

2019 Salary Survey of America's SBDC

A Partnership of SBA, ASBDC, SBDC, and UTSA







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Table of Contents

About this Report

Executive Summary	iv
Reporting	V
How to Use this Report	vii
Statistics Terminology	X
SBA Regions	Xi
Job Classifications	xii
State Profile Table	xv
/	
Data Graphs Salaries by Position for All SBA Regions	4
Salaries by Region for all Positions	
Salaries by SBA Regions for Individual Positions	
State Director	
Assistant State Director	
Center Director	
Center Director Tiers 1-3	
Assistant Center Director	
Specialty Programs Director	
Senior Business Advisor	
Business Advisor	
Business Advisor Tiers 1-3	
Specialty Center Advisor	
Information Technology	
Accounting, Grants, & Finance	
Training & Marketing	
Office Administrator	
Administrative Support	13
Salaries and State Characteristic Quartiles	14
State Population	14
Quartile 1	15
Quartile 2	15
Quartile 3	16
Quartile 4	16
Salaries by State Population Quartiles for Individual Positions	17
State Director	17

	Assistant State Director	⊥/
	Center Director	18
1	Assistant Center Director	18
	Specialty Programs Director	19
	Senior Business Advisor	19
1	Business Advisor	20
	Specialty Center Advisor	20
/,	Information Technology	21
	Accounting, Grants, & Finance	21
/	Training & Marketing	22
	Office Administrator	22
	Administrative Support	23
State	Population Density	24
	Quartile 1	25
	Quartile 2	25
	Quartile 3	26
	Quartile 4	26
Salar	ries by State Population Density Quartiles for Individual Positions	27
	State Director	27
C XXXX	Assistant State Director	27
	Center Director	28
	Assistant Center Director	28
<i>S S S S S S S S S S</i>	Specialty Programs Director	29
	Senior Business Advisor	29
1	Business Advisor	30
#	Specialty Center Advisor	30
7	Information Technology	31 [‡]
7	Accounting, Grants, & Finance	31 [‡]
	Training & Marketing	32
4	Office Administrator	32
	Administrative Support	33
State	Regional Price Parity	34
	Quartile 1	35
	Quartile 2	35
	Quartile 3	36
	Quartile 4	
Salar	ries and State RPP Quartiles for Individual Positions	37

State Director	37
Assistant State Director	37
Center Director	38
Assistant Center Director	38
Specialty Programs Director	39
Senior Business Advisor	39
Business Advisor	40
Specialty Center Advisor	40
Information Technology	41
Accounting, Grants, & Finance	41
Training & Marketing	42
Office Administrator	42
Administrative Support	43
State Number of Small Businesses	44
Quartile 1	45
Quartile 2	45
Quartile 3	46
Quartile 4	46
Salaries by State Total Small Businesses Quartiles for Individual Positions	47
State Director	47
Assistant State Director	47
Center Director	48
Assistant Center Director	48
Specialty Programs Director	49
Senior Business Advisor	49
Business Advisor	50
Specialty Center Advisor	50
Information Technology	51
Accounting, Grants, & Finance	51
Training & Marketing	52
Office Administrator	52
Administrative Support	53
Number of Salaries Reported	54
Frequency by Region	54
Frequency by Position	54
Frequency by State	55

Executive Summary

Welcome to the SBDC National Information Clearinghouse's 2019 Salary Survey of America's SBDC. We are pleased to present this study to you, which has been significantly expanded to provide SBDC networks with enhanced analysis and insights. The biennial Salary Survey is completed by the SBDC National Information Clearinghouse in support of America's SBDC network.

The 2019 Salary Survey of America's SBDC was completed in September 2019 by referencing source data provided by ASBDC members from FY/CY 2019 SBDC cooperative agreements. Information analyzed and presented represents data from 53 of 62 individual networks.

Previous studies have concentrated solely on SBA regional and national comparisons for positions found within the SBDC program network. While the 2019 study still includes these, several additional analyses have been included to provide SBDCs with more options for comparison. These additional comparisons are based on state population, population density, regional price parity and the total number of small businesses. Historically, the salary survey has been used in numerous ways, none the least of which has been for position compensation comparability and negotiation support with host institutions.

The SBDC National Information Clearinghouse would like to thank all survey participants.

Methodology

Requests for key personnel data and job descriptions from FY/CY 2019 budget proposals were sent to all State, Executive, and Regional SBDC Directors in April 2019 with follow-up correspondence in May 2019. The data was then categorized according to job title/position, state/network, annual salary and SBA regions. To ensure accuracy, data was manually reviewed and thrice checked against all documentation.

The state characteristics data (state population, regional price parity and small business information) was collected from multiple sources, including the U.S. Census Bureau's 2010 Census, the Bureau of Economic Analysis' SARPP Regional Price Parities by State, and the U.S. Census Bureau's 2015 Statistics of U.S. Businesses, respectively. If data is not in the state profile (reported as NA), it was not available and not included in the analysis.

A series of statistical analyses were performed and comparisons of median salaries between regions were presented in a boxplot format. Where significant ranges in positon salaries were identified, standard deviations were used to establish distinct tiers. The applicability of tiers for a position was determined if those positions had more than four outliers and those positions still had outliers when analyzed by state characteristic data. For example, the Center Director position on the "Salary Data by Position for all SBA Regions" has more than four outliers. There are also outliers for this position in the state quartiles analysis.

A total of 1,864 salaries were submitted, processed, and analyzed to produce the 2019 Salary Survey of America' SBDC.

Data Considerations

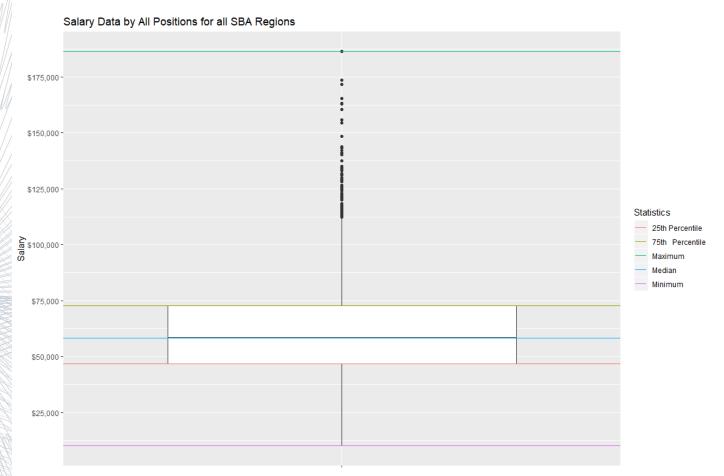
All part-time (49% or less time) positions were excluded from the analysis. Titles with 3 or fewer occurrences were deemed outliers and excluded from the analysis. Graphs with no data reported for certain regions or quartiles reflect instances where no entries for that title exist, salaries were excluded due to part-time status or reporting was omitted to maintain confidentiality of individual salary information.

Specifically, Region II was omitted from the "Salaries by SBA Regions for all Positions, Salaries by SBA Regions for Individual Positions," and the "Tiers" graphs due to the limited number of entries. This was done to maintain confidentiality and prevent the release of individual salary information.

Reporting

Boxplots

A boxplot is a graphical representation of a data set which depicts a five-number summary of the data. The summary includes the minimum, maximum, median, 25th percentile and 75th percentile. In this report, we use boxplots to show the range of all salaries, from least to greatest, as a tool for measuring central tendency, dispersion, and extreme data points.



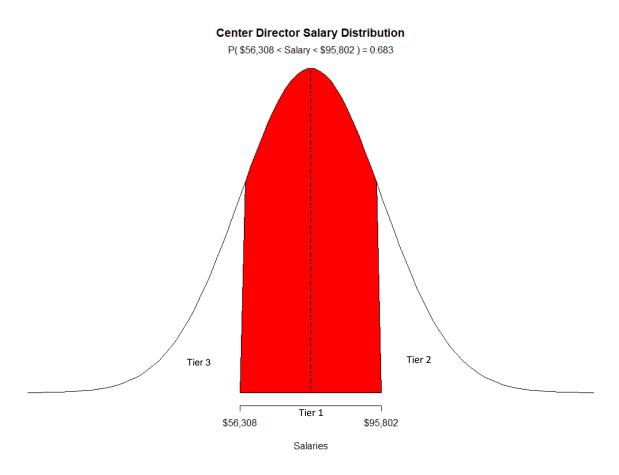
The white rectangular box between the **gold** line and **red** line represents 50% of the data. The data within the rectangular box falls into what is called the 'interquartile range' with a line in the middle at the median, highlighted by the **blue** horizontal line. The **red** line below the median represents the 25th percentile, and the **gold** line above the median salary represents the 75th percentile.

The area within the box *below* the median contains salaries between the 25th and 50th percentiles, meaning they are higher than 25 to 50 percent of all salaries in the boxplot. Similarly, the area within the box *above* the median contains salaries between the 50th and 75th percentiles, meaning that these salaries are higher than 50 to 75 percent of all salaries in the boxplot.

The vertical lines on the boxplots (to include any outliers) are each 25% of the data. The uppermost data point along the green line represents the highest salary, and the lowermost data point along the pink line represents the lowest salary. If the data does not have any outliers, the end of the vertical line would represent the minimum or maximum (similar to the minimum in the graph above at the pink line). One advantage of using a boxplot is that it utilizes the median to illustrate central tendency, which is less likely to represent a skewed measurement of the data than the mean as a result of outliers. With this visual presentation, skewness and the dispersion are more readily discernable.

Tiers

In this report, tiers were used for the Center Director and Business Advisor positions, because the variability among the salaries for these positions was much higher than in other positions. For this reason, tiers were created to analyze spread among the values accounting for skewness caused by outliers. The construction of tiers for the Center Director position is illustrated below.



The vertical dashed line in the graph above represents the mean or average salary for these positions. The red portion to the right of the mean is one standard deviation above the mean and the red portion to the left of the dashed line is one standard deviation below the mean. Together, the red portions comprise Tier 1. Tier 1 represents salaries that are within 1 standard deviation of the mean, indicating that there is approximately a 68 percent chance that a person's salary will fall between \$56,308 and \$95,802. Tier 2 represents salaries that are more than 1 standard deviation above the mean and Tier 3 represents salaries that are more than 1 standard deviation below the mean, within a normal distribution. The white portions of the graph represent Tiers 2 and 3, respectively. Not all regions will have salaries in every tier.

Tiers allow further analysis of the range of salaries within each position ensuring that asymmetry among the salary ranges is accounted for. Examples of unmeasured causes for differences in annual salaries may include wage progression, one's longevity or level of seniority, education and professional experience as well as responsibilities in addition to or outside of the common role descriptions and/or SBDC network.

Population

State population data was added as comparisons in the report for two primary reasons. First, SBA uses state population as a factor in determining SBDC funding allocations. Second, state population likely plays a role in compensation.

Population Density

Population density is the state population per square mile of land area within its state borders. For salary considerations, this generally would be applicable for comparison of salaries with those from states with similar density because higher population density may be associated with higher wages and vice versa. States with more urban areas will tend to have higher population densities than rural states. Therefore, population density can be used as an estimate of urbanization. Population density is also relevant as a point of comparison since it disregards the geographical size of the state.

Regional Price Index

Regional Price Parity (RPP) is an index which refers to regional price levels expressed as a percentage of the overall national price level of a given year. Values that are greater than 100 represent state prices higher than the national average and those that are less than 100 represent prices lower than the national average. Price levels are determined by the average prices for a mix of goods and services as paid by consumers in each region. It is used to compare buying power across the 50 states and 4 U.S. territories. Buying power and salaries are generally considered to be correlated.

Number of Small Businesses

The number of small businesses in a state is relevant to SBDC performance goals and performance goals are likely a determinant of compensation.

Frequency of Reported Salaries

The number of salaries are reported by region, state, and position in order to help gauge whether the statistics reported are representative of the salary of interest. Unsurprisingly, the Center Director and Business Advisor positions have significantly more entries than any other positions. Due to excessive variability, tiers were created for reporting of these positions.

How to Use This Report

This section provides guidance on how to utilize and interpret the State Profiles, Boxplots, and Tiers in this report through a specific example. For our example, let's say we are a Regional Director in California analyzing the Center Director positions.

State Profiles

Knowing our local market and communities best, we may conclude that California's state characteristics are markedly different from other states in our SBA Region. Using the state profiles, we can instead compare data with states that are more similar to ours. The State Profile data includes Population, Population Density, Regional Price Parity, and Total Number of Small Businesses.

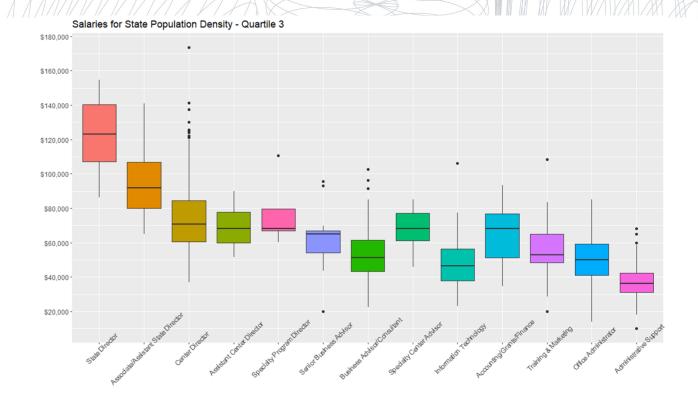
Geogra	phic Area	Population	Population	RPP	Small	Population	Population	RPP	Small
			Density		Businesses	Quartile	Density	Quartile	Businesses
							Quartile		Quartile
Alabama	а	4779736	94.4	86.6	392939	3	2	1	3
Alaska		710231	1.2	105.4	71841	1	1	4	1
Arizona		6392017	56.3	95.9	553779	3	2	2	3
Arkansa	as	2915918	56.0	86.9	247018	2	2	1	2
Californ	ia	37253956	239.1	114.4	3941201	4	3	4	4

We may conclude that our state is different from the rest in our Region because it is more densely populated. We can refer to the Population Density Quartile for our state on the State Profiles table (highlighted below) and see that California is categorized in the third quartile. This tells us that, if we were to order all the state population densities and split them into 4 equal groups, our state's population density falls in the third, 50-75%, grouping of all the states. Therefore, the states in this quartile are similar to ours in terms of population density.

Geographic Area	Population	Population Density	RPP	Small Businesses	Population Quartile	Population Density Quartile	RPP Quartile	Small Businesses Quartile
Alabama	4779736	94.4	86.6	392939	3	2	1	3
Alaska	710231	1.2	105.4	71841	1	1	4	1
Arizona	6392017	56.3	95.9	553779	3	2	2	3
Arkansas	2915918	56.0	86.9	247018	2	2	1	2
California	37253956	239.1	114.4	3941201	4	3	4	4

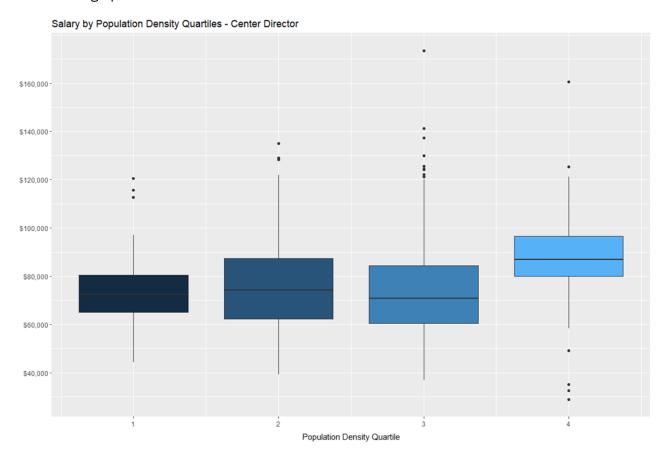
Boxplots

Now that we know our population density quartile, we can look at the "Salaries for State Population Density – Quartile 3" graph (below). Since we are considering the Center Director position in this example, we focus on the golden-brown boxplot labeled "Center Director." The horizontal line in the middle of the box represents the median salary for the Center Directors of states within the third quartile, which is a little over \$70,000. This tells us that 50% of the salaries in our quartile are above \$70,000 and 50% are below. Additionally, 50% of all reported salaries are in the golden-brown box range as well. This tells us that half the salaries are between \$60,000 and \$85,000. There is a large spread in the Center Director position salaries (i.e. there is a significant range between the smallest and largest salary). In fact, the Center Director position for quartile 3 has the largest difference between the highest and lowest salaries for the position. There are also quite a few outliers (dots) on the boxplot, so we know that there is a lot of variance in salaries for this position that is not explained by the population density quartile.



We may also wish to compare the Population Density quartiles for the Center Director position side-by-side, rather than comparing the positions within quartile 3. For this we would refer to the "Salary by Population Density Quartiles – Center Director" graph.

Position

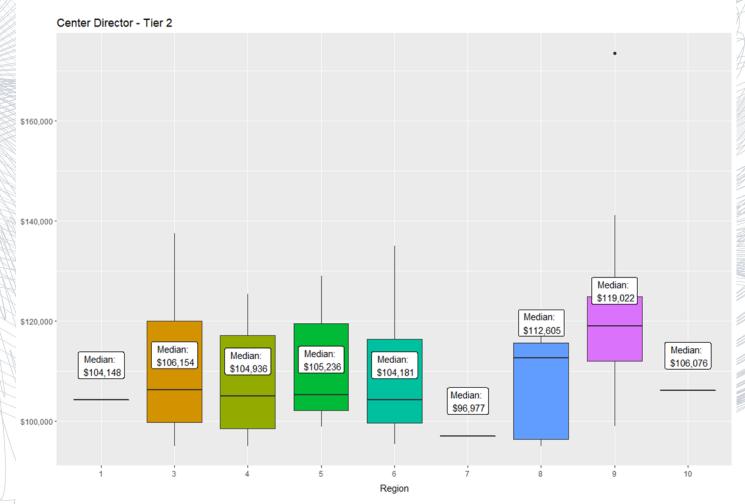


For this graph, data for all Center Directors is presented. Again, for our example, we are interested in Center Directors from states with Population Densities in quartile 3. The third boxplot (above the number 3) contains the exact same information as the golden-brown boxplot in the previous graph. However, we can compare it to the other quartiles easily in this presentation. We can see that, generally, the Center Director salaries do appear to increase with population density, with exception of the third graph, which has more variance than the others. At this point, using the same procedures, we may want to consider other state data for additional comparisons in order to better understand the salaries for this position.

Tiers

After looking at the "Salary by SBA Region – Center Directors" and State Profile data, we notice that there is quite a lot of variance in the graphs. This report splits Center Director and Business Advisor/Consultant positions into tiers. The Tier number refers to whether or not a salary falls within 1 standard deviation of the mean. If they do, they are in Tier 1. If they are above one standard deviation of the mean, they are in Tier 2. If they are below one standard deviation of the mean, they are in Tier 3. For more information on how tiers were constructed, refer to the Reporting section.

After comparing the graphs, we notice that our relevant boxplots tend to be higher than the others. In this example, we might choose to then review Tier 2 for Center Directors in California. We would refer to the "Center Director – Tier 2" graph and see that every statistic (minimum, median, maximum, etc.) is higher for Region 9 than any other Region. Also, the outlier for this Region is very extreme. This data provides us with relevant information to take into consideration when hiring for the Center Director position.



Statistics Terminology

Central Tendency

In a disperse set of numbers, central tendency refers to a center or middle value of the distribution. It is often described by the mean, median, or mode. There are advantages and disadvantages for each of these representations of central tendency.

Maximum

The largest value in a set of numbers.

Mean

The sum of a set of numbers, divided by the number of values in the list. Often referred to as the average of a set of numbers.

Median

The median is the middlemost value of a sorted set of numbers arranged in order from least to greatest. This unit of measurement is the number at which exactly half of all values lie below and above the central value.

Minimum

The smallest value in a set of numbers.

Normal Distribution

A normal distribution represents the dispersion of data with the probability of a random variable (salary) falling within a particular set of values. 68% of the values are likely to lie within one standard deviation σ away from the mean, about 95% of the values lie within two standard deviations and about 99.7% are within three standard deviations.

Percentile

The p^{th} percentile of a list is the smallest number such that at least p% of the numbers in the list are no larger than it. Often referred to as the percentage of numbers in a set that fall below a given mark. Each of the 100 different marks can be divided according to the distribution of a set of numbers arranged in order from least to greatest.

Ouantile

The quantile is a measure of spread which separates a set of numbers into defined intervals. This unit of measurement is less affected by extreme values than equivalent measures of mean and standard deviation.

Range

The area between the least and greatest values in a set of numbers.

Standard Deviation

The standard deviation expresses the variability among a set of numbers. It is the root-mean-square of the set of deviations between each element of the set and the mean of the set. Often referred to as a measure of the value spread.

SBA Regions

The state networks that submitted salary data are organized by SBA region below:

Region I: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

Region II: New Jersey, Virgin Islands

Region III: District of Columbia, Delaware, Maryland, Pennsylvania, Virginia, West Virginia

Region IV: Alabama, Florida, Georgia, Kentucky, Mississippi, South Carolina, Tennessee

Region V: Illinois, Michigan, Minnesota, Ohio, Wisconsin

Region VI: Arkansas, Louisiana, Oklahoma, Texas (Gulf Coast, North, Northwest, Southwest TX Border)

Region VII: Iowa, Kansas, Nebraska

Region VIII: Colorado, North Dakota, South Dakota, Utah, Wyoming

Region IX: Arizona, California (Central, Los Angeles, Northern, San Diego), Pacific Islands/Guam, Hawaii

Region X: Idaho, Oregon, Washington

State networks that did not respond to requests for information include Alaska, American Samoa, California – Orange County/Inland Empire, Indiana, Missouri, New Mexico, New York, North Carolina and Puerto Rico.

Job Classifications

Job titles and salaries produced by the SBDC networks were numerous and varied. A list was produced from the SBDC key personnel data that was submitted. A second list was created to condense the categories for data processing purposes.

State Director Job Classifications include:

Executive/Executive State Director

State/State Network/Regional/Managing Director

Associate/Assistant State Director Job Classifications include:

Assistant State Director/Manager

Associate State/Network/Regional Director

Deputy Director

Director of Operations

Center Director Job Classifications include:

Area/District/Regional Director or Manager

Center/Executive Director or Manager

Program(s) Director/Manager

Regional Center Director/Manager

SBDC Director, SBDC Center Director

Senior Director

Assistant Center Director Job Classifications include:

Assistant/Associate Center Director, Assistant/Associate Director, Assistant SBDC Director

Associate Director - International Trade

Director, Business & Communication Services

Project Director

Senior Associate Director

Sub Center Director

Unit Associate Director

<u>Director of Specialty Program Job Classifications include:</u>

Consulting Manager

Director of Business Sustainability

Director of Government

Director of Procurement

Director of Tech/Communications Services

Engineering Manager

ITC Director

Market Research Manager

PTAC Program Manager

SBIR/STTR Program Manager

Strategic Programs Manager

Technology Innovation/Commercialization Director

Senior Business Advisor Job Classifications include:

Business Client Supervisor

Business Development and Project Manager

Lead Business Analyst

SBDC Manager/Navigator/Supervisor

Senior Advisor, Senior Business Advisor/Analyst/Consultant/Counselor/Field Advisor

Senior Consultant/Development Specialist

Senior Financial Management Consultant

Senior IBDS, Senior International Trade Advisor Senior Management Consultant

Business Advisor Job Classifications include:

Advisor, Associate Advisor, Junior Advisor

Business Advisor/Analyst/Case Manager/Coach/Consultant

Business/Economic Development Specialist

Certified Business Advisor

Counselor/Consultant

Consulting Manager/Coordinator

Growth/Innovation/Intake Consultant

International Trade Specialist

Management Consultant/Specialist

Minority Outreach Consultant/Manager

Outreach Coordinator/Specialist

Project Assistant/Consultant/Coordinator/Manager/Specialist

Retail Program Manager

Small Business Counselor/Specialist

Special Projects Coordinator

Specialist/SBDC Specialist

Service Center/Business Advisor

Startup Business Consultant/Specialist

Technology Business Consultant, Technology Commercialization Consultant

Trade Advisor

Specialty Center Advisor Job Classifications include:

Business Growth Team Manager

Export Assistance Advisor

Global Trade Manager

Government Sales Advisor

International Trade Counselor/Manager/Specialist

Incubator Manager

Procurement Counselor/Specialist

Regional Alumni Manager

Research Analyst/Assistant/Advisor/Librarian

Specialty Programs Manager

Information Technology Job Classifications include:

Biznet Coordinator

Communications Assistant/Coordinator/Manager/Specialist

Cyber Security Awareness Program Specialist

Data Analyst/Coordinator/Manager/Specialist

IT Administrator/Developer/Manager/Specialist

Information Processing Specialist, Information Research Tech

GIS Analyst

Manager Technology Business/Info Services

Microsystems Analyst

MIS Coordinator/Manager

Mobility Technology Lead

Network Technician

Programmer

Publications and Web Manager

Tech Team Manager

Technician

Technology Specialist/Support

Unit Manager

Web Design/Editor/Specialist

Accounting, Grants, & Finance Job Classifications include:

Accountant

Accounting Clerk/Specialist

Business Administrator/Analyst/Manager

Business Services Director/Manager

Compliance and Reporting

Contracts and Performance Manager

Director of Finance/Capital Acquisition

Financial Admin/Analyst/Assistant/Coordinator/Director/Manager

Fiscal Admin/Manager/Specialist/Technician

Grants Coordinator/Director/Manager

Grant and Financial Coordinator, Grants and Contracts Director

Network Analyst/Coordinator

Program and Grant Manager

Training & Marketing Job Classifications include:

Advisor Training Coordinator

Business Training Coordinator

Communications and Training Director/Specialist

Community Advisor/Manager/Specialist

Education and Communications Director

Events Manager

Graphic Designer

Marketing, Marketing Associate/Contractor/Coordinator/Director/Manager/Specialist

Media Manager

Network Marketing Coordinator

Outreach Coordinator/Project Coordinator, Public Relations Coordinator

Training Coordinator

Strategic Manager

Trainer, Training Coordinator/Manager/Specialist

Videography Specialist

Workshop Coordinator

Office Administrator Job Classifications include:

Administrative Manager

Business Coordinator/Support Director

Educational Program Coordinator

Office Coordinator/Supervisor/Manager

Operations Admin/Coordinator/Manager

Program Coordinator, Unit Coordinator

Administrative Support Job Classifications include:

Administrative Analyst/Staff/Support

Administrative Assistant/Associate/Coordinator/Counselor/Secretary/Specialist

Administrator

Clerical/Clerk

Client/Customer Services

Executive Assistant/Associate

Network Program Assistant

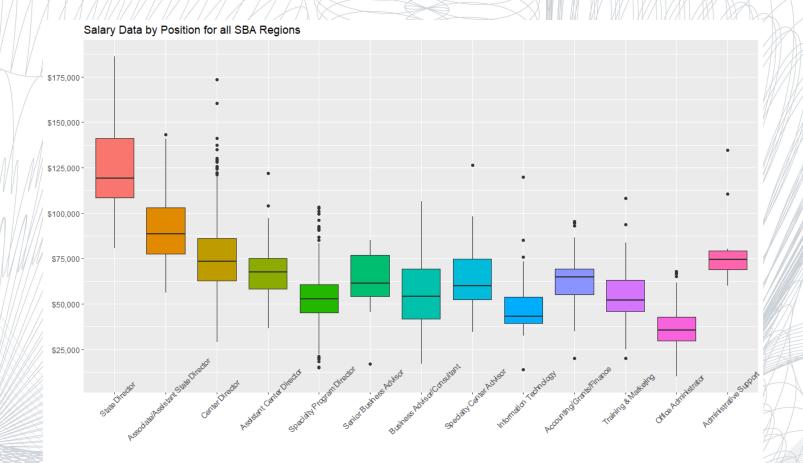
Office Assistant/Coordinator/Manager

Receptionist, Secretary

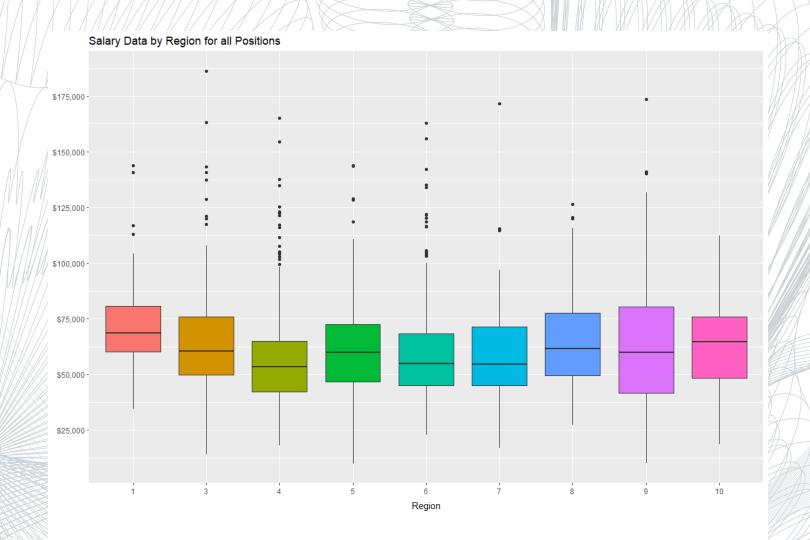
Staff Assistant/Support

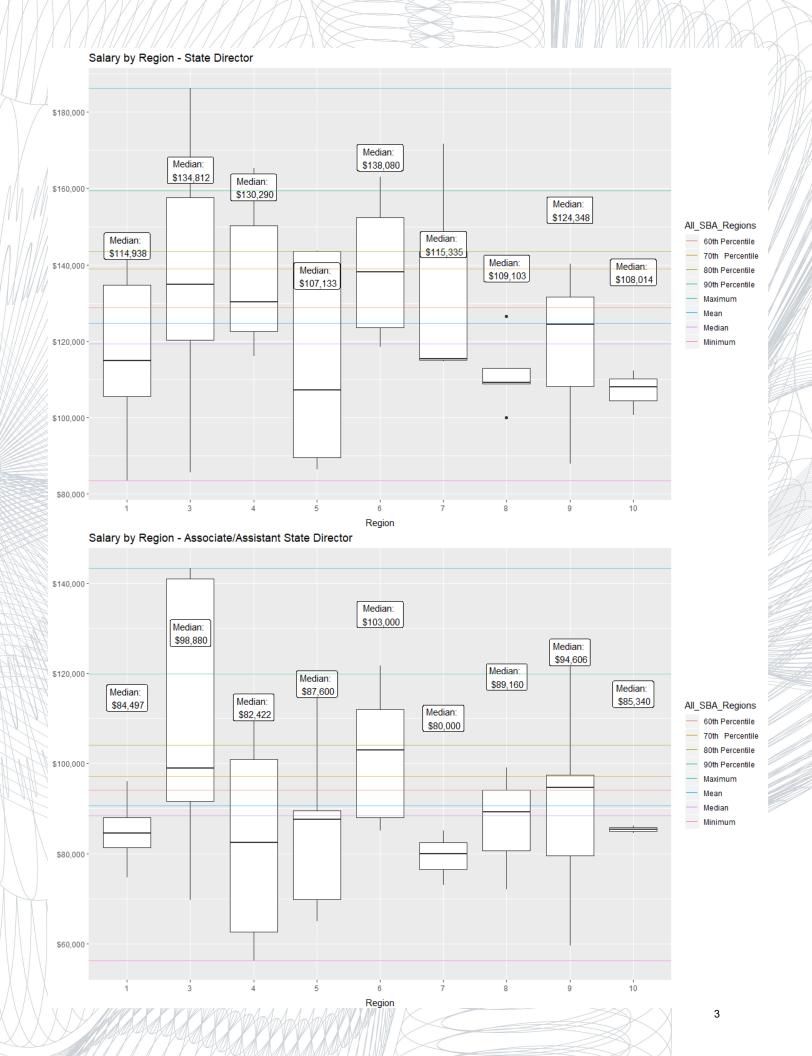
State Profile Table

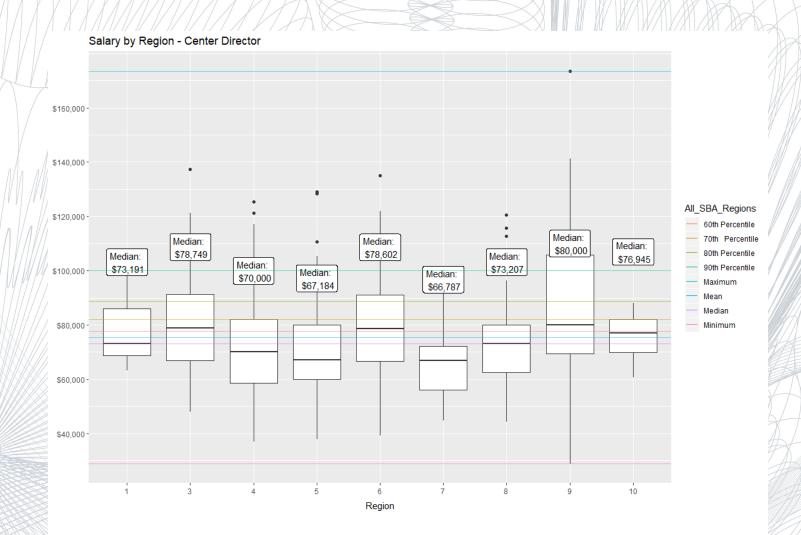
Geographic Area	Population	Population Density	RPP	Small Businesses	Population Quartile	Population Density Quartile	RPP Quartile	Small Businesses Quartile
Alabama	4779736	94.4	86.6	392939	3	2	1	3
Alaska	710231	1.2	105.4	71841	1	1	4	1
Arizona	6392017	56.3	95.9	553779	3	2	2	3
Arkansas	2915918	56.0	86.9	247018	2	2	1	2
California	37253956	239.1	114.4	3941201	4	3	4	4
Colorado	5029196	48.5	103.0	611495	3	1	4	3
Connecticut	3574097	738.1	108.7	342443	2	4	4	2
Delaware	897934	460.8	100.2	79417	1	4	3	1
District of Columbia	601723	9856.5	115.9	72837	1	4	4	1
Florida	18801310	350.6	99.7	2471260	4	4	3	4
Georgia	9687653	168.4	92.1	1041515	4	3	2	4
Hawaii	1360301	211.8	118.4	128863	2	3	4	1
Idaho	1567582	19.0	93.0	158426	2	1	2	2
Illinois	12830632	231.1	98.9	1219654	4	3	3	4
Indiana	6483802	181.0	90.3	508924	3	3	1	3
lowa	3046355	54.5	90.3	267733	2	2	1	2
Kansas	2853118	34.9	90.5	251985	2	1	2	2
Kentucky	4339367	109.9	87.8	347159	3	3	1	2
Louisiana	4533372	104.9	90.4	437437	3	2	2	3
Maine	1328361	43.1	98.4	145536	1		3	1
Maryland	5773552	594.8	109.5	581712	3	4	4	3
Massachusetts	6547629	839.4	109.5	652661	3	4	4	3
	9883640	174.8	93.3	870301	4	3	2	4
Michigan	5303925	66.6	97.5	513118	3	2	3	3
Minnesota	2967297	63.2	86.4	254598	2	2		2
Mississippi		87.1	89.5				1	
Missouri	5988927	6.8		523459	3	2		3
Montana	989415		94.1	118315	1	1	2	1
Nebraska	1826341	23.8	90.5	172958	2	1	2	2
Nevada	2700551	24.6	97.4	254337	2	1	3	2
New Hampshire	1316470	147.0	105.9	133676	1	3	4	1
New Jersey	8791894	1195.5	113.2	861373	4	4	4	4
New Mexico	2059179	17.0	93.6	154257	2	1	2	2
New York	19378102	411.2	115.6	2143667	4	4	4	4
North Carolina	9535483	196.1	90.9	890398	4	3	2	4
North Dakota	672591	9.7	91.5	72723	1	1	2	1
Ohio	11536504	282.3	89.3	944797	4	3	1	4
Oklahoma	3751351	54.7	89.0	347165	2	2	1	2
Oregon	3831074	39.9	99.8	368308	3	1	3	2
Pennsylvania	12702379	283.9	98.4	1037737	4	3	3	4
Rhode Island	1052567	1018.1	99.6	99821	1	4	3	1
South Carolina	4625364	153.9	90.3	406536	3	3	1	3
South Dakota	814180	10.7	88.3	85252	1	1	1	1
Tennessee	6346105	153.9	90.2	589546	3	3	1	3
Texas	25145561	96.3	96.9	2627724	4	2	3	4
Utah	2763885	33.6	97.3	277140	2	1	3	2
Vermont	625741	67.9	101.6	77683	1	2	3	1
Virginia	8001024	202.6	102.3	723962	4	3	3	4
Washington	6724540	101.2	105.5	590908	4	2	4	3
West Virginia	1852994	77.1	87.6	114391	2	2	1	1
Wisconsin	5686986	105.0	92.8	448032	3	2	2	3
Wyoming	563626	5.8	96.7	65462	1	1	2	1
Guam	159358	759.6	NA	NA	1	4	NA	NA
Virgin Islands	106405	792.2	NA	NA	1	4	NA	NA
American Samoa	55519	726.2	NA	NA	1	4	NA	NA
Puerto Rico	3725789	1088.2	NA	NA	2	4	NA	NA

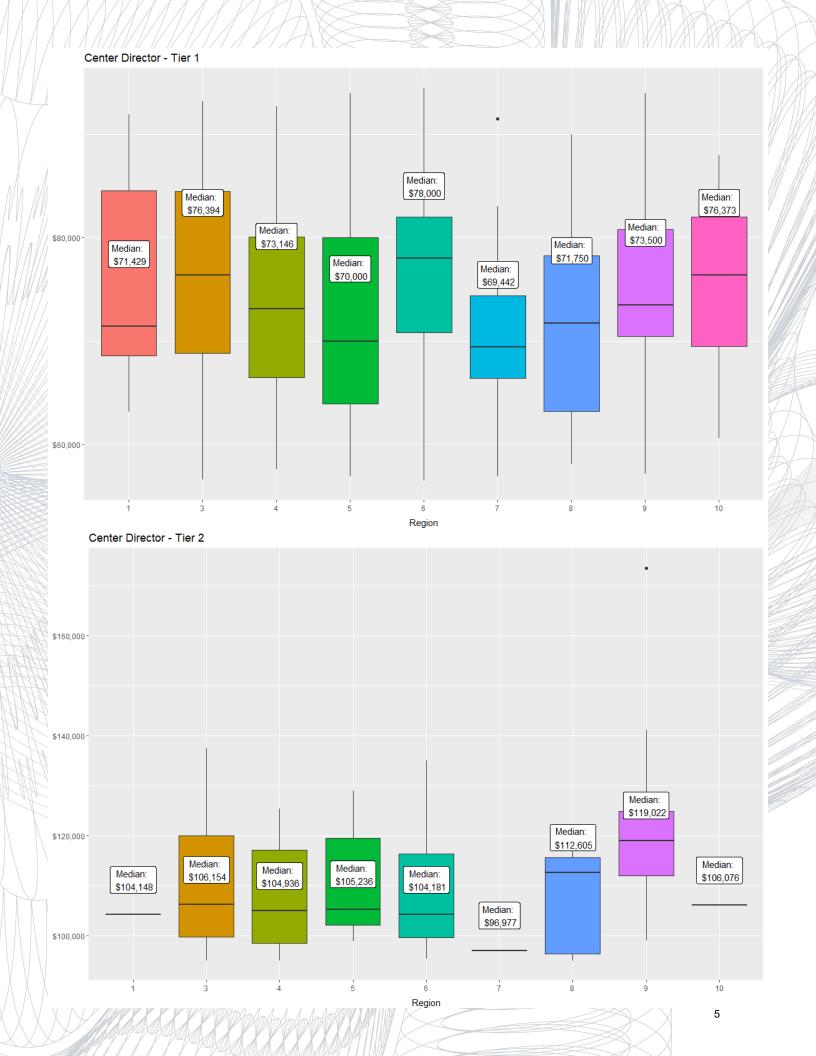


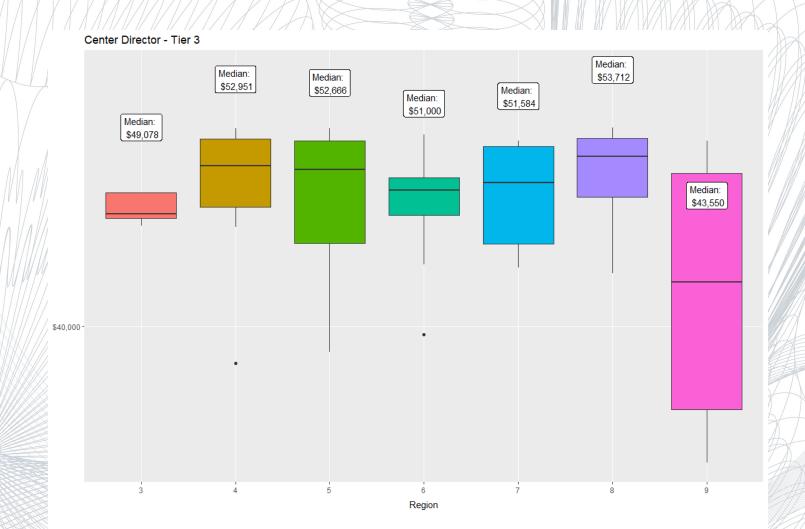
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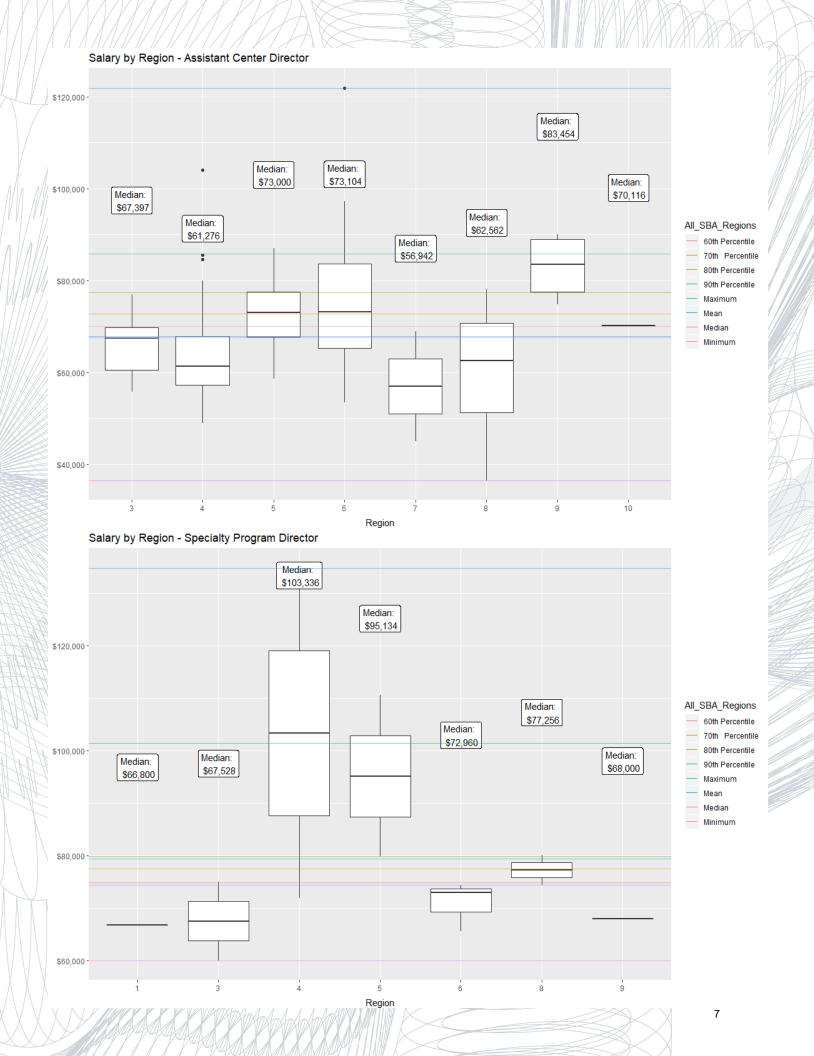


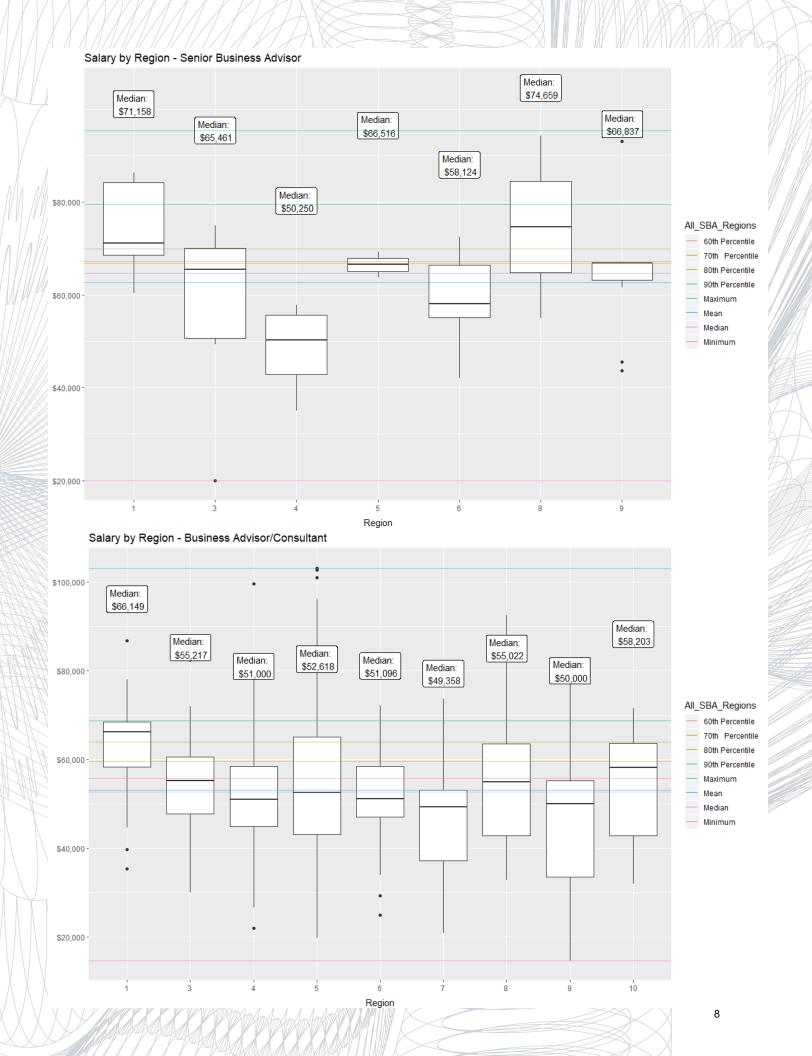


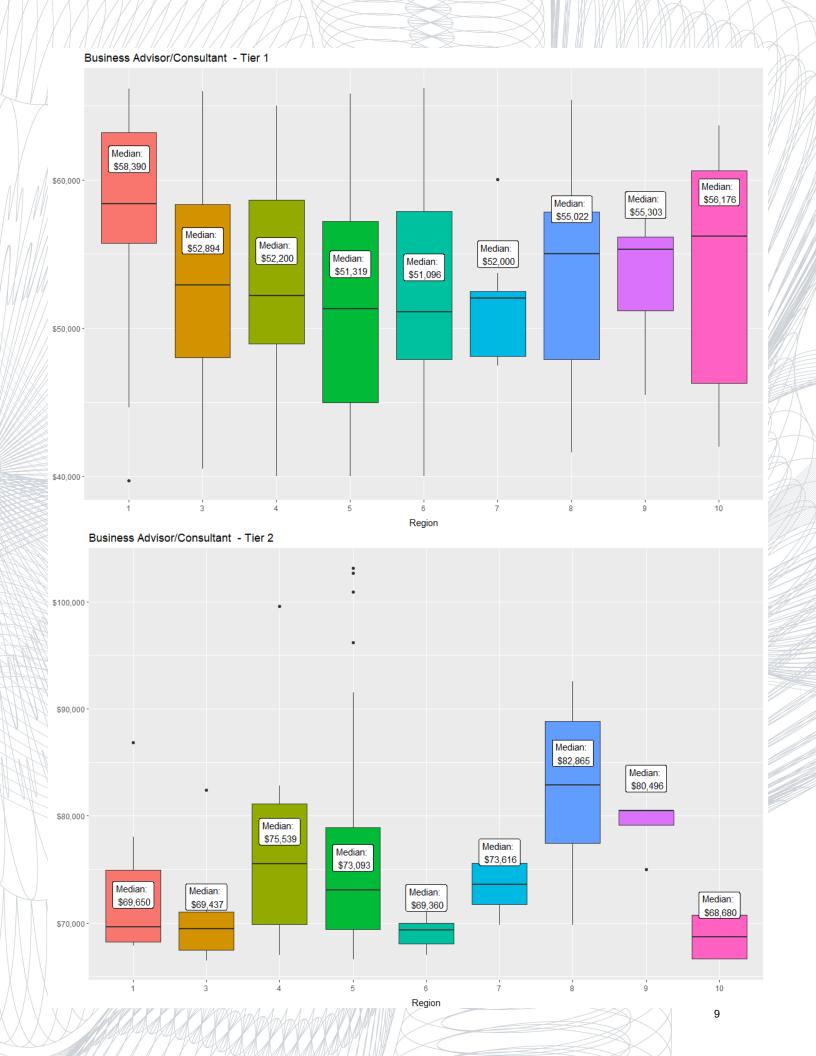


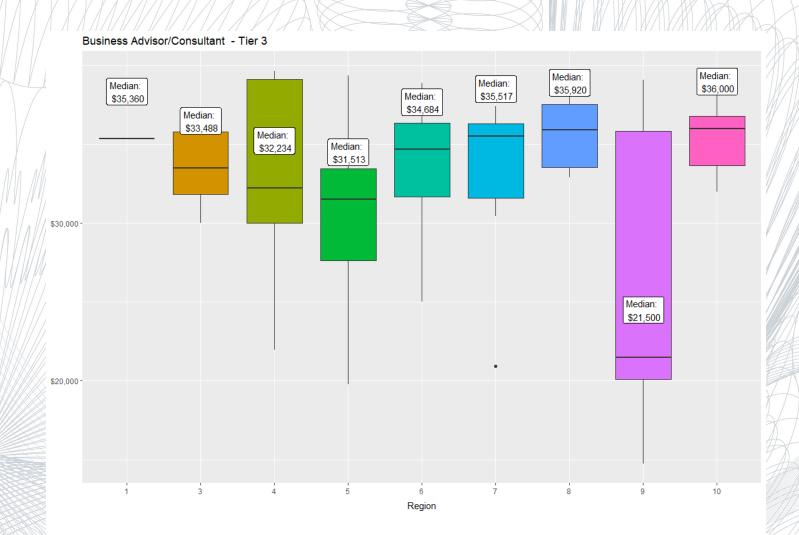


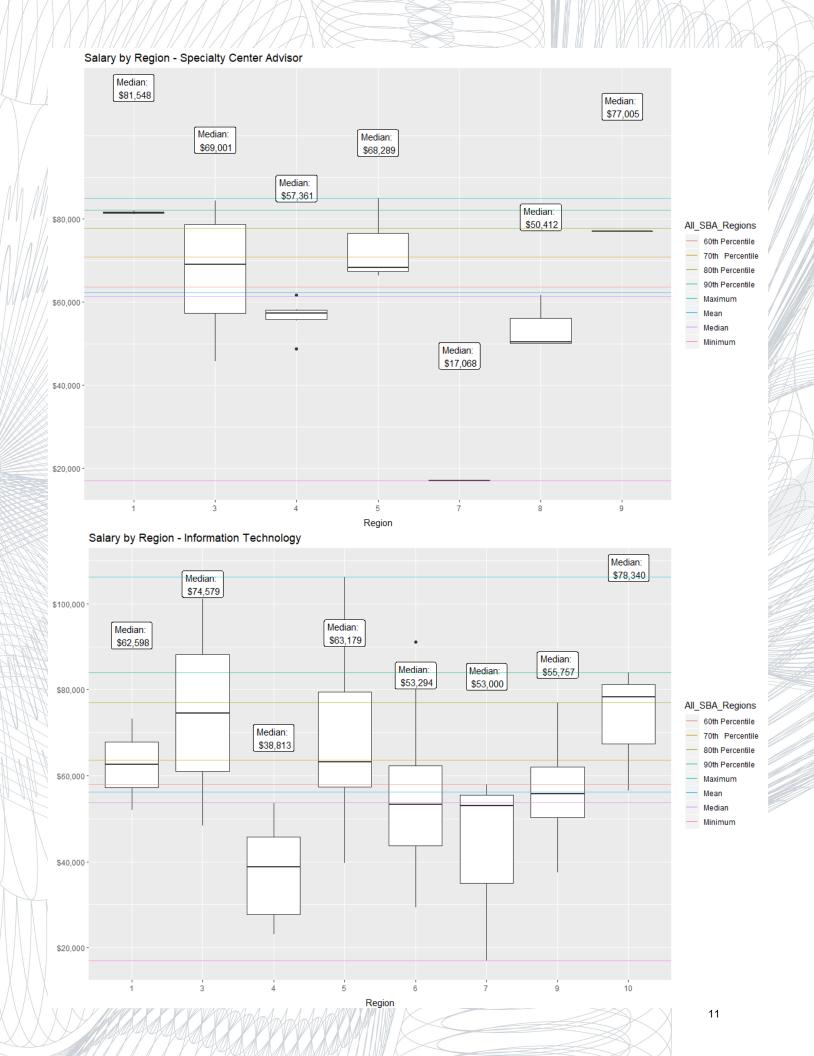


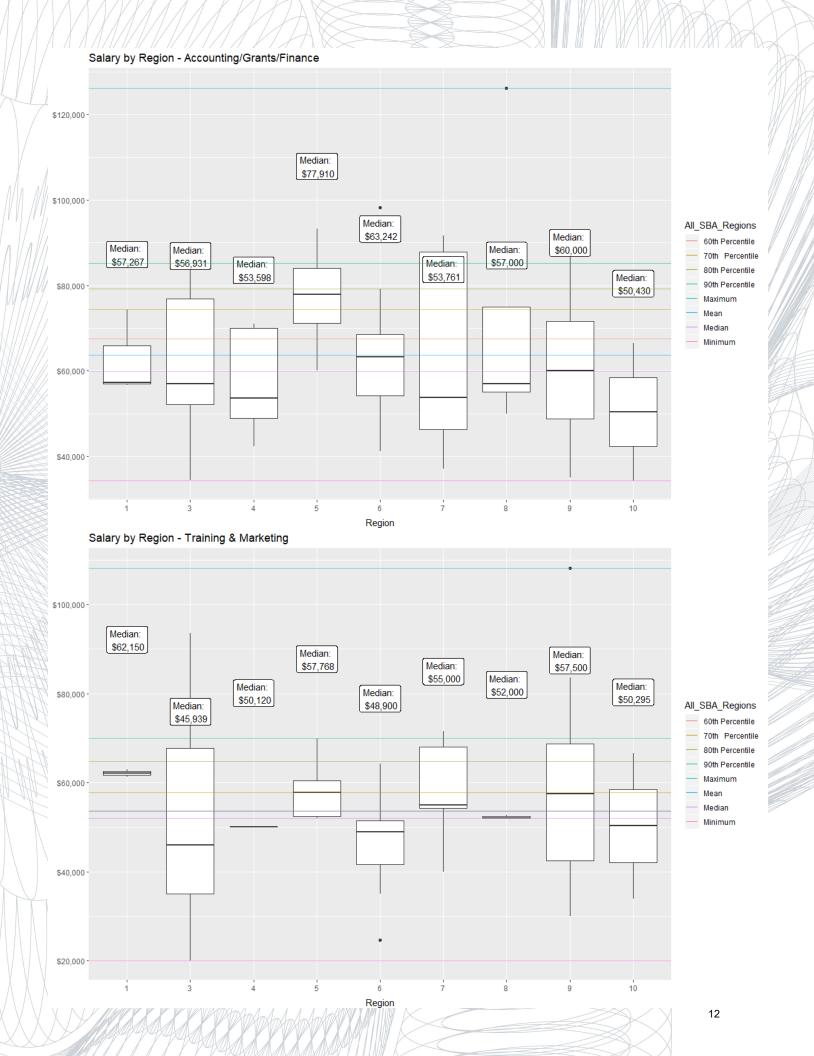


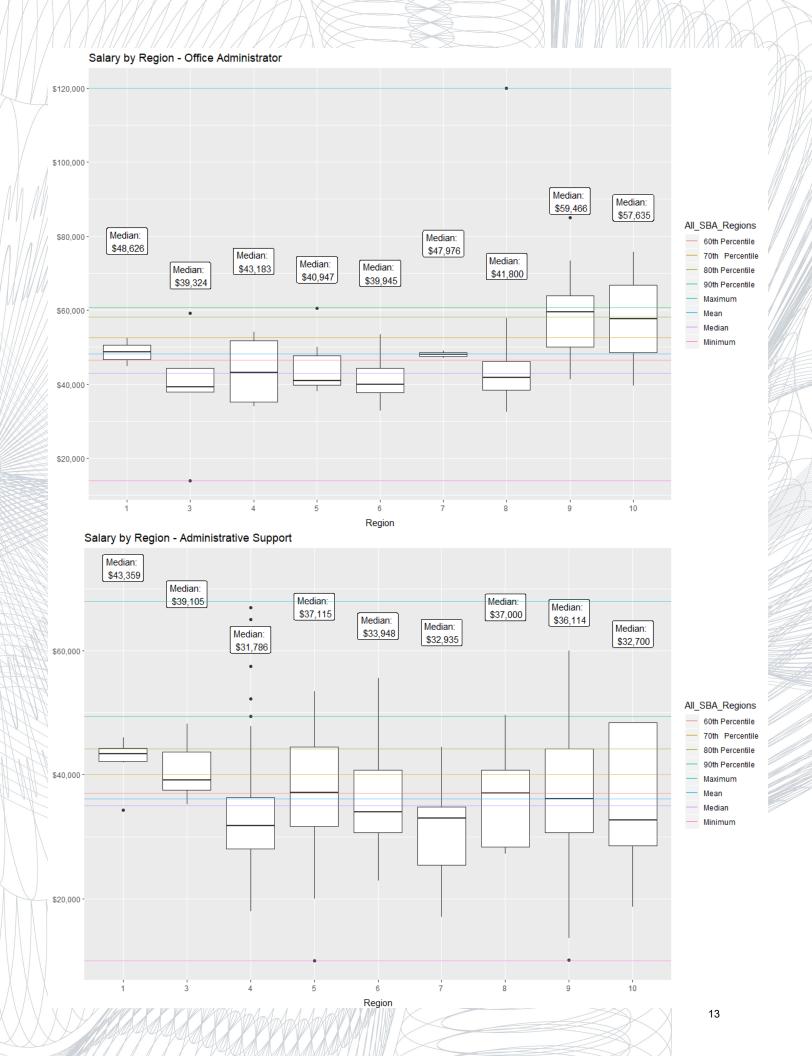






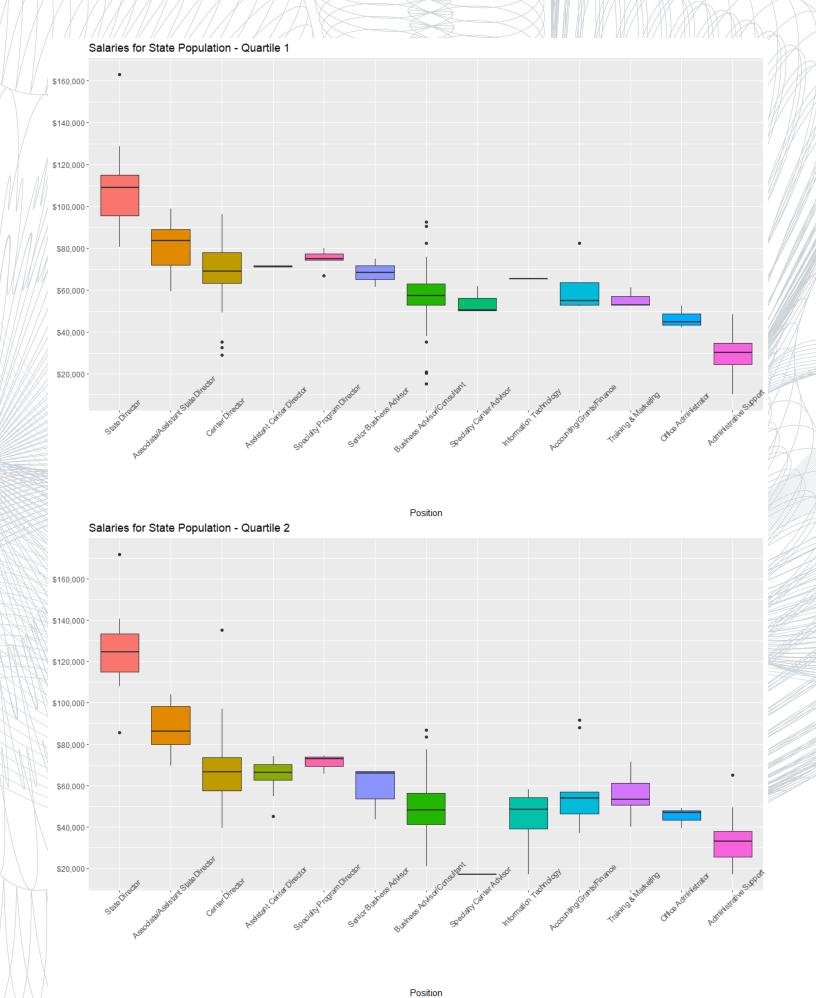


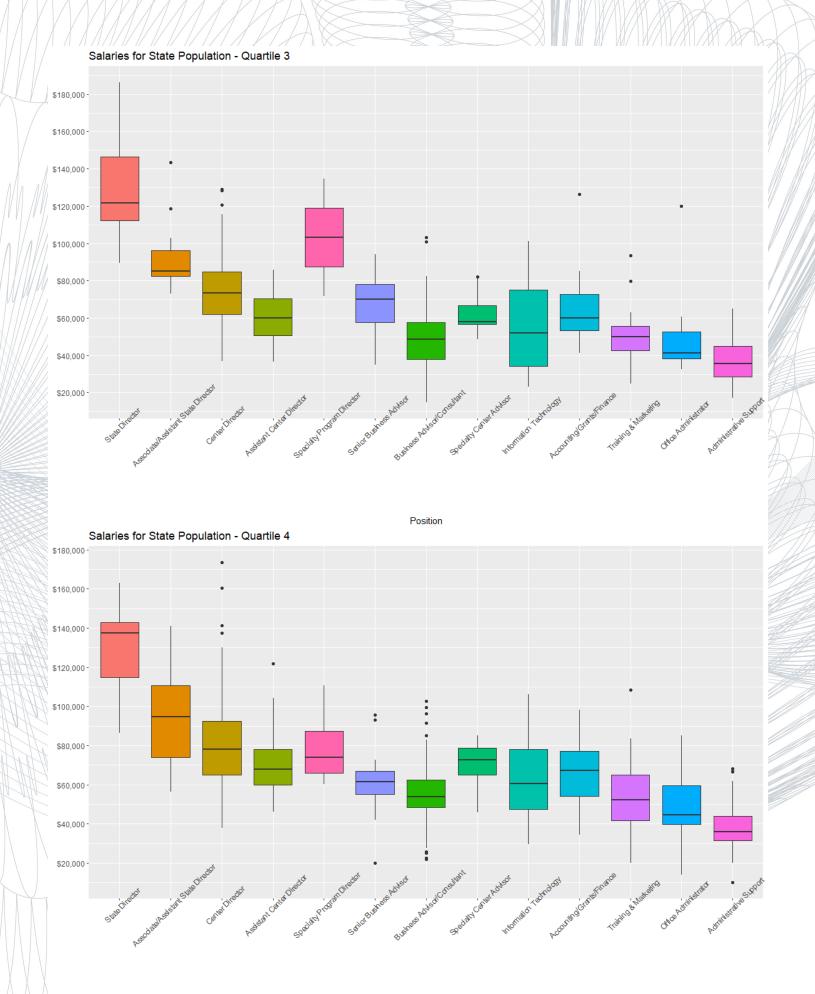


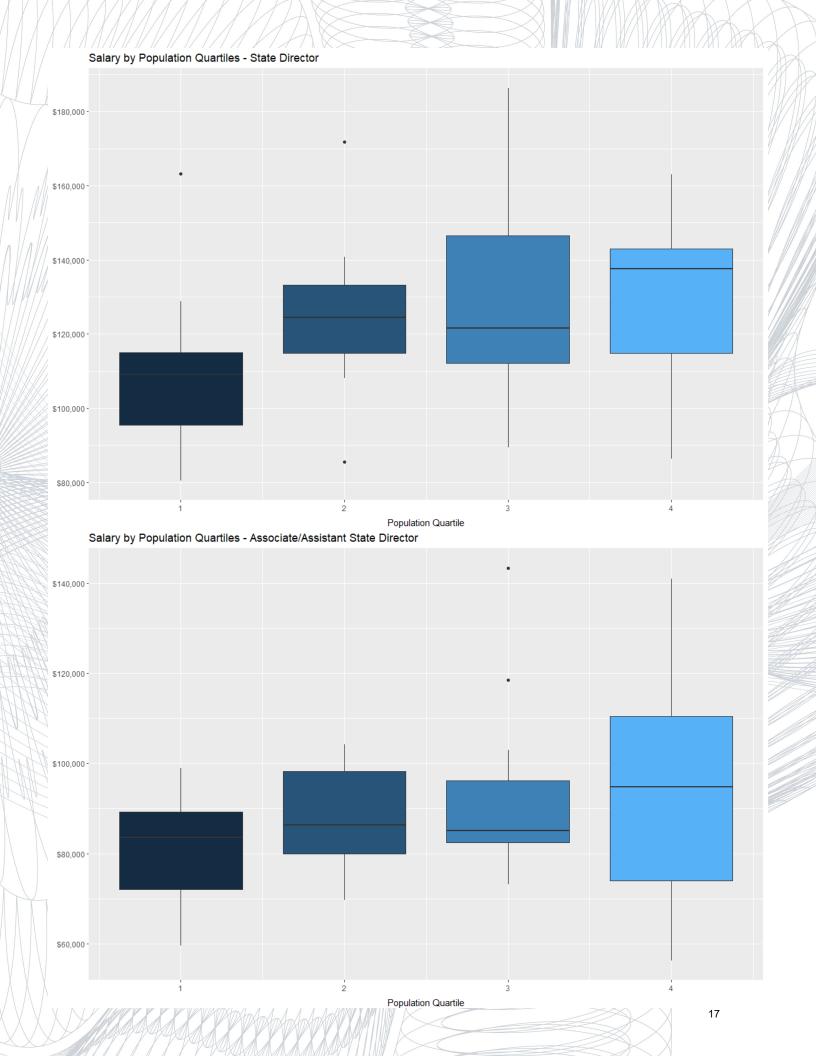


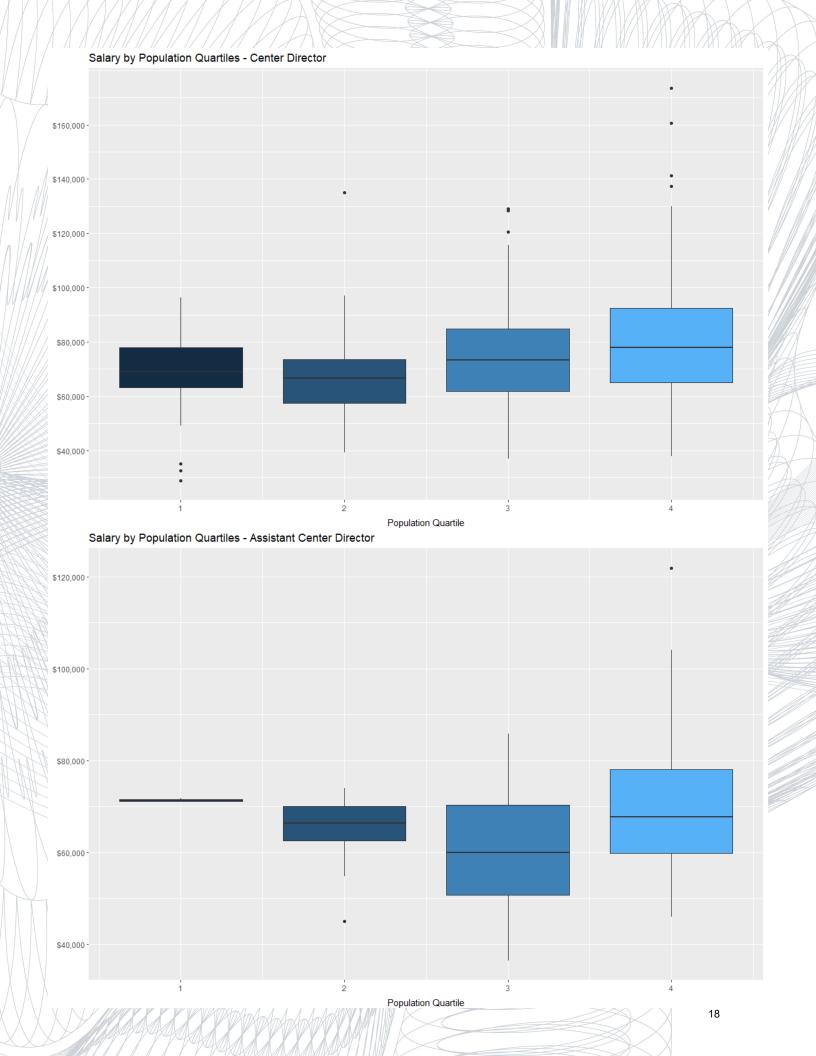
State Profile Table

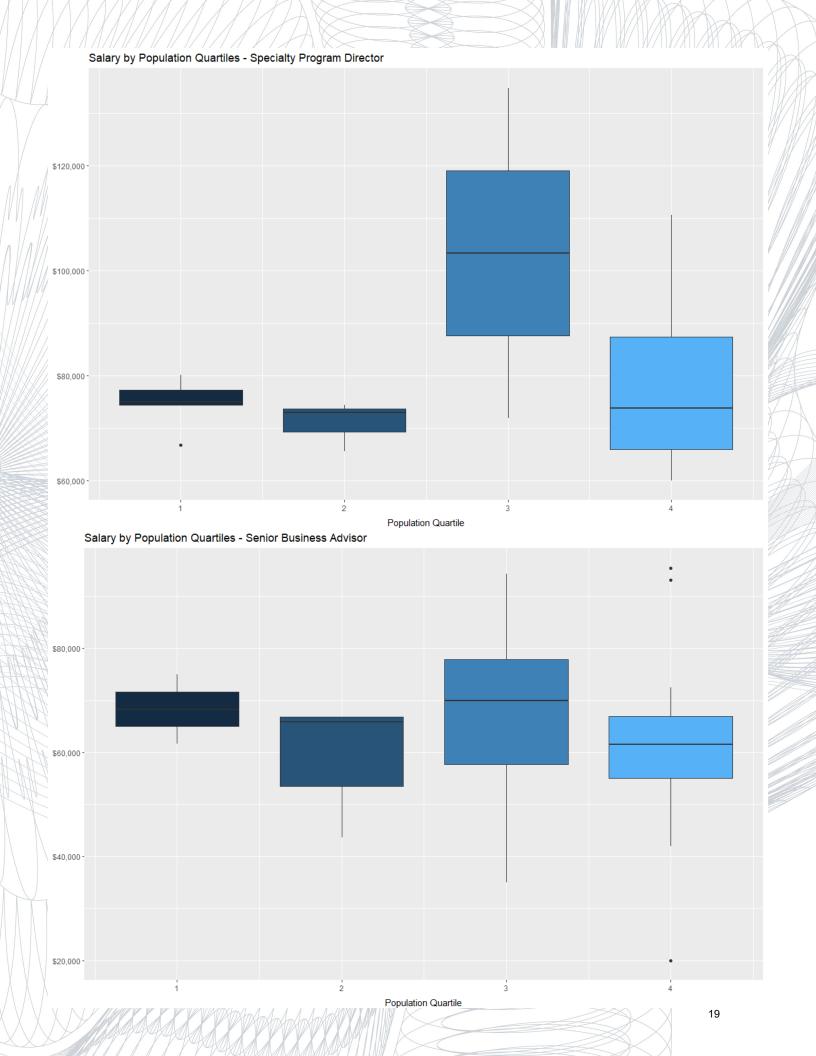
Geographic Area	Population	Population Density	RPP	Small Businesses	Population Quartile	Population Density Quartile	RPP Quartile	Small Businesses Quartile
Alabama	4779736	94.4	86.6	392939	3	2	1	3
Alaska	710231	1.2	105.4	71841	1	1	4	1
Arizona	6392017	56.3	95.9	553779	3	2	2	3
Arkansas	2915918	56.0	86.9	247018	2	2	1	2
California	37253956	239.1	114.4	3941201	4	3	4	4
Colorado	5029196	48.5	103.0	611495	3	1	4	3
Connecticut	3574097	738.1	108.7	342443	2	4	4	2
Delaware	897934	460.8	100.2	79417	1	4	3	1
District of Columbia	601723	9856.5	115.9	72837	1	4	4	1
Florida	18801310	350.6	99.7	2471260	4	4	3	4
Georgia	9687653	168.4	92.1	1041515	4	3	2	4
Hawaii	1360301	211.8	118.4	128863	2	3	4	1
Idaho	1567582	19.0	93.0	158426	2	1	2	2
Illinois	12830632	231.1	98.9	1219654	4	3	3	4
Indiana	6483802	181.0	90.3	508924	3	3	1	3
lowa	3046355	54.5	90.2	267733	2	2	1	2
Kansas	2853118	34.9	90.5	251985	2	1	2	2
Kentucky	4339367	109.9	87.8	347159	3	3	1	2
Louisiana	4533372	104.9	90.4	437437	3	2	2	3
Maine	1328361	43.1	98.4	145536	1	1	3	1
Maryland	5773552	594.8	109.5	581712	3	4	4	3
Massachusetts	6547629	839.4	107.8	652661	3	4	4	3
Michigan	9883640	174.8	93.3	870301	4	3	2	4
Minnesota	5303925	66.6	97.5	513118	3	2	3	3
Mississippi	2967297	63.2	86.4	254598	2	2	1	2
Missouri	5988927	87.1	89.5	523459	3	2	1	3
Montana	989415	6.8	94.1	118315	1	1	2	1
Nebraska	1826341	23.8	94.1	172958	2	1	2	2
Nevada	2700551	24.6	97.4	254337	2	1	3	2
	1316470	147.0	105.9	133676	1	3	4	
New Jargey		1195.5	113.2	861373				4
New Jersey New Mexico	8791894		93.6	154257	4	4	4	2
New York	2059179	17.0 411.2		2143667	2	1	2	4
	19378102		115.6		4	4	4	
North Carolina	9535483	196.1	90.9	890398	4	3	2	4
North Dakota Ohio	672591	9.7	91.5	72723	1	1	2	11
	11536504	282.3	89.3	944797	4	3	1	4
Oklahoma	3751351	54.7	89.0	347165	2	2	1 3	2
Oregon	3831074	39.9	99.8	368308	3	1		2
Pennsylvania	12702379	283.9	98.4	1037737 99821	4	3	3	4
Rhode Island	1052567	1018.1	99.6		1	4	3	1
South Carolina	4625364	153.9	90.3	406536	3	3	1	3
South Dakota	814180	10.7	88.3	85252	1	1	1	1
Tennessee	6346105	153.9	90.2	589546	3	3	1	3
Texas	25145561	96.3	96.9	2627724	4	2	3	4
Utah	2763885	33.6	97.3	277140	2	1	3	2
Vermont	625741	67.9	101.6	77683	1	2	3	1_
Virginia	8001024	202.6	102.3	723962	4	3	3	4
Washington	6724540	101.2	105.5	590908	4	2	4	3
West Virginia	1852994	77.1	87.6	114391	2	2	1	1
Wisconsin	5686986	105.0	92.8	448032	3	2	2	3
Wyoming	563626	5.8	96.7	65462	1	1	2	1
Guam	159358	759.6	NA	NA	1	4	NA	NA
Virgin Islands	106405	792.2	NA	NA	1	4	NA	NA
American Samoa	55519	726.2	NA	NA	1	4	NA	NA
Puerto Rico	3725789	1088.2	NA	NA	2	4	NA	NA

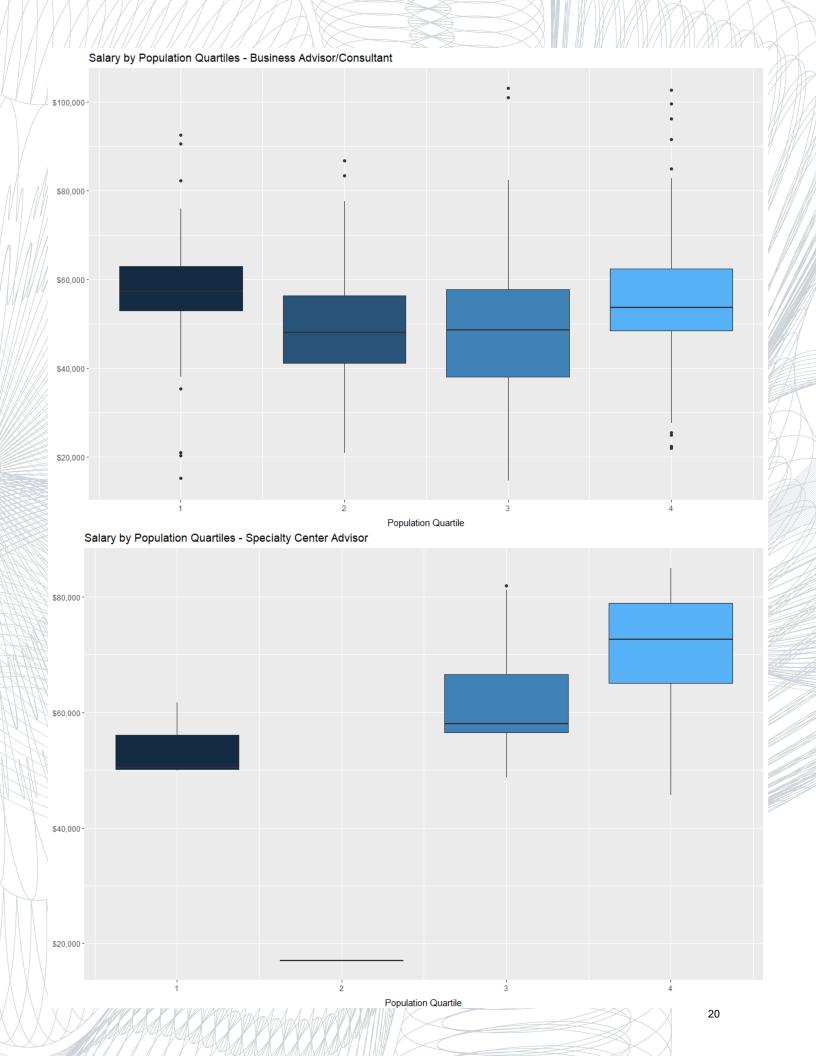


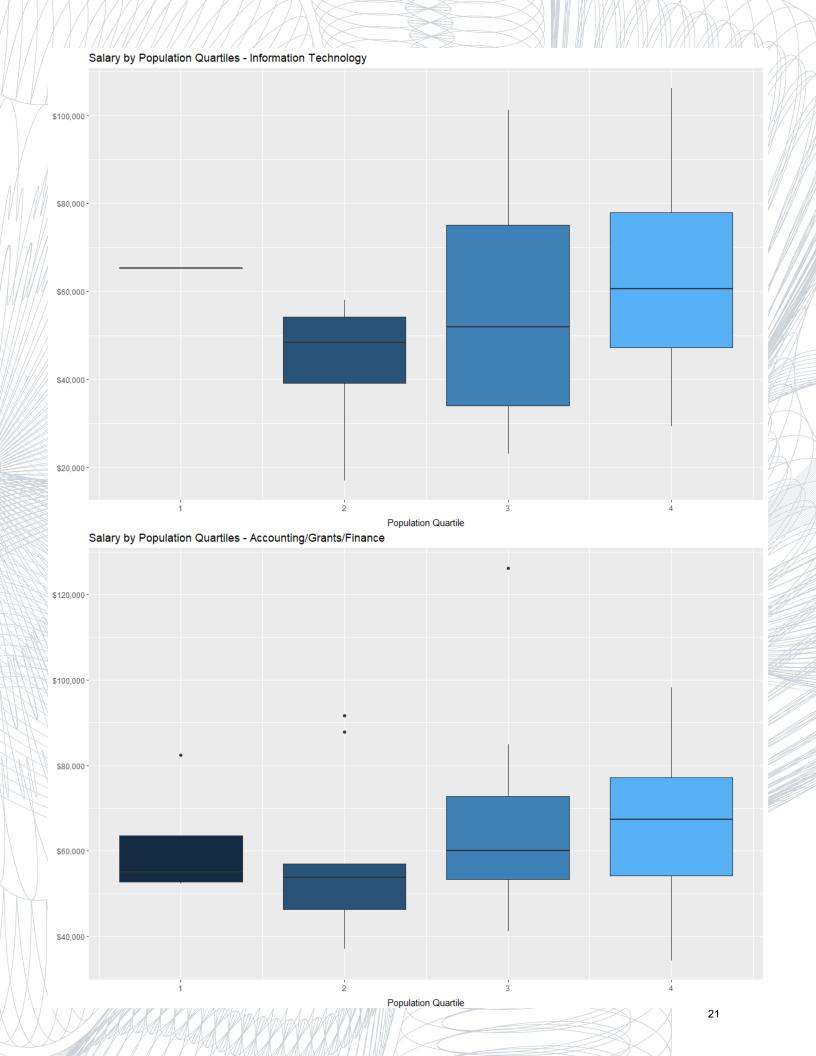


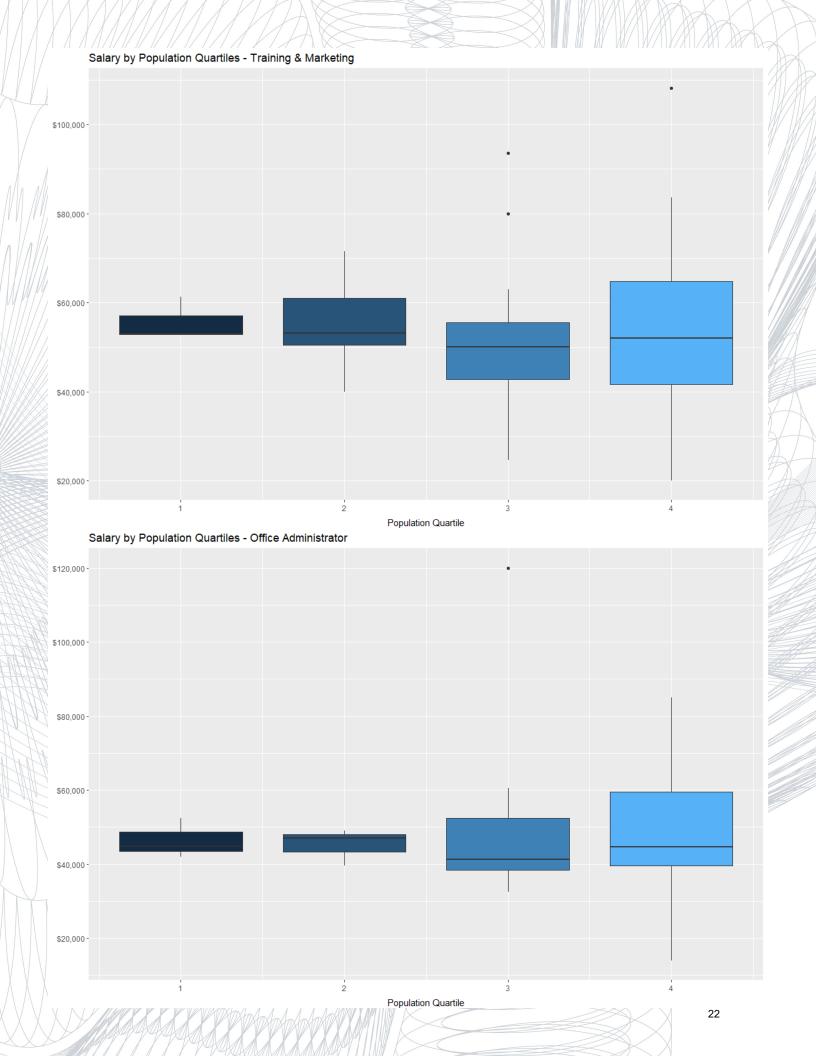


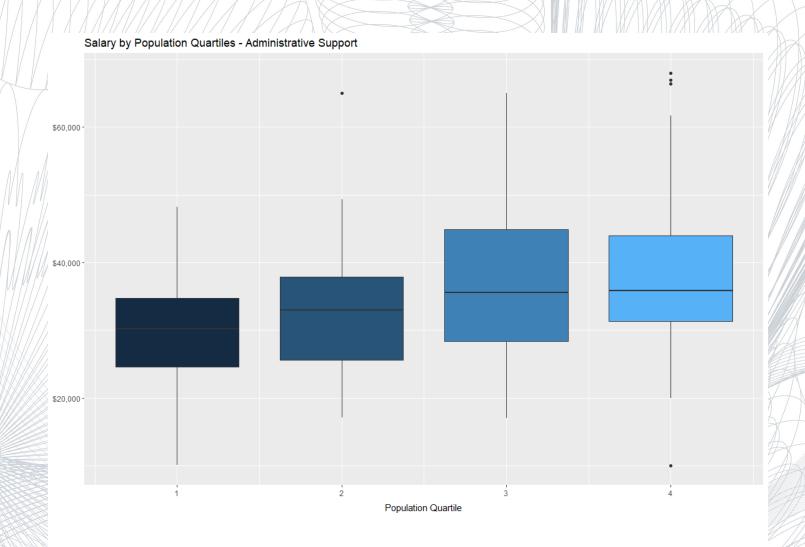






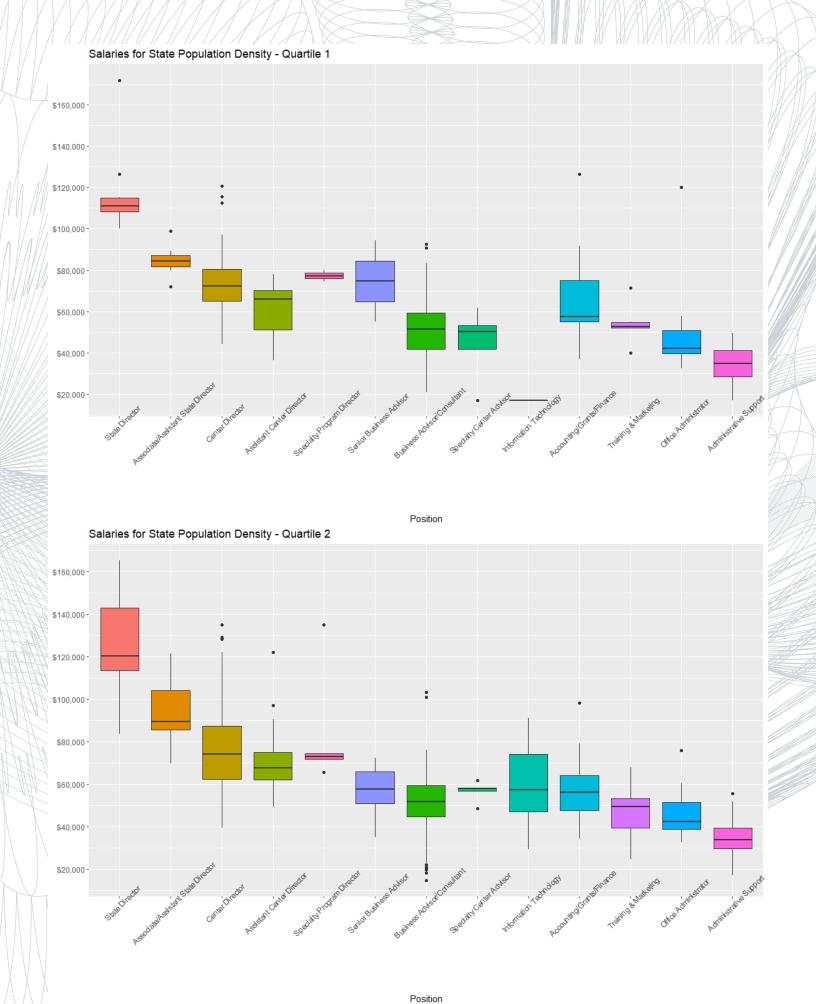


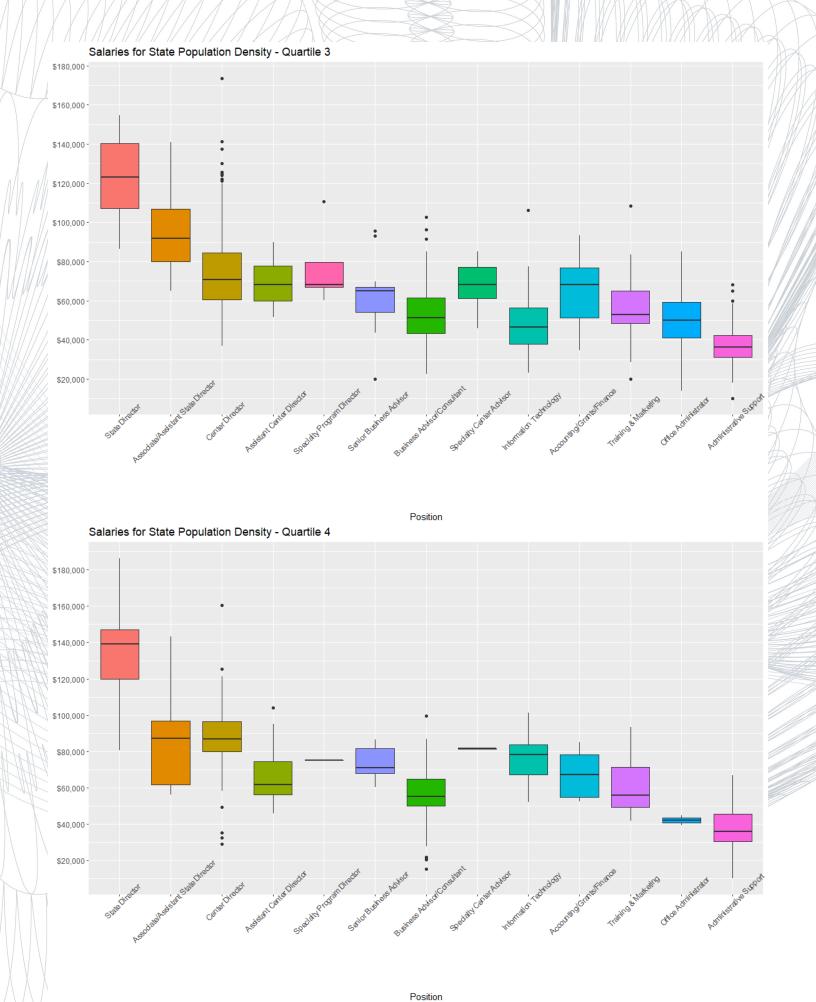


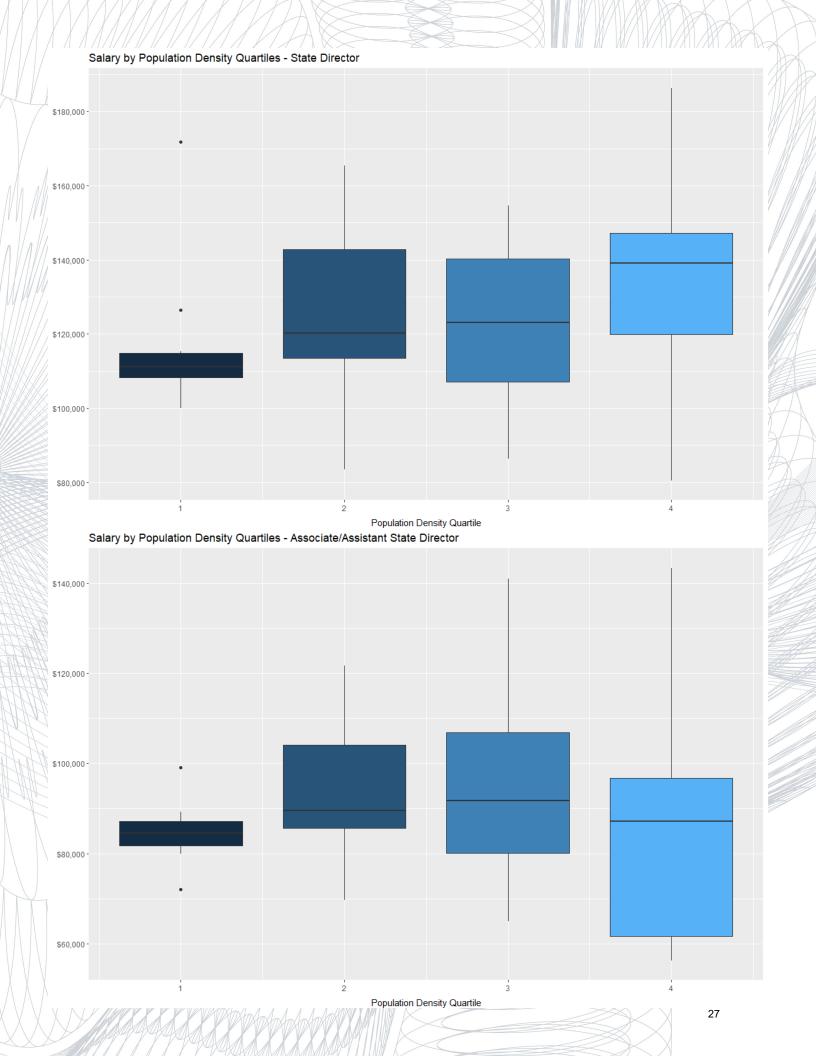


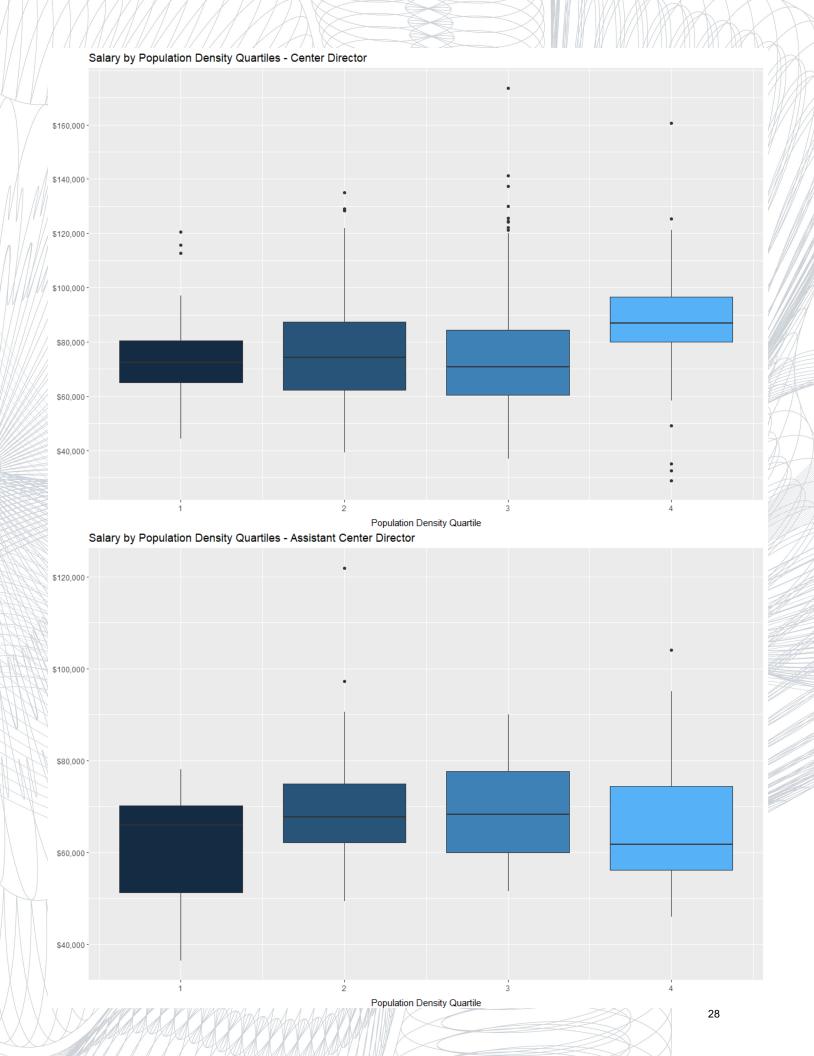
State Profile Table

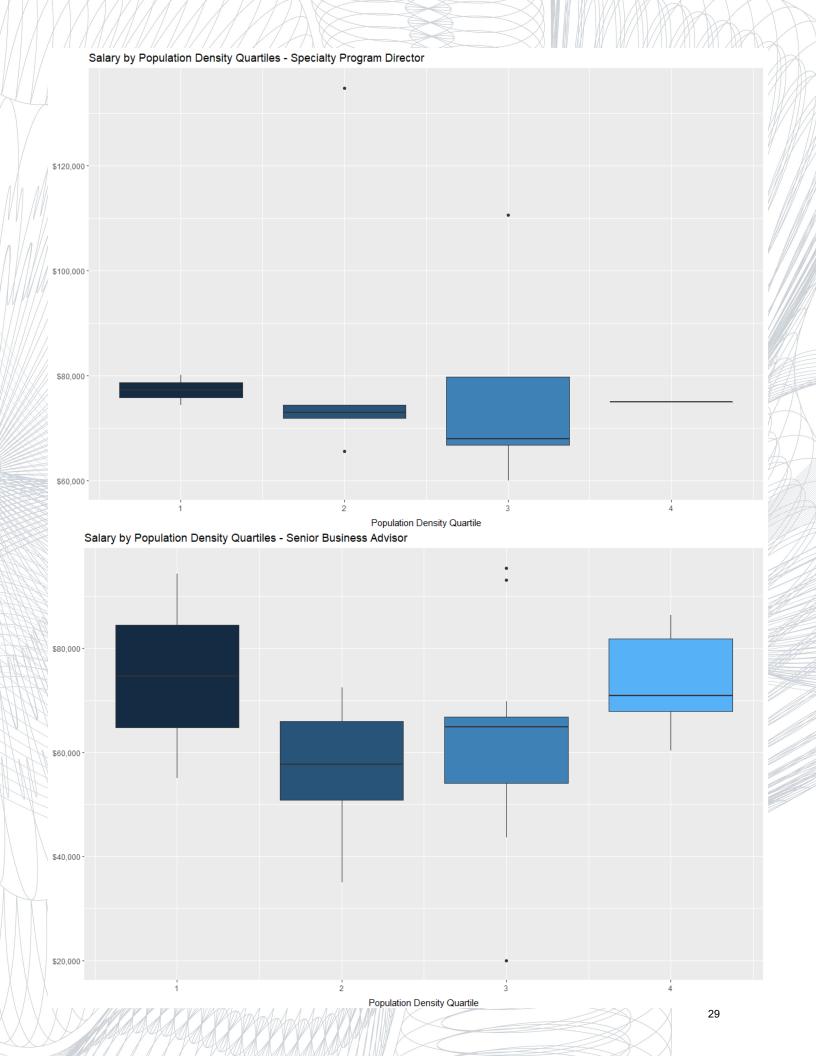
Geographic Area	Population	Population Density	RPP	Small Businesses	Population Quartile	Population Density Quartile	RPP Quartile	Small Businesses Quartile
Alabama	4779736	94.4	86.6	392939	3	2	1	3
Alaska	710231	1.2	105.4	71841	1	1	4	1
Arizona	6392017	56.3	95.9	553779	3	2	2	3
Arkansas	2915918	56.0	86.9	247018	2	2	1	2
California	37253956	239.1	114.4	3941201	4	3	4	4
Colorado	5029196	48.5	103.0	611495	3	1	4	3
Connecticut	3574097	738.1	108.7	342443	2	4	4	2
Delaware	897934	460.8	100.2	79417	1	4	3	1
District of Columbia	601723	9856.5	115.9	72837	1	4	4	1
Florida	18801310	350.6	99.7	2471260	4	4	3	4
Georgia	9687653	168.4	92.1	1041515	4	3	2	4
Hawaii	1360301	211.8	118.4	128863	2	3	4	1
Idaho	1567582	19.0	93.0	158426	2	1	2	2
Illinois	12830632	231.1	98.9	1219654	4	3	3	4
Indiana	6483802	181.0	90.3	508924	3	3	1	3
Iowa	3046355	54.5	90.2	267733	2	2	1	2
Kansas	2853118	34.9	90.5	251985	2	1	2	2
Kentucky	4339367	109.9	87.8	347159	3	3	1	2
Louisiana	4533372	104.9	90.4	437437	3	2	2	3
Maine	1328361	43.1	98.4	145536	1	1	3	1
Maryland	5773552	594.8	109.5	581712	3	4	4	3
Massachusetts	6547629	839.4	107.8	652661	3	4	4	3
Michigan	9883640	174.8	93.3	870301	4	3	2	4
Minnesota	5303925	66.6	97.5	513118	3	2	3	3
Mississippi	2967297	63.2	86.4	254598	2	2	1	2
Missouri	5988927	87.1	89.5	523459	3	2	1	3
Montana	989415	6.8	94.1	118315	1	1	2	1
Nebraska	1826341	23.8	90.5	172958	2	1	2	2
Nevada	2700551	24.6	97.4	254337	2	1	3	2
New Hampshire	1316470	147.0	105.9	133676	1	3	4	
New Jersey	8791894	1195.5	113.2	861373	4	4	4	4
New Mexico	2059179	17.0	93.6	154257	2	1	2	2
New York	19378102	411.2	115.6	2143667	4	4	4	4
North Carolina	9535483	196.1	90.9	890398	4	3	2	4
North Dakota	672591	9.7	91.5	72723	1	1	2	1
Ohio	11536504	282.3	89.3	944797	4	3	1	4
Oklahoma	3751351	54.7	89.0	347165	2	2	1	2
Oregon	3831074	39.9	99.8	368308	3	1	3	2
Pennsylvania	12702379	283.9	98.4	1037737	4	3	3	4
Rhode Island	1052567	1018.1	99.6	99821	1	4	3	4 1
South Carolina	4625364	153.9	90.3	406536	3	3	1	3
South Dakota	814180	10.7	88.3	85252	<u></u>	1		<u></u>
		153.9					1	
Tennessee	6346105		90.2	589546	3	3	1	3
Texas	25145561	96.3	96.9	2627724	4	2	3	2
Utah	2763885	33.6	97.3	277140	2	1		
Vermont	625741	67.9	101.6	77683	1	2	3	1
Virginia	8001024	202.6	102.3	723962	4	3	3	4
Washington	6724540	101.2	105.5	590908	4	2	4	3
West Virginia	1852994	77.1	87.6	114391	2	2	1	1
Wisconsin	5686986	105.0	92.8	448032	3	2	2	3
Wyoming	563626	5.8	96.7	65462	1	1	2	1
Guam	159358	759.6	NA	NA NA	1	4	NA	NA NA
Virgin Islands	106405	792.2	NA	NA	1	4	NA	NA NA
American Samoa	55519	726.2	NA	NA	1	4	NA	NA.
Puerto Rico	3725789	1088.2	NA	NA	2	4	NA	NA

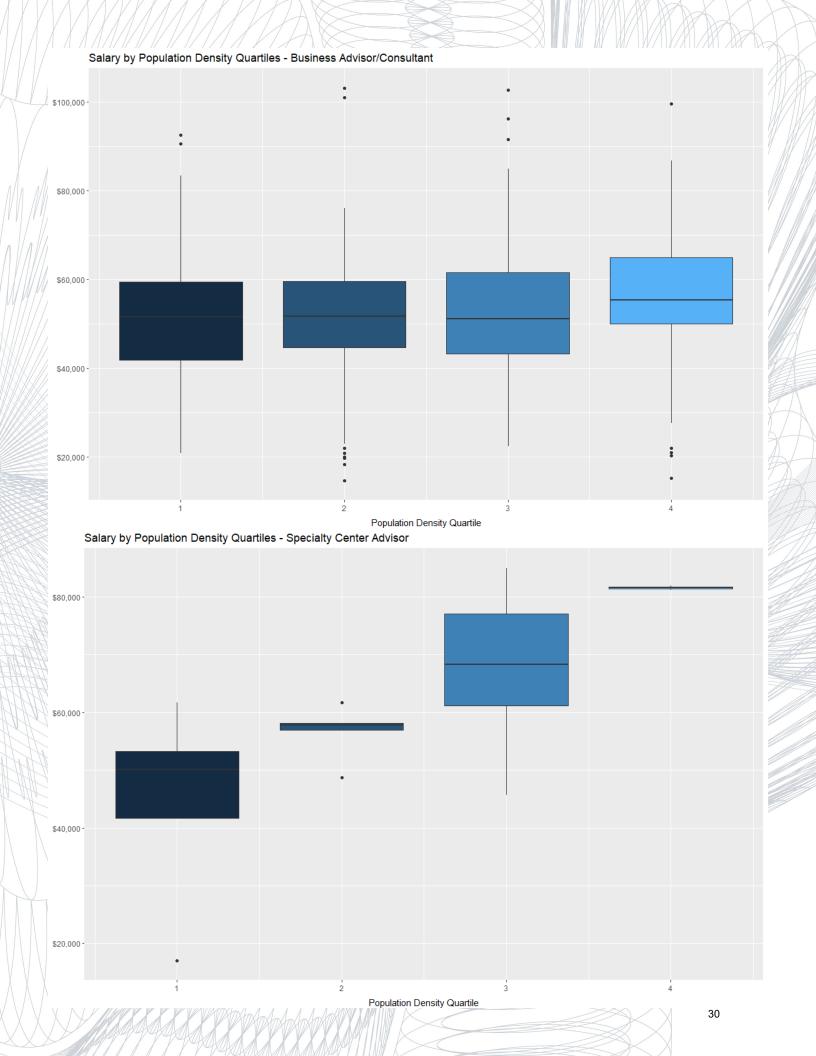


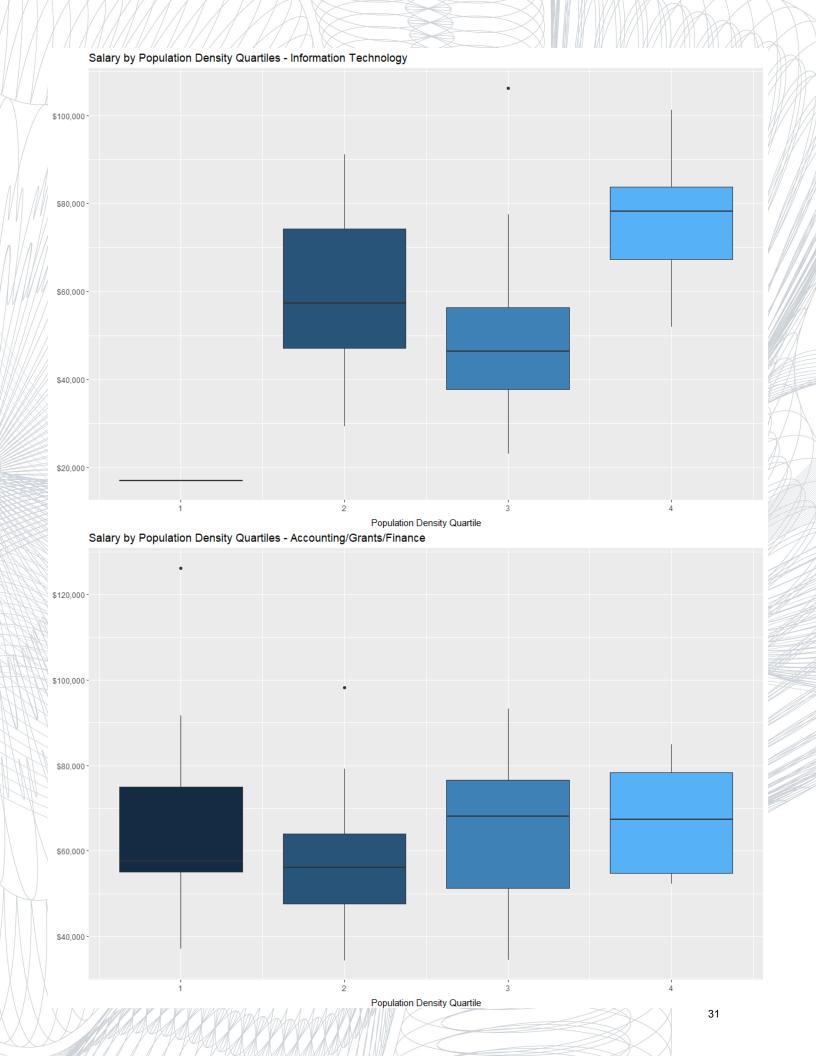


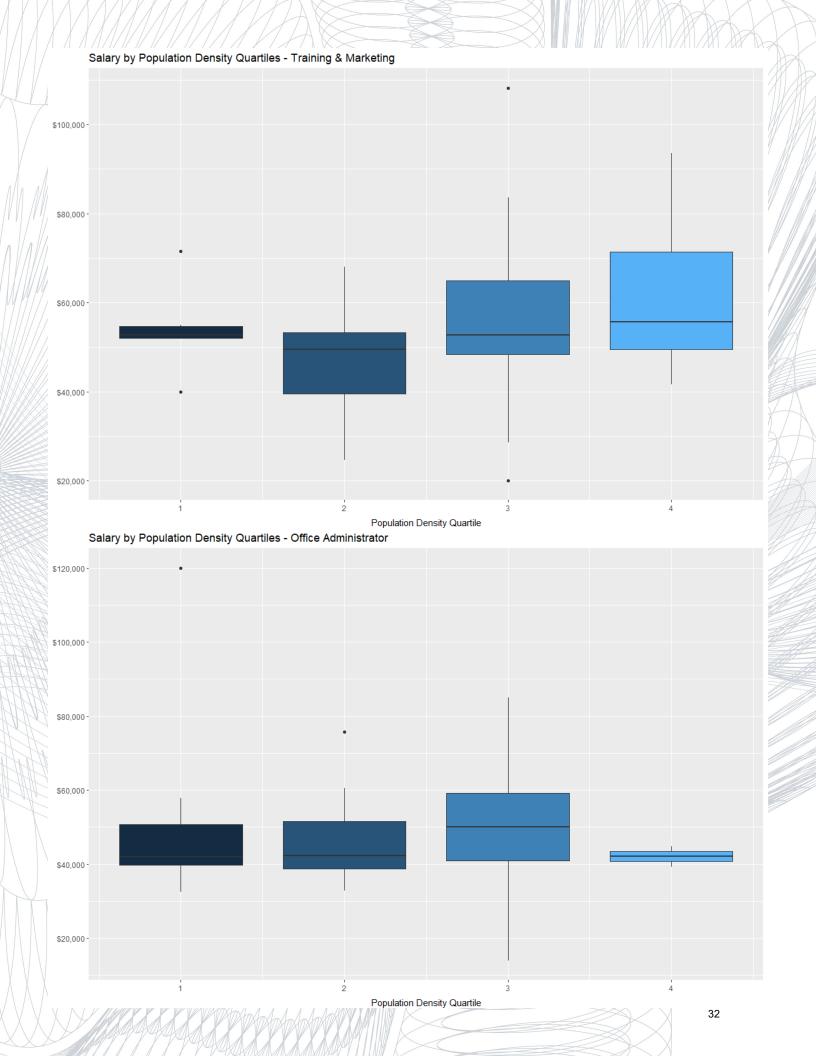


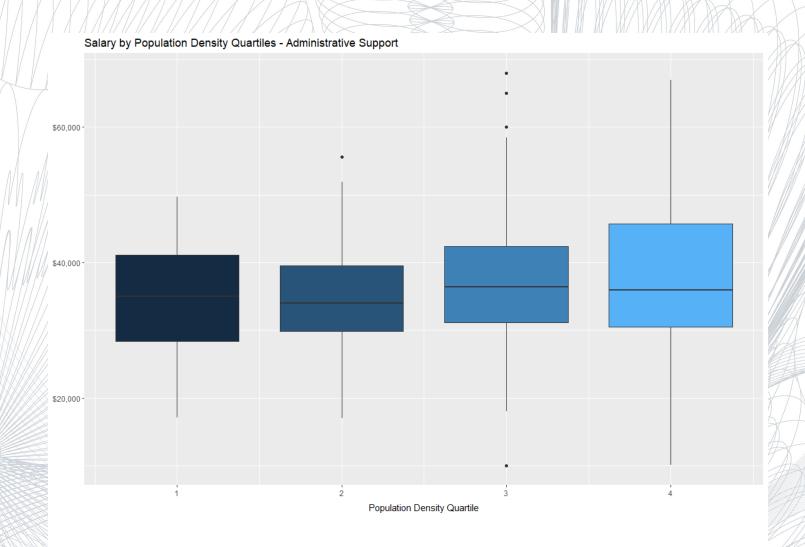






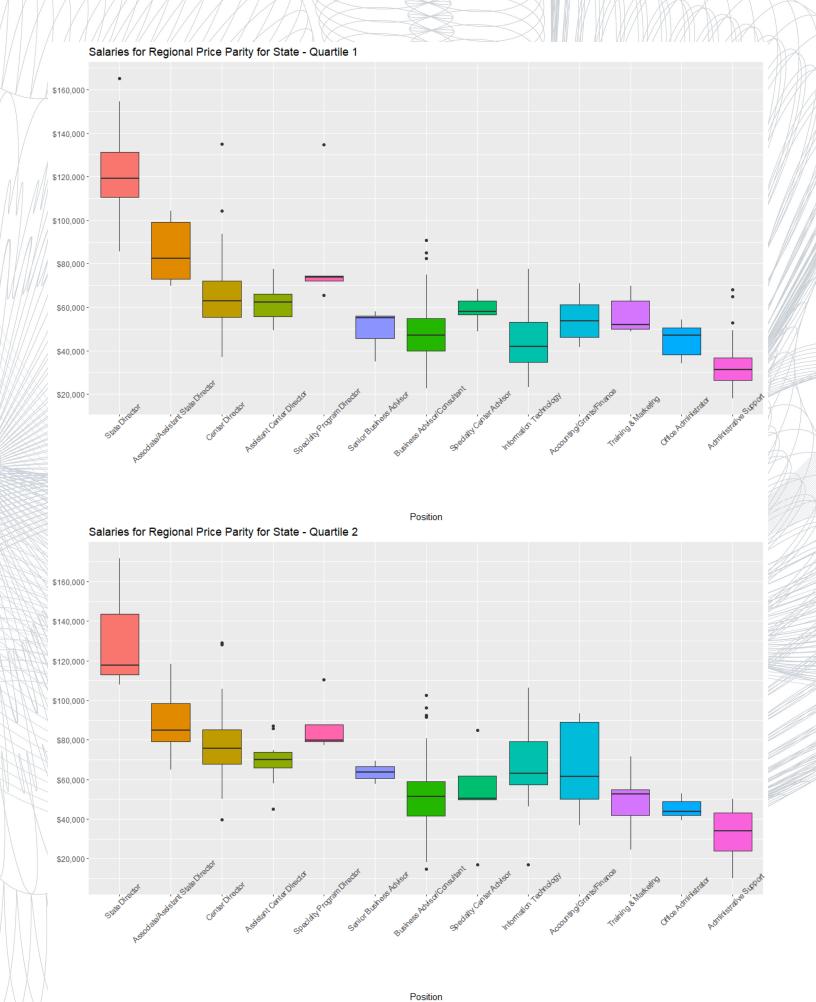


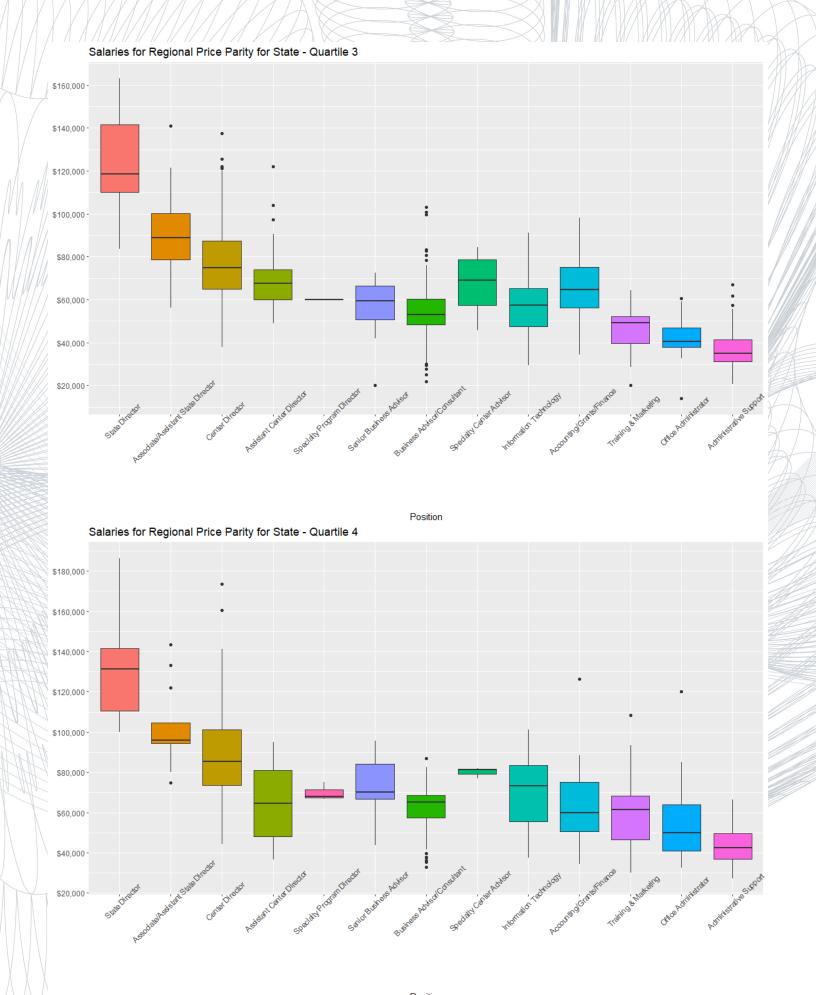


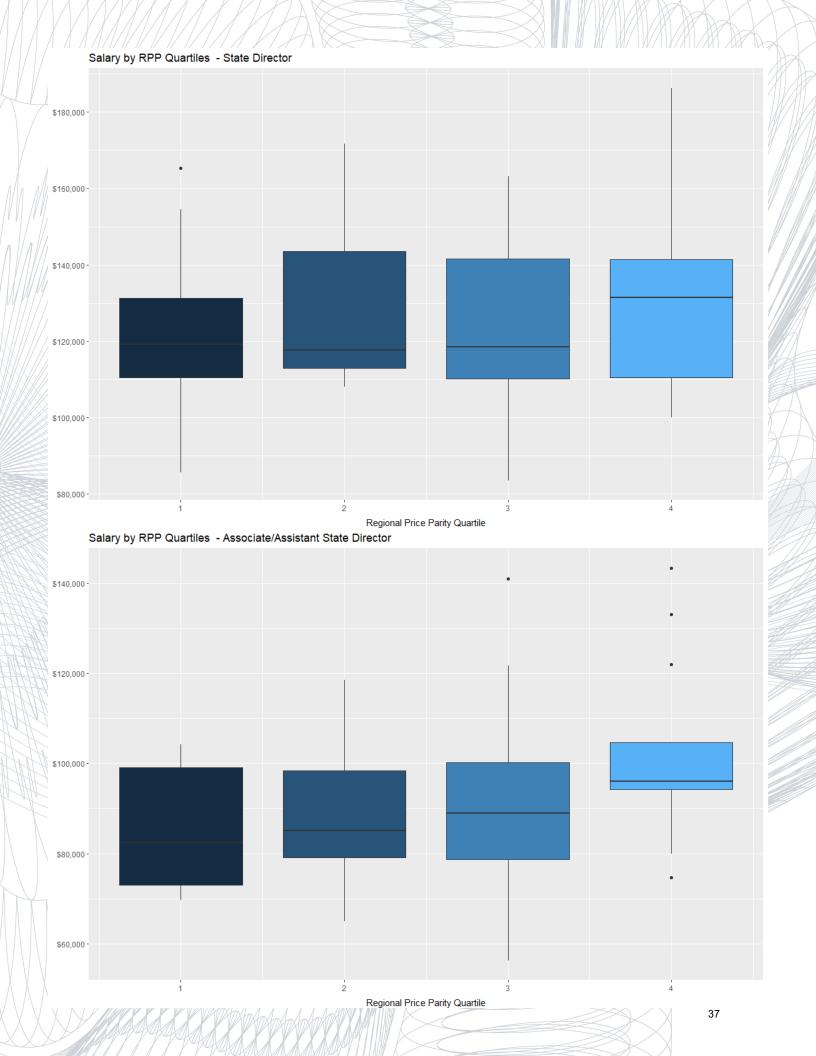


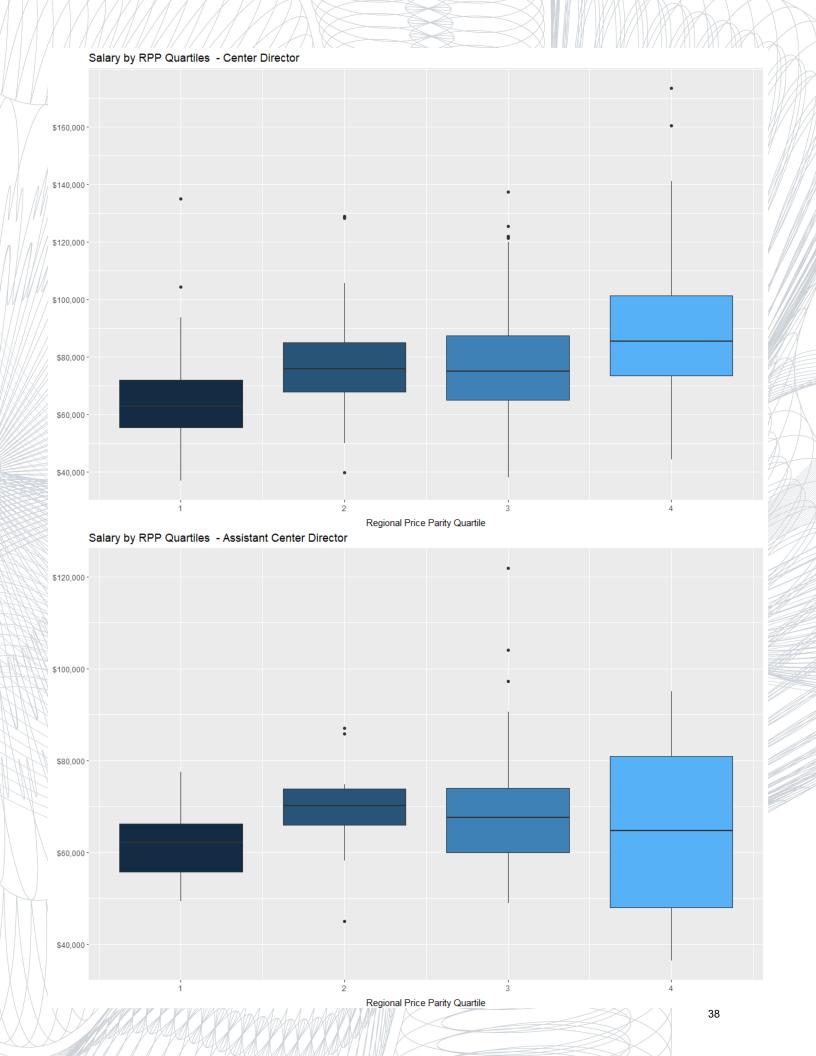
State Profile Table

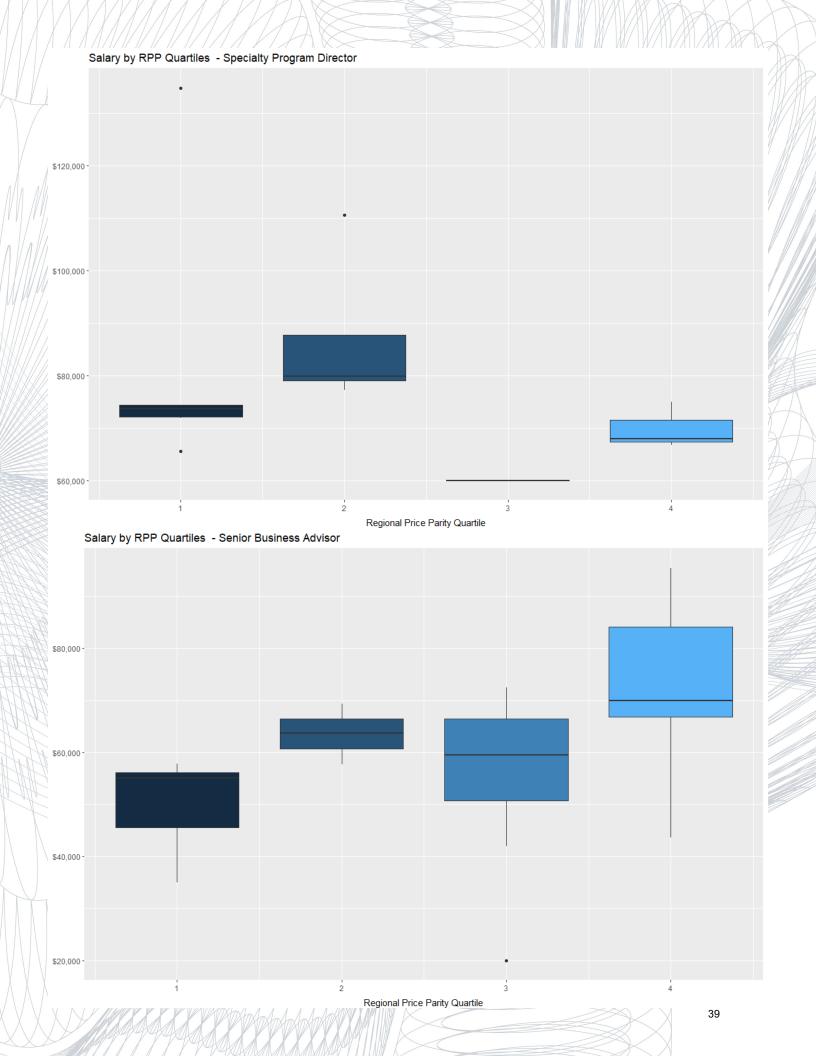
Geographic Area	Population	Population Density	RPP	Small Businesses	Population Quartile	Population Density Quartile	RPP Quartile	Small Businesses Quartile
Alabama	4779736	94.4	86.6	392939	3	2	1	3
Alaska	710231	1.2	105.4	71841	1	1	4	1
Arizona	6392017	56.3	95.9	553779	3	2	2	3
Arkansas	2915918	56.0	86.9	247018	2	2	1	2
California	37253956	239.1	114.4	3941201	4	3	4	4
Colorado	5029196	48.5	103.0	611495	3	1	4	3
Connecticut	3574097	738.1	108.7	342443	2	4	4	2
Delaware	897934	460.8	100.2	79417	1	4	3	1
District of Columbia	601723	9856.5	115.9	72837	1	4	4	1
Florida	18801310	350.6	99.7	2471260	4	4	3	4
Georgia	9687653	168.4	92.1	1041515	4	3	2	4
Hawaii	1360301	211.8	118.4	128863	2	3	4	1
Idaho	1567582	19.0	93.0	158426	2	1	2	2
Illinois	12830632	231.1	98.9	1219654	4	3	3	4
Indiana	6483802	181.0	90.3	508924	3	3	1	3
Iowa	3046355	54.5	90.2	267733	2	2	1	2
Kansas	2853118	34.9	90.5	251985	2	1	2	2
Kentucky	4339367	109.9	87.8	347159	3	3	1	2
Louisiana	4533372	104.9	90.4	437437	3	2	2	3
Maine	1328361	43.1	98.4	145536	1	1	3	1
Maryland	5773552	594.8	109.5	581712	3	4	4	3
Massachusetts	6547629	839.4	107.8	652661	3	4	4	3
Michigan	9883640	174.8	93.3	870301	4	3	2	4
Minnesota	5303925	66.6	97.5	513118	3	2	3	3
Mississippi	2967297	63.2	86.4	254598	2	2	1	2
Missouri	5988927	87.1	89.5	523459	3	2	1	3
Montana	989415	6.8	94.1	118315	1	1	2	1
Nebraska	1826341	23.8	90.5	172958	2	1	2	2
Nevada	2700551	24.6	97.4	254337	2	1	3	2
New Hampshire	1316470	147.0	105.9	133676	1	3	4	1
New Jersey	8791894	1195.5	113.2	861373	4	4	4	4
New Mexico	2059179	17.0	93.6	154257	2	1	2	2
New York	19378102	411.2	115.6	2143667	4	4	4	4
North Carolina	9535483	196.1	90.9	890398	4	3	2	4
North Dakota	672591	9.7	91.5	72723	1	1	2	1
Ohio	11536504	282.3	89.3	944797	4	3	1	4
Oklahoma	3751351	54.7	89.0	347165	2	2	1	2
Oregon	3831074	39.9	99.8	368308	3	1	3	2
Pennsylvania	12702379	283.9	98.4	1037737		3	3	
Rhode Island	1052567	1018.1	99.6	99821	1	4	3	1
South Carolina	4625364	153.9	90.3	406536	3	3	1	3
South Dakota	814180	10.7	88.3	85252	1			1
			90.2			3	1	3
Tennessee	6346105	153.9		589546	3	2	1	
Texas Utah	25145561	96.3	96.9	2627724	4		3	2
	2763885	33.6	97.3	277140	2	1	3	
Vermont	625741	67.9	101.6	77683	1	2	3	1
Virginia	8001024	202.6	102.3	723962	4	3	3	4
Washington	6724540	101.2	105.5	590908	4	2	4	3
West Virginia	1852994	77.1	87.6	114391	2	2	1	1
Wisconsin	5686986	105.0	92.8	448032	3	2	2	3
Wyoming	563626	5.8	96.7	65462	1	1	2	1
Guam	159358	759.6	NA	NA NA	1	4	NA	NA
Virgin Islands	106405	792.2	NA	NA	1	4	NA	NA
American Samoa	55519	726.2	NA	NA	1	4	NA	NA
Puerto Rico	3725789	1088.2	NA	NA	2	4	NA	NA

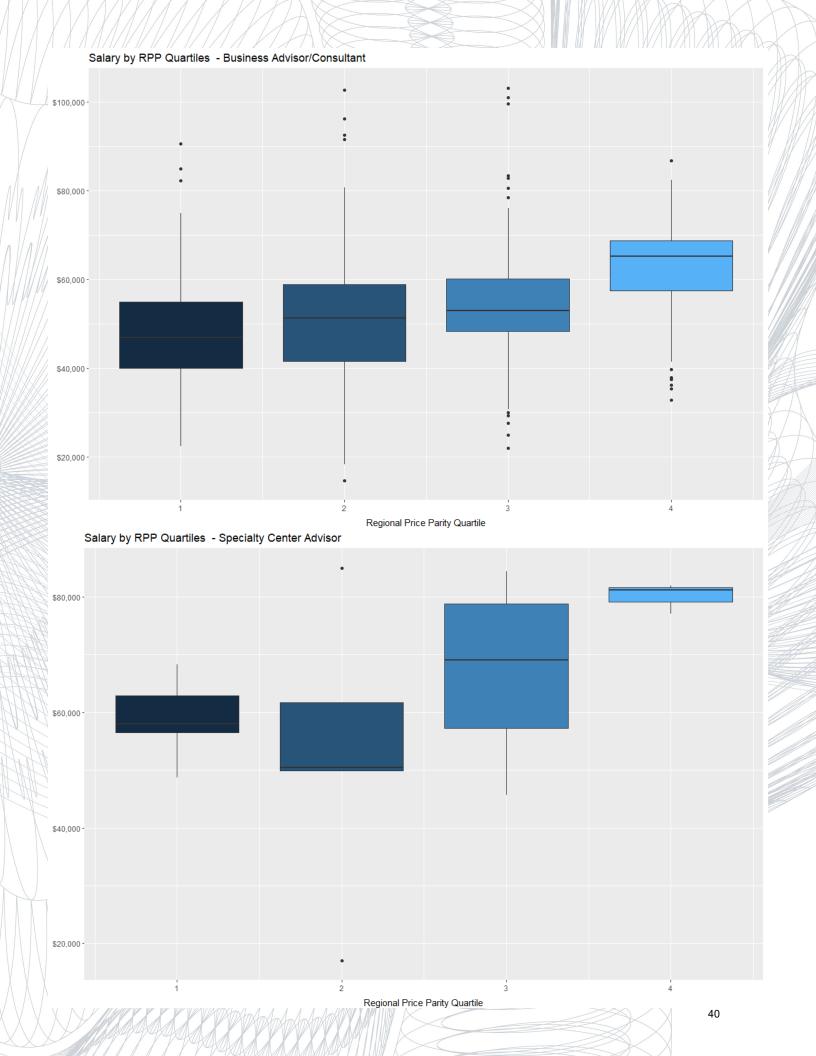


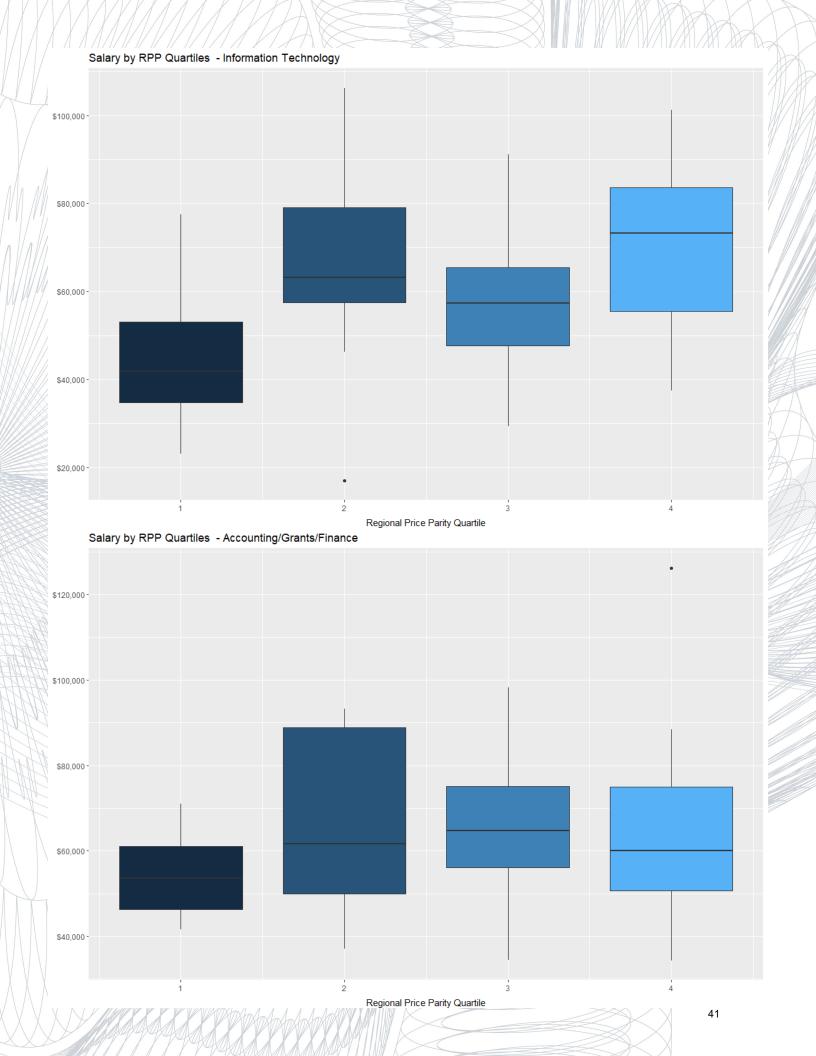


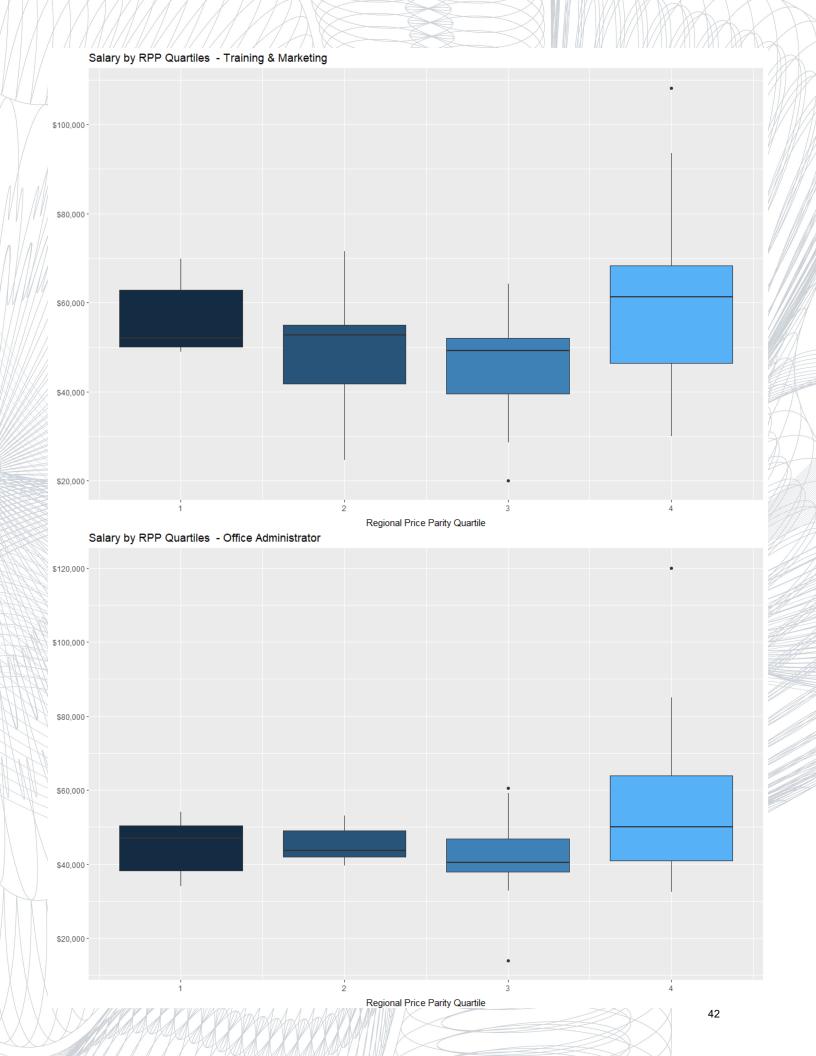


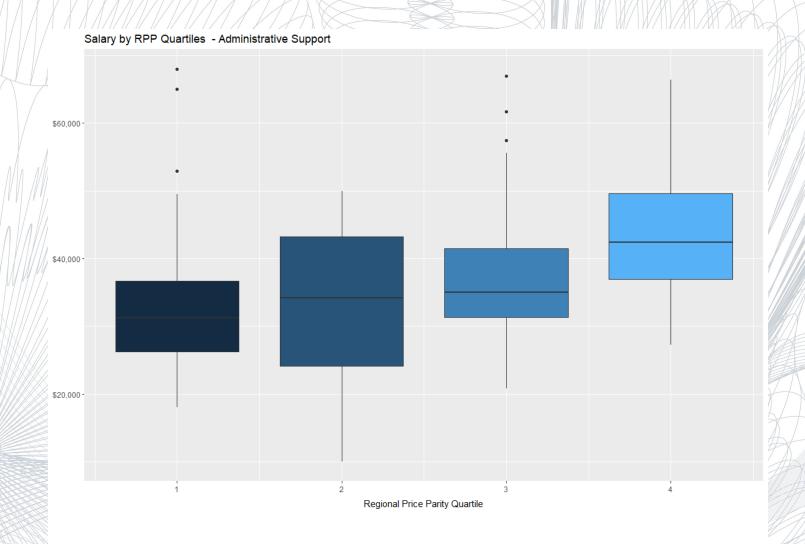












State Profile Table

Geographic Area	Population	Population Density	RPP	Small Businesses	Population Quartile	Population Density Quartile	RPP Quartile	Small Businesses Quartile
Alabama	4779736	94.4	86.6	392939	3	2	1	3
Alaska	710231	1.2	105.4	71841	1	1	4	1
Arizona	6392017	56.3	95.9	553779	3	2	2	3
Arkansas	2915918	56.0	86.9	247018	2	2	1	2
California	37253956	239.1	114.4	3941201	4	3	4	4
Colorado	5029196	48.5	103.0	611495	3	1	4	3
Connecticut	3574097	738.1	108.7	342443	2	4	4	2
Delaware	897934	460.8	100.2	79417	1	4	3	1
District of Columbia	601723	9856.5	115.9	72837	1	4	4	1
Florida	18801310	350.6	99.7	2471260	4	4	3	4
Georgia	9687653	168.4	92.1	1041515	4	3	2	4
Hawaii	1360301	211.8	118.4	128863	2	3	4	1
Idaho	1567582	19.0	93.0	158426	2	1	2	2
Illinois	12830632	231.1	98.9	1219654	4	3	3	4
Indiana	6483802	181.0	90.3	508924	3	3	1	3
Iowa	3046355	54.5	90.2	267733	2	2	1	2
Kansas	2853118	34.9	90.5	251985	2	1	2	2
Kentucky	4339367	109.9	87.8	347159	3	3	1	2
Louisiana	4533372	104.9	90.4	437437	3	2	2	3
Maine	1328361	43.1	98.4	145536	1	1	3	1
Maryland	5773552	594.8	109.5	581712	3	4	4	3
Massachusetts	6547629	839.4	109.3	652661	3	4	4	3
Michigan	9883640	174.8	93.3	870301	4	3	2	4
	5303925	66.6	97.5	513118	3	2	3	3
Minnesota	2967297	63.2	86.4	254598	2	2	1	2
Mississippi		87.1	89.5	523459			1	3
Missouri	5988927		94.1		3	2		<u> </u>
Montana	989415	6.8 23.8	94.1	118315	1	1	2	2
Nebraska	1826341			172958	2 2	1	2	2
Nevada	2700551	24.6	97.4	254337			3	
New Hampshire	1316470	147.0	105.9	133676	1	3	4	1
New Jersey	8791894	1195.5	113.2	861373	4	4	4	4
New Mexico	2059179	17.0	93.6	154257	2	1	2	2
New York	19378102	411.2	115.6	2143667	4	4	4	4
North Carolina	9535483	196.1	90.9	890398	4	3	2	4
North Dakota	672591	9.7	91.5	72723	1	1	2	1
Ohio	11536504	282.3	89.3	944797	4	3	1	4
Oklahoma	3751351	54.7	89.0	347165	2	2	1	2
Oregon	3831074	39.9	99.8	368308	3	1	3	2
Pennsylvania	12702379	283.9	98.4	1037737	4	3	3	4
Rhode Island	1052567	1018.1	99.6	99821	1	4	3	1
South Carolina	4625364	153.9	90.3	406536	3	3	1	3
South Dakota	814180	10.7	88.3	85252	1	1	1	1
Tennessee	6346105	153.9	90.2	589546	3	3	1	3
Texas	25145561	96.3	96.9	2627724	4	2	3	4
Utah	2763885	33.6	97.3	277140	2	1	3	2
Vermont	625741	67.9	101.6	77683	1	2	3	1
Virginia	8001024	202.6	102.3	723962	4	3	3	4
Washington	6724540	101.2	105.5	590908	4	2	4	3
West Virginia	1852994	77.1	87.6	114391	2	2	1	1
Wisconsin	5686986	105.0	92.8	448032	3	2	2	3
Wyoming	563626	5.8	96.7	65462	1	1	2	1
Guam	159358	759.6	NA	NA	1	4	NA	NA
Virgin Islands	106405	792.2	NA	NA	1	4	NA	NA
American Samoa	55519	726.2	NA	NA	1	4	NA	NA
Puerto Rico	3725789	1088.2	NA	NA	2	4	NA	NA

