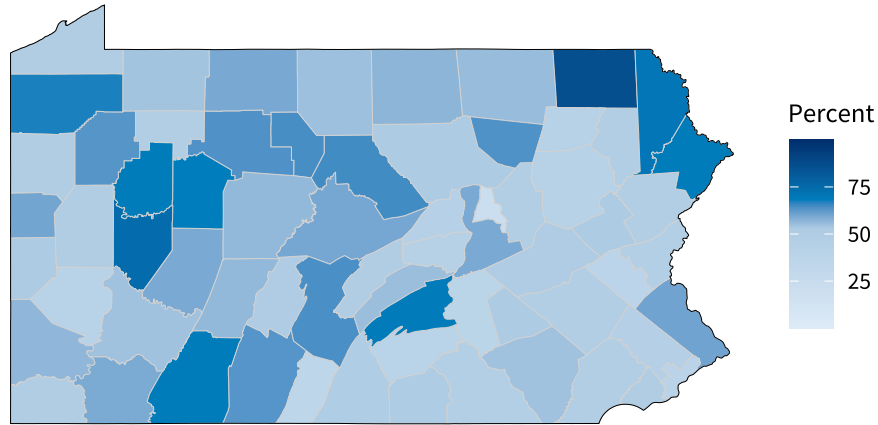


## Pennsylvania

**1.1 million** small businesses  
**99.6 percent** of Pennsylvania businesses

**2.6 million** small business employees  
**45.8 percent** of Pennsylvania employees



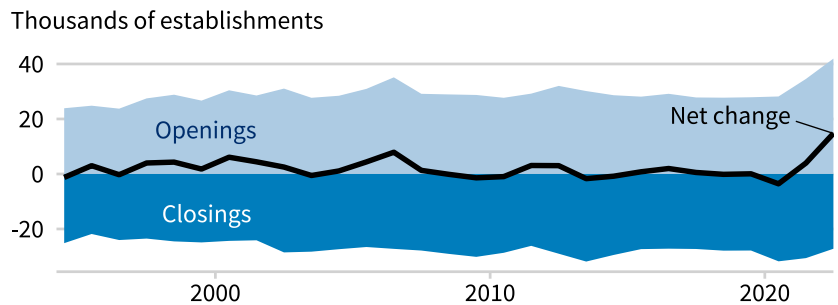
**Share of employees working at small businesses by county**

Source of original data: [Statistics of US Businesses](#) (Census)

### Business dynamics

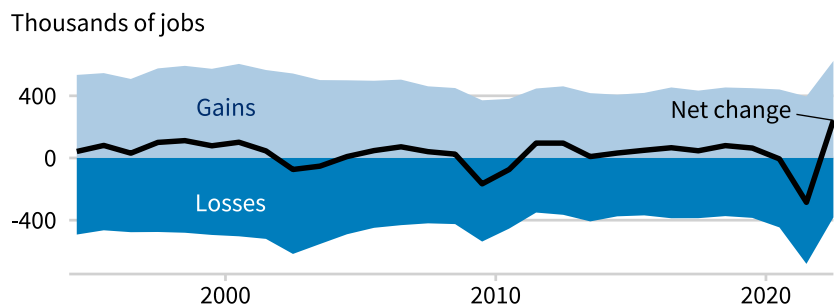
#### Establishments

Between March 2021 and March 2022, 41,944 Pennsylvania establishments opened and 27,190 closed, for a net increase of 14,754. Employment expanded at 94,653 establishments and contracted at 68,988. Small businesses accounted for 40,269 openings and 25,682 closings.



#### Employment

Opening and expanding Pennsylvania establishments added 624,251 jobs, while closing and contracting establishments lost 382,140, for a net increase of 242,111 jobs. Small businesses contributed a net increase of 184,922 jobs, or 76.4 percent of that total.



Counts include temporary closures and reopenings

Source: [Business Employment Dynamics](#) (BLS)

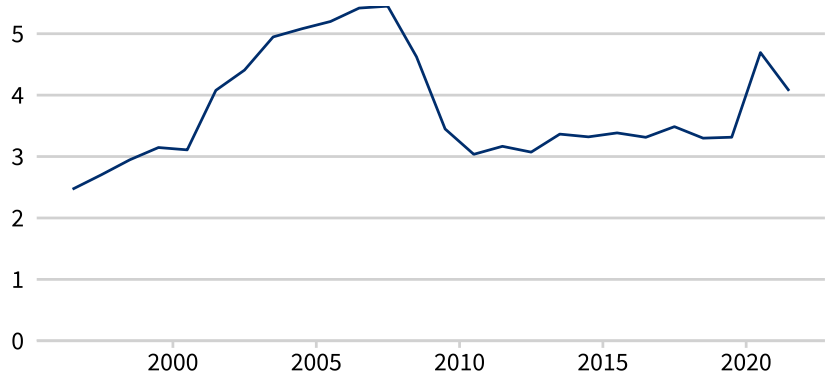
## Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$4.1 billion in loans to Pennsylvania businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$4.4 billion. Total reported new lending to businesses through loans of \$1 million or less was \$13.7 billion.

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

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

\$Billion



## Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	120,142	23,976	2,517	146,635
Construction	95,428	24,665	2,309	122,402
Transportation and Warehousing	101,693	6,171	1,190	109,054
Other Services (except Public Administration)	74,374	31,530	2,096	108,000
Real Estate and Rental and Leasing	98,502	7,410	563	106,475
Retail Trade	81,671	21,263	2,738	105,672
Health Care and Social Assistance	60,894	18,509	4,522	83,925
Administrative, Support, and Waste Management	64,338	11,373	1,640	77,351
Arts, Entertainment, and Recreation	43,934	3,754	772	48,460
Accommodation and Food Services	15,152	17,867	4,511	37,530
Finance and Insurance	24,908	7,808	776	33,492
Educational Services	28,517	2,506	913	31,936
Manufacturing	13,864	7,862	3,325	25,051
Wholesale Trade	12,518	7,666	2,087	22,271
Information	10,160	1,973	464	12,597
Agriculture, Forestry, Fishing and Hunting	8,052	501	31	8,584
Mining, Quarrying, and Oil and Gas Extraction	1,910	497	157	2,564
Utilities	569	140	46	755
Management of Companies and Enterprises	*	142	575	717
Industries not classified	*	258	1	259
<b>Total</b>	<b>856,626</b>	<b>195,645</b>	<b>29,756</b>	<b>1,082,027</b>

\* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2020 (Census); [Statistics of US Businesses](#), 2020 (Census)



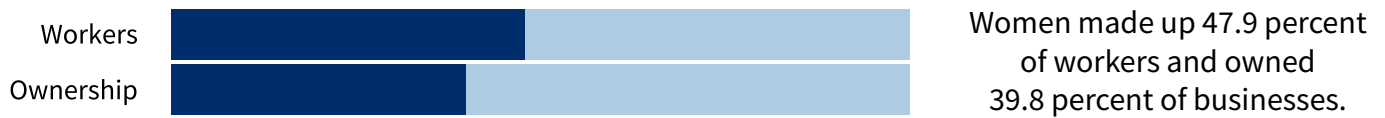
### Small business exports

A total of 15,430 identified firms exported goods worth \$41.4 billion from Pennsylvania in 2021. Of those exporters, 13,661—or 88.5 percent—were small. Exports by small firms reached \$12.6 billion, making up 30.5 percent of exports by identified firms.

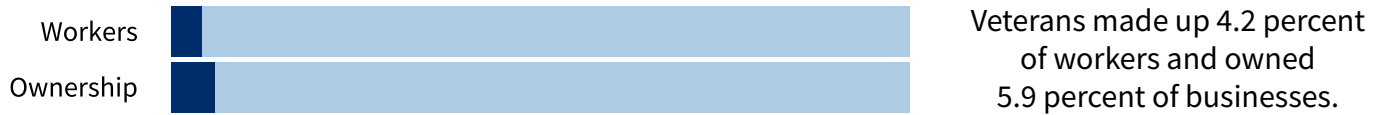
Source: [A profile of US importing and exporting companies, 2020-2021](#) (Census)

## Business ownership share by demographic group

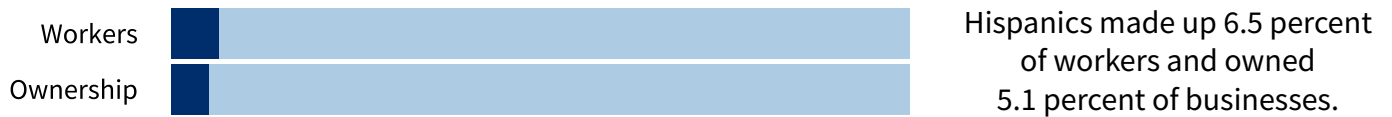
### Women



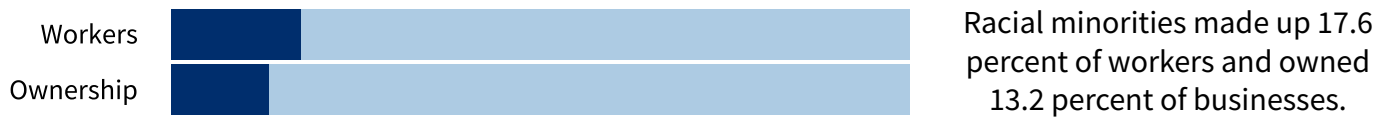
### Veterans



### Hispanics



### Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2019 5-Year Data \(Census\)](#); [Annual Business Survey, 2019 \(Census\)](#); [Nonemployer Statistics by Demographics, 2019 \(Census\)](#)

## Business count by owner demographic group

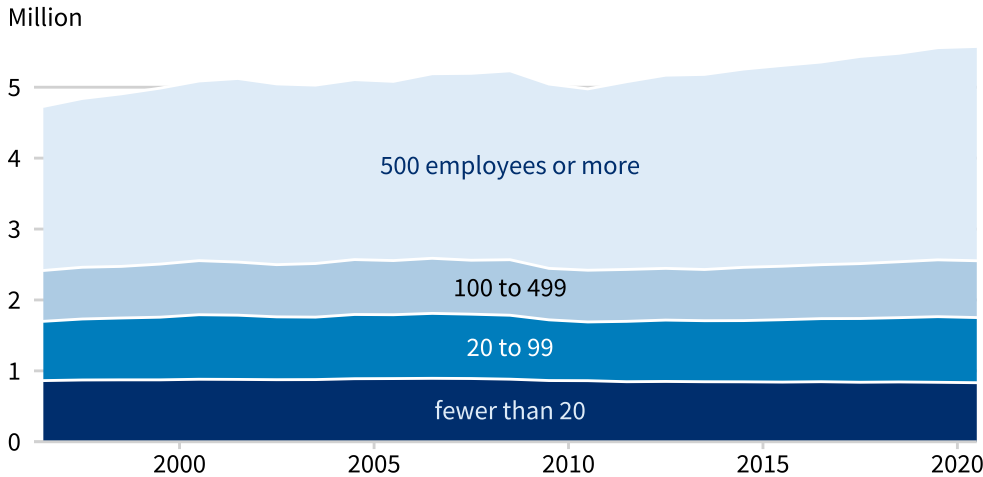
Ownership	Without employees	With employees	Total businesses
Female	335,000	40,305	375,305
Male	499,000	137,042	636,042
Owned equally by both groups	21,000	24,949	45,949
Veteran	43,000	11,437	54,437
Not Veteran	809,000	186,553	995,553
Owned equally by both groups	3,400	*	*
Hispanic	49,000	3,025	52,025
Not Hispanic	805,000	198,488	1,003,488
Owned equally by both groups	850	*	*
American Indian and Alaska Native	4,400	384	4,784
Asian	44,000	15,066	59,066
Black or African American	81,000	3,067	84,067
Native Hawaiian and Other Pacific Islander	800	*	*
White	734,000	183,758	917,758
Hispanic or Racial Minority	167,000	21,309	188,309
White and Not Hispanic	686,000	179,076	865,076
Owned equally by both groups	2,000	1,911	3,911

\* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

Sources: [Annual Business Survey, 2019 \(Census\)](#); [Nonemployer Statistics by Demographics, 2019 \(Census\)](#)

## Total Pennsylvania employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)



Between 1996 and 2020, Pennsylvania small business employment grew by 5.7 percent, reaching 2.6 million employees in 2020.

### Small business employment and payroll by industry

Industry	Employers		Employees		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Other Services (except Public Administration)	33,626	99.4	217,191	88.7	6,050,511	85.1
Construction	26,974	99.4	209,794	82.0	13,010,568	78.1
Professional, Scientific, and Technical Services	26,493	97.7	203,098	60.3	15,967,682	54.0
Retail Trade	24,001	97.7	232,713	35.4	7,743,160	41.9
Health Care and Social Assistance	23,031	97.9	438,371	39.9	17,244,725	31.6
Accommodation and Food Services	22,378	98.7	307,286	63.0	4,228,867	59.0
Administrative, Support, and Waste Management	13,013	96.3	138,667	41.2	5,586,862	41.0
Manufacturing	11,187	93.7	261,749	47.5	13,442,269	41.3
Wholesale Trade	9,753	93.1	131,636	52.4	8,341,144	43.8
Finance and Insurance	8,584	95.4	75,570	25.8	6,314,856	21.6
Real Estate and Rental and Leasing	7,973	97.6	46,554	69.9	2,476,385	65.3
Transportation and Warehousing	7,361	94.5	84,428	32.9	3,335,692	27.7
Arts, Entertainment, and Recreation	4,526	98.2	60,659	53.8	1,661,859	52.8
Educational Services	3,419	95.9	76,654	27.6	2,889,490	23.2
Information	2,437	91.1	34,146	31.6	2,165,201	20.2
Management of Companies and Enterprises	717	54.0	18,119	9.9	1,433,205	7.6
Mining, Quarrying, and Oil and Gas Extraction	654	90.6	10,375	47.0	688,047	39.5
Agriculture, Forestry, Fishing and Hunting	532	99.6	2,777	99.5	115,011	98.7
Industries not classified	259	100.0	356	100.0	10,616	100.0
Utilities	186	79.1	2,387	8.3	189,870	5.7
<b>Total</b>	<b>225,401</b>	<b>98.0</b>	<b>2,552,530</b>	<b>45.8</b>	<b>112,896,020</b>	<b>38.4</b>

Source: [Statistics of US Businesses](#), 2020 (Census)

#### About this profile

Small businesses are generally defined here as firms with fewer than 500 employees. Figures or statistics may involve approximations because of missing or problematic data. Where notes identify the source of “original data,” a value is approximate in at least one profile. The Technical Notes provide details on data, methods, and definitions. Electronic versions of this and other [geographic profiles](#) are available online. Visit [advocacy.sba.gov](http://advocacy.sba.gov) for additional resources.