



*Cabinet for Economic Development*



**Kentucky**

**Women-Owned**

**Businesses**





*Cabinet for Economic Development*

**KENTUCKY WOMEN-OWNED FIRMS 2002**

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## **SUMMARY OF FINDINGS**

### **Survey of Business Owners - Women-Owned Firms: 2002**

#### **United States**

According to the U.S. Census Bureau, nationwide the number of women-owned businesses grew 20% from 1997 to 2002 - two times the national average for all businesses. The Census reports that women owned 6.5 million nonfarm U.S. businesses in 2002, employing 7.1 million persons and generating \$940.8 billion in business revenues. These women-owned firms accounted for 28.2 percent of all nonfarm businesses in the United States, 6.5 percent of their employment and 4.2 percent of their receipts.

Furthermore, the report shows that approximately one-third of all women-owned firms provided health care, social assistance or other services. Wholesale and retail trade accounted for 38 percent of the revenue posted by women-owned businesses.

The 2002 Survey of Business Owners (SBO) defines women-owned businesses as firms in which women own 51 percent or more of the interest or stock of the business. The data in this report was collected as part of the 2002 Economic Census from a large sample of all nonfarm businesses filing 2002 tax forms as individual proprietorships, partnerships, or any type of corporation, and with receipts of \$1,000 or more.

#### **Kentucky**

Ranked nationally by the U.S. Census Bureau, Kentucky placed 38<sup>th</sup> in the percent of businesses owned by women in 2002.

The net change in the number of firms was 11,194 from 1997 to 2002. Females owned 26 percent of all firms in Kentucky with sales and receipts over \$9 billion. Businesses that were equally male/female-owned in 2002 numbered 39,370 – 13 percent of all Kentucky firms. Sales and receipts from these firms totaled over \$8 billion. Female-owned firms outnumbered male-owned firms in the sectors of educational services by 5 percent and health care and social assistance by almost 8 percent.

Retail trade comprised the highest number of firms with approximately 23 percent of firms. Following retail trade in order of number of firms was: other services (except public administration); health care and social assistance; administrative and support and waste management and remediation services; professional, scientific, and technical services; real estate and rental and leasing; construction; accommodation and food services; arts, entertainment, and recreation; transportation and warehousing; educational services; finance and insurance; manufacturing; wholesale trade; information; forestry, fishing and hunting, and agricultural support services; mining; utilities; management of companies and enterprises.

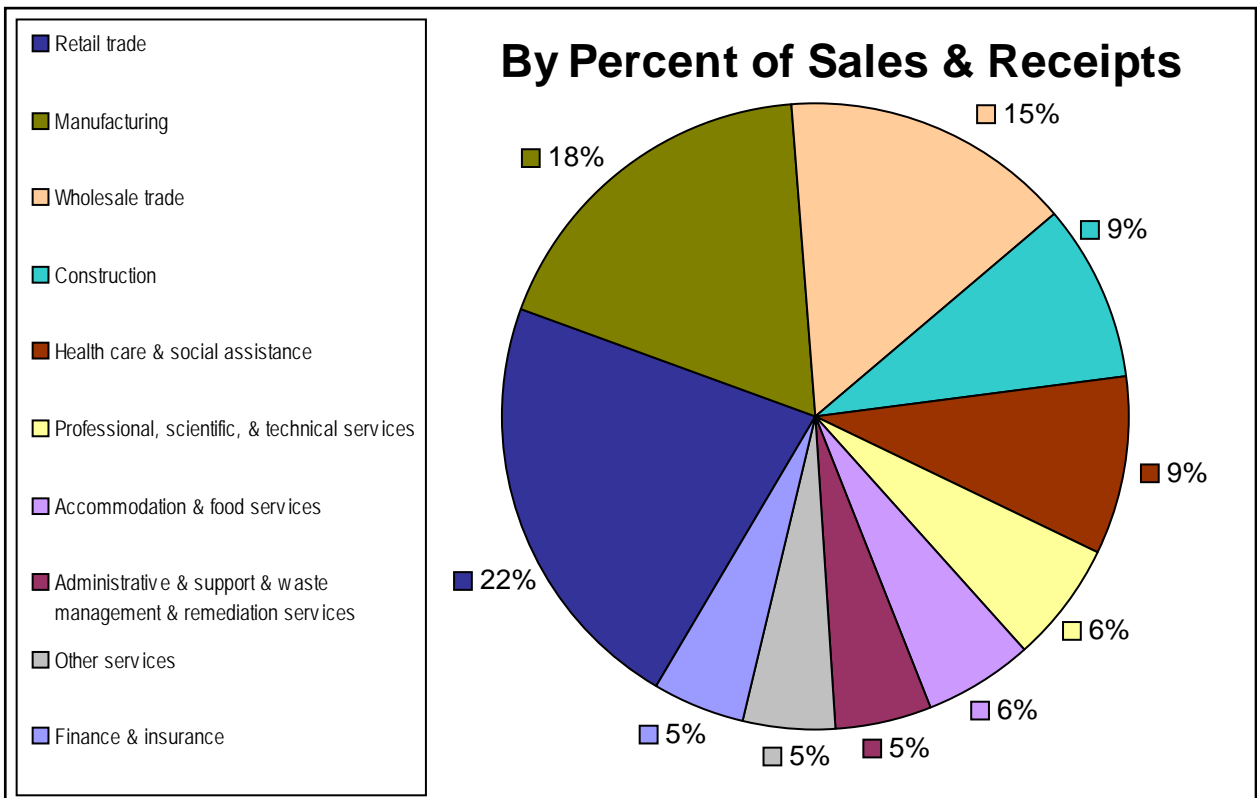
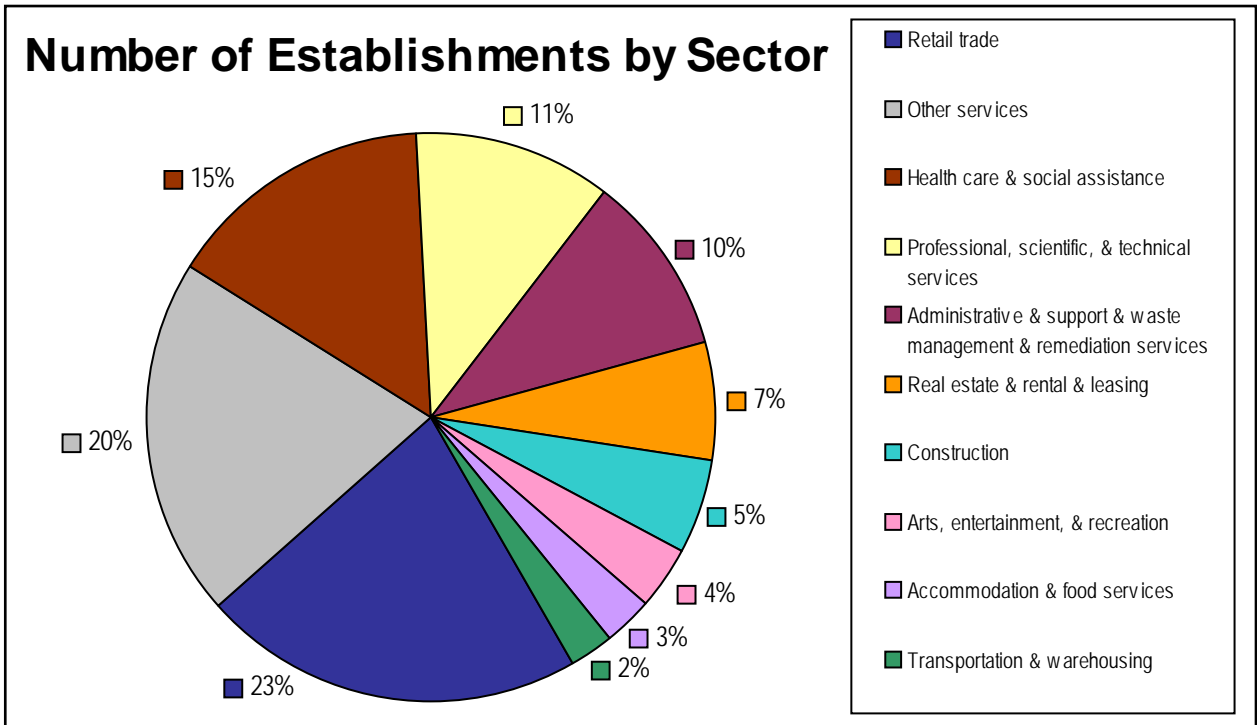
Kentucky women-owned firms with paid employees accounted for 13 percent of the total women-owned firms. These firms employed 84,096 employees, almost 6 percent of the people employed in Kentucky businesses. The largest number of these people were employed in the health care and social assistance sector – almost 16 percent of employees in women-owned businesses. The accommodation and food services sector accounted for 15 percent of employees, followed by retail trade with 12 percent. Following retail trade in order of employment size were: administrative and support and waste management and remediation services; manufacturing; construction; professional, scientific, and technical services; other services (except public administration); wholesale trade; transportation and warehousing; finance and insurance; information; real estate and rental and leasing; educational services; and management of companies and enterprises.

Average sales and receipts per firm for all Kentucky women-owned firms was \$122,489 in 2002 compared to \$944,042 for all Kentucky firms. Women-owned firms with paid employees averaged \$786,654 in sales and receipts compared to an average of \$4,000,748 for all Kentucky firms with paid employees.

For additional information or assistance regarding women-owned businesses in Kentucky, contact:

Small Business Services Division  
Kentucky Cabinet for Economic Development  
23<sup>rd</sup> Floor, Capital Plaza Tower  
500 Mero Street  
Frankfort, KY 40601  
Phone: (800) 626-2250 or (502) 564-2064  
Fax: (502) 564-5932  
<http://www.thinkkentucky.com/kyedc/busstart.asp>

## PERCENT DISTRIBUTION OF WOMEN-OWNED FIRMS



## Kentucky Women-Owned Firms: 2002

Industry	All firms		Firms with paid employees			
	Firms	Sales & Receipts (\$1,000)	Firms	Sales & Receipts (\$1,000)	Employees	Annual Payroll (\$1,000)
<b>Total</b>	<b>77,159</b>	<b>9,451,101</b>	<b>10,314</b>	<b>8,113,549</b>	<b>84,096</b>	<b>1,753,802</b>
Forestry, fishing & hunting, & agricultural support services <sup>1</sup>	602	45,674	S	S	S	S
Mining	198	55,511	13	D	c	D
Utilities	48	D	2	D	a	D
Construction	3,619	763,752	622	668,626	5,812	180,024
Manufacturing	1,237	1,532,445	437	1,516,609	8,449	238,741
Wholesale Trade	1,148	1,258,522	331	1,223,366	3,120	92,701
Retail Trade	15,189	1,855,689	1,883	1,569,147	10,446	169,176
Transportation & warehousing <sup>2</sup>	1,686	246,988	442	203,604	2,737	67,290
Information	694	184,742	118	176,058	1,885	44,910
IFinance and insurance <sup>3</sup>	1,392	392,777	343	367,740	2,299	69,622
Real estate & rental & leasing	4,678	404,899	631	235,633	1,808	38,615
Professional, scientific, & technical services	7,976	512,280	1,129	370,529	5,376	125,544
Management of companies & enterprises	18	20,138	18	20,138	270	9,677
Administrative & support & waste management & remediation services	7,336	415,433	574	339,391	9,800	166,062
Educational services	1,642	55,059	133	44,409	901	17,150
Health care & social assistance	10,706	756,462	1,552	642,283	13,967	289,613
Arts, entertainment, & recreation	2,555	76,971	S	S	S	S
Accommodation and food services	2,041	470,026	1,085	441,060	12,342	130,555
Other services (except public administration) <sup>4</sup>	14,377	398,551	860	186,900	4,054	73,086
Industries not classified	S	D	S	D	a	D

1 Data do not include crop and animal production.

2 Data do not include large certificated passenger carriers that report to the Office of Airline Information, U.S. Department of Transportation. Railroad transportation and U.S. Postal Service are out of scope for the 2002 Economic Census.

3 Data do not include funds, trusts, and other financial vehicles, except real estate investment trusts.

4 Data do not include religious, grant making, civic, professional, and similar organizations and private households.

Note: To maintain confidentiality, the Census Bureau suppresses data to protect the identity of any business or individual. The census results in this table contain non sampling errors.

S = Estimates are suppressed when publication standards are not met, such as, the firm count is less than 3, or the relative standard error of the sales and receipts is 50 percent or more; D = withheld to avoid disclosing data for individual companies; data are included in higher level totals; a = 0 -19 employees.

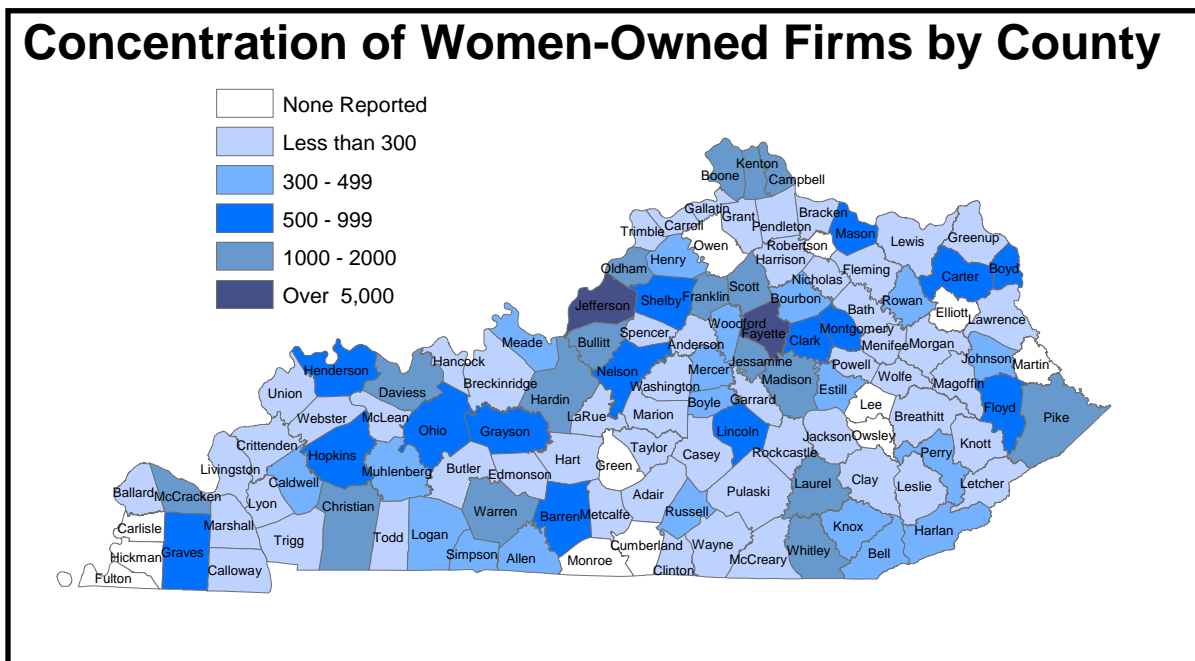
## Kentucky Women-Owned Firms: 2002 By Metropolitan Statistical Area (MSA)

MSA	All firms		Firms with paid employees			
	Firms	Sales & Receipts (\$1,000)	Firms	Sales & Receipts (\$1,000)	Employees	Annual Payroll (\$1,000)
Cincinnati-Middletown, OH-KY-IN	40,009	6,262,939	5,176	5,486,963	48,416	1,269,791
Clarksville, TN-KY	3,695	433,943	462	370,944	4,227	69,387
Elizabethtown, KY	1,883	344,731	231	321,197	1,807	41,149
Evansville, IN-KY	6,706	623,076	846	513,895	7,582	140,563
Huntington-Ashland, WV-KY-OH	4,551	507,011	730	437,767	4,972	102,094
Lexington-Fayette, KY	9,681	1,245,734	1,408	1,054,672	9,953	219,190
Louisville, KY-IN	26,569	3,882,696	3,539	3,416,434	32,886	689,817
Owensboro, KY	2,197	165,050	353	124,050	1,927	29,477

Source: U.S. Census Bureau, 2002 Economic Census, Survey of Business Owners, Company Statistics Series, February, 2006.

Selected Places With 100 or More Women-Owned Firms					
Alexandria	S	Harrodsburg	271	Mount Washington	S
Ashland	472	Hartford	163	Murray	S
Barbourville	206	Hazard	327	Newport	S
Bardstown	444	Henderson	701	Nicholasville	560
Benton	187	Highland Heights	120	Owensboro	990
Berea	319	Hillview	196	Paducah	370
Bowling Green	839	Hopkinsville	663	Paris	S
Campbellsville	S	Hurstbourne	203	Pikeville	293
Carrollton	170	Independence	S	Prestonsburg	184
Central City	S	Indian Hills	S	Princeton	252
Cold Spring	S	Jeffersonton	606	Prospect	S
Corbin	449	Lawrenceburg	314	Radcliff	319
Covington	414	Leitchfield	S	Richmond	550
Crescent Springs	187	Lexington-Fayette	5,977	Russellville	S
Cynthiana	S	London	389	St. Matthews	479
Danville	292	Louisville	5,077	Scottsville	169
Edgewood	190	Lyndon	270	Shelbyville	S
Elizabethtown	481	Madisonville	443	Shepherdsville	174
Erlanger	290	Mayfield	147	Shively	286
Florence	621	Maysville	229	Somerset	274
Fort Thomas	S	Middlesborough	117	Stanford	S
Frankfort	616	Middletown	300	Versailles	S
Franklin	117	Monticello	247	Vine Grove	164
Georgetown	475	Morehead	252	Williamsburg	146
Glasgow	353	Morganfield	S	Winchester	459
Grayson	S	Mount Vernon	108		

Source: U.S. Census Bureau, 2002 Economic Census, Survey of Business Owners, Company Statistics Series, February, 2006.  
**S** = Estimates are suppressed when publication standards are not met, such as, the firm count is less than 3, or the relative standard error of the sales and receipts is 50 percent or more.



### Selected KY Counties With 100 or More Women-Owned Firms: 2002

County	Total Women-Owned Firms		Women-Owned Firms With Paid Employees			
	Firms (number)	Sales & receipts (\$1,000)	Firms (number)	Sales & receipts (\$1,000)	Employees (number)	Annual payroll (\$1,000)
<b>Kentucky</b>	<b>77,159</b>	<b>9,451,101</b>	<b>10,314</b>	<b>8,113,549</b>	<b>84,096</b>	<b>1,753,802</b>
Adair	253	24,304	S	S	S	S
Allen	367	16,714	S	S	S	S
Anderson	S	S	S	S	S	S
Ballard	S	S	S	S	S	S
Barren	588	96,555	90	D	g	D
Bath	192	17,917	S	S	S	S
Bell	356	17,080	75	13,454	433	3,347
Boone	1,983	292,689	267	251,635	2,223	55,604
Bourbon	399	22,164	S	S	S	S
Boyd	896	138,162	192	118,704	866	19,800
Boyle	492	143,368	S	S	S	S
Bracken	S	S	S	S	S	S
Breathitt	216	6,715	S	S	S	S
Breckinridge	S	S	S	S	S	S
Bullitt	1,198	78,238	96	57,798	432	9,376
Butler	105	18,093	S	S	S	S
Caldwell	304	11,759	S	S	S	S
Calloway	S	S	S	S	S	S
Campbell	1,483	188,830	201	160,006	1,837	58,665
Carroll	296	20,504	S	S	S	S
Carter	662	18,986	S	S	S	S
Casey	132	54,433	S	S	S	S
Christian	1,225	162,796	101	151,061	1,565	33,331
Clark	805	50,625	S	S	S	S
Clay	249	20,921	S	S	S	S
Clinton	111	4,988	S	S	S	S
Crittenden	190	18,486	S	S	S	S
Daviess	1,919	137,053	311	99,986	1,482	22,833
Edmonson	156	22,395	S	S	S	S
Estill	318	39,569	22	36,568	342	7,044
Fayette	5,977	973,684	1,003	865,311	7,781	176,158
Fleming	174	8,555	S	S	S	S
Floyd	785	134,257	S	S	S	S
Franklin	1,050	101,962	154	88,792	1,149	21,939
Gallatin	S	S	S	S	S	S
Garrard	140	9,404	S	S	S	S
Grant	240	14,489	S	S	S	S
Graves	861	76,231	40	65,402	297	7,691
Grayson	652	40,413	S	S	S	S

D – withheld to avoid disclosing data for individual companies; data are included in higher totals.

A – 0 – 19 employees; b – 20 – 99; c – 100 – 249; e – 250 – 499; f – 500 – 999.

Source: U.S. Census Bureau, 2002 Economic Census, Survey of Women-Owned Business Enterprises, Company Statistics Series, February 2006.

## Selected KY Counties With 100 or More Women-Owned Firms: 2002

County	Total Women-Owned Firms		Women-Owned Firms With Paid Employees			
	Firms (number)	Sales & receipts (\$1,000)	Firms (number)	Sales & receipts (\$1,000)	Employees (number)	Annual payroll (\$1,000)
Greenup	S	S	S	S	S	S
Hancock	147	11,436	S	S	S	S
Hardin	1,753	333,657	199	311,438	1,717	39,549
Harlan	328	69,952	52	65,881	380	11,487
Harrison	S	D	S	D	b	D
Hart	S	S	S	S	S	S
Henderson	957	71,203	S	S	S	S
Henry	315	52,220	S	S	S	S
Hopkins	791	88,260	S	S	S	S
Jackson	S	S	S	S	S	S
Jefferson	15,503	2,524,588	2,327	2,254,802	24,225	523,250
Jessamine	1,029	111,786	169	85,525	826	21,174
Johnson	393	19,872	S	S	S	S
Kenton	1,841	263,908	405	233,945	3,522	66,143
Knott	S	S	S	S	S	S
Knox	335	37,385	70	30,812	498	9,732
Larue	S	S	S	S	S	S
Laurel	1,473	209,612	134	187,788	1,404	24,015
Lawrence	173	D	S	D	a	D
Leslie	S	S	S	S	S	S
Letcher	251	25,706	S	S	S	S
Lewis	S	S	S	S	S	S
Lincoln	556	29,192	S	S	S	S
Livingston	S	S	S	S	S	S
Logan	413	43,343	43	37,956	1,723	13,622
Lyon	112	33,935	S	D	b	D
McCracken	1,275	224,015	223	199,708	2,107	54,902
McCreary	104	6,592	S	S	S	S
McLean	S	S	S	S	S	S
Madison	1,340	75,244	135	58,422	659	11,829
Magoffin	S	S	S	S	S	S
Marion	271	26,858	27	23,748	198	4,231
Marshall	S	S	S	S	S	S
Mason	535	19,080	S	S	S	S
Meade	449	37,863	S	S	S	S
Menifee	S	S	S	S	S	S
Mercer	321	19,288	59	16,540	150	2,550
Metcalfe	267	42,263	S	D	c	D
Montgomery	682	51,625	37	42,193	337	6,766
Morgan	S	S	S	S	S	S
Muhlenberg	440	29,985	33	27,284	216	4,691

D – withheld to avoid disclosing data for individual companies; data are included in higher totals.

A – 0 – 19 employees; b – 20 – 99; c – 100 – 249; e – 250 – 499; f – 500 – 999.

Source: U.S. Census Bureau, 2002 Economic Census, Survey of Business Owners, February 2006.

## Selected KY Counties With 100 or More Women-Owned Firms: 2002

County	Total Women-Owned Firms		Women-Owned Firms With Paid Employees			
	Firms (number)	Sales & receipts (\$1,000)	Firms (number)	Sales & receipts (\$1,000)	Employees (number)	Annual payroll (\$1,000)
Nelson	974	57,797	S	S	S	S
Nicholas	171	5,149	S	S	S	S
Ohio	627	55,548	39	49,102	405	9,283
Oldham	1,084	89,456	S	S	S	S
Pendleton	154	2,448	S	S	S	S
Perry	481	58,804	S	S	S	S
Pike	1,330	120,007	156	96,408	1,241	26,884
Powell	S	S	S	S	S	S
Pulaski	S	S	S	S	S	S
Rockcastle	209	4,291	S	S	S	S
Rowan	477	44,800	S	S	S	S
Russell	424	34,427	S	S	S	S
Scott	1,000	73,105	S	S	S	S
Shelby	610	115,253	95	106,696	881	24,158
Simpson	310	32,043	73	30,100	450	7,324
Spencer	271	11,793	S	D	c	D
Taylor	S	S	S	S	S	S
Todd	S	S	S	S	S	S
Trigg	S	S	S	S	S	S
Trimble	109	5,628	7	D	b	D
Union	216	18,630	S	S	S	S
Warren	1,692	198,951	293	168,082	2,252	41,972
Washington	S	S	S	S	S	S
Wayne	S	S	S	S	S	S
Webster	183	72,818	56	67,421	515	7,785
Whitley	1,016	185,336	62	171,574	875	24,126
Wolfe	110	6,741	S	S	S	S
Woodford	476	14,370	S	S	S	S

D – withheld to avoid disclosing data for individual companies; data are included in higher totals.

A – 0 – 19 employees; b – 20 – 99; c – 100 – 249; e – 250 – 499; f – 500 – 999.

Source: U.S. Census Bureau, 2002 Economic Census, Survey of Business Owners, Company Statistics Series, February 2006.

### Statistical Note: COMPARABILITY OF THE 1997 AND 2002 SBO DATA

The data presented in the 2002 SBO are based on the 2002 NAICS. Previous data were presented according to the SIC system developed in the 1930s. Due to this change, comparability between census years is limited (see Relationship to Historical Industry Classifications section).

The 2002 SBO covers more of the economy than any previous survey. New for 2002 are data on information, finance and insurance, real estate, and health-care industries. The scope of the census includes virtually all sectors of the economy.

This report was prepared by the Kentucky Cabinet for Economic Development, Office of Research and Information Technology, Division of Research and Site Evaluation.

June 2006