

THE STATE OF

# SMALL BUSINESS

A SNAPSHOT OF MINORITY-OWNED SMALL BUSINESSES IN TODAY'S ECONOMY

## HOW THEY SCORE

As part of its analytical series on small businesses, Experian®, the leading global information services company, today announced a new analysis that offers insights into the health of minority-owned small businesses.

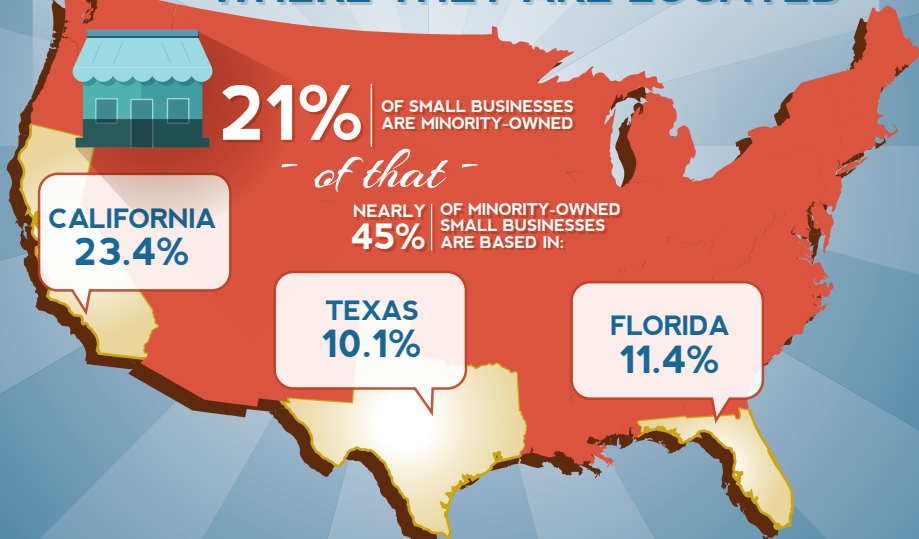
49.7

AVERAGE BUSINESS CREDIT SCORE\*

707

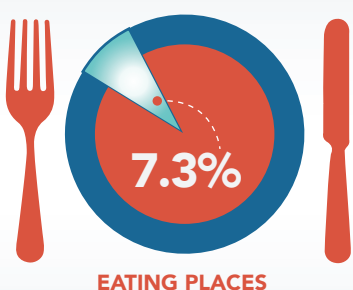
AVERAGE CONSUMER CREDIT SCORE

## WHERE THEY ARE LOCATED



## MOST POPULAR INDUSTRIES

THE INDUSTRY OF PREFERENCE FOR MINORITY SMALL-BUSINESS OWNERS IS EATING PLACES



BEAUTY SHOPS

5.8%

LEGAL SERVICES

2.9%

BUSINESS SERVICES

2.7%

REAL ESTATE

2.5%

7.0% OF MINORITY-OWNED SMALL BUSINESSES ARE HOME-BASED



## INCOME



AVERAGE CONSUMER INCOME

\$92,489

## EDUCATION



AT LEAST SOME COLLEGE EXPERIENCE

65.6%

LEARN MORE ABOUT THE ANALYSIS  
URL TBD

LEARN MORE ABOUT BUSINESS CREDIT  
[WWW.EXPERIAN.COM/BUSINESSCREDITREPORT](http://WWW.EXPERIAN.COM/BUSINESSCREDITREPORT)

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The analysis is based on a statistically relevant sampling of data from Experian's consumer and business credit database from December 2015. The sample was based on a select business population where ethnic background was identifiable. Average scores are an average of the sample and are not representative of national averages of the consumer or small business. Ethnic background was obtained from Ethnic Technologies, a provider of multicultural marketing data, ethnic identification software and ethnic data appending services.

\*Based on a scale of 1 to 100 (with 100 being least risky); predicts the likelihood of severe delinquency (more than 91 days past due) within the next 12 months

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