



U.S. Small Business Administration  
Office of Advocacy

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## **Rural and Urban Areas by Firm Size, 1990-1995**

A report on the changing share of small employer firms with regard to establishments and employment in rural and urban areas by major industry and state. This report was written by the Office of Economic Research within the U.S. Small Business Administration's Office of Advocacy.

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, present current and historical data on the small-business sector, and identify economic trends which will or may affect 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*, *Small Business State Profiles*, the *Small Business Answer Card*, and *Small Business Economic Indicators*.

For more information, write to the Office of Advocacy at 409 Third Street, S.W., Washington, D.C. 20416, or visit the Internet site at <http://www.sba.gov/ADVO>.

## Foreword

Rural America provides a strong foundation for the U.S. economy, from growing the nation's food to growing the nation's small businesses. However, the growth in the number of urban firms and urban employment is outpacing rural areas in most industries and states.

*Rural and Urban Areas by Firm Size, 1990-1995* contains the latest available data on urban (including suburban) and rural business locations and employment by major industry and state. This report also details the changing importance or share of the economy that small firms have in rural and urban areas.

Findings illustrate that small firms represent a large share of the rural economy. However, rural areas appear to be struggling when compared to urban/suburban areas. From 1990 to 1995, urban areas expanded their number of establishments and employment, while rural areas only slightly increased employment and reduced the number of establishments. The industries of retail trade and the finance, insurance, and real estate industry category are decreasing in rural areas while the services industry appears to be growing in both rural and urban areas.

The Office of Advocacy at the U.S. Small Business Administration was created by an act of Congress in 1976 to protect, strengthen and effectively represent the nation's small businesses within the federal government's. As part of this mandate, Advocacy's Office of Economic Research conducts policy studies and economic research on issues of concern to small business and publishes data on small business characteristics and contributions. This report brings together the Office of Advocacy's ongoing efforts to fund rural and urban firm size data collection and analysis in cooperation with the U.S. Bureau of the Census. For instant access to small business resources, statistics and research, visit the Office of Advocacy's home page at <http://www.sba.gov/ADVO/>.

*Rural and Urban Areas by Firm Size, 1990-1995* was written by Brian Headd, economist, Office of Economic Research. The report was written under the general supervision of Bruce D. Phillips, director of the Office of Economic Research. The Office of Advocacy is pleased to provide more information about small businesses' contributions to the economy, and we welcome your comments.



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## 1. Executive Summary

Rural and Urban Areas by Firm Size, 1990-1995 provides an analysis of the growth of employer firms, measured by the number of business locations and employment, in urban and rural areas. Small firms continue to dominate rural areas, but urban small and large firms' growth has outpaced rural businesses. Tables on the number of business locations (establishments), and employees by state for urban (metropolitan statistical area) and rural areas (non-MSA) are contained in this report.<sup>1</sup> The analysis is based on snapshots of the economy for 1990 and 1995, including the changing share of small firms (firms with fewer than 500 employees).<sup>2</sup> The report does not include businesses that reported no payroll in 1990 and 1995, which results in an undercount of businesses including many self-employed.

In considering urban and rural business growth, the health of the economy should be in perspective. According to the U.S. Bureau of Economic Analysis, the economy grew 9.9 percent from 1990 to 1995 as shown from the real (inflation adjusted) gross domestic product. Private non-farm employment in the U.S. grew 7.3 percent (6.8 million net new jobs) during this same period with the number of business locations expanding 7.1 percent (437,162 net new business locations).<sup>3</sup>

Highlights from this report for the 1990 to 1995 period include:

- Only 19.1 percent of all business locations and 15.3 percent of employees were in rural areas in 1995.
- Small firms represented 90.6 percent of rural business locations, and 60.0 percent of rural private employment in 1995.
- Small firms' importance to rural communities is demonstrated by their larger share of rural establishments and employment than urban establishments and employment.
- In urban areas, both the number of employees in small firm and large firm categories grew.
- In rural areas, the number of business locations and employment in the small firm category shrank while they both increased in the large firm category (either due to small firms growing into large

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<sup>1</sup> In this report, metropolitan statistical areas (MSA) (cities and their adjoining counties) are a proxy for urban areas (including suburban), and non-metropolitan statistical areas are a proxy for rural areas (excluding farms). For definitions and a list of MSAs, see <http://www.census.gov/population/www/estimates/metroarea.html>.

<sup>2</sup> While this report focuses on the changing share of rural and urban areas, Kolko (Kolko, J., *The High-Tech Rural Renaissance: Information Technology, Firm Size and Rural Employment Growth*, Office of Advocacy Working Paper, 99-2, 1999) found that from 1989 to 1995 rural employment was greater than urban employment growth. Indicating that much of the changing shares presented here are probably a result of some rural areas growing into urban areas (see Table 9 for switching information).

<sup>3</sup> Establishment and employment figures are from static data in the Statistics of U.S. Businesses (SUSB). The Office of Advocacy contracts with the U.S. Bureau of the Census to provide yearly firm size data on private employers. The data includes the number of firms, number of establishments, employment, annual payroll and estimated receipts by location, and industry.

firms, and/or large firm employment growth with small firms shrinking). As a result, small firms in 1995 had a lower share of establishments and employment in rural areas than 1990. In urban areas, the number of establishments and employees in the large firm category grew faster than the small firm category.<sup>4</sup>

Major industry highlights include:

- All industries fared better in urban areas than rural areas.
- Nationally, services accounted for much of the overall increase in business locations (256,388 net new business locations) and employment (5.8 million net new jobs). In addition, services also provided most of the net new jobs in urban areas for both small and large firm categories. Services was the only industry to record employment gains in rural areas (609,790 net new jobs).
- Manufacturing had the largest decline in employment in both urban and rural areas.
- Rural areas seemed harmed by the large reduction in employment in the combined sector of finance, insurance and real estate; and retail trade business locations.
- In urban areas, the combined sector of agricultural services, forestry, and fishing had the largest percentage increase in establishments (although this combined industry only accounted for 1.6 percent of all urban establishments by 1995).
- Mining suffered losses in establishments and employment during the period in rural and urban areas.

State highlights include:

- The number of rural business locations decreased in 21 states and 14 states experienced rural employment decreases. Rural small and large firm employment changes generally were around the same percentage per state, but 10 states had business location decreases in the small firm category and business location increases in the large firm category.<sup>5</sup>
- In urban areas, small and large firm categories generally had increases in the number of business location, and they emulated each other. States with high growth cities generally recorded the largest increases in the number of business locations.
- Western states generally reported the highest growth in business locations and employment, with Utah leading the pack.
- Utah had the largest percentage increase in the total number of business locations and employment. Utah also led business location and employment percentage increases in rural areas.
- Idaho led business location and employment increases in urban areas.

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<sup>4</sup> Tracking firms during this same period found small firms accounted for 90.1 percent of the net new business locations, and 76.5 percent of the net new jobs. This indicates that small firms growing into large firms probably played a large part in the increase in large firm category. See *Small Business Growth by Major Industry, 1988-1995*, Office of Advocacy, August 1998.

<sup>5</sup> All states have urban and rural areas except New Jersey and the District of Columbia, which have only urban areas.



- Iowa had the largest number increase in rural employment, and Texas had the largest numerical increase in urban employment.
- The east was stagnant with Massachusetts having the largest percentage decrease in rural employment, and Connecticut had the largest percentage decrease in urban employment.

Readers need to keep in mind the caveats below when evaluating this report:

- The firms referenced in this report are employer firms (i.e., firms that reported payroll in 1990 and 1995).
- The analysis in this report is based on “snapshots” which shows the share of small firms at two different points. This type of analysis can not capture how this share change occurred (such as small firms growing into large firms, new firms, and firm contractions).
- During 1992, 106 counties (or 3.5 percent of all counties) switched from non-MSA to MSA status, making comparisons more difficult. However, the U.S. share of population in non-MSAs only decreased a small amount from 20.4 percent (1990) to 20.2 percent (1995). North Carolina and Virginia both had 10 or more counties switch but only had share decreases of around 0.5 percent.
- Although this report focuses on employment not population, some population background might be useful. From 1990 to 1995, the U.S. population increased 5.3 percent. From 1990 to 1994 urban population increased 4.9 percent, led by Nevada’s 22.6 percent increase. In the same period, rural employment increased 3.9 percent, led by Nevada’s 13.9 percent increase. Viewing Figure 3 on page 10 gives a visual impression of where the MSA (urban) areas are located.<sup>6</sup>
- Urban employment does not necessarily translate into urban living as workers can commute from rural areas and vice versa.

See attached documentation, figures, and tables for details.

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<sup>6</sup> *Statistical Abstract of the United States, 1997* from data provided by the U.S. Bureau of the Census.

## 2. Business Locations

From 1990 to 1995, the U.S. economy had a 7.1 percent net increase in the number of business locations (establishments) or 437,162 net new business locations (see Figure 1, Table A and Tables 1-4). The small firm category accounted for a static increase of 351,331 of the net new business locations. Urban areas had a 9.4 percent increase in business locations, and rural areas had a 1.9 percent decrease with the large firm category faring better than the small firm category. By 1995, small firms represented 87.7 percent of all business locations, 87.0 percent of urban business locations, and 90.6 percent of rural business locations.

In 1990, 79.1 percent (5,346,633) of all business locations were in urban areas. By 1995, this figure climbed to 80.9 percent, as the number of business locations increased in urban areas and declined by 24,001 in rural areas. Small firms, representing over 90 percent of rural locations, saw a similar decline with a reduction of 25,782 business locations (see footnote 4 for growth information). Large firms saw a small increase in rural business locations of 1,781, slightly increasing their share of rural business locations.

Figure 1

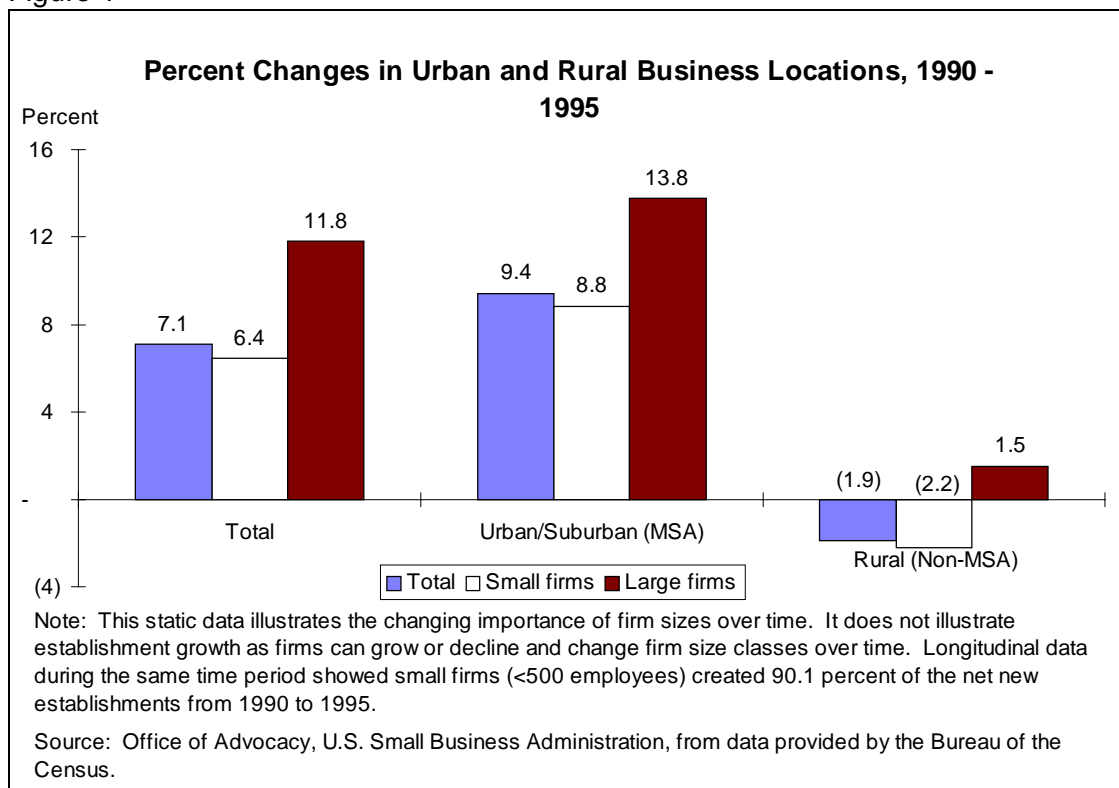


Table A

Share of Business Locations, 1990 -1995 (Percent)						
	Total		Small firms		Large firms	
	1990	1995	1990	1995	1990	1995
Urban (MSA)	79.1	80.9	78.5	80.2	83.9	85.4
Rural (Non-MSA)	20.9	19.1	21.5	19.8	16.1	14.6
Source: Office of Advocacy, U.S. Small Business Administration, from data provided by the Bureau of the Census.						

## 2.1. Industries

Agriservices (agriculture services, forestry, and fishing) was the major industry with the largest percentage net increase in business locations, 21.8 percent, from 1990 to 1995. The combined industry of transportation, communication, and public utilities followed with a 17.9 percent increase.

Services accounted for the largest number of net new business locations with 256,388. The number of small service business locations increased by 10.8 percent, trailing the 33.5 percent rise in the number of large service business locations. Mining and retail trade were the only major industries to have decreases in the number of business locations during the period. Agriservices' business location increase was led by a 21.9 percent increase in the number of small firm business locations. The number of large agriservices business locations increased by 13.5 percent.

In urban areas, agriservices had the largest percentage increase in business locations (25.6 percent) and services had the largest numerical increase (247,653 net new business locations). Mining was the only industry (excluding unclassified businesses) to lose urban business locations.

In rural areas, the combined industry of transportation, communication, and public utilities had the highest percent increase in business locations with a 10.1 percent increase, driven mainly by increases in the small firm category. Although mining's 15.0 percent decrease was the largest percent decrease during the period, retail trade's 9.2 percent decrease translated into a much greater numerical decline. Retail trade lost 35,093 rural business locations. Considering most of the rural retail trade business locations are owned by small firms it is not surprising that most of these rural retail trade losses are from small firms.

## 2.2. States

Utah had the largest overall percentage increase in business locations from 1990 to 1995 with a 25.4 percent increase, which was more than triple the national increase of 7.1 percent.<sup>7</sup> Idaho, Nevada, and Colorado also had increases over 20 percent. Texas had the most net new business locations with 43,734. Florida, Colorado, Georgia, Illinois, and Washington also had increases over 20,000. Most of these states have cities attracting growth (Orlando, Denver, Atlanta, Seattle, etc). Only Connecticut, California, and the District of Columbia lost business locations during the period. California's 5,171 loss was the largest loss.

Small firm figures were similar to all firm figures because small firms account for close to 90 percent of all business locations.<sup>8</sup> Small firms accounted for 84.5 percent to 92.8 percent of business locations in each state in 1995, with the higher percentages in rural states.

For urban areas, Idaho led with a 65.7 percent increase, followed by Delaware (35.1 percent) and Arizona (29.6 percent). Hawaii and the District of Columbia lost urban business locations. Florida and Texas led the increase in the number of net new urban business locations with each having over 40,000 of which all were in urban areas (both Texas and Florida had rural business location declines). Most of the small firms and large firms changes within urban areas followed the same pattern.

For rural areas, Utah led with a 32.2 percent increase followed by Alaska and Wyoming. Montana, Tennessee, and Wisconsin recorded the largest numbers of net new rural businesses, just over 3,000 each. Massachusetts and Arizona suffered the largest percent decrease in rural business locations. In addition, Massachusetts and North Carolina both lost over 9,000 rural business locations. Rural areas in states often differed for small firms and large firms. Nine states had small firm declines and large firm increases in the number of business locations.

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<sup>7</sup> Montana, Vermont, and Wyoming are very rural states with over 70 percent of their population in Non-MSA areas in 1994. New Jersey, and the District of Columbia do not have any Non-MSA areas. In addition, California, Massachusetts, and Connecticut all have less than 5 percent of their population in Non-MSA areas in 1994 (see Table 9).

<sup>8</sup> While from 1990 to 1995 some of the MSA borders slightly changed, a reclassification from a rural area to an urban area would still be a loss to rural areas. See Table 9 for the number of counties that switched from Non-MSA to MSA status by state during the period.

### 3. Employment

Private non-farm employment grew 7.3 percent from 1990 to 1995 (see Figure 2, Table B and Tables 5-8). The small firm share of this employment decreased during this period as employment in the large firm category changed faster than the small firm category (on a static basis). This was probably a result of small businesses growing into large business (see footnote 4 for growth information). In 1995, small firms accounted for 52.5 percent of all employment, 51.1 percent of urban employment, and 60.0 percent of rural employment (all of which were down from 1990).

The urban share of employment rose from 83.8 percent in 1990 to 84.7 in 1995. During the same period, urban employment increased 6,661,607 while rural employment increased by only 184,064. Small firms accounted for 2,497,611 of the net new urban jobs, but lost 11,898 net rural jobs.

Figure 2

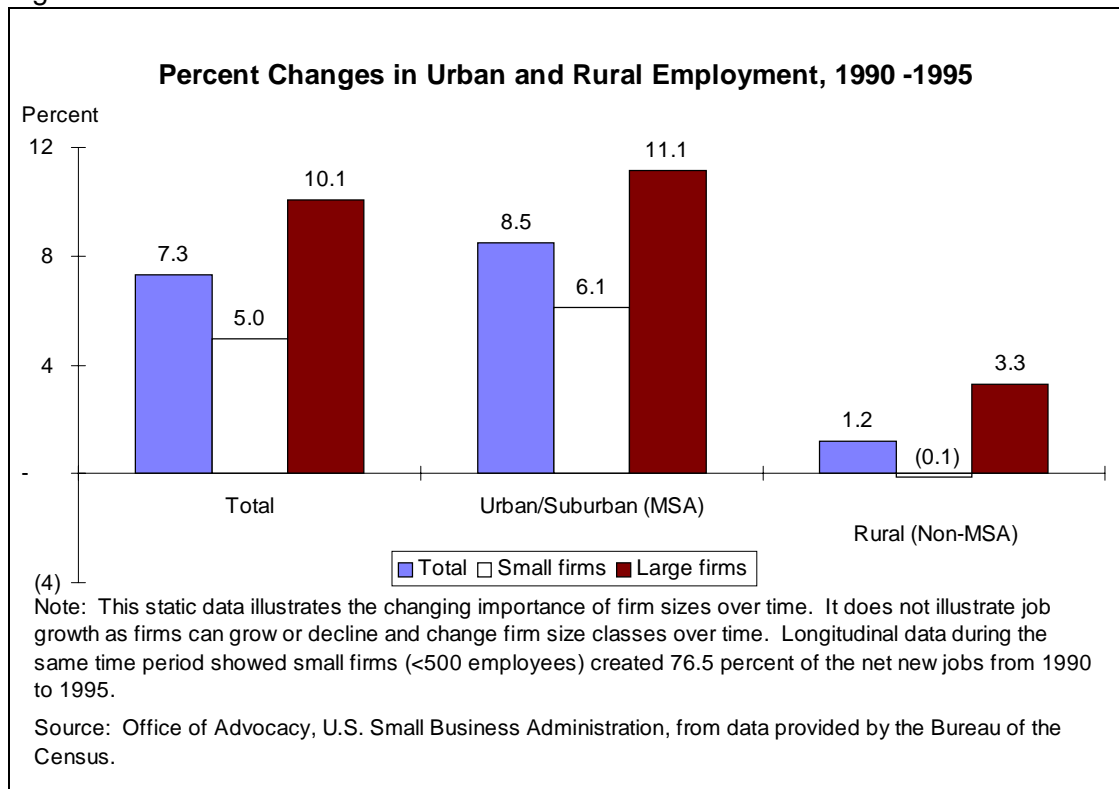


Table B

Share of Employment, 1990 -1995 Percent						
	Total		Small firms		Large firms	
	1990	1995	1990	1995	1990	1995
Urban (MSA)	83.8	84.7	81.7	82.6	86.3	87.1
Rural (Non-MSA)	16.2	15.3	18.3	17.4	13.7	12.9

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

### 3.1. Industries

Nationally, services led all industries with a 20.2 percentage increase in employment from 1990 to 1995. The employment for the services industries in urban areas increased 20.7 percent and 16.9 percent in rural areas. The large firm category within services showed fast growth of around 30 percent for both urban and rural areas, while the small firm category showed growth of around 10 percent in both areas.

Agriservices followed with an 18.0 percent increase. Mining (-13.3 percent), construction (-4.1 percent), and manufacturing (-2.9 percent) lost employees during the period. Small and large firm categories followed the same trend in all industries except the combined industry of finance, insurance, and real estate (FIRE) where small firms lost employees and large firms gained employees. (Data is unavailable for many MSA and non-MSA industry employment figures due to efforts to protect private business information about specific establishments.)

Services was the only rural industry to record positive employment growth, with an increase of 609,790 net new rural jobs (agriservices and mining data were not available). FIRE rural employment was reduced by 59,484, as large firm employment fell 12.5 percent and small firm employment fell 6.9 percent. Retail trade had a rural reduction in small firm jobs (105,789) and an increase in large firm jobs (84,128). This rural job shift in retail trade draws attention to, but does not prove, the theory that large firms are driving out small rural "mom and pop" stores. The combined industry of transportation, communication and public utilities experienced the opposite, with small firm job gains and large firm job losses.

Urban industry changes were similar to the total industry changes, which is not surprising considering 85 percent of all employment is urban. Services led urban employment growth with a 20.7 percent increase (agriservices and mining data were not available). Construction and manufacturing lost urban jobs. Urban and rural employment changes were similar in the service industry growth; construction and manufacturing decline; and small FIRE firms decline.

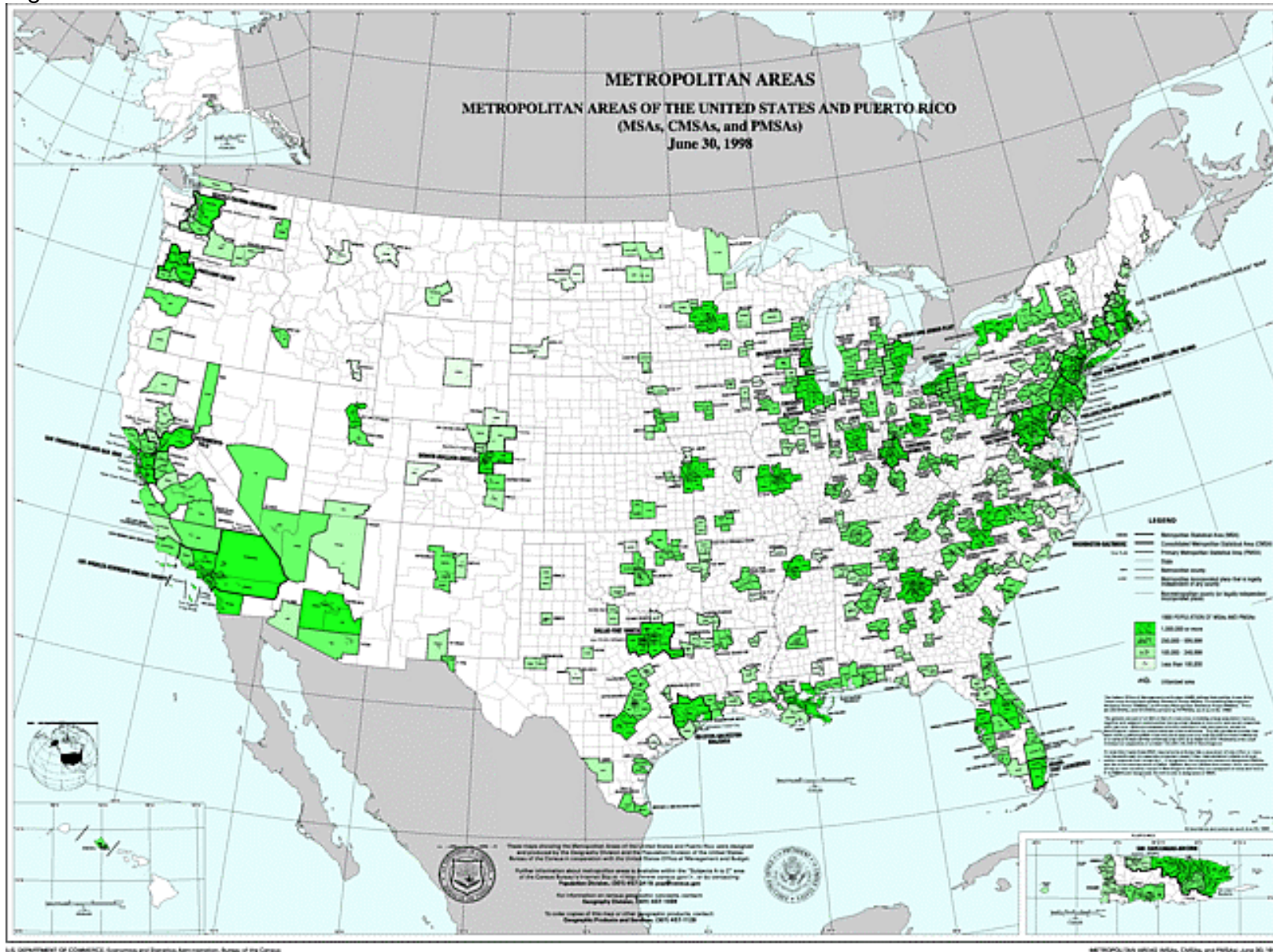
### **3.2. States**

As with the number of establishments, Utah led the states with the highest percentage increase in employment from 1990 to 1995 (30.4 percent). Utah also led the states with about a 30 percent increase in rural employment. Idaho had the second largest percentage increase in total employment. Idaho also had the largest percentage gain in urban employment.

Texas had the largest absolute increase in total employment, 921,162 net new jobs, and the largest increase in urban employment, 904,735. Iowa led rural employment increases with a much smaller increase of 66,492. In fact, Iowa, Montana, and Wyoming were the only states—of the 34 states that had increases in both urban and rural employment—with larger increases in the rural sector.

Eight states (including the District of Columbia) lost jobs overall. Of these all but Massachusetts also lost urban employment. Hawaii was the only state to lose overall employment but gain rural employment. Fourteen states lost rural employment. Twelve of the 14 states that lost rural employment did so in both the small and large firm categories, implying that state rural employment troubles affect small and large firm categories similarly. However, eight states had total employment reductions in the small firm category, and increases in the large firm category. Seven of those states had the same occurrence in urban employment, while Massachusetts bucked the trend.

Figure 3



Source: Office of Advocacy, U.S. Small Business Administration, from the Bureau of the Census (see <http://www.census.gov/geo/www/mapGallery/msa98map.html> to order a copy of the map above).

Rural and Urban Areas by Firm Size



# Appendix

Table 1. Establishments by Industry for MSAs and Non-MSAs, 1990 - 1995

Year	Industry	Total, All areas						Percent <500
		Total	Employment Size of Firm					
			< 20	20-99	100-499	< 500	500+	
1995	United States	6,612,721	4,876,327	638,616	283,993	5,798,936	813,785	87.7
	Ag. Serv., For., & Fishing	108,666	102,445	4,494	567	107,506	1,160	98.9
	Mining	27,406	18,340	3,038	1,412	22,790	4,616	83.2
	Construction	636,580	582,009	44,195	5,635	631,839	4,741	99.3
	Manufacturing	390,435	242,804	70,490	28,536	341,830	48,605	87.6
	Trans.,Comm., & Pub. Ut.	285,654	184,846	26,974	12,957	224,777	60,877	78.7
	Wholesale Trade	518,432	353,206	70,041	29,259	452,506	65,926	87.3
	Retail Trade	1,571,073	990,360	167,260	78,759	1,236,379	334,694	78.7
	Fin., Ins., & Real Estate	629,479	408,589	46,474	30,062	485,125	144,354	77.1
	Services	2,392,015	1,941,207	205,213	96,787	2,243,207	148,808	93.8
	Unclassified	52,981	52,521	437	19	52,977	4	100.0
1990	United States	6,175,559	4,602,362	590,496	254,747	5,447,605	727,954	88.2
	Ag. Serv., For., & Fishing	89,206	83,741	3,895	548	88,184	1,022	98.9
	Mining	30,943	20,511	3,616	1,714	25,841	5,102	83.5
	Construction	603,534	546,875	45,837	6,350	599,062	4,472	99.3
	Manufacturing	385,933	238,551	71,311	28,705	338,567	47,366	87.7
	Trans.,Comm., & Pub. Ut.	242,241	157,416	23,633	10,297	191,346	50,895	79.0
	Wholesale Trade	484,619	324,464	67,691	28,337	420,492	64,127	86.8
	Retail Trade	1,574,905	1,008,760	165,286	81,048	1,255,094	319,811	79.7
	Fin., Ins., & Real Estate	563,761	386,633	31,296	22,209	440,138	123,623	78.1
	Services	2,135,627	1,771,537	177,148	75,475	2,024,160	111,467	94.8
	Unclassified	64,790	63,874	783	64	64,721	69	99.9
Percent Change, 1990-1995								
	United States	7.1	6.0	8.1	11.5	6.4	11.8	-
	Ag. Serv., For., & Fishing	21.8	22.3	15.4	3.5	21.9	13.5	-
	Mining	(11.4)	(10.6)	(16.0)	(17.6)	(11.8)	(9.5)	-
	Construction	5.5	6.4	(3.6)	(11.3)	5.5	6.0	-
	Manufacturing	1.2	1.8	(1.2)	(0.6)	1.0	2.6	-
	Trans.,Comm., & Pub. Ut.	17.9	17.4	14.1	25.8	17.5	19.6	-
	Wholesale Trade	7.0	8.9	3.5	3.3	7.6	2.8	-
	Retail Trade	(0.2)	(1.8)	1.2	(2.8)	(1.5)	4.7	-
	Fin., Ins., & Real Estate	11.7	5.7	48.5	35.4	10.2	16.8	-
	Services	12.0	9.6	15.8	28.2	10.8	33.5	-
	Unclassified	(18.2)	(17.8)	(44.2)	(70.3)	(18.1)	(94.2)	-

Table 1. Establishments by Industry for MSAs and Non-MSAs, 1990 - 1995

Year	Industry	MSA						Percent <500
		Total	Employment Size of Firm					
			< 20	20-99	100-499	< 500	500+	
1995	United States	5,346,633	3,896,057	523,684	231,990	4,651,731	694,902	87.0
	Ag. Serv., For., & Fishing	86,246	81,152	3,838	422	85,412	834	99.0
	Mining	14,476	10,268	1,398	684	12,350	2,126	85.3
	Construction	500,478	452,832	38,346	5,074	496,252	4,226	99.2
	Manufacturing	307,598	190,873	57,808	22,205	270,886	36,712	88.1
	Trans.,Comm., & Pub. Ut.	212,628	133,206	20,680	10,759	164,645	47,983	77.4
	Wholesale Trade	438,363	299,073	57,082	24,748	380,903	57,460	86.9
	Retail Trade	1,225,352	746,765	130,731	62,384	939,880	285,472	76.7
	Fin., Ins., & Real Estate	528,821	340,853	36,066	24,970	401,889	126,932	76.0
	Services	1,991,291	1,600,060	177,353	80,725	1,858,138	133,153	93.3
	Unclassified	41,380	40,975	382	19	41,376	4	100.0
1990	United States	4,885,470	3,586,088	480,834	207,696	4,274,618	610,852	87.5
	Ag. Serv., For., & Fishing	68,644	64,241	3,268	420	67,929	715	99.0
	Mining	15,734	11,131	1,578	852	13,561	2,173	86.2
	Construction	469,501	420,295	39,556	5,701	465,552	3,949	99.2
	Manufacturing	301,203	186,041	58,182	22,083	266,306	34,897	88.4
	Trans.,Comm., & Pub. Ut.	175,930	110,711	18,276	8,377	137,364	38,566	78.1
	Wholesale Trade	398,619	265,524	54,521	23,638	343,683	54,936	86.2
	Retail Trade	1,194,091	733,306	128,233	64,455	925,994	268,097	77.5
	Fin., Ins., & Real Estate	469,109	318,463	24,971	18,604	362,038	107,071	77.2
	Services	1,743,638	1,428,152	151,586	63,515	1,643,253	100,385	94.2
	Unclassified	49,001	48,224	663	51	48,938	63	99.9
Percent Change, 1990-1995								
	United States	9.4	8.6	8.9	11.7	8.8	13.8	-
	Ag. Serv., For., & Fishing	25.6	26.3	17.4	0.5	25.7	16.6	-
	Mining	(8.0)	(7.8)	(11.4)	(19.7)	(8.9)	(2.2)	-
	Construction	6.6	7.7	(3.1)	(11.0)	6.6	7.0	-
	Manufacturing	2.1	2.6	(0.6)	0.6	1.7	5.2	-
	Trans.,Comm., & Pub. Ut.	20.9	20.3	13.2	28.4	19.9	24.4	-
	Wholesale Trade	10.0	12.6	4.7	4.7	10.8	4.6	-
	Retail Trade	2.6	1.8	1.9	(3.2)	1.5	6.5	-
	Fin., Ins., & Real Estate	12.7	7.0	44.4	34.2	11.0	18.5	-
	Services	14.2	12.0	17.0	27.1	13.1	32.6	-
	Unclassified	(15.6)	(15.0)	(42.4)	(62.7)	(15.5)	(93.7)	-

Table 1. Establishments by Industry for MSAs and Non-MSAs, 1990 - 1995

Year	Industry	Non-MSA					Percent <500	
		Total	Employment Size of Firm					
			< 20	20-99	100-499	< 500		500+
1995	United States	1,266,088	980,270	114,932	52,003	1,147,205	118,883	90.6
	Ag. Serv., For., & Fishing	22,420	21,293	656	145	22,094	326	98.5
	Mining	12,930	8,072	1,640	728	10,440	2,490	80.7
	Construction	136,102	129,177	5,849	561	135,587	515	99.6
	Manufacturing	82,837	51,931	12,682	6,331	70,944	11,893	85.6
	Trans.,Comm., & Pub. Ut.	73,026	51,640	6,294	2,198	60,132	12,894	82.3
	Wholesale Trade	80,069	54,133	12,959	4,511	71,603	8,466	89.4
	Retail Trade	345,721	243,595	36,529	16,375	296,499	49,222	85.8
	Fin., Ins., & Real Estate	100,658	67,736	10,408	5,092	83,236	17,422	82.7
	Services	400,724	341,147	27,860	16,062	385,069	15,655	96.1
	Unclassified	11,601	11,546	55	-	11,601	-	100.0
1990	United States	1,290,089	1,016,274	109,662	47,051	1,172,987	117,102	90.9
	Ag. Serv., For., & Fishing	20,562	19,500	627	128	20,255	307	98.5
	Mining	15,209	9,380	2,038	862	12,280	2,929	80.7
	Construction	134,033	126,580	6,281	649	133,510	523	99.6
	Manufacturing	84,730	52,510	13,129	6,622	72,261	12,469	85.3
	Trans.,Comm., & Pub. Ut.	66,311	46,705	5,357	1,920	53,982	12,329	81.4
	Wholesale Trade	86,000	58,940	13,170	4,699	76,809	9,191	89.3
	Retail Trade	380,814	275,454	37,053	16,593	329,100	51,714	86.4
	Fin., Ins., & Real Estate	94,652	68,170	6,325	3,605	78,100	16,552	82.5
	Services	391,989	343,385	25,562	11,960	380,907	11,082	97.2
	Unclassified	15,789	15,650	120	13	15,783	6	100.0
Percent Change, 1990-1995								
	United States	(1.9)	(3.5)	4.8	10.5	(2.2)	1.5	-
	Ag. Serv., For., & Fishing	9.0	9.2	4.6	13.3	9.1	6.2	-
	Mining	(15.0)	(13.9)	(19.5)	(15.5)	(15.0)	(15.0)	-
	Construction	1.5	2.1	(6.9)	(13.6)	1.6	(1.5)	-
	Manufacturing	(2.2)	(1.1)	(3.4)	(4.4)	(1.8)	(4.6)	-
	Trans.,Comm., & Pub. Ut.	10.1	10.6	17.5	14.5	11.4	4.6	-
	Wholesale Trade	(6.9)	(8.2)	(1.6)	(4.0)	(6.8)	(7.9)	-
	Retail Trade	(9.2)	(11.6)	(1.4)	(1.3)	(9.9)	(4.8)	-
	Fin., Ins., & Real Estate	6.3	(0.6)	64.6	41.2	6.6	5.3	-
	Services	2.2	(0.7)	9.0	34.3	1.1	41.3	-
	Unclassified	(26.5)	(26.2)	(54.2)	(100.0)	(26.5)	(100.0)	-

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

Table 2. Percent Changes in Establishments by State for MSAs and Non-MSAs, 1990 - 1995

State	Total, All areas							Rank	
	Total	Employment Size of Firm					Total	< 500	
		< 20	20-99	100-499	< 500	500+			
United States	7.1	6.0	8.1	11.5	6.4	11.8	--	--	
Alabama	11.0	10.0	14.1	10.9	10.5	14.1	17	16	
Alaska	16.9	16.6	19.6	12.0	16.6	19.0	6	6	
Arizona	15.1	14.3	17.8	28.5	15.4	13.6	10	8	
Arkansas	12.8	10.5	17.8	17.4	11.6	22.8	13	13	
California	(0.7)	(1.5)	(2.0)	5.4	(1.3)	3.9	50	50	
Colorado	22.1	22.4	23.3	28.0	22.7	17.1	4	4	
Connecticut	(1.8)	(2.9)	(3.1)	2.3	(2.7)	7.0	51	51	
Delaware	11.9	8.9	3.4	21.1	8.8	33.2	15	24	
District of Columbia	(0.6)	(0.3)	(0.6)	0.4	(0.3)	(2.0)	49	47	
Florida	10.2	10.5	8.3	5.9	10.1	11.0	21	18	
Georgia	13.5	13.5	15.2	13.6	13.7	12.8	12	11	
Hawaii	2.1	(0.1)	3.7	6.8	0.7	13.0	44	44	
Idaho	24.4	24.7	23.8	23.4	24.6	22.4	2	2	
Illinois	7.7	6.6	5.2	11.0	6.7	15.3	33	34	
Indiana	10.1	7.7	13.9	14.6	8.8	18.7	23	23	
Iowa	7.3	5.0	11.0	24.4	6.7	12.5	36	35	
Kansas	7.6	5.4	12.5	23.2	7.0	12.7	34	31	
Kentucky	7.7	4.4	15.0	19.9	6.4	17.3	30	37	
Louisiana	8.8	6.9	19.5	17.5	8.8	8.7	26	25	
Maine	4.2	3.2	3.6	10.0	3.5	11.6	41	40	
Maryland	6.5	7.1	1.7	5.8	6.4	7.0	38	36	
Massachusetts	1.3	(0.1)	(2.5)	12.4	0.3	9.6	46	46	
Michigan	7.9	6.7	8.1	13.2	7.2	13.8	29	29	
Minnesota	12.2	10.7	14.2	15.5	11.4	19.9	14	14	
Mississippi	7.9	5.4	17.1	21.6	7.4	12.1	28	28	
Missouri	7.4	6.1	9.5	16.9	7.0	10.7	35	32	
Montana	16.3	15.1	16.3	46.2	16.1	18.0	7	7	
Nebraska	7.7	5.1	11.4	23.9	6.7	17.1	32	33	
Nevada	24.3	22.7	23.6	38.6	23.6	30.0	3	3	
New Hampshire	4.2	1.0	9.8	14.6	2.4	20.7	40	43	
New Jersey	3.2	3.1	(1.0)	1.8	2.7	8.1	43	42	
New Mexico	13.8	11.3	20.8	37.1	13.4	16.8	11	12	
New York	0.1	(0.8)	(3.2)	4.0	(0.9)	10.1	48	49	
North Carolina	10.2	8.8	11.7	14.8	9.4	15.6	20	20	
North Dakota	6.8	3.4	21.0	29.3	6.3	12.0	37	38	
Ohio	6.0	5.0	9.1	8.0	5.7	8.3	39	39	
Oklahoma	9.0	7.4	19.7	13.1	8.9	10.1	25	22	
Oregon	15.3	14.8	16.0	17.0	15.0	17.3	8	9	
Pennsylvania	1.6	(0.4)	4.6	3.3	0.4	10.3	45	45	
Rhode Island	0.1	0.2	(8.2)	(2.4)	(0.8)	10.2	47	48	
South Carolina	10.3	8.9	10.6	22.2	9.7	14.5	19	19	
South Dakota	10.8	7.9	15.2	47.3	10.3	17.7	18	17	
Tennessee	10.2	8.5	14.6	10.0	9.2	15.8	22	21	
Texas	11.1	10.0	18.6	9.3	10.9	12.3	16	15	
Utah	25.4	25.8	30.1	26.5	26.4	18.9	1	1	
Vermont	3.5	1.7	8.9	16.3	2.9	12.1	42	41	
Virginia	8.5	8.0	9.5	15.2	8.5	8.2	27	26	
Washington	15.2	14.9	15.9	13.5	15.0	16.9	9	10	
West Virginia	7.7	6.8	7.8	10.5	7.1	12.3	31	30	
Wisconsin	9.1	6.8	13.0	14.2	7.9	19.7	24	27	
Wyoming	17.1	15.8	27.1	15.1	16.7	20.4	5	5	

Table 2. Percent Changes in Establishments by State for MSAs and Non-MSAs, 1990 - 1995

State	MSA						Rank	
	Total	Employment Size of Firm				500+	Total	< 500
		< 20	20-99	100-499	< 500			
United States	9.4	8.6	8.9	11.7	8.8	13.8	--	--
Alabama	15.4	14.7	18.5	10.1	14.9	18.6	20	20
Alaska	11.3	10.4	10.7	10.9	10.4	18.2	28	29
Arizona	29.6	29.5	30.9	40.8	30.2	25.8	3	3
Arkansas	24.0	22.3	26.3	15.6	22.4	34.4	10	12
California	0.4	(0.3)	(1.3)	5.2	(0.2)	4.6	49	48
Colorado	24.8	25.3	26.4	29.2	25.5	19.5	9	8
Connecticut	1.2	0.2	(0.8)	4.0	0.3	9.2	47	46
Delaware	35.1	31.3	23.1	61.1	31.5	57.2	2	2
District of Columbia	(0.6)	(0.3)	(0.6)	0.4	(0.3)	(2.0)	50	49
Florida	12.2	12.6	9.5	7.4	12.1	12.6	26	25
Georgia	17.8	18.9	17.2	15.7	18.5	14.1	15	15
Hawaii	(0.8)	(3.7)	0.3	7.0	(2.6)	13.0	51	51
Idaho	65.7	67.4	60.2	59.3	66.1	63.1	1	1
Illinois	9.3	8.7	5.5	9.8	8.4	15.9	37	39
Indiana	14.5	12.6	16.7	16.2	13.4	21.4	22	23
Iowa	7.3	4.5	7.9	21.6	6.0	15.2	41	42
Kansas	10.0	8.9	8.9	15.9	9.3	14.3	34	33
Kentucky	11.2	8.5	14.1	15.6	9.6	20.9	29	32
Louisiana	15.5	14.3	26.0	20.7	16.0	12.4	19	19
Maine	2.3	0.5	4.2	1.9	1.0	12.6	44	44
Maryland	6.4	7.2	1.2	5.0	6.4	6.9	42	41
Massachusetts	8.1	6.9	3.4	19.7	7.1	15.8	40	40
Michigan	10.4	9.4	9.9	14.4	9.7	15.1	33	31
Minnesota	15.0	14.2	13.4	12.1	14.0	22.4	21	21
Mississippi	25.0	23.3	32.4	44.3	25.4	22.9	8	9
Missouri	8.9	8.6	8.2	13.3	8.8	9.9	38	36
Montana	11.0	9.8	7.3	19.8	10.0	19.8	30	30
Nebraska	12.9	12.2	13.0	5.1	11.8	19.9	25	27
Nevada	27.0	25.6	23.3	42.8	26.1	33.2	5	6
New Hampshire	10.6	7.8	14.5	15.9	8.9	24.3	32	35
New Jersey	3.2	3.1	(1.0)	1.8	2.7	8.1	43	43
New Mexico	23.8	21.8	25.4	37.3	22.9	30.8	11	11
New York	1.5	0.7	(2.6)	4.1	0.5	12.2	45	45
North Carolina	26.3	25.5	24.7	31.9	25.7	29.6	7	7
North Dakota	13.1	8.3	23.8	37.3	12.1	20.8	24	26
Ohio	8.7	8.2	10.0	9.2	8.5	10.0	39	38
Oklahoma	11.0	10.0	18.9	9.6	11.0	11.2	31	28
Oregon	17.4	17.7	14.0	18.1	17.3	18.5	16	16
Pennsylvania	1.4	(0.6)	3.5	4.2	0.2	9.9	46	47
Rhode Island	0.5	0.5	(7.9)	(1.3)	(0.4)	10.1	48	50
South Carolina	28.7	28.2	26.1	39.2	28.5	29.6	4	4
South Dakota	21.2	18.8	16.6	50.4	20.3	28.2	13	13
Tennessee	9.9	8.3	14.0	6.7	8.9	14.9	35	34
Texas	13.8	13.3	20.2	9.5	13.9	13.5	23	22
Utah	23.5	23.6	27.6	26.1	24.2	19.1	12	10
Vermont	26.4	27.7	14.4	34.7	26.4	26.1	6	5
Virginia	16.1	17.0	14.1	17.9	16.7	13.2	18	17
Washington	16.3	16.4	16.4	11.3	16.2	17.6	17	18
West Virginia	20.8	20.8	12.3	25.0	20.1	25.0	14	14
Wisconsin	9.7	7.8	11.1	12.9	8.5	18.7	36	37
Wyoming	12.1	11.8	22.7	0.6	12.4	10.6	27	24

Table 2. Percent Changes in Establishments by State for MSAs and Non-MSAs, 1990 - 1995

State	Non-MSA							Rank	
	Total	Employment Size of Firm					Total		
		< 20	20-99	100-499	< 500	500+			
United States	(1.9)	(3.5)	4.8	10.5	(2.2)	1.5	--	--	
Alabama	1.1	0.3	2.6	13.1	1.1	1.6	28	28	
Alaska	21.6	21.5	29.1	13.3	21.7	20.0	2	2	
Arizona	(40.7)	(39.8)	(42.8)	(32.5)	(39.9)	(47.6)	50	50	
Arkansas	3.7	1.9	9.5	19.2	3.3	8.6	22	20	
California	(24.2)	(25.9)	(20.1)	13.2	(24.5)	(20.5)	47	47	
Colorado	11.8	12.6	11.6	20.4	12.7	(1.0)	5	5	
Connecticut	(39.6)	(40.6)	(36.5)	(25.6)	(39.7)	(39.2)	49	49	
Delaware	(33.9)	(33.0)	(39.8)	(44.8)	(34.3)	(30.5)	48	48	
District of Columbia	-	-	-	-	-	-	29	29	
Florida	(15.5)	(16.4)	(8.6)	(13.3)	(15.7)	(14.5)	45	44	
Georgia	3.4	1.7	9.7	8.3	2.8	8.3	23	23	
Hawaii	9.8	9.2	12.1	6.3	9.4	13.1	11	11	
Idaho	10.8	11.8	10.5	6.9	11.5	3.7	8	7	
Illinois	(0.6)	(3.2)	3.8	18.3	(1.7)	10.8	32	33	
Indiana	(0.6)	(3.4)	5.7	10.3	(1.8)	9.6	33	34	
Iowa	7.3	5.3	14.1	27.4	7.1	9.0	13	12	
Kansas	5.0	1.9	17.5	36.0	4.6	9.8	19	19	
Kentucky	3.8	0.3	16.2	25.6	2.9	11.7	21	22	
Louisiana	(12.0)	(14.3)	(2.4)	4.8	(12.3)	(9.1)	41	41	
Maine	5.5	4.8	3.1	17.9	5.2	10.4	17	18	
Maryland	6.9	6.2	8.0	14.3	6.7	8.7	14	14	
Massachusetts	(56.1)	(54.6)	(60.9)	(55.9)	(55.3)	(66.7)	51	51	
Michigan	(1.8)	(3.0)	(1.0)	7.8	(2.4)	5.2	35	35	
Minnesota	6.4	4.1	16.5	27.1	6.1	10.1	15	15	
Mississippi	(0.3)	(2.7)	9.1	11.1	(0.9)	4.6	31	31	
Missouri	4.2	1.3	13.1	29.4	3.3	14.1	20	21	
Montana	18.0	16.6	20.7	60.6	18.1	17.2	4	4	
Nebraska	3.2	(0.1)	9.6	53.5	2.5	12.5	24	25	
Nevada	11.6	10.6	25.7	13.2	12.1	6.6	6	6	
New Hampshire	(3.6)	(6.7)	3.4	12.9	(5.0)	14.2	38	38	
New Jersey	-	-	-	-	-	-	29	29	
New Mexico	1.3	(1.3)	14.4	36.9	1.7	(2.4)	27	26	
New York	(15.4)	(17.3)	(10.7)	3.0	(16.0)	(10.3)	44	45	
North Carolina	(15.1)	(15.5)	(12.8)	(16.0)	(15.3)	(13.7)	43	43	
North Dakota	2.5	0.5	18.1	20.3	2.6	2.4	26	24	
Ohio	(5.5)	(7.6)	4.5	2.1	(5.9)	(1.9)	40	40	
Oklahoma	5.5	3.0	21.3	20.5	5.3	7.0	18	17	
Oregon	10.2	8.7	21.9	13.8	10.0	13.0	9	8	
Pennsylvania	2.8	0.5	12.4	(2.2)	1.6	13.9	25	27	
Rhode Island	(4.0)	(4.1)	(12.4)	(12.4)	(5.2)	10.7	39	39	
South Carolina	(21.5)	(22.2)	(20.7)	(11.0)	(21.6)	(20.5)	46	46	
South Dakota	5.6	3.1	14.1	44.6	5.5	7.8	16	16	
Tennessee	11.0	8.7	16.3	20.6	10.0	19.9	7	9	
Texas	(2.9)	(5.1)	8.7	8.4	(3.5)	2.7	36	36	
Utah	32.2	33.2	41.5	28.0	33.7	18.1	1	1	
Vermont	(3.1)	(5.0)	6.5	9.4	(3.6)	4.4	37	37	
Virginia	(13.6)	(15.2)	(7.1)	4.4	(13.7)	(13.0)	42	42	
Washington	9.8	8.7	13.2	30.2	9.7	11.7	10	10	
West Virginia	(1.1)	(2.0)	4.1	0.4	(1.3)	1.1	34	32	
Wisconsin	7.8	5.0	18.1	17.9	6.8	23.7	12	13	
Wyoming	19.1	17.2	29.0	22.4	18.4	26.7	3	3	

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

Table 3. Establishments by State for MSAs and Non-MSAs, 1995

State	Total, All areas						Percent <500
	Total	Employment Size of Firm					
		< 20	20-99	100-499	< 500	500+	
United States	6,612,721	4,876,327	638,616	283,993	5,798,936	813,785	87.7
Alabama	96,048	68,690	9,458	4,303	82,451	13,597	85.8
Alaska	17,263	13,468	1,474	717	15,659	1,604	90.7
Arizona	99,573	71,803	9,784	4,492	86,079	13,494	86.4
Arkansas	60,228	45,063	5,740	2,596	53,399	6,829	88.7
California	740,508	552,170	73,120	30,382	655,672	84,836	88.5
Colorado	118,181	89,842	10,508	4,348	104,698	13,483	88.6
Connecticut	91,181	69,117	8,391	3,810	81,318	9,863	89.2
Delaware	20,990	15,010	1,951	889	17,850	3,140	85.0
District of Columbia	19,448	12,705	2,377	1,387	16,469	2,979	84.7
Florida	398,204	303,364	31,462	13,398	348,224	49,980	87.4
Georgia	178,995	127,135	16,193	7,981	151,309	27,686	84.5
Hawaii	29,939	21,214	3,338	1,616	26,168	3,771	87.4
Idaho	32,972	25,454	3,152	1,244	29,850	3,122	90.5
Illinois	293,674	214,909	29,653	12,916	257,478	36,196	87.7
Indiana	141,243	98,889	15,522	7,465	121,876	19,367	86.3
Iowa	78,458	57,034	8,501	4,117	69,652	8,806	88.8
Kansas	70,889	51,774	7,581	3,248	62,603	8,286	88.3
Kentucky	85,118	60,392	8,991	4,186	73,569	11,549	86.4
Louisiana	96,059	68,459	10,366	4,228	83,053	13,006	86.5
Maine	36,297	28,345	3,151	1,526	33,022	3,275	91.0
Maryland	122,336	88,620	12,084	5,377	106,081	16,255	86.7
Massachusetts	160,341	118,112	15,511	8,055	141,678	18,663	88.4
Michigan	226,958	165,575	24,013	10,348	199,936	27,022	88.1
Minnesota	125,912	92,162	13,675	6,159	111,996	13,916	88.9
Mississippi	57,089	41,722	5,138	2,924	49,784	7,305	87.2
Missouri	139,969	102,108	14,312	6,071	122,491	17,478	87.5
Montana	29,106	23,192	2,485	1,047	26,724	2,382	91.8
Nebraska	47,125	34,932	4,890	2,257	42,079	5,046	89.3
Nevada	37,219	27,016	3,788	1,706	32,510	4,709	87.3
New Hampshire	34,644	26,087	3,247	1,457	30,791	3,853	88.9
New Jersey	220,984	172,187	18,223	7,391	197,801	23,183	89.5
New Mexico	40,628	29,937	4,083	1,895	35,915	4,713	88.4
New York	467,233	368,261	38,129	16,147	422,537	44,696	90.4
North Carolina	181,956	131,071	17,191	8,410	156,672	25,284	86.1
North Dakota	20,267	15,308	2,153	975	18,436	1,831	91.0
Ohio	263,718	184,239	28,584	12,647	225,470	38,248	85.5
Oklahoma	81,390	60,357	7,724	3,479	71,560	9,830	87.9
Oregon	93,463	70,869	9,044	4,240	84,153	9,310	90.0
Pennsylvania	283,973	204,748	29,171	12,751	246,670	37,303	86.9
Rhode Island	27,765	21,811	2,392	939	25,142	2,623	90.6
South Carolina	87,989	63,372	8,003	3,976	75,351	12,638	85.6
South Dakota	22,705	17,534	2,272	1,128	20,934	1,771	92.2
Tennessee	124,808	87,838	12,166	5,630	105,634	19,174	84.6
Texas	438,216	313,460	42,192	19,061	374,713	63,503	85.5
Utah	45,876	33,344	4,891	2,005	40,240	5,636	87.7
Vermont	20,541	16,404	1,814	840	19,058	1,483	92.8
Virginia	162,361	115,145	15,630	7,537	138,312	24,049	85.2
Washington	151,921	115,702	14,767	5,782	136,251	15,670	89.7
West Virginia	40,597	29,877	3,641	1,898	35,416	5,181	87.2
Wisconsin	133,232	97,133	15,207	6,464	118,804	14,428	89.2
Wyoming	17,131	13,367	1,483	548	15,398	1,733	89.9



Table 3. Establishments by State for MSAs and Non-MSAs, 1995

State	MSA						Percent <500
	Total	Employment Size of Firm					
		< 20	20-99	100-499	< 500	500+	
United States	5,346,633	3,896,057	523,684	231,990	4,651,731	694,902	87.0
Alabama	68,911	48,293	7,088	3,106	58,487	10,424	84.9
Alaska	7,568	5,621	702	367	6,690	878	88.4
Arizona	89,045	63,549	8,941	4,098	76,588	12,457	86.0
Arkansas	29,523	21,101	3,029	1,270	25,400	4,123	86.0
California	716,075	532,309	71,123	29,559	632,991	83,084	88.4
Colorado	95,632	71,172	8,530	3,793	83,495	12,137	87.3
Connecticut	87,145	65,870	8,027	3,644	77,541	9,604	89.0
Delaware	16,824	11,800	1,596	736	14,132	2,692	84.0
District of Columbia	19,448	12,705	2,377	1,387	16,469	2,979	84.7
Florida	376,211	286,212	29,673	12,623	328,508	47,703	87.3
Georgia	130,606	91,173	11,947	5,817	108,937	21,669	83.4
Hawaii	21,003	14,836	2,301	1,129	18,266	2,737	87.0
Idaho	10,844	7,937	1,091	505	9,533	1,311	87.9
Illinois	249,202	180,854	25,456	10,939	217,249	31,953	87.2
Indiana	104,097	71,529	11,828	5,496	88,853	15,244	85.4
Iowa	34,663	23,274	4,167	2,120	29,561	5,102	85.3
Kansas	38,499	26,800	4,272	1,953	33,025	5,474	85.8
Kentucky	46,350	31,607	5,165	2,315	39,087	7,263	84.3
Louisiana	77,241	54,247	8,436	3,462	66,145	11,096	85.6
Maine	14,600	10,651	1,477	698	12,826	1,774	87.8
Maryland	111,932	80,642	11,112	4,922	96,676	15,256	86.4
Massachusetts	152,968	112,033	14,945	7,751	134,729	18,239	88.1
Michigan	184,973	132,464	20,272	8,657	161,393	23,580	87.3
Minnesota	87,473	61,623	9,941	4,635	76,199	11,274	87.1
Mississippi	21,580	15,212	1,997	1,098	18,307	3,273	84.8
Missouri	97,681	68,950	10,489	4,547	83,986	13,695	86.0
Montana	6,938	5,075	750	302	6,127	811	88.3
Nebraska	22,922	15,888	2,645	1,173	19,706	3,216	86.0
Nevada	31,382	22,410	3,221	1,509	27,140	4,242	86.5
New Hampshire	20,145	14,770	1,954	845	17,569	2,576	87.2
New Jersey	220,984	172,187	18,223	7,391	197,801	23,183	89.5
New Mexico	24,529	17,852	2,462	1,160	21,474	3,055	87.5
New York	434,717	343,132	35,419	14,788	393,339	41,378	90.5
North Carolina	127,508	89,595	12,524	6,217	108,336	19,172	85.0
North Dakota	8,667	5,944	1,146	549	7,639	1,028	88.1
Ohio	219,764	151,714	24,092	10,660	186,466	33,298	84.8
Oklahoma	53,109	38,415	5,142	2,305	45,862	7,247	86.4
Oregon	66,548	49,252	6,699	3,207	59,158	7,390	88.9
Pennsylvania	243,833	174,448	25,268	11,136	210,852	32,981	86.5
Rhode Island	25,626	20,105	2,230	854	23,189	2,437	90.5
South Carolina	65,090	45,999	6,101	2,996	55,096	9,994	84.6
South Dakota	8,293	5,867	969	525	7,361	932	88.8
Tennessee	91,782	62,703	9,225	4,183	76,111	15,671	82.9
Texas	375,358	264,705	36,804	16,729	318,238	57,120	84.8
Utah	35,395	25,133	3,926	1,621	30,680	4,715	86.7
Vermont	5,682	4,237	587	268	5,092	590	89.6
Virginia	129,070	89,803	12,738	6,178	108,719	20,351	84.2
Washington	126,162	94,780	12,586	5,005	112,371	13,791	89.1
West Virginia	18,331	13,044	1,695	884	15,623	2,708	85.2
Wisconsin	90,048	63,090	10,863	4,718	78,671	11,377	87.4
Wyoming	4,656	3,445	433	160	4,038	618	86.7

Table 3. Establishments by State for MSAs and Non-MSAs, 1995

State	Non-MSA						Percent <500
	Employment Size of Firm						
	Total	< 20	20-99	100-499	< 500	500+	
United States	1,266,088	980,270	114,932	52,003	1,147,205	118,883	90.6
Alabama	27,137	20,397	2,370	1,197	23,964	3,173	88.3
Alaska	9,695	7,847	772	350	8,969	726	92.5
Arizona	10,528	8,254	843	394	9,491	1,037	90.2
Arkansas	30,705	23,962	2,711	1,326	27,999	2,706	91.2
California	24,433	19,861	1,997	823	22,681	1,752	92.8
Colorado	22,549	18,670	1,978	555	21,203	1,346	94.0
Connecticut	4,036	3,247	364	166	3,777	259	93.6
Delaware	4,166	3,210	355	153	3,718	448	89.2
District of Columbia	-	-	-	-	-	-	-
Florida	21,993	17,152	1,789	775	19,716	2,277	89.6
Georgia	48,389	35,962	4,246	2,164	42,372	6,017	87.6
Hawaii	8,936	6,378	1,037	487	7,902	1,034	88.4
Idaho	22,128	17,517	2,061	739	20,317	1,811	91.8
Illinois	44,472	34,055	4,197	1,977	40,229	4,243	90.5
Indiana	37,146	27,360	3,694	1,969	33,023	4,123	88.9
Iowa	43,795	33,760	4,334	1,997	40,091	3,704	91.5
Kansas	32,390	24,974	3,309	1,295	29,578	2,812	91.3
Kentucky	38,768	28,785	3,826	1,871	34,482	4,286	88.9
Louisiana	18,818	14,212	1,930	766	16,908	1,910	89.9
Maine	21,697	17,694	1,674	828	20,196	1,501	93.1
Maryland	10,404	7,978	972	455	9,405	999	90.4
Massachusetts	7,373	6,079	566	304	6,949	424	94.2
Michigan	41,985	33,111	3,741	1,691	38,543	3,442	91.8
Minnesota	38,439	30,539	3,734	1,524	35,797	2,642	93.1
Mississippi	35,509	26,510	3,141	1,826	31,477	4,032	88.6
Missouri	42,288	33,158	3,823	1,524	38,505	3,783	91.1
Montana	22,168	18,117	1,735	745	20,597	1,571	92.9
Nebraska	24,203	19,044	2,245	1,084	22,373	1,830	92.4
Nevada	5,837	4,606	567	197	5,370	467	92.0
New Hampshire	14,499	11,317	1,293	612	13,222	1,277	91.2
New Jersey	-	-	-	-	-	-	-
New Mexico	16,099	12,085	1,621	735	14,441	1,658	89.7
New York	32,516	25,129	2,710	1,359	29,198	3,318	89.8
North Carolina	54,448	41,476	4,667	2,193	48,336	6,112	88.8
North Dakota	11,600	9,364	1,007	426	10,797	803	93.1
Ohio	43,954	32,525	4,492	1,987	39,004	4,950	88.7
Oklahoma	28,281	21,942	2,582	1,174	25,698	2,583	90.9
Oregon	26,915	21,617	2,345	1,033	24,995	1,920	92.9
Pennsylvania	40,140	30,300	3,903	1,615	35,818	4,322	89.2
Rhode Island	2,139	1,706	162	85	1,953	186	91.3
South Carolina	22,899	17,373	1,902	980	20,255	2,644	88.5
South Dakota	14,412	11,667	1,303	603	13,573	839	94.2
Tennessee	33,026	25,135	2,941	1,447	29,523	3,503	89.4
Texas	62,858	48,755	5,388	2,332	56,475	6,383	89.8
Utah	10,481	8,211	965	384	9,560	921	91.2
Vermont	14,859	12,167	1,227	572	13,966	893	94.0
Virginia	33,291	25,342	2,892	1,359	29,593	3,698	88.9
Washington	25,759	20,922	2,181	777	23,880	1,879	92.7
West Virginia	22,266	16,833	1,946	1,014	19,793	2,473	88.9
Wisconsin	43,184	34,043	4,344	1,746	40,133	3,051	92.9
Wyoming	12,475	9,922	1,050	388	11,360	1,115	91.1

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

Table 4. Establishments by State for MSAs and Non-MSAs, 1990

State	Total, All areas						Percent <500
	Total	Employment Size of Firm					
		< 20	20-99	100-499	< 500	500+	
United States	6,175,559	4,602,362	590,496	254,747	5,447,605	727,954	88.2
Alabama	86,534	62,453	8,289	3,880	74,622	11,912	86.2
Alaska	14,773	11,553	1,232	640	13,425	1,348	90.9
Arizona	86,488	62,812	8,304	3,495	74,611	11,877	86.3
Arkansas	53,409	40,764	4,874	2,211	47,849	5,560	89.6
California	745,679	560,643	74,576	28,833	664,052	81,627	89.1
Colorado	96,825	73,393	8,523	3,396	85,312	11,513	88.1
Connecticut	92,813	71,206	8,662	3,726	83,594	9,219	90.1
Delaware	18,760	13,782	1,887	734	16,403	2,357	87.4
District of Columbia	19,563	12,749	2,392	1,381	16,522	3,041	84.5
Florida	361,346	274,617	29,064	12,646	316,327	45,019	87.5
Georgia	157,665	112,036	14,062	7,027	133,125	24,540	84.4
Hawaii	29,313	21,245	3,219	1,513	25,977	3,336	88.6
Idaho	26,513	20,408	2,546	1,008	23,962	2,551	90.4
Illinois	272,737	201,522	28,184	11,634	241,340	31,397	88.5
Indiana	128,311	91,852	13,627	6,514	111,993	16,318	87.3
Iowa	73,130	54,332	7,662	3,310	65,304	7,826	89.3
Kansas	65,856	49,129	6,739	2,637	58,505	7,351	88.8
Kentucky	79,003	57,846	7,820	3,492	69,158	9,845	87.5
Louisiana	88,291	64,050	8,672	3,599	76,321	11,970	86.4
Maine	34,841	27,477	3,042	1,387	31,906	2,935	91.6
Maryland	114,897	82,749	11,878	5,084	99,711	15,186	86.8
Massachusetts	158,327	118,227	15,904	7,166	141,297	17,030	89.2
Michigan	210,304	155,196	22,219	9,138	186,553	23,751	88.7
Minnesota	112,188	83,275	11,972	5,333	100,580	11,608	89.7
Mississippi	52,889	39,579	4,387	2,404	46,370	6,519	87.7
Missouri	130,286	96,235	13,076	5,193	114,504	15,782	87.9
Montana	25,028	20,158	2,136	716	23,010	2,018	91.9
Nebraska	43,748	33,227	4,390	1,822	39,439	4,309	90.2
Nevada	29,931	22,013	3,064	1,231	26,308	3,623	87.9
New Hampshire	33,250	25,832	2,956	1,271	30,059	3,191	90.4
New Jersey	214,076	166,954	18,415	7,257	192,626	21,450	90.0
New Mexico	35,704	26,907	3,381	1,382	31,670	4,034	88.7
New York	466,760	371,242	39,394	15,531	426,167	40,593	91.3
North Carolina	165,077	120,491	15,390	7,324	143,205	21,872	86.8
North Dakota	18,978	14,810	1,779	754	17,343	1,635	91.4
Ohio	248,697	175,472	26,196	11,707	213,375	35,322	85.8
Oklahoma	74,663	56,204	6,452	3,077	65,733	8,930	88.0
Oregon	81,082	61,727	7,797	3,624	73,148	7,934	90.2
Pennsylvania	279,599	205,561	27,888	12,340	245,789	33,810	87.9
Rhode Island	27,726	21,776	2,607	962	25,345	2,381	91.4
South Carolina	79,742	58,216	7,236	3,254	68,706	11,036	86.2
South Dakota	20,492	16,248	1,973	766	18,987	1,505	92.7
Tennessee	113,290	80,993	10,619	5,120	96,732	16,558	85.4
Texas	394,482	284,950	35,566	17,433	337,949	56,533	85.7
Utah	36,586	26,502	3,760	1,585	31,847	4,739	87.0
Vermont	19,838	16,128	1,665	722	18,515	1,323	93.3
Virginia	149,694	106,646	14,274	6,543	127,463	22,231	85.1
Washington	131,917	100,675	12,743	5,093	118,511	13,406	89.8
West Virginia	37,687	27,978	3,379	1,717	33,074	4,613	87.8
Wisconsin	122,142	90,975	13,457	5,659	110,091	12,051	90.1
Wyoming	14,629	11,547	1,167	476	13,190	1,439	90.2

Table 4. Establishments by State for MSAs and Non-MSAs, 1990

State	MSA						Percent <500
	Total	Employment Size of Firm					
		< 20	20-99	100-499	< 500	500+	
United States	4,885,470	3,586,088	480,834	207,696	4,274,618	610,852	87.5
Alabama	59,705	42,114	5,980	2,822	50,916	8,789	85.3
Alaska	6,801	5,093	634	331	6,058	743	89.1
Arizona	68,730	49,090	6,830	2,911	58,831	9,899	85.6
Arkansas	23,813	17,248	2,398	1,099	20,745	3,068	87.1
California	713,432	533,827	72,076	28,106	634,009	79,423	88.9
Colorado	76,658	56,819	6,751	2,935	66,505	10,153	86.8
Connecticut	86,127	65,742	8,089	3,503	77,334	8,793	89.8
Delaware	12,456	8,990	1,297	457	10,744	1,712	86.3
District of Columbia	19,563	12,749	2,392	1,381	16,522	3,041	84.5
Florida	335,307	254,093	27,107	11,752	292,952	42,355	87.4
Georgia	110,879	76,675	10,190	5,028	91,893	18,986	82.9
Hawaii	21,176	15,405	2,294	1,055	18,754	2,422	88.6
Idaho	6,544	4,742	681	317	5,740	804	87.7
Illinois	227,995	166,324	24,139	9,963	200,426	27,569	87.9
Indiana	90,938	63,520	10,132	4,729	78,381	12,557	86.2
Iowa	32,303	22,270	3,862	1,743	27,875	4,428	86.3
Kansas	35,009	24,611	3,924	1,685	30,220	4,789	86.3
Kentucky	41,672	29,135	4,527	2,002	35,664	6,008	85.6
Louisiana	66,903	47,472	6,695	2,868	57,035	9,868	85.3
Maine	14,275	10,597	1,418	685	12,700	1,575	89.0
Maryland	105,166	75,235	10,978	4,686	90,899	14,267	86.4
Massachusetts	141,515	104,826	14,456	6,476	125,758	15,757	88.9
Michigan	167,557	121,070	18,439	7,569	147,078	20,479	87.8
Minnesota	76,057	53,948	8,766	4,134	66,848	9,209	87.9
Mississippi	17,268	12,335	1,508	761	14,604	2,664	84.6
Missouri	89,694	63,517	9,696	4,015	77,228	12,466	86.1
Montana	6,248	4,620	699	252	5,571	677	89.2
Nebraska	20,302	14,162	2,341	1,116	17,619	2,683	86.8
Nevada	24,702	17,847	2,613	1,057	21,517	3,185	87.1
New Hampshire	18,210	13,702	1,706	729	16,137	2,073	88.6
New Jersey	214,076	166,954	18,415	7,257	192,626	21,450	90.0
New Mexico	19,806	14,661	1,964	845	17,470	2,336	88.2
New York	428,306	340,841	36,359	14,211	391,411	36,895	91.4
North Carolina	100,945	71,398	10,041	4,714	86,153	14,792	85.3
North Dakota	7,666	5,489	926	400	6,815	851	88.9
Ohio	202,201	140,267	21,898	9,760	171,925	30,276	85.0
Oklahoma	47,851	34,907	4,324	2,103	41,334	6,517	86.4
Oregon	56,661	41,836	5,874	2,716	50,426	6,235	89.0
Pennsylvania	240,546	175,425	24,417	10,689	210,531	30,015	87.5
Rhode Island	25,497	19,997	2,422	865	23,284	2,213	91.3
South Carolina	50,588	35,885	4,839	2,153	42,877	7,711	84.8
South Dakota	6,844	4,937	831	349	6,117	727	89.4
Tennessee	83,524	57,878	8,090	3,920	69,888	13,636	83.7
Texas	329,765	233,558	30,607	15,282	279,447	50,318	84.7
Utah	28,658	20,336	3,078	1,285	24,699	3,959	86.2
Vermont	4,497	3,317	513	199	4,029	468	89.6
Virginia	111,154	76,773	11,162	5,241	93,176	17,978	83.8
Washington	108,466	81,430	10,816	4,496	96,742	11,724	89.2
West Virginia	15,179	10,797	1,509	707	13,013	2,166	85.7
Wisconsin	82,082	58,542	9,778	4,178	72,498	9,584	88.3
Wyoming	4,153	3,082	353	159	3,594	559	86.5

Table 4. Establishments by State for MSAs and Non-MSAs, 1990

State	Non-MSA						Percent <500
	Total	Employment Size of Firm					
		< 20	20-99	100-499	< 500	500+	
United States	1,290,089	1,016,274	109,662	47,051	1,172,987	117,102	90.9
Alabama	26,829	20,339	2,309	1,058	23,706	3,123	88.4
Alaska	7,972	6,460	598	309	7,367	605	92.4
Arizona	17,758	13,722	1,474	584	15,780	1,978	88.9
Arkansas	29,596	23,516	2,476	1,112	27,104	2,492	91.6
California	32,247	26,816	2,500	727	30,043	2,204	93.2
Colorado	20,167	16,574	1,772	461	18,807	1,360	93.3
Connecticut	6,686	5,464	573	223	6,260	426	93.6
Delaware	6,304	4,792	590	277	5,659	645	89.8
District of Columbia	-	-	-	-	-	-	-
Florida	26,039	20,524	1,957	894	23,375	2,664	89.8
Georgia	46,786	35,361	3,872	1,999	41,232	5,554	88.1
Hawaii	8,137	5,840	925	458	7,223	914	88.8
Idaho	19,969	15,666	1,865	691	18,222	1,747	91.3
Illinois	44,742	35,198	4,045	1,671	40,914	3,828	91.4
Indiana	37,373	28,332	3,495	1,785	33,612	3,761	89.9
Iowa	40,827	32,062	3,800	1,567	37,429	3,398	91.7
Kansas	30,847	24,518	2,815	952	28,285	2,562	91.7
Kentucky	37,331	28,711	3,293	1,490	33,494	3,837	89.7
Louisiana	21,388	16,578	1,977	731	19,286	2,102	90.2
Maine	20,566	16,880	1,624	702	19,206	1,360	93.4
Maryland	9,731	7,514	900	398	8,812	919	90.6
Massachusetts	16,812	13,401	1,448	690	15,539	1,273	92.4
Michigan	42,747	34,126	3,780	1,569	39,475	3,272	92.3
Minnesota	36,131	29,327	3,206	1,199	33,732	2,399	93.4
Mississippi	35,621	27,244	2,879	1,643	31,766	3,855	89.2
Missouri	40,592	32,718	3,380	1,178	37,276	3,316	91.8
Montana	18,780	15,538	1,437	464	17,439	1,341	92.9
Nebraska	23,446	19,065	2,049	706	21,820	1,626	93.1
Nevada	5,229	4,166	451	174	4,791	438	91.6
New Hampshire	15,040	12,130	1,250	542	13,922	1,118	92.6
New Jersey	-	-	-	-	-	-	-
New Mexico	15,898	12,246	1,417	537	14,200	1,698	89.3
New York	38,454	30,401	3,035	1,320	34,756	3,698	90.4
North Carolina	64,132	49,093	5,349	2,610	57,052	7,080	89.0
North Dakota	11,312	9,321	853	354	10,528	784	93.1
Ohio	46,496	35,205	4,298	1,947	41,450	5,046	89.1
Oklahoma	26,812	21,297	2,128	974	24,399	2,413	91.0
Oregon	24,421	19,891	1,923	908	22,722	1,699	93.0
Pennsylvania	39,053	30,136	3,471	1,651	35,258	3,795	90.3
Rhode Island	2,229	1,779	185	97	2,061	168	92.5
South Carolina	29,154	22,331	2,397	1,101	25,829	3,325	88.6
South Dakota	13,648	11,311	1,142	417	12,870	778	94.3
Tennessee	29,766	23,115	2,529	1,200	26,844	2,922	90.2
Texas	64,717	51,392	4,959	2,151	58,502	6,215	90.4
Utah	7,928	6,166	682	300	7,148	780	90.2
Vermont	15,341	12,811	1,152	523	14,486	855	94.4
Virginia	38,540	29,873	3,112	1,302	34,287	4,253	89.0
Washington	23,451	19,245	1,927	597	21,769	1,682	92.8
West Virginia	22,508	17,181	1,870	1,010	20,061	2,447	89.1
Wisconsin	40,060	32,433	3,679	1,481	37,593	2,467	93.8
Wyoming	10,476	8,465	814	317	9,596	880	91.6

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

Table 5. Employment by Industry for MSAs and Non-MSAs, 1990 - 1995

Year	Industry	Total, All areas						Percent <500
		Total	Employment Size of Firm					
			< 20	20-99	100-499	< 500	500+	
1995	United States	100,314,946	19,569,861	18,422,228	14,660,421	52,652,510	47,662,436	52.5
	Ag. Serv., For., & Fishing	630,287	361,202	147,065	52,060	560,327	69,960	88.9
	Mining	627,531	76,430	91,513	75,196	243,139	384,392	38.7
	Construction	5,040,598	2,211,245	1,594,071	696,278	4,501,594	539,004	89.3
	Manufacturing	18,611,108	1,347,832	2,743,165	3,073,002	7,163,999	11,447,109	38.5
	Trans.,Comm., & Pub. Ut.	5,924,706	725,709	798,021	628,665	2,152,395	3,772,311	36.3
	Wholesale Trade	6,606,534	1,616,906	1,738,224	1,074,161	4,429,291	2,177,243	67.0
	Retail Trade	21,086,617	4,405,883	4,349,787	2,208,976	10,964,646	10,121,971	52.0
	Fin., Ins., & Real Estate	6,984,830	1,252,906	934,421	815,342	3,002,669	3,982,161	43.0
	Services	34,709,644	7,499,092	6,012,668	6,033,998	19,545,758	15,163,886	56.3
	Unclassified	93,091	72,656	13,293	2,743	88,692	4,399	95.3
1990	United States	93,469,275	18,911,906	17,710,042	13,544,849	50,166,797	43,302,478	53.7
	Ag. Serv., For., & Fishing	534,125	298,927	127,895	50,545	477,367	56,758	89.4
	Mining	723,420	88,638	111,605	87,423	287,666	435,754	39.8
	Construction	5,258,524	2,172,737	1,663,237	791,975	4,627,949	630,575	88.0
	Manufacturing	19,167,922	1,353,611	2,785,692	3,078,746	7,218,049	11,949,873	37.7
	Trans.,Comm., & Pub. Ut.	5,594,752	664,664	762,043	553,068	1,979,775	3,614,977	35.4
	Wholesale Trade	6,332,437	1,562,757	1,693,941	977,453	4,234,151	2,098,286	66.9
	Retail Trade	19,861,604	4,499,772	4,273,110	2,134,371	10,907,253	8,954,351	54.9
	Fin., Ins., & Real Estate	6,983,931	1,243,216	984,655	864,224	3,092,095	3,891,836	44.3
	Services	28,880,444	6,935,273	5,283,645	5,003,879	17,222,797	11,657,647	59.6
	Unclassified	132,116	92,311	24,219	3,165	119,695	12,421	90.6
Percent Change, 1990-1995								
	United States	7.3	3.5	4.0	8.2	5.0	10.1	-
	Ag. Serv., For., & Fishing	18.0	20.8	15.0	3.0	17.4	23.3	-
	Mining	(13.3)	(13.8)	(18.0)	(14.0)	(15.5)	(11.8)	-
	Construction	(4.1)	1.8	(4.2)	(12.1)	(2.7)	(14.5)	-
	Manufacturing	(2.9)	(0.4)	(1.5)	(0.2)	(0.7)	(4.2)	-
	Trans.,Comm., & Pub. Ut.	5.9	9.2	4.7	13.7	8.7	4.4	-
	Wholesale Trade	4.3	3.5	2.6	9.9	4.6	3.8	-
	Retail Trade	6.2	(2.1)	1.8	3.5	0.5	13.0	-
	Fin., Ins., & Real Estate	0.0	0.8	(5.1)	(5.7)	(2.9)	2.3	-
	Services	20.2	8.1	13.8	20.6	13.5	30.1	-
	Unclassified	(29.5)	(21.3)	(45.1)	(13.3)	(25.9)	(64.6)	-

Table 5. Employment by Industry for MSAs and Non-MSAs, 1990 - 1995

Year	Industry	MSA					Percent <500	
		Total	Employment Size of Firm					
			< 20	20-99	100-499	< 500		500+
1995	United States	85,009,988	15,720,381	15,420,651	12,332,523	43,473,555	41,536,433	51.1
	Ag. Serv., For., & Fishing	(D)	(D)	(D)	(D)	(D)	(D)	(D)
	Mining	(D)	(D)	(D)	(D)	(D)	(D)	(D)
	Construction	4,293,648	1,765,480	(D)	(D)	(D)	(D)	(D)
	Manufacturing	14,426,792	1,075,152	2,258,926	2,403,006	5,737,084	8,689,708	39.8
	Trans.,Comm., & Pub. Ut.	5,181,144	(D)	(D)	(D)	1,697,246	3,483,898	32.8
	Wholesale Trade	5,844,123	1,348,214	(D)	(D)	3,801,540	2,042,583	65.0
	Retail Trade	17,514,792	3,317,296	3,465,646	1,846,382	8,629,324	8,885,468	49.3
	Fin., Ins., & Real Estate	6,355,220	1,051,753	(D)	(D)	2,557,072	3,798,148	40.2
	Services	30,485,500	6,242,468	5,240,009	5,118,903	16,601,380	13,884,120	54.5
	Unclassified	(D)	(D)	(D)	(D)	(D)	4,399	(D)
1990	United States	78,348,381	14,887,093	14,699,225	11,389,626	40,975,944	37,372,437	52.3
	Ag. Serv., For., & Fishing	(D)	234,447	108,351	40,977	383,775	(D)	(D)
	Mining	338,689	43,974	51,361	48,037	143,372	195,317	42.3
	Construction	4,470,026	1,720,642	1,449,622	722,777	3,893,041	576,985	87.1
	Manufacturing	14,815,755	1,070,876	2,279,115	2,369,422	5,719,413	9,096,342	38.6
	Trans.,Comm., & Pub. Ut.	4,837,295	473,916	593,864	469,461	1,537,241	3,300,054	31.8
	Wholesale Trade	5,530,425	1,263,724	1,436,887	877,305	3,577,916	1,952,509	64.7
	Retail Trade	16,268,118	3,299,866	3,387,174	1,779,102	8,466,142	7,801,976	52.0
	Fin., Ins., & Real Estate	6,294,837	1,025,383	800,419	787,423	2,613,225	3,681,612	41.5
	Services	25,266,090	5,682,148	4,571,976	4,292,365	14,546,489	10,719,601	57.6
	Unclassified	(D)	72,117	20,456	2,757	95,330	(D)	(D)
Percent Change, 1990-1995								
	United States	8.5	5.6	4.9	8.3	6.1	11.1	-
	Ag. Serv., For., & Fishing	(D)	(D)	(D)	(D)	(D)	(D)	-
	Mining	(D)	(D)	(D)	(D)	(D)	(D)	-
	Construction	(3.9)	2.6	(D)	(D)	(D)	(D)	-
	Manufacturing	(2.6)	0.4	(0.9)	1.4	0.3	(4.5)	-
	Trans.,Comm., & Pub. Ut.	7.1	(D)	(D)	(D)	10.4	5.6	-
	Wholesale Trade	5.7	6.7	(D)	(D)	6.3	4.6	-
	Retail Trade	7.7	0.5	2.3	3.8	1.9	13.9	-
	Fin., Ins., & Real Estate	1.0	2.6	(D)	(D)	(2.1)	3.2	-
	Services	20.7	9.9	14.6	19.3	14.1	29.5	-
	Unclassified	(D)	(D)	(D)	(D)	(D)	(D)	-

Table 5. Employment by Industry for MSAs and Non-MSAs, 1990 - 1995

Year	Industry	Non-MSA					Percent <500	
		Total	Employment Size of Firm					
			< 20	20-99	100-499	< 500	500+	
1995	United States	15,304,958	3,849,480	3,001,577	2,327,898	9,178,955	6,126,003	60.0
	Ag. Serv., For., & Fishing	(D)	(D)	(D)	(D)	(D)	(D)	(D)
	Mining	(D)	(D)	(D)	(D)	(D)	(D)	(D)
	Construction	746,950	445,765	(D)	(D)	(D)	(D)	(D)
	Manufacturing	4,184,316	272,680	484,239	669,996	1,426,915	2,757,401	34.1
	Trans.,Comm., & Pub. Ut.	743,562	(D)	(D)	(D)	455,149	288,413	61.2
	Wholesale Trade	762,411	268,692	(D)	(D)	627,751	134,660	82.3
	Retail Trade	3,571,825	1,088,587	884,141	362,594	2,335,322	1,236,503	65.4
	Fin., Ins., & Real Estate	629,610	201,153	(D)	(D)	445,597	184,013	70.8
	Services	4,224,144	1,256,624	772,659	915,095	2,944,378	1,279,766	69.7
	Unclassified	(D)	(D)	(D)	(D)	(D)	-	(D)
1990	United States	15,120,894	4,024,813	3,010,817	2,155,223	9,190,853	5,930,041	60.8
	Ag. Serv., For., & Fishing	(D)	64,480	19,544	9,568	93,592	(D)	(D)
	Mining	384,731	44,664	60,244	39,386	144,294	240,437	37.5
	Construction	788,498	452,095	213,615	69,198	734,908	53,590	93.2
	Manufacturing	4,352,167	282,735	506,577	709,324	1,498,636	2,853,531	34.4
	Trans.,Comm., & Pub. Ut.	757,457	190,748	168,179	83,607	442,534	314,923	58.4
	Wholesale Trade	802,012	299,033	257,054	100,148	656,235	145,777	81.8
	Retail Trade	3,593,486	1,199,906	885,936	355,269	2,441,111	1,152,375	67.9
	Fin., Ins., & Real Estate	689,094	217,833	184,236	76,801	478,870	210,224	69.5
	Services	3,614,354	1,253,125	711,669	711,514	2,676,308	938,046	74.0
	Unclassified	(D)	20,194	3,763	408	24,365	(D)	(D)
Percent Change, 1990-1995								
	United States	1.2	(4.4)	(0.3)	8.0	(0.1)	3.3	-
	Ag. Serv., For., & Fishing	(D)	(D)	(D)	(D)	(D)	(D)	-
	Mining	(D)	(D)	(D)	(D)	(D)	(D)	-
	Construction	(5.3)	(1.4)	(D)	(D)	(D)	(D)	-
	Manufacturing	(3.9)	(3.6)	(4.4)	(5.5)	(4.8)	(3.4)	-
	Trans.,Comm., & Pub. Ut.	(1.8)	(D)	(D)	(D)	2.9	(8.4)	-
	Wholesale Trade	(4.9)	(10.1)	(D)	(D)	(4.3)	(7.6)	-
	Retail Trade	(0.6)	(9.3)	(0.2)	2.1	(4.3)	7.3	-
	Fin., Ins., & Real Estate	(8.6)	(7.7)	(D)	(D)	(6.9)	(12.5)	-
	Services	16.9	0.3	8.6	28.6	10.0	36.4	-
	Unclassified	(D)	(D)	(D)	(D)	(D)	(D)	-

(D) = disclosure

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



Table 6. Percent Changes in Employment by State for MSAs and Non-MSAs, 1990 - 1995

State	Total, All areas							Rank	
	Total	Employment Size of Firm					Total	< 500	
		< 20	20-99	100-499	< 500	500+			
United States	7.3	3.5	4.0	8.2	5.0	10.1	--	--	
Alabama	15.9	9.1	10.5	14.9	11.1	20.9	15	20	
Alaska	15.3	11.4	14.1	8.7	11.5	22.7	17	18	
Arizona	21.9	15.1	19.3	27.7	19.9	24.2	6	5	
Arkansas	18.7	10.1	14.7	19.9	14.1	23.8	10	12	
California	(3.2)	(4.7)	(7.4)	(3.3)	(5.3)	(0.5)	48	48	
Colorado	24.8	22.0	23.7	36.2	25.9	23.4	5	2	
Connecticut	(4.7)	(6.0)	(6.9)	0.4	(4.6)	(5.0)	51	46	
Delaware	4.3	3.0	(0.7)	8.8	3.0	5.5	39	39	
District of Columbia	(3.1)	(3.0)	(9.7)	(6.0)	(6.5)	0.1	47	50	
Florida	13.0	5.4	3.4	9.7	5.7	22.3	23	35	
Georgia	16.8	9.3	12.2	16.9	12.3	21.0	13	16	
Hawaii	(2.0)	(0.5)	(4.1)	(11.3)	(4.9)	2.1	46	47	
Idaho	26.3	20.1	24.2	35.5	24.7	29.1	2	3	
Illinois	6.5	3.0	2.9	7.5	4.3	8.9	37	37	
Indiana	11.8	5.7	9.7	17.6	10.5	13.1	28	24	
Iowa	12.9	3.5	9.6	25.4	11.1	15.3	24	19	
Kansas	9.9	4.5	10.8	18.8	10.3	9.2	32	25	
Kentucky	13.6	3.7	8.6	21.5	10.0	17.8	21	27	
Louisiana	14.2	8.8	13.8	22.5	14.1	14.4	20	13	
Maine	1.9	(0.8)	0.1	(2.3)	(0.9)	6.6	42	42	
Maryland	0.5	1.7	(3.3)	(0.8)	(0.8)	2.2	43	41	
Massachusetts	(1.3)	(4.9)	(6.0)	2.0	(3.2)	0.6	45	45	
Michigan	8.6	4.4	5.9	14.5	7.6	9.7	33	31	
Minnesota	13.1	6.1	8.8	18.6	10.6	16.1	22	22	
Mississippi	20.1	7.2	13.1	20.5	12.7	28.7	8	15	
Missouri	7.7	3.9	7.7	13.3	7.7	7.7	34	30	
Montana	17.6	12.5	18.6	32.1	18.0	16.7	11	8	
Nebraska	14.9	4.1	9.9	21.6	10.2	21.1	19	26	
Nevada	25.3	17.8	18.4	21.5	19.1	31.0	3	6	
New Hampshire	5.1	(1.2)	4.4	5.7	2.5	8.9	38	40	
New Jersey	(1.1)	(1.1)	(4.8)	(0.6)	(2.3)	0.3	44	44	
New Mexico	21.2	11.8	19.5	31.5	19.1	24.6	7	7	
New York	(4.1)	(5.1)	(7.7)	(4.1)	(5.7)	(2.3)	50	49	
North Carolina	11.8	7.5	9.4	12.2	9.5	14.1	27	28	
North Dakota	17.1	4.4	20.6	28.1	15.5	21.2	12	10	
Ohio	7.1	3.8	5.7	11.9	6.8	7.5	35	34	
Oklahoma	12.2	7.5	16.7	24.6	14.8	8.6	26	11	
Oregon	16.5	10.7	12.9	12.4	11.9	24.3	14	17	
Pennsylvania	2.2	(0.6)	(1.0)	(1.6)	(1.1)	6.0	41	43	
Rhode Island	(3.5)	(8.4)	(9.3)	(5.3)	(7.8)	3.2	49	51	
South Carolina	10.2	7.8	7.4	4.8	6.8	13.3	30	33	
South Dakota	24.8	8.9	12.1	33.4	15.6	45.7	4	9	
Tennessee	15.2	7.5	10.2	15.1	10.6	19.6	18	23	
Texas	15.7	10.6	16.2	12.0	12.9	18.6	16	14	
Utah	30.4	23.3	32.1	33.9	29.1	31.7	1	1	
Vermont	4.2	(0.3)	2.2	12.4	3.5	5.8	40	38	
Virginia	6.9	4.9	3.1	6.4	4.7	9.1	36	36	
Washington	10.6	10.5	10.3	11.9	10.8	10.4	29	21	
West Virginia	10.0	7.3	6.1	9.3	7.4	13.4	31	32	
Wisconsin	12.2	5.4	9.5	12.8	9.0	16.4	25	29	
Wyoming	19.2	14.6	22.0	34.2	20.4	16.7	9	4	

Table 6. Percent Changes in Employment by State for MSAs and Non-MSAs, 1990 - 1995

State	MSA							Rank	
	Total	Employment Size of Firm					Total	< 500	
		< 20	20-99	100-499	< 500	500+			
United States	8.5	5.6	4.9	8.3	6.1	11.1	--	--	
Alabama	21.0	13.1	15.3	19.8	15.7	26.7	13	18	
Alaska	14.1	7.5	15.5	6.1	9.6	20.9	27	31	
Arizona	32.5	30.0	31.1	35.2	31.8	33.2	3	2	
Arkansas	31.8	21.8	25.5	22.4	23.3	40.7	4	11	
California	(2.6)	(3.6)	(6.8)	(3.3)	(4.7)	(0.0)	47	48	
Colorado	26.8	24.7	26.6	35.3	28.0	25.4	9	3	
Connecticut	(3.0)	(3.2)	(4.6)	1.6	(2.4)	(3.8)	48	45	
Delaware	19.2	24.0	15.0	26.0	21.1	17.7	16	12	
District of Columbia	(3.1)	(3.0)	(9.7)	(6.0)	(6.5)	0.1	49	49	
Florida	14.4	7.3	4.8	10.8	7.3	23.2	25	38	
Georgia	20.4	13.6	15.5	19.9	16.0	24.2	15	17	
Hawaii	(3.3)	(3.2)	(4.8)	(17.8)	(8.3)	3.5	51	51	
Idaho	72.5	56.5	64.3	81.2	65.5	81.6	1	1	
Illinois	6.9	4.5	3.3	5.9	4.5	9.4	40	40	
Indiana	14.2	9.5	13.1	19.0	13.5	14.9	26	21	
Iowa	11.6	3.4	5.9	21.2	9.3	13.9	33	32	
Kansas	8.3	7.6	7.7	10.9	8.6	8.0	36	33	
Kentucky	15.0	5.3	10.2	17.8	10.7	19.7	23	28	
Louisiana	20.7	16.2	21.6	25.3	20.6	20.9	14	14	
Maine	3.3	(2.8)	1.3	(7.5)	(2.8)	12.7	41	46	
Maryland	0.3	1.6	(3.7)	(2.0)	(1.3)	2.3	44	42	
Massachusetts	2.9	1.1	(0.9)	6.9	2.2	3.8	42	41	
Michigan	10.0	6.8	7.8	16.1	9.6	10.5	35	30	
Minnesota	12.5	7.4	8.3	15.5	10.3	14.8	30	29	
Mississippi	34.5	27.6	28.6	26.2	27.6	41.2	2	4	
Missouri	7.1	5.4	7.9	9.7	7.5	6.6	39	37	
Montana	12.5	9.5	7.5	6.2	8.1	21.4	29	36	
Nebraska	15.0	9.1	8.8	17.6	11.4	18.4	24	23	
Nevada	28.9	19.9	18.0	25.7	20.8	36.2	7	13	
New Hampshire	7.8	3.4	8.1	10.3	6.8	9.0	38	39	
New Jersey	(1.1)	(1.1)	(4.8)	(0.6)	(2.3)	0.3	45	44	
New Mexico	31.5	20.8	27.3	34.3	26.6	39.0	5	6	
New York	(3.2)	(3.8)	(7.0)	(2.9)	(4.6)	(1.6)	50	47	
North Carolina	25.8	22.8	21.1	30.2	24.3	27.0	10	7	
North Dakota	18.3	8.8	22.4	26.3	18.8	17.5	18	15	
Ohio	7.9	6.2	7.2	13.0	8.5	7.3	37	35	
Oklahoma	13.1	9.3	16.7	20.1	14.7	11.2	28	19	
Oregon	18.3	13.1	12.4	14.1	13.1	26.3	19	22	
Pennsylvania	2.0	(1.0)	(1.7)	(1.5)	(1.4)	5.8	43	43	
Rhode Island	(1.4)	(8.4)	(9.4)	(4.8)	(7.8)	8.8	46	50	
South Carolina	23.8	25.5	22.4	23.5	23.9	23.7	11	10	
South Dakota	28.3	19.8	19.0	36.0	23.9	34.8	8	8	
Tennessee	15.9	7.4	11.0	15.4	10.9	20.6	22	25	
Texas	17.3	13.7	18.1	11.2	14.5	20.0	20	20	
Utah	30.0	20.7	29.9	30.8	26.8	33.3	6	5	
Vermont	21.7	23.4	14.0	38.5	23.9	18.5	12	9	
Virginia	12.2	13.1	7.8	11.3	10.7	13.6	31	27	
Washington	10.5	11.7	10.6	10.1	10.9	10.0	34	26	
West Virginia	19.1	20.8	12.3	21.4	17.9	20.3	17	16	
Wisconsin	11.8	6.2	8.5	11.2	8.5	15.7	32	34	
Wyoming	17.1	9.4	22.9	(1.7)	11.2	29.6	21	24	

Table 6. Percent Changes in Employment by State for MSAs and Non-MSAs, 1990 - 1995

State	Non-MSA							Rank	
	Total	Employment Size of Firm					Total		
		< 20	20-99	100-499	< 500	500+			
United States	1.2	(4.4)	(0.3)	8.0	(0.1)	3.3	--	--	
Alabama	3.7	0.4	(2.1)	3.0	0.3	7.4	27	32	
Alaska	16.8	14.8	12.6	11.7	13.4	25.7	5	6	
Arizona	(40.8)	(39.7)	(41.7)	(27.3)	(38.0)	(45.6)	49	49	
Arkansas	5.6	1.1	4.0	17.2	5.7	5.5	22	22	
California	(24.7)	(27.9)	(26.9)	(6.8)	(24.2)	(25.9)	46	46	
Colorado	13.2	12.7	12.0	42.2	16.7	4.9	12	4	
Connecticut	(37.1)	(41.5)	(41.3)	(17.3)	(35.4)	(41.0)	48	48	
Delaware	(42.1)	(38.5)	(41.9)	(48.7)	(41.7)	(42.5)	50	50	
District of Columbia	-	-	-	-	-	-	36	33	
Florida	(10.4)	(17.8)	(16.9)	(10.4)	(16.1)	0.7	41	43	
Georgia	7.1	(0.2)	3.5	9.2	3.4	11.2	20	26	
Hawaii	2.2	6.6	(2.1)	14.8	5.5	(3.2)	31	24	
Idaho	6.0	8.5	8.8	12.1	9.3	(0.4)	21	15	
Illinois	3.7	(4.2)	0.4	20.4	3.1	4.5	28	27	
Indiana	4.5	(3.6)	(0.6)	13.8	2.5	7.1	23	29	
Iowa	14.7	3.6	13.7	30.5	13.0	17.6	9	7	
Kansas	12.8	1.1	16.0	35.3	12.9	12.7	13	8	
Kentucky	11.4	1.8	6.4	28.0	9.2	14.5	16	17	
Louisiana	(9.8)	(13.3)	(13.3)	11.1	(7.9)	(12.6)	40	40	
Maine	0.8	0.6	(1.0)	3.0	0.7	1.0	35	31	
Maryland	4.0	3.2	1.3	16.8	5.6	0.9	25	23	
Massachusetts	(62.4)	(58.1)	(64.7)	(60.1)	(60.8)	(65.6)	51	51	
Michigan	(0.9)	(4.9)	(4.5)	5.8	(2.2)	2.0	38	37	
Minnesota	15.3	3.4	10.1	29.8	11.6	23.1	7	10	
Mississippi	11.9	(2.2)	4.7	17.5	5.2	20.4	14	25	
Missouri	10.2	0.5	7.2	28.1	8.3	13.4	18	20	
Montana	19.9	13.5	23.7	45.6	22.0	13.9	4	3	
Nebraska	14.8	0.0	11.4	29.5	8.8	28.7	8	18	
Nevada	2.2	7.8	21.4	(3.4)	9.2	(5.7)	32	16	
New Hampshire	0.9	(6.8)	(0.7)	0.5	(2.9)	8.7	34	38	
New Jersey	-	-	-	-	-	-	36	33	
New Mexico	4.4	0.5	8.0	25.9	8.1	(2.7)	24	21	
New York	(17.0)	(19.6)	(18.5)	(19.9)	(19.3)	(13.7)	44	45	
North Carolina	(15.1)	(16.3)	(14.2)	(22.0)	(17.2)	(13.0)	43	44	
North Dakota	15.7	1.3	18.2	30.7	12.1	27.9	6	9	
Ohio	2.9	(6.2)	(2.2)	6.3	(1.5)	8.5	29	36	
Oklahoma	9.9	4.5	16.8	36.1	15.0	0.6	19	5	
Oregon	10.8	5.7	14.5	6.7	8.6	15.8	17	19	
Pennsylvania	4.0	1.8	4.1	(2.8)	1.3	7.9	26	30	
Rhode Island	(28.8)	(7.3)	(6.9)	(14.2)	(8.7)	(50.2)	47	41	
South Carolina	(18.7)	(22.3)	(23.2)	(28.4)	(24.3)	(12.4)	45	47	
South Dakota	21.9	3.8	7.0	31.1	10.3	61.7	2	12	
Tennessee	13.2	8.0	7.7	14.4	9.7	16.7	11	14	
Texas	2.5	(4.1)	3.4	19.1	2.7	2.3	30	28	
Utah	32.2	32.0	42.3	51.8	39.4	21.5	1	1	
Vermont	(3.4)	(7.2)	(2.9)	1.6	(3.8)	(2.4)	39	39	
Virginia	(12.1)	(17.4)	(14.3)	(12.2)	(15.2)	(8.4)	42	42	
Washington	11.6	5.2	8.6	26.4	10.3	15.0	15	11	
West Virginia	1.7	(1.8)	1.1	(0.0)	(0.4)	5.3	33	35	
Wisconsin	13.3	3.8	12.3	17.2	10.2	19.4	10	13	
Wyoming	20.2	16.7	21.6	58.5	24.6	10.9	3	2	

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

Table 7. Employment by State for MSAs and Non-MSAs, 1995

State	Total, All areas						Percent <500
	Employment Size of Firm						
	Total	< 20	20-99	100-499	< 500	500+	
United States	100,314,946	19,569,861	18,422,228	14,660,421	52,652,510	47,662,436	52.5
Alabama	1,553,301	288,961	268,581	212,884	770,426	782,875	49.6
Alaska	181,958	50,149	35,175	30,294	115,618	66,340	63.5
Arizona	1,506,877	292,105	279,241	221,349	792,695	714,182	52.6
Arkansas	891,147	181,043	155,594	117,917	454,554	436,593	51.0
California	10,957,751	2,183,700	2,147,293	1,614,292	5,945,285	5,012,466	54.3
Colorado	1,557,252	345,618	304,364	213,240	863,222	694,030	55.4
Connecticut	1,411,477	279,169	251,521	214,212	744,902	666,575	52.8
Delaware	324,464	58,955	54,521	39,255	152,731	171,733	47.1
District of Columbia	413,532	54,737	65,527	73,712	193,976	219,556	46.9
Florida	5,208,187	1,132,615	918,983	673,244	2,724,842	2,483,345	52.3
Georgia	2,918,689	507,500	465,928	380,640	1,354,068	1,564,621	46.4
Hawaii	423,822	90,852	84,022	66,653	241,527	182,295	57.0
Idaho	379,161	100,840	82,893	51,940	235,673	143,488	62.2
Illinois	4,950,185	877,935	894,356	754,075	2,526,366	2,423,819	51.0
Indiana	2,402,917	425,505	435,256	381,342	1,242,103	1,160,814	51.7
Iowa	1,138,395	234,369	220,847	179,445	634,661	503,734	55.8
Kansas	981,925	209,632	200,330	151,274	561,236	420,689	57.2
Kentucky	1,347,019	255,873	253,051	202,319	711,243	635,776	52.8
Louisiana	1,452,334	291,519	300,799	220,524	812,842	639,492	56.0
Maine	432,290	105,573	86,877	68,847	261,297	170,993	60.4
Maryland	1,820,573	368,435	350,172	275,220	993,827	826,746	54.6
Massachusetts	2,735,294	477,773	475,760	441,935	1,395,468	1,339,826	51.0
Michigan	3,704,100	703,553	698,846	538,785	1,941,184	1,762,916	52.4
Minnesota	2,072,081	379,583	396,438	347,199	1,123,220	948,861	54.2
Mississippi	870,719	168,999	142,253	124,513	435,765	434,954	50.0
Missouri	2,168,659	410,346	404,412	309,164	1,123,922	1,044,737	51.8
Montana	260,966	87,153	65,358	36,457	188,968	71,998	72.4
Nebraska	674,578	143,642	129,591	94,174	367,407	307,171	54.5
Nevada	672,260	109,165	111,174	87,251	307,590	364,670	45.8
New Hampshire	464,013	103,176	93,699	70,330	267,205	196,808	57.6
New Jersey	3,184,257	648,874	580,297	465,519	1,694,690	1,489,567	53.2
New Mexico	506,631	121,729	109,461	79,530	310,720	195,911	61.3
New York	6,780,555	1,351,722	1,183,145	1,038,643	3,573,510	3,207,045	52.7
North Carolina	2,991,679	533,072	478,923	412,453	1,424,448	1,567,231	47.6
North Dakota	230,090	61,171	56,667	41,653	159,491	70,599	69.3
Ohio	4,549,929	791,495	830,838	686,073	2,308,406	2,241,523	50.7
Oklahoma	1,055,139	239,703	217,150	162,881	619,734	435,405	58.7
Oregon	1,185,247	281,997	251,189	182,408	715,594	469,653	60.4
Pennsylvania	4,701,548	863,138	848,957	706,147	2,418,242	2,283,306	51.4
Rhode Island	379,595	82,396	76,309	62,133	220,838	158,757	58.2
South Carolina	1,395,070	258,888	221,910	172,458	653,256	741,814	46.8
South Dakota	268,474	69,142	57,922	45,516	172,580	95,894	64.3
Tennessee	2,153,244	362,416	355,935	293,591	1,011,942	1,141,302	47.0
Texas	6,785,804	1,268,734	1,183,016	890,932	3,342,682	3,443,122	49.3
Utah	744,108	141,174	145,135	97,015	383,324	360,784	51.5
Vermont	224,327	63,121	48,709	38,685	150,515	73,812	67.1
Virginia	2,480,978	473,727	421,410	348,706	1,243,843	1,237,135	50.1
Washington	1,948,446	451,619	406,799	285,134	1,143,552	804,894	58.7
West Virginia	530,583	121,734	100,181	73,770	295,685	234,898	55.7
Wisconsin	2,185,846	414,807	438,583	363,970	1,217,360	968,486	55.7
Wyoming	157,470	50,727	36,830	20,718	108,275	49,195	68.8

Table 7. Employment by State for MSAs and Non-MSAs, 1995

State	MSA						Percent <500
	Total	Employment Size of Firm					
		< 20	20-99	100-499	< 500	500+	
United States	85,009,988	15,720,381	15,420,651	12,332,523	43,473,555	41,536,433	51.1
Alabama	1,140,929	206,476	202,391	156,283	565,150	575,779	49.5
Alaska	98,302	22,595	18,327	15,816	56,738	41,564	57.7
Arizona	1,401,342	259,260	257,224	206,134	722,618	678,724	51.6
Arkansas	493,312	87,428	85,010	62,716	235,154	258,158	47.7
California	10,734,592	2,109,177	2,097,449	1,583,718	5,790,344	4,944,248	53.9
Colorado	1,350,364	275,803	250,901	186,927	713,631	636,733	52.8
Connecticut	1,364,730	266,417	241,541	203,561	711,519	653,211	52.1
Delaware	280,653	47,152	45,695	34,985	127,832	152,821	45.5
District of Columbia	413,532	54,737	65,527	73,712	193,976	219,556	46.9
Florida	4,979,288	1,065,771	872,952	644,242	2,582,965	2,396,323	51.9
Georgia	2,199,769	361,986	347,225	279,810	989,021	1,210,748	45.0
Hawaii	322,339	64,112	62,288	49,485	175,885	146,454	54.6
Idaho	158,312	31,861	30,314	23,489	85,664	72,648	54.1
Illinois	4,393,119	742,766	787,507	661,212	2,191,485	2,201,634	49.9
Indiana	1,841,134	313,405	337,661	280,101	931,167	909,967	50.6
Iowa	618,131	100,684	113,538	95,595	309,817	308,314	50.1
Kansas	630,914	111,967	120,963	95,365	328,295	302,619	52.0
Kentucky	819,030	137,201	149,745	124,583	411,529	407,501	50.2
Louisiana	1,208,867	232,930	249,611	181,125	663,666	545,201	54.9
Maine	203,061	41,974	42,040	32,915	116,929	86,132	57.6
Maryland	1,705,227	336,077	324,965	255,933	916,975	788,252	53.8
Massachusetts	2,666,690	456,531	461,556	429,281	1,347,368	1,319,322	50.5
Michigan	3,251,165	575,654	603,310	461,487	1,640,451	1,610,714	50.5
Minnesota	1,608,128	254,402	296,716	266,301	817,419	790,709	50.8
Mississippi	356,095	63,499	56,555	45,037	165,091	191,004	46.4
Missouri	1,704,400	286,021	306,408	240,461	832,890	871,510	48.9
Montana	77,333	20,781	18,668	10,057	49,506	27,827	64.0
Nebraska	426,145	67,482	75,478	60,228	203,188	222,957	47.7
Nevada	597,210	91,882	95,934	77,272	265,088	332,122	44.4
New Hampshire	289,348	59,170	56,323	38,919	154,412	134,936	53.4
New Jersey	3,184,257	648,874	580,297	465,519	1,694,690	1,489,567	53.2
New Mexico	339,681	73,425	69,450	53,471	196,346	143,335	57.8
New York	6,387,291	1,256,789	1,115,114	975,793	3,347,696	3,039,595	52.4
North Carolina	2,219,143	370,119	354,376	313,652	1,038,147	1,180,996	46.8
North Dakota	126,631	25,889	32,155	24,391	82,435	44,196	65.1
Ohio	3,874,926	655,294	710,751	578,558	1,944,603	1,930,323	50.2
Oklahoma	751,635	153,388	147,613	113,700	414,701	336,934	55.2
Oregon	915,273	197,250	190,462	141,946	529,658	385,615	57.9
Pennsylvania	4,176,230	740,987	744,352	626,729	2,112,068	2,064,162	50.6
Rhode Island	358,148	76,295	71,333	59,030	206,658	151,490	57.7
South Carolina	1,065,393	189,839	169,532	129,916	489,287	576,106	45.9
South Dakota	124,396	24,362	25,764	21,495	71,621	52,775	57.6
Tennessee	1,624,010	264,639	273,565	218,315	756,519	867,491	46.6
Texas	6,122,799	1,078,614	1,048,406	800,203	2,927,223	3,195,576	47.8
Utah	621,012	107,154	118,151	80,503	305,808	315,204	49.2
Vermont	80,005	17,481	16,164	13,963	47,608	32,397	59.5
Virginia	2,036,060	373,940	347,325	288,107	1,009,372	1,026,688	49.6
Washington	1,712,237	373,177	351,330	248,067	972,574	739,663	56.8
West Virginia	272,876	55,168	47,338	35,833	138,339	134,537	50.7
Wisconsin	1,636,529	278,528	322,386	260,465	861,379	775,150	52.6
Wyoming	47,995	13,968	10,965	6,117	31,050	16,945	64.7

Table 7. Employment by State for MSAs and Non-MSAs, 1995

State	Non-MSA						Percent <500
	Employment Size of Firm						
	Total	< 20	20-99	100-499	< 500	500+	
United States	15,304,958	3,849,480	3,001,577	2,327,898	9,178,955	6,126,003	60.0
Alabama	412,372	82,485	66,190	56,601	205,276	207,096	49.8
Alaska	83,656	27,554	16,848	14,478	58,880	24,776	70.4
Arizona	105,535	32,845	22,017	15,215	70,077	35,458	66.4
Arkansas	397,835	93,615	70,584	55,201	219,400	178,435	55.1
California	223,159	74,523	49,844	30,574	154,941	68,218	69.4
Colorado	206,888	69,815	53,463	26,313	149,591	57,297	72.3
Connecticut	46,747	12,752	9,980	10,651	33,383	13,364	71.4
Delaware	43,811	11,803	8,826	4,270	24,899	18,912	56.8
District of Columbia	-	-	-	-	-	-	-
Florida	228,899	66,844	46,031	29,002	141,877	87,022	62.0
Georgia	718,920	145,514	118,703	100,830	365,047	353,873	50.8
Hawaii	101,483	26,740	21,734	17,168	65,642	35,841	64.7
Idaho	220,849	68,979	52,579	28,451	150,009	70,840	67.9
Illinois	557,066	135,169	106,849	92,863	334,881	222,185	60.1
Indiana	561,783	112,100	97,595	101,241	310,936	250,847	55.3
Iowa	520,264	133,685	107,309	83,850	324,844	195,420	62.4
Kansas	351,011	97,665	79,367	55,909	232,941	118,070	66.4
Kentucky	527,989	118,672	103,306	77,736	299,714	228,275	56.8
Louisiana	243,467	58,589	51,188	39,399	149,176	94,291	61.3
Maine	229,229	63,599	44,837	35,932	144,368	84,861	63.0
Maryland	115,346	32,358	25,207	19,287	76,852	38,494	66.6
Massachusetts	68,604	21,242	14,204	12,654	48,100	20,504	70.1
Michigan	452,935	127,899	95,536	77,298	300,733	152,202	66.4
Minnesota	463,953	125,181	99,722	80,898	305,801	158,152	65.9
Mississippi	514,624	105,500	85,698	79,476	270,674	243,950	52.6
Missouri	464,259	124,325	98,004	68,703	291,032	173,227	62.7
Montana	183,633	66,372	46,690	26,400	139,462	44,171	75.9
Nebraska	248,433	76,160	54,113	33,946	164,219	84,214	66.1
Nevada	75,050	17,283	15,240	9,979	42,502	32,548	56.6
New Hampshire	174,665	44,006	37,376	31,411	112,793	61,872	64.6
New Jersey	-	-	-	-	-	-	-
New Mexico	166,950	48,304	40,011	26,059	114,374	52,576	68.5
New York	393,264	94,933	68,031	62,850	225,814	167,450	57.4
North Carolina	772,536	162,953	124,547	98,801	386,301	386,235	50.0
North Dakota	103,459	35,282	24,512	17,262	77,056	26,403	74.5
Ohio	675,003	136,201	120,087	107,515	363,803	311,200	53.9
Oklahoma	303,504	86,315	69,537	49,181	205,033	98,471	67.6
Oregon	269,974	84,747	60,727	40,462	185,936	84,038	68.9
Pennsylvania	525,318	122,151	104,605	79,418	306,174	219,144	58.3
Rhode Island	21,447	6,101	4,976	3,103	14,180	7,267	66.1
South Carolina	329,677	69,049	52,378	42,542	163,969	165,708	49.7
South Dakota	144,078	44,780	32,158	24,021	100,959	43,119	70.1
Tennessee	529,234	97,777	82,370	75,276	255,423	273,811	48.3
Texas	663,005	190,120	134,610	90,729	415,459	247,546	62.7
Utah	123,096	34,020	26,984	16,512	77,516	45,580	63.0
Vermont	144,322	45,640	32,545	24,722	102,907	41,415	71.3
Virginia	444,918	99,787	74,085	60,599	234,471	210,447	52.7
Washington	236,209	78,442	55,469	37,067	170,978	65,231	72.4
West Virginia	257,707	66,566	52,843	37,937	157,346	100,361	61.1
Wisconsin	549,317	136,279	116,197	103,505	355,981	193,336	64.8
Wyoming	109,475	36,759	25,865	14,601	77,225	32,250	70.5

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

Table 8. Employment by State for MSAs and Non-MSAs, 1990

State	Total, All areas						Percent <500
	Total	Employment Size of Firm					
		< 20	20-99	100-499	< 500	500+	
United States	93,469,275	18,911,906	17,710,042	13,544,849	50,166,797	43,302,478	53.7
Alabama	1,340,644	264,795	243,160	185,352	693,307	647,337	51.7
Alaska	157,798	45,021	30,830	27,862	103,713	54,085	65.7
Arizona	1,236,131	253,881	234,000	173,369	661,250	574,881	53.5
Arkansas	750,877	164,398	135,602	98,318	398,318	352,559	53.0
California	11,317,447	2,291,408	2,317,811	1,669,878	6,279,097	5,038,350	55.5
Colorado	1,248,009	283,188	245,969	156,617	685,774	562,235	54.9
Connecticut	1,481,786	297,036	270,112	213,263	780,411	701,375	52.7
Delaware	311,016	57,217	54,918	36,091	148,226	162,790	47.7
District of Columbia	426,734	56,421	72,598	78,408	207,427	219,307	48.6
Florida	4,607,903	1,074,876	888,348	613,789	2,577,013	2,030,890	55.9
Georgia	2,498,736	464,390	415,431	325,652	1,205,473	1,293,263	48.2
Hawaii	432,663	91,297	87,652	75,147	254,096	178,567	58.7
Idaho	300,163	83,960	66,760	38,334	189,054	111,109	63.0
Illinois	4,647,135	852,146	868,836	701,340	2,422,322	2,224,813	52.1
Indiana	2,150,168	402,562	396,649	324,390	1,123,601	1,026,567	52.3
Iowa	1,007,900	226,412	201,572	143,074	571,058	436,842	56.7
Kansas	893,799	200,685	180,733	127,283	508,701	385,098	56.9
Kentucky	1,185,978	246,821	233,010	166,494	646,325	539,653	54.5
Louisiana	1,271,285	267,988	264,364	179,985	712,337	558,948	56.0
Maine	424,027	106,397	86,772	70,458	263,627	160,400	62.2
Maryland	1,810,872	362,307	362,237	277,566	1,002,110	808,762	55.3
Massachusetts	2,772,586	502,203	506,119	433,084	1,441,406	1,331,180	52.0
Michigan	3,411,489	673,688	659,676	470,584	1,803,948	1,607,541	52.9
Minnesota	1,832,236	357,860	364,495	292,846	1,015,201	817,035	55.4
Mississippi	724,749	157,647	125,816	103,308	386,771	337,978	53.4
Missouri	2,013,440	395,019	375,401	272,899	1,043,319	970,121	51.8
Montana	221,851	77,442	55,098	27,602	160,142	61,709	72.2
Nebraska	587,044	137,971	117,921	77,432	333,324	253,720	56.8
Nevada	536,602	92,649	93,878	71,785	258,312	278,290	48.1
New Hampshire	441,480	104,419	89,737	66,556	260,712	180,768	59.1
New Jersey	3,219,629	656,350	609,516	468,408	1,734,274	1,485,355	53.9
New Mexico	418,138	108,850	91,605	60,501	260,956	157,182	62.4
New York	7,073,646	1,424,959	1,282,402	1,083,076	3,790,437	3,283,209	53.6
North Carolina	2,675,033	495,996	437,788	367,676	1,301,460	1,373,573	48.7
North Dakota	196,407	58,619	47,000	32,522	138,141	58,266	70.3
Ohio	4,246,402	762,214	786,013	613,020	2,161,247	2,085,155	50.9
Oklahoma	940,800	223,030	186,068	130,773	539,871	400,929	57.4
Oregon	1,017,415	254,625	222,501	162,337	639,463	377,952	62.9
Pennsylvania	4,598,597	868,188	857,909	717,894	2,443,991	2,154,606	53.1
Rhode Island	393,456	89,912	84,106	65,608	239,626	153,830	60.9
South Carolina	1,266,293	240,222	206,685	164,587	611,494	654,799	48.3
South Dakota	215,104	63,487	51,692	34,125	149,304	65,800	69.4
Tennessee	1,868,937	336,976	323,021	254,976	914,973	953,964	49.0
Texas	5,864,642	1,146,899	1,017,947	795,699	2,960,545	2,904,097	50.5
Utah	570,761	114,533	109,904	72,428	296,865	273,896	52.0
Vermont	215,220	63,335	47,679	34,422	145,436	69,784	67.6
Virginia	2,321,472	451,529	408,734	327,774	1,188,037	1,133,435	51.2
Washington	1,761,350	408,763	368,786	254,731	1,032,280	729,070	58.6
West Virginia	482,517	113,478	94,408	67,468	275,354	207,163	57.1
Wisconsin	1,948,856	393,569	400,579	322,622	1,116,770	832,086	57.3
Wyoming	132,052	44,268	30,194	15,436	89,898	42,154	68.1

Table 8. Employment by State for MSAs and Non-MSAs, 1990

State	MSA						Percent <500
	Total	Employment Size of Firm					
		< 20	20-99	100-499	< 500	500+	
United States	78,348,381	14,887,093	14,699,225	11,389,626	40,975,944	37,372,437	52.3
Alabama	943,113	182,622	175,575	130,400	488,597	454,516	51.8
Alaska	86,153	21,019	15,864	14,901	51,784	34,369	60.1
Arizona	1,057,786	199,445	196,255	152,442	548,142	509,644	51.8
Arkansas	374,241	71,803	67,720	51,238	190,761	183,480	51.0
California	11,021,037	2,188,063	2,249,637	1,637,069	6,074,769	4,946,268	55.1
Colorado	1,065,195	221,254	198,222	138,110	557,586	507,609	52.3
Connecticut	1,407,471	275,255	253,119	200,378	728,752	678,719	51.8
Delaware	235,412	38,027	39,735	27,773	105,535	129,877	44.8
District of Columbia	426,734	56,421	72,598	78,408	207,427	219,307	48.6
Florida	4,352,421	993,545	832,971	581,427	2,407,943	1,944,478	55.3
Georgia	1,827,680	318,558	300,733	233,308	852,599	975,081	46.6
Hawaii	333,400	66,221	65,447	60,192	191,860	141,540	57.5
Idaho	91,764	20,358	18,447	12,964	51,769	39,995	56.4
Illinois	4,109,889	710,997	762,413	624,223	2,097,633	2,012,256	51.0
Indiana	1,612,476	286,283	298,459	235,447	820,189	792,287	50.9
Iowa	554,128	97,412	107,204	78,845	283,461	270,667	51.2
Kansas	582,655	104,072	112,297	85,972	302,341	280,314	51.9
Kentucky	712,211	130,235	135,892	105,764	371,891	340,320	52.2
Louisiana	1,001,390	200,421	205,328	144,531	550,280	451,110	55.0
Maine	196,663	43,197	41,482	35,575	120,254	76,409	61.1
Maryland	1,699,974	330,944	337,362	261,055	929,361	770,613	54.7
Massachusetts	2,590,369	451,476	465,877	401,401	1,318,754	1,271,615	50.9
Michigan	2,954,608	539,169	559,637	397,544	1,496,350	1,458,258	50.6
Minnesota	1,429,878	236,779	273,951	230,542	741,272	688,606	51.8
Mississippi	264,710	49,768	43,982	35,679	129,429	135,281	48.9
Missouri	1,591,974	271,357	283,937	219,261	774,555	817,419	48.7
Montana	68,744	18,978	17,367	9,471	45,816	22,928	66.6
Nebraska	370,672	61,830	69,346	51,214	182,390	188,282	49.2
Nevada	463,177	76,619	81,325	61,458	219,402	243,775	47.4
New Hampshire	268,440	57,213	52,104	35,288	144,605	123,835	53.9
New Jersey	3,219,629	656,350	609,516	468,408	1,734,274	1,485,355	53.9
New Mexico	258,242	60,767	54,549	39,803	155,119	103,123	60.1
New York	6,599,693	1,306,909	1,198,961	1,004,646	3,510,516	3,089,177	53.2
North Carolina	1,764,605	301,391	292,664	240,964	835,019	929,586	47.3
North Dakota	106,999	23,796	26,263	19,315	69,374	37,625	64.8
Ohio	3,590,230	616,958	663,168	511,841	1,791,967	1,798,263	49.9
Oklahoma	664,655	140,394	126,531	94,641	361,566	303,089	54.4
Oregon	773,704	174,412	169,486	124,428	468,326	305,378	60.5
Pennsylvania	4,093,327	748,208	757,403	636,147	2,141,758	1,951,569	52.3
Rhode Island	363,315	83,333	78,764	61,990	224,087	139,228	61.7
South Carolina	860,540	151,318	138,476	105,190	394,984	465,556	45.9
South Dakota	96,925	20,334	21,643	15,808	57,785	39,140	59.6
Tennessee	1,401,540	246,464	246,527	189,177	682,168	719,372	48.7
Texas	5,218,064	948,554	887,764	719,533	2,555,851	2,662,213	49.0
Utah	477,644	88,761	90,935	61,552	241,248	236,396	50.5
Vermont	65,763	14,168	14,175	10,082	38,425	27,338	58.4
Virginia	1,815,380	330,665	322,244	258,759	911,668	903,712	50.2
Washington	1,549,678	334,203	317,707	225,403	877,313	672,365	56.6
West Virginia	229,197	45,683	42,147	29,518	117,348	111,849	51.2
Wisconsin	1,463,901	262,316	297,094	234,316	793,726	670,175	54.2
Wyoming	40,985	12,768	8,922	6,225	27,915	13,070	68.1



Table 8. Employment by State for MSAs and Non-MSAs, 1990

State	Non-MSA						Percent <500
	Employment Size of Firm						
	Total	< 20	20-99	100-499	< 500	500+	
United States	15,120,894	4,024,813	3,010,817	2,155,223	9,190,853	5,930,041	60.8
Alabama	397,531	82,173	67,585	54,952	204,710	192,821	51.5
Alaska	71,645	24,002	14,966	12,961	51,929	19,716	72.5
Arizona	178,345	54,436	37,745	20,927	113,108	65,237	63.4
Arkansas	376,636	92,595	67,882	47,080	207,557	169,079	55.1
California	296,410	103,345	68,174	32,809	204,328	92,082	68.9
Colorado	182,814	61,934	47,747	18,507	128,188	54,626	70.1
Connecticut	74,315	21,781	16,993	12,885	51,659	22,656	69.5
Delaware	75,604	19,190	15,183	8,318	42,691	32,913	56.5
District of Columbia	-	-	-	-	-	-	-
Florida	255,482	81,331	55,377	32,362	169,070	86,412	66.2
Georgia	671,056	145,832	114,698	92,344	352,874	318,182	52.6
Hawaii	99,263	25,076	22,205	14,955	62,236	37,027	62.7
Idaho	208,399	63,602	48,313	25,370	137,285	71,114	65.9
Illinois	537,246	141,149	106,423	77,117	324,689	212,557	60.4
Indiana	537,692	116,279	98,190	88,943	303,412	234,280	56.4
Iowa	453,772	129,000	94,368	64,229	287,597	166,175	63.4
Kansas	311,144	96,613	68,436	41,311	206,360	104,784	66.3
Kentucky	473,767	116,586	97,118	60,730	274,434	199,333	57.9
Louisiana	269,895	67,567	59,036	35,454	162,057	107,838	60.0
Maine	227,364	63,200	45,290	34,883	143,373	83,991	63.1
Maryland	110,898	31,363	24,875	16,511	72,749	38,149	65.6
Massachusetts	182,217	50,727	40,242	31,683	122,652	59,565	67.3
Michigan	456,881	134,519	100,039	73,040	307,598	149,283	67.3
Minnesota	402,358	121,081	90,544	62,304	273,929	128,429	68.1
Mississippi	460,039	107,879	81,834	67,629	257,342	202,697	55.9
Missouri	421,466	123,662	91,464	53,638	268,764	152,702	63.8
Montana	153,107	58,464	37,731	18,131	114,326	38,781	74.7
Nebraska	216,372	76,141	48,575	26,218	150,934	65,438	69.8
Nevada	73,425	16,030	12,553	10,327	38,910	34,515	53.0
New Hampshire	173,040	47,206	37,633	31,268	116,107	56,933	67.1
New Jersey	-	-	-	-	-	-	-
New Mexico	159,896	48,083	37,056	20,698	105,837	54,059	66.2
New York	473,953	118,050	83,441	78,430	279,921	194,032	59.1
North Carolina	910,428	194,605	145,124	126,712	466,441	443,987	51.2
North Dakota	89,408	34,823	20,737	13,207	68,767	20,641	76.9
Ohio	656,172	145,256	122,845	101,179	369,280	286,892	56.3
Oklahoma	276,145	82,636	59,537	36,132	178,305	97,840	64.6
Oregon	243,711	80,213	53,015	37,909	171,137	72,574	70.2
Pennsylvania	505,270	119,980	100,506	81,747	302,233	203,037	59.8
Rhode Island	30,141	6,579	5,342	3,618	15,539	14,602	51.6
South Carolina	405,753	88,904	68,209	59,397	216,510	189,243	53.4
South Dakota	118,179	43,153	30,049	18,317	91,519	26,660	77.4
Tennessee	467,397	90,512	76,494	65,799	232,805	234,592	49.8
Texas	646,578	198,345	130,183	76,166	404,694	241,884	62.6
Utah	93,117	25,772	18,969	10,876	55,617	37,500	59.7
Vermont	149,457	49,167	33,504	24,340	107,011	42,446	71.6
Virginia	506,092	120,864	86,490	69,015	276,369	229,723	54.6
Washington	211,672	74,560	51,079	29,328	154,967	56,705	73.2
West Virginia	253,320	67,795	52,261	37,950	158,006	95,314	62.4
Wisconsin	484,955	131,253	103,485	88,306	323,044	161,911	66.6
Wyoming	91,067	31,500	21,272	9,211	61,983	29,084	68.1

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

Table 9. Counties by State

	Counties in 1992	Counties switched from Non-MSA to MSA in 1992	Population in Non-MSAs in 1994	
			Percent	Rank
United States	3,043	106	20.2	-
Alabama	67	1	32.5	20
Alaska	12	-	58.2	8
Arizona	15	3	12.7	42
Arkansas	75	1	55.0	12
California	57	2	3.3	49
Colorado	62	1	15.6	39
Connecticut	-	-	4.3	47
Delaware	3	1	17.3	35
District of Columbia	-	-	-	50
Florida	66	3	7.0	45
Georgia	157	6	31.9	23
Hawaii	3	-	25.8	29
Idaho	44	1	69.3	4
Illinois	102	2	15.9	37
Indiana	91	7	28.3	28
Iowa	99	-	56.0	11
Kansas	105	-	45.1	15
Kentucky	119	4	51.7	13
Louisiana	61	5	24.9	30
Maine	16	-	64.1	7
Maryland	23	-	7.3	44
Massachusetts	12	1	3.9	48
Michigan	83	3	17.5	34
Minnesota	87	2	30.6	25
Mississippi	82	2	65.0	6
Missouri	114	5	31.9	23
Montana	54	-	76.2	1
Nebraska	93	1	49.3	14
Nevada	16	1	14.7	41
New Hampshire	10	-	40.4	17
New Jersey	21	-	-	50
New Mexico	33	2	43.6	16
New York	57	3	8.3	43
North Carolina	100	10	33.4	19
North Dakota	53	-	57.9	10
Ohio	88	4	18.8	33
Oklahoma	77	-	39.8	18
Oregon	36	1	29.9	27
Pennsylvania	66	2	15.3	40
Rhode Island	-	-	6.2	46
South Carolina	46	4	30.3	26
South Dakota	64	1	67.0	5
Tennessee	93	2	32.2	21
Texas	254	8	15.9	37
Utah	29	1	22.7	31
Vermont	14	1	72.8	2
Virginia	95	11	22.3	32
Washington	39	1	17.1	36
West Virginia	55	2	58.2	8
Wisconsin	72	1	32.1	22
Wyoming	23	-	70.2	3

Note: In 1992, Connecticut had 29 municipal governments, and Rhode Island had 8.

Source: Office of Advocacy, U.S. Small Business Administration from data available in the *Statistical Abstract of U.S., 1997* from U.S. Department of Commerce, Bureau of the Census data.