

**Testimony Concerning the Challenges Faced by Disadvantaged Business Enterprises in the Transportation Sector**

*Testimony of Dr. Jon S. Wainwright, Vice President, NERA Economic Consulting, 1006 E. 39<sup>th</sup> St., Austin, Texas 78751, (512) 371-8995*

Before the Committee on Transportation and Infrastructure

United States House of Representatives

March 26, 2009

Chairman Oberstar, Ranking Member Mica, and Members of the Committee:

Thank you for the invitation to appear here today. My name is Jon Wainwright. I hold a Ph.D. in economics from the University of Texas at Austin. Currently, I am a Vice President with NERA Economic Consulting, in Chicago, Illinois and Austin, Texas.

NERA is a global firm of experts dedicated to applying economic, finance, and quantitative principles to complex business and legal challenges. For nearly half a century, NERA's economists have been creating strategies, studies, reports, expert testimony, and policy recommendations for government authorities and the world's leading law firms and corporations. We bring academic rigor, objectivity, and real world industry experience to bear on issues arising from competition, regulation, public policy, strategy, finance, and litigation. NERA's clients value our ability to apply and communicate state-of-the-art approaches clearly and convincingly, our commitment to deliver unbiased findings, and our reputation for quality and independence. Our clients rely on the integrity and skills of our unparalleled team of economists and other experts backed by the resources and reliability of one of the world's largest economic consultancies. With its main office in New York City, NERA serves clients from over 20 offices across North America, Europe, and Asia Pacific.

I would like to ask the Committee's permission to include my entire testimony in the record as if read in full and to supplement my testimony with additional material if needed.

**I. Introduction**

For twenty years, I have devoted the greater part of my professional life to studying race and sex discrimination and its impact on business enterprise and entrepreneurship in the United States. During this time I have served as the project director and principal investigator for almost 30 studies of business discrimination against minorities and women undertaken since 2000 and prior to that time worked on perhaps a dozen more. I have authored a book on the subject and provided expert testimony in federal and state courts on these and other labor and business related matters on 13 occasions.

I was fortunate to have been mentored at the start of my career by two of the country's leading scholars in this field—Dr. Ray Marshall, Professor Emeritus at the Lyndon B. Johnson School of Public Affairs at The University of Texas at Austin and former United States Secretary of Labor, and Dr. Andrew Brimmer, former member of the Board of Governors of the Federal Reserve, former Assistant Secretary of Commerce, and Professor Emeritus at the University of Massachusetts, Amherst.

A key lesson I absorbed from these men was expressed by Professor Marshall in this way:

“Institutionalized discrimination in business transactions is deeply rooted in the American economy. There can be no doubt that business discrimination inflicts serious damage on the society, polity, and economy. Governments have a responsibility to improve public understanding of the seriousness of this problem and to take positive steps to address it. These positive steps must include public education, specifically outlawing this form of discrimination, using governments' purchasing power to help those who are being discriminated against while rewarding those who do not discriminate, and developing race neutral programs to help all small businesses.”<sup>1</sup>

If you accept that discrimination in business transactions has become institutionalized in the American economy, then it is difficult to argue with the logic of Dr. Marshall's conclusions.

During the last twenty years, the primary bulwark against business discrimination has been the policy of using public sector purchasing power to support the entrepreneurial endeavors of DBEs and other historically underutilized businesses and to promote fair and full access to government contracting and procurement opportunities as well as to mitigate the impact of business discrimination in the private sector. The Department of Transportation's Disadvantaged Business Enterprise (DBE) Program<sup>2</sup> is a key example of such policies at the federal level.

## **II. Constitutional Challenges Facing the USDOT DBE Program**

The USDOT DBE Program, like other affirmative public contracting programs, is subject to the highest and strictest standards of constitutional scrutiny.<sup>3</sup> It is important, therefore, that the DBE studies used to assess the scope of business discrimination and the presence of DBEs in the markets of state DOTs, airports, and transit agencies are of high quality—

---

<sup>1</sup> Ray Marshall, “Minority and Female Business Development After *Croson*,” Working Paper, 2000.

<sup>2</sup> 49 C.F.R. Part 26.

<sup>3</sup> *City of Richmond v. J.A. Croson Co.*, 488 U.S. 469 (1989); *Adarand v. Peña*, 515 U.S. 200 (1995) (*Adarand III*).

independent and objective, academically rigorous, and incorporating as much relevant evidentiary data as possible. It is equally important that these DBE studies are carried out by economic and statistical experts who can be qualified in federal court to testify regarding their data, methods, and findings.

In 1999, Congress reviewed and revised the DBE Program's authorizing statute and implementing regulations. To date, every court that has considered the issue has found the DBE regulations to be constitutional on their face.<sup>4</sup> Whether the DBE Program can withstand an "as applied challenge," however, appears to turn at least in part on whether the public sector defendant went to court prepared with a high quality DBE study and testifying expert.

For example, when the DBE programs at Minnesota DOT (*Sherbrooke*) and Illinois DOT (*Northern Contracting*) were challenged, good DBE studies and qualified experts played crucial roles in successfully defending the constitutionality of the DBE program as applied by each agency. In contrast, when the DBE program at Washington State DOT was challenged (*Western States*), no study or expert was proffered at all. As a result, the Ninth Circuit lacked the benefit of any guidance on the correct economic analysis of discrimination and made several serious errors as a result.<sup>5</sup> Although unrelated to the USDOT DBE Program, a similar situation recently occurred in the Federal Circuit Court of Appeals in the *Rothe* case concerning the Department of Defense Program for Small Disadvantaged Businesses.<sup>6</sup> Here again, the defendants proffered no study of their own nor an expert to testify about such a study and once again, the court made several serious errors in its economic reasoning, concluding, for example, that factors such as firm size should be factored into estimates of DBE availability.

### **III. Findings and Conclusions from NERA's DBE Studies Completed Since 2000**

I would like to address the remainder of my remarks today to the state of DBEs as documented in 16 studies and related research I have directed at NERA in the last 10

---

<sup>4</sup> See, e.g., *Adarand Constructors, Inc. v. Slater*, 228 F.3d 1147 (10<sup>th</sup> Cir. 2000), cert. granted, 532 U.S. 941, then dismissed as improvidently granted, 534 U.S. 103 (2001) ("*Adarand VII*"); *Sherbrooke Turf, Inc. v. Minnesota Department of Transportation*, and *Gross Seed Co. v. Minnesota Department of Transportation*, 345 F.3d. 964 (8<sup>th</sup> Cir. 2003), cert. denied, 541 U.S. 1041 (2004); *Western States Paving Co., Inc. v. Washington Department of Transportation*, 407 F.3d 983 (9<sup>th</sup> Cir. 2005), cert. denied, 546 U.S. 1170 (2006); *Northern Contracting, Inc. v. Illinois Department of Transportation*, 473 F.3d 715 (7<sup>th</sup> Cir. 2007) ("*Northern Contracting III*").

<sup>5</sup> For more on this, see Colette Holt and Jon Wainwright "*Western States Paving Company v. Washington State Department of Transportation: Ninth Circuit Upholds Federal Disadvantaged Business Enterprise Program for Transportation Contracts But Strikes Down State's Implementation of Program Regulations*," American Bar Association, Section of Antitrust Law, *The Transportation Antitrust Update*, No. 16 (Spring), 2007.

<sup>6</sup> *Rothe Development Corporation v. U.S. Department of Defense*, 545 F.3d 1023 (Fed. Cir. 2008) ("*Rothe VII*").

years, and the implications of these findings for the continuing need for the public sector to use its purchasing power to help remedy the ill effects of business discrimination.

Each of these studies includes one or more entities participating in the USDOT's DBE Program through a state department of transportation, a transit authority, or an airport. With the Committee's permission, I would be pleased to provide copies of all sixteen studies for entry into the record.<sup>7</sup>

It is important to acknowledge as well the enormous amount of relevant evidence that already appears in the Congressional record. A useful synopsis of this evidence was provided by the Tenth Circuit Court of Appeals in their decision in *Adarand Constructors*.<sup>8</sup> Additionally, the U.S. Senate Committee on Small Business and Entrepreneurship, for example, held hearings in May 2007 and September 2008 regarding closely related subject matter. The Subcommittee on Information Policy, Census, and National Archives of the U.S. House Committee on Oversight and Government Reform held a hearing in last September as well on how information policy affects competitive viability in minority contracting.

The DBE studies I have submitted for the record span a wide range of geographic locations—from Pennsylvania in the North, Texas and Tennessee in the South, Maryland in the East, Washington and Colorado in the West, to Illinois, Minnesota, and Missouri in the Midwest. Of the 75 members of this Committee, 50 hail from states represented in the studies we have submitted.

Despite the geographic diversity our studies represent, the findings from these studies show far more similarities than differences—minority-owned businesses and women-owned businesses throughout the nation continue to face large disparities in almost every aspect of business enterprise activity that can be quantified.

---

<sup>7</sup> Memphis International Airport, 2008; City of Austin, Texas (including Austin-Bergstrom International Airport), 2008; Illinois State Toll Highway Authority, 2006; Maryland Department of Transportation, State Highway Administration, 2006; Maryland Department of Transportation, Maryland Aviation Administration, 2006; Maryland Department of Transportation, Maryland Transit Administration, 2006; City and County of Denver (including Denver International Airport), 2006; St. Louis Regional Transit, 2005; Washington Department of Transportation, 2005; Minnesota Department of Transportation, 2005; Missouri Department of Transportation, 2004; Illinois Department of Transportation, 2004; Minnesota Department of Transportation, 2000; Southeastern Pennsylvania Transportation Authority, 2000a, 2000b; Chicago Metra, 2000. All but the two SEPTA studies were produced in collaboration with Colette Holt & Associates.

<sup>8</sup> *Adarand Constructors, Inc. v. Slater*, 228 F.3d 1147, 1166-1175 (10th Cir. 2000) (discussing evidence before Congress of business discrimination against minorities in the construction industry in enacting the Disadvantaged Business Enterprise Program for federal-aid transportation contracts, Pub.L. No. 100-17, 101 Stat. 132 (1987), Pub.L. No. 102-240, 105 Stat. 1914 (1991) and Pub.L. No. 105-178, 112 Stat. 107 (1998), and the implementing regulations at 49 CFR Part 26 (1999)).

### **III.A. Data from the Survey of Business Owners**

One important source of data that we draw upon in our DBE studies is the Census Bureau's Survey of Business Owners (SBO), performed every five years. According to the most recent data available from the SBO, there are substantial disparities between the share of minorities in the general population and their share of the business population. Specifically:

- Although African Americans comprised 12.7 percent of the U.S. population, they accounted for only 5.3 percent of its businesses.
- Although Hispanics and Latinos comprised 13.4 percent of the population, they accounted for only 7.0 percent of the businesses.
- Although women comprised 50.9 percent of the population, they accounted for only 28.9 percent of the businesses.

Moreover, the minority and female share of business sales and receipts is far lower than their share of the business population.

- Although African Americans comprised 5.3 percent of all U.S. businesses, they earned only 1.0 percent of sales and receipts.
- Although Hispanics and Latinos comprised 7.0 percent of all businesses, they earned only 2.5 percent of sales and receipts.
- Although women comprised 28.9 percent of all businesses, they earned only 10.7 percent of sales and receipts.

Similar disparities are observed for other minority groups as well. Asians and Pacific Islanders comprised 5.0 percent of the business population yet earned only 3.8 percent of sales and receipts. Native Americans comprised 0.9 percent of all businesses but earned only 0.3 percent of sales and receipts.

These disparities between the size of the minority and female business populations and their share of sales and receipts are very large. They are also statistically significant, meaning they are unlikely to result from chance alone. While the exact proportions vary, large and statistically significant disparities are observed in all 50 states and the District of Columbia, for all minority groups—African-Americans, Hispanics and Latinos, Asians and Pacific Islanders, and Native Americans—as well as for women. These disparities are found in the Construction sector as well as in the economy as a whole. This is documented below in Tables 1A through 2F. Similar findings from current and past SBO reports appear in most of NERA's DBE studies.

### **III.B. Public Use Microdata Samples and Current Population Survey Data**

It is fair to ask whether the disparities documented in the SBO data result primarily from discrimination, either past, present or both, or whether they result from other, potentially non-discriminatory, factors.<sup>9</sup>

Our DBE studies have put such questions to the test using the public use microdata samples (PUMS) from the two most recent decennial censuses, as well as microdata from the *Current Population Survey* (CPS) through 2006. The advantage of the PUMS and CPS data is that they allow us to compare these percentages while holding a wide variety of other, potentially non-discriminatory, factors constant, such as industry, geography, education, age, and labor market status.<sup>10</sup>

Like the SBO, the PUMS and CPS data sources show large and statistically significant disparities between the percentage of minorities and women who choose to form businesses and the percentage of comparable non-minority males who choose to form businesses. Such disparities are observed for the nation as a whole and throughout the states, and in the economy as a whole as well as across different industry sectors, including construction and construction-related professional services.

As shown below in Table 3A, our DBE studies have found that even when these other attributes are held constant using regression analysis, the disparities between African-Americans, Hispanics and Latinos, Asians and Pacific Islanders, and Native Americans, and women business owners on the one hand and their non-minority male counterparts on the other, tend to remain large, adverse, and statistically significant. Out of the 49 cases included in Table 3A, 46 show disparities and 45 show large disparities.

Furthermore, even for those minorities and women who manage against the odds to form their own businesses, their entrepreneurial earnings tend to lag far behind their non-minority male counterparts. As shown below in Table 3B, minority and female business owner earnings in construction and construction-related professional services average almost 25 percent lower than their non-minority male counterparts, again even when other attributes are held constant. For African Americans, Native Americans, and non-minority women, the disparities are even larger.

In sum, the evidence gathered from PUMS and CPS data sources, as documented below and in our many DBE studies, strongly suggests that business discrimination is the principal explanation for the disparities in the SBO data.

---

<sup>9</sup> This was the subject of a book I authored, *Racial Discrimination and Minority Business Enterprise: Evidence from the 1990 Census*, New York and London: Garland Publishing, 2000. As all of the studies submitted for the record attest, similar results are observed using the 2000 decennial census data.

<sup>10</sup> We have also tested the hypothesis, with similar results, including additional factors such marital and family status, immigration status, ability to speak English, military service and veteran status, disability status, and asset levels.

### **III.C. Data from the National Survey of Small Business Finances**

One particular manifestation of business discrimination is denial of access to credit. One of the primary concerns voiced by minority and women entrepreneurs is disproportionate difficulty accessing commercial capital and credit. If such discrimination exists, not only would it hamper the ability of these entrepreneurs to succeed, it could also prevent them from starting their own businesses in the first place.

In our DBE studies we have used the *National Survey of Small Business Finances* (SSBF), a joint effort of the Federal Reserve Board and the Small Business Administration, to test for the existence of discrimination in the small business credit market during the 1993 to 2003 period. These surveys are based on a large representative sample of firms with fewer than 500 employees.<sup>11</sup>

The SSBF data provide qualitative and quantitative evidence consistent with the presence of discrimination against DBEs in the credit market for small businesses. Using the SSBF, we find that after controlling for a large number of financial and other characteristics of the firms, African-American-owned firms, Hispanic or Latino-owned firms, and to a lesser extent other minority-owned firms are substantially and statistically significantly more likely to be denied credit than are nonminority-owned firms. We find some evidence in the SSBF that women as well are discriminated against in the credit market. The principal findings from the SSBF are as follows:

- A larger proportion of minority-owned firms than nonminority-owned firms report that credit market conditions are a serious concern.
- A larger share of minority-owned firms than nonminority-owned firms believes that the availability of credit is the most important issue likely to confront them in the upcoming year.
- Minority-owned firms were more likely to report that they did not apply for a loan over the preceding three years because they feared the loan would be denied.
- *When minority-owned firms did apply for a loan their loan requests were substantially more likely to be denied than non-minorities, even when differences like firm size and credit history are accounted for.*
- *When minority-owned firms did receive a loan they were obligated to pay higher interest rates on the loans than was true of comparable nonminority-owned firms.*

---

<sup>11</sup> The 1993 and 1998 surveys deliberately oversampled minority-owned and women-owned firms but the 2003 survey unfortunately did not. The 2003 survey took other steps, however, to increase the likelihood that minority-owned and women-owned firms were captured in the sampling frame. For more details, see National Opinion Research Center, *The 2003 Survey of Small Business Finances: Methodology Report*, Chicago, NORC, p. 11.

- There is no evidence that discrimination in the market for credit is significantly different in different regions of the country, or in the construction industries than it is in the nation or the economy as a whole.
- There is no evidence that the level of discrimination in the market for credit has diminished between 1993 and 2003, the most recent year for which data are available.

The SSBF is designed to produce estimates for the U.S. as a whole and for multi-state census regions. As a check on the findings above, and in order to produce results for specific states and metropolitan areas, we have conducted our own surveys—closely following the SSBF survey instrument—to supplement to national SSBF.

NERA has conducted these state and local credit market surveys on nine occasions between 1999 and 2007. Geographic locations include the Chicago metropolitan area in 1999, the State of Maryland in 2000, the Jacksonville, Florida metropolitan area in 2002, the Baltimore-Washington, DC metropolitan area in 2003, the St. Louis metropolitan area in 2004, the Denver metropolitan area in 2005, the State of Maryland (again) in 2005, the State of Massachusetts in 2005, and the Memphis, TN-MS-AR metropolitan area in 2007. The Chicago, Jacksonville, Baltimore, St. Louis, and Denver surveys focused on construction and construction-related industries, while the two Maryland surveys, the Massachusetts surveys and the Memphis surveys included other goods and services as well.<sup>12</sup>

In Table 3C below, I have combined the results of these nine NERA surveys together in a consistent format and re-estimated the basic loan denial regression model on this larger file. These results are remarkably similar to results seen in the national SSBF. For example, loan denial probabilities for African-American-owned firms compared to nonminority male-owned firms are 29 percentage points higher—even when assets, liabilities, creditworthiness measures such as bankruptcies, judgments, and delinquencies, and other firm and owner characteristics are held constant.

In NERA's own surveys we found statistically significant loan denial disparities for Hispanic or Latino-owned firms and nonminority female-owned firms as well as for African-American-owned firms. Denial rates were 18-24 percentage points higher for Hispanic or Latino-owned firms and 5-9 percentage points higher for nonminority female-owned firms than for their nonminority male-owned counterparts. Significant loan denial disparities were also observed for Native American-owned firms in some cases (18-19 percentage points higher).

Finally, as shown in Table 3D, we modeled the rate of interest charged, conditional upon receiving loan approval, using NERA's nine-jurisdiction dataset. Once again, the results

---

<sup>12</sup> NERA's Chicago, Maryland I, and Jacksonville survey questionnaires followed the format of the 1993 SSBF while our Baltimore, St. Louis, Denver, Maryland II, Massachusetts, and Memphis surveys followed the format of the 1998 SSBF questionnaire.

are similar to what is observed in the national SSBF. African-Americans pay approximately 1.7 percentage points more, on average, for their business credit than do nonminority males, declining slightly to 1.5 percentage points when creditworthiness and other firm and owner controls are accounted for.

On the basis of the foregoing, I conclude that the evidence of credit discrimination from NERA's nine local credit market surveys conducted throughout the nation between 1999-2007 is entirely consistent with the results obtained using the national SSBF data from the 1993-2003 SSBF files.

### **III.D. Qualitative/Anecdotal Evidence of Discrimination**

In addition to the statistical evidence of business discrimination described above, the numerous studies we have conducted in recent years also found extensive qualitative or "anecdotal" evidence of discrimination against minorities and women, particularly in the key DBE Program sectors of construction and construction-related professional services. In conjunction with my long time colleague, attorney Colette Holt of Colette Holt & Associates in Chicago, we have conducted surveys and in person interviews with hundreds of DBEs and non-DBEs, and the results are strikingly similar across the country.

In general, minorities and women reported that they still encounter significant barriers to doing business in the public and private sector market places, as both prime contractors and subcontractors. They often suffer from stereotypes about a suspected lack of competence and are subject to higher performance standards than similar nonminority men. They also encounter discrimination in obtaining loans and surety bonds; receiving fair price quotes from suppliers; working with trade unions; obtaining public and private sector prime contracts and subcontracts; and being paid promptly.

Significantly, there is also general agreement among DBEs that without the use of affirmative remedies such as the USDOT DBE Program, minorities and women would receive few if any opportunities on government contracts, as is the case on public sector projects without DBE goals and as is especially the case on private sector projects. Our own research has documented time and again that prime contractors who use DBEs on projects with goals rarely use them—or even solicit them—in the absence of such goals.

Thus, the continued operation of federal, state, and local efforts to ensure equal access to the public contracting process is essential to the competitive viability of minority-owned and women-owned business enterprises.

## **IV. Conclusion**

It is fairly easy to specify in a general way the economic consequences of the USDOT DBE Program. It has improved economic opportunities for minorities and women in business and therefore improved the competitiveness and efficiency of the American

economy. It has also focused public attention on discrimination against minority and female businesses for reasons unrelated to their qualifications or performance.

The DBE Program and similar public sector programs, standing alone, will not solve the problem of business discrimination. The private sector, which is far larger in terms of economic activity and scope, must take on more responsibility for eliminating business discrimination as well. Some major corporations have begun to take important steps down this road by developing genuine supplier diversity initiatives, but these companies are still the exception rather than the rule.

I am optimistic that the statistical and anecdotal evidence will one day show that the DBE Program is no longer needed, because minority-owned and women-owned businesses will have achieved competitive parity with their nonminority male-owned counterparts. However, my own research and that of my colleagues demonstrates that this day has not yet arrived.

Thank you. I will be pleased to answer any questions.

**Table 1A. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, African American, All Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	9.26%	0.62%	2.96%	0.46%	0.07	0.16
Alaska	1.49%	0.18%	0.66%	0.14%	0.12	0.22
Arizona	1.66%	0.16%	0.66%	0.13%	0.10	0.19
Arkansas	4.28%	0.27%	1.38%	0.18%	0.06	0.13
California	3.88%	0.35%	1.48%	0.26%	0.09	0.18
Colorado	1.52%	0.20%	0.68%	0.16%	0.13	0.24
Connecticut	3.42%	0.19%	0.97%	0.14%	0.05	0.14
Delaware	6.70%	0.18%	1.97%	0.11%	0.03	0.06
Dist. Columbia	25.86%	1.47%	9.23%	1.28%	0.06	0.14
Florida	6.63%	0.53%	1.95%	0.36%	0.08	0.19
Georgia	13.41%	0.77%	3.88%	0.55%	0.06	0.14
Hawaii	0.82%	0.12%	0.31%	0.10%	0.15	0.33
Idaho	0.31%	0.08%	0.34%	0.07%	0.26	0.21
Illinois	7.17%	0.43%	1.73%	0.35%	0.06	0.20
Indiana	3.24%	0.35%	1.28%	0.31%	0.11	0.24
Iowa	0.68%	0.11%	0.35%	0.10%	0.16	0.29
Kansas	2.04%	0.16%	0.96%	0.13%	0.08	0.13
Kentucky	2.52%	0.39%	0.92%	0.35%	0.15	0.38
Louisiana	12.24%	0.59%	3.55%	0.40%	0.05	0.11
Maine	0.24%	0.04%	0.10%	0.03%	0.18	0.33
Maryland	15.65%	1.25%	4.23%	0.92%	0.08	0.22
Massachusetts	2.27%	0.19%	0.87%	0.15%	0.08	0.18
Michigan	6.03%	0.54%	1.68%	0.47%	0.09	0.28
Minnesota	1.77%	0.15%	0.46%	0.12%	0.08	0.27
Mississippi	13.33%	0.94%	4.39%	0.59%	0.07	0.13
Missouri	3.81%	0.30%	1.73%	0.24%	0.08	0.14
Montana	0.22%	0.03%	n/a	n/a	0.13	
Nebraska	1.44%	0.10%	0.62%	0.09%	0.07	0.14
Nevada	2.56%	0.29%	1.08%	0.23%	0.11	0.22
New Hampshire	0.37%	0.07%	0.23%	0.06%	0.19	0.26
New Jersey	5.12%	0.38%	1.86%	0.31%	0.07	0.16
New Mexico	1.13%	0.29%	0.50%	0.27%	0.26	0.53
New York	7.58%	0.43%	1.81%	0.31%	0.06	0.17
North Carolina	8.11%	0.59%	3.07%	0.45%	0.07	0.15
North Dakota	0.14%	0.03%	n/a	n/a	0.24	
Ohio	4.36%	0.40%	1.56%	0.34%	0.09	0.22
Oklahoma	2.55%	0.23%	0.96%	0.18%	0.09	0.19
Oregon	0.74%	0.15%	0.39%	0.13%	0.20	0.34
Pennsylvania	2.83%	0.22%	1.17%	0.18%	0.08	0.16
Rhode Island	n/a	n/a	n/a	n/a		
South Carolina	9.77%	0.63%	3.31%	0.42%	0.06	0.13
South Dakota	0.18%	0.10%	0.11%	0.10%	0.58	0.90
Tennessee	5.90%	0.40%	2.16%	0.29%	0.07	0.14
Texas	5.12%	0.35%	1.79%	0.26%	0.07	0.14
Utah	0.34%	0.13%	0.15%	0.13%	0.38	0.86

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Vermont	0.29%	0.05%	0.15%	0.05%	<i>0.18</i>	<i>0.33</i>

**Table 1A. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, African American, All Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	7.77%	0.67%	3.39%	0.55%	<i>0.09</i>	<i>0.16</i>
Washington	1.49%	0.23%	0.84%	0.21%	<i>0.16</i>	<i>0.25</i>
West Virginia	1.30%	0.11%	0.39%	0.08%	<i>0.08</i>	<i>0.22</i>
Wisconsin	1.70%	0.15%	0.76%	0.12%	<i>0.09</i>	<i>0.16</i>
Wyoming	0.28%	0.03%	0.24%	0.02%	<i>0.10</i>	<i>0.10</i>

Notes: The disparity ratio is derived by dividing the percentage of sales by the corresponding percentage of firms. A disparity ratio of zero indicates complete disparity while a value of 1 indicates parity. Disparity ratios in italics are statistically significant at a 1-in-100 probability level. "n/a" indicates data was suppressed by Census for statistical reason and/or to protect confidentiality.

**Table 1B. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Hispanic or Latino, All Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	0.82%	0.28%	0.90%	0.26%	0.34	0.29
Alaska	2.00%	0.37%	1.85%	0.34%	0.19	0.18
Arizona	9.21%	1.32%	5.30%	1.10%	0.14	0.21
Arkansas	1.00%	0.23%	0.84%	0.20%	0.23	0.24
California	14.70%	2.04%	7.06%	1.68%	0.14	0.24
Colorado	5.17%	1.33%	3.48%	1.21%	0.26	0.35
Connecticut	3.12%	0.33%	1.70%	0.28%	0.11	0.16
Delaware	1.38%	0.12%	0.72%	0.09%	0.09	0.12
Dist. Columbia	4.60%	0.51%	3.18%	0.48%	0.11	0.15
Florida	17.33%	3.80%	11.09%	3.27%	0.22	0.29
Georgia	2.71%	0.57%	1.66%	0.48%	0.21	0.29
Hawaii	3.12%	0.73%	2.05%	0.66%	0.23	0.32
Idaho	2.28%	0.48%	1.82%	0.41%	0.21	0.23
Illinois	4.13%	0.64%	2.69%	0.57%	0.16	0.21
Indiana	1.26%	0.16%	0.81%	0.14%	0.13	0.17
Iowa	0.65%	0.12%	0.58%	0.11%	0.19	0.19
Kansas	1.90%	0.29%	1.47%	0.25%	0.15	0.17
Kentucky	0.70%	0.27%	n/a	n/a	0.39	
Louisiana	2.33%	0.60%	1.63%	0.56%	0.26	0.34
Maine	0.54%	0.15%	0.32%	0.13%	0.28	0.41
Maryland	3.46%	0.64%	2.00%	0.54%	0.19	0.27
Massachusetts	2.83%	0.32%	1.41%	0.26%	0.11	0.19
Michigan	1.34%	0.40%	0.90%	0.39%	0.30	0.43
Minnesota	0.90%	0.10%	0.57%	0.08%	0.11	0.14
Mississippi	0.71%	0.15%	0.56%	0.13%	0.21	0.22
Missouri	0.83%	0.15%	0.63%	0.14%	0.18	0.22
Montana	0.96%	0.22%	n/a	n/a	0.23	
Nebraska	1.35%	0.31%	0.94%	0.29%	0.23	0.31
Nevada	5.75%	1.11%	3.18%	0.96%	0.19	0.30
New Hampshire	0.73%	0.21%	0.65%	0.18%	0.28	0.28
New Jersey	7.03%	0.85%	3.78%	0.73%	0.12	0.19
New Mexico	21.73%	5.40%	15.08%	4.83%	0.25	0.32
New York	9.58%	0.71%	3.26%	0.56%	0.07	0.17
North Carolina	1.41%	0.30%	1.09%	0.25%	0.21	0.23
North Dakota	0.41%	0.04%	0.25%	0.03%	0.09	0.13
Ohio	0.87%	0.14%	0.67%	0.13%	0.16	0.19
Oklahoma	1.87%	0.58%	1.40%	0.53%	0.31	0.38
Oregon	2.12%	0.56%	1.56%	0.52%	0.26	0.34
Pennsylvania	1.26%	0.18%	0.72%	0.15%	0.14	0.21
Rhode Island	3.91%	0.32%	1.20%	0.20%	0.08	0.17
South Carolina	1.03%	0.27%	0.90%	0.25%	0.26	0.28
South Dakota	0.51%	0.20%	0.49%	0.19%	0.40	0.39
Tennessee	0.95%	0.23%	0.92%	0.21%	0.24	0.23
Texas	18.41%	2.33%	9.47%	1.88%	0.13	0.20
Utah	2.68%	0.38%	1.82%	0.32%	0.14	0.17

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Vermont	0.62%	0.10%	0.35%	0.08%	0.15	0.22

**Table 1B. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Hispanic or Latino, All Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	3.59%	0.62%	1.79%	0.53%	0.17	0.30
Washington	2.20%	0.34%	1.74%	0.30%	0.16	0.18
West Virginia	0.57%	0.22%	0.81%	0.20%	0.38	0.25
Wisconsin	0.95%	0.22%	0.77%	0.21%	0.23	0.27
Wyoming	2.49%	0.66%	1.95%	0.63%	0.26	0.32

Notes: See Table 1A.

**Table 1C. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Asians, All Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	1.38%	0.56%	2.17%	0.53%	0.41	0.24
Alaska	3.07%	0.91%	4.05%	0.82%	0.30	0.20
Arizona	2.68%	0.73%	3.36%	0.67%	0.27	0.20
Arkansas	0.96%	0.37%	1.84%	0.36%	0.39	0.19
California	12.77%	4.50%	15.24%	4.17%	0.35	0.27
Colorado	2.35%	0.64%	2.94%	0.58%	0.27	0.20
Connecticut	2.38%	0.48%	3.24%	0.41%	0.20	0.13
Delaware	2.98%	0.53%	3.96%	0.49%	0.18	0.12
Dist. Columbia	5.11%	0.94%	10.11%	n/a	0.18	
Florida	2.68%	1.04%	3.78%	0.99%	0.39	0.26
Georgia	3.99%	1.08%	5.97%	1.00%	0.27	0.17
Hawaii	45.28%	18.88%	43.92%	17.73%	0.42	0.40
Idaho	0.91%	0.39%	1.29%	0.38%	0.43	0.29
Illinois	4.64%	1.27%	5.43%	1.19%	0.27	0.22
Indiana	1.40%	0.54%	2.11%	0.52%	0.38	0.24
Iowa	0.76%	0.20%	1.12%	0.18%	0.26	0.16
Kansas	1.62%	0.39%	2.36%	0.36%	0.24	0.15
Kentucky	1.08%	0.48%	1.89%	0.47%	0.45	0.25
Louisiana	2.50%	0.55%	3.07%	0.47%	0.22	0.15
Maine	0.62%	0.27%	1.28%	0.26%	0.45	0.21
Maryland	5.90%	1.89%	7.44%	1.76%	0.32	0.24
Massachusetts	3.21%	0.77%	3.76%	0.72%	0.24	0.19
Michigan	2.09%	0.64%	2.80%	0.60%	0.31	0.21
Minnesota	1.73%	0.38%	1.61%	0.35%	0.22	0.22
Mississippi	1.56%	0.87%	2.34%	0.79%	0.56	0.34
Missouri	1.45%	0.42%	2.19%	0.40%	0.29	0.18
Montana	0.51%	0.22%	0.90%	0.22%	0.44	0.24
Nebraska	1.00%	0.49%	1.53%	0.49%	0.49	0.32
Nevada	5.23%	1.35%	5.37%	1.17%	0.26	0.22
New Hampshire	1.22%	0.43%	2.07%	0.39%	0.35	0.19
New Jersey	7.33%	2.18%	8.46%	2.06%	0.30	0.24
New Mexico	1.73%	0.73%	2.52%	0.69%	0.42	0.27
New York	8.50%	1.76%	8.40%	1.58%	0.21	0.19
North Carolina	2.13%	0.58%	2.84%	0.54%	0.27	0.19
North Dakota	0.49%	0.25%	0.97%	0.25%	0.52	0.26
Ohio	1.68%	0.57%	2.71%	0.54%	0.34	0.20
Oklahoma	1.57%	0.47%	2.28%	0.42%	0.30	0.18
Oregon	3.02%	0.87%	3.42%	0.76%	0.29	0.22
Pennsylvania	2.59%	0.69%	3.17%	0.63%	0.27	0.20
Rhode Island	1.75%	0.49%	1.78%	0.44%	0.28	0.25
South Carolina	1.51%	0.81%	2.47%	0.79%	0.54	0.32
South Dakota	0.43%	0.15%	0.46%	0.14%	0.34	0.31
Tennessee	1.59%	0.50%	2.86%	0.47%	0.31	0.16
Texas	4.49%	1.14%	5.99%	1.04%	0.25	0.17
Utah	1.46%	0.48%	1.81%	0.45%	0.33	0.25

<b>State</b>	<b>Percentage of All Firms</b>	<b>Percentage of All Sales</b>	<b>Percentage of All Employers</b>	<b>Percentage of All Employer Sales</b>	<b>Disparity Ratio-All Firms</b>	<b>Disparity Ratio Employers</b>
Vermont	0.60%	0.17%	1.00%	n/a	0.28	

**Table 1C. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Asians, All Industries, 2002, cont'd**

<b>State</b>	<b>Percentage of All Firms</b>	<b>Percentage of All Sales</b>	<b>Percentage of All Employers</b>	<b>Percentage of All Employer Sales</b>	<b>Disparity Ratio-All Firms</b>	<b>Disparity Ratio Employers</b>
Virginia	5.75%	1.38%	6.05%	1.27%	0.24	0.21
Washington	5.75%	1.59%	6.01%	1.46%	0.28	0.24
West Virginia	1.09%	0.51%	2.12%	0.50%	0.47	0.23
Wisconsin	1.26%	0.34%	1.61%	0.32%	0.27	0.20
Wyoming	0.76%	0.25%	1.34%	0.24%	0.33	0.18

Notes: See Table 1A.

**Table 1D. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, American Indians and Alaska Natives, All Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	0.94%	0.18%	0.69%	0.16%	0.19	0.23
Alaska	8.29%	6.02%	4.76%	6.07%	0.73	1.28
Arizona	1.72%	0.17%	0.49%	0.14%	0.10	0.29
Arkansas	1.09%	0.19%	0.50%	0.16%	0.18	0.31
California	1.31%	0.14%	0.54%	0.11%	0.11	0.20
Colorado	0.85%	0.14%	0.50%	0.11%	0.16	0.23
Connecticut	0.40%	0.04%	n/a	n/a	0.09	
Delaware	n/a	n/a	n/a	n/a		
Dist. Columbia	0.47%	0.05%	0.33%	0.05%	0.10	0.14
Florida	0.64%	0.06%	0.23%	0.04%	0.09	0.16
Georgia	0.66%	0.08%	0.42%	0.06%	0.12	0.15
Hawaii	0.90%	0.15%	n/a	n/a	0.17	
Idaho	0.94%	0.28%	0.54%	0.26%	0.30	0.48
Illinois	0.35%	0.04%	0.20%	0.03%	0.11	0.16
Indiana	0.45%	0.05%	0.27%	0.05%	0.12	0.17
Iowa	0.27%	0.04%	n/a	n/a	0.13	
Kansas	0.79%	0.15%	0.60%	0.14%	0.20	0.24
Kentucky	0.44%	0.03%	0.15%	0.02%	0.06	0.11
Louisiana	0.82%	0.10%	0.30%	0.08%	0.12	0.27
Maine	0.50%	0.06%	0.32%	0.05%	0.13	0.15
Maryland	0.81%	0.11%	0.35%	0.09%	0.13	0.24
Massachusetts	0.40%	0.06%	0.24%	0.05%	0.14	0.20
Michigan	0.73%	0.09%	0.40%	0.08%	0.12	0.19
Minnesota	0.62%	0.07%	0.43%	0.06%	0.11	0.15
Mississippi	0.36%	0.05%	n/a	n/a	0.12	
Missouri	0.75%	0.08%	0.39%	0.06%	0.10	0.14
Montana	1.98%	0.48%	1.26%	0.43%	0.24	0.34
Nebraska	0.29%	0.03%	0.11%	0.03%	0.11	0.25
Nevada	1.12%	0.14%	0.59%	0.10%	0.13	0.17
New Hampshire	0.42%	0.06%	0.29%	0.05%	0.15	0.17
New Jersey	0.37%	0.03%	0.18%	0.02%	0.09	0.14
New Mexico	4.99%	0.52%	1.14%	0.45%	0.11	0.39
New York	0.65%	0.04%	0.23%	0.03%	0.06	0.13
North Carolina	0.93%	0.10%	0.55%	0.07%	0.11	0.14
North Dakota	1.50%	0.29%	0.55%	0.26%	0.19	0.48
Ohio	0.38%	0.05%	0.20%	0.05%	0.14	0.23
Oklahoma	5.86%	1.28%	3.53%	1.10%	0.22	0.31
Oregon	1.02%	0.14%	0.53%	0.10%	0.13	0.20
Pennsylvania	n/a	n/a	n/a	n/a		
Rhode Island	0.51%	0.04%	0.13%	0.02%	0.08	0.19
South Carolina	0.49%	0.06%	0.32%	0.05%	0.12	0.16
South Dakota	1.87%	0.22%	0.73%	0.21%	0.12	0.28
Tennessee	0.78%	0.15%	0.38%	0.12%	0.19	0.32
Texas	0.93%	0.17%	0.61%	0.15%	0.19	0.25
Utah	0.59%	0.06%	0.36%	0.05%	0.09	0.13

<b>State</b>	<b>Percentage of All Firms</b>	<b>Percentage of All Sales</b>	<b>Percentage of All Employers</b>	<b>Percentage of All Employer Sales</b>	<b>Disparity Ratio-All Firms</b>	<b>Disparity Ratio Employers</b>
Vermont	0.41%	0.11%	0.18%	0.10%	0.27	0.54

**Table 1D. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, American Indians and Alaska Natives, All Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	0.50%	0.08%	0.36%	0.07%	<i>0.17</i>	<i>0.19</i>
Washington	1.23%	0.22%	0.72%	0.19%	<i>0.18</i>	<i>0.27</i>
West Virginia	0.36%	0.04%	0.30%	0.03%	<i>0.11</i>	<i>0.09</i>
Wisconsin	0.64%	0.10%	0.35%	0.09%	<i>0.15</i>	<i>0.25</i>
Wyoming	1.12%	0.18%	0.87%	0.15%	<i>0.16</i>	<i>0.18</i>

Notes: See Table 1A.

**Table 1E. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Native Hawaiians and Pacific Islanders, All Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	0.03%	0.00%	0.01%	0.00%	0.06	0.24
Alaska	0.24%	0.02%	0.22%	n/a	0.09	
Arizona	0.09%	0.01%	0.07%	0.01%	0.13	0.14
Arkansas	0.03%	0.00%	n/a	n/a	0.09	
California	0.24%	0.04%	0.15%	0.03%	0.18	0.22
Colorado	0.08%	0.01%	0.05%	0.01%	0.11	0.16
Connecticut	0.06%	0.02%	n/a	n/a	0.36	
Delaware	0.03%	n/a	n/a	n/a		
Dist. Columbia	n/a	n/a	n/a	n/a		
Florida	0.10%	0.01%	0.04%	0.00%	0.07	0.13
Georgia	0.03%	0.00%	0.03%	0.00%	0.13	0.08
Hawaii	8.42%	2.16%	4.26%	1.98%	0.26	0.46
Idaho	0.08%	0.01%	n/a	n/a	0.15	
Illinois	0.07%	n/a	n/a	n/a		
Indiana	0.03%	0.02%	n/a	n/a	0.61	
Iowa	0.01%	0.00%	0.00%	n/a	0.39	
Kansas	0.02%	0.01%	n/a	n/a	0.42	
Kentucky	0.02%	n/a	0.00%	n/a		
Louisiana	n/a	n/a	n/a	n/a		
Maine	n/a	n/a	n/a	n/a		
Maryland	0.02%	n/a	0.04%	0.01%		0.24
Massachusetts	n/a	n/a	n/a	n/a		
Michigan	0.03%	0.00%	n/a	n/a	0.17	
Minnesota	n/a	n/a	n/a	n/a		
Mississippi	0.07%	0.00%	n/a	n/a	0.07	
Missouri	0.02%	0.01%	n/a	n/a	0.35	
Montana	0.04%	0.00%	n/a	n/a	0.12	
Nebraska	0.01%	n/a	0.00%	0.00%		
Nevada	0.18%	0.04%	n/a	n/a	0.20	
New Hampshire	0.01%	n/a	n/a	n/a		
New Jersey	0.06%	0.00%	n/a	n/a	0.07	
New Mexico	0.10%	0.02%	n/a	n/a	0.19	
New York	0.18%	0.01%	0.04%	n/a	0.04	
North Carolina	0.03%	0.00%	n/a	n/a	0.07	
North Dakota	0.00%	n/a	0.00%	0.00%		
Ohio	n/a	n/a	n/a	n/a		
Oklahoma	0.10%	0.00%	0.03%	0.00%	0.05	0.10
Oregon	0.12%	0.02%	0.08%	0.02%	0.18	0.21
Pennsylvania	0.03%	0.00%	n/a	n/a	0.13	
Rhode Island	n/a	n/a	n/a	n/a		
South Carolina	0.01%	0.00%	n/a	n/a	0.29	
South Dakota	0.02%	n/a	0.01%	n/a		
Tennessee	n/a	n/a	n/a	n/a		
Texas	0.08%	0.00%	n/a	n/a	0.05	
Utah	0.22%	0.10%	0.18%	0.10%	0.47	0.58

<b>State</b>	<b>Percentage of All Firms</b>	<b>Percentage of All Sales</b>	<b>Percentage of All Employers</b>	<b>Percentage of All Employer Sales</b>	<b>Disparity Ratio-All Firms</b>	<b>Disparity Ratio Employers</b>
Vermont	n/a	n/a	n/a	n/a		

**Table 1E. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Native Hawaiians and Pacific Islanders, All Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	0.08%	0.03%	0.07%	n/a	0.32	
Washington	0.16%	0.05%	0.09%	0.05%	0.33	0.55
West Virginia	0.01%	n/a	0.00%	0.00%		
Wisconsin	0.03%	0.00%	0.01%	0.00%	0.03	0.12
Wyoming	0.04%	0.00%	0.00%	0.00%	0.04	

Notes: See Table 1A. The Employer disparity ratio for Utah is statistically significant at a 1-in-10 probability level.

**Table 1F. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Women, All Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	26.43%	4.29%	15.77%	3.87%	0.16	0.25
Alaska	26.24%	5.08%	18.87%	4.53%	0.19	0.24
Arizona	28.79%	4.83%	16.60%	4.26%	0.17	0.26
Arkansas	23.74%	3.85%	14.92%	3.50%	0.16	0.23
California	29.93%	4.92%	17.18%	4.25%	0.16	0.25
Colorado	29.08%	4.25%	18.36%	3.69%	0.15	0.20
Connecticut	27.23%	3.14%	14.66%	2.68%	0.12	0.18
Delaware	24.14%	1.74%	14.86%	1.45%	0.07	0.10
Dist. Columbia	33.23%	2.25%	17.92%	n/a	0.07	
Florida	28.41%	5.70%	18.09%	5.01%	0.20	0.28
Georgia	29.09%	4.06%	17.02%	3.60%	0.14	0.21
Hawaii	30.18%	6.91%	19.32%	6.17%	0.23	0.32
Idaho	23.71%	4.42%	13.72%	3.96%	0.19	0.29
Illinois	29.74%	4.08%	16.53%	3.69%	0.14	0.22
Indiana	27.39%	3.41%	14.77%	3.07%	0.12	0.21
Iowa	26.98%	3.17%	14.04%	2.86%	0.12	0.20
Kansas	27.18%	3.02%	15.78%	2.68%	0.11	0.17
Kentucky	25.66%	3.33%	15.01%	2.95%	0.13	0.20
Louisiana	26.43%	3.76%	15.54%	3.36%	0.14	0.22
Maine	24.01%	4.40%	14.88%	3.83%	0.18	0.26
Maryland	30.98%	4.63%	17.24%	3.99%	0.15	0.23
Massachusetts	28.73%	3.57%	15.88%	3.07%	0.12	0.19
Michigan	29.59%	3.68%	15.61%	3.29%	0.12	0.21
Minnesota	27.92%	3.52%	14.71%	3.15%	0.13	0.21
Mississippi	25.11%	4.79%	15.67%	4.27%	0.19	0.27
Missouri	27.41%	4.14%	16.69%	3.80%	0.15	0.23
Montana	24.42%	4.79%	16.41%	4.16%	0.20	0.25
Nebraska	26.61%	4.16%	14.95%	3.91%	0.16	0.26
Nevada	28.13%	5.86%	15.36%	5.17%	0.21	0.34
New Hampshire	24.74%	4.99%	15.80%	4.56%	0.20	0.29
New Jersey	26.13%	4.19%	15.46%	3.79%	0.16	0.24
New Mexico	30.91%	5.44%	18.54%	4.81%	0.18	0.26
New York	29.59%	4.10%	15.74%	3.55%	0.14	0.23
North Carolina	27.06%	4.43%	16.14%	4.02%	0.16	0.25
North Dakota	23.25%	3.12%	11.87%	2.74%	0.13	0.23
Ohio	28.12%	3.61%	15.11%	3.23%	0.13	0.21
Oklahoma	25.73%	4.69%	15.97%	4.25%	0.18	0.27
Oregon	29.49%	4.21%	16.30%	3.66%	0.14	0.22
Pennsylvania	25.98%	4.09%	15.28%	3.76%	0.16	0.25
Rhode Island	26.52%	5.48%	14.40%	4.92%	0.21	0.34
South Carolina	26.22%	4.29%	15.55%	3.86%	0.16	0.25
South Dakota	22.40%	2.58%	13.61%	2.31%	0.12	0.17
Tennessee	25.96%	4.04%	14.78%	3.61%	0.16	0.24
Texas	27.02%	3.63%	17.43%	3.18%	0.13	0.18
Utah	25.12%	4.06%	12.69%	3.66%	0.16	0.29

<b>State</b>	<b>Percentage of All Firms</b>	<b>Percentage of All Sales</b>	<b>Percentage of All Employers</b>	<b>Percentage of All Employer Sales</b>	<b>Disparity Ratio-All Firms</b>	<b>Disparity Ratio Employers</b>
Vermont	26.26%	3.64%	13.41%	3.00%	<i>0.14</i>	<i>0.22</i>

**Table 1F. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Women, All Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	29.66%	3.96%	17.35%	3.52%	0.13	0.20
Washington	29.40%	3.88%	16.21%	3.41%	0.13	0.21
West Virginia	27.68%	3.82%	14.76%	3.38%	0.14	0.23
Wisconsin	26.49%	4.03%	14.99%	3.75%	0.15	0.25
Wyoming	24.38%	3.37%	15.63%	n/a	0.14	

Notes: See Table 1A.

**Table 2A. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, African Americans, Construction Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	5.71%	1.09%	3.12%	0.74%	0.19	0.24
Alaska	0.44%	0.13%	0.23%	0.11%	0.30	0.46
Arizona	0.57%	0.10%	0.20%	0.09%	0.18	0.45
Arkansas	2.60%	1.38%	n/a	n/a	0.53	
California	2.10%	0.47%	1.05%	0.40%	0.22	0.38
Colorado	0.65%	0.24%	n/a	n/a	0.36	
Connecticut	2.13%	0.39%	0.97%	0.28%	0.18	0.28
Delaware	n/a	n/a	n/a	n/a		
Dist. Columbia	34.90%	n/a	17.16%	7.05%		0.41
Florida	4.15%	0.59%	1.67%	0.45%	0.14	0.27
Georgia	6.19%	1.68%	2.96%	1.42%	0.27	0.48
Hawaii	n/a	n/a	n/a	n/a		
Idaho	n/a	n/a	n/a	n/a		
Illinois	2.79%	0.80%	0.94%	0.74%	0.29	0.79
Indiana	0.89%	0.97%	0.65%	1.02%	1.09	1.57
Iowa	0.22%	0.15%	0.13%	0.14%	0.68	1.04
Kansas	1.09%	0.52%	1.17%	0.48%	0.48	0.41
Kentucky	n/a	n/a	n/a	n/a		
Louisiana	9.90%	1.34%	2.92%	0.77%	0.14	0.26
Maine	0.04%	n/a	0.04%	n/a		
Maryland	7.12%	2.05%	2.69%	1.82%	0.29	0.68
Massachusetts	1.18%	0.55%	0.59%	0.51%	0.47	0.87
Michigan	1.64%	1.33%	0.85%	1.32%	0.81	1.55
Minnesota	0.73%	0.18%	0.11%	0.15%	0.25	1.40
Mississippi	10.47%	2.14%	5.65%	0.98%	0.20	0.17
Missouri	1.50%	0.62%	0.77%	0.60%	0.41	0.78
Montana	n/a	n/a	n/a	n/a		
Nebraska	0.51%	n/a	0.54%	n/a		
Nevada	1.18%	0.37%	n/a	n/a	0.31	
New Hampshire	n/a	n/a	n/a	n/a		
New Jersey	2.42%	0.58%	1.31%	0.47%	0.24	0.36
New Mexico	0.60%	0.16%	n/a	n/a	0.27	
New York	4.86%	0.77%	1.52%	0.67%	0.16	0.44
North Carolina	4.22%	0.87%	n/a	n/a	0.21	
North Dakota	0.00%	0.00%	0.00%	0.00%		
Ohio	2.04%	1.45%	1.37%	1.50%	0.71	1.10
Oklahoma	1.41%	0.32%	0.26%	0.16%	0.23	0.61
Oregon	0.41%	0.30%	0.38%	0.31%	0.74	0.80
Pennsylvania	1.41%	0.38%	0.54%	0.35%	0.27	0.64
Rhode Island	n/a	n/a	n/a	n/a		
South Carolina	6.65%	1.44%	3.95%	0.99%	0.22	0.25
South Dakota	n/a	n/a	n/a	n/a		
Tennessee	2.72%	0.70%	1.39%	0.57%	0.26	0.41
Texas	2.16%	0.57%	0.92%	0.41%	0.26	0.45
Utah	0.25%	0.03%	0.02%	n/a	0.12	

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Vermont	n/a	n/a	n/a	n/a		

**Table 2A. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, African Americans, Construction Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	4.10%	1.05%	2.71%	0.88%	<i>0.26</i>	<i>0.33</i>
Washington	0.55%	0.28%	n/a	n/a	<i>0.52</i>	
West Virginia	0.54%	0.94%	0.29%	0.97%	<i>1.73</i>	<i>3.32</i>
Wisconsin	0.54%	0.40%	n/a	n/a	<i>0.75</i>	
Wyoming	0.13%	n/a	n/a	n/a		

Notes: The disparity ratio is derived by dividing the percentage of sales by the corresponding percentage of firms. A disparity ratio of zero indicates complete disparity while a value of 1 indicates parity. Disparity ratios in italics are statistically significant at a 1-in-20 probability level or better. The Employer disparity ratio for Arizona and the All Firms disparity ratio for Arkansas are statistically significant at a 1-in-10 probability level.

**Table 2B. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Hispanic or Latino, Construction Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	1.23%	0.44%	1.32%	0.28%	0.36	0.21
Alaska	2.20%	0.86%	2.50%	0.81%	0.39	0.32
Arizona	11.66%	2.73%	6.97%	2.47%	0.23	0.35
Arkansas	1.50%	0.76%	0.44%	0.66%	0.51	1.48
California	15.38%	4.30%	8.25%	3.71%	0.28	0.45
Colorado	7.35%	2.61%	5.50%	2.22%	0.36	0.40
Connecticut	3.50%	0.64%	1.67%	0.44%	0.18	0.26
Delaware	1.16%	0.58%	0.25%	0.36%	0.50	1.45
Dist. Columbia	19.76%	n/a	10.65%	n/a	n/a	
Florida	17.44%	5.15%	8.25%	3.90%	0.30	0.47
Georgia	5.77%	1.39%	1.95%	0.62%	0.24	0.32
Hawaii	3.40%	1.31%	3.05%	n/a	0.38	
Idaho	2.01%	1.63%	1.93%	1.67%	0.81	0.87
Illinois	4.52%	1.52%	2.24%	1.38%	0.34	0.61
Indiana	1.67%	0.73%	0.97%	0.62%	0.44	0.64
Iowa	0.73%	0.29%	0.46%	0.18%	0.39	0.40
Kansas	2.49%	1.53%	n/a	n/a	0.61	
Kentucky	0.79%	0.43%	0.41%	0.32%	0.55	0.77
Louisiana	3.23%	1.84%	0.82%	1.70%	0.57	2.07
Maine	0.31%	0.33%	0.28%	0.37%	1.04	1.34
Maryland	8.43%	1.89%	3.13%	1.44%	0.22	0.46
Massachusetts	2.05%	0.75%	1.15%	0.67%	0.37	0.58
Michigan	1.33%	0.75%	0.95%	0.70%	0.57	0.73
Minnesota	0.88%	0.42%	0.67%	0.35%	0.47	0.52
Mississippi	0.75%	0.57%	0.31%	0.49%	0.76	1.59
Missouri	0.72%	0.43%	0.68%	0.41%	0.59	0.60
Montana	n/a	n/a	n/a	n/a		
Nebraska	1.35%	0.33%	n/a	n/a	0.24	
Nevada	7.05%	2.70%	3.93%	2.64%	0.38	0.67
New Hampshire	n/a	n/a	n/a	n/a		
New Jersey	6.97%	2.13%	3.33%	1.83%	0.31	0.55
New Mexico	29.50%	17.20%	25.44%	15.39%	0.58	0.60
New York	7.59%	1.72%	2.74%	1.48%	0.23	0.54
North Carolina	2.26%	1.11%	1.32%	0.72%	0.49	0.55
North Dakota	n/a	n/a	n/a	n/a		
Ohio	0.76%	0.32%	0.58%	0.27%	0.42	0.47
Oklahoma	2.27%	1.03%	1.49%	0.82%	0.46	0.55
Oregon	1.69%	1.10%	1.92%	1.10%	0.65	0.57
Pennsylvania	1.22%	0.36%	0.65%	0.28%	0.29	0.44
Rhode Island	n/a	n/a	n/a	n/a		
South Carolina	1.41%	0.67%	1.13%	0.58%	0.48	0.51
South Dakota	n/a	n/a	n/a	n/a		
Tennessee	1.47%	0.34%	0.71%	0.22%	0.23	0.31
Texas	30.86%	7.30%	11.30%	4.71%	0.24	0.42
Utah	2.78%	0.77%	1.60%	0.68%	0.28	0.43

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Vermont	n/a	n/a	n/a	n/a		

**Table 2B. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Hispanic or Latino, Construction Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	7.24%	1.99%	2.10%	1.41%	0.28	0.67
Washington	1.67%	0.76%	1.78%	0.76%	0.45	0.43
West Virginia	0.35%	0.96%	0.41%	1.02%	2.75	2.50
Wisconsin	0.70%	0.37%	0.58%	0.35%	0.53	0.61
Wyoming	1.23%	0.44%	1.32%	0.28%	0.36	0.21

Notes: See Table 2A. The Employer disparity ratio for Michigan is statistically significant at a 1-in-10 probability level.

**Table 2C. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Asians, Construction Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama						
Alaska	1.73%	0.43%	0.67%	0.32%	0.25	0.48
Arizona	0.55%	0.14%	n/a	n/a	0.25	
Arkansas	n/a	n/a	n/a	n/a		
California	4.77%	1.55%	3.57%	1.30%	0.32	0.36
Colorado	0.88%	0.21%	0.54%	0.17%	0.24	0.31
Connecticut	0.30%	0.26%	0.27%	0.27%	0.86	1.01
Delaware	n/a	n/a	n/a	n/a		
Dist. Columbia	2.69%	n/a	6.80%	n/a		
Florida	0.75%	0.36%	0.45%	0.35%	0.48	0.78
Georgia	0.69%	0.40%	n/a	n/a	0.58	
Hawaii	37.27%	27.68%	35.62%	27.67%	0.74	0.78
Idaho	0.31%	0.16%	0.24%	0.14%	0.51	0.58
Illinois	0.80%	0.60%	0.65%	0.59%	0.74	0.90
Indiana	0.35%	0.08%	n/a	n/a	0.23	
Iowa	n/a	n/a	n/a	n/a		
Kansas	0.32%	0.06%	n/a	n/a	0.19	
Kentucky	0.17%	0.27%	0.20%	0.29%	1.62	1.50
Louisiana	0.63%	0.21%	n/a	n/a	0.34	
Maine	n/a	n/a	n/a	n/a		
Maryland	4.14%	1.28%	1.49%		0.31	
Massachusetts	1.21%	1.03%	0.54%	1.03%	0.85	1.90
Michigan	0.34%	0.25%	0.26%	0.24%	0.72	0.95
Minnesota	0.47%	0.44%	n/a	n/a	0.92	
Mississippi	n/a	n/a	n/a	n/a		
Missouri	0.23%	0.29%	0.23%	n/a	1.22	
Montana	0.18%	0.15%	n/a	n/a	0.87	
Nebraska	n/a	n/a	n/a	n/a		
Nevada	1.11%	0.48%	0.70%	0.47%	0.44	0.66
New Hampshire	n/a	n/a	n/a	n/a		
New Jersey	1.33%	0.77%	0.89%	n/a	0.58	
New Mexico	n/a	n/a	n/a	n/a		
New York	4.12%	1.15%	1.93%	1.03%	0.28	0.53
North Carolina	0.53%	0.34%	0.40%	0.31%	0.65	0.76
North Dakota	n/a	n/a	n/a	n/a		
Ohio	0.43%	0.39%	n/a	n/a	0.91	
Oklahoma	0.57%	0.10%	n/a	n/a	0.18	
Oregon	0.86%	0.30%	0.67%	0.25%	0.35	0.38
Pennsylvania	0.72%	0.23%	0.23%	0.20%	0.32	0.88
Rhode Island	0.38%	0.25%	0.06%	n/a	0.67	
South Carolina	n/a	n/a	n/a	n/a		
South Dakota	n/a	n/a	n/a	n/a		
Tennessee	0.47%	0.16%	0.32%	0.13%	0.35	0.39
Texas	1.02%	0.40%	0.69%	0.36%	0.39	0.52
Utah	0.42%	0.66%	n/a	n/a	1.57	

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Vermont	n/a	n/a	n/a	n/a		

**Table 2C. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Asians, Construction Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	3.14%	0.86%	1.28%	0.58%	0.27	0.45
Washington	2.10%	1.09%	1.72%	1.06%	0.52	0.62
West Virginia	0.15%	0.15%	n/a	n/a	0.96	
Wisconsin	0.21%	0.06%	n/a	n/a	0.26	
Wyoming	0.13%	n/a	n/a	n/a		

Notes: See Table 2A. The Employer disparity ratio for Alaska and the All Firms disparity ratio for Michigan are statistically significant at a 1-in-10 probability level.

**Table 2D. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Amer. Indians and Alaska Natives, Construction Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	1.30%	0.56%	1.31%	0.53%	0.43	0.40
Alaska	5.08%	15.03%	5.24%	15.67%	2.96	2.99
Arizona	2.05%	0.56%	0.80%	0.51%	0.27	0.64
Arkansas	1.81%	1.53%	1.19%	1.51%	0.84	1.26
California	2.15%	0.70%	1.27%	0.62%	0.33	0.49
Colorado	1.18%	0.31%	0.87%	0.24%	0.26	0.28
Connecticut	0.53%	0.09%	n/a	n/a	0.16	
Delaware	n/a	n/a	n/a	n/a		
Dist. Columbia	0.75%	n/a	0.00%	0.00%		
Florida	1.00%	0.17%	n/a	n/a	0.17	
Georgia	1.03%	0.17%	0.26%	0.03%	0.16	0.12
Hawaii	0.54%	n/a	n/a	n/a		
Idaho	1.47%	0.84%	n/a	n/a	0.57	
Illinois	0.33%	0.13%	0.22%	0.12%	0.39	0.55
Indiana	0.20%	0.23%	n/a	n/a	1.16	
Iowa	n/a	n/a	n/a	n/a		
Kansas	1.21%	0.71%	0.90%	0.69%	0.59	0.77
Kentucky	n/a	n/a	n/a	n/a		
Louisiana	1.05%	0.29%	n/a	n/a	0.28	
Maine	0.81%	0.18%	n/a	n/a	0.22	
Maryland	2.07%	0.32%	n/a	n/a	0.15	
Massachusetts	0.67%	0.07%	0.29%	0.05%	0.11	0.18
Michigan	0.95%	0.34%	0.48%	0.31%	0.36	0.65
Minnesota	0.66%	0.21%	0.42%	0.20%	0.32	0.48
Mississippi	0.38%	0.03%	n/a	n/a	0.08	
Missouri	1.36%	0.39%	n/a	n/a	0.28	
Montana	2.30%	1.91%	1.81%	1.99%	0.83	1.10
Nebraska	0.33%	0.29%	0.20%	0.28%	0.86	1.36
Nevada	2.07%	0.29%	1.10%	0.26%	0.14	0.23
New Hampshire	0.79%	0.38%	n/a	n/a	0.47	
New Jersey	0.38%	n/a	0.16%	n/a		
New Mexico	n/a	n/a	n/a	n/a		
New York	0.96%	0.19%	0.38%	0.14%	0.20	0.37
North Carolina	1.34%	0.48%	0.95%	0.38%	0.36	0.40
North Dakota	1.93%	1.02%	1.68%	1.00%	0.53	0.60
Ohio	0.48%	0.15%	n/a	n/a	0.32	
Oklahoma	8.30%	5.39%	5.00%	4.75%	0.65	0.95
Oregon	1.36%	0.64%	1.03%	0.60%	0.47	0.58
Pennsylvania	0.37%	0.08%	0.23%	0.07%	0.21	0.28
Rhode Island	n/a	n/a	n/a	n/a		
South Carolina	0.58%	0.17%	n/a	n/a	0.29	
South Dakota	2.65%	1.74%	1.85%	1.79%	0.66	0.97
Tennessee	1.03%	0.35%	n/a	n/a	0.34	
Texas	1.09%	0.57%	0.91%	0.54%	0.53	0.60
Utah	0.92%	0.22%	0.48%	0.18%	0.23	0.37

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Vermont	0.91%	0.38%	0.31%	0.27%	0.42	0.85

**Table 2D. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Amer. Indians and Alaska Natives, Construction Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	0.75%	0.30%	0.40%	0.20%	0.40	0.50
Washington	1.06%	0.66%	0.92%	0.63%	0.62	0.68
West Virginia	0.55%	0.13%	0.09%	0.12%	0.24	1.33
Wisconsin	0.57%	0.32%	0.31%	0.31%	0.55	1.00
Wyoming	1.82%	0.84%	n/a	n/a	0.46	

Notes: See Table 2A. The Employer disparity ratio for Arizona and the All Firms disparity ratio for New Hampshire and Washington are statistically significant at a 1-in-10 probability level.

**Table 2E. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Native Hawaiians and Pac. Islanders, Construction Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	0.00%	n/a	0.01%	n/a		
Alaska	n/a	n/a	n/a	n/a		
Arizona	0.14%	n/a	n/a	n/a		
Arkansas	n/a	n/a	n/a	n/a		
California	n/a	n/a	n/a	n/a		
Colorado	0.14%	0.03%	0.09%	n/a	0.24	
Connecticut	n/a	n/a	n/a	n/a		
Delaware	0.00%	0.00%	0.00%	0.00%		
Dist. Columbia	0.06%	n/a	0.00%	0.00%		
Florida	n/a	n/a	n/a	n/a		
Georgia	0.03%	0.03%	0.07%	0.03%	0.89	0.44
Hawaii	12.87%	4.66%	n/a	n/a	0.36	
Idaho	n/a	n/a	n/a	n/a		
Illinois	n/a	n/a	n/a	n/a		
Indiana	n/a	n/a	n/a	n/a		
Iowa	0.01%	n/a	n/a	n/a		
Kansas	0.00%	0.00%	0.00%	0.00%		
Kentucky	0.01%	n/a	n/a	n/a		
Louisiana	0.00%	n/a	0.01%	n/a		
Maine	0.01%	n/a	0.04%	n/a		
Maryland	0.01%	n/a	0.01%	n/a		
Massachusetts	n/a	n/a	n/a	n/a		
Michigan	0.00%	n/a	0.01%	n/a		
Minnesota	n/a	n/a	n/a	n/a		
Mississippi	0.02%	0.02%	0.02%	n/a	0.74	
Missouri	n/a	n/a	n/a	n/a		
Montana	0.00%	0.00%	0.00%	0.00%		
Nebraska	0.01%	n/a	0.00%	0.00%		
Nevada	0.06%	n/a	n/a	n/a		
New Hampshire	n/a	n/a	n/a	n/a		
New Jersey	0.03%	n/a	0.07%	n/a		
New Mexico	0.01%	n/a	0.02%	n/a		
New York	n/a	n/a	n/a	n/a		
North Carolina	0.01%	0.00%	n/a	n/a	0.47	
North Dakota	0.00%	0.00%	0.00%	0.00%		
Ohio	n/a	n/a	n/a	n/a		
Oklahoma	0.50%	0.06%	n/a	n/a	0.11	
Oregon	0.08%	0.09%	n/a	n/a	1.05	
Pennsylvania	n/a	n/a	n/a	n/a		
Rhode Island	0.02%	n/a	0.00%	0.00%		
South Carolina	n/a	n/a	n/a	n/a		
South Dakota	0.00%	0.00%	0.00%	0.00%		
Tennessee	0.00%	n/a	0.01%	n/a		
Texas	n/a	n/a	n/a	n/a		
Utah	0.17%	0.82%	n/a	n/a	4.85	

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Vermont	0.00%	0.00%	0.00%	0.00%		

**Table 2E. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employer Firms, Native Hawaiians and Pac. Islanders, Construction Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	0.02%	n/a	0.05%	n/a		
Washington	0.13%	n/a	0.18%	n/a		
West Virginia	0.00%	0.00%	0.00%	0.00%		
Wisconsin	n/a	n/a	n/a	n/a		
Wyoming	0.03%	n/a	0.00%	0.00%		

Notes: See Table 2A. The Employer disparity ratio for Georgia is statistically significant at a 1-in-10 probability level.

**Table 2F. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employers Firms, Women, Construction Industries, 2002**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Alabama	7.45%	3.97%	6.96%	3.75%	0.53	0.54
Alaska	10.30%	8.39%	n/a	n/a	0.81	
Arizona	7.47%	4.69%	7.23%	4.34%	0.63	0.60
Arkansas	7.37%	4.05%	5.55%	4.11%	0.55	0.74
California	5.98%	4.97%	5.65%	4.95%	0.83	0.88
Colorado	7.85%	3.99%	7.32%	3.89%	0.51	0.53
Connecticut	6.85%	5.69%	7.03%	5.68%	0.83	0.81
Delaware	5.19%	4.30%	7.36%	n/a	0.83	
Dist. Columbia	5.25%	n/a	10.36%	n/a		
Florida	8.33%	5.31%	7.38%	5.05%	0.64	0.68
Georgia	6.96%	3.76%	6.49%	3.53%	0.54	0.54
Hawaii	8.03%	3.62%	5.93%	3.56%	0.45	0.60
Idaho	6.89%	4.92%	5.88%	4.97%	0.71	0.84
Illinois	8.92%	7.87%	10.83%	8.12%	0.88	0.75
Indiana	7.45%	4.32%	5.85%	4.36%	0.58	0.75
Iowa	6.74%	4.59%	4.60%	4.60%	0.68	1.00
Kansas	6.57%	4.57%	n/a	n/a	0.70	
Kentucky	7.62%	5.30%	6.75%	5.29%	0.70	0.78
Louisiana	7.06%	5.64%	7.89%	5.66%	0.80	0.72
Maine	6.12%	5.45%	5.47%	5.32%	0.89	0.97
Maryland	8.14%	5.46%	7.75%	5.40%	0.67	0.70
Massachusetts	6.44%	4.00%	6.31%	3.98%	0.62	0.63
Michigan	8.01%	4.98%	6.49%	4.94%	0.62	0.76
Minnesota	6.61%	3.98%	6.49%	3.93%	0.60	0.61
Mississippi	5.14%	5.70%	6.12%	5.07%	1.11	0.83
Missouri	8.21%	5.50%	8.05%	5.57%	0.67	0.69
Montana	7.09%	5.34%	7.35%	5.49%	0.75	0.75
Nebraska	4.55%	3.13%	4.22%	3.21%	0.69	0.76
Nevada	9.79%	5.22%	9.21%	5.09%	0.53	0.55
New Hampshire	3.38%	4.64%	3.35%	5.22%	1.37	1.56
New Jersey	7.37%	7.55%	7.76%	7.78%	1.02	1.00
New Mexico	10.34%	6.92%	n/a	n/a	0.67	
New York	8.11%	6.65%	8.51%	6.71%	0.82	0.79
North Carolina	8.05%	5.30%	7.64%	5.24%	0.66	0.69
North Dakota	4.80%	n/a	5.56%	n/a		
Ohio	7.55%	5.05%	8.00%	5.16%	0.67	0.65
Oklahoma	7.37%	5.40%	6.61%	5.69%	0.73	0.86
Oregon	6.29%	3.72%	5.84%	3.60%	0.59	0.62
Pennsylvania	6.18%	4.79%	7.01%	4.98%	0.77	0.71
Rhode Island	6.96%	10.55%	7.80%	11.20%	1.52	1.44
South Carolina	6.66%	5.45%	5.55%	5.50%	0.82	0.99
South Dakota	6.48%	4.21%	3.90%	4.26%	0.65	1.09
Tennessee	8.30%	3.99%	6.40%	3.69%	0.48	0.58
Texas	7.22%	5.15%	9.19%	5.18%	0.71	0.56
Utah	6.66%	3.61%	5.06%	3.59%	0.54	0.71

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Vermont	6.20%	n/a	2.67%	n/a		

**Table 2F. Percentage of Firms and Sales and Corresponding Disparity Ratios, All Firms and Employers Firms, Women, Construction Industries, 2002, cont'd**

State	Percentage of All Firms	Percentage of All Sales	Percentage of All Employers	Percentage of All Employer Sales	Disparity Ratio-All Firms	Disparity Ratio Employers
Virginia	6.81%	4.59%	6.97%	4.58%	0.67	0.66
Washington	6.87%	3.37%	5.42%	3.26%	0.49	0.60
West Virginia	6.03%	7.84%	7.75%	7.96%	1.30	1.03
Wisconsin	6.52%	5.63%	5.49%	5.87%	0.86	1.07
Wyoming	7.77%	6.60%	9.07%	6.69%	0.85	0.74

Notes: See Table 2A. The Employer disparity ratio for Arkansas, Hawaii, and Nebraska and the All Firms disparity ratio for Idaho, Illinois, and Montana are statistically significant at a 1-in-10 probability level. "n/a" indicates data was suppressed by Census for statistical reason and/or to protect confidentiality.

**Table 3A. Actual and Potential Business Formation Rates, Construction and Construction-Related Industries**

<b>Race/Sex, Location, Transportation Mode</b>	<b>Business Formation Rate (%)</b>	<b>Expected Business Formation Rate (%)</b>	<b>Disparity Ratio</b>
<i>Austin, TX MSA (Airport)</i>	(1)	(2)	(3)
African-American	17.7	27.4	0.646
Hispanic or Latino	10.8	18.4	0.587
Asian	18.6	24.2	0.769
Native American	39.3	46.9	0.838
Nonminority female	11.7	24.2	0.483
All minority and female	11.5	20.1	0.572
<i>Chicago, IL MSA (Highways)</i>			
African-American	20.2	16.0	n/a
Hispanic or Latino	10.5	18.1	0.580
Asian	9.9	15.6	0.635
Native American	8.0	16.0	0.500
Nonminority female	11.0	19.5	0.564
All minority and female	12.1	20.8	0.582
<i>Colorado (Airport)</i>			
African-American	30.3	23.4	n/a
Hispanic or Latino	7.3	19.8	0.369
Asian	12.4	18.1	0.685
Native American	3.3	11.3	0.292
Nonminority female	12.5	21.0	0.595
All minority and female	10.3	18.9	0.545
<i>Maryland (Highways, Transit, Airport)</i>			
African-American	11.3	21.1	0.536
Hispanic or Latino	7.1	14.7	0.483
Asian	16.8	22.8	0.737
Native American	7.2	15.2	0.474
Nonminority female	9.5	18.0	0.528
All minority and female	10.0	18.6	0.538
<i>Memphis, TN-MS-AR MSA (Airport)</i>			
African-American	14.6	24.3	0.601
Hispanic or Latino	12.6	20.2	0.624
Asian	0.0	5.6	0.000
Native American	28.8	36.4	0.791
Nonminority female	21.9	30.5	0.718
All minority and female	15.8	24.4	0.648

**Table 3A. Actual and Potential Business Formation Rates, Construction and Construction-Related Industries, cont'd**

<b>Race/Sex, Location, Transportation Mode</b>	<b>Business Formation Rate (%)</b>	<b>Expected Business Formation Rate (%)</b>	<b>Disparity Ratio</b>
<i>Missouri (Highways)</i>	(1)	(2)	(3)
African-American	13.91	23.21	0.599
Hispanic or Latino	12.86	22.46	0.573
Asian	11.70	17.50	0.669
Native American	28.47	16.47	n/a
Nonminority female	19.21	22.91	0.838
All minority and female	18.13	24.00	0.755
<i>Minnesota (Highways)</i>			
African-American	4.6	14.3	0.322
Hispanic or Latino	11.5	19.1	0.602
Asian	16.1	21.8	0.739
Native American	6.5	14.5	0.448
Nonminority female	16.8	25.3	0.664
All minority and female	15.1	23.2	0.651
<i>Philadelphia, PA MSA (Transit)</i>			
All minority and female	13.2	18.1	0.729
<i>Washington State (Highways)</i>			
African-American	5.5	25.5	0.216
Hispanic or Latino	10.5	18.1	0.580
Asian	13.4	19.0	0.705
Native American	13.3	20.9	0.636
Nonminority female	14.5	18.7	0.775
All minority and female	14.4	20.7	0.696

Notes The figure in column (1) is the average self-employment rate weighted using PUMS population-based person weights. The figure in column (2) is derived by inflating the figure in column (1) according to the corresponding coefficient from the business formation regression analysis, which holds constant industry, geography, education, age, and labor market status. Column (3) is column (1) divided by column (2). “n/a” indicates no adverse disparity observed. If there is parity in the relevant marketplace, then the disparity ratio will equal 1.000 because the expected business formation rate (that is, the business formation rate that would be observed in a non-discriminatory marketplace) will be equivalent to the actual business formation rate. In cases where adverse disparities are present in the relevant marketplace, then the disparity ratio will be less than 1.000 because expected business formation rates will exceed current business formation rates.

Source: 2000: Five Percent PUMS.

**Table 3B. Actual and Potential Business Owner Earnings, Construction and Construction-Related Industries**

<b>Race/Sex, Location, Transportation Mode</b>	<b>Business Earnings Deficit (%)</b>
<i>Austin, TX MSA (Airport)</i>	(1)
African-American	-33.8
Hispanic or Latino	n/a
Asian	-6.9
Native American	-35.3
Nonminority female	-50.5
<i>Chicago, IL MSA (Highways)</i>	
African-American	-29.2
Hispanic or Latino	-14.7
Asian	-5.7
Native American	-36.8
Nonminority female	-51.2
<i>Colorado (Airport)</i>	
African-American	-29.0
Hispanic or Latino	n/a
Asian	-5.7
Native American	-36.8
Nonminority female	-51.3
<i>Maryland (Highways, Transit, Airport)</i>	
African-American	-27.9
Hispanic or Latino	-18.8
Asian	-3.8
Native American	-38.0
Nonminority female	-43.7
<i>Memphis, TN-AR-MS MSA (Airport)</i>	
African-American	-30.1
Hispanic or Latino	-19.0
Asian	-4.1
Native American	-38.4
Nonminority female	-44.0
<i>Missouri (Highways)</i>	
African-American	-17.5
Hispanic or Latino	-12.3
Asian	-1.6
Native American	-14.9
Nonminority female	-47.4
<i>Minnesota (Highways)</i>	
African-American	-29.0
Hispanic or Latino	-14.5
Asian	-5.6
Native American	-36.7

<b>Race/Sex, Location, Transportation Mode</b>	<b>Business Earnings Deficit (%)</b>
Nonminority female	-51.3

**Table 3B. Actual and Potential Business Owner Earnings, Construction and Construction-Related Industries, cont'd**

<b>Race/Sex, Location, Transportation Mode</b>	<b>Business Earnings Deficit (%)</b>
<i>Philadelphia, PA MSA (Transit)</i>	
All minority and female	-38.3
<i>Washington State (Highways)</i>	(1)
African-American	-33.8
Hispanic or Latino	-14.7
Asian	-6.9
Native American	-35.4
Nonminority female	-50.5

Notes The figure in column (1) is the percentage by which minority or female business owner earnings are lower than comparable non-minority male earnings, based on results of the business owner earnings regression analysis, which holds constant industry, geography, education, age, and labor market status.

Source: Five Percent Decennial Census PUMS.

**Table 3C. Excess Loan Denial Rates–Nine Jurisdictions**

<b>Race/Sex</b>	<b>(1)</b>	<b>(2)</b>
	<i>Most Recent Application (%)</i>	<i>Last Three Years (%)</i>
African-American	28.9	29.3
Hispanic or Latino	17.8	24.4
Asian and Pacific Islander	4.2	0.3
Native American	8.7	18.8
Nonminority female	4.6	8.6

Source: NERA Credit Market Surveys, 1999-2007.

**Table 3D. Excess Cost of Credit–Nine Jurisdictions**

<b>Race/Sex</b>	<b>(1)</b>	<b>(2)</b>
	<i>Most Recent Application (Int. Rate % Points)</i>	<i>Last Three Years (Int. Rate % Points)</i>
African-American	1.683	1.491
Hispanic or Latino	0.820	0.895
Asian and Pacific Islander	1.221	0.789
Native American	1.241	1.008
Nonminority female	0.046	0.018

Source: NERA Credit Market Surveys, 1999-2007.