4,467.8	4,834.0	8.2
Nonfarm proprietors' income	357.8	598.2	638.2	688.4	7.9
State corporate taxes	NA	31.8	30.7	32.3	5.3
<b>Private sector employment (millions) (3)</b>					
Total	102.6	115.1	117.1	118.2	0.9
Small business (<500 empl.)	61.5	66.9	68.2	68.0	---
Large business (500+ empl.)	41.2	48.2	48.9	50.2	---

(1) These measures overlap when the self-employed have employees. Self-employment presented here represents individuals whose primary occupation is self-employment (about another 1 million are self-employed as secondary occupations).

(2) Data for 1999 and 2000 are estimated from 1998 data from the Bureau of the Census, yearly percent changes in similar data provided by the Department of Labor, Employment and Training Administration and rounded. Births and terminations are from prior year's March through current year's March.

(3) Size of employer determined from employee responses. Year to year changes do not necessarily represent job creation as firms can change size classes (see Small Business Growth by Major Industry from the Office of Advocacy, <http://www.sba.gov/advo/stats/>).

Sources: Office of Advocacy, U.S. Small Business Administration, from data provided by the Bureau of the Census, Bureau of Labor Statistics, Employment and Training Administration, Bureau of Economic Analysis and Administrative Office of the U.S. Courts.

**Table 3 U.S. Business Measures, 1975 - 2000**

Year	Real GDP (billions 96\$)	Employer Firms	Establishments (a)	Self Emp. (000)	Self Emp. Rate (%)	Nonfarm Bus. Tax Returns	New Employer Firms	Employer Terminations	Bankruptcies
2000	9,319	5,812,100 e.	NA	9,907	7.0	25,390,100	612,400 e.	550,000 e.	35,219
1999	8,876	5,688,200 e.	7,008,444	10,087	7.2	24,809,200	587,700 e.	531,300 e.	37,639
1998	8,516	5,579,177	6,941,822	10,303	7.5	24,285,900	589,982	540,601	44,197
1997	8,160	5,541,918	6,894,869	10,513	7.7	23,857,100	590,644	530,003	53,819
1996	7,813	5,478,047	6,738,476	10,490	7.8	23,115,300	597,792	512,402	53,200
1995	7,544	5,369,068	6,612,721	10,482	7.9	22,555,200	594,369	497,246	50,516
1994	7,348	5,276,964	6,509,065	10,648	8.1	22,191,000	570,587	503,563	50,845
1993	7,063	5,193,642	6,401,233	10,280	8.0	20,874,796	564,504	492,651	62,399
1992	6,880	5,095,356	6,319,300	9,960	7.8	20,476,775	544,596	521,606	69,848
1991	6,676	5,051,025	6,200,859	10,274	8.1	20,498,855	541,141	546,518	70,605
1990	6,708	5,073,795	6,175,559	10,097	8.0	20,219,400	584,892	531,400	63,912
1989	6,592	5,021,315	6,106,922	10,008	8.1	19,560,700	NA	NA	62,449
1988	6,368	4,954,645	6,016,367	9,917	8.2	18,619,400	NA	NA	62,845
1987	6,113	NA	5,937,061	9,624	8.0	18,351,400	NA	NA	81,463
1986	5,912	NA	5,806,973	9,327	7.9	17,524,600	NA	NA	79,926
1985	5,717	NA	5,701,485	9,269	8.0	16,959,900	NA	NA	70,644
1984	5,505	NA	5,517,715	9,338	8.2	16,077,000	NA	NA	64,211
1983	5,132	NA	5,306,787	9,143	8.2	15,245,000	NA	NA	62,412
1982	4,919	NA	4,633,960	8,898	8.1	14,546,000	NA	NA	69,242
1981	5,021	NA	4,586,510	8,735	8.0	13,858,000	NA	NA	48,086
1980	4,901	NA	4,543,167	8,643	8.1	13,021,600	NA	NA	43,252
1979	4,912	NA	4,535,653	8,384	8.0	NA	NA	NA	NA
1978	4,761	NA	4,409,223	8,047	7.9	NA	NA	NA	NA
1977	4,512	NA	4,352,295	7,694	7.8	NA	NA	NA	NA
1976	4,312	NA	4,142,809	7,428	7.7	NA	NA	NA	NA
1975	4,084	NA	4,114,262	7,427	7.9	NA	NA	NA	NA

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.

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

Real Gross Domestic Product (GDP) from the Bureau of Economic Analysis.

Employer firms from the U.S. Census Bureau with estimates for 1999 and 2000 (see Table 4 for details).

Establishments from the U.S. Census Bureau.

Self employment (primary occupation) from the Bureau of Labor Statistics and the self employment rate is based on the civilian labor force.

Nonfarm business tax returns from the Internal Revenue Service.

New employer firms from the U.S. Census Bureau with estimates for 1999 and 2000 (see Table 4 for details).

Employer terminations from the U.S. Census Bureau with estimates for 1999 and 2000 (see Table 4 for details).

Bankruptcies from the Administrative Office of the U.S. Courts (business bankruptcy filings).

**Table 4 Number of Employer Firms by State, 1990 - 2000**

State	1990	1995	1996	1997	1998	1999	2000	Ann. percent change	Rank
United States	5,073,795	5,369,068	5,478,047	5,541,918	5,579,177	5,688,200 e.	5,812,100 e.	2.2	
Yearly Change (%)	--	1.7	2.0	1.2	1.8	2.6	2.2		
Alabama	80,289	83,038	85,797	86,841	87,256	86,139	88,222	2.4	14
Alaska	13,176	15,214	15,631	15,788	16,038	16,136	16,190	0.3	42
Arizona	79,109	91,244	93,837	97,009	99,654	101,149	103,893	2.7	10
Arkansas	49,066	56,649	57,808	58,526	59,061	59,554	59,431	(0.2)	47
California	767,697	764,169	800,091	837,802	881,400	906,092	939,979	3.7	4
Colorado	89,419	109,695	114,521	120,898	124,948	128,889	134,085	4.0	3
Connecticut	95,132	93,135	92,941	94,289	94,517	95,351	96,344	1.0	34
Delaware	18,368	21,554	22,739	24,116	23,537	24,178	24,782	2.5	12
District of Columbia	20,865	24,161	23,409	23,050	25,181	26,558	26,157	(1.5)	49
Florida	311,377	343,017	348,339	355,429	373,610	374,776	385,113	2.8	8
Georgia	142,831	160,715	169,367	173,643	178,172	184,458	189,156	2.5	11
Hawaii	26,588	26,775	26,974	26,881	27,496	27,489	28,112	2.3	16
Idaho	26,209	33,326	34,626	36,003	36,780	38,025	39,089	2.8	7
Illinois	248,675	265,927	266,358	270,471	275,207	277,313	278,754	0.5	39
Indiana	109,077	119,805	121,801	123,555	124,386	123,620	124,654	0.8	37
Iowa	61,956	66,350	66,971	67,453	68,324	68,859	68,970	0.2	43
Kansas	58,573	63,374	64,074	65,155	65,681	66,773	67,461	1.0	35
Kentucky	71,381	76,970	78,044	78,958	85,473	86,644	88,460	2.1	19
Louisiana	80,449	87,371	88,027	90,539	93,915	95,947	96,441	0.5	41
Maine	33,676	34,431	34,662	36,660	36,961	37,785	38,711	2.5	13
Maryland	112,823	122,202	121,932	125,755	126,313	127,817	130,628	2.2	18
Massachusetts	151,995	153,829	158,096	162,792	164,343	164,803	167,740	1.8	25
Michigan	178,726	203,374	204,323	208,598	212,401	219,552	213,865	(2.6)	51
Minnesota	100,061	112,477	124,514	121,688	124,538	126,451	128,943	2.0	22
Mississippi	45,781	49,089	49,916	50,852	51,475	52,907	53,509	1.1	33
Missouri	126,548	123,007	117,612	125,833	126,399	126,699	128,319	1.3	30
Montana	23,867	27,499	28,749	29,259	30,286	31,223	31,223 e.	0.0	44
Nebraska	39,785	42,332	42,878	43,344	43,672	44,142	44,699	1.3	31
Nevada	28,423	34,951	37,122	39,518	41,196	42,922	44,741	4.2	2
New Hampshire	32,921	34,584	35,575	36,622	37,460	39,004	39,643	1.6	26
New Jersey	204,807	209,145	214,648	212,820	223,509	235,493 e.	265,758	12.9	1
New Mexico	33,767	38,640	39,969	40,462	40,622	41,712	41,535	(0.4)	48
New York	491,566	488,360	445,277	446,048	450,255	462,473	471,808	2.0	20
North Carolina	134,990	149,462	154,759	159,745	164,930	169,351	172,661	2.0	23
North Dakota	17,766	18,467	18,667	18,831	18,524	18,661	18,637	(0.1)	46
Ohio	207,701	223,751	225,489	228,772	232,249	238,755	232,755	(2.5)	50
Oklahoma	64,901	70,722	71,627	72,648	73,571	73,812	74,554	1.0	36
Oregon	77,338	92,717	94,384	97,147	97,643	98,027	99,521	1.5	27
Pennsylvania	233,679	236,746	236,276	238,308	246,154	250,367	259,492	3.6	5
Rhode Island	27,806	30,430	30,816	31,155	31,724	32,215	32,666	1.4	28
South Carolina	70,624	77,822	80,353	82,673	84,853	86,924	88,668	2.0	21
South Dakota	18,888	20,905	21,196	21,370	21,702	22,141	22,556	1.9	24
Tennessee	93,666	104,633	106,644	108,263	108,774	109,688	110,510	0.7	38
Texas	318,352	360,735	368,663	375,357	379,071	383,148	388,439	1.4	29
Utah	32,687	42,358	45,281	47,465	49,619	51,500	52,737	2.4	15
Vermont	18,986	19,681	19,742	20,014	19,976	20,391	20,976	2.9	6
Virginia	128,895	147,710	149,916	152,460	156,098	157,469	160,988	2.2	17
Washington	134,944	162,525	167,647	174,516	182,678	189,769	194,977	2.7	9
West Virginia	35,098	37,900	38,253	37,970	38,441	38,701	38,665	(0.1)	45
Wisconsin	103,039	115,278	116,965	118,766	120,266	121,222	121,850	0.5	40
Wyoming	15,059	17,219	17,601	18,000	18,181	18,347	18,566	1.2	32

Notes: State data is from the Department of Labor and U.S. data 1990 - 1998 is from the U.S. Census Bureau. State totals do not add to the U.S. figure as firms can be in more than one state. U.S. 1999 and 2000 are estimated from 1998 Census data, and yearly percent changes of the state totals. U.S. figures are for March of the previous year to March of the current year. Montana had reporting issues in 1999 and New Jersey in 1998.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Labor (ETA) and U.S. Census Bureau.

**Table 5 Self-Employment by State, 1996 - 2000 (thousands)**

State	1996	1997	1998	1999	2000	Ann. percent change	Rank
United States	10,488	10,507	10,306	10,076	9,907	(1.7)	
Yearly Change (%)	--	0.2	(1.7)	(4.1)	(1.7)		
Alabama	151	167	154	143	144	0.7	18
Alaska	34	35	36	33	29	(13.1)	46
Arizona	142	164	157	160	156	(2.6)	30
Arkansas	99	115	113	89	87	(2.7)	31
California	1,549	1,587	1,582	1,507	1,505	(0.1)	20
Colorado	206	184	186	171	183	6.8	6
Connecticut	125	108	112	125	123	(1.4)	24
Delaware	21	19	23	23	22	(2.5)	28
District of Columbia	14	14	13	14	14	1.1	17
Florida	453	458	426	430	438	1.8	16
Georgia	289	241	255	288	248	(13.8)	48
Hawaii	52	59	50	48	47	(2.5)	27
Idaho	73	68	67	68	65	(3.7)	32
Illinois	374	383	323	346	332	(4.0)	33
Indiana	203	183	207	186	198	6.3	8
Iowa	195	173	157	164	140	(14.5)	49
Kansas	137	134	144	134	108	(19.0)	51
Kentucky	136	136	123	146	136	(7.2)	39
Louisiana	142	149	164	141	135	(4.1)	35
Maine	75	71	73	74	80	7.7	5
Maryland	174	190	183	168	159	(5.5)	36
Massachusetts	224	221	239	226	207	(8.5)	40
Michigan	303	287	294	303	297	(2.0)	26
Minnesota	254	265	249	225	216	(4.1)	34
Mississippi	85	91	95	90	106	18.0	1
Missouri	255	246	222	184	194	5.2	10
Montana	70	67	72	65	64	(1.6)	25
Nebraska	120	109	99	103	97	(6.0)	37
Nevada	51	56	59	57	47	(17.1)	50
New Hampshire	54	61	52	60	61	2.0	15
New Jersey	192	192	211	211	198	(6.2)	38
New Mexico	91	86	80	71	73	3.0	13
New York	506	521	522	546	541	(1.0)	22
North Carolina	291	277	261	290	291	0.2	19
North Dakota	54	52	50	46	42	(9.6)	42
Ohio	358	361	361	332	343	3.3	12
Oklahoma	164	161	155	150	154	2.5	14
Oregon	191	175	181	174	193	10.9	4
Pennsylvania	408	440	429	389	379	(2.6)	29
Rhode Island	24	25	27	27	23	(13.7)	47
South Carolina	112	109	118	107	121	12.7	3
South Dakota	50	53	55	49	49	(0.9)	21
Tennessee	263	268	274	248	217	(12.3)	45
Texas	854	845	788	826	817	(1.1)	23
Utah	75	80	76	71	75	5.7	9
Vermont	39	40	38	39	35	(10.5)	43
Virginia	198	196	207	190	198	4.0	11
Washington	253	269	235	255	226	(11.2)	44
West Virginia	54	54	61	51	46	(9.3)	41
Wisconsin	219	232	220	206	220	6.6	7
Wyoming	32	30	28	27	31	14.0	2

Notes: Figures for 2000 are estimated from unpublished Current Population Survey microdata that will be the source for the published figures.

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

**Table 6 Employer Firm Formation and Termination Rates by State, 2000**

State	Firms at the Beginning of 2000	Rate of Firm Formations		Rate of Firm Terminations	
		Percent	Rank	Percent	Rank
U.S.	5,688,200 e.	10.8		9.7	
Alabama	86,139	11.7	31	10.8	44
Alaska	16,136	14.5	14	16.6	6
Arizona	101,149	15.0	13	11.8	38
Arkansas	59,554	7.9	51	9.4	47
California	906,092	18.4	5	14.8	14
Colorado	128,889	19.8	3	5.9	50
Connecticut	95,351	10.4	42	12.1	35
Delaware	24,178	15.2	11	12.6	32
District of Columbia	26,558	16.8	6	18.8	4
Florida	374,776	16.0	8	14.7	15
Georgia	184,458	15.7	9	14.5	16
Hawaii	27,489	13.6	21	12.8	29
Idaho	38,025	15.3	10	16.4	7
Illinois	277,313	10.4	41	11.3	41
Indiana	123,620	11.4	32	12.7	30
Iowa	68,859	8.2	49	10.9	43
Kansas	66,773	9.7	46	10.5	45
Kentucky	86,644	10.0	45	8.7	48
Louisiana	95,947	10.9	38	14.3	18
Maine	37,785	13.6	22	13.0	27
Maryland	127,817	16.1	7	15.3	12
Massachusetts	164,803	11.3	34	11.0	42
Michigan	219,552	10.8	39	13.8	23
Minnesota	126,451	11.0	37	3.8	51
Mississippi	52,907	12.2	28	14.3	19
Missouri	126,699	11.0	36	13.9	21
Montana	31,223 e.	12.7	25	12.6	31
Nebraska	44,142	10.1	44	11.9	37
Nevada	42,922	20.0	2	18.1	5
New Hampshire	39,004	12.0	30	18.8	3
New Jersey	235,493	11.1	35	11.5	40
New Mexico	41,712	14.0	19	15.5	11
New York	462,473	13.3	23	12.4	34
North Carolina	169,351	13.8	20	13.9	22
North Dakota	18,661	8.0	50	11.7	39
Ohio	238,755	9.3	48	10.2	46
Oklahoma	73,812	12.2	29	12.0	36
Oregon	98,027	15.0	12	16.4	8
Pennsylvania	250,367	14.0	18	13.9	20
Rhode Island	32,215	11.4	33	12.9	28
South Carolina	86,924	12.8	24	13.5	24
South Dakota	22,141	9.7	47	8.2	49
Tennessee	109,688	14.4	15	16.0	9
Texas	383,148	14.2	16	15.0	13
Utah	51,500	19.2	4	19.7	2
Vermont	20,391	12.3	27	13.0	26
Virginia	157,469	14.1	17	13.1	25
Washington	189,769	21.3	1	22.0	1
West Virginia	38,701	10.8	40	14.3	17
Wisconsin	121,222	10.3	43	12.5	33
Wyoming	18,347	12.6	26	15.9	10

Notes: See Table 4 notes. On occasion, some state terminations result in successor firms which are not listed as new firms.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Census Bureau and U.S. Department of Labor (ETA).

**Table 7 Employer Firm Births by State, 1990 - 2000**

State	1990	1995	1996	1997	1998	1999	2000	Ann. percent change	Rank
U.S. Total	584,892	594,369	597,792	590,644	589,982	587,700 e.	612,400 e.	4.2	
Yearly Change (%)	---	5.3	4.8	(1.2)	(0.1)	(1.7)	3.8		
Opening Rate (%)	---	11.3	11.3	10.8	10.6	10.5	10.8		
Alabama	9,260	9,140	10,965	10,523	10,158	10,847	10,067	(7.2)	49
Alaska	2,688	2,521	2,535	2,401	2,319	2,374	2,333	(1.7)	40
Arizona	9,832	12,044	13,920	13,135	12,506	12,513	15,175	21.3	3
Arkansas	6,484	7,042	7,344	5,998	5,374	5,531	4,680	(15.4)	51
California	139,146	127,074	138,726	153,412	158,571	155,707	167,047	7.3	11
Colorado	11,962	19,703	20,317	22,463	20,671	19,109	25,462	33.2	1
Connecticut	9,399	9,395	9,457	9,628	9,169	9,375	9,910	5.7	16
Delaware	2,083	2,783	3,461	3,483	3,324	3,767	3,682	(2.3)	43
District of Columbia	3,226	3,250	4,087	3,225	3,532	3,556	4,472	25.8	2
Florida	48,391	54,006	49,870	56,283	59,445	61,118	59,912	(2.0)	42
Georgia	22,309	24,478	26,440	29,984	29,261	30,133	28,925	(4.0)	47
Hawaii	3,585	3,874	3,992	3,622	3,242	3,563	3,745	5.1	17
Idaho	3,853	5,053	5,242	5,502	5,637	5,877	5,829	(0.8)	38
Illinois	27,952	30,393	28,064	28,009	28,882	28,222	28,875	2.3	24
Indiana	10,993	14,355	14,260	14,471	14,304	13,515	14,112	4.4	19
Iowa	5,526	6,103	6,014	5,971	5,474	5,842	5,668	(3.0)	45
Kansas	6,716	7,600	6,693	7,243	7,758	5,755	6,483	12.6	6
Kentucky	7,730	9,078	9,133	9,471	9,498	9,158	8,637	(5.7)	48
Louisiana	8,321	9,817	10,087	10,897	10,477	10,333	10,468	1.3	31
Maine	3,978	4,476	4,461	5,297	5,136	5,007	5,135	2.6	21
Maryland	18,923	18,458	13,895	20,501	19,436	18,820	20,539	9.1	8
Massachusetts	14,697	16,040	16,635	17,708	16,693	16,375	18,640	13.8	5
Michigan	16,804	23,972	24,387	24,795	26,183	23,512	23,760	1.1	32
Minnesota	11,525	12,178	13,557	13,469	12,231	12,783	13,906	8.8	9
Mississippi	5,620	6,185	6,180	6,185	6,180	7,353	6,439	(12.4)	50
Missouri	13,336	14,935	14,763	14,540	14,286	13,685	13,996	2.3	25
Montana	2,295	3,377	4,144	3,764	3,904	3,977	3,977 e.	0.0	34
Nebraska	4,143	3,895	3,945	4,188	4,117	4,179	4,441	6.3	13
Nevada	4,934	7,151	8,043	8,259	8,344	8,405	8,587	2.2	27
New Hampshire	4,278	4,988	4,961	6,135	5,103	4,256	4,677	9.9	7
New Jersey	24,610	27,106	27,315	26,837	26,059	26,059 e.	26,059	0.0	34
New Mexico	4,721	4,837	4,975	4,959	4,519	5,703	5,836	2.3	23
New York	54,781	54,620	56,771	57,128	57,290	60,674	61,507	1.4	30
North Carolina	19,652	21,650	21,857	23,084	25,007	23,724	23,310	(1.7)	41
North Dakota	1,392	1,631	1,668	1,526	1,527	1,550	1,493	(3.7)	46
Ohio	20,286	27,046	25,795	24,102	23,447	22,918	22,290	(2.7)	44
Oklahoma	8,069	8,790	9,003	9,213	9,690	8,427	8,979	6.6	12
Oregon	15,504	13,770	14,995	15,275	12,876	13,685	14,729	7.6	10
Pennsylvania	26,125	23,820	25,433	28,945	29,418	29,741	35,104	18.0	4
Rhode Island	2,900	3,290	3,416	3,367	3,600	3,572	3,675	2.9	20
South Carolina	9,913	10,447	10,856	11,040	11,564	10,910	11,114	1.9	29
South Dakota	2,026	1,858	1,835	1,961	1,938	2,013	2,138	6.2	14
Tennessee	17,297	15,823	15,617	16,182	15,951	15,445	15,793	2.3	26
Texas	49,419	52,871	54,031	54,788	51,767	52,999	54,330	2.5	22
Utah	4,662	7,742	9,433	9,391	9,688	9,874	9,875	0.0	33
Vermont	2,183	2,139	2,186	2,264	1,933	2,530	2,511	(0.8)	37
Virginia	19,856	19,433	20,960	21,231	20,842	21,270	22,219	4.5	18
Washington	29,322	30,243	31,295	35,682	37,362	38,105	40,357	5.9	15
West Virginia	4,231	4,425	4,207	3,029	4,432	4,214	4,177	(0.9)	39
Wisconsin	10,307	12,342	12,766	12,689	13,865	12,447	12,436	(0.1)	36
Wyoming	1,879	2,230	2,365	2,161	2,245	2,271	2,314	1.9	28

Notes: See Table 4 notes. On occasion, some state terminations result in successor firms which are not listed as new firms.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Labor (ETA) and U.S. Census Bureau.



**Table 8 Employer Firm Terminations by State, 1990 - 2000**

State	1990	1995	1996	1997	1998	1999	2000	Ann. percent change	Rank
U.S. Total	531,400	497,246	512,402	530,003	540,601	531,300 e.	550,000 e.	3.5	
Yearly Change (%)	---	(1.3)	1.8	3.4	2.0	(1.7)	3.5		
Closing Rate (%)	---	9.4	9.7	9.7	9.8	9.5	9.7		
Alabama	10,927	10,968	11,458	11,741	12,006	13,390	9,302	(30.5)	50
Alaska	3,382	2,530	2,492	2,691	2,501	2,651	2,671	0.8	29
Arizona	14,235	15,431	17,157	15,077	14,957	14,996	11,984	(20.1)	48
Arkansas	7,252	4,872	7,719	5,691	6,905	4,850	5,581	15.1	5
California	135,767	152,945	107,936	117,222	117,412	107,745	134,541	24.9	2
Colorado	12,864	17,933	10,953	14,305	16,603	10,138	7,561	(25.4)	49
Connecticut	11,994	11,619	12,598	11,481	12,132	11,523	11,528	0.0	33
Delaware	1,422	3,193	2,528	3,786	2,768	3,442	3,052	(11.3)	46
District of Columbia	3,715	3,302	5,695	3,519	3,359	4,716	4,996	5.9	11
Florida	54,009	52,467	54,191	63,768	56,535	59,582	55,186	(7.4)	43
Georgia	24,448	23,161	24,441	25,187	27,417	26,800	26,754	(0.2)	36
Hawaii	3,385	3,953	3,746	3,933	3,222	3,888	3,521	(9.4)	45
Idaho	3,337	4,861	5,431	5,696	6,408	6,176	6,249	1.2	25
Illinois	29,173	30,260	34,400	28,596	29,868	30,885	31,361	1.5	24
Indiana	10,632	14,129	14,838	15,434	15,870	16,797	15,738	(6.3)	40
Iowa	6,971	7,702	7,507	7,465	6,667	7,404	7,485	1.1	26
Kansas	8,788	8,387	7,860	8,116	8,809	6,194	6,981	12.7	7
Kentucky	11,276	9,307	9,359	10,068	9,050	9,111	7,508	(17.6)	47
Louisiana	10,883	11,347	13,634	11,242	10,064	11,086	13,708	23.7	3
Maine	4,737	4,676	4,529	4,263	6,086	4,720	4,906	3.9	17
Maryland	17,945	16,256	20,147	11,666	20,264	18,631	19,563	5.0	14
Massachusetts	17,539	15,417	14,702	15,479	17,528	19,667	18,164	(7.6)	44
Michigan	28,676	20,340	26,059	19,368	19,765	19,221	30,240	57.3	1
Minnesota	13,614	12,458	11,532	12,616	12,066	10,274	4,829	(53.0)	51
Mississippi	7,200	7,077	7,159	6,989	7,357	7,622	7,555	(0.9)	37
Missouri	16,674	17,588	19,067	18,760	19,602	18,898	17,580	(7.0)	42
Montana	3,453	4,066	4,324	4,481	4,280	3,946	3,946 e.	0.0	35
Nebraska	6,144	4,645	4,803	5,343	5,422	5,203	5,234	0.6	31
Nevada	4,888	6,483	6,752	6,870	7,766	7,567	7,761	2.6	20
New Hampshire	6,018	5,044	5,141	6,025	5,261	6,165	7,341	19.1	4
New Jersey	25,538	25,667	25,898	26,054	27,167	27,167 e.	27,168	0.0	34
New Mexico	4,943	5,240	5,838	6,960	6,949	6,351	6,451	1.6	23
New York	63,627	56,813	55,640	63,321	60,115	53,566	57,423	7.2	10
North Carolina	21,643	23,389	23,112	22,657	23,700	23,218	23,467	1.1	27
North Dakota	2,265	2,045	1,968	1,831	2,396	2,212	2,191	(0.9)	38
Ohio	23,863	28,091	26,330	25,276	24,419	24,151	24,276	0.5	32
Oklahoma	9,397	8,623	8,897	9,161	9,463	8,198	8,848	7.9	8
Oregon	11,921	13,022	16,569	11,762	15,458	16,665	16,102	(3.4)	39
Pennsylvania	27,929	27,254	31,180	30,967	31,284	32,359	34,893	7.8	9
Rhode Island	3,863	5,985	3,595	3,941	3,944	3,985	4,170	4.6	15
South Carolina	10,736	10,391	10,815	10,891	11,647	11,086	11,721	5.7	13
South Dakota	2,370	2,360	2,433	2,696	2,346	1,749	1,809	3.4	18
Tennessee	18,902	15,896	16,191	16,727	17,566	17,046	17,563	3.0	19
Texas	53,831	56,027	55,751	56,901	56,756	56,919	57,300	0.7	30
Utah	5,774	7,654	8,243	8,824	7,267	9,572	10,135	5.9	12
Vermont	2,687	2,577	2,876	2,697	2,603	2,543	2,653	4.3	16
Virginia	21,438	18,493	22,558	22,317	20,689	22,031	20,569	(6.6)	41
Washington	23,087	30,847	31,984	35,394	34,953	41,059	41,793	1.8	22
West Virginia	4,408	5,119	4,749	5,989	5,562	5,493	5,542	0.9	28
Wisconsin	11,591	13,054	14,124	13,381	14,764	13,358	15,151	13.4	6
Wyoming	2,900	2,735	2,930	2,448	2,888	2,842	2,908	2.3	21

Notes: See Table 4 notes. On occasion, some state terminations result in successor firms which are not listed as new firms.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Labor (ETA) and U.S. Census Bureau.

**Table 9 Business Bankruptcies by State, 1990 - 2000**

State	1990	1995	1996	1997	1998	1999	2000	Ann. percent change	Rank
U.S. Total	63,912	50,516	53,200	53,819	44,197	37,639	35,219	(6.4)	
Yearly Change (%)	---	(0.6)	4.6	1.2	(17.9)	(14.8)	(6.4)		
Alabama	1,356	796	772	876	603	434	445	2.5	18
Alaska	164	159	183	147	127	115	118	2.6	17
Arizona	2,377	1,045	879	845	762	781	765	(2.0)	22
Arkansas	467	422	486	539	408	295	261	(11.5)	32
California	7,391	12,097	11,748	11,137	8,546	5,014	4,595	(8.4)	29
Colorado	1,088	610	779	518	402	347	373	7.5	11
Connecticut	445	205	230	205	164	142	139	(2.1)	23
Delaware	114	277	239	214	372	2,115	2,320	9.7	7
District of Columbia	129	100	119	100	88	81	58	(28.4)	47
Florida	2,842	1,949	2,026	2,162	1,867	1,723	1,447	(16.0)	37
Georgia	2,366	496	1,801	1,642	1,197	933	1,012	8.5	10
Hawaii	74	159	187	187	114	87	63	(27.6)	45
Idaho	365	391	460	532	435	340	269	(20.9)	42
Illinois	2,041	1,624	1,806	1,788	1,474	1,394	1,270	(8.9)	30
Indiana	1,090	842	756	683	613	501	398	(20.6)	41
Iowa	893	556	574	505	283	196	214	9.2	9
Kansas	560	419	419	411	264	172	169	(1.7)	21
Kentucky	1,324	473	431	449	356	281	355	26.3	1
Louisiana	1,338	562	621	674	600	589	619	5.1	13
Maine	318	274	267	310	244	197	162	(17.8)	39
Maryland	1,356	1,493	1,468	1,678	1,231	795	677	(14.8)	36
Massachusetts	1,838	1,116	1,041	965	739	566	393	(30.6)	48
Michigan	1,633	1,072	1,072	1,106	721	634	577	(9.0)	31
Minnesota	1,771	1,901	2,249	2,477	1,975	1,584	1,492	(5.8)	26
Mississippi	288	283	281	299	244	201	203	1.0	19
Missouri	1,319	521	663	733	424	358	369	3.1	16
Montana	223	171	219	278	145	121	141	16.5	4
Nebraska	425	212	274	280	129	158	115	(27.2)	44
Nevada	354	390	429	399	428	309	332	7.4	12
New Hampshire	490	92	92	187	417	348	302	(13.2)	34
New Jersey	1,120	1,195	1,066	1,111	876	877	660	(24.7)	43
New Mexico	348	322	389	383	338	554	513	(7.4)	27
New York	2,606	3,374	3,263	3,153	2,279	1,872	1,960	4.7	14
North Carolina	1,280	726	703	720	534	442	445	0.7	20
North Dakota	209	118	152	155	87	100	92	(8.0)	28
Ohio	1,778	1,052	1,065	1,006	1,161	1,195	1,471	23.1	2
Oklahoma	1,716	946	1,388	1,369	833	728	876	20.3	3
Oregon	1,061	781	751	1,434	2,660	2,939	1,453	(50.6)	51
Pennsylvania	1,751	1,770	1,870	1,885	1,685	1,397	1,455	4.2	15
Rhode Island	327	162	181	180	130	116	74	(36.2)	50
South Carolina	404	337	257	345	254	191	138	(27.7)	46
South Dakota	388	172	216	221	186	152	133	(12.5)	33
Tennessee	1,274	949	1,085	1,066	869	802	641	(20.1)	40
Texas	5,318	3,410	3,468	3,466	2,696	2,302	2,592	12.6	6
Utah	895	242	294	434	460	464	451	(2.8)	24
Vermont	179	167	142	164	88	83	71	(14.5)	35
Virginia	2,958	1,261	1,342	1,356	1,138	841	815	(3.1)	25
Washington	1,978	1,335	1,419	1,374	996	632	717	13.4	5
West Virginia	381	314	325	367	329	253	277	9.5	8
Wisconsin	1,366	1,067	1,150	1,213	1,137	819	685	(16.4)	38
Wyoming	136	109	103	91	89	69	47	(31.9)	49

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 originates in the filing of a bankruptcy petition under Chapter 7, 11, 12, or 13 of the federal bankruptcy laws.

Source: Office of Advocacy, U.S. Small Business Administration, from the Administrative Office of the U.S. Courts.

**Table 10 Financial Information by State, 1999 and 2000**  
(billions of dollars unless noted)

	Nonfarm Proprietors' Income				Wage-and-Salary Income				State Corporate Taxes				
			Percent				Percent				Per Capita		
	1999	2000	Change	Rank	1999	2000	Change	Rank	1999	2000	Change	Rank	(Dollars)
United States	638.2	688.4	7.9		4,467.8	4,834.0	8.2		30.7	32.3	5.3		
Alabama	5.9	6.5	10	6	55.6	57.7	3.7	50	0.23	0.24	4.3	19	54.7
Alaska	1.6	1.7	3.8	44	10.2	10.8	5.8	34	0.21	0.44	107.0	1	699.3
Arizona	8.6	9.3	7.4	21	69.1	76.2	10.3	6	0.55	0.52	(4.1)	38	88.6
Arkansas	4.0	4.1	3.7	46	29.9	31.5	5.3	41	0.21	0.24	11.7	9	102.0
California	104.9	120.4	14.8	1	566.7	639.7	12.9	1	5.46	6.64	21.6	7	196.0
Colorado	12.9	13.8	7.6	20	76.3	86.0	12.7	3	0.30	0.33	11.3	11	77.9
Connecticut	10.1	11.0	8.2	14	73.5	79.1	7.6	19	0.47	0.43	(10.1)	42	125.3
Delaware	1.2	1.3	2.9	48	14.9	15.8	6.2	29	0.23	0.24	3.4	22	306.7
District of Columbia	2.6	2.8	8.3	12	34.8	37.8	8.5	12	NA	NA	NA	NA	NA
Florida	23.5	24.8	5.5	32	209.8	228.7	9.0	11	1.27	1.18	(6.6)	40	74.0
Georgia	16.8	17.5	4.2	42	130.3	141.1	8.3	13	0.79	0.71	(10.2)	43	87.0
Hawaii	2.5	2.6	2.3	50	18.3	19.3	5.2	42	0.05	0.08	43.6	2	62.1
Idaho	2.8	3.0	7.9	16	15.0	16.6	10.3	5	0.10	0.13	30.9	4	97.3
Illinois	31.0	31.1	0.3	51	222.5	236.6	6.3	28	2.10	2.26	7.5	13	182.1
Indiana	9.5	9.9	5.1	38	90.9	94.9	4.4	47	0.99	0.92	(6.6)	39	152.1
Iowa	5.0	5.3	4.5	39	40.5	42.3	4.5	46	0.23	0.21	(8.5)	41	73.3
Kansas	5.4	5.6	4.4	40	39.1	41.3	5.7	36	0.25	0.27	7.3	16	101.3
Kentucky	5.6	6.0	7.1	23	51.6	54.4	5.4	40	0.31	0.31	(1.8)	32	75.8
Louisiana	7.8	8.3	5.3	35	53.6	55.6	3.7	49	0.29	0.22	(22.5)	50	49.7
Maine	2.4	2.5	5.2	36	16.3	17.2	5.9	32	0.15	0.15	1.7	24	117.7
Maryland	9.3	9.5	2.4	49	87.1	94.0	7.9	16	0.40	0.43	6.5	17	81.4
Massachusetts	17.5	18.9	7.6	19	134.2	151.3	12.8	2	1.25	1.31	4.5	18	205.8
Michigan	15.9	17.2	8.1	15	166.6	175.7	5.5	39	2.37	2.38	0.7	26	239.7
Minnesota	9.1	9.8	8.2	13	89.4	96.7	8.1	14	0.78	0.80	3.1	23	163.3
Mississippi	3.8	4.0	7.1	22	29.9	30.8	3.2	51	0.23	0.23	(0.8)	31	80.1
Missouri	10.3	11.3	10.2	8	84.0	88.9	5.9	33	0.28	0.27	(4.0)	36	47.5
Montana	1.8	1.9	7.7	18	9.4	10.0	6.4	27	0.09	0.10	11.3	10	110.6
Nebraska	3.6	3.8	4.3	41	25.2	26.6	5.7	35	0.14	0.14	3.7	20	81.8
Nevada	4.8	5.4	12.2	3	32.6	35.2	7.7	18	0.00	0.00	-	27	0.0
New Hampshire	2.9	3.3	12.4	2	19.8	21.9	10.6	4	0.26	0.31	22.0	6	252.6
New Jersey	24.0	25.4	5.8	30	160.4	176.4	10.0	7	1.33	1.35	1.0	25	160.1
New Mexico	2.5	2.6	6.6	25	20.4	21.8	6.9	24	0.16	0.16	(2.8)	34	87.6
New York	60.8	64.1	5.6	31	366.1	399.2	9.1	10	2.89	2.77	(4.0)	37	146.1
North Carolina	12.1	13.5	11.7	5	119.3	127.6	6.9	22	0.92	0.99	7.5	14	122.9
North Dakota	1.1	1.2	8.6	10	8.0	8.4	4.9	44	0.09	0.08	(16.4)	48	121.8
Ohio	18.4	19.1	3.7	47	178.3	186.6	4.6	45	0.75	0.63	(16.1)	47	55.5
Oklahoma	8.0	8.7	8.6	11	39.3	41.9	6.7	25	0.19	0.19	3.7	21	56.3
Oregon	7.0	7.7	10.2	7	50.7	54.8	8.0	15	0.32	0.41	25.5	5	119.0
Pennsylvania	29.4	31.2	6.0	28	186.8	198.1	6.1	30	1.54	1.70	10.3	12	138.2
Rhode Island	1.8	1.9	5.4	33	15.0	16.1	7.0	21	0.07	0.07	12.8	8	71.4
South Carolina	5.4	5.6	3.8	43	51.9	54.8	5.5	37	0.23	0.23	(2.0)	33	56.6
South Dakota	1.6	1.7	5.3	34	9.1	9.7	6.6	26	0.05	0.05	(11.2)	45	59.8
Tennessee	13.7	14.7	7.8	17	81.2	85.4	5.1	43	0.57	0.61	7.4	15	107.9
Texas	68.1	74.8	9.9	9	313.0	342.2	9.3	9	0.00	0.00	-	27	0.0
Utah	3.8	4.1	6.5	26	30.5	32.7	7.3	20	0.18	0.17	(3.5)	35	77.8
Vermont	1.2	1.3	5.8	29	8.3	9.0	7.8	17	0.05	0.04	(10.6)	44	73.0
Virginia	11.3	11.9	5.2	37	120.6	131.9	9.4	8	0.41	0.57	36.6	3	80.0
Washington	13.3	13.8	3.8	45	103.4	109.7	6.1	31	0.00	0.00	-	27	0.0
West Virginia	2.4	2.5	6.8	24	18.6	19.4	4.2	48	0.26	0.22	(17.2)	49	120.4
Wisconsin	8.1	8.6	6.2	27	83.4	87.9	5.5	38	0.67	0.59	(12.4)	46	109.6
Wyoming	1.2	1.3	12.0	4	6.3	6.8	6.9	23	0	0	-	27	0.0

Source: U.S. Small Business Administration, Office of Advocacy, from data provided by Bureau of Economic Analysis, and U.S. Census Bureau.

**Table 11 Employment by Major Industry and Firm Size, 1999 - 2000**  
(thousands of people unless noted)

	Total	Employment size of firm						Percent	
		< 10	10-24	25-99	100-499	500-999	1000+	<500	<500
2000									
Total, Private Sector	118,193.2	19,327.6	13,392.3	17,860.2	17,428.6	6,610.8	43,573.6	68,008.7	57.5
Agricultural Services	2,437.2	1,137.2	425.9	345.3	245.5	52.5	230.7	2,153.9	88.4
Mining	542.8	33.5	49.0	61.1	124.1	37.3	237.8	267.7	49.3
Construction	8,033.9	2,618.4	1,637.5	1,721.7	1,138.1	211.2	707.1	7,115.6	88.6
Manufacturing	21,103.6	1,118.0	1,398.5	3,385.4	4,492.5	1,608.9	9,100.3	10,394.4	49.3
Trans., Comm., & Pub. Util.	8,103.6	695.8	501.6	865.2	1,040.8	366.6	4,633.6	3,103.4	38.3
Wholesale Trade	5,365.0	661.1	753.6	1,022.4	985.3	327.7	1,614.9	3,422.4	63.8
Retail Trade	24,534.4	3,779.1	3,280.5	3,149.8	2,086.5	838.4	11,400.0	12,296.0	50.1
Fin., Ins., & Real Estate	8,600.7	1,247.9	653.9	1,014.3	1,155.9	451.7	4,077.0	4,072.1	47.3
Services	39,472.0	8,036.6	4,691.8	6,295.0	6,159.9	2,716.6	11,572.2	25,183.2	63.8
1999									
Total, Private Sector	117,148.5	19,873.7	13,007.1	17,854.4	17,489.7	6,426.7	42,496.9	68,224.9	58.2
Agricultural Services	2,544.8	1,155.2	536.9	401.0	215.2	50.8	185.8	2,308.2	90.7
Mining	551.3	32.0	39.7	77.4	100.2	38.6	263.5	249.2	45.2
Construction	7,733.6	2,573.9	1,447.1	1,763.7	1,052.9	261.5	634.5	6,837.6	88.4
Manufacturing	21,701.6	1,161.1	1,412.6	3,153.7	4,663.0	1,452.0	9,859.1	10,390.5	47.9
Trans., Comm., & Pub. Util.	7,899.1	723.6	520.4	960.7	1,015.6	385.5	4,293.3	3,220.3	40.8
Wholesale Trade	5,458.2	813.0	684.0	1,101.3	946.6	376.1	1,537.3	3,544.8	64.9
Retail Trade	24,816.4	3,944.4	3,337.8	3,359.4	2,055.6	899.9	11,219.2	12,697.2	51.2
Fin., Ins., & Real Estate	8,294.7	1,100.1	716.4	918.1	1,081.3	483.1	3,995.7	3,815.9	46.0
Services	38,148.7	8,370.3	4,312.2	6,119.1	6,359.4	2,479.1	10,508.5	25,161.1	66.0

Notes: Figures based upon responses by workers stating the size of their longest employer during the year.  
Not comparable with Table 12, as this table includes self-employed persons and is based on a worker survey.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the U.S. Department of Commerce, Bureau of the Census, Current Population Survey (March supplement).

**Table 12 Nonfarm Private Employment by Industry, 1999 - 2000**  
(thousands of jobs unless noted)

SIC Codes (1987)	Industry	Annual Employment		Absolute change	Percent change	Percent small 1997
		1999	2000			
--	Total private	108,709.0	111,080.0	2,371.0	2.2	51.8
Major Industries						
700	Agricultural services	766.0	801.4	35.4	4.6	89.2
1000	Mining	539.0	543.0	4.0	0.7	39.8
1500	Construction	6,415.0	6,698.0	283.0	4.4	89.3
2000	Manufacturing	18,552.0	18,469.0	(83.0)	(0.4)	39.1
4000	Transportation, commun. and public utilities	6,834.0	7,019.0	185.0	2.7	35.5
5000	Wholesale trade	6,911.0	7,024.0	113.0	1.6	64.8
5200	Retail trade	22,848.0	23,307.0	459.0	2.0	50.7
6000	Finance, insurance, and real estate	7,555.0	7,560.0	5.0	0.1	42.0
7000	Services	38,289.0	39,658.6	1,369.6	3.6	55.1
Specific Industries						
740	Veterinary services	207.3	217.8	10.5	5.1	97.6
780	Landscape and horticultural services	503.2	526.0	22.8	4.5	84.0
1000	Metal mining	44.3	40.6	(3.7)	(8.4)	17.8
1010	Iron ores	8.0	7.7	(0.3)	(3.8)	3.0
1020	Copper ores	13.6	10.5	(3.1)	(22.8)	6.5
1200	Coal mining	84.6	77.2	(7.4)	(8.7)	37.4
1220	Bituminous coal and lignite mining	79.1	71.8	(7.3)	(9.2)	33.9
1300	Oil and gas extraction	297.4	311.1	13.7	4.6	39.9
1310	Crude petroleum and natural gas	131.5	125.1	(6.4)	(4.9)	33.0
1380	Oil and gas field services	161.9	181.8	19.9	12.3	47.9
1400	Nonmetallic minerals, except fuels	112.8	113.7	0.9	0.8	52.7
1420	Crushed and broken stone	44.5	44.7	0.2	0.4	53.0
1440	Sand and gravel	37.4	37.4	-	-	72.2
1470	Chemical and fertilizer minerals	10.9	10.7	(0.2)	(1.8)	15.6
1500	General building contractors	1,457.6	1,527.6	70.0	4.8	87.8
1520	Residential building construction	774.6	826.2	51.6	6.7	97.0
1530	Operative builders	30.2	31.4	1.2	4.0	80.0
1540	Nonresidential building construction	652.8	670.0	17.2	2.6	81.8
1600	Heavy construction, except building	874.0	900.7	26.7	3.1	75.5
1610	Highway and street construction	280.1	279.9	(0.2)	(0.1)	85.6
1620	Heavy construction, except highway	593.9	620.7	26.8	4.5	72.1
1700	Special trade contractors	4,083.7	4,269.4	185.7	4.5	92.9
1710	Plumbing, heating, and air-conditioning	888.6	936.5	47.9	5.4	92.1
1720	Painting and paper hanging	223.9	227.7	3.8	1.7	97.5
1730	Electrical work	803.2	866.1	62.9	7.8	90.5
1740	Masonry, stonework, and plastering	541.1	567.0	25.9	4.8	94.9
1750	Carpentry and floor work	301.8	324.0	22.2	7.4	97.5
1760	Roofing, siding, and sheet metal work	253.8	252.9	(0.9)	(0.4)	97.7
2000	Food and kindred products	1,682.3	1,683.8	1.5	0.1	27.6
2010	Meat products	502.4	503.7	1.3	0.3	17.7
2020	Dairy products	143.4	145.5	2.1	1.5	31.8
2030	Preserved fruits and vegetables	223.9	219.8	(4.1)	(1.8)	30.7
2040	Grain mill products	124.6	123.4	(1.2)	(1.0)	34.7
2050	Bakery products	204.0	203.9	(0.1)	(0.0)	29.7
2060	Sugar and confectionery products	93.4	92.3	(1.1)	(1.2)	33.9
2070	Fats and oils	28.9	28.3	(0.6)	(2.1)	26.7
2080	Beverages	184.5	187.4	2.9	1.6	33.3
2090	Miscellaneous food and kindred products	177.2	179.6	2.4	1.4	48.1
2100	Tobacco products	37.4	33.9	(3.5)	(9.4)	9.0
2110	Cigarettes	25.2	23.3	(1.9)	(7.5)	1.2
2200	Textile mill products	558.9	528.4	(30.5)	(5.5)	30.6
2210	Broadwoven fabric mills, cotton	65.7	61.9	(3.8)	(5.8)	13.7
2220	Broadwoven fabric mills, synthetics	57.9	54.7	(3.2)	(5.5)	15.3
2230	Broadwoven fabric mills, wool	10.1	8.9	(1.2)	(11.9)	29.1
2240	Narrow fabric mills	20.1	19.6	(0.5)	(2.5)	52.3
2250	Knitting mills	140.5	125.6	(14.9)	(10.6)	43.9
2260	Textile finishing, except wool	61.3	57.5	(3.8)	(6.2)	45.9
2270	Carpets and rugs	65.1	65.5	0.4	0.6	19.5

**Table 12 Nonfarm Private Employment by Industry, 1999 - 2000**  
(thousands of jobs unless noted)

SIC Codes (1987)	Industry	Annual Employment		Absolute change	Percent change	Percent small 1997
		1999	2000			
2280	Yarn and thread mills	83.7	81.1	(2.6)	(3.1)	18.2
2290	Miscellaneous textile goods	54.5	53.7	(0.8)	(1.5)	49.6
2300	Apparel and other textile products	690.1	633.2	(56.9)	(8.2)	57.3
2310	Men's and boys' suits and coats	23.0	20.8	(2.2)	(9.6)	36.9
2320	Men's and boys' furnishings	153.7	130.7	(23.0)	(15.0)	38.6
2330	Women's and misses' outerwear	203.3	184.5	(18.8)	(9.2)	77.3
2340	Women's and children's undergarments	26.6	20.9	(5.7)	(21.4)	45.0
2360	Girls' and children's outerwear	19.5	15.5	(4.0)	(20.5)	67.0
2380	Miscellaneous apparel and accessories	31.1	30.3	(0.8)	(2.6)	70.8
2390	Miscellaneous fabricated textile products	217.8	215.3	(2.5)	(1.1)	62.3
2400	Lumber and wood products	834.3	831.8	(2.5)	(0.3)	63.8
2410	Logging	80.8	79.5	(1.3)	(1.6)	94.1
2420	Sawmills and planing mills	182.2	184.5	2.3	1.3	66.4
2430	Millwork, plywood, and structural members	325.4	335.4	10.0	3.1	61.3
2440	Wood containers	58.5	58.9	0.4	0.7	93.8
2450	Wood buildings and mobile homes	101.4	90.8	(10.6)	(10.5)	33.9
2490	Miscellaneous wood products	86.0	82.7	(3.3)	(3.8)	61.9
2500	Furniture and fixtures	548.2	558.2	10.0	1.8	50.7
2510	Household furniture	288.9	293.1	4.2	1.5	45.2
2520	Office furniture	75.0	78.7	3.7	4.9	37.2
2530	Public building and related furniture	51.4	52.9	1.5	2.9	45.6
2540	Partitions and fixtures	91.1	90.8	(0.3)	(0.3)	78.3
2590	Miscellaneous furniture and fixtures	41.8	42.7	0.9	2.2	58.8
2600	Paper and allied products	667.9	656.7	(11.2)	(1.7)	28.3
2620	Paper mills	145.5	139.2	(6.3)	(4.3)	10.3
2630	Paperboard mills	48.2	46.8	(1.4)	(2.9)	6.1
2650	Paperboard containers and boxes	219.3	217.9	(1.4)	(0.6)	38.9
2670	Miscellaneous converted paper products	242.6	240.0	(2.6)	(1.1)	37.3
2700	Printing and publishing	1,552.3	1,547.4	(4.9)	(0.3)	50.7
2710	Newspapers	441.5	441.7	0.2	0.0	28.4
2720	Periodicals	144.6	148.9	4.3	3.0	56.7
2730	Books	124.5	126.4	1.9	1.5	37.8
2740	Miscellaneous publishing	91.7	95.0	3.3	3.6	54.2
2750	Commercial printing	566.7	560.0	(6.7)	(1.2)	72.4
2760	Manifold business forms	44.7	43.4	(1.3)	(2.9)	48.3
2780	Blankbooks and bookbinding	62.6	59.5	(3.1)	(5.0)	62.0
2790	Printing trade services	49.5	47.2	(2.3)	(4.6)	76.7
2800	Chemicals and allied products	1,035.2	1,037.8	2.6	0.3	21.1
2810	Industrial inorganic chemicals	99.0	97.6	(1.4)	(1.4)	15.5
2820	Plastics materials and synthetics	155.0	154.3	(0.7)	(0.5)	12.9
2830	Drugs	297.4	315.1	17.7	6.0	20.9
2840	Soap, cleaners, and toilet goods	158.9	155.0	(3.9)	(2.5)	40.3
2850	Paints and allied products	52.5	51.7	(0.8)	(1.5)	42.8
2860	Industrial organic chemicals	126.4	120.1	(6.3)	(5.0)	15.1
2870	Agricultural chemicals	54.4	51.1	(3.3)	(6.1)	34.4
2890	Miscellaneous chemical products	91.6	93.0	1.4	1.5	44.7
2900	Petroleum and coal products	132.1	127.4	(4.7)	(3.6)	18.5
2910	Petroleum refining	89.3	84.6	(4.7)	(5.3)	6.7
2950	Asphalt paving and roofing materials	28.2	28.2	-	-	43.9
3000	Rubber and miscellaneous plastics products	1,008.6	1,010.5	1.9	0.2	44.4
3010	Tires and inner tubes	79.2	79.3	0.1	0.1	4.4
3020	Rubber and plastics footwear	4.6	4.1	(0.5)	(10.9)	36.6
3050	Hose, belting, gaskets, and packing	73.9	74.3	0.4	0.5	31.0
3060	Fabricated rubber products, nec	108.0	108.4	0.4	0.4	43.1
3080	Miscellaneous plastics products, nec	742.9	744.4	1.5	0.2	50.9
3100	Leather and leather products	76.6	71.4	(5.2)	(6.8)	47.0
3110	Leather tanning and finishing	12.1	11.4	(0.7)	(5.8)	41.6
3140	Footwear, except rubber	34.3	30.1	(4.2)	(12.2)	31.5
3160	Luggage	9.1	9.2	0.1	1.1	78.0
3170	Handbags and personal leather goods	6.8	6.8	-	-	(D)

**Table 12 Nonfarm Private Employment by Industry, 1999 - 2000**  
(thousands of jobs unless noted)

SIC Codes (1987)	Industry	Annual Employment		Absolute change	Percent change	Percent small 1997
		1999	2000			
3200	Stone, clay, and glass products	566.4	578.9	12.5	2.2	47.1
3210	Flat glass	16.1	16.0	(0.1)	(0.6)	5.1
3220	Glass and glassware, pressed or blown	64.9	66.8	1.9	2.9	11.1
3230	Products of purchased glass	65.4	65.5	0.1	0.2	40.1
3240	Cement, hydraulic	17.4	17.7	0.3	1.7	25.7
3250	Structural clay products	32.6	33.5	0.9	2.8	38.0
3260	Pottery and related products	38.5	38.3	(0.2)	(0.5)	50.4
3270	Concrete, gypsum, and plaster products	239.5	248.3	8.8	3.7	68.0
3290	Miscellaneous nonmetallic mineral products	75.1	73.6	(1.5)	(2.0)	43.9
3300	Primary metal industries	699.1	697.7	(1.4)	(0.2)	29.2
3310	Blast furnaces and basic steel products	227.3	224.5	(2.8)	(1.2)	15.1
3320	Iron and steel foundries	127.5	122.8	(4.7)	(3.7)	36.7
3330	Primary nonferrous metals	36.9	35.6	(1.3)	(3.5)	11.4
3350	Nonferrous rolling and drawing	169.9	176.2	6.3	3.7	21.6
3360	Nonferrous foundries (castings)	92.9	94.1	1.2	1.3	58.4
3400	Fabricated metal products	1,521.0	1,537.0	16.0	1.1	57.8
3410	Metal cans and shipping containers	36.1	35.9	(0.2)	(0.6)	18.2
3420	Cutlery, handtools, and hardware	122.7	120.5	(2.2)	(1.8)	40.4
3430	Plumbing and heating, except electric	59.0	59.5	0.5	0.8	40.9
3440	Fabricated structural metal products	483.8	498.4	14.6	3.0	69.0
3450	Screw machine products, bolts, etc	107.0	106.7	(0.3)	(0.3)	79.2
3460	Metal forgings and stampings	256.2	254.7	(1.5)	(0.6)	50.3
3470	Metal services, nec	144.5	146.4	1.9	1.3	83.4
3480	Ordinance and accessories, nec	41.1	38.2	(2.9)	(7.1)	19.0
3490	Miscellaneous fabricated metal products	270.6	276.8	6.2	2.3	53.7
3500	Industrial machinery and equipment	2,136.3	2,120.2	(16.1)	(0.8)	47.3
3510	Engines and turbines	86.7	85.1	(1.6)	(1.8)	9.9
3520	Farm and garden machinery	97.5	96.3	(1.2)	(1.2)	36.2
3530	Construction and related machinery	242.5	239.6	(2.9)	(1.2)	45.0
3540	Metalworking machinery	339.5	330.0	(9.5)	(2.8)	70.8
3550	Special industry machinery	169.5	171.5	2.0	1.2	58.5
3560	General industrial machinery	254.9	251.1	(3.8)	(1.5)	41.7
3570	Computer and office equipment	367.5	361.4	(6.1)	(1.7)	20.3
3580	Refrigeration and service machinery	212.4	212.4	-	-	28.3
3590	Misc industrial and commercial machinery	365.8	372.8	7.0	1.9	83.5
3600	Electronic and other electrical equipment	1,671.5	1,718.7	47.2	2.8	28.3
3610	Electric distribution equipment	83.2	85.0	1.8	2.2	30.9
3620	Electrical industrial apparatus	150.6	150.4	(0.2)	(0.1)	31.0
3630	Household appliances	116.7	116.2	(0.5)	(0.4)	11.0
3640	Electric lighting and wiring equipment	183.5	183.2	(0.3)	(0.2)	35.8
3650	Household audio and video equipment	79.7	79.6	(0.1)	(0.1)	45.5
3660	Communications equipment	268.5	276.2	7.7	2.9	24.0
3670	Electronic components and accessories	640.8	682.2	41.4	6.5	35.7
3690	Misc electrical equipment and supplies	148.4	145.9	(2.5)	(1.7)	31.0
3700	Transportation equipment	1,887.6	1,849.0	(38.6)	(2.0)	16.0
3710	Motor vehicles and equipment	1,018.3	1,013.0	(5.3)	(0.5)	17.1
3720	Aircraft and parts	496.3	465.2	(31.1)	(6.3)	9.4
3730	Ship and boat building and repairing	167.4	166.2	(1.2)	(0.7)	36.2
3740	Railroad equipment	37.8	35.8	(2.0)	(5.3)	14.2
3760	Guided missiles, space vehicles, and parts	87.2	85.9	(1.3)	(1.5)	1.6
3790	Miscellaneous transportation equipment	60.9	62.7	1.8	3.0	44.9
3800	Instruments and related products	855.4	852.4	(3.0)	(0.4)	28.5
3810	Search and navigation equipment	163.8	154.3	(9.5)	(5.8)	7.3
3820	Measuring and controlling devices	294.4	301.8	7.4	2.5	41.1
3840	Medical instruments and supplies	284.3	287.9	3.6	1.3	36.9
3850	Ophthalmic goods	33.8	33.0	(0.8)	(2.4)	31.3
3860	Photographic equipment and supplies	73.2	70.2	(3.0)	(4.1)	19.9
3870	Watches, clocks, watchcases, and parts	5.9	5.3	(0.6)	(10.2)	33.6
3900	Miscellaneous manufacturing industries	391.3	394.0	2.7	0.7	66.9
3910	Jewelry, silverware, and plated ware	50.5	48.9	(1.6)	(3.2)	75.2

**Table 12 Nonfarm Private Employment by Industry, 1999 - 2000**  
(thousands of jobs unless noted)

SIC Codes (1987)	Industry	Annual Employment		Absolute change	Percent change	Percent small 1997
		1999	2000			
3930	Musical instruments	16.6	17.0	0.4	2.4	59.6
3940	Toys and sporting goods	102.0	103.5	1.5	1.5	60.6
3950	Pens, pencils, office, and art supplies	31.2	31.0	(0.2)	(0.6)	60.8
3960	Costume jewelry and notions	19.9	18.7	(1.2)	(6.0)	67.5
3990	Miscellaneous manufactures	171.1	174.9	3.8	2.2	73.7
4000	Railroad transportation	234.5	235.5	1.0	0.4	(D)
4100	Local and interurban passenger transit	477.7	476.2	(1.5)	(0.3)	60.6
4110	Local and suburban transportation	238.1	233.1	(5.0)	(2.1)	63.9
4120	Taxicabs	31.6	32.3	0.7	2.2	82.9
4130	Intercity and rural bus transportation	23.8	23.6	(0.2)	(0.8)	31.4
4150	School buses	146.1	146.6	0.5	0.3	51.9
4200	Trucking and warehousing	1,809.9	1,855.6	45.7	2.5	52.0
4210	Trucking and courier services, except air	1,613.7	1,639.6	25.9	1.6	50.8
4220	Public warehousing and storage	187.5	206.3	18.8	10.0	68.3
4400	Water transportation	185.5	195.8	10.3	5.6	47.3
4440	Water transportation of freight, nec	14.2	15.1	0.9	6.3	40.4
4490	Water transportation services	124.6	130.9	6.3	5.1	52.7
4500	Transportation by air	1,226.7	1,281.3	54.6	4.5	10.6
4510	Air transportation, scheduled	1,041.9	1,088.1	46.2	4.4	4.5
4580	Airports, flying fields, and services	138.1	145.6	7.5	5.4	35.6
4600	Pipelines, except natural gas	13.4	13.7	0.3	2.2	10.3
4700	Transportation services	463.3	471.3	8.0	1.7	68.8
4720	Passenger transportation arrangement	221.0	218.5	(2.5)	(1.1)	69.4
4730	Freight transportation arrangement	186.8	193.3	6.5	3.5	76.7
4800	Communications	1,560.1	1,638.9	78.8	5.1	18.9
4810	Telephone communications	1,078.7	1,133.9	55.2	5.1	9.9
4830	Radio and television broadcasting	249.0	255.3	6.3	2.5	48.4
4840	Cable and other pay television services	199.2	215.8	16.6	8.3	16.3
4900	Electric, gas, and sanitary services	862.8	851.0	(11.8)	(1.4)	18.2
4910	Electric services	360.3	356.7	(3.6)	(1.0)	18.8
4920	Gas production and distribution	133.7	128.0	(5.7)	(4.3)	7.8
4930	Combination utility services	156.0	152.4	(3.6)	(2.3)	2.5
4950	Sanitary services	175.9	175.2	(0.7)	(0.4)	46.2
5000	Wholesale trade - durable goods	4,117.0	4,193.0	76.0	1.8	69.1
5010	Motor vehicles, parts, and supplies	523.7	523.3	(0.4)	(0.1)	69.7
5020	Furniture and home furnishings	171.7	174.6	2.9	1.7	84.3
5030	Lumber and other construction materials	278.4	291.6	13.2	4.7	77.0
5040	Professional and commercial equipment	948.9	955.0	6.1	0.6	53.2
5050	Metals and minerals, except petroleum	156.6	162.1	5.5	3.5	68.4
5060	Electrical goods	558.7	586.2	27.5	4.9	57.5
5070	Hardware, plumbing, and heating equipment	316.7	319.1	2.4	0.8	75.1
5080	Machinery, equipment, and supplies	833.6	839.8	6.2	0.7	80.2
5090	Misc wholesale trade durable goods	329.0	341.5	12.5	3.8	79.6
5100	Nondurable goods	2,793.0	2,831.0	38.0	1.4	58.5
5110	Paper and paper products	273.7	274.2	0.5	0.2	43.1
5120	Drugs, proprietaries, and sundries	247.0	259.9	12.9	5.2	36.0
5130	Apparel, piece goods, and notions	219.5	220.5	1.0	0.5	76.4
5140	Groceries and related products	937.2	949.0	11.8	1.3	51.3
5150	Farm-product raw materials	103.6	100.4	(3.2)	(3.1)	81.5
5160	Chemicals and allied products	157.1	165.7	8.6	5.5	60.0
5170	Petroleum and petroleum products	153.4	152.0	(1.4)	(0.9)	67.5
5180	Beer, wine, and distilled beverages	158.6	164.1	5.5	3.5	77.2
5190	Misc wholesale trade nondurable goods	543.1	544.8	1.7	0.3	68.2
5200	Building materials and garden supplies	988.0	1,016.2	28.2	2.9	57.3
5210	Lumber and other building materials	609.6	630.8	21.2	3.5	44.2
5230	Paint, glass, and wallpaper stores	64.1	65.0	0.9	1.4	65.8
5250	Hardware stores	166.4	171.5	5.1	3.1	85.4
5260	Retail nurseries and garden stores	98.8	101.8	3.0	3.0	88.5
5300	General merchandise stores	2,798.0	2,837.0	39.0	1.4	2.8
5310	Department stores	2,458.5	2,490.5	32.0	1.3	0.4



**Table 12 Nonfarm Private Employment by Industry, 1999 - 2000**  
(thousands of jobs unless noted)

SIC Codes (1987)	Industry	Annual Employment		Absolute change	Percent change	Percent small 1997
		1999	2000			
5330	Variety stores	141.4	156.7	15.3	10.8	20.8
5390	Miscellaneous general merchandise stores	198.2	189.8	(8.4)	(4.2)	15.7
5400	Food stores	3,496.8	3,521.0	24.2	0.7	36.5
5410	Grocery stores	3,086.4	3,106.6	20.2	0.7	31.6
5420	Meat and fish markets	49.6	49.8	0.2	0.4	86.9
5450	Dairy products stores	12.5	11.9	(0.6)	(4.8)	(D)
5460	Retail bakeries	199.5	197.7	(1.8)	(0.9)	93.1
5500	Automotive dealers and service stations	2,368.1	2,412.2	44.1	1.9	78.6
5510	New and used car dealers	1,080.1	1,114.3	34.2	3.2	91.5
5530	Auto and home supply stores	404.3	407.0	2.7	0.7	48.5
5540	Gasoline service stations	660.3	652.7	(7.6)	(1.2)	68.1
5590	Automotive dealers, nec	11.2	11.8	0.6	5.4	(D)
5600	Apparel and accessory stores	1,171.4	1,193.2	21.8	1.9	29.2
5610	Men's and boys' clothing stores	81.2	82.7	1.5	1.8	51.8
5620	Women's clothing stores	278.7	281.3	2.6	0.9	32.4
5650	Family clothing stores	425.1	448.5	23.4	5.5	16.4
5660	Shoe stores	205.2	196.7	(8.5)	(4.1)	31.3
5700	Furniture and home furnishings stores	1,086.8	1,133.9	47.1	4.3	58.7
5710	Furniture and home furnishings stores	554.7	579.7	25.0	4.5	70.5
5720	Household appliance stores	73.2	76.3	3.1	4.2	85.9
5730	Radio, television, and computer stores	458.9	478.0	19.1	4.2	43.8
5800	Eating and drinking places	7,960.6	8,113.7	153.1	1.9	64.5
5900	Miscellaneous retail establishments	2,977.9	3,079.6	101.7	3.4	55.7
5910	Drug stores and proprietary stores	657.5	675.0	17.5	2.7	28.2
5920	Liquor stores	113.3	115.8	2.5	2.2	57.7
5930	Used merchandise stores	129.2	134.9	5.7	4.4	78.3
5940	Miscellaneous shopping goods stores	1,072.6	1,113.4	40.8	3.8	59.5
5960	Nonstore retailers	370.4	398.5	28.1	7.6	56.6
5980	Fuel dealers	96.5	94.9	(1.6)	(1.7)	73.7
5990	Retail stores, nec	538.4	547.1	8.7	1.6	82.3
6000	Depository institutions	2,055.6	2,029.3	(26.3)	(1.3)	32.4
6020	Commercial banks	1,467.8	1,430.2	(37.6)	(2.6)	24.0
6030	Savings institutions	254.2	253.0	(1.2)	(0.5)	39.8
6060	Credit unions	187.3	193.7	6.4	3.4	93.3
6100	Nondepository institutions	709.3	681.2	(28.1)	(4.0)	34.9
6140	Personal credit institutions	200.3	207.8	7.5	3.7	20.6
6150	Business credit institutions	134.4	143.7	9.3	6.9	26.8
6160	Mortgage bankers and brokers	352.7	309.0	(43.7)	(12.4)	52.1
6200	Security and commodity brokers	688.8	748.3	59.5	8.6	27.6
6210	Security brokers and dealers	504.7	547.6	42.9	8.5	19.5
6230	Commodity contracts brokers, dealers, exch.	27.1	29.5	2.4	8.9	14.2
6280	Security and commodity services	157.0	171.3	14.3	9.1	48.2
6300	Insurance carriers	1,610.0	1,589.4	(20.6)	(1.3)	9.4
6310	Life insurance	503.0	483.1	(19.9)	(4.0)	4.4
6320	Medical service and health insurance	372.9	382.0	9.1	2.4	10.5
6330	Fire, marine, and casualty insurance	555.8	549.8	(6.0)	(1.1)	8.2
6360	Title insurance	87.3	78.5	(8.8)	(10.1)	13.4
6400	Insurance agents, brokers, and service	757.8	756.5	(1.3)	(0.2)	77.3
6510	Real estate operators and lessors	579.5	587.0	7.5	1.3	87.5
6530	Real estate agents and managers	748.0	745.2	(2.8)	(0.4)	81.0
6550	Subdividers and developers	127.4	128.5	1.1	0.9	68.7
6700	Holding and other investment offices	234.1	251.1	17.0	7.3	52.0
6710	Holding offices	102.4	106.0	3.6	3.5	39.2
7000	Hotels and other lodging places	1,848.1	1,911.8	63.7	3.4	43.1
7010	Hotels and motels	1,787.0	1,845.3	58.3	3.3	42.5
7200	Personal services	1,225.6	1,250.8	25.2	2.1	76.0
7210	Laundry, cleaning, and garment services	443.0	446.7	3.7	0.8	78.8
7220	Photographic studios, portrait	71.6	69.6	(2.0)	(2.8)	57.0
7230	Beauty shops	413.0	422.7	9.7	2.3	88.6
7260	Funeral service and crematories	101.2	100.7	(0.5)	(0.5)	76.7

**Table 12 Nonfarm Private Employment by Industry, 1999 - 2000**  
(thousands of jobs unless noted)

SIC Codes (1987)	Industry	Annual Employment		Absolute change	Percent change	Percent small 1997
		1999	2000			
7290	Miscellaneous personal services	182.5	196.7	14.2	7.8	56.4
7300	Business services	9,299.9	9,858.4	558.5	6.0	45.7
7310	Advertising	283.8	302.0	18.2	6.4	59.4
7320	Credit reporting and collection	152.9	158.2	5.3	3.5	64.9
7330	Mailing, reproduction, and stenographic serv.	321.1	327.8	6.7	2.1	71.0
7340	Services to buildings	983.1	994.1	11.0	1.1	65.0
7350	Misc equipment rental and leasing	271.0	279.4	8.4	3.1	68.7
7360	Personnel supply services	3,615.8	3,887.0	271.2	7.5	30.3
7370	Computer and data processing services	1,875.4	2,094.9	219.5	11.7	51.1
7380	Miscellaneous business services	1,796.8	1,814.9	18.1	1.0	51.1
7500	Auto repair, services, and parking	1,196.4	1,248.4	52.0	4.3	78.5
7510	Automotive rentals, without drivers	210.8	224.5	13.7	6.5	30.8
7520	Automobile parking	78.0	81.9	3.9	5.0	43.9
7530	Automotive repair shops	661.4	682.5	21.1	3.2	95.3
7540	Automotive services, except repair	246.2	259.5	13.3	5.4	87.1
7600	Miscellaneous repair services	371.6	365.8	(5.8)	(1.6)	78.7
7620	Electrical repair shops	108.1	103.9	(4.2)	(3.9)	65.4
7800	Motion pictures	598.8	593.8	(5.0)	(0.8)	39.3
7810	Motion picture production and services	270.9	269.9	(1.0)	(0.4)	35.8
7830	Motion picture theaters	140.4	139.1	(1.3)	(0.9)	29.5
7840	Video tape rental	170.3	167.8	(2.5)	(1.5)	58.6
7900	Amusement and recreation services	1,651.4	1,728.0	76.6	4.6	70.4
7930	Bowling centers	82.0	81.0	(1.0)	(1.2)	83.5
7990	Misc amusement and recreation services	1,231.2	1,286.7	55.5	4.5	69.0
8000	Health services	9,976.6	10,095.2	118.6	1.2	41.0
8010	Offices and clinics of medical doctors	1,875.0	1,924.1	49.1	2.6	79.5
8020	Offices and clinics of dentists	666.8	686.3	19.5	2.9	99.0
8040	Offices and clinics of other hlth practioners	441.0	439.3	(1.7)	(0.4)	88.8
8050	Nursing and personal care facilities	1,786.1	1,795.9	9.8	0.5	53.2
8060	Hospitals	3,973.5	3,990.3	16.8	0.4	9.4
8070	Medical and dental laboratories	202.7	209.0	6.3	3.1	58.0
8080	Home health care services	636.1	643.0	6.9	1.1	45.9
8100	Legal services	996.2	1,009.6	13.4	1.3	90.3
8200	Educational services	2,266.6	2,325.0	58.4	2.6	46.2
8210	Elementary and secondary schools	685.4	714.8	29.4	4.3	92.1
8220	Colleges and universities	1,280.8	1,282.3	1.5	0.1	16.1
8240	Vocational schools	93.3	100.0	6.7	7.2	80.9
8300	Social services	2,783.3	2,902.8	119.5	4.3	80.5
8320	Individual and family services	758.2	806.8	48.6	6.4	83.4
8330	Job training and related services	377.5	379.6	2.1	0.6	66.3
8350	Child day care services	680.0	711.9	31.9	4.7	84.6
8360	Residential care	771.3	805.9	34.6	4.5	79.9
8390	Social services, nec	196.3	198.6	2.3	1.2	80.6
8400	Museums & botanical & zoological gardens	99.2	106.4	7.2	7.3	81.5
8600	Membership organizations	2,436.0	2,474.8	38.8	1.6	91.2
8610	Business associations	113.3	113.9	0.6	0.5	88.0
8620	Professional organizations	66.5	70.0	3.5	5.3	91.3
8630	Labor organizations	142.5	146.9	4.4	3.1	92.0
8640	Civic and social associations	453.3	454.0	0.7	0.2	87.6
8700	Engineering and management services	3,255.6	3,418.6	163.0	5.0	62.4
8710	Engineering and architectural services	956.6	1,017.2	60.6	6.3	68.5
8720	Accounting, auditing, and bookkeeping	656.2	669.3	13.1	2.0	67.4
8730	Research and testing services	611.7	642.3	30.6	5.0	53.8
8740	Management and public relations	1,031.1	1,089.7	58.6	5.7	59.6
8900	Services, nec	50.7	50.7	-	-	75.3

Notes: Percent small data for 1998 is available but using the new NAICS industry classifications.

nec = Not elsewhere classified, (D) = Disclosure (data suppressed to protect the confidentiality of individual firms).

Source: Office of Advocacy, U.S. Small Business Administration from employment data provided by the Bureau of Labor Statistics and employment firm size data provided by the U.S. Census Bureau (Statistics of U.S. Businesses).

**Table 13 Fastest and Largest Growing Industries in Employment, 1999 - 2000**

(thousands)

Codes (1987)	Industry	Annual Employment		Absolute Change	Percent Change	Percent small 1997
		1999	2000			
Fastest Growing Industries in Employment, Ranked by Percent Change						
	Two-digit SIC level					
6200	Security and commodity brokers	688.8	748.3	59.5	8.6	27.6
6700	Holding and other investment offices	234.1	251.1	17.0	7.3	52.0
8400	Museums & botanical & zoological gardens	99.2	106.4	7.2	7.3	81.5
7300	Business services	9,299.9	9,858.4	558.5	6.0	45.7
4400	Water transportation	185.5	195.8	10.3	5.6	47.3
	Three-digit SIC level					
1380	Oil and gas field services	161.9	181.8	19.9	12.3	47.9
7370	Computer and data processing services	1,875.4	2,094.9	219.5	11.7	51.1
5330	Variety stores	141.4	156.7	15.3	10.8	20.8
4220	Public warehousing and storage	187.5	206.3	18.8	10.0	68.3
6280	Security and commodity services	157.0	171.3	14.3	9.1	48.2
Industries Generating the Most Jobs, Ranked by Absolute Change						
	Two-digit SIC level					
7300	Business services	9,299.9	9,858.4	558.5	6.0	45.7
1700	Special trade contractors	4,083.7	4,269.4	185.7	4.5	92.9
8700	Engineering and management services	3,255.6	3,418.6	163.0	5.0	62.4
5800	Eating and drinking places	7,960.6	8,113.7	153.1	1.9	64.5
8300	Social services	2,783.3	2,902.8	119.5	4.3	80.5
	Three-digit SIC level					
7360	Personnel supply services	3,615.8	3,887.0	271.2	7.5	30.3
7370	Computer and data processing services	1,875.4	2,094.9	219.5	11.7	51.1
1730	Electrical work	803.2	866.1	62.9	7.8	90.5
8710	Engineering and architectural services	956.6	1,017.2	60.6	6.3	68.5
8740	Management and public relations	1,031.1	1,089.7	58.6	5.7	59.6

Source: Office of Advocacy, U.S. Small Business Administration from employment data provided by the Bureau of Labor Statistics and employment firm size data provided by the U.S. Census Bureau (Statistics of U.S. Businesses).

**Table 14 Bank Lending Information by Size of Firm, 1991 - 2000**  
(change in percent of Senior Loan Officer responses on bank lending practices)

Year	Quarter	Tightening loan standards		Stronger demand for loans		Increasing spreads of rates over costs	
		Large and medium	Small	Large and medium	Small	Large and medium	Small
2000	4	44	27	(23)	(13)	54	27
2000	3	34	24	(5)	(4)	36	25
2000	2	25	21	(9)	5	35	16
2000	1	11	9	9	(2)	25	10
1999	4	9	2	(2)	(4)	24	(2)
1999	3	5	2	0	0	22	6
1999	2	10	8	0	10	7	2
1999	1	7	4	20	11	31	6
1998	4	36	15	28	8	47	19
1998	3	0	(5)	(9)	0	(14)	(30)
1998	2	(7)	(2)	29	21	(34)	(25)
1998	1	2	2	26	15	(25)	(24)
1997	4	(7)	(4)	19	19	(40)	(40)
1997	3	(6)	(2)	13	20	(39)	(26)
1997	2	(7)	(4)	5	11	(32)	(12)
1997	1	(5)	(5)	5	15	(33)	(11)
1996	4	(8)	(12)	1	4	(35)	(27)
1996	3	(4)	(2)	12	18	(29)	(6)
1996	2	(1)	2	10	24	(36)	(17)
1996	1	7	4	(3)	14	(31)	(7)
1995	4	(3)	(2)	3	7	(34)	(12)
1995	3	(6)	(2)	4	25	(46)	(19)
1995	2	(6)	(7)	29	17	(52)	(29)
1995	1	(7)	(5)	35	18	(44)	(28)
1994	4	(17)	(18)	31	32	(46)	(25)
1994	3	(7)	(7)	31	19	(52)	(21)
1994	2	(12)	(9)	38	38	(58)	(27)
1994	1	(13)	(12)	26	26	(47)	(19)
1993	4	(18)	(9)	9	17	(56)	(31)
1993	3	(19)	(12)	18	14	(39)	(17)
1993	2	(8)	(2)	(0)	12	(24)	(11)
1993	1	3	(2)	20	32	(1)	0
1992	4	4	(5)	6	(2)	(4)	(7)
1992	3	(2)	(2)	(9)	7	0	5
1992	2	1	(7)	6	25	12	7
1992	1	5	0	(27)	(12)	11	14
1991	4	9	5	(30)	(25)	32	12
1991	3	12	9	NA	NA	31	14
1991	2	16	7	NA	NA	46	25
1991	1	36	32	NA	NA	59	38

Notes: Figures should be used with caution because the sample size of the survey is relatively small, about 80 respondents. Small firms are defined as having sales of less than \$50 million.

Source: Office of Advocacy, U.S. Small Business Administration from data provided by the Federal Reserve Board.