

# 2025 Small Business Profile

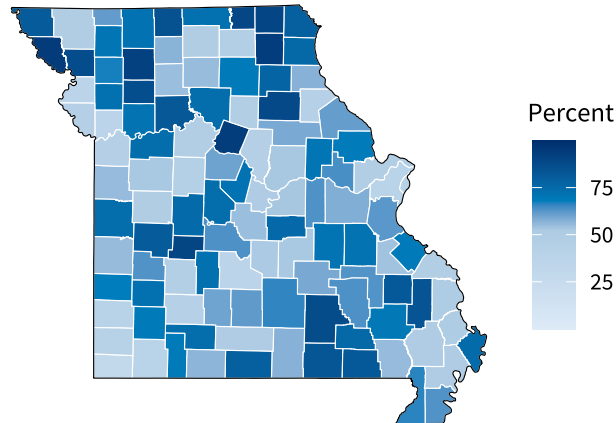
U.S. SMALL BUSINESS ADMINISTRATION  
**OFFICE OF ADVOCACY**

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## Missouri

**590,131** small businesses  
**99.4 percent** of Missouri businesses

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



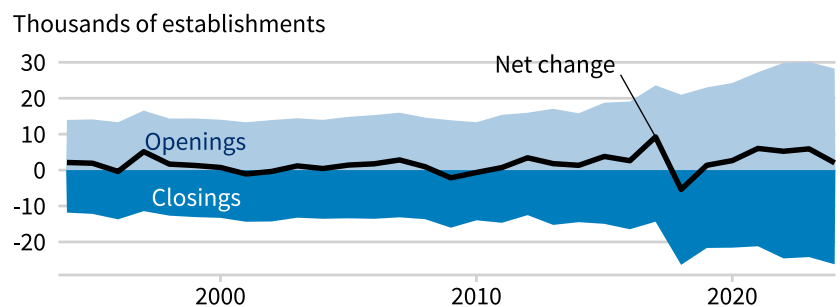
### Share of employees working at small businesses by county or independent city

Sources of original data: [Nonemployer Statistics](#) (Census), [Statistics of U.S. Businesses](#) (Census)

## Employer and employment dynamics

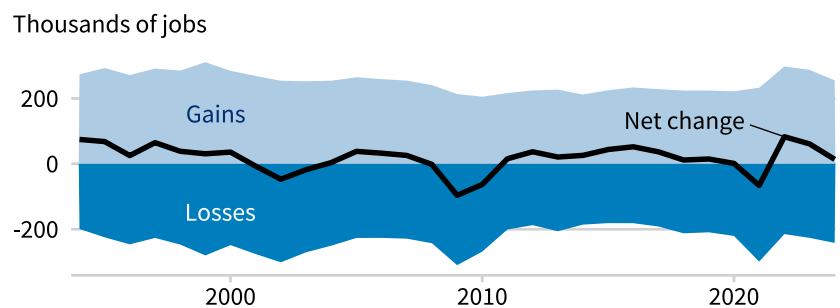
### Establishments

Between March 2023 and March 2024, 28,251 Missouri establishments opened and 26,227 closed, for a net increase of 2,024. Employment expanded at 41,081 establishments and contracted at 39,009. Small businesses accounted for 26,682 openings and for 24,831 closings.



### Employment

Opening and expanding Missouri establishments added 255,406 jobs, while closing and contracting establishments lost 241,698, for a net increase of 13,708 jobs. Small businesses gained 186,348 jobs and lost 167,211, for a net increase of 19,137 jobs.



Counts include temporary closures and reopenings.

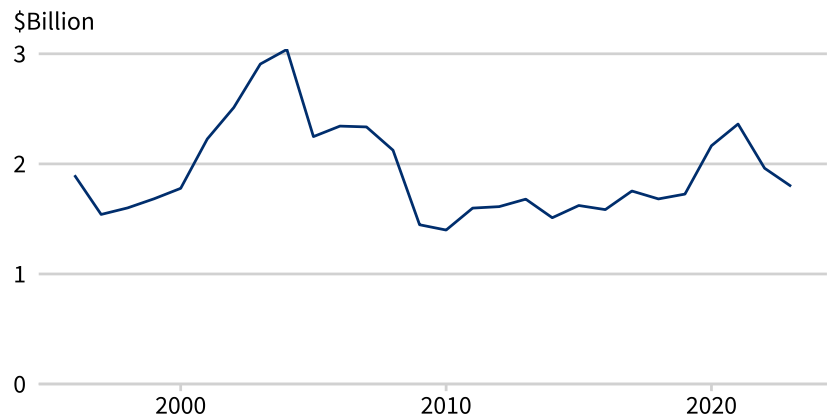
Source: [Business Employment Dynamics](#) (Bureau of Labor Statistics)

## Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$1.8 billion in loans to Missouri businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$5.0 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$1.6 billion.

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

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



## Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Construction	55,698	12,844	1,252	69,794
Other Services (except Public Administration)	53,717	13,309	988	68,014
Professional, Scientific, and Technical Services	52,691	10,906	1,044	64,641
Real Estate and Rental and Leasing	53,545	5,519	306	59,370
Transportation and Warehousing	54,355	3,985	561	58,901
Retail Trade	41,568	10,099	1,409	53,076
Administrative, Support, and Waste Management	43,952	5,819	747	50,518
Health Care and Social Assistance	31,555	14,782	1,973	48,310
Arts, Entertainment, and Recreation	26,313	1,828	349	28,490
Finance and Insurance	13,674	4,698	472	18,844
Accommodation and Food Services	9,093	6,978	2,455	18,526
Educational Services	12,776	1,134	359	14,269
Wholesale Trade	6,885	3,604	1,118	11,607
Manufacturing	6,882	3,297	1,244	11,423
Agriculture, Forestry, Fishing and Hunting	6,954	297	15	7,266
Information	5,238	952	203	6,393
Mining, Quarrying, and Oil and Gas Extraction	339	94	44	477
Management of Companies and Enterprises	*	75	308	383
Industries not classified	*	381	2	383
Utilities	202	45	48	295
All industries	475,437	100,524	14,170	590,131

\* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2022 (Census); [Statistics of U.S. Businesses](#), 2022 (Census)



### Small business exports

A total of 5,842 identified firms exported goods worth \$16.6 billion from Missouri in 2023. Of those exporters, 4,893—or 83.8 percent—were small. At \$4.4 billion, exports by small firms made up 26.5 percent of exports by identified firms.

Source: [A profile of U.S. importing and exporting companies, 2022-2023](#) (Census)

## Business ownership share by demographic group

### Women



Women made up 47.8 percent of workers and owned 44.5 percent of businesses.

### Veterans



Veterans made up 4.6 percent of workers and owned 6.9 percent of businesses.

### Hispanics



Hispanics made up 4.4 percent of workers and owned 3.5 percent of businesses.

Ownership shares include equal and majority ownership.

Sources of original data: [American Community Survey](#), 2022 5-Year Data (Census); [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

## Business count by owner demographic group or location type

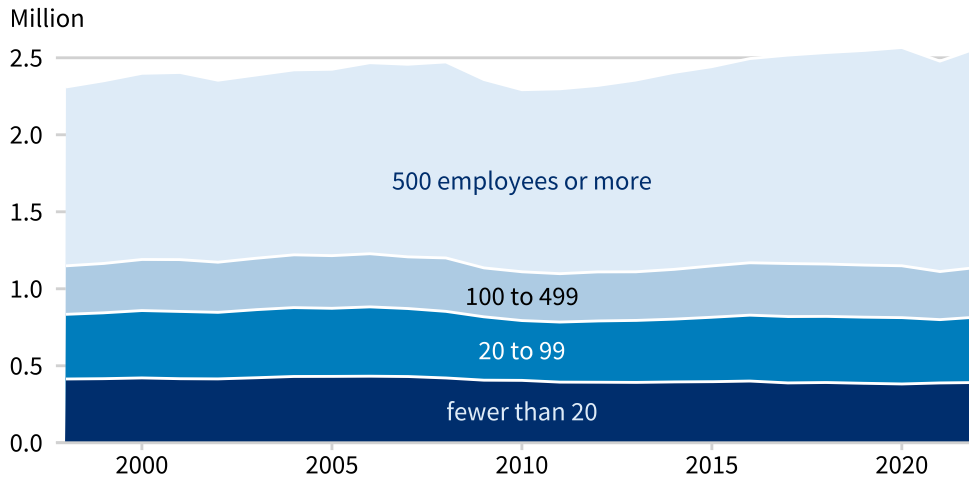
Group	Without employees	%	With employees	%	Total businesses
Female	200,000	89.8	22,668	10.2	222,668
Male	253,000	80.8	60,205	19.2	313,205
Owned equally by both groups	14,000	48.3	14,961	51.7	28,961
Veteran	28,500	84.5	5,230	15.5	33,730
Not Veteran	436,000	82.9	90,030	17.1	526,030
Owned equally by both groups	2,400	48.2	2,575	51.8	4,975
Hispanic	17,000	90.7	1,753	9.3	18,753
Not Hispanic	449,000	82.4	95,751	17.6	544,751
Owned equally by both groups	500	60.2	330	39.8	830
Rural	129,000	85.2	22,400	14.8	151,400
Urban	303,000	80.3	74,124	19.7	377,124
American Indian and Alaska Native	5,000	89.0	621	11.0	5,621
Asian	17,000	78.1	4,756	21.9	21,756
Black or African American	52,000	91.6	4,747	8.4	56,747
Native Hawaiian and Other Pacific Islander	700	91.1	68	8.9	768
White	399,000	81.9	87,916	18.1	486,916
Hispanic or Racial Minority	88,000	88.2	11,801	11.8	99,801
White and Not Hispanic	377,000	81.6	85,131	18.4	462,131
Owned equally by both groups	1,400	60.8	902	39.2	2,302

Counts include only businesses classifiable by owner demographic group or location type. Percentages represent shares of row totals.

Sources: [Annual Business Survey](#), 2022 (Census); [Nonemployer Statistics by Demographics](#), 2022 (Census)

## Total Missouri employment by business size

Source of original data: [Statistics of U.S. Businesses](#) (Census)



Missouri small businesses employed 1.1 million workers in 2022, accounting for 44.4 percent of total employment.

## Small business employment and payroll by industry

Industry	Employers		Employees		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	16,755	98.2	175,990	42.4	7,468,270	32.1
Other Services (except Public Administration)	14,297	98.9	91,934	83.1	3,175,028	80.7
Construction	14,096	99.3	114,653	80.1	7,567,185	73.2
Professional, Scientific, and Technical Services	11,950	96.8	83,101	47.1	6,106,484	39.5
Retail Trade	11,508	96.2	107,042	35.0	4,366,510	42.1
Accommodation and Food Services	9,433	97.3	154,196	60.8	3,404,067	60.0
Administrative, Support, and Waste Management	6,566	95.2	62,393	36.0	2,542,735	30.4
Real Estate and Rental and Leasing	5,825	97.8	24,225	61.4	1,296,087	54.0
Finance and Insurance	5,170	93.5	40,375	26.7	2,893,480	20.3
Wholesale Trade	4,722	89.4	61,781	47.1	4,423,866	48.0
Transportation and Warehousing	4,546	94.1	38,478	37.3	1,969,107	38.5
Manufacturing	4,541	91.6	98,346	35.4	5,507,391	31.0
Arts, Entertainment, and Recreation	2,177	97.5	26,111	63.3	962,533	51.6
Educational Services	1,493	96.5	31,336	39.9	1,093,188	26.9
Information	1,155	86.8	13,334	25.0	894,026	18.8
Management of Companies and Enterprises	383	54.2	8,478	9.6	897,987	8.6
Industries not classified	383	100.0	412	100.0	9,903	100.0
Agriculture, Forestry, Fishing and Hunting	312	99.4	1,214	90.5	49,725	87.2
Mining, Quarrying, and Oil and Gas Extraction	138	91.4	2,159	58.3	136,098	53.1
Utilities	93	81.6	3,473	20.9	303,345	15.9
All industries	114,694	97.2	1,139,031	44.4	55,067,015	36.8

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

### About this profile

Small businesses are generally defined here as firms with fewer than 500 employees. Statistics of U.S. Businesses and Nonemployer Statistics by Demographics are produced through a partnership between the Office of Advocacy and the Census Bureau. Where notes say "Source of original data," values may have been approximated because of missing values in the original data. Electronic versions of this and other [geographic profiles](#) are available online, along with technical notes about data, methods, and definitions. Visit [advocacy.sba.gov](https://advocacy.sba.gov) for additional resources.