

**Chartbook of Minority and Women-Owned
Businesses in Michigan Based On Statistics
From the 1987 Economic Census Reports**

by

Rene P. Rosenbaum and Marcelo E. Siles

**Research Report No. 7
February 1994**

Julian Samora Research Institute
Michigan State University
301 Nisbet Building
1407 S. Harrison Road
East Lansing, MI 48823-5286

Phone: (517) 432-1317

Fax: (517) 432-2221

E-mail: jsamorai@msu.edu

Web: www.jsri.msu.edu

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The Julian Samora Research Institute
Michigan State University
112 Paolucci Building
East Lansing, MI 48824-1110
(517)432-1317
FAX: (517)432-2221

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PREFACE

The charts, tables, and text in this Chartbook measure differences in statistics such as annual payroll, employment, firm, and receipts (in the aggregate and on a per capital basis) for businesses in Michigan and United States owned by minorities - blacks, persons of Hispanic or Latin American ancestry, persons of American Indian ancestry, persons of American Indian, Asian, or other minority origin or descent - and women. The charts give the reader a quick method for comparing basic economic data for Black, Hispanic, Asian American, American Indian, and other minority-owned firms in Michigan and the United States. The charts also compare basic economic data for women-owned firms in Michigan and the United States.

ABBREVIATIONS, SYMBOLS AND EXPLANATION OF TERMS

The tables and charts were generated from the economic data published in the **1987 Survey of Minority-Owned Business Enterprises** and the **1987 Survey of Women-Owned Businesses**. Reference should be made to economic census reports MB87-1, 2, 3, 4, and WB87-1 for a complete explanation of such terms as annual payroll, employment, firm, and receipts.

The following abbreviations are used in this publication:

AGR. agriculture	(agricultural services, forestry, fishing, and mining)
CON.	construction
MAN.	manufacturing
TRA. transportation	(transportation and public utilities)
FIR. FIRE	(finance, insurance, and real estate)
SER.	services
IND.Industry, NC	(Industries not classified)
MSA	metropolitan statistical area

PMSA	primary metropolitan statistical area
AAAIOM	Asian American, American Indian, and Other Minorities
AA	Ann Arbor
BC	Battle Creek
BH	Benton Harbor
DE	Detroit
FL	Flint
GR	Grand Rapids
KA	Kalamazoo
LA	Lansing-East Lansing
MU	Muskegon
SA	Saginaw-Bay City-Midland
0	represents zero or data withheld; corresponds to (-) or (D) in the minority business reports
ANMMF	all nonminority male firms; from all male firms minus minority male firms.
ANMWF	all nonminority women firm; from all women firms minus minority women firms
M/AF	the ratio of male-owned firms to all firms
W/AF	the ratio of women-owned firms to all firms
MM/AMF	the ratio of minority male-owned firms to all male-owned firms.
MW/AWF	the ratio of minority women-owned firms to all women-owned firms.

MW/AWF	the ratio of minority women-owned firms to all women-owned firms.
MM/ANMMF	the ratio of minority male-owned firms to all nonminority male-owned firms
MW/ANMWF	the ratio of minority women-owned firms to all nonminority women-owned firms

Formula for Annual Growth Rate:

$$r = \left(\frac{V_t}{V_o} \right)^{1/t} - 1$$

Where:

r = growth rate

V_t = last period value

V_o = initial period value

t = the number of elapsed time periods since the beginning value.

From:

ECONOMETRICS BASIC AND APPLIED, Johnson A.C. Jr., Johnson M.B. and Buse R.C., Pages 352 and 353, Macmillan Publishing Company, New York, New York, 1987.

The nominal annual growth rates for Sales and Receipts and Payroll were adjusted for inflation using the CPI for all items of 13.6 percent found in Table B-56 (page 411) of The Economic Report of the President, January 1993.

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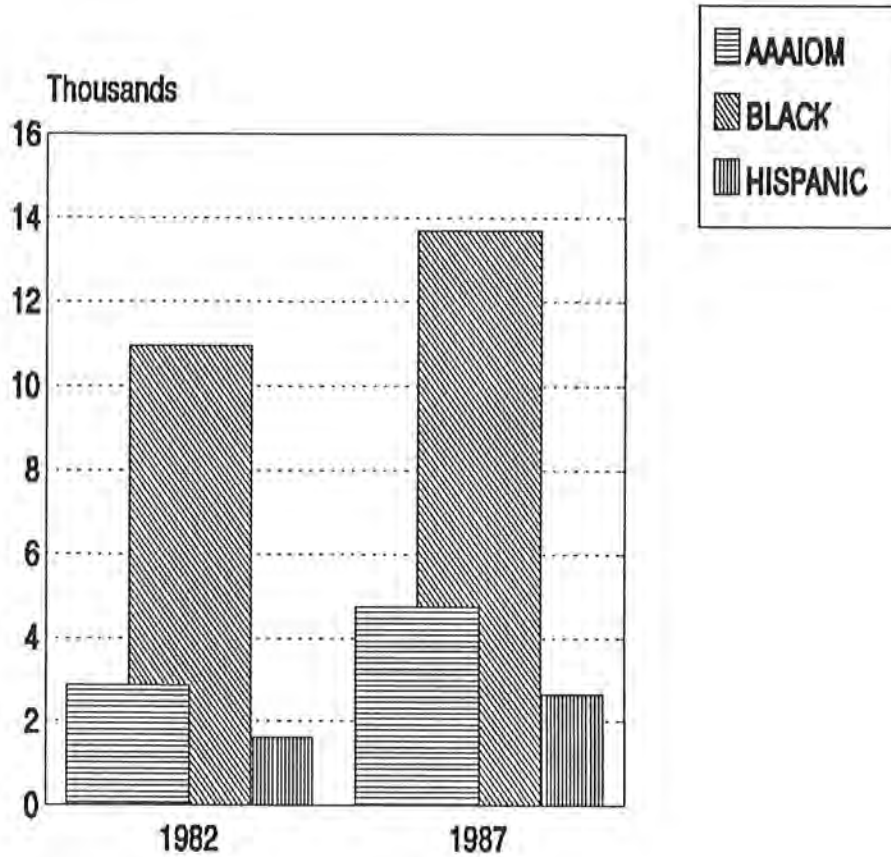
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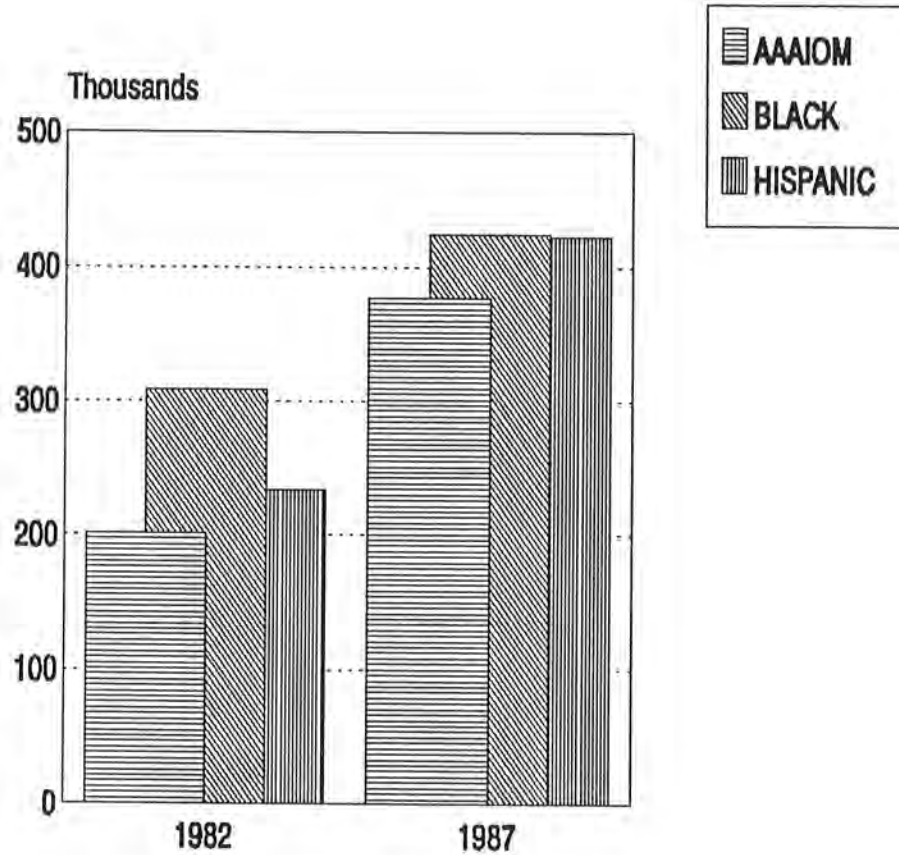
**CHART 1. MINORITY-OWNED FIRMS IN MICHIGAN BY MINORITY GROUP
1982-1987**



Source: Table 16.
(number)

AAAIOM-owned firms in Michigan grew from 2,864 in 1982 to 4,729 in 1987 - a 65 percent increase. Black-owned firms grew during this period from 10,947 to 13,708 - a 25 percent increase. Hispanic-owned firms grew from 1,616 to 2,654 - a 64 percent increase.

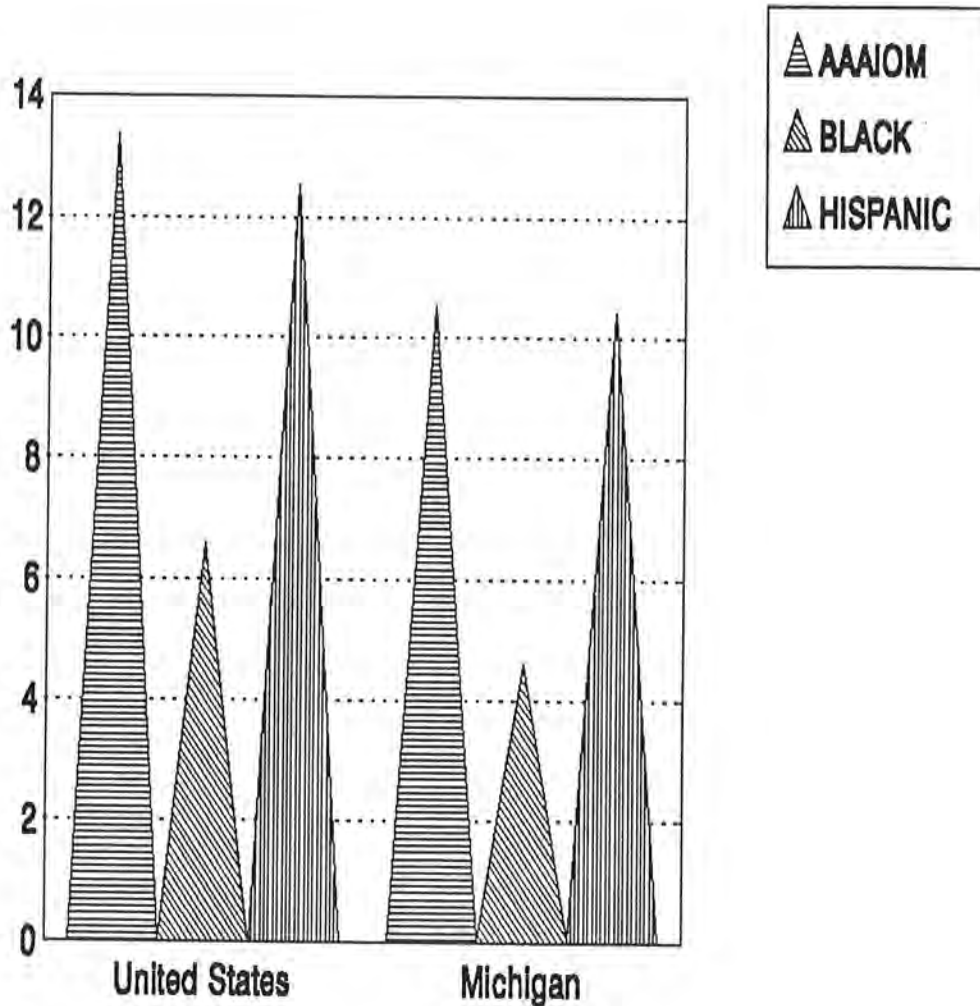
**CHART 2. MINORITY-OWNED FIRMS IN THE UNITED STATES BY
MINORITY GROUP 1982 - 1987**



Source: Table 16.
(number)

AAAIOM-owned firms in the United States grew from 201,364 in 1982 to 317,611 in 1987 - an 87 percent increase. Black-owned firms grew during this period from 308,250 to 424,165 - a 38 percent increase. Hispanic-owned firms grew from 233,975 to 422,373 - an 81 percent increase.

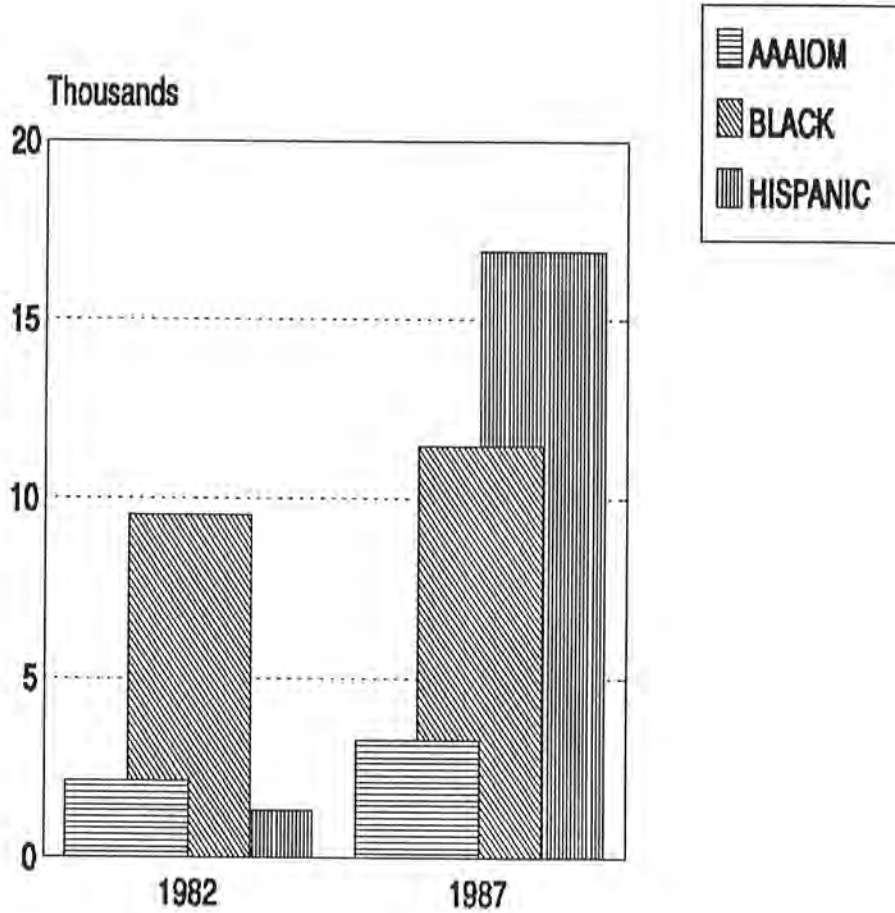
**CHART 3. ANNUAL GROWTH RATE IN MINORITY-OWNED FIRMS BY
MINORITY GROUP FOR THE UNITED STATES AND MICHIGAN:
1982 - 1987**



Source: Table 16.
(percent)

AAAIOM-owned firms in Michigan grew at an annual rate of 10.55 percent from 1982 to 1987. For the US, the annual growth rate for AAAIOM-owned firms was 13.36 percent. Black-owned firms in Michigan grew during this period at an annual rate of 4.60 percent. For the US, their annual growth rate was 6.59 percent. Hispanic-owned firms registered an annual growth rate of 10.43 percent in Michigan and a 12.54 percent growth rate in the US. In general, the annual growth rate for the three minority groups was lower in Michigan than the US over the 5 year period.

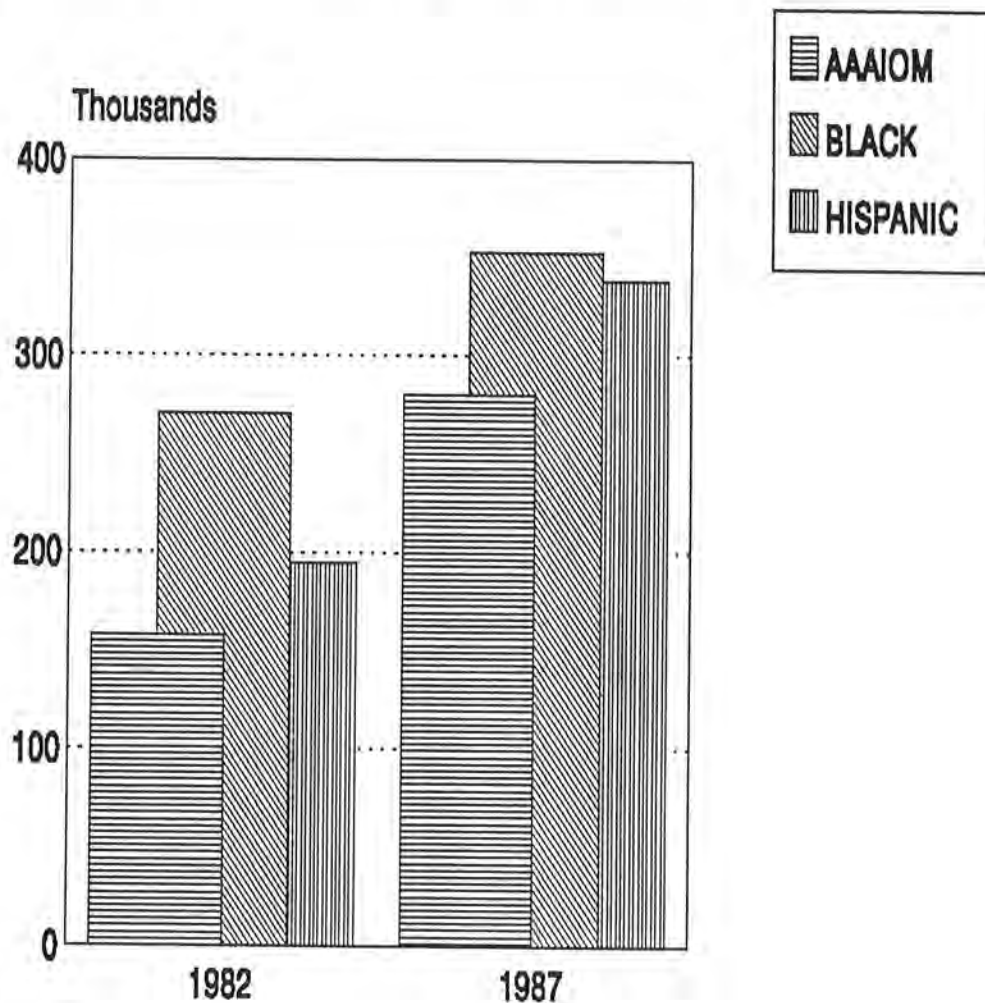
CHART 4. MINORITY-OWNED FIRMS WITHOUT PAID EMPLOYEES BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 29.
(number)

AAAIOM-owned firms without paid employees in Michigan grew from 2,145 in 1982 to 3,285 in 1987 - a 53 percent increase. Black-owned firms grew during this period from 9,531 to 11,467 - a 20 percent increase. Hispanic-owned firms grew from 1,331 to 2,190 - a 65 percent increase.

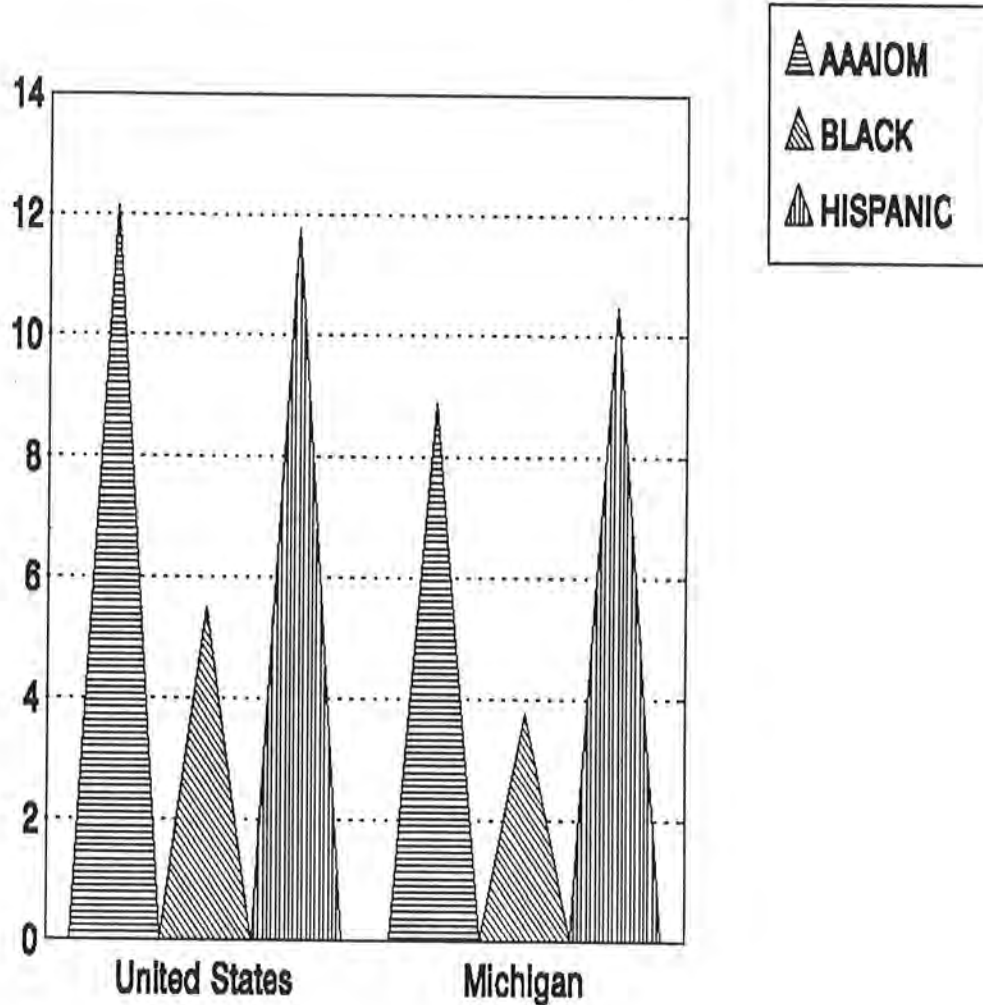
CHART 5. MINORITY-OWNED FIRMS WITHOUT PAID EMPLOYEES BY MINORITY GROUP FOR THE UNITED STATES: 1982-1987.



**Source: Table 29.
(number)**

The number of AAAIOM-owned firms without paid employees in the US grew from 157,941 in 1982 to 280,254 in 1987 - a 77 percent increase. Black-owned firms grew during this period from 270,419 to 353,350 - a 31 percent increase. Hispanic-owned firms grew from 194,703 to 339,465 - a 74 percent increase.

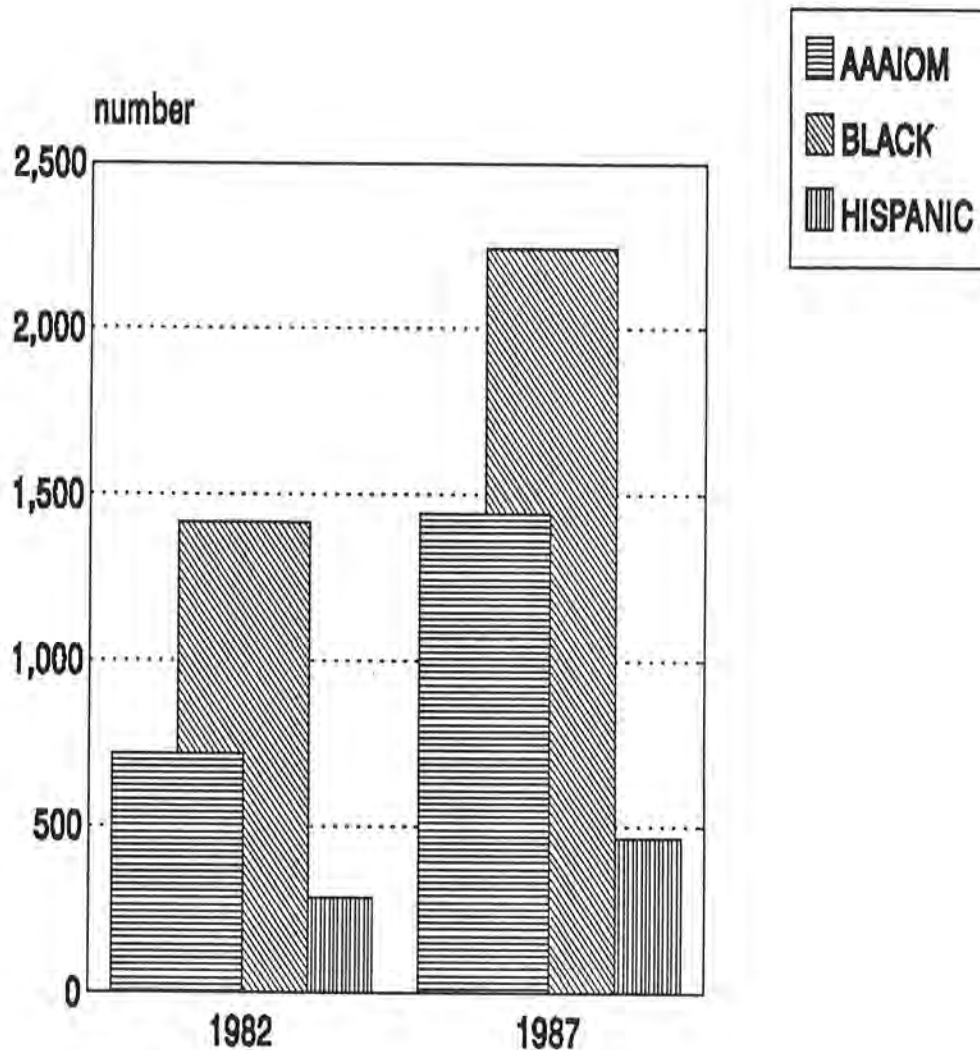
CHART 6. ANNUAL GROWTH RATE IN MINORITY-OWNED FIRMS WITHOUT PAID EMPLOYEES BY MINORITY GROUP FOR THE UNITED STATES AND MICHIGAN: 1982-1987.



Source: Table 29.
(percent)

AAAIOM-owned firms without paid employees in Michigan experienced an annual growth rate of 8.90 percent from 1982 to 1987. For the US, their annual growth rate was 12.15 percent. Black-owned firms without paid employees in Michigan had an annual growth rate of 3.77 percent. For the US, their annual growth rate was 5.50 percent. For Hispanic-owned firms without paid employees in Michigan, the annual growth rate was 10.47 percent. Their annual growth rate for the US was 11.76 percent. In general, the annual growth rate was lower in Michigan than in the US for all three groups. In Michigan, Hispanic-owned firms without paid employees experienced the largest growth rate of all three groups.

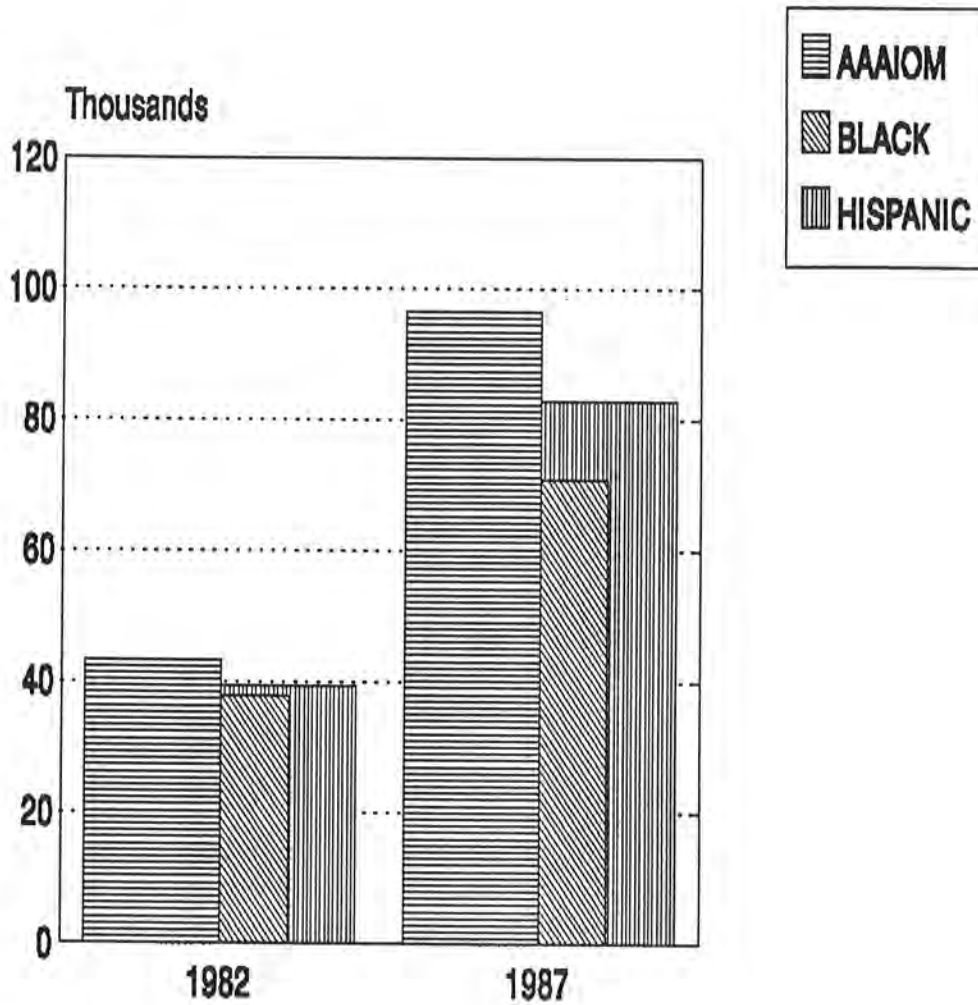
CHART 7. MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 19.

AAAIOM-owned firms with paid employees in Michigan grew from 719 in 1982 to 1,444 in 1987 - a 101 percent increase. Black-owned firms with paid employees grew during the same period from 1,416 to 2,241 - a 58 percent increase. Hispanic-owned firms with paid employees grew from 285 to 464 - a 63 percent increase.

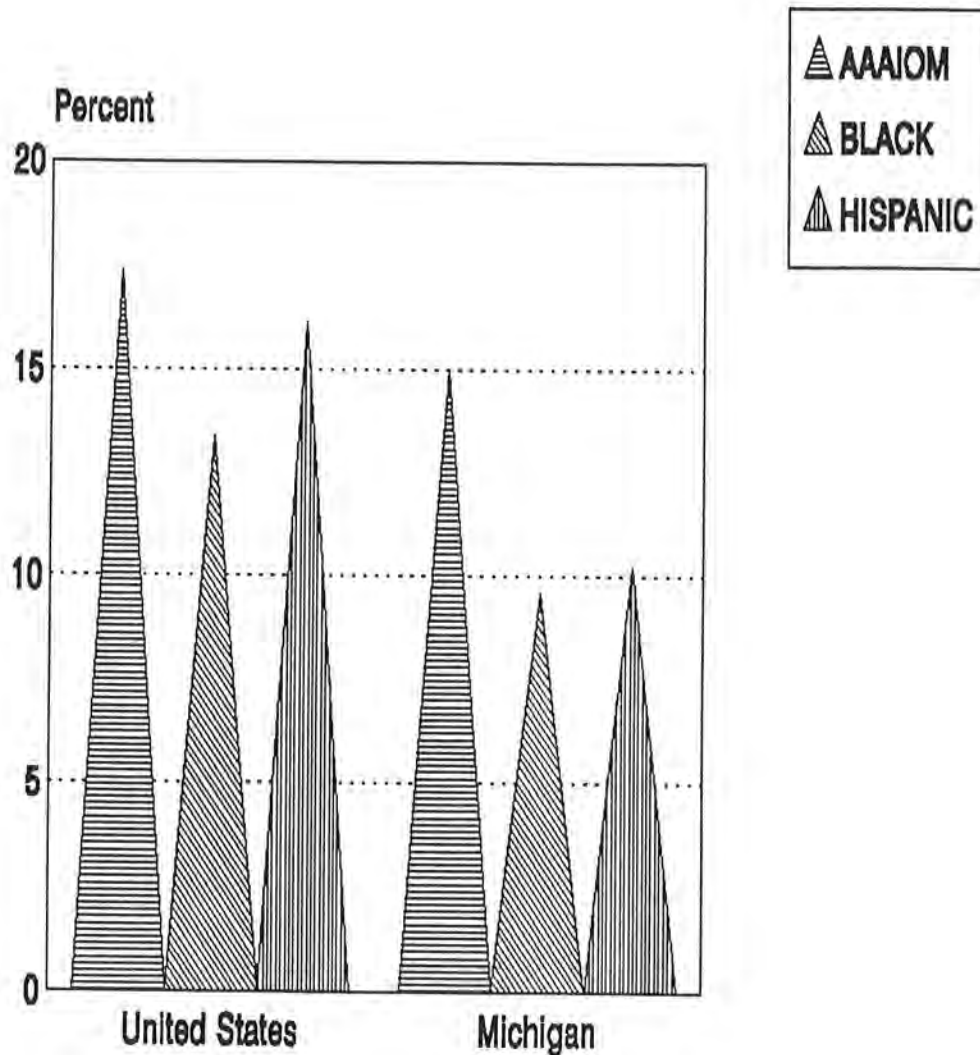
CHART 8. MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 19.
(number)

AAAIOM-owned firms with paid employees in the United States grew from 43,323 in 1982 to 96,457 in 1987 - a 123 percent increase. During the same period, Black-owned firms with paid employees grew from 37,841 to 70,815 - an 87 percent increase. Hispanic-owned firms with paid employees grew from 39,272 to 82,908 - a 111 percent increase.

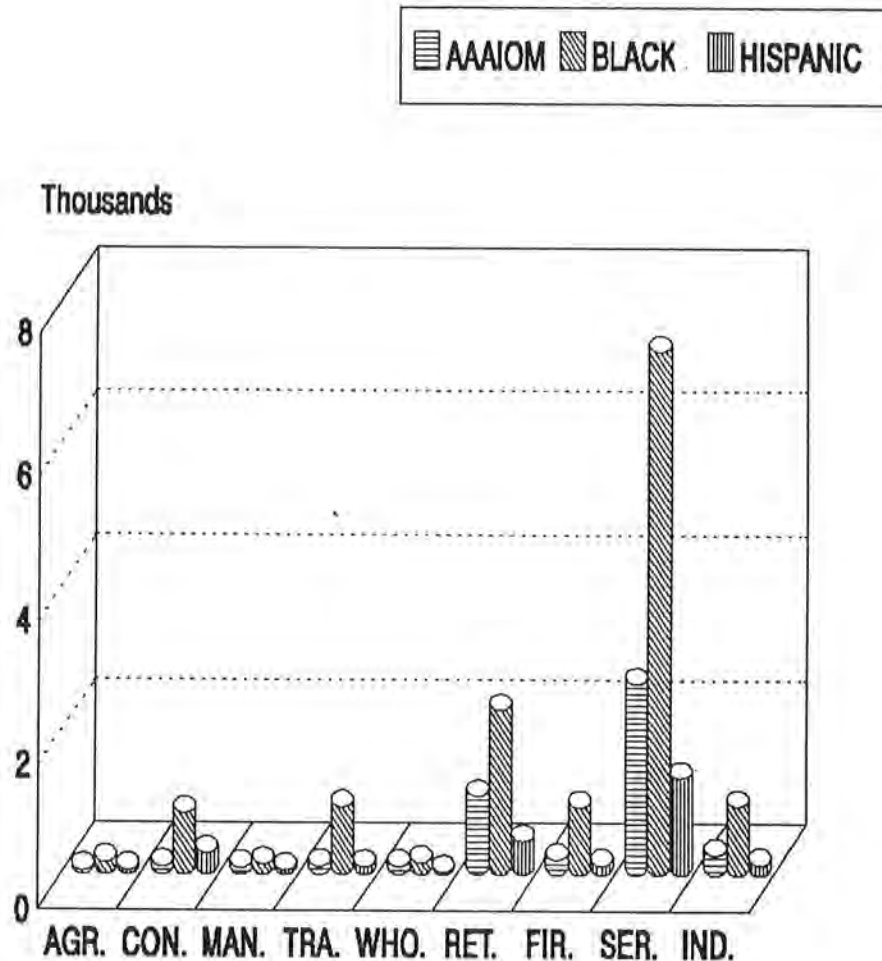
CHART 9. ANNUAL GROWTH RATE IN MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP FOR THE UNITED STATES AND MICHIGAN: 1982 - 1987.



Source: Table 19.

The annual growth rate for minority-owned firms with paid employees from 1982 to 1987 was higher in the US than in Michigan for all three minority groups. In the US, AAAIOM-owned firms grew by 17.36 percent. In Michigan, their annual growth rate was 14.97 percent. Black-owned firms with paid employees in the US grew by 13.35 percent. In Michigan, their annual growth rate was 9.62 percent. Hispanic-owned firms grew at an annual rate of 16.12 percent in the US and at an annual growth rate of 10.24 percent in Michigan.

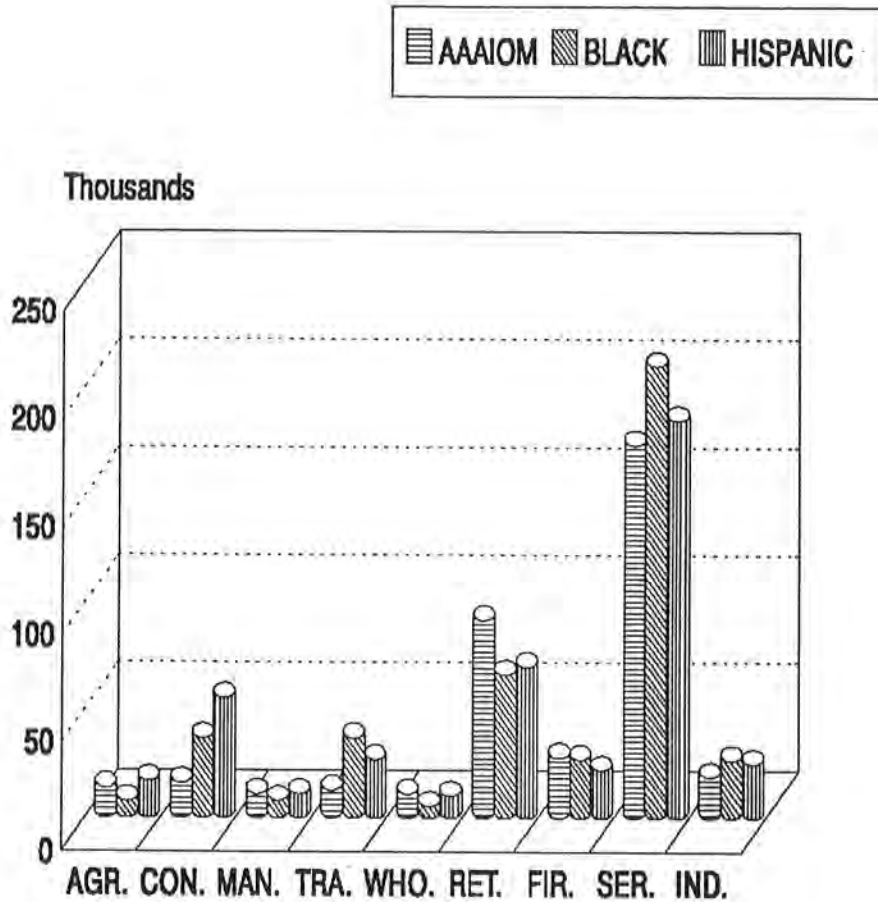
CHART 10. MINORITY-OWNED FIRMS IN MICHIGAN BY MINORITY GROUP AND INDUSTRY DIVISION: 1987



Source: Table 32.

Of the 4,729 AAAIOM-owned firms in Michigan, 79 percent (3,745) were concentrated in the services and retail trade sectors; 56 percent (2,660) were in the services sector and 23 percent (1,085) were in the retail trade sector. Of the 13,708 Black-owned firms in the state, 70 percent (9,562) were in the services and retail trade sectors; 53 percent (7,273) were in the services sector and 17 percent (2,289) were in the retail trade sector. Of Michigan's 2,654 Hispanic-owned firms, 68 percent (1,806) were in the services and retail trade sectors; 51 percent (1,345) were in the services sector and 17 percent (461) were in the retail trade sector.

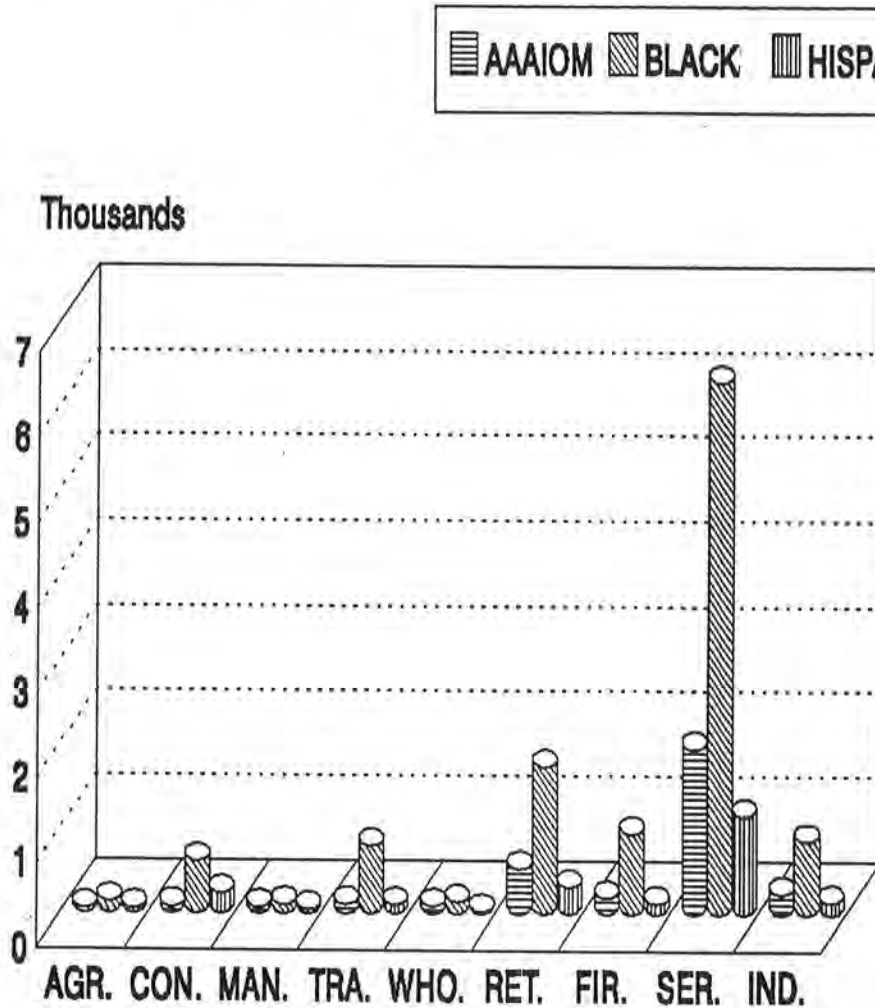
CHART 11. MINORITY-OWNED FIRMS IN THE UNITED STATES BY MINORITY GROUP AND INDUSTRY DIVISION: 1987



Source: Table 32.

Of the 376,711 AAAIOM-owned firms in the US, 70 percent (264,797) were concentrated in the services and retail trade sectors; 46 percent (172,946) were in the services sector and 24 percent (91,851) were in the retail trade sector. Of the 424,165 Black-owned firms in the United States, 65 percent (275,776) were in the services and retail trade sectors; 49 percent (209,547) were in the services sector and 16 percent (66,229) were in the retail trade sector. Of the 422,373 Hispanic-owned firms in the US, 60 percent (254,283) were in the services and retail trade sectors; 44 percent (184,372) were in the services sector and 17 percent (69,911) were in the retail trade sector.

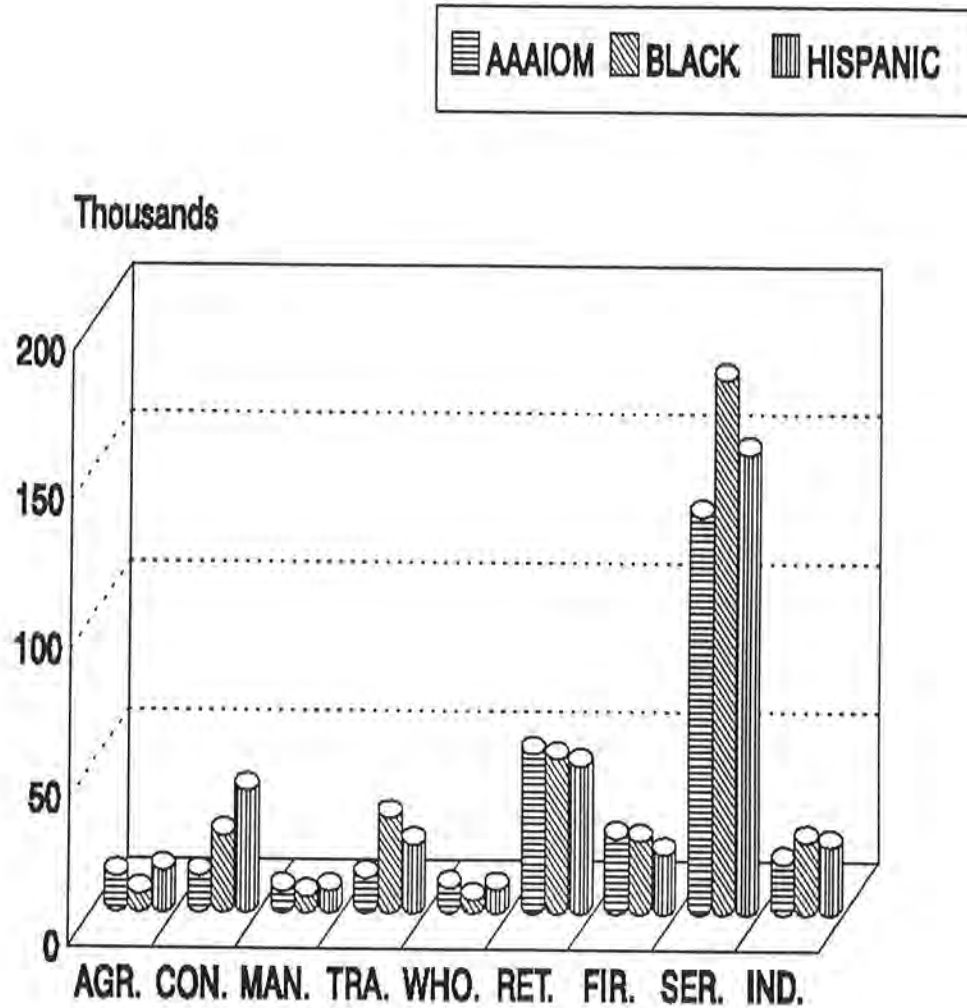
CHART 12. MINORITY-OWNED FIRMS WITHOUT PAID EMPLOYEES BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 45.
(number)

Of the 3,285 AAAIOM-owned firms without paid employees in Michigan, 75 percent (2,478) were concentrated in the services and retail trade sectors; 59 percent were in the services sector and 16 percent were in the retail trade sector. Of the 11,467 Black-owned firms without paid employees in the state, 70 percent (7,991) were in the services and retail trade sectors; 55 percent (6,263) were in the services sector and 15 percent (1,728) were in the retail trade sector. Of the state's 2,190 Hispanic-owned firms without paid employees, 67 percent (1,469) were in the services and retail sectors; 53 percent (1,155) were in the services sector and 14 percent (314) were in the retail trade sector.

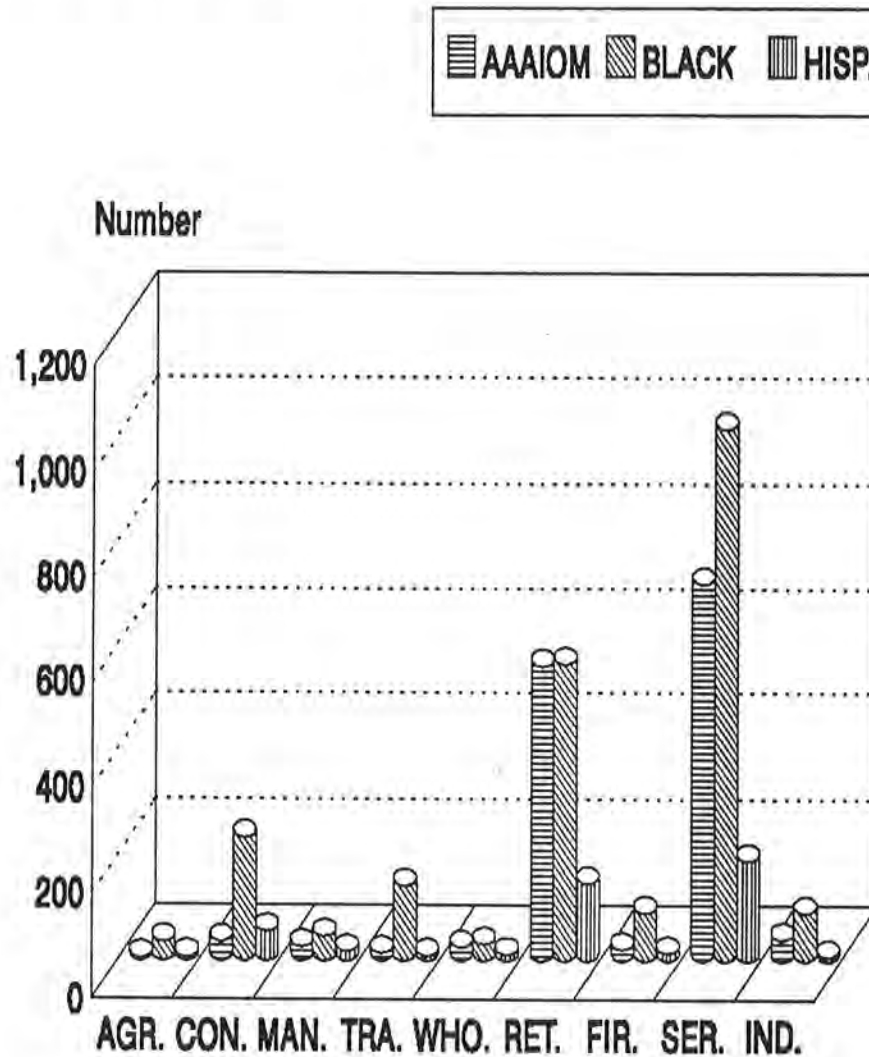
CHART 13. MINORITY-OWNED FIRMS WITHOUT PAID EMPLOYEES BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



**Source: Table 45.
(number)**

Of the 280,254 AAAIOM-owned firms without paid employees in the US, 67 percent (187,312) were concentrated in the services and retail trade sectors; 48 percent were in the services sector and 19 percent were in the retail trade sector. Of the 353,350 Black-owned firms without paid employees in the nation, 66 percent (231,520) were in the services and retail trade sectors; 51 percent (179,584) were in the services sector and 15 percent (51,936) were in the retail trade sector. Of the 339,465 Hispanic-owned firms without paid employees in the US, 60 percent (204,185) were in the services and retail sectors; 46 percent (154,622) were in the services sector and 15 percent (49,563) were in the retail trade sector.

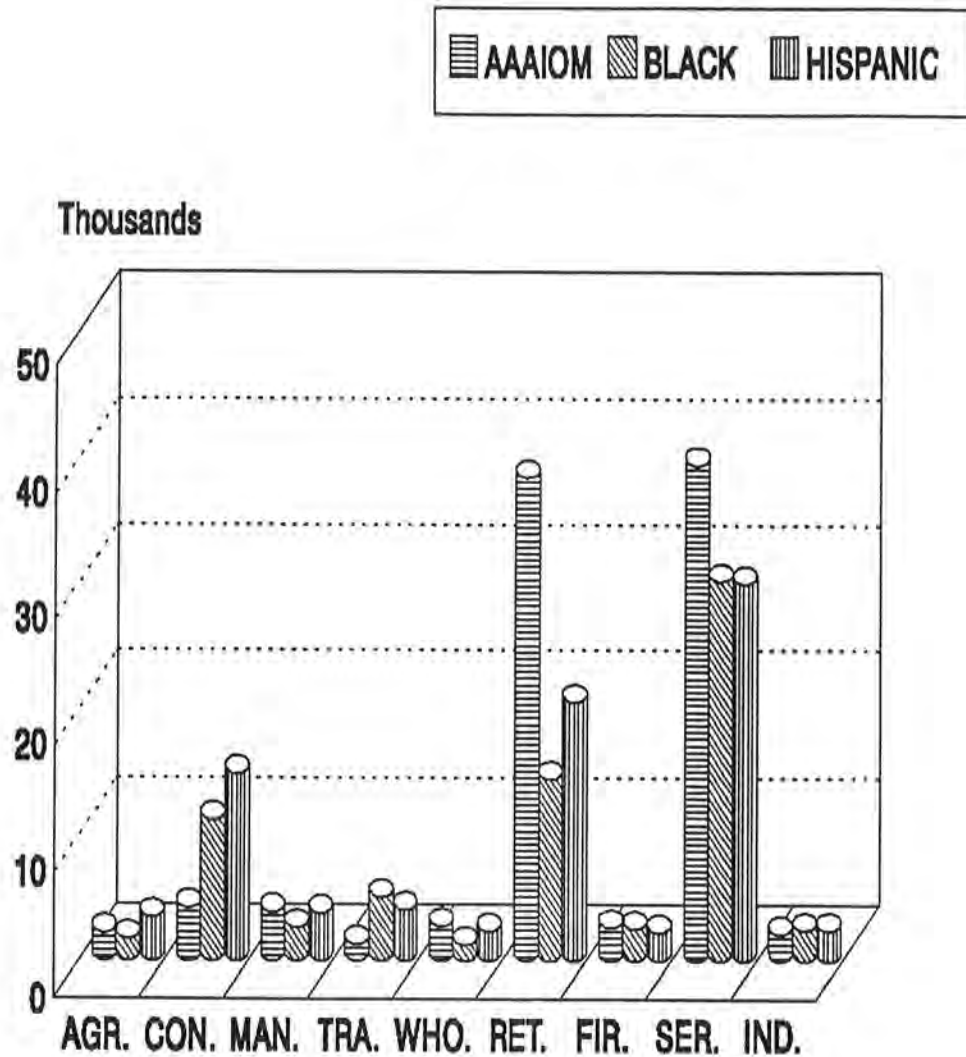
CHART 14. MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 35.

Of Michigan's 1,444 AAAIOM-owned firms with paid employees, 88 percent (1,272) were concentrated in the services and retail trade sectors; 50 percent (715) were in the services sector and 39 percent (557) were in the retail trade sector. Of the state's 2,241 Black-owned firms with paid employees in Michigan, 70 percent (1,571) were concentrated in the services and retail trade sectors; 45 percent (1,010) were in the services sector and 25 percent were in the retail trade sector. Of the state's 464 Hispanic-owned firms with paid employees, 73 percent (337) were in the services and retail trade sectors; 41 percent were in the services sector and 32 percent were in the retail trade sector.

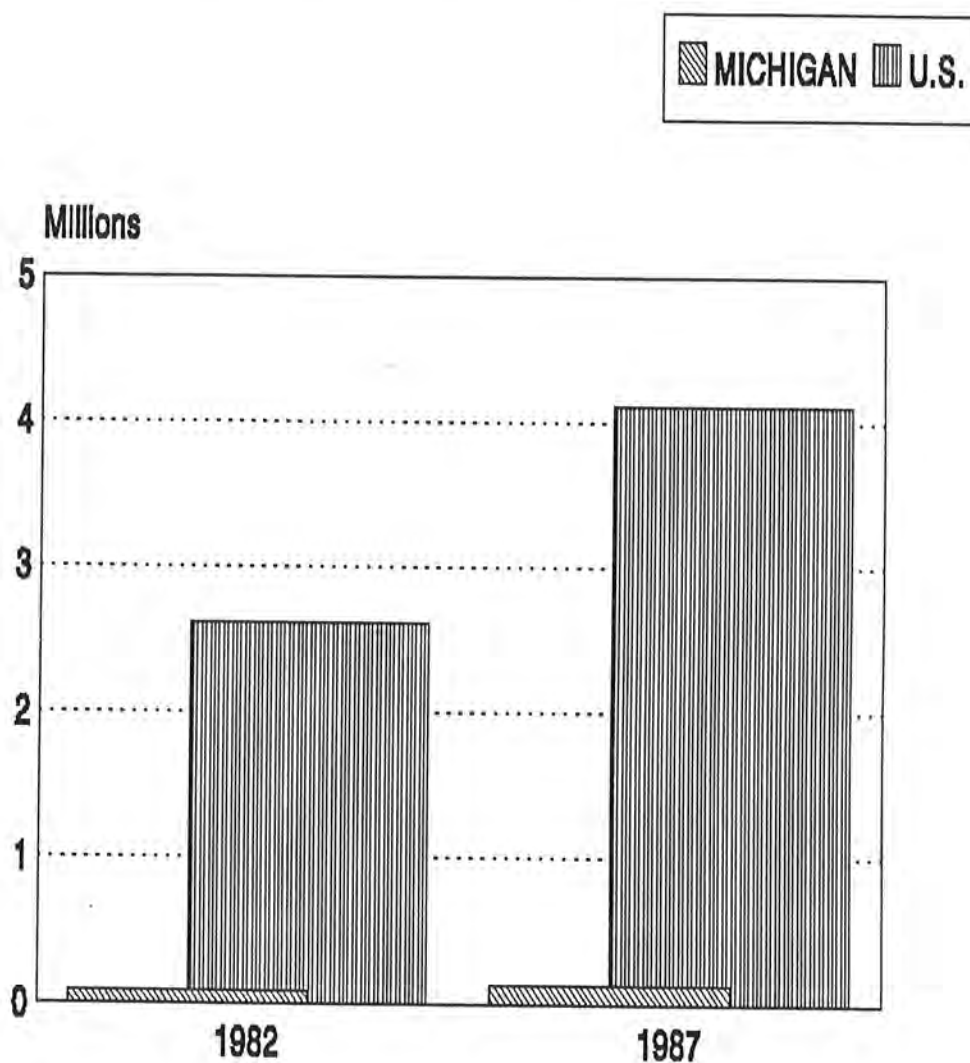
CHART 15. MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



Source: Table 35.

Of the 96,457 AAAIOM-owned firms with paid employees in the US, 80 percent (77,485) were concentrated in the services and retail trade sectors; 41 percent (39,249) were in the services sector and 39 percent (38,236) were in the retail trade sector. Of the 70,815 Black-owned firms with paid employees in the US, 62.5 percent (44,256) were concentrated in the services and retail trade sectors; 42.5 percent (29,963) were in the services sector and 20 percent (14,293) were in the retail trade sector. Of the 82,908 Hispanic-owned firms with paid employees in the nation, 60.5 percent (50,098) were in the services and retail trade sectors; 36 percent were in the services sector and 24.5 percent were in the retail trade sector.

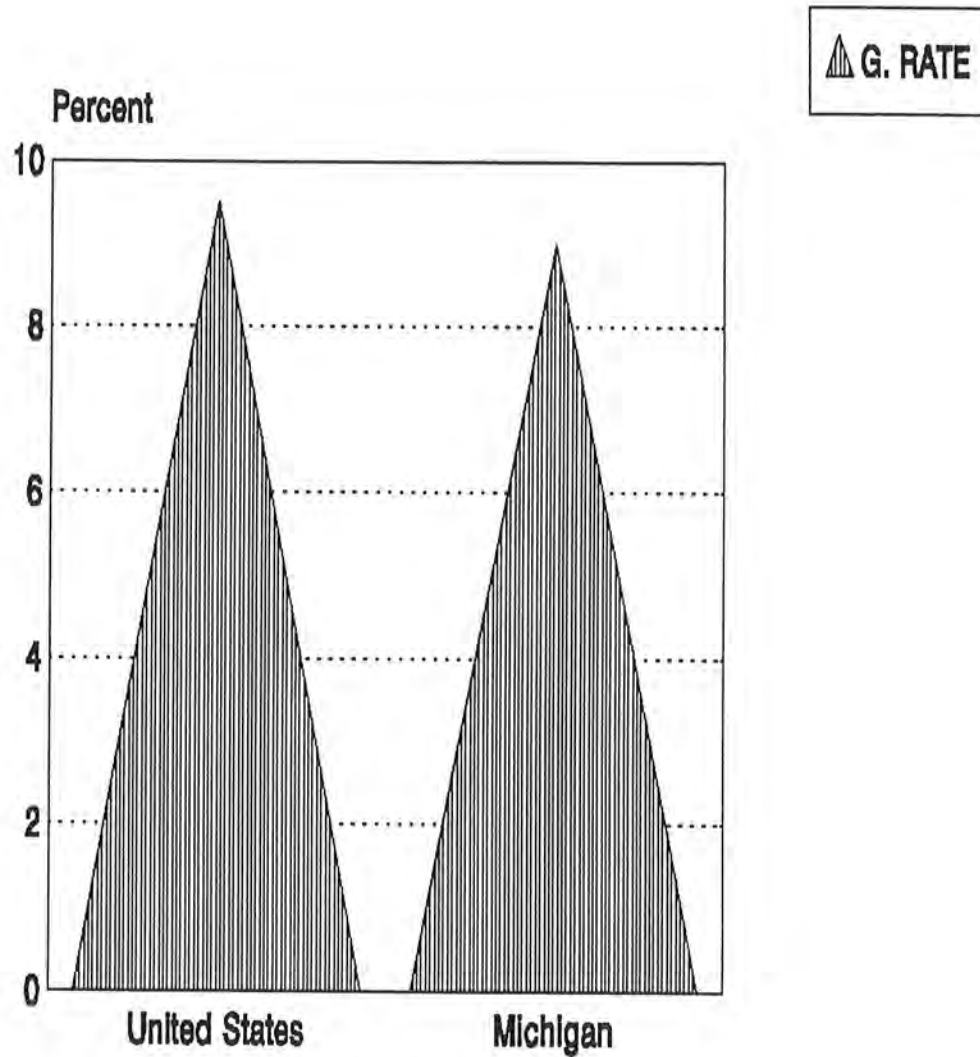
CHART 16. WOMEN-OWNED FIRMS IN THE UNITED STATES AND MICHIGAN: 1982 - 1987



Source: Table 49.

Women-owned firms in Michigan increased from 87,133 in 1982 to 133,958 in 1987 - a 54 percent increase. Women-owned firms in the US grew from 2,612,621 to 4,114,787 - a 58 percent increase. While in 1982 women-owned firms in Michigan represented 3.34 percent of all US women-owned firms, in 1987 they represented 3.26 percent.

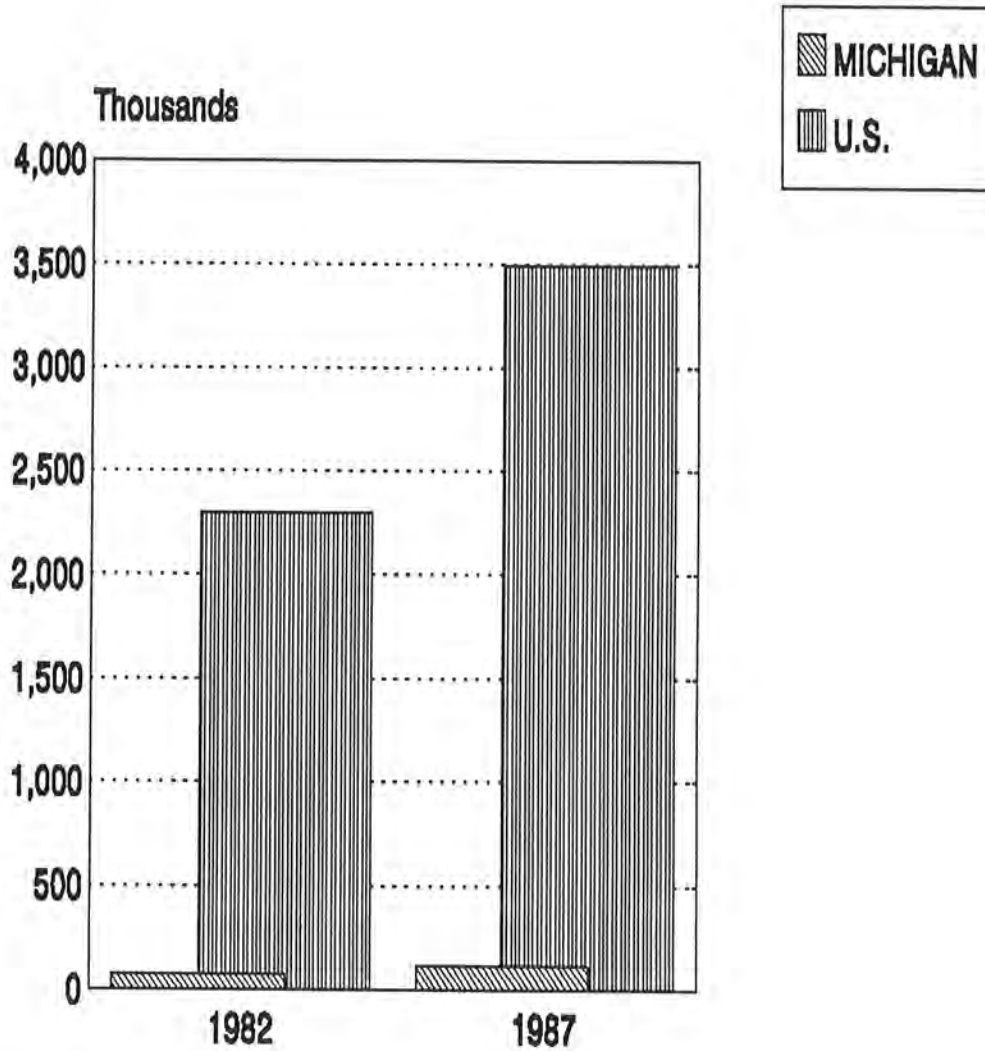
CHART 17. ANNUAL GROWTH RATE IN WOMEN-OWNED FIRMS IN THE UNITED STATES AND MICHIGAN: 1982 - 1987



Source: Table 49.

Women-owned firms experienced a lower annual growth rate in Michigan than in the United States between 1982 and 1987. In Michigan, the annual growth rate was 8.98 percent while in the United States the annual growth rate was 9.51 percent.

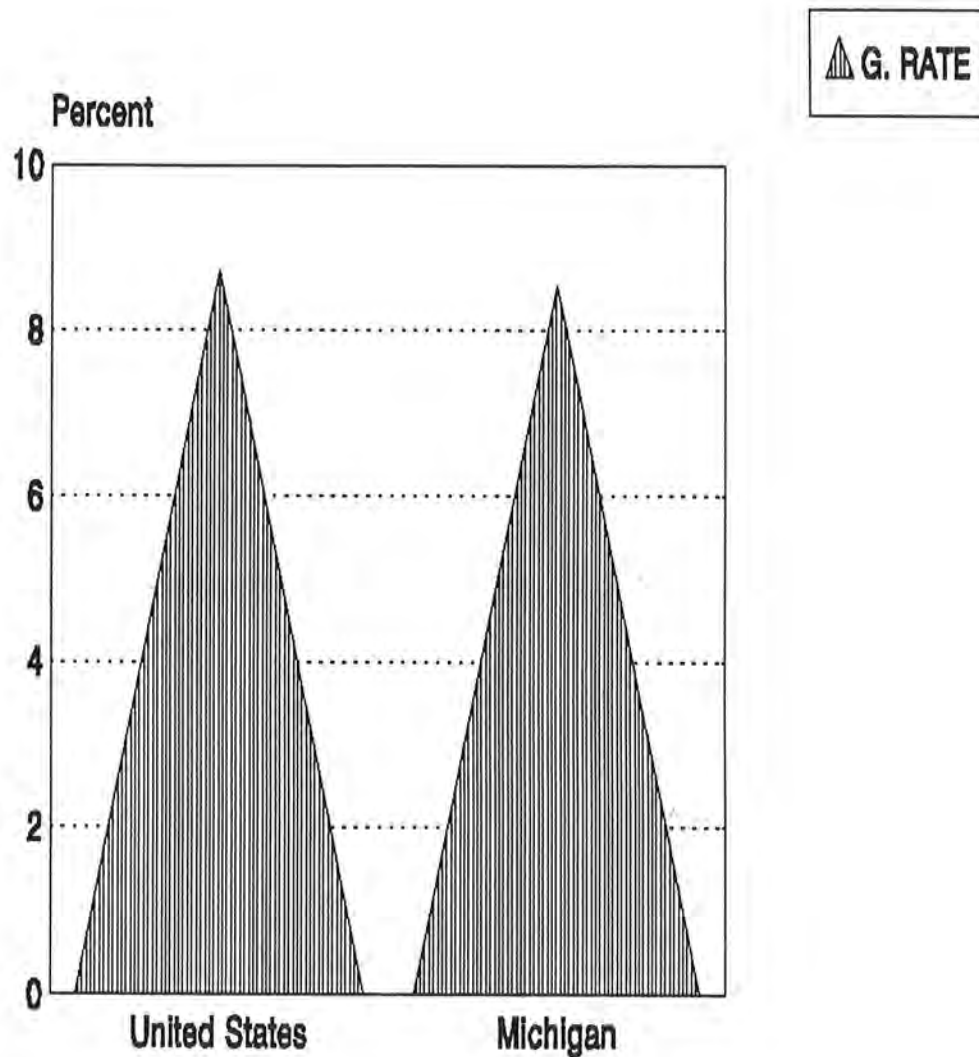
CHART 18. WOMEN-OWNED FIRMS WITHOUT PAID EMPLOYEES FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

Women-owned firms without paid employees in Michigan increased from 76,626 in 1982 to 115,393 in 1987 - a 51 percent increase. Women-owned firms without paid employees in the US grew from 2,300,959 to 3,496,589 - a 52 percent increase. While in 1982 women-owned firms without paid employees in Michigan represented 3.33 percent of all US women-owned firms without paid employees, in 1987, they represented 3.30 percent.

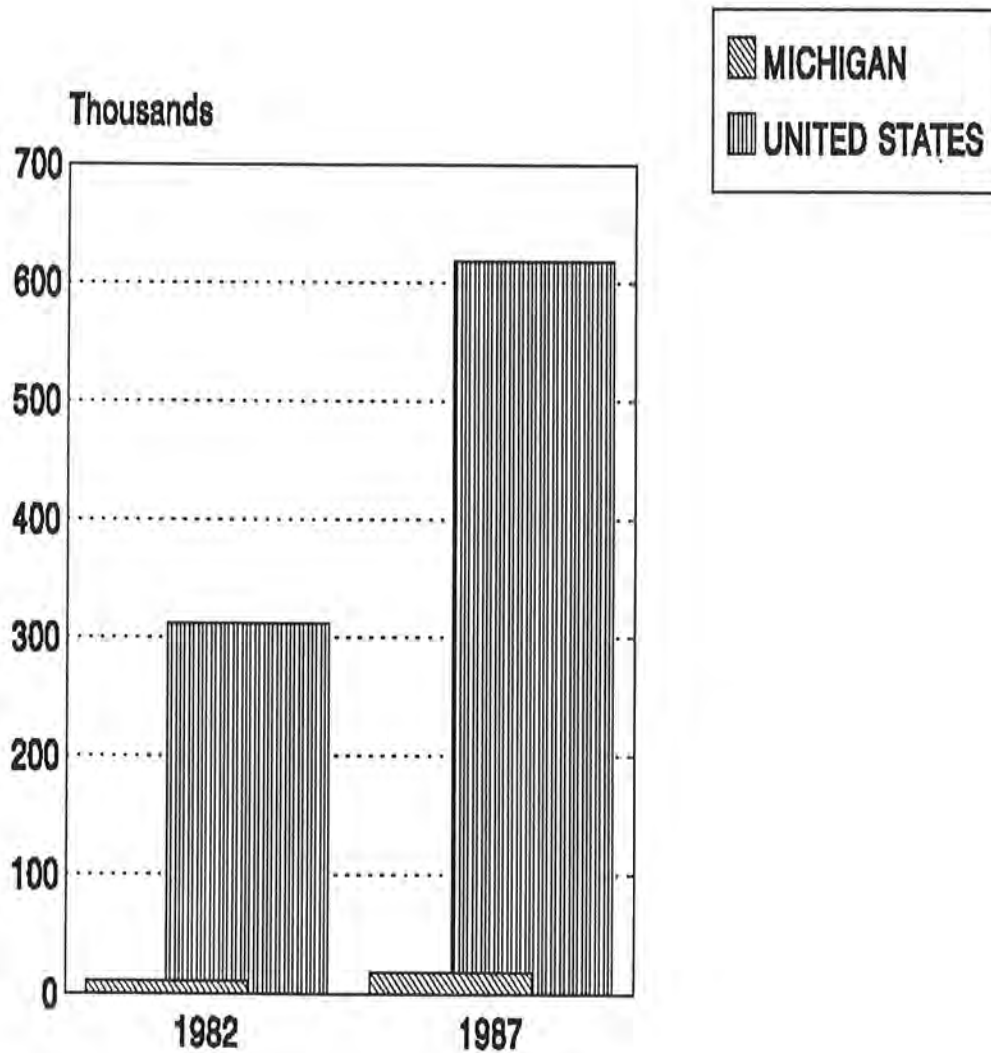
CHART 19. ANNUAL GROWTH RATE IN WOMEN-OWNED FIRMS WITHOUT PAID EMPLOYEES FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

Women owned firms without paid employees experienced a lower annual growth rate in Michigan than in the United States between 1982 and 1987. In Michigan these firms grew at an annual rate of 8.53 percent. In United States, the growth rate was 8.73 percent.

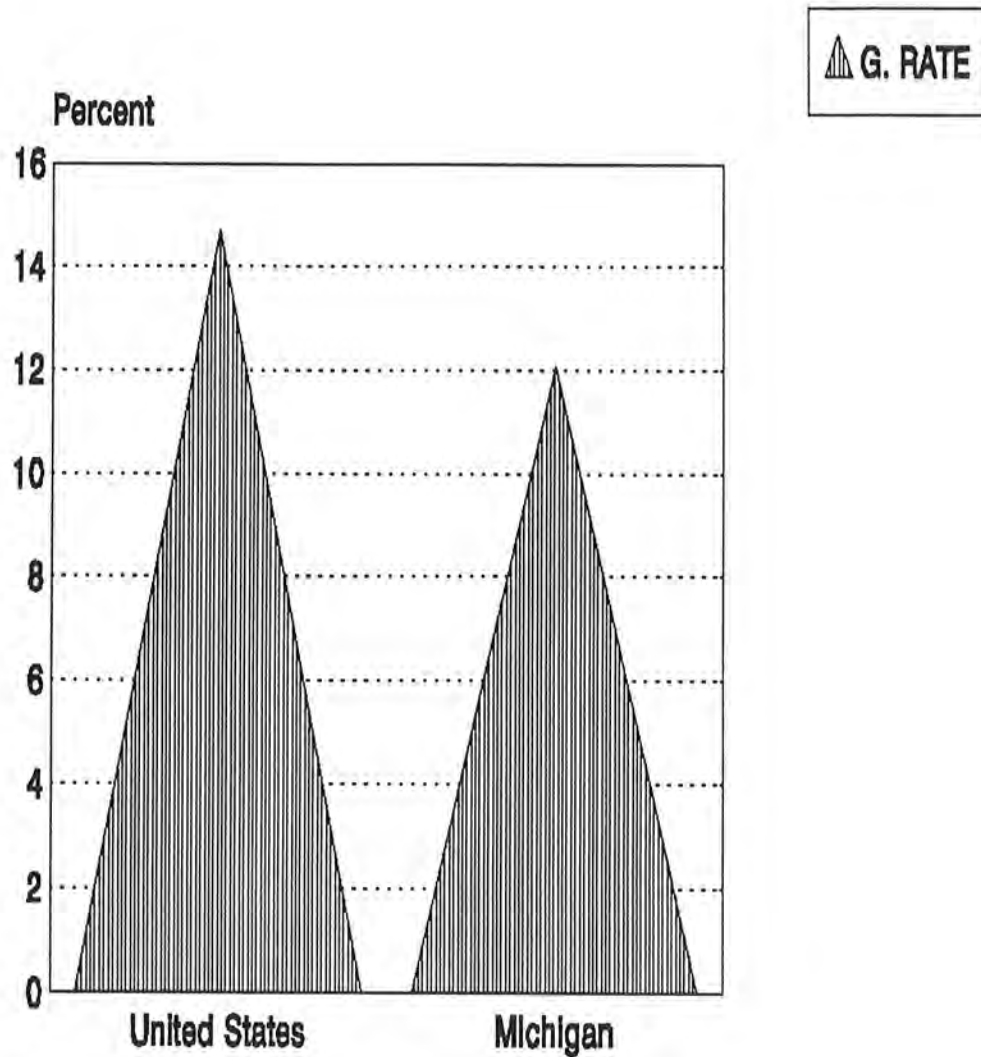
CHART 20. WOMEN-OWNED FIRMS WITH PAID EMPLOYEES FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

Women-owned firms with paid employees in Michigan increased from 10,507 in 1982 to 18,656 in 1987 - a 76 percent increase. Women-owned firms with paid employees in United States grew from 311,662 to 618,198 - a 98 percent increase. While in 1982 women-owned firms with paid employees in Michigan represented 3.37 percent of all US women-owned firms with paid employees, in 1987, they represented 3 percent.

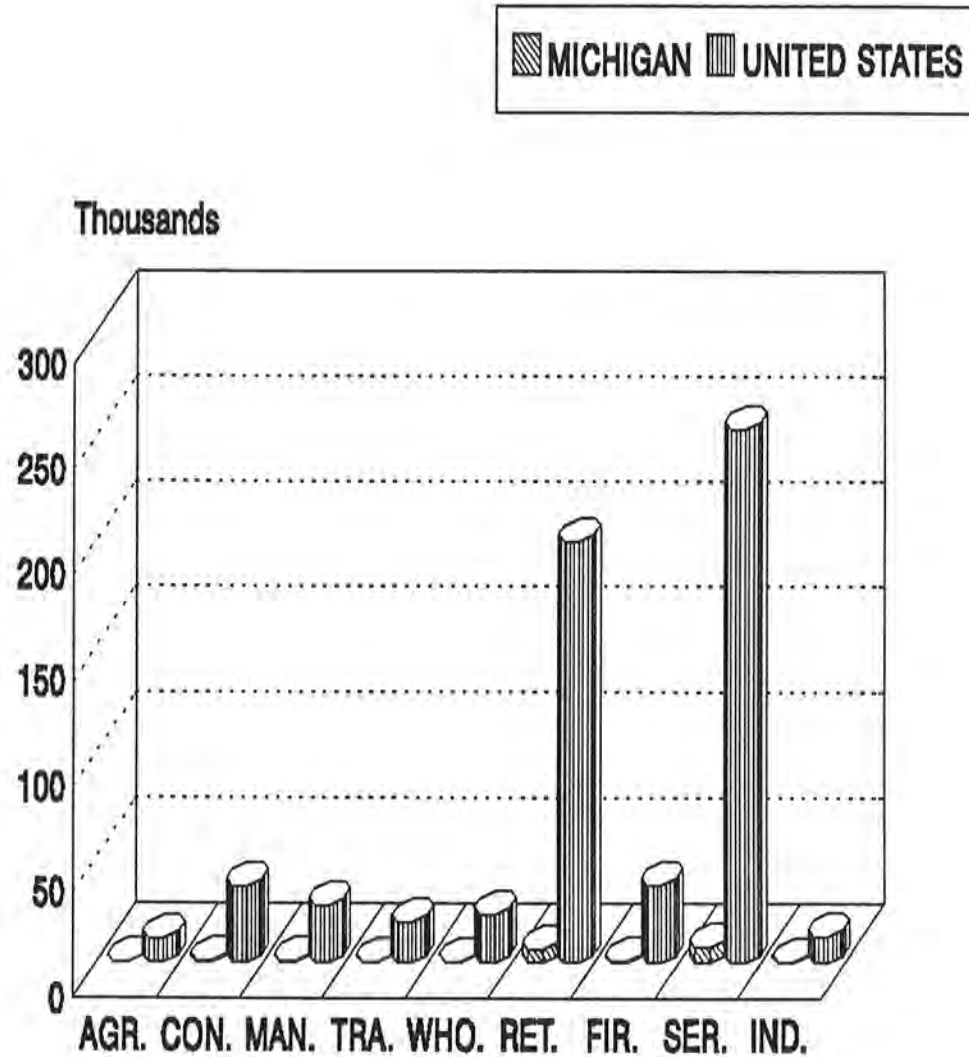
CHART 21. ANNUAL GROWTH RATE IN WOMEN-OWNED FIRMS WITH PAID EMPLOYEES FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

The number of women-owned firms with paid employees in the United States grew at an annual rate of 14.68 percent between 1982 and 1987. In Michigan, the annual growth rate was 12.06 percent.

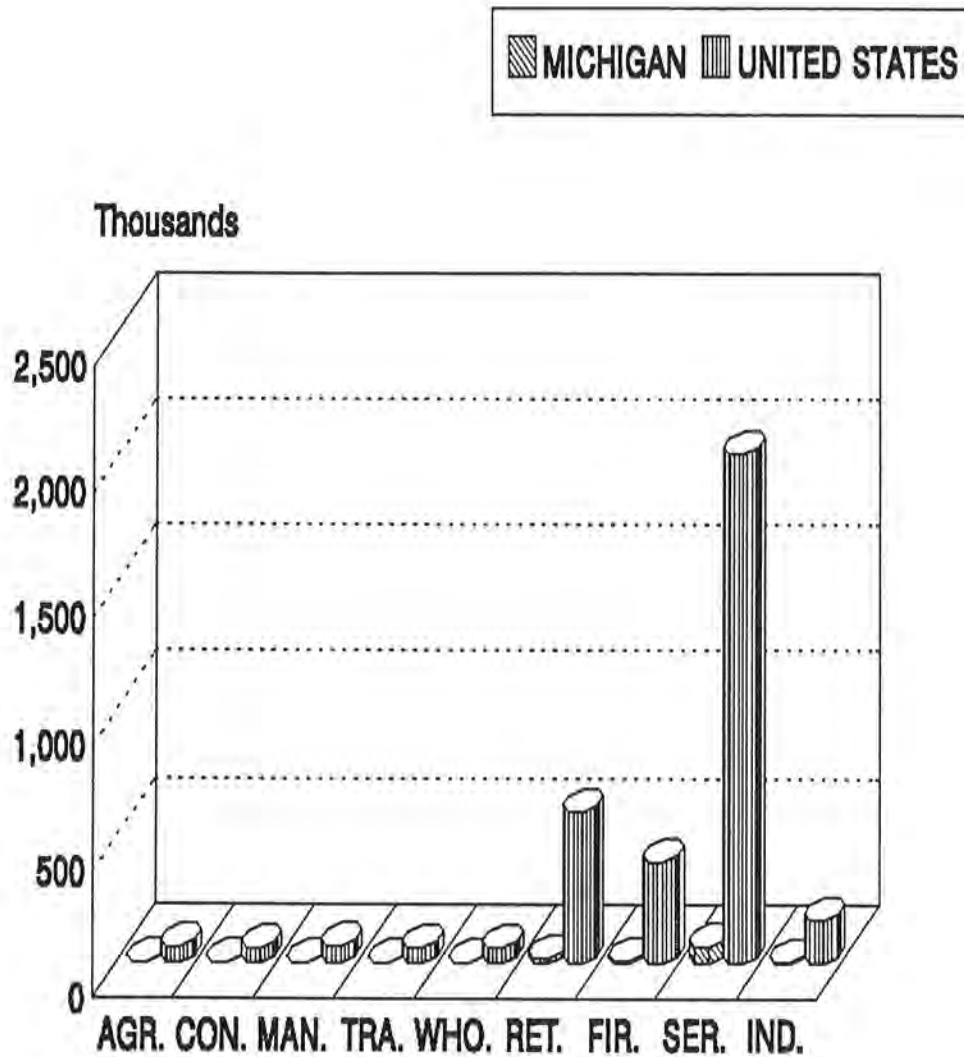
CHART 22. WOMEN-OWNED FIRMS WITH PAID EMPLOYEES BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.

Of the 18,565 women-owned firms with paid employees in Michigan in 1987, 87 percent were concentrated in four sectors. Services represented 42 percent, retail trade 35 percent, construction 5.3 percent and FIRE 4.4 percent. Of the 618,198 women-owned firms with paid employees in the US, 41 percent were in the service industries, 32 percent were in retail trade, 6 percent were in FIRE and 5.9 percent were in construction.

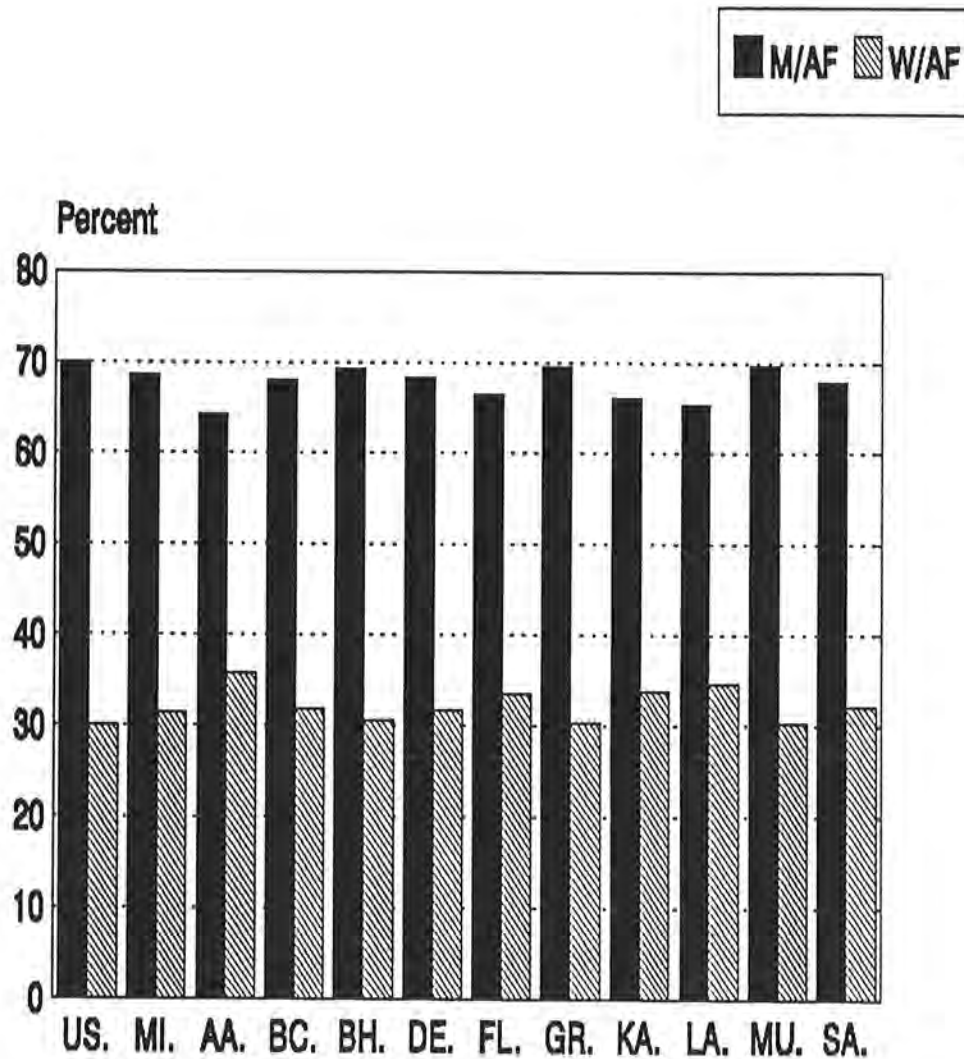
CHART 23. WOMEN-OWNED FIRMS WITHOUT PAID EMPLOYEES BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.

Of the 115,393 women-owned firms without paid employees in Michigan in 1987, over 87 percent were concentrated in the retail trade, FIRE, and services industries; 59 percent were in the services sector, 19 percent were in the retail trade sector, and 10 percent were in FIRE industries. For the United States these industries corresponded to 86 percent of all women-owned firms without paid employees (3,496,589); 58 percent were in the services sector, 17 percent were in the retail trade sector and 12 percent were in the FIRE sector.

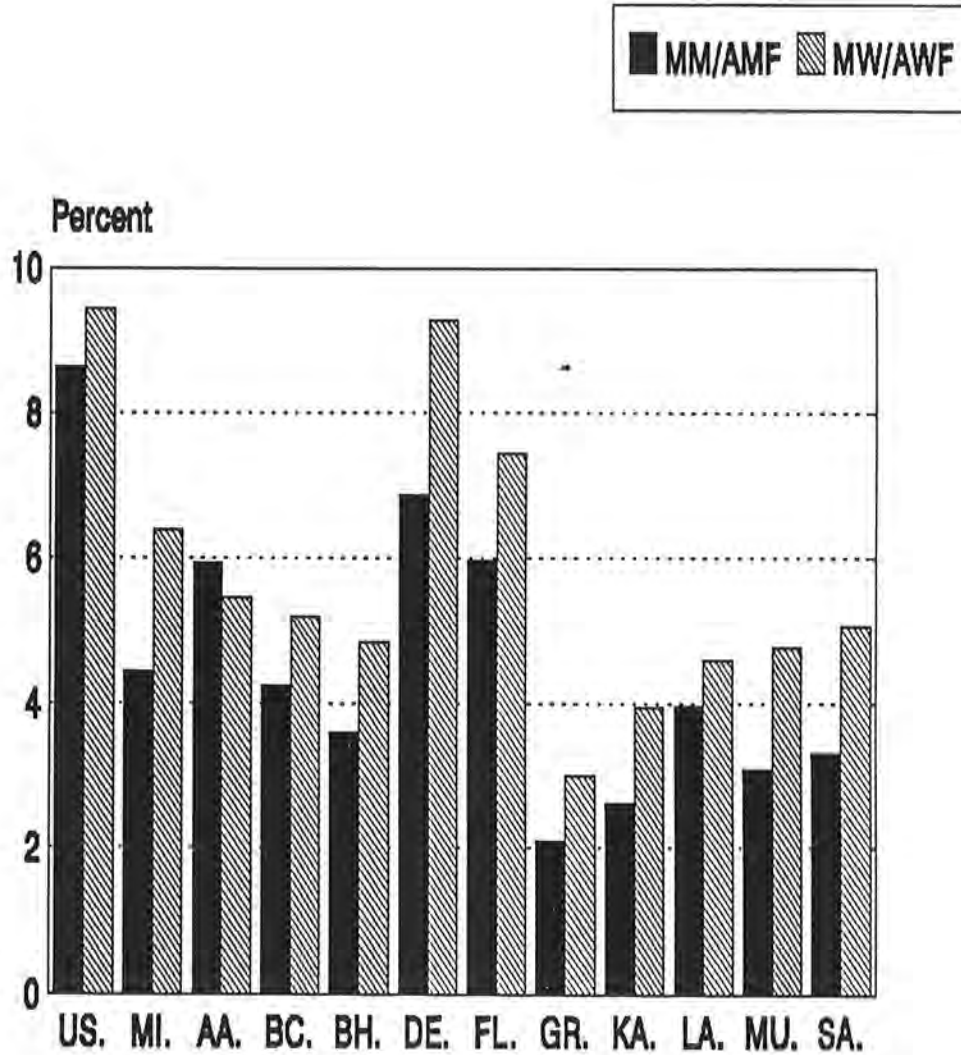
CHART 24. COMPARISON IN THE M/AF AND W/AF RATIOS FOR NUMBER OF FIRMS FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 1.

The ratio of male-owned firms to all firms (M/AF) was 69.96 percent in the US in 1987. In Michigan, the ratio was 68.60 percent. Benton Harbor had the highest M/AF ratio (69.35 percent) among Michigan MSAs. The ratio of women-owned firms to all firms (W/AF) in the US in 1987 was 30.04 percent. In Michigan, the ratio was 31.40 percent. Ann Arbor reported the lowest M/AF ratio among Michigan MSAs. The lowest W/AF ratio among Michigan MSAs was for Muskegon (30.30 percent). Ann Arbor registered the highest W/AF ratio (34.24 percent).

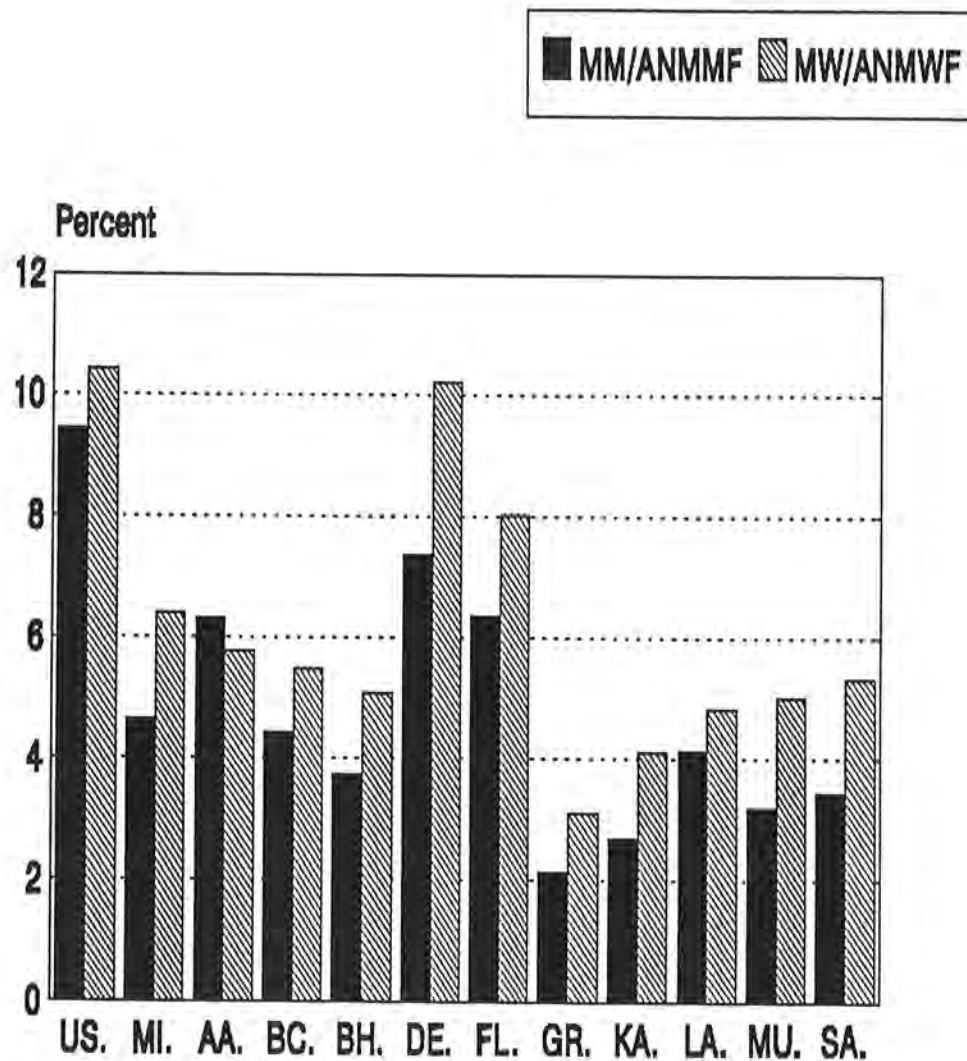
CHART 25. COMPARISON IN THE MM/AMF AND MW/AF RATIOS FOR NUMBER OF FIRMS FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 1.

The ratio of minority male-owned firms to all male-owned firms (MM/AMF) in 1987 was 8.62 percent . In Michigan, the ratio was 4.44 percent . The ratio of minority women-owned firms to all women-owned firms (MW/AF) for the US in 1987 was 9.4 percent. In Michigan, the ratio was 6.39 percent. Ann Arbor, Detroit, and Flint registered an MM/AMF ratio above the state average. Only Detroit and Flint registered an MW/AF ratio above the state average.

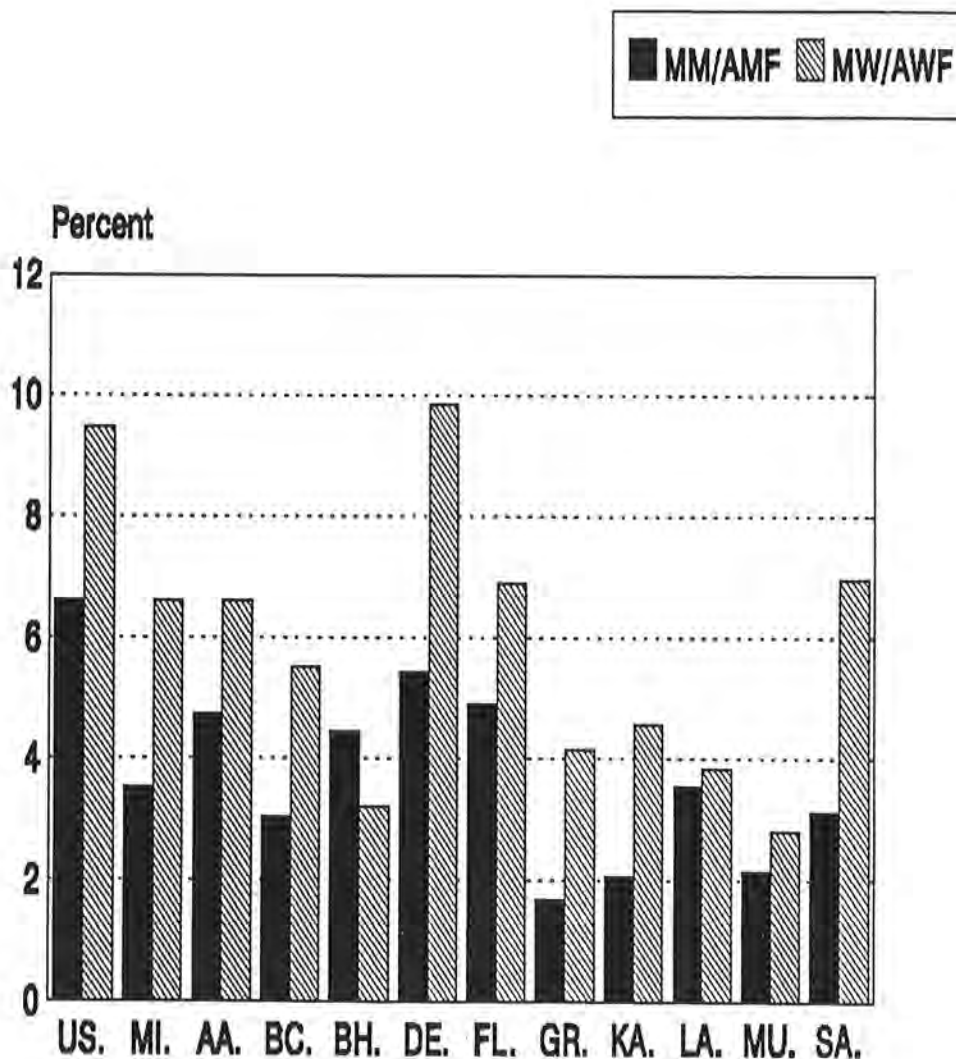
CHART 26. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR THE NUMBER OF FIRMS FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 1.

The 1987 MM/ANMMF ratio for the number of firms for the US indicated that minority male-owned firms represented 9.43 percent of nonminority male-owned firms. The 1987 MW/ANMWF ratio for the US indicated that minority women-owned firms represented 10.42 percent of nonminority women-owned firms. In Michigan, the corresponding ratios were 4.64 percent and 6.39 percent respectively. Ann Arbor, Detroit, and Flint had MM/ANMMF and MW/ANMWF ratios above the state average.

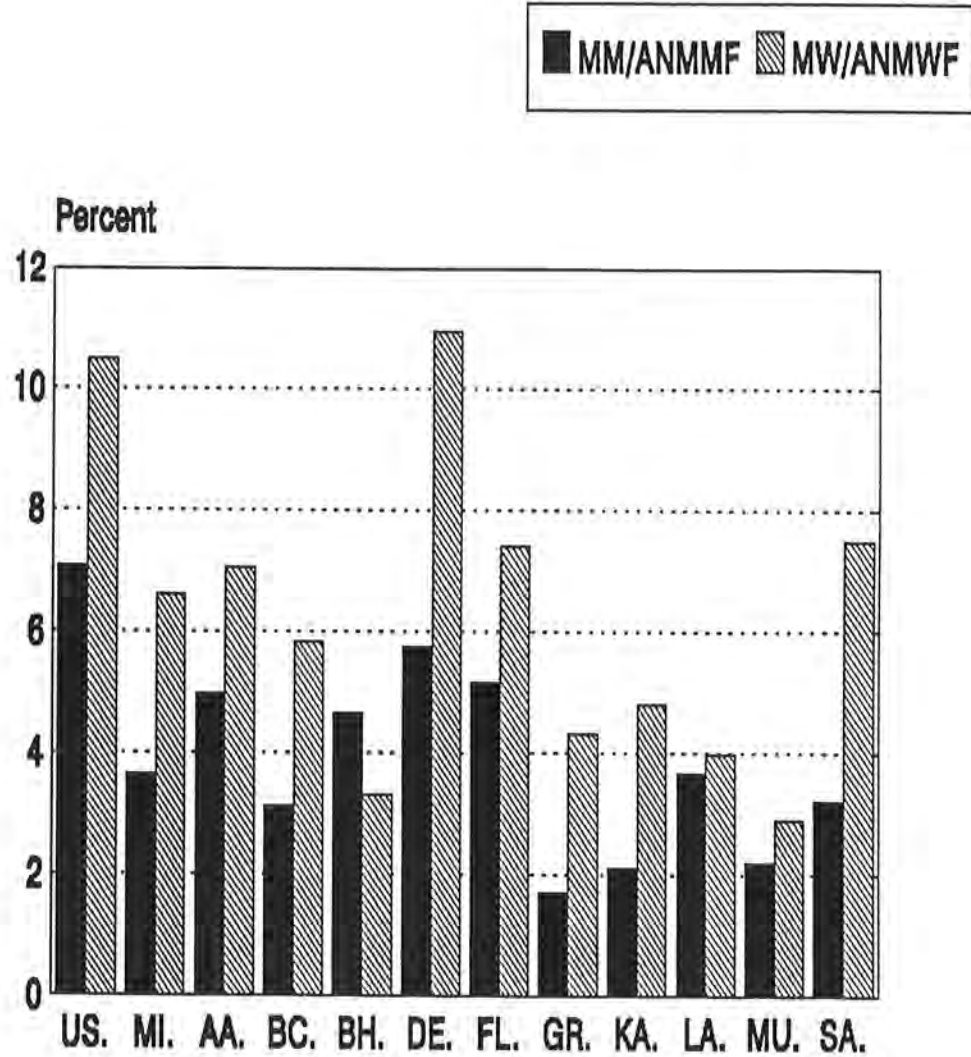
CHART 27. COMPARISON IN THE MM/AMF AND MW/AMF RATIOS FOR FIRMS WITH PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 4.

The 1987 MM/AMF ratio for the US indicated that 6.61 percent of male-owned firms with paid employees corresponded to minority male-owned firms. Similarly, the 1987 MW/AMF ratio indicated that 9.48 percent of women-owned firms with paid employees were minority women-owned firms. For Michigan, the corresponding ratios were much lower, 3.51 and 6.60 percent respectively. Detroit and Flint had the highest MM/AMF ratio (5.43 and 4.90 percent respectively) while Detroit and Saginaw registered the highest MW/AMF ratio (9.86 and 6.97 percent respectively).

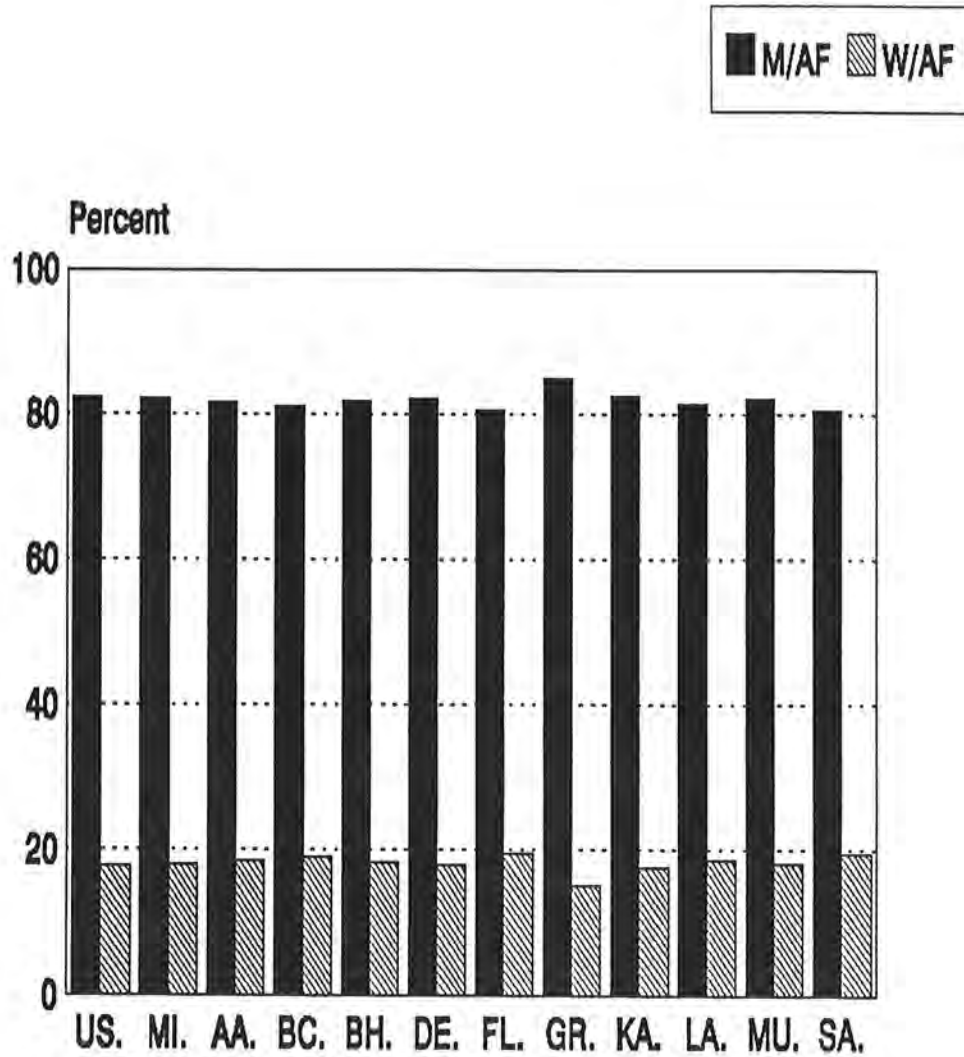
CHART 28. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR FIRMS WITH PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 4.

At the US level, the 1987 MM/ANMMF ratio indicated that minority male-owned firms with paid employees represented 7.07 percent of nonminority male-owned firms with paid employees. Similarly, the 1987 MW/ANMWF ratio indicated that US minority women-owned firms with paid employees represented 10.48 percent of nonminority women-owned firms with paid employees. For Michigan, the resulting ratios were lower than those corresponding to the US (3.64 and 6.60 percent respectively). Among Michigan MSA's, Detroit registered the highest MM/ANMMF and MW/ANMWF ratios (5.74 and 10.94 respectively).

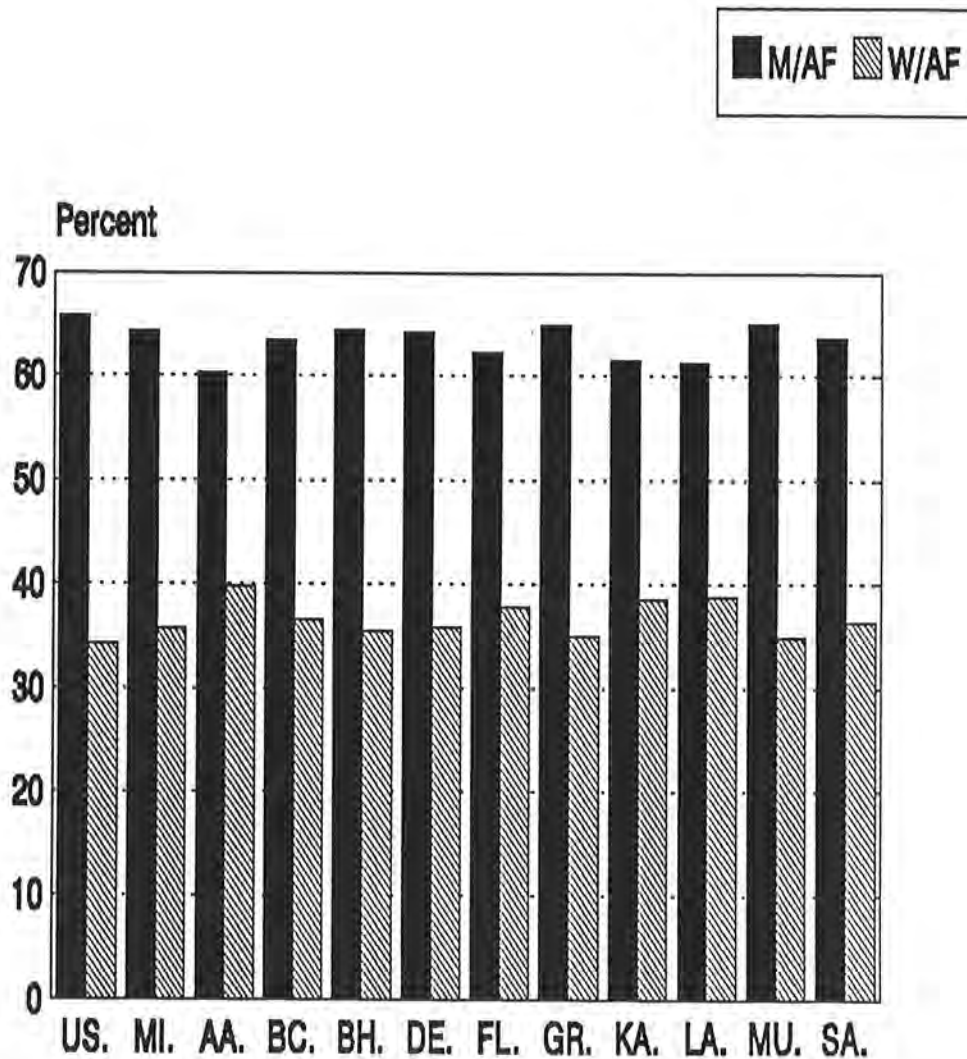
CHART 29. COMPARISON IN THE M/AF AND W/AF RATIOS FOR FIRMS WITH PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 4.

The 1987 M/AF ratio for the US, Michigan, and Michigan MSAs indicated that male-owned firms with paid employees accounted for over 80 percent of all firms with paid employees in each of these geographical destinations. Michigan, and all its MSAs, except Grand Rapids and Kalamazoo, reported values for these ratios below the national average of 82.27 percent. Grand Rapids and Kalamazoo registered M/AF values of 84.82 percent and 82.36 percent respectively. Saginaw, with an M/AF value of 80.47 percent, registered the lowest ratio. Alternatively, the W/AF ratio was below 20 percent at the federal, state, and MSA level. The three highest W/AF ratios for the state were registered in Saginaw (19.53 percent), Flint (19.43 percent) and Battle Creek (19.03 percent).

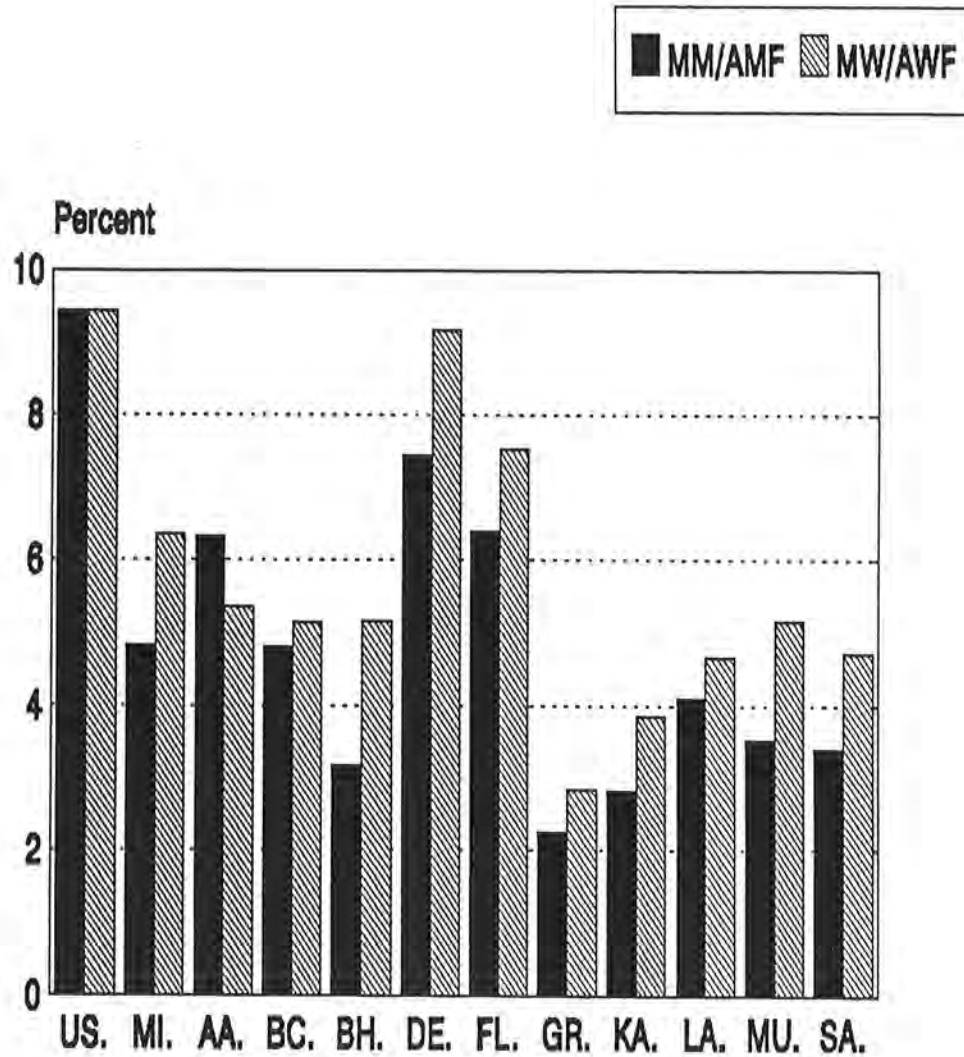
CHART 30. COMPARISON IN THE M/AF AND W/AF RATIOS FOR FIRMS WITHOUT PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 13.

The 1987 M/AF ratio for the US, Michigan, and Michigan MSAs indicated that male-owned firms without paid employees accounted for over 60 percent of all firms without paid employees in each of these geographical designations. The value of the M/AF ratio for Michigan, and all its MSAs, was below 65.75 percent, the value of the M/AF ratio for the nation. Alternatively, the 1987 W/AF ratio indicated that Michigan and each of its MSAs had a higher proportion of women-owned firms without employees than the national average of 34.25 percent. Among Michigan MSAs, Ann Arbor registered the highest value and Muskegon registered the lowest value for the W/AF ratio (39.76 and 34.90 percent respectively).

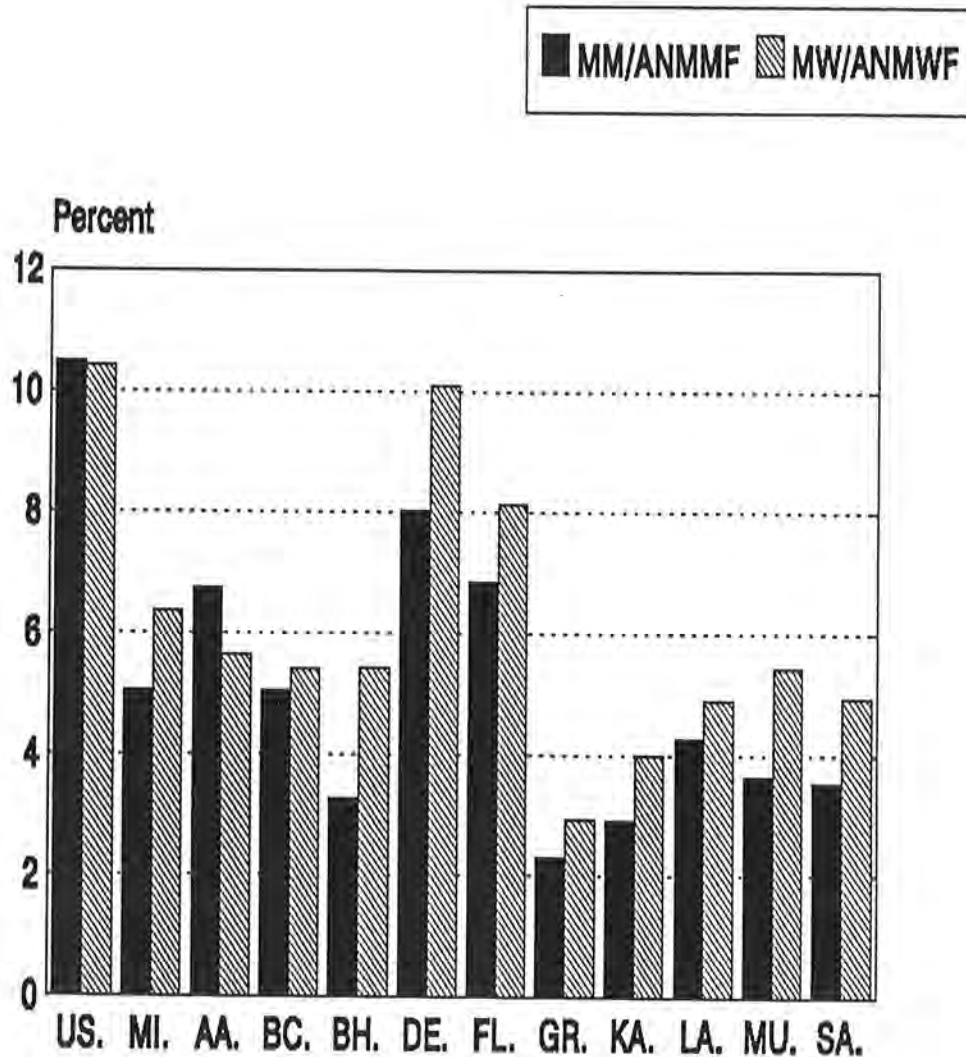
CHART 31. COMPARISON IN THE MM/AMF AND MW/AWF RATIOS FOR FIRMS WITHOUT PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 13.

The 1987 MM/AMF ratio for the US indicated that minority male firms constituted 9.43 percent of male-owned firms without paid employees. The 1987 MW/AWF ratio indicated that 9.43 percent of women-owned firms without paid employees corresponded to minority women-owned firms without paid employees in the US. For Michigan, the values of the corresponding ratios were 4.82 percent and 6.35 percent respectively. For MSAs the values of the MM/AMF ratios ranged from 2.25 percent for Grand Rapids to 7.43 percent for Detroit. The values of the MW/AWF ratios ranged from 2.85 percent in Grand Rapids to 9.17 percent in Detroit.

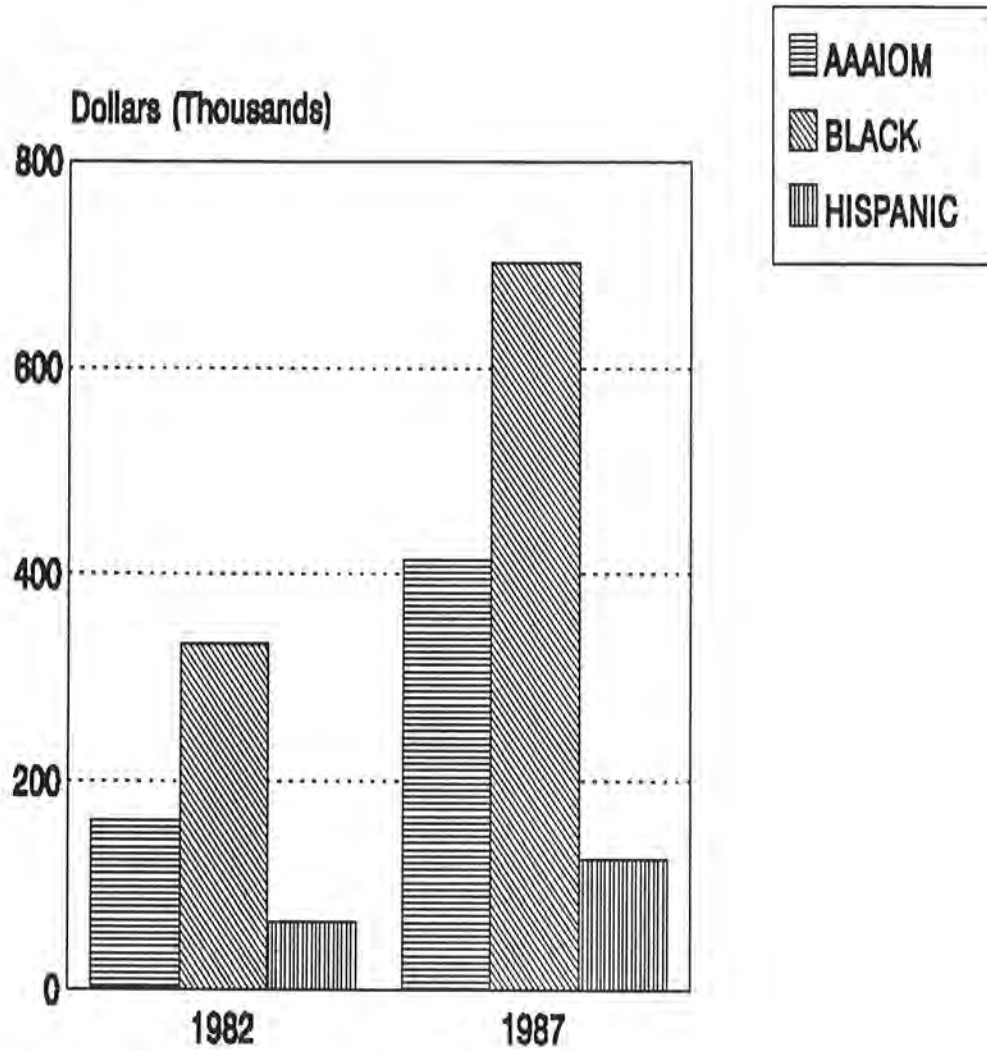
CHART 32. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR FIRMS WITHOUT PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 13.

The 1987 MM/ANMMF ratio for the US indicated that minority male-owned firms without paid employees constituted 10.47 percent of nonminority-male owned firms without paid employees. The MW/ANMWF ratio at the national level was 10.41 percent. For Michigan, the values of the corresponding ratios were 5.06 and 6.35 percent respectively. For Michigan MSAs the MM/ANMMF ratio ranged from 2.30 percent for Grand Rapids to 8.03 percent for Detroit. The values of the MW/ANMWF ratio ranged from 2.93 percent for Grand Rapids to 10.10 percent for Detroit.

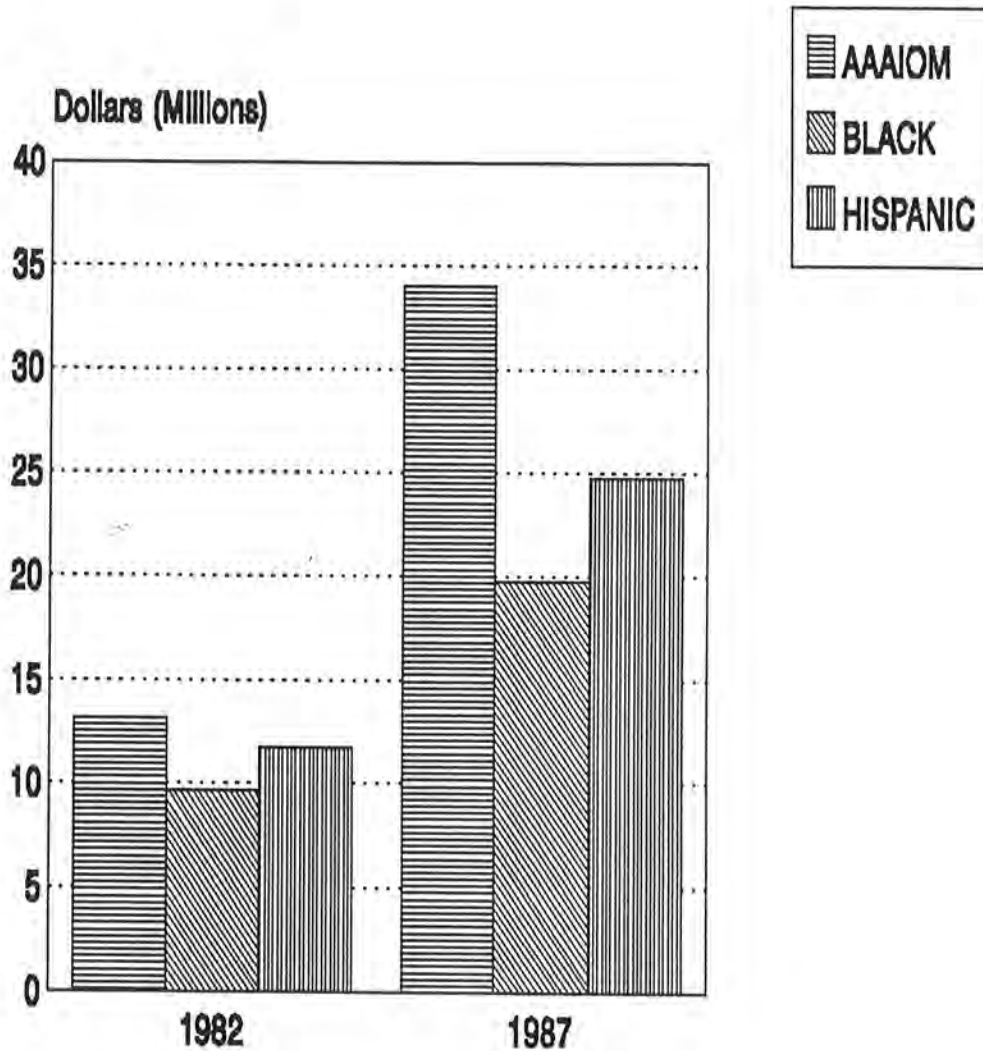
CHART 33. SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 17.

S&R for AAAIOM-owned firms in Michigan grew in nominal terms from \$161.9 million in 1982 to \$414.4 million in 1987 - a 160 percent increase. S&R for Black-owned firms grew from \$332.5 million to \$701.3 million - a 111 percent increase. S&R for Hispanic-owned firms grew from \$65.6 million to \$126 million - a 92 percent increase. Thus, the gap in S&R narrowed between AAAIOM and Black-owned firms and grew between Hispanic and both AAAIOM and Black-owned firms.

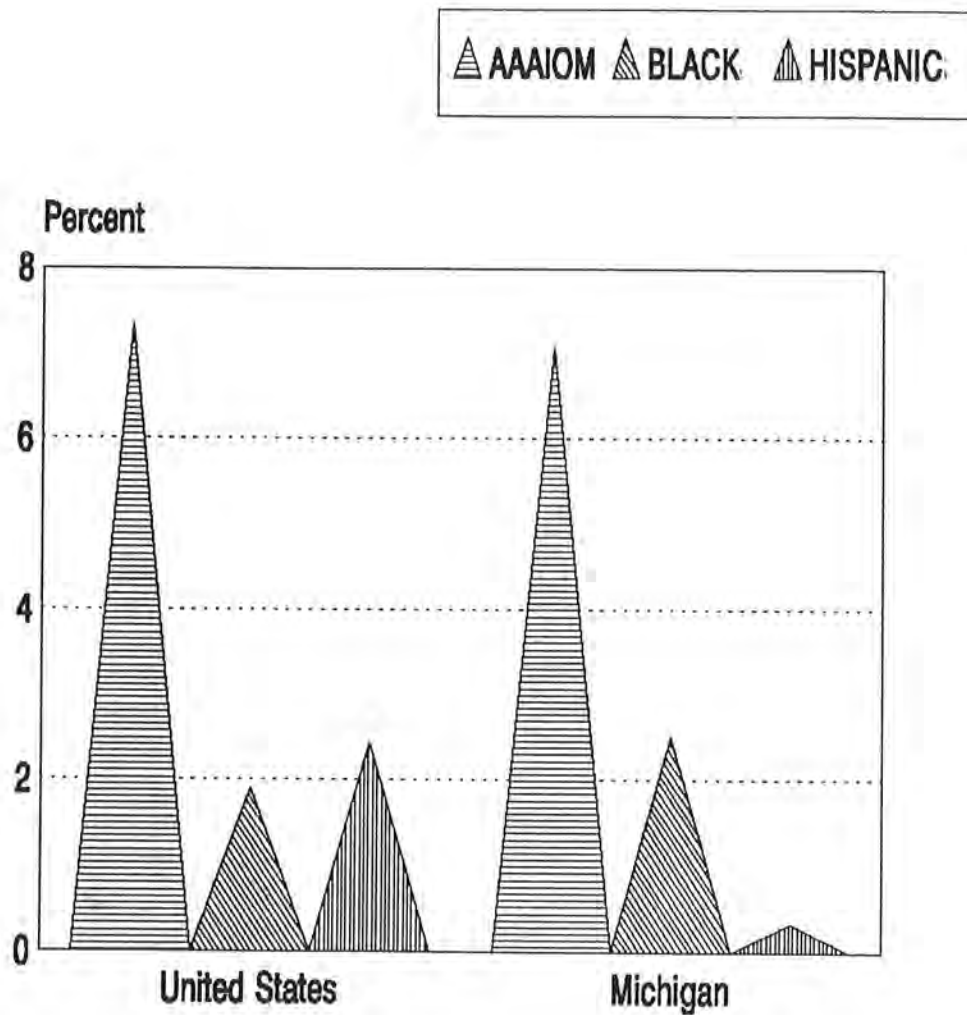
CHART 34. SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 17.

S&R for AAAIOM-owned firms in the US grew in nominal terms from \$13,148 million in 1982 to \$34,036 million in 1987 - a 159 percent increase. S&R for Black-owned firms grew from \$9,619 million to \$19,763 million - a 105 percent increase. S&R for Hispanic-owned firms grew from \$11,759 million to \$24,732 million - a 110 percent increase. Thus, the gap in S&R increased between AAAIOM and both Black and Hispanic-owned firms and decreased between Black and Hispanic-owned firms.

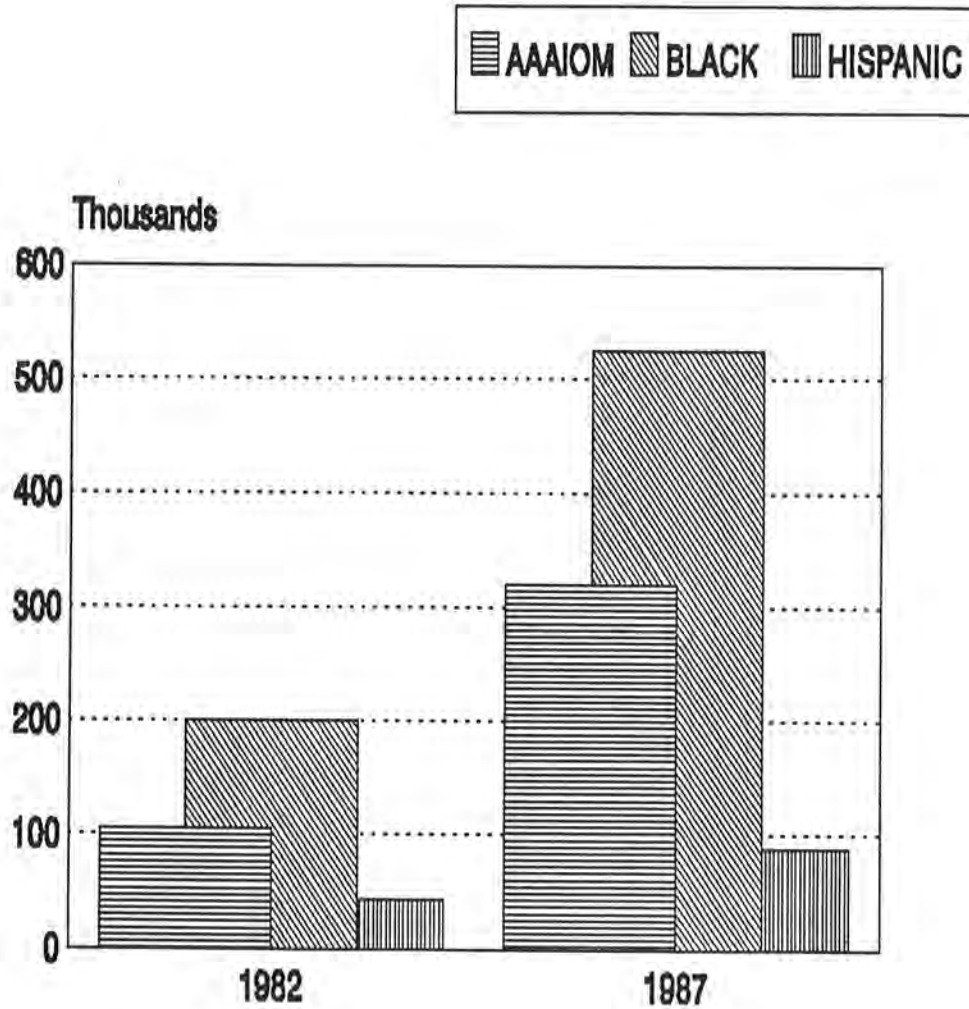
**CHART 35. ANNUAL GROWTH RATE IN SALES AND RECEIPTS FOR
MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE
UNITED STATES AND MICHIGAN: 1982 - 1987.**



Source: Table 17.
Adjusted for Inflation.

The annual growth rate in S&R for AAAIOM-owned firms in Michigan was 7.08 percent. For the US, the growth rate was 7.08 percent. The annual growth rate in S&R for Black-owned firms in Michigan was 2.5 percent. For the US the annual growth rate was 1.89 percent. Hispanic-owned firms had an annual growth rate of 0.34 and 2.43 percent in Michigan and the US respectively.

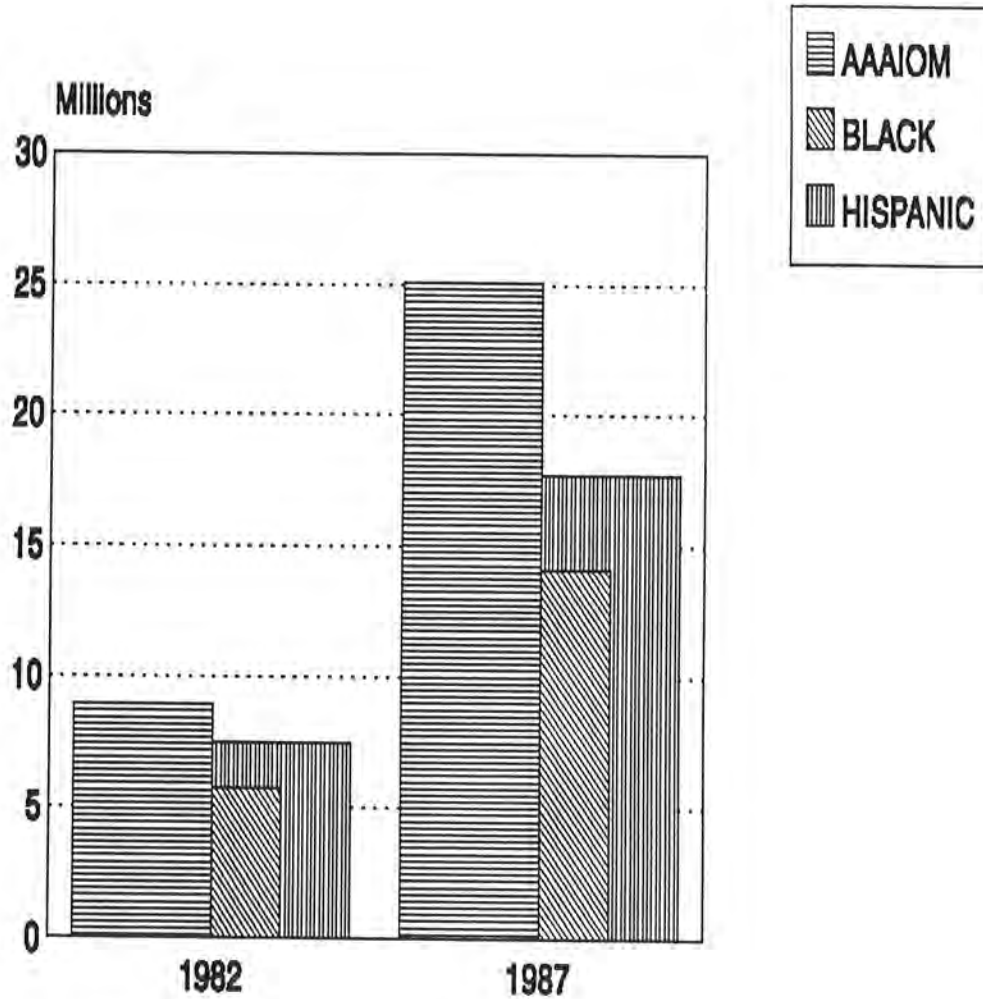
CHART 36. SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 20.
(\$,000)

Between 1982 and 1987, S&R for AAAIOM-owned firms with paid employees grew in nominal terms from \$104.7 million to \$320.6 million - a 206 percent increase. S&R for Black-owned firms with paid employees increased from \$200.1 million to \$524.6 million - a 162 percent increase. S&R for Hispanic-owned firms with paid employees grew from \$43.5 million to \$87.7 million - a 102 percent increase.

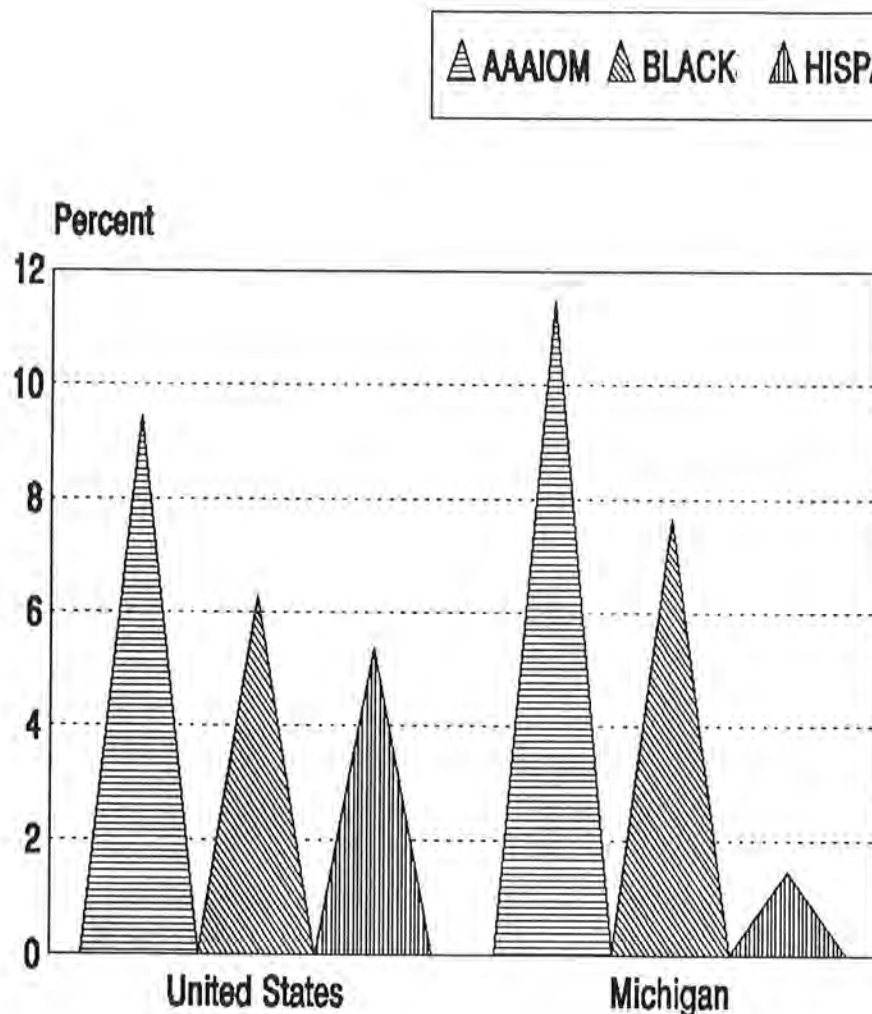
CHART 37. SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 20.
 (\$,000)

Between 1982 and 1987, S&R for AAAIOM-owned firms with paid employees grew in nominal terms from \$8,900.7 million to \$25,104.1 million - a 182 percent increase. S&R for Black-owned firms with paid employees increased from \$5,704.5 million to \$14,130.4 million - a 148 percent increase. S&R for Hispanic-owned firms with paid employees grew from \$7,435.7 million to \$17,729.4 million - a 138 percent increase.

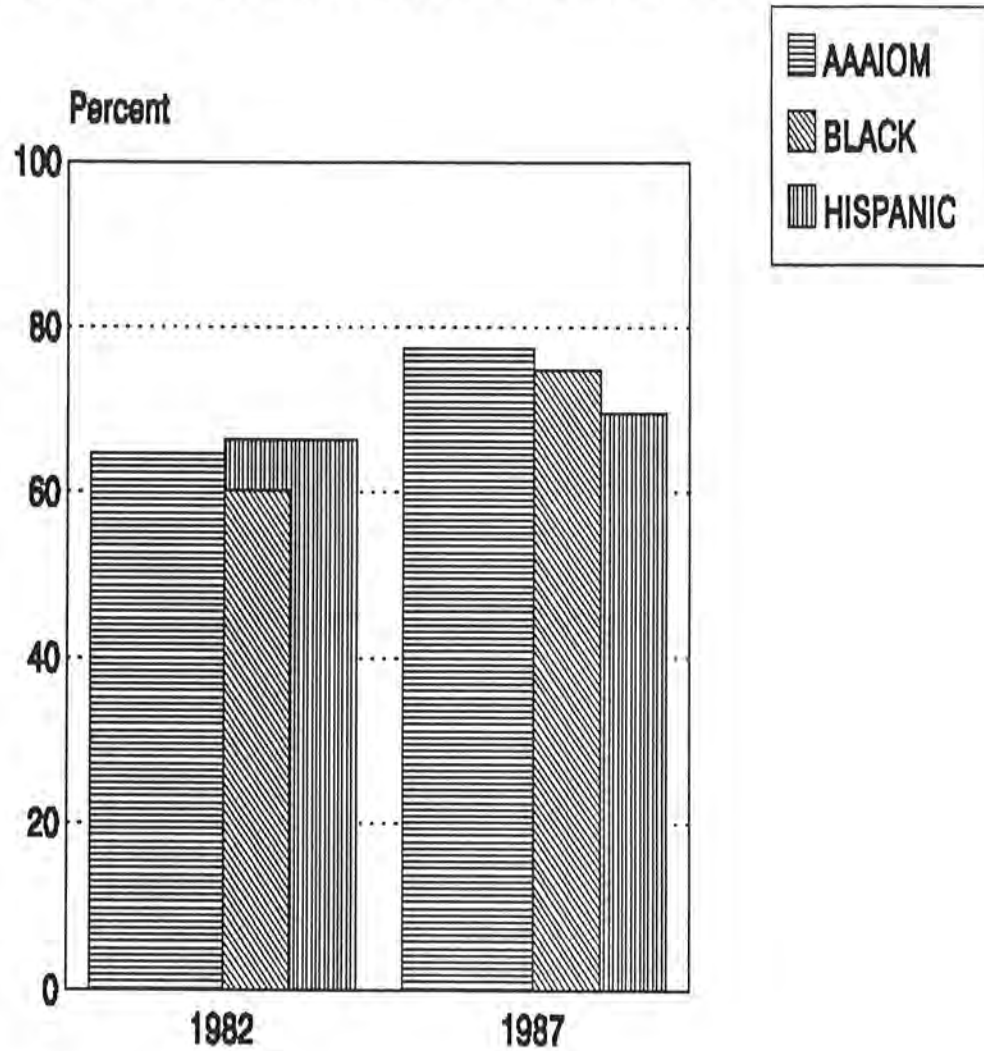
CHART 38. ANNUAL GROWTH RATE IN SALES AND RECEIPTS FOR MINORITY OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 20.
Adjusted for Inflation.

Between 1982 and 1987, AAAIOM-owned firms with paid employees in Michigan reported an annual growth rate in S&R of 17.28 percent. In the US, the annual growth rate was 15.68 percent. Black-owned firms with paid employees also reported a higher growth rate in Michigan (14.28 percent) than in the US (13.20 percent). Hispanic-owned firms with paid employees reported an annual growth rate of 12.48 percent in the US and 9.38 percent in Michigan.

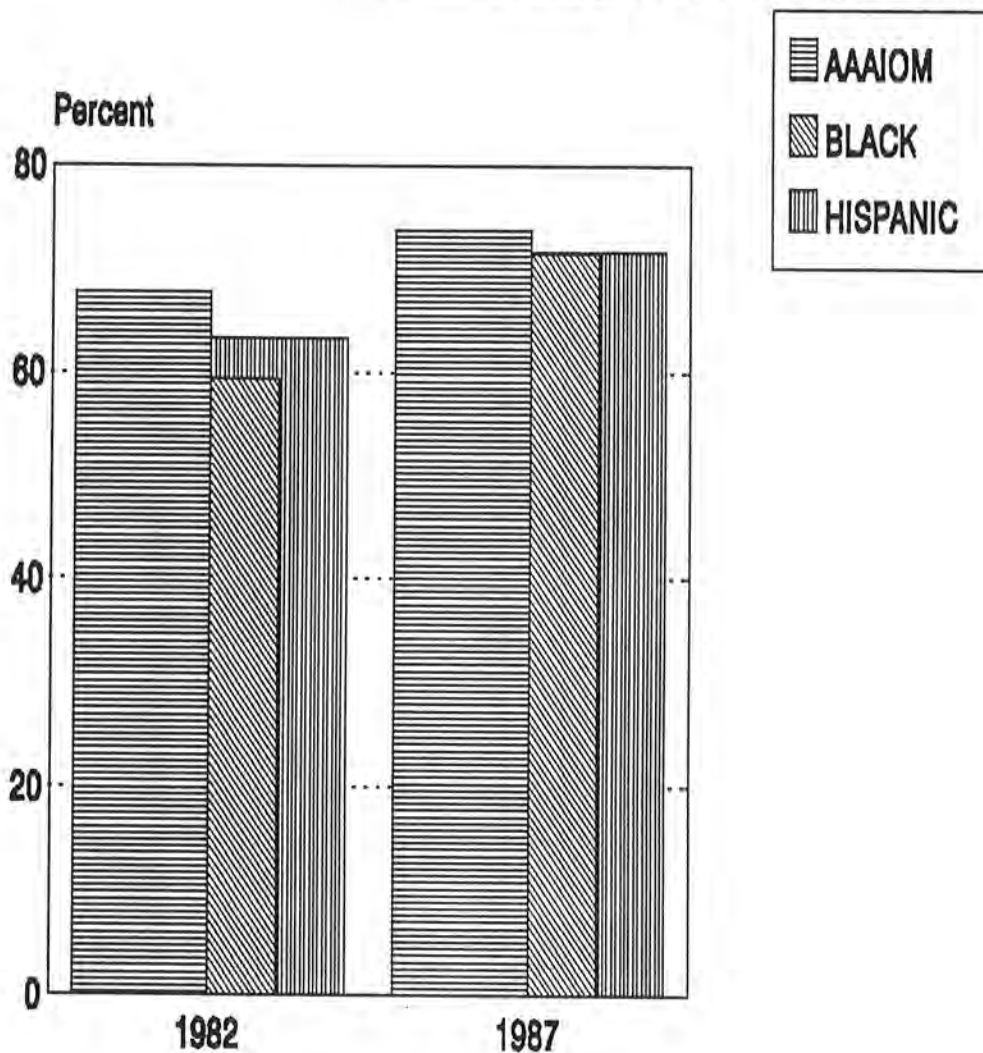
CHART 39. COMPARISON IN SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES TO SALES AND RECEIPTS FOR ALL MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 30.

S&R for AAAIOM-owned firms with paid employees represented 64.65 percent of S&R for all AAAIOM-owned firms in Michigan in 1982. In 1987, these firms represented 77.37 percent of all S&R for this minority group. S&R for Black-owned firms with paid employees represented 60.17 percent of all S&R for Black-owned firms in the state in 1982. In 1987, these firms represented 74.80 percent of all S&R for this minority group. S&R for Hispanic-owned firms with paid employees represented 66.32 percent of all S&R for Hispanic-owned firms in the state in 1982. In 1987, these firms represented 69.61 percent of all S&R for this minority group.

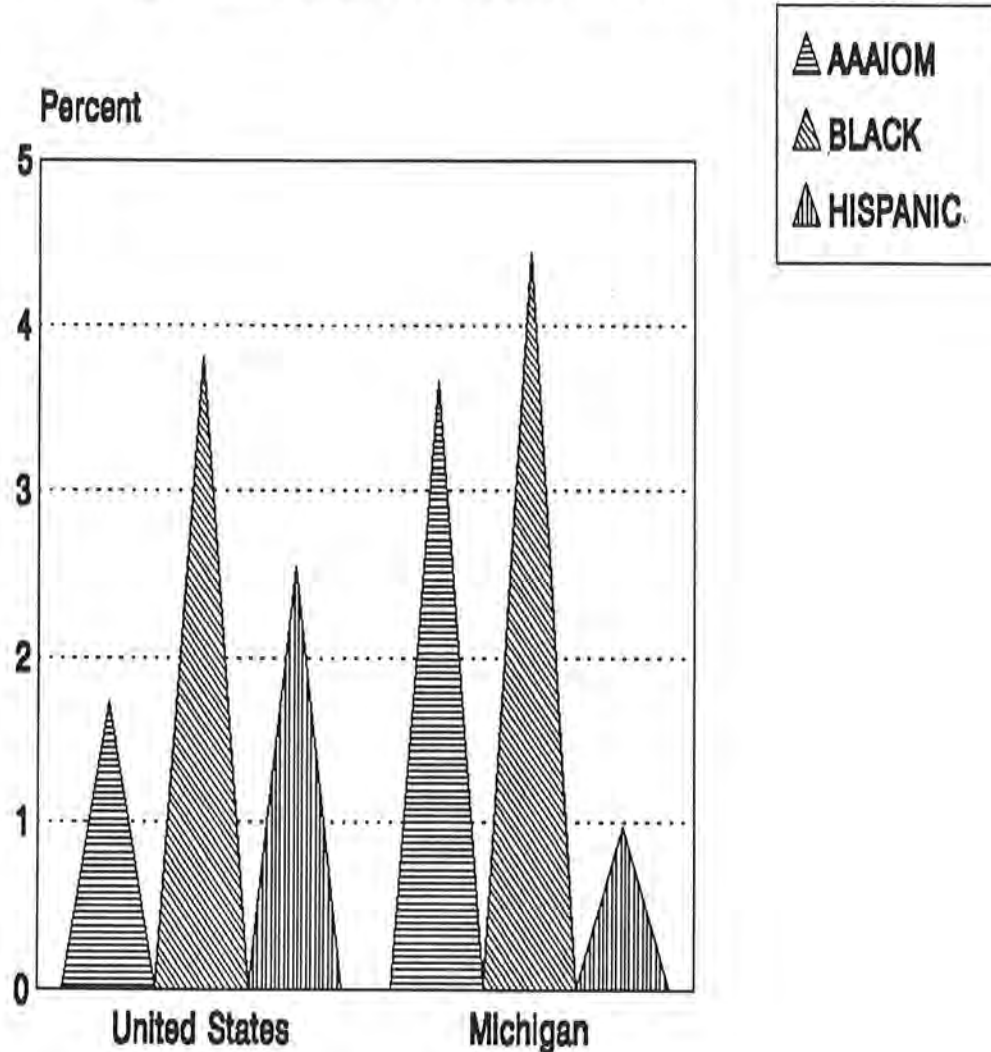
CHART 40. COMPARISON IN SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES TO SALES AND RECEIPTS FOR ALL MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 30.

S&R for AAAIOM-owned firms with paid employees represented 67.69 percent of all S&R for US AAAIOM-owned firms in 1982. In 1987, these firms represented 73.76 percent of all S&R for this minority group. S&R for Black-owned firms with paid employees represented 59.30 percent of all S&R for US Black-owned firms in 1982. In 1987, these firms represented 71.50 percent of all S&R for this minority group. S&R for Hispanic-owned firms with paid employees represented 63.23 percent of all S&R for US Hispanic-owned firms in 1982. In 1987, these firms represented 71.69 percent of all S&R for this minority group.

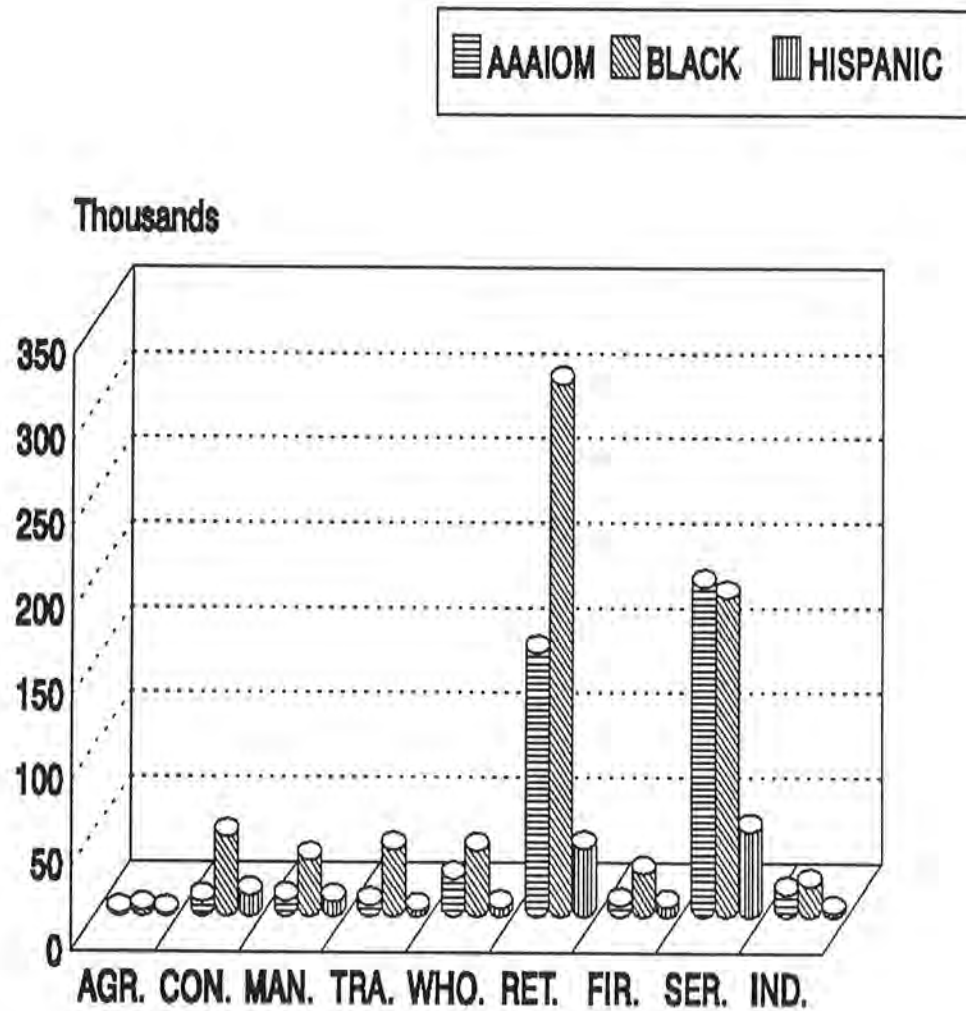
CHART 41. COMPARISON IN THE ANNUAL GROWTH RATE IN SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES TO THE ANNUAL GROWTH RATE IN SALES AND RECEIPTS FOR ALL MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 30.

From 1982 to 1987, the annual growth rate in S&R for AAAIOM-owned firms with paid employees in Michigan was 3.66 percent greater than the annual growth rate in S&R for the state's AAAIOM-owned firms. The annual growth rate in S&R for AAAIOM-owned firms with paid employees in the United States was 1.73 percent greater than the annual growth rate in S&R for all AAAIOM-owned firms. The annual growth rate in S&R for Black-owned firms with paid employees in Michigan was 4.45 percent greater than the annual growth rate in S&R for all Black-owned firms in Michigan. The annual growth rate in S&R for Hispanic-owned firms with paid employees in Michigan was 0.97 percent the annual growth rate for all Hispanic-owned firms.

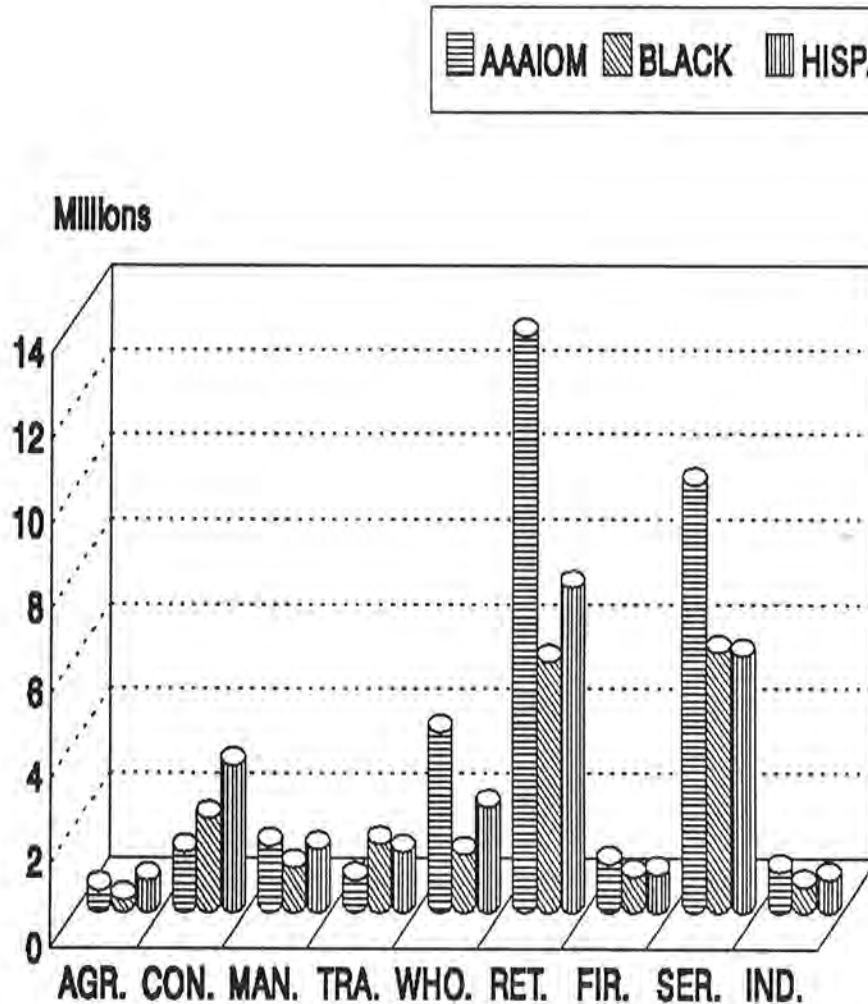
CHART 42. SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 33.
(\$,000)

Of the \$414.4 million in S&R for AAAIOM-owned firms in Michigan, 84 percent (\$348.6 million) were concentrated in the services and retail trade sectors. Services constituted 47 percent of all S&R and retail trade constituted 37 percent. Of the \$701.3 million in S&R for Black-owned firms, 71 percent (\$500.5 million) were concentrated in the services and retail trade sectors. Services constituted 45 percent and retail trade constituted 27 percent of all S&R. Of the \$126 million in S&R for Hispanic-owned firms, 70 percent (\$88.7 million) were concentrated in the services and retail trade sectors. Services constituted 39 percent of all S&R and retail trade constituted 31 percent.

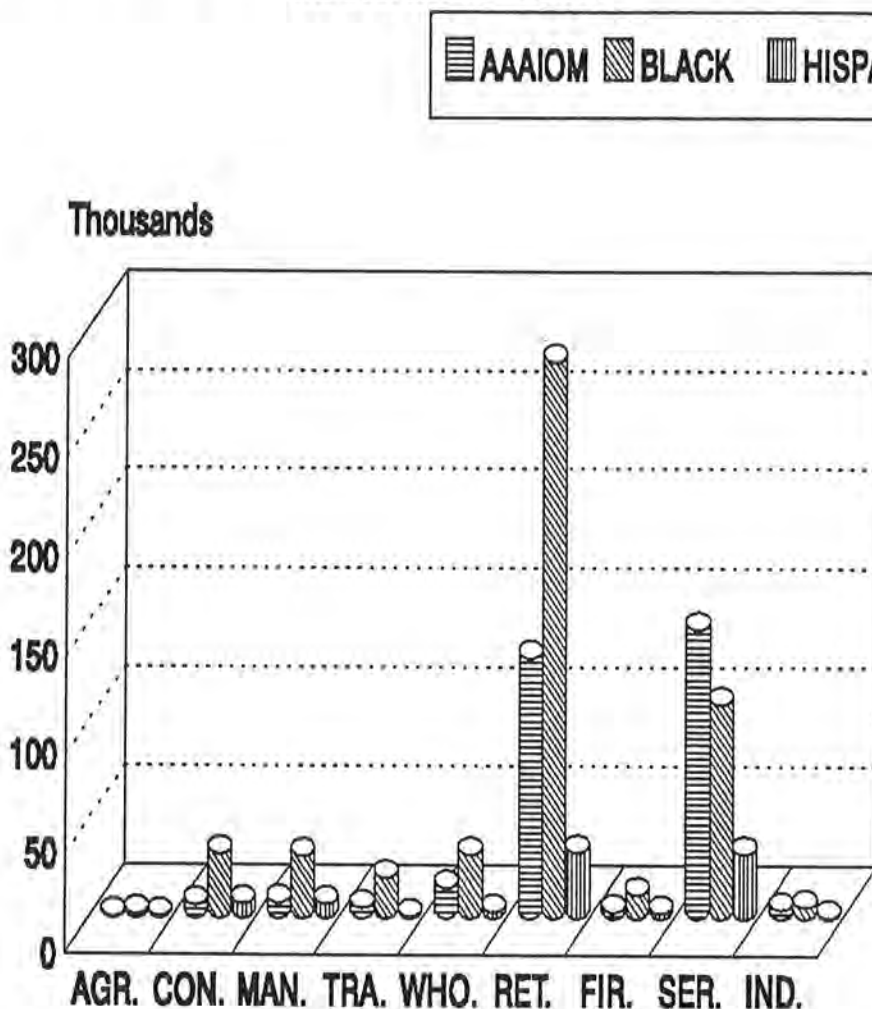
CHART 43. SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



Source: Table 33.
 (\$,000)

Of the \$34.036 billion in S&R for AAAIOM-owned firms in the US, 69.46 percent (\$23.642 billion) were concentrated in the services and retail trade sectors. Services constituted 29.55 percent of all S&R and retail trade constituted 39.91 percent. Of the \$19.763 billion in S&R for Black-owned firms, 60.77 percent (\$12.010 billion) were concentrated in the services and retail trade sectors. Services constituted 30.97 percent and retail trade constituted 29.80 percent of all S&R. Of the \$24.732 billion in S&R for Hispanic-owned firms, 55.29 percent (\$13.675 billion) were concentrated in the services and retail trade sectors. Services constituted 24.39 percent of all S&R and retail trade constituted 30.90 percent.

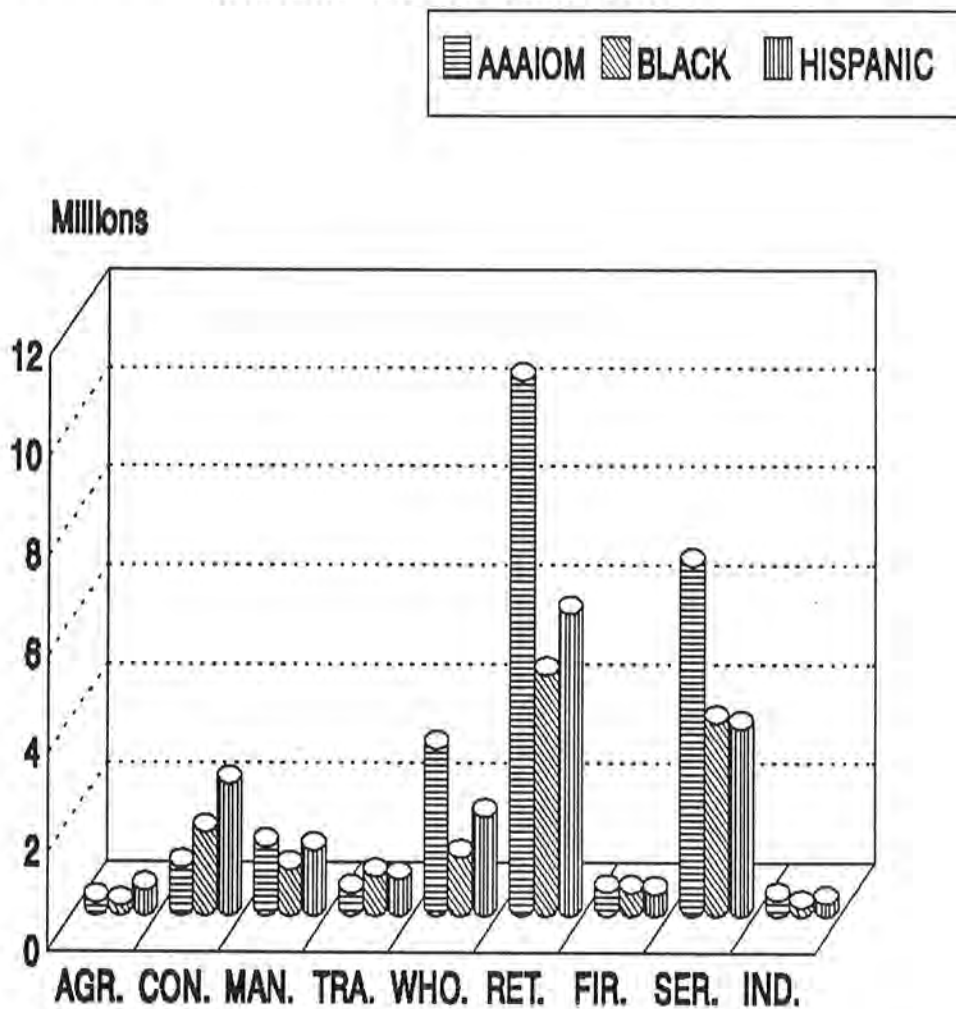
CHART 44. SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



**Source: Table 36.
(\$,000)**

In 1987, minority-owned firms with paid employees concentrated their sales in the retail trade and services sectors. Of the \$320.6 million in S&R for AAAIOM-owned firms with paid employees, 86.7 percent were in the services and retail trade sectors. Services accounted for 45.6 percent (\$193.87 million) and retail trade accounted for a 41.1 percent of all S&R. Of the \$524.6 million in S&R for Black-owned firms with paid employees, 53.6 percent were in retail trade and 20.6 percent were in the services sector. Of the \$87.7 million in S&R for Hispanic-owned firms with paid employees, 37.6 percent were in the retail trade sector and 37 percent were in the services sector. In the retail trade sector, S&R for Black-owned firms accounted for 63.09 percent of the total in S&R generated within this sector by minority-owned firms. In the services sector, S&R for AAAIOM owned firms represented a 50.94 percent of all S&R generated by minority-owned firms in this sector. Hispanic-owned firms showed their largest percentile share in the agriculture sector.

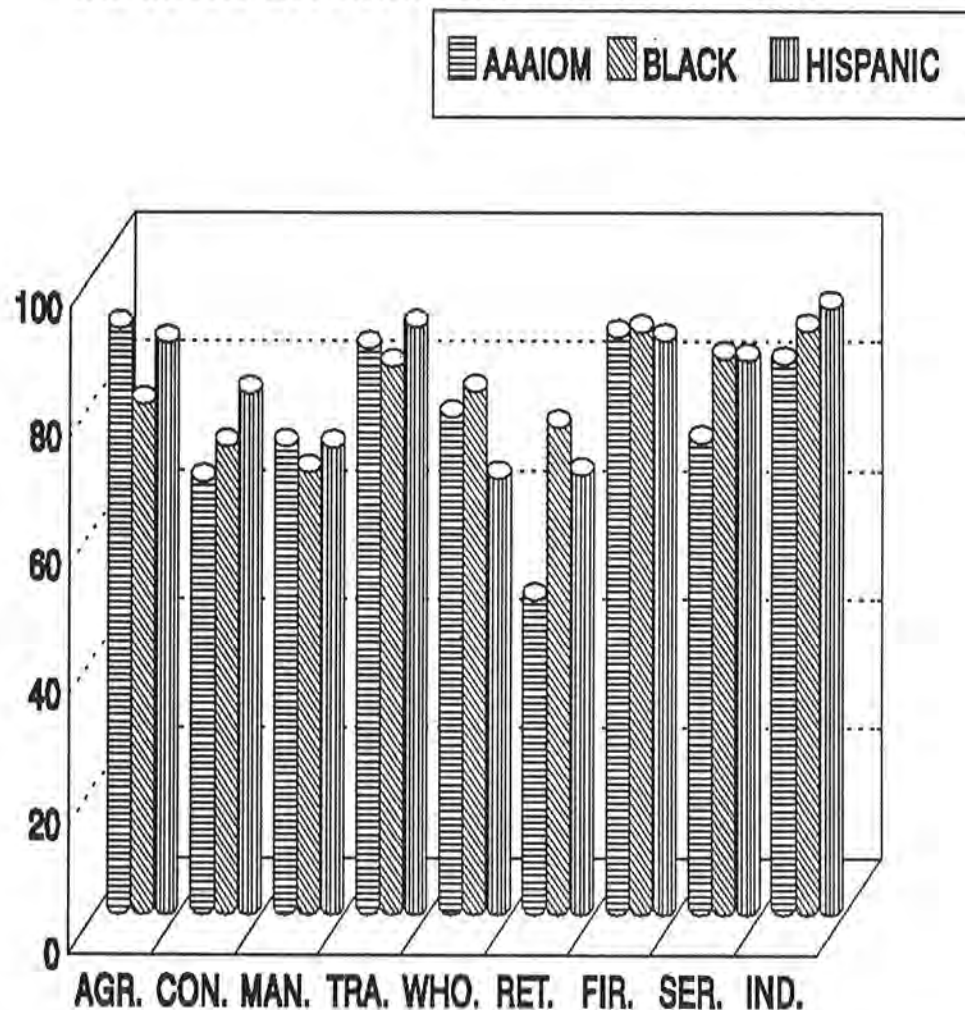
CHART 45. SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



**Source: Table 36.
(\$,000)**

At the national level, retail trade accounted for 43.1 percent of the \$25.1 billion in S&R for AAAIOM-owned firms with paid employees. Services accounted for 28.2 percent of the \$14.1 billion in S&R for Black-owned firms with paid employees. Of the \$17.7 billion in S&R for Hispanic-owned firms with paid employees, 34.4 percent and 21.3 percent were in the retail trade and services sectors respectively. AAAIOM-owned firms had 51.55 percent of the S&R for all minority-owned firms in the wholesale trade sector. Black-owned firms had 39.96 percent of all S&R in the transportation sector, while S&R for Hispanic-owned firms dominated the agriculture and construction sectors with 52.86 and 50.16 percent respectively.

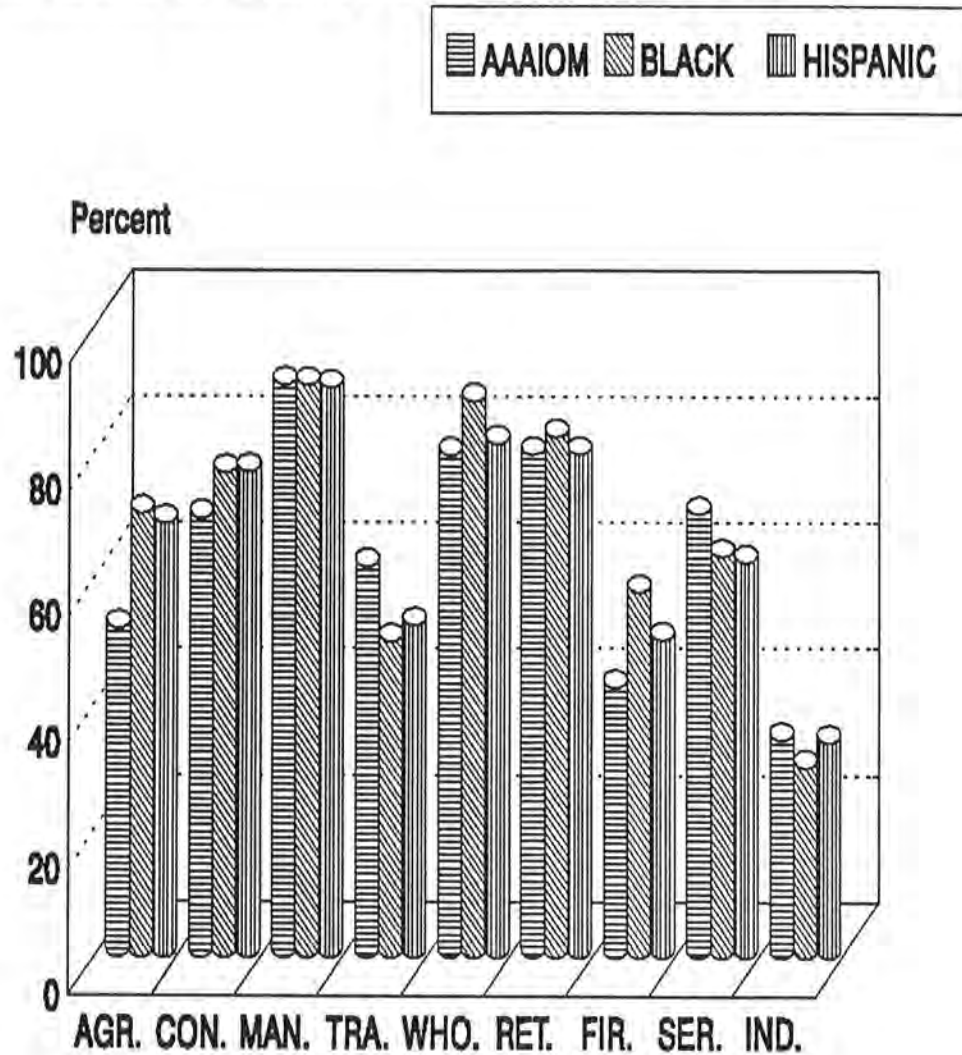
CHART 46. COMPARISON IN SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES TO SALES AND RECEIPTS FOR ALL MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 46.
(percent)

Of all S&R for AAAIOm-owned firms in the manufacturing and retail trade industries, 86.1 percent and 85.1 percent respectively were for firms with paid employees. Of all S&R for AAAIOm-owned firms in the construction, transportation, services, wholesale trade and FIRE sectors, 78.6 percent, 78.5 percent, 75.4 percent, 70.9 percent, and 50.1 percent respectively were for firms with paid employees. Ninety-five point seven percent, 89.8 percent, and 83.5 percent of S&R for Black-owned firms in the manufacturing, retail trade, and wholesale trade sectors respectively, were for firms with paid employees. Of all S&R for Black-owned firms in the construction, agriculture, services, and transportation sectors, 70 percent, 61.5 percent, 57.8 percent, and 52.4 percent respectively were for firms with paid employees. Eighty-five point one percent and 83.7 percent of S&R for Hispanic-owned firms in the manufacturing and retail trade sectors were for firms with paid employees.

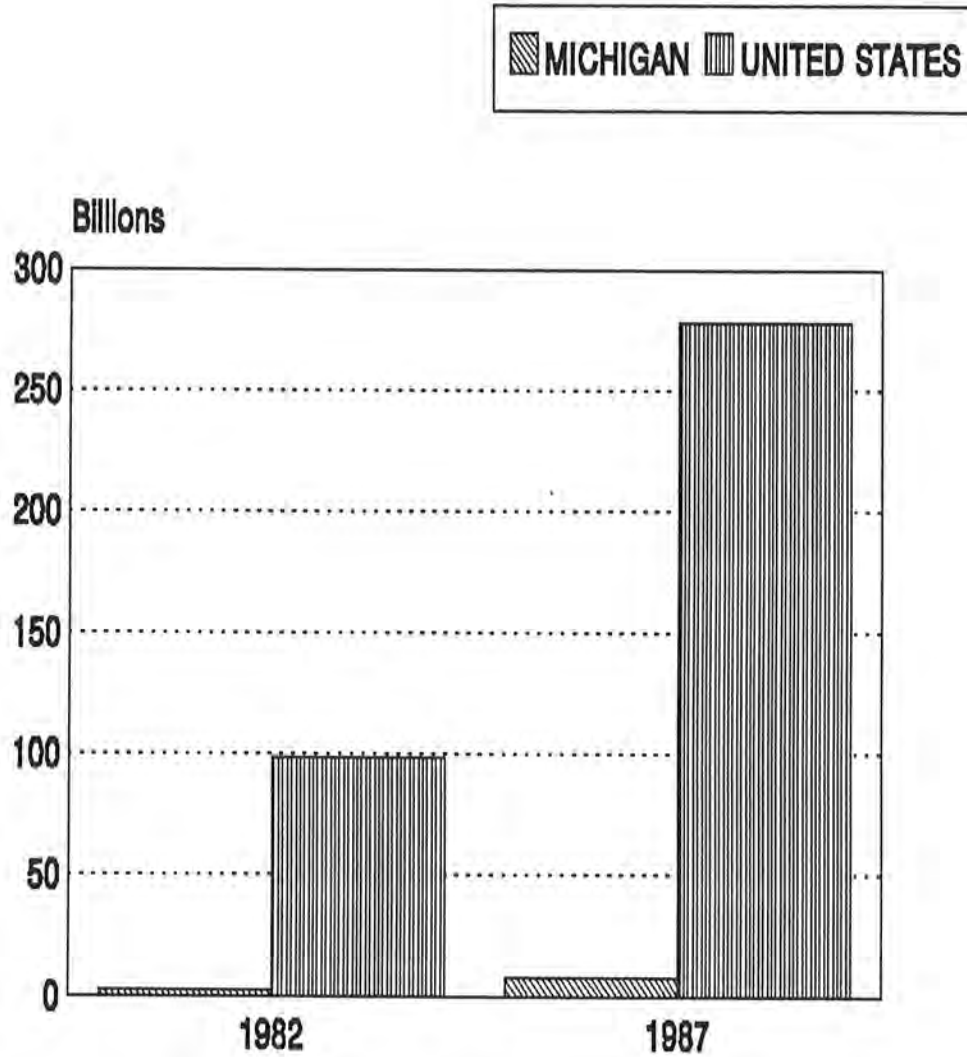
CHART 47. COMPARISON IN SALES AND RECEIPTS FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES TO SALES AND RECEIPTS FOR ALL MINORITY OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



Source: Table 46.

Of all S&R for AAAIO-owned firms in the manufacturing and retail trade industries, 90.67 percent and 79.68 percent respectively, were for firms with paid employees. Of all S&R for AAAIO-owned firms in the construction, transportation, services, wholesale trade, and FIRE sectors, 69.58 percent, 61.92 percent, 70.29 percent, 79.68 percent, and 42.70 percent respectively, were for firms with paid employees in these sectors. Of all S&R for Black-owned firms in the manufacturing, retail trade, and wholesale trade sectors, 90.62 percent, 82.54 percent, and 88.11 percent respectively, were for firms with paid employees in these sectors. Of all S&R for Hispanic-owned firms in the manufacturing and retail trade sectors, 90.22 percent, and 79.75 percent respectively, were for firms with paid employees in these sectors. S&R for firms with paid employees in the agriculture, services, wholesale trade, and construction sectors ranged from 63 percent to 81 percent of S&R for all the Hispanic-owned firms in these sectors.

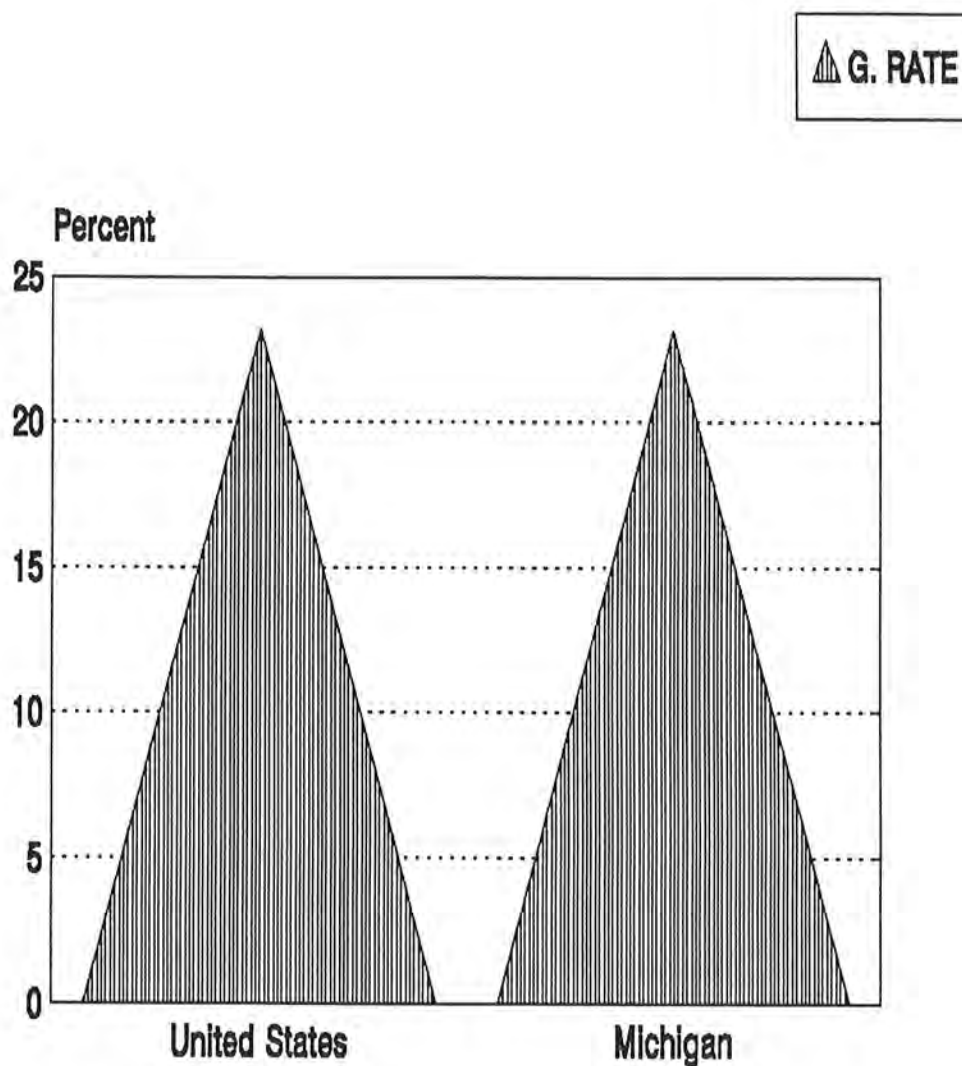
CHART 48. SALES AND RECEIPTS FOR WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

S&R for women-owned firms in Michigan increased from \$2.8 billion in 1982 to 7.9 billion in 1987 - a 180 percent increase. S&R for women-owned firms in the US increased from \$98.2 billion in 1982 to \$278.1 billion in 1987 - a 183 percent increase. Thus, the proportion of US firms in Michigan decreased by 1987.

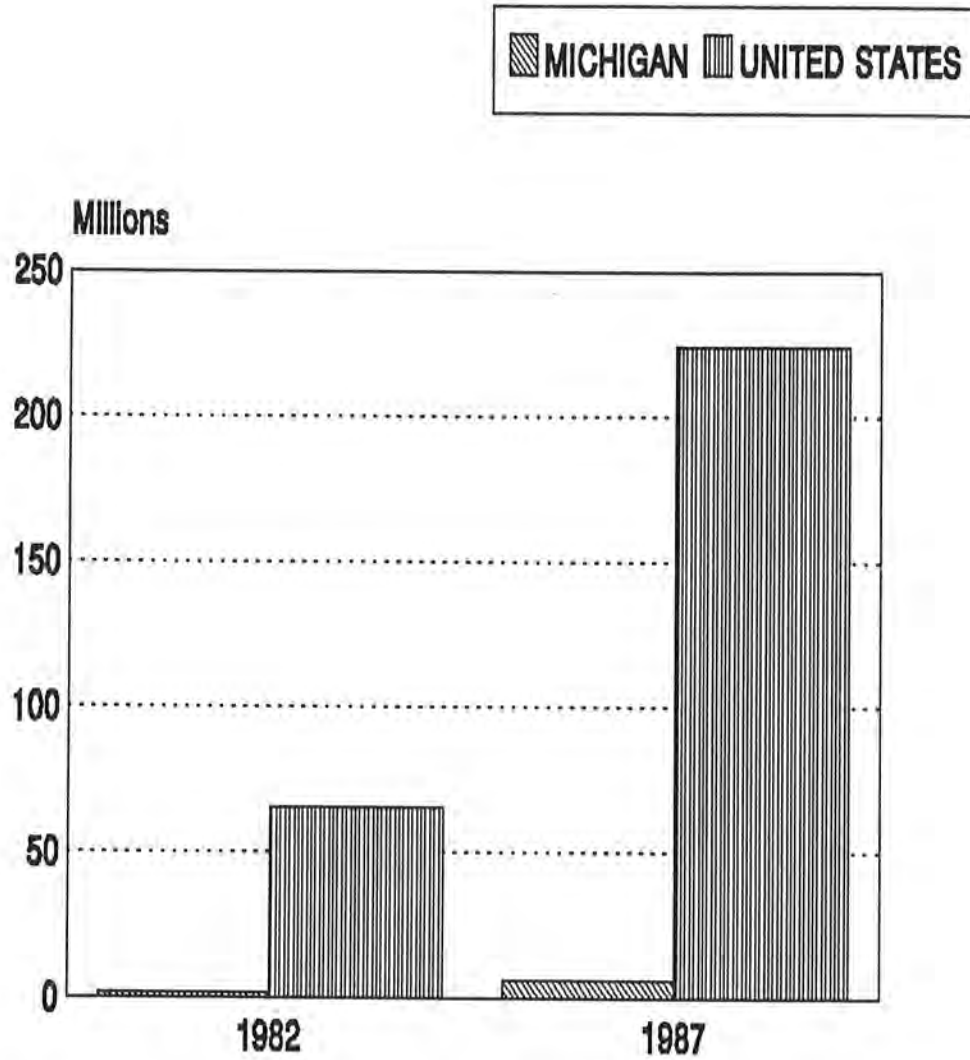
CHART 49. ANNUAL GROWTH RATE IN SALES AND RECEIPTS FOR WOMEN-OWNED FIRMS FOR THE UNITED STATES AND MICHIGAN: 1982 - 1987.



Source: Table 49.

The annual growth rate in S&R for women-owned firms for the US and Michigan was almost identical from 1982 to 1987. For Michigan, the annual growth rate was 23.11 percent. For the US, the annual growth rate was 23.13 percent.

CHART 50. SALES AND RECEIPTS IN WOMEN-OWNED FIRMS WITH PAID EMPLOYEES FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.

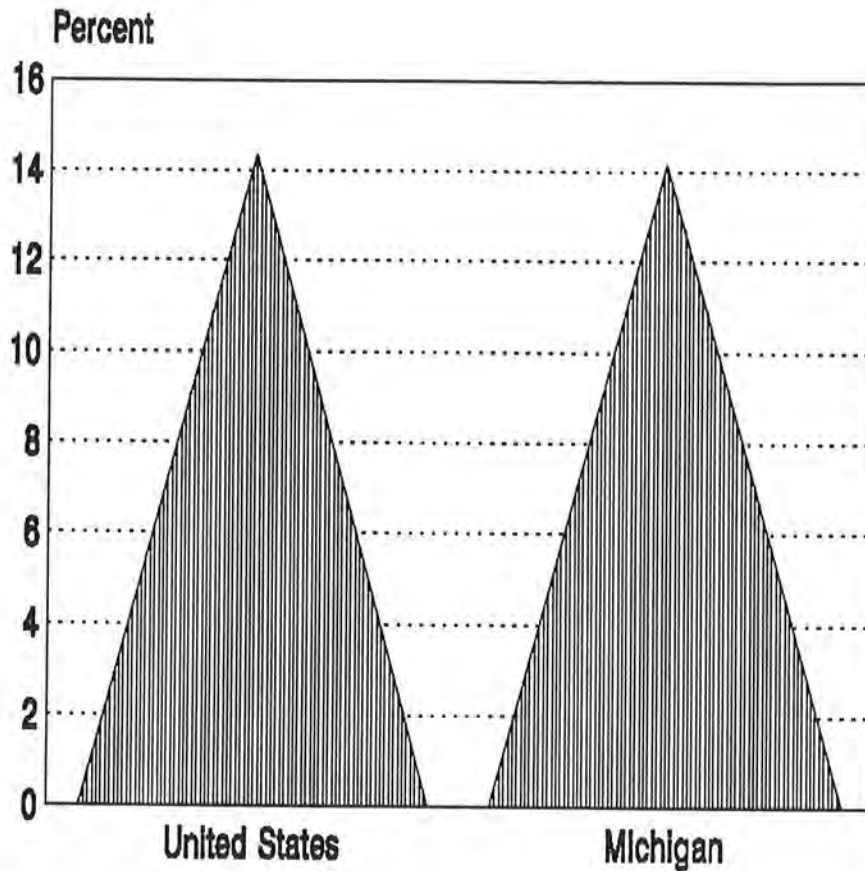


Source: Table 49.

S&R for women-owned firms with paid employees in Michigan grew from \$1.9 billion in 1982 to \$6.4 billion in 1987 - a 237 percent increase. S&R for women-owned firms with paid employees in the US grew from \$65.4 billion to \$224.0 billion - a 243 percent increase. While in 1982 S&R for women-owned firms in Michigan were 2.87 percent the S&R for all women-owned firms in the country, in 1987 they constitute 2.85 percent.

CHART 51. ANNUAL GROWTH RATE IN SALES AND RECEIPTS FOR WOMEN-OWNED FIRMS WITH PAID EMPLOYEES FOR THE UNITED STATES AND MICHIGAN: 1982 - 1987.

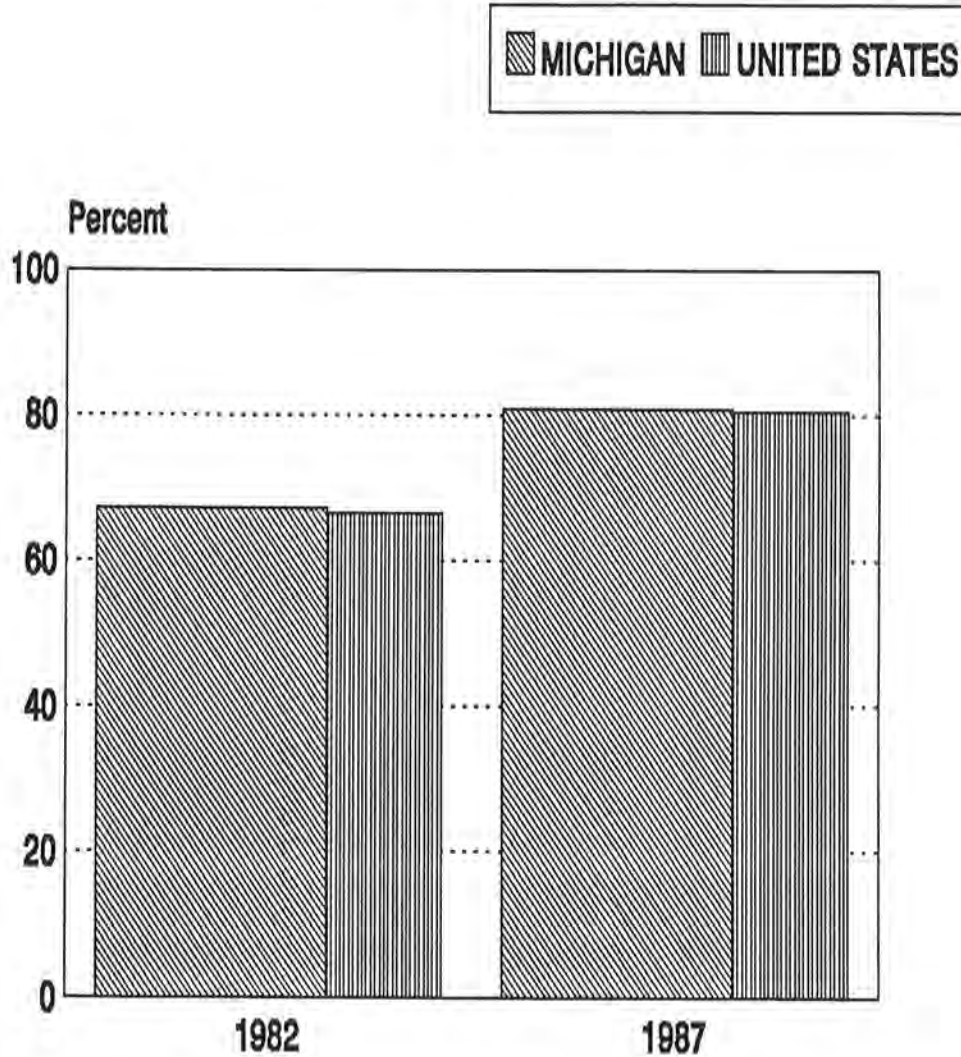
 G. RATE



Source: Table 48

The annual growth rate in S&R for women-owned firms with paid employees in Michigan, between 1982 and 1987, was 14.15 percent. In the US, the annual growth rate was 14.34 percent.

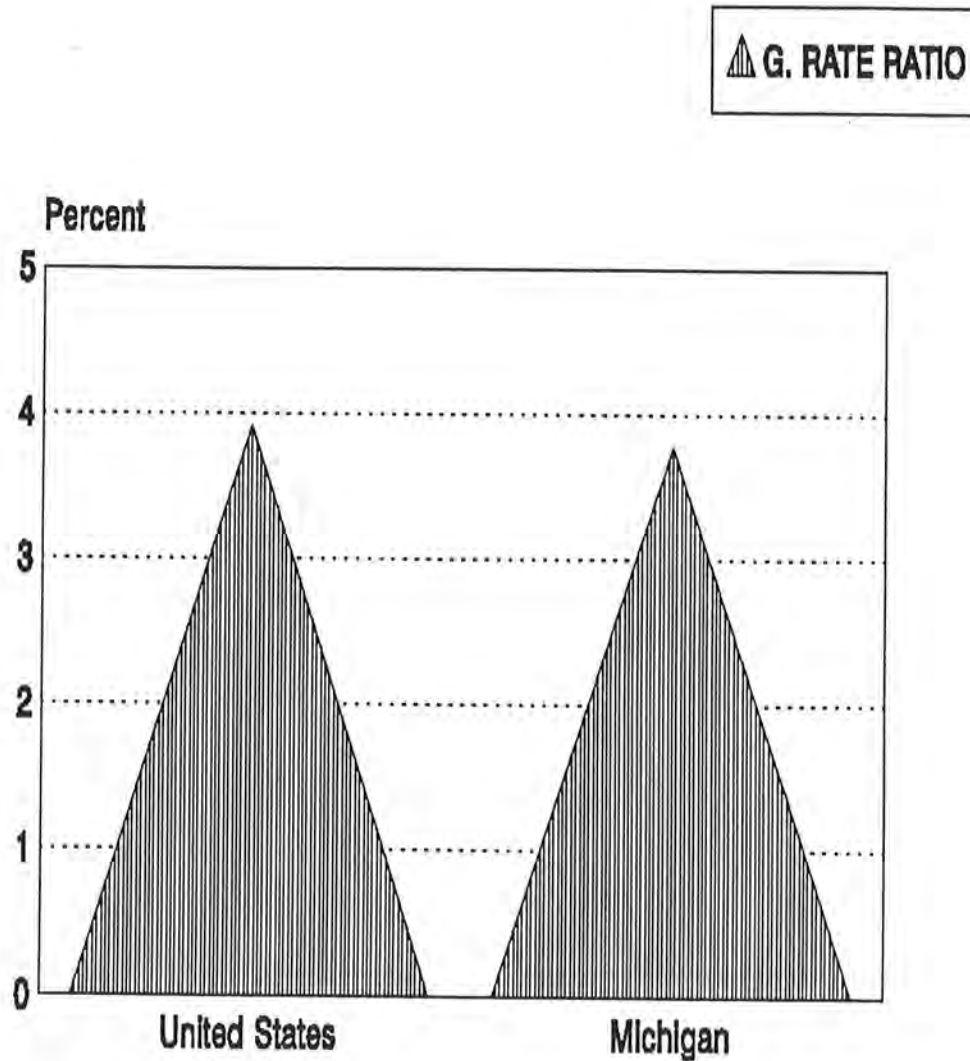
CHART 52. COMPARISON IN SALES AND RECEIPTS FOR WOMEN-OWNED FIRMS WITH PAID EMPLOYEES TO SALES AND RECEIPTS FOR ALL WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

In Michigan, in 1982, S&R for women-owned firms with paid employees accounted for 67.17 percent of all women-owned firms in the state. By 1987, S&R for women-owned firms with paid employees accounted for 80.81 percent of all S&R for women-owned firms. S&R for women-owned firms with paid employees in the US accounted for 66.48 percent of all S&R for women-owned firms in 1982 and for 80.54 percent in 1987.

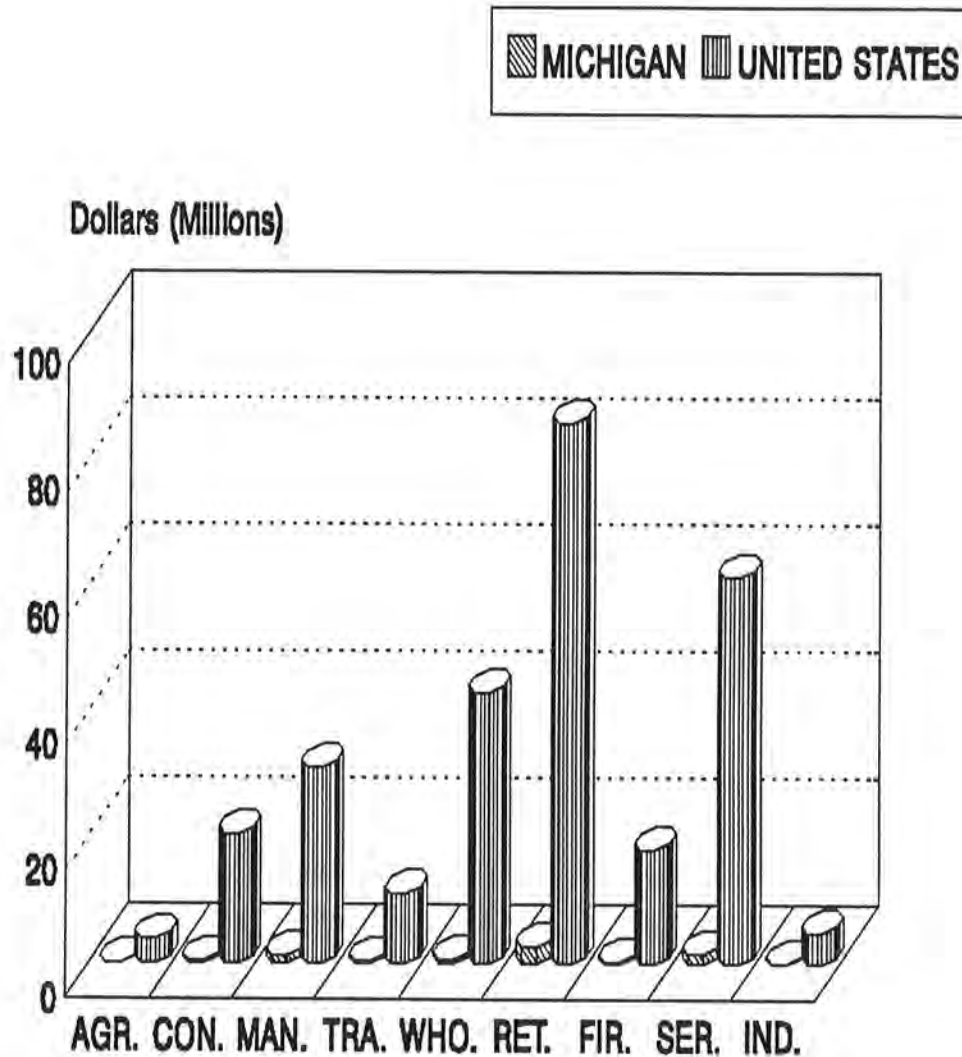
CHART 53. COMPARISON IN ANNUAL GROWTH RATE IN SALES AND RECEIPTS FOR WOMEN-OWNED FIRMS WITH PAID EMPLOYEES TO ANNUAL GROWTH RATE IN SALES AND RECEIPTS FOR ALL WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

The annual growth rate in S&R for women-owned firms with paid employees in Michigan was 3.77 percent greater than the annual growth rate in S&R for all women-owned firms in Michigan. For the US, the annual growth rate in S&R for firms with paid employees was 3.91 percent greater than the annual growth rate for S&R corresponding to all women-owned firms.

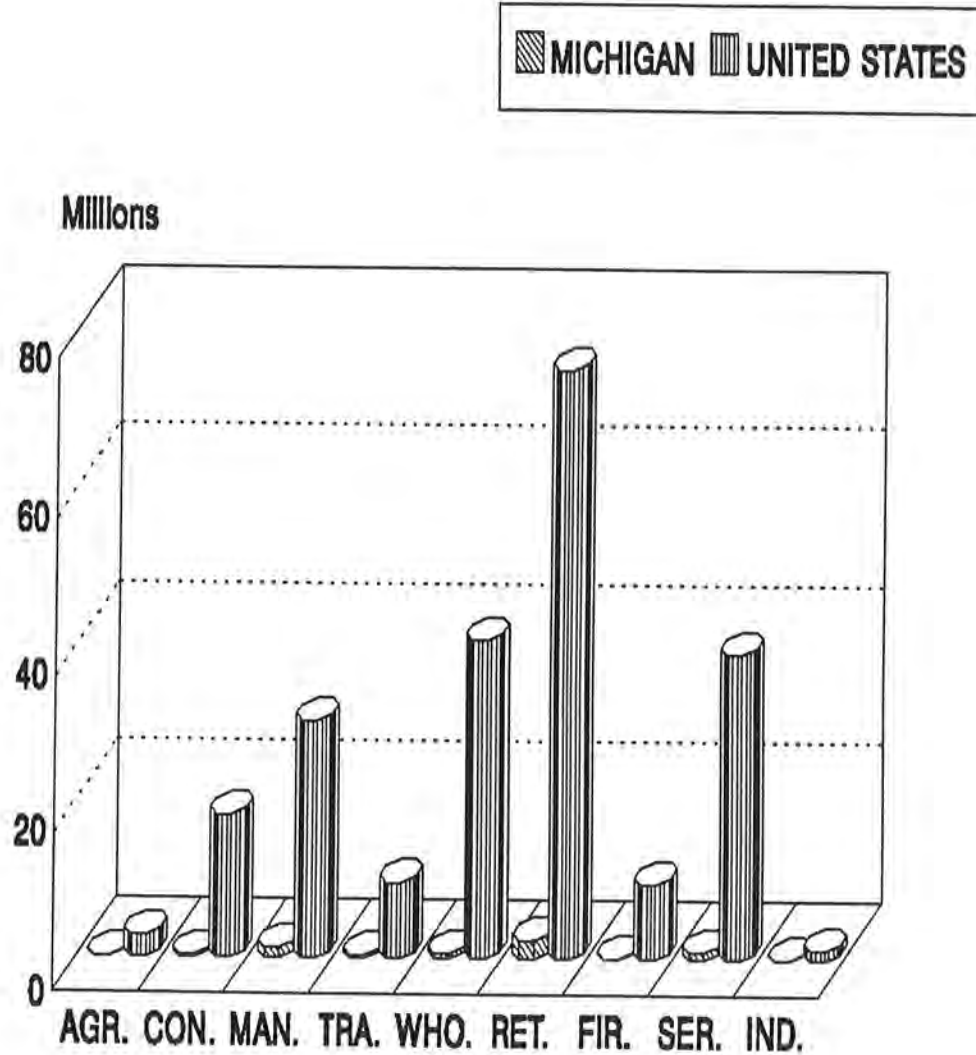
CHART 54. SALES AND RECEIPTS FOR WOMEN-OWNED FIRMS BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.

Of the \$7.9 billion in S&R for women-owned firms in Michigan, 72.2 percent were in the services, retail trade, and manufacturing sectors. Retail Trade accounted for 34.6 percent of all sales, services accounted for 26.7 percent, and manufacturing accounted for 16.9 percent. Of the \$278.1 billion in S&R for women-owned firms in the US, retail trade accounted for 30.7 percent, services for 22 percent, wholesale trade for 15.4 percent, and manufacturing for 11.1 percent. In Michigan, wholesale trade accounted for 9.3 percent of all S&R for women-owned firms.

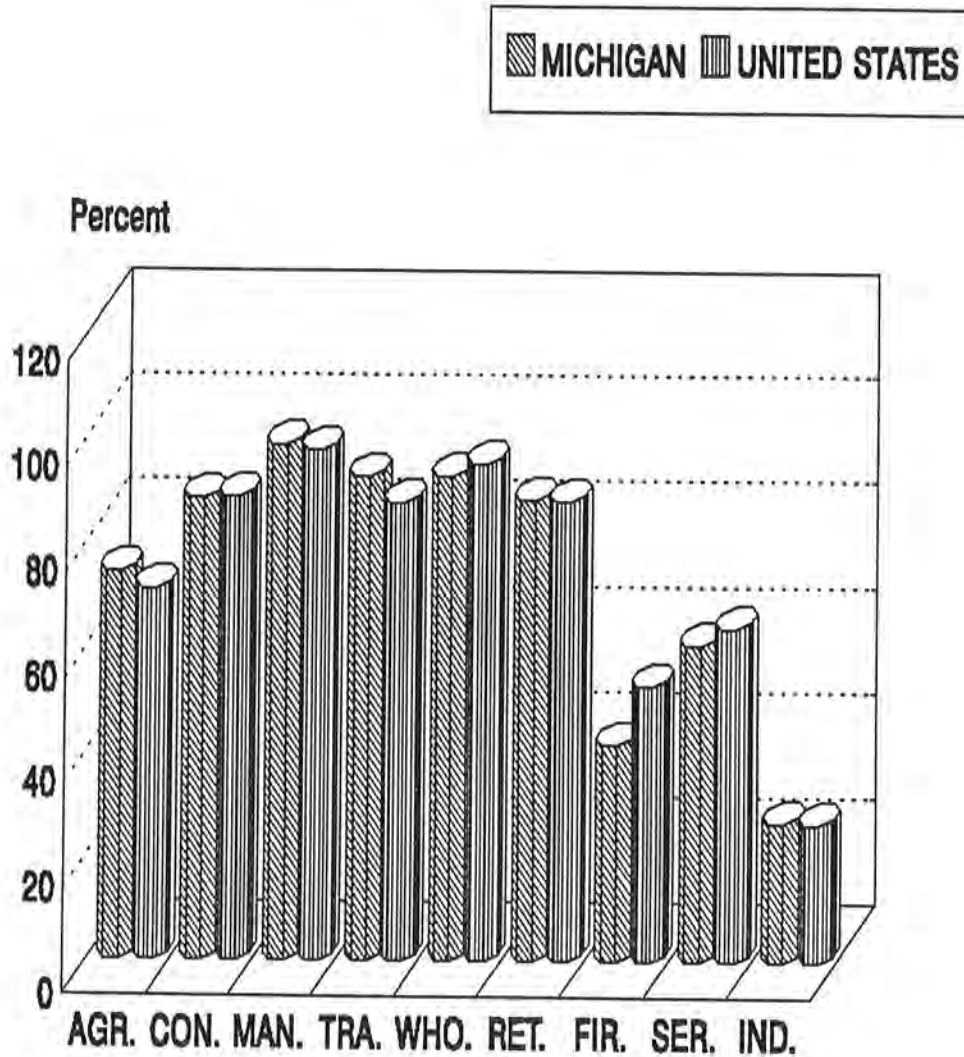
CHART 55. SALES AND RECEIPTS FOR WOMEN-OWNED FIRMS WITH PAID EMPLOYEES BY INDUSTRY DIVISION FOR THE UNITED STATES AND MICHIGAN: 1987.



Source: Table 50.

Of the \$6.4 billion in S&R for women-owned firms with paid employees in Michigan, 83.9 percent were in the retail trade, manufacturing, services, and wholesale trade sectors. They accounted for 37.4 percent, 20.5 percent, 15.4 percent, and 10.6 percent respectively. These sectors accounted for 33.2 percent, 13.4 percent, 17.3 percent, and 18.0 percent respectively, of the nation's \$224 billion in S&R.

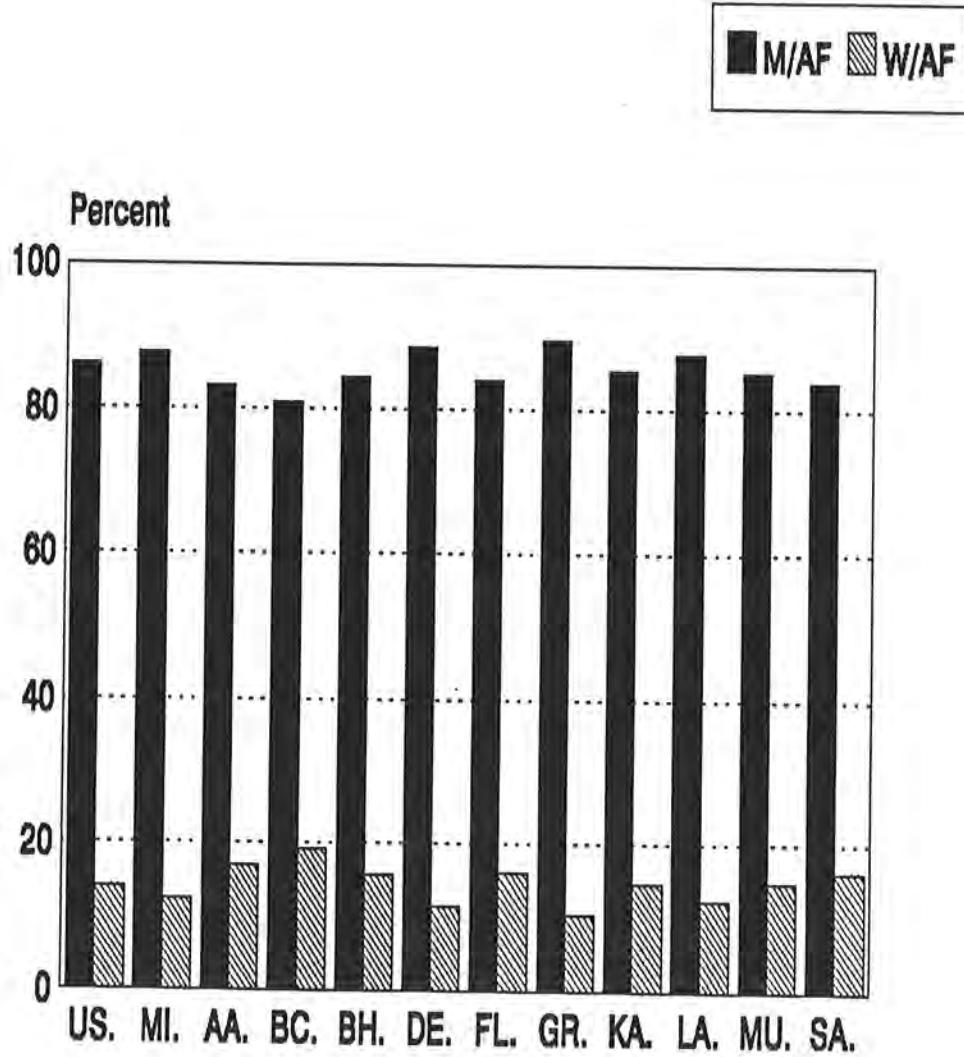
CHART 56. COMPARISON IN SALES AND RECEIPTS FOR WOMEN-OWNED FIRMS WITH PAID EMPLOYEES TO SALES AND RECEIPTS FOR ALL WOMEN-OWNED FIRMS BY INDUSTRY DIVISION FOR THE UNITED STATES AND MICHIGAN: 1987.



Source: Table 50.

For Michigan, 97.8 percent, 91.7 percent, 91.65 percent, 87.5 percent, and 87.31 percent of S&R for women-owned firms in manufacturing, wholesale trade, transportation, construction, and retail trade sectors respectively, were S&R for firms with paid employees. Less than 50 percent of the S&R for firms in the NC industries and FIRE belonged to firms with paid employees. For the US, 96.8 percent, 94.2 percent, 87.8 percent, 87.1 percent, and 86.8 percent of S&R for women-owned firms in the manufacturing, wholesale trade, construction, retail trade, and transportation sectors respectively, were S&R for firms with paid employees. Less than 50 percent of S&R in the NC industries belonged to firms with paid employees.

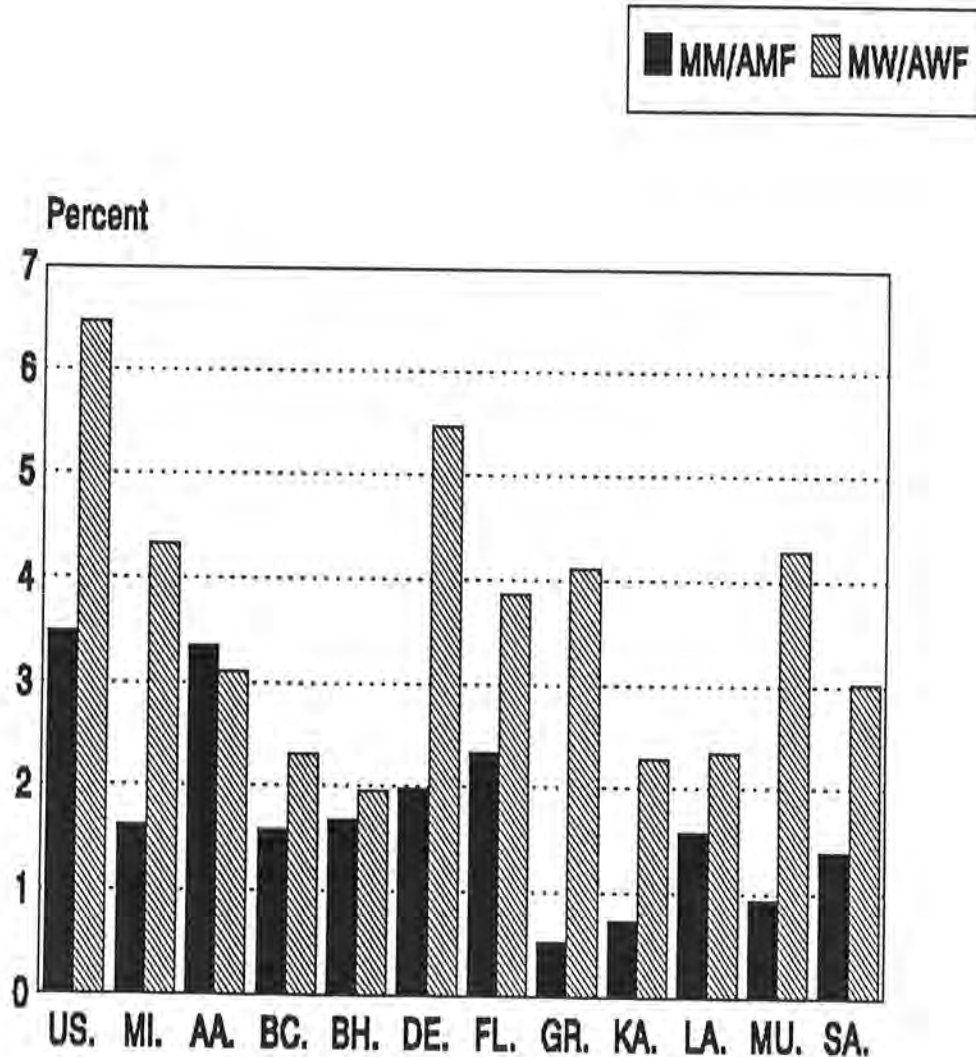
CHART 57. COMPARISON IN THE SALES AND RECEIPTS M/AF AND W/AF RATIOS FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 2.

The 1987 S&R M/AF ratio for the US indicated that the S&R for male-owned firms in the US represented 86.06 percent of the S&R for all firms. Similarly, the S&R W/AF ratio indicated that S&R for women-owned firms represented only 13.94 percent of the S&R for US firms. In Michigan, the M/AF ratio was 87.65 percent. Of all MSAs in the state, Grand Rapids and Detroit reported the highest M/AF ratios (88.63 and 88.65 percent respectively). This implies that Grand Rapids and Detroit had the smallest W/AF ratios among all MSAs in the state.

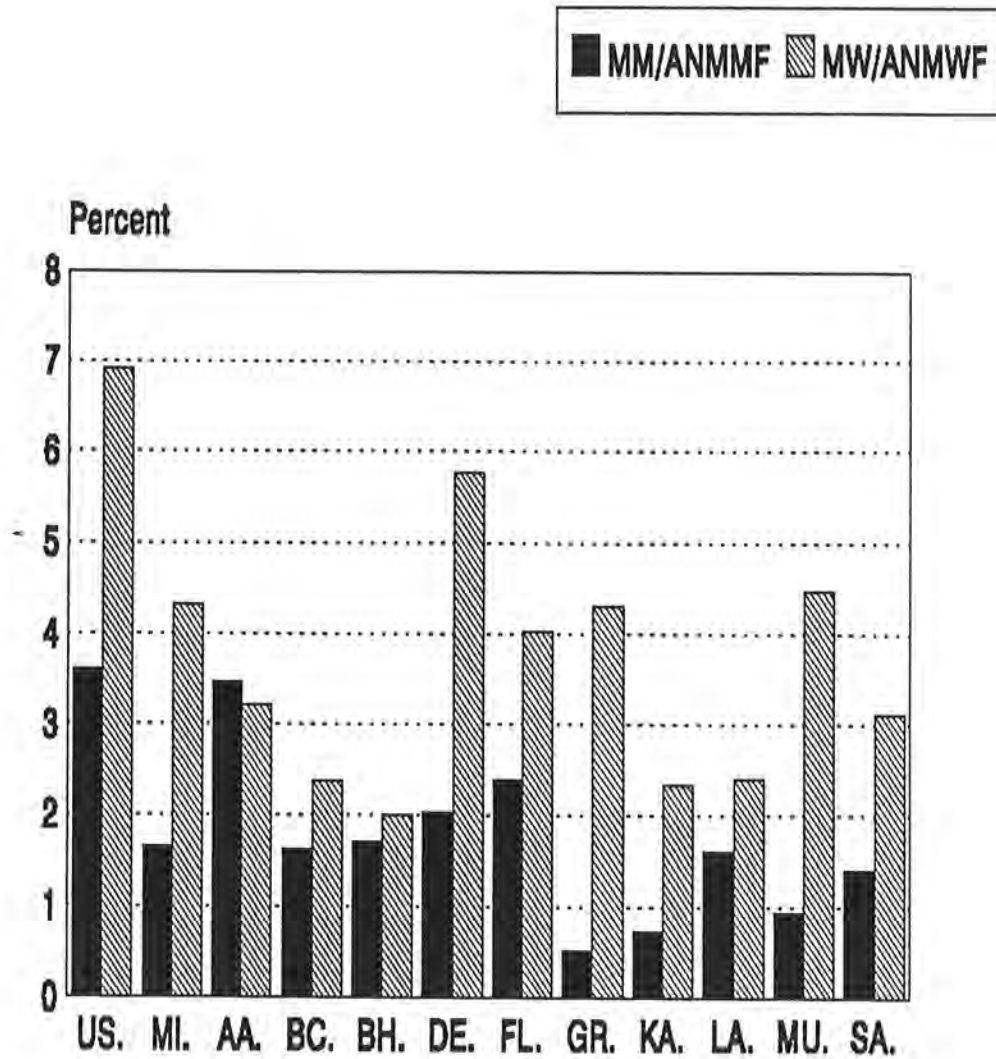
CHART 58. COMPARISON IN THE MM/AMF AND MW/AF RATIOS FOR SALES AND RECEIPTS FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 2.

At the national level the 1987 Sales and Receipts MM/AMF ratio was 3.49 percent and the Sales and Receipts MW/AF ratio was 6.47 percent. For Michigan, the corresponding ratios were 1.61 percent and 4.32 percent respectively. Ann Arbor, Flint, Detroit, and Benton Harbor registered above average Sales and Receipts MM/AMF ratios. Only Detroit registered an MW/AF ratio above the 4.32 percent registered for the state.

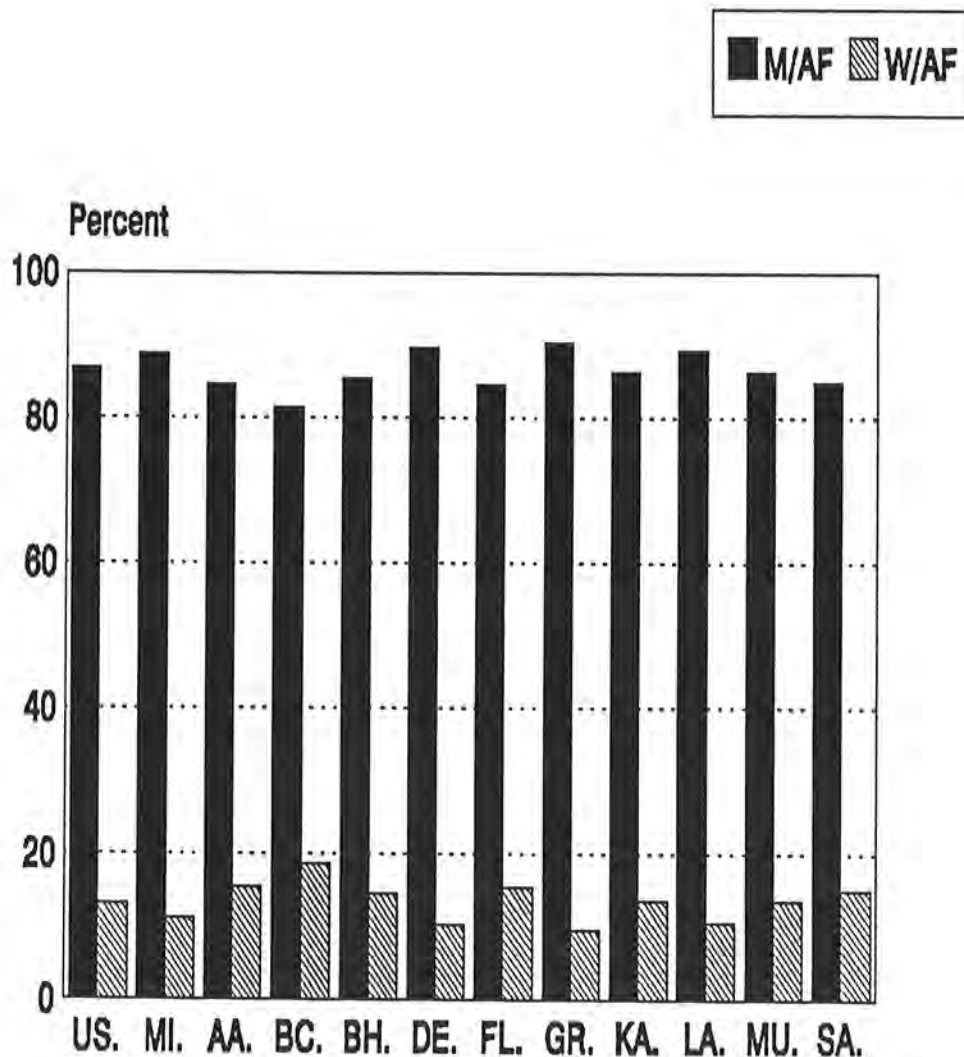
CHART 59. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR SALES AND RECEIPTS FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 2.

The 1987 MM/ANMMF and MW/ANMWF ratios for S&R at the national level were 3.61 and 6.92 percent respectively. For Michigan, these ratios were 1.64 and 4.32 percent respectively. Of all of Michigan MSAs, Ann Arbor had the highest MM/ANMMF ratio (3.47 percent) and Detroit had the highest MW/ANMWF ratio (5.77 percent).

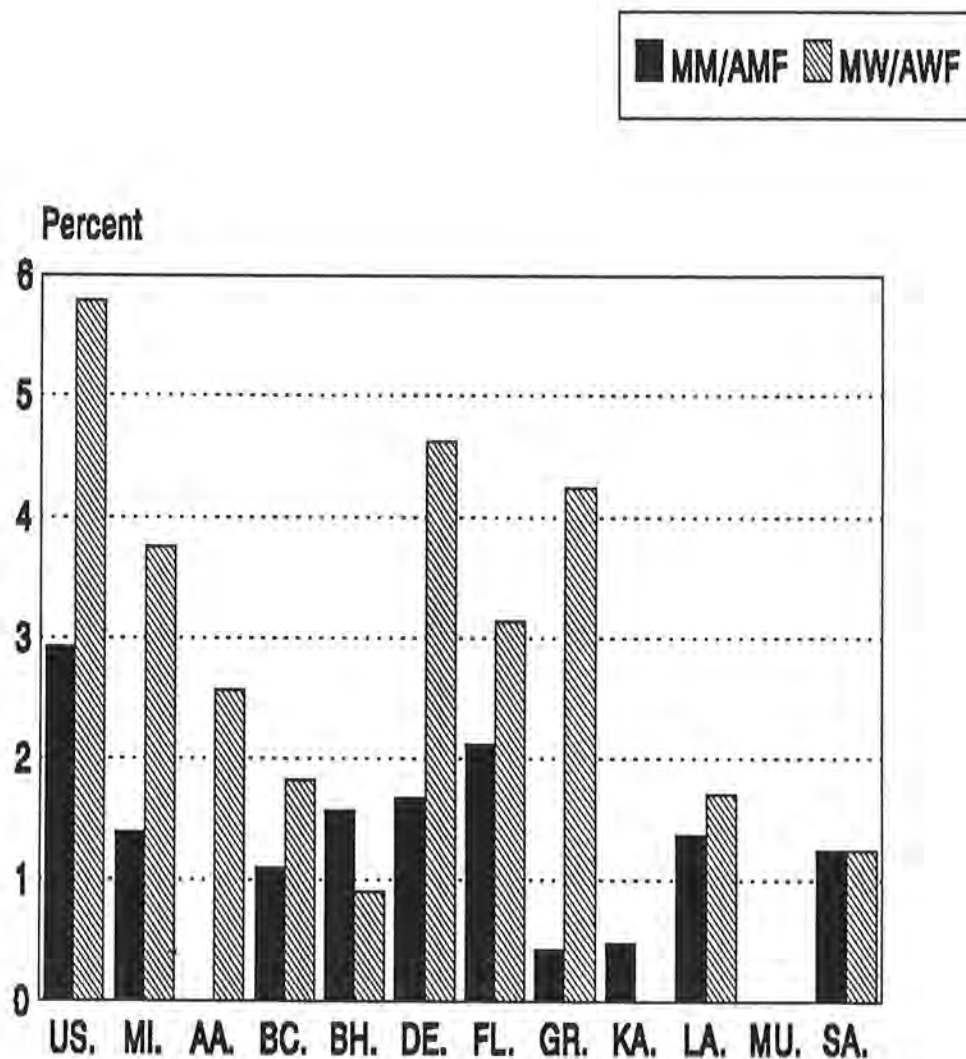
CHART 60. COMPARISON IN THE M/AF AND W/AF RATIOS FOR SALES AND RECEIPTS FOR FIRMS WITH PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 5.

The 1987 Sales and Receipts M/AF ratio for the US indicated that 86.89 percent of all S&R for firms with paid employees corresponded to S&R for male-owned firms. The Sales and Receipts W/AF ratio for the US indicated that S&R for women-owned firms with paid employees accounted for 13.11 percent of all S&R for firms with paid employees. In Michigan, the M/AF and W/AF ratios were 88.67 percent and 11.33 percent respectively. Grand Rapids, Detroit, and Lansing registered M/AF ratios above the state average. Detroit, Grand Rapids, and Lansing had W/AF ratios below the state average.

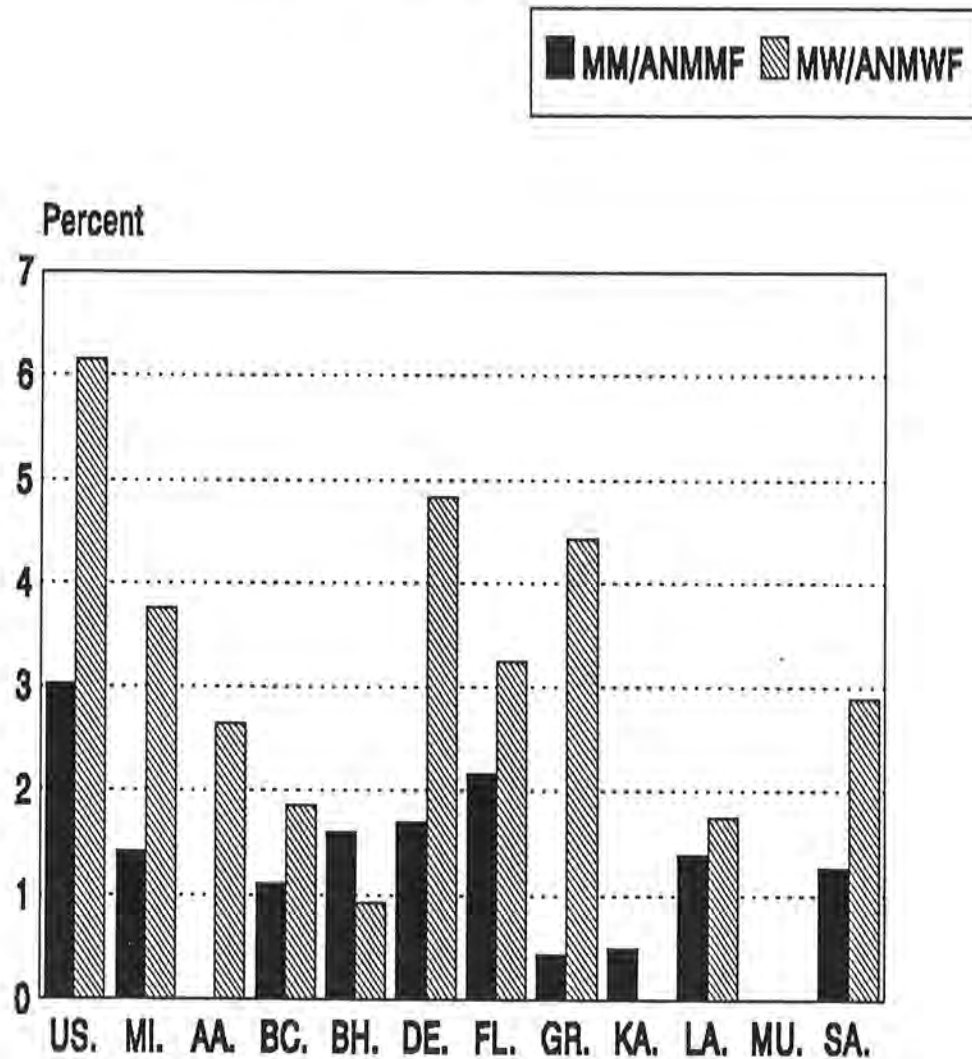
CHART 61. COMPARISON IN THE MM/AMF AND MW/AF RATIOS FOR SALES AND RECEIPTS FOR FIRMS WITH PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 5.

The 1987 MM/AMF ratio for the US indicated that the S&R for minority male-owned firms with paid employees accounted for 2.93 percent of the S&R for US male-owned firms with paid employees. The MW/AF ratio for the US indicated that minority women-owned firms with paid employees accounted for 5.79 percent of S&R for women-owned firms. In Michigan, these ratios were 1.39 and 3.76 percent respectively. Among Michigan MSAs, Flint and Detroit registered the highest MM/AMF ratio (2.12 and 1.67 percent respectively) among Michigan MSAs. Detroit and Grand Rapids registered the highest MW/AF ratio (4.62 and 4.24 respectively).

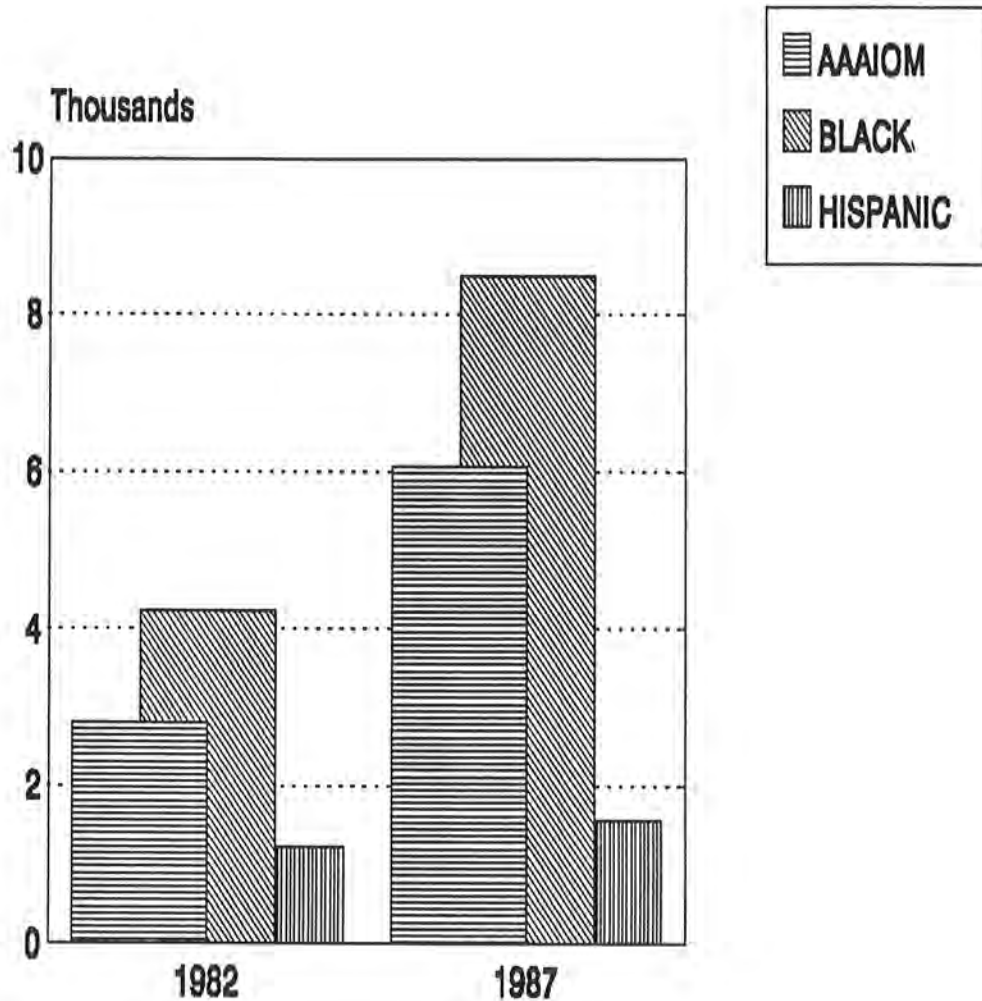
CHART 62. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR SALES AND RECEIPTS FOR FIRMS WITH PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 5.

The 1987 MM/ANMMF ratio for the US indicated that minority male-owned firms with paid employees represented 3.02 percent of the S&R for nonminority male-owned firms with paid employees. The MW/ANMWF ratio for the US indicated that minority women-owned firms with paid employees represented 6.15 percent of the S&R for nonminority women-owned firms with paid employees. At the state level, the corresponding ratios were 1.41 percent and 3.76 percent respectively. Among Michigan MSAs, Flint and Detroit presented the highest MM/ANMMF ratio (2.16 and 1.69 percent respectively). Detroit and Grand Rapids reported the highest MW/ANMWF ratio (4.84 and 4.43 percent respectively).

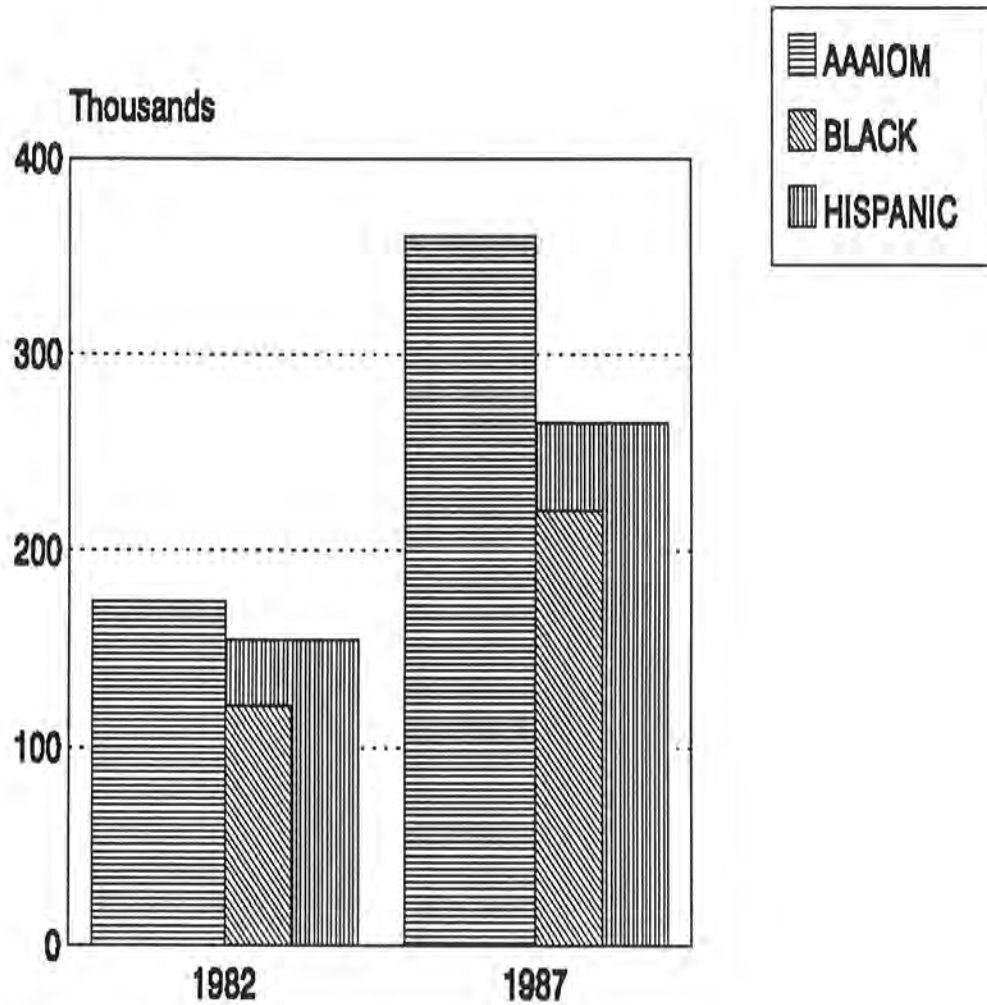
CHART 63. NUMBER OF EMPLOYEES AT MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 22.
(number)

The number of employees at AAAIOM-owned firms grew from 2,804 in 1982 to 6,052 in 1987 - a 116 percent increase. The number of employees at Black-owned firms grew from 4,222 in 1982 to 8,485 in 1987 - a 101 percent increase. The number of employees at Hispanic-owned firms grew from 1,212 in 1982 to 1,560 in 1987 - a 29 percent increase.

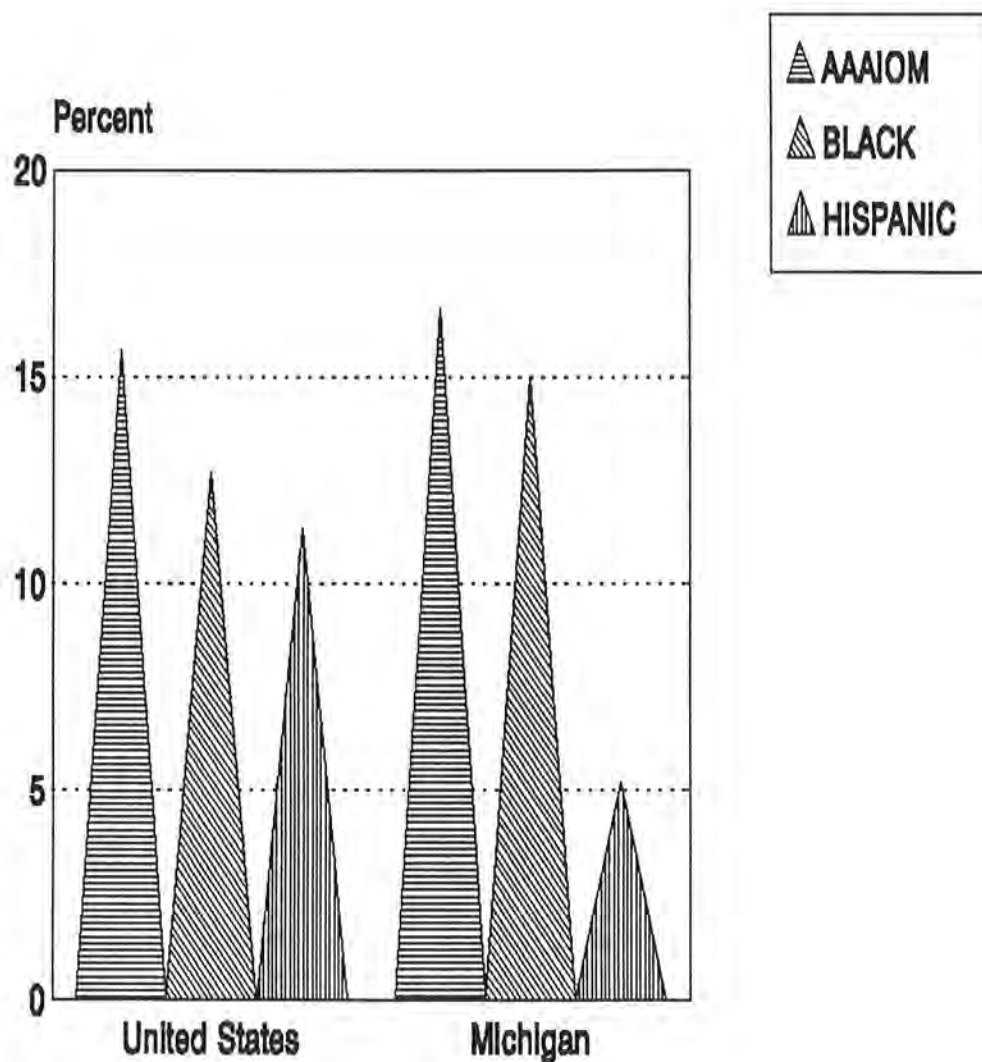
CHART 64. NUMBER OF EMPLOYEES AT MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 22.
(number)

The number of employees at AAAIOM-owned firms grew from 174,179 in 1982 to 360,301 in 1987 - a 107 percent increase. The number of employees at Black-owned firms grew from 121,373 in 1982 to 220,467 in 1987 - an 81.6 percent increase. The number of employees at Hispanic-owned firms grew from 154,791 in 1982 to 264,846 in 1987 - a 71 percent increase.

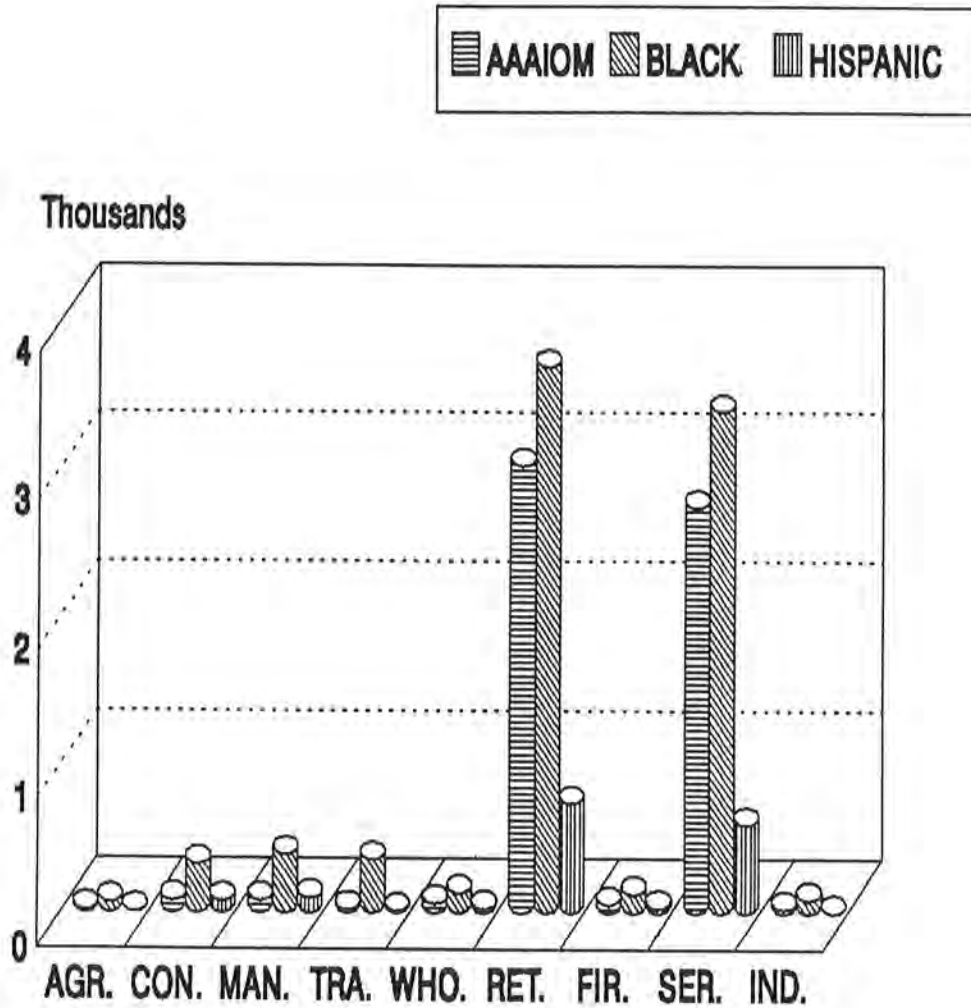
CHART 65. ANNUAL GROWTH RATE IN THE NUMBER OF EMPLOYEES AT MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 22

The number of employees at AAAIOM-owned firms in the US grew at an annual rate of 15.65 percent. In Michigan, their annual growth rate was 16.63 percent. The number of employees at Black-owned firms in the US grew at an annual growth rate of 12.68 percent. In Michigan, their annual growth rate was 14.98 percent. Hispanic-owned firms grew at an annual rate of 11.34 percent nationally, but only at 5.18 percent in Michigan.

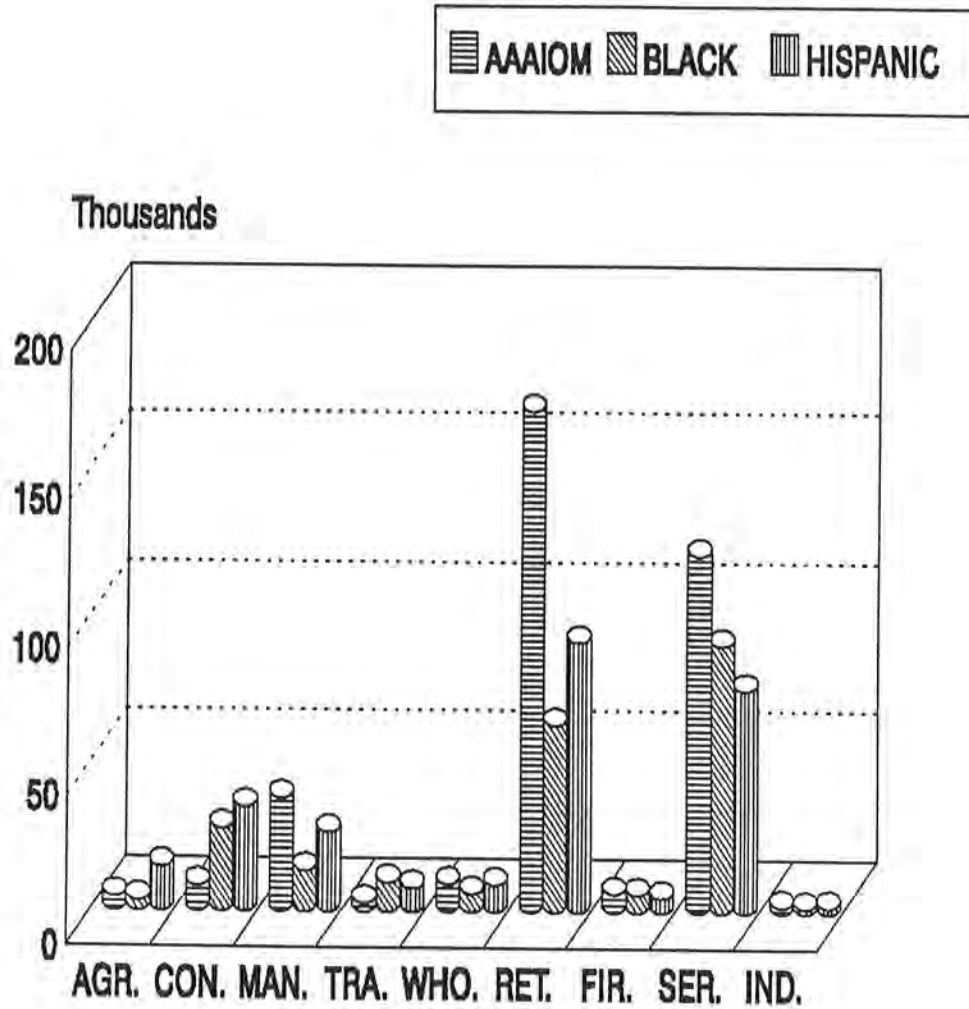
CHART 66. NUMBER OF EMPLOYEES AT MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



**Source: Table 38
(number)**

Of the 6,052 employees at AAAIOM-owned firms, 96 percent were in the retail trade and services sectors. Of the 8,485 employees at Black-owned firms, 83 percent were in the retail trade and services sectors. Of the 1,560 employees at Hispanic-owned firms, 1,317 (84 percent) were in these two sectors.

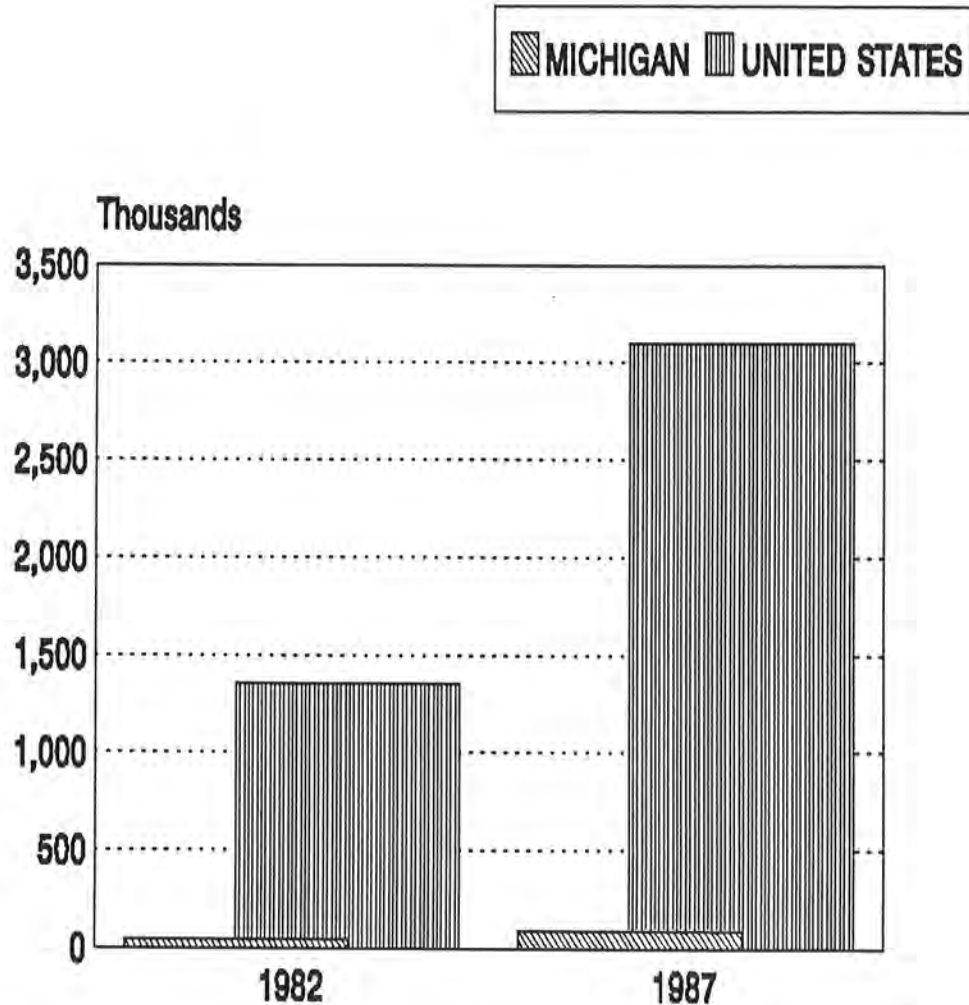
CHART 67. NUMBER OF EMPLOYEES AT MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



Source: Table 38.
(number)

Of the 360,301 employees at AAAIOM-owned firms, 80 percent were in the retail trade and services sectors. Of the 220,467 employees at Black-owned firms, 69 percent were in the retail trade and services sectors. Of the 264,846 employees at Hispanic-owned firms, 62.30 percent were in these two sectors.

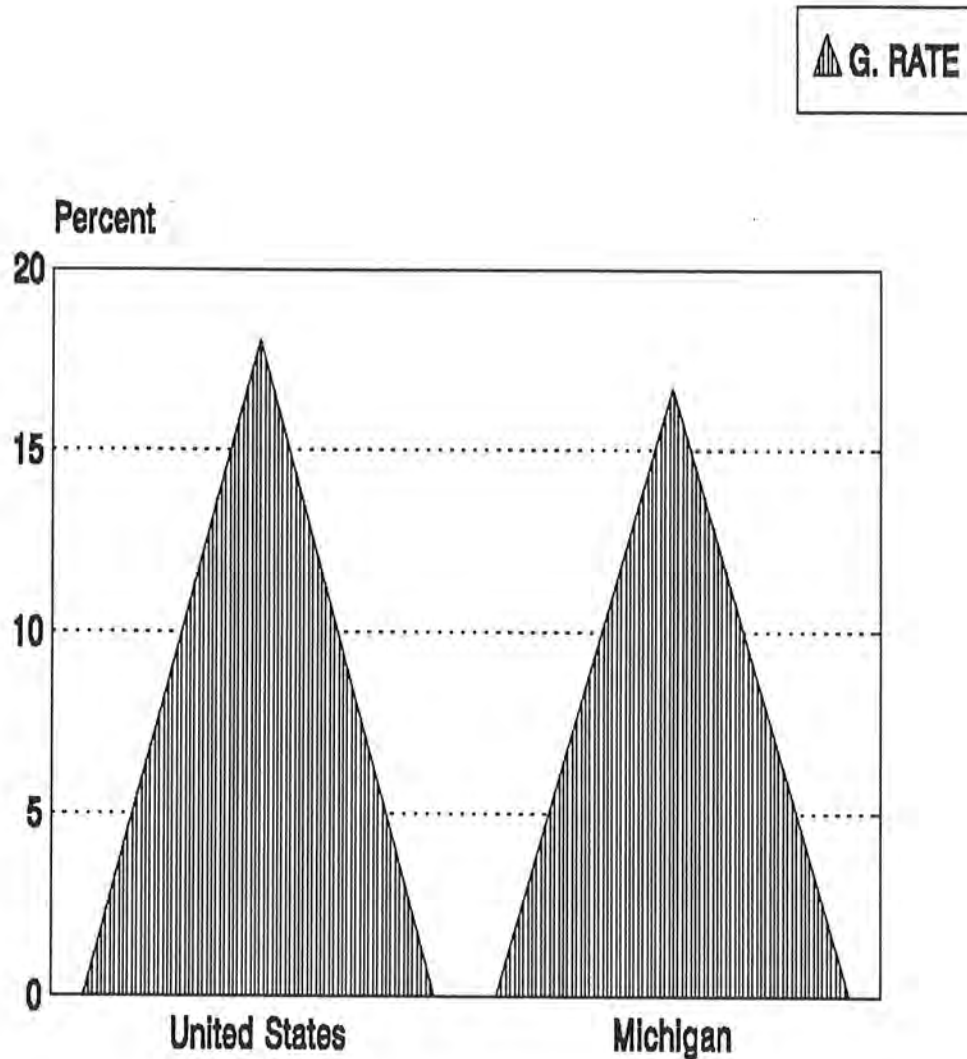
CHART 68. NUMBER OF EMPLOYEES AT WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.
(number)

The number of employees at women-owned firms in Michigan increased from 42,768 in 1982 to 92,533 in 1987 - a 116 percent increase. The number of employees at women-owned firms in the United States increased from 1,354,588 to 3,102,685 - a 129 percent increase.

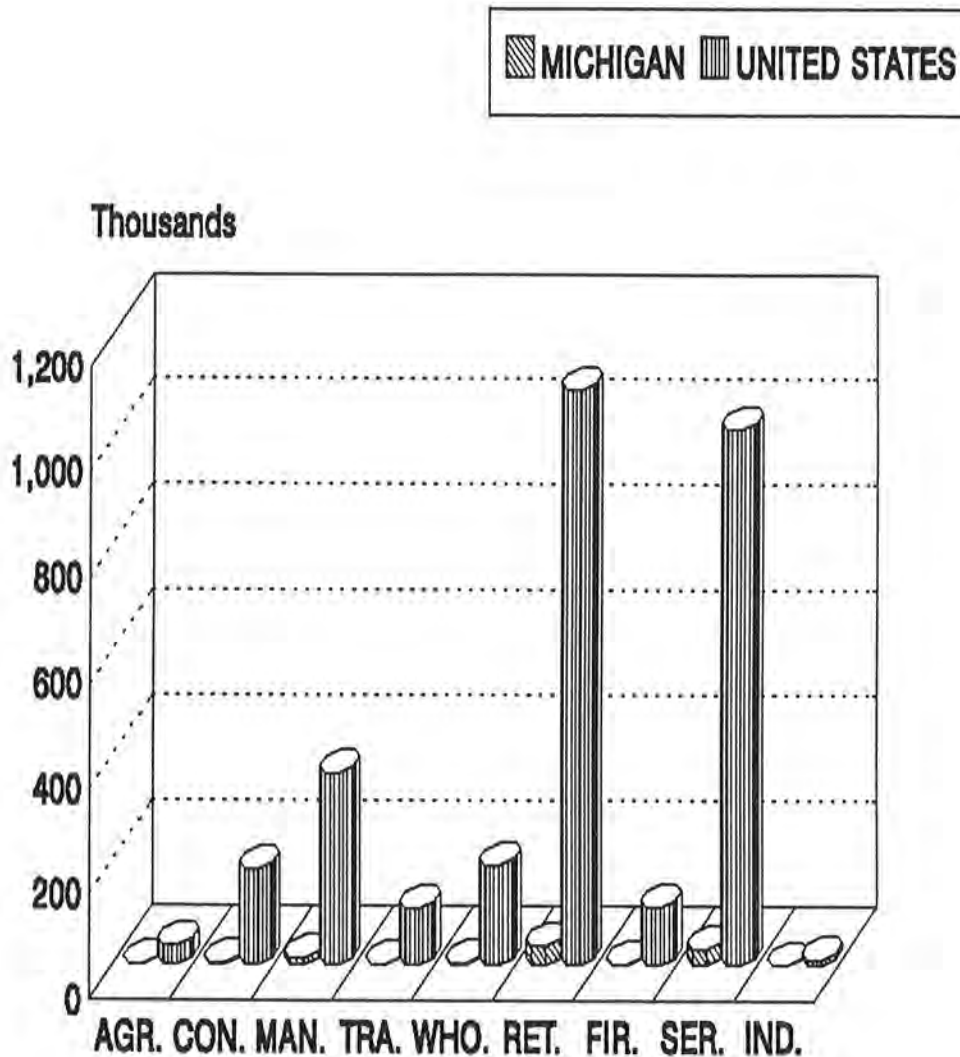
CHART 69. ANNUAL GROWTH RATE IN THE NUMBER OF EMPLOYEES AT WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

The annual growth rate in the number of employees at women-owned firms was higher in the US than in Michigan between 1982 and 1987. In the US, the number of employees grew at an annual rate of 18.03 percent. In Michigan, the annual growth rate was 16.69 percent.

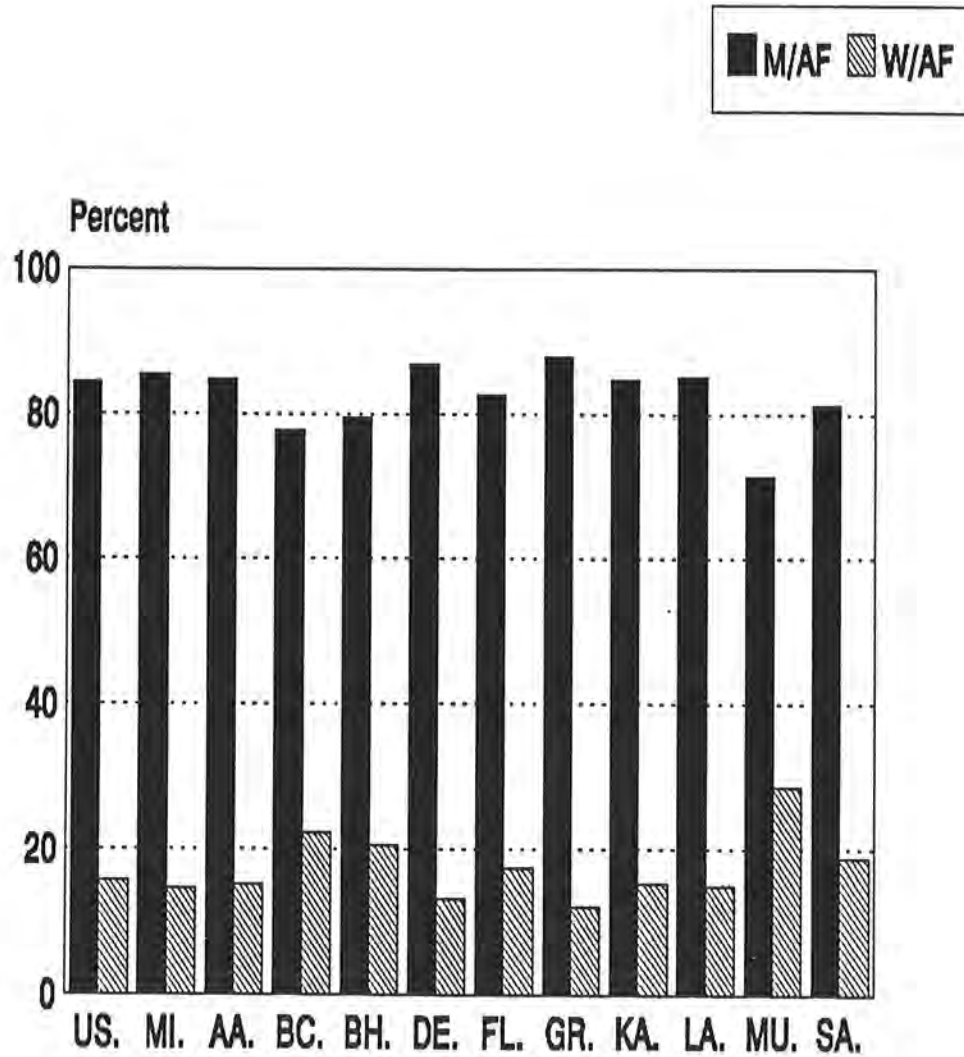
CHART 70. NUMBER OF EMPLOYEES AT WOMEN-OWNED FIRMS BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.

Of the 92,533 employees at women-owned firms in Michigan, 87 percent were employed in three sectors; 40 percent were employed in retail trade, 33 percent in services, and 14 percent in manufacturing. Of the 3,102,685 employees at women-owned firms in the US, 80 percent were employed in three sectors; 12 percent were employed in construction, 35 percent in retail trade, and 33 percent in services.

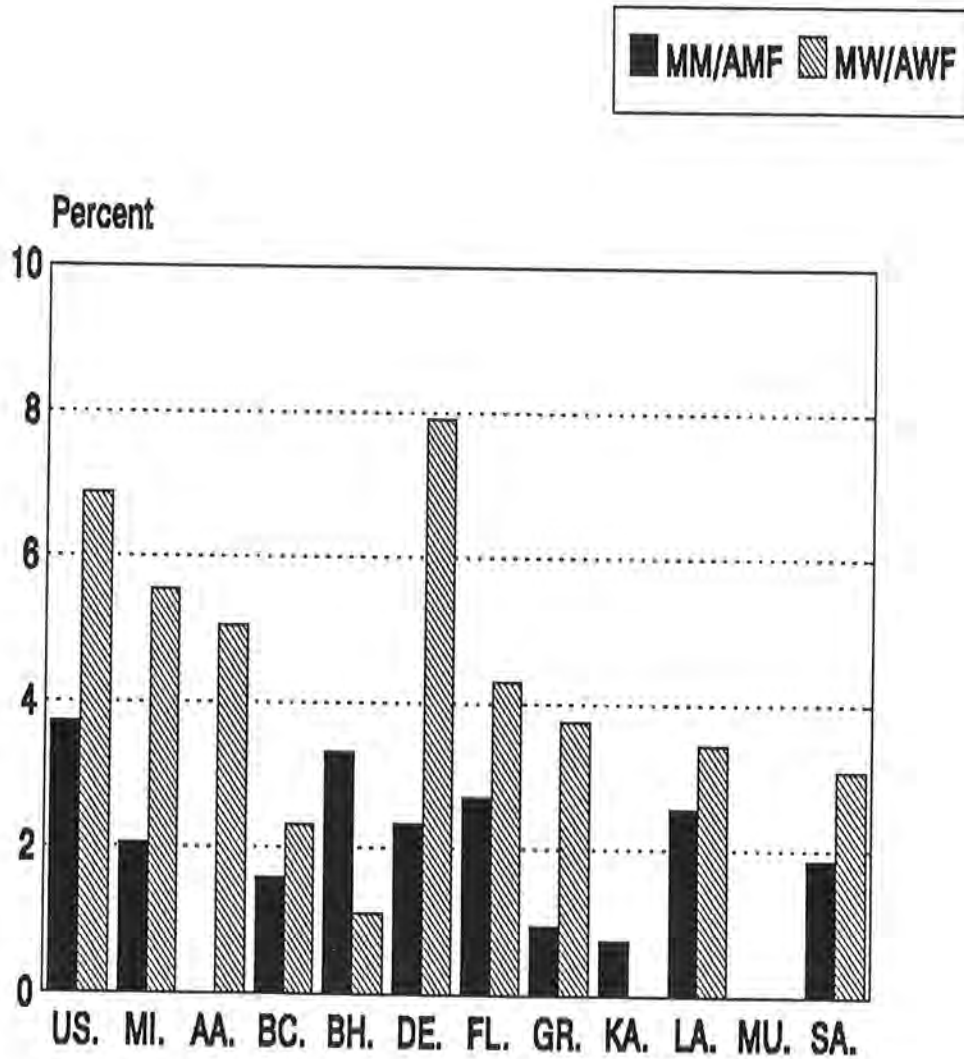
CHART 71. COMPARISON IN THE M/AF AND W/AF RATIOS FOR THE NUMBER OF EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 7.

The employment M/AF ratio was 84.37 percent for the US and 85.41 percent for Michigan. The employment M/AF ratio for Michigan MSAs ranged from 87.85 percent in Grand Rapids to 71.34 percent in Muskegon. The employment W/AF ratios for the US and Michigan were 15.63 and 14.59 percent respectively. The employment W/AF ratio for Michigan MSAs ranged from 28.66 percent in Muskegon to 12.15 percent in Grand Rapids.

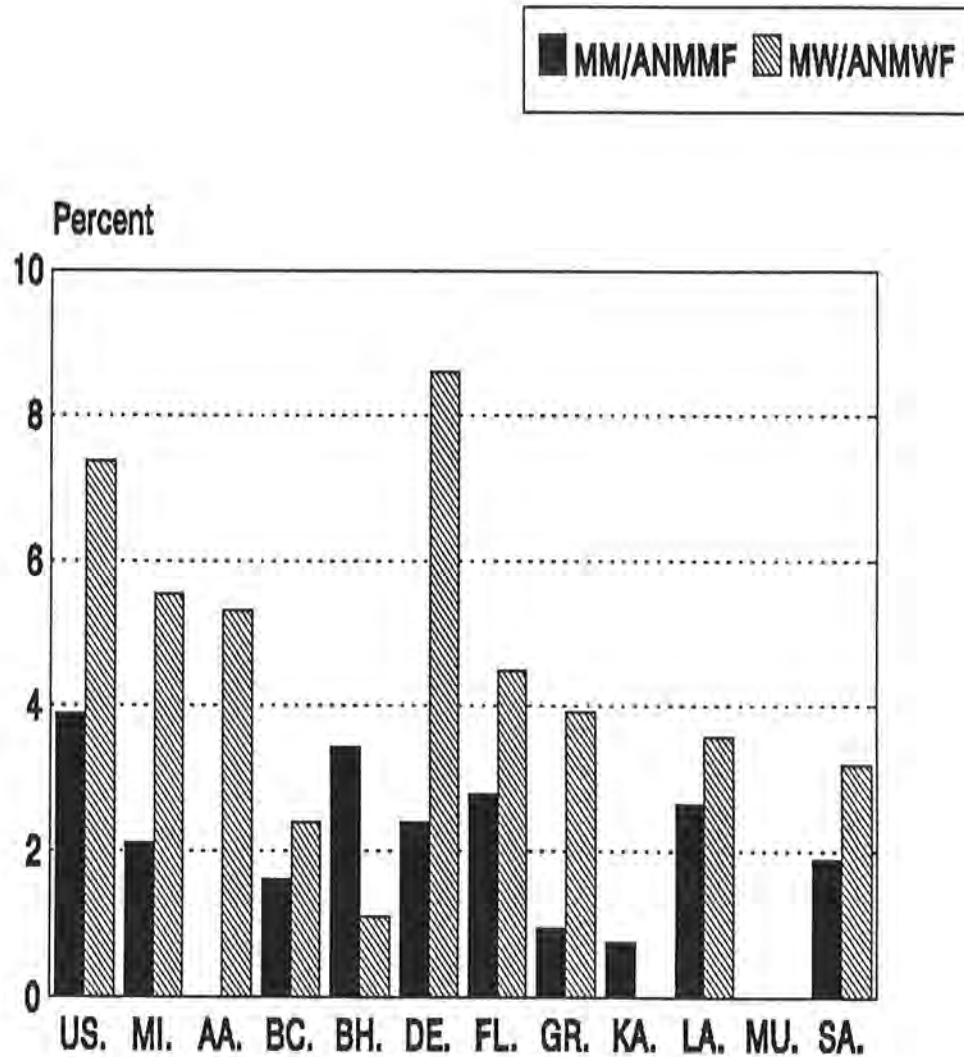
CHART 72. COMPARISON IN THE MM/AMF AND MW/AF RATIOS FOR NUMBER OF EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 7.

The 1987 employment MM/AMF ratio for the US was lower than the MW/AF ratio, indicating that minority male-owned firms hired a lower proportion of the employees in male-owned firms than the proportion of employees in women-owned firms hired by minority women-owned firms. The MM/AMF ratio was 3.72 percent while the MW/AF ratio was 6.87 percent. In Michigan the corresponding MM/AMF and MW/AF ratios were 4.01 and 10.68 percent respectively. Flint registered the highest MM/AMF ratio and Detroit registered the highest MW/AF ratio (2.70 and 7.91 percent respectively).

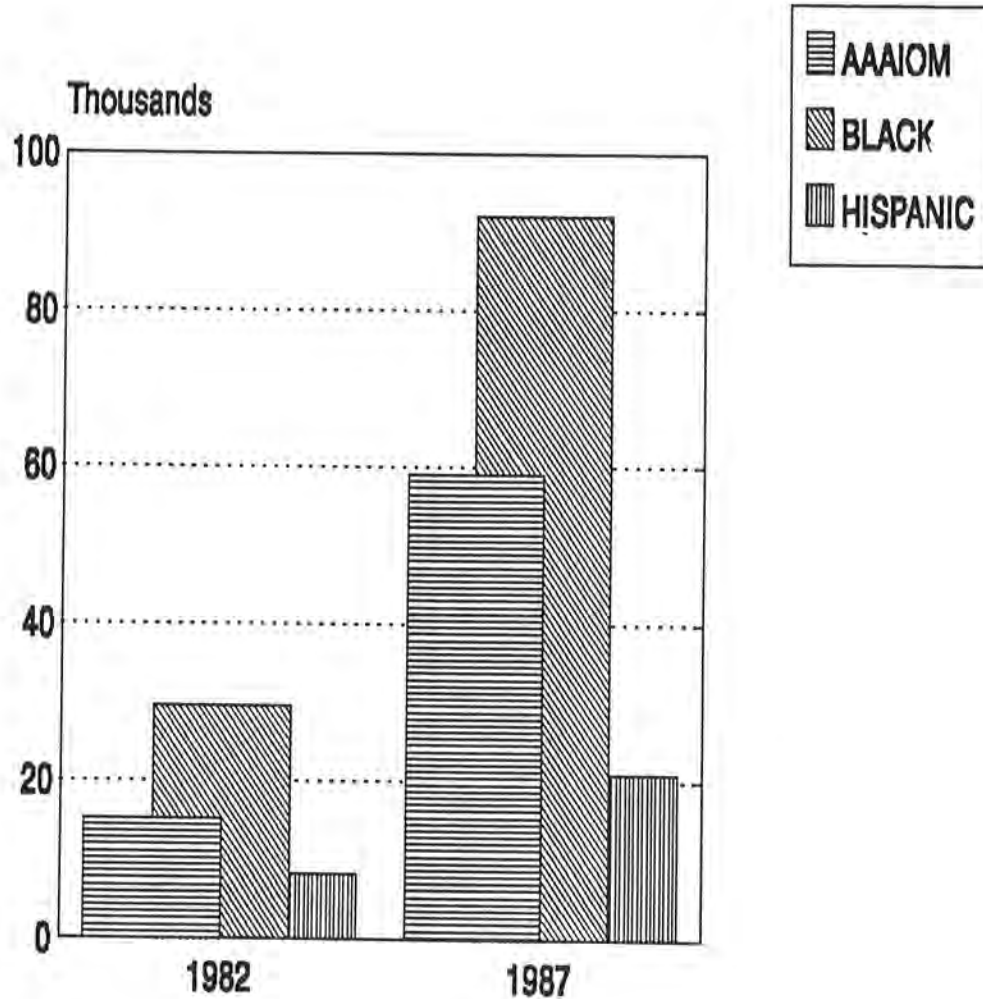
CHART 73. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR NUMBER OF EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 7.

The US employment MM/ANMMF ratio was 3.87 percent. Michigan reported an employment MM/ANMMF ratio of 2.10 percent. The employment MW/ANMWF ratio for the US and Michigan was 7.37 and 10.68 percent respectively. Among Michigan MSAs, Flint reported the highest employment MM/ANMMF ratio (2.77 percent). Detroit reported the highest employment MW/ANMWF ratio (8.59 percent).

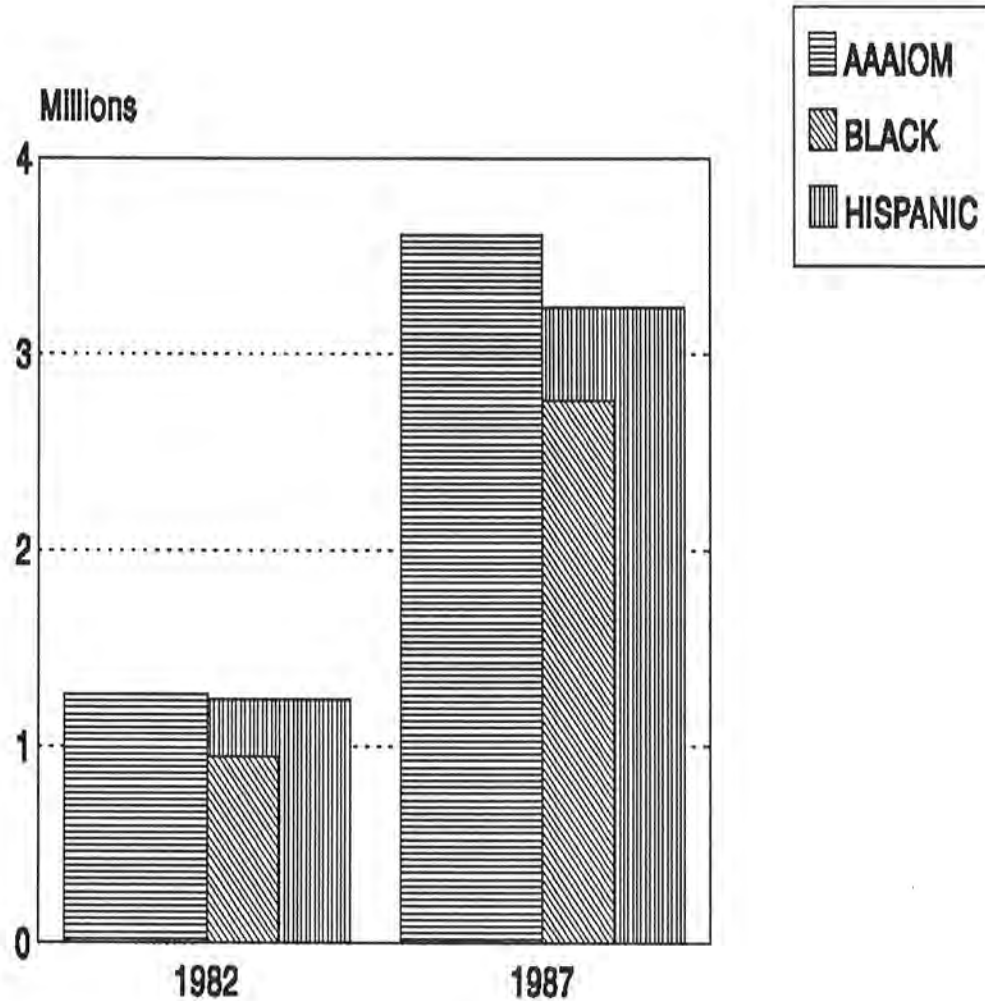
CHART 74. ANNUAL PAYROLL FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 25.
(\$,000)

Annual payroll for AAAIOM-owned firms in Michigan grew in nominal terms from \$15.2 million in 1982 to \$59.0 million in 1987 - a 289 percent increase. Annual payroll for Black-owned firms grew from \$29.5 million in 1982 to \$92.0 million in 1987 - a 212 percent increase. Annual payroll for Hispanic-owned firms grew from \$8.2 million to \$20.9 million - a 155 percent increase.

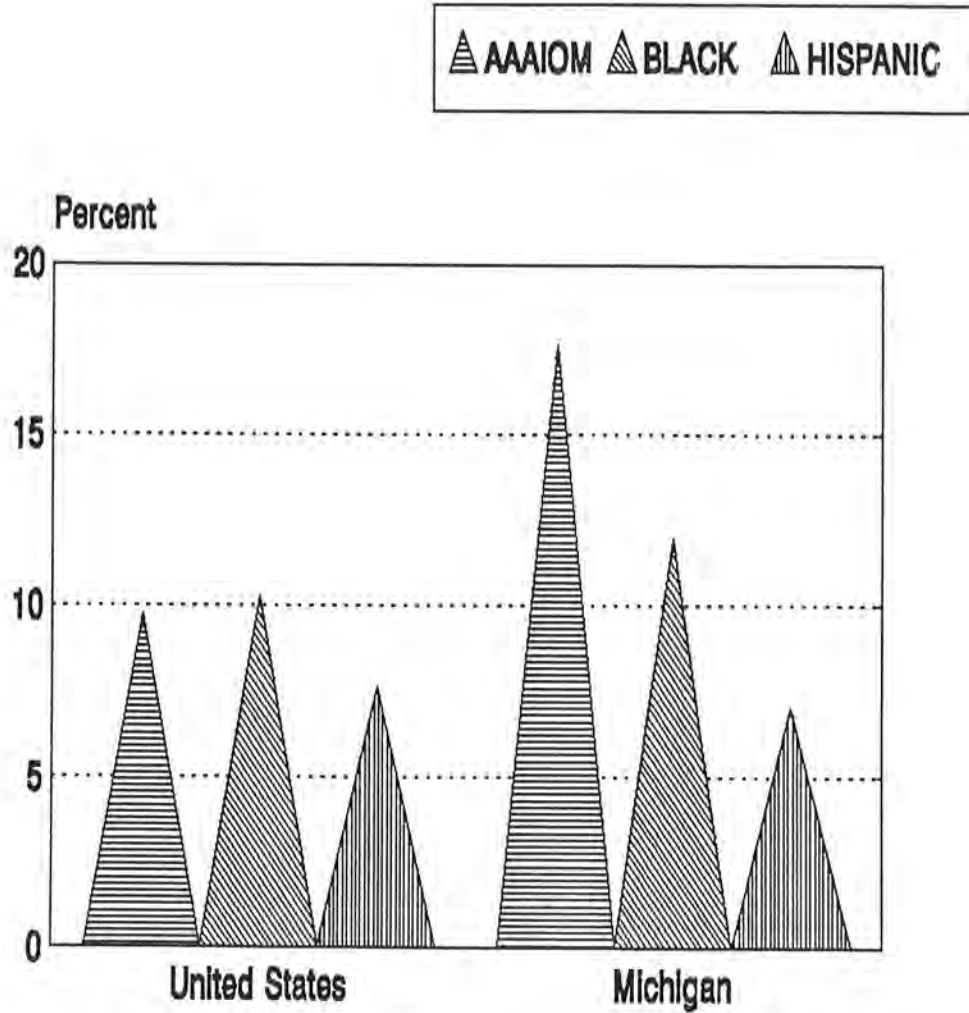
CHART 75. ANNUAL PAYROLL FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 25.
(\$,000)

Annual payroll for AAAIOM-owned firms grew in nominal terms in the US from \$1.3 billion in 1982 to \$3.6 billion in 1987 - a 186 percent increase. Annual payroll for Black-owned firms grew from \$948 million to \$2.76 billion - a 191 percent increase. Annual payroll for Hispanic-owned firms grew from \$1.2 billion to \$3.2 billion - a 167 percent increase.

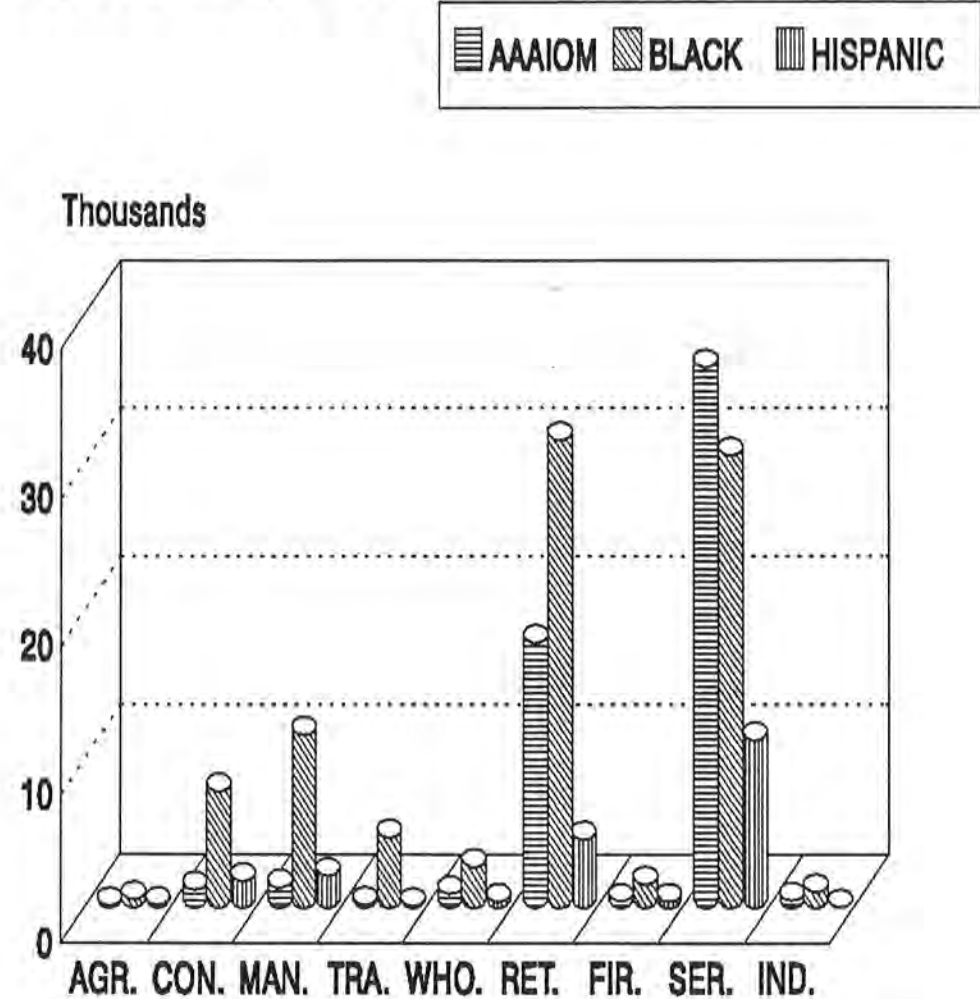
**CHART 76. ANNUAL GROWTH RATE IN PAYROLL FOR
MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE
UNITED STATES AND MICHIGAN: 1982 - 1987.**



**Source: Table 25.
(adjusted for Inflation).**

Annual payroll for AAAIOM-owned firms grew at a rate of 17.63 percent in Michigan, and at a rate of 9.75 percent in the US. Black-owned firms reported a double digit annual growth rate in payroll at both the national and state level (10.24 and 11.94 percent respectively). Hispanic-owned firms in the US reported an annual growth rate in payroll of 7.60 percent. In Michigan, the growth rate in annual payroll for Hispanic-owned firms was 7.03 percent.

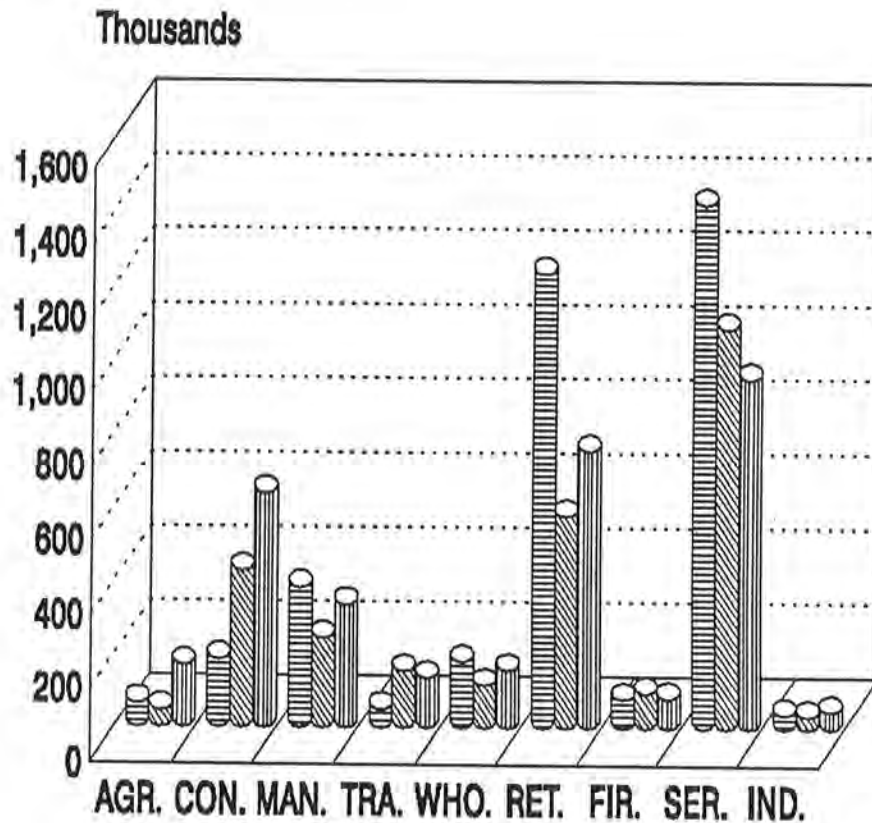
CHART 77. ANNUAL PAYROLL FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 41.
(\$,000)

The annual payroll for AAAIOM-owned firms in the services industry represented 62 percent (\$36.4 million) of all AAAIOM-owned firms' payroll (\$59.0 million). The retail trade sector accounted for another 30 percent. An additional 4 percent came from the manufacturing and construction sectors combined. The remaining 6 percent was distributed across the other industry divisions. Of the \$92 million in annual payroll for Black-owned firms, 34 percent came from retail trade. Another 33 percent was accounted for by the services sector. Manufacturing represented another 13 percent. The remaining 20 percent was distributed across the other industry divisions. Of the \$20.9 million in annual payroll for Hispanic-owned firms, 54 percent came from the services sector. Another 22 percent came from the retail trade sector. Manufacturing and construction combined for an additional 19 percent.

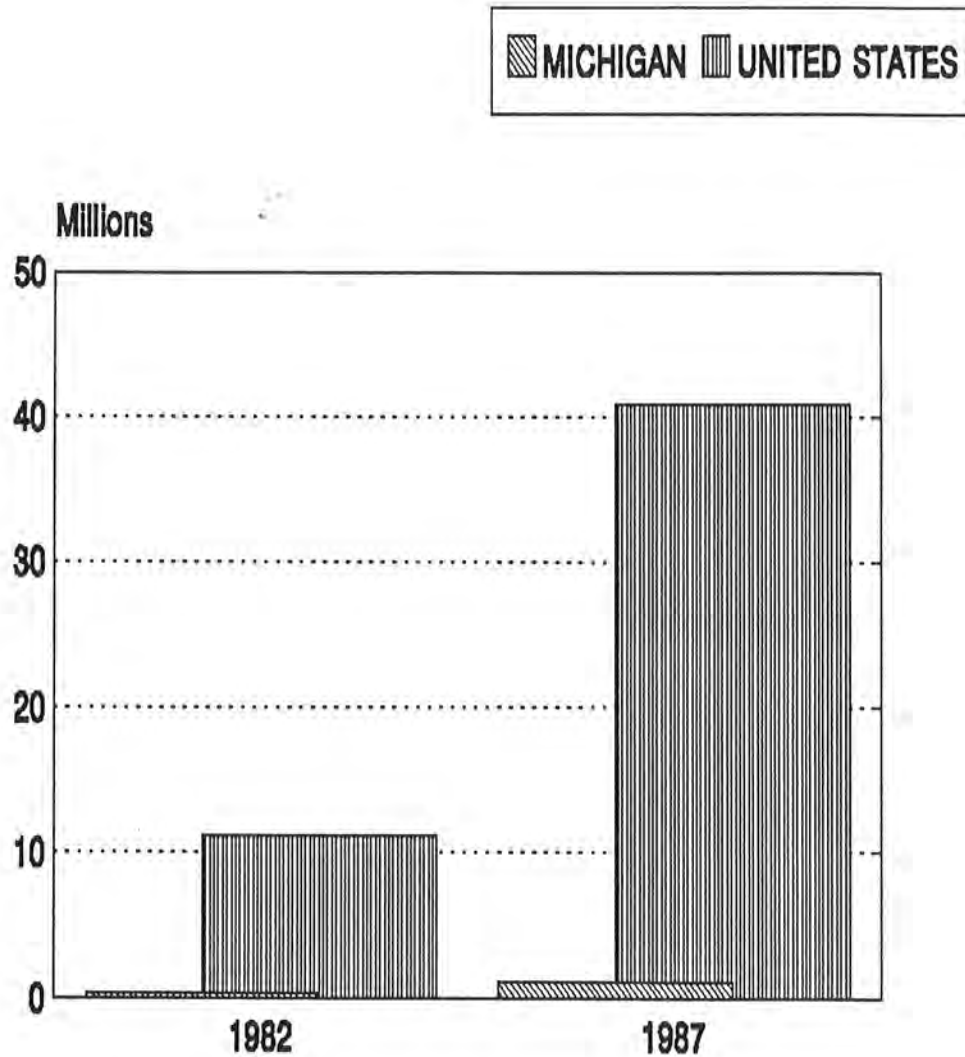
CHART 78. ANNUAL PAYROLL FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



Source: Table 41.
(\$,000)

The annual payroll for AAAIOM-owned firms in the services industry represented 39 percent (\$1.4 billion) of the total payroll of \$3.6 billion for AAAIOM-owned firms. The retail trade sector accounted for another 34 percent. An additional 16 percent came from the manufacturing and construction sectors. The remaining 11 percent was distributed across the other industry divisions. Of the \$2.76 billion in annual payroll for Black-owned firms, 21 percent came from retail trade, and 39 percent came from the services sector. Manufacturing represented another 9 percent. The remaining 31 percent were distributed across the other industry divisions. Of the \$3.24 billion in annual payroll for Hispanic-owned firms, 29 percent came from the services sector. Another 23 percent was accounted for by the retail trade sector. Manufacturing and construction combined for an additional 30 percent.

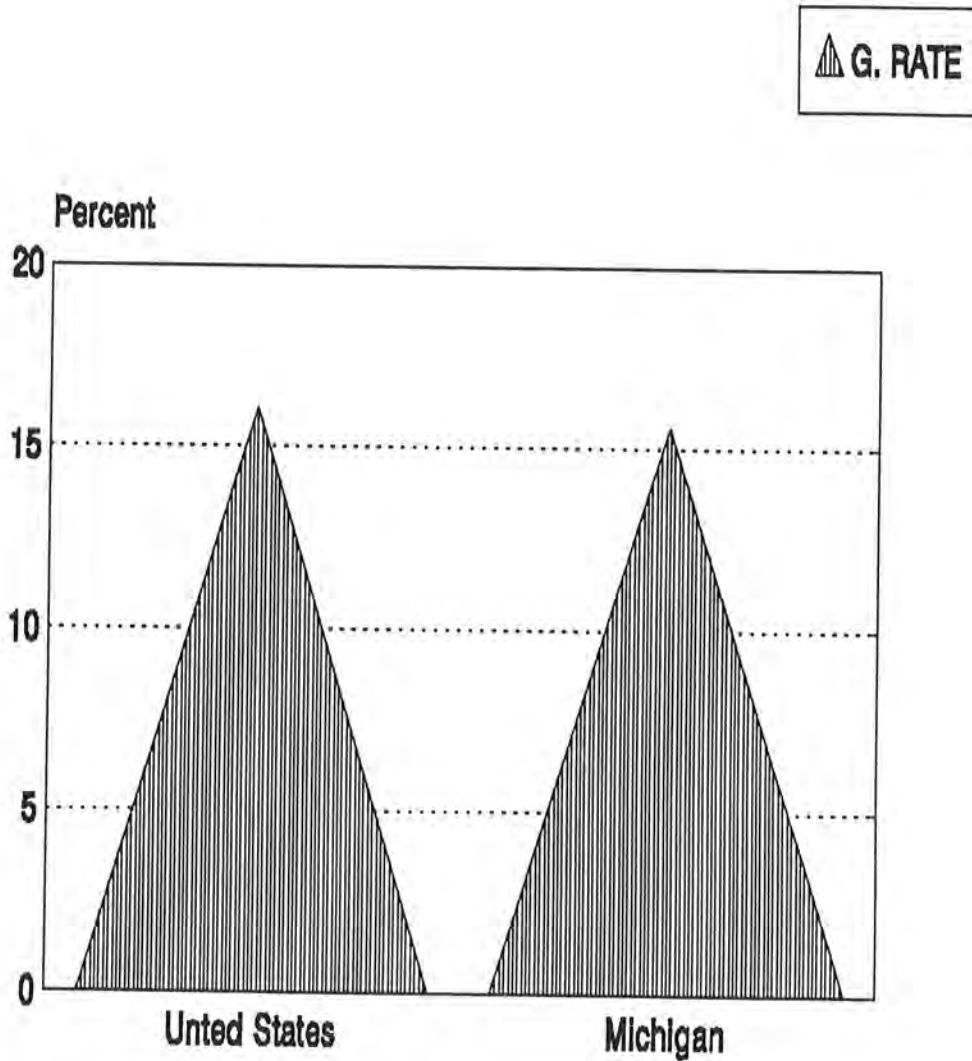
CHART 79. ANNUAL PAYROLL FOR WOMEN-OWNED FIRMS WITH PAID EMPLOYEES FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

Annual payroll for women-owned firms in Michigan increased from \$330 million in 1982 to \$1.2 billion in 1987 - a 260 percent increase. The increase in annual payroll for women-owned firms in the US was 265 percent (from \$11.2 billion in 1982 to \$40.9 billion in 1987).

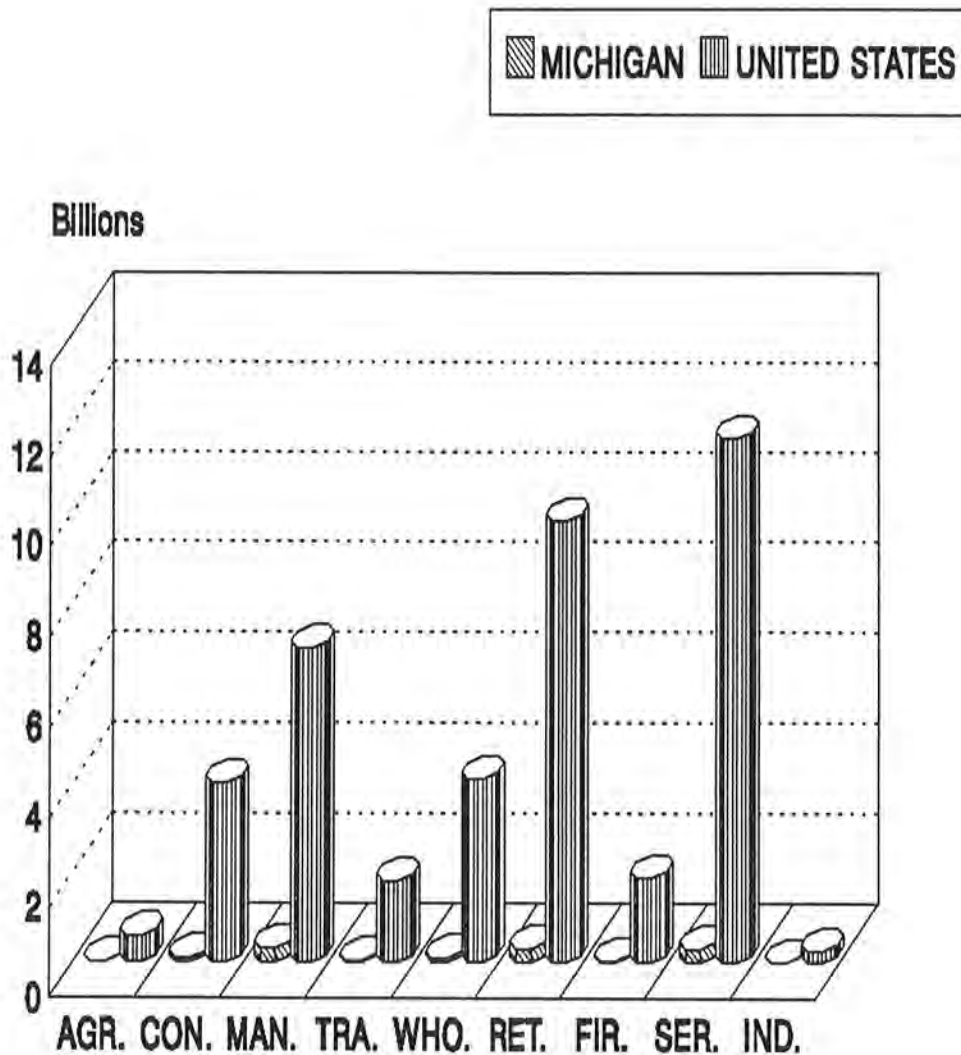
CHART 80. ANNUAL GROWTH RATE IN PAYROLL FOR WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

Women-owned firms in the US and Michigan reported an almost similar annual growth rate in payroll between 1982 and 1987. In Michigan, the annual payroll grew at a rate of 15.58 percent, while in the US, the growth rate 16.06 percent.

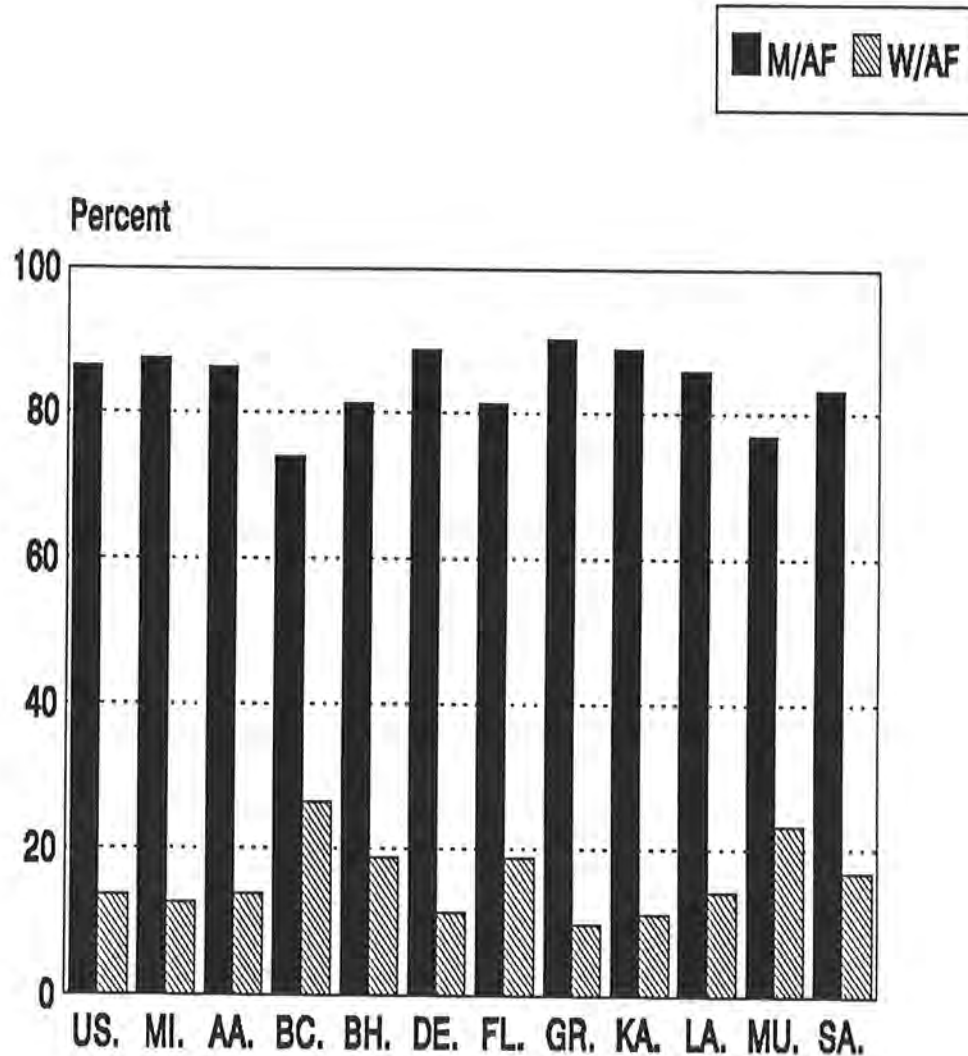
CHART 81. ANNUAL PAYROLL FOR WOMEN-OWNED FIRMS BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.

Of the \$1.2 billion in annual payroll for women-owned firms in Michigan, \$315.8 million (27 percent) corresponded to the manufacturing sector, \$306.8 million (26 percent) corresponded to the retail trade sector, and \$300.9 million (25 percent) corresponded to the services sector. Construction and wholesale trade combined for another 16 percent of total annual payroll. Of the \$40.9 billion in annual payroll for US women-owned firms, \$11.6 billion (28 percent) corresponded to the services sector, \$9.8 billion (24 percent) corresponded to retail trade, \$6.9 billion (17 percent) corresponded to the manufacturing sector, and another \$4.1 billion (10 percent) corresponded to the wholesale trade sector.

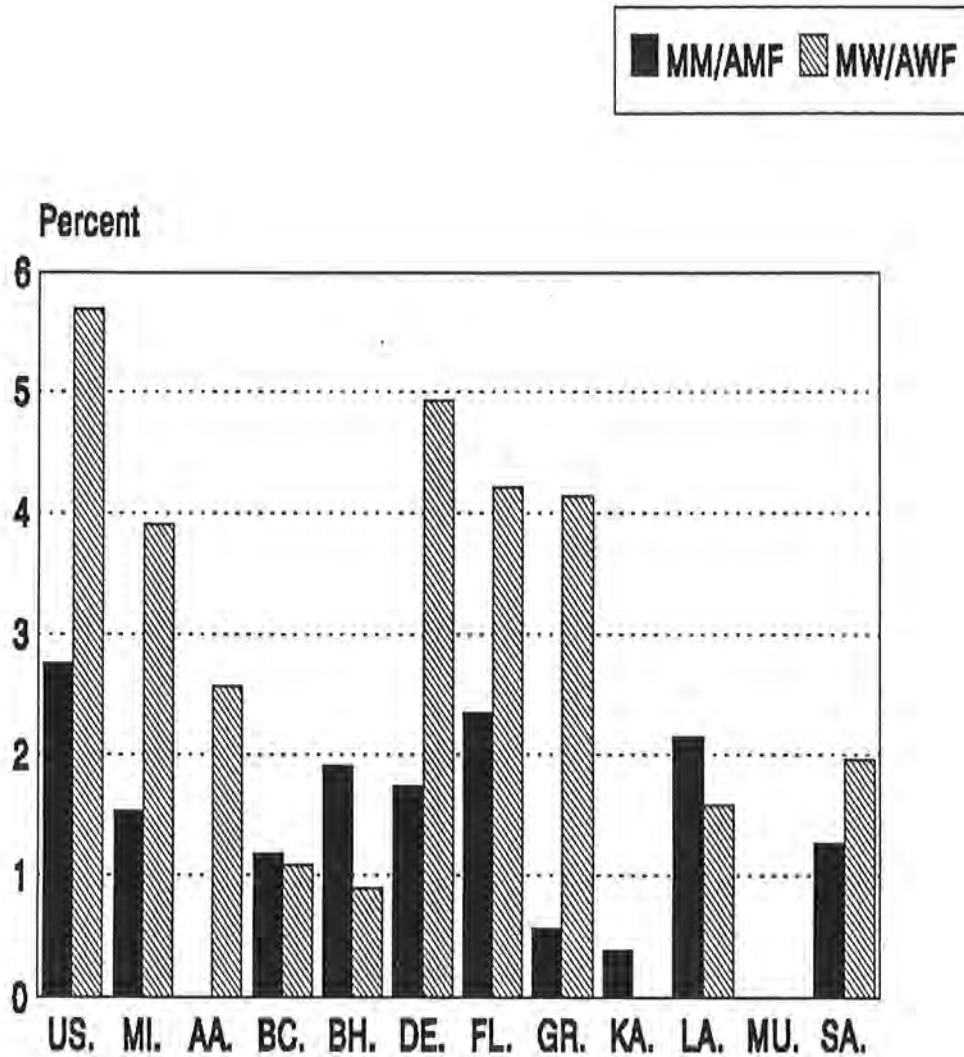
CHART 82. COMPARISON IN THE M/AF AND W/AF RATIOS FOR ANNUAL PAYROLL FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 10.

The 1987 payroll M/AF ratio for the US indicated that male-owned firms accounted for 86.33 percent of all payroll. Thus, the W/AF ratio indicated that 13.67 percent of payroll corresponded to women-owned firms. Compared to the US, Michigan registered a higher M/AF ratio and a lower W/AF ratio (87.34 and 12.66 percent respectively). Among Michigan MSAs, Grand Rapids and Kalamazoo registered the two highest annual payroll M/AF ratios (90.05 and 88.77 percent respectively), while Muskegon and Battle Creek reported the two highest annual payroll W/AF ratios (23.21 and 26.26 percent respectively).

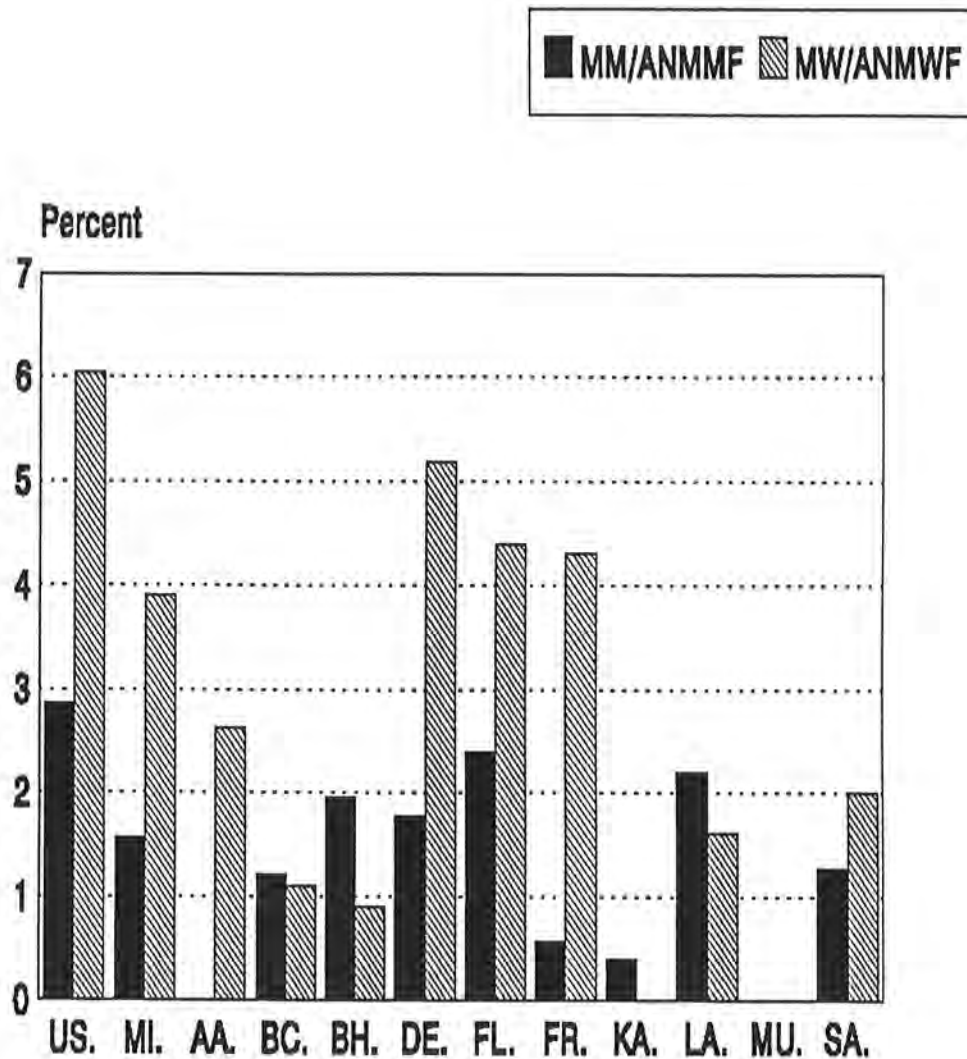
CHART 83. COMPARISON IN THE MM/AMF AND MW/AWF RATIOS FOR ANNUAL PAYROLL FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 10.

The 1987 MM/AMF ratio for the US indicated that 2.76 percent of the annual payroll of male-owned firms was accounted for by minority male-owned firms. The MW/AWF ratio indicated that 5.69 percent of the annual payroll for women-owned firms was accounted for by minority women-owned firms. In Michigan, the annual payroll MM/AMF and MW/AWF ratios were lower than those corresponding to the US (1.52 and 3.90 percent respectively). Among Michigan MSAs, Flint presented the highest MM/AMF ratio (2.35 percent), while Detroit presented the highest MW/AWF ratio (4.92 percent).

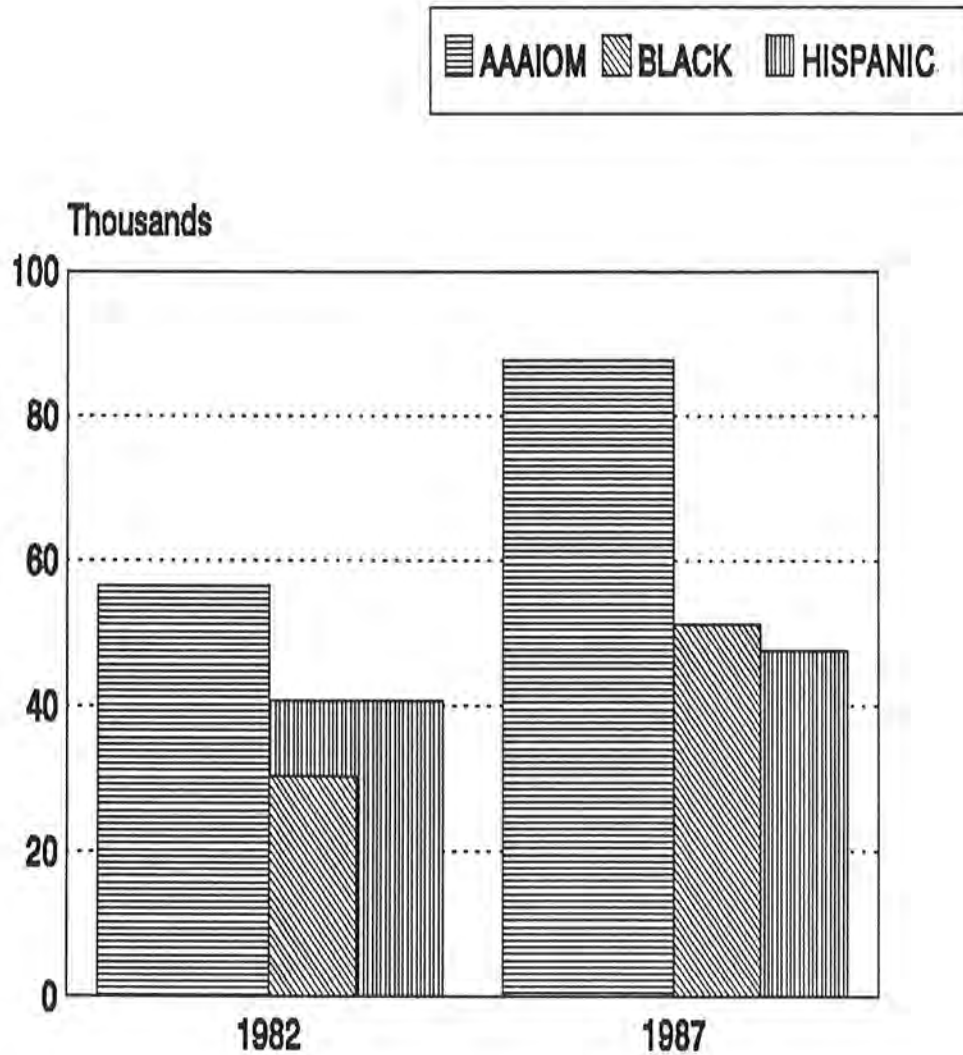
CHART 84. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR ANNUAL PAYROLL FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 10.

The 1987 annual payroll MM/ANMMF ratio for the US of 2.76 indicated that annual payroll for minority male-owned firms constituted 2.76 percent the annual payroll for nonminority male-owned firms. The annual payroll MW/ANMWF ratio indicated that payroll for minority women-owned firms constituted 6.04 percent the annual payroll for nonminority women-owned firms. In Michigan, the corresponding MM/ANMMF and MW/ANMWF ratios were 1.56 percent and 3.90 percent respectively. Among Michigan MSAs, the annual payroll MM/ANMMF ratio ranged from 2.40 percent in Flint to 1.20 percent in Battle Creek. The annual payroll MW/ANMWF ratio ranged from 5.18 percent in Detroit to 0.90 percent in Benton Harbor.

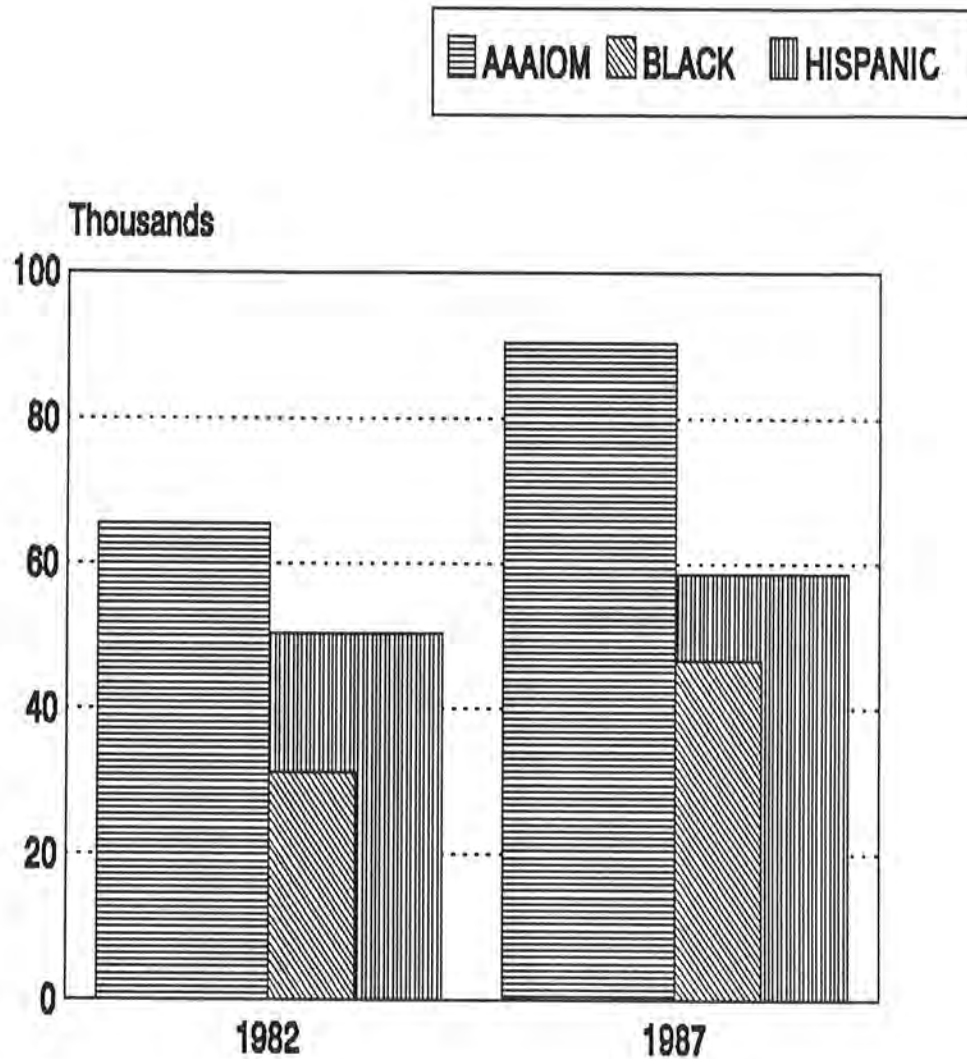
CHART 85. SALES AND RECEIPTS PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 18.

AAAIOM-owned firms registered the highest S&R per firm among minority firms in Michigan in both 1982 and 1987 (\$56,532 and \$87,632 respectively). S&R per firm for this group increased by 55 percent. S&R per firm for Black-owned firms were the lowest of all minority firms in 1982, but exceeded Hispanic-owned firms in 1987. The reported growth in S&R per firm from \$30,372 in 1982 to \$51,162 in 1987 represented a 69 percent increase. Hispanic-owned firms registered a 17 percent increase in S&R per firm between 1982 to 1987 (from \$40,613 to \$47,493). In 1987, S&R per firm for Hispanic-owned firms represented 54 percent the S&R per firm of AAAIOM-owned firms.

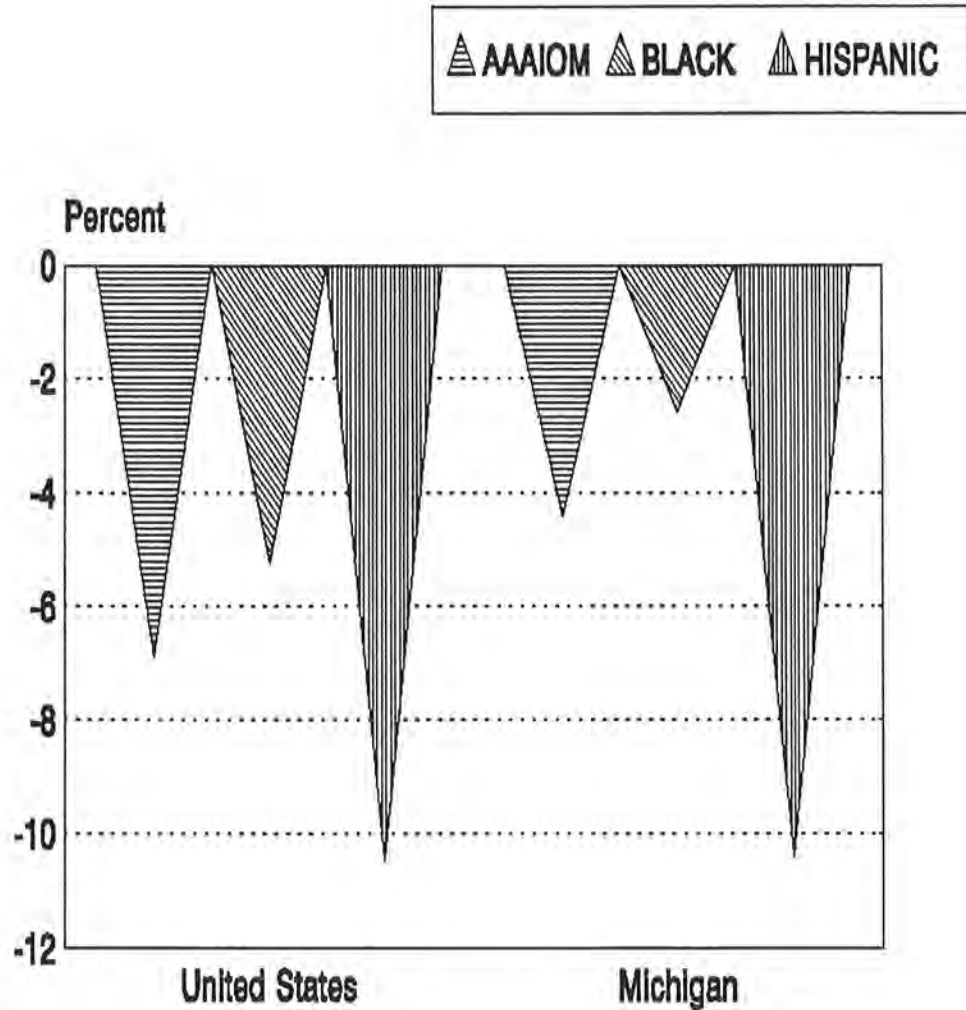
CHART 86. SALES AND RECEIPTS PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 18

In both 1982 and 1987, AAAIOM-owned firms registered the highest S&R per firm among minority firms in the US (\$65,329 and \$90,349 respectively). S&R per firm for this group increased by 38 percent. S&R per firm for Black-owned firms were the lowest among all minority groups, both in 1982 and 1987. The reported growth in S&R per firm from \$31,204 in 1982 to \$46,592 in 1987 represented a 49 percent increase. Hispanic-owned firms registered a 16.5 percent increase in S&R per firm between 1982 to 1987 (from \$50,258 to \$58,554). In 1987, S&R per firm for Hispanic-owned firms represented 65 percent the S&R per firm for AAAIOM-owned firms.

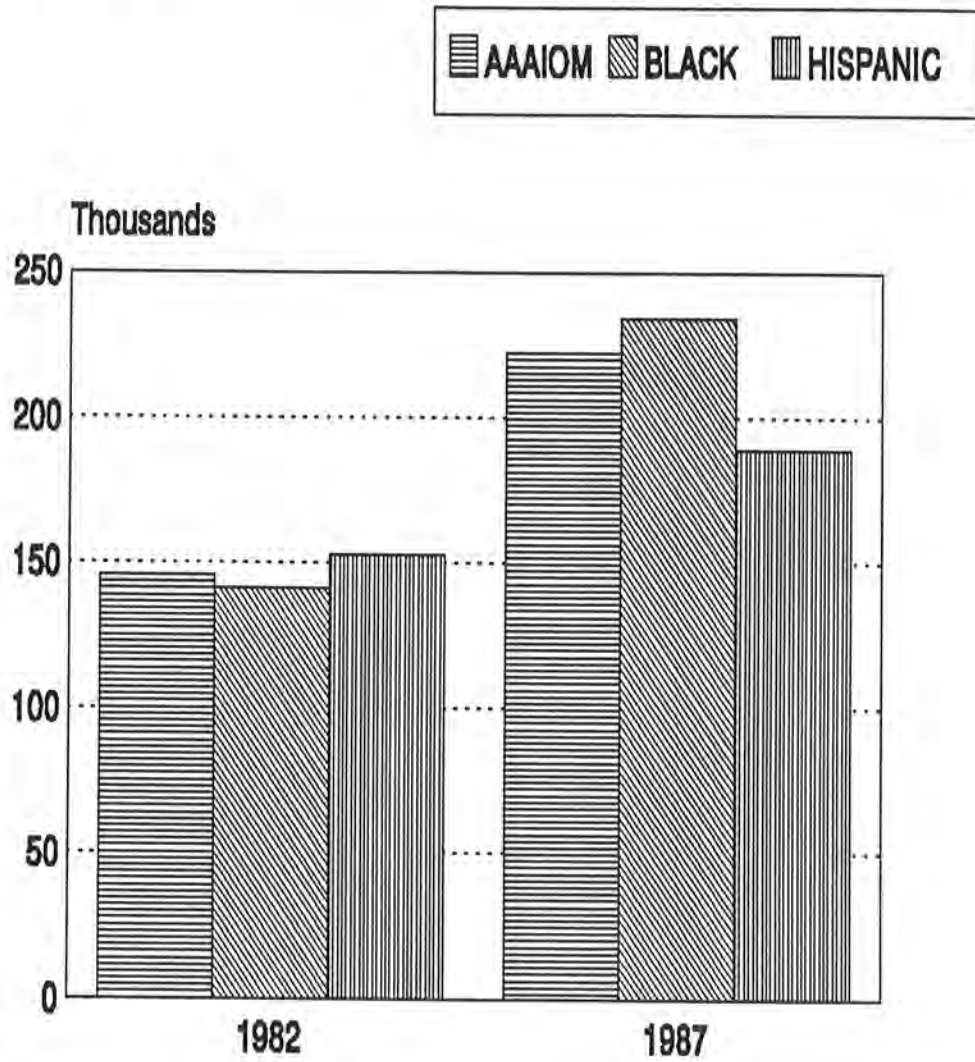
CHART 87. ANNUAL GROWTH RATE IN SALES AND RECEIPTS PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES AND MICHIGAN: 1982 - 1987.



Source: Table 18.
(Adjusted for Inflation)

The real annual growth rate in S&R per firm was negative for the three groups of minority-owned firms between 1982 and 1987 for both the US and Michigan. At the national level, AAAIOM-owned firms reported an annual decline in S&R per firm of 6.90 percent, while Black-owned firms reported an annual decline in S&R per firm of 5.25 percent. Hispanic-owned firms reported the highest decline in S&R per firm during this period (10.50 percent). At the state level, AAAIOM-owned firms experienced a decline of 4.44 percent, Black-owned firms reported a negative growth of 2.61 percent, while Hispanic-owned firms reported a negative growth of 10.42 percent.

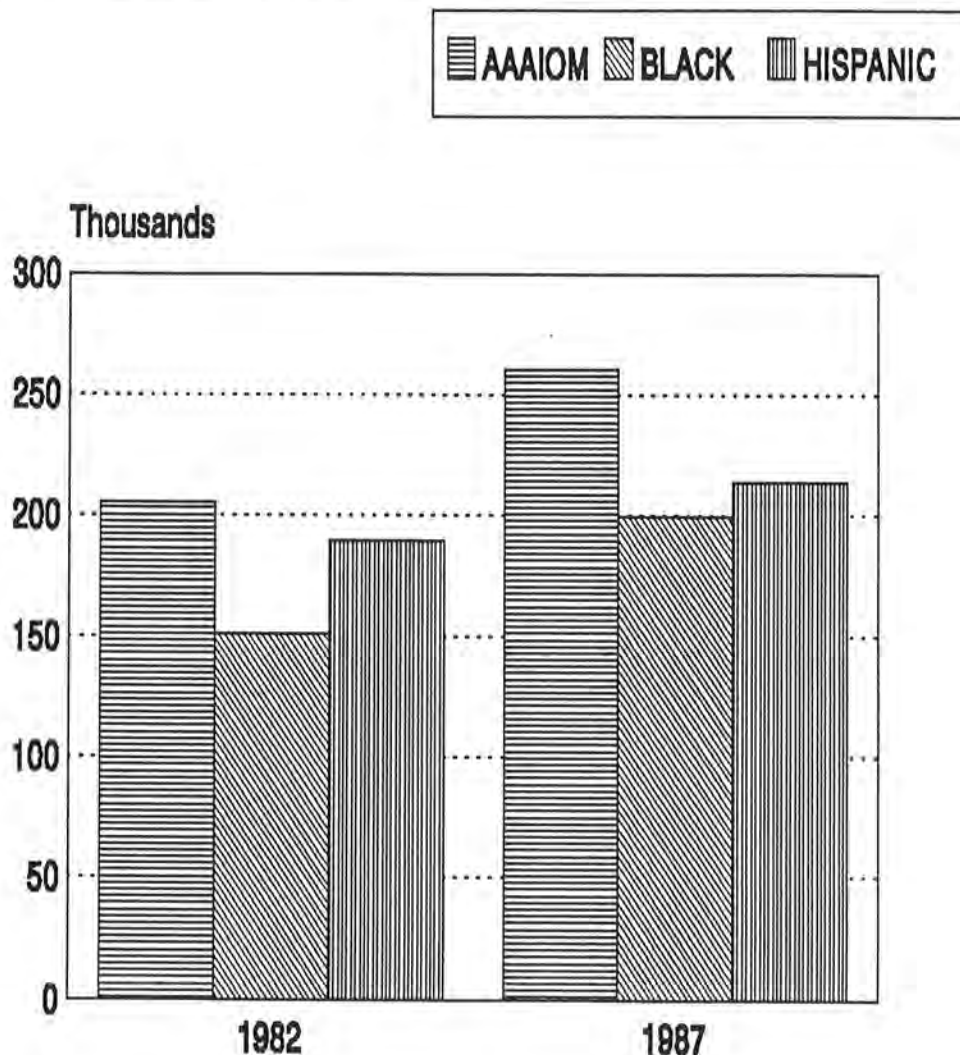
CHART 88. SALES AND RECEIPTS PER FIRM FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES FOR MICHIGAN: 1982 - 1987.



Source: Table 21.

In both 1982 and 1987, AAAIOM-owned firms with paid employees registered the highest S&R per firm among minority-owned firms with paid employees in Michigan (\$145,570 and \$222,050 respectively). S&R per firm for this group increased by 53 percent. S&R per firm for Black-owned firms with paid employees were lowest among all minority groups in 1982 but not in 1987. The reported growth in S&R per firm for Black-owned firms with paid employees from \$141,287 in 1982 to \$234,084 in 1987, represented a 66 percent increase. Between 1982 to 1987, Hispanic-owned firms registered a 24 percent increase in S&R per firm (from \$152,723 to \$189,101). In 1987, S&R per firm for Hispanic-owned firms with paid employees represented 85 percent the S&R per firm for AAAIOM-owned firms with paid employees.

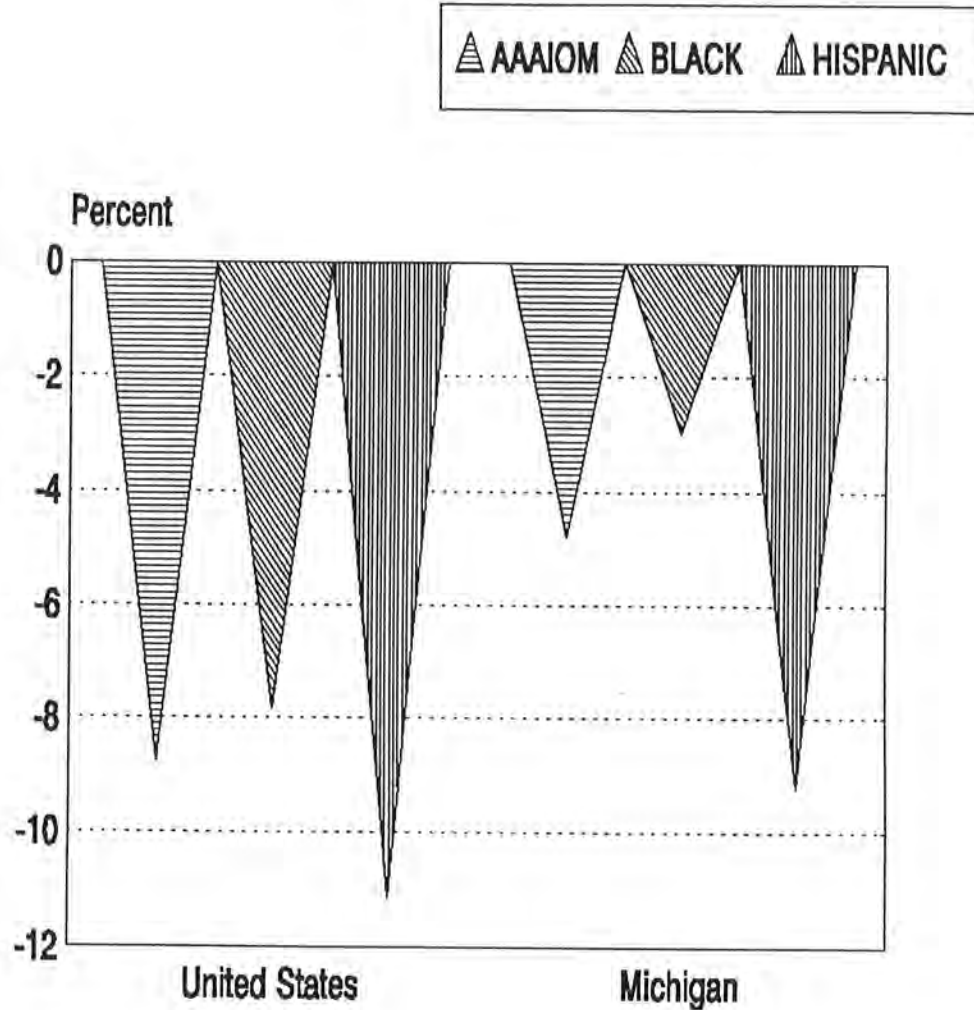
CHART 89. SALES AND RECEIPTS PER FIRM FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES FOR THE UNITED STATES: 1982 - 1987.



Source: Table 21.

In both 1982 and 1987, AAAIOM-owned firms with paid employees registered the highest S&R per firm among minority firms with paid employees in Michigan (\$205,450 and \$260,260 respectively). S&R per firm for this group increased by 27 percent. S&R per firm for Black-owned firms were lowest among all minority groups both in 1982 and 1987. Their reported growth in S&R per firm, from \$150,750 in 1982 to \$199,540 in 1987, represented a 32 percent increase. Hispanic-owned firms with paid employees registered a 13 percent increase in S&R per firm between 1982 to 1987 (from \$189,338 to \$213,845). In 1987, S&R per firm for Hispanic-owned firms with paid employees represented 82 percent the S&R per firm for AAAIOM-owned firms with paid employees.

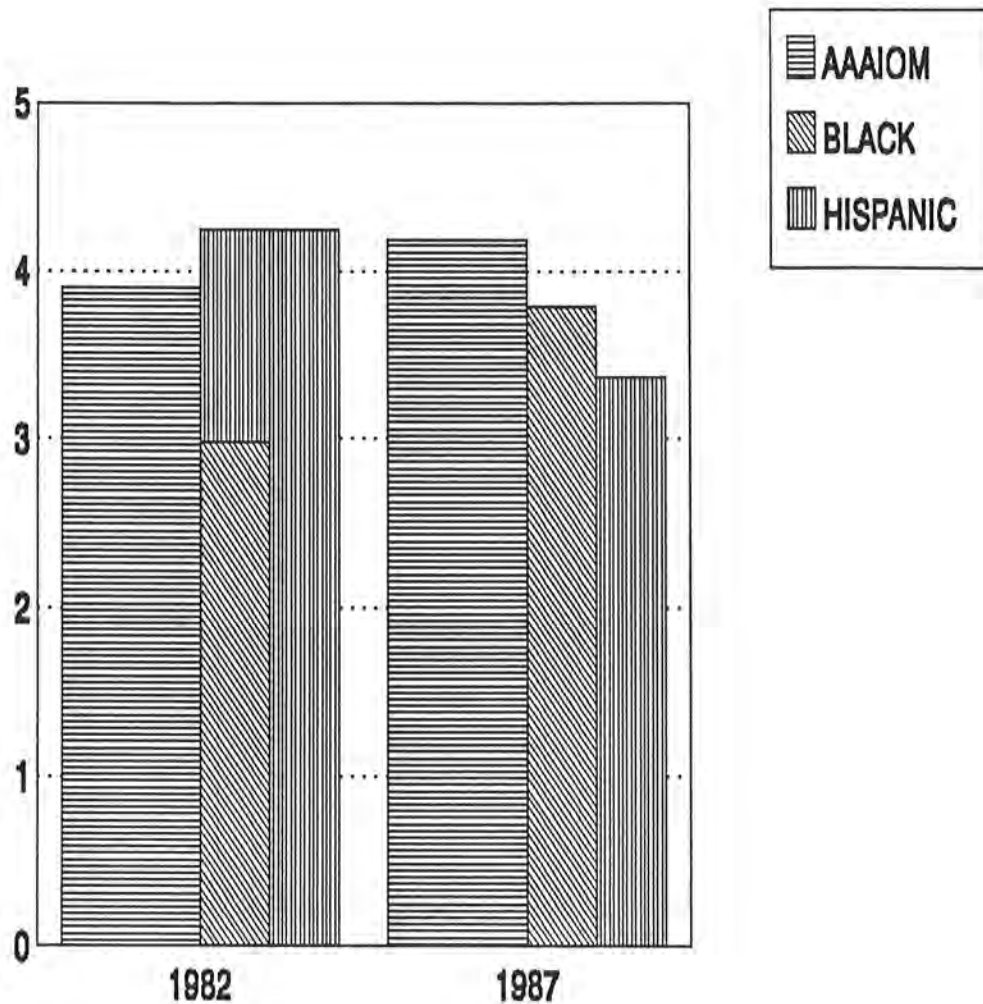
CHART 90. ANNUAL GROWTH RATE IN SALES AND RECEIPTS PER FIRM FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 21.
Adjusted for Inflation.

The real annual growth rate in S&R per firm for firms with paid employees was negative for AAAIOM, Black, and Hispanic-owned firms between 1982 and 1987, both in the US and Michigan. AAAIOM-owned firms reported a negative growth rate in S&R per firm at the national and state level (-8.76 and -4.79 percent respectively). Similarly, Black-owned firms reported a negative growth rate in S&R per firm at the US and Michigan level (-7.83 and -2.97 percent respectively). Finally, Hispanic-owned firms also reported a negative growth rate in S&R per firm at both the national and state level (-11.14 and -9.23 percent respectively).

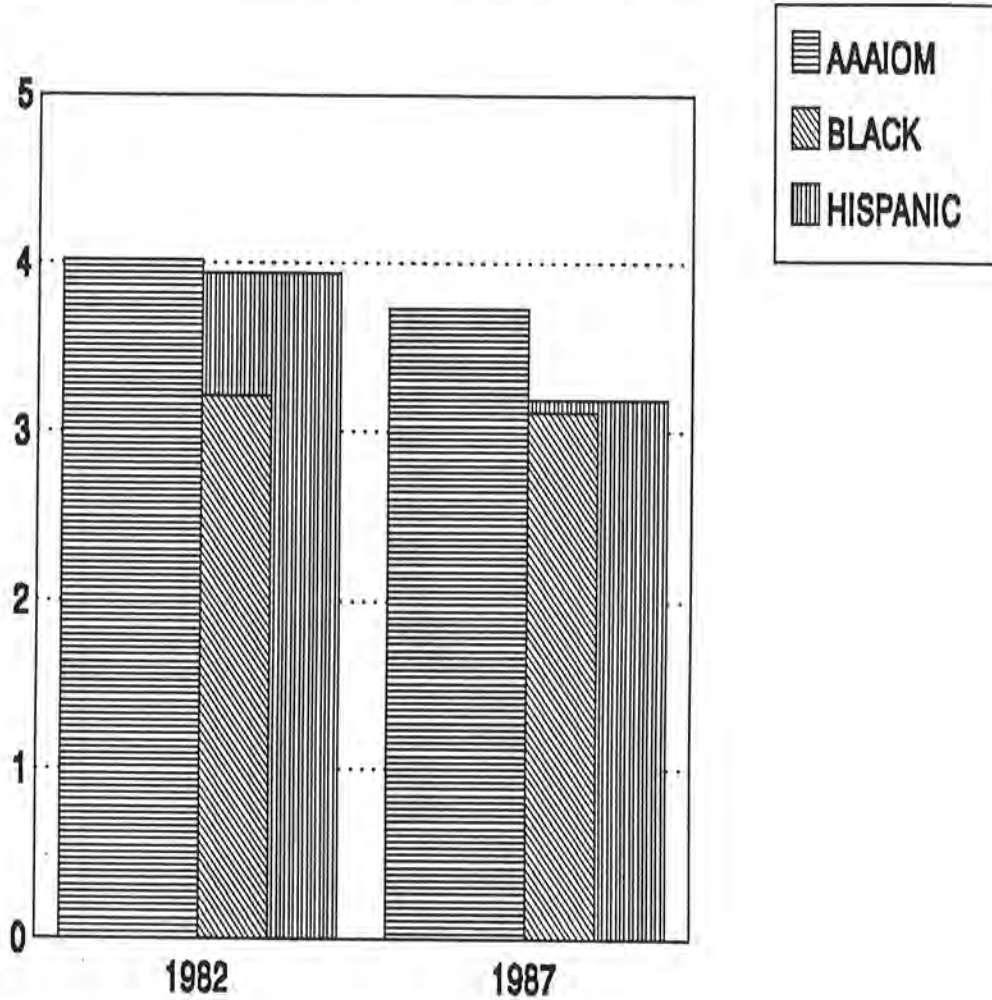
CHART 91. NUMBER OF EMPLOYEES PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



**Source: Table 23.
(number)**

The number of employees per firm for AAAIOM-owned firms in Michigan increased from 3.90 to 4.19 employees between 1982 and 1987. Blacks-owned firms during the same period reported an increase in the number of employees per firm from 2.98 to 3.79 employees. Hispanic-owned firms reported a decrease in employees per firm from 4.25 to 3.36 employees. Despite the relatively large increase in employees per firm for Black-owned firms in Michigan, AAAIOM-owned firms still registered the largest number of employees per firm in 1987 - 4.19.

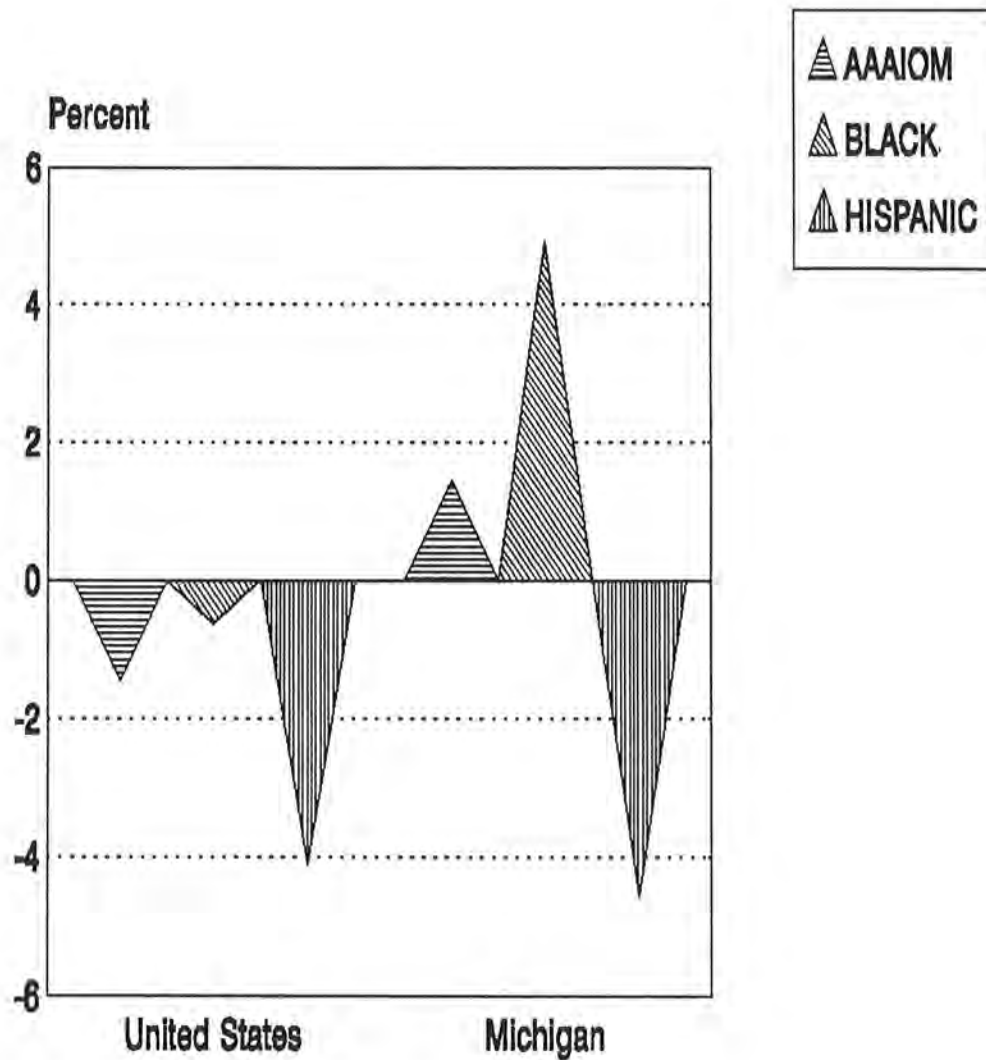
CHART 92. NUMBER OF EMPLOYEES PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 23.
(number)

For the US, the number of employees per firm decreased for the three groups of minority-owned firms between 1982 and 1987. AAAIOM-owned firms, which had the largest number of employees among the three groups of minority-owned firms, registered a net reduction of almost 0.30 employees per firm during the 5 year period. Black-owned firms reported a net reduction of 0.10 in employees per firm during the same period. Finally, Hispanic-owned firms with a net reduction of 0.73 employees per firm between 1982 and 1987, registered the largest reduction among the three groups of minority-owned firms.

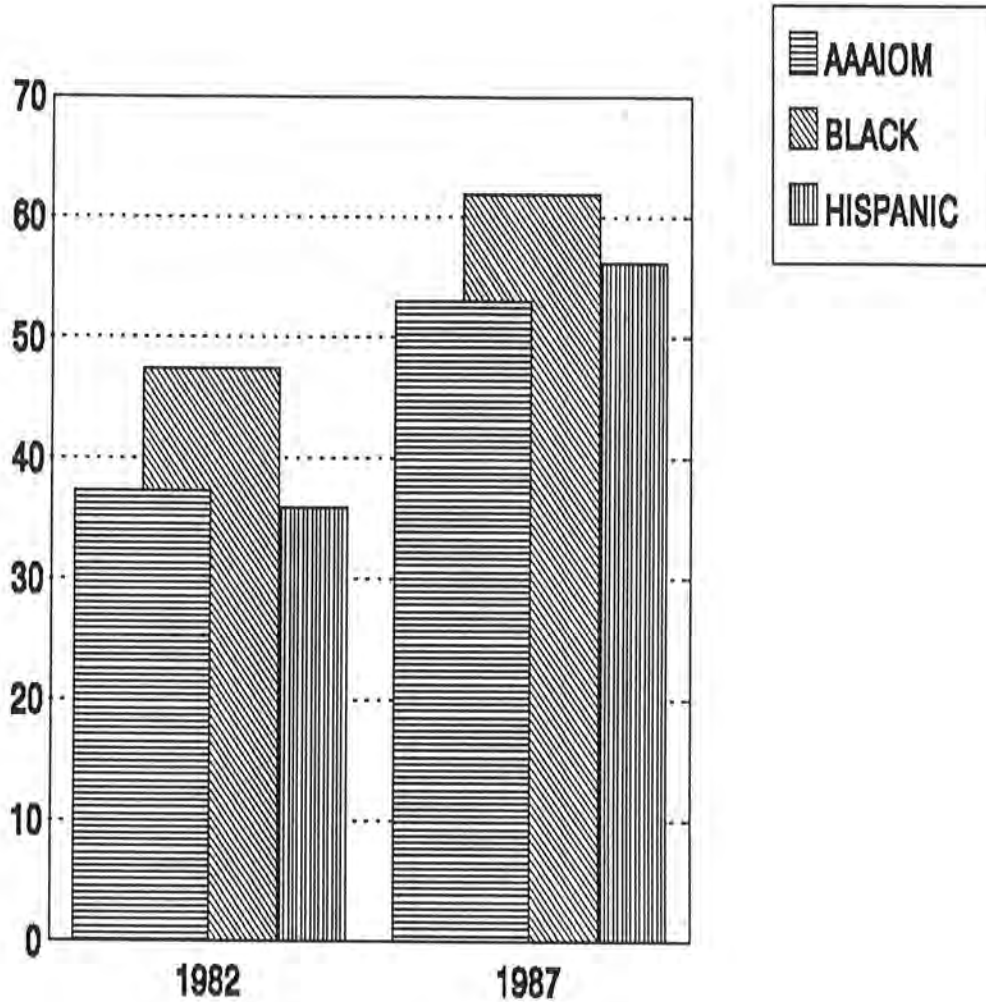
CHART 93. ANNUAL GROWTH RATE IN THE NUMBER OF EMPLOYEES PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 23.

Hispanic-owned firms registered a negative annual growth rate in employees per firm for both the US and Michigan between 1982 and 1987. While AAAIOM and Black-owned firms in Michigan registered a positive annual growth rate in employees per firm; in the US, these firms registered a negative growth rate.

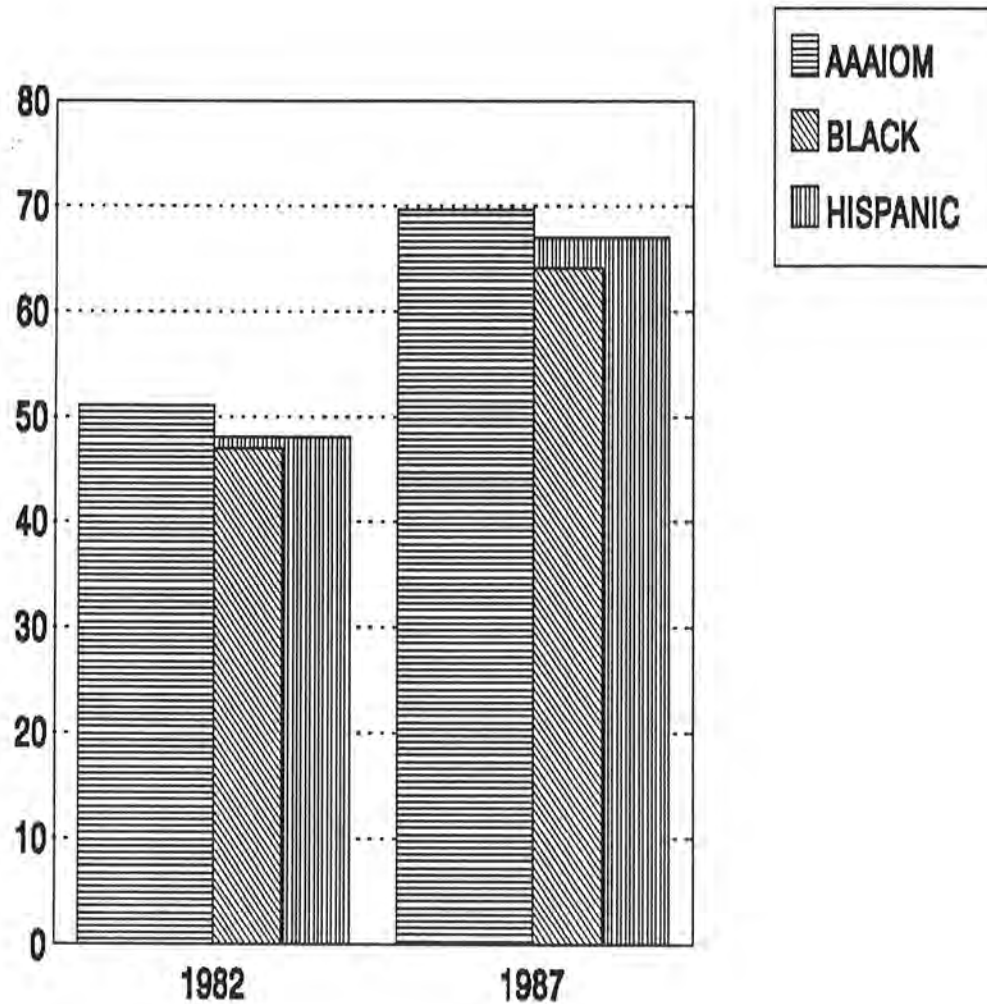
CHART 94. SALES AND RECEIPTS PER EMPLOYEE FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 24.
(\$,000)

S&R per employee for AAAIOM-owned firms in Michigan grew from \$37,328 in 1982 to \$52,980 in 1987 - a 43 percent increase. S&R per employee for Black-owned firms grew from \$47,386 to \$61,825 - a 24 percent increase. S&R per employee for Hispanic-owned firms increased from \$35,913 to \$56,246 - a 56 percent increase.

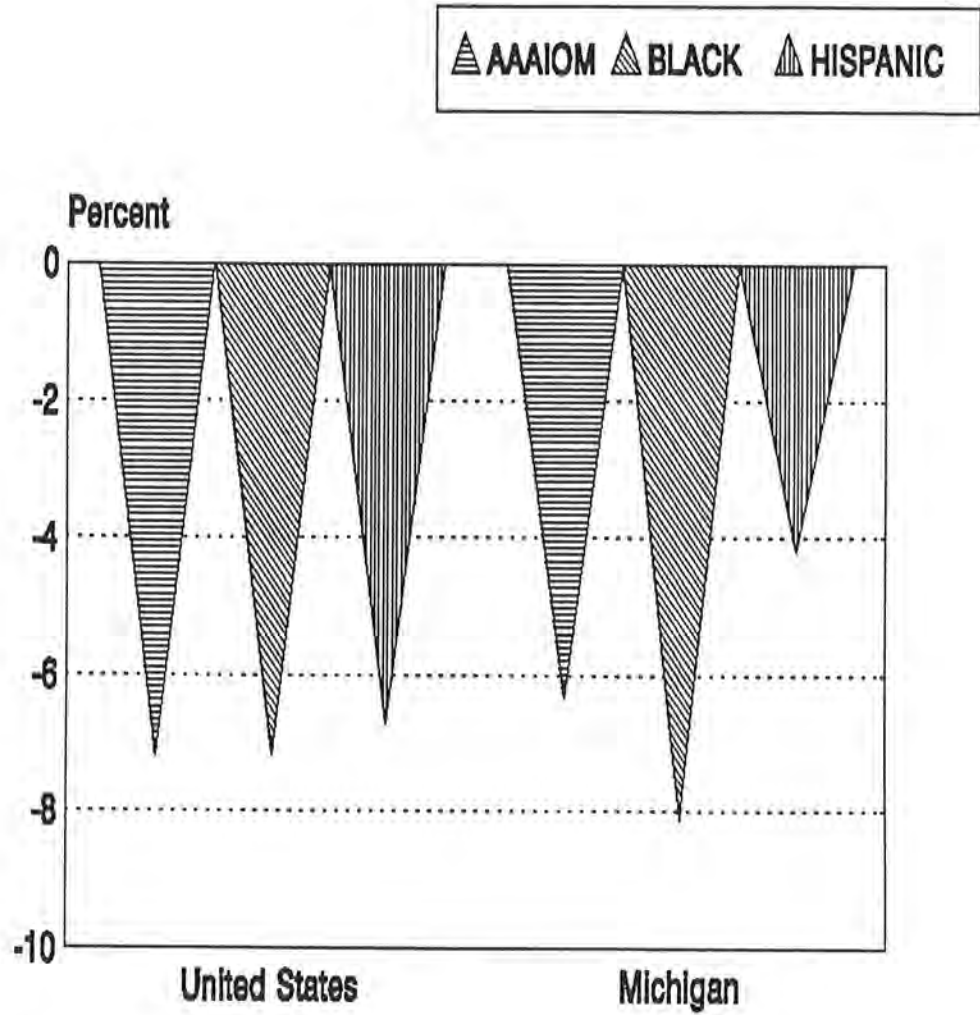
CHART 95. SALES AND RECEIPTS PER EMPLOYEE FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 24.
(\$,000)

S&R per employee for AAAIOM-owned firms in the US grew from \$51,101 in 1982 to \$69,675 in 1987 - a 36 percent increase. S&R per employee for Black-owned firms grew from \$47,000 to \$64,093 - a 36 percent increase. S&R per employee for Hispanic-owned firms increased from \$48,037 to \$66,942 - a 39 percent increase.

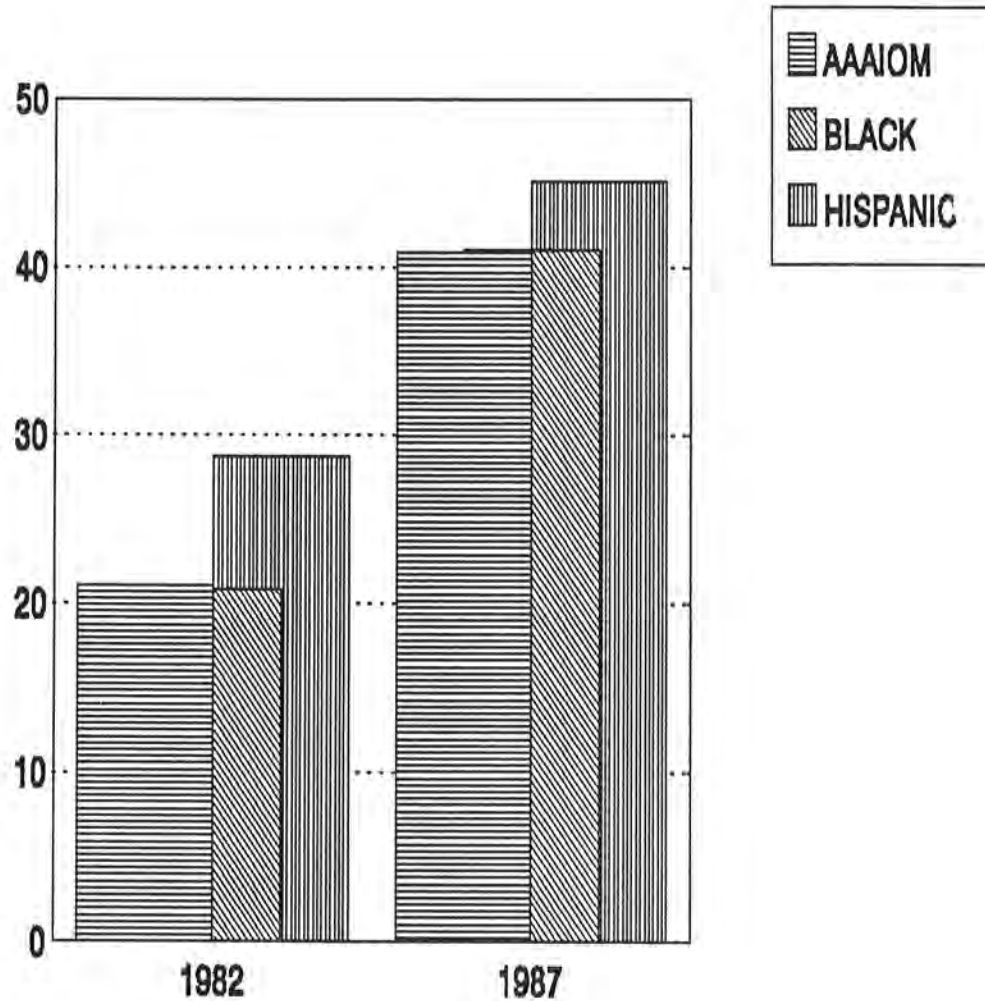
CHART 96. ANNUAL GROWTH RATE IN SALES AND RECEIPTS PER EMPLOYEE FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



**Source: Table 24.
(Adjusted for Inflation).**

Among minority-owned firms, Hispanic-owned firms reported the lowest annual rate of decline in S&R per employee in both the US and Michigan between 1982 and 1987. At the US level, the annual rate of decline was 6.74 percent, while in Michigan, the rate of decline was 4.21 percent. AAAIOM and Black-owned firms also registered a negative annual growth rate in S&R per employee. At the US level, both registered an annual rate of decline of 7.20 percent. In Michigan, their annual rate of decline was 6.35 and 8.14 percent respectively.

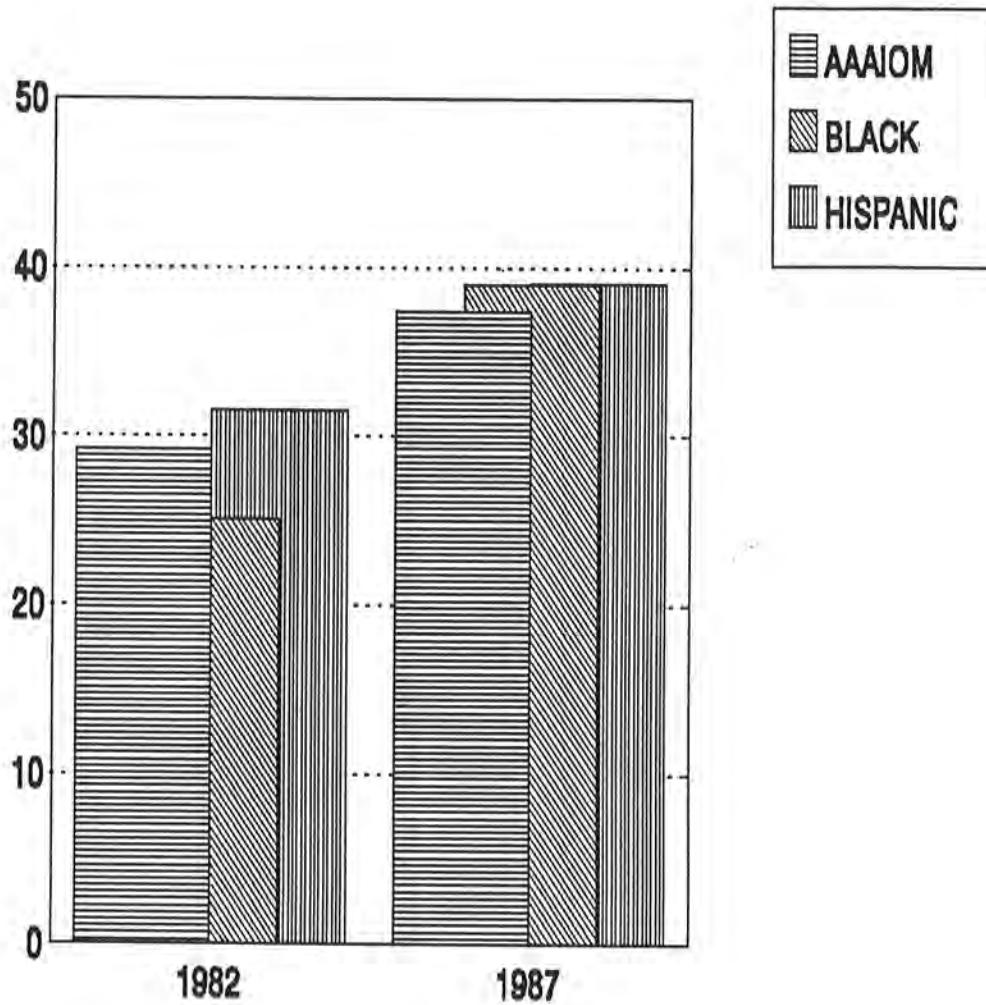
CHART 97. ANNUAL PAYROLL PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 26.
(\$,000)

The increase in annual payroll per firm for AAAIOM-owned firms, from \$21,088 in 1982 to \$40,868 in 1987, constituted a 94 percent increase. The increase in annual payroll per firm for Black-owned firms was from \$20,833 to \$41,049 - a 97 percent increase. The increase in annual payroll per firm for Hispanic-owned firms from \$28,775 to \$45,140 constituted a 57 percent increase. Although annual payroll per firm for Hispanic-owned firms in 1987 was still higher than that of AAAIOM and Blacks-owned firms, the difference was less than in 1982.

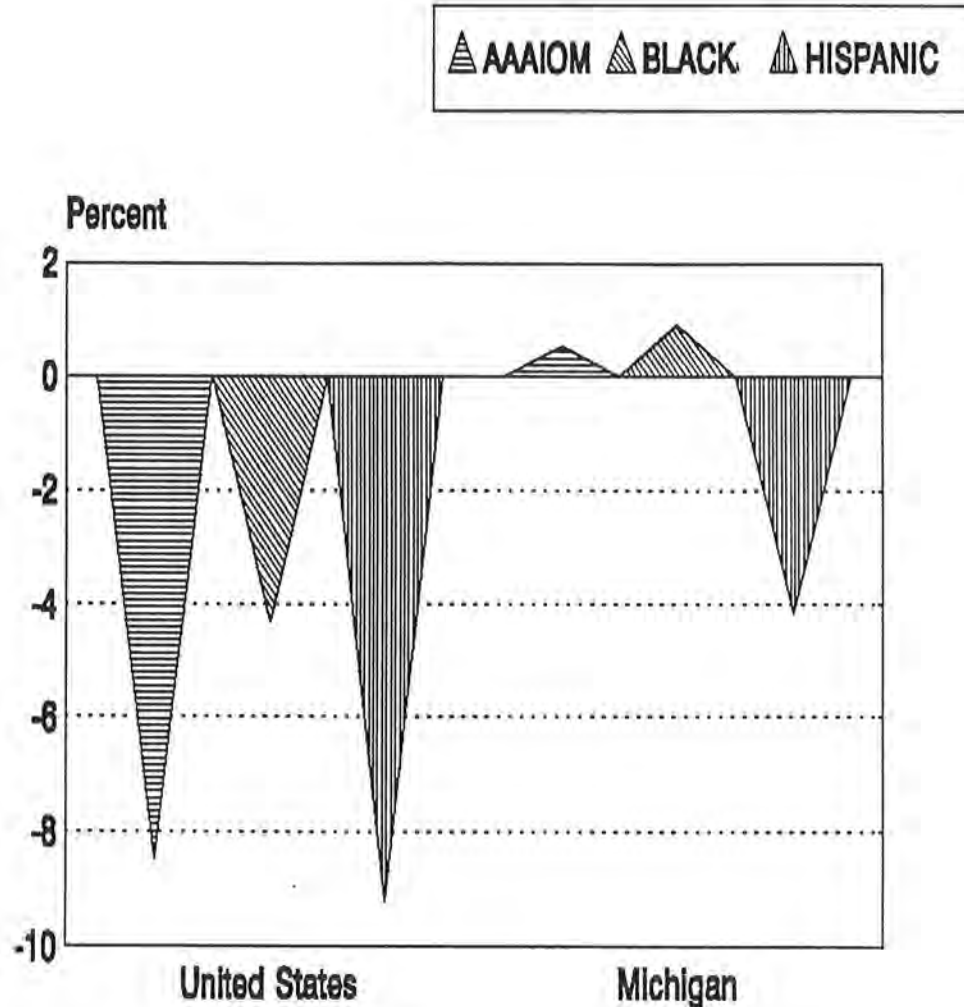
CHART 98. ANNUAL PAYROLL PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 26.
(\$,000)

The increase in annual payroll per firm for AAAIOM-owned firms, from \$29,191 in 1982 to \$37,438 in 1987, constituted a 28 percent increase. The increase in annual payroll per firm for Black-owned firms was from \$25,055 to \$38,990 - a 56 percent increase. The increase in annual payroll per firm for Hispanic-owned firms from \$31,573 to \$39,120 constituted a 24 percent increase. Although annual payroll per firm for Hispanic-owned firms in 1987 was still higher than that of AAAIOM and Blacks-owned firms, the difference was less than in 1982.

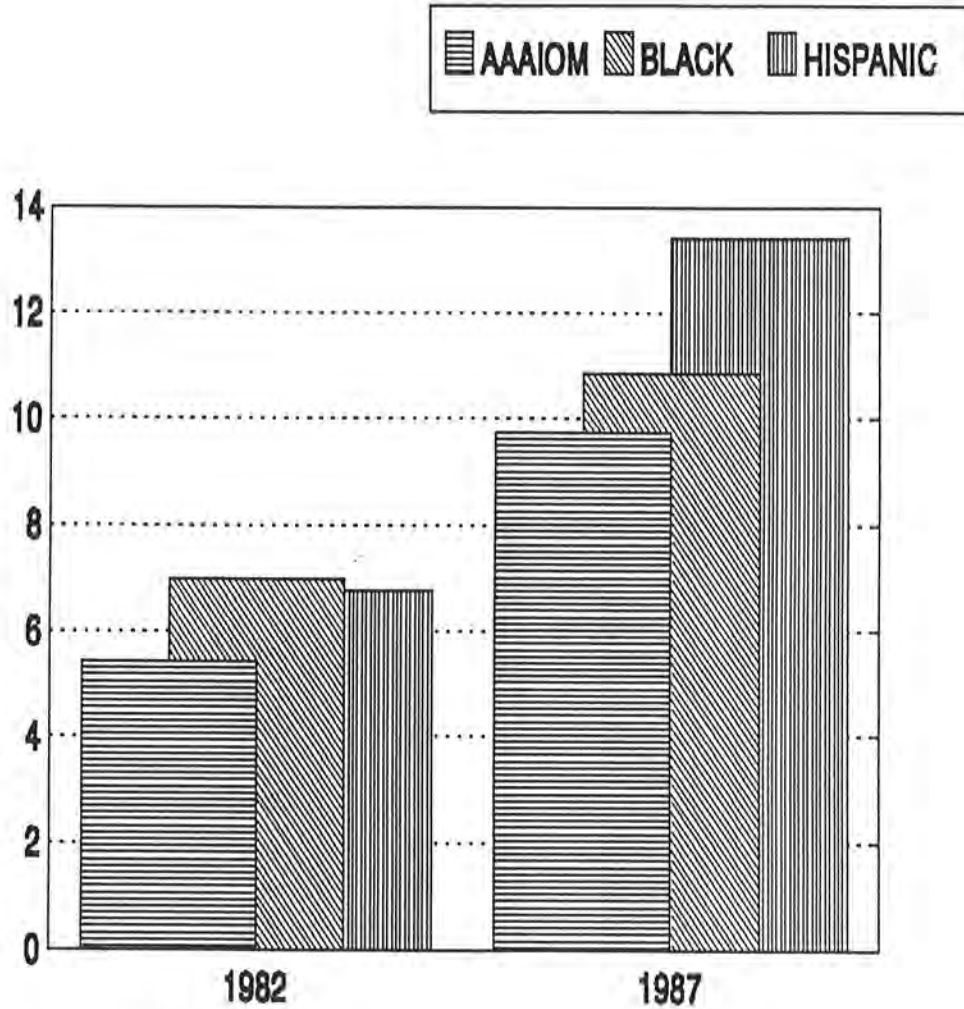
CHART 99. ANNUAL GROWTH RATE IN PAYROLL PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES AND MICHIGAN: 1982 - 1987.



**Source: Table 26.
(Adjusted for Inflation)**

Between 1982 and 1987, AAAIOM and Black-owned firms in Michigan registered a positive real annual growth rate in payroll per firm (0.55 and 0.93 percent respectively). During the same period, Hispanic-owned firms registered a negative growth rate in annual payroll per firm (-4.18 percent). In the US, Black-owned firms also reported the lowest annual rate of decline (-4.35 percent). Hispanic-owned firms registered the highest annual rate of decline in payroll per firm (-9.22 percent). The annual rate of decline in payroll per firm for AAAIOM-owned firms in the US was -8.50 percent.

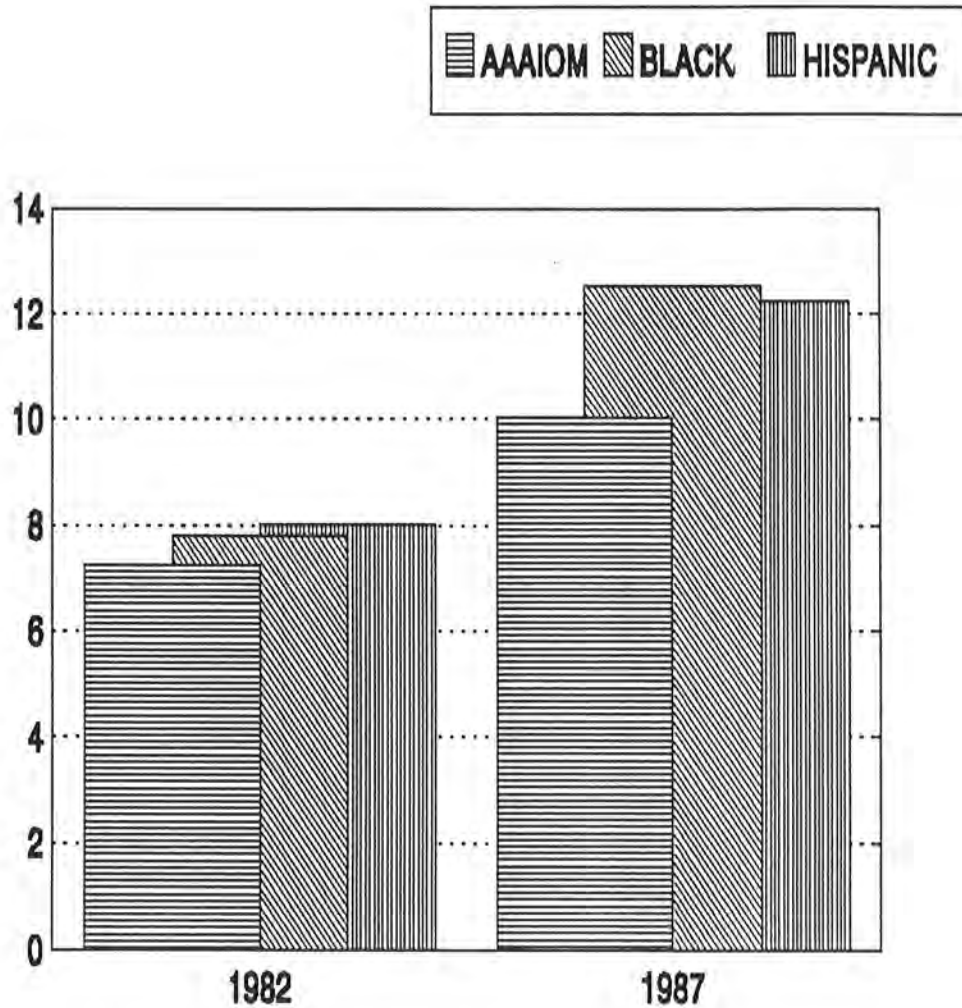
CHART 100. ANNUAL PAYROLL PER EMPLOYEE FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR MICHIGAN: 1982 - 1987.



Source: Table 27.
(\$,000)

Between 1982 and 1987, the increase in annual payroll per employee for AAAIOM-owned firms was 80 percent (from \$5,407 to \$9,751). The increase for Black-owned firms was 55 percent (from \$6,987 to \$10,842). The increase in annual payroll per firm for Hispanic-owned firms from \$6,767 to \$13,426 constituted a 98 percent increase.

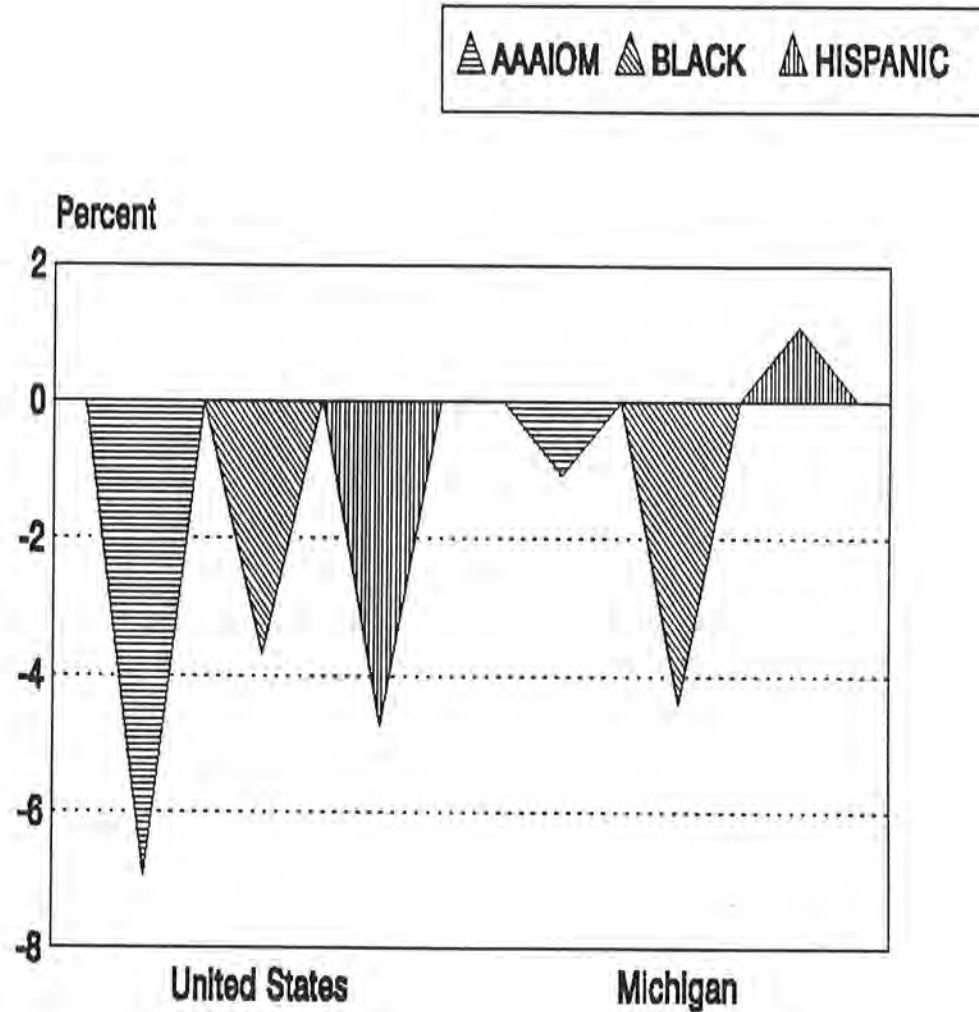
CHART 101. ANNUAL PAYROLL PER EMPLOYEE FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES: 1982 - 1987.



Source: Table 27.
(\$,000)

Between 1982 and 1987, the increase in annual payroll per employee for AAAIOM-owned firms was 38 percent (from \$7,261 to \$10,023). The increase in annual payroll per employee for Black-owned firms was 60 percent (from \$7,812 to \$12,524). The increase for Hispanic-owned firms was 53 percent (from \$8,010 to \$12,246).

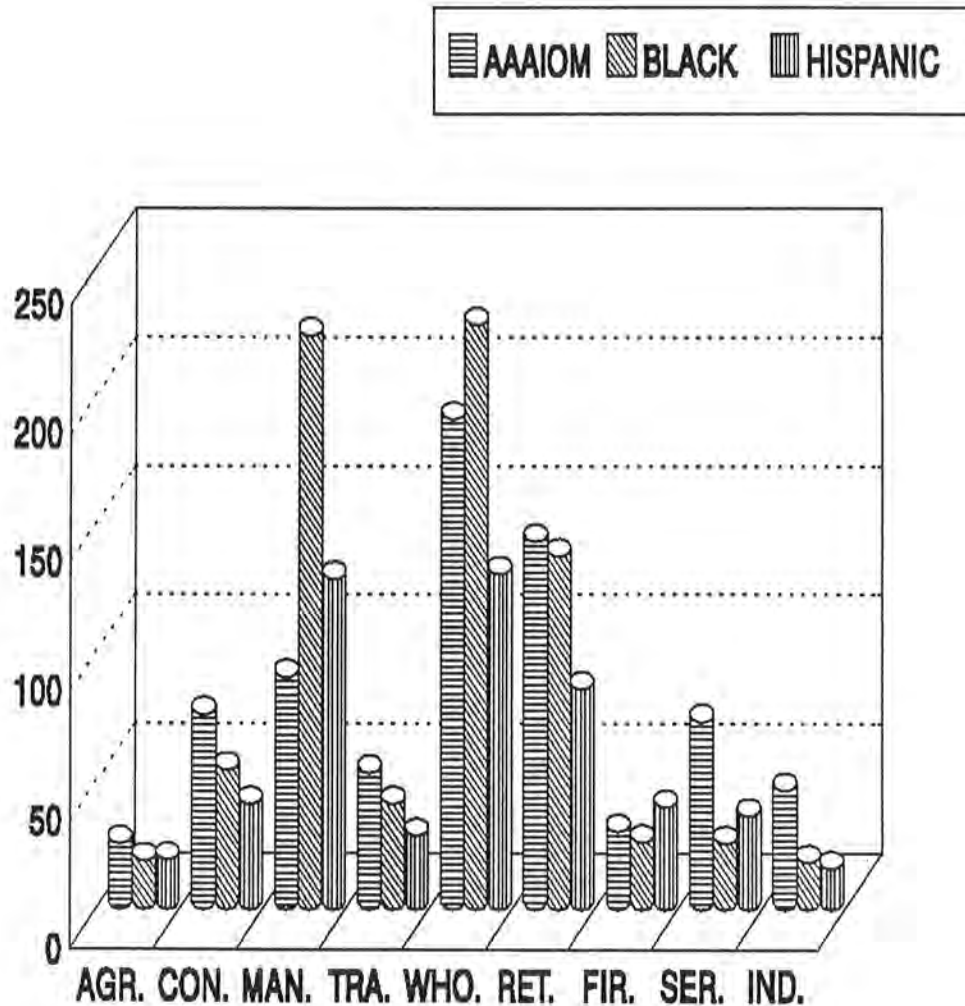
CHART 102. ANNUAL GROWTH RATE IN ANNUAL PAYROLL PER EMPLOYEE FOR MINORITY-OWNED FIRMS BY MINORITY GROUP FOR THE UNITED STATES AND MICHIGAN: 1982 - 1987.



**Source: Table 27.
(Adjusted for Inflation).**

Hispanic-owned firms in Michigan reported a positive real annual growth rate in payroll per employee (1.09 percent) between 1982 and 1987. Black-owned firms reported the lowest annual rate of decline at the US level (-3.70 percent). In Michigan, however; Black-owned firms reported the highest annual rate of decline (-4.41 percent). AAAIOM-owned firms reported the highest annual rate of decline at the US level (-6.94 percent). In Michigan, these firms registered an annual growth rate of 1.08 percent.

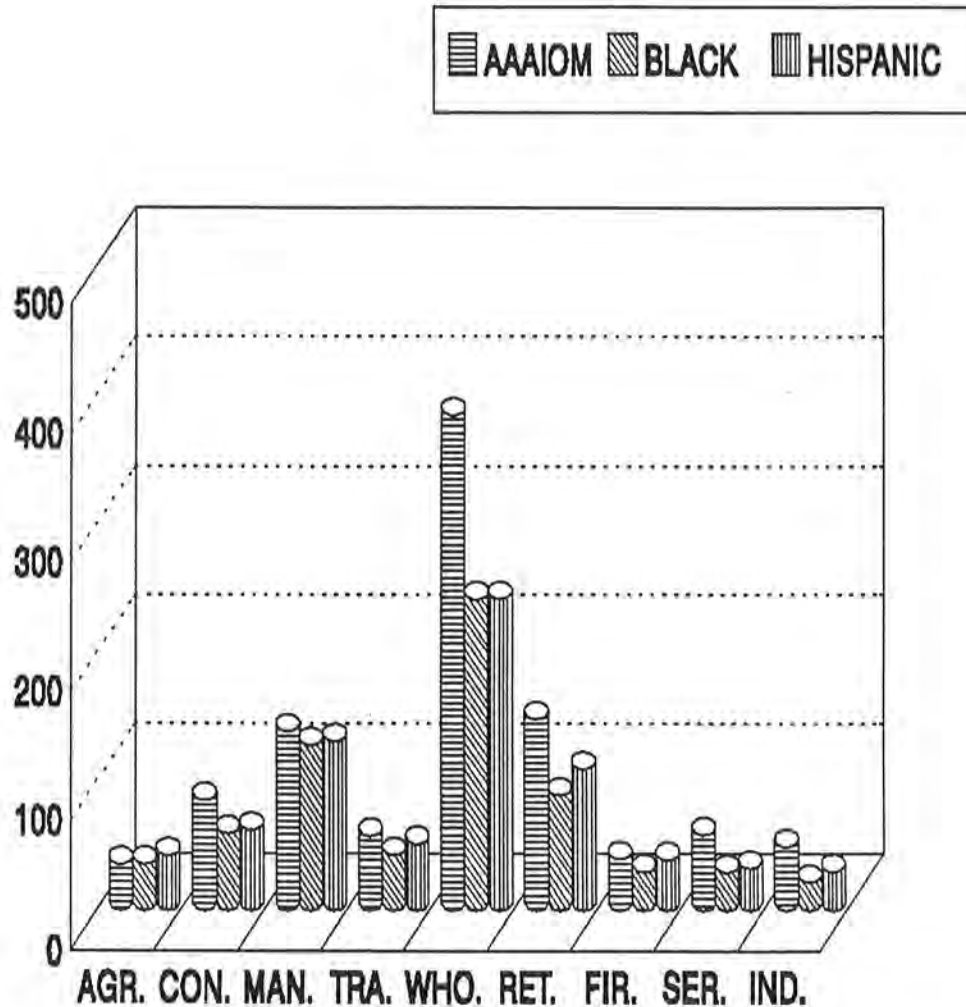
CHART 103. SALES AND RECEIPTS PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 34.
(\$,000)

AAAIOM-owned firms in Michigan reported the highest S&R per firm in the wholesale trade and retail trade sectors, and the lowest S&R per firm in the agriculture and FIRE sectors. Blacks-owned firms registered the highest S&R per firm in the wholesale trade and manufacturing sectors, and the lowest S&R per firm in the NC industries and agriculture sectors. Hispanics-owned firms also registered their highest S&R per firm in the wholesale trade and manufacturing sectors. Their lowest S&R per firm were in the NC industries and agriculture sectors.

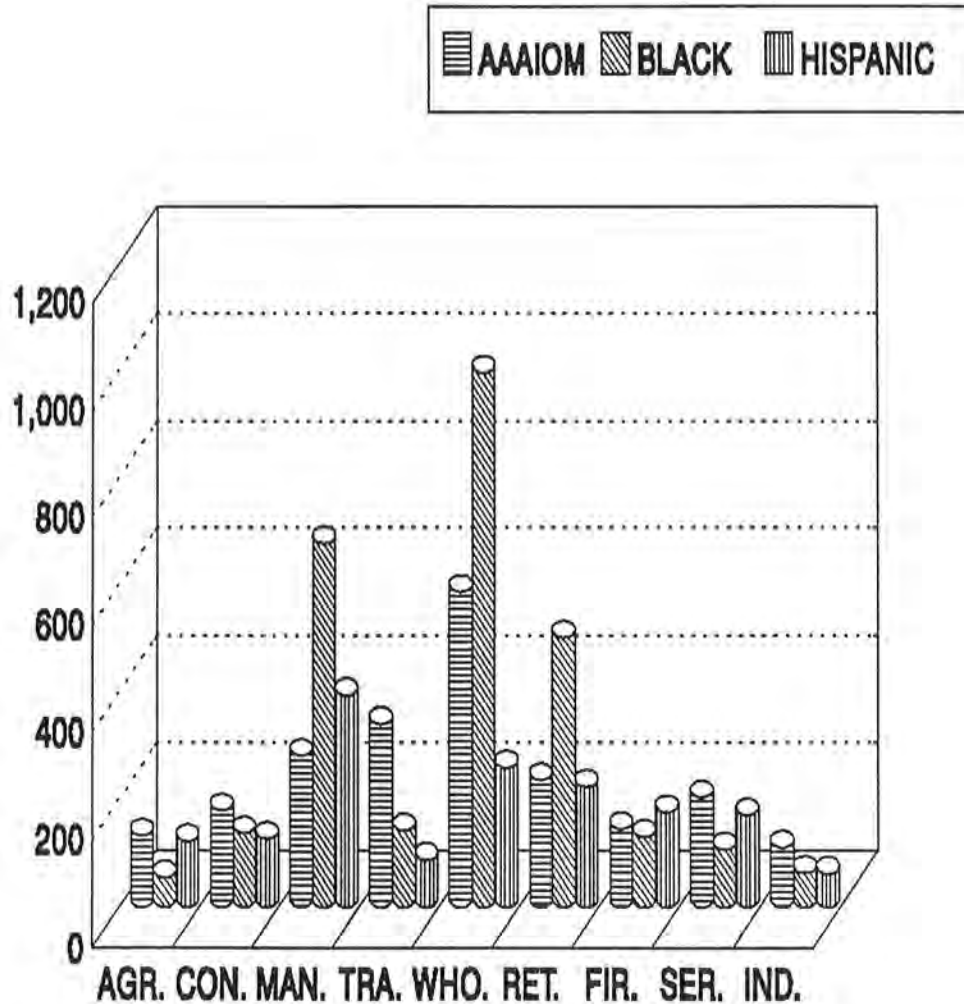
CHART 104. SALES AND RECEIPTS PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



Source: Table 34.
(\$,000)

In all sectors except agriculture, but in wholesale trade in particular, S&R per firm were higher for AAAIOM-owned firms than for Black and Hispanic-owned firms. Hispanic-owned firms in all sectors registered S&R per firm above those reported by Black-owned firms.

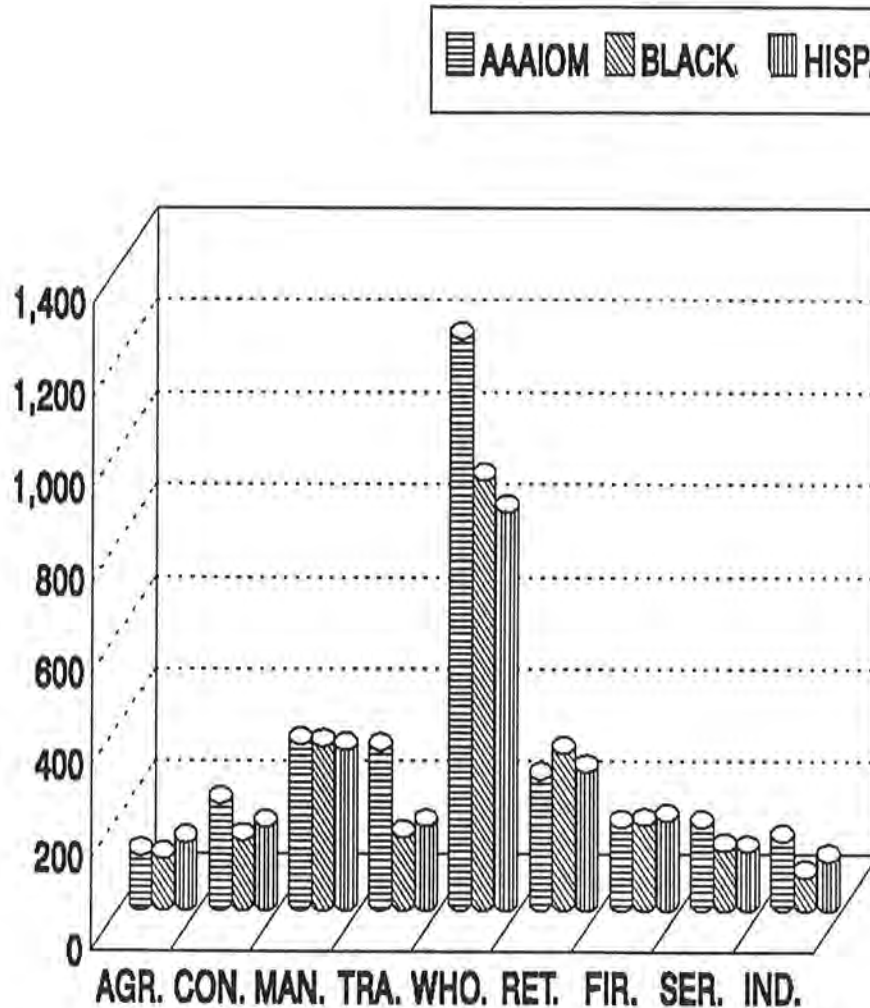
CHART 105. SALES AND RECEIPTS PER FIRM FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 37
(\$,000)

For AAAIOM-owned firms with paid employees, S&R per firm were highest in the wholesale trade sector, followed by the transportation and manufacturing sectors. S&R per firm for Black-owned firms with paid employees were highest in the wholesale trade sector, followed by the manufacturing and retail trade sectors. S&R per firm for Hispanic-owned firms with paid employees were highest in the manufacturing sector, followed by the wholesale trade and retail trade sectors. AAAIOM-owned firms with paid employees had higher S&R than those for Black and Hispanic-owned firms in the case for agriculture, construction, transportation, services, and NC industries. In the manufacturing, wholesale trade, and retail trade sectors, Black-owned firms had higher S&R per firm than did AAAIOM and Hispanic-owned firms. S&R per firm were highest for Hispanic-owned firms only in the FIRE sector.

CHART 106. SALES AND RECEIPTS PER FIRM FOR MINORITY-OWNED FIRMS WITH PAID EMPLOYEES BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.

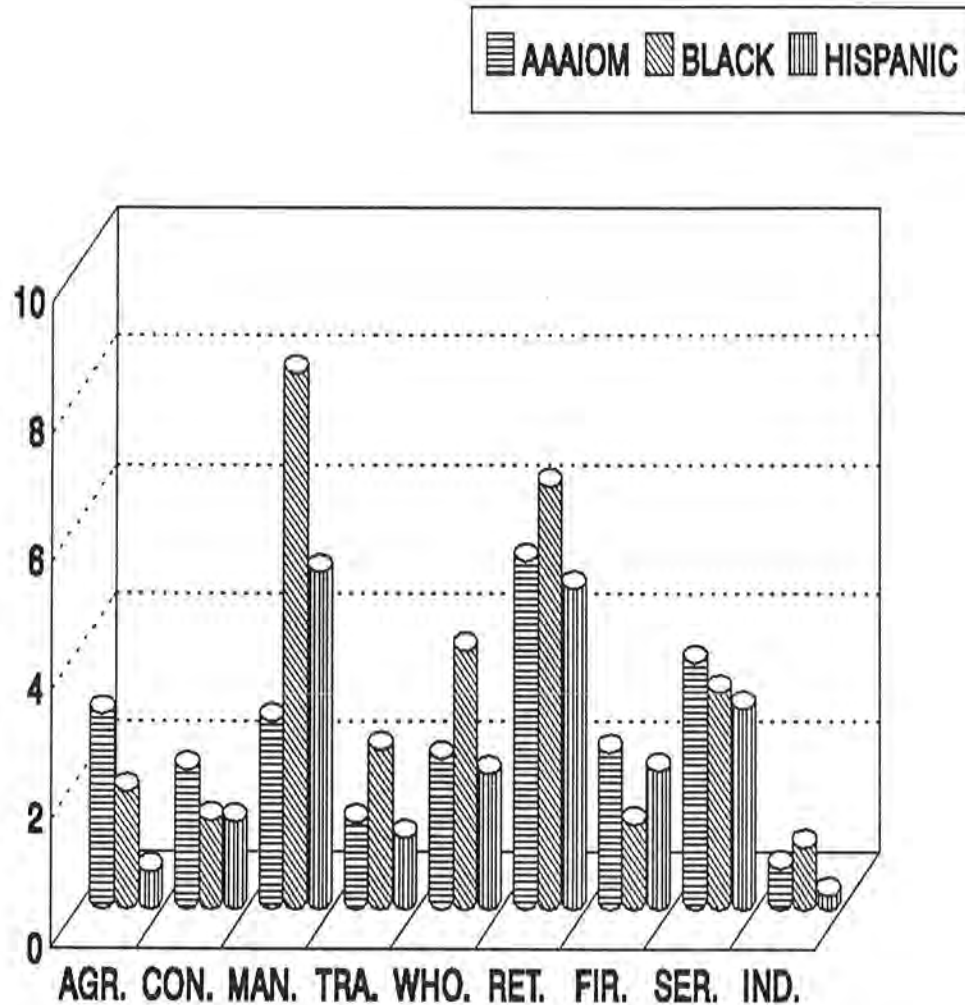


Source: Table 37
(\$,000)

Figure 1

S&R per firm for all three groups of minority-owned firms with paid employees were highest in wholesale trade, and second highest in manufacturing. S&R per firm were also high in the retail trade sector for Black and Hispanic owned firms, and in the transportation sector for AAAIOM-owned firms. AAAIOM-owned firms with paid employees had higher S&R per firm than those of Black and Hispanic-owned firms in all sectors except agriculture, retail trade, and FIRE. Black-owned firms with paid employees registered the highest S&R per firm in only the retail trade sector. Hispanic-owned firms with paid employees registered the highest S&R per firm in the agriculture and FIRE sectors.

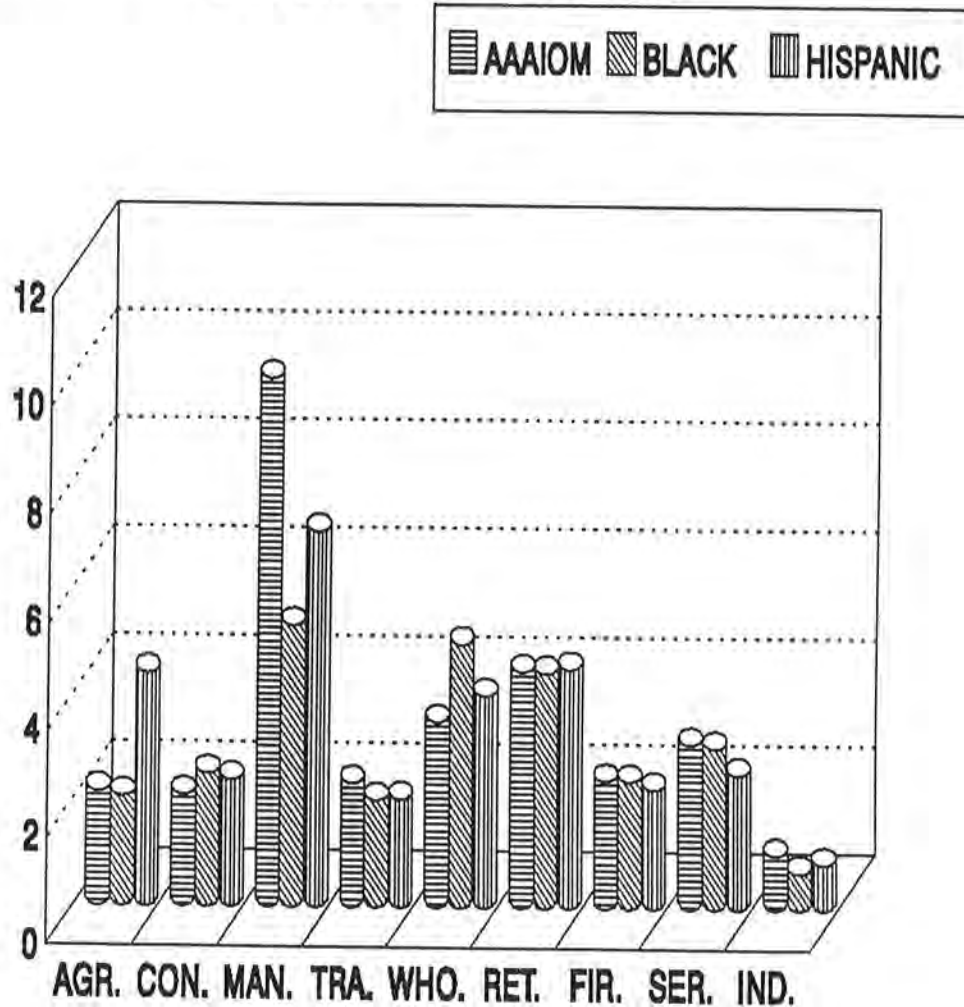
CHART 107. NUMBER OF EMPLOYEES PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 39.
(number)

Employees per firm for AAAIOM-owned firms in 1987 were highest in the retail trade, services, and agriculture sectors (5.39, 3.81, and 3.00 respectively). Black-owned firms in manufacturing, retail trade, and NC industries ranked first, second and third respectively in employees per firm. For Hispanic-owned firms, the leading three sectors in employees per firm were retail trade, services, and FIRE (4.96, 3.09, and 2.13 respectively). When compared to Black and Hispanic-owned firms, employees per firm for AAAIOM-owned firms were higher in 4 of the 9 industries: agriculture, construction, FIRE, and services. For Black-owned firms, employees per firm were highest in the manufacturing, retail trade, and wholesale trade (8.30, 6.55, and 4.00 respectively). Hispanic-owned firms did not exceed AAAIOM-owned firms in employees per firm in any industry. In addition, Hispanic-owned firms did not exceed Black-owned firms in employee per firm in any industry except FIRE.

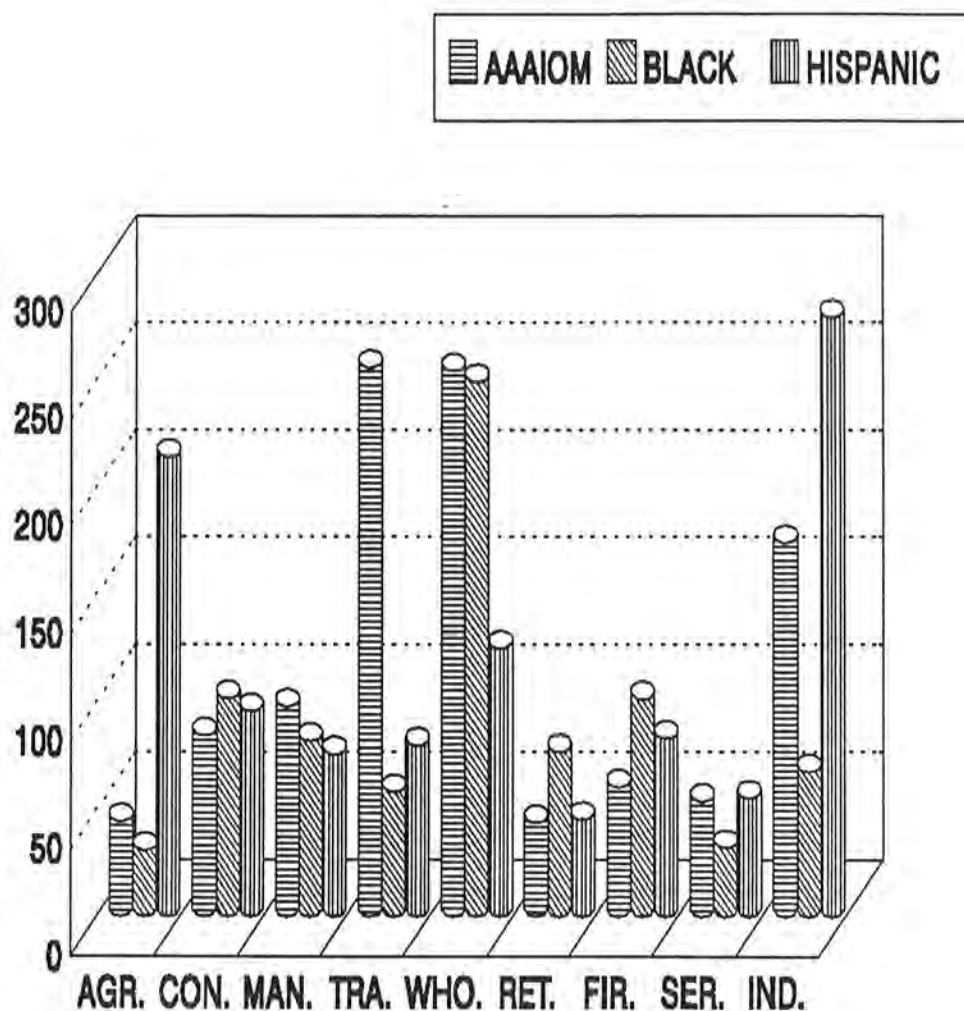
CHART 108. NUMBER OF EMPLOYEES PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



**Source: Table 39.
(number)**

The manufacturing, retail trade, and wholesale trade sectors for AAAIO-owned firms ranked first, second, and third respectively in employees per firm. Black-owned firms in manufacturing, retail trade, and wholesale trade ranked first, second, and third respectively in employees per firm. For Hispanic-owned firms, the leading three sectors in employees per firm were manufacturing, retail trade, and wholesale trade. When compared to Black and Hispanic-owned firms, employees per firm for AAAIO-owned firms were highest in 5 of the 9 industries: manufacturing, transportation, FIRE, services, and NC industries. For Black-owned firms, employees per firm were highest in the construction and retail trade sectors. Hispanic-owned firms had the highest employees per firm in the agriculture and retail trade sectors.

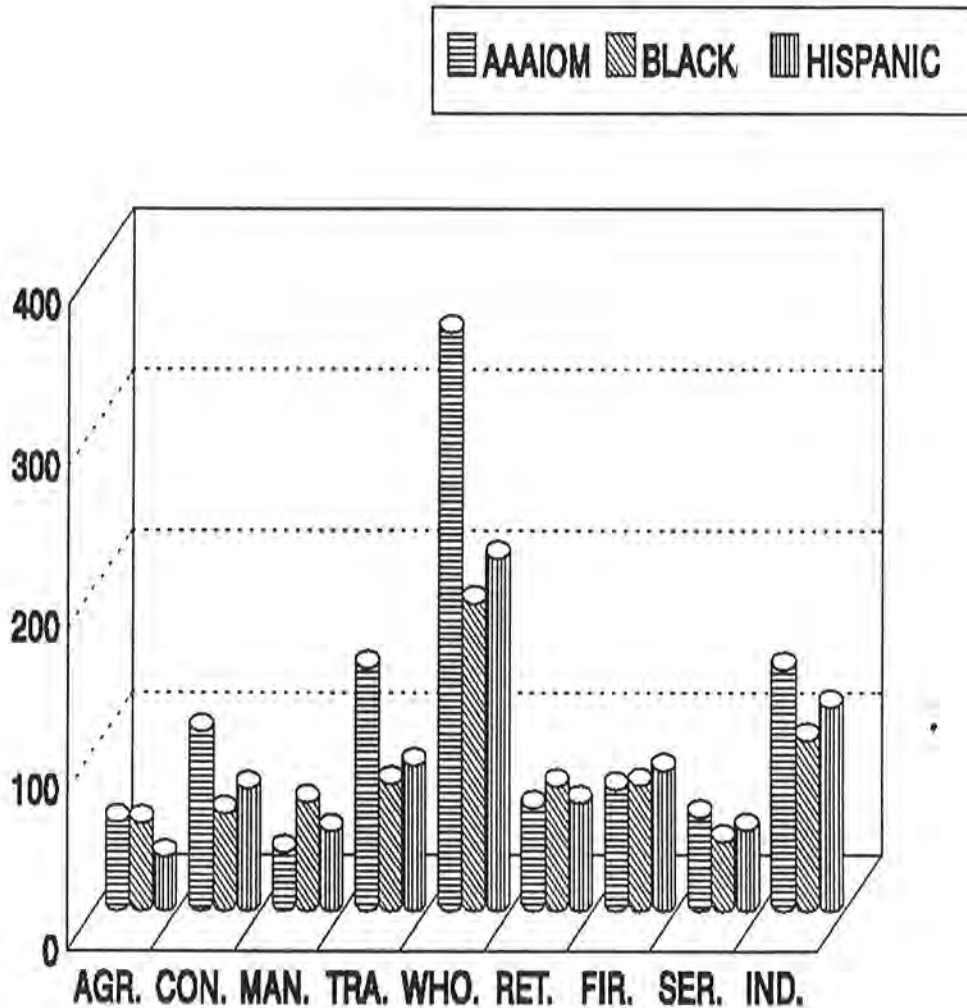
CHART 109. SALES AND RECEIPTS PER EMPLOYEE FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 40.
(\$,000)

S&R per employee for AAAIOM-owned firms were highest in the transportation, wholesale trade, and NC industries sectors. For Black-owned firms, wholesale trade, construction, and FIRE ranked first, second, and third in S&R per employee. For Hispanic-owned firms, NC industries, agriculture, and wholesale trade ranked first, second, and third respectively, in S&R per employee. In the agriculture, construction, transportation, services, and NC industries sectors, AAAIOM-owned firms had higher S&R per employee than did Black and Hispanic-owned firms. S&R per employee for Black-owned firms were highest in the manufacturing, wholesale trade, and retail trade sectors. For Hispanic-owned firms, S&R per employee were highest in the FIRE industries.

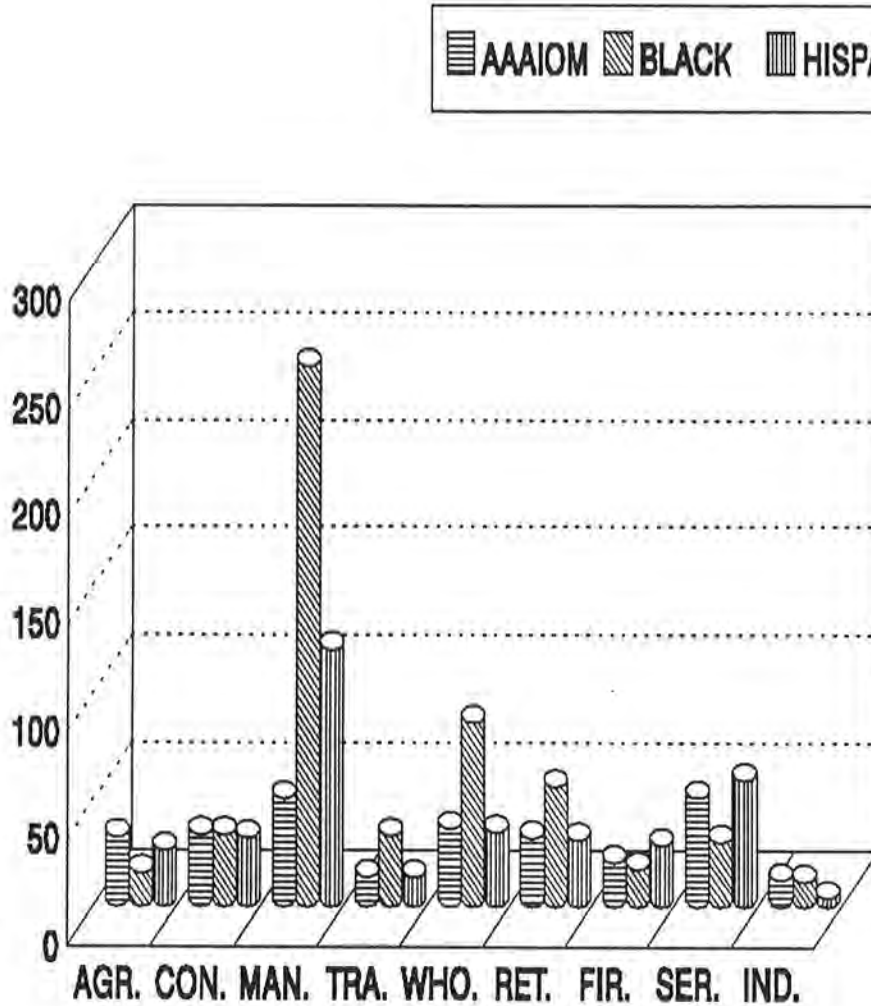
CHART 110. SALES AND RECEIPTS PER EMPLOYEE FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



Source: Table 40.
(\$,000)

S&R per employee for AAAIOM-owned firms were highest in the construction, transportation, wholesale trade, and NC industries sectors. For Black-owned firms, wholesale trade, NC industries, and transportation ranked first, second, and third respectively in S&R per employee. Hispanic-owned firms in wholesale trade, NC industries, and transportation ranked first, second, and third respectively in S&R per employee. In agriculture, construction, transportation, wholesale trade, services, and NC industries, AAAIOM-owned firms had higher S&R per employee than Black and Hispanic-owned firms. S&R per employee for Black-owned firms were highest in the manufacturing, and retail trade sectors. For Hispanic-owned firms, S&R per employee were highest in the FIRE industries.

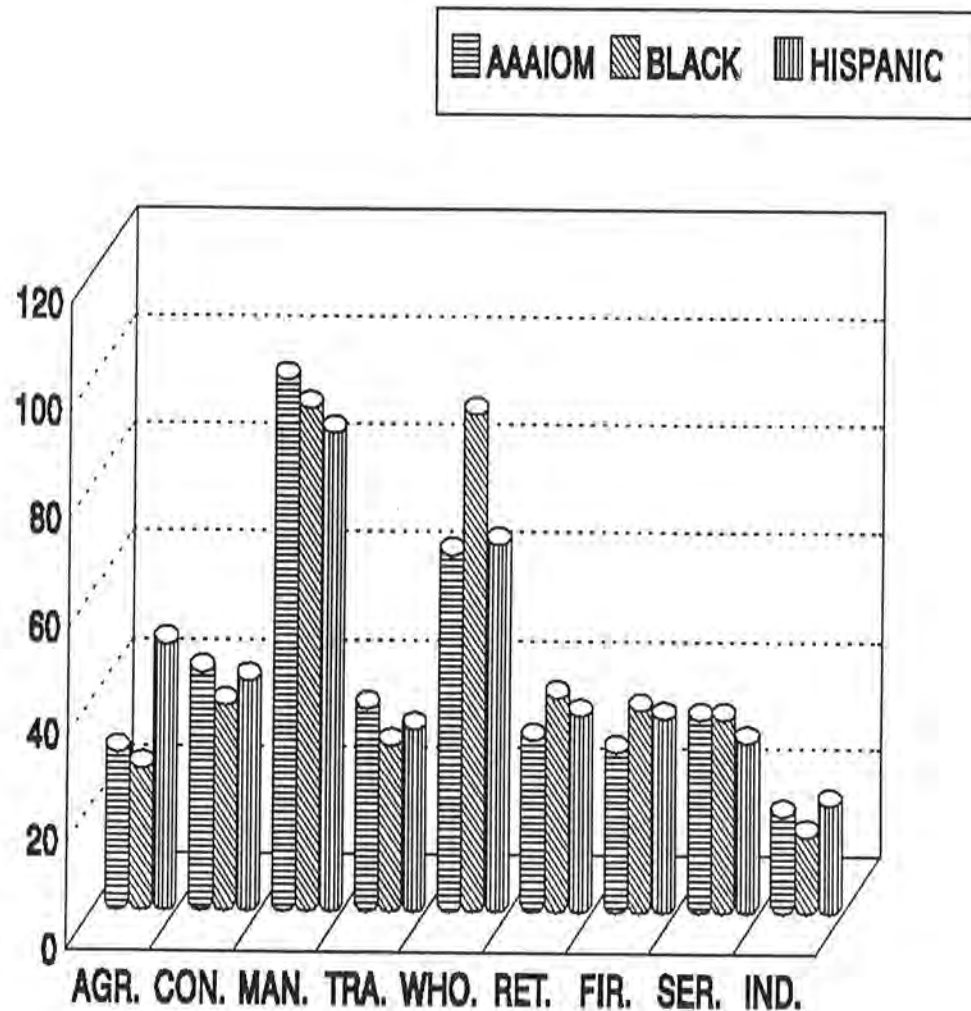
CHART 111. ANNUAL PAYROLL PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 42.
(\$,000)

AAAIOM-owned firms in Michigan reported their highest annual payroll per firm in the the services (\$51,000) and manufacturing sectors (\$50,000). Black-owned firms had their highest annual payroll per firm in the manufacturing (\$251,000) and wholesale trade sectors (\$86,000). Hispanic-owned firms reported lower annual payroll per firm in almost all sectors. Their highest payroll per firm were in the manufacturing (\$119,500) and the services sectors (\$59,000).

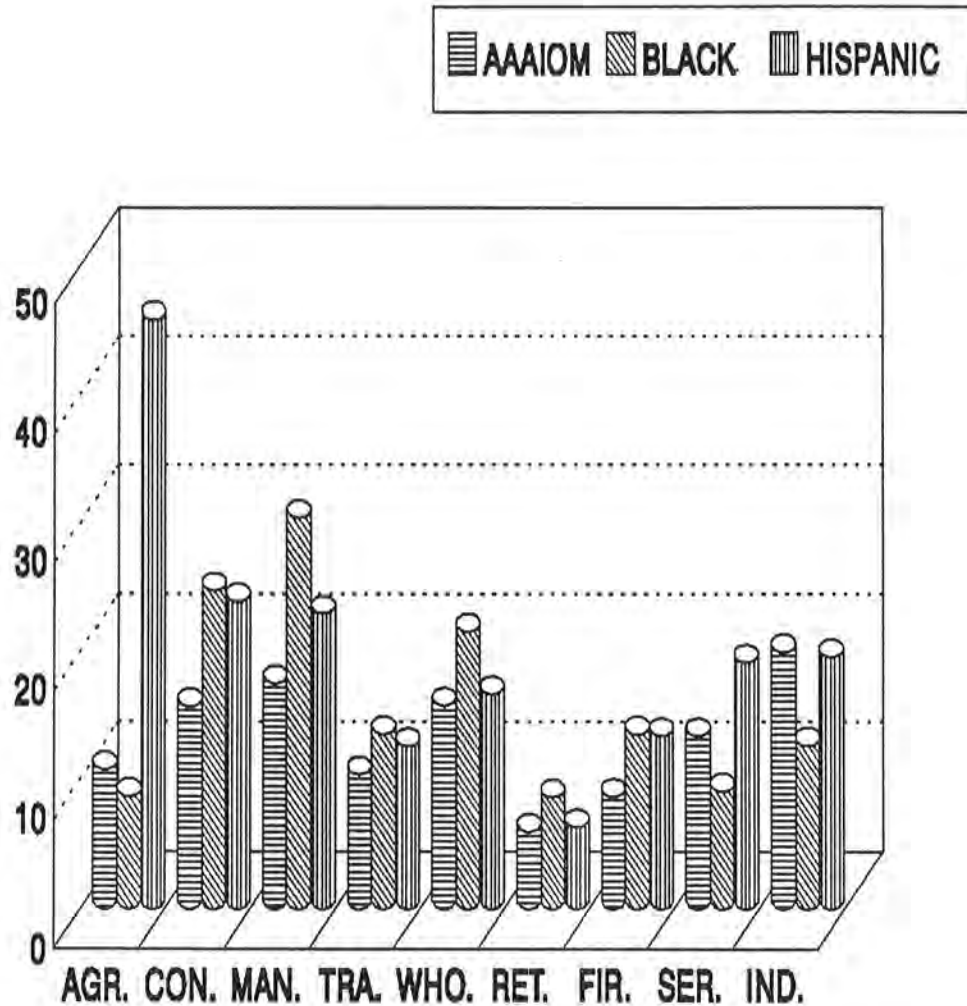
CHART 112. ANNUAL PAYROLL PER FIRM FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



Source: Table 42.
(\$,000)

In the US in 1987, AAAIOM, Black, and Hispanic-owned firms reported their highest annual payroll per firm in the manufacturing and wholesale trade sectors. In the manufacturing sector, AAAIOM-owned firms registered the highest annual payroll per firm (\$98,810) among the three groups of minority-owned firms. While Black-owned firms reported \$93,400 in annual payroll per firm for firms in this sector, Hispanic-owned firms reported \$88,800. In the wholesale trade sector, the three groups of minority-owned firms reported lower figures than those corresponding to the manufacturing sector. In this sector, AAAIOM-owned firms reported \$66,300, Black-owned firms reported \$92,300 and Hispanic-owned firms reported \$68,300 in annual payroll per firm.

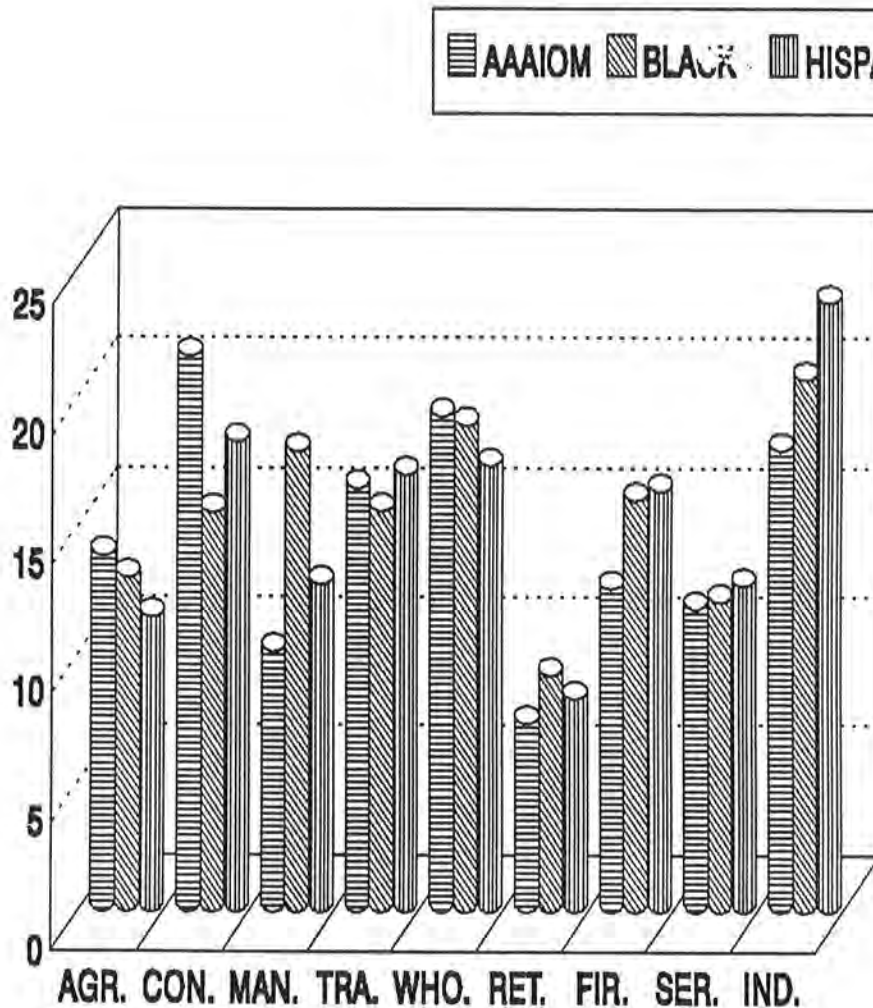
CHART 113. ANNUAL PAYROLL PER EMPLOYEE FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR MICHIGAN: 1987.



Source: Table 43.
(\$,000)

AAAIOM-owned firms in Michigan reported the highest annual payroll per employee in the NC industries (\$19,885) and manufacturing (\$17,449) sectors. Hispanic-owned firms reported the highest annual payroll per employee in the agriculture (\$45,750) and construction (\$23,840) sectors. Black-owned firms had the highest payroll per employee in the manufacturing (\$30,304) and wholesale trade (\$21,484) sectors.

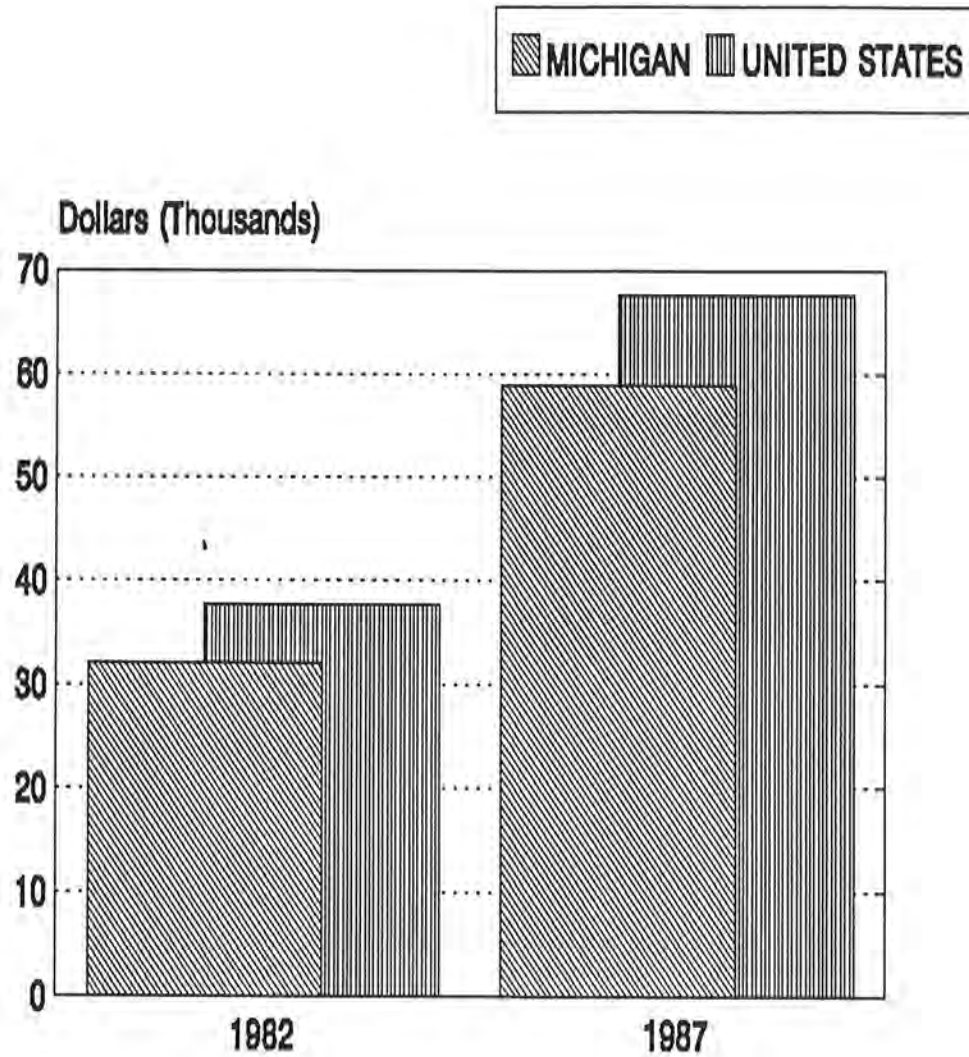
CHART 114. ANNUAL PAYROLL PER EMPLOYEE FOR MINORITY-OWNED FIRMS BY MINORITY GROUP AND INDUSTRY DIVISION FOR THE UNITED STATES: 1987.



Source: Table 43.
(\$,000)

At the US level, AAAIOM-owned firms reported the highest annual payroll per employee in the construction (\$21,481) and wholesale trade (\$19,179) sectors. Black-owned firms had the highest annual payroll per employee in the NC industries (\$20,600) and the wholesale trade (\$18,834) sectors. Hispanic-owned firms reported the highest payroll per employee in the NC industries (\$23,614) and construction (\$18,207) sectors.

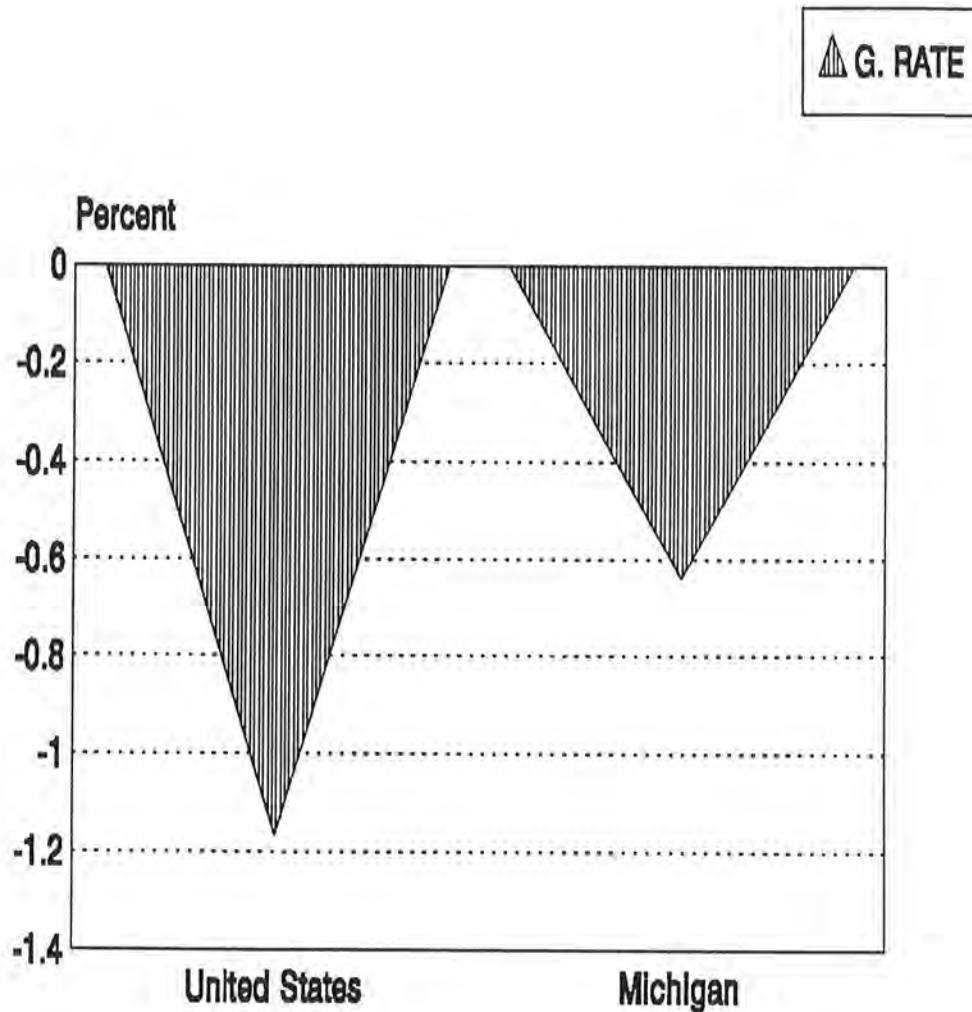
CHART 115. SALES AND RECEIPTS PER FIRM FOR WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

S&R per firm for women-owned firms in Michigan increased from \$32,000 in 1982 to \$58,900 in 1987 - a 57 percent increase. At the national level, S&R per firm increased from \$37,600 to \$67,600 - an 80 percent increase. Thus, S&R per firm increased by less in Michigan than in the US, causing the gap in S&R per firm to increase.

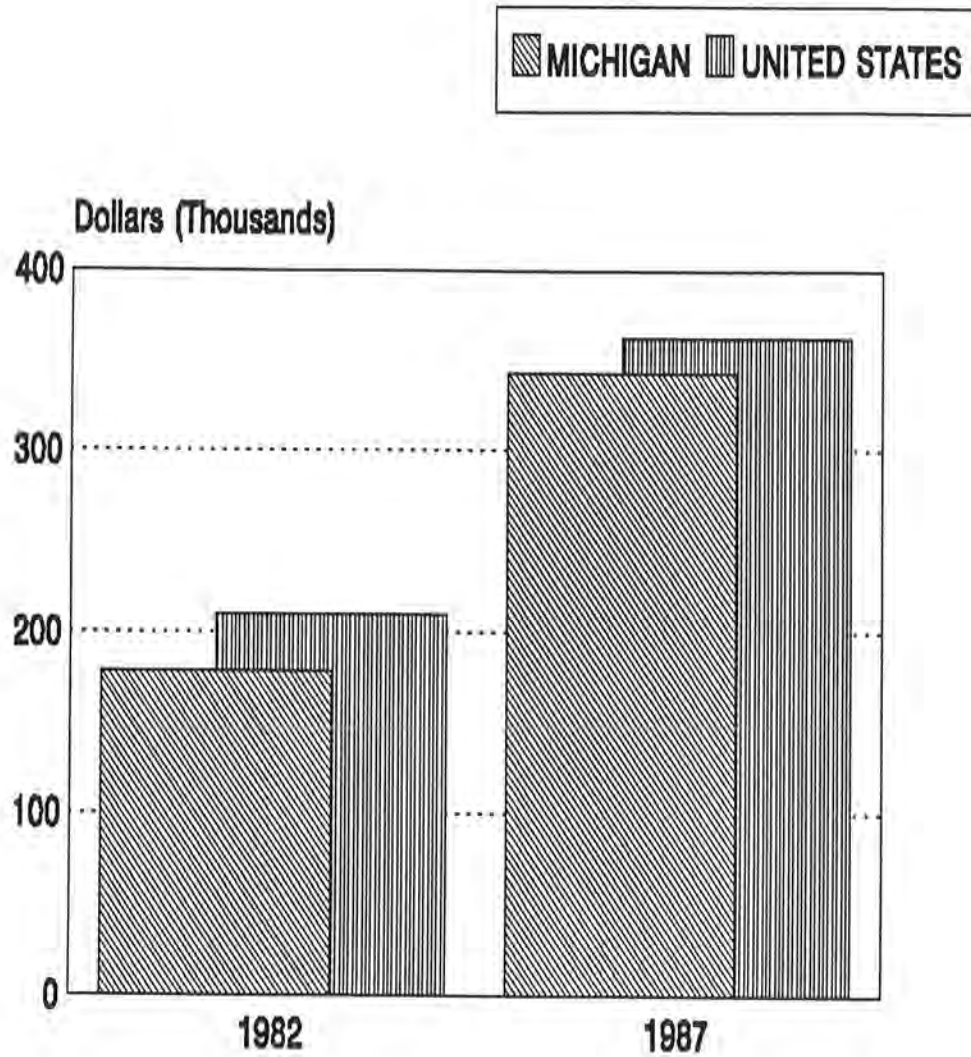
CHART 116. ANNUAL GROWTH RATE IN SALES AND RECEIPTS PER FIRM FOR WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 48.
(Adjusted for Inflation).

Women-owned firms reported a lower real annual rate of decline in S&R per firm in Michigan than in the US between 1982 and 1987. In Michigan, S&R for women-owned firms declined at a real annual rate of -0.64 percent. In the US the real annual rate of decline was -1.17 percent.

CHART 117. SALES AND RECEIPTS PER FIRM FOR WOMEN-OWNED FIRMS WITH PAID EMPLOYEES FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.

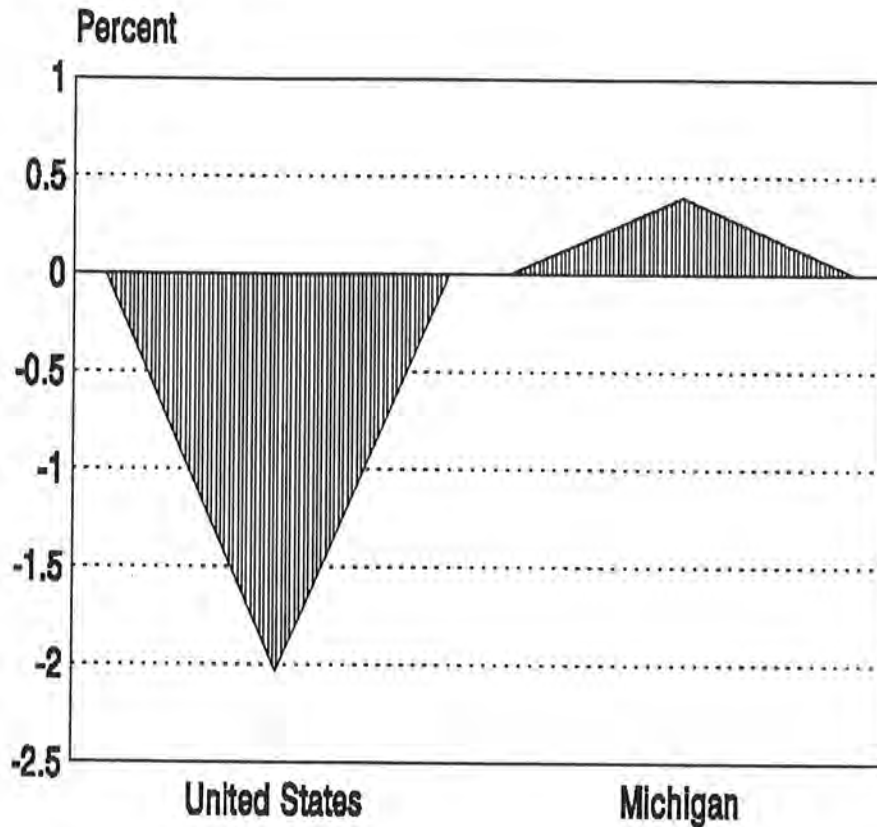


Source: Table 49.

S&R per firm for women-owned firms with paid employees in Michigan increased from \$178,000 in 1982 to \$343,000 in 1987 - a 93 percent increase. At the national level, S&R per firm increased from \$210,000 to \$362,000 - a 72 percent increase. Thus, by 1987, the gap in S&R per firm for women-owned firms with paid employees narrowed between firms in Michigan and firms in the US.

CHART 118. ANNUAL GROWTH RATE IN SALES AND RECEIPTS PER FIRM FOR WOMEN-OWNED FIRMS WITH PAID EMPLOYEES FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.

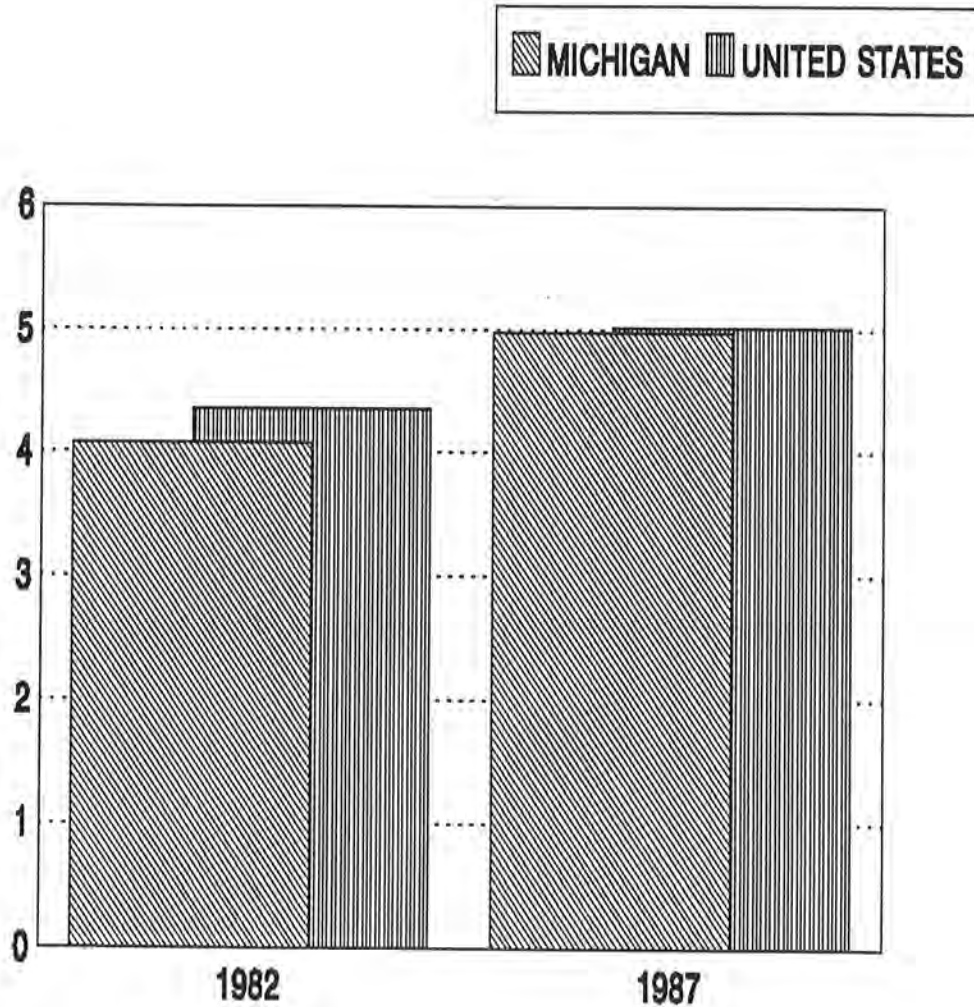
▲ G. RATE



Source: Table 48.
(Adjusted for Inflation).

The real annual growth rate in S&R per firm reported by women-owned firms with paid employees in Michigan was 0.40 percent between 1982 and 1987 . The rate at the national level was negative (-2.04 percent).

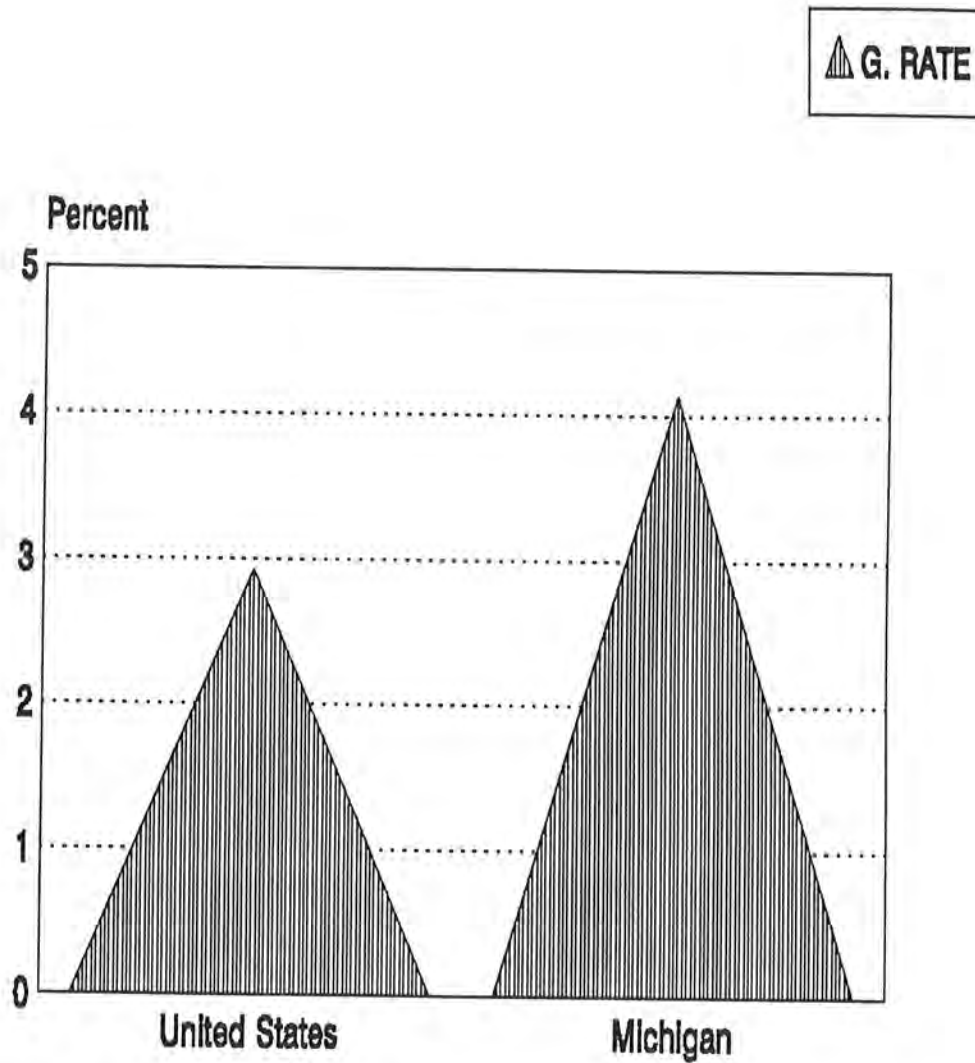
CHART 119. NUMBER OF EMPLOYEES PER FIRM FOR WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.
(number)

Women-owned firms in Michigan registered 4.07 employees per firm in 1982 and 4.98 employees per firm in 1987 - a 21 percent increase. Women-owned firms in the United States registered a 15 percent increase in the number of employees per firm between 1982 and 1987 (from 4.35 to 5.02 employees per firm).

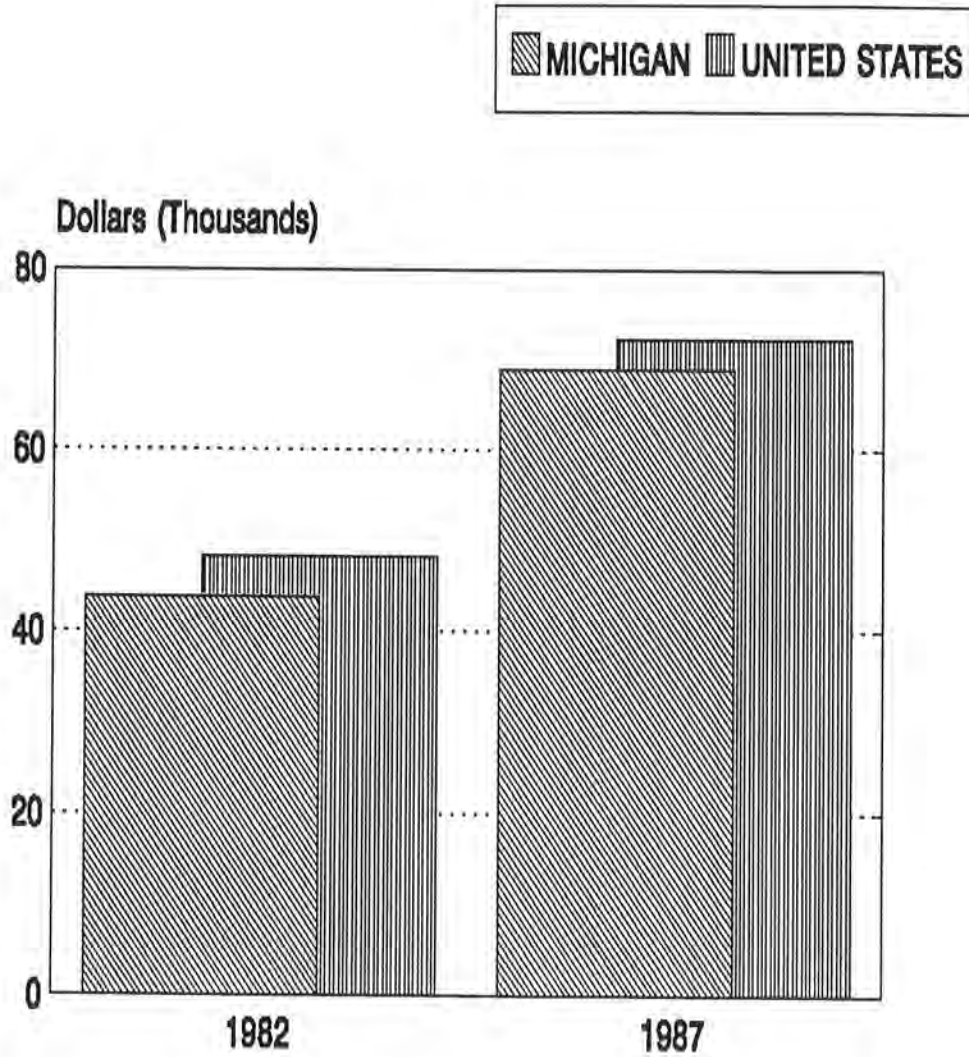
CHART 120. ANNUAL GROWTH RATE IN THE NUMBER OF EMPLOYEES PER FIRM FOR WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

The annual growth rate in employees per firm for women-owned firms in Michigan was 4.13 percent. This compared to a 2.92 percent growth rate for women-owned firms in the US.

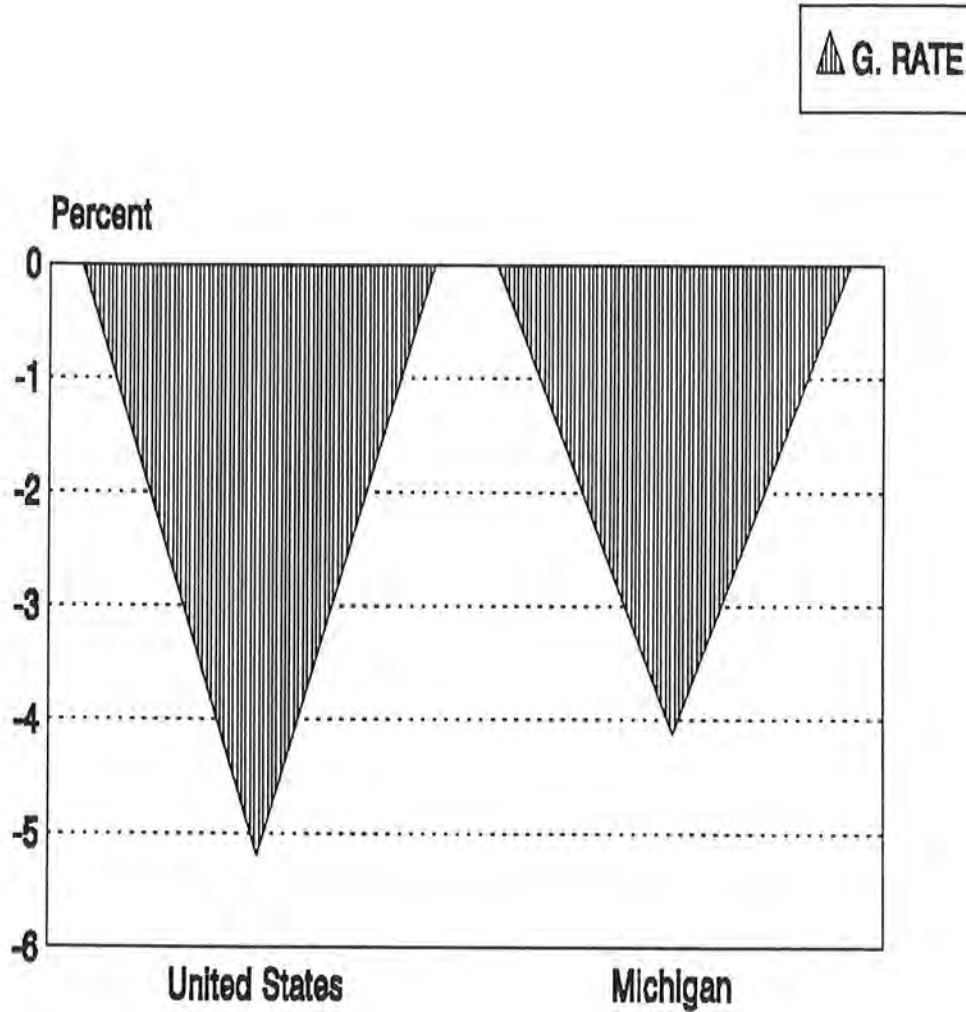
CHART 121. SALES AND RECEIPTS PER EMPLOYEE FOR WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

S&R per employee for women-owned firms in Michigan increased from \$44,000 in 1982 to \$69,000 in 1987 - a 57 percent increase. At the national level, S&R per employee increased from \$48,000 to \$72,000 - a 50 percent increase. Thus, S&R per employee for women-owned firms in Michigan, although lower than in the US, registered a faster growth rate.

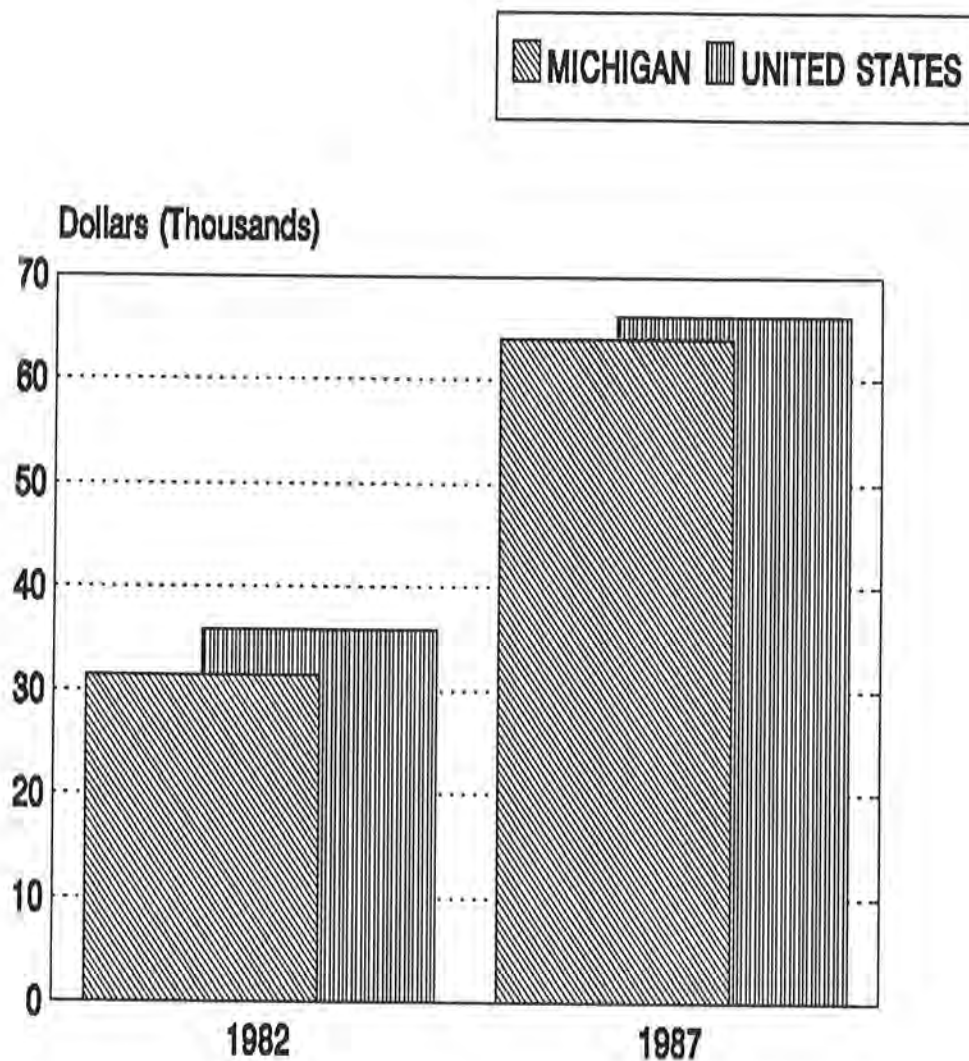
CHART 122. ANNUAL GROWTH RATE IN SALES AND RECEIPTS PER EMPLOYEE FOR WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



**Source: Table 48.
(Adjusted for Inflation).**

The annual growth rate in S&R per employee for women-owned firms was above -4 percent between 1982 and 1987 for both the US and Michigan. The annual rate of decline was lower in Michigan (-4.13 percent) than in the US (-5.20 percent).

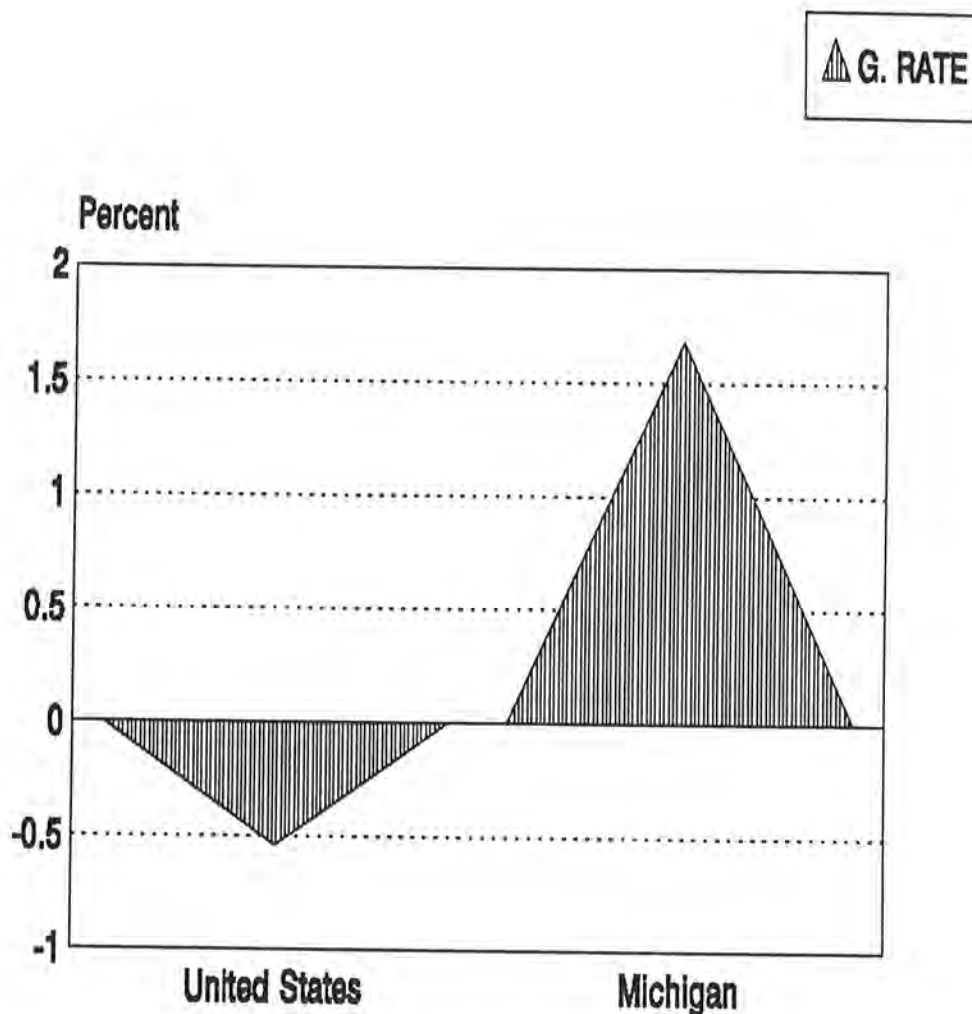
CHART 123. ANNUAL PAYROLL PER FIRM FOR WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

Women-owned firms in Michigan had an increase in annual payroll per firm of 104 percent (from \$31,000 to \$64,000). For women-owned firms in the US, the annual payroll per firm increased 85 percent (from \$36,000 to \$66,000). The larger percentage increase in annual payroll per firm for women-owned firms in Michigan narrowed the gap in annual payroll per firm between the state and the nation.

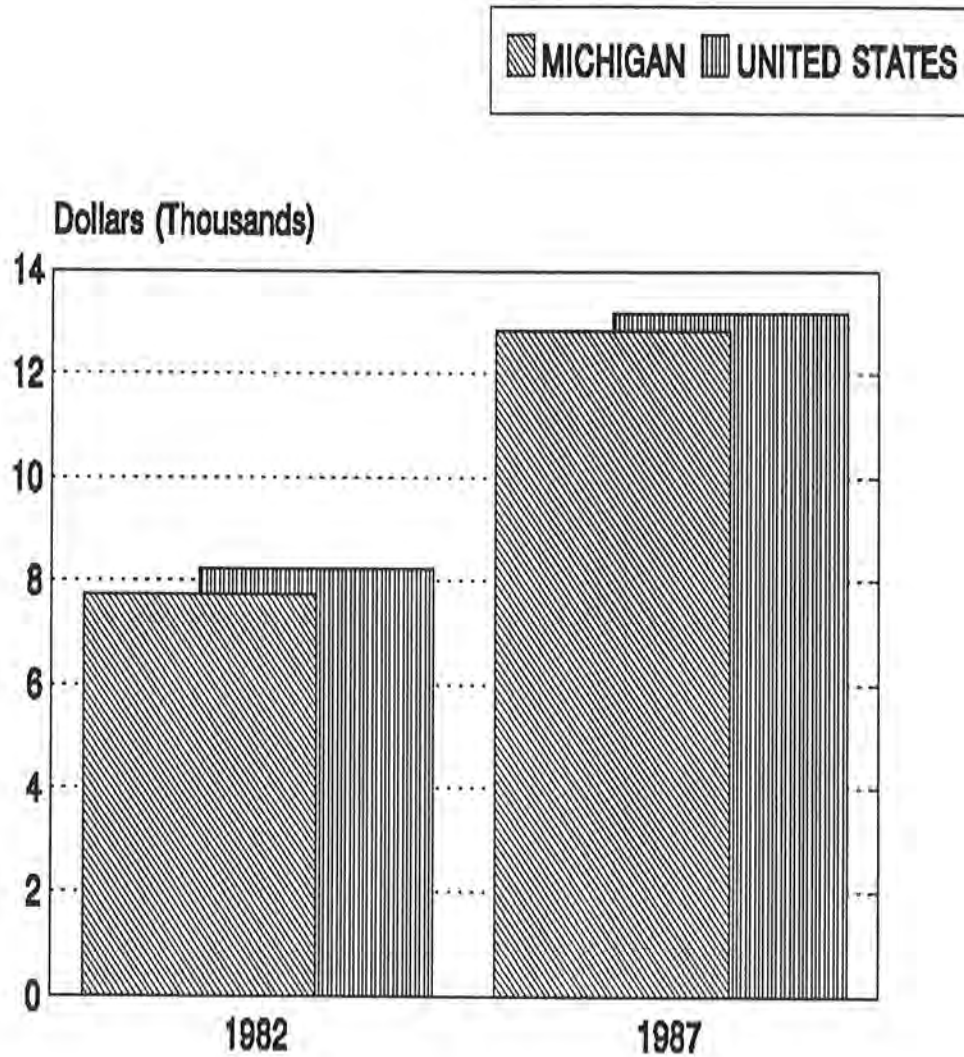
CHART 124. ANNUAL GROWTH RATE IN ANNUAL PAYROLL PER FIRM FOR WOMEN-OWNED FIRMS FOR MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 48.
(Adjusted for Inflation).

The annual growth rate in payroll per firm for women-owned firms in Michigan was 1.68 percent between 1982 and 1987. At the national level, this performance measure was -0.54 percent.

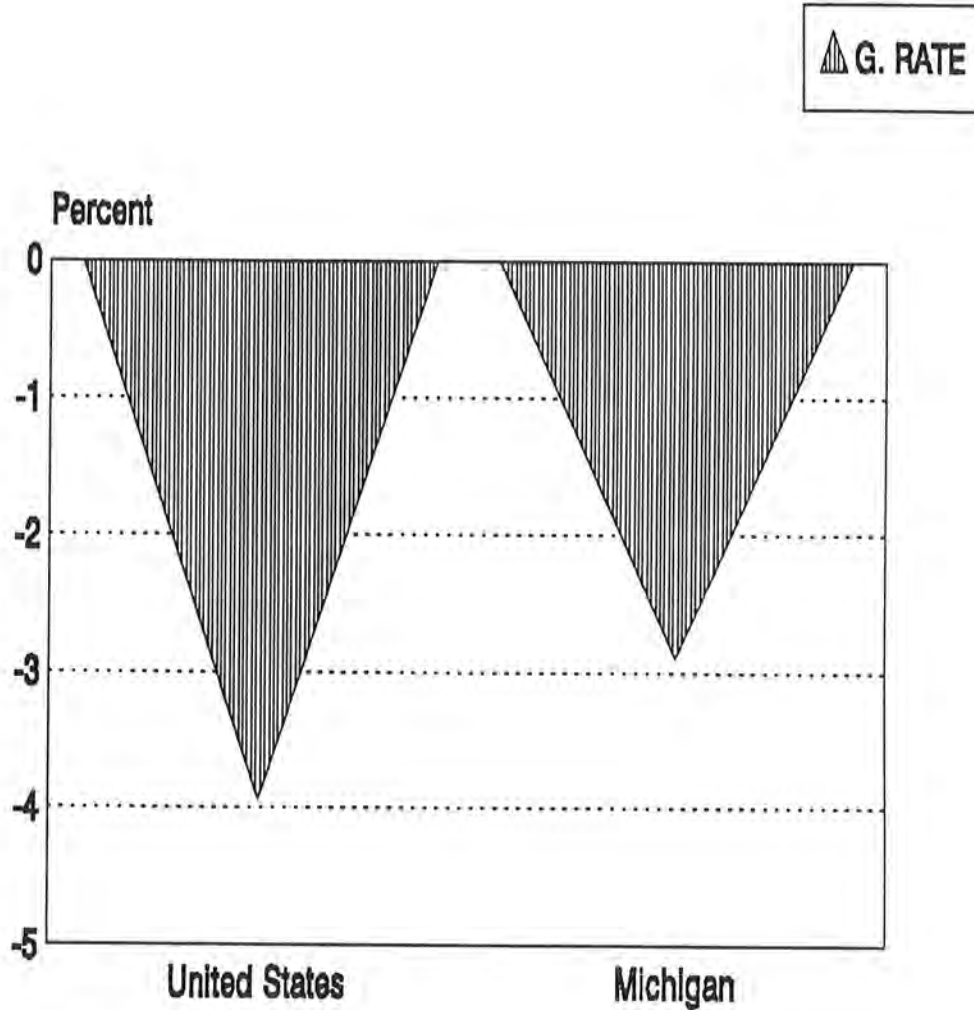
CHART 125. ANNUAL PAYROLL PER EMPLOYEE FOR WOMEN-OWNED FIRMS IN MICHIGAN AND THE UNITED STATES: 1982 - 1987.



Source: Table 49.

Annual payroll per employee for women-owned firms in Michigan increased 64 percent (from \$7,722 in 1982 to \$12,636 in 1987). The annual payroll per firm for women-owned firms in the US increased 60 percent (from \$8,236 to \$13,177). The larger percentage increase in annual payroll per firm for women-owned firms in Michigan narrowed the gap in annual payroll per firm between the state and the nation.

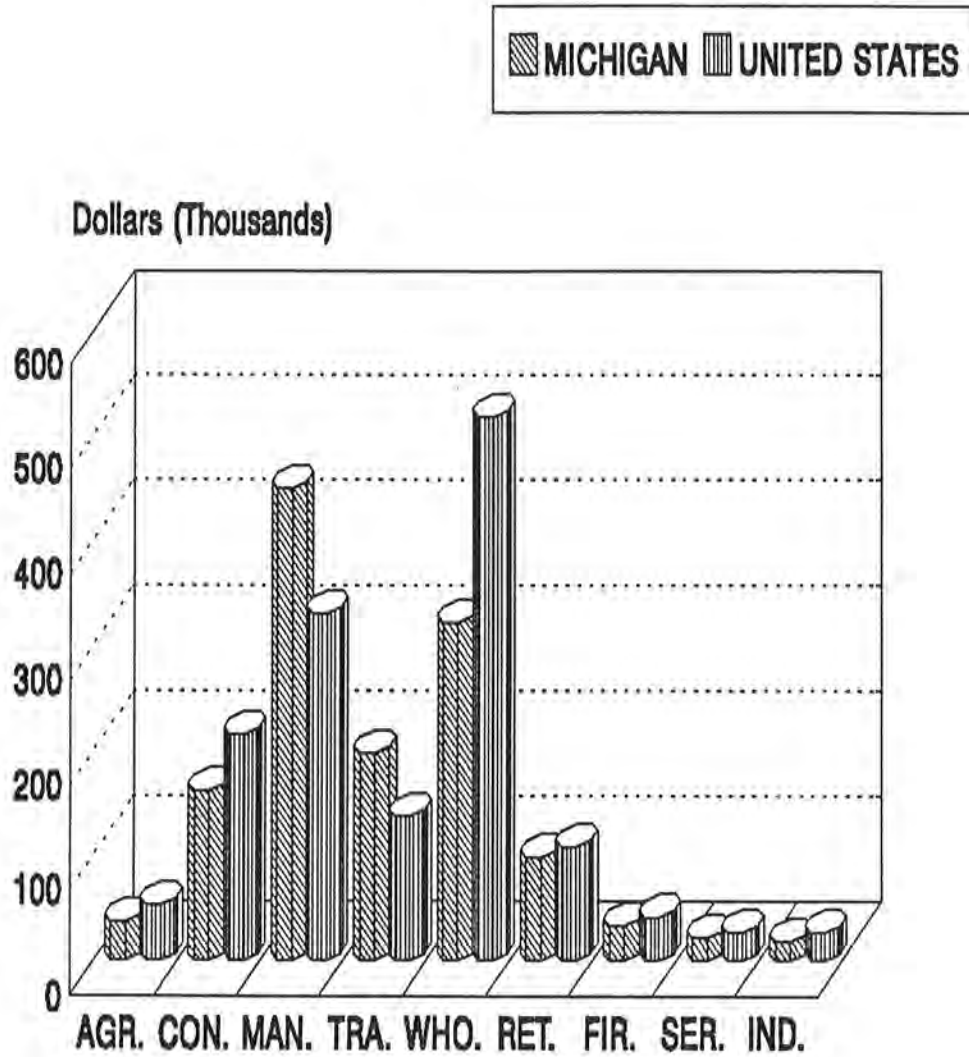
CHART 126. ANNUAL GROWTH RATES IN ANNUAL PAYROLL PER EMPLOYEE FOR WOMEN-OWNED FIRMS IN MICHIGAN AND THE UNITED STATES: 1982 - 1987.



**Source: Table 48.
(Adjusted for Inflation).**

Women-owned firms reported a lower annual rate of decline in payroll per employee in Michigan than in the US between 1982 and 1987. In Michigan, the annual rate was -2.90 percent. In the US, the rate was -3.94 percent.

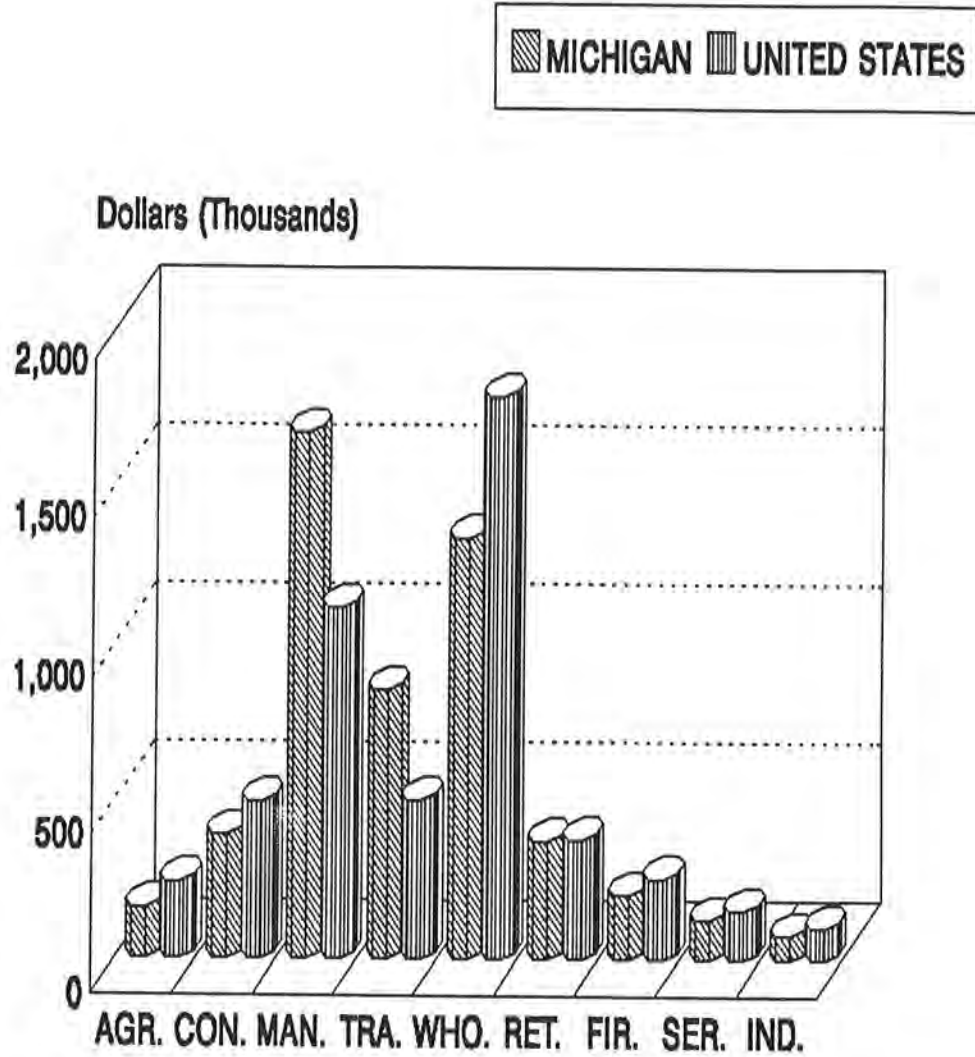
CHART 127. SALES AND RECEIPTS PER FIRM FOR WOMEN-OWNED FIRMS BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.

S&R per firm for women-owned firms in Michigan were below the national level in all sectors except manufacturing and transportation. Services and NC industries reported the lowest S&R per firm for women-owned firms in both Michigan and the US. While S&R per firm for women-owned firms in the US were highest in wholesale trade, S&R per firm for women-owned firms in Michigan were highest in manufacturing.

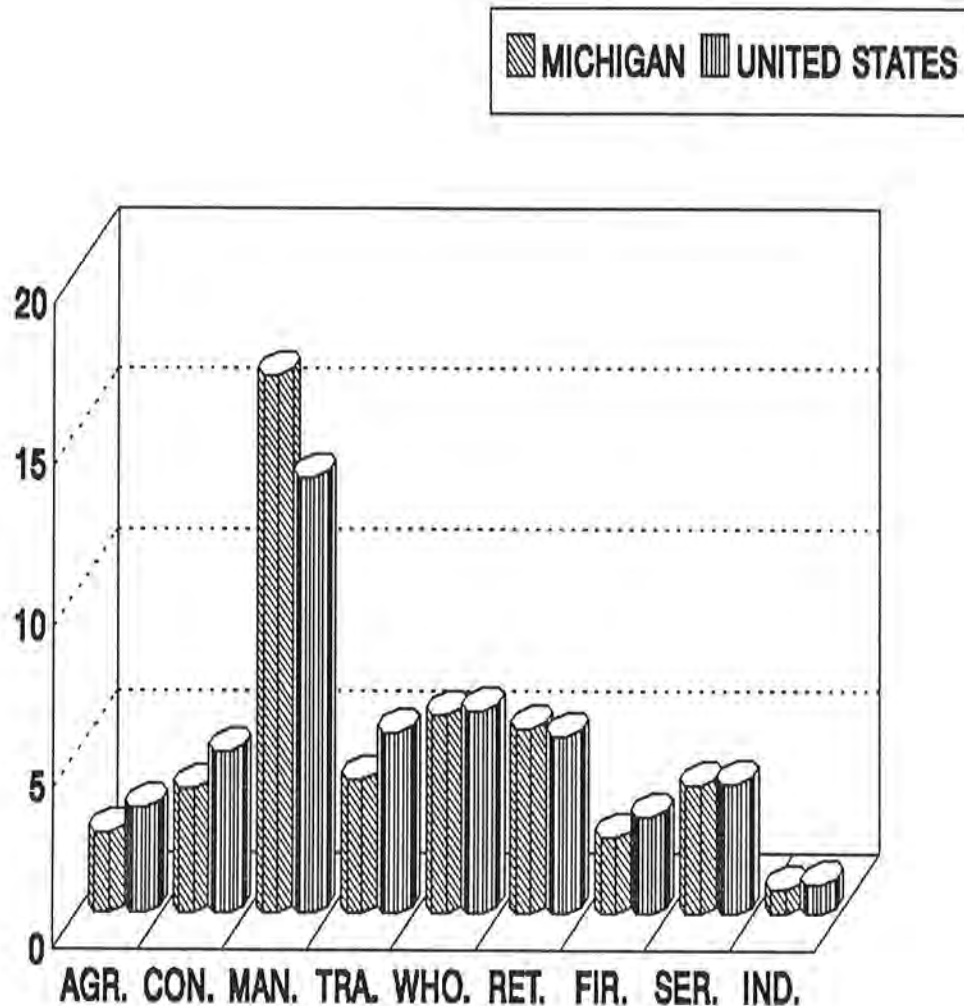
CHART 128. SALES AND RECEIPTS PER FIRM FOR WOMEN-OWNED FIRMS WITH PAID EMPLOYEES BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.

Manufacturing and transportation are the only sectors in which women-owned firms in Michigan out performed their national counterparts in S&R per firm. In all other sectors, women-owned firms in Michigan had lower S&R per firm than firms at the national level. For Michigan, S&R per firm were highest in manufacturing, followed by the wholesale trade and transportation sectors.

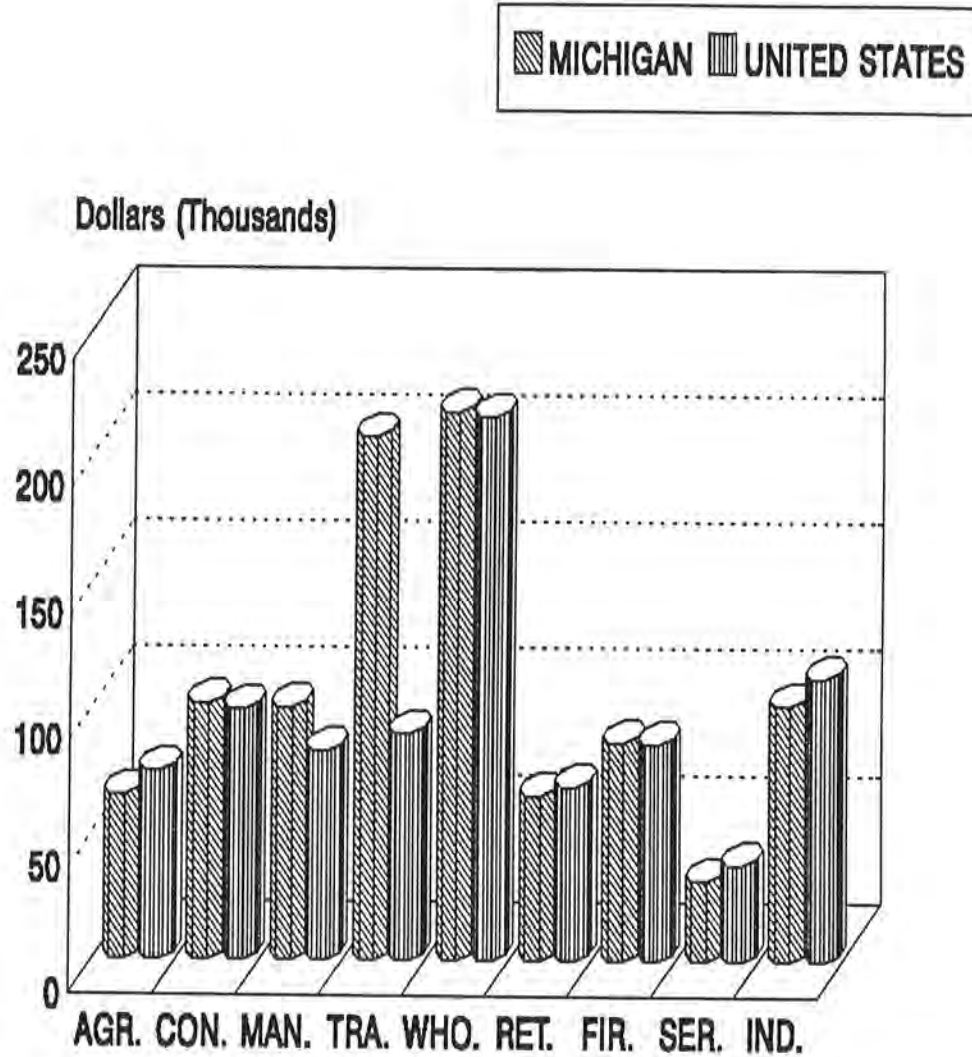
CHART 129. NUMBER OF EMPLOYEES PER FIRM FOR WOMEN-OWNED FIRMS BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.
(number)

Manufacturing and wholesale trade were the sectors in which women-owned firms registered the highest employees per firm for both the US and Michigan. In Michigan, the manufacturing sector had 16.83 employees per firm, while in the US this sector registered 13.49 employees per firm. In Michigan, employees per firm averaged 6.14 in the wholesale trade sector. For the US, this sector registered 8.28 employees per firm.

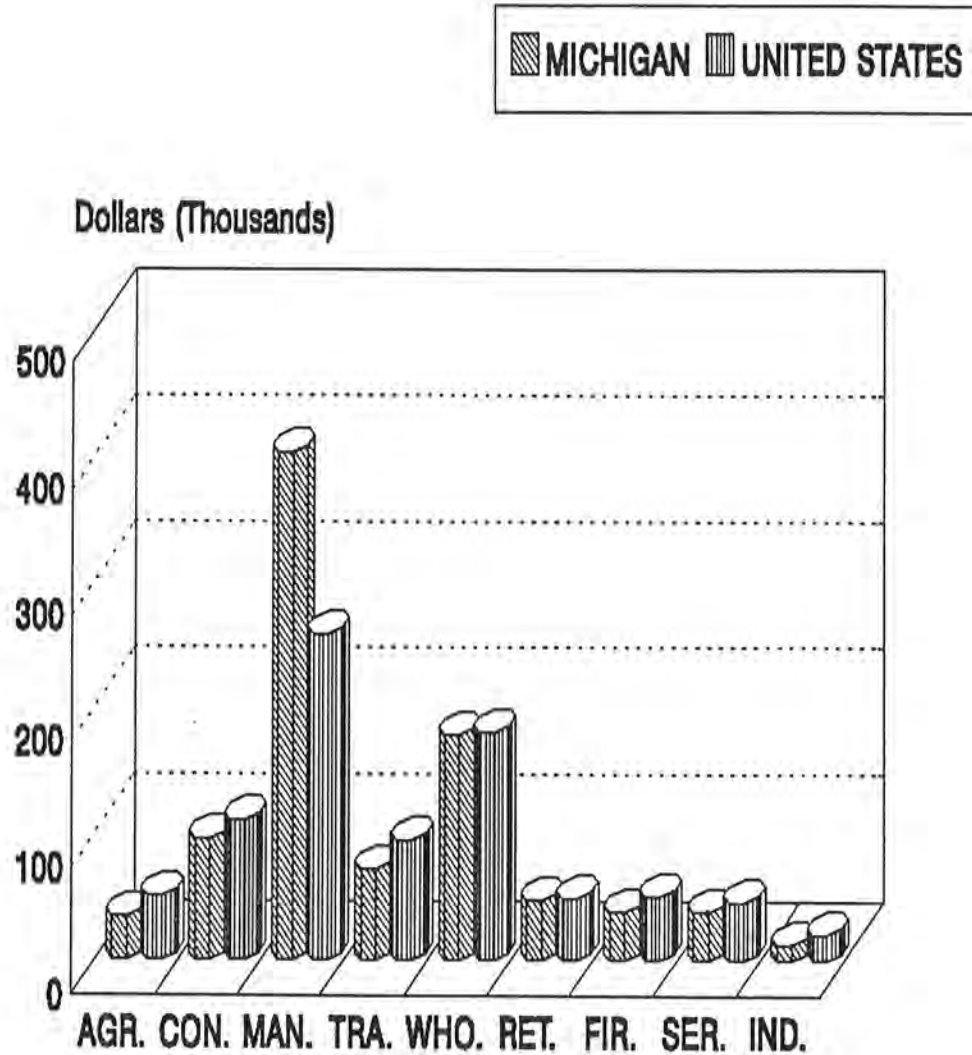
CHART 130. SALES AND RECEIPTS PER EMPLOYEE FOR WOMEN-OWNED FIRMS WITH PAID EMPLOYEES BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.

For women-owned firms in Michigan, wholesale trade, transportation, and construction ranked first, second, and third respectively in S&R per employee. Wholesale trade, NC industries, and construction ranked first, second, and third respectively in S&R per employee for women-owned firms in the US. Women-owned firms in the US outperformed women-owned firms in Michigan in S&R per employee in agriculture, retail trade, services, and NC industries.

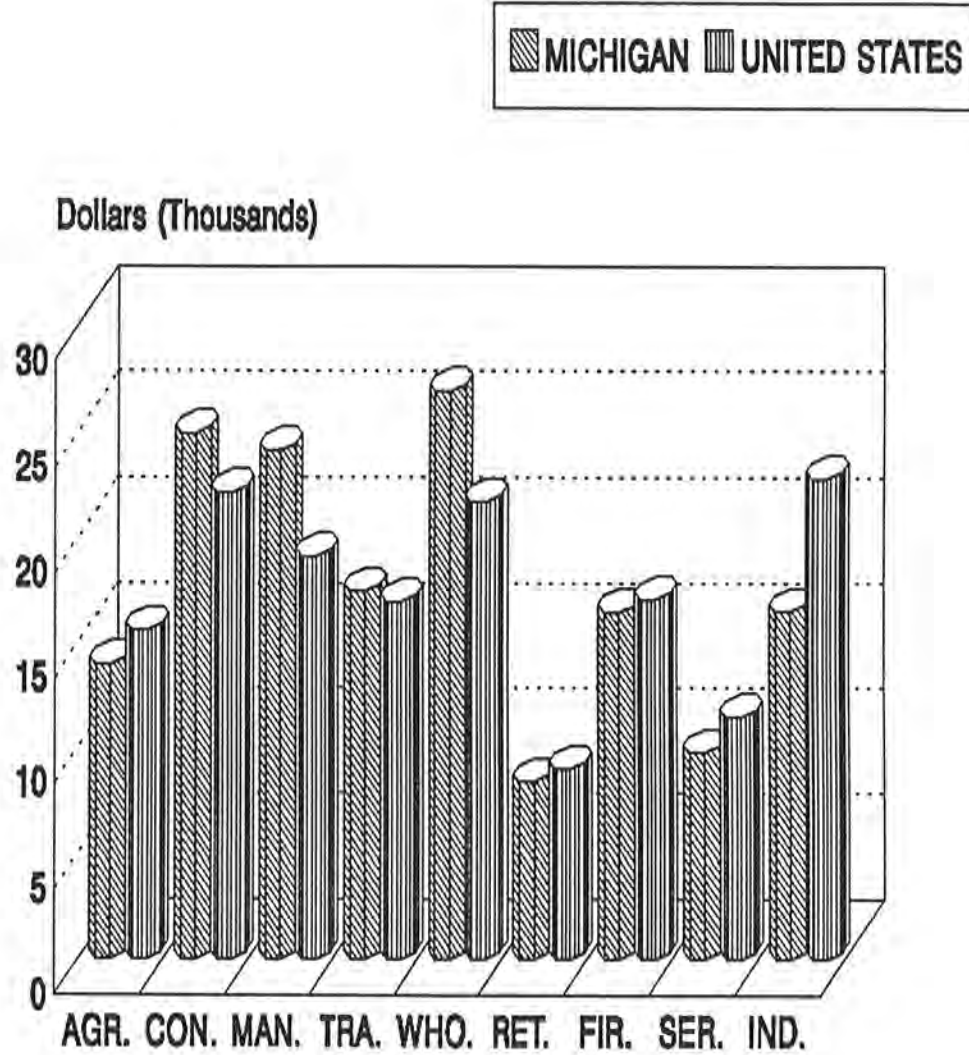
CHART 131. ANNUAL PAYROLL PER FIRM FOR WOMEN-OWNED FIRMS BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.

The industry divisions in Michigan with the highest annual payroll per firm for women-owned firms during 1987 were manufacturing and wholesale trade. Annual payroll per firm for women-owned firms in the manufacturing sector was \$257,511 in the US and \$401,785 in Michigan. On the other hand, annual payroll for women-owned firms in the wholesale trade sector was \$179,319 in the US and \$177,281 in Michigan.

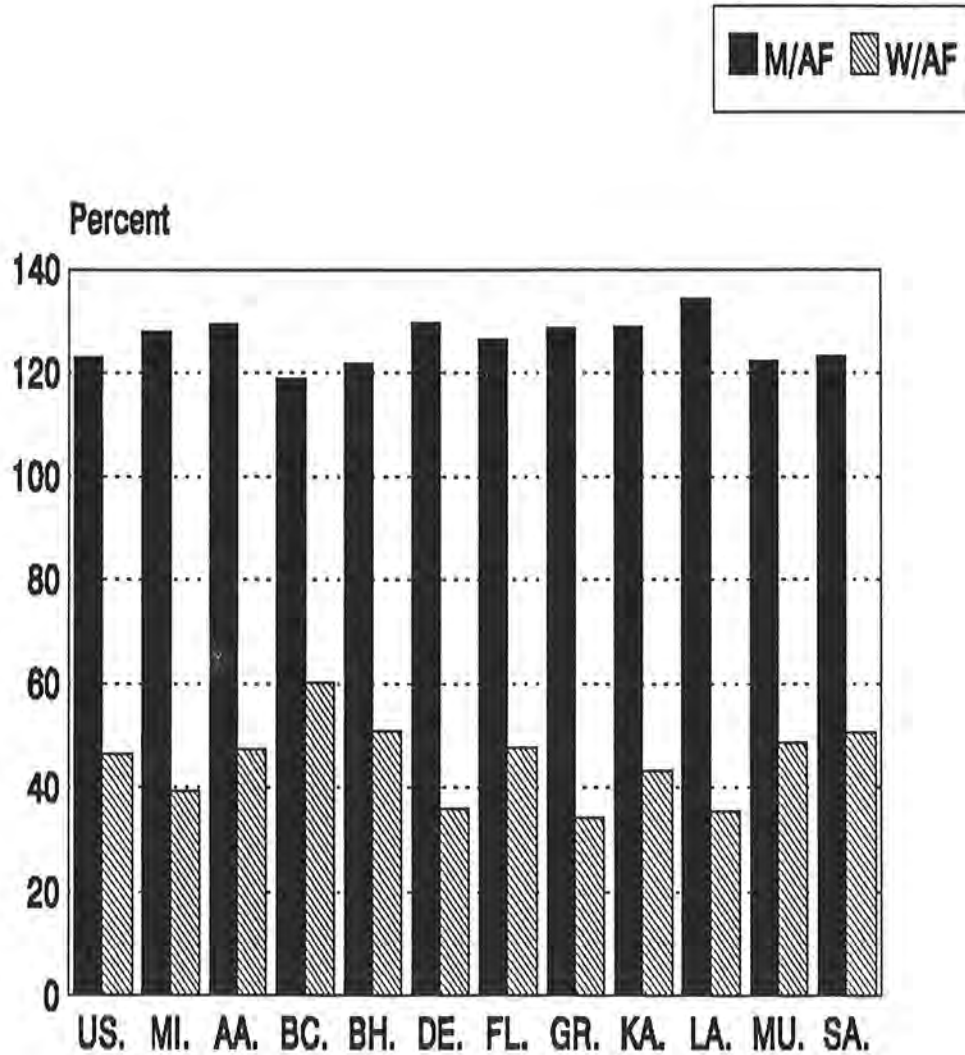
CHART 132. ANNUAL PAYROLL PER EMPLOYEE FOR WOMEN-OWNED FIRMS BY INDUSTRY DIVISION FOR MICHIGAN AND THE UNITED STATES: 1987.



Source: Table 50.

Women-owned firms reported higher annual payroll per employee in Michigan than in the United States in the following sectors: construction, manufacturing, transportation, and wholesale trade. The lowest annual payroll per employee for women-owned firms both in US and Michigan was in the retail trade sector. The construction and wholesale trade sectors had the highest annual payroll per employee at the national and state level from women-owned firms.

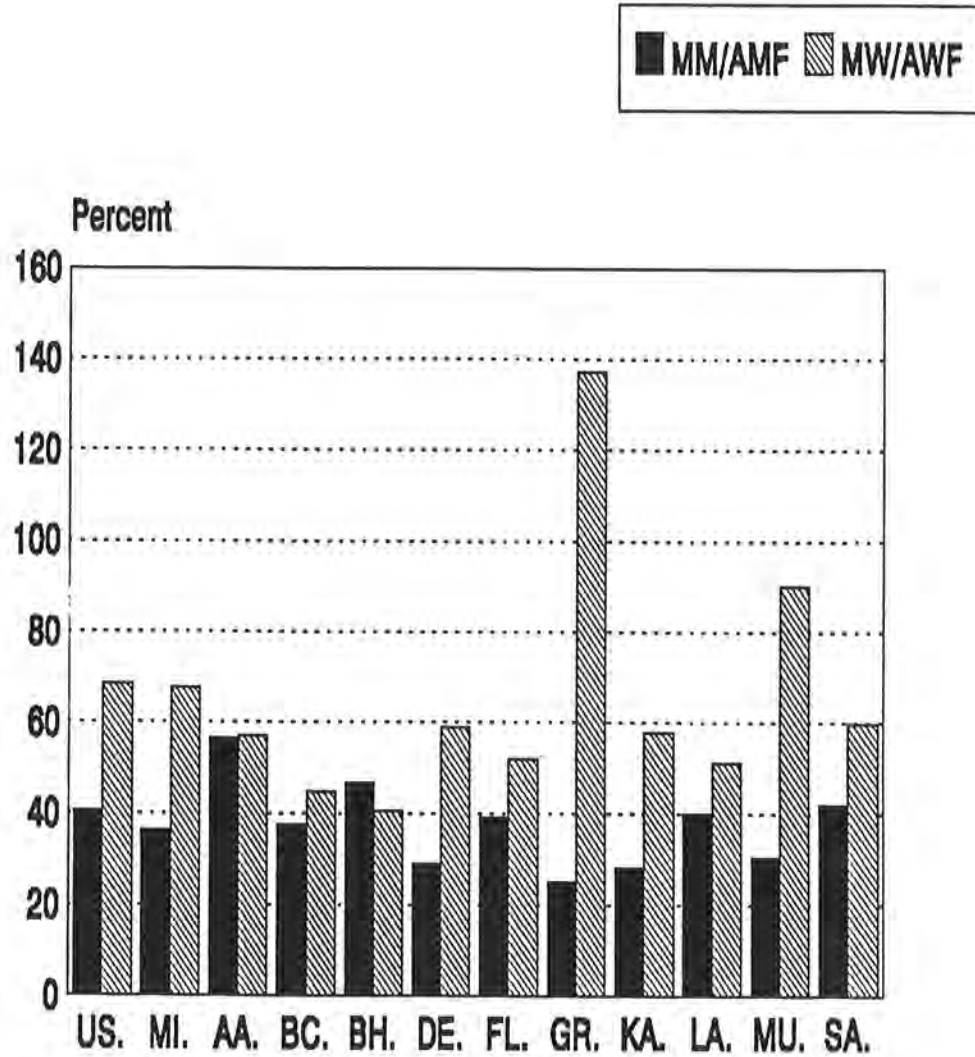
CHART 133. COMPARISON IN THE M/AF AND W/AF RATIOS FOR SALES AND RECEIPTS PER FIRM FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 3.

The S&R per firm M/AF ratio was 123 percent for the US and 128 percent for Michigan. This indicates that the difference in S&R per firm between male-owned firms and all firms was 5 percentage points higher in Michigan than the US. The S&R per firm W/AF ratio for the US and Michigan was 46 and 39 percent respectively. For MSAs, the S&R per firm M/AF ratio was above the Michigan average in Lansing, Detroit, Ann Arbor, Kalamazoo, and Grand Rapids. Battle Creek, Benton Harbor, Saginaw, Muskegon, Flint, Ann Arbor and Kalamazoo registered a S&R per firm W/AF ratio above the state average.

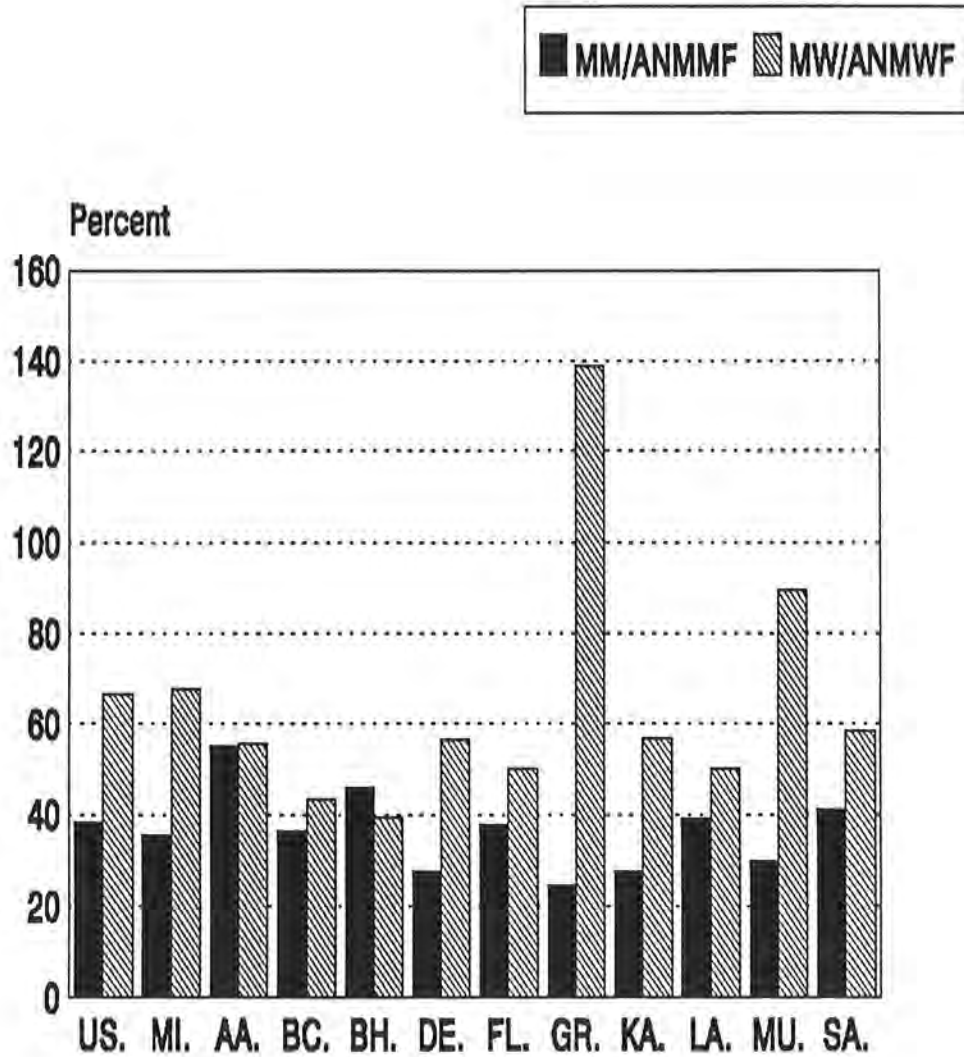
CHART 134. COMPARISON IN THE MM/AMF AND MW/AWF RATIOS FOR SALES AND RECEIPTS PER FIRM FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 3.

The Sales and Receipts per firm MM/AMF ratio was 40.46 percent for the US and 36.36 percent for Michigan. The Sales and Receipts per firm MW/AWF ratio for the US and Michigan was 69 and 68 percent respectively. Grand Rapids, followed by Kalamazoo, Detroit, and Muskegon registered a Sales and Receipts per firm MM/AMF ratio below the state average. Grand Rapids and Muskegon were the only MSAs with an MW/AWF ratio above the state average.

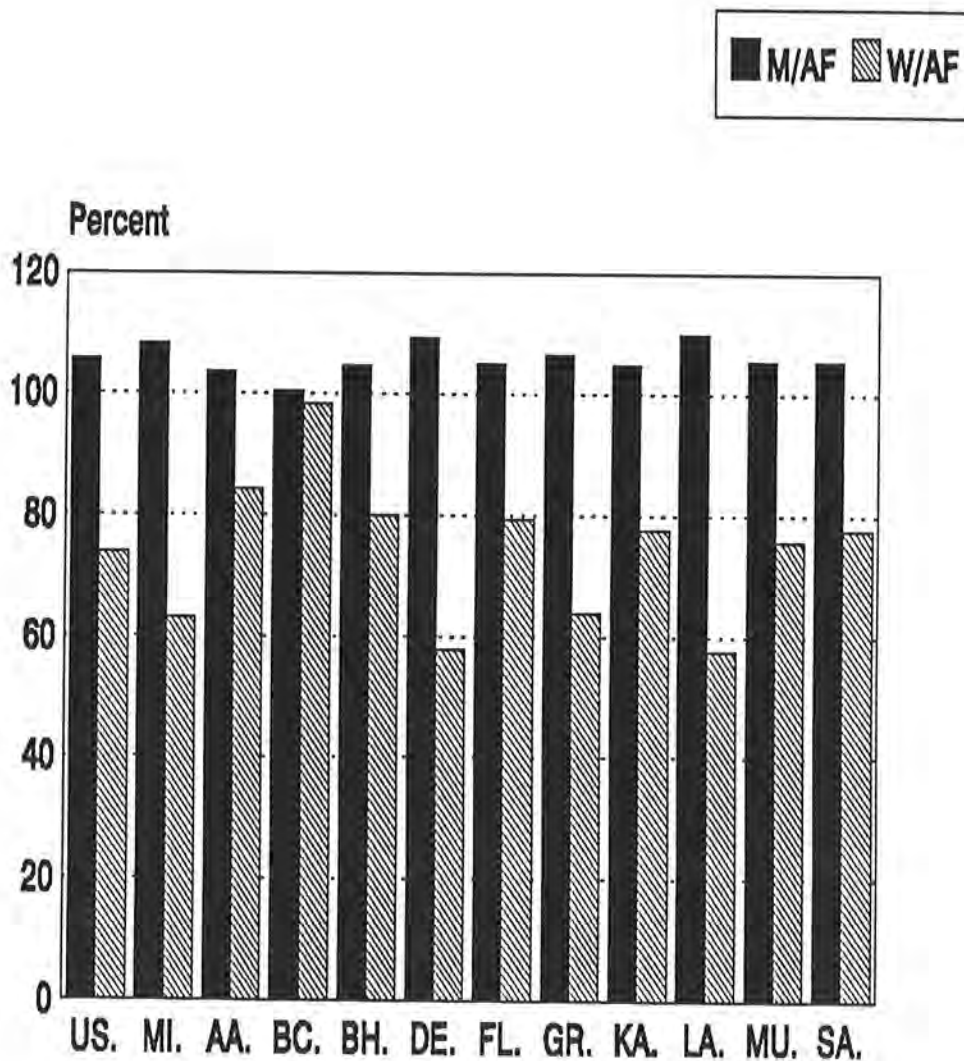
CHART 135. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR SALES AND RECEIPTS PER FIRM FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 3.

The Sales and Receipts per firm MM/ANMMF ratio was 38.31 percent for the US and 66.38 percent for Michigan. The Sales and Receipts per firm MW/ANMWF ratio for the US and Michigan was 35.32 percent and 67.66 percent respectively. Detroit, Grand Rapids, Kalamazoo, and Muskegon had an MM/ANMMF ratio below the state average. Grand Rapids and Muskegon were the only MSAs that registered an MW/ANMWF ratio above the state average.

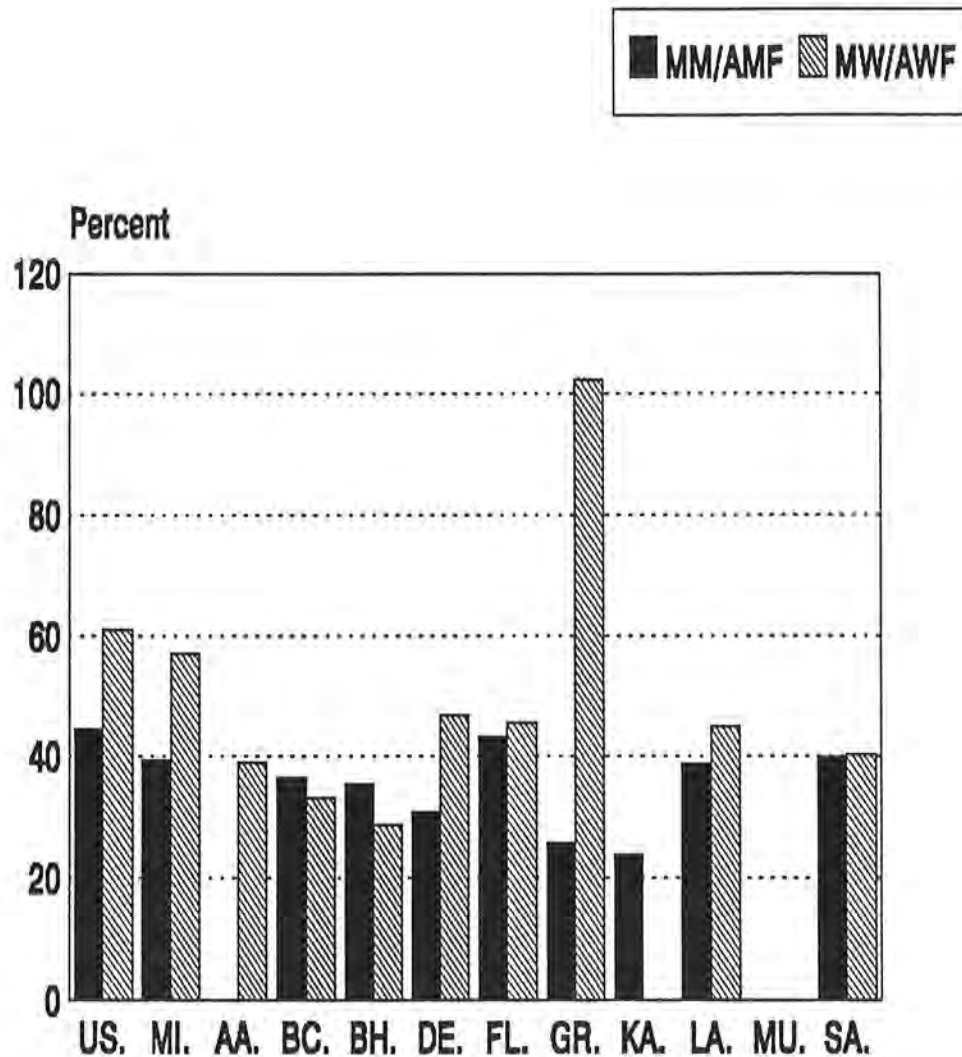
CHART 136. COMPARISON IN THE M/AF AND W/AF RATIOS FOR SALES AND RECEIPTS PER FIRM WITH PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 6.

The Sales and Receipts per firm M/AF firm ratio of firms with paid employees was 105.62 percent for the US and 108.67 percent for Michigan. The Sales and Receipts per firm W/AF ratio for the US and Michigan was 73.93 percent and 63.12 percent respectively. For MSAs, the Sales and Receipts per firm M/AF ratio was above the state average in Lansing and Detroit. The Sales and Receipts per firm W/AF ratio, on the other hand, was below average in Lansing and Detroit.

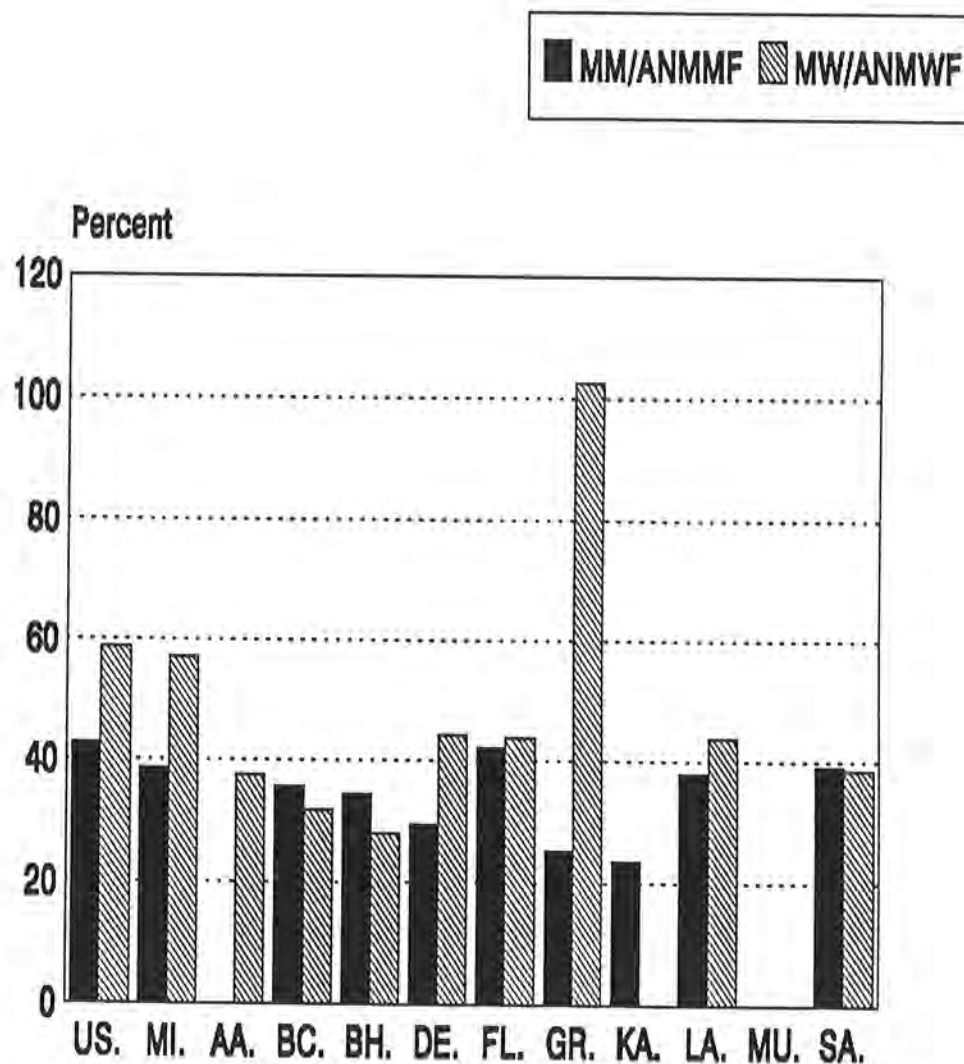
CHART 137. COMPARISON IN THE MM/AMF AND MW/AWF RATIOS FOR SALES AND RECEIPTS PER FIRM WITH PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 6.

The Sales and Receipts per firm MM/AMF ratio was 44.33 percent for the US and 39.43 percent for Michigan. The Sales and Receipts per firm MW/AWF ratio for the US and Michigan was 61.08 and 57.01 percent respectively. Flint and Saginaw had an MM/AMF ratio above the state average. Grand Rapids is the only MSA whose MW/AWF ratio exceeded the state average of 57.01 percent.

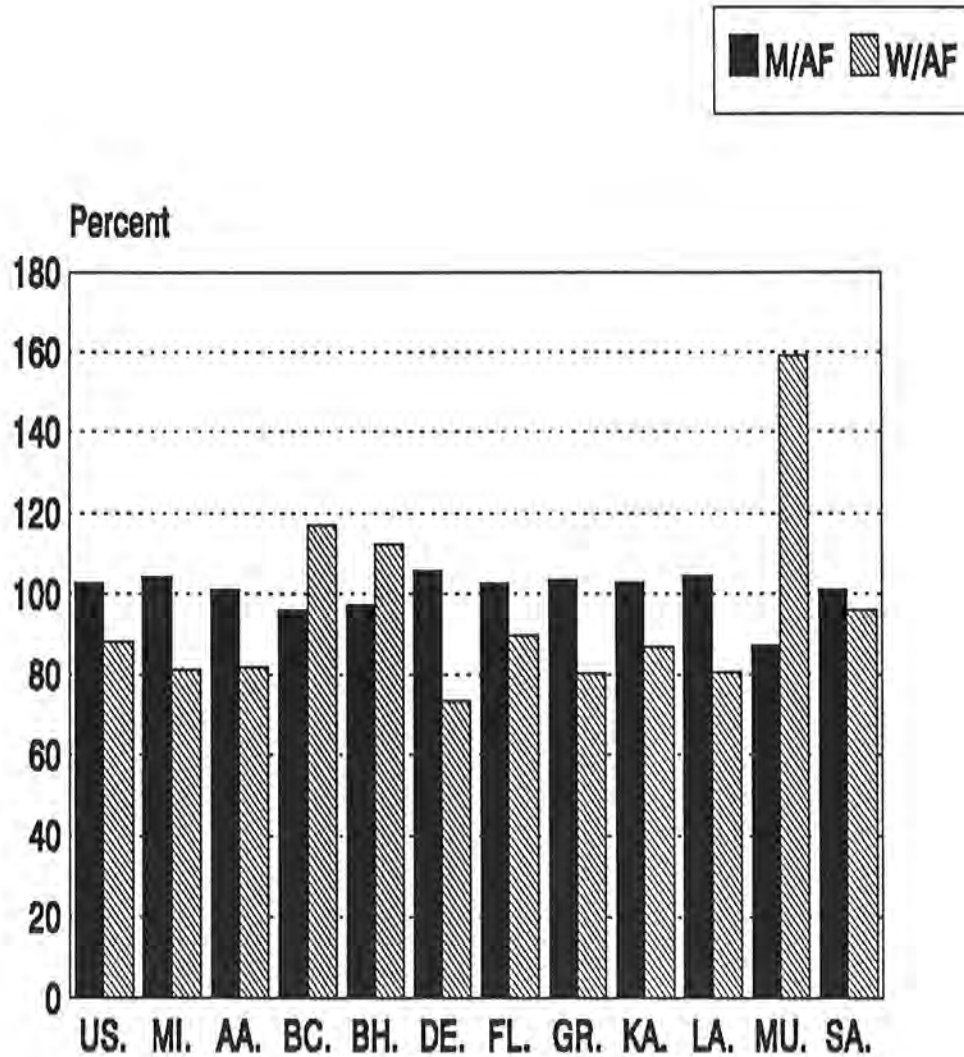
CHART 138. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR SALES AND RECEIPTS PER FIRM WITH PAID EMPLOYEES FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 6.

The Sales and Receipts per firm MM/ANMMF ratio was 42.65 percent for the US and 38.58 percent for Michigan. The Sales and Receipts per firm MW/ANMWF ratio for the US and Michigan was 58.69 and 57.01 percent respectively. Flint and Saginaw were the only MSAs whose MM/ANMMF ratio exceeded the state average. Grand Rapids is the only MSA whose MW/ANMWF ratio exceeded the state average.

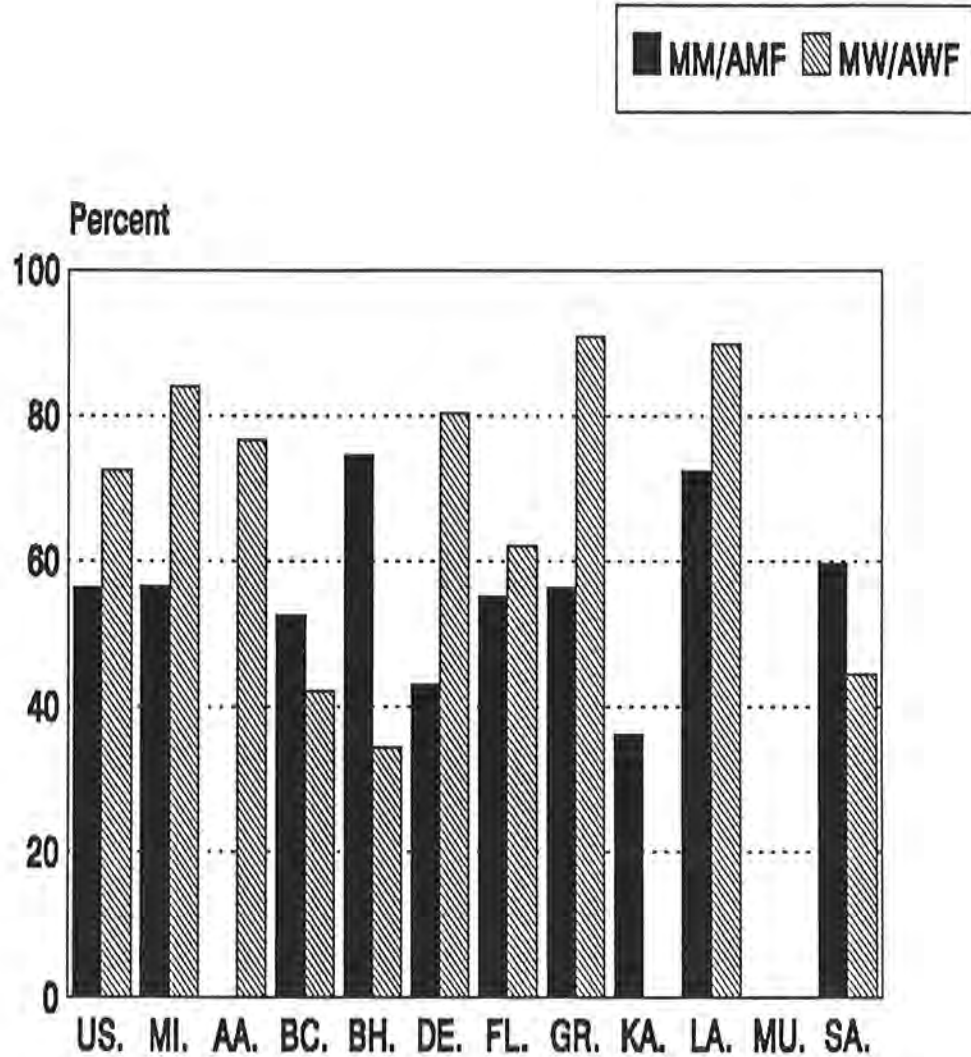
CHART 139. COMPARISON IN THE M/AF AND W/AF RATIOS FOR EMPLOYEES PER FIRM FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 8.

The employees per firm M/AF ratio was 102.55 percent for the US and 104.10 percent for Michigan. The employees per firm W/AF ratio for the US and Michigan was 88.16 and 81.27 percent respectively. The employees per firm M/AF ratio for Ann Arbor, Detroit, and Lansing exceeded that of the state average. The employees per firm W/AF ratio for Detroit, Grand Rapids, and Lansing were below the state average.

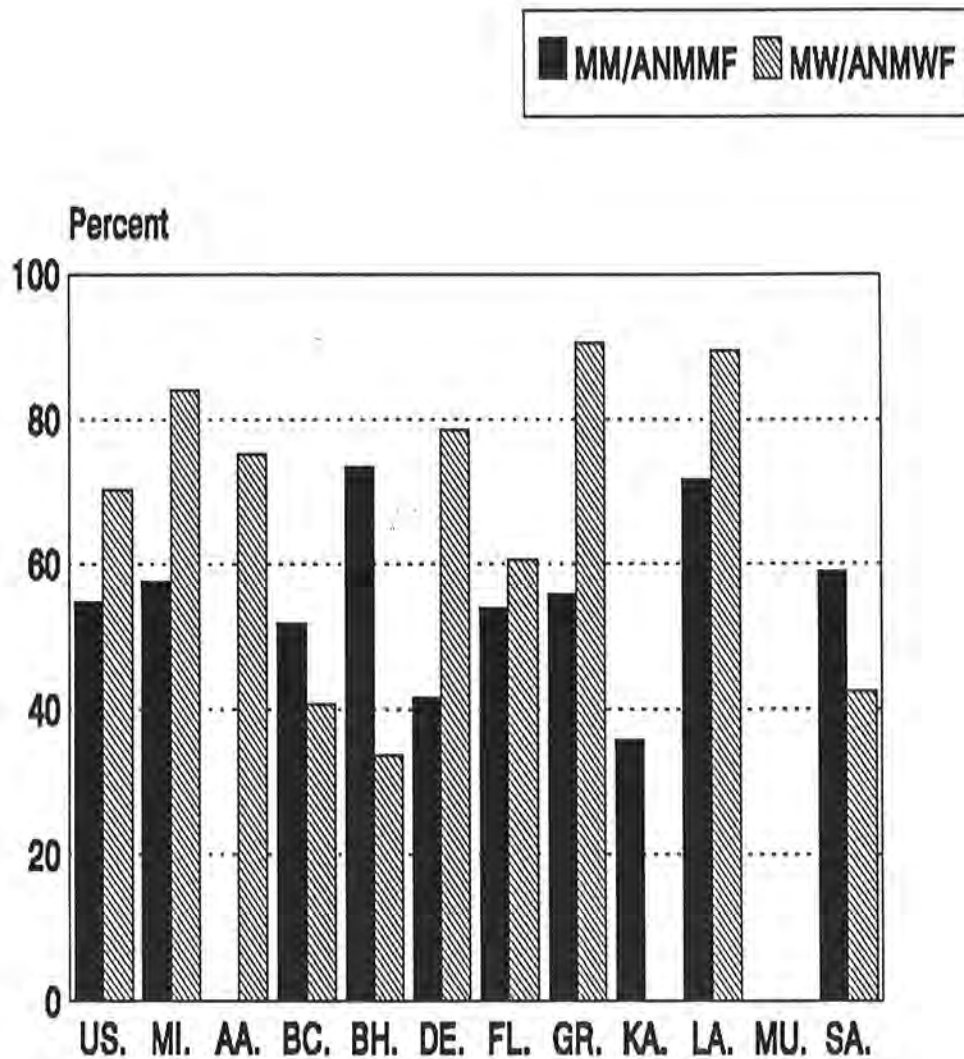
CHART 140. COMPARISON IN THE MM/AMF AND MW/AF RATIOS FOR EMPLOYEES PER FIRM FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 8.

The employees per firm MM/AMF ratio was 56.35 percent for the US and 56.41 percent for Michigan. The employees per firm MW/AF ratio for the US and Michigan was 72.41 and 83.93 percent respectively. For MSAs, the range in the employees per firm MM/AMF ratio was as high as 74.46 percent in Benton Harbor and as low as 36.22 percent in Kalamazoo. The employees per firm MW/AF ratio for MSAs ranged from 34.44 percent in Benton Harbor to 90.85 percent in Grand Rapids.

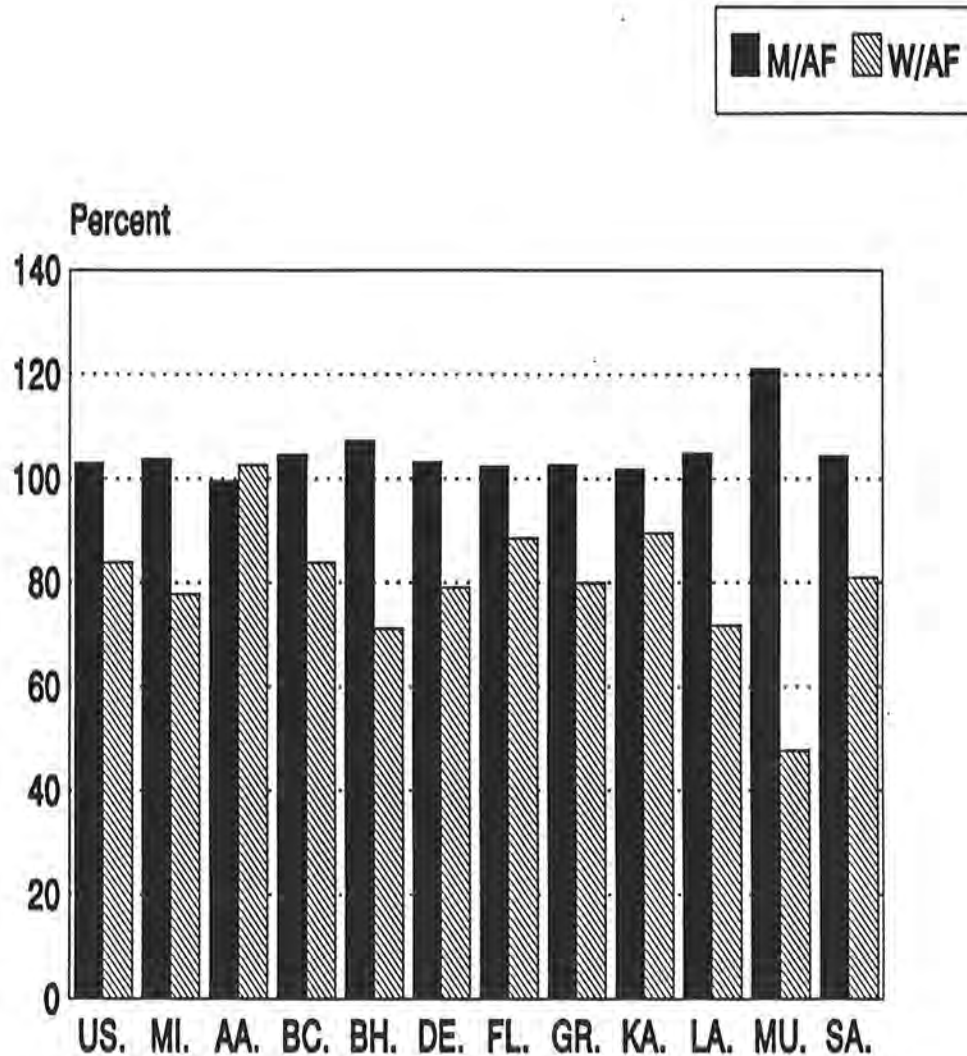
CHART 141. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR EMPLOYEES PER FIRM FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 8.

The employees per firm MM/ANMMF ratio was 54.66 percent for the US and 114.74 percent for Michigan. The employees per firm MW/ANMWF ratio for the US and Michigan was 70.37 percent and 161.92 percent respectively. The MM/ANMMF ratio for MSAs ranged from 35.74 percent in Kalamazoo to 73.58 percent in Benton Harbor. The MW/ANMWF ratio ranged from 33.71 percent in Benton Harbor to 90.49 percent in Grand Rapids.

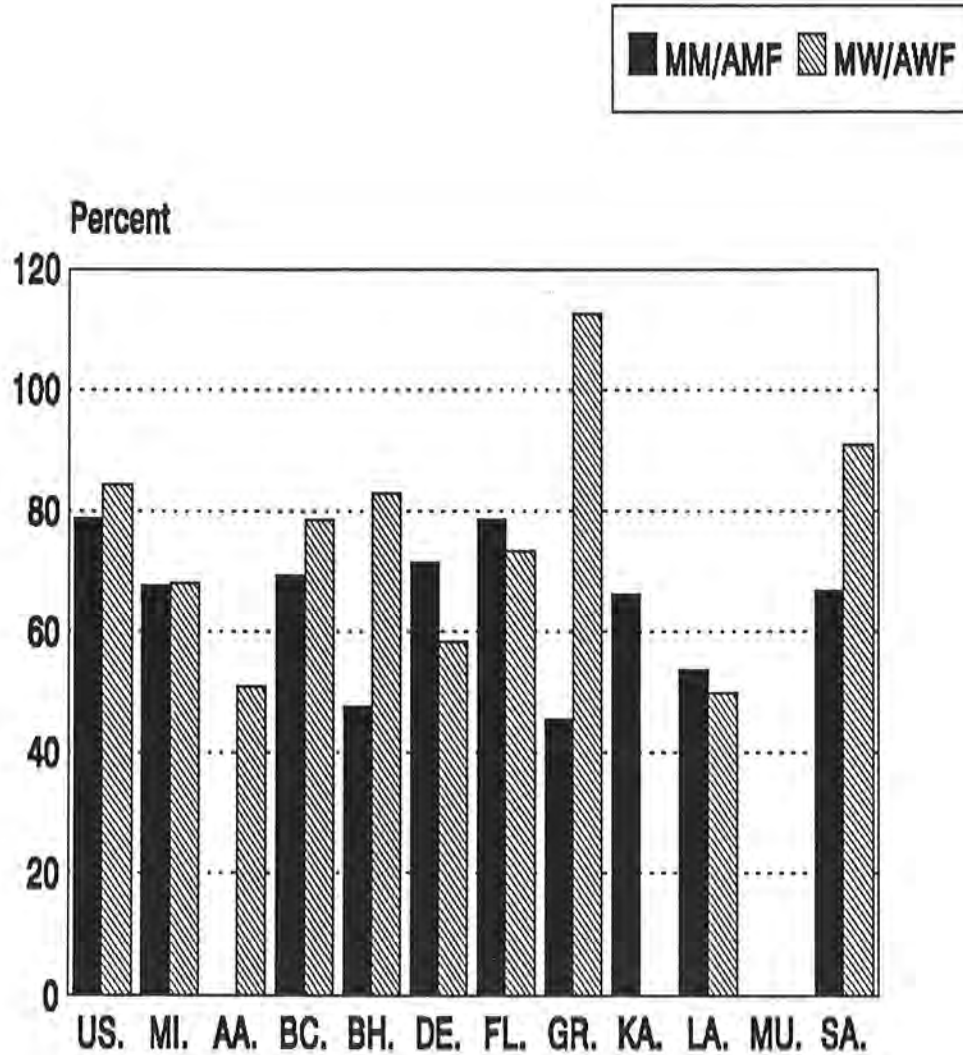
CHART 142. COMPARISON IN THE M/AF AND W/AF RATIOS FOR SALES AND RECEIPTS PER EMPLOYEE FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 9

The Sales and Receipts per employee M/AF ratio was 102.99 percent for the US and 103.82 percent for Michigan. The Sales and Receipts per employee W/AF ratio for the US and Michigan was 83.86 and 77.67 percent respectively. The range in the Sales and Receipts per employee M/AF ratio for Michigan MSAs was set by Benton Harbor (with 107.46 percent) at the high end and Kalamazoo (with 101.89 percent) at the low end. The Sales and Receipts per employee W/AF ratio for Michigan MSAs ranged from 102.73 percent in Ann Arbor to 47.66 percent in Muskegon.

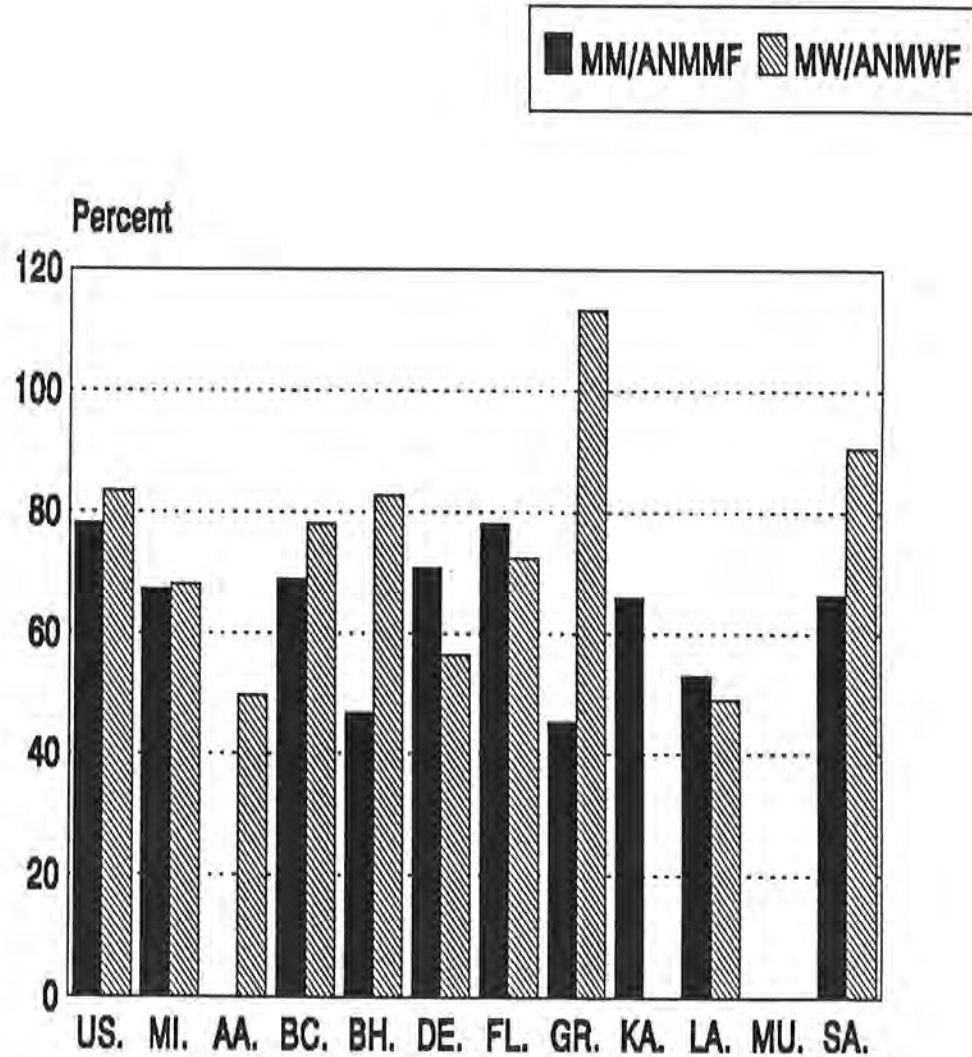
CHART 143 COMPARISON IN THE MM/AMF AND MW/AWF RATIOS FOR SALES AND RECEIPTS PER EMPLOYEE FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 9

The Sales and Receipts per employee MM/AMF ratio was 78.67 percent for the US and 34.54 percent for Michigan. The Sales and Receipts per employee MW/AWF ratio for the US and Michigan was 84.36 percent and 35.21 percent respectively. The range in the Sales and Receipts per employee MM/AMF ratio for Michigan MSAs is set up by Flint (with 78.51 percent) at the high end and Grand Rapids (with 45.49 percent) at the low end. The Sales and Receipts per employee MW/AWF ratio for Michigan MSAs ranged from 112.64 percent in Grand Rapids to 49.89 percent in Lansing.

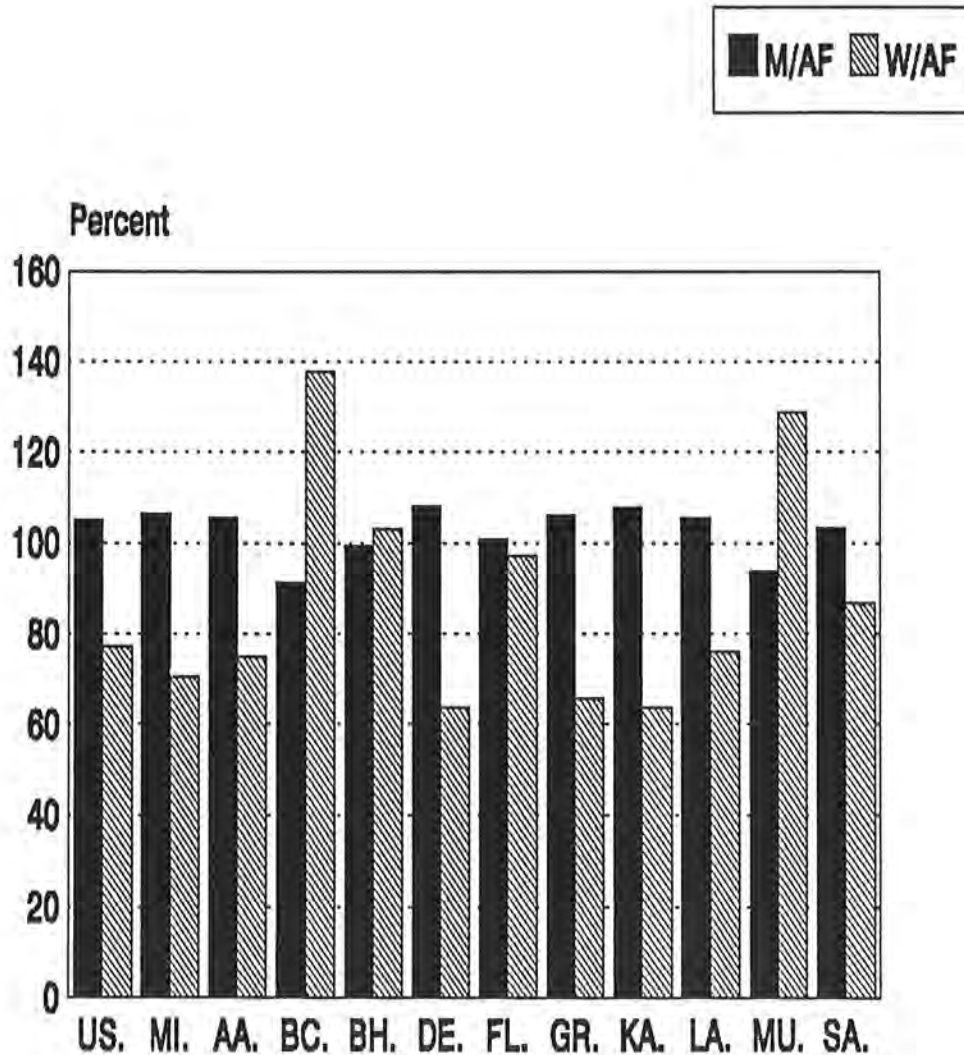
CHART 144. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR SALES AND RECEIPTS PER EMPLOYEE FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 9

The Sales and Receipts per employee MM/ANMMF ratio was 78.03 percent for the US and 67.05 percent for Michigan. The Sales and Receipts per employee MW/ANMWF ratio for the US and Michigan was 83.39 percent and 67.92 percent respectively. The Sales and Receipts per employee MM/ANMMF ratio for Michigan MSAs ranged from 78.04 percent in Flint to 46.74 percent in Benton Harbor. The Sales and Receipts per employee MW/ANMWF ratio ranged from 113.20 percent in Grand Rapids to 49.09 in Lansing.

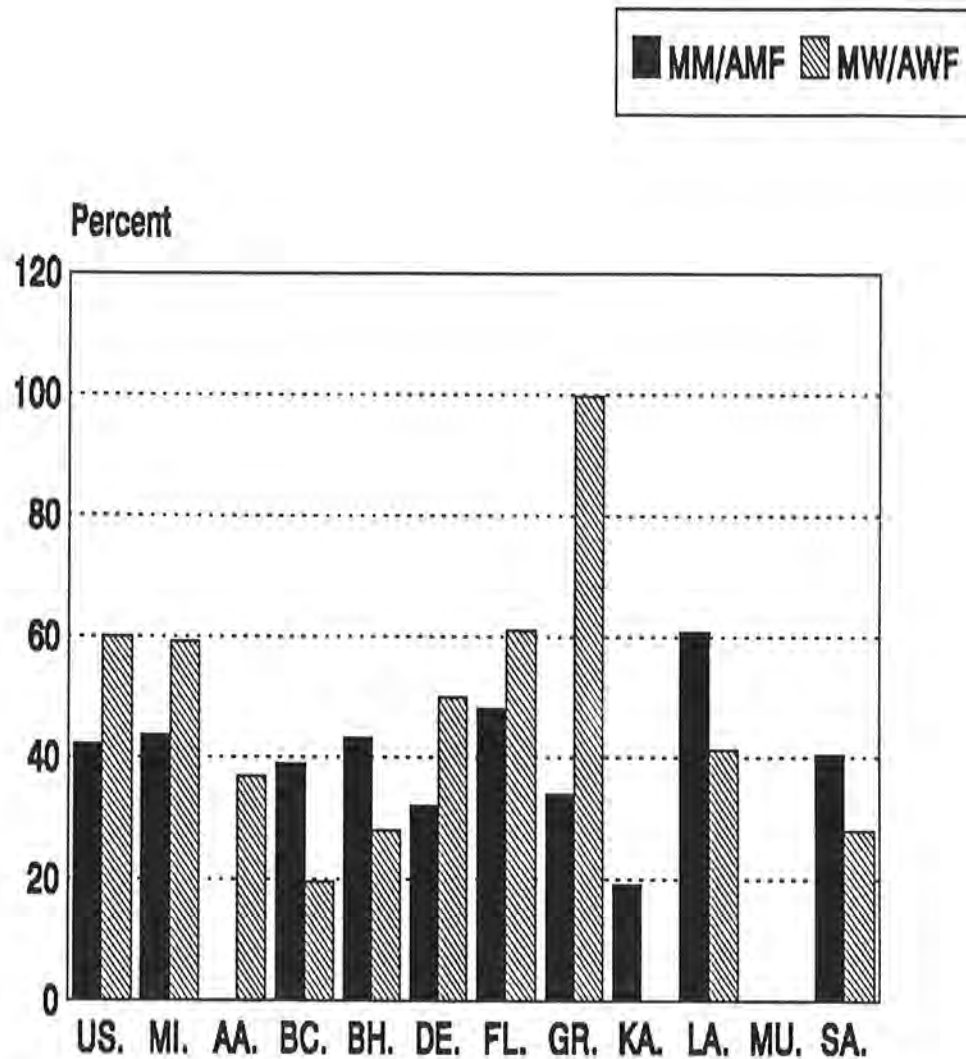
CHART 145. COMPARISON IN THE M/AF AND W/AF RATIOS FOR ANNUAL PAYROLL PER FIRM FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 11.

The annual payroll per firm M/AF ratio was 104.94 percent for the US and 106.46 percent for Michigan. The annual payroll per firm W/AF ratio for the US and Michigan was 77.09 and 70.49 percent respectively. The annual payroll per firm M/AF ratio ranged from 107.92 percent in Detroit to 91.09 percent in Battle Creek. The W/AF ratio ranged from 137.89 percent in Battle Creek to 63.64 percent in Kalamazoo.

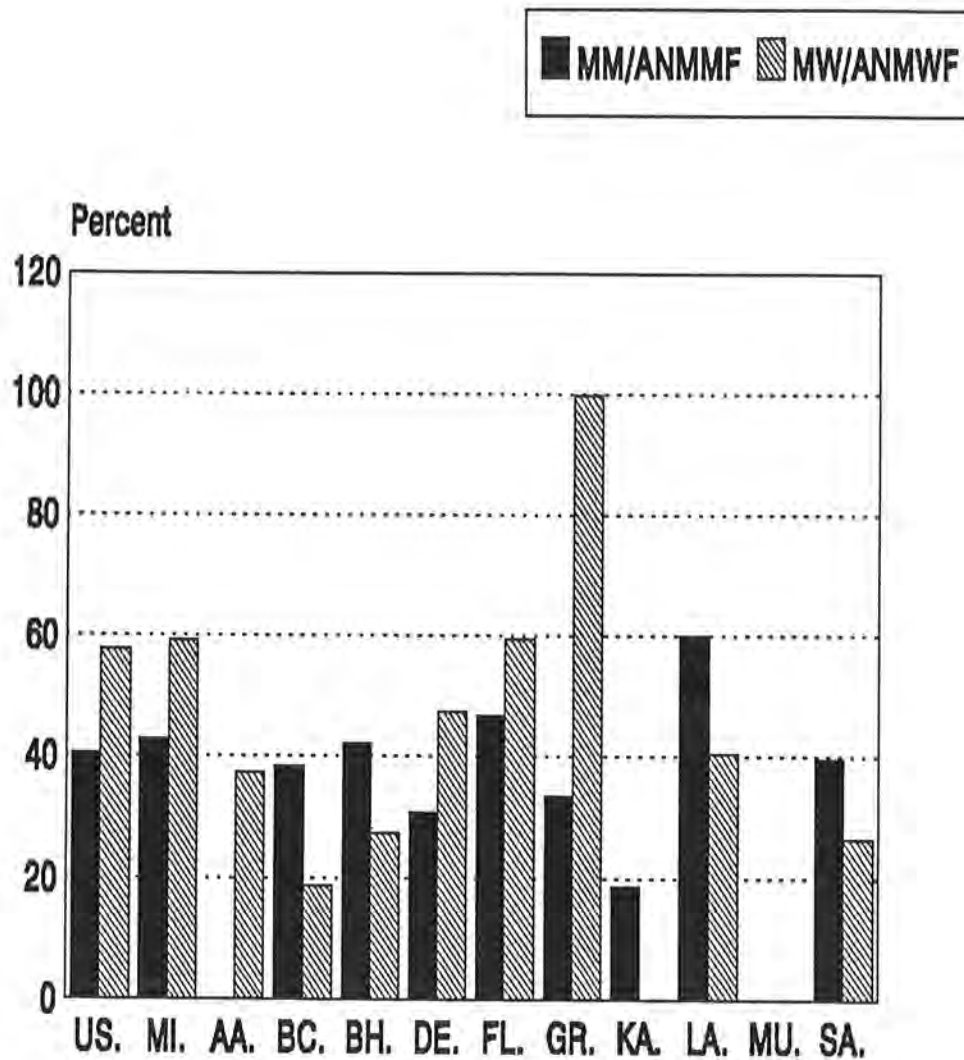
CHART 146. COMPARISON IN THE MM/AMF AND MW/AWF RATIOS FOR ANNUAL PAYROLL PER FIRM FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 11.

The annual payroll per firm MM/AMF ratio was 42.09 percent for the US and 43.65 percent for Michigan. The annual payroll per firm MW/AWF ratio for the US and Michigan was 60.04 and 59.07 percent respectively. The MSAs with the highest and lowest annual payroll per firm MM/AMF ratio were Grand Rapids (99.74 percent) and Battle Creek (19.67 percent) respectively. The MSAs with the highest and lowest annual payroll per firm MW/AWF ratio were Lansing (59.90 percent) and Kalamazoo (18.85 percent) respectively.

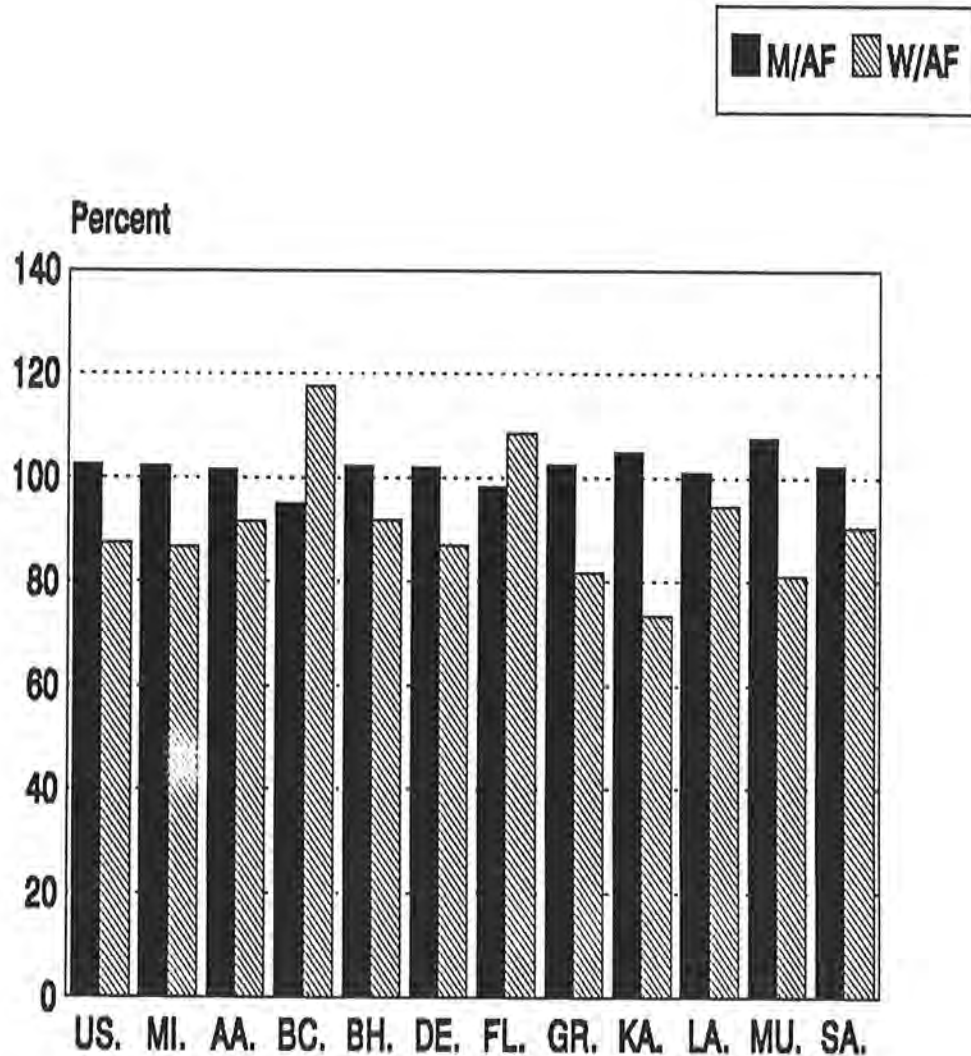
CHART 147. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR ANNUAL PAYROLL PER FIRM FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 11.

The annual payroll per firm MM/ANMMF ratio was 40.43 percent for the US and 42.77 percent for Michigan. The annual payroll per firm MW/ANMWF ratio for the US and Michigan was 57.63 and 59.07 percent respectively. The MSAs with the highest and lowest annual payroll per firm MM/ANMMF ratio were Lansing (59.90 percent) and Kalamazoo (18.85 percent) respectively. The MSAs with the highest and lowest annual payroll per firm MW/ANMWF ratio were Detroit (59.38 percent) and Battle Creek (18.79 percent) respectively.

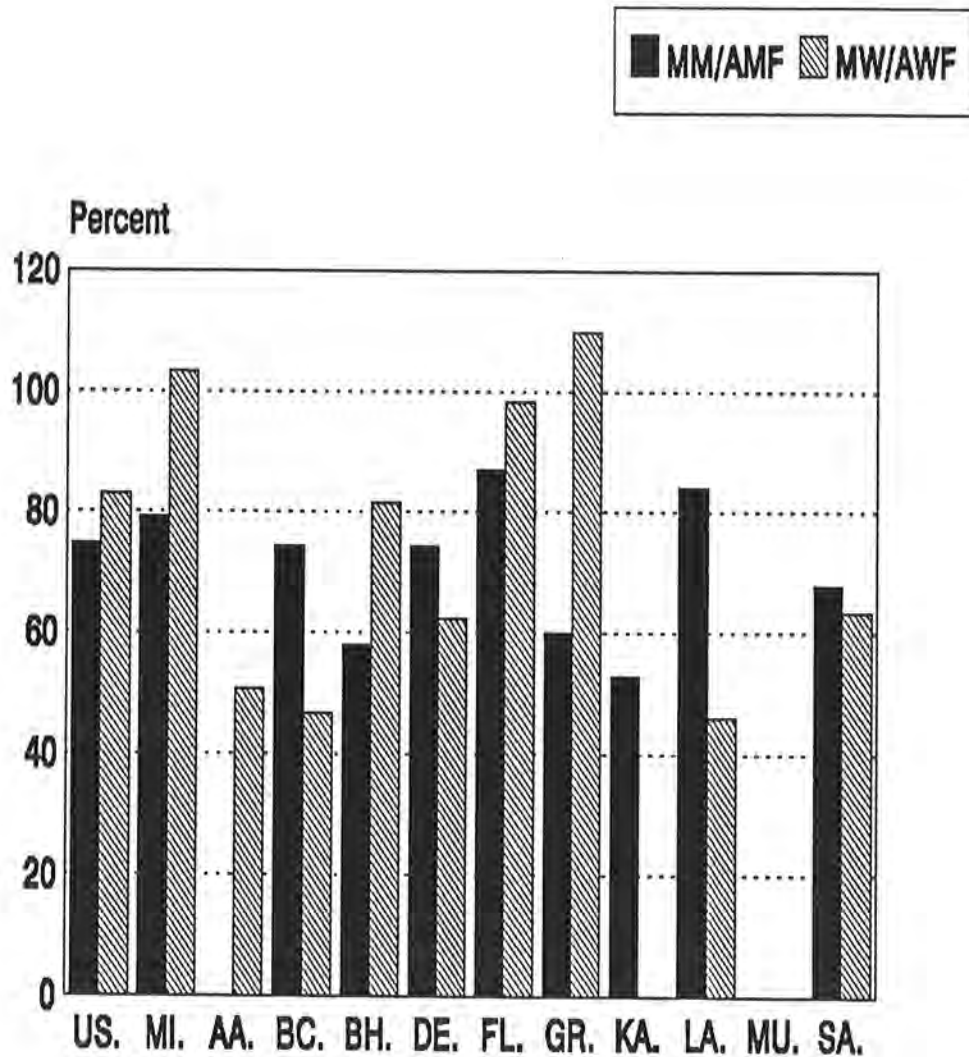
CHART 148. COMPARISON IN THE M/AF AND W/AF RATIOS FOR ANNUAL PAYROLL PER EMPLOYEE FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 12.

The annual payroll per employee M/AF ratio was 102.33 percent for the US and 102.27 percent for Michigan. The annual payroll per employee W/AF ratio for the US and Michigan was 87.44 percent and 86.73 percent respectively. The annual payroll per employee M/AF ratio ranged from 107.64 percent in Muskegon to 98.2 percent in Flint. The annual payroll per employee W/AF ratio ranged from 73.41 percent in Kalamazoo to 117.51 percent in Battle Creek.

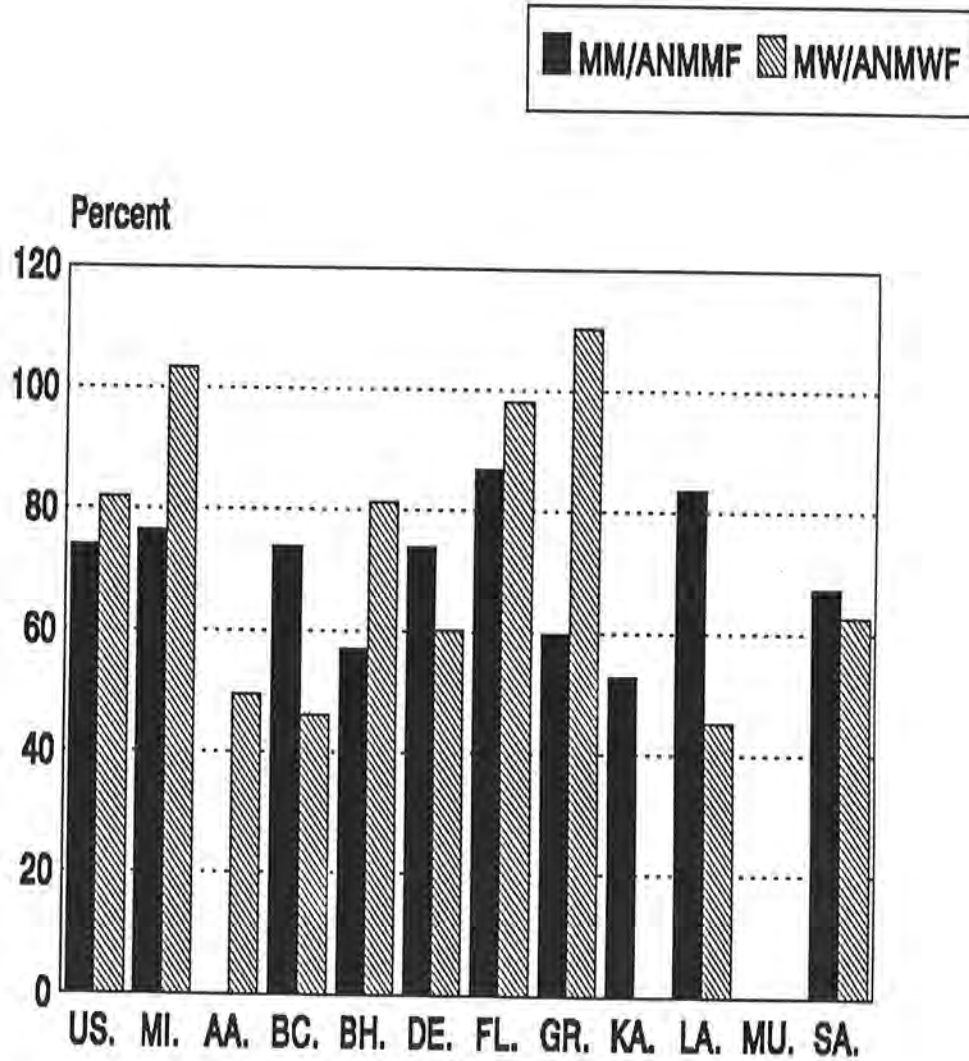
CHART 149. COMPARISON IN THE MM/AMF AND MW/AF RATIOS FOR ANNUAL PAYROLL PER EMPLOYEE FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 12.

The annual payroll per employee MM/AMF ratio was 74.70 percent for the US and 79.19 percent for Michigan. The annual payroll per employee MW/AF ratio for the US and Michigan was 82.92 percent and 103.32 percent respectively. For MSAs, the MM/AMF ratio ranged from 52.73 percent in Kalamazoo to 86.72 percent in Flint. The MW/AF ratio ranged from 46.06 percent in Lansing to 109.79 percent in Grand Rapids.

CHART 150. COMPARISON IN THE MM/ANMMF AND MW/ANMWF RATIOS FOR ANNUAL PAYROLL PER EMPLOYEE FOR THE UNITED STATES, MICHIGAN, AND MICHIGAN MSAs: 1987.



Source: Table 12.

The annual payroll per employee MM/ANMMF ratio was 73.97 percent for the US and 76.43 percent for Michigan. The annual payroll per employee MW/ANMWF ratio for the US and Michigan was 81.89 percent and 103.32 percent respectively. For MSAs, the MM/ANMMF ratio ranged from 52.73 percent in Kalamazoo to 86.72 percent in Flint. The MW/ANMWF ratio ranged from 45.19 percent in Lansing to 110.21 percent in Grand Rapids.

Table 1. Analysis of the Number of all Minority-Owned and Nonminority-Owned Firms by Gender for U.S., Michigan, and Michigan's MSAs: 1987.

RATIOS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)*
	U.S. (percent)	MICHIGAN (percent)	ANN ARBOR (percent)	BAT. CREEK (percent)	B. HARBOR (percent)	DETROIT (percent)	FLINT (percent)	G. RAPIDS (percent)	KALAMAZOO (percent)	LAN-E.LAN. (percent)	MUSKEGON (percent)	SA.-B.C.-MID. (percent)
All Male/All Firms	69.96	68.60	64.24	68.08	69.35	68.35	66.48	69.64	66.14	65.30	69.70	67.91
All Women/All Firms	30.04	31.40	35.76	31.92	30.65	31.65	33.52	30.36	33.86	34.70	30.30	32.09
Ratio	2.33	2.18	1.80	2.13	2.26	2.16	1.98	2.29	1.95	1.88	2.30	2.12
Min. Male/All Male Firms	8.62	4.44	5.93	4.25	3.59	6.86	5.97	2.09	2.61	3.96	3.09	3.32
Min. Women/All Women Firms	9.44	6.39	5.46	5.20	4.83	9.27	7.44	3.00	3.94	4.59	4.77	5.06
Min. Male/All NM. Ma. Firms**	9.43	4.64	6.31	4.43	3.72	7.37	6.35	2.13	2.68	4.12	3.16	3.44
Min. Wo./All NM. Wo. Firms***	10.42	6.39	5.77	5.48	5.07	10.21	8.03	3.10	4.10	4.81	5.01	5.33

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 2. Analysis of Sales and Receipts for all Minority-Owned and Nonminority-Owned Firms by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)*
	U.S. (percent)	MICHIGAN (percent)	ANN ARBOR (percent)	BAT. CREEK (percent)	B. HARBOR (percent)	DETROIT (percent)	FLINT (percent)	G. RAPIDS (percent)	KALAMAZOO (percent)	LAN-ELAN. (percent)	MUSKEGON (percent)	SA.-B.C.-MID. (percent)
All Male/All Firms	86.06	87.65	83.08	80.81	84.42	88.65	84.03	89.63	85.34	87.73	85.27	83.77
All Women/All Firms	13.94	12.35	16.92	19.19	15.58	11.35	15.97	10.37	14.66	12.27	14.73	16.23
Ratio	6.17	7.10	4.91	4.21	5.42	7.81	5.26	8.64	5.82	7.15	5.79	5.16
Min. Male/All Male Firms	3.49	1.61	3.35	1.58	1.67	1.98	2.33	0.52	0.73	1.58	0.94	1.39
Min. Women/All Women Firms	6.47	4.32	3.11	2.31	1.95	5.46	3.87	4.12	2.28	2.34	4.28	3.02
Min. Male/All NM. Ma. Firms**	3.61	1.64	3.47	1.61	1.70	2.02	2.39	0.52	0.74	1.60	0.94	1.41
Min. Wo./All NM. Wo. Firms***	6.92	4.32	3.21	2.37	1.99	5.77	4.02	4.30	2.33	2.40	4.48	3.11

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 3. Analysis of Sales and Receipts per Firm for all Minority-Owned and Nonminority-Owned Firms by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)*
	U.S. (percent)	MICHIGAN (percent)	ANN ARBOR (percent)	BAT. CREEK (percent)	B. HARBOR (percent)	DETROIT (percent)	FLINT (percent)	G. RAPIDS (percent)	KALAMAZOO (percent)	LAN-E.LAN. (percent)	MUSKEGON (percent)	SA.-B.C.-MID. (percent)
All Male/All Firms	123.02	127.77	129.33	118.70	121.74	129.69	126.40	128.71	129.02	134.34	122.33	123.34
All Women/All Firms	48.41	39.32	47.32	60.11	50.82	35.87	47.64	34.16	43.31	35.37	48.62	50.59
Ratio	2.65	3.25	2.73	1.97	2.40	3.62	2.65	3.77	2.98	3.80	2.52	2.44
Min. Male/All Male Firms	40.46	36.36	56.45	37.23	46.62	28.86	39.05	25.01	28.05	39.85	30.32	41.80
Min. Women/All Women Firms	68.55	67.66	56.97	44.53	40.39	58.93	51.97	137.23	57.77	51.07	89.97	59.70
Min. Male/All NM. Ma. Firms**	38.31	35.32	54.94	36.22	45.71	27.42	37.59	24.61	27.52	38.89	29.67	40.96
Min. Wo./All NM. Wo. Firms***	66.38	67.66	55.59	43.21	39.20	56.55	50.04	136.83	56.79	49.90	89.52	56.44

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 4. Analysis of the Number of all Minority-Owned and Nonminority-Owned Firms with Paid Employees by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)*
	U.S. (percent)	MICHIGAN (percent)	ANN ARBOR (percent)	BAT. CREEK (percent)	B. HARBOR (percent)	DETROIT (percent)	FLINT (percent)	G. RAPIDS (percent)	KALAMAZOO (percent)	LAN-ELAN. (percent)	MUSKEGON (percent)	SA.-B.C.-MID. (percent)
All Male/All Firms	82.27	82.05	81.52	80.97	81.72	82.07	80.57	84.82	82.36	81.34	81.97	80.47
All Women/All Firms	17.73	17.95	18.48	19.03	18.28	17.93	19.43	15.18	17.64	18.66	18.03	19.53
Ratio	4.64	4.57	4.41	4.25	4.47	4.58	4.15	5.59	4.67	4.36	4.55	4.12
Min. Male/All Male Firms	6.61	3.51	4.73	3.03	4.44	5.43	4.90	1.69	2.06	3.54	2.15	3.11
Min. Women/All Women Firms	9.48	6.60	6.60	5.51	3.20	9.86	6.90	4.14	4.57	3.83	2.80	6.97
Min. Male/All NM. Ma. Firms**	7.07	3.64	4.98	3.12	4.65	5.74	5.15	1.71	2.10	3.67	2.20	3.21
Min. Wo./All NM. Wo. Firms***	10.48	6.60	7.06	5.84	3.30	10.94	7.41	4.32	4.79	3.98	2.88	7.49

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 5. Analysis of Sales and Receipts for all Minority-Owned and Nonminority-Owned Firms with Paid Employees by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)*
	U.S. (percent)	MICHIGAN (percent)	ANN ARBOR (percent)	BAT. CREEK (percent)	B. HARBOR (percent)	DETROIT (percent)	FLINT (percent)	G. RAPIDS (percent)	KALAMAZOO (percent)	LAN-E-LAN (percent)	MUSKOGON (percent)	SA. B.C.-MID. (percent)
All Male/All Firms	86.89	88.67	84.45	81.29	85.38	89.62	84.59	90.30	86.30	89.24	86.34	84.83
All Women/All Firms	13.11	11.33	15.55	18.71	14.62	10.38	15.41	9.70	13.70	10.76	13.66	15.17
Ratio	6.63	7.83	5.43	4.34	5.84	8.63	5.49	9.31	6.30	8.29	6.32	5.59
Min. Male/All Male Firms	2.93	1.39	0.00	1.10	1.57	1.67	2.12	0.43	0.49	1.37	0.00	1.24
Min. Women/All Women Firms	5.79	3.76	2.57	1.82	0.91	4.62	3.14	4.24	0.00	1.71	0.00	2.80
Min. Male/All NM. Ma. Firms**	3.02	1.41	0.00	1.11	1.60	1.69	2.16	0.43	0.49	1.39	0.00	1.26
Min. Wo./All NM. Wo. Firms***	6.15	3.76	2.64	1.86	0.92	4.84	3.24	4.43	0.00	1.74	0.00	2.88

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 6. Analysis of Sales and Receipts per Firm for all Minority-Owned and Nonminority-Owned Firms with Paid Employees by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)*
	U.S. (percent)	MICHIGAN (percent)	ANN ARBOR (percent)	BAT. CREEK (percent)	B. HARBOR (percent)	DETROIT (percent)	FLINT (percent)	G. RAPIDS (percent)	KALAMAZOO (percent)	LAN-ELAN. (percent)	MUSKEGON (percent)	SA.-B.C.-MID. (percent)
All Male/All Firms	105.62	108.07	103.60	100.40	104.48	109.21	104.99	106.46	104.79	109.72	105.33	105.43
All Women/All Firms	73.93	63.12	84.13	98.31	79.96	57.87	79.30	63.92	77.63	57.64	75.75	77.64
Ratio	1.43	1.71	1.23	1.02	1.31	1.89	1.32	1.67	1.35	1.90	1.39	1.36
Min. Male/All Male Firms	44.33	39.43	0.00	36.33	35.42	30.68	43.22	25.59	23.90	38.80	0.00	39.86
Min. Women/All Women Firms	61.08	57.01	39.01	33.04	28.57	46.82	45.50	102.33	0.00	44.78	0.00	40.25
Min. Male/All NM. Ma. Firms**	42.65	38.58	0.00	35.62	34.39	29.51	41.99	25.27	23.53	37.95	0.00	39.10
Min. Wo./All NM. Wo. Firms***	58.69	57.01	37.40	31.80	27.92	44.25	43.74	102.44	0.00	43.81	0.00	38.53

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 7. Analysis of the Number of Employees for all Minority-Owned and Nonminority-Owned Firms with Paid Employees by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1) U.S. (percent)	(2) MICHIGAN (percent)	(3) ANN ARBOR (percent)	(4) BAT. CREEK (percent)	(5) B. HARBOR (percent)	(6) DETROIT (percent)	(7) FLINT (percent)	(8) G. RAPIDS (percent)	(9) KALAMAZOO (percent)	(10) LAN-E-LAN. (percent)	(11) MUSKOGON (percent)	(12)* SA.-B.C.-MID. (percent)
All Male/All Firms	84.37	85.41	84.86	77.87	79.46	86.87	82.61	87.85	84.70	85.00	71.34	81.26
All Women/All Firms	15.63	14.59	15.14	22.33	20.54	13.13	17.39	12.15	15.30	15.00	28.66	18.74
Ratio	5.40	5.85	5.61	3.48	3.87	6.62	4.75	7.23	5.54	5.67	2.49	4.34
Min. Male/All Male Firms	3.72	2.05	0.00	1.59	3.31	2.34	2.70	0.95	0.75	2.56	0.00	1.86
Min. Women/All Women Firms	6.87	5.54	5.05	2.32	1.10	7.91	4.29	3.78	0.00	3.44	0.00	3.09
Min. Male/All NM. Ma. Firms**	3.87	2.10	0.00	1.61	3.42	2.39	2.77	0.96	0.75	2.63	0.00	1.89
Min. Wo./All NM. Wo. Firms***	7.37	5.54	5.32	2.38	1.11	8.59	4.48	3.91	0.00	3.56	0.00	3.18

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 8. Analysis of the Number of Employees per Firm for all Minority-Owned and Nonminority-Owned Firms with Paid Employees by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)*
	U.S. (percent)	MICHIGAN (percent)	ANN ARBOR (percent)	BAT. CREEK (percent)	B. HARBOR (percent)	DETROIT (percent)	FLINT (percent)	G. RAPIDS (percent)	KALAMAZOO (percent)	LAN-ELAN. (percent)	MUSKEGON (percent)	SA.-B.C.-MID. (percent)
All Male/All Firms	102.55	104.10	104.11	95.92	97.23	105.85	102.53	103.57	102.95	104.50	87.03	100.89
All Women/All Firms	88.16	81.27	81.89	117.34	112.36	73.22	89.52	80.07	86.70	80.38	158.95	95.94
Ratio	1.16	1.28	1.27	0.82	0.87	1.45	1.15	1.29	1.18	1.30	0.55	1.05
Min. Male/All Male Firms	56.35	56.41	0.00	52.52	74.46	43.02	55.05	56.27	36.22	72.41	0.00	59.67
Min. Women/All Women Firms	72.41	83.93	76.57	42.08	34.44	80.28	62.18	90.85	0.00	89.76	0.00	44.31
Min. Male/All NM. Ma. Firms**	54.66	57.54	0.00	51.76	73.58	41.66	53.81	55.85	35.74	71.68	0.00	58.81
Min. Wo./All NM. Wo. Firms***	70.37	83.93	75.32	40.70	33.71	78.59	60.48	90.49	0.00	89.39	0.00	42.54

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 9. Analysis of Sales and Receipts per Employee for all Minority-Owned and Nonminority-Owned Firms with Paid Employees by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1) U.S. (percent)	(2) MICHIGAN (percent)	(3) ANN ARBOR (percent)	(4) BAT. CREEK (percent)	(5) B. HARBOR (percent)	(6) DETROIT (percent)	(7) FLINT (percent)	(8) G. RAPIDS (percent)	(9) KALAMAZOO (percent)	(10) LANE-LAN. (percent)	(11) MUSKEGON (percent)	(12)* SA.-B.C.-MID. (percent)
All Male/All Firms	102.99	103.92	99.51	104.66	107.46	103.17	102.40	102.79	101.89	104.99	121.03	104.40
All Women/All Firms	83.86	77.67	102.73	83.78	71.16	79.03	88.59	79.83	89.54	71.71	47.66	80.93
Ratio	1.23	1.34	0.97	1.25	1.51	1.31	1.16	1.29	1.14	1.46	2.54	1.29
Min. Male/All Male Firms	78.67	67.51	0.00	69.17	47.57	71.32	78.51	45.49	65.99	53.59	0.00	66.80
Min. Women/All Women Firms	84.36	67.92	50.95	76.52	82.96	58.32	73.19	112.64	0.00	49.89	0.00	90.85
Min. Male/All NM. Ma. Firms**	78.03	67.05	0.00	66.83	46.74	70.83	78.04	45.25	65.82	52.94	0.00	66.38
Min. Wo./All NM. Wo. Firms***	83.39	67.92	49.65	76.12	82.80	56.30	72.32	113.20	0.00	49.01	0.00	90.58

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 10. Analysis of Annual Payroll for all Minority-Owned and Nonminority-Owned Firms with Paid Employees by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)*
	U.S. (percent)	MICHIGAN (percent)	ANN ARBOR (percent)	BAT. CREEK (percent)	B. HARBOR (percent)	DETROIT (percent)	FLINT (percent)	G. RAPIDS (percent)	KALAMAZOO (percent)	LAN-E-LAN. (percent)	MUSKEGON (percent)	SA.-B.C.-MID. (percent)
All Male/All Firms	86.33	87.34	86.13	73.75	81.15	88.57	81.12	90.05	88.77	85.81	76.79	83.05
All Women/All Firms	13.67	12.66	13.87	26.26	18.85	11.43	18.88	9.95	11.23	14.19	23.21	16.95
Ratio	6.32	6.90	6.21	2.81	4.31	7.75	4.30	9.05	7.90	6.05	3.31	4.90
Min. Male/All Male Firms	2.78	1.53	0.00	1.18	1.91	1.74	2.35	0.57	0.39	2.15	0.00	1.28
Min. Women/All Women Firms	5.69	3.90	2.57	1.08	0.90	4.92	4.21	4.13	0.00	1.58	0.00	1.98
Min. Male/All NM. Ma. Firms**	2.86	1.56	0.00	1.20	1.95	1.77	2.40	0.57	0.40	2.20	0.00	1.27
Min. Wo./All NM. Wo. Firms***	6.04	3.90	2.63	1.10	0.90	5.18	4.40	4.31	0.00	1.61	0.00	2.00

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 11. Analysis of Annual Payroll per Firm for all Minority-Owned and Nonminority-Owned Firms with Paid Employees by Gender for U.S., Michigan, and Michigan MSAs, 1987

	(1) U.S. (percent)	(2) MICHIGAN (percent)	(3) ANN ARBOR (percent)	(4) BAT. CREEK (percent)	(5) B. HARBOR (percent)	(6) DETROIT (percent)	(7) FLINT (percent)	(8) G. RAPIDS (percent)	(9) KALAMAZOO (percent)	(10) LAN-E.LAN. (percent)	(11) MUSKEGON (percent)	(12)* SA. B.C.-MID. (percent)
RATIOS												
All Male/All Firms	104.94	106.46	105.66	91.09	99.30	107.92	100.66	106.16	107.79	105.50	93.68	103.21
All Women/All Firms	77.09	70.49	75.03	137.89	103.12	63.74	97.18	65.56	63.64	76.04	128.74	86.78
Ratio	1.36	1.51	1.41	0.66	0.96	1.69	1.04	1.62	1.69	1.39	0.73	1.19
Min. Male/All Male Firms	42.09	43.65	0.00	39.04	43.09	31.98	47.91	33.79	19.17	60.76	0.00	40.42
Min. Women/All Women Firms	60.04	59.07	36.91	19.67	28.05	49.95	61.09	99.74	0.00	41.34	0.00	28.09
Min. Male/All NM. Ma. Firms**	40.43	42.77	0.00	38.31	41.98	30.78	46.66	33.41	18.85	59.90	0.00	39.66
Min. Wo./All NM. Wo. Firms***	57.63	59.07	37.30	18.79	27.40	47.36	59.38	99.73	0.00	40.40	0.00	26.65

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 12. Analysis of Annual Payroll per Employee for all Minority-Owned and Nonminority-Owned Firms with Paid Employees by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1) U.S. (percent)	(2) MICHIGAN (percent)	(3) ANN ARBOR (percent)	(4) BAT. CREEK (percent)	(5) B. HARBOR (percent)	(6) DETROIT (percent)	(7) FLINT (percent)	(8) G. RAPIDS (percent)	(9) KALAMAZOO (percent)	(10) LAN-E.LAN. (percent)	(11) MUSKOGON SA.-B.C.-MID. (percent)	(12)* (percent)
All Male/All Firms	102.33	102.27	101.50	94.96	102.13	101.96	98.20	102.50	104.80	100.95	107.64	102.20
All Women/All Firms	87.44	86.73	91.61	117.51	91.78	87.05	108.56	81.89	73.41	94.60	80.99	90.45
Ratio	1.17	1.18	1.11	0.81	1.11	1.17	0.90	1.25	1.43	1.07	1.33	1.13
Min. Male/All Male Firms	74.70	79.19	0.00	74.33	57.87	74.34	87.03	60.05	52.92	83.91	0.00	87.74
Min. Women/All Women Firms	82.92	103.32	50.82	46.76	81.44	62.21	98.26	109.79	0.00	46.06	0.00	83.39
Min. Male/All NM. Ma. Firms**	73.97	76.43	0.00	74.02	57.05	73.88	86.72	59.83	52.73	83.56	0.00	87.33
Min. Wo./All NM. Wo. Firms***	81.89	103.32	49.52	46.17	81.27	60.26	98.18	110.21	0.00	45.19	0.00	62.66

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 13. Analysis of the Number of all Minority-Owned and Nonminority-Owned Firms without Paid Employees by Gender for U.S., Michigan, and Michigan MSAs: 1987

RATIOS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)*
	U.S. (percent)	MICHIGAN (percent)	ANN ARBOR (percent)	BAT. CREEK (percent)	B. HARBOR (percent)	DETROIT (percent)	FLINT (percent)	G. RAPIDS (percent)	KALAMAZOO (percent)	LANE-LAN. (percent)	MUSKEGON (percent)	SA.-B.C.-MID. (percent)
All Male/All Firms	65.75	64.30	60.24	63.40	64.51	64.12	62.25	64.99	61.44	61.19	65.10	63.66
All Women/All Firms	34.25	35.70	39.76	36.60	35.49	35.88	37.75	35.01	38.56	38.81	34.90	36.34
Ratio	1.92	1.80	1.52	1.73	1.82	1.79	1.65	1.86	1.59	1.58	1.87	1.75
Min. Male/All Male Firms	9.43	4.82	6.31	4.81	3.17	7.43	6.39	2.25	2.82	4.10	3.53	3.41
Min. Women/All Women Firms	9.43	6.35	5.34	5.14	5.15	9.17	7.52	2.85	3.86	4.86	5.15	4.71
Min. Male/All NM. Ma. Firms**	10.47	5.06	6.74	5.05	3.27	8.03	6.83	2.30	2.90	4.27	3.65	3.53
Min. Wo./All NM. Wo. Firms***	10.41	6.35	5.64	5.42	5.43	10.10	8.13	2.93	4.01	4.91	5.43	4.94

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 14. Ratio of Sales and Receipts for Firms with Paid Employees to Sales and Receipts for all Firms Compared by Gender for all Firms, Minority-Owned Firms, and Nonminority-Owned Firms.

RATIOS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)*
	U.S. (percent)	MICHIGAN (percent)	ANN ARBOR (percent)	BAT. CREEK (percent)	B. HARBOR (percent)	DETROIT (percent)	FLINT (percent)	G. RAPIDS (percent)	KALAMAZOO (percent)	LAN-E-LAN. (percent)	MUSKEGON (percent)	SA.-B.C.-MID. (percent)
All Male/All Firms	100.97	101.16	101.65	100.59	101.14	101.10	100.67	100.75	101.14	101.73	101.26	101.28
All Women/All Firms	93.99	91.79	91.91	97.51	93.82	91.41	96.46	93.50	93.39	87.84	92.73	93.42
Ratio	1.07	1.10	1.11	1.03	1.08	1.11	1.04	1.08	1.08	1.16	1.09	1.06
Min. Male/All Male Firms	83.96	85.87	0.00	69.54	94.07	84.13	90.77	82.63	87.29	87.15	0.00	89.29
Min. Women/All Women Firms	89.54	87.05	82.73	78.71	46.86	84.54	81.19	102.90	0.00	73.14	0.00	92.87
Min. Male/All NM. Ma. Firms**	83.50	85.67	0.00	69.20	93.97	83.87	90.57	82.56	67.12	86.97	0.00	89.15
Min. Wo./All NM. Wo. Firms***	89.90	87.05	82.28	78.32	46.38	83.79	80.59	103.03	0.00	72.67	0.00	92.86

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.

** All Nonminority Male Firms.

*** All Nonminority Women Firms.

Table 15. Ratio of Sales and Receipts for Firms without Paid Employees to Sales and Receipts for all Firms Compared by Gender for all Firms, Minority-Owned Firms, and Nonminority-Owned Firms.

RATIOS	(1) U.S. (percent)	(2) MICHIGAN (percent)	(3) ANN ARBOR (percent)	(4) BAT. CREEK (percent)	(5) B. HARBOR (percent)	(6) DETROIT (percent)	(7) FLINT (percent)	(8) G. RAPIDS (percent)	(9) KALAMAZOO (percent)	(10) LAN-E.LAN. (percent)	(11) MUSKEGON SA.-B.C.-MID. (percent)	(12)* (percent)
All Male/All Firms	93.98	93.73	93.77	93.12	93.02	93.81	93.65	93.34	92.89	93.71	93.40	93.74
All Women/All Firms	114.01	113.70	111.19	114.67	115.80	113.36	112.60	115.28	113.89	111.84	115.19	113.25
Ratio	0.82	0.82	0.84	0.81	0.80	0.83	0.83	0.81	0.82	0.84	0.81	0.83
Min. Male/All Male Firms	109.98	108.49	106.36	113.34	88.20	108.23	106.98	107.68	108.18	103.57	114.27	102.73
Min. Women/All Women Firms	99.91	99.47	97.76	98.85	106.81	99.01	101.12	94.97	97.89	102.04	108.02	93.13
Min. Male/All NM. Ma. Firms**	111.02	108.92	106.79	114.01	87.81	108.89	107.45	107.88	108.42	103.72	114.79	102.82
Min. Wo./All NM. Wo. Firms***	99.90	99.47	97.83	98.79	107.18	98.91	101.21	94.82	97.81	102.14	108.46	92.79

Source: Generated by the authors using data from the U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

* Saginaw - Bay City - Midland.
 ** All Nonminority Male Firms.
 *** All Nonminority Women Firms.

Table 16. Analysis of the Number of Minority-Owned Firms for U.S. and Michigan by Minority Group: 1987 and 1982 (number)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	376,711	424,165	422,373	1,223,249
(Percent-TOTAL)	30.80	34.68	34.53	100.00
Michigan	4,729	13,708	2,654	21,091
(Percent-TOTAL)	22.42	64.99	12.58	100.00
(MI/USA) Percent	1.26%	3.23%	0.63%	1.72%
1982				
United States	201,264	308,250	233,975	743,489
(Percent-TOTAL)	27.07	41.46	31.47	100.00
Michigan	2,864	10,947	1,616	15,427
(Percent-TOTAL)	18.56	70.96	10.48	100.00
(MI/USA) Percent	1.42%	3.55%	0.69%	2.07%
Annual Growth Rates				
United States	13.36	6.59	12.54	10.47
Michigan	10.55	4.60	10.43	6.45

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 17. Analysis of Sales & Receipts for Minority-Owned Firms for U.S. and Michigan
By Minority Group: 1987 and 1982
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	34,035,605	19,762,876	24,731,600	78,530,081
(Percent-TOTAL)	43.34	25.17	31.49	100.00
Michigan	414,413	701,335	126,046	1,241,794
(Percent-TOTAL)	33.37	56.48	10.15	100.00
(MI/USA) Percent	1.22%	3.55%	0.51%	1.58%
1982				
United States	13,148,315	9,619,053	11,759,133	34,526,501
(Percent-TOTAL)	38.08	27.86	34.06	100.00
Michigan	161,907	332,477	65,631	560,015
(Percent-TOTAL)	28.91	59.37	11.72	100.00
(MI/USA) Percent	1.23%	3.46%	0.56%	1.62%
Nominal Annual Growth Rates				
United States	20.95	15.49	16.03	17.86
Michigan	20.68	16.10	13.94	17.27
Real Annual Growth Rates				
United States	7.35	1.89	2.43	4.26
Michigan	7.08	2.50	0.34	3.67

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 18. Analysis of Sales & Receipts per Firm for Minority-Owned Firms for U.S. and Michigan by Minority Group: 1987 and 1982.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	90.349	46.592	58.554	195.495
(Percent-TOTAL)	46.22	23.83	29.95	100.00
Michigan	87.632	51.162	47.493	186.287
(Percent-TOTAL)	47.04	27.46	25.49	100.00
(MI/USA)*100	96.99	109.81	81.11	95.97
1982				
United States	65.329	31.204	50.258	146.791
(Percent-TOTAL)	44.50	21.26	34.24	100.00
Michigan	56.532	30.372	40.613	127.517
(Percent-TOTAL)	44.33	23.82	31.85	100.00
(MI/USA)*100	86.53	97.33	80.81	88.23
Nominal Annual Growth Rates				
United States	6.70	8.35	3.10	5.90
Michigan	9.16	10.99	3.18	7.88
Real Annual Growth Rates				
United States	(6.90)	(5.25)	(10.50)	(7.70)
Michigan	(4.44)	(2.61)	(10.42)	(5.72)

Sources: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 19. Analysis of the Number of Minority-Owned Firms With Paid Employees for U.S
And Michigan by Minority Groups: 1987 and 1982.
(number)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	96,457	70,815	82,908	250,180
(Percent-TOTAL)	38.56	28.31	33.14	100.00
Michigan	1,444	2,241	464	4,149
(Percent-TOTAL)	34.80	54.01	11.18	100.00
(MI/USA) Percent	1.50%	3.16%	0.56%	1.66%
1982				
United States	43,323	37,841	39,272	120,436
(Percent-TOTAL)	35.97	31.42	32.61	100.00
Michigan	719	1,416	285	2,420
(Percent-TOTAL)	29.71	58.51	11.78	100.00
(MI/USA) Percent	1.66%	3.74%	0.73%	2.01%
Annual Growth Rates				
United States	17.36	13.35	16.12	15.74
Michigan	14.97	9.62	10.24	11.38

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 20. Analysis of Sales & Receipts for Minority-Owned Firms with Paid Employees For U.S. and Michigan by Minority Group: 1987 and 1982.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	25,104,127	14,130,420	17,729,432	56,963,979
(Percent-TOTAL)	44.07	24.81	31.12	100.00
Michigan	320,637	524,583	87,743	932,963
(Percent-TOTAL)	34.37	56.23	9.40	100.00
(MI/USA) Percent	1.28%	3.71%	0.49%	1.64%
1982				
United States	8,900,741	5,704,545	7,435,664	22,040,950
(Percent-TOTAL)	40.38	25.88	33.74	100.00
Michigan	104,668	200,062	43,526	348,256
(Percent-TOTAL)	30.05	57.45	12.50	100.00
(MI/USA) Percent	1.18%	3.51%	0.59%	1.58%
Nominal Annual Growth Rates				
United States	23.04	19.89	18.98	20.91
Michigan	25.09	21.26	15.05	21.78
Real Annual Growth Rates				
United States	9.44	6.29	5.38	7.31
Michigan	11.49	7.66	1.45	8.18

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 21. Analysis of Sales & Receipts per Firm for Minority-Owned Firms With Paid Employees for U.S. and Michigan by Minority Group: 1987 and 1982.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	260.260	199.540	213.845	673.645
(Percent-TOTAL)	38.63	29.62	31.74	100.00
Michigan	222.050	234.084	189.101	645.235
(Percent-TOTAL)	34.41	36.28	29.31	100.00
(MI/USA) Percent	85.32%	117.31%	88.43%	95.78%
1982				
United States	205.450	150.750	189.338	545.538
(Percent-TOTAL)	37.66	27.63	34.71	100.00
Michigan	145.570	141.287	152.723	439.580
(Percent-TOTAL)	33.12	32.14	34.74	100.00
(MI/USA) Percent	70.85%	93.72%	80.66%	80.58%
Nominal Annual Growth Rates				
United States	4.84	5.77	2.46	4.31
Michigan	8.81	10.63	4.37	7.98
Real Annual Growth Rates				
United States	(8.76)	(7.83)	(11.14)	(9.29)
Michigan	(4.79)	(2.97)	(9.23)	(5.62)

Sources: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 22. Analysis of the Number of Employees for Minority-Owned Firms for U.S. and Michigan by minority Group: 1987 and 1982.
(number)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	360,301	220,467	264,846	845,614
(Percent-TOTAL)	42.61	26.07	31.32	100.00
Michigan	6,052	8,485	1,560	16,097
(Percent-TOTAL)	37.60	52.71	9.69	100.00
(MI/USA) Percent	1.68%	3.85%	0.59%	1.90%
1982				
United States	174,179	121,373	154,791	450,343
(Percent-TOTAL)	38.68	26.95	34.37	100.00
Michigan	2,804	4,222	1,212	8,238
(Percent-TOTAL)	34.04	51.25	14.71	100.00
(MI/USA) Percent	1.61%	3.48%	0.78%	1.83%
Annual Growth Rates				
United States	15.65	12.68	11.34	13.43
Michigan	16.63	14.98	5.18	14.34

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 23. Analysis of the Number of Employees per Firm for Minority-Owned Firms for U.S. and Michigan by Minority Group: 1987 and 1982.
(number)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	3.74	3.11	3.19	10.04
(Percent-TOTAL)	37.22	30.99	31.79	100.00
Michigan	4.19	3.79	3.36	11.34
(Percent-TOTAL)	36.95	33.42	29.63	100.00
(MI/USA) Percent	112.21%	121.86%	105.33%	113.01%
1982				
United States	4.02	3.21	3.94	11.17
(Percent-TOTAL)	35.99	28.74	35.27	100.00
Michigan	3.90	2.98	4.25	11.13
(Percent-TOTAL)	35.04	26.77	38.19	100.00
(MI/USA) Percent	97.01%	92.83%	107.87%	99.64%
Annual Growth Rates				
United States	(1.46)	(0.63)	(4.14)	(2.12)
Michigan	1.45	4.93	(4.59)	0.38

Sources: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 24. Analysis of Sales & Receipts per Employee for Minority-Owned Firms With Paid Employees for US And Michigan by Minority Group: 1987 and 1982.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	69.675	64.093	66.942	200.710
(Percent-TOTAL)	34.71	31.93	33.35	100.00
Michigan	52.980	61.825	56.246	171.051
(Percent-TOTAL)	30.97	36.14	32.88	100.00
(MI/USA) Percent	76.04%	96.46%	84.02%	85.22%
1982				
United States	51.101	47.000	48.037	146.138
(Percent-TOTAL)	34.97	32.16	32.87	100.00
Michigan	37.328	47.386	35.913	120.627
(Percent-TOTAL)	30.94	39.28	29.77	100.00
(MI/USA) Percent	73.05%	100.82%	74.76%	82.54%
Nominal Annual Growth Rates				
United States	6.40	6.40	6.86	6.55
Michigan	7.25	5.46	9.39	7.23
Real Annual Growth Rates				
United States	(7.20)	(7.20)	(6.74)	(7.05)
Michigan	(6.35)	(8.14)	(4.21)	(6.37)

Sources: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 25. Analysis of the Payroll for Minority-Owned Firms for U.S. and Michigan by Minority Group: 1987 and 1982.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	3,611,188	2,761,103	3,243,342	9,615,633
(Percent-TOTAL)	37.56	28.71	33.73	100.00
Michigan	59,014	91,991	20,945	171,950
(Percent-TOTAL)	34.32	53.50	12.18	100.00
(MI/USA) Percent	1.63%	3.33%	0.65%	1.79%
1982				
United States	1,264,653	948,108	1,239,933	3,452,694
(Percent-TOTAL)	36.63	27.46	35.91	100.00
Michigan	15,162	29,500	8,201	52,863
(Percent-TOTAL)	28.68	55.80	15.51	100.00
(MI/USA) Percent	1.20%	3.11%	0.66%	1.53%
Nominal Annual Growth Rates				
United States	23.35	23.84	21.20	22.73
Michigan	31.23	25.54	20.63	26.60
Real Annual Growth Rates				
United States	9.75	10.24	7.60	9.13
Michigan	17.63	11.94	7.03	13.00

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 26. Analysis of Annual Payroll per Firm for Minority-Owned Firms for U.S. and Michigan by Minority Group: 1987 and 1982.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	37.438	38.990	39.120	115.548
(Percent-TOTAL)	32.40	33.74	33.86	100.00
Michigan	40.868	41.049	45.140	127.057
(Percent-TOTAL)	32.17	32.31	35.53	100.00
(MI/USA) Percent	109.16%	105.28%	115.39%	109.96%
1982				
United States	29.191	25.055	31.573	85.819
(Percent-TOTAL)	34.01	29.20	36.79	100.00
Michigan	21.088	20.833	28.775	70.696
(Percent-TOTAL)	29.83	29.47	40.70	100.00
(MI/USA) Percent	72.24%	83.15%	91.14%	82.38%
Nominal Annual Growth Rates				
United States	5.10	9.25	4.38	6.13
Michigan	14.15	14.53	9.42	12.44
Real Annual Growth Rates				
United States	(8.50)	(4.35)	(9.22)	(7.47)
Michigan	0.55	0.93	(4.18)	(1.16)

Sources: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 27. Analysis of Annual Payroll per Employee for Minority-Owned Firms for U.S. and Michigan by Minority Group: 1987 and 1982.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	10.023	12.524	12.246	34.793
(Percent-TOTAL)	28.81	36.00	35.20	100.00
Michigan	9.751	10.842	13.426	34.019
(Percent-TOTAL)	28.66	31.87	39.47	100.00
(MI/USA) Percent	97.29%	86.57%	109.64%	97.78%
1982				
United States	7.261	7.812	8.010	23.083
(Percent-TOTAL)	31.46	33.84	34.70	100.00
Michigan	5.407	6.987	6.767	19.161
(Percent-TOTAL)	28.22	36.46	35.32	100.00
(MI/USA) Percent	74.47%	89.44%	84.48%	83.01%
Nominal Annual Growth Rates				
United States	6.66	9.90	8.86	8.55
Michigan	12.52	9.19	14.69	12.17
Real Annual Growth Rates				
United States	(6.94)	(3.70)	(4.74)	(5.05)
Michigan	(1.08)	(4.41)	1.09	(1.43)

Sources: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 28. Comparison of the number of Minority-Owned Firms Without Paid Employees
 The Number of all Minority-Owned Firms for U.S. and Michigan by Minority
 Group 1987 and 1982.
 (ratio)

	AAAIOM	Blacks	Hispanics	AVERAGE
1987				
United States	25.61%	16.70%	19.63%	20.65%
(Percent-TOTAL)	124.04%	80.88%	95.08%	100.00%
Michigan	30.53%	16.35%	17.48%	21.45%
(Percent-TOTAL)	142.31%	76.21%	81.48%	100.00%
(MI/USA) Percent	119.21%	97.90%	89.05%	103.91%
1982				
United States	21.53%	12.28%	16.78%	16.86%
(Percent-TOTAL)	127.67%	72.82%	99.51%	100.00%
Michigan	25.10%	12.94%	17.64%	18.56%
(Percent-TOTAL)	135.24%	69.72%	95.04%	100.00%
(MI/USA) Percent	116.58%	105.37%	105.13%	109.03%
Annual Growth Rates				
United States	3.53	6.34	3.19	4.13
Michigan	3.99	4.79	(0.18)	2.94

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 29. Analysis of the Number of Minority-Owned Firms Without Employees for U.S. and Michigan by Minority Group: 1987 and 1982.
(number)

	AAAIOM	Black	Hispanic	TOTAL
1987				
United States	280,254	353,350	339,465	973,069
(Percent-TOTAL)	28.80	36.31	34.89	100.00
Michigan	3,285	11,467	2,190	16,942
(Percent-TOTAL)	19.39	67.68	12.93	100.00
(MI/USA) Percent	1.17%	3.25%	0.65%	1.74%
1982				
United States	157,941	270,419	194,703	623,063
(Percent-TOTAL)	25.35	43.40	31.25	100.00
Michigan	2,145	9,531	1,331	13,007
(Percent-TOTAL)	16.49	73.28	10.23	100.00
(MI/USA) Percent	1.36%	3.52%	0.68%	2.09%
Annual Growth Rates				
United States	12.15	5.50	11.76	9.33
Michigan	8.90	3.77	10.47	5.43

Sources: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 30. Comparison of Sales & Receipts for Minority Firms with Employees to Sales & Receipts for all Minority Firms for U.S. and Michigan by Minority Group: 1987 and 1982.
(ratio)

	AAAIOM	Black	Hispanic	AVERAGE
1987				
United States	73.76	71.50	71.69	72.32
Michigan	77.37	74.80	69.61	73.93
(MI/USA) Percent	104.89%	104.62%	97.10%	102.23%
1982				
United States	67.69	59.30	63.23	63.41
Michigan	64.65	60.17	66.32	63.71
(MI/USA) Percent	95.51%	101.47%	104.89%	100.48%
Annual Growth Rates				
United States	1.73	3.81	2.54	2.66
Michigan	3.66	4.45	0.97	3.02

Sources: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 31. Comparison of Sales & Receipts for Minority-Owned Firms Without Employee To Sales & Receipts for All Minority-Owned Firms for U.S. and Michigan by Minority Group: 1987 and 1982.
(ratio)

	AAAIOM	Black	Hispanic	AVERAGE
1987				
United States	74.39%	83.30%	80.37%	79.35%
(Percent-TOTAL)	93.75%	104.97%	101.28%	100.00%
Michigan	69.47%	83.65%	82.52%	78.55%
(Percent-TOTAL)	88.44%	106.50%	105.06%	100.00%
(MI/USA) Percent	93.39%	100.42%	102.68%	98.83%
1982				
United States	78.47%	87.72%	83.22%	83.14%
(Percent-TOTAL)	94.39%	105.51%	100.10%	100.00%
Michigan	74.90%	87.06%	82.36%	81.44%
(Percent-TOTAL)	91.97%	106.90%	101.13%	100.00%
(MI/USA)*100	95.45%	99.25%	98.97%	97.89%
Annual Growth Rates				
United States	(1.06)	(1.03)	(0.69)	(0.93)
Michigan	(1.49)	(0.80)	0.04	(0.72)

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business, 1987.

Table 32. Analysis of the Number of Minority-Owned Firms for U.S. and Michigan by Minority Group and Industry Division: 1987.
(number)

	AAAIOM	Black	Hispanic	TOTAL
United States	376,711	424,165	422,373	1,223,249
(Percent - TOTAL)	30.80	34.68	34.53	100.00
Agriculture	13,853	7,638	17,194	38,685
(Percent - TOTAL)	35.81	19.74	44.45	100.00
Construction	16,223	36,763	55,516	108,502
(Percent - TOTAL)	14.95	33.88	51.17	100.00
Manufacturing	11,032	8,004	11,090	30,126
Transportation	12,857	36,958	26,955	76,770
(Percent - TOTAL)	16.75	48.14	35.11	100.00
Wholesale Trade	11,014	5,519	10,154	26,687
(Percent - TOTAL)	41.27	20.68	38.05	100.00
Retail Trade	91,851	66,229	69,911	227,991
(Percent - TOTAL)	40.29	29.05	30.66	100.00
FIRE	27,911	26,989	22,106	77,006
(Percent - TOTAL)	36.25	35.05	28.71	100.00
Services	172,946	209,547	184,372	566,865
(Percent - TOTAL)	30.51	36.97	32.52	100.00
Industries, NC	19,024	26,518	25,075	70,617
(Percent - TOTAL)	26.94	37.55	35.51	100.00
Michigan	4,729	13,708	2,654	21,091
(Percent - TOTAL)	22.42	64.99	12.58	100.00
Agriculture	54	166	61	281
(Percent - TOTAL MI)	19.22	59.07	21.71	100.00
Construction	109	845	289	1,243
(Percent - TOTAL)	8.77	67.98	23.25	100.00
Manufacturing	98	146	65	309
(Percent - TOTAL)	31.72	47.25	21.04	100.00
Transportation	122	936	111	1,169
(Percent - TOTAL)	10.44	80.07	9.50	100.00
Wholesale Trade	113	168	37	318
(Percent - TOTAL)	35.53	52.83	11.64	100.00
Retail Trade	1,085	2,289	461	3,835
(Percent - TOTAL)	28.29	59.69	12.02	100.00
FIRE	209	934	135	1,278
(Percent - TOTAL)	16.35	73.08	10.56	100.00
Services	2,660	7,273	1,345	11,278
(Percent - TOTAL)	23.59	64.49	11.93	100.00
Industries, NC	279	951	150	1,380
(Percent - TOTAL)	20.22	68.91	10.87	100.00
(MI/USA)*100	1.26%	3.23%	0.63%	1.72%
Agriculture	0.39%	2.17%	0.35%	0.73%
Construction	0.67%	2.30%	0.52%	1.15%
Manufacturing	0.89%	1.82%	0.59%	1.03%
Transportation	0.95%	2.53%	0.41%	1.52%
Wholesale Trade	1.03%	3.04%	0.36%	1.19%
Retail Trade	1.18%	3.46%	0.66%	1.68%
FIRE	0.75%	3.46%	0.61%	1.66%
Services	1.54%	3.47%	0.73%	1.99%
Industries, NC	1.47%	3.59%	0.60%	1.95%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 33. Analysis of Sales & Receipts for Minority-Owned Firms for U.S. and Michigan
By Minority Group and Industry Division: 1987.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
United States	34,035,605	19,762,876	24,731,600	78,530,081
(Percent - TOTAL)	43.34	25.17	31.49	100.00
Agriculture	488,931	270,813	724,773	1,484,517
(Percent - TOTAL)	32.94	18.24	48.82	100.00
Construction	1,379,974	2,174,399	3,438,708	6,993,081
(Percent - TOTAL)	19.73	31.09	49.17	100.00
Manufacturing	1,524,959	1,023,104	1,449,913	3,997,976
(Percent - TOTAL)	38.14	25.59	36.27	100.00
Transportation	735,766	1,573,342	1,380,981	3,690,089
(Percent - TOTAL)	19.94	42.64	37.42	100.00
Wholesale Trade	4,224,910	1,327,479	2,445,416	7,997,805
(Percent - TOTAL)	52.83	16.60	30.58	100.00
Retail Trade	13,583,839	5,889,654	7,643,850	27,117,343
(Percent - TOTAL)	50.09	21.72	28.19	100.00
FIRE	1,107,047	804,252	864,282	2,775,581
(Percent - TOTAL)	39.89	28.98	31.14	100.00
Services	10,059,033	6,120,084	6,031,406	22,210,523
(Percent - TOTAL)	45.29	27.55	27.16	100.00
Industries, NC	931,146	579,749	752,271	2,263,166
(Percent - TOTAL)	41.14	25.62	33.24	100.00
Michigan	414,413	701,335	126,046	1,241,794
(Percent - TOTAL)	33.37	56.48	10.15	100.00
Agriculture	1,389	3,142	1,184	5,715
(Percent - TOTAL)	24.30	54.98	20.72	100.00
Construction	8,256	45,990	11,939	66,185
(Percent - TOTAL)	12.47	69.49	18.04	100.00
Manufacturing	8,823	32,550	8,324	49,697
(Percent - TOTAL)	17.75	65.50	16.75	100.00
Transportation	6,510	38,656	3,215	48,381
(Percent - TOTAL)	13.46	79.90	6.65	100.00
Wholesale Trade	21,507	38,139	4,806	64,452
(Percent - TOTAL)	33.37	59.17	7.46	100.00
Retail Trade	154,689	313,229	39,403	507,321
(Percent - TOTAL)	30.49	61.74	7.77	100.00
FIRE	6,387	24,669	5,413	36,469
(Percent - TOTAL)	17.51	67.64	14.84	100.00
Services	193,874	187,312	49,349	430,535
(Percent - TOTAL)	45.03	43.51	11.46	100.00
Industries, NC	12,978	17,648	2,413	33,039
(Percent - TOTAL)	39.28	53.42	7.30	100.00
(MI/USA)*100	1.22%	3.55%	0.51%	1.58%
Agriculture	0.28%	1.16%	0.16%	0.38%
Construction	0.60%	2.12%	0.35%	0.95%
Manufacturing	0.58%	3.18%	0.57%	1.24%
Transportation	0.88%	2.46%	0.23%	1.31%
Wholesale Trade	0.51%	2.87%	0.20%	0.81%
Retail Trade	1.14%	5.32%	0.52%	1.87%
FIRE	0.58%	3.07%	0.63%	1.31%
Services	1.93%	3.06%	0.82%	1.94%
Industries, NC	1.39%	3.04%	0.32%	1.46%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 34. Analysis of Sales & Receipts per Firm for Minority-Owned Firms for U.S. and Michigan by minority Group and Industry Division: 1987, (\$,000).

	AAAIOM	Black	Hispanic	TOTAL
United States	90,349	46,592	58,554	195,495
(Percent - TOTAL)	46.22	23.83	29.95	100.00
Agriculture	35,294	35,456	42,153	112,903
(Percent - TOTAL)	31.26	31.40	37.34	100.00
Construction	85,063	59,146	61,941	206,150
(Percent - TOTAL)	41.26	28.69	30.05	100.00
Manufacturing	138,231	127,824	130,741	396,796
(Percent - TOTAL)	34.84	32.21	32.95	100.00
Transportation	57,227	42,571	51,233	151,031
(Percent - TOTAL)	37.89	28.19	33.82	100.00
Wholesale Trade	383,595	240,529	240,833	864,957
(Percent - TOTAL)	44.35	27.81	27.84	100.00
Retail Trade	147,890	88,929	109,337	346,156
(Percent - TOTAL)	42.72	25.69	31.59	100.00
FIRE	39,663	29,799	39,097	108,559
(Percent - TOTAL)	36.54	27.45	36.01	100.00
Services	58,163	29,206	32,713	120,082
(Percent - TOTAL)	48.44	24.32	27.24	100.00
Industries, NC	48,946	21,862	30,001	100,809
(Percent - TOTAL)	48.55	21.69	29.76	100.00
Michigan	87,632	51,162	47,493	186,287
(Percent - TOTAL)	47.04	27.46	25.49	100.00
Agriculture	25,722	18,928	19,410	64,060
(Percent - TOTAL)	40.15	29.55	30.30	100.00
Construction	75,743	54,426	41,311	171,480
(Percent - TOTAL)	44.17	31.74	24.09	100.00
Manufacturing	90,031	222,945	128,062	441,038
(Percent - TOTAL)	20.41	50.55	29.04	100.00
Transportation	53,361	41,299	26,964	123,624
(Percent - TOTAL)	43.16	33.41	23.43	100.00
Wholesale Trade	190,327	227,018	129,892	547,24
(Percent - TOTAL)	34.78	41.48	23.74	100.00
Retail Trade	142,571	136,841	85,473	364,885
(Percent - TOTAL)	39.07	37.50	23.42	100.00
FIRE	30,560	26,412	40,096	97,068
(Percent - TOTAL)	31.48	27.21	41.31	100.00
Services	72,885	25,754	36,691	135,330
(Percent - TOTAL)	53.86	19.03	27.11	100.00
Industries, NC	46,516	18,557	16,087	81,160
(Percent - TOTAL)	57.31	22.86	19.82	100.00
(MI/USA) Percent	96.99%	109.81%	81.11%	95.29%
Agriculture	72.88%	53.38%	46.05%	56.74%
Construction	89.04%	92.02%	66.69%	83.18%
Manufacturing	65.13%	174.42%	97.95%	111.15%
Transportation	93.24%	97.01%	56.53%	81.85%
Wholesale Trade	49.62%	94.38%	53.93%	63.27%
Retail Trade	96.40%	153.88%	78.17%	105.41%
FIRE	77.05%	88.63%	102.56%	89.41%
Services	125.31%	88.18%	112.16%	112.70%
Industries, NC	95.04%	84.88%	53.62%	80.51%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 35. Analysis of the number of minority firms with paid employees for U.S. and Michigan by Minority Group and Industry Division: 1987
(number)

	AAAIOM	Black	Hispanic	TOTAL
United States	96,457	70,815	82,908	250,180
(Percent - TOTAL)	38.56	28.31	33.14	100.00
Agriculture	2,158	1,710	3,403	7,271
(Percent - TOTAL)	29.68	23.52	46.80	100.00
Construction	4,165	11,081	14,717	29,963
(Percent - TOTAL)	13.90	36.98	49.12	100.00
Manufacturing	3,849	2,612	3,760	10,221
(Percent - TOTAL)	37.66	25.56	36.79	100.00
Transportation	1,315	4,987	3,989	10,291
(Percent - TOTAL)	12.78	48.46	38.76	100.00
Wholesale Trade	2,715	1,256	2,309	6,280
(Percent - TOTAL)	43.23	20.00	36.77	100.00
Retail Trade	38,236	14,293	20,348	72,877
(Percent - TOTAL)	52.47	19.61	27.92	100.00
FIRE	2,629	2,514	2,236	7,379
(Percent - TOTAL)	35.63	34.07	30.30	100.00
Services	39,249	29,963	29,750	98,962
(Percent - TOTAL)	39.66	30.28	30.06	100.00
Industries, NC	2,141	2,399	2,396	6,936
(Percent - TOTAL)	30.87	34.59	34.54	100.00
Michigan	1,444	2,241	464	4,149
(Percent - TOTAL)	34.80	54.01	11.18	100.00
Agriculture	5	35	7	47
(Percent - TOTAL MI)	10.64	74.47	14.89	100.00
Construction	36	233	56	325
(Percent - TOTAL)	11.08	71.69	17.23	100.00
Manufacturing	27	46	18	91
(Percent - TOTAL)	29.67	50.55	19.78	100.00
Transportation	15	142	10	167
(Percent - TOTAL)	8.98	85.03	5.99	100.00
Wholesale Trade	26	32	12	70
(Percent - TOTAL)	37.14	45.71	17.14	100.00
Retail Trade	557	561	147	1,265
(Percent - TOTAL)	44.03	44.35	11.62	100.00
FIRE	22	91	15	128
Services	715	1,010	190	1,915
(Percent - TOTAL)	37.34	52.74	9.92	100.00
Industries, NC	41	91	9	141
(Percent - TOTAL)	29.08	64.54	6.38	100.00
(MI/USA) Percent	1.50%	3.16%	0.56%	1.66%
Agriculture	0.23%	2.05%	0.21%	0.65%
Construction	0.86%	2.10%	0.38%	1.08%
Manufacturing	0.70%	1.76%	0.48%	0.89%
Transportation	1.14%	2.85%	0.25%	1.62%
Wholesale Trade	0.96%	2.55%	0.52%	1.11%
Retail Trade	1.46%	3.92%	0.72%	1.74%
FIRE	0.84%	3.62%	0.67%	1.73%
Services	1.82%	3.37%	0.64%	1.94%
Industries, NC	1.91%	3.79%	0.38%	2.03%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 36. Analysis of Sales & Receipts for Minority-Owned Firms With Employees for U.S. and Michigan by Minority Group and Industry Division: 1987. (\$,000)

	AAAIOM	Black	Hispanic	TOTAL
United States	25,104,127	14,130,420	17,729,432	56,963,979
(Percent - TOTAL)	44.07	24.81	31.12	100.00
Agriculture	254,026	190,289	498,156	942,471
(Percent - TOTAL)	26.95	20.19	52.86	100.00
Construction	960,220	1,668,952	2,646,244	5,275,416
(Percent - TOTAL)	18.20	31.64	50.16	100.00
Manufacturing	1,382,676	927,105	1,308,124	3,617,905
(Percent - TOTAL)	38.22	25.63	36.16	100.00
Transportation	455,617	786,091	725,484	1,967,192
(Percent - TOTAL)	23.16	39.96	36.88	100.00
Wholesale Trade	3,363,504	1,169,608	1,991,736	6,524,848
(Percent - TOTAL)	51.55	17.93	30.53	100.00
Retail Trade	10,823,873	4,861,485	6,095,890	21,781,248
(Percent - TOTAL)	49.69	22.32	27.99	100.00
FIRE	472,737	464,389	433,851	1,370,977
(Percent - TOTAL)	34.48	33.87	31.65	100.00
Services	7,070,672	3,888,212	3,774,117	14,733,001
(Percent - TOTAL)	47.99	26.39	25.62	100.00
Industries, NC	320,802	174,289	255,830	750,921
(Percent - TOTAL)	42.72	23.21	34.07	100.00
Michigan	320,637	524,583	87,743	932,963
(Percent - TOTAL)	34.37	56.23	9.40	100.00
Agriculture	664	1,931	855	3,450
(Percent - TOTAL)	19.25	55.97	24.78	100.00
Construction	6,482	31,992	7,142	45,616
(Percent - TOTAL)	14.21	70.13	15.66	100.00
Manufacturing	7,600	31,155	7,090	45,845
(Percent - TOTAL)	16.58	67.96	15.47	100.00
Transportation	5,110	20,245	875	26,230
(Percent - TOTAL)	19.48	77.18	3.34	100.00
Wholesale Trade	15,242	31,859	3,115	50,216
(Percent - TOTAL)	30.35	63.44	6.20	100.00
Retail Trade	131,649	281,387	32,977	446,013
(Percent - TOTAL)	29.52	63.09	7.39	100.00
FIRE	3,200	11,909	2,648	17,757
(Percent - TOTAL)	18.02	67.07	14.91	100.00
Services	146,170	108,299	32,483	286,952
(Percent - TOTAL)	50.94	37.74	11.32	100.00
Industries, NC	4,520	5,806	558	10,884
(Percent - TOTAL)	41.53	53.34	5.13	100.00
(MI/USA) Percent	1.28%	3.71%	0.49%	1.64%
Agriculture	0.26%	1.01%	0.17%	0.37%
Construction	0.68%	1.92%	0.27%	0.66%
Manufacturing	0.55%	3.36%	0.54%	1.27%
Transportation	1.12%	2.58%	0.12%	1.33%
Wholesale Trade	0.45%	2.72%	0.16%	0.77%
Retail Trade	1.22%	5.79%	0.54%	2.05%
FIRE	0.68%	2.56%	0.61%	1.30%
Services	2.07%	2.79%	0.86%	1.95%
Industries, NC	1.41%	3.33%	0.22%	1.45%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 37. Analysis of Sales & Receipts per Firm for Minority-Owned Firms for U.S.
And Michigan by Minority Group and Industry Division: 1987.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
United States	260,262	199,540	213,845	673,647
(Percent - TOTAL)	38.63	29.62	31.74	100.00
Agriculture	117,714	111,280	146,387	375,381
(Percent - TOTAL)	31.36	29.64	39.00	100.00
Construction	230,545	150,614	179,809	560,968
(Percent - TOTAL)	41.10	28.85	32.05	100.00
Manufacturing	359,230	354,941	347,905	1,062,076
(Percent - TOTAL)	33.82	33.42	32.76	100.00
Transportation	346,477	157,628	181,871	685,976
(Percent - TOTAL)	50.51	22.98	26.51	100.00
Wholesale Trade	1,238,860	931,217	862,597	3,032,674
(Percent - TOTAL)	40.85	30.71	28.44	100.00
Retail Trade	283,081	340,130	299,582	922,793
(Percent - TOTAL)	30.68	36.86	32.46	100.00
FIRE	179,816	184,721	194,030	558,567
(Percent - TOTAL)	32.19	33.07	34.74	100.00
Services	180,149	129,767	126,861	436,777
(Percent - TOTAL)	41.25	29.71	29.04	100.00
Industries, NC	149,837	72,651	106,774	329,262
(Percent - TOTAL)	45.51	22.06	32.43	100.00
Michigan	222,048	234,084	189,101	645,233
(Percent - TOTAL)	34.41	36.28	29.31	100.00
Agriculture	132,800	55,171	122,143	310,114
(Percent - TOTAL)	42.82	17.79	39.39	100.00
Construction	180,056	137,305	127,536	444,897
(Percent - TOTAL)	40.47	30.86	28.67	100.00
Manufacturing	281,481	677,283	393,889	1,352,653
(Percent - TOTAL)	20.81	50.07	29.12	100.00
Transportation	340,667	142,570	87,500	570,737
(Percent - TOTAL)	59.69	24.98	15.33	100.00
Wholesale Trade	586,231	995,594	259,583	1,841,408
(Percent - TOTAL)	31.84	54.07	14.10	100.00
Retail Trade	236,354	501,581	224,333	962,268
(Percent - TOTAL)	24.56	52.12	23.31	100.00
FIRE	145,455	130,868	176,533	452,856
(Percent - TOTAL)	32.12	28.90	38.98	100.00
Services	204,434	107,227	170,963	482,624
(Percent - TOTAL)	42.36	22.22	35.42	100.00
Industries, NC	110,244	63,802	62,000	236,046
(Percent - TOTAL)	46.70	27.03	26.27	100.00
(MI/USA) Percent	85.32%	117.31%	88.43%	95.78%
Agriculture	112.82%	49.58%	83.44%	82.61%
Construction	78.10%	91.16%	70.93%	79.31%
Manufacturing	78.36%	190.82%	113.22%	127.36%
Transportation	98.32%	90.45%	48.11%	83.20%
Wholesale Trade	47.32%	106.91%	30.09%	60.72%
Retail Trade	83.49%	147.47%	74.88%	104.28%
FIRE	80.89%	70.85%	90.98%	81.07%
Services	113.48%	82.63%	134.76%	110.50%
Industries, NC	73.58%	87.82%	58.07%	71.69%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 38. Analysis of the Number of Employees for Minority-Owned Firms for U.S. and Michigan by Minority Group and Industry Division: 1987.
(number)

	AAAIOM	Black	Hispanic	TOTAL
United States	360,301	220,467	264,846	845,614
(Percent - TOTAL)	42.61	26.07	31.32	100.00
Agriculture	4,588	3,478	14,781	22,848
(Percent - TOTAL)	20.08	15.23	64.69	100.00
Construction	8,620	27,427	34,684	70,731
(Percent - TOTAL)	12.19	38.78	49.04	100.00
Manufacturing	37,754	13,684	26,261	77,699
(Percent - TOTAL)	48.59	17.61	33.80	100.00
Transportation	3,030	9,910	8,006	20,946
(Percent - TOTAL)	14.47	47.31	38.22	100.00
Wholesale Trade	9,364	6,156	9,119	24,639
(Percent - TOTAL)	38.00	24.98	37.01	100.00
Retail Trade	168,292	62,530	90,584	321,406
(Percent - TOTAL)	52.36	19.46	28.18	100.00
FIRE	6,243	5,938	4,960	17,141
(Percent - TOTAL)	36.42	34.64	28.94	100.00
Services	120,243	89,700	74,427	284,370
(Percent - TOTAL)	42.28	31.54	26.17	100.00
Industries, NC	2,147	1,643	2,024	5,814
(Percent - TOTAL)	36.93	28.26	34.81	100.00
Michigan	6,052	8,485	1,560	16,097
(Percent - TOTAL)	37.60	52.71	9.69	100.00
Agriculture	15	63	4	82
(Percent - TOTAL MI)	18.29	76.83	4.88	100.00
Construction	77	316	75	468
(Percent - TOTAL)	16.45	67.52	16.03	100.00
Manufacturing	78	382	94	554
(Percent - TOTAL)	14.08	68.95	16.97	100.00
Transportation	20	348	11	379
(Percent - TOTAL)	5.28	91.82	2.90	100.00
Wholesale Trade	60	128	25	213
Retail Trade	3,001	3,674	729	7,404
(Percent - TOTAL)	40.53	49.62	9.85	100.00
FIRE	53	118	32	203
(Percent - TOTAL)	26.11	58.13	15.76	100.00
Services	2,722	3,370	588	6,680
(Percent - TOTAL)	40.75	50.45	8.80	100.00
Industries, NC	26	86	2	114
(Percent - TOTAL)	22.81	75.44	1.75	100.00
(MI/USA) Percent	1.68%	3.85%	0.59%	1.90%
Agriculture	0.33%	1.81%	0.03%	0.36%
Construction	0.89%	1.15%	0.22%	0.66%
Manufacturing	0.21%	2.79%	0.36%	0.71%
Transportation	0.66%	3.51%	0.14%	1.81%
Wholesale Trade	0.64%	2.08%	0.27%	0.86%
Retail Trade	1.78%	5.88%	0.80%	2.30%
FIRE	0.85%	1.99%	0.65%	1.18%
Services	2.26%	3.76%	0.79%	2.35%
Industries, NC	1.21%	5.23%	0.10%	1.96%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 39. Analysis of the Number of Employees per Firm for Minority-Owned Firms for U.S. and Michigan by Minority Group and Industry Division: 1987.
(number)

	AAAIOM	Black	Hispanic	TOTAL
United States	3.74	3.11	3.19	10.04
(Percent - TOTAL)	37.21	31.01	31.78	100.00
Agriculture	2.13	2.04	4.34	8.50
(Percent - TOTAL)	25.01	23.94	51.05	100.00
Construction	2.07	2.48	2.36	6.91
(Percent - TOTAL)	29.98	35.84	34.18	100.00
Manufacturing	9.81	5.24	6.98	22.03
Transportation	2.30	1.99	2.01	6.30
(Percent - TOTAL)	36.57	31.53	31.90	100.00
Wholesale Trade	3.46	4.90	3.95	12.31
(Percent - TOTAL)	28.08	39.82	32.10	100.00
Retail Trade	4.40	4.38	4.45	13.23
(Percent - TOTAL)	33.28	33.08	33.65	100.00
FIRE	2.36	2.36	2.22	6.96
(Percent - TOTAL)	34.14	33.95	31.91	100.00
Services	3.06	2.99	2.50	8.56
(Percent - TOTAL)	35.80	34.98	29.21	100.00
Industries, NC	1.00	0.69	0.84	2.53
(Percent - TOTAL)	39.68	27.10	33.23	100.00
Michigan	4.19	3.79	3.36	11.34
(Percent - TOTAL)	36.97	33.40	29.64	100.00
Agriculture	3.00	1.80	0.57	5.37
(Percent - TOTAL)	55.87	33.52	10.61	100.00
Construction	2.14	1.36	1.34	4.84
(Percent - TOTAL)	44.24	28.05	27.71	100.00
Manufacturing	2.89	8.30	5.22	16.41
(Percent - TOTAL)	17.60	50.59	31.80	100.00
Transportation	1.33	2.45	1.10	4.88
(Percent - TOTAL)	27.29	50.18	22.52	100.00
Wholesale Trade	2.31	4.00	2.08	8.39
(Percent - TOTAL)	27.52	47.69	24.80	100.00
Retail Trade	5.39	6.55	4.96	16.90
(Percent - TOTAL)	31.89	38.76	29.35	100.00
FIRE	2.41	1.30	2.13	5.84
(Percent - TOTAL)	41.28	22.22	36.50	100.00
Services	3.81	3.34	3.09	10.23
(Percent - TOTAL)	37.20	32.61	30.19	100.00
Industries, NC	0.63	0.95	0.22	1.80
(Percent - TOTAL)	35.24	52.53	12.23	100.00
(MI/USA) Percent	112.21%	121.62%	105.33%	112.94%
Agriculture	141.11%	88.45%	13.13%	63.17%
Construction	103.33%	54.79%	56.78%	70.02%
Manufacturing	29.45%	158.50%	74.79%	74.51%
Transportation	57.86%	123.35%	54.73%	77.51%
Wholesale Trade	66.78%	81.62%	52.66%	68.16%
Retail Trade	122.43%	149.69%	111.46%	127.76%
FIRE	101.43%	54.91%	95.95%	83.89%
Services	124.25%	111.46%	123.60%	119.58%
Industries, NC	63.21%	137.96%	26.19%	71.16%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 40. Analysis of Sales & Receipts per Employee for Minority-Owned Firms for U.S. and Michigan by Minority Group and Industry Division: 1987. (\$,000)

	AAAIOM	Black	Hispanic	TOTAL
United States	69,675	64,093	66,942	200,710
(Percent - TOTAL)	34.71	31.93	33.35	100.00
Agriculture	55,367	54,696	33,702	143,765
(Percent - TOTAL)	38.51	38.05	23.44	100.00
Construction	111,394	60,851	76,296	248,541
(Percent - TOTAL)	44.82	24.48	30.70	100.00
Manufacturing	36,623	67,751	49,812	154,186
(Percent - TOTAL)	23.75	43.94	32.31	100.00
Transportation	150,369	79,323	90,618	320,310
(Percent - TOTAL)	46.94	24.76	28.29	100.00
Wholesale Trade	358,430	189,995	218,416	766,841
(Percent - TOTAL)	46.74	24.78	28.48	100.00
Retail Trade	64,316	77,746	67,295	209,357
(Percent - TOTAL)	30.72	37.14	32.14	100.00
FIRE	75,723	78,206	87,470	241,399
(Percent - TOTAL)	31.37	32.40	36.23	100.00
Services	58,803	43,347	50,709	152,859
(Percent - TOTAL)	38.47	28.36	33.17	100.00
Industries, NC	149,419	106,080	126,398	381,897
(Percent - TOTAL)	39.13	27.78	33.10	100.00
Michigan	52,980	61,825	56,246	171,051
(Percent - TOTAL)	30.97	36.14	32.88	100.00
Agriculture	44,267	30,651	213,750	288,668
(Percent - TOTAL)	15.33	10.62	74.05	100.00
Construction	84,182	101,241	95,227	280,650
(Percent - TOTAL)	30.00	36.07	33.93	100.00
Manufacturing	97,436	81,558	75,426	254,420
(Percent - TOTAL)	38.30	32.06	29.65	100.00
Transportation	255,500	58,175	79,545	393,220
(Percent - TOTAL)	64.98	14.79	20.23	100.00
Wholesale Trade	254,033	248,898	124,600	627,531
(Percent - TOTAL)	40.48	39.66	19.86	100.00
Retail Trade	43,868	76,589	45,236	165,693
(Percent - TOTAL)	26.48	46.22	27.30	100.00
FIRE	60,377	100,924	82,750	244,051
(Percent - TOTAL)	24.74	41.35	33.91	100.00
Services	53,699	32,136	55,243	141,078
(Percent - TOTAL)	38.06	22.78	39.16	100.00
Industries, NC	173,846	67,512	279,000	520,358
(Percent - TOTAL)	33.41	12.97	53.62	100.00
(MI/USA) Percent	76.04%	96.46%	84.02%	85.22%
Agriculture	79.95%	56.04%	634.24%	200.79%
Construction	75.57%	166.38%	124.61%	112.92%
Manufacturing	266.05%	120.38%	151.42%	165.01%
Transportation	169.92%	73.34%	87.78%	122.76%
Wholesale Trade	70.87%	131.00%	57.05%	81.83%
Retail Trade	68.21%	98.51%	67.22%	79.14%
FIRE	79.73%	129.05%	94.60%	101.10%
Services	91.32%	74.14%	108.94%	92.29%
Industries, NC	116.35%	63.64%	220.73%	136.26%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 41. Analysis of the Annual Payroll for Minority-Owned Firms for U.S. and Michigan by Minority Group and Industry Division: 1987.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
United States	3,611,188	2,761,105	3,243,342	9,615,635
(Percent - TOTAL)	37.56	28.71	33.73	100.00
Agriculture	63,362	45,049	168,841	277,252
(Percent - TOTAL)	22.85	16.25	60.90	100.00
Construction	185,165	424,665	631,477	1,241,307
(Percent - TOTAL)	14.92	34.21	50.87	100.00
Manufacturing	380,321	244,038	333,969	958,328
(Percent - TOTAL)	39.69	25.46	34.85	100.00
Transportation	49,774	153,959	135,592	339,325
(Percent - TOTAL)	14.67	45.37	39.96	100.00
Wholesale Trade	179,976	115,944	157,537	453,457
(Percent - TOTAL)	39.69	25.57	34.74	100.00
Retail Trade	1,224,302	571,450	745,662	2,541,414
(Percent - TOTAL)	48.17	22.49	29.34	100.00
FIRE	78,241	94,718	80,882	253,841
(Percent - TOTAL)	30.82	37.31	31.86	100.00
Services	1,411,683	1,077,437	941,588	3,430,708
(Percent - TOTAL)	41.15	31.41	27.45	100.00
Industries, NC	38,364	33,845	47,794	120,003
(Percent - TOTAL)	31.97	28.20	39.83	100.00
Michigan	59,014	91,991	20,945	171,950
(Percent - TOTAL)	34.32	53.50	12.18	100.00
Agriculture	161	545	183	889
(Percent - TOTAL)	18.11	61.30	20.58	100.00
Construction	1,205	7,798	1,788	10,791
(Percent - TOTAL)	11.17	72.26	16.57	100.00
Manufacturing	1,361	11,576	2,151	15,088
(Percent - TOTAL)	9.02	76.72	14.26	100.00
Transportation	207	4,699	138	5,044
(Percent - TOTAL)	4.10	93.16	2.74	100.00
Wholesale Trade	942	2,750	415	4,107
(Percent - TOTAL)	22.94	66.96	10.10	100.00
Retail Trade	17,759	31,497	4,576	53,832
(Percent - TOTAL)	32.99	58.51	8.50	100.00
FIRE	457	1,591	428	2,476
(Percent - TOTAL)	18.46	64.26	17.29	100.00
Services	36,405	30,451	11,227	78,083
(Percent - TOTAL)	46.62	39.00	14.38	100.00
Industries, NC	517	1,064	39	1,640
(Percent - TOTAL)	31.52	66.10	2.38	100.00
(MI/USA) Percent	1.63%	3.33%	0.65%	1.79%
Agriculture	0.25%	1.21%	0.11%	0.32%
Construction	0.65%	1.84%	0.28%	0.87%
Manufacturing	0.36%	4.74%	0.64%	1.57%
Transportation	0.42%	3.05%	0.10%	1.49%
Wholesale Trade	0.52%	2.37%	0.26%	0.91%
Retail Trade	1.45%	5.51%	0.61%	2.12%
FIRE	0.58%	1.68%	0.53%	0.98%
Services	2.58%	2.83%	1.19%	2.28%
Industries, NC	1.35%	3.20%	0.08%	1.37%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 42. Analysis of the Annual Payroll per Firm for Minority-Owned Firms for U.S. and Michigan by Minority Group and Industry Division: 1987.
(\$,000)

	AAAIOM	Black	Hispanic	TOTAL
United States	37,438	38,990	39,120	115,548
(Percent - TOTAL)	32.40	33.74	33.86	100.00
Agriculture	29,361	26,344	49,615	105,320
(Percent - TOTAL)	27.88	25.01	47.11	100.00
Construction	44,457	38,324	42,908	125,689
(Percent - TOTAL)	35.37	30.49	34.14	100.00
Manufacturing	98,810	93,430	88,822	281,062
(Percent - TOTAL)	35.16	33.24	31.60	100.00
Transportation	37,851	30,872	33,991	102,714
(Percent - TOTAL)	36.85	30.06	33.09	100.00
Wholesale Trade	66,290	92,312	88,227	226,829
(Percent - TOTAL)	29.22	40.70	30.08	100.00
Retail Trade	32,020	39,981	36,645	108,646
(Percent - TOTAL)	29.47	36.80	33.73	100.00
FIRE	29,761	37,676	36,173	103,610
(Percent - TOTAL)	28.72	36.36	34.91	100.00
Services	35,967	35,959	31,650	103,576
(Percent - TOTAL)	34.73	34.72	30.56	100.00
Industries, NC	17,919	14,108	19,947	51,974
(Percent - TOTAL)	34.48	27.14	38.38	100.00
Michigan	40,868	41,049	45,140	127,057
(Percent - TOTAL)	32.17	32.31	35.53	100.00
Agriculture	32,200	15,571	26,143	73,914
(Percent - TOTAL)	43.56	21.07	35.37	100.00
Construction	33,472	33,468	31,929	98,869
(Percent - TOTAL)	33.85	33.85	32.29	100.00
Manufacturing	50,407	251,652	119,500	421,559
(Percent - TOTAL)	11.96	59.70	28.35	100.00
Transportation	13,800	33,092	13,800	60,692
(Percent - TOTAL)	22.74	54.52	22.74	100.00
Wholesale Trade	36,231	85,938	34,583	156,752
(Percent - TOTAL)	23.11	54.82	22.06	100.00
Retail Trade	31,883	56,144	31,129	119,156
(Percent - TOTAL)	26.76	47.12	26.12	100.00
FIRE	20,773	17,484	28,533	66,790
(Percent - TOTAL)	31.10	26.18	42.72	100.00
Services	50,916	30,150	59,089	140,155
(Percent - TOTAL)	36.33	21.51	42.16	100.00
Industries, NC	12,610	11,912	4,333	28,855
(Percent - TOTAL)	43.70	41.28	15.02	100.00
(MI/USA) Percent	109.16%	105.28%	115.39%	109.96%
Agriculture	109.67%	59.11%	52.69%	70.18%
Construction	75.29%	87.33%	74.41%	78.66%
Manufacturing	51.01%	269.35%	134.54%	149.99%
Transportation	36.46%	107.19%	40.60%	59.09%
Wholesale Trade	54.66%	93.10%	50.69%	69.11%
Retail Trade	99.57%	140.43%	84.95%	109.67%
FIRE	69.80%	46.41%	78.88%	64.46%
Services	141.56%	83.85%	186.70%	135.32%
Industries, NC	70.37%	84.43%	21.72%	55.52%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 43. Analysis of Annual Payroll per Employee for Minority-Owned Firms for U.S. and Michigan by Minority Group and Industry Division: 1987, (\$,000)

	AAAIOM	Black	Hispanic	TOTAL
United States	10,023	12,524	12,246	34,793
(Percent - TOTAL)	28.81	36.00	35.20	100.00
Agriculture	13,810	12,949	11,423	38,182
(Percent - TOTAL)	36.17	33.91	29.92	100.00
Construction	21,481	15,483	18,207	55,171
(Percent - TOTAL)	38.94	28.06	33.00	100.00
Manufacturing	10,074	17,834	12,717	40,625
(Percent - TOTAL)	24.80	43.90	31.30	100.00
Transportation	16,427	15,536	16,936	48,899
(Percent - TOTAL)	33.59	31.77	34.63	100.00
Wholesale Trade	19,179	18,834	17,276	55,289
(Percent - TOTAL)	34.69	34.06	31.25	100.00
Retail Trade	7,275	9,139	8,232	24,646
(Percent - TOTAL)	29.52	37.08	33.40	100.00
FIRE	12,533	15,951	16,307	44,791
(Percent - TOTAL)	27.98	35.61	36.41	100.00
Services	11,740	12,012	12,851	36,403
(Percent - TOTAL)	32.25	33.00	34.75	100.00
Industries, NC	17,869	20,600	23,614	62,083
(Percent - TOTAL)	28.78	33.18	38.04	100.00
Michigan	9,751	10,842	13,426	34,019
(Percent - TOTAL)	28.68	31.87	39.47	100.00
Agriculture	10,733	8,651	45,750	65,134
(Percent - TOTAL)	16.48	13.28	70.24	100.00
Construction	15,649	24,677	23,640	64,166
(Percent - TOTAL)	24.39	38.46	37.15	100.00
Manufacturing	17,449	30,304	22,883	70,636
(Percent - TOTAL)	24.70	42.90	32.40	100.00
Transportation	10,350	13,503	12,545	36,398
(Percent - TOTAL)	28.44	37.10	34.47	100.00
Wholesale Trade	15,700	21,484	16,600	53,784
(Percent - TOTAL)	29.19	39.94	30.86	100.00
Retail Trade	5,918	8,573	6,277	20,768
(Percent - TOTAL)	28.50	41.28	30.22	100.00
FIRE	8,623	13,483	13,375	35,481
(Percent - TOTAL)	24.30	38.00	37.70	100.00
Services	13,374	9,036	19,094	41,504
(Percent - TOTAL)	32.22	21.77	46.01	100.00
Industries, NC	19,885	12,605	19,500	51,990
(Percent - TOTAL)	38.25	24.25	37.51	100.00
(MI/USA) Percent	97.29%	86.57%	109.64%	97.78%
Agriculture	77.72%	68.81%	400.51%	170.59%
Construction	72.85%	159.38%	130.94%	116.30%
Manufacturing	173.21%	169.92%	179.94%	173.87%
Transportation	63.01%	86.91%	74.07%	74.44%
Wholesale Trade	81.86%	114.07%	96.09%	97.28%
Retail Trade	81.35%	93.81%	76.25%	84.27%
FIRE	68.80%	84.53%	82.02%	79.21%
Services	113.92%	75.22%	150.93%	114.01%
Industries, NC	111.28%	61.19%	82.58%	83.74%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 44. Comparison of the Number of Minority Firms With Paid Employees to the Number of all Minority Firms for U.S. and Michigan by Minority Group and Industry Division: 1987.
(percent)

	AAA/OM	Black	Hispanic	AVERAGE
United States	25.61	16.70	19.63	20.65
(Percent - TOTAL)	124.04	80.88	95.08	100.00
Agriculture	15.58	22.39	19.79	19.25
(Percent - TOTAL)	80.92	116.29	102.79	100.00
Construction	25.67	30.14	26.51	27.44
(Percent - TOTAL)	93.55	109.84	96.61	100.00
Manufacturing	34.89	32.63	33.90	33.81
(Percent - TOTAL)	103.20	96.52	100.28	100.00
Transportation	10.23	13.49	14.80	12.84
(Percent - TOTAL)	79.67	105.06	115.26	100.00
Wholesale Trade	24.65	22.76	22.74	23.38
(Percent - TOTAL)	105.42	97.33	97.25	100.00
Retail Trade	41.63	21.58	29.11	30.77
(Percent - TOTAL)	135.28	70.13	94.59	100.00
FIRE	9.42	9.31	10.11	9.61
(Percent - TOTAL)	97.99	96.84	105.17	100.00
Services	22.69	14.30	16.14	17.71
(Percent - TOTAL)	128.12	80.75	91.13	100.00
Industries, NC	11.25	9.05	9.56	9.95
(Percent - TOTAL)	113.03	90.92	96.05	100.00
Michigan	30.53	16.35	17.48	21.45
(Percent - TOTAL)	142.31	76.21	81.48	100.00
Agriculture	9.26	21.08	11.48	13.94
(Percent - TOTAL MI)	66.43	151.22	82.35	100.00
Construction	33.03	27.57	19.38	26.66
(Percent - TOTAL)	123.89	103.41	72.69	100.00
Manufacturing	27.55	31.51	27.69	28.92
(Percent - TOTAL)	95.27	108.97	95.76	100.00
Transportation	12.30	15.17	9.01	12.16
(Percent - TOTAL)	101.15	124.75	74.10	100.00
Wholesale Trade	23.01	19.05	32.43	24.83
(Percent - TOTAL)	92.67	76.72	130.61	100.00
Retail Trade	51.34	24.51	31.89	35.91
(Percent - TOTAL)	142.96	68.25	88.80	100.00
FIRE	10.53	9.74	11.11	10.46
(Percent - TOTAL)	100.67	93.12	106.21	100.00
Services	26.88	13.89	14.13	18.30
(Percent - TOTAL)	146.89	75.90	77.21	100.00
Industries, NC	14.70	9.57	6.00	10.09
(Percent - TOTAL)	145.69	94.85	59.46	100.00
(MI/USA) Percent	119.21%	97.90%	89.05%	103.91%
Agriculture	59.44%	94.15%	58.01%	72.40%
Construction	128.67%	91.47%	73.10%	97.16%
Manufacturing	78.96%	96.57%	81.68%	85.54%
Transportation	120.23%	112.45%	60.88%	94.70%
Wholesale Trade	93.35%	83.70%	142.61%	106.19%
Retail Trade	123.32%	113.58%	109.55%	116.70%
FIRE	111.78%	104.62%	109.89%	108.81%
Services	118.47%	97.13%	87.55%	103.33%
Industries, NC	130.67%	105.75%	62.76%	101.37%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 45. Analysis of the Number of Minority-Owned Firms Without Employees for U.S. and Michigan by Minority Group and Industry Division: 1987. (number)

	AAAIOM	Black	Hispanic	TOTAL
United States	280,254	353,350	339,465	973,069
(Percent - TOTAL)	28.80	36.31	34.89	100.00
Agriculture	11,695	5,928	13,791	31,414
(Percent - TOTAL)	37.23	18.87	43.90	100.00
Construction	12,058	25,682	40,799	78,539
(Percent - TOTAL)	15.35	32.70	51.95	100.00
Manufacturing	7,183	5,392	7,330	19,905
(Percent - TOTAL)	36.09	27.09	36.82	100.00
Transportation	11,542	31,971	22,966	66,479
(Percent - TOTAL)	17.36	48.09	34.55	100.00
Wholesale Trade	8,299	4,263	7,845	20,407
(Percent - TOTAL)	40.67	20.89	38.44	100.00
Retail Trade	53,615	51,936	49,563	155,114
(Percent - TOTAL)	34.56	33.48	31.95	100.00
FIRE	25,282	24,475	19,870	69,627
(Percent - TOTAL)	36.31	35.15	28.54	100.00
Services	133,697	179,564	154,622	467,903
(Percent - TOTAL)	28.57	38.38	33.05	100.00
Industries, NC	16,883	24,119	22,679	63,681
(Percent - TOTAL)	26.51	37.87	35.61	100.00
Michigan	3,285	11,467	2,190	16,942
(Percent - TOTAL)	19.39	67.68	12.93	100.00
Agriculture	49	131	54	234
(Percent - TOTAL MI)	20.94	55.98	23.08	100.00
Construction	73	612	233	918
(Percent - TOTAL)	7.95	66.67	25.38	100.00
Manufacturing	71	100	47	218
(Percent - TOTAL)	32.57	45.87	21.56	100.00
Transportation	107	794	101	1,002
(Percent - TOTAL)	10.68	79.24	10.08	100.00
Wholesale Trade	87	136	25	248
(Percent - TOTAL)	35.08	54.84	10.08	100.00
Retail Trade	528	1,728	314	2,570
(Percent - TOTAL)	20.54	67.24	12.22	100.00
FIRE	187	843	120	1,150
(Percent - TOTAL)	16.26	73.30	10.43	100.00
Services	1,945	6,263	1,155	9,363
(Percent - TOTAL)	20.77	66.89	12.34	100.00
Industries, NC	238	860	141	1,239
(Percent - TOTAL)	19.21	69.41	11.38	100.00
(MI/USA) Percent	1.17%	3.25%	0.65%	1.74%
Agriculture	0.42%	2.21%	0.39%	0.74%
Construction	0.61%	2.38%	0.57%	1.17%
Manufacturing	0.99%	1.85%	0.64%	1.10%
Transportation	0.93%	2.48%	0.44%	1.51%
Wholesale Trade	1.05%	3.19%	0.32%	1.22%
Retail Trade	0.98%	3.33%	0.63%	1.66%
FIRE	0.74%	3.44%	0.60%	1.65%
Services	1.45%	3.49%	0.75%	2.00%
Industries, NC	1.41%	3.57%	0.62%	1.95%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 46. Comparison of Sales & Receipts for Minority-Owned Firms With Employees to Sales & Receipts for all Minority-Owned Firms for U.S. and Michigan by Minority Group and Industry Division: 1987.
(Percent)

	AAAIOM	Black	Hispanic	AVERAGE
United States	73.76	71.50	71.69	72.32
(Percent - TOTAL)	102.00	98.87	99.13	100.00
Agriculture	51.96	70.27	68.73	63.65
(Percent - TOTAL)	81.63	110.39	107.98	100.00
Construction	69.58	76.75	76.95	74.43
(Percent - TOTAL)	93.49	103.12	103.39	100.00
Manufacturing	90.67	90.62	90.22	90.50
(Percent - TOTAL)	100.18	100.13	99.69	100.00
Transportation	61.92	49.96	52.53	54.80
(Percent - TOTAL)	112.99	91.16	95.85	100.00
Wholesale Trade	79.61	88.11	81.45	83.06
(Percent - TOTAL)	95.85	106.08	98.07	100.00
Retail Trade	79.68	82.54	79.75	80.66
(Percent - TOTAL)	98.79	102.34	98.88	100.00
FIRE	42.70	57.74	50.20	50.21
(Percent - TOTAL)	85.04	114.99	99.97	100.00
Services	70.29	63.53	62.57	65.46
(Percent - TOTAL)	107.37	97.05	95.58	100.00
Industries, NC	34.45	30.06	34.01	32.84
(Percent - TOTAL)	104.90	91.53	103.56	100.00
Michigan	77.37	74.80	69.61	73.93
(Percent - TOTAL)	104.66	101.18	94.16	100.00
Agriculture	47.80	61.46	72.21	60.49
(Percent - TOTAL MI)	79.02	101.60	119.38	100.00
Construction	78.51	69.56	59.82	69.30
(Percent - TOTAL)	113.30	100.38	86.32	100.00
Manufacturing	86.14	95.71	85.18	89.01
(Percent - TOTAL)	96.78	107.53	95.70	100.00
Transportation	78.49	52.37	27.22	52.69
(Percent - TOTAL)	148.96	99.39	51.66	100.00
Wholesale Trade	70.87	83.53	64.81	73.07
(Percent - TOTAL)	96.99	114.32	88.70	100.00
Retail Trade	85.11	89.83	83.69	86.21
(Percent - TOTAL)	98.72	104.20	97.08	100.00
FIRE	50.10	48.28	48.92	49.10
(Percent - TOTAL)	102.04	98.33	99.63	100.00
Services	75.39	57.82	65.82	66.34
(Percent - TOTAL)	113.64	87.15	99.21	100.00
Industries, NC	34.83	32.90	23.12	30.28
(Percent - TOTAL)	115.01	108.64	76.35	100.00
(MI/USA) Percent	104.89%	104.62%	97.10%	102.23%
Agriculture	91.99%	87.46%	105.06%	95.03%
Construction	112.83%	90.63%	77.74%	93.11%
Manufacturing	95.00%	105.62%	94.41%	98.35%
Transportation	126.76%	104.82%	51.82%	96.15%
Wholesale Trade	89.02%	94.80%	79.57%	87.98%
Retail Trade	106.81%	108.83%	104.94%	106.89%
FIRE	117.33%	83.62%	97.45%	97.78%
Services	107.26%	91.01%	105.19%	101.34%
Industries, NC	101.10%	109.45%	67.98%	92.21%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 47: Comparison of the Number of Minority-Owned Firms Without Employees to The Number of all Minority-Owned Firms for U.S. and Michigan by Minority Group and Industry Division: 1987.
(percent)

	AAA/OM	Black	Hispanic	AVERAGE
United States	74.39	83.30	80.37	79.35
(Percent - TOTAL)	93.75	104.97	101.28	100.00
Agriculture	84.42	77.61	80.21	80.75
(Percent - TOTAL)	104.55	96.12	99.34	100.00
Construction	74.33	69.86	73.49	72.56
(Percent - TOTAL)	102.44	96.28	101.28	100.00
Manufacturing	65.11	67.37	66.10	66.19
(Percent - TOTAL)	98.36	101.78	99.86	100.00
Transportation	89.77	86.51	85.20	87.16
(Percent - TOTAL)	102.99	99.25	97.75	100.00
Wholesale Trade	75.35	77.24	77.26	76.62
(Percent - TOTAL)	98.35	100.81	100.84	100.00
Retail Trade	58.37	78.42	70.89	69.23
(Percent - TOTAL)	84.32	113.28	102.40	100.00
FIRE	90.58	90.69	89.89	90.39
(Percent - TOTAL)	100.21	100.34	99.45	100.00
Services	77.31	85.70	83.86	82.29
(Percent - TOTAL)	93.95	104.14	101.91	100.00
Industries, NC	88.75	90.95	90.44	90.05
(Percent - TOTAL)	98.56	101.00	100.44	100.00
Michigan	69.47	83.65	82.52	78.55
(Percent - TOTAL)	88.44	106.50	105.06	100.00
Agriculture	90.74	78.92	88.52	86.06
(Percent - TOTAL MI)	105.44	91.70	102.86	100.00
Construction	66.97	72.43	80.62	73.34
(Percent - TOTAL)	91.31	98.76	109.93	100.00
Manufacturing	72.45	68.49	72.31	71.08
(Percent - TOTAL)	101.92	96.35	101.73	100.00
Transportation	87.70	84.83	90.99	87.84
(Percent - TOTAL)	99.84	96.57	103.59	100.00
Wholesale Trade	76.99	80.95	67.57	75.17
(Percent - TOTAL)	102.42	107.69	89.89	100.00
Retail Trade	48.66	75.49	68.11	64.09
(Percent - TOTAL)	75.93	117.79	106.28	100.00
FIRE	89.47	90.26	88.89	89.54
(Percent - TOTAL)	99.92	100.80	99.27	100.00
Services	73.12	86.11	85.87	81.70
(Percent - TOTAL)	89.50	105.40	105.10	100.00
Industries, NC	85.30	90.43	94.00	89.91
(Percent - TOTAL)	94.87	100.58	104.55	100.00
(MI/USA) Percent	93.39%	100.42%	102.68%	98.98%
Agriculture	107.49%	101.69%	110.36%	106.58%
Construction	90.10%	103.68%	109.70%	101.07%
Manufacturing	111.27%	101.66%	109.39%	107.39%
Transportation	97.69%	98.06%	106.80%	100.78%
Wholesale Trade	102.18%	104.80%	87.46%	98.11%
Retail Trade	83.36%	96.26%	96.08%	92.58%
FIRE	98.77%	99.53%	98.89%	99.06%
Services	94.58%	100.48%	102.40%	99.28%
Industries, NC	96.11%	99.43%	103.94%	99.85%

Source: U.S. Department of Commerce, Bureau of the Census, Survey of Minority-Owned Business Enterprises, 1987.

Table 48. Annual Growth Rates for Selected Variables of Women-Owned Firms for U.S. and Michigan: 1987 and 1982

		Firms with Paid Employees									
All Firms		(2)	(3)	(5)	(6)	(9)	(10)	(11)	(12)		
		Sales & Receipts	Sales & Receipts per Firm	Sales & Receipts	Sales & Receipts per Firm	Sales & Receipts per Employee	Annual Payroll (\$,000)	Annual Payroll per Firm (\$,000)	Annual Payroll per Employee (\$,000)	Annual Payroll per Firm (\$,000)	Annual Payroll per Employee (\$,000)
1987											
United States		278,138,117	67.595	224,006,218	362.354	72.198	40,884,633	66.135	13.177		
Michigan		7,889,112	58.892	6,375,374	343.408	68.898	1,187,941	63.988	12.838		
1982											
United States		98,291,513	37.622	65,347,449	209.674	48.242	11,156,389	35.796	8.236		
Michigan		2,789,692	32.016	1,873,957	178.353	43.817	330,251	31.432	7.722		
Nominal Annual Growth Rates											
United States		23.13	12.43	27.94	11.56	8.40	29.66	13.06	9.86		
Michigan		23.11	12.96	27.75	14.00	9.47	29.18	15.28	10.7		
Real Annual Growth Rates											
United States		9.53	-1.17	14.34	-2.04	-5.20	16.06	-0.54	-3.74		
Michigan		9.51	-0.64	14.15	0.40	-4.13	15.58	1.68	-2.90		

Source: Table A25.

Table 49. Analysis for Women-Owned Firms for the US and Michigan, 1987 and 1982

IC	All Firms										Firms with Paid Employees				Comparisons			
	(1) Firms (number)	(2) Sales & Receipts (\$ 000)	(3) Sales & Receipts per Firm (\$ 000)	(4) Firms (number)	(5) Sales & Receipts (\$ 000)	(6) Sales & Receipts per Firm (\$ 000)	(7) Employees (number)	(8) Employees per Firm (number)	(9) Sales & Receipts per Employee (\$ 000)	(10) Annual Payroll (\$ 000)	(11) Annual Payroll per Firm (\$ 000)	(12) Annual Payroll per Employee (\$ 000)	(13) Percent Firms w/ Employ. All Firms (percent)	(14) Firms without Employees (number)	(15) Percent Sales Firms w/ Employ. All Firms (percent)	(16) Percent Firms Without Employ. All Firms (percent)		
	1987																	
United States	4,114,787	278,138,117	67,595	618,198	224,006,216	362,354	3,102,865	72,198	40,884,833	68,135	13,177	15.02	3,498,559	80.54	84.98			
Michigan	133,958	7,889,112	58,992	18,585	8,375,374	343,408	92,533	68,898	1,187,941	63,988	12,838	13.86	115,393	80.81	86.14			
(M/USA) Percent	3.26%	2.84%	87.13%	3.00%	2.85%	94.77%	2.98%	95.43%	2.91%	96.75%	97.43%	92.25%	3.30%	100.34%	101.37%			
	1982																	
United States	2,612,621	98,291,513	37,822	311,682	65,347,449	209,874	1,354,588	435	48,242	11,156,389	8,238	11.93	2,300,959	86.48	88.07			
Michigan	87,133	2,789,692	32,018	10,507	1,873,957	178,353	42,768	407	330,251	31,432	7,722	12.08	76,826	87.17	87.94			
(M/USA) Percent	3.34%	2.84%	85.10%	3.37%	2.87%	85.08%	3.16%	93.85%	2.95%	87.51%	93.78%	101.08%	3.33%	101.04%	99.86%			
Annual Growth Rates																		
United States	9.51%	23.13%	12.43%	14.85%	27.94%	11.56%	18.03%	8.40%	29.88%	13.06%	9.88%	4.72%	8.73%	3.91%	-0.71%			
Michigan	8.98%	23.11%	12.96%	12.08%	27.75%	14.00%	16.59%	9.47%	29.18%	16.28%	10.79%	2.82%	8.53%	3.77%	-0.41%			

Source: 1. Columns (1, 2, 4, 5, 7, 10) US Department of Commerce, Bureau of Census, Women-Owned Businesses, 1987.

2. Other columns generated by the authors.

Table 50. Analysis for Women-Owned Firms by Industry Division for U.S. and Michigan: 1987

	All Firms										Firms with Paid Employees				Comparators			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
	Firms (number)	Sales & Receipts (\$ 000)	Sales & Receipts per Firm (\$ 000)	Firms (number)	Sales & Receipts (\$ 000)	Sales & Receipts per Firm (\$ 000)	Employees (number)	Employees per Firm (number)	Sales & Receipts per Employee (\$ 000)	Annual Payroll (\$ 000)	Annual Payroll per Firm (\$ 000)	Annual Payroll per Employee (\$ 000)	Percent Firms w. Employees All Firms (percent)	Firms without Employees (number)	Percent Sales Firms w. Employ. All Firms (percent)	Percent Firms Without Employ. All Firms (percent)		
United States	4,114,787	278,138,117	67,595	618,198	224,008,218	382,354	3,102,885	5.02	72,188	40,884,833	86,135	13,177	15.02	3,496,599	80.54	84.06		
Agriculture	74,399	3,865,840	51,972	11,319	2,719,462	240,256	38,661	3.24	74,138	569,865	50,348	15,538	15.21	63,060	70.33	84.79		
Construction	94,308	20,302,124	215,275	36,178	17,832,438	492,908	160,338	4.98	98,983	3,985,259	110,157	22,099	36.38	58,130	87.84	81.84		
Manufacturing	93,980	30,914,989	329,913	28,989	29,933,879	1,109,114	363,958	13.48	82,250	8,949,883	257,511	19,097	28.72	86,871	86.83	71.28		
Transportation	79,788	10,938,278	137,101	19,083	9,468,317	497,213	106,388	5.58	89,186	1,798,272	94,234	18,903	23.92	80,885	86.78	76.06		
Wholesale Trade	82,513	42,804,558	518,761	22,891	40,324,930	1,777,133	187,833	8.28	214,685	4,068,924	179,319	21,862	27.50	59,522	94.21	72.50		
Retail Trade	798,692	85,417,525	108,947	199,302	74,424,387	373,425	1,090,697	5.47	85,238	9,784,491	48,993	9,953	24.95	599,390	87.13	75.06		
FINI	437,360	17,833,402	40,775	36,741	9,328,301	253,839	109,312	2.98	85,318	1,880,870	50,840	17,021	8.40	400,619	52.30	91.80		
Services	2,269,028	61,123,430	28,938	253,278	38,870,289	152,880	1,015,871	4.01	38,082	11,624,739	45,998	11,442	11.18	2,018,752	83.27	88.84		
Industries, NC	184,758	4,940,071	28,738	12,819	1,288,237	101,929	11,527	0.91	111,585	282,550	20,808	22,777	6.83	172,140	26.04	93.17		
Michigan	133,958	7,889,112	58,892	18,585	6,375,374	343,408	92,533	4.98	68,698	1,187,941	83,986	12,838	13.95	115,393	80.81	88.14		
Agriculture	1,847	59,882	36,358	275	44,022	159,500	883	2.47	84,454	9,511	34,460	13,925	16.76	1,371	73.51	83.24		
Construction	2,899	435,280	161,267	984	380,938	387,132	3,775	3.84	100,911	93,910	95,437	24,877	36.46	1,715	87.52	83.54		
Manufacturing	2,863	1,335,485	447,599	786	1,306,878	1,682,638	13,113	18.88	99,547	315,803	401,785	24,083	26.35	2,197	97.84	73.65		
Transportation	2,250	443,645	197,176	478	405,599	850,828	1,988	4.12	208,805	34,275	71,705	17,415	21.24	1,772	91.85	78.78		
Wholesale Trade	2,298	735,729	320,161	508	574,921	1,328,585	3,116	8.14	218,480	90,059	177,281	28,884	22.11	1,790	91.74	77.69		
Retail Trade	28,080	2,732,888	97,394	6,465	2,388,072	369,018	38,773	5.89	84,887	308,798	47,445	8,343	23.04	21,594	87.31	76.96		
FINI	12,128	400,082	32,898	817	184,358	201,170	1,913	2.34	85,915	31,432	38,472	15,431	6.74	11,311	41.08	89.26		
Services	75,528	1,891,741	21,504	7,931	979,513	125,081	30,870	3.94	31,730	300,887	38,423	9,747	10.37	87,897	80.53	95.63		
Industries, NC	8,365	114,420	17,976	419	32,277	77,033	320	0.76	109,888	5,288	12,588	18,468	8.58	5,948	28.21	93.42		

Table 50. Analysis for Women-Owned Firms by Industry Division for US and Michigan, 1987

	Firms with Paid Employees										Comparisons				
	All Firms					Firms with Paid Employees					Firms without Paid Employees		Firms w/ Employ. Without Employ. All Firms		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Firms (number)	Sales & Receipts (\$ 000)	Sales & Receipts per Firm (\$ 000)	Firms (number)	Sales & Receipts (\$ 000)	Sales & Receipts per Firm (\$ 000)	Employees (number)	Employees per Firm (number)	Sales & Receipts per Employee (\$ 000)	Annual Payroll (\$ 000)	Annual Payroll per Firm (\$ 000)	Annual Payroll per Employee (\$ 000)	Firms v. Employ. All Firms (percent)	Firms without Employees (number)	Percent Firms w/ Employ. All Firms (percent)	Percent Firms Without Employ. All Firms (percent)
(M/ISA) Percent	3.26%	87.13%	3.00%	2.85%	94.77%	2.96%	99.51%	95.43%	2.91%	96.75%	97.43%	92.25%	3.30%	100.34%	101.37%
Agriculture	2.21%	69.96%	2.44%	1.52%	66.39%	1.66%	76.36%	66.94%	1.67%	66.45%	69.83%	110.16%	2.17%	104.63%	98.16%
Construction	2.85%	74.91%	2.72%	2.14%	76.54%	2.09%	76.96%	102.05%	2.36%	89.64%	112.57%	95.04%	2.95%	99.64%	103.00%
Manufacturing	3.17%	136.07%	2.91%	4.37%	149.69%	3.50%	128.72%	121.15%	4.54%	156.03%	126.11%	91.73%	3.26%	101.05%	103.33%
Transportation	2.82%	143.62%	2.50%	4.29%	171.08%	1.85%	73.85%	231.96%	1.91%	76.09%	103.04%	86.80%	2.92%	105.84%	103.52%
Wholesale Trade	2.79%	61.72%	2.24%	1.87%	74.78%	1.66%	74.15%	100.83%	2.21%	96.68%	133.33%	80.39%	2.99%	97.38%	107.44%
Retail Trade	3.51%	91.07%	3.24%	3.21%	96.62%	3.37%	103.92%	95.09%	3.14%	96.55%	93.19%	92.35%	3.60%	100.21%	102.55%
FGK	2.77%	80.90%	2.22%	1.78%	79.25%	1.75%	78.70%	100.70%	1.89%	75.97%	96.53%	80.19%	2.92%	78.55%	101.82%
Services	3.33%	80.20%	3.09%	2.53%	81.92%	3.04%	98.27%	83.36%	2.59%	83.71%	85.19%	92.89%	3.36%	94.69%	100.69%
Industries, NC	3.45%	87.23%	3.32%	2.51%	75.59%	2.78%	83.81%	90.39%	2.01%	60.41%	72.25%	96.38%	3.45%	108.34%	100.27%

Source: 1. Columns (1, 2, 4, 5, 7, 10) US Department of Commerce, Bureau of Census, Women-Owned Businesses, 1987.

2. Other columns generated by the authors.