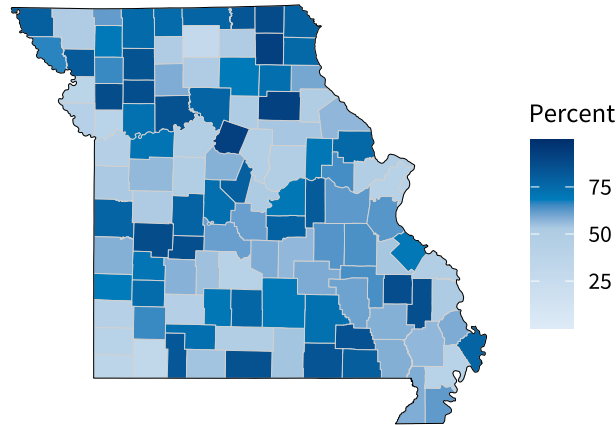


## Missouri

**548,647** small businesses  
99.4 percent of Missouri businesses

**1.1 million** small business employees  
44.8 percent of Missouri employees



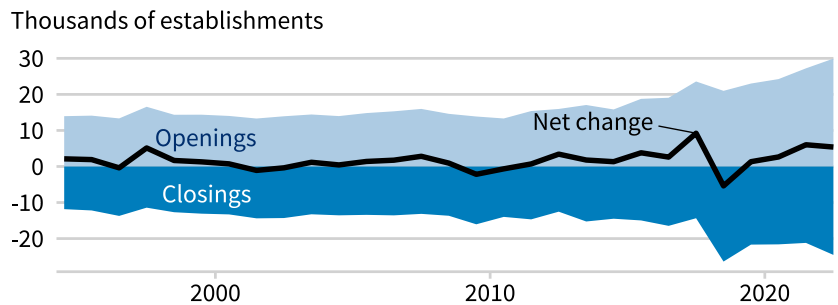
### Share of employees working at small businesses by county or independent city

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

### Business dynamics

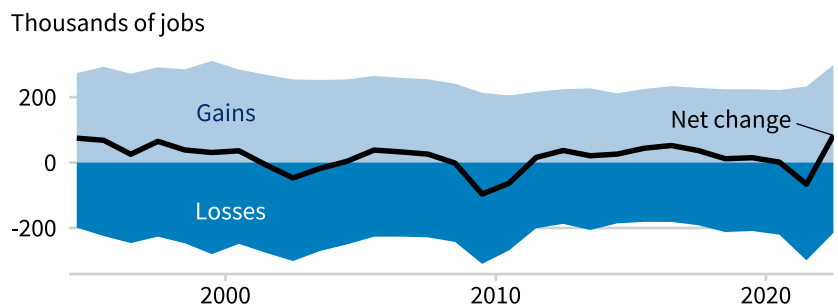
#### Establishments

Between March 2021 and March 2022, 29,925 Missouri establishments opened and 24,530 closed, for a net increase of 5,395. Employment expanded at 42,796 establishments and contracted at 35,130. Small businesses accounted for 28,137 openings and 23,579 closings.



#### Employment

Opening and expanding Missouri establishments added 298,160 jobs, while closing and contracting establishments lost 215,175, for a net increase of 82,985 jobs. Small businesses contributed a net increase of 64,953 jobs, or 78.3 percent of that total.



Counts include temporary closures and reopenings

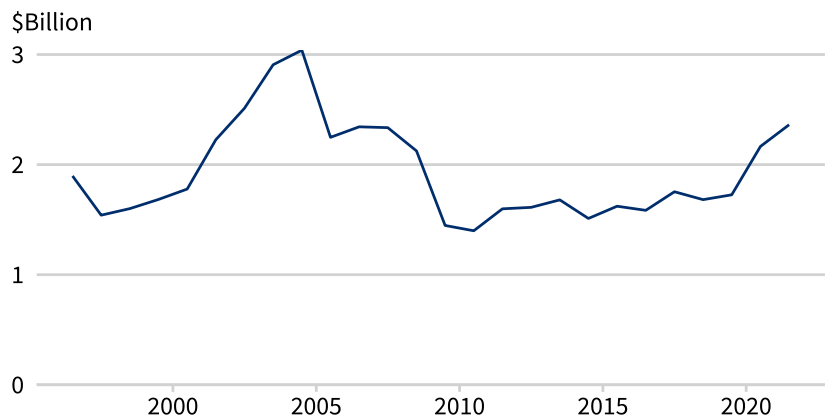
Source: [Business Employment Dynamics](#) (BLS)

## Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$2.4 billion in loans to Missouri businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$2.0 billion. Total reported new lending to businesses through loans of \$1 million or less was \$6.7 billion.

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

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



## Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Construction	56,011	12,204	1,184	69,399
Other Services (except Public Administration)	50,668	13,004	1,017	64,689
Professional, Scientific, and Technical Services	48,627	10,916	1,057	60,600
Real Estate and Rental and Leasing	51,275	5,140	284	56,699
Retail Trade	42,512	10,021	1,349	53,882
Transportation and Warehousing	43,764	3,465	536	47,765
Administrative, Support, and Waste Management	39,855	5,506	742	46,103
Health Care and Social Assistance	27,823	14,815	2,021	44,659
Arts, Entertainment, and Recreation	20,415	1,748	321	22,484
Finance and Insurance	13,235	4,716	470	18,421
Accommodation and Food Services	7,001	6,456	2,507	15,964
Educational Services	11,707	1,071	339	13,117
Wholesale Trade	5,907	3,798	1,174	10,879
Manufacturing	6,163	3,382	1,240	10,785
Agriculture, Forestry, Fishing and Hunting	6,310	290	16	6,616
Information	4,396	963	211	5,570
Industries not classified	*	757	0	757
Mining, Quarrying, and Oil and Gas Extraction	292	90	40	422
Management of Companies and Enterprises	*	91	330	421
Utilities	207	41	47	295
<b>Total</b>	<b>436,168</b>	<b>98,356</b>	<b>14,123</b>	<b>548,647</b>

\* Not reported by the Census Bureau

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



### Small business exports

A total of 6,057 identified firms exported goods worth \$14.6 billion from Missouri in 2021. Of those exporters, 5,116—or 84.5 percent—were small. Exports by small firms reached \$4.4 billion, making up 29.8 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



Women made up 48.1 percent of workers and owned 43.6 percent of businesses.

### Veterans



Veterans made up 5.1 percent of workers and owned 7.9 percent of businesses.

### Hispanics



Hispanics made up 3.9 percent of workers and owned 2.8 percent of businesses.

### Racial minorities



Racial minorities made up 16.9 percent of workers and owned 11.7 percent of businesses.

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

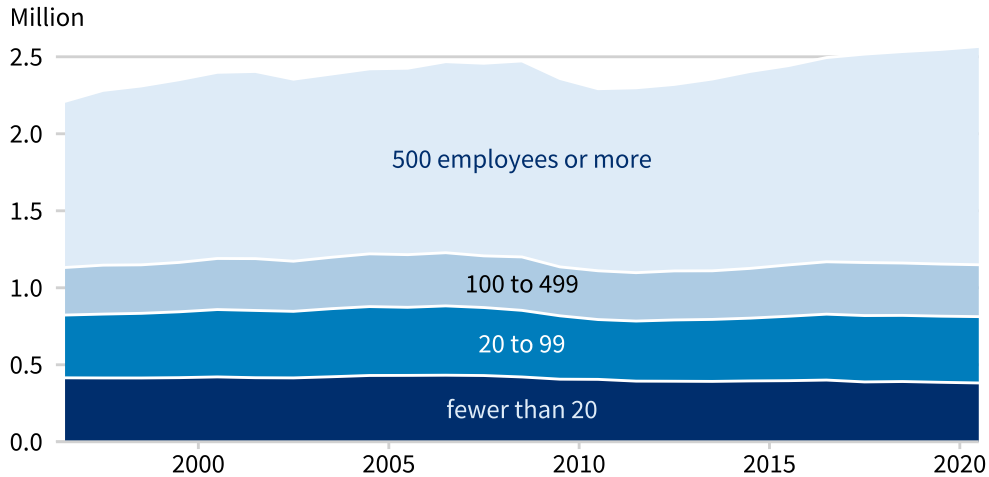
	Without employees	With employees	Total businesses
Ownership			
Female	172,000	23,913	195,913
Male	235,000	58,367	293,367
Owned equally by both groups	13,000	18,293	31,293
Veteran	28,500	6,528	35,028
Not Veteran	389,000	90,376	479,376
Owned equally by both groups	2,400	*	*
Hispanic	12,000	1,775	13,775
Not Hispanic	408,000	98,398	506,398
Owned equally by both groups	400	400	800
American Indian and Alaska Native	4,000	385	4,385
Asian	13,500	4,025	17,525
Black or African American	39,500	4,188	43,688
Native Hawaiian and Other Pacific Islander	500	*	*
White	368,000	91,837	459,837
Hispanic or Racial Minority	67,000	10,342	77,342
White and Not Hispanic	352,000	89,020	441,020
Owned equally by both groups	1,000	1,209	2,209

\* 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 Missouri employment by business size

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



Between 1996 and 2020, Missouri small business employment grew by 1.6 percent, reaching 1.1 million employees in 2020.

## Small business employment and payroll by industry

Industry	Employers		Employees		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	16,836	98.4	185,323	43.7	6,835,901	33.3
Other Services (except Public Administration)	14,021	98.9	94,218	85.1	2,787,121	83.2
Construction	13,388	99.3	109,169	82.5	6,579,331	76.9
Professional, Scientific, and Technical Services	11,973	97.0	84,744	50.7	5,636,980	42.5
Retail Trade	11,370	96.1	104,562	33.7	3,621,710	40.5
Accommodation and Food Services	8,963	97.2	157,921	58.9	2,492,261	58.1
Administrative, Support, and Waste Management	6,248	95.1	62,198	33.7	2,176,601	30.7
Real Estate and Rental and Leasing	5,424	97.5	22,620	62.5	1,096,810	60.4
Finance and Insurance	5,186	93.8	41,473	29.2	2,911,144	22.9
Wholesale Trade	4,972	90.3	65,250	49.2	4,004,533	50.6
Manufacturing	4,622	92.0	101,114	36.6	5,001,729	31.5
Transportation and Warehousing	4,001	93.5	35,318	36.4	1,551,414	35.5
Arts, Entertainment, and Recreation	2,069	97.7	25,524	61.5	808,373	61.3
Educational Services	1,410	96.4	30,841	40.1	908,545	25.7
Information	1,174	87.5	13,007	24.0	733,467	18.3
Industries not classified	757	100.0	653	100.0	12,163	100.0
Management of Companies and Enterprises	421	56.7	8,500	9.5	628,378	7.4
Agriculture, Forestry, Fishing and Hunting	306	97.8	1,410	67.7	53,466	72.5
Mining, Quarrying, and Oil and Gas Extraction	130	91.5	2,107	60.6	127,410	57.0
Utilities	88	83.0	3,401	20.2	282,631	15.7
<b>Total</b>	<b>112,479</b>	<b>97.3</b>	<b>1,149,353</b>	<b>44.8</b>	<b>48,249,968</b>	<b>37.6</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.