

ASSOCIATION FOR ENTERPRISE OPPORTUNITY (AEO)



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# Microbusinesses in Georgia

**CHARACTERISTICS AND  
ECONOMIC IMPACTS**

BY JAMES H. CARR AND KATRIN B. ANACKER

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Prepared for the  
ASSOCIATION FOR ENTERPRISE OPPORTUNITY (AEO)

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# I. EXECUTIVE SUMMARY

Over the past several years, respondents of many national, regional, and local surveys have consistently ranked job creation as the number one domestic issue. Yet four years after the end of the recession job creation has remained anemic, with the national unemployment rate hovering around 7.6 percent while the rate for African Americans and Latinos remains in the double digits. In the literature there is a debate about whether job creation is influenced by firm size and if so, which size firms create the most jobs. Yet different data sources utilize different thresholds for the definition of a small business or microbusiness.

The U.S. Small Business Administration (SBA) differentiates among (a) non-employer businesses, (b) businesses with less than 500 employees, and (c) businesses with more than 500 employees. It estimates that “[s]mall businesses significantly impact Georgia’s economy. They represent 97.7 percent of all employers and employ 44.8 percent of the private-sector labor force.”<sup>2</sup> Thus, non-employer businesses and businesses with less than 500 employees are critical to the state’s economy.

This study utilizes the Survey of Business Owners (SBO), conducted by the U.S. Bureau of the Census, which differentiates among different business sizes for a representative sample. In particular, businesses are differentiated as (a) microbusinesses, i.e., businesses that employ less than five employees, and (b) non-microbusinesses, i.e., businesses that employ more than five employees. Microbusinesses are a major contributor to Georgia’s economy in terms of their number and proportion, sales and receipts, and annual payroll by business sector. Although microbusinesses play an important role in the U.S. economy, there is a dearth of information about the characteristics and the economic impacts of these companies.

While the SBO database does collect information on businesses by gender, ethnicity, race, and veteran status, it protects the privacy of the respondent. As a result, for many business sectors information for many small ethnic and

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<sup>2</sup> U.S. Small Business Administration (2013) *Small Business Profile: Georgia*. Washington, DC: U.S. Small Business Administration. <http://www.sba.gov/sites/default/files/ga12.pdf>

racial groups is not provided. This is particularly the case in Georgia. Nevertheless, the SBA states that “[b]usiness ownership is becoming more inclusive in the state. The number [of] minority business owners has grown. In particular, minority-owned businesses numbered 263,439 in 2007, a 91.3% increase over 2002.”<sup>3</sup> The SBA, however, does not provide publicly available disaggregated data by race and ethnicity for small businesses. They also do not provide publicly available data by race and ethnicity and by industry sector, nor sales and receipts or annual payroll information by industry sector. Yet, in spite of its limitations, the SBO is the most comprehensive publicly available dataset to study microbusinesses by sector in Georgia. Given the growing importance of microbusinesses in the U.S. economy, collecting more detailed information on microbusinesses, especially those of color, is an immediate policy recommendation that stems from this report.

This report examines differences among microbusinesses and non-microbusinesses by sector in terms of their numbers, sales and receipts ratios, and annual payroll ratios. Differences between female- and male-owned microbusinesses and non-microbusinesses, and White and Non-Hispanic microbusinesses and non-microbusinesses are also discussed. Slightly more than 60 percent of all businesses in Georgia are non-microbusinesses compared to just under 40 percent that are microbusinesses.<sup>4</sup>

Interestingly, non-microbusinesses tended to be more evenly represented across all business sectors compared to microbusinesses, which were much more heavily concentrated. Neither microbusinesses nor non-microbusinesses were overly concentrated in either low-wage or high-wage sectors. Microbusinesses are prevalent in Professional, Scientific, and Technical Services, Construction, and Retail Trade while non-microbusinesses are prevalent in Retail Trade, Health Care and Social Assistance, and Construction. These sectors pay a wide range of wages. Stated otherwise, microbusinesses and non-microbusinesses are not concentrated in either low- or high-wage sectors.

Median wages within many sectors varied significantly. However, the Bureau of Labor Statistics (BLS) only provides median wages for five professions typical of an NAICS (North American Industry Classification System) business sector. For example, within the Professional, Scientific, and

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<sup>3</sup> U.S. Small Business Administration (2011) *Small Business Profile: Georgia*. Washington, DC: U.S. Small Business Administration.  
<http://www.sba.gov/sites/default/files/files/ga10.pdf>

<sup>4</sup> The SBO provides information on firms, not establishments. Therefore, the proportion of microbusinesses based on the SBO is much lower than in other studies based on other surveys.

Technical sector, architectural and civil drafters had a median wage of \$47,930 in 2012 at the national level. Accountants and auditors had a median wage of \$65,100, while lawyers had a median wage of \$117,040.

This study finds that there is variation in terms of sales and receipts ratios when microbusinesses are compared to non-microbusinesses, not surprisingly.<sup>5</sup> Utilities and Wholesale Trade had the highest sales and receipts ratios for both microbusinesses and non-microbusinesses.<sup>6</sup> Interestingly, while both microbusinesses and non-microbusinesses had the highest sales and receipts ratios in these two sectors, non-microbusinesses were much more heavily concentrated in Utilities and Wholesale Trade than microbusinesses, which were barely represented in Utilities although better represented in Wholesale Trade.

This study also finds that both microbusinesses and non-microbusinesses achieve their highest annual payroll in Management of Companies and Enterprises yet they differ in terms of their second and third highest payroll sectors.<sup>7</sup> Given the wide range of occupations in each of these sectors, there is currently no specific policy recommendation on which sectors to focus. Further research based on more detailed data is needed to determine in which specific job categories microbusinesses are most heavily concentrated relative to their non-microbusiness counterparts.

This study finds that female-owned microbusinesses tend to be more heavily concentrated in the Professional, Scientific, and Technical Services, Retail Trade, and Health Care and Social Assistance sectors, while male-owned microbusinesses tend to be concentrated in Professional, Scientific, and Technical Services, Construction, and Retail Trade. The major difference between female- and male-owned microbusinesses is the higher number of female-owned Health Care and Social Assistance microbusinesses and the higher number of male-owned Construction microbusinesses. Professions in these two sectors pay relatively high wages. Female-owned and male-owned microbusinesses share their prevalence in the same three business sectors in terms of highest sales and receipts ratios: Wholesale Trade, Retail Trade, and

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<sup>5</sup> Sales and receipts ratios divide gross sales and receipts for each sector by the number of firms in each business sector.

<sup>6</sup> Utilities had a sales and receipts ratio of 2,173, more than 5.5 times the average sales and receipts ratio of 387. Wholesale Trade had a ratio of 1,283, more than three times the average ratio of 387.

<sup>7</sup> Microbusinesses had a higher sales and receipts ratio (133) than non-microbusinesses (91) in the Management of Companies and Enterprises sector, although they are underrepresented in this sector. Non-microbusinesses, though, are well represented in this sector. The second and third highest ratios for microbusinesses were Information (ratio: 54) and Health Care and Social Assistance (ratio: 44) compared to non-microbusinesses that had ratios of 74 in Utilities and 64 in Finance and Insurance.

Construction, yet there are large differences for the sales and receipts ratios between these sectors. Further research should be conducted that analyzes the reasons why female businesses tend to cluster in sectors with higher average wages.

As mentioned above, the SBO data set for Georgia does not provide information on microbusinesses by African American, Latino, and Asian status due to privacy protection reasons. As a result, the analysis for race examines only White and non-Hispanic microbusinesses and non-microbusinesses. Nevertheless, discussing White and non-Hispanic businesses is illuminating to the extent that performance by sector related to sales and receipts and annual payroll ratios rises or falls relative to all microbusinesses as White and non-Hispanic businesses are overrepresented among all businesses.

Key points from this executive summary are: (1) microbusinesses in Georgia tend to cluster in industry sectors that pay median wages and have low to high median sales and receipt ratios and low to high median payroll ratios; (2) microbusinesses in Georgia are not well represented in high wage sectors or sectors that have high sales and receipts and annual payroll ratios; (3) when microbusinesses in Georgia are in high-performing sectors they tend to perform relatively well; (4) female- and male-owned microbusinesses in Georgia exhibit similar performance in terms of sales and receipts and payrolls, although they achieve it through somewhat different sectors; and (5) White microbusinesses in Georgia do not perform particularly better than microbusinesses as a group.

These observations suggest that microbusinesses in Georgia *as a group* have substantial room for improvement since few companies occupy sectors that are high performing in terms of wages, sales and receipts, and annual payroll ratios. Moreover, as pointed out above, many sectors have occupations that vary significantly in terms of sales and receipts and payroll ratios. However, due to data constraints, it is not possible to identify in which specific occupations microbusinesses are clustered. An important next step in the research, therefore, would be to perform more detailed analyses in business sectors where microbusinesses are most heavily and the least clustered to better understand the occupations they consist of and their performance in those occupations.

A specific research initiative that could provide exceptional insight on microbusinesses would be a national survey of AEO members. This survey could seek to identify issues such as clustering by occupation, wages, sales and receipts, annual payroll data, required skills by occupation, challenges to

business establishment, retention and expansion, challenges to credit access, and business owners' perspectives on the types of services and public policies that would support microbusinesses. A better understanding of the challenges and opportunities for microbusinesses in terms of generating higher sales and receipts or payrolls will enable policy makers to not only support the business needs of these entrepreneurs who are essential to Georgia's economy, but also support job creation.

## II. INTRODUCTION

Microbusinesses, i.e., businesses that employ four or fewer employees, have played an important role in the U.S. economy, especially in the aftermath of the Great Recession, which lasted from December 2007 until June 2009. Over the past several years, respondents of many national, regional, and local surveys have consistently ranked job creation as the number one domestic issue. There are significant debates within the literature regarding which size firms create the most jobs. Regardless of the answer to this question, microbusinesses are important job creators.

Interestingly, not much seems to be known about the characteristics and the economic impacts of microbusinesses, the topic of this study. The authors of this report were tasked to analyze these aspects for the state of Georgia. Below we will analyze microbusinesses in Georgia in terms of their number and proportion, their sales and receipts, and their annual payroll by business sector, based on the Survey of Business Owners (SBO) 2007, conducted by the U.S. Bureau of the Census.

We will discuss general differences between microbusinesses and non-microbusinesses regarding their numbers, sales and receipts ratios, and annual payroll ratios, differentiating among business sectors. More specifically, we will also discuss differences between female- and male-owned microbusinesses and non-microbusinesses, and White and non-Hispanic microbusinesses versus non-microbusinesses. We conclude with a summary and suggestions for future research efforts.

## III. DATA

The Survey of Business Owners (SBO), conducted by the U.S. Bureau of the Census every five years, provides a comprehensive, regularly collected source of information on selected economic and demographic characteristics for businesses and business owners by gender, race, ethnicity, and veteran status. At the time of this writing, the most recent survey available was the SBO 2007. The SBO 2012 will be conducted in two phases—forms were mailed out in June 2013 and will be mailed out again in June 2014. Characteristics of businesses and business owners are expected to be released in December 2015. As response rates for the different demographic groups are different among survey years, data sets for the different survey years should not be merged. Thus, only the SBO 2007 was utilized in this study.<sup>8</sup>

Title 13 of the United States Code authorizes this survey and provides for mandatory responses. The SBO includes all nonfarm businesses that file Internal Revenue Service tax forms as individual proprietorships, partnerships, or any type of corporation, and with receipts of \$1,000 or more. The SBO covers firms that do and do not have paid employees, differentiating among firms with

- No employees;
- One to four employees;
- Five to nine employees;
- Ten to 19 employees;
- 20 to 49 employees;
- 50 to 99 employees;
- 100 to 499 employees; and
- Firms with 500 or more employees.

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<sup>8</sup> U.S. Bureau of the Census (n.d.a.). *Survey of Business Owners (SBO)*. Washington, DC: U.S. Bureau of the Census. <http://www.census.gov/econ/sbo/about.html>

Business ownership is defined as having 51 percent or more of the stock or equity in the business and is categorized by

- Gender (i.e., male, female, or equally male/female);
- Race (i.e., White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, some other race, minority, equally minority/nonminority, nonminority);
- Ethnicity (i.e., Hispanic, equally Hispanic/non-Hispanic, non-Hispanic);
- Veteran status (i.e., veteran, equally veteran/nonveteran, nonveteran); and
- Publicly held and other firms not classifiable by gender, race, ethnicity, and veteran status.

SBO estimates include the number of non-employer and employer firms, sales and receipts, annual payroll, and employment. Data aggregates are available by gender, race, ethnicity, and veteran status by the 2007 North American Industry Classification System (NAICS), kind of business, states, metropolitan and micropolitan statistical areas, counties, places, and employment and receipts size.<sup>9</sup>

The SBO covers the following 20 NAICS industries, which we will call “business sectors” or “sectors” interchangeably in our study.

#### Goods-Producing Industries:

- Agriculture, Forestry, Fishing, and Hunting (Sector 11);
- Mining, Quarrying, and Oil and Gas Extraction (Sector 21);
- Utilities (Sector 22);
- Construction (Sector 23);
- Manufacturing (Sectors 31-33);

#### Service-Providing Industries:

- Wholesale Trade (Sector 42);
- Retail Trade (Sectors 44 and 45);
- Transportation and Warehousing (Sectors 48 and 49);
- Information (Sector 51);

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<sup>9</sup> U.S. Bureau of the Census (n.d.a).

- Finance and Insurance (Sector 52);
- Real Estate and Rental and Leasing (Sector 53);
- Professional, Scientific, and Technical Services (Sector 54);
- Management of Companies and Enterprises (Sector 55);
- Administrative and Support and Waste Management and Remediation Services (Sector 56);
- Educational Services (Sector 61);
- Health Care and Social Assistance (Sector 62);
- Arts, Entertainment, and Recreation (Sector 71);
- Accommodation and Food Services (Sector 72);
- Other Services (except Public Administration) (Sector 81);
- Public Administration (Sector 92); and
- Industries not classified.<sup>10</sup>

We provide examples of professions in these industries in the Appendix, based on information provided by the U.S. Bureau of Labor Statistics.<sup>11</sup>

In 2007, Georgia had 175,052 businesses, including microbusiness and non-microbusiness establishments. While these are many businesses, the subcategories for gender, race, ethnicity, and veteran status did not always have an entry for each subcategory. In some cases the U.S. Bureau of the Census had flagged the entries to protect the privacy of that particular (micro)businesses, i.e., there were too few (micro)businesses to warrant an entry. In other cases the number of (micro)businesses was zero. Thus, we only utilized the following categories in this report:

- Gender (i.e., male vs. female);
- Race (i.e., White); and
- Ethnicity (i.e., non-Hispanic only).

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<sup>10</sup> U.S. Bureau of the Census (n.d.b). *North American Industry Classification System (NAICS)*. Washington, DC: U.S. Bureau of the Census. <http://www.census.gov/cgi-bin/sssd/naics/naicsrch?chart=2007>

<sup>11</sup> U.S. Bureau of Labor Statistics (n.d.). *Industries at a Glance*. Washington, DC: U.S. Bureau of Labor Statistics. [http://www.bls.gov/iag/tgs/iag\\_index\\_naics.htm](http://www.bls.gov/iag/tgs/iag_index_naics.htm)

# IV. RESULTS

## Differentiation by Business Size

### I. Number and Proportion of Microbusinesses vs. Non-Microbusinesses

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The SBO provides several variables that focus on the characteristics and the economic impact of microbusiness entrepreneurs in the United States. With regard to demographic variables, there are variables Gender, Race, Ethnicity, and Veteran status, all broken down by variables Sector and Employment Size of the Business. Economic variables include Number of Businesses, Sales and Receipts (in \$1,000), and Annual Payroll (\$1,000)—also broken down by variables Sector and Employment Size of the Business. As the variables Sales and Receipts (\$1,000) and Annual Payroll (\$1,000) are provided in aggregate form, we created two ratios to make them more meaningful for the analysis. First, we created the ratio Sales and Receipts (\$1,000) Divided by the Number of Businesses per Sector. Second, we created the ratio Annual Payroll (\$1,000) Divided by the Number of Businesses per Sector. The variables are performance proxies that provide a convenient manner to examine the relative performance of microbusinesses versus non-microbusinesses by sector, race, ethnicity, gender, and veteran status. But the ratios should not be read or considered as specific point estimates.

Below we will analyze and discuss these variables and ratios to investigate the characteristics and the economic impact of microbusiness entrepreneurs in the United States, comparing them with non-microbusinesses and utilizing the definition of microbusiness of the U.S. Bureau of the Census, where a microbusiness is defined as a business that has zero to four employees (including a self-employed owner). Thus, we define a non-microbusiness as a business that has five or more employees.

First, we compare and contrast microbusinesses with non-microbusinesses, calculating (a) the proportion of microbusinesses in each business sector as a proportion of all microbusinesses and (b) the proportion of non-microbusinesses in each business sector as a proportion of all non-microbusinesses.

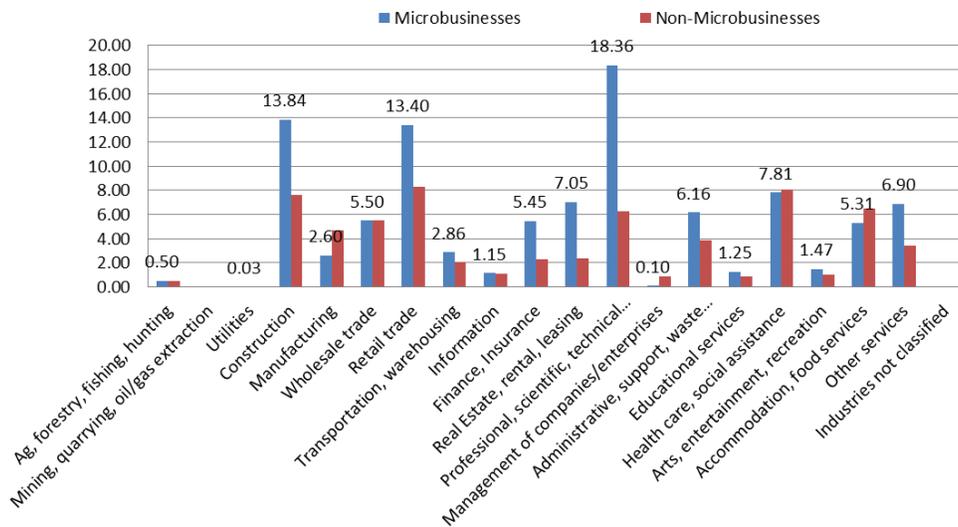
### Key findings in this section:

- The highest proportions of microbusinesses are in Professional, Scientific, and Technical Services, Construction, and Retail Trade. These sectors pay medium to relatively high median wages, somewhat high median wages, and low to moderate wages, respectively.
- The highest proportions of non-microbusinesses are in Retail Trade, Health Care and Social Assistance, and Construction. These sectors pay low to moderate wages, a wide range of wages, and somewhat high median wages, respectively.
- Differentiating within each business sector and looking across all business sectors, 61.06 percent of all businesses are microbusinesses whereas 38.94 percent are non-microbusinesses.
- Differentiating within each business sector and looking at each business sector, Real Estate and Rental and Leasing had the highest proportion of microbusinesses (78.47 percent), followed by Professional, Scientific, and Technical Services (74.54 percent), and Finance and Insurance (69.16 percent), which pay medium, medium to somewhat high, and a range from low to somewhat high wages, respectively.

Figure 1 below illustrates findings. For microbusinesses, the highest proportion of microbusinesses is in Professional, Scientific, and Technical Services (18.36 percent), followed by Construction (13.84 percent), and Retail Trade (13.40 percent). Many occupations in the Professional, Scientific, and Technical Services sector pay medium to relatively high median wages. For example, at the national level architectural and civil drafters had a median wage of \$47,930, accountants and auditors had a median wage of \$65,100, while lawyers had a median wage of \$117,040 in 2012 (see Table NAICS 54 in the Appendix). Somewhat similarly, many occupations in the Construction sector pay medium to somewhat high median wages. For example, construction laborers had a median wage of \$30,370, carpenters had a median wage of \$40,030, and construction managers had a median wage of \$81,480 in the United States in 2012 (see Table NAICS 23 in the Appendix). In turn, many occupations in the Retail Trade sector only pay low to moderate wages. For example, cashiers only made \$18,980 (median), retail salespeople only made \$20,980 (median), and first-line supervisors/managers of retail sales workers made \$36,650 (median) in the nation in 2012 (see Table NAICS 44-45 in the Appendix). An expanded ranking top-ranked by the proportion of microbusinesses is provided in Table A1 in the Appendix.

The highest proportion of non-microbusinesses is in Retail Trade (8.30 percent), Health Care and Social Assistance (8.07 percent), followed by the Construction sector (7.65 percent). The Retail Trade sector offers low to moderate wages (see the discussion above). The Health Care and Social Assistance sector has occupations that pay relatively low wages, for example, home health aides, who had a median wage of \$20,730 in the nation in 2012, but also occupations that pay relatively high wages, for example, medical and health services managers, who had a median wage of \$87,280 in the United States in 2012 (see Table NAICS 62 in the Appendix). Many occupations in the Construction sector pay medium to somewhat high median wages, as discussed above.

**Figure 1: Comparison of Proportions of Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**



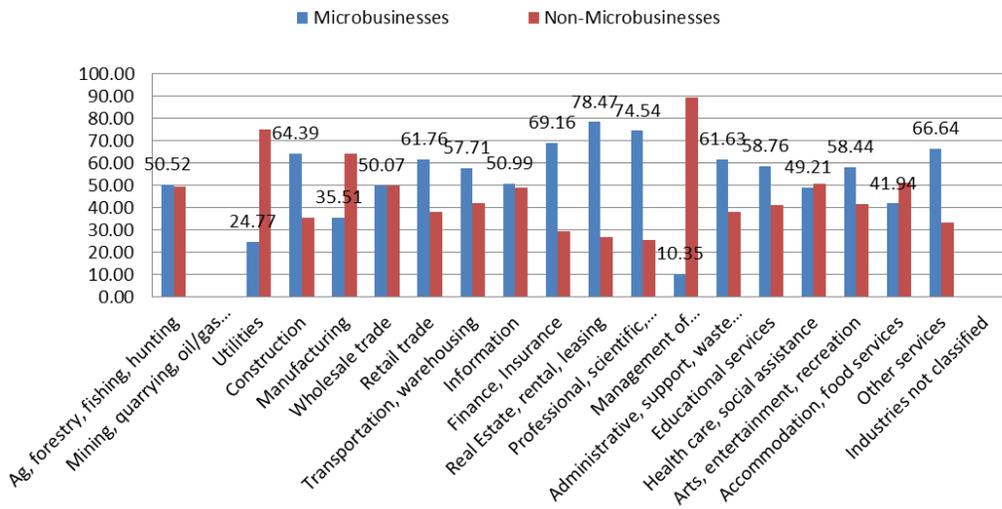
Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

Note: calculation example: number of microbusinesses in Professional, Scientific, and Technical Services: (19,624) divided by all microbusinesses (106,894) = 18.36%

Next, we take each business sector and differentiate between microbusinesses and non-microbusinesses. In other words, for each business sector the proportion of microbusinesses and the proportion of non-microbusinesses would sum up to 100 percent. Figure 2 below illustrates findings. For all business sectors, 61.06 percent of businesses are microbusinesses whereas 38.94 percent are non-microbusinesses. For single business sectors, microbusinesses ranked highest are in business sector Real Estate and Rental and Leasing (78.47 percent), Professional, Scientific, and Technical Services (74.54 percent), followed by Finance and Insurance (69.16 percent). Occupations in the Real Estate and Rental and Leasing sector paid

medium wages. For example, counter and rental clerks had a median wage of \$23,870, property, real estate, and community association managers had a median wage of \$50,040, and real estate brokers had a median wage of \$57,840 in the U.S. in 2012 (see Table NAICS 53 in the Appendix). The Finance and Insurance sector encompasses a range of median wages, ranging from low to somewhat high. For example, tellers had a median wage of \$24,920, insurance sales agents had a median wage of \$48,230, and securities, commodities, and financial services sales agents had a median wage of \$71,180 in the nation in 2012 (see Table NAICS 52 in the Appendix).

**Figure 2: Comparison of Proportions of Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

Note: calculation example: number of all microbusinesses in Agriculture, Forestry, Fishing, and Hunting (531) divided by all businesses in Agriculture, Forestry, Fishing, and Hunting (1,051) = 50.52%

Non-microbusinesses ranked highest in business sector Management of Companies and Enterprises (87.32 percent), followed by Manufacturing (60.42 percent), and Accommodation and Food Services (58.08 percent). The Management of Companies and Enterprises sector has relatively medium to high wages. For example, bookkeeping, accounting, and auditing clerks had median wages of \$36,160, accountants and auditors had median wages of \$64,670, and financial managers had median wages of \$124,840 in 2012 (see Table NAICS 55 in the Appendix). The Manufacturing sector has relatively low wages, as evidenced in the median pay for helpers and production workers (\$24,280), for team assemblers (\$29,600), and for purchasing agents

(except wholesale, retail, and farm products; \$56,940) in 2012 (see Table NAICS 31-33 in the Appendix). The Accommodation and Food Services sector is also characterized by relatively low median wages, as discussed above. An expanded ranking top-ranked by the proportion of microbusinesses is provided in Table A2 in the Appendix

## 2. Sales and Receipts of Microbusinesses vs. Non-Microbusinesses

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Next, we focus on the ratio Sales and Receipts (in \$1,000) Divided by the Number of Businesses by sector.

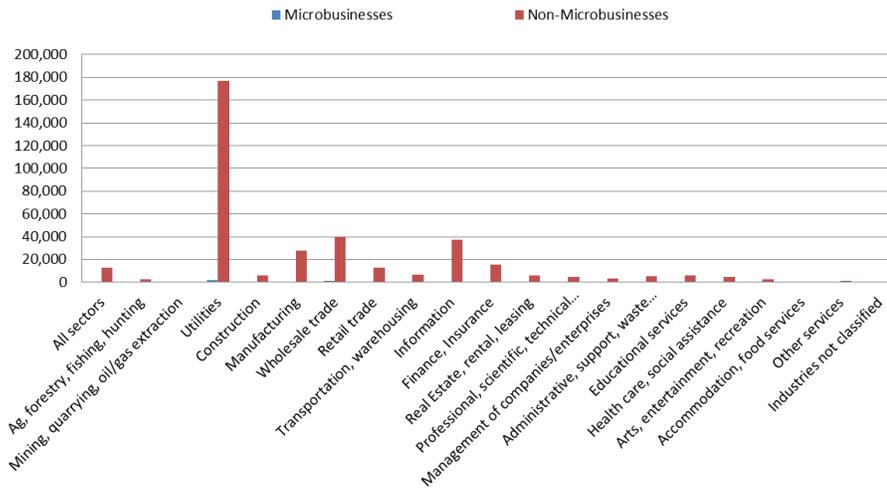
Key findings in this section:

- Non-microbusinesses have a much higher sales and receipts ratio than microbusinesses.
- Microbusinesses obtain the highest sales and receipts ratio in Utilities, Wholesale Trade, and Management of Companies and Enterprises.
- Non-microbusinesses obtain the highest sales and receipts ratio in Utilities, Wholesale Trade, and Information.
- The business sectors with the highest sales and receipts ratios do not have a high proportion of microbusinesses.

The average sales and receipts ratio was 387. Not surprisingly, non-microbusinesses have a much higher sales and receipts ratio than microbusinesses. More specifically, for microbusinesses, the highest ratio is obtained in the business sector Utilities (ratio: 2,173), followed by Wholesale Trade (ratio: 1,283), and Management of Companies and Enterprises (ratio: 729), as shown in Figure 3 below. For non-microbusinesses, the highest ratio is obtained in the business sector Utilities (ratio: 176,888), also followed by Wholesale Trade (ratio: 39,704), and Information (37,009). An expanded ranking top-ranked by microbusinesses is provided in Table A3 in the Appendix.

As can be seen in Figure 3 below, there are large differences in the ratio Sales and Receipts (in \$1,000) Divided by the Number of Businesses among business sectors.

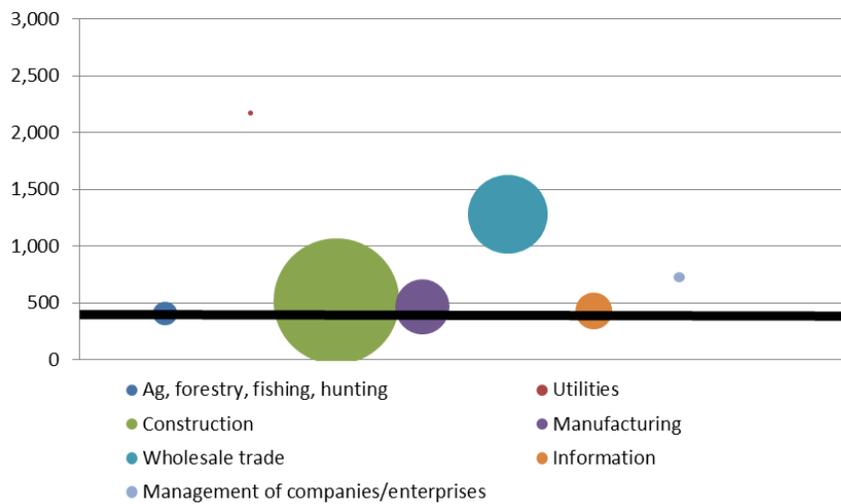
**Figure 3: Sales and Receipts (in \$1,000) Divided by the Number of Businesses: Comparison of Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

Below we will analyze these differences in greater detail. Figure 4 shows the seven top-ranked microbusinesses by the ratio Sales and Receipts (\$1,000) Divided by the Number of Microbusinesses by sector and by proportion of all microbusinesses for 2007. These seven sectors ranked above 387, the ratio for all microbusinesses in all sectors. The vertical or y-axis ranges from 0 to 3,000. The horizontal or x-axis displays the seven top-ranked sectors in the order in which the SBO enumerates them, starting with sector Agriculture, Forestry, Fishing, and Hunting and ending with sector Management of Companies and Enterprises. The bubble size indicates the proportion of microbusinesses in a particular sector as a proportion of microbusinesses in all sectors. For example, the proportion of microbusinesses in sector Agriculture, Forestry, Fishing, and Hunting in relation to all microbusinesses is rather small, with 0.50 percent. In contrast, the proportion of microbusinesses in sector Construction is the largest, with 13.84 percent. Based on Figure 4 below, the highest sales and receipts (2,173) are generated in the Utilities sector, although the proportion of this particular sector of all sectors is only 0.03 percent. The second highest sales and receipts (1,283) are generated in the Wholesale Trade sector, where the proportion is 0.55 percent. Finally, the third highest sales and receipts (729) are in the Management of Companies and Enterprises sector, where the proportion is only 0.10 percent. In other words, the business sectors with the highest Sales and Receipts ratios do not have a high proportion of microbusinesses.

**Figure 4: Top-Ranked Microbusinesses by Ratio of Sales and Receipts (\$1,000/Number of Microbusinesses) in Georgia by Sector and by Proportion of All Microbusinesses, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

### 3. Annual Payroll of Microbusinesses vs. Non-Microbusinesses

In this section we focus on the ratio Annual Payroll (in \$1,000) Divided by the Number of Employees by sector.

Key findings in this section:

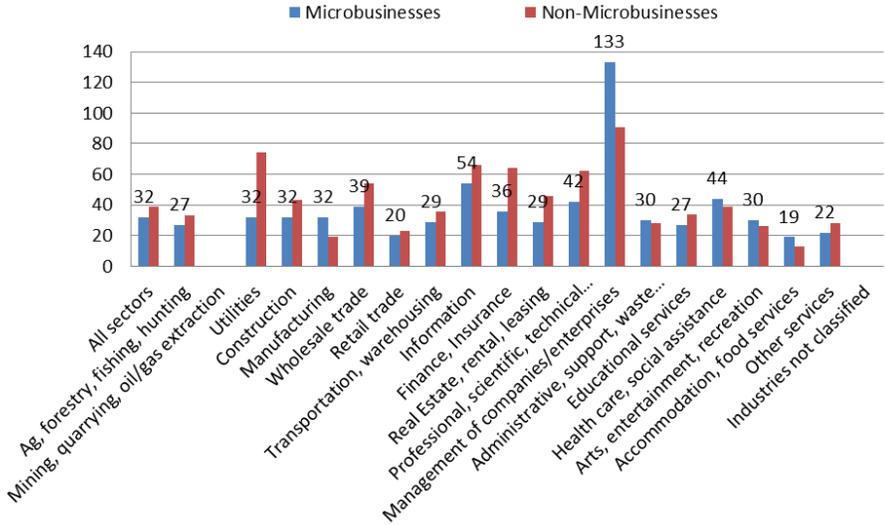
- Microbusinesses obtain the highest Annual Payroll ratio in Management of Companies and Enterprises, Information, and Health Care and Social Assistance.
- Non-microbusinesses obtain the highest Annual Payroll ratio in Management of Companies and Enterprises, Utilities, and Finance and Insurance.
- The business sectors with the highest Annual Payroll ratios do not have a high proportion of microbusinesses.

Microbusinesses and non-microbusinesses have a similar ratio in some sectors but a dissimilar ratio in others. The average annual payroll ratio is 32. Microbusinesses obtain the highest ratio in the business sector Management of Companies and Enterprises (ratio: 133), followed by Information (ratio: 54), and Health Care and Social Assistance (ratio: 44). As discussed above, the Management of Companies and Enterprises sector has relatively medium to high wages at the national level. The information sector has medium wages

at the national level. For example, customer service representatives had a median wage of \$33,320, whereas telecommunications equipment installers and repairs (for example, line installers) had a median wage of \$56,960 in 2012 (see Table NAICS 51 in the Appendix). The Health Care and Social Assistance sector, as discussed above, has a range of occupations that pay relatively low wages but also relatively high wages.

With regard to non-microbusinesses, the highest Annual Payroll ratio is obtained in the business sector Management of Companies and Enterprises (ratio: 91), followed by Utilities (ratio: 74), and Finance and Insurance (ratio: 64). The Utilities sector is characterized by medium to relatively high median wages, as illustrated in the median wages earned by meter readers (\$41,340), electrical power-line installers and repairers (\$66,370), and electrical engineers (\$85,970) in 2012 (see Table NAICS 22 in the Appendix). The Finance and Insurance sector encompasses a range of median wages, ranging from low to somewhat high. An expanded ranking top-ranked by microbusinesses is provided in Table A4 in the Appendix.

**Figure 5: Annual Payroll (\$1,000) Divided by the Number of Employees: Comparison of Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**

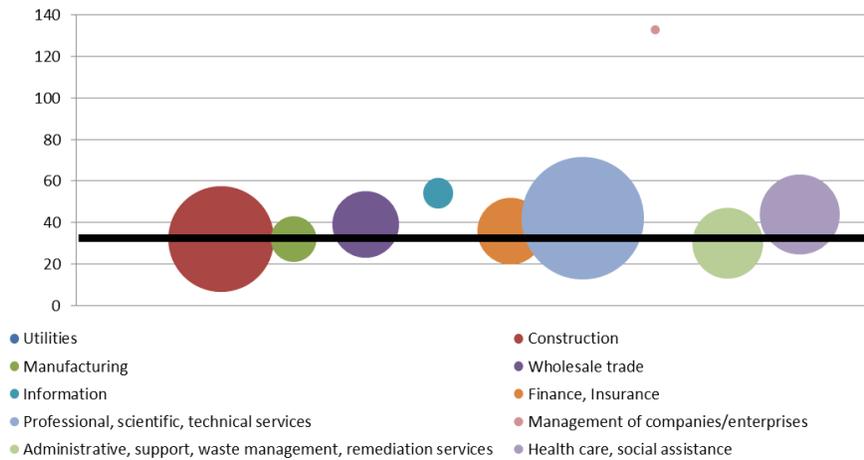


Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

As can be seen in Figure 5 above, there are large differences in the ratio Annual Payroll (in \$1,000) Divided by the Number of Employees among business sectors. Figure 6 below shows ten top-ranked microbusinesses by the ratio Annual Payroll (\$1,000) Divided by the Number of Employees by sector for 2007. These ten sectors ranked above 32, the ratio for all microbusinesses in all sectors. Whereas the Management of Companies and

Enterprises sector has the highest Annual Payroll ratio (133), its proportion of all microbusinesses is very small, only 0.10 percent. Similarly, the proportion of the Information sector (ratio: 54) is also quite small (1.15 percent). The proportion of the Health Care and Social Assistance sector (ratio: 44) is somewhat small as well (7.81 percent). The sectors top-ranked in terms of their Annual Payroll ratio that have the largest representation among microbusinesses, however, are Professional, Scientific, and Technical Services (18.36 percent), Construction (13.84 percent), and Health Care and Social Assistance (7.81 percent), which have ratios of 42, 32, and 44, respectively. We conclude that the business sectors with the highest Annual Payroll ratios do not have a high proportion of microbusinesses.

**Figure 6: Top-Ranked Microbusinesses by Ratio of Annual Payroll (\$1,000/Number of Employees) in Georgia by Sector and by Proportion of All Microbusinesses, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

## Differentiation by Gender and by Sector

In the following section we differentiate by gender, i.e., among female-owned and male-owned microbusinesses versus non-microbusinesses. We focus on female-owned businesses and then on male-owned businesses. Future analyses could focus on equally female-/male-owned microbusinesses. Below, we discuss these businesses, comparing and contrasting them with each other, then we discuss them separately.

### I. Number and Proportion of Female-Owned Microbusinesses vs. Non-Microbusinesses

---

First, we compare and contrast female-owned microbusinesses against female-owned non-microbusinesses, calculating (a) the proportion of female-owned microbusinesses in each business sector as a proportion of all female-owned microbusinesses and (b) the proportion of female-owned non-microbusinesses in each business sector as a proportion of all female-owned non-microbusinesses.

Key findings in this section:

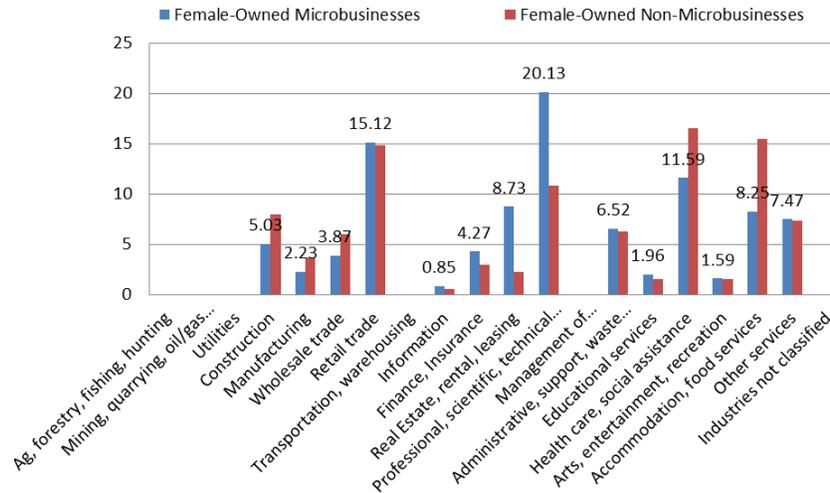
- The highest proportions of female-owned microbusinesses are in Professional, Scientific, and Technical Services, Retail Trade, and Health Care and Social Assistance. These sectors pay medium to relatively high median wages, somewhat high median wages, and a range of wages, respectively.
- The highest proportions of female-owned non-microbusinesses are in Health Care and Social Assistance, Accommodation and Food Services, and Retail Trade. These sectors pay a wide range of wages, relatively low median wages, and relatively low median wages, respectively.

Figure 7 below illustrates findings. For female-owned microbusinesses, the highest proportion of microbusinesses is in Professional, Scientific, and Technical Services (20.13 percent), followed by Retail Trade (15.12 percent), and Health Care and Social Assistance (11.59 percent). While the median pay in the Professional, Scientific, and Technical Services sector ranges from medium to relatively high, the median pay in the Retail sector is relatively low, and the median pay in the Health Care and Social Assistance sector ranges from relatively low to relatively high.

Female-owned non-microbusinesses had the highest proportion of non-microbusinesses in Health Care and Social Assistance (16.55 percent), followed by Accommodation and Food Services (15.41 percent), and Retail

Trade (14.86 percent). These sectors pay a wide range of wages, relatively low median wages, and relatively low median wages, respectively.

**Figure 7: Comparison of Proportions of Female-Owned Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**

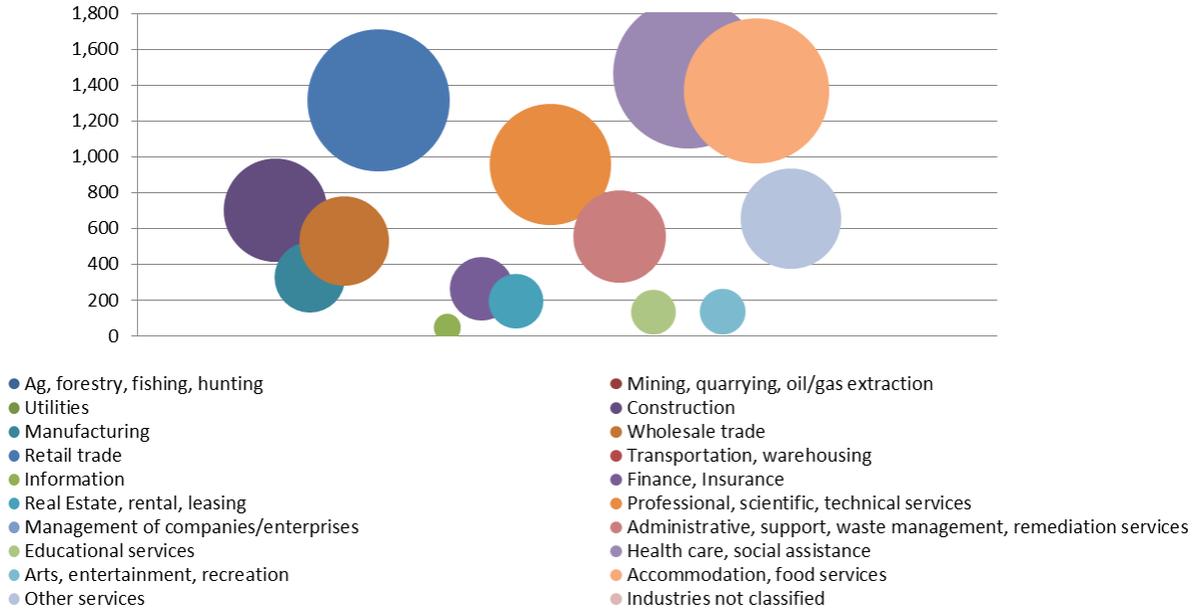


Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

Below we discuss the number of female-owned non-microbusinesses by the proportion of all female-owned non-microbusinesses and the number of female-owned microbusinesses by the proportion of all female-owned microbusinesses, respectively. As can be seen in Figure 8 below, sector Health Care and Social Assistance was the largest with 16.55 percent, followed by Accommodation and Food Services (15.41 percent), and Retail Trade (14.86 percent). While the first sector is characterized by quite a range in median wages, the latter two sectors are characterized by rather low median wages.

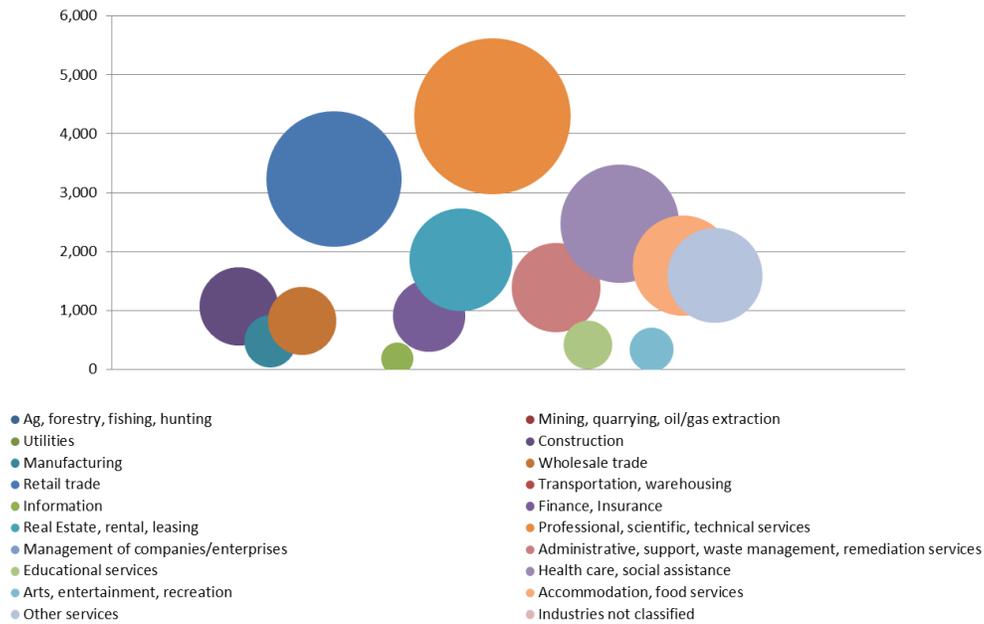
Figure 9 below shows the proportion of female-owned microbusinesses by sector as a proportion of all female-owned microbusinesses. Sector Professional, Scientific, and Technical Services was the largest with 20.13 percent, followed by Retail Trade (15.12 percent), and Health Care and Social Assistance (11.59 percent). Here, the first sector has medium to high pay, the second sector has relatively low pay, and the third sector has quite a range in pay.

**Figure 8: Number of Female-Owned Non-Microbusinesses by Proportion of All Female-Owned Non-Microbusinesses in Georgia by Sector, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

**Figure 9: Number of Female-Owned Microbusinesses by Proportion of All Female-Owned Microbusinesses by Sector, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

## 2. Number and Proportion of Male-Owned Microbusinesses vs. Non-Microbusinesses

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Next, we compare and contrast male-owned microbusinesses against male-owned non-microbusinesses, calculating (a) the proportion of male-owned microbusinesses in each business sector as a proportion of all male-owned microbusinesses and (b) the proportion of male-owned non-microbusinesses in each business sector as a proportion of all male-owned non-microbusinesses.

Key findings in this section:

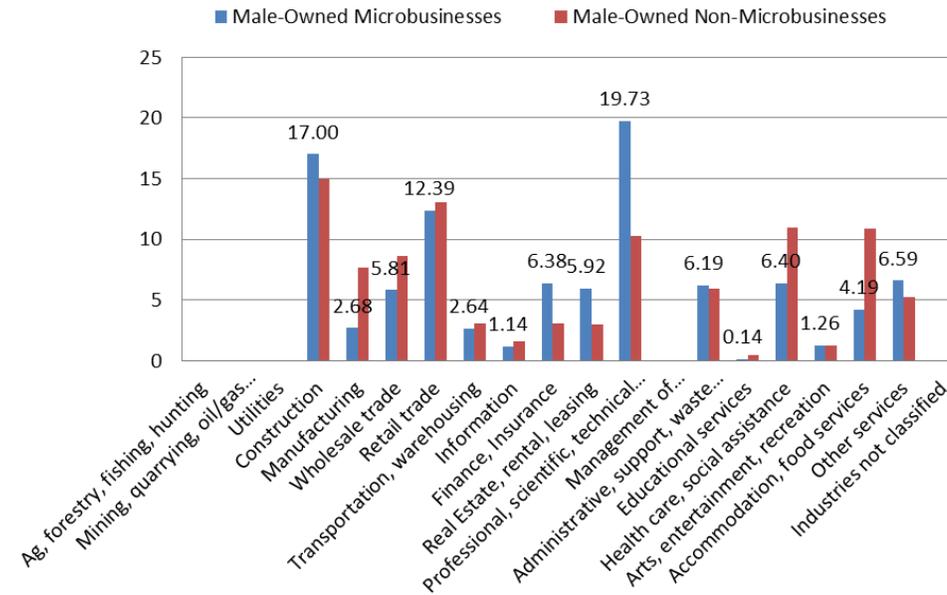
- The highest proportions of male-owned microbusinesses are in Professional, Scientific, and Technical Services, Construction, and Retail Trade. These sectors pay medium to relatively high median wages, medium wages, and relatively low wages, respectively.
- The highest proportions of male-owned non-microbusinesses are in Construction, Retail Trade, and Health Care and Social Assistance. These sectors pay medium, relatively low, and a range of wages, respectively.

Figure 10 below illustrates findings. For male-owned microbusinesses, the highest proportion of microbusinesses is in the Professional, Scientific, and Technical Services sector (19.73 percent), followed by Construction (17.00 percent), and Retail Trade (12.39 percent). While the median pay in the Professional, Scientific, and Technical Services sector ranges from medium to relatively high, the pay in the Construction sector is about medium, while the median pay in the Retail Trade sector is relatively low.

For male-owned non-microbusinesses, the highest proportion of non-microbusinesses is in Construction (14.99 percent), followed by Retail Trade (13.06 percent), and then Health Care and Social Assistance (11.01 percent). The median pay in Construction is medium, while it is low to moderate in the Retail Trade sector, and encompasses a range in the Health Care and Social Assistance sector.

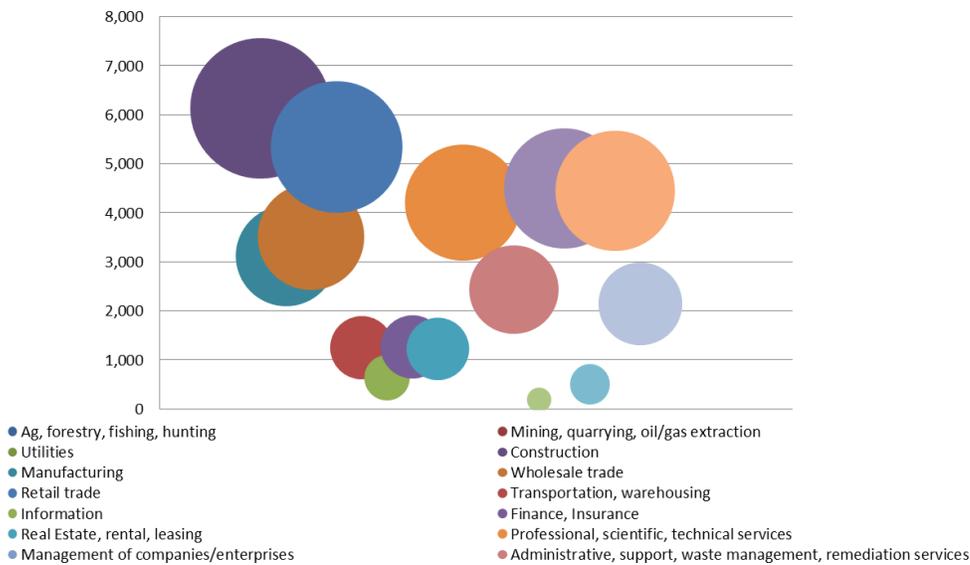
Figure 11 below shows the number of male-owned non-microbusinesses by the proportion of all male-owned non-microbusinesses in Georgia by Sector, whereas Figure 12 shows this information for microbusinesses. These figures present the insights from Figure 10 in an alternative format, again illustrating that for male-owned non-microbusinesses the most prominent sectors are Construction, Retail Trade, and Health Care and Social Assistance and that for male-owned microbusinesses the most prominent sectors are Professional, Scientific, and Technical Services, Construction, and Retail Trade. These are the largest bubbles in Figures 11 and 12 below.

**Figure 10: Comparison of Proportions of Male-Owned Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**



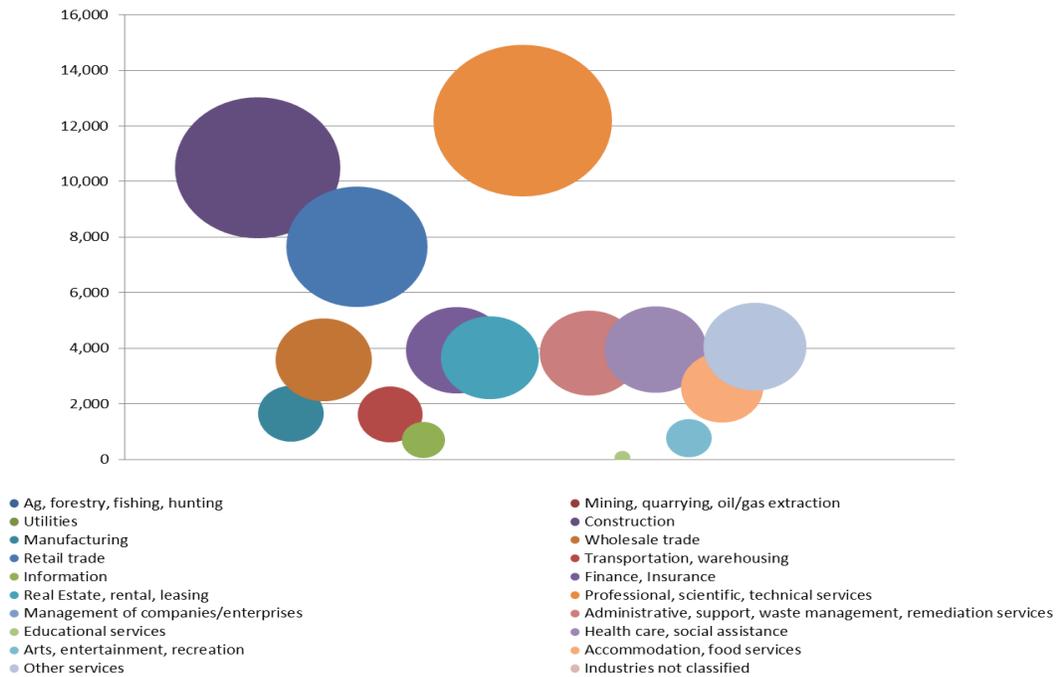
Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

**Figure 11: Number of Male-Owned Non-Microbusinesses by Proportion of All Male-Owned Non-Microbusinesses in Georgia by Sector, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

**Figure 12: Number of Male-Owned Microbusinesses by Proportion of All Male-Owned Microbusinesses by Sector, 2007**

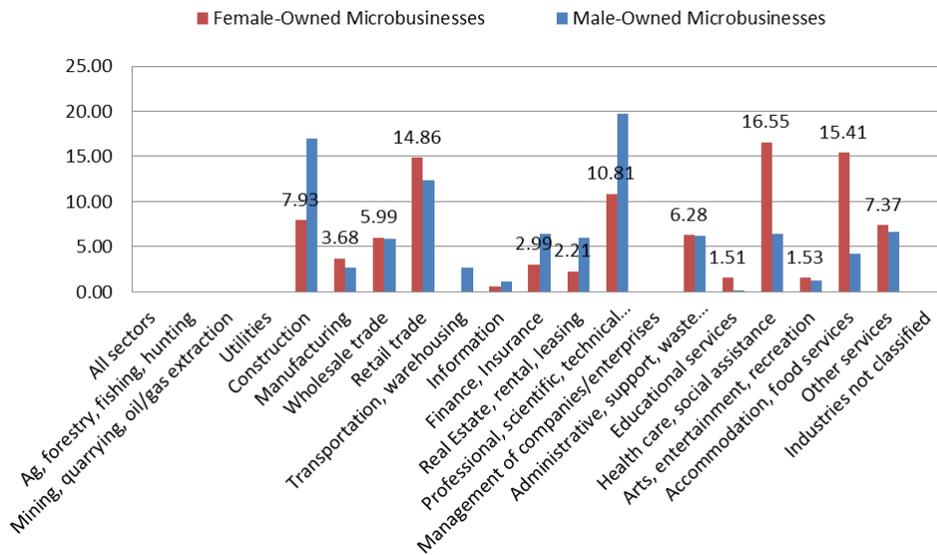


Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

### 3. Number and Proportion of Female- vs. Male-Owned Microbusinesses vs. Non-Microbusinesses

Figure 13 below compares the proportions of female- vs. male-owned microbusinesses by sector. It shows that the top three female-owned microbusinesses are in the Professional, Scientific, and Technical sector (20.13 percent), the Retail Trade sector (15.12 percent), and the Health Care and Social Assistance sector (11.59 percent). The top three male-owned microbusinesses are in the Professional, Scientific, and Technical sector (19.73 percent), the Construction sector (17.00 percent), and the Retail Trade sector (12.39 percent). Interestingly, the Professional, Scientific, and Technical and the Retail Trade sectors are among the top three for both genders, characterized by medium to relatively high median wages. The sector that ranked second was Retail Trade, with low to moderate wages, for female-owned microbusinesses, but Construction, with medium wages, for male-owned microbusinesses. The sector that ranked third was Health Care and Social Assistance, with a range in pay, for female-owned microbusinesses, but Retail Trade, with low to moderate wages, for male-owned microbusinesses.

**Figure 13: Comparison of Proportions of Female- vs. Male-Owned Microbusinesses by Sector, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

#### 4. Sales and Receipts of Microbusinesses

In this section we focus on Sales and Receipts (in \$1,000) Divided by the Number of Microbusinesses and compare and contrast female- vs. male-owned microbusinesses by sector. Then, we discuss these groups separately.

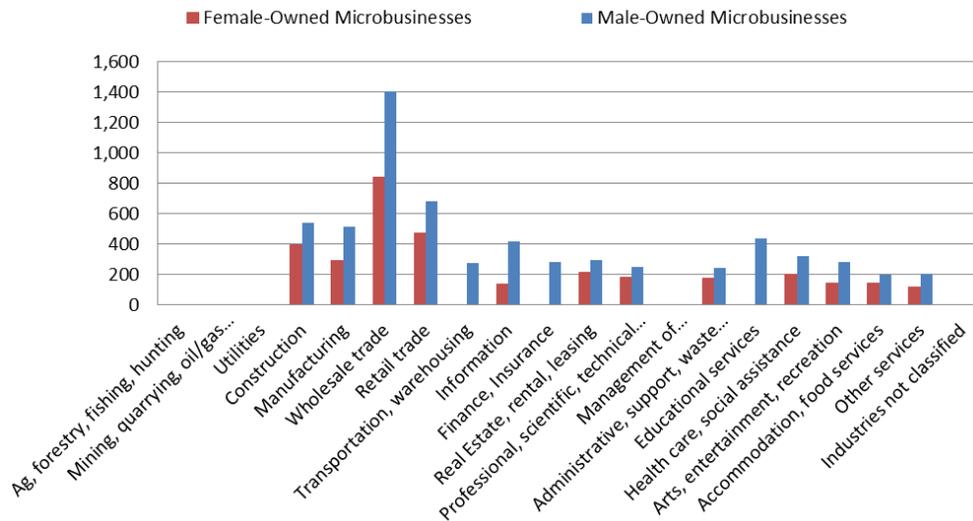
Key findings in this section:

- Female-owned and male-owned microbusinesses rank the same in terms of the sales and receipts ratios for the top three sectors: Wholesale Trade, Retail Trade, and Construction, yet there are large differences for the sales and receipts ratios for these sectors.
- Female-owned microbusinesses are underrepresented in the sectors with the highest sales and receipts ratios (with the exception of the Retail Trade sector, which has a relatively high sales and receipts ratio).
- Male-owned microbusinesses are well represented among the sectors with the highest sales and receipts ratios.

As shown in Figure 14 below, the Wholesale Trade sector has the highest ratio of sales and receipts for each of the two groups, i.e., a ratio of 838 for female-owned microbusinesses and a ratio of 1,403 for male-owned microbusinesses. The Retail Trade sector has the second highest ratio of

sales and receipts for female-owned microbusinesses (469) as well as for male-owned microbusinesses (682).

**Figure 14: Sales and Receipts (in \$1,000) Divided by the Number of Microbusinesses: Comparison of Female- vs. Male-Owned Microbusinesses in Georgia by Sector, 2007**



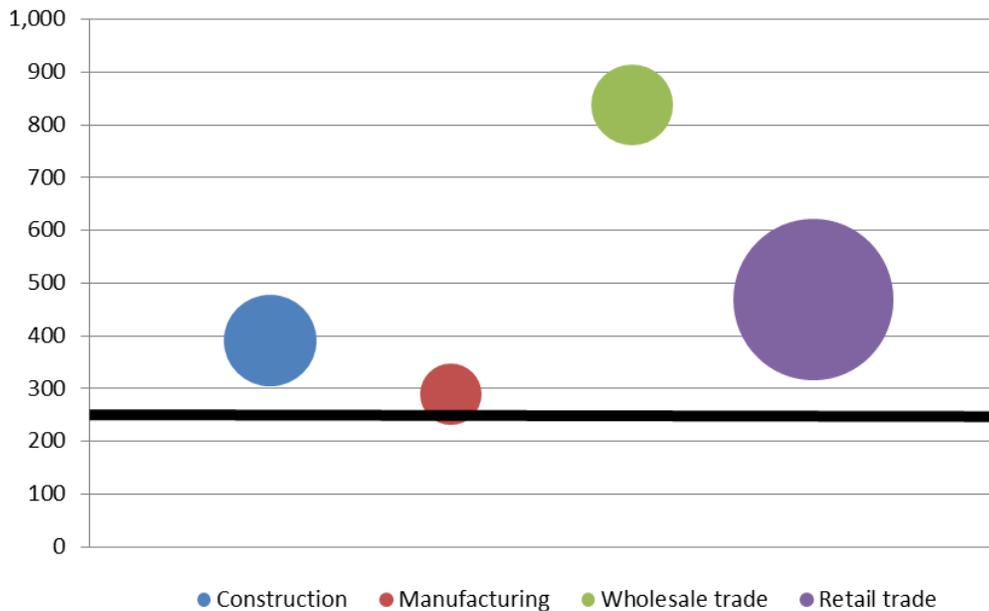
Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

Finally, the Construction sector has the third highest ratio of sales and receipts, with 391 for female-owned and 537 for male-owned microbusinesses. Interestingly, while the rankings are the same for the top three sectors, there are large differences in the sales and receipts ratios. Male-owned microbusinesses have much higher ratios than female-owned microbusinesses, i.e., 565 in the Wholesale Trade sector, 213 in the Retail Trade sector, and 146 in the Construction sector. Future research could analyze the reasons for these differences.

Figure 15 below shows four top-ranked female-owned microbusinesses by the ratio Sales and Receipts (\$1,000) Divided by the Number of Microbusinesses by sector and by proportion of all female-owned microbusinesses for 2007. These four sectors ranked above 259, the ratio for all female-owned microbusinesses in all sectors. The highest sales and receipts (838) are generated in the Wholesale Trade sector, although the proportion of this particular sector of all sectors is only 3.87 percent, followed by the Retail Trade sector (469) with a proportion of 15.12 percent, the Construction sector (391) with a proportion of 5.03 percent, and the Manufacturing sector (290) with a proportion of 2.23 percent. In other words, with the exception of the Retail Trade sector, female-owned

microbusinesses are underrepresented in the sectors with the highest sales and receipts ratios.

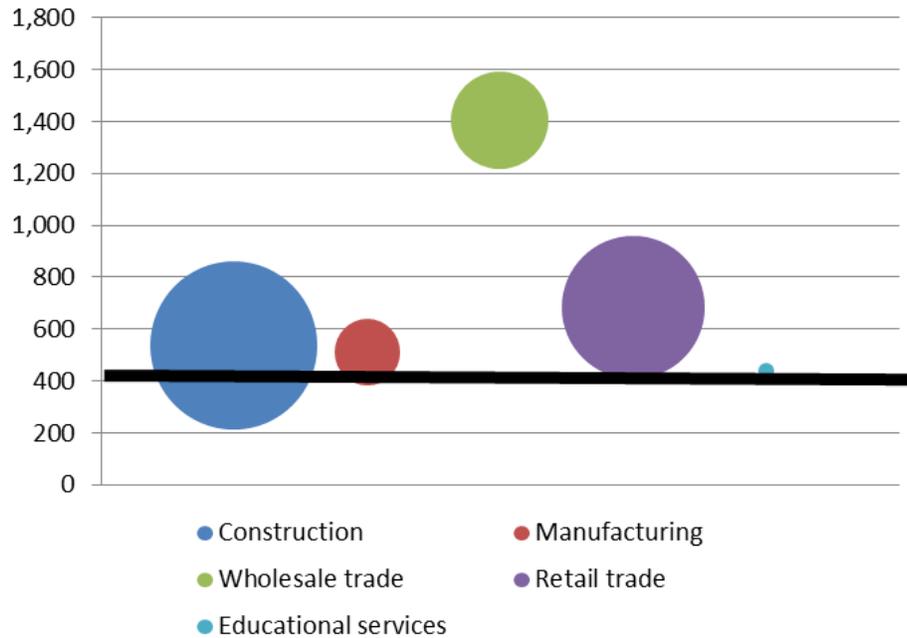
**Figure 15: Top-Ranked Female-Owned Microbusinesses by Ratio of Sales and Receipts (\$1,000/Number of Female-Owned Microbusinesses) by Sector and by Proportion of All Female-Owned Microbusinesses, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

Figure 16 presents the five top-ranked male-owned microbusinesses by the ratio Sales and Receipts (\$1,000) Divided by the Number of Microbusinesses by sector and by proportion of all male-owned microbusinesses for 2007. These five sectors ranked above 433, the ratio for all equally owned microbusinesses in all sectors. The highest sales and receipts (1,403) are, again, generated in the Wholesale Trade sector, although the proportion is only 5.81 percent, followed by the Retail Trade (ratio: 682; proportion: 12.39), the Construction (ratio: 537; proportion: 17.00), the Manufacturing (ratio: 512; proportion: 2.68), and the Educational Services sectors (ratio: 438; proportion: 0.14). In contrast to female-owned microbusinesses, male-owned microbusinesses are well represented among the sectors with the highest sales and receipts ratios. Future research efforts could analyze the reasons for the relatively low representation of female-owned microbusinesses and the relatively high representation of male-owned microbusinesses in connection with the sales and receipts ratios.

**Figure 16: Sales and Receipts (\$1,000) Divided by the Number of Male-Owned Microbusinesses by Proportion of All Male-Owned Microbusinesses in Georgia by Sector, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

## 5. Annual Payroll of Microbusinesses

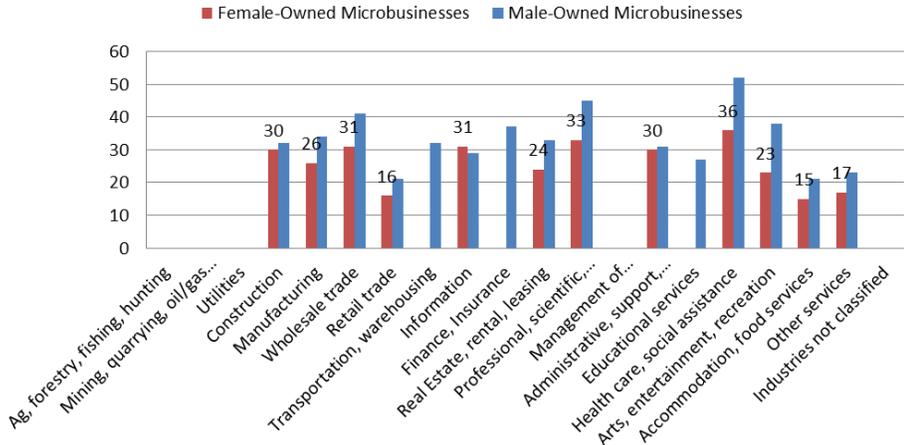
In this section we focus on Annual Payroll (in \$1,000) Divided by the Number of Employees and compare and contrast female- vs. male-owned microbusinesses by sector. Then, we will discuss these groups separately.

Key findings in this section:

- Female-owned and male-owned microbusinesses rank the same in terms of the annual payroll ratio for the top three sectors: Health Care and Social Assistance, Professional, Scientific, and Technical Services, and Wholesale Trade, yet there are somewhat large differences in the annual payroll ratios for these sectors.
- Female-owned microbusinesses are well represented in several sectors with the highest sales and receipts ratios.
- Male-owned microbusinesses are well represented in the top two sectors with the highest annual payroll ratios.

As illustrated in Figure 17 below, the Health Care and Social Assistance sector had the highest annual payroll ratio for both female- and male-owned microbusinesses, although there was a difference in this ratio (36 for female-owned but 52 for male-owned microbusinesses). The second highest annual payroll ratio for both female- and male-owned microbusinesses was in the Professional, Scientific, and Technical Services sector but, yet again, there was a difference in this ratio (33 for female-owned versus 45 for male-owned microbusinesses). The third highest annual payroll for both groups was the Wholesale Trade sector (tied with the Information sector in case of females), again with a difference in the ratio (31 for females and 41 for males). These ratios can be verified by Tables NAICS 62 and 54 in the Appendix, which illustrate that for Health Care and Social Assistance the pay range is from relatively low to relatively high, and that for Professional, Scientific, and Technical Services the pay ranges from medium to relatively high. In the Wholesale Trade sector the pay is medium, as illustrated in Table NAICS 42. For example, at the national level laborers and freight, stock, and material movers (hand) had a median wage of \$25,050, sales representatives in wholesale and manufacturing had a median wage of \$53,640, and sales representatives in wholesale and manufacturing for technical and scientific products had a median wage of \$73,740 in 2012.

**Figure 17: Annual Payroll (\$1,000)/Number of Employees in Microbusinesses for Female- vs. Male-Owned Microbusinesses by Sector, 2007**

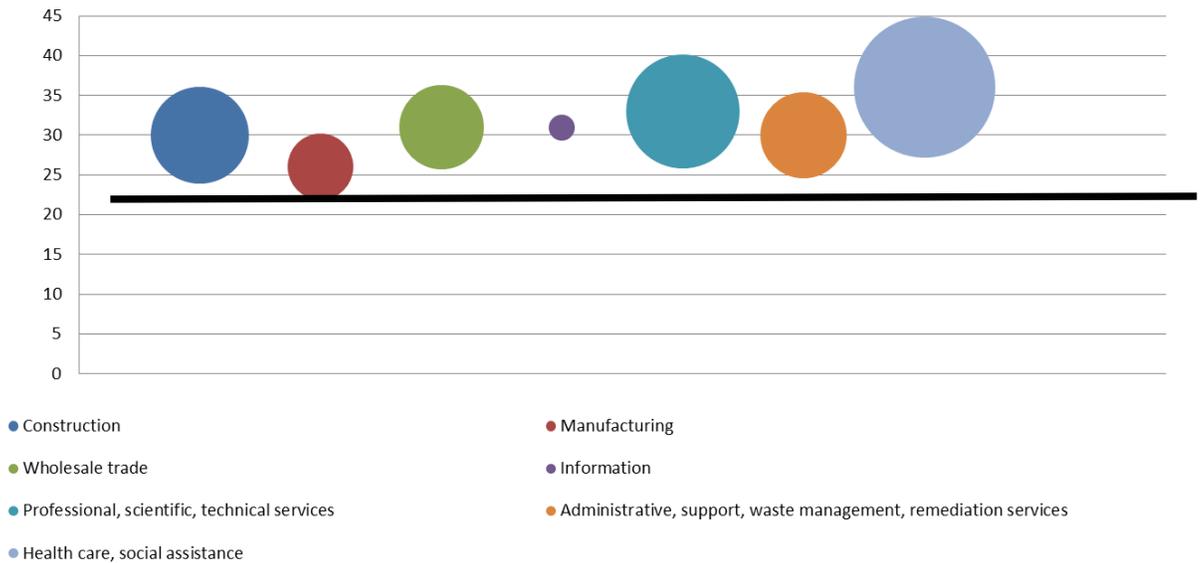


Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

Figure 18 below shows seven top-ranked female-owned microbusinesses by the ratio Annual Payroll (\$1,000) Divided by the Number of Employees in Female-Owned Microbusinesses by sector and by proportion of all female-owned microbusinesses for 2007. These seven sectors ranked above 26, the ratio for all female-owned microbusinesses in all sectors. The highest annual

payroll ratio (26) is generated in the Health Care and Social Assistance sector, and the proportion of this particular sector of all sectors is only 16.55 percent. The second highest annual payroll ratio (33) is generated in Professional, Scientific, and Technical services, which has a proportion of 10.81 percent. This ranking is followed by Wholesale Trade (ratio: 31; proportion: 5.99 percent), Information (ratio: 31; proportion: 0.56), Construction (ratio: 30; proportion: 7.93 percent), Administrative, Support, Waste Management, and Remediation Services (ratio: 30; proportion: 6.28 percent), and Manufacturing (ratio: 26; proportion: 3.68 percent). In other words, female-owned microbusinesses are well represented in several sectors with the highest annual payroll ratios.

**Figure 18: Top-Ranked Female-Owned Microbusinesses by Ratio of Annual Payroll (\$1,000/Number of Employees in Female-Owned Microbusinesses) in Georgia by Sector and by Proportion of All Microbusinesses, 2007**

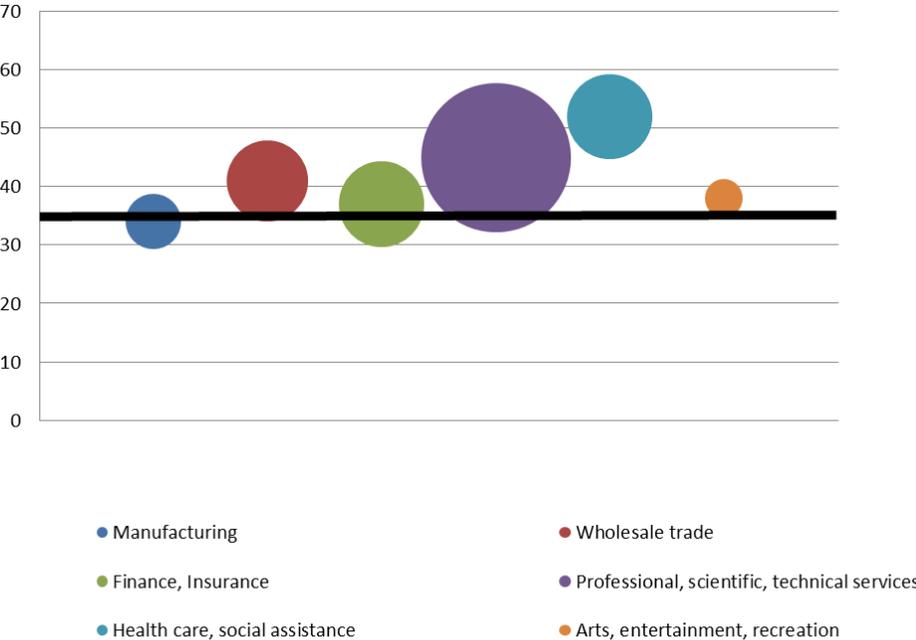


Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

Figure 19 below shows six top-ranked male-owned microbusinesses by the ratio Annual Payroll (\$1,000) Divided by the Number of Employees in Male-Owned Microbusinesses by sector and by proportion of all male-owned microbusinesses for 2007. These six sectors ranked above 34, the ratio for all male-owned microbusinesses in all sectors. The highest annual payroll ratio (52) is generated in the Health Care and Social Assistance sector, but the proportion of this particular sector of all sectors is only 6.40 percent. The second highest annual payroll ratio (45) is generated in Professional, Scientific, and Technical services, which has a proportion of 19.73 percent.

This ranking is followed by Wholesale Trade (ratio: 41; proportion: 5.81 percent), Arts, Entertainment, and Recreation (ratio: 38; proportion: 1.26 percent), Finance and Insurance (ratio: 37; proportion: 6.38), and Manufacturing (ratio: 34; proportion: 2.68 percent). In other words, male-owned microbusinesses are well represented in the top two sectors with the highest annual payroll ratios. As concluded above in the sales and receipts ratio section, there are differences between the annual payroll ratios between both groups. Future research efforts should analyze the reasons for the differences.

**Figure 19: Top-Ranked Male-Owned Microbusinesses by Ratio of Annual Payroll (\$1,000/Number of Employees in Male-Owned Microbusinesses) in Georgia by Sector and by Proportion of All Microbusinesses, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

## Differentiation by Race and by Sector

As stated above, Georgia has many businesses, although the SBO 2007 subcategories in the race subset did not always have an entry for each subcategory, i.e., White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, some other race, minority, equally minority/nonminority, nonminority. Thus, we are only able to focus on White businesses. In the section below we will compare White microbusinesses with non-microbusinesses.

### I. Number and Proportion of White Microbusinesses vs. Non-Microbusinesses

---

First, we compare and contrast White microbusinesses against non-microbusinesses, calculating (a) the proportion of White microbusinesses in each business sector as a proportion of all White microbusinesses and (b) the proportion of White non-microbusinesses in each business sector as a proportion of all White non-microbusinesses.

Key findings in this section:

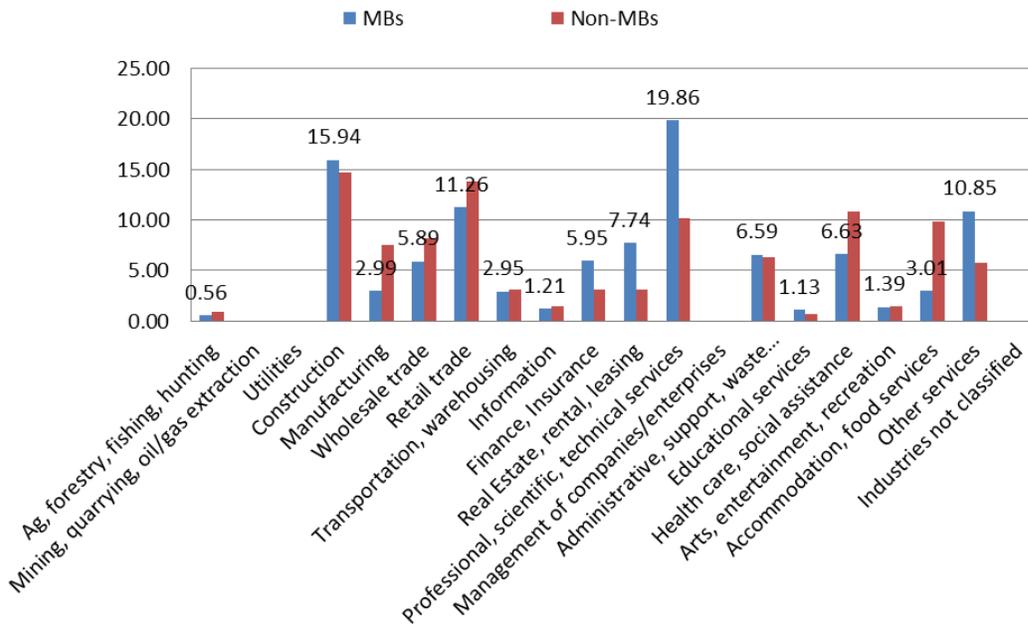
- The highest proportions of White microbusinesses are in Professional, Scientific, and Technical Services, Construction, and Retail Trade.
- The highest proportions of White non-microbusinesses are in Construction, Retail Trade, and Health Care and Social Assistance.
- Differentiating within each business sector and looking across all business sectors, 62.05 percent of all White businesses are microbusinesses, whereas 37.95 percent are White non-microbusinesses, which is very similar to microbusinesses vs. non-microbusinesses regardless of race.
- Differentiating within each business sector and looking at each business sector, Real Estate and Rental and Leasing had the highest proportion of White microbusinesses (80.48 percent), followed by Professional, Scientific, and Technical Services (76.19 percent), and Finance and Insurance (75.58 percent). These proportions are slightly higher than the proportions for microbusinesses of any race.

Figure 20 below illustrates findings. For White microbusinesses, the highest proportion of microbusinesses is in Professional, Scientific, and Technical Services (19.86 percent), followed by Construction (15.94 percent), and

Retail Trade (11.26 percent). These are the same rankings for microbusinesses, regardless of race.

The highest proportion of White non-microbusinesses is in Construction (14.70 percent), Retail Trade (13.80 percent), and Health Care and Social Assistance (10.81 percent). These are the same top three rankings for non-microbusinesses, regardless of race, although Construction and Retail Trade are flipped.

**Figure 20: Comparison of Proportions of Non-Hispanic Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**

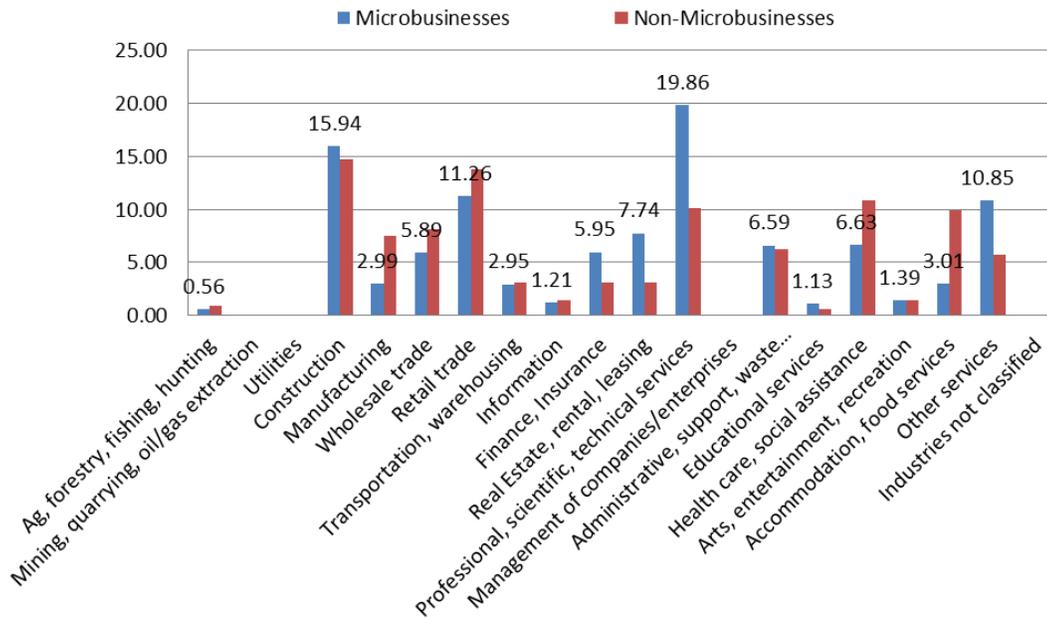


Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA10

Next, we take each business sector and differentiate between microbusinesses and non-microbusinesses. Figure 21 below illustrates findings. For all business sectors, 62.05 percent of White businesses are microbusinesses whereas 37.95 percent are non-microbusinesses. These proportions are somewhat similar to the proportions for the microbusinesses and non-microbusinesses, regardless of race, yet the proportion of White microbusinesses is slightly higher.

For single business sectors, White microbusinesses ranked highest are in business sector Real Estate and Rental and Leasing (80.48 percent), Professional, Scientific, and Technical Services (76.19 percent), followed by Finance and Insurance (75.58 percent). These rankings are similar to the rankings discussed above and illustrated in Figure 2.

**Figure 21: Comparison of Proportions of White Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA11

Non-microbusinesses ranked highest in business sector Accommodation and Food Services (66.80 percent), Manufacturing (60.62 percent), and Agriculture, Forestry, Fishing, and Hunting (51.10 percent). Several sectors had flagged entries for Whites, for example, the Mining, Quarrying, Oil and Gas Extraction, the Utilities, and the Management of Companies and Enterprises sectors. Thus, proportions could not be calculated.

## 2. Sales and Receipts of White Microbusinesses vs. Non-Microbusinesses

Next, we focus on the ratio Sales and Receipts (in \$1,000) Divided by the Number of Businesses by sector for White businesses.

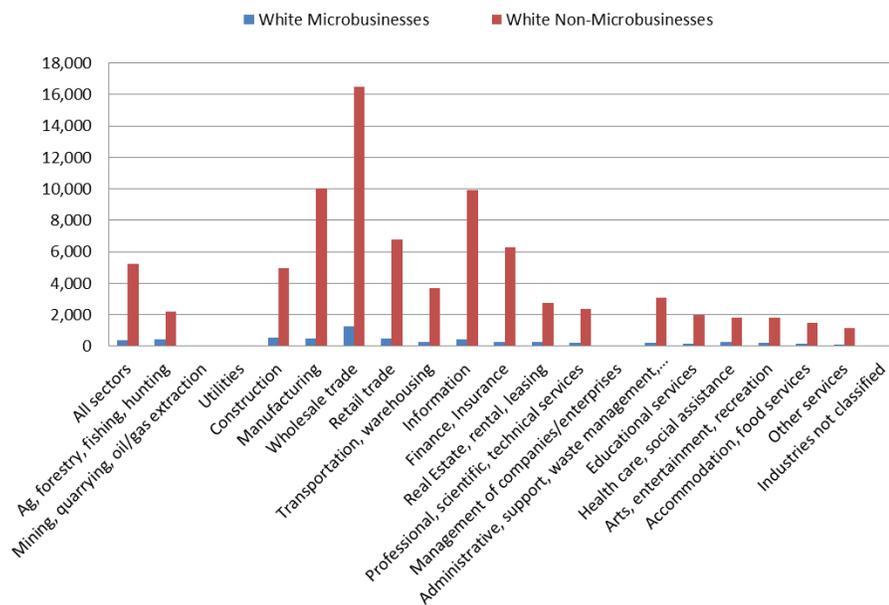
Key findings in this section:

- White non-microbusinesses have a much higher sales and receipts ratio than microbusinesses.
- White microbusinesses obtain the highest sales and receipts ratios in Wholesale Trade, Construction, and Retail Trade (in case of known data).

- White non-microbusinesses obtain the highest sales and receipts ratios in Wholesale Trade, Manufacturing, and Retail Trade (in case of known data).
- The business sectors with the highest sales and receipts ratios are well represented among White microbusinesses.

Not surprisingly, White non-microbusinesses have a much higher sales and receipts ratio than non-Hispanic microbusinesses. More specifically, for White microbusinesses, the highest ratio is obtained in the business sector Wholesale Trade (ratio: 1,269), followed by the Construction (ratio: 524) and Manufacturing (ratio: 474) sectors. For non-microbusinesses, the highest ratio is obtained in the business sectors Wholesale Trade (ratio: 16,475), Manufacturing (10,040), and Information (9,910). Figure 22 below illustrates these rankings. While the Utilities and the Management of Companies and Enterprises sectors ranked highest in the analysis above, these sectors had missing information for White microbusinesses and non-microbusinesses.

**Figure 22: Sales and Receipts (in \$1,000) Divided by the Number of Businesses: Comparison of White Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**

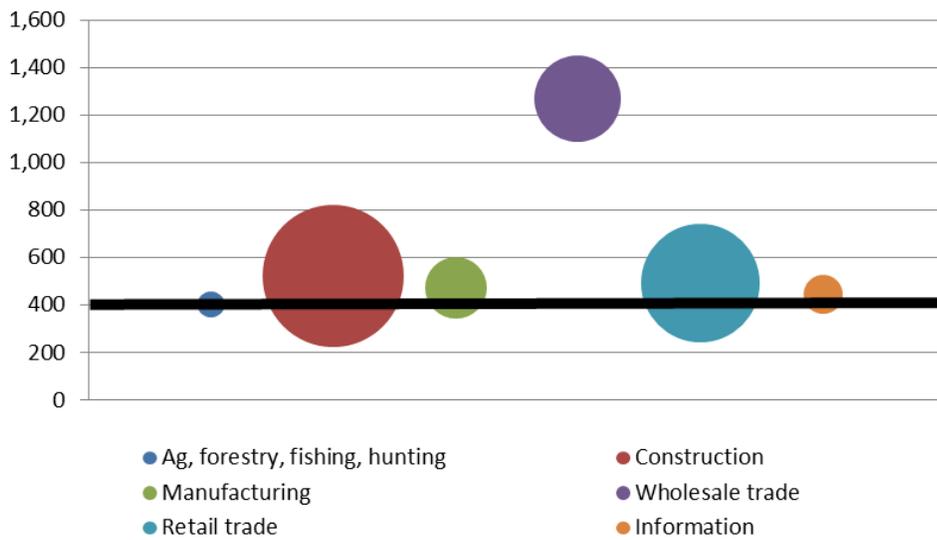


Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA10

Figure 23 below shows the six top-ranked White microbusinesses by the ratio Sales and Receipts (\$1,000) Divided by the Number of White

Microbusinesses by sector and by proportion of all White microbusinesses for 2007. These six sectors ranked above 382, the ratio for all White microbusinesses in all sectors. The highest sales and receipts ratio (1,269) is generated in the Wholesale Trade sector, although the proportion of this particular sector of all sectors is only 5.89 percent. The second highest sales and receipts ratio (524) is generated in the Construction sector, where the proportion is 15.94 percent. Finally, the third highest sales and receipts ratio (493) is in the Retail trade sector, where the proportion is 11.26 percent. In other words, the business sectors with the highest sales and receipts ratios are well represented among White microbusinesses.

**Figure 23: Top-Ranked White Microbusinesses by Ratio of Sales and Receipts (\$1,000/Number of White Microbusinesses) in Georgia by Sector and by Proportion of All White Microbusinesses, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA11

## Differentiation by Ethnicity and by Sector

As stated above, Georgia has many businesses, although the SBO 2007 subcategories in the ethnicity subset did not always have an entry for each subcategory, i.e., Hispanic, equally Hispanic/non-Hispanic, and non-Hispanic. Thus, we are only able to focus on non-Hispanic businesses. In the section below we will compare non-Hispanic microbusinesses with non-microbusinesses.

### I. Number and Proportion of Non-Hispanic Microbusinesses vs. Non-Microbusinesses

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First, we compare and contrast non-Hispanic microbusinesses against non-microbusinesses, calculating (a) the proportion of non-Hispanic microbusinesses in each business sector as a proportion of all non-Hispanic microbusinesses and (b) the proportion of non-Hispanic non-microbusinesses in each business sector as a proportion of all non-Hispanic non-microbusinesses.

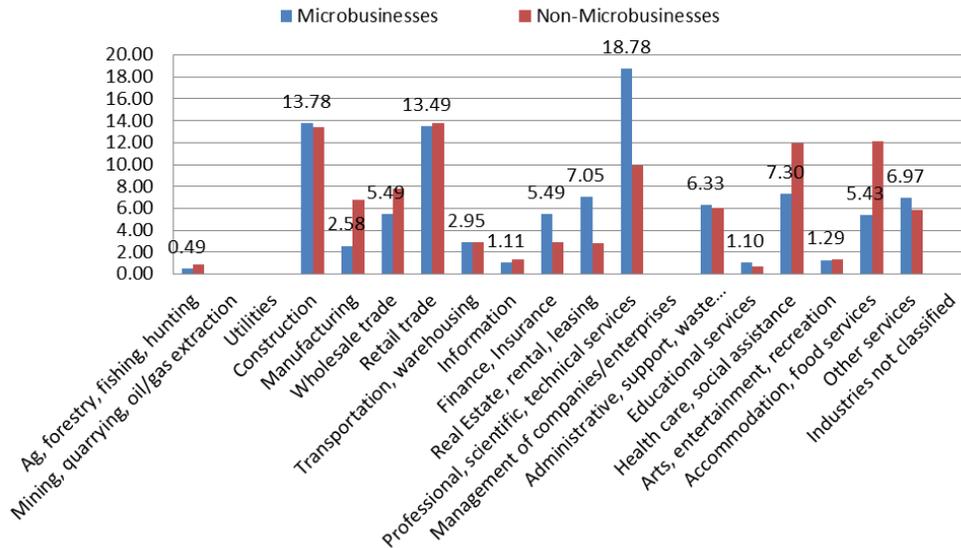
Key findings in this section:

- The highest proportions of non-Hispanic microbusinesses are in Professional, Scientific, and Technical Services, Construction, and Retail Trade. These sectors pay medium to relatively high median wages, somewhat high median wages, and low to moderate wages, respectively.
- The highest proportions of non-Hispanic non-microbusinesses are in Retail Trade, Construction, and Health Care and Social Assistance. These sectors pay low to moderate wages, somewhat high median wages, and a wide range of wages, respectively.
- Differentiating within each business sector and looking across all business sectors, 63.22 percent of all non-Hispanic businesses are microbusinesses, whereas 36.78 percent are non-Hispanic non-microbusinesses, which is very similar to microbusinesses vs. non-microbusinesses regardless of ethnicity.
- Differentiating within each business sector and looking at each business sector, Real Estate and Rental and Leasing had the highest proportion of microbusinesses (80.91 percent), followed by Professional, Scientific, and Technical Services (76.57 percent), and Finance and Insurance (76.35 percent). These proportions are slightly higher than the proportions for microbusinesses of any ethnicity.

Figure 24 below illustrates findings. For non-Hispanic microbusinesses, the highest proportion of microbusinesses is in Professional, Scientific, and Technical Services (18.78 percent), followed by Construction (13.78 percent), and Retail Trade (13.49 percent). These are the same rankings for microbusinesses, regardless of ethnicity.

The highest proportion of non-Hispanic non-microbusinesses is in Retail Trade (13.81 percent), Construction (13.43 percent), and Health Care and Social Assistance (11.97). These are the same top three rankings for non-microbusinesses, regardless of ethnicity, although the proportions of the three sectors are much larger and Construction and Health Care and Social Assistance have a flipped ranking.

**Figure 24: Comparison of Proportions of Non-Hispanic Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**



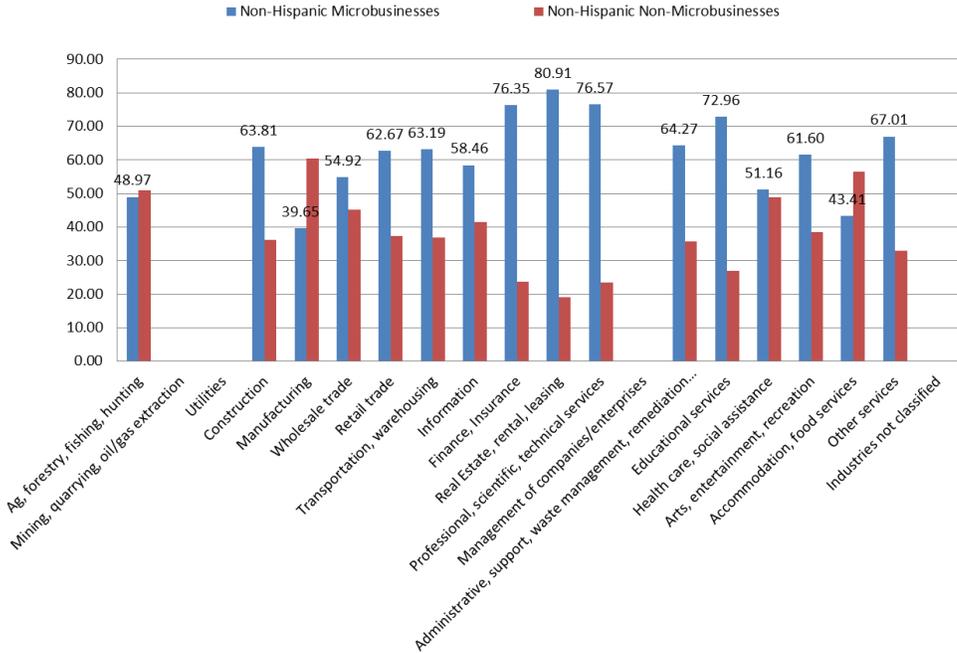
Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA10

Next, we take each business sector and differentiate between microbusinesses and non-microbusinesses. Figure 25 below illustrates findings. For all business sectors, 63.22 percent of businesses are microbusinesses, whereas 36.78 percent are non-microbusinesses. These proportions are somewhat similar to the proportions for the microbusinesses and non-microbusinesses, regardless of ethnicity, yet the proportion of non-Hispanic microbusinesses is slightly higher.

For single business sectors, microbusinesses ranked highest are in business sector Real Estate and Rental and Leasing (80.91 percent), Professional, Scientific, and Technical Services (76.57 percent), followed by Finance and Insurance (76.35 percent). These rankings are similar to the rankings discussed above and illustrated in Figure 2.

Non-microbusinesses ranked highest in business sector Manufacturing (60.35 percent), Accommodation and Food Services (56.59 percent), and Agriculture, Forestry, Fishing, and Hunting (51.03 percent). The Management of Companies and Enterprises sector, which ranked first among non-microbusinesses regardless of ethnicity, had several flagged entries for the non-Hispanic subset, thus proportions could not be calculated

**Figure 25: Comparison of Proportions of Non-Hispanic Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA10

## 2. Sales and Receipts of Non-Hispanic Microbusinesses vs. Non-Microbusinesses

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Next, we focus on the ratio Sales and Receipts (in \$1,000) Divided by the Number of Businesses by sector for non-Hispanic businesses.

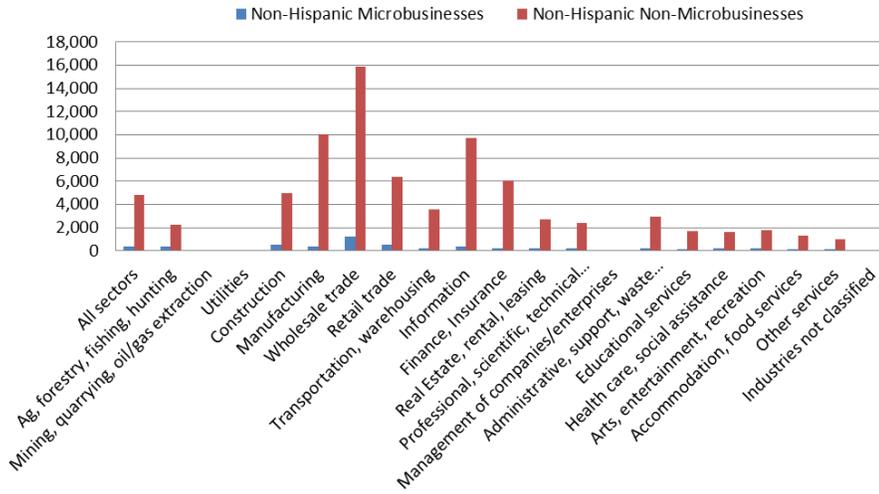
Key findings in this section:

- Non-Hispanic non-microbusinesses have a much higher sales and receipts ratio than microbusinesses.
- Non-Hispanic microbusinesses and non-microbusinesses obtain the highest sales and receipts ratios in Wholesale Trade, Retail Trade, and Construction (in case of known data), although there are vast differences between their sales and receipts ratios.
- The business sectors with the highest sales and receipts ratios are well represented among non-Hispanic microbusinesses.

Not surprisingly, non-Hispanic non-microbusinesses have a much higher sales and receipts ratio than non-Hispanic microbusinesses. More specifically, for non-Hispanic microbusinesses, the highest ratio is obtained in the business sector Wholesale Trade (ratio: 1,236), followed by the Retail Trade (ratio: 583), and Construction (ratio: 515) sectors. While the Utilities and the Management of Companies and Enterprises sectors ranked highest in the analysis above, these sectors had missing information for non-Hispanic microbusinesses and non-microbusinesses. For non-microbusinesses, the highest ratio is obtained in the business sectors Wholesale Trade (ratio: 15,860), Manufacturing (ratio: 10,054), and Information (ratio: 9,737). Figure 26 below illustrates these rankings.

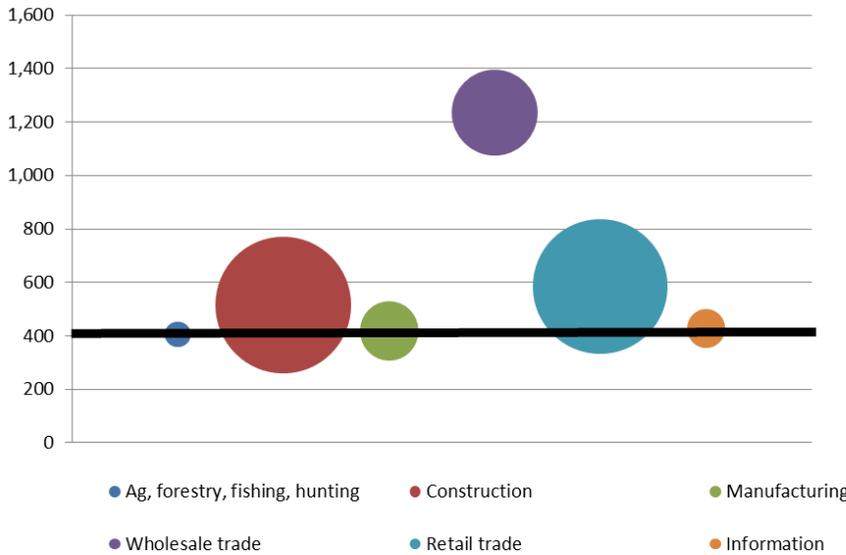
Figure 27 below shows the six top-ranked non-Hispanic microbusinesses by the ratio Sales and Receipts (\$1,000) Divided by the Number of non-Hispanic Microbusinesses by sector and by proportion of all non-Hispanic microbusinesses for 2007. These six sectors ranked above 378, the ratio for all non-Hispanic microbusinesses in all sectors. The highest sales and receipts ratio (1,236) is generated in the Wholesale Trade sector, although the proportion of this particular sector of all sectors is only 5.49 percent. The second highest sales and receipts ratio (583) is generated in the Retail Trade sector, where the proportion is 13.49 percent. Finally, the third highest sales and receipts ratio (515) is in the Construction sector, where the proportion is 13.78 percent. In other words, the business sectors with the highest sales and receipts ratios are well represented among non-Hispanic microbusinesses.

**Figure 26: Sales and Receipts (in \$1,000) Divided by the Number of Businesses: Comparison of Non-Hispanic Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA10

**Figure 27: Top-Ranked Non-Hispanic Microbusinesses by Ratio of Sales and Receipts (\$1,000/Number of Non-Hispanic Microbusinesses) in Georgia by Sector and by Proportion of All Non-Hispanic Microbusinesses, 2007**



Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA10

## V. CONCLUSION

This study is based on SBO 2007 sample data for the state of Georgia. Although the U.S. Census Bureau estimated about 175,000 businesses to be in this state, analyses with breakdowns by race and ethnicity were constrained by many flagged categories. An updated SBO data set or a data set provided by another organization might lead to different results.

Female-owned microbusinesses are primarily represented across the Professional, Scientific, and Technical Services, Retail Trade, and Health Care and Social Assistance sectors, where these businesses are well represented with 20.13, 15.12, and 11.59 percent, respectively. Based on our sales and receipts ratio proxy, female-owned microbusinesses rank highest in Wholesale Trade, Retail Trade, and Construction. Thus, the majority of female-owned microbusinesses are underrepresented in the sectors with the highest sales and receipts ratios with the exception of the Retail Trade sector. Interestingly, male-owned microbusinesses are well represented among the sectors with the highest sales and receipts ratios. Different data sets should be utilized to further analyze and confirm this finding. Also, a survey could be designed that investigates what factors contribute to these differences between the concentrations of female-owned versus male-owned microbusinesses.

Our results show that female- and male-owned microbusinesses rank the same in terms of the annual payroll ratio for the top three sectors, i.e., Health Care and Social Assistance, Professional, Scientific, and Technical Services, and Wholesale Trade, yet there are somewhat large differences for the annual payroll ratios between female-owned and male-owned microbusinesses for these sectors. Future research efforts should focus on these differences and the factors that might cause them.

# APPENDIX

## Overview: Industries at a Glance: Industries by Supersector and NAICS Code<sup>12</sup>

### Goods-Producing Industries

- Natural Resources and Mining
  - Agriculture, Forestry, Fishing, and Hunting (NAICS 11)
    - Crop Production (NAICS 111);
    - Animal Production (NAICS 112);
    - Forestry and Logging (NAICS 113);
    - Fishing, Hunting, and Trapping (NAICS 114);
    - Support Activities for Agriculture and Forestry (NAICS 115).
  - Mining, Quarrying, and Oil and Gas Extraction (NAICS 21)
    - Oil and Gas Extraction (NAICS 211);
    - Mining (except Oil and Gas) (NAICS 212);
    - Support Activities for Mining (NAICS 213).
- Construction
  - Construction (NAICS 23)
    - Construction of Buildings (NAICS 236);
    - Heavy and Civil Engineering Construction (NAICS 237);
    - Specialty Trade Contractors (NAICS 238).
- Manufacturing
  - Manufacturing (NAICS 31-33)
    - Food Manufacturing (NAICS 311);
    - Beverage and Tobacco Product Manufacturing (NAICS 312);
    - Textile Mills (NAICS 313);
    - Textile Product Mills (NAICS 314);
    - Apparel Manufacturing (NAICS 315);
    - Leather and Allied Product Manufacturing (NAICS 316);
    - Wood Product Manufacturing (NAICS 321);
    - Paper Manufacturing (NAICS 322);
    - Printing and Related Support Activities (NAICS 323);

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<sup>12</sup> U.S. Bureau of Labor Statistics (n.d.).

- Petroleum and Coal Products Manufacturing (NAICS 324);
- Chemical Manufacturing (NAICS 325);
- Plastics and Rubber Products Manufacturing (NAICS 326);
- Nonmetallic Mineral Product Manufacturing (NAICS 327);
- Primary Metal Manufacturing (NAICS 331);
- Fabricated Metal Product Manufacturing (NAICS 332);
- Machinery Manufacturing (NAICS 333);
- Computer and Electronic Product Manufacturing (NAICS 334);
- Electrical Equipment, Appliance, and Component Manufacturing (NAICS 335);
- Transportation Equipment Manufacturing (NAICS 336);
- Furniture and Related Product Manufacturing (NAICS 337);
- Miscellaneous Manufacturing (NAICS 339).

### Service-Providing Industries

- Trade, Transportation, and Utilities
  - Wholesale Trade (NAICS 42)
    - Merchant Wholesalers, Durable Goods (NAICS 423);
    - Merchant Wholesalers, Nondurable Goods (NAICS 424);
    - Wholesale Electronic Markets and Agents and Brokers (NAICS 425).
  - Retail Trade (NAICS 44-45)
    - Motor Vehicle and Parts Dealers (NAICS 441);
    - Furniture and Home Furnishings Stores (NAICS 442);
    - Electronics and Appliance Stores (NAICS 443);
    - Building Material and Garden Equipment and Supplies Dealers (NAICS 444);
    - Food and Beverage Stores (NAICS 445);
    - Health and Personal Care Stores (NAICS 446);
    - Gasoline Stations (NAICS 447);
    - Clothing and Clothing Accessories Stores (NAICS 448);
    - Sporting Goods, Hobby, Book, and Music Stores (NAICS 451);
    - General Merchandise Stores (NAICS 452);
    - Miscellaneous Store Retailers (NAICS 453);
    - Nonstore Retailers (NAICS 454).

- Transportation and Warehousing (NAICS 48-49)
  - Air Transportation (NAICS 481);
  - Rail Transportation (NAICS 482);
  - Water Transportation (NAICS 483);
  - Truck Transportation (NAICS 484);
  - Transit and Ground Passenger Transportation (NAICS 485);
  - Pipeline Transportation (NAICS 486);
  - Scenic and Sightseeing Transportation (NAICS 487);
  - Support Activities for Transportation (NAICS 488);
  - Postal Service (NAICS 491);
  - Couriers and Messengers (NAICS 492);
  - Warehousing and Storage (NAICS 493).
- Utilities (NAICS 22)
- Information
  - Information (NAICS 51)
    - Publishing Industries (except Internet) (NAICS 511);
    - Motion Picture and Sound Recording Industries (NAICS 512);
    - Broadcasting (except Internet) (NAICS 515);
    - Internet Publishing and Broadcasting (NAICS 516);
    - Telecommunications (NAICS 517);
    - Data Processing, Hosting, and Related Services (NAICS 518);
    - Other Information Services (NAICS 519).
- Financial Activities
  - Finance and Insurance (NAICS 52)
    - Monetary Authorities – Central Bank (NAICS 521);
    - Credit Intermediation and Related Activities (NAICS 522);
    - Securities, Commodity Contracts, and Other Financial Investments and Related Activities (NAICS 523);
    - Insurance Carriers and Related Activities (NAICS 524);
    - Funds, Trusts, and Other Financial Vehicles (NAICS 525).
  - Real Estate and Rental and Leasing (NAICS 53)
    - Real Estate (NAICS 531);
    - Rental and Leasing Services (NAICS 532);
    - Lessors of Nonfinancial Intangible Assets (except Copyrighted Works) (NAICS 533).

- Professional and Business Services
  - Professional, Scientific, and Technical Services (NAICS 54);
  - Management of Companies and Enterprises (NAICS 55);
  - Administrative and Support and Waste Management and Remediation Services (NAICS 56);
    - Administrative and Support Services (NAICS 561);
    - Waste Management and Remediation Services (NAICS 562).
- Education and Health Services
  - Educational Services (NAICS 61);
  - Health Care and Social Assistance (NAICS 62);
    - Ambulatory Health Care Services (NAICS 621);
    - Hospitals (NAICS 622);
    - Nursing and Residential Care Facilities (NAICS 623);
    - Social Assistance (NAICS 624).
- Leisure and Hospitality
  - Arts, Entertainment, and Recreation (NAICS 71);
    - Performing Arts, Spectator Sports, and Related Industries (NAICS 711);
    - Museums, Historical Sites, and Similar Institutions (NAICS 712);
    - Amusement, Gambling, and Recreation Industries (NAICS 713).
  - Accommodation and Food Services (NAICS 72)
    - Accommodation (NAICS 721);
    - Food Services and Drinking Places (NAICS 722).
- Other Services (except Public Administration)
  - Other Services (except Public Administration) (NAICS 81);
    - Repair and Maintenance (NAICS 811);
    - Personal and Laundry Services (NAICS 812);
    - Religious, Grantmaking, Civic, Professional, and Similar Organizations (NAICS 813);
    - Private Households (NAICS 814).

**Table NAICS 22: Earnings and Employment by Occupation  
Commonly Found in Utilities Sector in the United States**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Control and valve installers and repairers, except mechanical door	\$29.30	\$28.45	\$60,940	\$59,180	17,370
Electrical engineers	\$41.33	\$41.91	\$85,970	\$87,180	15,900
Electrical power-line installers and repairers	\$31.91	\$31.49	\$66,370	\$65,500	61,000
First-line supervisors/managers of mechanics, installers, and repairers	\$38.75	\$37.65	\$80,600	\$78,310	17,220
Meter readers, utilities	\$19.87	\$20.69	\$41,340	\$43,040	16,860

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table NAICS 23: Earnings and Employment by Occupation  
Commonly Found in Construction Sector in the United States**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Carpenters	\$19.25	\$21.51	\$40,030	\$44,730	471,350
Construction laborers	\$14.60	\$16.84	\$30,370	\$35,020	641,860
Construction managers	\$39.17	\$43.31	\$81,480	\$90,090	165,950
Electricians	\$23.19	\$25.25	\$48,230	\$52,520	382,970
Operating engineers and other construction equipment operators	\$20.94	\$23.36	\$43,560	\$48,590	204,090

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table NAICS 42: Earnings and Employment by Occupation  
Commonly Found in Wholesale Sector**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Laborers and freight, stock, and material movers, hand	\$12.24	\$13.01	\$25,470	\$27,050	372,220
Sales representatives, wholesale and manufacturing, except technical and scientific products	\$25.79	\$30.97	\$53,640	\$64,410	948,100
Sales representatives, wholesale and manufacturing, technical and scientific products	\$35.45	\$41.33	\$73,740	\$85,970	213,680
Truck drivers, heavy and tractor-trailer	\$18.27	\$19.39	\$38,010	\$40,330	195,250
Wholesale and retail buyers, except farm products	\$24.87	\$27.38	\$51,740	\$56,940	43,660

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table NAICS 44-45: Earnings and Employment by Occupation Commonly Found in Retail Trade Sector in the United States**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Cashiers	\$9.13	\$9.78	\$18,980	\$20,340	2,734,130
Customer service representatives	\$11.58	\$12.74	\$24,090	\$26,500	281,490
First-line supervisors/managers of retail sales workers	\$17.62	\$19.55	\$36,650	\$40,660	1,104,310
Retail salespersons	\$10.09	\$12.09	\$20,980	\$25,140	4,056,250
Stock clerks and order fillers	\$9.80	\$10.75	\$20,390	\$22,370	1,262,740

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table NAICS 51: Earnings and Employment by Occupation Commonly Found in Information Sector in the United States**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Computer software engineers, applications	N/A	N/A	N/A	N/A	N/A
Computer support specialists	N/A	N/A	N/A	N/A	N/A
Customer service representatives	\$16.02	\$17.69	\$33,320	\$36,790	165,730
Network and computer systems administrators	N/A	N/A	N/A	N/A	N/A
Telecommunications equipment installers and repairers, except line installers	\$27.38	\$26.53	\$56,960	\$55,180	153,520

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table NAICS 52: Earnings and Employment by Occupation  
Commonly Found in Finance and Insurance Sector in the United States**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Accountants and auditors	\$31.99	\$35.75	\$66,530	\$74,360	95,660
Insurance sales agents	\$23.19	\$30.56	\$48,230	\$68,560	328,030
Loan officers	\$28.35	\$33.51	\$58,960	\$69,700	255,270
Securities, commodities, and financial services sales agents	\$34.22	\$48.53	\$71,180	\$100,950	316,410
Tellers	\$11.98	\$12.39	\$24,920	\$25,780	534,100

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table NAICS 53: Earnings and Employment by Occupation  
Commonly Found in Real Estate and Rental and Leasing Sector in the United States**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Counter and rental clerks	\$11.48	\$12.69	\$23,870	\$26,400	198,350
Maintenance and repair workers, general	N/A	N/A	N/A	N/A	N/A
Property, real estate, and community association managers	\$24.06	\$29.07	\$50,040	\$60,460	118,160
Real estate brokers	\$27.81	\$38.50	\$57,840	\$80,070	32,850
Real estate sales agents	\$18.02	\$24.25	\$37,470	\$50,440	136,400

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table NAICS 54: Earnings and Employment by Occupation  
Commonly Found in Professional, Scientific, and Technical Services  
Sector in the United States**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Accountants and auditors	\$31.30	\$36.50	\$65,100	\$75,910	394,010
Architectural and civil drafters	\$23.04	\$24.26	\$47,930	\$50,470	65,680
Lawyers	\$56.27	\$66.09	\$117,040	\$137,460	384,000
Management analysts	\$41.29	\$48.05	\$85,880	\$99,940	202,240
Market research analysts	N/A	N/A	N/A	N/A	N/A

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table NAICS 55: Earnings and Employment by Occupation  
Commonly Found in Management of Companies and Enterprises  
Sector in the United States**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Accountants and auditors	\$31.09	\$33.88	\$64,670	\$70,480	82,790
Bookkeeping, accounting, and auditing clerks	\$17.39	\$18.02	\$36,160	\$37,470	72,910
Financial managers	\$60.02	\$67.16	\$124,840	\$139,690	54,450
First-line supervisors/managers of office and administrative support workers	\$27.12	\$28.67	\$56,410	\$59,640	45,570
General and operations managers	\$59.23	\$67.87	\$123,200	\$141,170	79,070

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table NAICS 62: Earnings and Employment by Occupation  
Commonly Found in Health Care and Social Assistance Sector in  
the United States**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Home health aides	\$9.97	\$10.43	\$20,730	\$21,680	794,300
Licensed practical and licensed vocational nurses	\$19.90	\$20.37	\$41,380	\$42,370	611,710
Medical and health services managers	\$41.96	\$46.65	\$87,280	\$97,030	240,580
Nursing aides, orderlies, and attendants	N/A	N/A	N/A	N/A	N/A
Registered nurses	N/A	N/A	N/A	N/A	N/A

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table NAICS 71: Earnings and Employment by Occupation  
Commonly Found in Arts, Entertainment, and Recreation Sector  
in the United States**

Occupation	Hourly Wages 2012: Median	Hourly Wages 2012: Mean	Annual Wages 2012: Median	Annual Wages 2012: Mean	Employment 2012
Actors	\$15.88	\$26.31	N/A	N/A	16,640
Amusement and recreation attendants	\$8.95	\$9.39	\$18,610	\$32,830	172,340
Fitness trainers and aerobics instructors	\$15.78	\$18.31	\$32,830	\$38,080	154,170
Gaming supervisors	\$22.24	\$22.80	\$46,260	\$47,420	6,280
Musicians and singers	\$26.37	\$35.09	N/A	N/A	27,090

Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics (2012)

**Table A1: Proportion of Microbusinesses vs. Non-Microbusinesses in Georgia, Top-Ranked by Proportion of Microbusinesses by Sector, 2007**

Proportion (Number)	Microbusinesses	Non-Microbusinesses
Professional, Scientific, and Technical Services	18.36% (19,624)	6.27% (6,703)
Construction	13.84% (22,972)	7.65% (8,181)
Retail Trade	13.40% (23,196)	8.30% (14,326)
Health Care and Social Assistance	7.81% (8,353)	8.07% (8,623)
Real Estate and Rental and Leasing	7.05% (7,537)	2.40% (2,570)
Other Services	6.90% (7,377)	3.45% (3,692)
Administrative and Support and Waste Management and Remediation Services	6.16% (6,589)	3.84% (4,103)
Wholesale Trade	5.50% (5,878)	5.48% (5,861)
Finance and Insurance	5.45% (5,828)	2.31% (2,473)
Accommodation and Food Services	5.31% (5,676)	6.47% (6,920)
Transportation and Warehousing	2.86% (3,056)	2.09% (2,239)
Manufacturing	2.60% (2,779)	4.72% (5,049)
Arts, Entertainment, and Recreation	1.47% (1,575)	1.05% (1,119)
Educational Services	1.25% (1,332)	0.87% (934)
Information	1.15% (1,233)	1.11% (1,185)
Agriculture, Forestry, Fishing, and Hunting	0.50% (531)	0.49% (520)
Management of Companies and Enterprises	0.10% (111)	0.90% (961)
Utilities	0.03% (27)	0.08% (82)
Mining, Quarrying, and Oil and Gas Extraction	N/A	N/A
Industries not classified	N/A	N/A

Note: calculation example: number of microbusinesses in Professional, Scientific, and Technical Services (19,624) divided by all microbusinesses (106,894) = 18.36%

Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

**Table A2: Proportion of Microbusinesses vs. Non-Microbusinesses within Each Sector in Georgia, Top-Ranked by Proportion of Microbusinesses, 2007**

Proportion (Number)	Microbusinesses	Non-Microbusinesses
Real Estate and Rental and Leasing	78.47% (7,537)	26.76% (2,570)
Professional, Scientific, and Technical Services	74.54% (19,624)	25.46% (6,703)
Finance and Insurance	69.16% (5,828)	29.35% (2,473)
Other services	66.64% (7,377)	33.35% (3,692)
Construction	64.39% (14,792)	35.61% (8,181)
Retail Trade	61.76% (14,326)	38.24% (8,871)
Administrative and Support and Waste Management and Remediation Services	61.63% (6,589)	38.37% (4,103)
Educational Services	58.76% (1,332)	41.20% (934)
Arts, Entertainment, and Recreation	58.44% (1,575)	41.52% (1,119)
Transportation and Warehousing	57.71% (3,056)	42.29% (2,239)
Information	50.99% (1,233)	49.01% (1,185)
Agriculture, Forestry, Fishing, and Hunting	50.52% (531)	49.48% (520)
Wholesale Trade	50.07% (5,878)	49.93% (5,861)
Health Care and Social Assistance	49.21% (8,353)	50.80% (8,623)
Accommodation and Food Services	41.94% (5,676)	51.13% (6,920)
Manufacturing	35.51% (2,779)	64.51% (5,049)
Utilities	24.77% (27)	75.23% (82)
Management of Companies and Enterprises	10.35% (111)	89.65% (961)
Mining, Quarrying, and Oil and Gas Extraction	N/A	N/A
Industries not classified	N/A	N/A

Note: calculation example: Real Estate, Rental, and Leasing: microbusinesses: 78.47% + non-microbusinesses: 26.76% = 100%

Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

**Table A3: Top-Ranked Microbusinesses by Ratio of Sales and Receipts (\$1,000/Number of Microbusinesses) by Sector, 2007**

	Ratio: Sales and Receipts (\$1,000) / Number of Microbusinesses	Ratio: Sales and Receipts (\$1,000) / Number of Businesses
Utilities	2,173	176,888
Wholesale Trade	1,283	39,704
Management of Companies and Enterprises	729	2,985
Construction	512	6,271
Manufacturing	468	27,938
Information	429	37,009
Agriculture, Forestry, Fishing, and Hunting	406	2,363
Retail Trade	338	12,447
Finance and Insurance	268	15,413
Health Care and Social Assistance	259	4,716
Real Estate and Rental and Leasing	256	5,681
Transportation and Warehousing	252	6,438
Administrative and Support and Waste Management and Remediation Services	231	5,385
Professional, Scientific, and Technical Services	230	4,540
Arts, Entertainment, and Recreation	212	2,864
Accommodation and Food Services	190	691
Other services	178	1,392
Educational Services	147	5,825
Mining, Quarrying, and Oil and Gas Extraction	27	82
Industries not classified	N/A	N/A

Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

**Table A4: Annual Payroll (\$1,000) Divided by the Number of Employees: Comparison of Microbusinesses vs. Non-Microbusinesses in Georgia by Sector, 2007**

	Ratio: Annual Payroll (\$1,000) / Number of Employees	Ratio: Annual Payroll (\$1,000) / Number of Employees
Management of Companies and Enterprises	133	91
Information	54	66
Health Care and Social Assistance	44	39
Professional, Scientific, and Technical Services	42	62
Wholesale Trade	39	54
Finance and Insurance	36	64
Utilities	32	74
Construction	32	43
Manufacturing	32	19
Administrative and Support and Waste Management and Remediation Services	30	28
Arts, Entertainment, and Recreation	30	26
Transportation and Warehousing	29	36
Real Estate and Rental and Leasing	29	46
Agriculture, Forestry, Fishing, and Hunting	27	33
Educational Services	27	34
Other Services	22	28
Retail Trade	20	23
Accommodation and Food Services	19	13
Mining, Quarrying, and Oil and Gas Extraction	N/A	N/A
Industries not classified	N/A	N/A

Source: U.S. Bureau of the Census, Survey of Business Owners (2007), Subset CSA09

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