

Minority Business Enterprise Disparity Study

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State of Maryland 2025 MBE Disparity Study



State of Maryland

2025 Minority Business Enterprise Disparity Study

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Project Team

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- Create A Heart Marketing, LLC.
- Rincon and Associates, LLC.
- SkyBase7, LLC.
- Small Planet Works, Inc.
- Walker Benefit Services, LLC.

Acknowledgments

The completion of the State of Maryland Minority Business Enterprise (“MBE”) Disparity Study would not have been possible without the invaluable support, collaboration, and dedication of the State of Maryland. To all who contributed their time, expertise, and support—thank you for your dedication.



About the Project Team

MGT Impact Solutions, LLC. (MGT) primarily serves state, local, and education (“SLED”) agencies, as well as targeted commercial clients as trusted advisors offering specialized solutions to create profound impact for fifty years. Since 1990, MGT has conducted over 250+ disparity and disparity-related studies.

Armand Resource Group, Inc. (ARG) is a nationally certified minority and disadvantaged business enterprise specializing in diversity, equity, and inclusion (“DEI”) compliance consulting. With a strong presence in the transportation, construction, and capital improvement sectors, ARG offers comprehensive services including outreach and recruitment, contract compliance monitoring, forensic investigations, and affirmative action program design. For the disparity study, Armand Resource Group provided assistance to MGT with the subcontracting data collection.

Create A Heart Marketing, LLC. is a nationally certified minority and disadvantaged business enterprise that creates fully automated, highly targeted digital marketing campaigns. Their highly curated content and campaigns help service-based organizations in every industry increase their market reach, awareness, audience engagement and stakeholder support. Create A Heart designed, built, and maintained the disparity study website.

Rincon and Associates, LLC. is a nationally recognized research firm specializing in multicultural market analysis. With over 30 years of experience, they provide cultural and linguistically nuanced research services that help public and private sector clients make informed marketing and policy decisions. Rincon and Associates assisted with conducting the custom census surveys to establish estimates of minority- and/or women-owned firms’ availability.

SkyBase7, LLC. is a nationally certified women and disadvantaged business enterprise that is a national public opinion polling firm that provides advertising, branding, and market research services. Their focus is to provide clients with sound strategies based on factual research and quantifiable results. They offer dynamic strategies that use a multi-generation approach to marketing and media across diverse platforms. SkyBase7 assisted in administering the custom census surveys to establish estimates of the availability of minority- and/or women-owned firms and the qualitative vendor survey of business owners.

Small Planet Works, Inc. is a nationally certified minority and disadvantaged business enterprise that engages and advises public and private clients on managing their projects efficiently; implementing diversity, equity, and inclusion initiatives; providing business coaching for underutilized firms; and ensuring an agency’s contract compliance guidelines are met. Small Planet Works provided support for qualitative data collection for the State of Maryland (State) Minority Business Enterprise disparity study by conducting in-depth interviews with area business owners and representatives.

Walker Benefit Services, LLC. is a nationally certified minority and disadvantaged business enterprise consulting firm that partners with municipal and private sector clients. Their services include wellness program design, benefits communication, and cost containment strategies.



Walker Benefit Services contributed to the disparity study by assisting with focus groups outreach and conducting in-depth interviews with area business owners and representatives.

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Executive Summary

E-1. Introduction

The State of Maryland (State) retained MGT to conduct a disparity study (study) to assess whether minority- and/or women-owned firms within the relevant geographic and product markets ("Maryland Marketplace")¹ face discrimination when engaging in competitive procurement processes for prime contracts, purchase orders, and subcontracts.

The study presents statistical evidence indicative of discrimination towards minority- and/or women-owned firms in the private sector and when contracting for the State's procurements within the marketplace. The results from the qualitative analyses are also consistent with the findings of discrimination towards minority- and/or women-owned firms. The detailed results and conclusions of this study are presented in **Chapters 2** through **8**. This Executive Summary highlights key information across the following sections:

- Defining the Relevant Markets
- Private Sector Analysis
- Credit Market Discrimination
- Utilization Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace
- Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace
- Disparity Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace
- Qualitative Evidence of Discrimination in the State of Maryland Marketplace

Executive Summary Sections

- E.1 Introduction
- E.2 Defining the Relevant Markets
- E.3 Private Sector Analysis
- E.4 Credit Market Discrimination
- E.5 Utilization Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace
- E.6 Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace
- E.7 Disparity Analyses of Minority- and/or Women-owned Firms in the State of Maryland Marketplace
- E.8 Qualitative Evidence of Discrimination in the State of Maryland Marketplace
- E.9 Conclusion

¹ The term Maryland Marketplace refers to the relevant geographic and product market areas in which public procurement activities occur within the State of Maryland. As defined in **Chapter 2, Defining the Relevant Markets** of this disparity study, the geographic market encompasses the locations where the majority of vendors competing for State contracts are based or conduct substantial business. The product market includes the specific categories of goods and services procured by state agencies. This definition serves as the foundational framework for analyzing disparities in contracting opportunities and outcomes among different business groups within the State's procurement system.



Study Scope

The study assessed and identified disparities between vendor availability and utilization in the State of Maryland portfolio of acquired goods and services across the study period of July 1, 2014, through June 30, 2022, representing fiscal years (“FY”) 2015 through 2022. The study analyzed contract awards and expenditures, which were competitively procured during the study period. The study excluded contracts that were exempt from competitive procurement requirements, awarded to non-profit or other governmental organizations, or transactions outside of the study period. The study also examined whether disparity exists within the following procurement categories: Construction, Architecture-Engineering and other Construction-Related Services (“AE-CRS”), Maintenance, Information Technology (“IT”), Services, and Commodities, Supplies and Equipment (“CSE”).

E-2. Defining the Relevant Markets

Defining the relevant geographic and product market areas (“Maryland Marketplace”) is pivotal to establishing the parameters necessary to identify the vendor universe, encompassing the qualitative analysis, availability estimations, and the determination of disparities. MGT employed a principled approach, predominantly relying on the State procurement activity patterns to delineate an appropriate geographic boundary and the products and services the State purchases. This initial step is necessary for the subsequent analyses.

The methodology and data parameters employed by MGT to define the marketplace are detailed in **Chapter 2, Defining the Relevant Markets** in the full report.

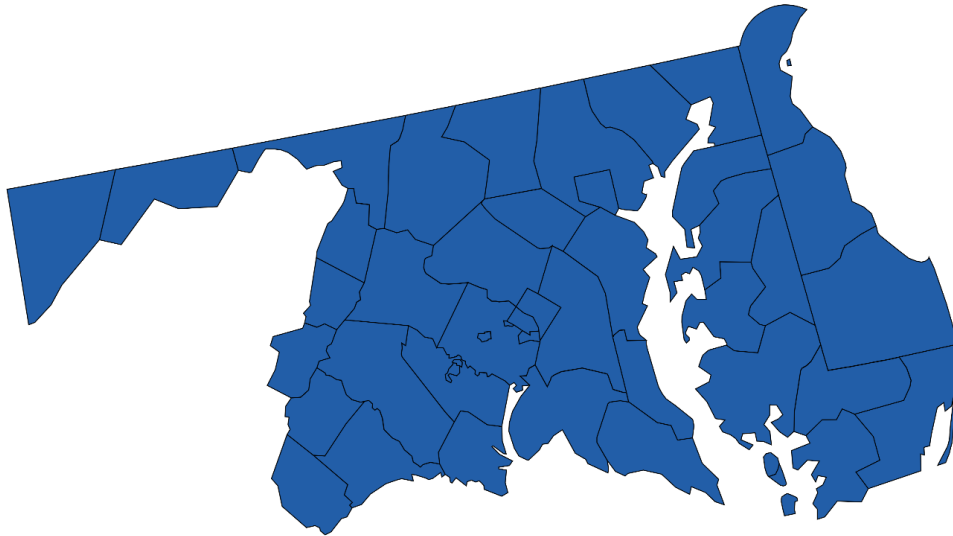
State award and payment data were utilized to define the relevant geographic and product markets for the study, including the procurement activity of prime contractors and subcontractors compiled in a master procurement database. The master procurement database contains information on 21,104 prime contracts or purchase orders and 39,046 subcontracts with an award value of \$36.9 billion and a paid value of \$28.3 billion, respectively. The contracts and subcontracts in the database were categorized into one of the six procurement categories: Construction, AE-CRS, Maintenance, IT, Services, CSE, and further assigned a primary North American Industry Classification System (“NAICS”) Code.

The relevant geographic market area analysis of the State’s procurement activity determined that all counties in Maryland, all counties in Delaware, Washington, D.C., and the Virginia and West Virginia portions of the Washington DC-VA-MD-WV Metropolitan Area represent a majority of the State of Maryland Government procurement activity, with 81.32 percent of awards and 80.76 percent of payments made to vendors within this market area (**Tables 2-5 and 2-6**).

Figure E-1 illustrates the relevant geographic market area.



**Figure E-1,
Maryland State Relevant Geographic Market Area**



Based on the product market area analysis of the State's procurement activity ([Tables 2-7 through 2-12](#)), it was determined that overall, state procurements occur in 258 NAICS Code industry groups, with the following specific category distributions:

- Construction: 176 NAICS Code industry groups
- AE-CRS: 60 NAICS Code industry groups
- Maintenance: 158 NAICS Code industry groups
- IT: 94 NAICS Code industry groups
- Services: 222 NAICS Code industry groups
- CSE: 216 NAICS Code industry groups



E-3. Private Sector Analysis

Chapter 3, Private Sector Analysis provides a comprehensive analysis of whether discrimination exists in the private sector towards minority- and/or female-owned firms in the Maryland Marketplace. The study utilizes data from the 2019–2023 Census American Community Survey (“ACS”) and the Public Use Microdata Sample (“PUMS”) 2022 U.S. Census Annual Business Survey (“ABS”) to assess whether race, ethnicity, and gender-based discrimination persists in business ownership, earnings, and self-employment. Additionally, the nomenclature utilized by the U.S. Census for defining and naming minority- and/or female-owned businesses is utilized in the analysis.

Analysis of Race, Ethnicity, and Gender Effects on Business Ownership and Earnings

Analysis of the U.S. Census PUMS 2019-2023 Data demonstrates that in response to the overarching research question underlying this analysis, marketplace discrimination exists for minority- and/or female-owned firms operating in the private sector within the Maryland Marketplace.

To the more specific research questions:

- Does racial, ethnic, and/or gender status impact individual wages after controlling for differences among business owners?
- Does racial, ethnic, and/or gender status impact business owner earnings after controlling for differences among business owners?
- Are racial, ethnic, and/or gender minority groups less likely than nonminority men to be business owners (i.e., self-employed) after controlling for differences? If so, does race, ethnicity, or gender have a role in the disparity?
- If minorities, females and nonminority males shared similar traits and marketplace “conditions” (i.e., similar “rewards” in terms of capital, wages, earnings, etc.), what would be the effect on self-employment rates by race, ethnicity, and/or gender?
- Do marketplace disparities exist in the private sector for firms owned by minorities or females regarding revenue within industry categories similar to state procurement categories?

Findings from the 2019-2023 PUMS Data indicate that:

- Minority and nonminority female wages were significantly less in 2019-2023 than those of nonminority men, holding all other variables constant.
- Minorities and nonminority females were significantly less likely to be business owners than nonminority men.



- Most minority- and/or female-owned business owners earned significantly less in 2019-2023 than nonminority men business owners, holding all other variables constant.
- Analysis of observed versus expected business ownership rates show that marketplace discrimination impacted these rates. Further, this analysis indicates that holding all factors consistent, race, ethnicity, and gender, play a role in the lower rates of business ownership for minority- and/or female-owned firms.

Private Sector Disparities in Annual Business Survey Census Data

The analysis of the 2022 ABS reveals persistent and pervasive disparities in private sector outcomes for minority- and/or female-owned firms when compared to their nonminority male-owned counterparts, both at the national level and within the Maryland Marketplace. These disparities—manifested across firm revenues, employment, and payroll—are consistent with patterns of discrimination that impede equitable market participation.

In the Maryland Marketplace, minority-owned firms constituted a substantial 47.4 percent of all firms, yet captured only 17.6 percent of total sales and receipts, equating to \$73.0 billion in revenue across 382.6 thousand firms. In contrast, nonminority male-owned firms comprised just 29.9 percent of all firms (241.0 thousand) but secured a dominant 66.7 percent share of receipts, or \$276.1 billion. The resulting disparity index for minority-owned firms stood at a strikingly low 37.2—less than half of the parity benchmark (80)—indicating evidence of discrimination.

Gender-based disparities followed a similar pattern. Female-owned firms made up 42.3 percent of all firms but received only 14.4 percent of receipts, totaling \$59.4 billion. This corresponds to an even lower disparity index of 33.9. Nonminority female-owned firms recorded a disparity index of just 49.3.

Among employer firms, disparities were only marginally attenuated. Minority-owned employer firms represented 30.1 percent of all firms but captured merely 15.9 percent of total receipts (\$61.0 billion). Conversely, nonminority male-owned employer firms, comprising 47.0 percent of all firms, accounted for 68.8 percent of receipts (\$263.2 billion). The disparity index for minority-owned employer firms was 53.0, a figure that continues to signal discrimination in access to business opportunities.

Labor market metrics reinforce these patterns of exclusion. Minority-owned firms employed 338.9 thousand individuals—18.0 percent of the workforce—and paid \$16.2 billion in payroll (17.4 percent). By comparison, nonminority male-owned firms employed 1.2 million workers (64.4 percent) and paid \$60.4 billion in payroll (64.7 percent). These figures yielded payroll disparity indices of 57.8 for minority-owned firms and 65.0 for female-owned firms—both well below parity and indicative of discrimination.

The consistent and substantial underutilization of these firms across multiple economic indicators provides evidence of discrimination. These disparities persist even after controlling for industry or geography. The consistently low disparity indices across ownership, employment, revenue, and payroll metrics support the inference that these firms face discriminatory



outcomes in the private marketplace. The magnitude and consistency of these gaps strongly support the use of race- and gender-conscious remedies in public procurement to address this discrimination.

Private Sector Findings

The previously presented findings provide substantial, statistically significant evidence that minority- and/or female-owned firms face persistent discrimination in the private sector of the Maryland Marketplace. Through rigorous analysis of the 2019-2023 PUMS and the U.S. Census 2022 ABS and data, the private sector analysis has demonstrated that even when controlling for relevant economic and demographic factors, minority- and/or female-owned firms experience lower rates of business formation, revenue generation, and sustainability. These disparities are not merely coincidental; rather, they indicate discriminatory marketplace dynamics that disproportionately impact minority and female entrepreneurs.

The implications of these findings extend beyond statistical evidence. The economic exclusion of minority- and/or female-owned firms undermines broader economic growth, restricts competition, and limits opportunities for wealth creation within historically marginalized communities. The discriminatory disparities in business ownership and earnings also have long-term consequences for intergenerational mobility, economic equity, and the overall competitiveness of Maryland's economy. The underutilization of minority- and/or female-owned firms translates into lost innovation, decreased job creation, and weakened economic resilience—factors that are crucial to sustaining a thriving and competitive marketplace.

These findings underscore the compelling governmental interest in maintaining Maryland's Minority Business Enterprise ("MBE") program as a necessary intervention to address persistent discrimination. Maryland's MBE program serves as a vital corrective mechanism to counterbalance the discrimination that minority- and/or female-owned firms continue to face in private sector contracting. Without such targeted interventions, these disparities would likely increase, perpetuating historical economic inequalities and diminishing the full economic potential of the State of Maryland's economy.

E-4. Credit Market Discrimination

Chapter 4, Credit Market Discrimination, outlines the deliberate and pervasive discriminatory barriers to obtaining credit and capital that minority- and/or women-owned firms face in the U.S. and Maryland. The financing landscape for firm owners in the U.S. is profoundly influenced by race, ethnicity, and gender. The influence of race, ethnicity, and gender is observed across multiple domains, including homeownership and business financing. The history of housing discrimination and segregation continues to impact minority communities in the U.S. From redlining and racial covenants to predatory lending and zoning restrictions, these discriminatory practices create economic disparities for minorities and women and limit generational opportunities for wealth accumulation.

Homeownership is a fundamental asset that plays a significant role in building wealth and establishing financial stability. The lack of homeownership or lower home equity values has implications beyond personal finances and into broader challenges, such as the inability to secure meaningful business collateral.



Pervasive and discriminatory lending practices have created persistent discriminatory barriers that limit the ability of minority-owned and women-owned firms to secure capital and liquidity on terms comparable to those available to nonminority men-owned firms. Empirical research indicates that racial and ethnic discrimination in credit markets results in higher rates of loan denial and elevated interest rates for minority-owned businesses. Blanchflower (2008) provided evidence that minority-owned businesses, particularly those owned by African Americans, face significant discrimination even after controlling for creditworthiness.² Such discriminatory practices have historically limited the access of these business owners to formal financial channels, thereby constraining their ability to invest, expand, and innovate. Similarly, Singh and Nurse (2024) argued that structural racism creates an ecosystem in which African Americans have lower access to essential financial resources and networks.³

Women-owned businesses face a distinct set of discriminatory biases that are also documented in recent qualitative and quantitative studies. Noktes (2022) noted that women-owned businesses are significantly constrained by gendered perceptions within the lending process.⁴ Despite constituting over 40 percent of small business owners, women acquire only about four percent of available venture capital funding annually. These disparities are compounded by the fact that lending officers often harbor gendered assumptions that adversely affect their decision-making processes.⁵ Research indicates that women-owned firms are notably less likely to attract private capital compared to men-owned firms.⁶ This persistent gender discrimination in access to capital not only hampers business growth but also limits the broader economic contributions of women-owned firms.

Comparatively, minority- and/or women-owned businesses face overlapping yet distinct hurdles. While gender discrimination undermines women's ability to secure capital irrespective of racial background, racial and ethnic discrimination introduces an additional layer of disadvantage for minority-owned businesses. Consequently, minority women-owned businesses experience compounded challenges, as they simultaneously contend with discrimination associated with both gender and race. The discriminatory disparities in capital access and lending practices are also evident in government-backed initiatives. For instance, the study by Kickul et al. (2021) on the Paycheck Protection Program ("PPP") highlights that both women-owned and minority-owned businesses received disproportionately less funding relative to other nonminority men-owned businesses, and the average number of jobs retained was also lower for these groups.⁷ The research findings are indicative of discrimination that occurs not only nationwide but also within Maryland. From theoretical models of discrimination to pandemic-era funding disparities, the evidence shows that these businesses face discrimination that impedes their full economic

² David G Blanchflower, "Minority Self-Employment in the United States and the Impact of Affirmative Action Programs," *Annals of Finance* 5, 3–4 (2008): 361–96, <https://doi.org/10.1007/s10436-008-0099-1>. 387).

³ Robert P. Singh and Sara Nurse, "Addressing the Racial Wealth Gap and Structural Racism through Increased African American Entrepreneurship: An Entrepreneurial Ecosystem Perspective," *The Review of African American Political Economy* 52, no. 1 (2024): 57–86. <https://doi.org/10.1177/00346446231226402>.

⁴ Ande Noktes, *The Second Glass Ceiling: Uncovering Barriers to Capital for Women Entrepreneurs in Small Business Lending* (2022), 36–37, <https://doi.org/10.17760/d20531818>.

⁵ Morazzoni, Marta, and Andrea Sy. 2022. "Female Entrepreneurship, Financial Frictions and Capital Misallocation in the US." *Journal of Monetary Economics* 129 (July): 93–118, <https://doi.org/10.1016/j.jmoneco.2022.03.007>; 102.

⁶ Dora Gicheva and Albert N. Link, "Leveraging entrepreneurship through private investments: does gender matter?" *Small Business Economics* 40, no. 2 (2011): 199–210, <https://doi.org/10.1007/s11187-011-9411-y>.

⁷ Jillian Kickul, Mark Griffiths, Cliff Robb, and Lisa Gundry, "All for One? The Paycheck Protection Program Distribution Disparity," *Journal of Entrepreneurship and Public Policy* 10, no. 3 (2021): 323–35, <https://doi.org/10.1108/jepp-03-2021-0027>.

participation. Tackling discrimination requires both acknowledgment of its historical roots, structural reform, and policy designed to reduce the effects of discrimination in capital markets within the Maryland Marketplace.

E-5. Utilization Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace

Chapter 5, **Utilization Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**, evaluates the extent to which minority- and/or women-owned firms have been utilized in the State of Maryland's contracting and procurement activities. Overall, as shown in **Table E-1**, minority- and/or women-owned firms received 22.28 percent of total contract dollars awarded and 20.95 percent of total dollars paid. Nonminority men-owned firms received 77.72 percent of awarded dollars and 79.05 percent of paid dollars.

Table E-0-1.
Utilization Analysis by Business Ownership Classification
All Procurement Categories

Business Ownership Classification	Dollars Awarded		Dollars Paid	
	Dollars (\$)	Percent (%)	Dollars (\$)	Percent (%)
African American-Owned Firms	\$2,558,265,108.17	6.93%	\$1,827,658,732.48	6.45%
Asian-Owned Firms	\$1,937,746,327.90	5.25%	\$1,350,273,987.79	4.77%
Hispanic-Owned Firms	\$1,033,346,587.85	2.80%	\$764,813,348.63	2.70%
Native American-Owned Firms	\$59,663,839.03	0.16%	\$48,968,903.29	0.17%
Total Minority-Owned Firms	\$5,589,021,862.95	15.15%	\$3,991,714,972.19	14.10%
Nonminority Women-Owned Firms	\$2,633,710,687.42	7.14%	\$1,940,464,267.42	6.85%
Total Minority- and/or Women-Owned Firms	\$8,222,732,550.37	22.28%	\$5,932,179,239.62	20.95%
Nonminority Men-Owned Firms	\$28,676,510,588.83	77.72%	\$22,383,322,587.41	79.05%
TOTAL	\$36,899,243,139.20	100.00%	\$28,315,501,827.03	100.00%

Source: **Table 5-1.**



When analyzing by procurement categories ([Tables 5-2](#) through [5-7](#)), 25.66 percent of dollars awarded and 24.49 percent of dollars paid went to minority- and/or women-owned firms in Construction, 33.73 percent of awarded and 30.10 percent of paid dollars in AE-CRS, 16.06 percent of awarded and 15.88 percent of paid dollars in Maintenance; IT had the highest utilization rate among all categories with 36.80 percent awarded and 34.90 percent paid; 16.86 percent of awarded and 15.08 percent of paid dollars went to minority- and/or women-owned firms in Services, and CSE had the lowest utilization with 7.72 percent awarded and 7.20 percent paid. Detailed utilization results by procurement category and 4-digit NAICS Code are provided in [Appendix F, Detailed Utilization, Availability and Disparity Tables by 4-Digit NAICS Codes](#).⁸

E-6. Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace

Chapter 6, Availability of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace, presents the methodology and findings related to the availability of minority- and/or women-owned firms in the State of Maryland Marketplace (“Maryland Marketplace”). MGT calculated availability based on a “custom census” approach. This approach is the most accurate for calculating availability at its most granular level. An in-depth explanation of this approach and its steps is provided in **Chapter 6, Availability of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**. The availability estimates aggregated by all procurement categories are illustrated in [Table E-2. Tables 6-16](#) through [6-21](#) provide the availability estimates for each procurement category analyzed. The estimates indicate that minority- and/or women-owned firms represent 39.80 percent and 40.80 percent of total availability in the Maryland Marketplace (weighted by dollars awarded and paid, respectively).

⁸ See [Appendix E. Master Minority- and/or Women-Owned Firms Directory Source](#).



Table E-0-2.
Estimation of Available Firms, All Procurement Categories

Business Ownership Classification	% Of Available Firms Weighted by Dollars Awarded	% Of Available Firms Weighted by Dollars Paid
African American-Owned Firms	12.49%	13.10%
Asian-Owned Firms	7.28%	7.64%
Hispanic-Owned Firms	5.02%	5.31%
Native American-Owned Firms	1.30%	1.34%
Total Minority-Owned Firms	26.09%	27.39%
Nonminority Women-Owned Firms	13.71%	13.41%
Total Minority- and/or Women-Owned Firms	39.80%	40.80%
Nonminority Men-Owned Firms	60.20%	59.20%

Source: Table 6-15.

Notes: In the context of disparity study availability estimation, industry weights refer to the proportional representation or significance of different industries within the overall market or economy being studied. These weights are used to adjust the availability estimates of minority and/or women-owned firms to reflect their presence and participation in various sectors accurately and are derived from the master procurement database described in **Chapter 2, "Defining the Relevant Markets."** Business Owner Classifications are defined in **Chapter 5, "Utilization of Minority- and/or Women-Owned Firms in State of Maryland Contracting Activity", Section 5.1.1.**



E-7. Disparity Analyses of Minority- and/or Women-owned Firms in the State of Maryland Marketplace

Chapter 7, Disparity Analyses of Minority- and/or Women-owned Firms in the State of Maryland Marketplace, evaluates whether minority- and/or women-owned businesses in Maryland receive a fair share of State contracting opportunities relative to their availability in the marketplace. It integrates findings from utilization data (**Chapter 5, Utilization of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**) and availability estimates (**Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**) to calculate disparity indices and assess statistical significance. The analysis spans the six procurement categories: Construction, AE-CRS, Maintenance, IT, Services, and CSE.

Disparity indices were calculated by comparing the percentage of contract dollars awarded and paid to minority- and/or women-owned firms against their availability in the relevant market. A disparity index of 100 indicates parity; whereas values 80 and below suggest substantial underutilization and are consistent with discrimination. Statistical significance was assessed using t-tests and p-values, with thresholds at 15 percent, 10 percent, and 5 percent confidence levels.

Overall, across all procurement categories, minority- and/or women-owned firms were consistently underutilized with an overall disparity index of 56.0 for awarded dollars and 51.4 for paid dollars. In contrast, nonminority men-owned firms were consistently overutilized (**Tables 7-1 through 7-14**).

Table E-0-3.
Disparity Indices and Significance Testing
for Dollars Awarded:
All Procurement Categories

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	6.93%	12.49%	55.5	Underutilization	¥¥¥
Asian-Owned Firms	5.25%	7.28%	72.1	Underutilization	¥¥¥
Hispanic-Owned Firms	2.80%	5.02%	55.8	Underutilization	¥¥¥
Native American-Owned Firms	0.16%	1.30%	12.3	Underutilization	¥¥¥
Total Minority-Owned Firms	15.15%	26.09%	58.1	Underutilization	¥¥¥
Nonminority Women-Owned Firms	7.14%	13.71%	52.1	Underutilization	¥¥¥
Total Minority- and/or Women-Owned Firms	22.28%	39.80%	56.0	Underutilization	¥¥¥
Nonminority Men-Owned Firms	77.72%	60.20%		Overutilization	¥¥¥

Source: Table 7-1.

Notes:

- (1) "¥" indicates a disparity that is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a ten percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity in the table, which is a disparity index 80.00 and below.

Table E-0-4.
Disparity Indices and Significance Testing
for Dollars Paid:
All Procurement Categories

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	6.45%	13.10%	49.3	Underutilization	¥¥¥
Asian-Owned Firms	4.77%	7.64%	62.5	Underutilization	¥¥¥
Hispanic-Owned Firms	2.70%	5.31%	50.8	Underutilization	¥¥¥
Native American-Owned Firms	0.17%	1.34%	12.7	Underutilization	¥¥¥
Total Minority-Owned Firms	14.10%	27.39%	51.5	Underutilization	¥¥¥
Nonminority Women-Owned Firms	6.85%	13.41%	51.1	Underutilization	¥¥¥
Total Minority- and/or Women-Owned Firms	20.95%	40.80%	51.4	Underutilization	¥¥¥
Nonminority Men-Owned Firms	79.05%	59.20%		Overutilization	¥¥¥

Source: Table 7-8.

Notes:

- (1) "¥" indicates a disparity that is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a ten percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity in the table, which is a disparity index 80.00 and below.



MGT also compared current versus expected availability for minority- and/or women-owned firms (**Tables 7-15** through **7-21**), finding that in all cases analyzed (98 out of 98), expected availability exceeded current availability, indicating that discrimination has suppressed the formation and participation of minority- and/or women-owned firms in the marketplace.

In conclusion, the disparity analysis reveals persistent and statistically significant underutilization of minority- and/or women-owned firms and persistently, statistically significant overutilization of nonminority men-owned firms in Maryland's public contracting. These disparities are not random but reflect discrimination. The findings support the continuation and/or potential expansion of race- and gender-conscious procurement policies to ensure equitable access to state contracting opportunities.

Tables E-5 and **E-6** provide a high-level summary of the disparity findings for the study, categorized by each major procurement area. The summaries are presented using both dollars awarded, and dollars paid respectively.



Table E-0-5.
Disparity Analysis Summary:
Awarded Dollars

Ethnic/Gender Classification	All Procurement Categories	Construction	AE-CRS	Maintenance	IT	Services	CSE
African American-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Asian-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Over</u>	<u>Under</u>	<u>Over</u>	<u>Under</u>	<u>Under</u>
Hispanic-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Over</u>	<u>Under</u>	<u>Under</u>
Native American-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Total Minority-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Over</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Nonminority Women-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Total Minority-and/or Women-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Nonminority Men-Owned Firms	<u>Over</u>	<u>Over</u>	<u>Over</u>	<u>Over</u>	<u>Over</u>	<u>Over</u>	<u>Over</u>

Source: Table 7-22.

Notes:

- (1) Under indicates underutilization.
- (2) Over indicates overutilization.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.
- (4) Underlined indicated statistical significance.



Table E-0-6.
Disparity Analysis Summary:
Dollars Paid

Ethnic/Gender Classification	All Procurement Categories	Construction	AE-CRS	Maintenance	IT	Services	CSE
African American-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Asian-Owned Firms	<u>Under</u>	<u>Under</u>	Over	<u>Under</u>	Over	<u>Under</u>	<u>Under</u>
Hispanic-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	Over	<u>Under</u>	<u>Under</u>
Native American-Owned Firms	<u>Under</u>	Under	Under	Under	Under	Under	Under
Total Minority-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	Under	<u>Under</u>	<u>Under</u>
Nonminority Women-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Total Minority-and/or Women-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Nonminority Men-Owned Firms	Over	Over	Over	Over	Over	Over	Over

Source: Table 7-23.

Notes:

- (1) Under indicates underutilization.
- (2) Over indicates overutilization.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.
- (4) Underlined indicated statistical significance.



E-8. Qualitative Evidence of Discrimination in the State of Maryland Marketplace

Minority- and/or women-owned firms contribute to the economy through innovation, job creation, and industry diversification. These firms encounter various discriminatory barriers in the Maryland Marketplace, including difficulties with prime contractors' behavior, financing, and access to capital and networks. Addressing these issues is important for promoting inclusivity and supporting the growth of minority- and/or women-owned firms in the State.

The findings of this chapter were derived from a series of outreach methods that included conducting a vendor survey, follow-up vendor survey interviews, in-depth interviews with business owners, and focus group discussions with business owners and professional organizations. For example, results from the vendor survey show that minority- and/or women-owned firms reported significantly higher incidences of exclusion from informal networks, price discrimination, bid shopping, double standards, denial of bidding opportunities, and overt workplace harassment compared to nonminority male-owned firms, at rates of two to six times higher. Regression analyses confirmed these disparities remained statistically significant even after controlling for firm size, owner education, and other capacity related factors.

In conducting qualitative interviews and focus group discussions, minority- and/or women-owned business owners and representatives described examples ranging from overt hostility—such as derogatory remarks, profanity, and retaliation—to more subtle forms of discrimination, including being overlooked for good business ratings, receiving delayed payments, or facing disproportionate hurdles.

Other minority- and/or women-owned firms shared examples of discriminatory barriers that resulted in them being held to higher standards than their nonminority counterparts, including increased scrutiny and qualification requirements, perceptions of competence or risk, or less access to networks for business relationship building.

Minority- and/or women-owned firms report that good old boy and informal networks in the industry favor established, nonminority-owned businesses. These networks, built on long-standing relationships, are hard for new or smaller firms to access. Excluded from these critical connections, minority- and/or women-owned businesses struggle to secure contracts and build the relationships needed for growth.

Additionally, minority- and/or women-owned firms shared experiences of discriminatory barriers rooted in race, ethnicity, and/or gender throughout the process of identifying and pursuing bid and contract opportunities in the Maryland Marketplace. This resulted in deepening inequities in economic opportunity and representation within the broader marketplace for these firms.

Findings in this chapter also highlight how prime contractors may sometimes include minority- or women-owned firms that are subcontractors on project rosters primarily to meet diversity participation goals set by funding agencies or regulatory bodies. Minority- and/or women-owned firms face discrimination from prime contractors, which hinders their success. These firms often find themselves added to contracts only to be dropped later, as prime contractors may use their credentials just to meet MBE requirements during the bidding process.



Whereas other minority- and/or women-owned business owners shared examples where either they or their employees often received limited access to employment and training opportunities, which they attribute these barriers to discrimination related to race, ethnicity, or gender. These discriminatory barriers hinder these firms' ability to succeed and compete in the Maryland Marketplace. Access to capital remains one of the most significant discriminatory barriers that minority- and/or women-owned firms face in their efforts to grow and compete⁹ in the Maryland Marketplace. Many businesses reported discrimination due to their race, ethnicity, or gender in securing the financing they need to expand or take on larger projects. Minority- and/or women-owned firms may find banks less willing to extend credit due to historical biases, perceived risks, or a lack of established business history. This makes it difficult for these firms to meet financial requirements for success in public and private contracts.

This lack of access to capital also makes it harder for minority- and/or women-owned firms to invest in the infrastructure, technology, and training that would help them compete effectively with larger, well-established firms. Moreover, the inability to secure bonding can prevent minority- and/or women-owned firms from bidding on projects that require performance or payment bonds, further limiting their opportunities to participate in large dollar value projects and grow their businesses.

Racial, ethnic, and gender discrimination significantly hinders the growth and sustainability of minority- and women-owned firms. Discriminatory behavior by prime contractors, limited access to capital, and exclusion from influential networks restrict these firms' opportunities and resources. Such discriminatory barriers perpetuate inequities and undermine broader efforts towards addressing discrimination.

E-9. Conclusion

This study presents statistical evidence of discrimination against minority- and/or women-owned firms, both in the private marketplace and in state procurement contracting within the Maryland Marketplace. Analyses of U.S. Census and State procurement data demonstrate continued underutilization of these firms. Minority- and/or women-owned firms were shown to earn less, form businesses at lower rates, and capture disproportionately fewer contract dollars relative to their availability in the marketplace.

Disparity indices across revenue, employment, payroll, and contract awards consistently fell well below parity thresholds, indicating discrimination that hinders equitable participation compared to non-minority men-owned firms. Additionally, discriminatory lending practices have created persistent discriminatory barriers in the State for minority- and/or women-owned firms. The literature review on credit markets is indicative of discrimination that occurs not only nationwide but also within the State of Maryland.

⁹ Robert W. Fairlie and Alicia M. Robb, *Race and Entrepreneurial Success: Black-, Asian-, and White-Owned Businesses in the United States* (MIT Press, 2008); Alicia M. Robb, *Access to Capital among Young Firms, Minority-Owned Firms, Women-Owned Firms, and High-Tech Firms* (Washington, DC: U.S. Small Business Administration, Office of Advocacy, 2013), <https://advocacy.sba.gov/2013/04/01/access-to-capital-among-young-firms-minority-owned-firms-women-owned-firms-and-high-tech-firms>; NERA Economic Consulting, *Business Disparities in the Maryland Market Area* (Prepared for the Maryland Department of Transportation, 2017).



The study's qualitative findings reinforce the statistical analyses, illustrating lived experiences of discrimination. Minority- and/or women-owned firms reported experiencing several discriminatory practices based on their race, ethnicity, or gender, including harassment, retaliation, double standards, exclusion from good old boy/informal networks, inequitable business development and start up processes, price discrimination, unfair supplier and subcontractor practices, biased lending and capital processes, limited access to employment and training, and being dropped from contracts. These accounts of overt hostility, heightened scrutiny, and superficial inclusion by prime contractors further underscore evidence of discrimination.

Collectively, the quantitative and qualitative findings confirm that minority- and/or women-owned firms continue to face discrimination that restricts economic opportunity. The findings in this study underscore the need, and the evidentiary basis, to maintain Maryland's MBE program as a necessary intervention to address persistent discrimination.

Chapter 1: Introduction

1.1 Introduction

The State of Maryland (State) retained MGT to conduct a disparity study (study) to assess whether minority- and/or women-owned firms within the relevant geographic and product markets (marketplace) face discrimination when engaging in competitive procurement processes for prime contracts, purchase, orders and subcontracts.



Chapter Sections

- 1.1 Introduction
- 1.2 Report Organization

The study presents statistical evidence of discrimination towards minority- and/or women-owned firms in the private sector and when contracting for the State's procurements within the Maryland Marketplace. The results from the qualitative analyses are also consistent with the finding of discrimination towards minority- and/or women-owned firms.

The study period includes procurement activity from July 1, 2014, through June 30, 2022, representing fiscal years ("FY") 2015 through 2022, in the Construction, AE-CRS, Maintenance, IT, Services, and CSE procurement categories. It presents a rigorous, data-driven examination of the extent to which minority- and/or women-owned firms participate in state contracting and procurement. Grounded in a clearly defined geographic and product market—spanning Maryland, Delaware, Washington D.C., and parts of Virginia and West Virginia—the study analyzes \$36.9 billion in contract awards and \$28.3 billion in payments across six procurement categories. It reveals that while minority- and/or women-owned firms represent approximately 40 percent of the vendor pool, their actual utilization falls significantly short, with only 22.28 percent of awarded dollars and 20.95 percent of paid dollars going to these firms.¹⁰ Disparity indices calculated by comparing utilization to availability confirm statistically significant gaps, reinforcing the presence of discriminatory barriers. These disparities are further compounded by pervasive and discriminatory lending practices which have created persistent discriminatory barriers that limit the ability of minority-owned and women-owned firms to secure capital and liquidity on terms comparable to those available to nonminority men-owned firms. Redlining, racial covenants, creditworthiness bias, and foreclosure practices have contributed to economic inequalities and limited opportunities for minorities and women to build generational wealth. The study also highlights that capacity measures such as firm age and revenue, often used to justify disparities, are shaped by discriminatory conditions and should not be used to discount availability. Together, these findings underscore the impact of discrimination and support the continued need for procurement policies to remedy discrimination observed in the Maryland Marketplace.

¹⁰ Throughout the study, numerical values were rounded to one or two decimal places, consistent with the precision of the original data source. Accordingly, replicating calculations using rounded figures may yield slight variations from results presented in the Study.



1.2 Report Organization

The full study report consists of the following:

EXECUTIVE SUMMARY	The executive summary presents a brief synopsis of key information and highlights from each of Chapters 2 through 8 .
CHAPTER 1	INTRODUCTION Chapter 1 provides an introduction, an overview of the approach and organization of the study.
CHAPTER 2	DEFINING THE RELEVANT MARKETS Chapter 2 presents the methodology used to determine the State's relevant geographic and product market areas (marketplace).
CHAPTER 3	PRIVATE SECTOR ANALYSIS Chapter 3 provides an analysis of the discriminatory disparities in the private sector and the effect on minority- and/or women-owned firms. This private sector analysis demonstrates why remedial measures are necessary to ensure the State does not become a passive participant in private sector discrimination.
CHAPTER 4	CREDIT MARKET DISCRIMINATION Chapter 4 explores discrimination faced by minorities and women in accessing loans, a key factor influencing business growth and participation in public contracting. It documents historic and ongoing discrimination, including redlining, biased credit scoring, generational wealth gaps, and pandemic-era funding disparities.
CHAPTER 5	UTILIZATION ANALYSES OF MINORITY- AND/OR WOMEN-OWNED FIRMS IN THE STATE OF MARYLAND MARKETPLACE Chapter 5 presents the analyses of vendor utilization by the State for the procurement of Construction, AE-CRS, Maintenance, IT, Services, and CSE for awarded and paid dollars.
CHAPTER 6	AVAILABILITY ANALYSES OF MINORITY- AND/OR WOMEN-OWNED FIRMS IN THE STATE OF MARYLAND MARKETPLACE Chapter 6 , by using a "custom census" approach, this chapter estimates the availability of minority- and/or women-owned firms across procurement categories.
CHAPTER 7	DISPARITY ANALYSES OF MINORITY- AND/OR WOMEN-OWNED FIRMS IN THE STATE OF MARYLAND MARKETPLACE Chapter 7 compares utilization to availability; this chapter quantifies disparities using disparity indices. Indices 80 and below indicate substantial underutilization.



CHAPTER 8	QUALITATIVE EVIDENCE OF DISCRIMINATION IN THE STATE OF MARYLAND MARKETPLACE Chapter 8 contains an analysis of qualitative data collected from the vendor survey of firm owners, one-on-one interviews, focus groups, and business engagement meetings.
REFERENCES	The References section lists the sources used to gather information, support arguments, or provide additional background for this disparity study.
APPENDIX	Featured in this report, the Appendix contains additional analyses, supporting documentation, and data.

Chapter 2: Defining the Relevant Markets

2.1 Introduction

This chapter provides a comprehensive description of the determination of where the State buys goods and services from (the relevant geographic market) and what types of goods and services it buys (the relevant product market), which helps set the stage for the analyses presented in future chapters.¹¹

The definition of the relevant geographic and product market areas is critical, as it establishes the parameters for identifying the universe of vendors and corresponding spending activity that will inform analyses of potential disparate treatment across business classifications.

Chapter Sections	
2.1	Introduction
2.2	Data Collection, Preparation, and Management
2.3	State of Maryland Contracting and Procurement
2.4	Geographic and Product Market Area Overview
2.5	Geographic Market Area
2.6	Product Market Analysis
2.7	Conclusion

State procurement data plays a foundational role in defining these market areas. The data is first examined to determine the geographic and functional contours of the vendor pool and subsequently analyzed to assess patterns of contracting activity. This process serves as an initial, yet essential, step in the quantitative measurement of disparity.

According to the National Cooperative Highway Research Program (NCHRP) Report 644: Guidelines for Conducting a Disparity and Availability Study for the Federal Disadvantaged Business Enterprise (DBE) Program ("NCHRP Report"), public agencies have employed various methods to identify the relevant pool of available firms, including directory analysis, vendor registration lists, and custom data collection techniques.¹² According to the NCHRP Report, accurately defining the relevant geographic and product markets is a foundational step in conducting a valid disparity study. The geographic market should reflect the area where the majority of the contracting entity's vendors are located and available to perform work. Similarly, the product market should include the full range of goods and services the entity procures. If these markets are defined too broadly, the analysis may include firms with no real connection to the contracting activity, skewing results. If defined too narrowly, it may exclude qualified firms, underestimating availability. Therefore, careful delineation of both market areas is essential to ensure the study accurately measures disparities and supports sound policy decisions.¹³

Data collection, preparation, and management of the contracting and procurement activities within the State are crucial to identifying the relevant geographic and product markets for this study. Defining these markets is fundamental to determining whether discrimination exists in

¹¹ When spoken about together, the geographic and product markets will be referred to as the market area or the market or the Maryland Marketplace.

¹² NCHRP Report 644, Guidelines for Conducting a Disparity and Availability Study, for the Federal DBE Program (Washington, DC: Transportation Research Board of the National Academies, 2010), 30–47, <https://apps.trb.org/cmsfeed/TRBNetProjectDisplay.asp?ProjectID=662>.

¹³ NCHRP Report 644: Guidelines for Conducting a Disparity and Availability Study, 16–21.

the market area, as it delineates the scope of the relevant market. In alignment with subsequent chapters, this analysis concentrates on procurements in the areas of Construction, AE-CRS, Maintenance, IT, Services, and CSE.

2.2 Data Collection, Preparation, and Management

To support this study, MGT collected and prepared a wide range of data to analyze the State of Maryland's contracting activity. This process began with a formal data request to the State to obtain detailed records of contracts and payments. MGT reviewed and organized this information into a master procurement database that included contracts awarded and payments made during the study period. To capture subcontracting activity, MGT and Armand Resource Group ("ARG") conducted a survey of prime contractors to verify contract details and gather information on subcontractors, including demographic and payment data. The State assisted in reaching out to firms that did not initially respond to MGT's or ARG's requests for subcontractor information. The final database included 21,104 prime contracts or purchase orders and 39,046 associated subcontracts. Collectively, these contracts had a total award value of \$36.90 billion and a total paid value of \$28.32 billion.¹⁴ Detailed descriptions of each step in this process are provided in the following sections.

2.2.1 Study Period

The data collection for the disparity study analyses focused on the time period from July 1, 2014, through June 30, 2022, representing fiscal years (FY) 2015 through FY 2022.

2.2.2 Procurement Categories and Exclusions

MGT analyzed the procurement categories competitively bid by the State, encompassing six sectors: Construction, AE-CRS, Maintenance, IT, Services, and CSE. These procurement categories are defined as:

- **Construction:** This category includes the process of building, altering, improving, or demolishing improvements to real property. It encompasses major projects such as roads, bridges, buildings, and public works, excluding routine maintenance or operation of existing structures.¹⁵
- **AE-CRS:** This category includes professional or creative services required for the design and supervision of construction projects. It covers architectural planning, engineering analysis, project management, and other technical services essential to the development and execution of construction.¹⁶

¹⁴ Including Program Participants in the following: the Maryland Cannabis Administration ("Cannabis"), Maryland State Lottery and Gaming Agency ("Gaming"), Maryland Transit Administration ("Purple Line"), and Maryland Public Service Commission ("Wind").

¹⁵ Md. Code Ann., State Fin. & Proc. § 11-101(f).

¹⁶ Md. Code Ann., State Fin. & Proc. § 11-101(b), (j).



- **Maintenance:** This category refers to services related to the routine upkeep, emergency repair, or preservation of existing improvements to real property. These activities ensure the continued operation, safety, and integrity of state-owned facilities.¹⁷
- **IT:** This category includes the procurement of hardware, software, telecommunications, cybersecurity, and consulting services related to the planning, implementation, maintenance, or support of IT infrastructure.¹⁸
- **Services:** This category encompasses professional and contractual services provided by independent contractors, including legal, financial, consulting, medical, and other specialized services that support the operational needs of state agencies.¹⁹
- **CSE:** This category includes the procurement of tangible personal property such as office supplies, vehicles, machinery, and other materials necessary for state operations. It also includes associated services like printing.²⁰

The following types of transactions were **excluded** from the analysis:

- Transactions associated with non-procurement activities, such as:
 - Administrative items (e.g., utility payments, leases for real estate, or insurance).
 - Salary and fringe benefits, training, parking, or conference fees.
- Transactions associated with nonprofit organizations and governmental agencies.

2.3 State of Maryland Contracting and Procurement

The State administers a vast and complex procurement system that spans numerous agencies, departments, and public institutions. Each year, the State procures billions of dollars in goods, services, and construction through a decentralized network of purchasing entities. This system plays a critical role in supporting public operations and delivering services to Maryland residents. Understanding the structure and scope of this procurement landscape is essential for evaluating whether or not there is business discrimination based on race, ethnicity, or gender in the Maryland Marketplace.

More than 80 agencies, public universities, and colleges participate in the State's MBE program provisions. These government units differ significantly in the overall size of their annual contract and procurement spending. With assistance from the State, MGT identified the largest units that collectively account for approximately 95 percent of all relevant state contract and procurement spending for inclusion in the study. These agencies²¹ and/or program participants, in alphabetical order, are:

¹⁷ Code of Maryland Regulations (COMAR) 21.01.02.01(53).

¹⁸ COMAR 21.01.02.01(47-1).

¹⁹ Md. Code Ann., State Fin. & Proc. § 11-101(v) (new citation effective Oct. 1, 2025)).

²⁰ Md. Code Ann., State Fin. & Proc. § 11-101(u), (z) (new citation effective Oct. 1, 2025).

²¹ Maryland State Government. "Maryland State Agency Directory" Maryland.gov. accessed July 29, 2025, https://www.maryland.gov/pages/agency_directory.aspx.



1. Comptroller of Maryland
2. Department of Budget and Management
3. Department of Commerce
4. Department of General Services
5. Department of Health
6. Department of Housing and Community Development
7. Department of Human Services
8. Department of Information Technology
9. Department of Juvenile Services
10. Department of Labor
11. Department of Natural Resources
12. Department of Public Safety and Correctional Services
13. Maryland Cannabis Administration²²
14. Maryland Department of Environment
15. Maryland Department of Transportation – Maryland Aviation Administration
16. Maryland Department of Transportation – Maryland Port Administration
17. Maryland Department of Transportation – Maryland Transit Administration²³
18. Maryland Department of Transportation – Maryland Transportation Authority
19. Maryland Department of Transportation – Motor Vehicle Administration
20. Maryland Department of Transportation – State Highway Administration
21. Maryland Department of Transportation – The Secretary's Office
22. Maryland Department of Veterans and Military Families²⁴
23. Maryland Stadium Authority
24. Maryland State Board of Elections
25. Maryland State Department of Education
26. Maryland State Lottery and Gaming Control Agency²⁵
27. Maryland-National Capital Park and Planning Commission²⁶
28. Military Department
29. Morgan State University
30. Public School Construction Program²⁷
31. Public Service Commission²⁸
32. University System of Maryland – Towson University
33. University System of Maryland – University of Maryland, Baltimore (UMB)
34. University System of Maryland – University of Maryland, Baltimore County (UMBC)
35. University System of Maryland – University of Maryland, College Park (UMD)
36. University System of Maryland – University of Maryland Global Campus (UMGC)²⁹

²² The Maryland Cannabis Administration is responsible for implementing the Cannabis Program.

²³ The Maryland Transit Administration is responsible for implementing the Purple Line Program.

²⁴ 2024 Md. Laws, ch. 11 (S.B. 411); 2024 Md. Laws, ch. 12 (H.B. 431). The Maryland Department of Veterans and Military Families is the new name for its predecessor Maryland Department of Veterans Affairs.

²⁵ Maryland State Lottery and Gaming Agency is the agency responsible for implementing the Video Lottery Terminal (VLT) and the Sports Gaming Programs.

²⁶ The Maryland-National Capital Park and Planning Commission is a bi-county agency created by the Maryland General Assembly that serves Prince George's and Montgomery Counties.

²⁷ 2023 Md. Laws, ch. 679 (H.B. 458). On July 1 of 2023, the Public School Construction Program was changed to the Interagency Commission on School Construction (IAC).

²⁸ The Maryland Public Service Commission is responsible for implementing the Offshore Wind Program.

²⁹ The University of Maryland University College (UMUC) officially changed its name to the University of Maryland Global Campus (UMGC) on July 1, 2019. Section 13-101. 2019 Md. Laws, ch. 40 codified at Md. Code Ann., Educ. § 13-101.



2.3.1 State Provided Prime Contracts and Subcontractor Data Collection

MGT identified a total of 36,560 prime contracts in the contract universe provided by the State. However, only prime contracts with substantial subcontracting opportunities were targeted for subcontractor data collection. In Construction, AE-CRS, Maintenance, IT, and Services, substantial subcontracting opportunities include any prime contracts over \$50,000. In CSE, substantial subcontracting opportunities include any prime contracts over \$1 million. Among the 36,560 prime contracts in the contract universe, 21,315 were identified as having substantial subcontractor opportunities.³⁰ These 21,315 prime contracts had a cumulative award value of \$29.54 billion, or 93.93 percent of all awarded dollars in the contract universe (\$31.45 billion), and a cumulative paid value of \$19.54 billion, or 92.48 percent of all paid dollars in the contract universe (\$21.13 billion).

A sample of 5,500 prime contracts was targeted for subcontracting data collection. The sample included the largest contracts in each procurement category, while the remaining contracts were randomly selected using a stratified sampling method based on procurement category and state agency. These 5,500 contracts were valued at \$25.12 billion, representing 85.04 percent of the total award value of prime contracts with subcontracting opportunities. Additionally, these 5,500 contracts represented \$16.48 billion of paid dollars, representing 84.33 percent of the total paid value of prime contracts with subcontracting opportunities.

MGT, with the assistance of ARG, directly contacted the prime contractors that performed the 5,500 targeted contracts to verify and supplement subcontracting data. The subcontractor data collection efforts yielded relevant information for 5,296 prime contracts, or 96.29 percent of the total number of prime contracts targeted in the sample of 5,500, and 38,014 associated subcontracts. These subcontracts had approximately \$11.73 billion in awarded value and \$8.29 billion in paid value. State records indicate that the total award value for the 5,296 prime contracts amounted to \$24.22 billion, representing 96.42 percent of all awarded dollars targeted for subcontractor data collection. Additionally, the total paid dollar value was \$15.72 billion, representing 95.39 percent of all paid dollars targeted for subcontractor data collection. The percentages provided are sufficiently robust to represent the complete array of State of Maryland contracts and subcontracts being analyzed in this study.

Dollar values reported by prime contractors did not always exactly match the State's records. According to prime-reported amounts, the total awarded dollar value of the 5,296 prime contracts obtained was \$28.63 billion, and the total paid dollar value was \$22.92 billion. To ensure consistency with the subcontractor dollar values collected, the prime contract amounts reported during the subcontractor data collection process were used for the remaining analyses in this report.

These data were then combined with the smaller prime contracts without subcontracting opportunities (15,245), which had a total award value of \$1.92 billion and a total paid value of \$1.60 billion.

³⁰ The remaining 15,245 prime contracts were deemed below the threshold for presenting subcontracting opportunities but were included in the Master Procurement Database for analysis.



2.3.2 Program Participant Data Collection

In addition to the previously outlined data collection initiatives, MGT undertook a parallel and separate data collection process to obtain financial information related to prime contracts and subcontracts directly from program participants.³¹ Due to the State not maintaining the specific data necessary for the disparity study, this supplementary data collection was executed independently from the efforts described in **Section 2.3.1**. To ensure methodological rigor, MGT developed a structured data collection protocol designed to capture detailed financial records and information pertaining to prime contractors and their associated subcontractors. In collaboration with the State, MGT implemented this protocol and gathered the requisite data directly from the program participants.

Primary data collection from vendors was essential to ensure the completeness and accuracy of the dataset. In all, MGT collected specific data from 563 prime contracts and 1,032 subcontracts representing \$6.35 billion in awarded value and \$3.80 billion in paid value. Program participant information was then combined into the master procurement database.

2.3.3 Final Master Procurement Database

After collecting and combining all the relevant contracts and subcontracts, MGT made a few additional adjustments. For instance, MGT excluded from the paid dollar column any contracts that were not substantially complete³² at the time of data collection for this study. This methodological adjustment was made to avoid distorting the analysis of subcontractor activity. Contracts in their early stages often involve a different composition of subcontracting trades and industries compared to those in their later phases. Including such incomplete contracts could introduce a temporal bias, misrepresenting the overall distribution of subcontractor utilization. By limiting the paid dollar analysis to contracts that were substantially complete, MGT aims to ensure that the observed patterns of subcontractor participation more accurately reflect the full scope of contracting activity that would be evident if all projects under review had reached full completion.

Using information from work categories, contract descriptions, and industry classifications, when available,³³ each record in the master procurement database was assigned to a NAICS Code and subsequently classified into one of the State's six procurement categories described in **Section 2.2.2**. NAICS Codes provide a standardized framework for identifying and analyzing industries across North America, including the United States, Canada, and Mexico. Widely used by government agencies, researchers, and businesses, the system enables consistent classification of economic activity. It is hierarchical in structure, with codes ranging from broad industry sectors to more specific subcategories (two through six digits), allowing for detailed analysis of business operations.

³¹ Program Participants: Private sector businesses in the offshore wind, cannabis, transportation, and gaming industries that are significantly integrated with the public sector through funding and regulation.

³² For the purposes of this study, a contract was considered "substantially complete" if at least 75 percent of the total award amount had been paid and the procurement category was Construction, Maintenance, IT, or Services.

³³ When contract service descriptions were not available, NAICS Codes were assigned based on information about the prime contractor or subcontractor.



The final master procurement database compiled for this study is composed of a total of 21,104 prime contracts³⁴ and 39,046 subcontracts.³⁵ **Table 2-1** shows the total number of prime contracts and associated subcontracts analyzed, including the total dollars awarded and paid for those contracts.

Table 2-1.
Summary of Master Procurement Database,
Prime Contracts and Subcontracts:
State of Maryland

Contract Category	Awarded Contracts	Paid Contracts	Dollars Awarded	Dollars Paid
PRIME CONTRACTS	21,104	19,952	\$23,132,352,875.77	\$18,811,884,086.73
SUBCONTRACTS	39,046	36,148	\$13,766,890,263.43	\$9,503,617,740.30
TOTAL	60,150	56,100	\$36,899,243,139.20	\$28,315,501,827.03

Source: Master Procurement Database.

Note: Paid contracts only include substantially completed contracts.

³⁴ The total number of prime contracts analyzed was 21,104, comprising 5,296 contracts with subcontractor data collected, 15,245 contracts without subcontracting opportunities, and 563 prime contracts involving program participants.

³⁵ The total number of subcontracts analyzed was 39,046, which includes 38,014 subcontracts collected during the subcontracting data collection effort and 1,032 subcontracts from program participants.

Table 2-2 presents a summary of the prime contractors and subcontracts analyzed by the fiscal year.

Table 2-2.
Summary of Master Procurement Database,
Prime Contracts Awarded and Paid by Fiscal Year:
State of Maryland

Contract Category	Fiscal Year	Number Prime Contracts Awarded	Number Prime Contracts Paid	Dollars Awarded	Dollars Paid
ALL PROCUREMENT CATEGORIES	2015	1,551	1,435	\$3,221,005,542.87	\$2,545,674,279.89
	2016	2,041	1,915	\$4,250,558,695.59	\$3,228,834,696.04
	2017	2,563	2,453	\$4,380,396,835.28	\$3,519,148,438.23
	2018	3,087	2,953	\$6,014,974,340.15	\$4,617,234,669.34
	2019	3,272	3,130	\$4,701,795,637.64	\$3,695,924,710.06
	2020	3,405	3,219	\$4,458,577,045.12	\$3,498,496,672.07
	2021	3,606	3,327	\$4,805,143,656.86	\$3,307,720,888.09
	2022	1,579	1,520	\$5,066,791,385.69	\$3,902,467,473.30
	TOTAL	21,104	19,952	\$36,899,243,139.20	\$28,315,501,827.03
CONSTRUCTION	2015	445	439	\$1,420,715,220.54	\$1,247,850,763.43
	2016	554	543	\$1,678,373,394.85	\$1,453,709,886.35
	2017	548	543	\$2,250,523,271.92	\$1,940,017,731.77
	2018	827	817	\$2,529,261,722.65	\$1,964,066,026.87
	2019	899	878	\$2,190,312,344.71	\$1,756,218,688.58
	2020	836	817	\$1,554,676,999.50	\$1,403,907,344.43
	2021	771	748	\$2,134,932,546.75	\$1,441,440,005.92
	2022	670	653	\$1,873,493,012.36	\$1,419,827,311.99
	TOTAL	5,550	5,438	\$15,632,288,513.28	\$12,627,037,759.35
AE-CRS	2015	108	102	\$296,399,497.08	\$234,190,467.62
	2016	123	118	\$231,179,103.37	\$179,226,875.27
	2017	175	168	\$455,632,657.72	\$372,296,991.95
	2018	214	203	\$558,361,229.02	\$396,614,875.05



Contract Category	Fiscal Year	Number Prime Contracts Awarded	Number Prime Contracts Paid	Dollars Awarded	Dollars Paid
	2019	232	223	\$377,449,361.41	\$307,091,261.85
	2020	237	227	\$870,999,394.29	\$630,738,907.39
	2021	249	235	\$418,290,652.37	\$309,050,247.47
	2022	108	103	\$178,846,462.50	\$140,351,258.56
	TOTAL	1,446	1,379	\$3,387,158,357.74	\$2,569,560,885.16
MAINTENANCE	2015	76	62	\$331,882,426.49	\$303,071,125.73
	2016	121	96	\$910,099,531.90	\$511,267,229.75
	2017	108	90	\$129,709,375.70	\$104,136,695.24
	2018	125	113	\$655,089,491.94	\$549,065,170.33
	2019	111	99	\$294,105,552.24	\$253,660,246.75
	2020	132	128	\$380,412,277.80	\$296,078,717.12
	2021	191	179	\$370,388,162.43	\$288,055,843.41
	2022	70	66	\$634,707,777.87	\$313,761,706.85
	TOTAL	934	833	\$3,706,394,596.38	\$2,619,096,735.19
IT	2015	109	100	\$192,556,425.63	\$134,392,961.02
	2016	120	109	\$149,130,893.92	\$108,471,920.28
	2017	158	148	\$207,557,758.30	\$144,211,065.12
	2018	268	249	\$224,981,325.38	\$173,471,997.00
	2019	265	247	\$176,403,619.44	\$104,603,001.86
	2020	307	292	\$126,144,647.88	\$78,554,760.95
	2021	366	332	\$155,034,024.71	\$102,863,199.50
	2022	107	101	\$168,868,496.12	\$131,607,918.99
	TOTAL	1,700	1,578	\$1,400,677,191.38	\$978,176,824.71
SERVICES	2015	352	313	\$813,788,856.15	\$508,994,109.77
	2016	542	495	\$1,017,621,072.30	\$772,806,324.19
	2017	790	757	\$1,079,053,217.02	\$773,147,456.24



Contract Category	Fiscal Year	Number Prime Contracts Awarded	Number Prime Contracts Paid	Dollars Awarded	Dollars Paid
	2018	798	749	\$1,716,723,047.34	\$1,271,026,055.67
	2019	917	879	\$1,390,455,551.78	\$1,072,036,579.46
	2020	983	902	\$1,261,710,210.75	\$883,908,274.62
	2021	1,041	950	\$1,322,393,165.59	\$874,884,439.04
	2022	345	323	\$2,034,201,533.52	\$1,760,374,053.44
	TOTAL	5,768	5,368	\$10,635,946,654.45	\$7,917,177,292.42
CSE	2015	461	419	\$165,663,116.98	\$117,174,852.31
	2016	581	554	\$264,154,699.25	\$203,352,460.20
	2017	784	747	\$257,920,554.61	\$185,338,497.91
	2018	855	822	\$330,557,523.82	\$262,990,544.42
	2019	848	804	\$273,069,208.06	\$202,314,931.56
	2020	910	853	\$264,633,514.90	\$205,308,667.57
	2021	988	883	\$404,105,105.01	\$291,427,152.75
	2022	279	274	\$176,674,103.32	\$136,545,223.47
	TOTAL	5,706	5,356	\$2,136,777,825.97	\$1,604,452,330.20

Source: Master Procurement Database.

Note: Paid contracts only include substantially completed contracts.

Table 2-3 presents the total number of prime contracts awarded by each agency throughout the study period, along with the amounts awarded and paid for those contracts, categorized by major procurement types.

Table 2-3.
Summary of Master Procurement Database,
Prime Contracts Awarded and Paid by Agency:
State of Maryland

Department	Prime Contracts	Dollars Awarded	Paid Contracts	Dollars Paid
ALL PROCUREMENT CATEGORIES	21,104	\$36,899,243,139.20	19,952	\$28,315,501,827.03
COMPTROLLER OF MARYLAND	167	\$60,284,835.11	159	\$44,116,438.99
DEPARTMENT OF BUDGET AND MANAGEMENT	53	\$315,628,103.18	47	\$229,324,803.22
DEPARTMENT OF COMMERCE	938	\$454,177,657.44	818	\$277,971,631.21
DEPARTMENT OF EDUCATION	768	\$172,102,196.86	707	\$123,522,458.60
DEPARTMENT OF GENERAL SERVICES	500	\$1,219,307,145.74	391	\$876,688,685.83
DEPARTMENT OF HEALTH	1,029	\$567,906,051.76	972	\$433,448,783.73
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT	1,651	\$736,189,323.45	1,574	\$578,037,649.12
DEPARTMENT OF HUMAN SERVICES	155	\$941,403,206.90	149	\$662,306,376.82
DEPARTMENT OF INFORMATION TECHNOLOGY	219	\$232,903,223.80	200	\$150,839,259.54
DEPARTMENT OF JUVENILE SERVICES	444	\$115,879,589.01	405	\$83,783,658.11
DEPARTMENT OF LABOR	741	\$408,043,883.94	711	\$335,160,533.82
DEPARTMENT OF NATURAL RESOURCES	529	\$275,855,605.44	499	\$223,675,922.73
DEPARTMENT OF PUBLIC SAFETY AND CORRECTIONAL SERVICES	396	\$315,670,156.78	377	\$225,394,200.81
DEPARTMENT OF THE ENVIRONMENT	238	\$59,798,614.23	230	\$37,440,934.75
DEPARTMENT OF THE MILITARY	52	\$49,903,026.50	45	\$51,546,766.67
DEPARTMENT OF VETERANS AFFAIRS	2	\$64,830.01	2	\$61,057.65
MARYLAND CANNABIS ADMINISTRATION	249	\$1,459,457,732.13	227	\$1,061,504,153.22
MARYLAND STADIUM AUTHORITY	328	\$949,684,406.03	322	\$831,389,377.65
MARYLAND STATE LOTTERY AGENCY	258	\$2,250,208,252.55	245	\$1,769,642,095.00
MDOT - MARYLAND TRANSPORTATION AUTHORITY (MDTA)	526	\$4,155,897,150.93	482	\$3,517,283,987.92
MDOT - MARYLAND AVIATION ADMINISTRATION (MAA)	456	\$1,652,618,279.58	402	\$1,425,800,314.17
MDOT - MARYLAND MOTOR VEHICLE ADMINISTRATION (MVA)	251	\$358,139,039.96	237	\$290,406,200.75
MDOT - MARYLAND PORT ADMINISTRATION (MPA)	1,787	\$710,416,820.18	1,750	\$603,341,682.71
MDOT - MARYLAND TRANSIT ADMINISTRATION (MTA)	277	\$3,845,641,214.89	258	\$2,214,860,217.97
MDOT - STATE HIGHWAY ADMINISTRATION (SHA)	3,438	\$9,895,709,969.97	3,348	\$8,109,779,167.42
MDOT - THE SECRETARY'S OFFICE (TSO)	99	\$108,894,594.94	90	\$81,245,804.57
MARYLAND NATIONAL CAPITAL PARK AND PLANNING COMMISSION (MNCPPC)	2,511	\$518,062,882.38	2,489	\$461,609,172.08
MORGAN STATE UNIVERSITY (MSU)	208	\$335,263,113.07	198	\$292,580,863.93

Department	Prime Contracts	Dollars Awarded	Paid Contracts	Dollars Paid
PUBLIC SCHOOL CONSTRUCTION PROGRAM (PSCP)	234	\$1,448,518,291.11	228	\$1,235,952,723.50
PUBLIC SERVICE COMMISSION	64	\$1,034,365,478.66	58	\$365,990,909.95
STATE BOARD OF ELECTIONS	7	\$5,649,233.73	6	\$2,485,771.92
TOWSON UNIVERSITY	366	\$375,600,550.54	357	\$285,251,796.62
UMB	382	\$254,795,068.27	362	\$221,391,228.24
UMBC	876	\$1,047,237,033.78	818	\$820,498,266.72
UMD	724	\$246,312,406.91	619	\$175,075,812.10
UMGC	181	\$321,654,169.42	170	\$216,093,118.99
CONSTRUCTION	5,550	\$15,632,288,513.28	5,438	\$12,627,037,759.35
COMPTROLLER OF MARYLAND	6	\$8,077,097.65	4	\$4,708,017.18
DEPARTMENT OF COMMERCE	90	\$88,192,419.11	85	\$57,510,733.77
DEPARTMENT OF EDUCATION	7	\$39,751,309.40	6	\$29,753,247.20
DEPARTMENT OF GENERAL SERVICES	131	\$712,420,554.89	128	\$540,263,320.60
DEPARTMENT OF HEALTH	53	\$164,143,824.41	50	\$121,632,504.86
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT	85	\$163,467,075.16	83	\$138,508,492.90
DEPARTMENT OF HUMAN SERVICES	3	\$13,438,239.02	2	\$6,716,739.50
DEPARTMENT OF JUVENILE SERVICES	104	\$36,475,013.24	100	\$27,048,780.01
DEPARTMENT OF LABOR	4	\$138,348,869.73	4	\$118,292,528.02
DEPARTMENT OF NATURAL RESOURCES	25	\$33,313,769.10	23	\$27,748,627.55
DEPARTMENT OF PUBLIC SAFETY AND CORRECTIONAL SERVICES	112	\$94,155,886.78	109	\$72,235,442.09
DEPARTMENT OF THE ENVIRONMENT	6	\$6,481,545.90	5	\$4,805,318.70
DEPARTMENT OF THE MILITARY	9	\$1,214,275.90	9	\$1,078,719.49
MARYLAND CANNABIS ADMINISTRATION	20	\$14,066,505.50	15	\$3,420,617.02
MARYLAND STADIUM AUTHORITY	140	\$768,011,886.75	139	\$693,208,970.19
MARYLAND STATE LOTTERY AGENCY	8	\$123,477,403.61	6	\$92,975,549.44
MDOT - MARYLAND TRANSPORTATION AUTHORITY (MDTA)	119	\$714,911,593.70	117	\$647,883,267.04
MDOT - MARYLAND AVIATION ADMINISTRATION (MAA)	76	\$931,113,276.54	74	\$857,358,046.51
MDOT - MARYLAND MOTOR VEHICLE ADMINISTRATION (MVA)	49	\$82,509,959.23	49	\$67,031,729.88
MDOT - MARYLAND PORT ADMINISTRATION (MPA)	58	\$227,300,804.78	58	\$200,683,856.03
MDOT - MARYLAND TRANSIT ADMINISTRATION (MTA)	74	\$1,268,210,601.09	69	\$686,206,649.80
MDOT - STATE HIGHWAY ADMINISTRATION (SHA)	2,430	\$6,369,991,039.47	2,389	\$5,639,700,267.44
MDOT - THE SECRETARY'S OFFICE (TSO)	12	\$62,335,789.86	9	\$48,313,510.58
MARYLAND NATIONAL CAPITAL PARK AND PLANNING COMMISSION (MNCPPC)	1,243	\$269,644,053.11	1,243	\$261,737,024.15
MORGAN STATE UNIVERSITY (MSU)	55	\$173,558,043.89	52	\$157,936,955.70
PUBLIC SCHOOL CONSTRUCTION PROGRAM (PSCP)	227	\$1,446,596,563.33	221	\$1,234,485,452.91

Department	Prime Contracts	Dollars Awarded	Paid Contracts	Dollars Paid
PUBLIC SERVICE COMMISSION	10	\$910,408,196.38	8	\$278,357,863.62
TOWSON UNIVERSITY	93	\$200,116,622.80	90	\$150,316,528.04
UMB	51	\$132,669,565.31	50	\$119,568,427.08
UMBC	110	\$129,522,086.33	107	\$109,661,287.74
UMD	120	\$122,467,225.08	117	\$100,851,735.08
UMGC	20	\$185,897,416.24	17	\$127,037,549.24
AE-CRS	1,446	\$3,387,158,357.75	1,379	\$2,569,560,885.16
DEPARTMENT OF COMMERCE	72	\$13,251,875.40	46	\$5,947,251.12
DEPARTMENT OF EDUCATION	9	\$12,616,209.19	9	\$8,518,156.97
DEPARTMENT OF GENERAL SERVICES	36	\$50,781,377.65	27	\$30,314,703.57
DEPARTMENT OF HEALTH	87	\$8,106,461.00	84	\$5,635,259.42
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT	90	\$18,206,060.66	89	\$14,417,838.00
DEPARTMENT OF HUMAN SERVICES	3	\$673,995.86	2	\$348,965.00
DEPARTMENT OF JUVENILE SERVICES	4	\$726,660.54	3	\$431,084.84
DEPARTMENT OF LABOR	37	\$14,930,572.79	37	\$12,020,276.88
DEPARTMENT OF NATURAL RESOURCES	15	\$3,322,753.18	15	\$2,906,031.86
DEPARTMENT OF PUBLIC SAFETY AND CORRECTIONAL SERVICES	13	\$9,249,782.97	13	\$6,148,801.82
DEPARTMENT OF THE ENVIRONMENT	17	\$569,423.14	17	\$475,336.89
DEPARTMENT OF VETERANS AFFAIRS	2	\$64,830.01	2	\$61,057.65
MARYLAND STADIUM AUTHORITY	115	\$68,791,089.54	112	\$48,711,149.30
MARYLAND STATE LOTTERY AGENCY	10	\$48,808,743.22	9	\$33,407,119.48
MDOT - MARYLAND TRANSPORTATION AUTHORITY (MDTA)	84	\$471,040,371.76	82	\$402,187,984.15
MDOT - MARYLAND AVIATION ADMINISTRATION (MAA)	30	\$192,599,832.32	28	\$153,307,007.25
MDOT - MARYLAND MOTOR VEHICLE ADMINISTRATION (MVA)	8	\$27,197,848.92	8	\$24,315,634.24
MDOT - MARYLAND PORT ADMINISTRATION (MPA)	37	\$57,729,971.13	33	\$45,274,462.07
MDOT - MARYLAND TRANSIT ADMINISTRATION (MTA)	18	\$199,960,473.85	17	\$116,607,219.85
MDOT - STATE HIGHWAY ADMINISTRATION (SHA)	247	\$1,946,795,789.49	244	\$1,476,006,975.91
MDOT - THE SECRETARY'S OFFICE (TSO)	4	\$8,445,465.50	3	\$6,359,106.59
MARYLAND NATIONAL CAPITAL PARK AND PLANNING COMMISSION (MNCPPC)	274	\$33,915,320.35	274	\$26,131,626.05
MORGAN STATE UNIVERSITY (MSU)	15	\$16,025,272.21	15	\$11,916,316.17
PUBLIC SCHOOL CONSTRUCTION PROGRAM (PSCP)	7	\$1,921,727.78	7	\$1,467,270.59
PUBLIC SERVICE COMMISSION	14	\$24,162,367.55	12	\$18,579,962.54
STATE BOARD OF ELECTIONS	4	\$5,091,436.98	4	\$2,106,046.59
TOWSON UNIVERSITY	30	\$24,374,901.84	29	\$19,245,558.32
UMB	28	\$37,708,865.14	25	\$34,401,033.41
UMBC	78	\$33,000,281.68	76	\$22,776,859.28

Department	Prime Contracts	Dollars Awarded	Paid Contracts	Dollars Paid
UMD	40	\$33,319,477.11	39	\$23,006,590.95
UMGC	18	\$23,769,118.99	18	\$16,528,198.40
MAINTENANCE	934	\$3,706,394,596.39	833	\$2,619,096,735.22
COMPTROLLER OF MARYLAND	3	\$1,921,999.92	1	\$431,250.07
DEPARTMENT OF COMMERCE	55	\$26,033,886.33	54	\$17,601,295.51
DEPARTMENT OF EDUCATION	9	\$4,542,214.01	8	\$2,230,131.81
DEPARTMENT OF GENERAL SERVICES	30	\$80,524,770.61	19	\$56,387,909.39
DEPARTMENT OF HEALTH	9	\$12,828,982.49	8	\$8,917,214.92
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT	37	\$20,736,756.41	36	\$17,489,912.96
DEPARTMENT OF HUMAN SERVICES	3	\$9,173,791.57	2	\$5,725,994.48
DEPARTMENT OF JUVENILE SERVICES	10	\$2,560,516.53	7	\$2,147,401.71
DEPARTMENT OF LABOR	25	\$9,494,380.13	23	\$7,032,089.40
DEPARTMENT OF NATURAL RESOURCES	9	\$5,985,713.55	9	\$5,164,586.63
DEPARTMENT OF PUBLIC SAFETY AND CORRECTIONAL SERVICES	20	\$41,583,286.61	19	\$32,763,224.62
DEPARTMENT OF THE ENVIRONMENT	12	\$4,178,553.69	11	\$3,071,844.89
DEPARTMENT OF THE MILITARY	12	\$5,508,797.59	10	\$4,048,416.55
MARYLAND STADIUM AUTHORITY	1	\$472,028.10	1	\$365,980.07
MARYLAND STATE LOTTERY AGENCY	20	\$31,125,297.64	16	\$22,809,236.07
MDOT - MARYLAND TRANSPORTATION AUTHORITY (MDTA)	88	\$1,255,319,844.43	87	\$1,087,935,984.61
MDOT - MARYLAND AVIATION ADMINISTRATION (MAA)	27	\$149,066,916.20	26	\$110,333,292.44
MDOT - MARYLAND MOTOR VEHICLE ADMINISTRATION (MVA)	10	\$8,377,308.17	9	\$5,985,835.56
MDOT - MARYLAND PORT ADMINISTRATION (MPA)	17	\$287,454,615.42	14	\$279,352,662.25
MDOT - MARYLAND TRANSIT ADMINISTRATION (MTA)	25	\$1,367,453,120.38	21	\$655,894,121.05
MDOT - STATE HIGHWAY ADMINISTRATION (SHA)	99	\$236,892,992.39	96	\$173,400,104.77
MDOT - THE SECRETARY'S OFFICE (TSO)	38	\$314,484.56	35	\$186,362.42
MARYLAND NATIONAL CAPITAL PARK AND PLANNING COMMISSION (MNCPPC)	81	\$24,768,534.29	80	\$19,249,752.09
MORGAN STATE UNIVERSITY (MSU)	7	\$20,845,152.72	6	\$22,227,942.24
STATE BOARD OF ELECTIONS	3	\$557,796.76	2	\$379,725.33
TOWSON UNIVERSITY	9	\$20,795,261.33	8	\$14,422,506.23
UMB	60	\$4,580,480.20	57	\$4,255,606.16
UMBC	100	\$58,951,726.54	82	\$46,845,742.49
UMD	109	\$7,679,829.91	80	\$5,774,067.33
UMGC	6	\$6,665,557.91	6	\$6,666,541.17
IT	1,700	\$1,400,677,191.38	1,578	\$978,176,824.71
COMPTROLLER OF MARYLAND	51	\$10,506,233.29	49	\$6,458,541.54

Department	Prime Contracts	Dollars Awarded	Paid Contracts	Dollars Paid
DEPARTMENT OF BUDGET AND MANAGEMENT	3	\$5,860,081.44	2	\$5,019,313.85
DEPARTMENT OF COMMERCE	51	\$36,751,751.05	49	\$19,936,400.74
DEPARTMENT OF EDUCATION	90	\$20,832,134.64	89	\$15,671,762.51
DEPARTMENT OF GENERAL SERVICES	40	\$43,278,848.04	34	\$15,981,839.44
DEPARTMENT OF HEALTH	80	\$63,381,544.44	74	\$47,285,573.45
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT	30	\$8,666,340.90	27	\$4,123,555.06
DEPARTMENT OF HUMAN SERVICES	10	\$41,692,102.49	9	\$12,560,538.73
DEPARTMENT OF INFORMATION TECHNOLOGY	219	\$232,903,223.80	200	\$150,839,259.54
DEPARTMENT OF JUVENILE SERVICES	11	\$2,169,499.06	9	\$1,249,031.74
DEPARTMENT OF LABOR	34	\$12,229,612.52	33	\$9,821,184.32
DEPARTMENT OF NATURAL RESOURCES	11	\$409,678.54	11	\$329,093.40
DEPARTMENT OF PUBLIC SAFETY AND CORRECTIONAL SERVICES	75	\$13,765,247.11	69	\$10,515,712.26
DEPARTMENT OF THE ENVIRONMENT	3	\$1,361,117.88	2	\$870,272.69
DEPARTMENT OF THE MILITARY	1	\$81,499.17	1	\$70,137.10
MARYLAND STADIUM AUTHORITY	21	\$9,492,432.41	20	\$6,621,942.37
MARYLAND STATE LOTTERY AGENCY	2	\$3,875,580.52	1	\$2,519,674.72
MDOT - MARYLAND TRANSPORTATION AUTHORITY (MDTA)	56	\$98,053,158.66	46	\$86,127,392.46
MDOT - MARYLAND AVIATION ADMINISTRATION (MAA)	29	\$54,726,082.15	28	\$42,608,981.12
MDOT - MARYLAND MOTOR VEHICLE ADMINISTRATION (MVA)	90	\$122,330,220.15	53	\$103,445,647.82
MDOT - MARYLAND PORT ADMINISTRATION (MPA)	38	\$11,045,830.00	37	\$8,129,821.48
MDOT - MARYLAND TRANSIT ADMINISTRATION (MTA)	21	\$22,310,132.78	19	\$15,300,904.03
MDOT - STATE HIGHWAY ADMINISTRATION (SHA)	83	\$206,049,551.61	79	\$126,810,119.33
MDOT - THE SECRETARY'S OFFICE (TSO)	17	\$6,246,959.27	16	\$4,671,452.81
MARYLAND NATIONAL CAPITAL PARK AND PLANNING COMMISSION (MNCPPC)	229	\$21,738,401.75	229	\$17,356,934.88
MORGAN STATE UNIVERSITY (MSU)	39	\$39,088,793.52	37	\$31,154,734.91
PUBLIC SERVICE COMMISSION	40	\$99,794,914.73	38	\$69,053,083.79
TOWSON UNIVERSITY	80	\$53,674,761.89	79	\$41,146,312.96
UMB	100	\$47,805,356.62	99	\$38,110,583.99
UMBC	37	\$37,405,903.45	32	\$25,319,251.45
UMD	99	\$23,163,297.11	98	\$18,126,664.85
UMGC	10	\$49,986,900.39	9	\$40,941,105.37
SERVICES	5,768	\$10,635,946,654.45	5,368	\$7,917,177,292.43
COMPTROLLER OF MARYLAND	46	\$32,888,375.33	44	\$26,671,831.09
DEPARTMENT OF BUDGET AND MANAGEMENT	35	\$300,545,259.95	32	\$217,503,106.90
DEPARTMENT OF COMMERCE	203	\$163,590,189.37	202	\$100,271,661.16

Department	Prime Contracts	Dollars Awarded	Paid Contracts	Dollars Paid
DEPARTMENT OF EDUCATION	367	\$74,743,992.41	350	\$52,637,186.73
DEPARTMENT OF GENERAL SERVICES	119	\$243,685,192.87	74	\$174,204,171.21
DEPARTMENT OF HEALTH	468	\$188,139,426.63	441	\$148,722,617.58
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT	505	\$309,948,286.79	491	\$240,713,606.73
DEPARTMENT OF HUMAN SERVICES	99	\$867,817,278.84	98	\$630,480,651.96
DEPARTMENT OF JUVENILE SERVICES	170	\$42,618,594.36	155	\$30,144,492.67
DEPARTMENT OF LABOR	360	\$125,664,314.98	350	\$103,218,694.65
DEPARTMENT OF NATURAL RESOURCES	237	\$96,745,919.10	234	\$78,504,014.48
DEPARTMENT OF PUBLIC SAFETY AND CORRECTIONAL SERVICES	62	\$143,038,538.10	56	\$92,573,787.39
DEPARTMENT OF THE ENVIRONMENT	98	\$22,849,386.39	97	\$17,265,414.93
DEPARTMENT OF THE MILITARY	13	\$41,742,558.95	10	\$45,593,547.20
MARYLAND CANNABIS ADMINISTRATION	175	\$1,395,204,127.09	160	\$1,023,131,329.66
MARYLAND STADIUM AUTHORITY	35	\$81,879,674.58	35	\$67,544,743.98
MARYLAND STATE LOTTERY AGENCY	172	\$2,018,613,580.40	168	\$1,600,924,909.01
MDOT - MARYLAND TRANSPORTATION AUTHORITY (MDTA)	136	\$1,404,691,587.53	116	\$1,139,698,656.48
MDOT - MARYLAND AVIATION ADMINISTRATION (MAA)	52	\$308,597,340.02	49	\$250,339,939.64
MDOT - MARYLAND MOTOR VEHICLE ADMINISTRATION (MVA)	150	\$54,495,686.78	140	\$42,066,318.19
MDOT - MARYLAND PORT ADMINISTRATION (MPA)	63	\$112,092,806.61	58	\$57,597,324.30
MDOT - MARYLAND TRANSIT ADMINISTRATION (MTA)	166	\$314,721,691.47	153	\$205,741,600.70
MDOT - STATE HIGHWAY ADMINISTRATION (SHA)	578	\$1,132,302,950.03	539	\$691,874,482.42
MDOT - THE SECRETARY'S OFFICE (TSO)	27	\$31,543,233.85	26	\$21,708,615.89
MARYLAND NATIONAL CAPITAL PARK AND PLANNING COMMISSION (MNCPPC)	426	\$141,707,932.74	406	\$114,417,258.52
MORGAN STATE UNIVERSITY (MSU)	51	\$53,568,146.07	50	\$42,886,827.04
TOWSON UNIVERSITY	47	\$48,892,581.89	44	\$34,453,227.61
UMB	103	\$28,243,713.15	91	\$22,212,690.80
UMBC	450	\$774,167,481.09	420	\$605,867,577.00
UMD	310	\$51,141,617.66	240	\$22,040,074.27
UMGC	45	\$30,065,189.42	39	\$16,166,932.24
CSE	5,706	\$2,136,777,825.95	5,356	\$1,604,452,330.20
COMPTROLLER OF MARYLAND	61	\$6,891,128.93	61	\$5,846,799.10
DEPARTMENT OF BUDGET AND MANAGEMENT	15	\$9,222,761.80	13	\$6,802,382.46
DEPARTMENT OF COMMERCE	467	\$126,357,536.18	382	\$76,704,288.91
DEPARTMENT OF EDUCATION	286	\$19,616,337.21	245	\$14,711,973.38
DEPARTMENT OF GENERAL SERVICES	144	\$88,616,401.67	109	\$59,536,741.61
DEPARTMENT OF HEALTH	332	\$131,305,812.79	315	\$101,255,613.51

Department	Prime Contracts	Dollars Awarded	Paid Contracts	Dollars Paid
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT	904	\$215,164,803.53	848	\$162,784,243.47
DEPARTMENT OF HUMAN SERVICES	37	\$8,607,799.11	36	\$6,473,487.16
DEPARTMENT OF JUVENILE SERVICES	145	\$31,329,305.29	131	\$22,762,867.14
DEPARTMENT OF LABOR	281	\$107,376,133.79	264	\$84,775,760.56
DEPARTMENT OF NATURAL RESOURCES	232	\$136,077,771.96	207	\$109,023,568.82
DEPARTMENT OF PUBLIC SAFETY AND CORRECTIONAL SERVICES	114	\$13,877,415.21	111	\$11,157,232.63
DEPARTMENT OF THE ENVIRONMENT	102	\$24,358,587.24	98	\$10,952,746.66
DEPARTMENT OF THE MILITARY	17	\$1,355,894.88	15	\$755,946.35
MARYLAND CANNABIS ADMINISTRATION	54	\$50,187,099.54	52	\$34,952,206.54
MARYLAND STADIUM AUTHORITY	16	\$21,037,294.66	15	\$14,936,591.74
MARYLAND STATE LOTTERY AGENCY	46	\$24,307,647.16	45	\$17,005,606.28
MDOT - MARYLAND TRANSPORTATION AUTHORITY (MDTA)	43	\$211,880,594.84	34	\$153,450,703.18
MDOT - MARYLAND AVIATION ADMINISTRATION (MAA)	45	\$16,514,832.35	41	\$11,853,047.22
MDOT - MARYLAND MOTOR VEHICLE ADMINISTRATION (MVA)	149	\$63,228,016.72	143	\$47,561,035.06
MDOT - MARYLAND PORT ADMINISTRATION (MPA)	38	\$14,792,792.25	37	\$12,303,556.58
MDOT - MARYLAND TRANSIT ADMINISTRATION (MTA)	1,501	\$672,985,195.31	1,483	\$535,109,722.53
MDOT - STATE HIGHWAY ADMINISTRATION (SHA)	1	\$3,677,646.97	1	\$1,987,217.55
MDOT - THE SECRETARY'S OFFICE (TSO)	1	\$8,661.90	1	\$6,756.28
MARYLAND NATIONAL CAPITAL PARK AND PLANNING COMMISSION (MNCPPC)	258	\$26,288,640.15	257	\$22,716,576.40
MORGAN STATE UNIVERSITY (MSU)	41	\$32,177,704.67	38	\$26,458,087.87
TOWSON UNIVERSITY	107	\$27,746,420.79	107	\$25,667,663.47
UMB	40	\$3,787,087.86	40	\$2,842,886.80
UMBC	101	\$14,189,554.69	101	\$10,027,548.76
UMD	46	\$8,540,960.03	45	\$5,276,679.62
UMGC	82	\$25,269,986.47	81	\$8,752,792.56

Source: Master Procurement Database.

Note: Paid contracts only include substantially completed contracts.



2.4 Geographic and Product Market Area Overview

To identify potential discriminatory practices against minority and/or women-owned firms, a thorough market area analysis is essential. This analysis builds upon the procurement data presented in **Section 2.3** and defines the universe of available vendors considered. It encompasses both the geographic extent and the product or industry sectors relevant to the Maryland Marketplace.

Based on the guidelines outlined in Guidelines for Conducting a Disparity and Availability Study for the Federal DBE Program, NCHRP Report 644, MGT defines the relevant market area as the geographic region from which the majority of its procurements are sourced. For the State of Maryland, this area is determined by analyzing prime contracting and subcontracting data during the study period. The product market is defined by assigning appropriate NAICS Codes to each contract record, based on service descriptions or, when unavailable, contractor/subcontractor information. These NAICS Codes are then weighted by expenditure to accurately reflect market activity.³⁶

2.4.1 Preparing the Master Procurement Database for Market Analysis

For the purposes of estimating the relevant markets, MGT used the master procurement database described in **Section 2.3**. Based on the major categories and descriptions of work on each contract or, where unavailable, contractor/subcontractor information, MGT assigned NAICS Codes to each transaction according to the description of what was purchased for both prime contractors and subcontractors.

To accurately determine the geographic market area, MGT assigned county and state locations³⁷ to each transaction in the master procurement database, based on vendor addresses. When vendor address information was missing or multiple addresses existed, MGT conducted location-based research to identify the most relevant local address³⁸ for each transaction. This study uses counties as the geographic unit of measurement. The choice of using counties as the unit of measurement is based upon the fact that county boundaries are externally determined and, therefore, are free from any researcher bias; and U.S. Census data are routinely collected and reported using county boundaries.

2.5 Geographic Market Area

In alignment with the methodology recommended in the Guidelines for Conducting a Disparity and Availability Study for the Federal DBE Program, NCHRP Report 644, the relevant geographic market area is defined as the area where the majority of the contracting entity's vendors are located and where a substantial portion of contracting dollars are spent. This area should reflect where the agency actually conducts business and where vendors are located and

³⁶ NCHRP Report 644, Guidelines for Conducting a Disparity and Availability Study, 37–38.

³⁷ MGT assigned county and state locations to each vendor based on the zip code information provided in the contract and vendor records.

³⁸ When vendor address data was incomplete or ambiguous, MGT conducted independent research using public business directories, company websites, and government databases to determine the most accurate and relevant location for each vendor. For this study, the most accurate and relevant location is defined as the address closest to the State of Maryland to best reflect potential market participation.



available to perform work. The goal is to ensure that the market area includes firms with a realistic opportunity to compete for contracts, while excluding areas with little or no vendor participation, which could distort disparity measurements. As noted in **Section 2.4.1**, MGT recommends using counties as the geographic unit of measurement through which the relevant geographic market area is established. The following presents the methodology used to determine the overall market area and relevant geographic market areas.

- **Overall Market Area.** To determine the full extent of the market area in which the State utilized firms, MGT determined the geographic locations of utilized vendors by their county jurisdictions. The overall market area reflects the total dollars awarded and paid for each procurement category included within the scope of the study. The results for the overall market area results by procurement category are presented in **Table 2-4**.
- **Relevant Market Area.** Once the overall market area was established, the relevant market area was determined by examining geographic areas from which a substantial majority of the State's purchases were procured during the study period. This process is discussed further in **Section 2.5.2**. Based on the results of the market area analysis conducted for each business category, the recommended relevant geographic market area includes all counties in Maryland, all counties in Delaware, Washington, D.C., and the Virginia and West Virginia portions of the Washington DC-VA-MD-WV Metropolitan Area:

- Allegany County, MD
- Anne Arundel County, MD
- Baltimore City, MD
- Baltimore County, MD
- Calvert County, MD
- Caroline County, MD
- Carroll County, MD
- Cecil County, MD
- Charles County, MD
- Dorchester County, MD
- Frederick County, MD
- Garrett County, MD
- Harford County, MD
- Howard County, MD
- Kent County, MD
- Montgomery County, MD
- Prince George's County, MD
- Queen Anne's County, MD
- Saint Mary's County, MD
- Somerset County, MD
- Talbot County, MD
- Washington County, MD
- Wicomico County, MD
- Worcester County, MD
- Washington, DC
- Kent County, DE
- New Castle County, DE



- Sussex County, DE
- Alexandria City, VA
- Arlington County, VA
- Clarke County, VA
- Culpeper County, VA
- Fairfax City, VA
- Fairfax County, VA
- Falls Church City, VA
- Fauquier County, VA
- Fredericksburg City, VA
- Loudoun County, VA
- Madison County, VA
- Manassas City, VA
- Manassas Park City, VA
- Prince William County, VA
- Rappahannock County, VA
- Spotsylvania County, VA
- Stafford County, VA
- Warren County, VA
- Jefferson County, WV

2.5.1 Overall Market Area

As described above, an overall market area was first established to account for all relevant state awards and payments, after which more specific regions were analyzed to define the relevant geographic market area. **Table 2-4** shows that \$36,899,243,139.20 was awarded and \$28,315,501,827.03 was paid to firms within the overall market area between July 1, 2014, through June 30, 2022.



Table 2-4.
Summary of Dollars,
Total Contracts (Awarded and Paid) by Procurement Category:
Overall Market Area

Contract Category		Awarded Contracts	Paid Contracts	Dollars Awarded	Dollars Paid
ALL PROCUREMENT CATEGORIES	PRIME CONTRACTS	21,104	19,952	\$23,132,352,875.77	\$18,811,884,086.73
	SUBCONTRACTS	39,046	36,148	\$13,766,890,263.43	\$9,503,617,740.30
	TOTAL	60,150	56,100	\$36,899,243,139.20	\$28,315,501,827.03
CONSTRUCTION	PRIME CONTRACTS	5,550	5,438	\$7,254,167,941.29	\$6,684,404,519.12
	SUBCONTRACTS	23,356	23,204	\$8,378,120,571.99	\$5,942,633,240.23
	TOTAL	28,906	28,642	\$15,632,288,513.28	\$12,627,037,759.35
AE-CRS	PRIME CONTRACTS	1,446	1,379	\$2,137,067,153.24	\$1,743,585,042.63
	SUBCONTRACTS	3,816	3,120	\$1,250,091,204.50	\$825,975,842.52
	TOTAL	5,262	4,499	\$3,387,158,357.74	\$2,569,560,885.16
MAINTENANCE	PRIME CONTRACTS	934	833	\$3,295,345,276.19	\$2,353,906,282.27
	SUBCONTRACTS	1,308	1,169	\$411,049,320.19	\$265,190,452.92
	TOTAL	2,242	2,002	\$3,706,394,596.38	\$2,619,096,735.19
IT	PRIME CONTRACTS	1,700	1,578	\$1,016,364,875.97	\$753,837,011.51
	SUBCONTRACTS	950	665	\$384,312,315.41	\$224,339,813.20
	TOTAL	2,650	2,243	\$1,400,677,191.38	\$978,176,824.71
SERVICES	PRIME CONTRACTS	5,768	5,368	\$7,314,399,553.19	\$5,684,918,935.44
	SUBCONTRACTS	8,702	7,329	\$3,321,547,101.26	\$2,232,258,356.98
	TOTAL	14,470	12,697	\$10,635,946,654.45	\$7,917,177,292.42
CSE	PRIME CONTRACTS	5,706	5,356	\$2,115,008,075.88	\$1,591,232,295.76
	SUBCONTRACTS	914	661	\$21,769,750.08	\$13,220,034.44
	TOTAL	6,620	6,017	\$2,136,777,825.97	\$1,604,452,330.20

Source: Master Procurement Database.

2.5.2 Relevant Geographic Market Area

The purpose of defining the relevant geographic market area is to focus the analysis on the regions where the State conducts most of its contracting activity. It is used to define most of the subsequent analyses in this study. Narrowing the geographic scope, **Table 2-5** shows that firms located within the Maryland Marketplace accounted for 81.32 percent of awards and 80.76 percent of payments across all procurement categories. The relevant geographic market area is typically defined as the region that accounts for approximately 75 percent of a government's total contracting and procurement expenditures. The 75 percent threshold is a commonly accepted standard in disparity studies and is referenced in federal guidelines.³⁹ For the State of Maryland, this area includes contractors and vendors who received the majority of procurement dollars during the study period. When broken down by procurement categories, CSE had the highest spend within the relevant market area with 86.85 percent of the awarded dollars, and AE-CRS had the smallest at 73.57 percent.

Table 2-5.
Relevant Geographic Market Area Analysis,
Contracts Distribution of Dollars by Business Category:
State Market Area

	Location	Total	Construction	AE-CRS	Maintenance	IT	Services	CSE
DOLLARS AWARDED	MD MARKETPLACE	81.32%	81.37%	73.57%	77.88%	73.59%	84.84%	86.85%
	OUTSIDE MD MARKETPLACE	18.68%	18.63%	26.43%	22.12%	26.41%	15.16%	13.15%
DOLLARS PAID	MD MARKETPLACE	80.76%	80.80%	72.66%	76.25%	69.65%	85.23%	85.55%
	OUTSIDE MD MARKETPLACE	19.24%	19.20%	27.34%	23.75%	30.35%	14.77%	14.45%
DOLLARS AWARDED	INSIDE THE STATE OF MD	70.33%	74.15%	68.07%	68.84%	58.66%	70.99%	52.91%
	OUTSIDE THE STATE OF MD	29.67%	25.85%	31.93%	31.16%	41.34%	29.01%	47.09%
DOLLARS PAID	INSIDE THE STATE OF MD	69.85%	73.48%	67.53%	65.74%	56.15%	71.78%	50.53%
	OUTSIDE THE STATE OF MD	30.15%	26.52%	32.47%	34.26%	43.85%	28.22%	49.47%

Source: Master Procurement Database.

³⁹ NCHRP Report 644, Guidelines for Conducting a Disparity and Availability Study, 37–38.



Table 2-6 shows the geographic distribution of contracts and procurement dollars across all procurement categories within the Maryland Marketplace.

Table 2-6.
Relevant Geographic Market Area Analysis,
Distribution of Contract Dollars by County:
Inside Relevant Geographic Market Area

Market Area	Award Dollars	Percent (Awards)	Cumulative Percent (Awards)	Paid Dollars	Percent (Paid)	Cumulative Percent (Paid)
BALTIMORE COUNTY, MD	\$4,036,926,622.08	13.45%	13.45%	\$3,235,976,399.46	14.15%	14.15%
BALTIMORE CITY, MD	\$3,830,059,971.75	12.76%	26.22%	\$2,635,476,234.92	11.52%	25.67%
MONTGOMERY COUNTY, MD	\$3,394,761,697.31	11.31%	37.53%	\$2,525,614,696.02	11.04%	36.72%
PRINCE GEORGE'S COUNTY, MD	\$3,194,978,091.08	10.65%	48.18%	\$2,126,117,726.81	9.30%	46.02%
ANNE ARUNDEL COUNTY, MD	\$2,547,229,422.25	8.49%	56.66%	\$1,907,220,026.11	8.34%	54.36%
HOWARD COUNTY, MD	\$2,438,890,519.27	8.13%	64.79%	\$1,790,018,201.56	7.83%	62.18%
HARFORD COUNTY, MD	\$1,439,090,807.65	4.80%	69.59%	\$1,277,227,412.50	5.59%	67.77%
CECIL COUNTY, MD	\$736,939,847.74	2.46%	72.04%	\$633,055,283.55	2.77%	70.54%
FAIRFAX COUNTY, VA	\$654,206,901.19	2.18%	74.22%	\$531,382,298.01	2.32%	72.86%
CARROLL COUNTY, MD	\$603,541,580.96	2.01%	76.24%	\$514,525,918.83	2.25%	75.11%
WASHINGTON, DC	\$567,874,755.14	1.89%	78.13%	\$465,979,667.10	2.04%	77.15%
GARRETT COUNTY, MD	\$444,511,690.11	1.48%	79.61%	\$388,719,318.46	1.70%	78.85%
FREDERICK COUNTY, MD	\$422,249,601.26	1.41%	81.02%	\$338,723,646.90	1.48%	80.33%
WASHINGTON COUNTY, MD	\$390,449,999.20	1.30%	82.32%	\$316,576,271.59	1.38%	81.71%
CALVERT COUNTY, MD	\$359,640,312.59	1.20%	83.52%	\$307,791,006.13	1.35%	83.06%
LOUDOUN COUNTY, VA	\$329,259,033.41	1.10%	84.61%	\$245,796,557.15	1.07%	84.13%
KENT COUNTY, MD	\$292,368,360.27	0.97%	85.59%	\$236,173,689.55	1.03%	85.17%
CHARLES COUNTY, MD	\$280,870,912.60	0.94%	86.52%	\$232,738,156.01	1.02%	86.18%
NEW CASTLE COUNTY, DE	\$275,224,261.54	0.92%	87.44%	\$202,728,166.78	0.89%	87.07%
ALLEGANY COUNTY, MD	\$255,872,936.33	0.85%	88.29%	\$199,012,277.90	0.87%	87.94%
WICOMICO COUNTY, MD	\$249,717,834.91	0.83%	89.13%	\$197,546,617.98	0.86%	88.80%
WORCESTER COUNTY, MD	\$236,530,878.38	0.79%	89.91%	\$187,698,669.77	0.82%	89.63%
PRINCE WILLIAM COUNTY, VA	\$198,721,877.66	0.66%	90.58%	\$177,100,495.53	0.77%	90.40%

Market Area	Award Dollars	Percent (Awards)	Cumulative Percent (Awards)	Paid Dollars	Percent (Paid)	Cumulative Percent (Paid)
SOMERSET COUNTY, MD	\$191,677,443.30	0.64%	91.21%	\$173,495,358.73	0.76%	91.16%
FAIRFAX CITY, VA	\$185,734,639.45	0.62%	91.83%	\$146,537,899.10	0.64%	91.80%
QUEEN ANNE'S COUNTY, MD	\$179,905,231.14	0.60%	92.43%	\$144,239,564.49	0.63%	92.43%
MADISON COUNTY, VA	\$171,598,266.62	0.57%	93.00%	\$142,668,508.10	0.62%	93.05%
ARLINGTON COUNTY, VA	\$170,688,443.12	0.57%	93.57%	\$140,334,060.93	0.61%	93.67%
SAINT MARY'S COUNTY, MD	\$167,573,189.64	0.56%	94.13%	\$114,605,977.72	0.50%	94.17%
MANASSAS CITY, VA	\$159,633,369.10	0.53%	94.66%	\$106,125,406.93	0.46%	94.63%
CULPEPER COUNTY, VA	\$130,940,440.42	0.44%	95.10%	\$104,887,516.18	0.46%	95.09%
ALEXANDRIA CITY, VA	\$127,796,121.25	0.43%	95.53%	\$99,396,073.77	0.43%	95.53%
WARREN COUNTY, VA	\$123,443,349.22	0.41%	95.94%	\$99,286,530.23	0.43%	95.96%
CAROLINE COUNTY, MD	\$123,188,984.49	0.41%	96.35%	\$96,941,347.94	0.42%	96.38%
DORCHESTER COUNTY, MD	\$122,020,171.56	0.41%	96.75%	\$95,650,989.90	0.42%	96.80%
KENT COUNTY, DE	\$121,697,895.32	0.41%	97.16%	\$93,910,826.15	0.41%	97.21%
TALBOT COUNTY, MD	\$112,299,321.27	0.37%	97.53%	\$87,906,034.70	0.38%	97.60%
CLARKE COUNTY, VA	\$105,055,601.41	0.35%	97.88%	\$86,710,920.04	0.38%	97.98%
SUSSEX COUNTY, DE	\$99,288,125.61	0.33%	98.22%	\$78,841,326.15	0.34%	98.32%
FREDERICKSBURG CITY, VA	\$96,227,878.73	0.32%	98.54%	\$71,059,853.16	0.31%	98.63%
FAUQUIER COUNTY, VA	\$91,662,803.17	0.31%	98.84%	\$65,993,007.88	0.29%	98.92%
STAFFORD COUNTY, VA	\$87,728,273.25	0.29%	99.13%	\$53,523,225.68	0.23%	99.15%
RAPPAHANNOCK COUNTY, VA	\$76,313,128.71	0.25%	99.39%	\$53,441,427.63	0.23%	99.39%
SPOTSYLVANIA COUNTY, VA	\$70,136,917.38	0.23%	99.62%	\$49,882,680.97	0.22%	99.61%
JEFFERSON COUNTY, WV	\$60,341,434.00	0.20%	99.82%	\$47,366,373.88	0.21%	99.81%
FALLS CHURCH CITY, VA	\$53,133,415.96	0.18%	100.00%	\$42,616,395.29	0.19%	100.00%
TOTAL MD MARKETPLACE	\$30,008,002,358.77	100.00%		\$22,868,620,044.15	100.00%	

Source: Master Procurement Database.



2.6 Product Market Analysis

This section provides a detailed examination of the product market based on the six procurement categories described in **Section 2.2.2**: Construction, AE-CRS, Maintenance, IT, Services, and CSE.

As previously noted, using the major categories and descriptions of work on each contract, NAICS Codes were assigned to each transaction for both prime contractors and subcontractors. The assignment included NAICS Code industry groups (four-digit level) and NAICS Code industries (six-digit level). MGT identified the most utilized industry groups within each contracting and procurement category, as measured by total dollars awarded. Overall, state procurements occur in 258 unique NAICS Code industry groups, with the following specific distributions:

- Construction: 176 NAICS Code industry groups
- AE-CRS: 60 NAICS Code industry groups
- Maintenance: 158 NAICS Code industry groups
- IT: 94 NAICS Code industry groups
- Services: 222 NAICS Code industry groups
- CSE: 216 NAICS Code industry groups

Tables 2-7 through **2-12** show the awards and their associated weights by industry groups for each procurement category. **Appendix F, Detailed Utilization, Availability, and Disparity Tables by 4-Digit NAICS Codes** includes details of all industry groups within the six procurement categories.

Table 2-7 shows that for Construction, the top five NAICS Codes industry groups account for 51.79 percent of the total awards in this procurement category. 53 industry groups account for over 90 percent, with the remainder distributed among 123 industry groups.



Table 2-7.
Summary of Dollars Weights,
NAICS Codes Industry Groups:
Construction

NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
2373	Highway, Street, and Bridge Construction	18.42%	18.42%
2362	Nonresidential Building Construction	17.19%	35.61%
2381	Foundation, Structure, and Building Exterior Contractors	6.34%	41.95%
2382	Building Equipment Contractors	5.02%	46.97%
2389	Other Specialty Trade Contractors	4.82%	51.79%
3365	Railroad Rolling Stock Manufacturing	3.73%	55.52%
2379	Other Heavy and Civil Engineering Construction	2.80%	58.33%
5416	Management, Scientific, and Technical Consulting Services	2.75%	61.07%
5613	Employment Services	2.30%	63.37%
5617	Services to Buildings and Dwellings	2.20%	65.58%
2371	Utility System Construction	1.60%	67.18%
5415	Computer Systems Design and Related Services	1.41%	68.59%
2383	Building Finishing Contractors	1.39%	69.98%
4247	Petroleum and Petroleum Products Merchant Wholesalers	1.34%	71.32%
5413	Architectural, Engineering, and Related Services	1.29%	72.61%
5616	Investigation and Security Services	1.27%	73.88%
4233	Lumber and Other Construction Materials Merchant Wholesalers	1.07%	74.95%
4441	Building Material and Supplies Dealers	0.99%	75.95%
3399	Other Miscellaneous Manufacturing	0.83%	76.78%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	0.77%	77.55%
3231	Printing and Related Support Activities	0.72%	78.27%
4821	Rail Transportation	0.70%	78.97%
2123	Nonmetallic Mineral Mining and Quarrying	0.64%	79.61%
3335	Metalworking Machinery Manufacturing	0.58%	80.19%
4239	Miscellaneous Durable Goods Merchant Wholesalers	0.56%	80.75%
3261	Plastics Product Manufacturing	0.52%	81.27%

NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
4413	Automotive Parts, Accessories, and Tire Retailers	0.51%	81.78%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	0.50%	82.28%
3219	Other Wood Product Manufacturing	0.44%	82.72%
5622	Waste Treatment and Disposal	0.44%	83.15%
3241	Petroleum and Coal Products Manufacturing	0.42%	83.58%
4842	Specialized Freight Trucking	0.39%	83.97%
5171	Wired and Wireless Telecommunications (except Satellite)	0.38%	84.35%
3272	Glass and Glass Product Manufacturing	0.37%	84.73%
5311	Lessors of Real Estate	0.33%	85.06%
3251	Basic Chemical Manufacturing	0.33%	85.38%
3331	Agriculture, Construction, and Mining Machinery Manufacturing	0.32%	85.70%
4841	General Freight Trucking	0.31%	86.01%
5629	Remediation and Other Waste Management Services	0.30%	86.32%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	0.30%	86.62%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	0.30%	86.92%
3344	Semiconductor and Other Electronic Component Manufacturing	0.30%	87.22%
3279	Other Nonmetallic Mineral Product Manufacturing	0.29%	87.51%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	0.29%	87.80%
5222	Nondepository Credit Intermediation	0.28%	88.08%
8114	Personal and Household Goods Repair and Maintenance	0.28%	88.36%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	0.27%	88.63%
3391	Medical Equipment and Supplies Manufacturing	0.27%	88.90%
3342	Communications Equipment Manufacturing	0.26%	89.16%
3315	Foundries	0.26%	89.42%
3353	Electrical Equipment Manufacturing	0.25%	89.67%
3273	Cement and Concrete Product Manufacturing	0.25%	89.92%
4571	Gasoline Stations	0.24%	90.16%
5162	Media Streaming Distribution Services, Social Networks, and Other Media	0.24%	90.41%

NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
	Networks and Content Providers		
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	0.24%	90.65%
3141	Textile Furnishings Mills	0.24%	90.89%
4885	Freight Transportation Arrangement	0.23%	91.12%
5131	Newspaper, Periodical, Book, and Directory Publishers	0.23%	91.35%
3323	Architectural and Structural Metals Manufacturing	0.22%	91.58%
3133	Textile and Fabric Finishing and Fabric Coating Mills	0.22%	91.80%
6243	Vocational Rehabilitation Services	0.22%	92.02%
4412	Other Motor Vehicle Dealers	0.21%	92.23%
3329	Other Fabricated Metal Product Manufacturing	0.21%	92.44%
3211	Sawmills and Wood Preservation	0.20%	92.64%
3252	Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing	0.20%	92.84%
3149	Other Textile Product Mills	0.20%	93.04%
3339	Other General Purpose Machinery Manufacturing	0.19%	93.23%
5619	Other Support Services	0.19%	93.42%
8112	Electronic and Precision Equipment Repair and Maintenance	0.18%	93.60%
4599	Other Miscellaneous Retailers	0.18%	93.78%
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	0.18%	93.96%
4882	Support Activities for Rail Transportation	0.18%	94.14%
3221	Pulp, Paper, and Paperboard Mills	0.17%	94.31%
6219	Other Ambulatory Health Care Services	0.17%	94.48%
8111	Automotive Repair and Maintenance	0.16%	94.64%
5621	Waste Collection	0.16%	94.80%
5312	Offices of Real Estate Agents and Brokers	0.16%	94.95%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	0.15%	95.10%
3271	Clay Product and Refractory Manufacturing	0.15%	95.25%
4561	Health and Personal Care Retailers	0.15%	95.40%
3359	Other Electrical Equipment and Component Manufacturing	0.15%	95.55%

NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
5322	Consumer Goods Rental	0.15%	95.70%
4884	Support Activities for Road Transportation	0.14%	95.84%
4551	Department Stores	0.14%	95.97%
3321	Forging and Stamping	0.14%	96.11%
4595	Used Merchandise Retailers	0.14%	96.24%
2361	Residential Building Construction	0.13%	96.38%
4244	Grocery and Related Product Merchant Wholesalers	0.13%	96.50%
3351	Electric Lighting Equipment Manufacturing	0.13%	96.63%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	0.12%	96.75%
1114	Greenhouse, Nursery, and Floriculture Production	0.12%	96.87%
8139	Business, Professional, Labor, Political, and Similar Organizations	0.12%	96.99%
7115	Independent Artists, Writers, and Performers	0.12%	97.11%
4594	Office Supplies, Stationery, and Gift Retailers	0.11%	97.22%
5419	Other Professional, Scientific, and Technical Services	0.11%	97.34%
8131	Religious Organizations	0.11%	97.45%
3132	Fabric Mills	0.11%	97.56%
4451	Grocery and Convenience Retailers	0.11%	97.67%
3262	Rubber Product Manufacturing	0.11%	97.78%
5614	Business Support Services	0.10%	97.88%
8122	Death Care Services	0.10%	97.98%
3341	Computer and Peripheral Equipment Manufacturing	0.10%	98.08%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	0.10%	98.17%
3313	Alumina and Aluminum Production and Processing	0.09%	98.27%
5121	Motion Picture and Video Industries	0.09%	98.36%
3121	Beverage Manufacturing	0.09%	98.45%
5174	Satellite Telecommunications	0.08%	98.53%
1142	Hunting and Trapping	0.08%	98.61%
3325	Hardware Manufacturing	0.08%	98.69%
7223	Special Food Services	0.07%	98.77%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
3222	Converted Paper Product Manufacturing	0.07%	98.84%
3324	Boiler, Tank, and Shipping Container Manufacturing	0.07%	98.91%
3332	Industrial Machinery Manufacturing	0.07%	98.99%
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	0.07%	99.05%
	Balance of industries (62 industry groups)	0.95%	100.00%
Total Construction		\$15,632,288,513.28	

Source: Master Procurement Database.



Table 2-8 shows that for AE-CRS, the top five NAICS Codes industry groups account for 97.83 percent of the total awards in this procurement category. The analysis indicates that the majority of dollars spent in this procurement category was concentrated in a single industry group (90.59 percent) and the remainder was distributed among 59 industry groups.

Table 2-8.
Summary of Dollars Weights,
NAICS Codes Industry Groups:
AE-CRS

NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
5413	Architectural, Engineering, and Related Services	90.59%	90.59%
2379	Other Heavy and Civil Engineering Construction	2.98%	93.57%
5418	Advertising, Public Relations, and Related Services	2.14%	95.70%
5416	Management, Scientific, and Technical Consulting Services	1.13%	96.83%
5417	Scientific Research and Development Services	0.99%	97.83%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	0.50%	98.33%
4233	Lumber and Other Construction Materials Merchant Wholesalers	0.15%	98.48%
2381	Foundation, Structure, and Building Exterior Contractors	0.15%	98.63%
6242	Community Food and Housing, and Emergency and Other Relief Services	0.14%	98.77%
4441	Building Material and Supplies Dealers	0.13%	98.90%
5415	Computer Systems Design and Related Services	0.07%	98.98%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	0.07%	99.04%
	Balance of industries (48 industry groups)	0.96%	100.00%
Total AE-CRS		\$3,387,158,357.74	

Source: Master Procurement Database.



Table 2-9 shows that for Maintenance, the top five NAICS Codes industry groups account for 61.15 percent of the total awards in this procurement category. The analysis indicates that the majority of dollars spent in this procurement category was concentrated in four industry groups (54.89 percent) and 15 industry groups account for over 90 percent, with the remainder distributed among 143 industry groups.



Table 2-9.
Summary of Dollars Weights,
NAICS Codes Industry Groups:
Maintenance

NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
3365	Railroad Rolling Stock Manufacturing	16.72%	16.72%
4247	Petroleum and Petroleum Products Merchant Wholesalers	16.56%	33.29%
5612	Facilities Support Services	12.94%	46.23%
2382	Building Equipment Contractors	8.66%	54.89%
4851	Urban Transit Systems	6.26%	61.15%
4852	Interurban and Rural Bus Transportation	5.85%	66.99%
2373	Highway, Street, and Bridge Construction	5.70%	72.69%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	4.33%	77.02%
5622	Waste Treatment and Disposal	3.27%	80.28%
2389	Other Specialty Trade Contractors	2.61%	82.90%
5617	Services to Buildings and Dwellings	2.58%	85.47%
5614	Business Support Services	1.59%	87.06%
3251	Basic Chemical Manufacturing	1.43%	88.49%
4882	Support Activities for Rail Transportation	1.22%	89.71%
2381	Foundation, Structure, and Building Exterior Contractors	1.10%	90.81%
8111	Automotive Repair and Maintenance	0.81%	91.63%
3261	Plastics Product Manufacturing	0.75%	92.37%
4884	Support Activities for Road Transportation	0.62%	92.99%
4411	Automobile Dealers	0.32%	93.31%
2362	Nonresidential Building Construction	0.27%	93.57%
8113	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	0.25%	93.83%
5416	Management, Scientific, and Technical Consulting Services	0.25%	94.08%
4883	Support Activities for Water Transportation	0.24%	94.32%
5616	Investigation and Security Services	0.22%	94.54%
2361	Residential Building Construction	0.22%	94.75%
3221	Pulp, Paper, and Paperboard Mills	0.21%	94.96%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
3353	Electrical Equipment Manufacturing	0.21%	95.17%
5222	Nondepository Credit Intermediation	0.20%	95.37%
8112	Electronic and Precision Equipment Repair and Maintenance	0.19%	95.56%
4885	Freight Transportation Arrangement	0.18%	95.74%
3211	Sawmills and Wood Preservation	0.18%	95.92%
4246	Chemical and Allied Products Merchant Wholesalers	0.18%	96.09%
7211	Traveler Accommodation	0.17%	96.26%
3399	Other Miscellaneous Manufacturing	0.16%	96.42%
5413	Architectural, Engineering, and Related Services	0.16%	96.58%
3344	Semiconductor and Other Electronic Component Manufacturing	0.14%	96.72%
6243	Vocational Rehabilitation Services	0.14%	96.86%
5321	Automotive Equipment Rental and Leasing	0.13%	96.99%
3391	Medical Equipment and Supplies Manufacturing	0.13%	97.12%
4599	Other Miscellaneous Retailers	0.13%	97.25%
2213	Water, Sewage and Other Systems	0.12%	97.37%
4881	Support Activities for Air Transportation	0.11%	97.49%
3329	Other Fabricated Metal Product Manufacturing	0.11%	97.60%
5417	Scientific Research and Development Services	0.10%	97.70%
3152	Cut and Sew Apparel Manufacturing	0.10%	97.80%
4412	Other Motor Vehicle Dealers	0.09%	97.88%
4492	Electronics and Appliance Retailers	0.08%	97.96%
3279	Other Nonmetallic Mineral Product Manufacturing	0.07%	98.03%
3333	Commercial and Service Industry Machinery Manufacturing	0.07%	98.10%
4413	Automotive Parts, Accessories, and Tire Retailers	0.07%	98.16%
5171	Wired and Wireless Telecommunications (except Satellite)	0.06%	98.23%
4491	Furniture and Home Furnishings Retailers	0.06%	98.29%
3364	Aerospace Product and Parts Manufacturing	0.06%	98.35%
3359	Other Electrical Equipment and Component Manufacturing	0.06%	98.40%
5242	Agencies, Brokerages, and Other Insurance Related Activities	0.06%	98.46%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	0.05%	98.51%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	0.05%	98.56%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	0.05%	98.60%
4551	Department Stores	0.05%	98.65%
4921	Couriers and Express Delivery Services	0.05%	98.70%
4232	Furniture and Home Furnishing Merchant Wholesalers	0.04%	98.74%
3272	Glass and Glass Product Manufacturing	0.04%	98.77%
6219	Other Ambulatory Health Care Services	0.04%	98.81%
4594	Office Supplies, Stationery, and Gift Retailers	0.03%	98.84%
4595	Used Merchandise Retailers	0.03%	98.87%
3219	Other Wood Product Manufacturing	0.03%	98.90%
3339	Other General Purpose Machinery Manufacturing	0.03%	98.94%
5414	Specialized Design Services	0.03%	98.97%
2211	Electric Power Generation, Transmission and Distribution	0.03%	98.99%
2123	Nonmetallic Mineral Mining and Quarrying	0.03%	99.02%
	Balance of industries (88 industry groups)	0.98%	100.00%
Total Maintenance		\$3,706,394,596.38	

Source: Master Procurement Database.



Table 2-10 shows that for IT, the top five NAICS Codes industry groups account for 73.60 percent of the total awards in this procurement category. The analysis indicates that the majority of dollars spent in this procurement category was concentrated in just three industry groups (59.12 percent), and 16 industry groups account for over 90 percent, with the remainder distributed among 78 industry groups.



Table 2-10.
Summary of Dollars Weights,
NAICS Codes Industry Groups:
IT

NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
5415	Computer Systems Design and Related Services	38.63%	38.63%
3342	Communications Equipment Manufacturing	11.02%	49.65%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	9.48%	59.12%
5416	Management, Scientific, and Technical Consulting Services	8.02%	67.14%
5132	Software Publishers	6.46%	73.60%
3341	Computer and Peripheral Equipment Manufacturing	4.83%	78.43%
5178	All Other Telecommunications	4.06%	82.48%
5414	Specialized Design Services	1.16%	83.65%
5131	Newspaper, Periodical, Book, and Directory Publishers	1.13%	84.78%
4594	Office Supplies, Stationery, and Gift Retailers	1.01%	85.80%
5616	Investigation and Security Services	0.94%	86.74%
4491	Furniture and Home Furnishings Retailers	0.79%	87.52%
6219	Other Ambulatory Health Care Services	0.71%	88.23%
2381	Foundation, Structure, and Building Exterior Contractors	0.70%	88.94%
8111	Automotive Repair and Maintenance	0.65%	89.59%
5419	Other Professional, Scientific, and Technical Services	0.55%	90.14%
4441	Building Material and Supplies Dealers	0.55%	90.68%
2382	Building Equipment Contractors	0.54%	91.23%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	0.53%	91.76%
5121	Motion Picture and Video Industries	0.47%	92.22%
2383	Building Finishing Contractors	0.39%	92.61%
3399	Other Miscellaneous Manufacturing	0.39%	93.00%
6117	Educational Support Services	0.38%	93.39%
4931	Warehousing and Storage	0.34%	93.73%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	0.30%	94.03%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
5192	Web Search Portals, Libraries, Archives, and Other Information Services	0.25%	94.28%
4233	Lumber and Other Construction Materials Merchant Wholesalers	0.24%	94.52%
5619	Other Support Services	0.24%	94.76%
5413	Architectural, Engineering, and Related Services	0.24%	95.00%
3219	Other Wood Product Manufacturing	0.23%	95.23%
4599	Other Miscellaneous Retailers	0.22%	95.45%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	0.20%	95.65%
5311	Lessors of Real Estate	0.18%	95.83%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	0.18%	96.01%
6211	Offices of Physicians	0.17%	96.18%
2211	Electric Power Generation, Transmission and Distribution	0.16%	96.34%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	0.16%	96.50%
4592	Book Retailers and News Dealers	0.15%	96.66%
5612	Facilities Support Services	0.15%	96.80%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	0.14%	96.94%
5411	Legal Services	0.14%	97.08%
3351	Electric Lighting Equipment Manufacturing	0.13%	97.22%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	0.13%	97.34%
2371	Utility System Construction	0.12%	97.46%
5617	Services to Buildings and Dwellings	0.12%	97.58%
4842	Specialized Freight Trucking	0.11%	97.69%
2389	Other Specialty Trade Contractors	0.11%	97.80%
4492	Electronics and Appliance Retailers	0.10%	97.90%
3323	Architectural and Structural Metals Manufacturing	0.10%	98.00%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	0.10%	98.10%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	0.09%	98.20%
4922	Local Messengers and Local Delivery	0.09%	98.29%
5613	Employment Services	0.09%	98.38%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
3359	Other Electrical Equipment and Component Manufacturing	0.09%	98.46%
8112	Electronic and Precision Equipment Repair and Maintenance	0.08%	98.55%
3344	Semiconductor and Other Electronic Component Manufacturing	0.08%	98.63%
4572	Fuel Dealers	0.08%	98.71%
4881	Support Activities for Air Transportation	0.08%	98.79%
5171	Wired and Wireless Telecommunications (except Satellite)	0.08%	98.87%
5322	Consumer Goods Rental	0.08%	98.94%
2373	Highway, Street, and Bridge Construction	0.07%	99.02%
	Balance of industries (33 industry groups)	0.98%	100.00%
Total IT		\$1,400,677,191.38	

Source: Master Procurement Database.



Table 2-11 shows that for Services, the top five NAICS Codes industry groups account for 26.26 percent of the total awards in this procurement category. The analysis indicates that the majority of dollars spent in this procurement category was concentrated in 20 industry groups (51.13 percent), and 95 industry groups account for over 90 percent, with the remainder distributed among 127 industry groups.



Table 2-11.
Summary of Dollars Weights,
NAICS Codes Industry Groups:
Services

NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
5416	Management, Scientific, and Technical Consulting Services	8.35%	8.35%
5614	Business Support Services	5.26%	13.61%
6214	Outpatient Care Centers	4.70%	18.31%
5415	Computer Systems Design and Related Services	4.01%	22.32%
2211	Electric Power Generation, Transmission and Distribution	3.94%	26.26%
6219	Other Ambulatory Health Care Services	2.80%	29.07%
5613	Employment Services	2.34%	31.41%
2381	Foundation, Structure, and Building Exterior Contractors	2.33%	33.74%
5413	Architectural, Engineering, and Related Services	1.97%	35.71%
2362	Nonresidential Building Construction	1.89%	37.60%
4851	Urban Transit Systems	1.71%	39.31%
4842	Specialized Freight Trucking	1.59%	40.90%
4821	Rail Transportation	1.48%	42.38%
4812	Nonscheduled Air Transportation	1.37%	43.75%
5221	Depository Credit Intermediation	1.35%	45.10%
5242	Agencies, Brokerages, and Other Insurance Related Activities	1.23%	46.33%
2373	Highway, Street, and Bridge Construction	1.22%	47.54%
3399	Other Miscellaneous Manufacturing	1.21%	48.75%
4592	Book Retailers and News Dealers	1.20%	49.95%
5419	Other Professional, Scientific, and Technical Services	1.19%	51.13%
5615	Travel Arrangement and Reservation Services	1.18%	52.31%
5241	Insurance Carriers	1.15%	53.47%
3118	Bakeries and Tortilla Manufacturing	1.09%	54.56%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
4451	Grocery and Convenience Retailers	1.09%	55.65%
5131	Newspaper, Periodical, Book, and Directory Publishers	1.06%	56.72%
6241	Individual and Family Services	1.02%	57.74%
4244	Grocery and Related Product Merchant Wholesalers	0.97%	58.71%
3152	Cut and Sew Apparel Manufacturing	0.97%	59.67%
2389	Other Specialty Trade Contractors	0.95%	60.63%
3231	Printing and Related Support Activities	0.95%	61.58%
5132	Software Publishers	0.80%	62.37%
5171	Wired and Wireless Telecommunications (except Satellite)	0.77%	63.14%
5311	Lessors of Real Estate	0.76%	63.91%
5616	Investigation and Security Services	0.76%	64.67%
5322	Consumer Goods Rental	0.74%	65.41%
3363	Motor Vehicle Parts Manufacturing	0.73%	66.14%
4889	Other Support Activities for Transportation	0.70%	66.83%
4441	Building Material and Supplies Dealers	0.68%	67.52%
2382	Building Equipment Contractors	0.66%	68.18%
4855	Charter Bus Industry	0.64%	68.82%
5174	Satellite Telecommunications	0.62%	69.43%
3342	Communications Equipment Manufacturing	0.61%	70.04%
4883	Support Activities for Water Transportation	0.60%	70.64%
3361	Motor Vehicle Manufacturing	0.59%	71.24%
8112	Electronic and Precision Equipment Repair and Maintenance	0.59%	71.83%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	0.59%	72.42%
3211	Sawmills and Wood Preservation	0.58%	73.00%
4241	Paper and Paper Product Merchant Wholesalers	0.58%	73.59%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
5411	Legal Services	0.58%	74.17%
3364	Aerospace Product and Parts Manufacturing	0.57%	74.74%
3332	Industrial Machinery Manufacturing	0.55%	75.28%
4931	Warehousing and Storage	0.53%	75.82%
7139	Other Amusement and Recreation Industries	0.53%	76.35%
4885	Freight Transportation Arrangement	0.52%	76.87%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	0.51%	77.38%
3339	Other General Purpose Machinery Manufacturing	0.51%	77.89%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	0.49%	78.37%
3351	Electric Lighting Equipment Manufacturing	0.48%	78.85%
5611	Office Administrative Services	0.47%	79.32%
6213	Offices of Other Health Practitioners	0.44%	79.77%
6211	Offices of Physicians	0.42%	80.18%
3344	Semiconductor and Other Electronic Component Manufacturing	0.42%	80.60%
6116	Other Schools and Instruction	0.41%	81.01%
7223	Special Food Services	0.41%	81.42%
4859	Other Transit and Ground Passenger Transportation	0.40%	81.82%
3359	Other Electrical Equipment and Component Manufacturing	0.37%	82.19%
4452	Specialty Food Retailers	0.37%	82.56%
4233	Lumber and Other Construction Materials Merchant Wholesalers	0.37%	82.92%
4242	Drugs and Druggists' Sundries Merchant Wholesalers	0.36%	83.29%
6113	Colleges, Universities, and Professional Schools	0.36%	83.65%
3323	Architectural and Structural Metals Manufacturing	0.33%	83.97%
4921	Couriers and Express Delivery Services	0.32%	84.29%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	0.31%	84.60%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	0.30%	84.90%
6114	Business Schools and Computer and Management Training	0.30%	85.20%
5121	Motion Picture and Video Industries	0.30%	85.50%
2213	Water, Sewage and Other Systems	0.29%	85.79%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	0.29%	86.08%
3336	Engine, Turbine, and Power Transmission Equipment Manufacturing	0.27%	86.35%
8129	Other Personal Services	0.27%	86.63%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	0.26%	86.89%
2371	Utility System Construction	0.26%	87.15%
8121	Personal Care Services	0.26%	87.41%
5617	Services to Buildings and Dwellings	0.26%	87.66%
4841	General Freight Trucking	0.25%	87.91%
3251	Basic Chemical Manufacturing	0.25%	88.16%
3272	Glass and Glass Product Manufacturing	0.24%	88.41%
8139	Business, Professional, Labor, Political, and Similar Organizations	0.23%	88.63%
3254	Pharmaceutical and Medicine Manufacturing	0.23%	88.86%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	0.23%	89.09%
2383	Building Finishing Contractors	0.23%	89.31%
4248	Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers	0.23%	89.54%
4599	Other Miscellaneous Retailers	0.23%	89.77%
3261	Plastics Product Manufacturing	0.22%	89.99%
5418	Advertising, Public Relations, and Related Services	0.22%	90.21%
3391	Medical Equipment and Supplies Manufacturing	0.22%	90.43%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
5321	Automotive Equipment Rental and Leasing	0.22%	90.64%
5222	Nondepository Credit Intermediation	0.22%	90.86%
1129	Other Animal Production	0.21%	91.07%
5122	Sound Recording Industries	0.21%	91.28%
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	0.21%	91.49%
3331	Agriculture, Construction, and Mining Machinery Manufacturing	0.20%	91.69%
6215	Medical and Diagnostic Laboratories	0.20%	91.89%
5239	Other Financial Investment Activities	0.20%	92.09%
3222	Converted Paper Product Manufacturing	0.19%	92.28%
3279	Other Nonmetallic Mineral Product Manufacturing	0.19%	92.46%
7225	Restaurants and Other Eating Places	0.19%	92.65%
3334	Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	0.19%	92.84%
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	0.18%	93.02%
3262	Rubber Product Manufacturing	0.18%	93.20%
5629	Remediation and Other Waste Management Services	0.17%	93.37%
1151	Support Activities for Crop Production	0.16%	93.53%
2123	Nonmetallic Mineral Mining and Quarrying	0.16%	93.69%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	0.15%	93.84%
3256	Soap, Cleaning Compound, and Toilet Preparation Manufacturing	0.15%	94.00%
4561	Health and Personal Care Retailers	0.15%	94.15%
1121	Cattle Ranching and Farming	0.15%	94.29%
4412	Other Motor Vehicle Dealers	0.14%	94.44%
3315	Foundries	0.14%	94.58%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
7114	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	0.14%	94.73%
7111	Performing Arts Companies	0.14%	94.87%
3117	Seafood Product Preparation and Packaging	0.14%	95.01%
3241	Petroleum and Coal Products Manufacturing	0.13%	95.15%
4413	Automotive Parts, Accessories, and Tire Retailers	0.13%	95.28%
4594	Office Supplies, Stationery, and Gift Retailers	0.13%	95.41%
1114	Greenhouse, Nursery, and Floriculture Production	0.13%	95.54%
6233	Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly	0.13%	95.66%
5619	Other Support Services	0.12%	95.79%
6216	Home Health Care Services	0.12%	95.91%
4922	Local Messengers and Local Delivery	0.12%	96.03%
3114	Fruit and Vegetable Preserving and Specialty Food Manufacturing	0.11%	96.14%
3253	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	0.11%	96.25%
3314	Nonferrous Metal (except Aluminum) Production and Processing	0.11%	96.36%
3121	Beverage Manufacturing	0.11%	96.47%
5232	Securities and Commodity Exchanges	0.11%	96.58%
4492	Electronics and Appliance Retailers	0.11%	96.69%
4591	Sporting Goods, Hobby, and Musical Instrument Retailers	0.11%	96.80%
1141	Fishing	0.11%	96.90%
5323	General Rental Centers	0.10%	97.01%
5223	Activities Related to Credit Intermediation	0.10%	97.11%
6244	Child Care Services	0.10%	97.21%
6115	Technical and Trade Schools	0.09%	97.30%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	0.09%	97.39%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
4239	Miscellaneous Durable Goods Merchant Wholesalers	0.09%	97.49%
8134	Civic and Social Organizations	0.09%	97.58%
8123	Drycleaning and Laundry Services	0.09%	97.66%
4552	Warehouse Clubs, Supercenters, and Other General Merchandise Retailers	0.09%	97.75%
8122	Death Care Services	0.08%	97.83%
4232	Furniture and Home Furnishing Merchant Wholesalers	0.08%	97.92%
4572	Fuel Dealers	0.08%	98.00%
7112	Spectator Sports	0.08%	98.08%
5621	Waste Collection	0.08%	98.16%
3115	Dairy Product Manufacturing	0.08%	98.24%
7115	Independent Artists, Writers, and Performers	0.08%	98.31%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	0.08%	98.39%
8114	Personal and Household Goods Repair and Maintenance	0.08%	98.47%
2212	Natural Gas Distribution	0.08%	98.54%
1153	Support Activities for Forestry	0.08%	98.62%
4832	Inland Water Transportation	0.08%	98.69%
8133	Social Advocacy Organizations	0.07%	98.77%
3321	Forging and Stamping	0.07%	98.84%
5251	Insurance and Employee Benefit Funds	0.07%	98.91%
4453	Beer, Wine, and Liquor Retailers	0.07%	98.98%
4491	Furniture and Home Furnishings Retailers	0.07%	99.04%
	Balance of industries (58 industry groups)	0.96%	100.00%
Total Services		\$10,635,946,654.45	

Source: Master Procurement Database.



Table 2-12 shows that for CSE, the top five NAICS Codes industry groups account for 33.72 percent of the total awards in this procurement category. The analysis indicates that the majority of dollars spent in this procurement category was concentrated in 13 industry groups (51.17 percent), and 79 industry groups account for over 90 percent, with the remainder distributed among 137 industry groups.



Table 2-12.
Summary of Dollars Weights,
NAICS Codes Industry Groups:
CSE

NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
3361	Motor Vehicle Manufacturing	12.26%	12.26%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	9.54%	21.81%
4244	Grocery and Related Product Merchant Wholesalers	4.96%	26.77%
4841	General Freight Trucking	4.24%	31.00%
4561	Health and Personal Care Retailers	2.71%	33.72%
2382	Building Equipment Contractors	2.70%	36.42%
4247	Petroleum and Petroleum Products Merchant Wholesalers	2.58%	39.00%
5416	Management, Scientific, and Technical Consulting Services	2.57%	41.57%
3261	Plastics Product Manufacturing	2.43%	44.00%
4491	Furniture and Home Furnishings Retailers	2.14%	46.14%
4591	Sporting Goods, Hobby, and Musical Instrument Retailers	2.09%	48.23%
3334	Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	1.53%	49.75%
4492	Electronics and Appliance Retailers	1.42%	51.17%
3326	Spring and Wire Product Manufacturing	1.34%	52.51%
6117	Educational Support Services	1.30%	53.81%
3272	Glass and Glass Product Manufacturing	1.26%	55.07%
3325	Hardware Manufacturing	1.11%	56.18%
3262	Rubber Product Manufacturing	0.95%	57.13%
8129	Other Personal Services	0.94%	58.07%
3119	Other Food Manufacturing	0.91%	58.98%
4571	Gasoline Stations	0.90%	59.88%
5131	Newspaper, Periodical, Book, and Directory Publishers	0.89%	60.76%
4551	Department Stores	0.86%	61.62%
3152	Cut and Sew Apparel Manufacturing	0.85%	62.46%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	0.82%	63.28%
4599	Other Miscellaneous Retailers	0.81%	64.09%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
5241	Insurance Carriers	0.80%	64.89%
6214	Outpatient Care Centers	0.80%	65.69%
3121	Beverage Manufacturing	0.74%	66.43%
2362	Nonresidential Building Construction	0.74%	67.17%
4931	Warehousing and Storage	0.71%	67.88%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	0.69%	68.58%
5251	Insurance and Employee Benefit Funds	0.69%	69.27%
5242	Agencies, Brokerages, and Other Insurance Related Activities	0.69%	69.95%
8111	Automotive Repair and Maintenance	0.68%	70.63%
3222	Converted Paper Product Manufacturing	0.66%	71.29%
3251	Basic Chemical Manufacturing	0.66%	71.95%
3118	Bakeries and Tortilla Manufacturing	0.65%	72.59%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	0.64%	73.23%
3241	Petroleum and Coal Products Manufacturing	0.61%	73.85%
5614	Business Support Services	0.61%	74.46%
3149	Other Textile Product Mills	0.60%	75.06%
3115	Dairy Product Manufacturing	0.60%	75.66%
4245	Farm Product Raw Material Merchant Wholesalers	0.58%	76.24%
5621	Waste Collection	0.58%	76.82%
1119	Other Crop Farming	0.55%	77.38%
3391	Medical Equipment and Supplies Manufacturing	0.54%	77.91%
3117	Seafood Product Preparation and Packaging	0.53%	78.45%
3219	Other Wood Product Manufacturing	0.52%	78.97%
7139	Other Amusement and Recreation Industries	0.50%	79.47%
3321	Forging and Stamping	0.50%	79.97%
4451	Grocery and Convenience Retailers	0.49%	80.46%
5171	Wired and Wireless Telecommunications (except Satellite)	0.49%	80.95%
3114	Fruit and Vegetable Preserving and Specialty Food Manufacturing	0.46%	81.41%
4572	Fuel Dealers	0.46%	81.87%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
5311	Lessors of Real Estate	0.44%	82.30%
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	0.43%	82.74%
1121	Cattle Ranching and Farming	0.42%	83.16%
3211	Sawmills and Wood Preservation	0.40%	83.56%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	0.40%	83.96%
6241	Individual and Family Services	0.39%	84.35%
4452	Specialty Food Retailers	0.39%	84.74%
3274	Lime and Gypsum Product Manufacturing	0.38%	85.12%
3151	Apparel Knitting Mills	0.37%	85.49%
3331	Agriculture, Construction, and Mining Machinery Manufacturing	0.37%	85.85%
5313	Activities Related to Real Estate	0.36%	86.22%
3141	Textile Furnishings Mills	0.36%	86.57%
2381	Foundation, Structure, and Building Exterior Contractors	0.34%	86.91%
3328	Coating, Engraving, Heat Treating, and Allied Activities	0.33%	87.24%
3252	Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing	0.32%	87.56%
8114	Personal and Household Goods Repair and Maintenance	0.31%	87.87%
5622	Waste Treatment and Disposal	0.31%	88.18%
4921	Couriers and Express Delivery Services	0.29%	88.47%
4854	School and Employee Bus Transportation	0.29%	88.75%
7114	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	0.28%	89.04%
3322	Cutlery and Handtool Manufacturing	0.28%	89.31%
3352	Household Appliance Manufacturing	0.27%	89.58%
4411	Automobile Dealers	0.27%	89.85%
3273	Cement and Concrete Product Manufacturing	0.26%	90.11%
4832	Inland Water Transportation	0.26%	90.36%
2383	Building Finishing Contractors	0.25%	90.62%
3379	Other Furniture Related Product Manufacturing	0.25%	90.87%
1129	Other Animal Production	0.25%	91.12%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
3314	Nonferrous Metal (except Aluminum) Production and Processing	0.25%	91.36%
5178	All Other Telecommunications	0.24%	91.60%
7225	Restaurants and Other Eating Places	0.23%	91.83%
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	0.23%	92.06%
8133	Social Advocacy Organizations	0.22%	92.28%
4246	Chemical and Allied Products Merchant Wholesalers	0.22%	92.50%
7223	Special Food Services	0.22%	92.72%
5174	Satellite Telecommunications	0.21%	92.93%
5414	Specialized Design Services	0.20%	93.13%
5161	Radio and Television Broadcasting Stations	0.20%	93.32%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	0.19%	93.52%
5322	Consumer Goods Rental	0.19%	93.71%
6116	Other Schools and Instruction	0.19%	93.89%
2131	Support Activities for Mining	0.18%	94.07%
5615	Travel Arrangement and Reservation Services	0.18%	94.25%
2379	Other Heavy and Civil Engineering Construction	0.18%	94.43%
5121	Motion Picture and Video Industries	0.17%	94.60%
5611	Office Administrative Services	0.17%	94.77%
3133	Textile and Fabric Finishing and Fabric Coating Mills	0.16%	94.93%
1114	Greenhouse, Nursery, and Floriculture Production	0.16%	95.09%
3132	Fabric Mills	0.16%	95.25%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	0.16%	95.40%
5132	Software Publishers	0.15%	95.55%
6212	Offices of Dentists	0.15%	95.70%
2361	Residential Building Construction	0.15%	95.85%
5223	Activities Related to Credit Intermediation	0.14%	95.99%
4412	Other Motor Vehicle Dealers	0.13%	96.12%
6113	Colleges, Universities, and Professional Schools	0.13%	96.25%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
5411	Legal Services	0.13%	96.38%
3159	Apparel Accessories and Other Apparel Manufacturing	0.12%	96.50%
4853	Taxi and Limousine Service	0.12%	96.63%
5221	Depository Credit Intermediation	0.12%	96.74%
4885	Freight Transportation Arrangement	0.12%	96.86%
4413	Automotive Parts, Accessories, and Tire Retailers	0.11%	96.98%
3271	Clay Product and Refractory Manufacturing	0.11%	97.09%
3231	Printing and Related Support Activities	0.11%	97.20%
3315	Foundries	0.11%	97.31%
4851	Urban Transit Systems	0.11%	97.42%
5312	Offices of Real Estate Agents and Brokers	0.10%	97.53%
3366	Ship and Boat Building	0.09%	97.62%
4881	Support Activities for Air Transportation	0.09%	97.70%
3256	Soap, Cleaning Compound, and Toilet Preparation Manufacturing	0.08%	97.79%
7111	Performing Arts Companies	0.08%	97.87%
4855	Charter Bus Industry	0.08%	97.95%
3111	Animal Food Manufacturing	0.07%	98.02%
3253	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	0.07%	98.09%
5222	Nondepository Credit Intermediation	0.06%	98.15%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	0.06%	98.21%
3399	Other Miscellaneous Manufacturing	0.06%	98.27%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	0.06%	98.33%
3339	Other General Purpose Machinery Manufacturing	0.06%	98.39%
4884	Support Activities for Road Transportation	0.05%	98.44%
3359	Other Electrical Equipment and Component Manufacturing	0.05%	98.49%
3329	Other Fabricated Metal Product Manufacturing	0.05%	98.54%
5418	Advertising, Public Relations, and Related Services	0.05%	98.59%
4581	Clothing and Clothing Accessories Retailers	0.05%	98.64%



NAICS Codes Industry Group	NAICS Codes Description	Percent	Cumulative Percent
3323	Architectural and Structural Metals Manufacturing	0.05%	98.68%
4594	Office Supplies, Stationery, and Gift Retailers	0.04%	98.72%
4232	Furniture and Home Furnishing Merchant Wholesalers	0.04%	98.76%
3344	Semiconductor and Other Electronic Component Manufacturing	0.04%	98.80%
6215	Medical and Diagnostic Laboratories	0.03%	98.83%
4241	Paper and Paper Product Merchant Wholesalers	0.03%	98.86%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	0.03%	98.90%
5413	Architectural, Engineering, and Related Services	0.03%	98.93%
3363	Motor Vehicle Parts Manufacturing	0.03%	98.97%
3254	Pharmaceutical and Medicine Manufacturing	0.03%	99.00%
	Balance of industries (67 industry groups)	1.00%	100.00%
Total CSE		\$2,136,777,825.97	

Source: Master Procurement Database.



The percentage weights derived from the spending by NAICS Codes sub-sectors, groups, and industries are applied in **Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace** to calculate the availability of minority- and/or women-owned firms within the Construction, AE-CRS, Maintenance, IT, Services, and CSE procurement categories.

2.7 Conclusion

In conclusion, the comprehensive analysis of the State's contracting and procurement activities provides valuable insights into the relevant geographic and product markets. Through the careful definition of these markets, the study establishes the parameters necessary to identify the vendor universe and associated spending activity. This foundational step is essential for the analyses that will follow.

The data collection and preparation process, including the development of a master procurement database and the administration of a prime contractor survey, resulted in a robust dataset that accurately reflects the State's contracting landscape.

Overall, this chapter emphasizes the importance of precise market delineation to ensure the validity of disparity analyses and to support informed policy decisions. The findings presented here will guide subsequent chapters.

The relevant geographic market area analysis of the State's procurement activity determined that all counties in Maryland, all counties in Delaware, Washington, D.C., and the Virginia and West Virginia portions of the Washington DC-VA-MD-WV Metropolitan Area represent a majority of the State of Maryland Government procurement activity, with 81.32 percent of awards and 80.76 percent of payments made to vendors within this market area.

Based on the product market area analysis of the State's procurement activity, it was determined that overall, state procurements occur in 258 NAICS Codes industry groups, with the following specific category distributions:

- Construction: 176 NAICS Code industry groups
- AE-CRS: 60 NAICS Code industry groups
- Maintenance: 158 NAICS Code industry groups
- IT: 94 NAICS Code industry groups
- Services: 222 NAICS Code industry groups
- CSE: 216 NAICS Code industry groups

The definition of the relevant geographic and product market areas provides a foundation for the detailed analyses presented throughout the remainder of the study, including the estimation



of availability among local vendors. The following chapter explores the market-based disparities identified within these defined market areas (marketplace).

Chapter 3: Private Sector Analysis

3.1 Introduction

The private sector serves as a determinant of economic opportunity and equitable market access, particularly for minority and/or woman-owned firms. Discrimination in business ownership, firm earnings, and self-employment rates not only reflect broader patterns of exclusion but also perpetuate long-standing discrimination within the private sector. This chapter investigates whether discrimination persists within the private sector in the Maryland Marketplace, drawing on U.S. Census data to assess the scope, magnitude, and implications for state-level remedial action.



Chapter Sections

- 3.1 Introduction
- 3.2 Analysis of Race, Ethnicity, and Gender Effects on Wages, Business Owners Earnings, and Business Ownership Based on the U.S. Census Bureau's American Community Survey (ACS) Public Use Microdata Sample (PUMS)
- 3.3 Private Sector Disparities in Annual Business Survey (ABS) U.S. Census Data
- 3.4 Conclusion

Using the 2019–2023 ACS PUMS and the 2022 U.S. Census ABS, this analysis explores the extent to which race, ethnicity, and gender continue to shape outcomes for business owners and aspiring entrepreneurs. These datasets are instrumental in identifying discriminatory patterns that limit firm success, particularly for historically marginalized groups. Disparities in earnings, business formation rates, and self-employment—after controlling for variables such as education, industry, geography, and experience—signal differential treatment and unequal access to opportunity.⁴⁰

This chapter focuses on the overarching question:

- Does evidence of discrimination in the private sector provide a basis for determining whether, and to what extent, the State could use race- and/or gender-conscious remedial measures?

Two sources of data can help to answer the research question regarding discrimination in the private sector:

- 2019-2023 Census ACS PUMS Data, which is used to determine whether, even after controlling for many other relevant economic and demographic factors, there are disparities between minority- and/or female-owned business owners on the one hand, and nonminority male business owners on the other hand. The questions this data allow us to answer are:
 1. Does racial, ethnic, and/or gender status impact individual wages even after controlling for many other relevant economic and demographic factors among business owners?

⁴⁰ Alicia M. Robb and Robert W. Fairlie, *Race and Entrepreneurial Success: Black-, Asian-, and White-Owned Businesses in the United States* (MIT Press, 2008), esp. chs. 2–4 (documenting large, persistent disparities in revenues, profits, and survival even after controlling for owner/firm characteristics).



2. Does racial, ethnic, and/or gender status impact business owner earnings even after controlling for differences among business owners?
 3. Are racial, ethnic, and/or gender minority groups less likely to be self-employed (i.e. business owners) than nonminority males even after controlling for many other relevant economic and demographic factors? If so, does race, ethnicity, or gender have a role in the disparity?
 4. If minorities, females and nonminority males⁴¹ shared similar traits and marketplace “conditions” (i.e., similar “rewards” in terms of capital, wages, earnings, etc.), what would be the effect on self-employment rates by race, ethnicity, and/or gender?
- 2022 Census ABS data, which is used to respond to the inquiry:
 5. Do marketplace disparities exist in the private sector for firms owned by minorities or females regarding revenue within industry categories similar to state procurement categories?

The ACS-based regression models simulate counterfactual outcomes: if market conditions were equitable and reward structures were uniform, what would self-employment rates look like across racial, ethnic, and gender lines? Disparities that persist under these controls reflect more than chance or individual characteristics—they are consistent with discrimination.⁴²

This chapter thus offers a comprehensive, data-driven evaluation of whether minority- and/or women-owned firms in the Maryland Marketplace continue to encounter discrimination in critical economic domains. Analytic tools include disparity indices (measuring proportional representation), earnings regressions, and decomposition techniques that isolate the effects of race and gender. The presence of statistically significant disparities—after adjusting for firm and owner characteristics—strengthens the inference that these outcomes are not solely due to neutral market forces but are indicative of entrenched discriminatory dynamics.⁴³

Together, these findings inform the empirical basis for any remedial interventions that the State may consider implementing.

⁴¹ In this chapter, MGT uses the same terminology for describing race, ethnicity, and/or gender as the U.S. Census. For example, the U.S. Census utilizes the term “Female” rather than “Woman”, which is used in the rest of the report.

⁴² Jonathan Guryan and Kerwin Kofi Charles, “Taste-Based or Statistical Discrimination: The Economics of Discrimination Returns to Its Roots,” *The Economic Journal* 123, no. 572 (2013): F417–F432; Judith K. Hellerstein, David Neumark, and Melissa McInerney, “Workplace Segregation in the United States: Race, Ethnicity, and Skill,” *The Review of Economics and Statistics* 90, no. 3 (2008): 459–77.

⁴³ Timothy Bates, William E. Jackson, and Jeffrey H. Johnson, “Advancing Research on Minority Entrepreneurship,” *The Annals of the American Academy of Political and Social Science* 613, no. 1 (2007): 10–17; Colin M. Mason, “Discrimination in Entrepreneurial Finance: Evidence from the Field,” *Entrepreneurship, Innovation and Economic Development*, 149–72 (2017).



3.2 Analysis of Race, Ethnicity, and Gender Effects on Wages, Business Owners Earnings, and Business Ownership Based on the U.S. Census Bureau's American Community Survey (ACS) Public Use Microdata Sample (PUMS)

This section examines additional evidence regarding the research question of whether business discrimination exists in the private sector and addresses five more specific questions:

- Does racial, ethnic, and/or gender status impact individual wages after controlling for differences among business owners?
- Does racial, ethnic, and/or gender status impact business owner earnings after controlling for differences among business owners?
- Are racial, ethnic, and/or gender minority groups less likely than nonminority males to be business owners (i.e., self-employed) after controlling for differences? If so, does race, ethnicity, or gender have a role in the disparity?
- If minorities, females and nonminority males shared similar traits and marketplace "conditions" (i.e., similar "rewards" in terms of capital, wages, earnings, etc.), what would be the effect on self-employment rates by race, ethnicity, and/or gender?
- Do marketplace disparities exist in the private sector for firms owned by minorities or females regarding revenue within industry categories similar to state procurement categories?

Answers to these questions are achieved by examining the effects of race, ethnicity, and gender, alongside controls for individual economic and demographic characteristics, on individuals' participation in the private sector as self-employed business operators, and the effects of these variables on individuals' wages and business-owner earnings. Any negative and statistically significant effects by race, ethnicity, and gender found in the model, after individual economic and demographic characteristics are controlled for, would be consistent with business-related discrimination. The analysis is targeted to categories of private sector business activity available in the PUMS data Construction, AE-CRS, Maintenance, IT, Services, and CSE, and all categories combined that generally align with the state procurement categories defined for this study. MGT utilized the entire U.S. PUMS data for the analysis. Additionally, MGT utilized the product market, as outlined in **Chapter 2, Defining the Relevant Markets**, to define the NAICS Code parameters. For the analysis, all categories combined, or all industries, refer to the aggregate of the State of Maryland product market as defined in **Chapter 2, Defining the Relevant Markets**.

MGT utilized the five-year, five-percent⁴⁴ Public Use Microdata Sample (PUMS) data derived from the 2019–2023 American Community Survey (ACS) to conduct its regression analyses.

⁴⁴ U.S. Census Bureau, *American Community Survey (ACS) Public Use Microdata Sample (PUMS), One-Year and Five-Year Files* (Washington, DC: U.S. Census Bureau, accessed July 29, 2025, <https://www.census.gov/programs-surveys/acs/microdata/documentation.html>). The Census Bureau produces ACS one-year and five-year PUMS files,



The ACS is an ongoing nationwide survey administered annually to approximately 3.5 million households across all counties in the 50 states and the District of Columbia. It collects detailed population and housing information similar to that of the decennial census. The PUMS files represent a subsample of the full ACS dataset and offer anonymized, person-level and housing unit-level data suitable for micro-level statistical analysis. For this study, MGT compiled multi-year estimates from the 2019–2023 ACS PUMS, yielding a combined dataset of over six million individual records. This data allowed for robust statistical modeling and inference. Additionally, employment information within the PUMS dataset is classified using Census Industry Codes, which align broadly with 3-digit NAICS Codes. This enabled industry-specific analysis relevant to the study’s objectives.

3.2.1 Links to Business Formation and Maintenance

Economic research consistently finds group differences by race, ethnicity, and gender in business formation rates.⁴⁵ Based on economic research and the ACS PUMS data, MGT has found, for instance, that most minorities and females have a lower median age than nonminority males in the private business sector (ACS PUMS, 2019-2023). In general, the likelihood of being self-employed or being a business owner increases with age (ACS PUMS, 2019-2023). As such, minorities and females tend not to be self-employed at the same rate as their nonminority male counterparts.

An examination of these variables within the context of a disparity study seeks to control for these other important demographic and economic variables in conjunction with race, ethnicity, and gender, since they also influence group rates of business formation. Through its analyses, MGT can determine whether discrimination specific to minorities and females is demonstrably present and warrants consideration of public sector remedies. Questions about marketplace discriminatory dynamics affecting self-employment—or, more specifically, the odds of forming one’s own business and then excelling (i.e., generating earnings growth)—are at the heart of disparity analysis research.

3.2.2 Statistical Models and Methods

MGT employed two multivariate regression techniques to answer the research questions identified for this section: (1) logistic regression and (2) linear regression. Logistic regression is an econometric method that allows for analyzing dichotomous dependent variables. The results can then be translated into log-likelihoods that examine how likely one variable is to be true compared to another variable. Linear regression is an econometric method that helps explain the linear relationship between the dependent and independent variables—how substantially and in what direction each independent variable influences the dependent variable. This will help analyze the direct impact of being part of a specific minority or gender group on earnings.

To understand the appropriate application of these regression techniques, it is helpful to explore the variables inherent in these questions in greater detail. There are two general

typically releasing them one month after the publication of the ACS tables. The five-year PUMS file combines five consecutive one-year PUMS files. The one-year PUMS file includes records representing approximately one percent of the total population, while the five-year file includes about 5 percent of the population.

⁴⁵ *Journal of Econometrics* 61, no. 1 (1994). Special issue on the econometrics of labor market discrimination and segregation.



categories of variables employed in the regression techniques: (1) dependent variables and (2) independent variables.

Dependent variables are the factors that are measured or observed in response to changes in the independent variables, which are factors that remain constant within the regression, such as age, race, gender, and education levels. The first dependent variable is individual wages, a continuous variable with many possible values. A simple linear regression is used to analyze this variable. A natural log is a mathematical function that converts exponential growth or decay patterns into linear relationships, making it easier to apply linear regression techniques. It is particularly useful in regression analysis when modeling relationships that show exponential growth. By taking the natural log of the dependent variable, the effect of race, ethnicity, and gender can be understood as percent changes. Thus, the dependent variable is the natural log of wages.

The second dependent variable is self-employment business earnings, a continuous variable with many possible values. A simple linear regression is used to analyze this variable. By taking the natural log of the dependent variable, the effect of race, ethnicity, and gender can be understood as percent changes. Thus, the dependent variable is the natural log of earnings. The natural log or natural logarithm of a number is a way to express how many of one number is multiplied together to make another number. This transformation allows for understanding a result in terms of percentage change.

The third dependent variable is the probability of self-employment status, which is a binary, categorical variable based on two possible values: zero (not self-employed) versus one (self-employed). Logistic regression is appropriately used to perform an analysis in which the dependent variable is binary and categorical. This technique was employed to analyze self-employment.⁴⁶

For each analysis, several specifications were conducted. The first specification looked at the impact of race, ethnicity, and gender on individuals at the national level. The second and third specifications examined whether race, ethnicity, and gender significantly impacted individuals in the State's market more or less than at the national level. The results described and presented in this chapter are specific to the Maryland Marketplace as described in **Chapter 2, Defining the Relevant Markets**, which includes all of the NAICS Codes in the State of Maryland's product market and all counties in Maryland, all counties in Delaware, Washington, D.C., and the Virginia and West Virginia portions of the Washington DC-VA-MD-WV Metropolitan Area.

3.2.3 The Influences of Race, Ethnicity, and Gender on Individual Wages Based on the U.S Census Bureau's American Community Survey (ACS) Public Use Microdata Sample (PUMS)

To explore whether there are any measurable impacts of race, ethnicity, or gender on wages, MGT compared all private sector wages and salary workers between the ages of 16 and 64 for

⁴⁶ Logistic regression, or logit, models generate expected probabilities that are almost identical to those calculated using a probit procedure. Logit, however, has the added advantage of handling observations at the extremes of a distribution more effectively. For a complete explanation, see T. F. Liao, *Interpreting Probability Models, Quantitative Applications in the Social Sciences*, no. 101 (Sage Publications, 1994).



national minority and female wages to those of nonminority males in the Maryland Marketplace when the effect of other demographic and economic characteristics was controlled. Holding all other personal characteristics constant, if minority and female wage earners cannot achieve comparable wages due to discrimination as compared to their nonminority counterparts, then they are less likely to be able to save the necessary capital to start their own businesses. MGT examined the wages of individuals of similar education levels, ages, and other individual factors, to permit comparisons more purely by race, ethnicity, and gender.

First, MGT derived a set of independent variables known to predict wages, including:

- **Race, Ethnicity, and Gender:** African American, Asian, Hispanic, Native American, two or more races, nonminority female, nonminority male
- **Availability of Capital:** Homeownership, home value, mortgage amounts, unearned income, residual income, interest & dividend income
- **Marital Status**
- **Ability to Speak English** ⁴⁷
- **Age and Age Squared:** Squaring the age variable acknowledges the positive, curvilinear relationship between each year of age and earnings.
- **Owner's Level of Education**
- **Foreign Born**
- **Veteran**
- **Non mover:** persons who did not move within the last 12 months
- **Number of Children Under the Age of 18 Living in a Household**
- **Geography Indicators:** 50 States and the District of Columbia
- **Maryland Marketplace Indicator ("MP") as described in the previous section of this chapter**
- **The six Maryland procurement groups that include the State of Maryland Industry Groups (four-digit NAICS Codes) as described in Chapter 2, Defining the Relevant Markets**

MGT used 2019-2023 wages from employment for the dependent variable, as reported in the five percent PUMS Data.

⁴⁷ The ACS PUMS question "Ability to Speak English" asks respondents to rate their ability to speak English. Possible responses include "Very well," "Well," "Not well," and "Not at all." Responses of 'Very well' and 'Well' were coded as 1, representing English proficiency. Responses of 'Not well' and 'Not at all' were coded as 0, representing limited or no English proficiency.



This analysis examined how various factors affect wages in the Maryland Marketplace. The linear regression results show the percentage change in wage earnings associated with each variable listed in the left-hand column. For example, in **Table 3-1**, Specification 3, the adjustment factor for African Americans across all industries in the U.S. is -0.340. This means that, on average, African Americans earn 34.0 percent less than nonminority males, after accounting for all other factors.

When we consider the additional effect of being African American, specifically in the Maryland Marketplace, the wage gap increases by 0.131 (or 13.1 percentage points). This results in an overall wage gap of 47.1 percent for African Americans in Maryland compared to nonminority males, controlling for other variables.⁴⁸

If **Specification 2** shows no statistically significant effect for minority- or female wage earners in Maryland, then **Specification 3** shows that wages in these groups are, on average, similar to the national average. For example, in **Table 3-3** (AE-CRS), there is no statistically significant difference in wages between Native Americans in Maryland and Native Americans nationwide. Therefore, the wage gap remains at 41.7 percent less than nonminority males—both in Maryland and across the U.S.—after controlling for all other variables.

Table 3-1 through **Table 3-7** show that minorities and nonminority females earn substantially and significantly less from their labor than do their similarly situated nonminority male counterparts—in the nation as a whole and in the Maryland Marketplace in particular. Such disparities are consistent with the presence of discrimination in the marketplace and decrease the future availability of minority- and/or female wage earners by reducing opportunities for minorities and nonminority females. These disparities reflect more than just "societal discrimination" because they indicate a link between discrimination in the marketplace and reduced opportunities for minorities and nonminority females to start businesses. Holding all other things constant, these reduced opportunities lead to lower minority- and/or female wage earners availability levels than would be expected if the market area were race- and gender-neutral. The findings provide further evidence that disparities exist in the private sector of the Maryland Marketplace, compelling the continuation of remedies in the domain of the government's influence.

The findings also provide affirmative evidence to the more specific questions regarding discrimination's impact on wages, demonstrating that racial, ethnic, and gender minority groups earn lower wages than their nonminority male counterparts, all variables considered. Wage disparities, rooted in discrimination, create long-term effects on wealth accumulation and entrepreneurial opportunity. Earnings inequality is not solely a function of productivity but is shaped by intergroup stratification that restricts wealth-building for marginalized populations.⁴⁹ Lower wages directly reduce the capacity for savings and investment, which are critical for self-financing early-stage business development.⁵⁰ Moreover, female and minority workers often

⁴⁸ The term "other variables," as used throughout this chapter, refers to the list of independent variables described in the methodology, excluding the race, ethnicity, and gender variables.

⁴⁹ William A. Darity Jr., et al., "Stratification Economics: Context versus Culture and the Reparations Controversy," *Journal of Economics and Finance Education* 11, no. 1 (2012): 10–21.

⁵⁰ Fairlie and Robb (2008), *Race and Entrepreneurial Success: Black-, Asian-, and White-Owned Businesses in the United States*, Kauffman Foundation.



face discrimination in the form of occupational segregation and wage penalties that persist even with similar education and experience levels.⁵¹ This cumulative discrimination in labor income results in a constrained ability to transition from wage earners to entrepreneurs. The lack of equitable earnings also correlates with reduced creditworthiness and access to formal financing, exacerbating disparities in business formation and growth.⁵² Therefore, understanding wage discrimination is essential in evaluating the discriminatory barriers that inhibit minority and female entrepreneurship and in formulating equitable policy interventions.

To summarize the results for all industries⁵³ from **Specification 3**, which incorporates any differences particular to minority- and/or female workers in the Maryland Marketplace (**Table 3-1**):

- For African Americans in the Maryland Marketplace, wage earnings are 47.1 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, wage earnings are 56.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, wage earnings are 57.7 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Native Americans in the Maryland Marketplace, wage earnings are 42.2 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, wage earnings are 35.2 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, wage earnings are 48.0 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for Construction from **Specification 3**, which incorporates any differences particular to minority- and/or female workers in the Maryland Marketplace (**Table 3-2**):

- For African Americans in the Maryland Marketplace, wage earnings are 45.7 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, wage earnings are 33.9 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, wage earnings are 34.8 percent lower than their nonminority male counterparts, controlling for all other variables.

⁵¹ Claudia Goldin, *Understanding the Gender Gap: An Economic History of American Women* (New York: Oxford University Press, 1990); Francine D. Blau and Lawrence M. Kahn, "The Gender Wage Gap: Extent, Trends, and Explanations," *Journal of Economic Literature* 55, no. 3 (2017): 789–865.

⁵² U.S. Department of Commerce, Minority Business Development Agency, *Disparities in Capital Access Between Minority and Non-Minority Businesses* (Washington, DC: U.S. Department of Commerce, 2008).

⁵³ The terms "all categories combined" and "all industries" refer to the aggregate State of Maryland product market, as defined in **Chapter 2, Defining the Relevant Markets**.



- For Native Americans in the Maryland Marketplace, wage earnings are 47.1 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, wage earnings are 31.5 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, wage earnings are 47.2 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for AE-CRS from **Specification 3**, which incorporates any differences particular to minority- and/or female workers in the Maryland Marketplace (**Table 3-3**):

- For African Americans in the Maryland Marketplace, wage earnings are 43.3 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, wage earnings are 44.9 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, wage earnings are 43.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Native Americans in the Maryland Marketplace, wage earnings are 41.7 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, wage earnings are 24.1 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, wage earnings are 59.2 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for Maintenance from **Specification 3**, which incorporates any differences particular to minority- and/or female workers in the Maryland Marketplace (**Table 3-4**):

- For African Americans in the Maryland Marketplace, wage earnings are 48.1 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, wage earnings are 48.5 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, wage earnings are 51.8 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Native Americans in the Maryland Marketplace, wage earnings are 43.7 percent lower than their nonminority male counterparts, controlling for all other variables.



- For persons reporting two or more races in the Maryland Marketplace, wage earnings are 29.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, wage earnings are 66.0 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for IT from **Specification 3**, which incorporates any differences particular to minority- and/or female workers in the Maryland Marketplace (**Table 3-5**):

- For African Americans in the Maryland Marketplace, wage earnings are 53.3 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, wage earnings are 37.6 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, wage earnings are 38.6 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Native Americans in the Maryland Marketplace, wage earnings are 41.2 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, wage earnings are 40.1 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, wage earnings are 49.7 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for Services from **Specification 3**, which incorporates any differences particular to minority- and/or female workers in the Maryland Marketplace (**Table 3-6**):

- For African Americans in the Maryland Marketplace, wage earnings are 50.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, wage earnings are 37.8 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, wage earnings are 44.3 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Native Americans in the Maryland Marketplace, wage earnings are 42.2 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, wage earnings are 42.3 percent lower than their nonminority male counterparts, controlling for all other variables.



- For nonminority females in the Maryland Marketplace, wage earnings are 68.2 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for CSE from **Specification 3**, which incorporates any differences particular to minority- and/or female workers in the Maryland Marketplace (**Table 3-7**):

- For African Americans in the Maryland Marketplace, wage earnings are 44.5 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, wage earnings are 47.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, wage earnings are 42.9 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Native Americans in the Maryland Marketplace, wage earnings are 41.9 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, wage earnings are 32.1 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, wage earnings are 49.3 percent lower than their nonminority male counterparts, controlling for all other variables.



Table 3-1.
Wages Differences of Minority Groups Relative to Nonminority Males After Controlling for
Demographic and Economic Characteristics:
All Industries

Independent Variables	Specification		
	1	2	3
African American	-0.345	-0.340	-0.340
	(-57.79)	(-55.28)	(-55.28)
Asian	-0.376	-0.364	-0.364
	(-51.18)	(-48.56)	(-48.56)
Hispanic	-0.296	-0.289	-0.289
	(-38.88)	(-37.62)	(-37.63)
Native American	-0.423	-0.419	-0.422
	(-25.39)	(-25.00)	(-25.32)
Two or more races	-0.215	-0.210	-0.210
	(-28.65)	(-27.75)	(-27.76)
Nonminority Female	-0.483	-0.480	-0.480
	(-190.08)	(-186.73)	(-186.75)
Age	0.219	0.219	0.219
	(364.64)	(364.58)	(364.58)
Age ²	-0.003	-0.003	-0.003
	(-423.93)	(-423.84)	(-423.85)
MDMP	0.183	0.158	0.156
	(15.64)	(16.50)	(16.45)
MDMP*African American		-0.132	-0.131
		(-5.37)	(-5.30)
MDMP*Asian		-0.202	-0.200
		(-9.70)	(-9.65)
MDMP*Hispanic		-0.290	-0.288
		(-5.75)	(-5.71)
MDMP*Native American		-0.204	n/a
		(-1.38)	

Independent Variables	Specification		
	1	2	3
MDMP*Two or more races		-0.144	-0.142
		(-3.40)	(-3.36)
MDMP*Nonminority Female		-0.013	n/a
		(-1.58)	
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
Number of observations ("N")	5,665,296	5,665,296	5,665,296
Adjusted R ²	0.176	0.176	0.176

Source: PUMS data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Notes:

- (1) The universe consists of all private sector wage and salary workers between the ages of 16 and 64; observations with imputed values to the dependent variable and all independent variables are excluded.
- (2) Reported number is the percentage difference in annual wages between each group and the nonminority male;
- (3) Numbers in parentheses indicate the absolute value of the associated t-statistic. Using a two-tailed test, t-statistics greater than 1.64, 1.96, and 2.58 are statistically significant at the 90, 95, and 99 percent confidence levels, respectively.
- (4) Geography is defined based on the place of residence.
- (5) The MDMP includes the State of Maryland, the State of Delaware, the District of Columbia, and the Virginia and West Virginia portions of the Washington–Arlington–Alexandria, DC–VA–MD–WV Metropolitan Statistical Area.
- (6) Blank cells indicate that the variable was not tested in **Specification 1**.
- (7) "n/a" in **Specification 3** indicates that the category was not included in the regression because it was not statistically significant in **Specification 2**, as described above in section 3.3.2.
- (8) The "Yes" values next to the "Education," "Geography," and "Industry" rows indicate that control variables were included in the regression specification for these factors.



Table 3-2.
Wages Differences of Minority Groups Relative to Nonminority Males After Controlling for
Demographic and Economic Characteristics:
Construction

Independent Variables	Specification		
	1	2	3
African American	-0.372	-0.368	-0.368
	(-40.48)	(-38.63)	(-38.71)
Asian	-0.231	-0.219	-0.220
	(-20.44)	(-18.98)	(-19.04)
Hispanic	-0.259	-0.251	-0.252
	(-23.17)	(-22.28)	(-22.34)
Native American	-0.471	-0.466	-0.471
	(-18.84)	(-18.50)	(-18.82)
Two or more races	-0.190	-0.185	-0.185
	(-17.48)	(-16.83)	(-16.89)
Nonminority Female	-0.471	-0.470	-0.472
	(-123.08)	(-120.95)	(-123.17)
Age	0.195	0.195	0.195
	(212.57)	(212.50)	(212.49)
Age ²	-0.003	-0.003	-0.003
	(-261.88)	(-261.78)	(-261.78)
MDMP	0.288	0.316	0.296
	(18.85)	(17.29)	(18.08)
MDMP*African American		-0.108	-0.089
		(-2.96)	(-2.56)
MDMP*Asian		-0.139	-0.119
		(-5.30)	(-5.02)
MDMP*Hispanic		-0.116	-0.096
		(-4.42)	(-4.20)
MDMP*Native American		-0.303	n/a
		(-1.45)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		-0.149	-0.130
		(-2.58)	(-2.29)
MDMP*Nonminority Female		-0.048	n/a
		(-1.60)	
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	3,033,453	3,033,453	3,033,453
Adjusted R ²	0.172	0.172	0.172

Source: PUMS data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.



Table 3-3.
Wages Differences of Minority Groups Relative to Nonminority Males After Controlling for
Demographic and Economic Characteristics:
AE-CRS

Independent Variables	Specification		
	1	2	3
African American	-0.340	-0.335	-0.335
	(-27.83)	(-26.41)	(-26.39)
Asian	-0.228	-0.215	-0.213
	(-16.61)	(-15.26)	(-15.13)
Hispanic	-0.229	-0.223	-0.221
	(-16.02)	(-15.40)	(-15.30)
Native American	-0.419	-0.412	-0.417
	(-12.44)	(-12.13)	(-12.41)
Two or more races	-0.241	-0.240	-0.241
	(-9.99)	(-9.74)	(-9.96)
Nonminority Female	-0.497	-0.495	-0.493
	(-84.08)	(-82.18)	(-82.02)
Age	0.208	0.208	0.208
	(170.32)	(170.23)	(170.32)
Age ²	-0.003	-0.003	-0.003
	(-206.89)	(-206.77)	(-206.89)
MDMP	0.287	0.310	0.309
	(15.44)	(14.22)	(14.40)
MDMP*African American		-0.094	-0.098
		(-2.08)	(-2.18)
MDMP*Asian		-0.236	-0.236
		(-4.59)	(-5.46)
MDMP*Hispanic		-0.217	-0.213
		(-2.61)	(-2.93)
MDMP*Native American		-0.293	n/a
		(-1.21)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		-0.033	n/a
		(-0.49)	
MDMP*Nonminority Female		-0.080	-0.099
		(-2.21)	(-3.44)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	1,566,505	1,566,505	1,566,505
Adjusted R ²	0.176	0.176	0.176

Source: PUMS data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-1](#).



Table 3-4.
Wages Differences of Minority Groups Relative to Nonminority Males After Controlling for
Demographic and Economic Characteristics:
Maintenance

Independent Variables	Specification		
	1	2	3
African American	-0.337	-0.330	-0.330
	(35.81)	(-33.88)	(33.89)
Asian	-0.220	-0.207	-0.207
	(-19.47)	(-17.92)	(-17.92)
Hispanic	-0.254	-0.247	-0.247
	(-22.30)	(-21.50)	(-21.51)
Native American	-0.438	-0.434	-0.437
	(-17.00)	(-16.73)	(-16.97)
Two or more races	-0.181	-0.177	-0.177
	(-16.29)	(-15.73)	(-15.74)
Nonminority Female	-0.565	-0.562	-0.562
	(-118.16)	(-115.88)	(-115.90)
Age	0.197	0.196	0.196
	(205.81)	(208.72)	(208.72)
Age ²	-0.003	-0.003	-0.003
	(-255.46)	(-255.34)	(-255.34)
MDMP	0.268	0.319	0.317
	(17.55)	(16.82)	(16.79)
MDMP*African American		-0.152	-0.151
		(-4.10)	(-4.06)
MDMP*Asian		-0.279	-0.278
		(-6.13)	(-6.10)
MDMP*Hispanic		-0.272	-0.271
		(-3.72)	(-3.70)
MDMP*Native American		-0.196	n/a
		(-0.92)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		-0.119	-0.117
		(-2.02)	(-2.00)
MDMP*Nonminority Female		-0.099	-0.098
		(3.17)	(3.12)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	2,152,205	2,152,205	2,152,205
Adjusted R ²	0.167	0.167	0.167

Source: PUMS data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-1](#).



Table 3-5.
Wages Differences of Minority Groups Relative to Nonminority Males After Controlling for
Demographic and Economic Characteristics:
IT

Independent Variables	Specification		
	1	2	3
African American	-0.387	-0.379	-0.379
	(-39.65)	(-37.56)	(-37.57)
Asian	-0.301	-0.287	-0.287
	(-26.88)	(-25.07)	(-25.07)
Hispanic	-0.225	-0.218	-0.218
	(-19.45)	(-18.64)	(-18.64)
Native American	-0.413	-0.408	-0.412
	(-15.52)	(-15.20)	(-15.48)
Two or more races	-0.311	-0.305	-0.305
	(-9.88)	(-9.17)	(-9.17)
Nonminority Female	-0.386	-0.383	-0.383
	(-100.85)	(-98.61)	(-98.63)
Age	0.192	0.192	0.192
	(201.05)	(200.97)	(200.97)
Age ²	-0.003	-0.003	-0.003
	(-246.17)	(-246.05)	(-246.05)
MDMP	0.384	0.345	0.343
	(17.96)	(17.48)	(17.43)
MDMP*African American		-0.156	-0.154
		(-4.10)	(-4.05)
MDMP*Asian		-0.091	-0.089
		(-6.57)	(-6.53)
MDMP*Hispanic		-0.170	-0.168
		(-3.70)	(-3.68)
MDMP*Native American		-0.262	n/a
		(-1.22)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		-0.098	-0.096
		(-3.38)	(-3.34)
MDMP*Nonminority Female		-0.116	-0.114
		(-3.69)	(-3.63)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	2,334,350	2,334,350	2,334,350
Adjusted R ²	0.162	0.162	0.162

Source: PUMS data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-1](#).



Table 3-6.
Wages Differences of Minority Groups Relative to Nonminority Males After Controlling for
Demographic and Economic Characteristics:
Services

Independent Variables	Specification		
	1	2	3
African American	-0.344	-0.337	-0.337
	(-51.72)	(-49.16)	(-49.16)
Asian	-0.362	-0.348	-0.348
	(-45.80)	(-43.04)	(-43.04)
Hispanic	-0.275	-0.269	-0.269
	(-32.85)	(-31.76)	(-31.76)
Native American	-0.420	-0.417	-0.417
	(-22.73)	(-22.43)	(-22.43)
Two or more races	-0.279	-0.274	-0.274
	(-21.70)	(-20.99)	(-20.99)
Nonminority Female	-0.648	-0.645	-0.645
	(-161.63)	(158.22)	(158.22)
Age	0.217	0.217	0.217
	(325.27)	(325.20)	(325.20)
Age ²	-0.003	-0.003	-0.003
	(-379.31)	(-379.22)	(-379.22)
MDMP	0.316	0.403	0.403
	(15.67)	(16.68)	(16.68)
MDMP*African American		-0.167	-0.167
		(-6.12)	(-6.12)
MDMP*Asian		-0.030	-0.030
		(-9.86)	(-9.86)
MDMP*Hispanic		-0.174	-0.174
		(-4.92)	(-4.92)
MDMP*Native American		-0.105	-0.105
		(-1.65)	(-1.65)



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		-0.149	-0.149
		(-3.24)	(-3.24)
MDMP*Nonminority Female		-0.037	-0.037
		(-5.96)	(-5.96)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	4,586,978	4,586,978	4,586,978
Adjusted R ²	0.168	0.168	0.168

Source: PUMS data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-1](#).



Table 3-7.
Wages Differences of Minority Groups Relative to Nonminority Males After Controlling for
Demographic and Economic Characteristics:
CSE

Independent Variables	Specification		
	1	2	3
African American	-0.384	-0.376	-0.376
	(-51.17)	(-48.55)	(-48.56)
Asian	-0.302	-0.290	-0.290
	(-34.14)	(-32.15)	(-32.16)
Hispanic	-0.265	-0.259	-0.259
	(-28.78)	(-27.82)	(-27.82)
Native American	-0.420	-0.415	-0.419
	(-20.40)	(-20.04)	(-20.34)
Two or more races	-0.182	-0.178	-0.178
	(-20.20)	(-19.49)	(-19.49)
Nonminority Female	-0.470	-0.467	-0.467
	(-152.28)	(-149.34)	(-149.36)
Age	0.221	0.221	0.221
	(296.15)	(296.08)	(296.08)
Age ²	-0.003	-0.003	-0.003
	(-348.67)	(-348.57)	(-348.57)
MDMP	0.334	0.404	0.402
	(15.16)	(15.71)	(15.65)
MDMP*African American		-0.071	-0.069
		(-5.62)	(-5.56)
MDMP*Asian		-0.186	-0.184
		(-7.71)	(-7.67)
MDMP*Hispanic		-0.172	-0.170
		(-4.44)	(-4.43)
MDMP*Native American		-0.264	n/a
		(-1.47)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		-0.146	-0.143
		(-2.87)	(-2.83)
MDMP*Nonminority Female		-0.028	-0.026
		(-5.06)	(-4.99)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	3,286,187	3,286,187	3,286,187
Adjusted R ²	0.173	0.173	0.173

Source: PUMS data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-1](#).



3.2.4 The Influences of Race, Ethnicity, and Gender on Business Owner Earnings Based on the U.S. Census Bureau's American Community Survey (ACS) Public Use Microdata Sample (PUMS)

To explore whether there are any measurable impacts of race, ethnicity, or gender on business owner earnings, MGT compared minority and female business owner earnings to those of nonminority males in the Maryland Marketplace when the effect of other demographic and economic characteristics was controlled or neutralized. Holding all other personal characteristics constant, if minority and female firm owners cannot achieve comparable earnings from their firms as similarly situated nonminorities because of discrimination, then failure rates for minority- and/or female-owned firms will naturally be higher and minority- and/or female-owned firms formation rates will be lower. MGT examined the earnings of firm owners of similar education levels, ages, and other individual traits to permit comparisons more purely than by race, ethnicity, and gender alone.

MGT utilized the same model specifications as outlined for wages in this linear regression model.

- **Race, Ethnicity, and Gender:** African American, Asian, Hispanic, Native American, two or more races, nonminority female, nonminority male
- **Availability of Capital:** Homeownership, home value, mortgage amounts, unearned income, residual income, interest & dividend income
- **Marital Status**
- **Ability to Speak English⁵⁴**
- **Age and Age Squared:** Squaring the age variable acknowledges the positive, curvilinear relationship between each year of age and earnings.
- **Owner's Level of Education**
- **Foreign Born**
- **Veteran**
- **Non mover:** persons who did not move within the last 12 months
- **Number of Children Under the Age of 18 Living in a Household**
- **Geography Indicators:** 50 States and the District of Columbia

⁵⁴ The ACS PUMS question "Ability to Speak English" asks respondents to rate their ability to speak English. Possible responses include "Very well," "Well," "Not well," and "Not at all." Responses of 'Very well' and 'Well' were coded as 1, representing English proficiency. Responses of 'Not well' and 'Not at all' were coded as 0, representing limited or no English proficiency.



- **Maryland Marketplace Indicator (“MP”) as described in the previous section of this chapter**
- **The six Maryland procurement groups that include the State of Maryland Industry Groups (four-digit NAICS Codes) as described in Chapter 2, Defining the Relevant Markets**

MGT used 2019–2023 business owner earnings as the dependent variable, based on the five percent ACS PUMS Data.

This analysis examined the statistical effects of the controlled variables on earnings for firm owners in the Maryland Marketplace. As the linear regression analysis shows, each number in **Table 3-8** through **Table 3-14** represents a percent change in earnings associated with introducing the variable (business ownership classification) in the left-hand column.

For example, in **Table 3-8, Specification 3** shows that a nonminority female in the U.S. earns 27.9 percent less in business income than a nonminority male, after controlling for all other variables. When adjusting for the effect of being in the Maryland Marketplace, this earnings gap shrinks by 7.5 percentage points. Therefore, a nonminority female business owner in Maryland earns 20.4 percent less than a nonminority male, all else being equal.

It is important to note that if **Specification 2** finds no statistically significant effect for minority- and/or female business owners’ earnings in the Maryland Marketplace, then **Specification 3** implies their average business earnings are equivalent to the national average for those groups.

For instance, in **Table 3-10** (AE-CRS), there is no statistically significant difference in earnings for African American firm owners in Maryland compared to African Americans nationwide. As a result, African American firm owners in Maryland earn 23.5 percent less than their nonminority male counterparts—mirroring the national trend—after controlling for other variables.

As with individual wages, firm owner earnings overall in the Maryland Marketplace provide consistent evidence that discrimination exists in the private sector, indicating marketplace discrimination against minority- and/or female firm owners when all other variables are controlled.

To summarize the results for all industries from **Specification 3**, which incorporates any differences particular to minority- and/or female business owners’ earnings in the Maryland Marketplace (**Table 3-8**):

- For African Americans in the Maryland Marketplace, business earnings are 23.5 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, business earnings are 13.0 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, business earnings are 9.0 percent lower than their nonminority male counterparts, controlling for all other variables.



- For Native Americans in the Maryland Marketplace, business earnings are 20.3 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, business earnings are 12.6 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, business earnings are 20.4 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for Construction from **Specification 3**, which incorporates any differences particular to minority- and/or female business owners' earnings in the Maryland Marketplace (**Table 3-9**):

- For African Americans in the Maryland Marketplace, business earnings are 27.2 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, business earnings are 13.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, business earnings are 5.5 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Native Americans in the Maryland Marketplace, business earnings are 15.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, business earnings are 11.6 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, business earnings are 22.5 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for AE-CRS from **Specification 3**, which incorporates any differences particular to minority- and/or female business owners' earnings in the Maryland Marketplace (**Table 3-10**):

- For African Americans in the Maryland Marketplace, business earnings are 23.5 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, business earnings are 13.1 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, business earnings are 14.2 percent lower than their nonminority male counterparts, controlling for all other variables.



- For Native Americans in the Maryland Marketplace, business earnings are 13.3 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, business earnings are 12.7 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, business earnings are 32.1 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for Maintenance from **Specification 3**, which incorporates any differences particular to minority- and/or female business owners' earnings in the Maryland Marketplace (**Table 3-11**):

- For African Americans in the Maryland Marketplace, business earnings are 26.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, business earnings are 16.8 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, business earnings are 15.7 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Native Americans in the Maryland Marketplace, business earnings are 15.8 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, business earnings are 5.7 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, business earnings are 23.9 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for IT from **Specification 3**, which incorporates any differences particular to minority- and/or female business owners' earnings in the Maryland Marketplace (**Table 3-12**):

- For African Americans in the Maryland Marketplace, business earnings are 26.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, business earnings are 8.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, business earnings are 6.6 percent lower than their nonminority male counterparts, controlling for all other variables.



- For Native Americans in the Maryland Marketplace, business earnings are 13.8 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, business earnings are 4.3 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, business earnings are 20.9 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for Services from **Specification 3**, which incorporates any differences particular to minority- and/or female business owners' earnings in the Maryland Marketplace (**Table 3-13**):

- For African Americans in the Maryland Marketplace, business earnings are 16.3 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, business earnings are 6.8 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, business earnings are 18.7 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Native Americans in the Maryland Marketplace, business earnings are 20.1 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, business earnings are 7.3 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, business earnings are 18.6 percent lower than their nonminority male counterparts, controlling for all other variables.

To summarize the results for CSE from **Specification 3**, which incorporates any differences particular to minority- and/or female business owners' earnings in the Maryland Marketplace (**Table 3-14**):

- For African Americans in the Maryland Marketplace, business earnings are 26.3 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Asians in the Maryland Marketplace, business earnings are 12.4 percent lower than their nonminority male counterparts, controlling for all other variables.
- For Hispanics in the Maryland Marketplace, business earnings are 8.1 percent lower than their nonminority male counterparts, controlling for all other variables.



- For Native Americans in the Maryland Marketplace, business earnings are 17.2 percent lower than their nonminority male counterparts, controlling for all other variables.
- For persons reporting two or more races in the Maryland Marketplace, business earnings are 20.3 percent lower than their nonminority male counterparts, controlling for all other variables.
- For nonminority females in the Maryland Marketplace, business earnings are 26.0 percent lower than their nonminority male counterparts controlling for all other variables.



Table 3-8.
Business Earnings Differences of Minority Groups Relative to Nonminority Males after
Controlling for Demographic and Economic Characteristics:
All Industries

Independent Variables	Specification		
	1	2	3
African American	-0.237	-0.238	-0.235
	(-22.55)	(-21.81)	(-22.27)
Asian	-0.170	-0.176	-0.176
	(-14.74)	(-15.04)	(-15.03)
Hispanic	-0.089	-0.089	-0.090
	(-7.69)	(-7.56)	(-7.72)
Native American	-0.202	-0.202	-0.203
	(-7.60)	(-7.55)	(-7.62)
Two or more races	-0.121	-0.126	-0.126
	(-1.79)	(-2.14)	(-2.13)
Nonminority Female	-0.277	-0.279	-0.279
	(-51.91)	(-51.67)	(-51.71)
Age	0.137	0.137	0.137
	(131.08)	(131.78)	(131.78)
Age ²	-0.001	-0.001	-0.001
	(-125.74)	(-125.75)	(-125.76)
MDMP	0.102	0.039	0.045
	(3.66)	(1.18)	(1.44)
MDMP*African American		0.044	n/a
		(1.08)	
MDMP*Asian		0.054	0.046
		(3.28)	(3.22)
MDMP*Hispanic		-0.044	n/a
		(-0.59)	
MDMP*Native American		-0.027	n/a
		(-0.12)	

Independent Variables	Specification		
	1	2	3
MDMP*two or more races		0.149	n/a
		(1.36)	
MDMP*Nonminority Female		0.083	0.075
		(2.68)	(2.62)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	468,199	468,199	468,199
Adjusted R ²	0.114	0.114	0.114

Source: PUMS Data from 2019-2023 ACS. Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Notes:

- (1) The universe consists of all persons in the private sector with positive business earnings between the ages of 16 and 64; observations with imputed values for the dependent variable and all independent variables are excluded.
- (2) Reported number is the percentage difference in annual business earnings between a given group and nonminority males.
- (3) Numbers in parentheses indicate the absolute value of the associated t-statistic. Using a two-tailed test, t-statistics greater than 1.64, 1.96, 2.58 are statistically significant at a 90, 95, and 99 percent confidence level.
- (4) Geography is defined based on the place of residence.
- (5) The MDMP includes the State of Maryland, the State of Delaware, the District of Columbia, and the Virginia and West Virginia portions of the Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area.
- (6) Blank cells indicate that the variable was not tested in **Specification 1**.
- (7) "n/a" in **Specification 3** means that the category was not included in the regression because it was not statistically significant in **Specification 2**, as described above in **Section 3.3.2**.
- (8) The "Yes" values next to the "Education," "Geography" and "Industry" rows indicate that control variables were included in the regression specification for these factors.



Table 3-9.
Business Earnings Differences of Minority Groups Relative to Nonminority Males After
Controlling for Demographic and Economic Characteristics:
Construction

Independent Variables	Specification		
	1	2	3
African American	-0.274	-0.270	-0.272
	(-19.19)	(-18.20)	(-19.03)
Asian	-0.250	-0.256	-0.256
	(-15.39)	(-15.41)	(-15.40)
Hispanic	-0.055	-0.055	-0.055
	(-3.75)	(-3.74)	(-3.76)
Native American	-0.154	-0.151	-0.154
	(-4.61)	(-4.49)	(-4.62)
Two or more races	-0.116	-0.101	-0.116
	(-1.06)	(-0.86)	(-1.05)
Nonminority Female	-0.311	-0.314	-0.314
	(-43.89)	(-43.65)	(-43.71)
Age	0.138	0.138	0.138
	(100.55)	(100.54)	(100.55)
Age ²	-0.001	-0.001	-0.001
	(-97.55)	(-97.55)	(-97.55)
MDMP	0.089	0.047	0.050
	(2.50)	(1.14)	(1.30)
MDMP*African American		-0.024	n/a
		(-0.45)	
MDMP*Asian		0.124	0.122
		(1.85)	(1.85)
MDMP*Hispanic		0.003	n/a
		(0.03)	
MDMP*Native American		-0.223	n/a
		(-0.82)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		0.087	n/a
		(1.12)	
MDMP*Nonminority Female		0.091	0.089
		(2.26)	(2.36)
Education (106 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	276,287	276,287	276,287
Adjusted R ²	0.113	0.113	0.113

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-8](#).



Table 3-10.
Business Earnings Differences of Minority Groups Relative to Nonminority Males After
Controlling for Demographic and Economic Characteristics:
AE-CRS

Independent Variables	Specification		
	1	2	3
African American	-0.236	-0.240	-0.235
	(-14.27)	(-13.92)	(-14.20)
Asian	-0.284	-0.295	-0.294
	(-14.81)	(-14.97)	(-14.94)
Hispanic	-0.142	-0.143	-0.142
	(-2.50)	(-2.55)	(-2.51)
Native American	-0.132	-0.133	-0.133
	(-3.39)	(-3.39)	(-3.39)
Two or more races	-0.131	-0.126	-0.127
	(-1.86)	(-1.52)	(-1.57)
Nonminority Female	-0.321	-0.322	-0.321
	(-37.08)	(-36.70)	(-37.07)
Age	0.140	0.140	0.140
	(85.08)	(85.07)	(85.07)
Age ²	-0.001	-0.001	-0.001
	(-82.34)	(-82.33)	(-82.34)
MDMP	0.047	-0.010	0.034
	(1.11)	(-0.21)	(0.57)
MDMP*African American		0.194	n/a
		(1.10)	
MDMP*Asian		0.170	0.163
		(2.29)	(2.26)
MDMP*Hispanic		0.041	n/a
		(0.39)	
MDMP*Native American		0.035	n/a
		(0.11)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		0.059	n/a
		(1.52)	
MDMP*Nonminority Female		0.056	n/a
		(1.19)	
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	186,890	186,890	186,890
Adjusted R ²	0.133	0.133	0.133

Source: PUMS data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-8](#).



Table 3-11.
Business Earnings Differences of Minority Groups Relative to Nonminority Men After
Controlling for Demographic and Economic Characteristics:
Maintenance

Independent Variables	Specification		
	1	2	3
African American	-0.265	-0.268	-0.264
	(-18.59)	(-18.07)	(-18.47)
Asian	-0.264	-0.269	-0.269
	(-16.43)	(-16.42)	(-16.38)
Hispanic	-0.157	-0.159	-0.157
	(-3.88)	(-3.96)	(-3.89)
Native American	-0.157	-0.158	-0.158
	(-4.66)	(-4.63)	(-4.66)
Two or more races	-0.055	-0.052	-0.057
	(-0.67)	(-0.34)	(-0.67)
Nonminority Female	-0.300	-0.303	-0.302
	(-41.78)	(-41.59)	(-41.53)
Age	0.142	0.142	0.142
	(103.56)	(103.55)	(103.56)
Age ²	-0.001	-0.001	-0.001
	(-99.93)	(-99.92)	(-99.93)
MDMP	0.053	-0.009	0.023
	(1.48)	(-0.21)	(0.63)
MDMP*African American		0.068	n/a
		(1.26)	
MDMP*Asian		0.133	0.101
		(2.01)	(1.57)
MDMP*Hispanic		0.065	n/a
		(0.69)	
MDMP*Native American		0.003	n/a
		(0.10)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		0.162	n/a
		(1.07)	
MDMP*Nonminority Female		0.096	0.063
		(2.36)	(2.19)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	271,128	271,128	271,128
Adjusted R ²	0.108	0.108	0.108

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-8](#).



Table 3-12.
Business Earnings Differences of Minority Groups Relative to Nonminority Males After
Controlling for Demographic and Economic Characteristics:
IT

Independent Variables	Specification		
	1	2	3
African American	-0.266	-0.266	-0.264
	(-17.30)	(-16.62)	(-17.13)
Asian	-0.174	-0.178	-0.178
	(-10.81)	(-10.87)	(-10.85)
Hispanic	-0.066	-0.067	-0.066
	(-4.13)	(-4.17)	(-4.15)
Native American	-0.137	-0.139	-0.138
	(-3.64)	(-3.67)	(-3.65)
Two or more races	-0.043	-0.045	-0.043
	(-0.26)	(-0.16)	(-0.26)
Nonminority Female	-0.312	-0.316	-0.316
	(-40.85)	(-40.75)	(-40.75)
Age	0.142	0.142	0.142
	(97.04)	(97.04)	(97.04)
Age ²	-0.001	-0.001	-0.001
	(-93.72)	(-93.73)	(-93.73)
MDMP	0.106	0.045	0.063
	(2.81)	(1.04)	(1.55)
MDMP*African American		0.037	n/a
		(0.64)	
MDMP*Asian		0.112	0.094
		(1.75)	(1.69)
MDMP*Hispanic		0.043	n/a
		(0.40)	
MDMP*Native American		0.089	n/a
		(0.31)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		0.108	n/a
		(1.22)	
MDMP*Nonminority Female		0.126	0.107
		(2.97)	(2.72)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	239,508	239,508	239,508
Adjusted R ²	0.115	0.115	0.115

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-8](#).



Table 3-13.
Business Earnings Differences of Minority Groups Relative to Nonminority Males After
Controlling for Demographic and Economic Characteristics:
Services

Independent Variables	Specification		
	1	2	3
African American	-0.234	-0.237	-0.237
	(-20.92)	(-20.42)	(-20.42)
Asian	-0.168	-0.172	-0.172
	(-13.98)	(-13.96)	(-13.95)
Hispanic	-0.186	-0.186	-0.187
	(-6.98)	(-6.91)	(-7.07)
Native American	-0.201	-0.200	-0.201
	(-7.07)	(-7.01)	(-7.09)
Two or more races	-0.113	-0.117	-0.117
	(-1.03)	(-1.35)	(-1.34)
Nonminority Female	-0.282	-0.285	-0.285
	(-49.33)	(-49.20)	(-49.21)
Age	0.139	0.139	0.139
	(124.78)	(124.78)	(124.79)
Age ²	-0.001	-0.001	-0.001
	(-119.74)	(-119.73)	(-119.75)
MDMP	0.106	0.042	0.048
	(3.57)	(1.19)	(1.42)
MDMP*African American		0.074	0.074
		(1.71)	(1.74)
MDMP*Asian		0.108	0.104
		(2.20)	(2.15)
MDMP*Hispanic		-0.018	n/a
		(-0.22)	
MDMP*Native American		-0.069	n/a
		(-0.28)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		0.046	0.044
		(2.14)	(2.12)
MDMP*Nonminority Female		0.103	0.099
		(3.04)	(3.06)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	411,837	411,837	411,837
Adjusted R ²	0.106	0.106	0.106

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-8](#).



Table 3-14.
Business Earnings Differences of Minority Groups Relative to Nonminority Males After
Controlling for Demographic and Economic Characteristics:
CSE

Independent Variables	Specification		
	1	2	3
African American	-0.262	-0.265	-0.263
	(-21.09)	(-20.51)	(-21.15)
Asian	-0.228	-0.233	-0.230
	(-16.68)	(-16.65)	(-16.67)
Hispanic	-0.081	-0.081	-0.081
	(-6.08)	(-6.04)	(-6.07)
Native American	-0.173	-0.170	-0.172
	(-5.65)	(-5.51)	(-5.63)
Two or more races	-0.205	-0.200	-0.203
	(-0.38)	(-0.13)	(-0.30)
Nonminority Female	-0.314	-0.333	-0.338
	(-50.75)	(-50.45)	(-50.55)
Age	0.139	0.139	0.139
	(114.67)	(-114.65)	(114.65)
Age ²	-0.001	-0.001	-0.001
	(-110.07)	(-110.05)	(-110.06)
MDMP	0.093	-0.069	0.089
	(2.87)	(-2.00)	(2.56)
MDMP*African American		0.062	n/a
		(1.33)	
MDMP*Asian		0.106	0.106
		(1.87)	(1.87)
MDMP*Hispanic		-0.001	n/a
		(-0.01)	
MDMP*Native American		-0.205	n/a
		(-0.84)	



Independent Variables	Specification		
	1	2	3
MDMP*two or more races		0.112	n/a
		(1.53)	
MDMP*Nonminority Female		0.080	0.078
		(2.24)	(2.24)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	354,410	354,410	354,410
Adjusted R ²	0.108	0.108	0.108

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-8](#).



3.2.5 The Influences of Race, Ethnicity, and Gender on Business Formation based on the U.S Census Bureau's American Community Survey (ACS) Public Use Microdata Sample (PUMS)

As noted in the wages and business earnings analyses, discrimination that negatively affects the wages and entrepreneurial earnings of minorities and nonminority females will also negatively affect the number of firms formed by these groups. MGT used the 2019-2023 U.S. Census ACS – five-year PUMS Data to derive a set of variables known to predict employment status (self-employed/not self-employed). Logistic regression was used to calculate the probability of being self-employed (the dependent variable) based on selected socioeconomic and demographic characteristics with the potential to influence the likelihood of self-employment. The sample for the analysis was limited to labor force participants who met the following criteria:

- Employed in Construction, AE-CRS, Maintenance, IT, Services, and CSE
- Employed full-time (more than 35 hours a week)
- Between the ages of 16 to 64
- Employed in the private sector

Next, MGT derived the following variables hypothesized as predictors of employment status:

- **Race, Ethnicity, and Gender:** African American, Asian, Hispanic, Native American, two or more races, nonminority female, nonminority male
- **Availability of Capital:** Homeownership, home value, mortgage amounts, unearned income, residual income, interest & dividend income
- **Marital Status**
- **Ability to Speak English** ⁵⁵
- **Age and Age Squared:** Squaring the age variable acknowledges the positive, curvilinear relationship between each year of age and earnings.
- **Owner's Level of Education**
- **Foreign Born**
- **Veteran**

⁵⁵ The ACS PUMS question "Ability to Speak English" asks respondents to rate their ability to speak English. Possible responses include "Very well," "Well," "Not well," and "Not at all." Responses of 'Very well' and 'Well' were coded as 1, representing English proficiency. Responses of 'Not well' and 'Not at all' were coded as 0, representing limited or no English proficiency.



- **Non mover:** persons who did not move within the last 12 months
- **Number of Children Under the Age of 18 Living in a Household**
- **Geography Indicators:** 50 States and the District of Columbia
- **Maryland Marketplace Indicator (“MP”) as described in the previous section of this chapter**
- **The six Maryland procurement groups that include the State of Maryland Industry Groups (four-digit NAICS Codes) as described in Chapter 2, Defining the Relevant Markets**

Table 3-15 and **Table 3-16** summarize census data on the business formation rates in the United States and in the Maryland Marketplace by race, ethnicity, and gender. Additionally, each table compares the differences in business formation rates of minority- and/or female-owned firms to nonminority male-owned firms. For example, in **Table 3-15**, African Americans in the Maryland Marketplace have a formation rate of 7.65 percent compared to 13.00 percent for their nonminority counterparts. Thus, the formation rate for African Americans in the Maryland Marketplaces is 41.15 percent lower than nonminority male-owned firms (as calculated by $(7.65 - 13.00)/13.00$).

Table 3-15 and **Table 3-16** reveal a consistent pattern: across industries and procurement categories, minorities and females experience markedly lower business formation rates than their nonminority male counterparts. While some of these variations can be attributed to productivity-related characteristics such as age or education, these explanations cannot adequately account for the scale and persistence of the disparities observed. Indeed, even when controlling for such factors, significant differences remain, underscoring that discrimination operates as the primary determinant of lower formation rates.⁵⁶

Discrimination exerts its influence through several interlocking mechanisms. Wage inequities, for instance, reduce the capacity of minorities and women to accumulate the savings necessary to self-finance new ventures. These disparities are well documented: minority and female workers systematically earn less than their nonminority male peers, even when holding education and experience constant.⁵⁷ Lower earnings weaken household wealth accumulation and diminish creditworthiness, directly constraining entrepreneurial entry.⁵⁸

Credit market discrimination further compounds these disparities. Minorities and females are more likely to be denied loans or to receive less favorable terms than similarly situated nonminority males, regardless of objective indicators of firm quality or repayment capacity.⁵⁹

⁵⁶ Robert W Fairlie, and Alicia M. Robb. *Race and Entrepreneurial Success: Black-, Asian-, and White-Owned Businesses in the United States*. (MIT Press, 2008).

⁵⁷ David G Blanchflower, et al., “Discrimination in the Small-Business Credit Market.” *Review of Economics and Statistics* 85, no. 4 (2003): 930–43.

⁵⁸ Robert W. Fairlie, and Harry A. Krashinsky, “Liquidity Constraints, Household Wealth, and Entrepreneurship Revisited.” *Review of Income and Wealth* 58, no. 2 (2012): 279–306.

⁵⁹ Timothy Bates, and Alicia Robb, *Analyzing Firm-Level Data on Minority Business Formation and Outcomes*. Washington, DC: U.S. Department of Commerce, 2015: 45-47.

This unequal access to capital amplifies the disadvantages created by labor market discrimination, narrowing the pathway to firm formation. The result is suppression of entrepreneurial activity that cannot be explained by individual productivity characteristics alone.

Segregation within the labor market intensifies these effects. Women and minorities are disproportionately concentrated in lower-paying occupations and industries with reduced entrepreneurial spillover potential, limiting exposure to networks, mentorship, and capital channels necessary for business creation.⁶⁰ These patterns are the product of discriminatory exclusion rather than personal preference. They reflect discrimination that channels talent away from higher-return opportunities, thereby constraining not only individual prospects but also broader market dynamics.

Taken together, the data in **Tables 3-15** and **3-16** provide compelling evidence that the disparities in formation rates of minority and females are primarily the result of discrimination in wages, credit access, and occupational structures. These mechanisms distort the conditions of entry, creating durable disparities that perpetuate discrimination in firm ownership.

Table 3-15.
Self-Employment Rates:
All Industries

TOTALS			
	U.S.	Maryland Marketplace	Difference From Nonminority Males (Maryland)
African American	6.49%	7.65%	-41.15%
Asian	9.02%	10.14%	-22.00%
Hispanic	10.56%	10.26%	-21.08%
Native American	9.19%	9.67%	-25.62%
Two or more races	9.46%	10.44%	-19.69%
Minorities	8.49%	8.92%	-31.38%
Nonminority Female	10.66%	10.72%	-17.54%
Minorities and/or Female	9.53%	9.57%	-26.38%
Nonminority men	12.46%	13.00%	

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

⁶⁰ Bates, Timothy. *Minority Entrepreneurship. Foundations and Trends in Entrepreneurship* 7, no. 3–4 (2011): 176-178.



Table 3-16.
Self-Employment Rates by:
Procurement Categories

	U.S.	Maryland Marketplace	Difference From Nonminority Males (Maryland)
CONSTRUCTION			
African American	6.32%	7.58%	-42.18%
Asian	9.55%	9.43%	-28.07%
Hispanic	10.75%	10.49%	-19.98%
Native American	9.63%	9.25%	-29.44%
Two or more races	9.76%	10.98%	-16.25%
Minorities	8.64%	8.86%	-32.42%
Nonminority Female	9.63%	11.22%	-14.42%
Minorities and/or Female	9.10%	9.70%	-26.01%
Nonminority men	13.42%	13.11%	
AE-CRS			
African American	9.50%	8.28%	-38.89%
Asian	8.80%	8.61%	-36.46%
Hispanic	14.82%	11.54%	-14.83%
Native American	12.66%	11.34%	-16.31%
Two or more races	13.31%	12.45%	-8.12%
Minorities	10.93%	9.54%	-29.59%
Nonminority Female	15.97%	10.94%	-19.26%
Minorities and/or Female	13.51%	10.03%	-25.98%
Nonminority men	15.38%	13.55%	
MAINTENANCE			
African American	5.92%	8.25%	-39.65%
Asian	9.31%	10.33%	-24.43%
Hispanic	9.42%	11.03%	-19.31%
Native American	8.38%	10.89%	-20.34%
Two or more races	8.01%	11.27%	-17.56%



	U.S.	Maryland Marketplace	Difference From Nonminority Males (Maryland)
Minorities	7.78%	9.51%	-30.43%
Nonminority Female	10.58%	12.54%	-8.27%
Minorities and/or Female	9.09%	10.56%	-22.75%
Nonminority men	12.01%	13.67%	
IT			
African American	6.14%	7.61%	-44.37%
Asian	7.07%	10.77%	-21.27%
Hispanic	10.92%	9.14%	-33.19%
Native American	9.62%	10.12%	-26.02%
Two or more races	10.17%	9.19%	-32.82%
Minorities	8.09%	8.77%	-35.89%
Nonminority Female	10.92%	11.19%	-18.20%
Minorities and/or Female	9.48%	9.62%	-29.68%
Nonminority men	10.86%	13.68%	
SERVICES			
African American	7.19%	7.25%	-40.03%
Asian	9.29%	11.08%	-8.35%
Hispanic	10.82%	9.69%	-19.85%
Native American	8.41%	8.28%	-31.51%
Two or more races	9.70%	9.42%	-22.08%
Minorities	8.86%	8.60%	-28.87%
Nonminority Female	10.81%	9.60%	-20.60%
Minorities and/or Female	9.82%	8.98%	-25.72%
Nonminority men	11.98%	12.09%	
CSE			
African American	5.88%	7.61%	-39.31%



	U.S.	Maryland Marketplace	Difference From Nonminority Males (Maryland)
Asian	9.29%	9.69%	-22.73%
Hispanic	9.53%	10.35%	-17.46%
Native American	9.06%	9.40%	-25.04%
Two or more races	8.75%	10.26%	-18.18%
Minorities	7.98%	8.73%	-30.38%
Nonminority Female	9.92%	10.31%	-17.78%
Minorities and/or Female	8.88%	9.31%	-25.76%
Nonminority men	11.91%	12.54%	

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.



To test the impact that race, ethnicity, and gender have on self-employment rates, the logistic regression analysis examined the statistical effects of these variables on being self-employed in the Maryland Marketplace. The results in [Table 3-17](#) through [Table 3-23](#) indicate the percentage difference between the probability of firm ownership for a given race, ethnicity, or gender group compared to similarly situated nonminority males. For example, in [Table 3-17](#), for all industries, African Americans in the Maryland Marketplace have a business formation rate that is 49.1 percent lower (the -0.578 formation rate difference for African Americans nationwide plus the 0.087 formation rate positive difference from the Maryland Marketplace interaction term) than expected in a market area without race, ethnicity, and gender discrimination. If there is no statistically significant MDMA interaction, then the individual business formation rate found in the third specification is utilized. The results in the following tables present rates for the groups after controlling for variables such as age and education.

To summarize the results in the Maryland Marketplace for All Industries ([Table 3-17](#)):

- For African Americans in the Maryland Marketplace, business formation rates are 49.1 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Asians in the Maryland Marketplace, business formation rates are 25.2 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Hispanics in the Maryland Marketplace, business formation rates are 35.9 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Native Americans in the Maryland Marketplace, business formation rates are 25.9 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For persons reporting two or more races in the Maryland Marketplace, business formation rates are 20.1 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For nonminority females in the Maryland Marketplace, business formation rates are 31.9 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.

To summarize all the results in the Maryland Marketplace for Construction ([Table 3-18](#)):

- For African Americans in the Maryland Marketplace, business formation rates are 42.4 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Asians in the Maryland Marketplace, business formation rates are 50.3 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.



- For Hispanics in the Maryland Marketplace, business formation rates are 30.8 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Native Americans in the Maryland Marketplace, business formation rates are 31.0 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For persons reporting two or more races in the Maryland Marketplace, business formation rates are 42.2 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For nonminority females in the Maryland Marketplace, business formation rates are 50.5 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.

To summarize all the results in the Maryland Marketplace for AE-CRS (**Table 3-19**):

- For African Americans in the Maryland Marketplace, business formation rates are 46.0 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Asians in the Maryland Marketplace, business formation rates are 43.2 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Hispanics in the Maryland Marketplace, business formation rates are 21.1 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Native Americans in the Maryland Marketplace, business formation rates are 33.5 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For persons reporting two or more races in the Maryland Marketplace, business formation rates are 26.7 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For nonminority females in the Maryland Marketplace, business formation rates are 30.2 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.



To summarize all the results in the Maryland Marketplace for Maintenance (**Table 3-20**):

- For African Americans in the Maryland Marketplace, business formation rates are 38.9 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Asians in the Maryland Marketplace, business formation rates are 34.8 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Hispanics in the Maryland Marketplace, business formation rates are 13.9 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Native Americans in the Maryland Marketplace, business formation rates are 20.7 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For persons reporting two or more races in the Maryland Marketplace, business formation rates are 16.1 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For nonminority females, business formation rates are 21.5 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.

To summarize all the results in the Maryland Marketplace for IT (**Table 3-21**):

- For African Americans in the Maryland Marketplace, business formation rates are 54.4 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Asians in the Maryland Marketplace, business formation rates are 32.0 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Hispanics in the Maryland Marketplace, business formation rates are 46.1 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Native Americans in the Maryland Marketplace, business formation rates are 44.6 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For persons reporting two or more races in the Maryland Marketplace, business formation rates are 19.8 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.



- For nonminority females in the Maryland Marketplace, business formation rates are 53.4 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.

To summarize all the results in the Maryland Marketplace for Services (**Table 3-22**):

- For African Americans in the Maryland Marketplace, business formation rates are 41.2 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Asians in the State of Maryland Marketplace, business formation rates are 24.9 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Hispanics in the Maryland Marketplace, business formation rates are 22.1 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Native Americans in the Maryland Marketplace, business formation rates are 29.9 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For persons reporting two or more races in the Maryland Marketplace, business formation rates are 25.5 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For nonminority females in the Maryland Marketplace, business formation rates are 22.7 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.

To summarize all the results in the Maryland Marketplace for CSE (**Table 3-23**):

- For African Americans in the Maryland Marketplace, business formation rates are 60.7 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Asians in the Maryland Marketplace, business formation rates are 35.0 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Hispanics in the Maryland Marketplace, business formation rates are 43.9 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For Native Americans in the Maryland Marketplace, business formation rates are 37.0 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.



- For persons reporting two or more races in the Maryland Marketplace, business formation rates are 24.4 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.
- For nonminority females in the Maryland Marketplace, business formation rates are 34.9 percent lower, reflecting the impact of racial, ethnic, and gender discrimination in the marketplace.



Table 3-17.
Business Formation Controlling for Demographic and Economic Characteristics:
All Industries

Independent Variables	Specifications		
	1	2	3
African American	-0.566	-0.578	-0.578
	(0.00)	(0.00)	(0.00)
Asian	-0.310	-0.320	-0.320
	(0.00)	(0.00)	(0.00)
Hispanic	-0.407	-0.413	-0.413
	(0.00)	(0.00)	(0.00)
Native American	-0.286	-0.291	-0.291
	(0.00)	(0.00)	(0.00)
Two or more races	-0.245	-0.250	-0.250
	(0.00)	(0.00)	(0.00)
Nonminority Female	-0.367	-0.371	-0.371
	(0.00)	(0.00)	(0.00)
Age	0.048	0.048	0.048
	(0.00)	(0.00)	(0.00)
Age ²	0.000	0.000	0.000
	(0.00)	(0.00)	(0.00)
MDMP	-0.123	-0.239	-0.239
	(0.00)	(0.00)	(0.00)
MDMP*African American		0.087	0.087
		(0.00)	(0.00)
MDMP*Asian		0.068	0.068
		(0.00)	(0.00)
MDMP*Hispanic		0.054	0.054
		(0.00)	(0.00)
MDMP*Native American		0.032	0.032
		(0.016)	(0.016)
MDMP*Two or more races		0.049	0.049

Independent Variables	Specifications		
	1	2	3
		(0.00)	(0.00)
MDMP*Nonminority Female		0.052	0.052
		(0.00)	(0.00)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	6,334,408	6,334,408	6,334,408
Pseudo R ²	0.106	0.106	0.106

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Notes:

- (1) The universe consists of all private sector labor force participants between the ages of 16 and 64 who are employed full-time (more than 35 hours a week); observations with imputed values for the dependent variable and all independent variables are excluded.
- (2) Reported figures are the percentage difference in self-employment rates between a given group and nonminority men.
- (3) Numbers in parentheses indicate the absolute value of the associated p-value. A p-value of 0.05 or less represents statistical significance at the 95 percent confidence level; a p-value of 0.10 or less represents significance at the 90 percent confidence level; and a p-value of 0.15 or less represents significance at the 85 percent confidence level.
- (4) Geography is defined based on the place of residence.
- (5) The MDMP includes the State of Maryland, the State of Delaware, the District of Columbia, and the Virginia and West Virginia portions of the Washington–Arlington–Alexandria, DC–VA–MD–WV Metropolitan Statistical Area.
- (6) Blank cells indicate that the variable was not tested in **Specification 1**.
- (7) “n/a” in **Specification 3** indicates that the category was not included in the regression because it was not statistically significant in **Specification 2**, as described above in **Section 3.3.2**.
- (8) The “Yes” values next to the “Education,” “Geography,” and “Industry” rows indicate that control variables were included in the regression specification for these factors.
- (9) The pseudo R-squared is used for logistic regressions and other regressions where the standard R-squared is not applicable.



Table 3-18.
Business Formation Controlling for Demographic and Economic Characteristics:
Construction

Independent Variables	Specifications		
	1	2	3
African American	-0.575	-0.583	-0.583
	(0.00)	(0.00)	(0.00)
Asian	-0.530	-0.535	-0.535
	(0.00)	(0.00)	(0.00)
Hispanic	-0.362	-0.365	-0.365
	(0.00)	(0.00)	(0.00)
Native American	-0.309	-0.312	-0.310
	(0.00)	(0.00)	(0.00)
Two or more races	-0.313	-0.319	-0.319
	(0.00)	(0.00)	(0.00)
Nonminority Female	-0.384	-0.387	-0.387
	(0.00)	(0.00)	(0.00)
Age	0.045	0.045	0.045
	(0.00)	(0.00)	(0.00)
Age ²	0.000	0.000	0.000
	(0.00)	(0.00)	(0.00)
MDMP	-0.108	-0.178	-0.176
	(0.00)	(0.00)	(0.00)
MDMP*African American		0.160	0.159
		(0.00)	(0.00)
MDMP*Asian		0.034	0.032
		(0.001)	(0.001)
MDMP*Hispanic		0.058	0.057
		(0.008)	(0.009)
MDMP*Native American		0.158	n/a
		(0.833)	
MDMP*Two or more races		-0.104	-0.103



Independent Variables	Specifications		
	1	2	3
		(0.00)	(0.00)
MDMP*Nonminority Female		-0.120	-0.118
		(0.00)	(0.00)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	3,943,099	3,943,099	3,943,099
Pseudo R ²	0.115	0.115	0.115

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-17](#).



Table 3-19.
Business Formation Controlling for Demographic and Economic Characteristics:
AE-CRS

Independent Variables	Specifications		
	1	2	3
African American	-0.562	-0.569	-0.569
	(0.00)	(0.00)	(0.00)
Asian	-0.592	-0.601	-0.601
	(0.00)	(0.00)	(0.00)
Hispanic	-0.211	-0.213	-0.211
	(0.00)	(0.00)	(0.00)
Native American	-0.334	-0.337	-0.335
	(0.00)	(0.00)	(0.00)
Two or more races	-0.160	-0.164	-0.164
	(0.00)	(0.00)	(0.00)
Nonminority Female	-0.389	-0.392	-0.392
	(0.00)	(0.00)	(0.00)
Age	0.053	0.053	0.053
	(0.00)	(0.00)	(0.00)
Age ²	0.000	0.000	0.000
	(0.00)	(0.00)	(0.00)
MDMP	-0.286	-0.336	-0.336
	(0.00)	(0.00)	(0.00)
MDMP*African American		0.113	0.109
		(0.005)	(0.006)
MDMP*Asian		0.170	0.169
		(0.00)	(0.00)
MDMP*Hispanic		0.057	n/a
		(0.414)	
MDMP*Native American		0.129	n/a
		(0.501)	
MDMP*Two or more races		-0.104	-0.103



Independent Variables	Specifications		
	1	2	3
		(0.05)	(0.05)
MDMP*Nonminority Female		0.090	0.090
		(0.003)	(0.003)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	1,824,847	1,824,847	1,824,847
Pseudo R ²	0.136	0.136	0.136

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-17](#).



Table 3-20.
Business Formation Controlling for Demographic and Economic Characteristics:
Maintenance

Independent Variables	Specifications		
	1	2	3
African American	-0.566	-0.577	-0.577
	(0.00)	(0.00)	(0.00)
Asian	-0.514	-0.520	-0.520
	(0.00)	(0.00)	(0.00)
Hispanic	-0.254	-0.257	-0.257
	(0.00)	(0.00)	(0.00)
Native American	-0.206	-0.209	-0.207
	(0.00)	(0.00)	(0.00)
Two or more races	-0.204	-0.208	-0.208
	(0.00)	(0.00)	(0.00)
Nonminority Female	-0.353	-0.357	-0.357
	(0.00)	(0.00)	(0.00)
Age	0.047	0.047	0.047
	(0.00)	(0.00)	(0.00)
Age ²	0.000	0.000	0.000
	(0.00)	(0.00)	(0.00)
MDMP	-0.165	-0.142	-0.144
	(0.00)	(0.00)	(0.00)
MDMP*African American		0.189	0.188
		(0.00)	(0.00)
MDMP*Asian		0.171	0.172
		(0.00)	(0.00)
MDMP*Hispanic		0.118	0.118
		(0.050)	(0.048)
MDMP*Native American		0.157	n/a
		(0.369)	
MDMP*Two or more races		0.047	0.047



Independent Variables	Specifications		
	1	2	3
		(0.002)	(0.002)
MDMP*Nonminority Female		0.141	0.142
		(0.00)	(0.00)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	2,903,683	2,903,683	2,903,683
Pseudo R ²	0.105	0.105	0.105

Source: PUMS data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-17](#).



Table 3-21.
Business Formation Controlling for Demographic and Economic Characteristics:
IT

Independent Variables	Specifications		
	1	2	3
African American	-0.644	-0.655	-0.655
	(0.00)	(0.00)	(0.00)
Asian	-0.406	-0.414	-0.414
	(0.00)	(0.00)	(0.00)
Hispanic	-0.569	-0.572	-0.572
	(0.00)	(0.00)	(0.00)
Native American	-0.445	-0.450	-0.446
	(0.00)	(0.00)	(0.00)
Two or more races	-0.253	-0.261	-0.261
	(0.00)	(0.00)	(0.00)
Nonminority Female	-0.713	-0.719	-0.719
	(0.00)	(0.00)	(0.00)
Age	0.059	0.059	0.059
	(0.00)	(0.00)	(0.00)
Age ²	0.000	0.000	0.000
	(0.00)	(0.00)	(0.00)
MDMP	-0.098	-0.091	-0.095
	(0.00)	(0.00)	(0.00)
MDMP*African American		0.112	0.111
		(0.00)	(0.00)
MDMP*Asian		0.092	0.094
		(0.00)	(0.00)
MDMP*Hispanic		0.110	0.111
		(0.089)	(0.085)
MDMP*Native American		0.282	n/a
		(0.226)	
MDMP*Two or more races		0.061	0.063



Independent Variables	Specifications		
	1	2	3
		(0.00)	(0.00)
MDMP*Nonminority Female		0.182	0.185
		(0.00)	(0.00)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	2,651,437	2,651,437	2,651,437
Pseudo R ²	0.128	0.128	0.128

Source: PUMS data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-17](#).



Table 3-22.
Business Formation Controlling for Demographic and Economic Characteristics:
Services

Independent Variables	Specifications		
	1	2	3
African American	-0.437	-0.449	-0.449
	(0.00)	(0.00)	(0.00)
Asian	-0.402	-0.412	-0.412
	(0.00)	(0.00)	(0.00)
Hispanic	-0.299	-0.304	-0.304
	(0.00)	(0.00)	(0.00)
Native American	-0.298	-0.301	-0.299
	(0.00)	(0.00)	(0.00)
Two or more races	-0.166	-0.163	-0.163
	(0.00)	(0.00)	(0.00)
Nonminority Female	-0.184	-0.170	-0.170
	(0.00)	(0.00)	(0.00)
Age	0.052	0.052	0.052
	(0.00)	(0.00)	(0.00)
Age ²	0.000	0.000	0.000
	(0.00)	(0.00)	(0.00)
MDMP	-0.156	-0.270	-0.169
	(0.00)	(0.00)	(0.00)
MDMP*African American		0.038	0.037
		(0.00)	(0.00)
MDMP*Asian		0.164	0.163
		(0.00)	(0.00)
MDMP*Hispanic		0.084	0.083
		(0.00)	(0.00)
MDMP*Native American		0.150	n/a
		(0.324)	
MDMP*Two or more races		-0.093	-0.092



Independent Variables	Specifications		
	1	2	3
		(0.00)	(0.00)
MDMP*Nonminority Female		-0.059	-0.057
		(0.00)	(0.00)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	5,224,450	5,224,450	5,224,450
Pseudo R ²	0.103	0.103	0.103

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-17](#).



Table 3-23.
Business Formation Controlling for Demographic and Economic Characteristics:
CSE

Independent Variables	Specifications		
	1	2	3
African American	-0.751	-0.766	-0.776
	(0.00)	(0.00)	(0.00)
Asian	-0.440	-0.448	-0.451
	(0.00)	(0.00)	(0.00)
Hispanic	-0.603	-0.607	-0.609
	(0.00)	(0.00)	(0.00)
Native American	-0.369	-0.374	-0.370
	(0.00)	(0.00)	(0.00)
Two or more races	-0.254	-0.260	-0.258
	(0.00)	(0.00)	(0.00)
Nonminority Female	-0.397	-0.402	-0.405
	(0.00)	(0.00)	(0.00)
Age	0.045	0.045	0.045
	(0.00)	(0.00)	(0.00)
Age ²	0.000	0.000	0.000
	(0.00)	(0.00)	(0.00)
MDMP	-0.182	-0.182	-0.182
	(0.00)	(0.00)	(0.00)
MDMP*African American		0.156	0.169
		(0.00)	(0.00)
MDMP*Asian		0.101	0.101
		(0.00)	(0.00)
MDMP*Hispanic		0.179	0.170
		(0.00)	(0.00)
MDMP*Native American		0.136	n/a
		(0.157)	
MDMP*Two or more races		0.012	0.014



Independent Variables	Specifications		
	1	2	3
		(0.00)	(0.005)
MDMP*Nonminority Female		0.063	0.056
		(0.00)	(0.00)
Education (16 categories)	Yes	Yes	Yes
Geography (51 categories)	Yes	Yes	Yes
MD procurement group (6 categories)	Yes	Yes	Yes
N	4,323,343	4,323,343	4,323,343
Pseudo R ²	0.108	0.108	0.108

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: See [Table 3-17](#).



3.2.6 Disparities in Rates of Business Formation Based on the U.S. Census American Community Survey (ACS) Public Use Microdata Sample (PUMS)

The regression analyses of self-employment rates and 2019-2023 ACS self-employment earnings in **Tables 3-17** through **3-23** revealed general disparities, consistent with business market discrimination, between minority and nonminority self-employed individuals whose businesses are located in the Maryland Marketplace. **Table 3-24** presents the results of observed formation rates versus expected formation rates when the logistic regression results from **Tables 3-17** through **3-23** are applied to observed formation rates. Column (A) presents the observed rates as seen in **Table 3-16**. Column (B) is calculated using the regression results by adjusting the observed rates accordingly. For example, for Hispanics in IT in the Maryland Marketplace, the percentage difference compared to a nonminority male in IT, controlling for all other variables, is 46.1 percent (-0.572 is the self-employment formation plus the 0.111 formation rate different interaction term result from the logistic equation for IT in **Table 3-21**), indicating that the expected self-employment rate for Hispanics should be 46.1 percent higher than the observed value of 9.14 percent in Column (A). Applying the 46.1 percent model-estimated adjustment to the observed value yields an expected formation rate of 13.37 percent in Column (B). Column (C) then reports the ratio of the observed to the expected rate, reflecting the extent of the disparity.

To summarize the results from **Table 3-24**, which show the disparity between the observed self-employment rates versus the expected self-employment rate,⁶¹ the largest disparities are indicated by the lowest disparity ratio numbers:

- For all industries, the largest disparities are observed among African Americans, 67.10 percent. This is followed by Hispanics at 73.58 percent, nonminority females at 75.81 percent, Native Americans at 79.43 percent and Asians at 79.86 percent.
- For Construction, the largest disparities are observed among nonminority females, 66.43 percent. This is followed by Asians at 66.54 percent, African Americans at 70.22 percent, Native Americans at 76.33 percent, and Hispanics at 76.42 percent.
- For AE-CRS, the largest disparities are observed among African Americans, 68.53 percent. This is followed by Asians at 69.87 percent, Native Americans at 74.92 percent, nonminority females at 76.79 percent, and Hispanics at 82.54 percent.
- For Maintenance, the largest disparities are observed among African Americans, 72.02 percent. This is followed by Asians at 74.21 percent, nonminority females at 82.27 percent, Native Americans at 82.85 percent and Hispanics at 87.79 percent.
- For IT, the largest disparities are observed among African Americans, 64.76 percent. This is followed by nonminority females at 65.18 percent, Hispanics at 68.36 percent, Native Americans at 69.15 percent, and Asians at 75.79 percent.

⁶¹ Disparity ratios are calculated by dividing the share of self-employment participation for a specific group by that group's availability in the relevant market. A lower disparity ratio indicates a larger disparity, meaning the group is underrepresented relative to its availability. A ratio closer to 100 suggests parity between participation and availability.



- For Services, the largest disparities are observed among African Americans, 70.87 percent. This is followed by Native Americans at 76.95 percent, Asians at 80.03 percent, nonminority females at 81.46 percent, and Hispanics at 81.98 percent.
- For CSE, the largest disparities are observed among African Americans, 62.20 percent. This is followed by Asians at 66.30 percent, Hispanics at 69.50 percent, Native Americans at 73.02 percent, and nonminority females at 74.12 percent.

These findings demonstrate that minorities and nonminority females, in general, when compared to nonminority males, are statistically significantly less likely to own firms than expected based on their observable demographic characteristics, including age, education, geographic location, industry, and trends over time. These groups are at a significant disadvantage compared to nonminority males, whether they work as wage earners and salary employees or as entrepreneurs. These findings are consistent with results that would be observed in a discriminatory marketplace.



Table 3-24.
Observed and Expected Self-Employment Rates:
Maryland Marketplace

Business Ownership Classification	Observed Self-Employment Rates	Expected Self-Employment Rates	Disparity Ratio
	(A)	(B)	(C)
All Industries			
African American	7.65%	11.41%	67.10
Asian	10.14%	12.70%	79.86
Hispanic	10.26%	13.95%	73.58
Native American	9.67%	12.18%	79.43
Two or more races	10.44%	12.55%	83.21
Minorities	8.92%	11.70%	76.19
Nonminority Female	10.72%	14.14%	75.81
Minorities and/or Female	9.57%	12.57%	76.13
Construction			
African American	7.58%	10.79%	70.22
Asian	9.43%	14.17%	66.54
Hispanic	10.49%	13.72%	76.42
Native American	9.25%	12.12%	76.33
Two or more races	10.98%	15.61%	70.34
Minorities	8.86%	12.35%	71.76
Nonminority Female	11.22%	16.89%	66.43
Minorities and/or Female	9.70%	13.69%	70.81



Business Ownership Classification	Observed Self-Employment Rates	Expected Self-Employment Rates	Disparity Ratio
AE-CRS			
African American	8.28%	12.09%	68.53
Asian	8.61%	12.33%	69.87
Hispanic	11.54%	13.98%	82.54
Native American	11.34%	15.14%	74.92
Two or more races	12.45%	15.77%	78.95
Minorities	9.54%	12.79%	74.59
Nonminority Female	10.94%	14.24%	76.79
Minorities and/or Female	10.03%	13.38%	74.95
Maintenance			
African American	8.25%	11.46%	72.02
Asian	10.33%	13.92%	74.21
Hispanic	11.03%	12.57%	87.79
Native American	10.89%	13.14%	82.85
Two or more races	11.27%	13.09%	86.15
Minorities	9.51%	11.88%	80.08
Nonminority Female	12.54%	15.24%	82.27
Minorities and/or Female	10.56%	13.12%	80.44



Business Ownership Classification	Observed Self-Employment Rates	Expected Self-Employment Rates	Disparity Ratio
IT			
African American	7.61%	11.75%	64.76
Asian	10.77%	14.21%	75.79
Hispanic	9.14%	13.37%	68.36
Native American	10.12%	14.63%	69.15
Two or more races	9.19%	11.02%	83.39
Minorities	8.77%	12.23%	71.75
Nonminority Female	11.19%	17.17%	65.18
Minorities and/or Female	9.62%	13.63%	70.56
Services			
African American	7.25%	10.23%	70.87
Asian	11.08%	13.84%	80.03
Hispanic	9.69%	11.82%	81.98
Native American	8.28%	10.76%	76.95
Two or more races	9.42%	11.83%	79.66
Minorities	8.60%	11.07%	77.67
Nonminority Female	9.60%	11.79%	81.46
Minorities and/or Female	8.98%	11.47%	78.28



Business Ownership Classification	Observed Self-Employment Rates	Expected Self-Employment Rates	Disparity Ratio
CSE			
African American	7.61%	12.23%	62.20
Asian	9.69%	14.62%	66.30
Hispanic	10.35%	14.89%	69.50
Native American	9.40%	12.87%	73.02
Two or more races	10.26%	12.76%	80.41
Minorities	8.73%	12.24%	71.33
Nonminority Female	10.31%	13.91%	74.12
Minorities and/or Female	9.31%	12.97%	71.78

Source: PUMS Data from 2019-2023 ACS, Maryland Marketplace; and calculations by MGT using SPSS Statistics software.

Note: (1) Estimates for Minorities and Minorities and/or Female were derived from analogous regression analyses, though they are not presented as separate results.

(2) Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



3.3 Private Sector Disparities in Annual Business Survey (ABS) U.S. Census Data

ABS data helps answer the overarching research question regarding the existence of disparities in the private sector and the specific question of whether these disparities exist in procurement categories relevant to the State contracting domain. ABS provides data on economic and demographic characteristics for businesses and business owners by geography (such as states and metropolitan areas), categorized by industries defined by NAICS Code(s), and supporting information, including firm receipts (sales),⁶² firm employment size, and business ownership classification.

The overall dataset that was included for this analysis combined the Census 2022 ABS employer results (reference year 2021) with the Census 2021 Nonemployer Statistics by Demographics (“NES-D”) results (reference year 2021). This provides a comprehensive basis for conducting a full disparity analysis of key business metrics, including number of employees, annual payroll, and sales and receipts. Specifically, the data presented in **Tables 3-25** through **3-38** include employer firm data from Columns (3) through (6), drawn from the 2022 ABS dataset (AB2200CSA01). In contrast, Columns (1) and (2) encompass sales and receipts data from employer and nonemployer firms aggregated, with the latter data sourced from the 2021 NES-D database (AB2100NESD01). Employer firms are defined as businesses with paid employees, while nonemployer firms are those without paid employees but are still subject to federal income tax obligations.

For the purposes of this analysis, the geographic scope of the study includes the State of Maryland, the State of Delaware, and the District of Columbia, collectively approximating the Maryland Marketplace. This was determined as the most appropriate geographic boundary for leveraging the available dataset. MGT utilized this data to calculate private sector disparity indices, examining whether minority- and/or female-owned firms across various categories received a proportionate share of sales, employment, and payroll, relative to the availability of such firms within the marketplace.

Disparity indices were calculated for employer and total firms (both employer and nonemployer firms). A disparity index below the threshold of 80 indicates substantial underutilization of minority- and/or female-owned firms.

MGT analyzed the combined total of five industries below to understand overall trends and conducted a more detailed analysis of the following NAICS Codes⁶³ from the U.S. Census because they align most closely with the State’s procurement categories:

- NAICS Code 23, Construction
- NAICS Code 54, Professional, Scientific, and Technical Services

⁶² “Sales” includes total shipments, receipts, revenue, or business conducted by the firm.

⁶³ The two-digit NAICS Code level was used because these codes represent the most prevalent classification levels across all 2022 ABS data. The selected NAICS Codes most closely align with the following state procurement categories: Construction; Architecture, Engineering, and Other Construction-Related Services; Maintenance; Information Technology; Services; and Commodities, Supplies, and Equipment.

- NAICS Code 81, Services (except Public Administration)
- NAICS Code 56, Administrative and Support Services
- NAICS Code 42, Wholesale Trade

3.3.1 Results of Analysis

Tables 3-25 through **3-38** present measures of private sector disparities, based on 2022 ABS and 2021 NES-D data, for the population of available firms in the Maryland Marketplace compared to the national (U.S.) marketplace. The data are disaggregated by race, ethnicity, and gender across the following sectors: Construction; Wholesale Trade; Professional, Scientific, and Technical Services; Administrative and Support Services; and Services (excluding Public Administration).

Based on analysis of the 2022 ABS and 2021 NES-D data, a significant overall gap remains between the market share of minority- and/or female-owned firms and their representation in the State of Maryland's business population, where data are available. The persistently smaller size of minority and nonminority female firms in terms of employment and payroll points to the results of discrimination. As this and subsequent chapters show, these firms often face discrimination, which is manifested as reduced access to capital, discriminatory lending practices, exclusion from lucrative contracting opportunities, and limited inclusion in influential business networks.⁶⁴ As a result, they are less likely to scale at the same rate as their nonminority male-owned counterparts, limiting their capacity to hire employees and offer competitive wages.

3.3.1.1 All Industries, United States, and Maryland Marketplace

Tables 3-25 and **3-26** present the availability, sales, employment, and payroll disparity results for **All Industries**.⁶⁵ **Table 3-25** presents **U.S.** data, while **Table 3-26** presents **Maryland Marketplace** data.

Panel A details the number of firms and total receipts for all firms and employer firms. It also provides information on the number of employees and annual payroll of employer firms.

From **Table 3-25**, presenting data for the United States:

- Overall, the 33.3 million total firms (Column (1)) in the U.S. represent \$19.3 trillion in sales and receipts (Column (2)).
- Comparing minority and nonminority female-owned total firms to nonminority male total firms:

⁶⁴ Timothy Bates and Alicia Robb, *Race and Entrepreneurial Success: Black-, Asian-, and White-Owned Businesses in the United States* (MIT Press, 2008); Timothy Bates and Peter Glick, "Minority Entrepreneurship," *Foundations and Trends in Entrepreneurship* 9, no. 3 (2013): 151–311.

⁶⁵ "All Industries" indicates the summed total of all NAICS Codes reported in the Maryland Marketplace.



- When looking at total firms, even though in aggregate, there are more minority and nonminority female total firms than nonminority male total firms (12.2 million minority total firms and 7.9 million nonminority female total firms versus 12.1 million nonminority male total firms), nonminority male total firms receive the majority of the sales and receipts (\$2.5 trillion in sales and receipts for minority total firms and \$1.9 trillion in sales and receipts for nonminority female total firms versus \$13.4 trillion in sales and receipts for nonminority male total firms).
- Overall, the 5.6 million employer firms (Column (3)) in the U.S. represent \$17.9 trillion in sales and receipts (Column (4)).
- Comparing minority and nonminority female-owned employer firms to nonminority male employer firms:
 - When looking at employer firms, even though in aggregate there are a substantial number of minority and nonminority female-owned firms, they are fewer in number than nonminority male-owned firms (1.3 million minority employer firms and 0.9 million nonminority female employer firms versus 2.8 million nonminority male employer firms) nonminority male-owned firms receive the majority of the sales and receipts (\$2.1 trillion in sales and receipts for minority employer firms and \$1.7 trillion in sales and receipts for nonminority female-owned employer firms versus \$12.8 trillion in sales and receipts for nonminority male-owned employer firms).
- Overall, the 67.1 million employees (Column (5)) in the U.S. represent \$3.5 trillion in payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees:
 - When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority female-owned firms' employees account for 10.8 million and 8.6 million, respectively, while nonminority male-owned firms' employees account for 41.5 million. Minority-owned and nonminority female-owned firms' payroll accounts for \$454.9 billion and \$400.5 billion respectively, while nonminority male-owned firms' payroll accounts for \$2.4 trillion.

From **Table 3-26**, presenting data for the Maryland Marketplace:

- Overall, the 806.4 thousand total firms (Column (1)) in the Maryland Marketplace represent \$414.2 billion in sales and receipts (Column (2)).
- Comparing minority and nonminority female-owned firms to nonminority male-owned total firms
 - When looking at total firms, even though in aggregate there are more minority and nonminority female-owned total firms than nonminority male-owned total

firms (382.6 thousand minority total firms and 163.3 thousand nonminority female-owned total firms versus 241.0 thousand nonminority male-owned total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$73.0 billion in sales and receipts for minority total firms and \$41.3 billion in sales and receipts for nonminority female-owned total firms versus \$276.1 billion in sales and receipts for nonminority male-owned total firms).

- Overall, the 129.9 thousand employer firms (Column (3)) in the Maryland Marketplace represent \$382.8 billion in sales and receipts (Column (4)).
- Comparing minority and nonminority female-owned employer firms to nonminority male-owned employer firms.
 - When looking at employer firms, even though in aggregate there are nearly the same number of minority and nonminority female-owned firms as nonminority male-owned firms (39.1 thousand minority employer firms and 20.3 thousand nonminority female employer firms versus 61.0 thousand nonminority male employer firms), nonminority male firms receive the majority of the sales and receipts (\$61.0 billion in sales and receipts for minority employer firms and \$36.0 billion in sales and receipts for nonminority female-owned employer firms versus \$263.2 billion in sales and receipts for nonminority male-owned employer firms).
- Overall, the 1.9 million employees (Column (5)) in the Maryland Marketplace represent \$93.4 billion in payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees.
 - When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority female-owned firms' employees account for 338.9 thousand and 223.6 thousand, respectively while nonminority male-owned firms' employees account for 1.2 million employees. Minority-owned and nonminority female-owned firms' payroll totals \$16.2 billion and \$10.9 billion, respectively, while nonminority male-owned firms' payroll is \$60.4 billion.

Panel B converts the figures from **Panel A** into percentage distributions within each column across all industries.

From **Table 3-25**, presenting data for the United States:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 36.5 percent of total firms but only 13.2 percent of sales and receipts.
 - Nonminority female-owned firms account for 23.6 percent of total firms but only 10.1 percent of sales and receipts.
 - Nonminority male-owned firms account for 36.4 percent of total firms and the majority of sales and receipts, 69.7 percent.



- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 23.5 percent of employer firms but only 11.9 percent of sales and receipts.
 - Nonminority female-owned firms account for 16.3 percent of employer firms but only 9.5 percent of sales and receipts.
 - Nonminority male-owned firms account for 49.6 percent of employer firms and the majority of sales and receipts, 71.4 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 23.5 percent of employer firms but only 16.1 percent of employees and only 12.9 percent of payroll.
 - Nonminority female-owned firms account for 16.3 percent of employer firms but only 12.9 percent of employees and only 11.4 percent of payroll.
 - Nonminority male-owned firms account for 49.6 percent of employer firms, but the majority of employees, 61.9 percent, and the majority of payroll, 67.8 percent.

From **Table 3-26**, presenting data for the Maryland Marketplace:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 47.4 percent of total firms but only 17.6 percent of sales and receipts.
 - Nonminority female-owned firms account for 20.3 percent of total firms but only 10.0 percent of sales and receipts.
 - Nonminority male-owned firms account for 29.9 percent of total firms and the majority of sales and receipts, 66.7 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 30.1 percent of employer firms but only 15.9 percent of sales and receipts.
 - Nonminority female-owned firms account for 15.6 percent of employer firms but only 9.4 percent of sales and receipts.
 - Nonminority male-owned firms account for 47.0 percent of employer firms and the majority of sales and receipts, 68.8 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 30.1 percent of employer firms but only 18.0 percent of employees and only 17.4 percent of payroll.
 - Nonminority female-owned firms account for 15.6 percent of employer firms but only 11.9 percent of employees and only 11.7 percent of payroll.
 - Nonminority male-owned firms account for 47.0 percent of employer firms but the majority of employees, 64.4 percent and the majority of payroll, 64.7 percent.

Panel C uses the percentages in **Panel B** to present disparity ratios. Specifically, those disparity ratios include: overall firms compared to sales; employer firms compared to sales; employer firms compared to the number of employees; and employer firms compared to payroll.

From **Table 3-25**, presenting data for the United States:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 191.4
 - Minority-owned firms - 36.1
 - African American-owned firms - 12.8
 - American Indian or Alaska Native-owned firms -⁶⁶ 39.2
 - Asian-owned firms - 73.5
 - Hispanic-owned firms - 28.1
 - Native-Hawaiian or Pacific Islander-owned firms - 29.7
 - Female-owned firms - 32.5
 - Nonminority female-owned firms - 42.6
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 144.0
 - Minority-owned firms - 50.5
 - African American-owned firms - 34.4
 - American Indian or Alaska Native-owned firms - 52.1
 - Asian-owned firms - 57.9
 - Hispanic-owned firms - 44.3
 - Native-Hawaiian or Pacific Islander-owned firms - 45.5
 - Female-owned firms - 51.5
 - Nonminority female-owned firms - 58.4
- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 124.8
 - Minority-owned firms - 68.4
 - African American-owned firms - 70.4
 - American Indian or Alaska Native-owned firms - 59.1
 - Asian-owned firms - 69.5
 - Hispanic-owned firms - 64.3
 - Native-Hawaiian or Pacific Islander-owned firms - 60.7

⁶⁶ Throughout the report, the term "Native Americans" refers to American Indian or Alaska Native as outlined by the U.S. Census.



- Female-owned firms - 73.2
- Nonminority female-owned firms - 79.1
- The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 136.7
 - Minority-owned firms - 55.0
 - African American-owned firms - 50.4
 - American Indian or Alaska Native-owned firms - 49.3
 - Asian-owned firms - 58.8
 - Hispanic-owned firms - 49.3
 - Native-Hawaiian or Pacific Islander-owned firms - 53.9
 - Female-owned firms - 62.2
 - Nonminority female-owned firms - 69.9

From **Table 3-26**, presenting data for the Maryland Marketplace:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, Native-Hawaiian or Pacific Islander-owned, female-owned and nonminority female-owned firms. The disparity index for Asian-owned firms was above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 223.1
 - Minority-owned firms - 37.2
 - African American-owned firms - 18.8
 - American Indian or Alaska Native-owned firms - 42.6
 - Asian-owned firms - 87.2
 - Hispanic-owned firms - 31.9
 - Native-Hawaiian or Pacific Islander-owned firms - 18.6
 - Female-owned firms - 33.9
 - Nonminority female-owned firms - 49.3

- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned, female-owned and nonminority female-owned firms. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both sales and employer firms.
 - Nonminority male-owned firms - 146.4
 - Minority-owned firms - 53.0
 - African American-owned firms - 45.0
 - American Indian or Alaska Native-owned firms - 44.9
 - Asian-owned firms - 58.9
 - Hispanic-owned firms - 47.7
 - Native-Hawaiian or Pacific Islander-owned firms - 125.0
 - Female-owned firms - 52.5
 - Nonminority female-owned firms - 60.1

- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned, female-owned and nonminority female-owned firms. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both employees and employer firms.
 - Nonminority male-owned firms - 137.2
 - Minority-owned firms - 59.9
 - African American-owned firms - 65.4
 - American Indian or Alaska Native-owned firms - 47.8
 - Asian-owned firms - 56.5
 - Hispanic-owned firms - 56.4
 - Native-Hawaiian or Pacific Islander-owned firms - 120.3
 - Female-owned firms - 67.1
 - Nonminority female-owned firms - 76.0

- The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned, female-owned and nonminority female-owned firms. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both payroll and employer firms.
 - Nonminority male-owned firms - 137.8
 - Minority-owned firms - 57.8
 - African American-owned firms - 60.7
 - American Indian or Alaska Native-owned firms - 50.0
 - Asian-owned firms - 55.8



- Hispanic-owned firms - 53.6
- Native-Hawaiian or Pacific Islander-owned firms - 219.7
- Female-owned firms - 65.0
- Nonminority female-owned firms - 74.7

Table 3-25.
Private Sector Census Disparities
All Industries,
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
United States

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYER FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEES (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	33,279,393	19,271,413,411	5,649,393	17,902,372,038	67,052,823	3,525,716,239
Nonminority Male	12,120,005	13,434,263,206	2,801,005	12,783,467,860	41,501,096	2,389,733,576
Minority	12,156,462	2,543,310,108	1,326,462	2,123,688,310	10,769,549	454,859,749
African American	4,327,585	321,664,796	194,585	211,847,969	1,626,522	61,202,925
American Indian or Alaska Native	401,519	91,019,403	47,519	78,502,914	333,153	14,608,707
Asian	3,109,680	1,323,906,608	650,680	1,192,953,911	5,368,251	238,833,554
Hispanic	5,204,202	847,378,486	465,202	653,467,996	3,550,203	143,246,171
Native Hawaiian or Pacific Islander	99,552	17,137,774	9,552	13,765,544	68,795	3,213,957
Female	13,309,282	2,503,389,849	1,309,282	2,138,235,179	11,380,866	508,548,940
Nonminority Female	7,852,736	1,937,536,695	918,736	1,699,614,039	8,628,125	400,482,606
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	36.4%	69.7%	49.6%	71.4%	61.9%	67.8%
Minority	36.5%	13.2%	23.5%	11.9%	16.1%	12.9%
African American	13.0%	1.7%	3.4%	1.2%	2.4%	1.7%
American Indian or Alaska Native	1.2%	0.5%	0.8%	0.4%	0.5%	0.4%
Asian	9.3%	6.9%	11.5%	6.7%	8.0%	6.8%
Hispanic	15.6%	4.4%	8.2%	3.7%	5.3%	4.1%
Native Hawaiian or Pacific Islander	0.3%	0.1%	0.2%	0.1%	0.1%	0.1%
Female	40.0%	13.0%	23.2%	11.9%	17.0%	14.4%
Nonminority Female	23.6%	10.1%	16.3%	9.5%	12.9%	11.4%
Panel C. Disparity Ratios						
	(2) vs. (1)		(4) vs. (3)	(5) vs. (3)	(6) vs. (3)	
All Firms	100.00		100.00	100.00	100.00	
Nonminority Male	191.41		144.02	124.83	136.71	
Minority	36.13		50.52	68.40	54.95	
African American	12.84		34.36	70.43	50.40	
American Indian or Alaska Native	39.15		52.13	59.07	49.26	
Asian	73.52		57.86	69.51	58.81	



Hispanic	28.12		44.33	64.30	49.34
Native Hawaiian or Pacific Islander	29.73		45.48	60.68	53.91
Female	32.48		51.54	73.24	62.24
Nonminority Female	42.61		58.38	79.12	69.85

Source: MGT conducted private sector marketplace disparity analyses based on data from the U.S. Census Bureau, 2022 ABS and 2021 NES-D. The data excludes publicly owned, foreign-owned, and not-for-profit firms. All firm data pertain to classifiable firms (i.e., firms for which the U.S. Census Bureau has demographic information). “Minority” firms include those owned by individuals of both sexes. “Female-owned firms” include those owned by individuals of all races and ethnicities.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

Table 3-26.
Private Sector Census Disparities
All Industries,
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
Maryland Marketplace

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYER FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEES (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	806,363	414,215,448	129,863	382,827,319	1,880,428	93,367,307
Nonminority Male	240,993	276,119,413	60,993	263,212,637	1,211,325	60,442,774
Minority	382,568	73,012,600	39,068	61,034,183	338,893	16,235,764
African American	241,337	23,280,421	12,837	17,015,924	121,637	5,598,368
American Indian or Alaska Native	6,826	1,493,907	976	1,292,373	6,748	350,797
Asian	81,847	36,660,143	19,247	33,435,896	157,479	7,722,117
Hispanic	78,894	12,924,514	6,994	9,826,842	57,067	2,696,628
Native Hawaiian or Pacific Islander	997	95,190	17	62,657	296	26,848
Female	341,292	59,444,038	32,292	49,992,698	313,622	15,084,561
Nonminority Female	163,317	41,334,523	20,317	35,976,598	223,591	10,908,948
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	29.9%	66.7%	47.0%	68.8%	64.4%	64.7%
Minority	47.4%	17.6%	30.1%	15.9%	18.0%	17.4%
African American	29.9%	5.6%	9.9%	4.4%	6.5%	6.0%
American Indian or Alaska Native	0.8%	0.4%	0.8%	0.3%	0.4%	0.4%
Asian	10.2%	8.9%	14.8%	8.7%	8.4%	8.3%
Hispanic	9.8%	3.1%	5.4%	2.6%	3.0%	2.9%
Native Hawaiian or Pacific Islander	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Female	42.3%	14.4%	24.9%	13.1%	16.7%	16.2%
Nonminority Female	20.3%	10.0%	15.6%	9.4%	11.9%	11.7%
Panel C. Disparity Ratios						
	(2) vs. (1)			(4) vs. (3)	(5) vs. (3)	(6) vs. (3)
All Firms	100.00			100.00	100.00	100.00
Nonminority Male	223.05			146.39	137.15	137.83
Minority	37.15			52.99	59.91	57.80
African American	18.78			44.96	65.44	60.66
American Indian or Alaska Native	42.61			44.92	47.75	49.99
Asian	87.20			58.93	56.51	55.80
Hispanic	31.89			47.66	56.35	53.63
Native Hawaiian or Pacific Islander	18.59			125.03	120.25	219.66
Female	33.91			52.52	67.07	64.97
Nonminority Female	49.27			60.07	76.00	74.68

Source and Notes: See [Table 3-25](#).



Tables 3-27 and **3-28** present the availability, sales, employment, and payroll disparity results for the Sum of Industries.⁶⁷ **Table 3-27** presents U.S. data, while **Table 3-28** presents Maryland Marketplace data.

Panel A details the number of firms and total receipts for all firms and employer firms. It also provides information on the number of employees and the annual payroll of employer firms.

From **Table 3-27**, presenting data for the United States:

- Overall, the 14.9 million Total Firms (Column (1)) in the U.S. represent \$9.0 trillion in Sales and Receipts (Column (2)).
- Comparing minority-owned and nonminority female-owned total firms to nonminority male-owned total firms
 - When looking at total firms, even though in aggregate there are more minority and nonminority female total firms than nonminority male total firms (5.4 million minority total firms and 3.3 million nonminority female-owned total firms versus 5.9 million nonminority male total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$1.1 trillion in sales and receipts for minority-owned total firms and \$0.9 trillion in sales and receipts for nonminority female-owned total firms versus \$6.4 trillion in sales and receipts for nonminority male-owned total firms).
- Overall, the 2.6 million Employer Firms (Column (3)) in the U.S. represent \$8.4 trillion in Sales and Receipts (Column (4)).
- Comparing minority-owned and nonminority female-owned employer firms to nonminority male-owned employer firms:
 - When looking at employer firms, nonminority male-owned firms account for the majority of employer firms and sales and receipts. Minority-owned and nonminority female-owned employer firms account for 525.0 thousand and 384.3 thousand respectively while nonminority male-owned employer firms account for 1.4 million. Minority-owned and nonminority female-owned sales and receipts account for \$0.9 trillion and \$0.8 trillion respectively while nonminority male-owned sales and receipts account for \$6.1 trillion.
- Overall, the 26.1 million Employees (Column (5)) in the U.S. represent \$1.6 trillion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees:
 - When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority

⁶⁷ "Sum of Industries" is the Construction, Wholesale Trade, Professional, Scientific, and Technical Services, Administrative and Support Services, and Services (Except Public Administration) sectors.



female-owned firms' employees account for 3.7 million and 3.5 million, respectively, while nonminority male-owned firms' employees account for 16.7 million. Minority-owned and nonminority female-owned firms' payroll account for \$202.0 billion and \$187.0 billion respectively, while nonminority male-owned firms' payroll account for \$1.1 trillion.

From **Table 3-28**, presenting data for the Maryland Marketplace:

- Overall, the 349.8 thousand Total Firms (Column (1)) in the Maryland Marketplace represent \$212.4 billion in Sales and Receipts (Column (2)).
- Comparing minority and nonminority female total firms to nonminority male total firms
 - When looking at total firms, even though in the aggregate there are more minority and nonminority female-owned total firms than nonminority male-owned total firms (158.4 thousand minority total firms and 67.1 thousand nonminority female total firms versus 117.9 thousand nonminority male-owned total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$34.6 billion in sales and receipts for minority-owned total firms and \$22.4 billion in sales and receipts for nonminority female-owned total firms versus \$142.2 billion in sales and receipts for nonminority male-owned total firms).
- Overall, the 64.2 thousand Employer Firms (Column (3)) in the Maryland Marketplace represent \$198.8 billion in Sales and Receipts (Column (4)).
- Comparing minority-owned and nonminority female-owned employer firms to nonminority male employer firms
 - When looking at employer firms, nonminority male-owned firms account for the majority of employer firms and sales and receipts. Minority-owned and nonminority female-owned employer firms account for 16.4 thousand and 9.1 thousand, respectively, while nonminority male-owned employer firms account for 33.6 thousand. Minority-owned and nonminority female-owned sales and receipts account for \$29.3 billion and \$20.2 billion, respectively, while nonminority male-owned employer firms account for \$136.2 billion in sales and receipts.
- Overall, the 752.5 thousand Employees (Column (5)) in the Maryland Marketplace represent \$50.1 billion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees:
 - When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority female-owned firms' employees account for 144.4 thousand and 103.6 thousand, respectively, while nonminority male-owned firms' employees account for 456.9 thousand. Minority-owned and nonminority female-owned firms' payroll account

for \$9.0 billion and \$6.2 billion respectively, while nonminority male-owned firms' payroll account for \$31.5 billion.

Panel B converts the figures from **Panel A** into percentage distributions within each column across all industries.

From **Table 3-27**, presenting data for the United States:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 36.3 percent of total firms but only 12.3 percent of sales and receipts.
 - Nonminority female-owned firms account for 21.8 percent of total firms but only 10.0 percent of sales and receipts.
 - Nonminority male-owned firms account for 39.5 percent of total firms and the majority of sales and receipts, 71.1 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 20.2 percent of employer firms but only 11.0 percent of sales and receipts.
 - Nonminority female-owned firms account for 14.8 percent of employer firms but only 9.6 percent of sales and receipts.
 - Nonminority male-owned firms account for the majority of employer firms, 55.0 percent and the majority of sales and receipts, 72.6 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 20.2 percent of employer firms but only 14.4 percent of employees and only 12.8 percent of payroll.
 - Nonminority female-owned firms account for 14.8 percent of employer firms, 13.3 percent of employees, and only 11.8 percent of payroll.
 - Nonminority male-owned firms account for 55.0 percent of employer firms but the majority of employees, 64.1 percent and the majority of payroll, 67.8 percent.

From **Table 3-28**, presenting data for the Maryland Marketplace:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 45.3 percent of total firms but only 16.3 percent of sales and receipts.
 - Nonminority female-owned firms account for 19.2 percent of total firms but only 10.5 percent of sales and receipts.
 - Nonminority male-owned firms account for 33.7 percent of total firms and the majority of sales and receipts, 66.9 percent.



- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 25.5 percent of employer firms but only 14.8 percent of sales and receipts.
 - Nonminority female-owned firms account for 14.2 percent of employer firms but only 10.1 percent of sales and receipts.
 - Nonminority male-owned firms account for the majority of employer firms, 52.4 percent and the majority of sales and receipts, 68.5 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 25.5 percent of employer firms but only 19.2 percent of employees and only 18.1 percent of payroll.
 - Nonminority female-owned firms account for 14.2 percent of employer firms, 13.8 percent of employees, and 12.4 percent of payroll.
 - Nonminority male-owned firms account for 52.4 percent of employer firms but the majority of employees, 60.7 percent and the majority of payroll, 63.0 percent.

Panel C uses the percentages in **Panel B** to present disparity ratios. Specifically, those disparity ratios include: overall firms compared to sales; employer firms compared to sales; employer firms compared to the number of employees; and employer firms compared to payroll.

From **Table 3-27**, presenting data for the United States:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 180.2
 - Minority-owned firms - 33.8
 - African American-owned firms - 11.6
 - American Indian or Alaska Native-owned firms - 27.9
 - Asian-owned firms - 70.2
 - Hispanic-owned firms - 26.5
 - Native-Hawaiian or Pacific Islander-owned firms - 26.7
 - Female-owned firms - 34.0
 - Nonminority female-owned firms - 46.0
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 132.0
 - Minority-owned firms - 54.3
 - African American-owned firms - 35.8
 - American Indian or Alaska Native-owned firms - 33.5
 - Asian-owned firms - 70.0

- Hispanic-owned firms - 42.4
 - Native-Hawaiian or Pacific Islander-owned firms - 35.8
 - Female-owned firms - 58.5
 - Nonminority female-owned firms - 65.1
- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned and Native-Hawaiian or Pacific Islander-owned firms. Female-owned and nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 116.5
 - Minority-owned firms - 71.2
 - African American-owned firms - 79.2
 - American Indian or Alaska Native-owned firms - 63.7
 - Asian-owned firms - 74.4
 - Hispanic-owned firms - 63.6
 - Native-Hawaiian or Pacific Islander-owned firms - 57.5
 - Female-owned firms - 82.6
 - Nonminority female-owned firms - 90.1
 - The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 123.4
 - Minority-owned firms - 63.1
 - African American-owned firms - 59.1
 - American Indian or Alaska Native-owned firms - 52.6
 - Asian-owned firms - 76.8
 - Hispanic-owned firms - 50.1
 - Native-Hawaiian or Pacific Islander-owned firms - 52.9
 - Female-owned firms - 72.6
 - Nonminority female-owned firms - 79.8

From **Table 3-28**, presenting data for the Maryland Marketplace:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 198.6
 - Minority-owned firms - 35.9
 - African American-owned firms - 19.7
 - American Indian or Alaska Native-owned firms - 50.3
 - Asian-owned firms - 75.5
 - Hispanic-owned firms - 29.6
 - Native-Hawaiian or Pacific Islander-owned firms - 53.0



- Female-owned firms - 35.7
- Nonminority female-owned firms – 55.0
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned, female-owned and nonminority female-owned firms. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both sales and employer firms.
 - Nonminority male-owned firms - 130.7
 - Minority-owned firms - 57.8
 - African American-owned firms - 48.4
 - American Indian or Alaska Native-owned firms - 50.3
 - Asian-owned firms - 69.3
 - Hispanic-owned firms - 47.6
 - Native-Hawaiian or Pacific Islander-owned firms - 160.2
 - Female-owned firms - 62.3
 - Nonminority female-owned firms - 71.2
- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned and Hispanic-owned firms. Female-owned and nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both employees and employer firms.
 - Nonminority male-owned firms - 115.8
 - Minority-owned firms - 75.2
 - African American-owned firms - 78.3
 - American Indian or Alaska Native-owned firms - 57.2
 - Asian-owned firms - 76.9
 - Hispanic-owned firms - 67.4
 - Native-Hawaiian or Pacific Islander-owned firms - 126.8
 - Female-owned firms - 88.2
 - Nonminority female-owned firms - 96.7
- The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Hispanic-owned and female-owned firms. Asian-owned and nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both employees and employer firms.



- Nonminority male-owned firms - 120.2
- Minority-owned firms - 70.8
- African American-owned firms - 67.0
- American Indian or Alaska Native-owned firms - 44.4
- Asian-owned firms - 86.5
- Hispanic-owned firms - 50.8
- Native-Hawaiian or Pacific Islander-owned firms - 222.8
- Female-owned firms - 78.1
- Nonminority female-owned firms - 87.1

Table 3-27.
Private Sector Census Disparities
Sum of Industries,
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
United States

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYER FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEES (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	14,919,284	8,996,440,115	2,598,284	8,424,525,656	26,055,069	1,583,668,600
Nonminority Male	5,889,667	6,399,699,559	1,428,667	6,112,206,113	16,693,532	1,074,360,606
Minority	5,418,019	1,102,837,594	525,019	923,497,170	3,747,276	201,968,690
African American	1,747,751	122,685,666	71,751	83,223,592	569,555	25,849,038
American Indian or Alaska Native	189,906	31,922,731	23,706	25,758,359	151,506	7,604,995
Asian	1,234,086	522,340,332	209,586	475,869,302	1,563,931	98,091,346
Hispanic	2,637,554	422,188,290	234,554	322,547,716	1,495,717	71,589,212
Native Hawaiian or Pacific Islander	42,290	6,806,564	4,590	5,327,052	26,475	1,478,879
Female	5,656,053	1,158,076,667	532,053	1,008,916,593	4,404,637	235,335,071
Nonminority Female	3,257,321	903,022,058	384,321	810,616,552	3,470,885	187,018,534
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	39.5%	71.1%	55.0%	72.6%	64.1%	67.8%
Minority	36.3%	12.3%	20.2%	11.0%	14.4%	12.8%
African American	11.7%	1.4%	2.8%	1.0%	2.2%	1.6%
American Indian or Alaska Native	1.3%	0.4%	0.9%	0.3%	0.6%	0.5%
Asian	8.3%	5.8%	8.1%	5.6%	6.0%	6.2%
Hispanic	17.7%	4.7%	9.0%	3.8%	5.7%	4.5%
Native Hawaiian or Pacific Islander	0.3%	0.1%	0.2%	0.1%	0.1%	0.1%
Female	37.9%	12.9%	20.5%	12.0%	16.9%	14.9%
Nonminority Female	21.8%	10.0%	14.8%	9.6%	13.3%	11.8%
Panel C. Disparity Ratios						
	(2) vs. (1)		(4) vs. (3)	(5) vs. (3)	(6) vs. (3)	
All Firms	100.00		100.00	100.00	100.00	
Nonminority Male	180.20		131.95	116.52	123.38	
Minority	33.76		54.25	71.18	63.11	
African American	11.64		35.77	79.16	59.11	
American Indian or Alaska Native	27.88		33.51	63.73	52.63	
Asian	70.19		70.03	74.41	76.79	
Hispanic	26.54		42.41	63.59	50.08	
Native Hawaiian or Pacific Islander	26.69		35.79	57.52	52.86	
Female	33.95		58.48	82.56	72.57	
Nonminority Female	45.97		65.05	90.06	79.84	

Source and Notes: See [Table 3-25](#).

Table 3-28.
Private Sector Census Disparities
Sum of Industries
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
Maryland Marketplace

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYER FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEES (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	349,811	212,440,298	64,161	198,772,146	752,530	50,051,957
Nonminority Male	117,903	142,166,672	33,643	136,218,425	456,916	31,536,756
Minority	158,386	34,565,984	16,386	29,333,618	144,420	9,049,824
African American	88,192	10,547,442	5,492	8,234,412	50,459	2,871,916
American Indian or Alaska Native	3,468	1,059,691	608	947,175	4,076	210,744
Asian	32,950	15,105,501	6,440	13,823,227	58,087	4,344,477
Hispanic	46,844	8,407,861	4,344	6,400,366	34,334	1,719,907
Native Hawaiian or Pacific Islander	393	126,515	23	114,141	342	39,973
Female	139,425	30,197,829	13,575	26,212,330	140,396	8,273,681
Nonminority Female	67,088	22,393,712	9,138	20,158,514	103,608	6,206,815
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	33.7%	66.9%	52.4%	68.5%	60.7%	63.0%
Minority	45.3%	16.3%	25.5%	14.8%	19.2%	18.1%
African American	25.2%	5.0%	8.6%	4.1%	6.7%	5.7%
American Indian or Alaska Native	1.0%	0.5%	0.9%	0.5%	0.5%	0.4%
Asian	9.4%	7.1%	10.0%	7.0%	7.7%	8.7%
Hispanic	13.4%	4.0%	6.8%	3.2%	4.6%	3.4%
Native Hawaiian or Pacific Islander	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%
Female	39.9%	14.2%	21.2%	13.2%	18.7%	16.5%
Nonminority Female	19.2%	10.5%	14.2%	10.1%	13.8%	12.4%
Panel C. Disparity Ratios						
	(2) vs. (1)		(4) vs. (3)	(5) vs. (3)	(6) vs. (3)	
All Firms	100.00		100.00	100.00	100.00	
Nonminority Male	198.55		130.69	115.79	120.16	
Minority	35.94		57.78	75.15	70.80	
African American	19.69		48.40	78.33	67.03	
American Indian or Alaska Native	50.31		50.29	57.16	44.43	
Asian	75.49		69.28	76.90	86.48	
Hispanic	29.55		47.56	67.39	50.75	
Native Hawaiian or Pacific Islander	53.01		160.19	126.78	222.79	
Female	35.66		62.33	88.18	78.13	
Nonminority Female	54.96		71.21	96.67	87.07	

Source and Notes: See [Table 3-25](#).



3.3.1.2 NAICS Code 23: Construction, Maryland Marketplace

Tables 3-29 and **3-30** present the availability, sales, employment, and payroll disparity results for the Construction sector (NAICS Code 23). **Table 3-29** presents U.S. data, while **Table 3-30** is for the Maryland Marketplace.

Panel A details the number of firms and total receipts for all firms and employer firms. It also provides information on the number of employees and annual payroll of employer firms.

From **Table 3-29**, presenting data for the United States:

- Overall, the 3.5 million total firms (Column (1)) in the U.S. represent \$2.4 trillion in sales and receipts (Column (2)).
- Comparing minority and nonminority female total firms to nonminority male total firms:
 - When looking at total firms and sales and receipts, nonminority male-owned firms account for the majority of total firms and sales and receipts. Minority-owned and nonminority female-owned total firms account for 1.2 million and 213.4 thousand respectively, while nonminority male-owned total firms account for 2.0 million. Minority-owned and nonminority female-owned sales and receipts account for \$239.9 billion and \$179.9 billion, respectively, while nonminority male-owned sales and receipts account for \$1.8 trillion.
- Overall, the 754.5 thousand Employer Firms (Column (3)) in the U.S. represent \$2.2 trillion in Sales and Receipts (Column (4)).
- Comparing minority-owned and nonminority female-owned employer firms to nonminority male employer firms:
 - When looking at employer firms and sales and receipts, nonminority male-owned firms account for the majority of employer firms and sales and receipts. Minority-owned and nonminority female-owned employer firms account for 122.4 thousand and 52.4 thousand respectively, while nonminority male-owned employer firms account for 500.8 thousand. Minority-owned and nonminority female-owned sales and receipts account for \$180.6 billion and \$171.7 billion, respectively, while nonminority male-owned employer firms account for \$1.7 trillion in sales and receipts.
- Overall, the 6.3 million Employees (Column (5)) in the U.S. represent \$421.4 billion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees:
 - When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority female-owned firms' employees account for 665.0 thousand and 562.8 thousand,



respectively, while nonminority male-owned firms' employees account for 4.5 million. Minority-owned and nonminority female-owned firms' payroll account for \$38.3 billion and \$38.4 billion, respectively, while nonminority male-owned firms' payroll account for \$312.4 billion.

From **Table 3-30**, presenting data for the Maryland Marketplace:

- Overall, the 71.9 thousand Total Firms (Column (1)) in the Maryland Marketplace represent \$59.3 billion in Sales and Receipts (Column (2)).
- Comparing minority-owned and nonminority female-owned total firms to nonminority male total firms:
 - When looking at total firms, even though in aggregate there are more minority-owned and nonminority female-owned total firms than nonminority male-owned total firms (32.4 thousand minority total firms and 3.8 thousand nonminority female total firms versus 33.6 thousand nonminority male total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$6.7 billion in sales and receipts for minority-owned total firms and \$3.7 billion in sales and receipts for nonminority female-owned total firms compared to \$44.1 billion in sales and receipts for nonminority male-owned total firms).
- Overall, the 16.6 thousand Employer Firms (Column (3)) in the Maryland Marketplace represent \$55.3 billion in Sales and Receipts (Column (4)).
- Comparing minority and nonminority female employer firms to nonminority male employer firms:
 - When looking at employer firms and sales and receipts, nonminority male-owned firms account for the majority of employer firms' and sales and receipts. Minority and nonminority female-owned employer firms account for 3.3 thousand and 1.3 thousand respectively, while nonminority male-owned employer firms account for 10.6 thousand. Minority and nonminority female firms' sales and receipts account for \$5.0 billion and \$3.5 billion respectively, while nonminority male-owned employer firms account for \$42.1 billion in sales and receipts.
- Overall, the 175.1 thousand Employees (Column (5)) in the Maryland Marketplace represent \$11.9 billion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees:
 - When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority female-owned firms' employees account for 20.5 thousand and 16.2 thousand respectively, while nonminority male-owned firms' employees account for 128.4 thousand employees. Minority-owned and nonminority female-owned firms' payroll accounts for \$1.2 billion and \$1.0 billion, respectively, while nonminority male-owned firms' payroll total \$9.0 billion.

Panel B converts the figures from **Panel A** into percentage distributions within each column across all industries.

From **Table 3-29**, presenting data for the United States:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 33.8 percent of total firms but only 10.1 percent of sales and receipts.
 - Nonminority female-owned firms account for 6.1 percent of total firms and 7.6 percent of sales and receipts.
 - Nonminority male-owned firms account for the majority of total firms, 57.1 percent and the majority of sales and receipts, 75.7 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 16.2 percent of employer firms but only 8.2 percent of sales and receipts.
 - Nonminority female-owned firms account for 6.9 percent of employer firms and 7.8 percent of sales and receipts.
 - Nonminority male-owned firms account for the majority of employer firms, 66.4 percent and the majority of sales and receipts, 76.8 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 16.2 percent of employer firms but only 10.6 percent of employees and only 9.1 percent of payroll.
 - Nonminority female-owned firms account for 6.9 percent of employer firms, 9.0 percent of employees, and 9.1 percent of payroll.
 - Nonminority male-owned firms account for 66.4 percent of employer firms but the majority of employees, 72.0 percent and the majority of payroll, 74.1 percent.

From **Table 3-30**, presenting data for the Maryland Marketplace:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 45.1 percent of total firms but only 11.3 percent of sales and receipts.
 - Nonminority female-owned firms account for 5.3 percent of total firms and 6.2 percent of sales and receipts.
 - Nonminority male-owned firms account for 46.8 percent of total firms and the majority of sales and receipts, 74.4 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 19.9 percent of employer firms but only 9.1 percent of sales and receipts.



- Nonminority female-owned firms account for 7.8 percent of employer firms and 6.4 percent of sales and receipts.
- Nonminority male-owned firms account for the majority of employer firms, 63.9 percent and the majority of sales and receipts, 76.0 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 19.9 percent of employer firms but only 11.7 percent of employees and only 9.8 percent of payroll.
 - Nonminority female-owned firms account for 7.8 percent of employer firms, 9.3 percent of employees, and 8.5 percent of payroll.
 - Nonminority male-owned firms account for 63.9 percent of employer firms but the majority of employees, 73.3 percent and the majority of payroll, 75.9 percent.

Panel C uses the percentages in **Panel B** to present disparity ratios. Specifically, those disparity ratios include: overall firms compared to sales; employer firms compared to sales; employer firms compared to the number of employees; and employer firms compared to payroll.

From **Table 3-29**, presenting data for the United States:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity index for nonminority male-owned and nonminority female-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned and Native-Hawaiian or Pacific Islander-owned firms. Female-owned firms were above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 132.4
 - Minority-owned firms - 29.8
 - African American-owned firms - 16.3
 - American Indian or Alaska Native-owned firms - 43.3
 - Asian-owned firms - 42.5
 - Hispanic-owned firms - 28.8
 - Native-Hawaiian or Pacific Islander-owned firms - 39.4
 - Female-owned firms - 80.4
 - Nonminority female-owned firms - 123.5
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity index for nonminority male-owned, female-owned and nonminority female-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned and Native-Hawaiian or Pacific Islander-owned firms.
 - Nonminority male-owned firms - 115.8
 - Minority-owned firms - 50.8
 - African American-owned firms - 46.4
 - American Indian or Alaska Native-owned firms - 47.9



- Asian-owned firms - 63.2
- Hispanic-owned firms - 47.6
- Native-Hawaiian or Pacific Islander-owned firms - 47.2
- Female-owned firms - 100.2
- Nonminority female-owned firms - 112.8
- The Employees versus employer firms (Columns (5) versus (3) in **Panel C**) disparity index for nonminority male-owned, female-owned and nonminority female-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned and Native-Hawaiian or Pacific Islander-owned firms.
 - Nonminority male-owned firms - 108.5
 - Minority-owned firms - 65.4
 - African American-owned firms - 61.7
 - American Indian or Alaska Native-owned firms - 64.3
 - Asian-owned firms - 68.7
 - Hispanic-owned firms - 64.1
 - Native-Hawaiian or Pacific Islander-owned firms - 59.0
 - Female-owned firms - 116.0
 - Nonminority female-owned firms - 129.2
- The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity index for nonminority male-owned, female-owned and nonminority female-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned and Native-Hawaiian or Pacific Islander-owned firms.
 - Nonminority male-owned firms - 111.7
 - Minority-owned firms - 56.0
 - African American-owned firms - 54.4
 - American Indian or Alaska Native-owned firms - 55.0
 - Asian-owned firms - 66.0
 - Hispanic-owned firms - 52.6
 - Native-Hawaiian or Pacific Islander-owned firms - 54.4
 - Female-owned firms - 116.5
 - Nonminority female-owned firms - 131.2

From **Table 3-30**, presenting data for the Maryland Marketplace:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity index for nonminority male-owned and nonminority female-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned, Native-Hawaiian or Pacific Islander-owned and female-owned firms.
 - Nonminority male-owned firms - 158.9
 - Minority-owned firms - 25.1
 - African American-owned firms - 18.8



- American Indian or Alaska Native-owned firms - 55.4
 - Asian-owned firms - 38.7
 - Hispanic-owned firms - 22.2
 - Native-Hawaiian or Pacific Islander-owned firms - 50.2
 - Female-owned firms - 57.5
 - Nonminority female-owned firms - 118.0
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned and female-owned firms. Nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both sales and employer firms.
 - Nonminority male-owned firms - 118.9
 - Minority-owned firms - 45.6
 - African American-owned firms - 44.9
 - American Indian or Alaska Native-owned firms - 49.3
 - Asian-owned firms - 65.2
 - Hispanic-owned firms - 39.2
 - Native-Hawaiian or Pacific Islander-owned firms - 109.6
 - Female-owned firms - 72.7
 - Nonminority female-owned firms - 81.9
- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity index for nonminority male-owned, female-owned and nonminority female-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned and Native-Hawaiian or Pacific Islander-owned firms.
 - Nonminority male-owned firms - 114.7
 - Minority-owned firms - 58.8
 - African American-owned firms - 60.1
 - American Indian or Alaska Native- 62.5
 - Asian-owned firms - 48.1
 - Hispanic-owned firms - 59.0
 - Native-Hawaiian or Pacific Islander-owned firms - 50.4
 - Female-owned firms - 109.0
 - Nonminority female-owned firms - 119.2
- The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity index for nonminority male-owned and nonminority female-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned and Native-Hawaiian or Pacific Islander-owned firms. Female-owned firms were above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 118.8



- Minority-owned firms - 49.2
- African American-owned firms - 55.2
- American Indian or Alaska Native-owned firms - 55.6
- Asian-owned firms - 47.4
- Hispanic-owned firms - 43.7
- Native-Hawaiian or Pacific Islander-owned firms - 62.2
- Female-owned firms - 95.5
- Nonminority female-owned firms - 109.3

Table 3-29.
Private Sector Census Disparities
NAICS Code 23, Construction,
U.S. Census 2022 Annual Business Survey & 2021 Nonemployer Statistics by Demographics:
United States

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYER FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEES (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	3,487,548	2,380,047,414	754,548	2,191,385,640	6,270,105	421,427,372
Nonminority Male	1,992,755	1,800,529,319	500,755	1,683,401,377	4,513,237	312,385,595
Minority	1,180,373	239,944,356	122,373	180,579,285	664,966	38,268,266
African American	235,178	26,150,233	13,178	17,749,428	67,530	4,005,107
American Indian or Alaska Native	55,430	16,368,136	9,930	13,814,139	53,083	3,052,721
Asian	128,180	37,153,539	17,180	31,548,390	98,080	6,334,472
Hispanic	857,732	168,786,961	87,732	121,300,416	467,319	25,777,248
Native Hawaiian or Pacific Islander	9,634	2,589,903	1,534	2,103,647	7,523	466,321
Female	386,527	211,980,887	67,527	196,554,042	650,683	43,948,439
Nonminority Female	213,408	179,922,566	52,408	171,711,204	562,753	38,389,675
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	57.1%	75.7%	66.4%	76.8%	72.0%	74.1%
Minority	33.8%	10.1%	16.2%	8.2%	10.6%	9.1%
African American	6.7%	1.1%	1.7%	0.8%	1.1%	1.0%
American Indian or Alaska Native	1.6%	0.7%	1.3%	0.6%	0.8%	0.7%
Asian	3.7%	1.6%	2.3%	1.4%	1.6%	1.5%
Hispanic	24.6%	7.1%	11.6%	5.5%	7.5%	6.1%
Native Hawaiian or Pacific Islander	0.3%	0.1%	0.2%	0.1%	0.1%	0.1%
Female	11.1%	8.9%	8.9%	9.0%	10.4%	10.4%
Nonminority Female	6.1%	7.6%	6.9%	7.8%	9.0%	9.1%
Panel C. Disparity Ratios						
	(2) vs. (1)			(4) vs. (3)		(5) vs. (3)
						(6) vs. (3)
All Firms	100.00			100.00	100.00	100.00
Nonminority Male	132.40			115.75	108.46	111.69
Minority	29.79			50.81	65.39	55.99
African American	16.29			46.38	61.67	54.42
American Indian or Alaska Native	43.27			47.90	64.33	55.04
Asian	42.47			63.23	68.70	66.02
Hispanic	28.84			47.61	64.10	52.61
Native Hawaiian or Pacific Islander	39.39			47.22	59.02	54.43
Female	80.36			100.22	115.96	116.53
Nonminority Female	123.54			112.82	129.22	131.15

Source and Notes: See Table 3-25.

Table 3-30.
Private Sector Census Disparities
NAICS Code 23, Construction,
U.S. Census 2022 Annual Business Survey & 2021 Nonemployer Statistics by Demographics:
Maryland Marketplace

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYE R FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEES (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	71,854	59,271,265	16,554	55,332,298	175,094	11,858,258
Nonminority Male	33,634	44,077,438	10,584	42,059,549	128,388	9,003,285
Minority	32,390	6,710,722	3,290	5,018,683	20,466	1,158,941
African American	12,790	1,983,007	990	1,486,942	6,293	391,563
American Indian or Alaska Native	1,010	461,502	250	412,300	1,652	99,548
Asian	3,582	1,142,457	432	941,553	2,198	146,573
Hispanic	19,757	3,620,440	1,857	2,434,123	11,592	580,680
Native Hawaiian or Pacific Islander	89	36,879	9	32,973	48	4,009
Female	9,313	4,413,287	1,663	4,038,185	19,178	1,137,285
Nonminority Female	3,787	3,685,950	1,287	3,523,633	16,223	1,007,765
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	46.8%	74.4%	63.9%	76.0%	73.3%	75.9%
Minority	45.1%	11.3%	19.9%	9.1%	11.7%	9.8%
African American	17.8%	3.3%	6.0%	2.7%	3.6%	3.3%
American Indian or Alaska Native	1.4%	0.8%	1.5%	0.7%	0.9%	0.8%
Asian	5.0%	1.9%	2.6%	1.7%	1.3%	1.2%
Hispanic	27.5%	6.1%	11.2%	4.4%	6.6%	4.9%
Native Hawaiian or Pacific Islander	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Female	13.0%	7.4%	10.0%	7.3%	11.0%	9.6%
Nonminority Female	5.3%	6.2%	7.8%	6.4%	9.3%	8.5%
Panel C. Disparity Ratios						
	(2) vs. (1)		(4) vs. (3)	(5) vs. (3)	(6) vs. (3)	
All Firms	100.00		100.00	100.00	100.00	
Nonminority Male	158.87		118.89	114.68	118.75	
Minority	25.12		45.64	58.81	49.18	
African American	18.80		44.93	60.10	55.21	
American Indian or Alaska Native	55.39		49.34	62.47	55.59	
Asian	38.67		65.21	48.10	47.36	
Hispanic	22.22		39.22	59.02	43.65	
Native Hawaiian or Pacific Islander	50.23		109.61	50.42	62.18	
Female	57.45		72.65	109.03	95.47	
Nonminority Female	117.99		81.91	119.17	109.31	

Source and Notes: See [Table 3-25](#).



3.3.1.3 NAICS Code 54: Professional, Scientific, and Technical Services, Maryland Marketplace

Tables 3-31 and **3-32** present the availability, sales, employment, and payroll disparity results for the Professional, Scientific, and Technical Services sector (NAICS Code 54). **Table 3-31** presents U.S. data, while **Table 3-32** is for the Maryland Marketplace.

Panel A details the number of firms and total receipts for all firms and employer firms. It also provides information on the number of employees and annual payroll of employer firms.

From **Table 3-31**, presenting data for the United States:

- Overall, the 4.6 million Total Firms (Column (1)) in the U.S. represent \$1.5 trillion in Sales and Receipts (Column (2)).
- Comparing minority-owned and nonminority female-owned total firms to nonminority male-owned total firms
 - When looking at total firms, even though in the aggregate there are more minority-owned and nonminority female-owned total firms than nonminority male-owned total firms (1.2 million minority total firms and 1.3 million nonminority female-owned total firms versus 2.0 million nonminority male-owned total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$255.3 billion in sales and receipts for minority-owned total firms and \$216.2 billion in sales and receipts for nonminority female-owned total firms versus \$973.7 billion in sales and receipts for nonminority male-owned total firms).
- Overall, the 827.1 thousand Employer Firms (Column (3)) in the U.S. represent \$1.3 trillion in Sales and Receipts (Column (4)).
- Comparing minority-owned and nonminority female-owned employer firms to nonminority male-owned employer firms
 - When looking at employer firms and sales and receipts, nonminority male-owned firms account for the majority of employer firms and sales and receipts. Minority-owned and nonminority female-owned employer firms account for 156.6 thousand and 167.1 thousand respectively, while nonminority male-owned employer firms account for 436.5 thousand. Minority-owned and nonminority female-owned firms sales and receipts account for \$213.8 billion and \$171.0 billion respectively, while nonminority male-owned employer firms account for \$875.0 billion in sales and receipts.
- Overall, the 6.3 million Employees (Column (5)) in the U.S. represent \$502.0 billion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees



- When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority female-owned firms' employees account for 1.0 million and 976.4 thousand respectively, while nonminority male-owned firms' employees account for 3.9 million. Minority-owned and nonminority female-owned firms' payroll account for \$80.0 billion and \$64.2 billion respectively, while nonminority male-owned firms' payroll account for \$327.7 billion.

From **Table 3-32**, presenting data for the Maryland Marketplace:

- Overall, the 134.7 thousand total firms (Column (1)) in the Maryland Marketplace represent \$64.4 billion in Sales and Receipts (Column (2)).
- Comparing minority-owned and nonminority female-owned total firms to nonminority male total firms
 - When looking at total firms, even though in the aggregate there are more minority-owned and nonminority female-owned total firms than nonminority male-owned total firms (48.6 thousand minority total firms and 33.6 thousand nonminority female-owned total firms versus 49.8 thousand nonminority male total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$15.7 billion in sales and receipts for minority-owned total firms and \$8.6 billion in sales and receipts for nonminority female-owned total firms versus \$35.8 billion in sales and receipts for nonminority male-owned total firms).
- Overall, the 25.4 thousand Employer Firms (Column (3)) in the Maryland Marketplace represent \$58.5 billion in Sales and Receipts (Column (4)).
- Comparing minority-owned and nonminority female-owned employer firms to nonminority male employer firms
 - When looking at employer firms, even though in the aggregate there are a substantial number of minority-owned and nonminority female-owned firms, they are fewer than nonminority male-owned firms (6.8 thousand minority employer firms and 4.2 thousand nonminority female-owned employer firms versus 12.3 thousand nonminority male-owned employer firms). Nonminority male firms receive the majority of the sales and receipts (\$14.1 billion in sales and receipts for minority employer firms and \$7.2 billion in sales and receipts for nonminority female-owned employer firms versus \$33.1 billion in sales and receipts for nonminority male-owned employer firms).
- Overall, the 263.9 thousand Employees (Column (5)) in the Maryland Marketplace represent \$23.7 billion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees



- When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority female-owned firms' employees account for 65.6 thousand and 32.8 thousand respectively, while nonminority male-owned firms' employees account for 144.9 thousand. Minority-owned and nonminority female-owned firms payroll account for \$5.6 billion and \$2.9 billion respectively, while nonminority male-owned firms payroll accounts for \$13.3 billion.

Panel B converts the figures from **Panel A** into percentage distributions within each column across all industries.

From **Table 3-31**, presenting data for the United States:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 26.1 percent of total firms but only 16.6 percent of sales and receipts.
 - Nonminority female-owned firms account for 28.6 percent of total firms but only 14.1 percent of sales and receipts.
 - Nonminority male-owned firms account for 43.1 percent of total firms and the majority of sales and receipts, 63.5 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 18.9 percent of employer firms but only 15.9 percent of sales and receipts.
 - Nonminority female-owned firms account for 20.2 percent employer firms but only 12.7 percent of sales and receipts.
 - Nonminority male-owned firms account for the majority of employer firms, 52.8 percent and the majority of sales and receipts, 65.1 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 18.9 percent of employer firms but only 16.3 percent of employees and only 15.9 percent of payroll.
 - Nonminority female-owned firms account for 20.2 percent of employer firms but only 15.4 percent of employees and only 12.8 percent of payroll.
 - Nonminority male-owned firms account for 52.8 percent of employer firms but the majority of employees, 61.4 percent and the majority of payroll, 65.3 percent.

From **Table 3-32**, presenting data for the Maryland Marketplace:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 36.1 percent of total firms but only 24.4 percent of sales and receipts.
 - Nonminority female-owned firms account for 25.0 percent of total firms but only 13.4 percent of sales and receipts.

- Nonminority male-owned firms account for 37.0 percent of total firms and the majority of sales and receipts, 55.6 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 26.7 percent of employer firms but only 24.0 percent of sales and receipts.
 - Nonminority female-owned firms account for 16.7 percent of employer firms but only 12.3 percent of sales and receipts.
 - Nonminority male-owned firms account for 48.5 percent of employer firms and the majority of sales and receipts, 56.6 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 26.7 percent of employer firms but only 24.9 percent of employees and only 23.7 percent of payroll.
 - Nonminority female-owned firms account for 16.7 percent of employer firms but only 12.4 percent of employees and only 12.3 percent of payroll.
 - Nonminority male-owned firms account for 48.5 percent of employer firms but the majority of employees, 54.9 percent and the majority of payroll, 56.2 percent.

Panel C uses the percentages in **Panel B** to present disparity ratios. Specifically, those disparity ratios include: overall firms compared to sales; employer firms compared to sales; employer firms compared to the number of employees; and employer firms compared to payroll.

From **Table 3-31**, presenting data for the United States:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity indices for nonminority male-owned and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, Native-Hawaiian or Pacific Islander-owned, female-owned and nonminority female-owned firms.
 - Nonminority male-owned firms - 147.3
 - Minority-owned firms - 63.8
 - African American-owned firms - 30.7
 - American Indian or Alaska Native-owned firms - 46.8
 - Asian-owned firms - 109.2
 - Hispanic-owned firms - 41.7
 - Native-Hawaiian or Pacific Islander-owned firms - 47.4
 - Female-owned firms - 46.0
 - Nonminority female-owned firms - 49.3
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity indices for nonminority male-owned, and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, Native-Hawaiian or



Pacific Islander-owned, female-owned and nonminority female-owned firms. Minority-owned firms were above the 80 percent threshold and below the 100 percent threshold.

- Nonminority male-owned firms - 123.4
 - Minority-owned firms - 84.0
 - African American-owned firms - 62.4
 - American Indian or Alaska Native-owned firms - 57.5
 - Asian-owned firms - 109.5
 - Hispanic-owned firms - 54.9
 - Native-Hawaiian or Pacific Islander-owned firms - 72.6
 - Female-owned firms - 63.5
 - Nonminority female-owned firms - 63.0
- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity indices for nonminority male-owned, and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, Native-Hawaiian or Pacific Islander-owned, female-owned and nonminority female-owned firms. Minority-owned firms were above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 116.3
 - Minority-owned firms - 86.3
 - African American-owned firms - 76.6
 - American Indian or Alaska Native-owned firms - 75.4
 - Asian-owned firms - 100.2
 - Hispanic-owned firms - 67.6
 - Native-Hawaiian or Pacific Islander-owned firms - 64.5
 - Female-owned firms - 75.3
 - Nonminority female-owned firms - 76.4
 - The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity indices for nonminority male-owned, and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, Native-Hawaiian or Pacific Islander-owned, female-owned and nonminority female-owned firms. Minority-owned firms were above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 123.7
 - Minority-owned firms - 84.2
 - African American-owned firms - 62.6
 - American Indian or Alaska Native-owned firms - 58.8
 - Asian-owned firms - 111.9
 - Hispanic-owned firms - 52.2
 - Native-Hawaiian or Pacific Islander-owned firms - 65.0
 - Female-owned firms - 63.8
 - Nonminority female-owned firms - 63.4



From **Table 3-32**, presenting data for the Maryland Marketplace:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity indices for nonminority male -owned, and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, female-owned and nonminority female-owned firms. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both sales and total firms.
 - Nonminority male-owned firms - 150.5
 - Minority-owned firms - 67.7
 - African American-owned firms - 35.6
 - American Indian or Alaska Native-owned firms - 32.6
 - Asian-owned firms - 134.8
 - Hispanic-owned firms - 59.9
 - Native-Hawaiian or Pacific Islander-owned firms - 133.0
 - Female-owned firms - 46.4
 - Nonminority female-owned firms - 53.5
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity indices for nonminority male-owned, and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for African American-owned, American Indian or Alaska Native-owned, female-owned and nonminority female-owned firms. Minority-owned and Hispanic-owned firms were above the 80 percent threshold and below the 100 percent threshold. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both sales and employer firms.
 - Nonminority male-owned firms - 116.6
 - Minority-owned firms - 90.0
 - African American-owned firms - 65.8
 - American Indian or Alaska Native-owned firms - 34.1
 - Asian-owned firms - 109.7
 - Hispanic-owned firms - 88.9
 - Native-Hawaiian or Pacific Islander-owned firms - 251.4
 - Female-owned firms - 72.8
 - Nonminority female-owned firms - 73.8
- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity indices for nonminority male-owned, and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for African American-owned, American Indian or Alaska Native-owned, female-owned and nonminority female-owned firms. Minority-owned and Hispanic-owned firms were above the 80 percent threshold and below the 100 percent threshold. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both employees and employer firms.
 - Nonminority male-owned firms - 113.2



- Minority-owned firms - 93.2
 - African American-owned firms - 76.4
 - American Indian or Alaska Native-owned firms - 45.8
 - Asian-owned firms - 109.6
 - Hispanic-owned firms - 81.9
 - Native-Hawaiian or Pacific Islander-owned firms - 202.0
 - Female-owned firms - 75.6
 - Nonminority female-owned firms - 74.4
- The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity indices for nonminority male-owned, and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, female-owned and nonminority female-owned firms. Minority-owned firms were above the 80 percent threshold and below the 100 percent threshold. Native Hawaiian or Pacific Islander-owned firms were over the 100 percent threshold due to their low numbers in both payroll and employer firms.
 - Nonminority male-owned firms - 115.9
 - Minority-owned firms - 88.7
 - African American-owned firms - 65.7
 - American Indian or Alaska Native-owned firms - 30.8
 - Asian-owned firms - 111.3
 - Hispanic-owned firms - 74.1
 - Native-Hawaiian or Pacific Islander-owned firms - 275.7
 - Female-owned firms - 72.0
 - Nonminority female-owned firms - 73.6

Table 3-31.
Private Sector Census Disparities
NAICS Code 54, Professional, Scientific, and Technical Services,
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
United States

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYER FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEES (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	4,581,090	1,533,575,558	827,090	1,344,032,123	6,327,259	501,957,556
Nonminority Male	1,974,510	973,693,115	436,510	874,962,052	3,883,500	327,697,469
Minority	1,194,576	255,251,947	156,576	213,829,634	1,033,992	80,018,181
African American	357,383	36,708,450	26,383	26,729,208	154,553	10,020,756
American Indian or Alaska Native	44,445	6,961,517	5,945	5,551,062	34,280	2,122,521
Asian	419,630	153,449,684	76,630	136,407,829	587,567	52,024,668
Hispanic	429,787	59,923,103	50,787	45,332,880	262,757	16,073,366
Native Hawaiian or Pacific Islander	11,172	1,771,241	1,172	1,382,845	5,781	462,534
Female	1,863,268	286,668,743	219,268	226,333,421	1,262,616	84,908,072
Nonminority Female	1,311,064	216,162,781	167,064	171,042,358	976,435	64,249,736
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	43.1%	63.5%	52.8%	65.1%	61.4%	65.3%
Minority	26.1%	16.6%	18.9%	15.9%	16.3%	15.9%
African American	7.8%	2.4%	3.2%	2.0%	2.4%	2.0%
American Indian or Alaska Native	1.0%	0.5%	0.7%	0.4%	0.5%	0.4%
Asian	9.2%	10.0%	9.3%	10.1%	9.3%	10.4%
Hispanic	9.4%	3.9%	6.1%	3.4%	4.2%	3.2%
Native Hawaiian or Pacific Islander	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Female	40.7%	18.7%	26.5%	16.8%	20.0%	16.9%
Nonminority Female	28.6%	14.1%	20.2%	12.7%	15.4%	12.8%
Panel C. Disparity						
Ratios	(2) vs. (1)			(4) vs. (3)	(5) vs. (3)	(6) vs. (3)
All Firms	100.00			100.00	100.00	100.00
Nonminority Male	147.31			123.35	116.30	123.70
Minority	63.83			84.04	86.32	84.21
African American	30.68			62.35	76.58	62.58
American Indian or Alaska Native	46.79			57.46	75.37	58.83
Asian	109.24			109.54	100.23	111.87
Hispanic	41.65			54.93	67.63	52.15
Native Hawaiian or Pacific Islander	47.36			72.61	64.48	65.03
Female	45.96			63.52	75.27	63.81
Nonminority Female	49.25			63.00	76.40	63.37

Source and Notes: See Table 3-25.

Table 3-32.
Private Sector Census Disparities
NAICS Code 54, Professional, Scientific, and Technical Services,
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
Maryland Marketplace

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYE R FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEES (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	134,686	64,362,080	25,386	58,538,878	263,920	23,653,519
Nonminority Male	49,814	35,814,564	12,314	33,116,985	144,931	13,298,125
Minority	48,575	15,706,097	6,775	14,061,150	65,608	5,598,935
African American	28,534	4,856,105	2,634	3,995,516	20,919	1,611,929
American Indian or Alaska Native	1,021	158,988	161	126,458	767	46,226
Asian	13,458	8,671,177	3,208	8,118,086	36,547	3,328,166
Hispanic	7,351	2,104,396	901	1,846,019	7,675	621,736
Native Hawaiian or Pacific Islander	134	85,192	14	81,168	294	35,964
Female	56,327	12,490,349	6,227	10,459,109	48,911	4,179,623
Nonminority Female	33,642	8,593,254	4,242	7,217,107	32,797	2,908,711
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	37.0%	55.6%	48.5%	56.6%	54.9%	56.2%
Minority	36.1%	24.4%	26.7%	24.0%	24.9%	23.7%
African American	21.2%	7.5%	10.4%	6.8%	7.9%	6.8%
American Indian or Alaska Native	0.8%	0.2%	0.6%	0.2%	0.3%	0.2%
Asian	10.0%	13.5%	12.6%	13.9%	13.8%	14.1%
Hispanic	5.5%	3.3%	3.5%	3.2%	2.9%	2.6%
Native Hawaiian or Pacific Islander	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Female	41.8%	19.4%	24.5%	17.9%	18.5%	17.7%
Nonminority Female	25.0%	13.4%	16.7%	12.3%	12.4%	12.3%
Panel C. Disparity Ratios						
	(2) vs. (1)			(4) vs. (3)	(5) vs. (3)	(6) vs. (3)
All Firms	100.00			100.00	100.00	100.00
Nonminority Male	150.45			116.63	113.21	115.90
Minority	67.66			90.00	93.15	88.69
African American	35.61			65.78	76.39	65.68
American Indian or Alaska Native	32.59			34.06	45.82	30.81
Asian	134.83			109.74	109.58	111.34
Hispanic	59.91			88.85	81.94	74.06
Native Hawaiian or Pacific Islander	133.04			251.42	202.00	275.70
Female	46.40			72.84	75.55	72.04
Nonminority Female	53.45			73.78	74.37	73.59

Source and Notes: See Table 3-25.



3.3.1.4 NAICS Code 81: Services (Except Public Administration), Maryland Marketplace

Tables 3-33 and **3-34** present the availability, sales, employment, and payroll disparity results for the Services (except public administration) sector (NAICS Code 81). **Table 3-33** presents U.S. data, while **Table 3-34** is for the Maryland Marketplace.

Panel A details the number of firms and total receipts for all firms and employer firms. It also provides information on the number of employees and annual payroll of employer firms.

From **Table 3-33**, presenting data for the United States:

- Overall, the 3.3 million total firms (Column (1)) in the U.S. represent \$387.4 billion in sales and receipts (Column (2)).
- Comparing minority-owned and nonminority female-owned total firms to nonminority male total firms
 - When looking at total firms, even though in aggregate there are more minority-owned and nonminority female-owned total firms than nonminority male-owned total firms (1.6 million minority-owned total firms and 880.3 thousand nonminority female-owned total firms versus 798.0 thousand nonminority male total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$90.4 billion in sales and receipts for minority-owned total firms and \$60.7 billion in sales and receipts for nonminority female-owned total firms versus \$197.8 billion in sales and receipts for nonminority male-owned total firms).
- Overall, the 407.8 thousand Employer Firms (Column (3)) in the U.S. represent \$294.1 billion in Sales and Receipts (Column (4)).
- Comparing minority-owned and nonminority female-owned employer firms to nonminority male-owned employer firms
 - When looking at employer firms, even though in the aggregate there are more minority and nonminority female-owned firms than nonminority male-owned firms (116.8 thousand minority employer firms and 80.3 thousand nonminority female-owned employer firms versus 163.0 thousand nonminority male-owned employer firms), nonminority male-owned firms receive the majority of the sales and receipts (\$49.3 billion in sales and receipts for minority-owned employer firms and \$38.8 billion in sales and receipts for nonminority female-owned employer firms versus \$169.6 billion in sales and receipts for nonminority male-owned employer firms).
- Overall, the 2.4 million Employees (Column (5)) in the U.S. represent \$87.0 billion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees



- When looking at employees and payroll, even though in the aggregate there are a substantial number of minority-owned and nonminority female-owned firms, they are fewer than nonminority male-owned firms (495.4 thousand minority employees and 423.5 thousand nonminority female employees versus 1.2 million nonminority male employees) nonminority male-owned firms received the majority of payroll (\$14.2 billion for minority-owned firms' payroll and \$13.4 billion for nonminority female-owned firms payroll versus \$48.0 billion for nonminority male-owned firms' payroll).

From **Table 3-34**, presenting data for the Maryland Marketplace:

- Overall, the 69.3 thousand total firms (Column (1)) in the Maryland Marketplace represent \$9.0 billion in sales and receipts (Column (2)).
- Comparing minority-owned and nonminority female-owned total firms to nonminority male total firms
 - When looking at total firms, even though in the aggregate there are more minority-owned and nonminority female-owned total firms than nonminority male-owned total firms (39.9 thousand minority-owned total firms and 15.0 thousand nonminority female-owned total firms versus 13.6 thousand nonminority male-owned total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$2.5 billion in sales and receipts for minority-owned total firms and \$1.2 billion in sales and receipts for nonminority female-owned total firms versus \$4.7 billion in sales and receipts for nonminority male-owned total firms).
- Overall, the 9.0 thousand Employer Firms (Column (3)) in the Maryland Marketplace represent \$7.2 billion in Sales and Receipts (Column (4)).
- Comparing minority-owned and nonminority female-owned employer firms to nonminority male-owned employer firms
 - When looking at employer firms, even though in the aggregate there are more minority-owned and nonminority female-owned firms than nonminority male-owned firms (3.0 thousand minority employer firms and 1.8 thousand nonminority female-owned employer firms versus 3.5 thousand nonminority male-owned employer firms), nonminority male-owned firms receive the majority of the sales and receipts (\$1.5 billion in sales and receipts for minority employer firms and \$831.8 million in sales and receipts for nonminority female-owned employer firms versus \$4.2 billion in sales and receipts for nonminority male-owned employer firms).
- Overall, the 58.0 thousand employees (Column (5)) in the Maryland Marketplace represent \$2.3 billion in payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees



- When looking at employees and payroll, even though in the aggregate there are a substantial number of minority-owned and nonminority female-owned firms, they are fewer than nonminority male-owned firms (14.2 thousand minority-owned firms' employees and 11.4 thousand nonminority female-owned firms' employees versus 26.8 thousand nonminority male-owned firms' employees). Nonminority male-owned firms received the majority of payroll (\$442.9 million for minority-owned firms' payroll and \$352.3 million for nonminority female-owned firms' payroll versus \$1.2 billion for nonminority male-owned firms' payroll).

Panel B converts the figures from **Panel A** into percentage distributions within each column across all industries.

From **Table 3-33**, presenting data for the United States:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 47.1 percent of total firms but only 23.3 percent of sales and receipts.
 - Nonminority female-owned firms account for 26.7 percent of total firms but only 15.7 percent of sales and receipts.
 - Nonminority male-owned firms account for 24.2 percent of total firms and the majority of sales and receipts, 51.1 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 28.6 percent of employer firms but only 16.8 percent of sales and receipts.
 - Nonminority female-owned firms account for 19.7 percent of employer firms but only 13.2 percent of sales and receipts.
 - Nonminority male-owned firms account for 40.0 percent of employer firms and the majority of sales and receipts, 57.7 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 28.6 percent of employer firms but only 20.8 percent of employees and only 16.3 percent of payroll.
 - Nonminority female-owned firms account for 19.7 percent of employer firms, 17.8 percent of employees, and only 15.4 percent of payroll.
 - Nonminority male-owned firms account for 40.0 percent of employer firms but a higher level of employees, 48.3 percent and the majority of payroll, 55.2 percent.

From **Table 3-34**, presenting data for the Maryland Marketplace:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for the majority of total firms, 57.6 percent but only 27.7 percent of sales and receipts.

- Nonminority female-owned firms account for 21.6 percent of total firms but only 13.3 percent of sales and receipts.
- Nonminority male-owned firms account for 19.7 percent of total firms and the majority of sales and receipts, 51.7 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 33.4 percent of employer firms but only 21.2 percent of sales and receipts.
 - Nonminority female-owned firms account for 20.4 percent of employer firms but only 11.6 percent of sales and receipts.
 - Nonminority male-owned firms account for 39.1 percent of employer firms and the majority of sales and receipts, 58.5 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 33.4 percent of employer firms but only 24.5 percent of employees and only 19.7 percent of payroll.
 - Nonminority female-owned firms account for 20.4 percent of employer firms, 19.6 percent of employees, and only 15.7 percent of payroll.
 - Nonminority male-owned firms account for 39.1 percent of employer firms but a higher level of employees, 46.1 percent and the majority of payroll, 54.5 percent.

Panel C uses the percentages in **Panel B** to present disparity ratios. Specifically, those disparity ratios include: overall firms compared to sales; employer firms compared to sales; employer firms compared to the number of employees; and employer firms compared to payroll.

From **Table 3-33**, presenting data for the United States:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 211.2
 - Minority-owned firms - 49.6
 - African American-owned firms - 22.6
 - American Indian or Alaska Native-owned firms - 61.0
 - Asian-owned firms - 77.2
 - Hispanic-owned firms - 53.8
 - Native-Hawaiian or Pacific Islander-owned firms - 60.3
 - Female-owned firms - 45.6
 - Nonminority female-owned firms - 58.7
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity indices for nonminority male-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, Asian-owned, Hispanic-owned, Native Hawaiian or Pacific Islander-owned, female-owned and



nonminority female-owned firms. American Indian or Alaska Native-owned firms were above the 80 percent threshold and below the 100 percent threshold.

- Nonminority male-owned firms - 144.3
 - Minority-owned firms - 58.6
 - African American-owned firms - 55.3
 - American Indian or Alaska Native-owned firms - 83.9
 - Asian-owned firms - 53.8
 - Hispanic-owned firms - 66.1
 - Native-Hawaiian or Pacific Islander-owned firms - 68.3
 - Female-owned firms - 58.3
 - Nonminority female-owned firms - 67.0
- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity indices for nonminority male-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned and Native Hawaiian or Pacific Islander-owned firms. Female-owned and nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 120.9
 - Minority-owned firms - 72.6
 - African American-owned firms - 60.5
 - American Indian or Alaska Native-owned firms - 77.6
 - Asian-owned firms - 76.9
 - Hispanic-owned firms - 65.8
 - Native-Hawaiian or Pacific Islander-owned firms - 69.1
 - Female-owned firms - 81.0
 - Nonminority female-owned firms - 90.2
 - The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 138.1
 - Minority-owned firms - 57.0
 - African American-owned firms - 50.6
 - American Indian or Alaska Native-owned firms - 79.3
 - Asian-owned firms - 54.1
 - Hispanic-owned firms - 61.8
 - Native-Hawaiian or Pacific Islander-owned firms - 70.2
 - Female-owned firms - 66.6
 - Nonminority female-owned firms - 78.0



From **Table 3-34**, presenting data for the Maryland Marketplace:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) nonminority male-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, Native-Hawaiian or Pacific Islander-owned, female-owned and nonminority female-owned firms. Asian-owned firms were above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 263.2
 - Minority-owned firms - 48.1
 - African American-owned firms - 27.9
 - American Indian or Alaska Native-owned firms - 18.5
 - Asian-owned firms - 83.7
 - Hispanic-owned firms - 64.5
 - Native-Hawaiian or Pacific Islander-owned firms - 59.3
 - Female-owned firms - 42.4
 - Nonminority female-owned firms - 61.4
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) nonminority male-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, Asian-owned, Hispanic-owned, female-owned and nonminority female-owned firms. Native Hawaiian or Pacific Islander-owned firms were above the 100 percent threshold, and American Indian or Alaska Native-owned firms could not be calculated because of lack of data.
 - Nonminority male-owned firms - 149.8
 - Minority-owned firms - 63.5
 - African American-owned firms - 72.4
 - Asian-owned firms - 56.7
 - Hispanic-owned firms - 76.4
 - Native-Hawaiian or Pacific Islander-owned firms - 118.8
 - Female-owned firms - 55.0
 - Nonminority female-owned firms - 57.0
- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) nonminority male-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, Asian-owned, Hispanic-owned and Native Hawaiian or Pacific Islander-owned. African American-owned, female-owned and nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold. American Indian or Alaska Native-owned firms could not be calculated because of lack of data.
 - Nonminority male-owned firms - 118.1
 - Minority-owned firms - 73.4
 - African American-owned firms - 84.4
 - Asian-owned firms - 70.6
 - Hispanic-owned firms - 67.6
 - Native-Hawaiian or Pacific Islander-owned firms - 66.3



- Female-owned firms - 87.1
- Nonminority female-owned firms - 96.2
- The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) nonminority male-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, Asian-owned, Hispanic-owned, female-owned and nonminority female-owned firms. Native Hawaiian or Pacific Islander-owned firms were above the 100 percent threshold and American Indian or Alaska Native-owned firms could not be calculated because of lack of data.
 - Nonminority male-owned firms - 139.6
 - Minority-owned firms - 58.9
 - African American-owned firms - 72.9
 - Asian-owned firms - 51.6
 - Hispanic-owned firms - 66.0
 - Native-Hawaiian or Pacific Islander-owned firms - 111.1
 - Female-owned firms - 68.3
 - Nonminority female-owned firms - 76.9

Table 3-33.
Private Sector Census Disparities
NAICS Code 81, Services (Except Public Administration),
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
United States

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEE R FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEE S (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	3,300,782	387,417,684	407,782	294,053,159	2,384,767	86,966,093
Nonminority Male	798,014	197,791,582	163,014	169,589,577	1,152,904	48,022,155
Minority	1,553,766	90,371,646	116,766	49,318,357	495,429	14,184,945
African American	652,131	17,295,317	13,131	5,238,590	46,487	1,418,243
American Indian or Alaska Native	41,167	2,944,763	3,167	1,915,179	14,368	535,297
Asian	463,914	42,040,408	67,914	26,360,834	305,469	7,836,404
Hispanic	506,053	31,928,916	35,053	16,702,231	134,901	4,621,407
Native Hawaiian or Pacific Islander	9,851	696,971	851	419,279	3,437	127,348
Female	1,775,687	95,101,103	126,687	53,246,062	600,318	17,994,785
Nonminority Female	880,318	60,676,909	80,318	38,792,658	423,541	13,367,561
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	24.2%	51.1%	40.0%	57.7%	48.3%	55.2%
Minority	47.1%	23.3%	28.6%	16.8%	20.8%	16.3%
African American	19.8%	4.5%	3.2%	1.8%	1.9%	1.6%
American Indian or Alaska Native	1.2%	0.8%	0.8%	0.7%	0.6%	0.6%
Asian	14.1%	10.9%	16.7%	9.0%	12.8%	9.0%
Hispanic	15.3%	8.2%	8.6%	5.7%	5.7%	5.3%
Native Hawaiian or Pacific Islander	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%
Female	53.8%	24.5%	31.1%	18.1%	25.2%	20.7%
Nonminority Female	26.7%	15.7%	19.7%	13.2%	17.8%	15.4%
Panel C. Disparity Ratios						
	(2) vs. (1)			(4) vs. (3)	(5) vs. (3)	(6) vs. (3)
All Firms	100.00			100.00	100.00	100.00
Nonminority Male	211.17			144.27	120.93	138.13
Minority	49.55			58.57	72.55	56.96
African American	22.60			55.32	60.54	50.64
American Indian or Alaska Native	60.95			83.86	77.58	79.25
Asian	77.21			53.83	76.91	54.10
Hispanic	53.76			66.08	65.81	61.82
Native Hawaiian or Pacific Islander	60.28			68.32	69.06	70.17
Female	45.63			58.29	81.03	66.60
Nonminority Female	58.72			66.98	90.17	78.04

Source and Notes: See [Table 3-25](#).

Table 3-34.
Private Sector Census Disparities
NAICS Code 81, Services (Except Public Administration),
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
Maryland Marketplace

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYE R FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEE S (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	69,347	9,030,121	9,047	7,169,426	57,991	2,250,558
Nonminority Male	13,634	4,672,531	3,534	4,195,961	26,750	1,227,555
Minority	39,923	2,500,776	3,023	1,520,733	14,216	442,864
African American	25,078	910,942	678	389,158	3,667	122,905
American Indian or Alaska Native	520	12,539	0	0	0	0
Asian	10,862	1,183,398	1,862	837,211	8,425	239,163
Hispanic	5,477	459,763	477	288,594	2,067	78,292
Native Hawaiian or Pacific Islander	74	5,717	4	3,767	17	1,105
Female	38,573	2,131,130	2,873	1,252,447	16,047	487,926
Nonminority Female	14,992	1,198,483	1,842	831,848	11,355	352,288
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	19.7%	51.7%	39.1%	58.5%	46.1%	54.5%
Minority	57.6%	27.7%	33.4%	21.2%	24.5%	19.7%
African American	36.2%	10.1%	7.5%	5.4%	6.3%	5.5%
American Indian or Alaska Native	0.7%	0.1%	0.0%	0.0%	0.0%	0.0%
Asian	15.7%	13.1%	20.6%	11.7%	14.5%	10.6%
Hispanic	7.9%	5.1%	5.3%	4.0%	3.6%	3.5%
Native Hawaiian or Pacific Islander	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%
Female	55.6%	23.6%	31.8%	17.5%	27.7%	21.7%
Nonminority Female	21.6%	13.3%	20.4%	11.6%	19.6%	15.7%
Panel C. Disparity Ratios						
	(2) vs. (1)			(4) vs. (3)	(5) vs. (3)	(6) vs. (3)
All Firms	100.00			100.00	100.00	100.00
Nonminority Male	263.19			149.83	118.09	139.63
Minority	48.10			63.48	73.36	58.89
African American	27.90			72.43	84.38	72.87
American Indian or Alaska Native	18.52					
Asian	83.67			56.74	70.59	51.63
Hispanic	64.47			76.35	67.60	65.98
Native Hawaiian or Pacific Islander	59.33			118.84	66.30	111.05
Female	42.43			55.01	87.14	68.27
Nonminority Female	61.39			56.99	96.17	76.88

Source and Notes: See [Table 3-25](#).

Note: Data for American Indian or Alaska Native employer firms in Delaware, District of Columbia and Maryland, and for Native Hawaiian or Pacific Islander employer and nonemployer firms in Delaware and District of Columbia were withheld by the U.S. Census due to Disclosure restrictions.



3.3.1.5 NAICS Code 56: Administrative and Support Services, Maryland Marketplace

Tables 3-35 and **3-36** present the availability, sales, employment, and payroll disparity results for the Administrative and Support Services sector (NAICS Code 56). **Table 3-35** presents U.S. data, while **Table 3-36** is for the Maryland Marketplace.

Panel A details the number of firms and total receipts for all firms and employer firms. It also provides information on the number of employees and annual payroll of employer firms.

From **Table 3-35**, presenting data for the United States:

- Overall, the 2.9 million Total Firms (Column (1)) in the U.S. represent \$983.8 billion in Sales and Receipts (Column (2)).
- Comparing minority-owned and nonminority female-owned total firms to nonminority male-owned total firms
 - When looking at total firms, even though in aggregate there are more minority-owned and nonminority female-owned total firms than nonminority male-owned total firms (1.3 million minority-owned total firms and 749.7 thousand nonminority female-owned total firms versus 821.4 thousand nonminority male-owned total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$133.3 billion in sales and receipts for minority total firms and \$118.0 billion in sales and receipts for nonminority female-owned total firms versus \$667.7 billion in sales and receipts for nonminority male-owned total firms).
- Overall, the 358.1 thousand Employer Firms (Column (3)) in the U.S. represent \$918.8 billion in Sales and Receipts (Column (4)).
- Comparing minority-owned and nonminority female-owned employer firms to nonminority male-owned employer firms
 - When looking at employer firms, nonminority male-owned firms account for the majority of employer firms and sales and receipts. Minority-owned and nonminority female-owned employer firms account for 75.5 thousand and 57.7 thousand respectively, while nonminority male-owned employer firms account for 183.4 thousand. Minority-owned and nonminority female-owned firms sales and receipts account for \$106.0 billion and \$105.0 billion respectively, while nonminority male-owned firms sales and receipts account for \$644.2 billion.
- Overall, the 7.6 million Employees (Column (5)) in the U.S. represent \$327.3 billion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees



- When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority female-owned firms' employees account for 1.2 million and 1.2 million respectively, while nonminority male-owned firms' employees account for 4.7 million. Minority-owned and nonminority female-owned firms' payroll account for \$45.6 billion and \$45.6 billion respectively, while nonminority male-owned firms' payroll accounts for \$206.8 billion.

From **Table 3-36**, presenting data for the Maryland Marketplace:

- Overall, the 62.8 thousand Total Firms (Column (1)) in the Maryland Marketplace represent \$20.3 billion in Sales and Receipts (Column (2)).
- Comparing minority-owned and nonminority female-owned total firms to nonminority male total firms
 - When looking at total firms, even though in the aggregate there are more minority-owned and nonminority female-owned total firms than nonminority male-owned total firms (33.9 thousand minority-owned total firms and 12.8 thousand nonminority female-owned total firms versus 15.5 thousand nonminority male-owned total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$4.4 billion in sales and receipts for minority-owned total firms and \$4.4 billion in sales and receipts for nonminority female-owned total firms versus \$10.7 billion in sales and receipts for nonminority male-owned total firms).
- Overall, the 8.8 thousand Employer Firms (Column (3)) in the Maryland Marketplace represent \$18.8 billion in Sales and Receipts (Column (4)).
- Comparing minority-owned and nonminority female-owned employer firms to nonminority male-owned employer firms
 - When looking at employer firms, nonminority male-owned firms account for the majority of employer firms and sales and receipts. Minority-owned and nonminority female-owned employer firms account for 2.4 thousand and 1.3 thousand respectively, while nonminority male-owned employer firms account for 4.5 thousand. Minority and nonminority female-owned firms' sales and receipts account for \$3.6 billion and \$4.1 billion respectively, while nonminority male-owned firms' sales and receipts account for \$10.2 billion.
- Overall, the 192.2 thousand Employees (Column (5)) in the Maryland Marketplace represent \$7.8 billion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees
 - When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority female-owned firms' employees account for 38.1 thousand and 39.2 thousand



employees respectively, while nonminority male-owned firms' employees account for 107.2 thousand. Minority-owned and nonminority female-owned firms' payroll account for \$1.5 billion and \$1.6 billion respectively, while nonminority male-owned firms' payroll account for \$4.5 billion.

Panel B converts the figures from **Panel A** into percentage distributions within each column across all industries.

From **Table 3-35**, presenting data for the United States:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 44.8 percent of total firms but only 13.6 percent of sales and receipts.
 - Nonminority female-owned firms account for 25.5 percent of total firms but only 12.0 percent of sales and receipts.
 - Nonminority male-owned firms account for 27.9 percent of total firms and the majority of sales and receipts, 67.9 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 21.1 percent of employer firms but only 11.5 percent of sales and receipts.
 - Nonminority female-owned firms account for 16.1 percent of employer firms but only 11.4 percent of sales and receipts.
 - Nonminority male-owned firms account for the majority of employer firms, 51.2 percent, and the majority of sales and receipts, 70.1 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 21.1 percent of employer firms but only 15.2 percent of employees and only 13.9 percent of payroll.
 - Nonminority female-owned firms account for 16.1 percent of employer firms, 15.1 percent of employees, and only 13.9 percent of payroll.
 - Nonminority male-owned firms account for the majority, 51.2 percent of employer firms, the majority of employees, 61.7 percent and the majority of payroll, 63.2 percent.

From **Table 3-36**, presenting data for the Maryland Marketplace:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for the majority of total firms, 54.0 percent but only 21.5 percent of sales and receipts.
 - Nonminority female-owned firms account for 20.5 percent of total firms and 21.7 percent of sales and receipts.



- Nonminority male-owned firms account for 24.7 percent of total firms and the majority of sales and receipts, 52.8 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 27.6 percent of employer firms but only 19.3 percent of sales and receipts.
 - Nonminority female-owned firms account for 14.8 percent of employer firms and 22.0 percent of sales and receipts.
 - Nonminority male-owned firms account for the majority of employer firms, 51.3 percent and the majority of sales and receipts, 54.5 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 27.6 percent of employer firms but only 19.8 percent of employees and only 19.0 percent of payroll.
 - Nonminority female-owned firms account for 14.8 percent of employer firms, 20.4 percent of employees, and 20.0 percent of payroll.
 - Nonminority male-owned firms account for the majority, 51.3 percent, of employer firms, the majority of employees, 55.8 percent and the majority of payroll, 57.4 percent.

Panel C uses the percentages in **Panel B** to present disparity ratios. Specifically, those disparity ratios include: overall firms compared to sales; employer firms compared to sales; employer firms compared to the number of employees; and employer firms compared to payroll.

From **Table 3-35**, presenting data for the United States:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, Native Hawaiian or Pacific Islander-owned, female-owned and nonminority female-owned firms. The disparity index for Asian-owned firms was above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 243.1
 - Minority-owned firms - 30.2
 - African American-owned firms - 16.7
 - American Indian or Alaska Native-owned firms - 36.0
 - Asian-owned firms - 84.2
 - Hispanic-owned firms - 24.3
 - Native-Hawaiian or Pacific Islander-owned firms - 34.0
 - Female-owned firms - 31.9
 - Nonminority female-owned firms - 47.1

- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity indices for nonminority male-owned and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, Native Hawaiian or Pacific Islander-owned, female-owned and nonminority female-owned firms.
 - Nonminority male-owned firms - 136.9
 - Minority-owned firms - 54.7
 - African American-owned firms - 45.0
 - American Indian or Alaska Native-owned firms - 37.4
 - Asian-owned firms - 106.7
 - Hispanic-owned firms - 39.7
 - Native-Hawaiian or Pacific Islander-owned firms - 44.8
 - Female-owned firms - 65.0
 - Nonminority female-owned firms - 70.9

- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity indices for nonminority male-owned and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, American Indian or Alaska Native-owned, Hispanic-owned and Native Hawaiian or Pacific Islander-owned firms. African American-owned, female-owned and nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 120.5
 - Minority-owned firms - 72.1
 - African American-owned firms - 82.1
 - American Indian or Alaska Native-owned firms - 50.2
 - Asian-owned firms - 105.4
 - Hispanic-owned firms - 55.0
 - Native-Hawaiian or Pacific Islander-owned firms - 51.5
 - Female-owned firms - 86.4
 - Nonminority female-owned firms - 94.0

- The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity indices for nonminority male-owned and Asian-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Hispanic-owned, Native Hawaiian or Pacific Islander-owned and female-owned firms. Nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold.
 - Nonminority male-owned firms - 123.4
 - Minority-owned firms - 66.2
 - African American- 62.3
 - American Indian or Alaska Native-owned firms - 44.4
 - Asian-owned firms - 123.4
 - Hispanic-owned firms - 46.6



- Native-Hawaiian or Pacific Islander-owned firms - 50.4
- Female-owned firms - 79.8
- Nonminority female-owned firms - 86.3

From **Table 3-36**, presenting data for the Maryland Marketplace:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned firms and over the 100 percent threshold for nonminority male-owned and nonminority female-owned firms.
 - Nonminority male-owned firms - 214.0
 - Minority-owned firms - 39.8
 - African American-owned firms - 30.9
 - American Indian or Alaska Native-owned firms - 66.7
 - Asian-owned firms - 77.4
 - Hispanic-owned firms - 32.9
 - Native-Hawaiian or Pacific Islander-owned firms - 7.7
 - Female-owned firms - 57.1
 - Nonminority female-owned firms - 106.2
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity indices for nonminority male-owned, Asian-owned, female-owned and nonminority female-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American owned, American Indian or Alaska Native-owned and Hispanic-owned firms. Native Hawaiian or Pacific Islander-owned firms could not be calculated because of lack of data.
 - Nonminority male-owned firms - 106.3
 - Minority-owned firms - 70.2
 - African American-owned firms - 71.8
 - American Indian or Alaska Native-owned firms - 45.5
 - Asian-owned firms - 110.2
 - Hispanic-owned firms - 51.1
 - Female-owned firms - 113.5
 - Nonminority female-owned firms - 148.5
- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity indices for nonminority male-owned, female-owned and nonminority female-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority, African American-owned, American Indian or Alaska Native-owned and Hispanic-owned firms. The disparity index for Asian-owned firms was above the 80 percent threshold and below the 100 percent threshold. The disparity index for Native Hawaiian or Pacific Islander-owned firms could not be calculated because of lack of data.
 - Nonminority male-owned firms - 108.8
 - Minority-owned firms - 72.0
 - African American-owned firms - 79.8



- American Indian or Alaska Native-owned firms - 40.2
 - Asian-owned firms - 91.5
 - Hispanic-owned firms - 54.9
 - Female-owned firms - 106.4
 - Nonminority female-owned firms - 137.5
- The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity indices for nonminority male-owned, Asian-owned, female-owned and nonminority female-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned and Hispanic-owned firms. Native Hawaiian or Pacific Islander-owned firms could not be calculated because of lack of data.
 - Nonminority male-owned firms - 111.9
 - Minority-owned firms - 68.8
 - African American-owned firms - 71.5
 - American Indian or Alaska Native-owned firms - 37.8
 - Asian-owned firms - 125.0
 - Hispanic-owned firms - 43.8
 - Female-owned firms - 104.3
 - Nonminority female-owned firms - 135.2

Table 3-35.
Private Sector Census Disparities
NAICS Code 56, Administrative and Support Services,
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
United States

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYE R FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEE S (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	2,942,065	983,768,604	358,065	918,837,244	7,606,501	327,337,440
Nonminority Male	821,385	667,716,509	183,385	644,228,532	4,694,081	206,791,079
Minority	1,319,454	133,304,523	75,454	105,960,981	1,156,006	45,648,113
African American	471,087	26,299,080	16,087	18,568,949	280,497	9,155,601
American Indian or Alaska Native	44,664	5,381,840	4,664	4,477,979	49,775	1,894,456
Asian	151,293	42,618,810	14,293	39,117,257	320,139	16,125,767
Hispanic	775,339	63,017,354	44,339	45,123,751	517,539	18,878,601
Native Hawaiian or Pacific Islander	10,416	1,184,351	816	937,171	8,933	376,186
Female	1,468,053	156,608,693	79,053	131,801,502	1,450,465	57,698,277
Nonminority Female	749,719	117,973,235	57,719	104,994,083	1,152,289	45,558,356
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	27.9%	67.9%	51.2%	70.1%	61.7%	63.2%
Minority	44.8%	13.6%	21.1%	11.5%	15.2%	13.9%
African American	16.0%	2.7%	4.5%	2.0%	3.7%	2.8%
American Indian or Alaska Native	1.5%	0.5%	1.3%	0.5%	0.7%	0.6%
Asian	5.1%	4.3%	4.0%	4.3%	4.2%	4.9%
Hispanic	26.4%	6.4%	12.4%	4.9%	6.8%	5.8%
Native Hawaiian or Pacific Islander	0.4%	0.1%	0.2%	0.1%	0.1%	0.1%
Female	49.9%	15.9%	22.1%	14.3%	19.1%	17.6%
Nonminority Female	25.5%	12.0%	16.1%	11.4%	15.1%	13.9%
Panel C. Disparity Ratios						
	(2) vs. (1)			(4) vs. (3)		(5) vs. (3)
	(6) vs. (3)					
All Firms	100.00			100.00	100.00	100.00
Nonminority Male	243.11			136.90	120.49	123.35
Minority	30.21			54.73	72.12	66.18
African American	16.70			44.98	82.08	62.26
American Indian or Alaska Native	36.04			37.42	50.24	44.43
Asian	84.24			106.65	105.44	123.41
Hispanic	24.31			39.66	54.95	46.57
Native Hawaiian or Pacific Islander	34.00			44.76	51.53	50.43
Female	31.90			64.97	86.37	79.84
Nonminority Female	47.06			70.89	93.98	86.34

Source and Notes: See [Table 3-25](#).

Table 3-36.
Private Sector Census Disparities
NAICS Code 56, Administrative and Support Services,
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
Maryland Marketplace

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYE R FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEE S (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	62,752	20,255,607	8,752	18,797,328	192,171	7,821,486
Nonminority Male	15,486	10,697,431	4,486	10,240,625	107,156	4,486,436
Minority	33,912	4,350,926	2,412	3,635,611	38,123	1,483,615
African American	20,064	2,000,058	1,064	1,641,051	18,635	679,652
American Indian or Alaska Native	851	183,072	171	167,230	1,508	57,689
Asian	3,756	938,166	356	842,585	7,150	397,529
Hispanic	13,654	1,449,993	1,004	1,102,760	12,097	393,381
Native Hawaiian or Pacific Islander	100	2,494	0	0	0	0
Female	31,978	5,890,434	2,178	5,311,400	50,870	2,030,669
Nonminority Female	12,848	4,403,766	1,298	4,140,590	39,199	1,568,185
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	24.7%	52.8%	51.3%	54.5%	55.8%	57.4%
Minority	54.0%	21.5%	27.6%	19.3%	19.8%	19.0%
African American	32.0%	9.9%	12.2%	8.7%	9.7%	8.7%
American Indian or Alaska Native	1.4%	0.9%	2.0%	0.9%	0.8%	0.7%
Asian	6.0%	4.6%	4.1%	4.5%	3.7%	5.1%
Hispanic	21.8%	7.2%	11.5%	5.9%	6.3%	5.0%
Native Hawaiian or Pacific Islander	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Female	51.0%	29.1%	24.9%	28.3%	26.5%	26.0%
Nonminority Female	20.5%	21.7%	14.8%	22.0%	20.4%	20.0%
Panel C. Disparity Ratios						
	(2) vs. (1)		(4) vs. (3)		(5) vs. (3)	(6) vs. (3)
All Firms	100.00		100.00		100.00	100.00
Nonminority Male	214.00		106.29		108.79	111.91
Minority	39.75		70.18		71.98	68.83
African American	30.88		71.81		79.76	71.48
American Indian or Alaska Native	66.65		45.53		40.16	37.75
Asian	77.38		110.20		91.47	124.95
Hispanic	32.90		51.14		54.87	43.84
Native Hawaiian or Pacific Islander	7.73					
Female	57.07		113.54		106.37	104.33
Nonminority Female	106.19		148.52		137.54	135.19

Source and Notes: See [Table 3-25](#).

Note: Data for Native Hawaiian or Pacific Islander employer firms were withheld by the U.S. Census due to Disclosure restrictions.



3.3.1.6 NAICS Code 42: Wholesale Trade, Maryland Marketplace

Tables 3-37 and **3-38** present the availability, sales, employment, and payroll disparity results for the Wholesale Trade sector (NAICS Code 42). **Table 3-37** presents U.S. data, while **Table 3-38** is for the Maryland Marketplace.

Panel A details the number of firms and total receipts for all firms and employer firms. It also provides information on the number of employees and annual payroll of employer firms.

From **Table 3-37**, presenting data for the United States:

- Overall, the 607.8 thousand total firms (Column (1)) in the U.S. represent \$3.7 trillion in sales and receipts (Column (2)).
- Comparing minority and nonminority female total firms to nonminority male total firms
 - When looking at total firms, even though in the aggregate there are a substantial number of minority-owned and nonminority female-owned total firms, they are fewer than nonminority male-owned total firms (169.9 thousand minority total firms and 102.8 thousand nonminority female-owned total firms compared to 303.0 thousand nonminority male-owned total firms). Nonminority male-owned total firms receive the majority of the sales and receipts (\$384.0 billion in sales and receipts for minority-owned total firms and \$328.3 billion in sales and receipts for nonminority female-owned total firms versus \$2.8 trillion in sales and receipts for nonminority male-owned total firms).
- Overall, the 250.8 thousand Employer Firms (Column (3)) in the U.S. represent \$3.7 trillion in Sales and Receipts (Column (4)).
- Comparing minority and nonminority female employer firms to nonminority male employer firms
 - When looking at employer firms, nonminority male-owned firms account for the majority of employer firms and sales and receipts. Minority-owned and nonminority female-owned employer firms account for 53.9 thousand and 26.8 thousand respectively, while nonminority male-owned employer firms account for 145.0 thousand. Minority-owned and nonminority female-owned firms' sales and receipts account for \$373.8 billion and \$324.1 billion respectively, while nonminority male-owned firms' sales and receipts account for \$2.7 trillion.
- Overall, the 3.5 million Employees (Column (5)) in the U.S. represent \$246.0 billion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees
 - When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority



female-owned firms' employees account for 396.9 thousand and 355.9 thousand respectively, while nonminority male-owned firms' employees account for 2.4 million. Minority-owned and nonminority female-owned firms payroll account for \$23.8 billion and \$25.5 billion respectively, while nonminority male-owned firms payroll account for \$179.5 billion.

From **Table 3-38**, presenting data for the Maryland Marketplace:

- Overall, the 11.2 thousand Total Firms (Column (1)) in the Maryland Marketplace represent \$59.5 billion in Sales and Receipts (Column (2)).
- Comparing minority-owned and nonminority female-owned total firms to total nonminority male-owned firms
 - When looking at total firms, even though in the aggregate there are more minority-owned and nonminority female-owned total firms than nonminority male-owned total firms (3.6 thousand minority total firms and 1.8 thousand nonminority female-owned total firms compared to 5.3 thousand nonminority male-owned total firms), nonminority male-owned total firms receive the majority of the sales and receipts (\$5.3 billion in sales and receipts for minority-owned total firms and \$4.5 billion in sales and receipts for nonminority female-owned total firms versus \$46.9 billion in sales and receipts for nonminority male-owned total firms).
- Overall, the 4.4 thousand Employer Firms (Column (3)) in the Maryland Marketplace represent \$58.9 billion in Sales and Receipts (Column (4)).
- Comparing minority-owned and nonminority female-owned employer firms to nonminority male-owned employer firms
 - When looking at employer firms, nonminority male-owned firms account for the majority of employer firms and sales and receipts. Minority-owned and nonminority female-owned employer firms account for 0.9 thousand and 0.5 thousand respectively while nonminority male-owned employer firms account for 2.7 thousand. Minority and nonminority female-owned firms' sales and receipts account for \$5.1 billion and \$4.4 billion respectively, while nonminority male-owned firms' sales and receipts account for \$46.6 billion.
- Overall, the 63.4 thousand Employees (Column (5)) in the Maryland Marketplace represent \$4.5 billion in Payroll (Column (6)).
- Comparing minority-owned and nonminority female-owned firms' employees to nonminority male-owned firms' employees
 - When looking at employees and payroll, nonminority male-owned firms account for the majority of employees and payroll. Minority-owned and nonminority female-owned firms' employees account for 6.0 thousand and 4.0 thousand respectively, while nonminority male-owned firms' employees account for 49.7 thousand. Minority-owned and nonminority female-owned firms' payroll account

for \$365.5 million and \$369.9 million respectively, while nonminority male-owned firms' payroll account for \$3.5 billion.

Panel B converts the figures from **Panel A** into percentage distributions within each column across all industries.

From **Table 3-37**, presenting data for the United States:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 27.9 percent of total firms but only 10.3 percent of sales and receipts.
 - Nonminority female-owned firms account for 16.9 percent of total firms but only 8.8 percent of sales and receipts.
 - Nonminority male-owned firms account for 49.9 percent of total firms and the majority of sales and receipts, 74.4 percent.
- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 21.5 percent of employer firms but only 10.2 percent of sales and receipts.
 - Nonminority female-owned firms account for 10.7 percent of employer firms and 8.8 percent of sales and receipts.
 - Nonminority male-owned firms account for the majority of employer firms, 57.8 percent and the majority of sales and receipts, 74.5 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 21.5 percent of employer firms but only 11.4 percent of employees and only 9.7 percent of payroll.
 - Nonminority female-owned firms account for 10.7 percent of employer firms, 10.3 percent of employees, and 10.3 percent of payroll.
 - Nonminority male-owned firms account for the majority, 57.8 percent, of employer firms, the majority of employees, 70.7 percent and the majority of payroll, 73.0 percent.

From **Table 3-38**, presenting data for the Maryland Marketplace:

- Total Firms (Column (1)) versus Sales and Receipts (Column (2))
 - Minority-owned firms account for 32.1 percent of total firms but only 8.9 percent of sales and receipts.
 - Nonminority female-owned firms account for 16.3 percent of total firms but only 7.6 percent of sales and receipts.
 - Nonminority male-owned firms account for 47.8 percent of total firms and the majority of sales and receipts, 78.8 percent.



- Employer Firms (Column (3)) versus Sales and Receipts (Column (4))
 - Minority-owned firms account for 20.0 percent of employer firms but only 8.6 percent of sales and receipts.
 - Nonminority female-owned firms account for 10.6 percent of employer firms but only 7.5 percent of sales and receipts.
 - Nonminority male-owned firms account for the majority of employer firms, 61.6 percent and the majority of sales and receipts, 79.1 percent.
- Employer Firms (Column (3)) versus Employees (Column (5)) and versus Payroll (Column (6))
 - Minority-owned firms account for 20.0 percent of employer firms but only 9.5 percent of employees and only 8.2 percent of payroll.
 - Nonminority female-owned firms account for 10.6 percent of employer firms but only 6.4 percent of employees and only 8.3 percent of payroll.
 - Nonminority male-owned firms account for the majority, 61.6 percent, of employer firms, the majority of employees, 78.4 percent and the majority of payroll, 78.8 percent.

Panel C uses the percentages in **Panel B** to present disparity ratios. Specifically, those disparity ratios include: overall firms compared to sales; employer firms compared to sales; employer firms compared to the number of employees; and employer firms compared to payroll.

From **Table 3-37**, presenting data for the United States:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity indices fell below the 80 percent threshold in all instances for minority-owned and female-owned firms and over the 100 percent threshold for nonminority male-owned firms.
 - Nonminority male-owned firms - 149.2
 - Minority-owned firms - 37.0
 - African American-owned firms - 8.3
 - American Indian or Alaska Native-owned firms - 1.0
 - Asian-owned firms - 56.9
 - Hispanic-owned firms - 23.5
 - Native-Hawaiian or Pacific Islander-owned firms - 7.6
 - Female-owned firms - 41.1
 - Nonminority female-owned firms - 52.3
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity indices for nonminority male-owned firms were over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, Asian-owned, Hispanic-owned, Native-Hawaiian or Pacific Islander-owned and female-owned firms. Nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold. American Indian or Alaska Native-owned firms' indices could not be calculated because of lack of data.

- Nonminority male-owned firms - 128.9
 - Minority-owned firms - 47.4
 - African American-owned firms - 34.3
 - Asian-owned firms - 49.3
 - Hispanic-owned firms - 38.6
 - Native-Hawaiian or Pacific Islander-owned firms - 15.2
 - Female-owned firms - 69.2
 - Nonminority female-owned firms - 82.5
- The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, Asian-owned, Hispanic-owned and Native-Hawaiian or Pacific Islander-owned firms. Female-owned and nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold. American Indian or Alaska Native-owned firms' indices could not be calculated because of lack of data.
 - Nonminority male-owned firms - 122.2
 - Minority-owned firms - 53.3
 - African American-owned firms - 49.9
 - Asian-owned firms - 54.5
 - Hispanic-owned firms - 49.2
 - Native-Hawaiian or Pacific Islander-owned firms - 26.7
 - Female-owned firms - 80.7
 - Nonminority female-owned firms - 96.0
 - The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, Asian-owned, Hispanic-owned, Native-Hawaiian or Pacific Islander-owned and female-owned firms. Nonminority female-owned firms were above the 80 percent threshold and below the 100 percent threshold. American Indian or Alaska Native-owned firms' indices could not be calculated because of lack of data.
 - Nonminority male-owned firms - 126.2
 - Minority-owned firms - 45.2
 - African American-owned firms - 42.9
 - Asian-owned firms - 47.9
 - Hispanic-owned firms - 38.2
 - Native-Hawaiian or Pacific Islander-owned firms - 21.8
 - Female-owned firms - 79.4
 - Nonminority female-owned firms - 96.8

From **Table 3-38**, presenting data for the Maryland Marketplace:

- The Sales versus Total Firms (Columns (2) versus (1) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned, female-owned and



nonminority female-owned firms. Native-Hawaiian or Pacific Islander-owned firms' indices could not be calculated because of lack of data.

- Nonminority male-owned firms - 165.0
 - Minority-owned firms - 27.7
 - African American-owned firms - 8.7
 - American Indian or Alaska Native-owned firms - 69.3
 - Asian-owned firms - 46.1
 - Hispanic-owned firms - 24.0
 - Female-owned firms - 30.6
 - Nonminority female-owned firms - 46.6
- The Sales versus Employer Firms (Columns (4) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native -owned, Asian-owned, Hispanic-owned, female-owned and nonminority female-owned firms. Native-Hawaiian or Pacific Islander-owned firms' indices could not be calculated because of lack of data.
 - Nonminority male-owned firms - 128.3
 - Minority-owned firms - 43.2
 - African American-owned firms - 43.0
 - American Indian or Alaska Native-owned firms - 69.6
 - Asian-owned firms - 39.8
 - Hispanic-owned firms - 52.1
 - Female-owned firms - 61.0
 - Nonminority female-owned firms - 71.1
 - The Employees versus Employer Firms (Columns (5) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned, female-owned and nonminority female-owned firms. Native-Hawaiian or Pacific Islander-owned firms' indices could not be calculated because of lack of data.
 - Nonminority male-owned firms - 127.3
 - Minority-owned firms - 47.3
 - African American-owned firms - 52.4
 - American Indian or Alaska Native-owned firms - 40.0
 - Asian-owned firms - 45.2
 - Hispanic-owned firms - 60.0
 - Female-owned firms - 59.3
 - Nonminority female-owned firms - 60.0
 - The Payroll versus Employer Firms (Columns (6) versus (3) in **Panel C**) disparity index for nonminority male-owned firms was over the 100 percent threshold. Disparity indices fell below the 80 percent threshold for minority-owned, African American-owned, American Indian or Alaska Native-owned, Asian-owned, Hispanic-owned, female-owned



and nonminority female-owned firms. Native-Hawaiian or Pacific Islander-owned firms' indices could not be calculated because of lack of data.

- Nonminority male-owned firms - 127.9
- Minority-owned firms - 40.8
- African American-owned firms - 51.7
- American Indian or Alaska Native-owned firms - 27.7
- Asian-owned firms - 39.6
- Hispanic-owned firms - 43.2
- Female-owned firms - 68.4
- Nonminority female-owned firms - 78.1

Table 3-37.
Private Sector Census Disparities
NAICS Code 42, Wholesale Trade,
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
United States

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYE R FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEE S (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	607,799	3,711,630,855	250,799	3,676,217,490	3,466,437	245,980,139
Nonminority Male	303,003	2,759,969,034	145,003	2,740,024,575	2,449,810	179,464,308
Minority	169,850	383,965,122	53,850	373,808,913	396,883	23,849,185
African American	31,972	16,232,586	2,972	14,937,417	20,488	1,249,331
American Indian or Alaska Native	4,200	266,475				
Asian	71,069	247,077,891	33,569	242,434,992	252,676	15,770,035
Hispanic	68,643	98,531,956	16,643	94,088,438	113,201	6,238,590
Native Hawaiian or Pacific Islander	1,217	564,098	217	484,110	801	46,490
Female	162,518	407,717,241	39,518	400,981,566	440,555	30,785,498
Nonminority Female	102,812	328,286,567	26,812	324,076,249	355,867	25,453,206
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	49.9%	74.4%	57.8%	74.5%	70.7%	73.0%
Minority	27.9%	10.3%	21.5%	10.2%	11.4%	9.7%
African American	5.3%	0.4%	1.2%	0.4%	0.6%	0.5%
American Indian or Alaska Native	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	11.7%	6.7%	13.4%	6.6%	7.3%	6.4%
Hispanic	11.3%	2.7%	6.6%	2.6%	3.3%	2.5%
Native Hawaiian or Pacific Islander	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%
Female	26.7%	11.0%	15.8%	10.9%	12.7%	12.5%
Nonminority Female	16.9%	8.8%	10.7%	8.8%	10.3%	10.3%
Panel C. Disparity Ratios						
	(2) vs. (1)		(4) vs. (3)		(5) vs. (3)	(6) vs. (3)
All Firms	100.00		100.00		100.00	100.00
Nonminority Male	149.16		128.91		122.24	126.19
Minority	37.02		47.36		53.32	45.16
African American	8.31		34.29		49.88	42.86
American Indian or Alaska Native	1.04					
Asian	56.93		49.27		54.46	47.90
Hispanic	23.51		38.57		49.21	38.22
Native Hawaiian or Pacific Islander	7.59		15.22		26.71	21.84
Female	41.08		69.22		80.66	79.43
Nonminority Female	52.29		82.46		96.03	96.79

Source and Notes: See [Table 3-25](#).

Note: Data for American Indian or Alaska Native employer firms were withheld by the U.S. Census due to disclosure restrictions.

Table 3-38.
Private Sector Census Disparities
NAICS Code 42, Wholesale Trade,
U.S. Census 2022 Annual Business Survey and 2021 Nonemployer Statistics by
Demographics:
Maryland Marketplace

	TOTAL FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYER FIRMS (#)	SALES AND RECEIPTS (\$000)	EMPLOYEES (#)	PAYROLL (\$000)
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Levels						
All Firms	11,172	59,521,225	4,422	58,934,216	63,354	4,468,136
Nonminority Male	5,335	46,904,708	2,725	46,605,305	49,691	3,521,355
Minority	3,586	5,297,463	886	5,097,441	6,007	365,469
African American	1,726	797,330	126	721,745	945	65,867
American Indian or Alaska Native	66	243,590	26	241,187	149	7,281
Asian	1,292	3,170,303	582	3,083,792	3,767	233,046
Hispanic	605	773,269	105	728,870	903	45,818
Native Hawaiian or Pacific Islander	0	0	0	0	0	0
Female	3,234	5,272,629	634	5,151,189	5,390	438,178
Nonminority Female	1,819	4,512,259	469	4,445,336	4,034	369,866
Panel B. Column Percentages						
All Firms	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonminority Male	47.8%	78.8%	61.6%	79.1%	78.4%	78.8%
Minority	32.1%	8.9%	20.0%	8.6%	9.5%	8.2%
African American	15.4%	1.3%	2.8%	1.2%	1.5%	1.5%
American Indian or Alaska Native	0.6%	0.4%	0.6%	0.4%	0.2%	0.2%
Asian	11.6%	5.3%	13.2%	5.2%	5.9%	5.2%
Hispanic	5.4%	1.3%	2.4%	1.2%	1.4%	1.0%
Native Hawaiian or Pacific Islander	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Female	28.9%	8.9%	14.3%	8.7%	8.5%	9.8%
Nonminority Female	16.3%	7.6%	10.6%	7.5%	6.4%	8.3%
Panel C. Disparity Ratios						
	(2) vs. (1)			(4) vs. (3)		(5) vs. (3)
All Firms	100.00			100.00		100.00
Nonminority Male	165.02			128.33		127.89
Minority	27.73			43.17		40.82
African American	8.67			42.98		51.74
American Indian or Alaska Native	69.27			69.60		27.71
Asian	46.06			39.76		39.63
Hispanic	23.99			52.08		43.19
Native Hawaiian or Pacific Islander						
Female	30.60			60.96		68.40
Nonminority Female	46.56			71.12		78.05

Source and Notes: See [Table 3-25](#).

Note: Data for Native Hawaiian or Pacific Islander employer firms in Delaware, the District of Columbia and Maryland, Native Hawaiian or Pacific Islander nonemployer firm counts in Maryland, African American employer firms in the District of Columbia, and American Indian or Alaska Native employer firms in the District of Columbia were withheld by the U.S. Census due to disclosure restrictions.



3.4 Conclusion

Analysis of the U.S. Census 2022 ABS Data, as well as the PUMS 2019-2023 Data, demonstrate that minority- and/or female-owned firms are subject to race and gender discrimination within the private sector of the Maryland Marketplace.

To the more specific research questions:

- Does racial, ethnic, and/or gender status impact wages after controlling for differences among business owners?
- Does racial, ethnic, and/or gender status impact business owner earnings after controlling for differences among business owners?
- Are racial, ethnic, and/or gender minority groups less likely than nonminority males to be self-employed after controlling for differences? If so, does race, ethnicity, or gender have a role in the disparity?
- If minorities, females and nonminority males shared similar traits and marketplace “conditions” (i.e., similar “rewards” in terms of capital, wages, earnings, etc.), what would be the effect on self-employment rates by race, ethnicity, and/or gender?
- Do marketplace disparities exist in the private sector for firms owned by minorities or females regarding revenue within industry categories similar to state procurement categories?

Findings from the 2019–2023 Public Use Microdata Sample (PUMS) data reveal discrimination against minorities and females in both individual earnings and entrepreneurial outcomes when compared to nonminority males. First, wage disparities remain persistent across the period, with minorities and nonminority females earning significantly less than their nonminority male counterparts, even when controlling for other relevant factors such as education, occupation, and industry. These results underscore discrimination within labor markets, as the wage gap cannot be adequately explained by human capital differences alone.

The disparities extend into business ownership and self-employment. Minorities and nonminority females were significantly less likely to be self-employed than nonminority males, again after accounting for other measurable factors. This underrepresentation in self-employment highlights the role of discrimination in business formation that goes beyond individual choice, pointing toward discrimination limiting access to startup capital, exclusion from professional networks, and discriminatory treatment in credit markets. Even among those who did achieve self-employment, the data show that minority- and/or female-owned firms generated significantly lower earnings compared to businesses owned by nonminority male-owned firms. This finding suggests that discrimination not only impedes entry but also constrains the performance and growth of these firms.

Further analysis comparing observed and expected rates of self-employment confirms that discrimination plays a meaningful role in shaping entrepreneurial outcomes. When controlling for other variables, race, ethnicity, and gender continue to exert a measurable influence on self-



employment rates, signaling that market forces alone cannot account for the disparities. Instead, the persistent underrepresentation of minority- and/or female-owned businesses reflects discrimination that limits economic mobility and perpetuates inequality. Together, these findings reinforce the conclusion that labor and business markets remain stratified along racial and gender lines, with discriminatory dynamics suppressing both wage outcomes and entrepreneurial opportunities.

The analysis of the 2022 Annual Business Survey (ABS) reveals persistent and pervasive disparities in private sector outcomes for minority- and/or female-owned businesses when compared to their nonminority male-owned counterparts, both at the national level and within the Maryland Marketplace. These disparities—manifested across firm revenues, employment, and payroll—are consistent with patterns of discrimination that impede equitable market participation.

In the Maryland Marketplace, minority-owned businesses constituted a substantial 47.4 percent of all firms, yet captured only 17.6 percent of total sales and receipts, equating to \$73.0 billion in revenue across 382.6 thousand firms. In contrast, nonminority male-owned firms comprised just 29.9 percent of firms but secured a dominant 66.7 percent share of receipts, or \$276.1 billion. The resulting disparity index for minority-owned firms stood at a strikingly low 37.2, indicating evidence of discrimination.

Gender-based disparities followed a similar pattern. Female-owned firms made up 42.3 percent of all firms but received only 14.4 percent of receipts, totaling \$59.4 billion. This corresponds to an even lower disparity index of 33.9. Nonminority female-owned firms recorded a disparity index of just 49.3.

Among employer firms, disparities were only marginally attenuated. Minority-owned employer firms represented 30.1 percent of such firms but captured merely 15.9 percent of total receipts (\$61.0 billion). Conversely, nonminority male-owned employer firms, comprising 47.0 percent of the market, accounted for 68.8 percent of receipts (\$263.2 billion). The disparity index for minority-owned employer firms was 53.0, a figure that continues to signal discrimination in access to business opportunities.

Labor market metrics reinforce these patterns of exclusion. Minority-owned firms employed 338.9 thousand individuals—18.0 percent of the workforce—and paid \$16.2 billion in payroll (17.4 percent). By comparison, nonminority male-owned firms employed 1.2 million workers (64.4 percent) and paid \$60.4 billion in payroll (64.7 percent). These figures yielded payroll disparity indices of 57.8 for minority-owned firms and 65.0 for female-owned firms—both well below parity and indicative of discrimination.

The consistent and substantial underutilization of these firms across multiple economic indicators provides evidence of discrimination. These disparities persist even after controlling for firm size, industry, and other characteristics, suggesting that discrimination impacts the full market participation for minority- and/or female-owned businesses. The consistently low disparity indices across ownership, employment, revenue, and payroll metrics support the inference that these firms face discriminatory outcomes in the private marketplace. The magnitude and consistency of these gaps strongly support the use of race- and gender-conscious remedies in public procurement to address this discrimination.



These findings provide substantial, statistically significant evidence that minority- and/or female-owned firms face discrimination in the private sector of the Maryland Marketplace. Through rigorous analysis of the U.S. Census 2022 ABS and the 2019-2023 PUMS data, the private sector analysis has demonstrated that even when controlling for relevant economic and demographic factors, minority- and/or female-owned firms experience lower rates of business formation, revenue generation, and sustainability. These disparities are not merely coincidental; rather, they reflect entrenched discriminatory barriers in the marketplace dynamics that disproportionately impact minority and female entrepreneurs.

The implications of these findings extend beyond the statistical evidence. The economic exclusion of minority- and/or female-owned firms undermines broader economic growth, restricts competition, and limits opportunities for wealth creation within historically marginalized communities. The disparities in business ownership and earnings also have long-term consequences for intergenerational mobility, economic equity, and the overall competitiveness of Maryland's economy. The underutilization of minority- and/or female-owned firms translates into lost innovation, decreased job creation, and weakened economic resilience—factors that are crucial to sustaining a thriving and inclusive marketplace.

These findings underscore the compelling governmental interest in maintaining Maryland's MBE program as a necessary intervention to address persistent discrimination. Maryland's MBE program serves as a vital corrective mechanism to counterbalance the discrimination that minority- and/or female-owned firms continue to face in private sector contracting. Without such targeted interventions, these disparities would likely increase, perpetuating historical economic inequalities and diminishing the full economic potential of the State.

Chapter 4: Credit Market Discrimination

4.1 Introduction

Credit and capital access are foundational for business creation, expansion, and intergenerational wealth building. However, persistent and well-documented discrimination exists in allocating credit to minority- and/or women-owned firms. Discrimination manifests both in the personal credit markets—where individuals face higher denial rates or punitive pricing—and in business credit markets—where firms struggle to secure bonding lines or loans on fair terms. This discrimination manifests in both direct forms, such as overt rejection by lending institutions, and indirect forms, including biases embedded in credit scoring models, differences in risk assessment, and policy frameworks that disadvantage these groups.

According to the 2022 Report on Firms Owned by People of Color, only 16 percent of African American businesses, 19 percent of Hispanic businesses, and 15 percent of Asian businesses receive all the financing they apply for, compared to 35 percent of nonminority-owned businesses.⁶⁸ Homeownership is a key factor in securing business collateral.⁶⁹ In Maryland, African American homeownership rate is 54 percent, Asian homeownership rate is 73 percent, and Hispanic homeownership rate is 52 percent, compared to 78 percent for nonminorities.⁷⁰ These data points are illustrative of the broader structural challenges faced by marginalized groups, including not only the individual potential of business owners, but also broader economic mobility and community development. This chapter lays the foundation for understanding how minority- and/or women-owned firms confront discrimination in credit markets, examining theoretical frameworks, historical context, empirical evidence, mechanisms of bias, economic consequences, and policy responses. By synthesizing data and theoretical frameworks, a foundation is established for subsequent disparity analyses that quantify the magnitude of these gaps.



Chapter Sections

- 4.1 Introduction
- 4.2 Theoretical and Historical Context
- 4.3 Discrimination in Business Financing
- 4.4 Gender-Based Discrimination and Intersectionality
- 4.5 Homeownership, Creditworthiness, and Wealth Gaps
- 4.6 COVID-19 and Emergency Credit
- 4.7 Observations Within Maryland
- 4.8 Conclusion

⁶⁸ Federal Reserve Banks, *2022 Report on Firms Owned by People of Color: Based on the 2021 Small Business Credit Survey* (Small Business Credit Survey, 2022), <https://doi.org/10.55350/sbcs-20220629>.

⁶⁹ Taejum Lim, "Housing as Collateral, Financial Constraints, and Small Businesses," *Review of Economic Dynamics* 30 (2018): 68, <https://doi.org/10.1016/j.red.2018.03.001>.

⁷⁰ Lawrence Yun, Jessica Lautz, Nadia Evangelou, Brandi Snowden, and Meredith Dunn, *2025 Snapshot of Race and Home Buying in America* (Chicago: National Association of Realtors, 2025), <https://cms.nar.realtor/sites/default/files/2025-03/2025-snapshot-of-race-and-home-buying-in-america-03-17-2025.pdf>.



4.2 Theoretical and Historical Context

Two prominent economic theories—statistical discrimination (Phelps, 1972)⁷¹ and taste-based discrimination (Becker, 1957)⁷²—offer frameworks for understanding credit market disparities. Statistical discrimination arises when lenders use group-level data to make individual decisions, while taste-based discrimination occurs when lenders' personal biases form the basis of loan denials for members of certain groups. At its core, statistical discrimination involves deliberate decisions to generalize based on stereotypes rather than to invest in individualized assessments. The credit market operates in an environment marked by asymmetric information, risk assessment challenges, and regulatory constraints. Lenders employ various mechanisms to assess the creditworthiness of borrowers, including credit scores, collateral evaluation, and historical financial performance metrics. However, discrimination may arise when these mechanisms are embedded through statistical discrimination (i.e., using observable characteristics as proxies for unobservable risk, or through behavioral biases that favor nonminority men). In this framework, observable characteristics such as race, gender, and ethnicity serve as signals of an underlying risk profile. For example, if a minority group has historically lower average credit scores, lenders may offer less favorable terms or deny loans to all individuals from that group, regardless of their actual creditworthiness. Statistical discrimination persists when the continued use of group-level generalizations, even in the face of counterevidence, perpetuates cycles of discrimination, whereby affected groups face greater difficulty obtaining affordable credit, which in turn impacts their future credit profiles. Disparities in loan approvals and terms are primarily driven by observable and unobservable risk characteristics correlated with group membership.

4.2.1 Redlining

These theoretical models are rooted in historical practices like redlining and exclusionary zoning laws that prevented minorities from accumulating wealth. The impacts of past discrimination manifest today in persistent bias within fair lending. Redlining refers to the systematic denial of financial services—especially mortgage lending and insurance—to residents of certain neighborhoods based on their racial or ethnic composition.⁷³ Originating in the 1930s with the Home Owners' Loan Corporation ("HOLC"), and later adopted by the Federal Housing Administration ("FHA"), redlining has had enduring impacts on urban development, racial segregation, and socioeconomic outcomes in the U.S. Richard Rothstein wrote in the *Color of Law* that "[r]acial segregation in housing was not merely a project of southerners in the former slaveholding Confederacy... Rather, scores of racially explicit laws, regulations, and government practices combined to create a nationwide system of urban ghettos, surrounded by white suburbs."⁷⁴

⁷¹ Edmund S. Phelps, "The Statistical Theory of Racism and Sexism," *American Economic Review* 62, no. 4 (1972): 659–61.

⁷² Gary S. Becker, *The Economics of Discrimination* (University of Chicago Press, 1957).

⁷³ Matthew Gerken, et al. *Addressing the Legacies of Historical Redlining: Correlations with Measures of Modern Housing Instability*. (Urban Institute, 2023), <https://www.urban.org/sites/default/files/2023-01/Addressing%20the%20Legacies%20of%20Historical%20Redlining.pdf>.

⁷⁴ Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York: Liveright, 2017), xii.



While redlining is one of several factors in understanding current inequities, scholars emphasize that it operated alongside other discriminatory practices, such as exclusionary zoning, restrictive covenants, private lending discrimination, and racial steering. These interwoven policies have collectively shaped patterns of segregation and disinvestment in minority communities.⁷⁵ Recent research also suggests that HOLC maps codified rather than initiated discriminatory practices, as the FHA and private lenders were already engaging in racially exclusionary policies.⁷⁶ Thus, redlining is one component of a broader system of historically ingrained racism that continues to affect minority communities and extends to discriminatory practices experienced by minority-owned businesses in the credit market. Even though overt redlining has been outlawed, modern credit scoring, appraisal practices, and loan approval systems continue to reflect the effects of discrimination.

4.3 Discrimination in Business Financing

Minority- and/or women-owned businesses are disproportionately denied financing or offered inferior financing terms despite comparable financial profiles. The Kauffman Foundation's Access to Capital Reports (2019–2023) highlights systemic funding gaps that prevent these business owners from scaling or stabilizing their businesses.⁷⁷ A 2024 University of Washington study of business lending found that when compared to nonminority-owned firms with equal creditworthiness and similar firm characteristics, African American-owned businesses paid 4.18 percentage points more, while Hispanic-, Asian-, and Native American-owned firms paid 2.58, 3.58, and 2.61 percentage points more, respectively.⁷⁸ In this same study, minority and non-minority women-owned businesses paid 2.29 percentage points more.⁷⁹ These results were based upon minority- and/or women-owned firms whose ownership included no other single racial/ethnic or gender group owning more than 49 percent of the business.⁸⁰

The disparities observed in percentage points cost minority- and/or women-owned firms \$8 billion annually in excess interest, stifling their ability to grow.⁸¹ African American- and Hispanic-owned businesses are often evaluated more harshly despite showing equal creditworthiness as compared to nonminority men-owned businesses.⁸² Studies have also shown that businesses owned by minorities are less likely to receive full financing compared to their nonminority counterparts. For example, only 16 percent of African American-owned businesses, 19 percent

⁷⁵ Nicole T. Kraus, et al., "Historic Redlining and Health Outcomes: A Systematic Review," *Public Health Nursing* 41, no. 2 (2024): 287–96, <https://onlinelibrary.wiley.com/doi/epdf/10.1111/phn.13276>; National Community Reinvestment Coalition, *HOLC and Public Health Effects* (2020), https://ncrc.org/wp-content/uploads/dlm_uploads/2020/09/HOLC-and-public-health-affects-FINAL4.pdf: 7.

⁷⁶ National Community Reinvestment Coalition, *HOLC and Public Health Effects*. 8-9.

⁷⁷ Kauffman Foundation, Access to Capital Reports, 2019–2023, <https://www.kauffman.org/capital-access-lab/resources/reports/>.

⁷⁸ William D. Bradford and Michael Verchot, *Interest Rate and Collateral Differences in Loans to Businesses Owned by People of Color and Women: Opportunities to Improve Profitability for Business Borrowers and Lenders* (Seattle: University of Washington Foster School of Business, 2024), <https://foster.uw.edu/wp-content/uploads/2024/12/Interest-Rate-and-Collateral-Differences-Report-11072024.pdf>. 6.

⁷⁹ Bradford and Verchot "Interest Rate and Collateral Differences in Loans," 7.

⁸⁰ Bradford and Verchot, "Interest Rate and Collateral Differences in Loans," 23.

⁸¹ Bradford and Verchot, "Interest Rate and Collateral Differences in Loans," 5.

⁸² Maude Toussaint-Comeau, and Victoria Williams, "Secular Trends in Minority-Owned Businesses and Small Business Finance." *Chicagofed.org. ProfitWise News and Views*, May 2020, 10-11, <https://www.chicagofed.org/publications/profitwise-news-and-views/2020/secular-trends-minority-owned-businesses-small-business-finance>.

of Hispanic-owned businesses, and 15 percent of Asian-owned businesses receive all the financing they apply for, compared to 35 percent of nonminority-owned businesses.⁸³

Major banks and institutional investors often favor established, nonminority-owned businesses, perpetuating the cycle of undercapitalization among minority- and women-owned businesses. The Brookings Institution (2022) argued that addressing these inequities requires structural reform of capital markets to introduce accountability, transparency, and inclusion.⁸⁴ Community Development Financial Institutions (“CDFIs”) were created to address the persistent lack of access to affordable and responsible credit options, capital, and financial services in low-income, minority, and economically distressed communities that were historically underserved or excluded by mainstream financial institutions.⁸⁵ The origins of CDFIs trace back to early minority-owned banks and credit unions formed to serve communities neglected by traditional banks. The modern CDFI movement gained momentum in the 1970s and 1980s as a response to redlining, discriminatory lending, and widespread disinvestment.⁸⁶

In 2025, the federal government proposed significant cuts to the CDFI Fund, including the elimination of \$291 million in discretionary awards for fiscal year 2026.⁸⁷ The proposed budget cuts would effectively eliminate the CDFI Fund’s Financial Assistance and Technical Assistance programs, which are critical for supporting lending and investment in low-income and minority communities.⁸⁸ Without federal awards, CDFIs may be unable to sustain or expand their lending, particularly in the most distressed areas, potentially increasing reliance on predatory lenders and reducing access to affordable housing and small business capital.⁸⁹

4.3.1 FinTech

The absence of federal support for CDFIs could worsen the financial challenges of minorities, who, despite the increase in alternative financing, such as FinTech, disproportionately lack fair lending opportunities. FinTech, or financial technology, involves using technology to enhance and streamline the financial industry. It includes various activities across different subsectors,

⁸³ Kacie Goff, “Racial Biases Impact Loan Approval for Minority Business Owners,” *Bankrate*, last modified 2023, accessed July 29, 2025, <https://www.bankrate.com/loans/small-business/racial-biases-impact-loan-approval-for-minority-business-owners/>.

⁸⁴ Andre M. Perry, et al., “Black Wealth Is Increasing, but So Is the Racial Wealth Gap,” Brookings Institution, accessed July 29, 2025, <https://www.brookings.edu/articles/black-wealth-is-increasing-but-so-is-the-racial-wealth-gap/>.

⁸⁵ “About Us,” United States Department of the Treasury, Community Development Financial Institutions Fund, accessed July 29, 2025, <https://www.cdfifund.gov/about>; Community Development Financial Institutions Fund, *CDFI Infographic*, U.S. Department of the Treasury, accessed July 29, 2025, https://www.cdfifund.gov/sites/cdfi/files/documents/cdfi_infographic_v08a.pdf; CNote, “What Is a CDFI? Community Development Financial Institutions Explained,” accessed July 29, 2025, <https://www.mycnote.com/blog/what-is-a-cdfi-community-development-financial-institutions-explained/>.

⁸⁶ Opportunity Finance Network, *History of the CDFI Industry* (2023), accessed July 29, 2025, 7-8, <https://thehousingfund.org/wp-content/uploads/2024/05/OFN-History-of-the-CDFI-Industry-2023.pdf>.

⁸⁷ “CDFI Fund Cuts Would ‘Dramatically Narrow’ Financial Lifelines for Underserved,” America’s Credit Unions, accessed July 29, 2025, <https://www.americascreditunions.org/news-media/news/cdfi-fund-cuts-would-dramatically-narrow-financial-lifelines-underserved>; Andrew Ackerman, “Small Banks in Mostly Red Districts Could Lose Funding Under New Trump Order,” *The Washington Post*, accessed July 29, 2025, <https://www.washingtonpost.com/business/2025/03/18/trump-targets-banks-republican-districts-crapo/>.

⁸⁸ America’s Credit Unions, “CDFI Fund Cuts Would ‘Dramatically Narrow’ Financial Lifelines for Underserved”; Ackerman “Small Banks in Mostly Red Districts.”

⁸⁹ America’s Credit Unions, “CDFI Fund Cuts Would ‘Dramatically Narrow’ Financial Lifelines for Underserved”; Ackerman “Small Banks in Mostly Red Districts.”

such as banking and lending technology.⁹⁰ According to the Federal Reserve project called Fed Small Business, “Fintech lenders, also referred to as online lenders, use data-driven processes and technology for underwriting, pricing, servicing, and delivering funds to borrowers.”⁹¹ FinTech lenders frequently use artificial intelligence (“AI”)–driven tools for credit assessments, but these systems risk replicating historical biases embedded in training data. A 2024 Minority Business Development Agency (“MBDA”) study found that automation in FinTech loan processes disproportionately burdens minority borrowers who lack access to professional services, such as accountants, to navigate its complex applications.⁹² AI models may disproportionately deny loans or offer less favorable terms to minority-owned businesses due to factors such as “thin credit histories” or biased risk assessments.⁹³ While FinTech platforms offer faster approvals and alternative credit models, their reliance on automation results in automating discrimination. Research shows that simply refining algorithms does not eliminate discrimination, because the root problem lies in the unequal and incomplete data used to train the algorithms.⁹⁴ Even alternative models fine-tuned for minority and low-income borrowers did not significantly improve predictive accuracy.⁹⁵ Thus, these communities still encounter higher denial rates, unfavorable loan terms, and increased interest rates, perpetuating existing inequities.

4.4 Gender-Based Discrimination and Intersectionality

Women-owned businesses, especially businesses owned by minority women, face additional discrimination in securing credit and investments. Although women-owned businesses in the startup phase deliver higher returns on investment, they receive, on average, at least \$1 million less in funding than men-owned businesses.⁹⁶ The intersection of race and gender further amplifies financial exclusion, with African American and Hispanic women facing the most severe funding gaps.⁹⁷ These discriminatory barriers stem not only from overt discrimination

⁹⁰ University of North Florida, “What Is FinTech?” accessed July 29, 2025, <https://www.unf.edu/fintech/FinTech-What-Is.html>.

⁹¹ Federal Reserve Bank of Cleveland, “Fintech Lending,” Fed Small Business, accessed July 29, 2025, <https://www.fedsmb.org/topics/fintech-lending>.

⁹² Edmund L. Andrews, “How Flawed Data Aggravates Inequality in Credit Scores,” *Stanford Graduate School of Business*, accessed July 29, 2025, <https://www.gsb.stanford.edu/insights/how-flawed-data-aggravates-inequality-credit-scores>; Minority Business Development Agency and Third Way, *FinTech and Alternative Financing for Minority Business Enterprises* (Washington, DC: United States Department of Commerce, 2024), 18, <https://www.mbda.gov/sites/default/files/2024-12/MBDA%20FinTech%20and%20Alternative%20Financing%20for%20Minority%20Business%20Enterprises%202024.pdf>.

⁹³ Louis DeNicola, “What Is a Thin Credit File and How Will It Impact Your Life?” Experian, accessed July 29, 2025, <https://www.experian.com/blogs/ask-experian/what-is-a-thin-credit-file-and-how-will-it-impact-your-life/>.

⁹⁴ Edmund L. Andrews; Laura Blattner and Nathan Scott, “Racial Bias and Noisy Data: How Credit Scores Perpetuate Inequality,” *MIT Technology Review*, accessed July 29, 2025, <https://www.technologyreview.com/2021/06/17/1026519/racial-bias-noisy-data-credit-scores-mortgage-loans-fairness-machine-learning/>.

⁹⁵ Andrews et al. “Racial Bias and Noisy Data: How Credit Scores Perpetuate Inequality”

⁹⁶ Katie Abouzahr, et al., “Why Women-Owned Startups Are a Better Bet,” Boston Consulting Group, accessed July 29, 2025, <https://www.bcg.com/publications/2018/why-women-owned-startups-are-better-bet>.

⁹⁷ Jessica Guynn, “Racial Inequity Persists after George Floyd: Black Women and Latina Entrepreneurs Get Less than 1% of Venture Capital,” *USA TODAY*, 2 December 2020, accessed July 29, 2025, <https://www.usatoday.com/story/tech/2020/12/02/black-women-latinas-venture-capital-systemic-racism-george-floyd/3795961001/>; Olin Brookings Commission. 2023. *Review of Bridging the Startup Funding Gap for Women, Black and Latinx Entrepreneurs*, accessed July 29, 2025, https://olin.washu.edu/_assets/docs/research/OlinBrookingsCommission2023-PolicyPaper.pdf.

but also from network exclusion, biased perceptions of risk, and lack of representation in financial institutions.⁹⁸

A comprehensive study using U.S. credit bureau data from 2006–2017 found that, after controlling for demographic characteristics, geography, income, and credit score, women had total bankcard credit limits that were on average \$1,323 lower than men.⁹⁹ This difference was consistent across subcategories of credit scores, with the largest disparities at the highest income and credit score levels. For example, among borrowers with credit scores of 800 and above, the gender gap in total bankcard limits grew from \$2,600 in 2006 to over \$4,000 by 2017, with men having 10 percent higher credit limits than women by the end of the period.¹⁰⁰ The same study found that these differences were not fully explained by observable factors such as income, credit score, or other demographic variables, demonstrating that women received less favorable credit outcomes even when similarly qualified.¹⁰¹

While some research suggests that gender differences in credit outcomes may partly reflect differences in preferences or socioeconomic status, there is also evidence of taste-based discrimination, where loan officers or institutional practices favor men over women without justification in risk or creditworthiness.¹⁰² Regardless of whether differences stem from preferences or taste-based discrimination, both practices undermine fair access to credit. An experimental study found that, despite women repaying loans at a higher rate than men, loan requests from women were 18.3 percent less likely to be approved compared to equivalent loan requests from men.¹⁰³ Attempts to correct loan officers' biased beliefs were ineffective, suggesting that discrimination is rooted in an individual's preference rather than statistical reasoning.¹⁰⁴

4.4.1 Intersectionality

Minority women, especially African American women, face a “double bind” of both racial and gender discrimination, known as intersectionality.¹⁰⁵ This is evident in both anecdotal reports and quantitative studies. For example, African American women business owners often report needing to “justify” their experience and qualifications more than nonminority women or men to receive comparable consideration from lenders.¹⁰⁶ Audit and mystery shopper studies are

⁹⁸ Ande Noktes, *The Second Glass Ceiling: Uncovering Barriers to Capital for Women Entrepreneurs in Small Business Lending* (2022):37, 68, 85-90, <https://repository.library.northeastern.edu/files/neu:4f20cn32b>.

⁹⁹ Nathan Blascak and Anna Tranfaglia, *Decomposing Gender Differences in Bankcard Credit Limits*, Finance and Economics Discussion Series 2021-072 (Washington, DC: Board of Governors of the Federal Reserve System, 2021), 3, 14, <https://www.federalreserve.gov/econres/feds/files/2021072pap.pdf>.

¹⁰⁰ *Ibid.*, 14.

¹⁰¹ *Ibid.*, 19.

¹⁰² Radeef Chundakkadan, “Monetary Policy and Gender Discrimination in the Credit Market,” *Journal of Government and Economics* 12 (2023): 2, <https://doi.org/10.1016/j.jge.2023.100095>; Morazzoni and Sy, “Female Entrepreneurship, Financial Frictions”, 102

¹⁰³ Ana M. Montoya, et al., *Bad Taste: Gender Discrimination in the Consumer Credit Market* (2020), 4, <https://publications.iadb.org/en/bad-taste-gender-discrimination-in-the-consumer-credit-market>.

¹⁰⁴ Montoya et al. “Bad Taste: Gender Discrimination in the Consumer Credit Market”, 31.

¹⁰⁵ Kimberlé Crenshaw, “Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color,” *Stanford Law Review* 43, no. 6 (1991): 1242, <https://doi.org/10.2307/1229039>

¹⁰⁶ Kimberly Adams, “Businesses Owned by People of Color and Women Pay Significantly Higher Loan Interest Rates, Study Finds,” *Marketplace*, accessed July 29, 2025, <https://www.marketplace.org/story/2024/12/20/loan-disparities-interest-rates-minority-owned-businesses-black-hispanic-women>.

research methods used to evaluate how financial institutions treat potential borrowers. During COVID-19, audit and mystery shopper studies conducted to assess the treatment of business owners seeking PPP loans showed that African American women and Hispanic women received worse treatment than all men, regardless of race, and nonminority women in the lending process. For example, 59 percent of African American women business owners and 36 percent of Hispanic women business owners experienced inferior service or outcomes compared to nonminority applicants in controlled tests of business lending.¹⁰⁷ Examples of inferior services included longer wait times, less information, and more discouragement from applying for lending.¹⁰⁸

Hispanic women also face elevated risks of receiving high-cost loans, though typically not as severe as African American women. In mortgage lending, Hispanic women are more likely to face discouragement and less likely to receive detailed information about loan products compared to nonminority women, but often receive better treatment in the loan application process than African American women.¹⁰⁹ Data on Asian women is less extensive, but studies indicate that Asian-owned businesses, including those owned by women, pay higher interest rates than nonminority-owned businesses, though the gap is generally smaller than for African American or Hispanic women.¹¹⁰ Data on Native American women is not widely available due to underreporting and the lack of disaggregated data collection in many national and state-level datasets. Federal and state surveys often group Native Americans into broad racial categories or omit them entirely when sample sizes are small, resulting in incomplete representation. As a result, lending outcomes for Native American women are less frequently studied, but available evidence suggests similar patterns of inequality.¹¹¹

¹⁰⁷ Anneliese Lederer and Sara Oros, "Lending Discrimination within the Paycheck Protection Program," *National Community Reinvestment Coalition*, accessed July 29, 2025, <https://www.ncrc.org/lending-discrimination-within-the-paycheck-protection-program/>; Anneliese Lederer and Sara Oros, *Lending Discrimination during Covid-19: Black and Hispanic Women-Owned Businesses* (Washington, DC: National Community Reinvestment Coalition, 2020), accessed July 29, 2025, <https://ncrc.org/lending-discrimination-during-covid-19-black-and-hispanic-women-owned-businesses/>.

¹⁰⁸ Lederer and Oros, "Lending Discrimination within the Paycheck Protection Program"; Lederer and Oros, "Lending Discrimination during Covid-19: Black and Hispanic Women-Owned Businesses."

¹⁰⁹ National Council of Negro Women and National Community Reinvestment Coalition, *Assessing the Double Burden: Examining Racial and Gender Disparities in Mortgage Lending* (Washington, DC: National Community Reinvestment Coalition, 2009), 2, <https://ncrc.org/wp-content/uploads/2009/07/ncrc%20nosheid%20june%2009.pdf>.

¹¹⁰ Bradford and Verchot, *Interest Rate and Collateral Differences in Loans to Businesses Owned by People of Color and Women: Opportunities to Improve Profitability for Business Borrowers and Lenders*; Jason Richardson and Bruce Mitchell, Morgan Smith, "The Biggest Challenges Facing AAPI Women-Owned Businesses," *CNBC*, accessed July 29, 2025, <https://www.cnn.com/2023/04/05/the-biggest-challenges-facing-aapi-women-owned-businesses.html>.

¹¹¹ Sandra Mitrovich and Steph Glascock, "Why Collecting Disaggregated Data for Native Communities Matters," *The Leadership Conference on Civil and Human Rights*, accessed July 29, 2025, <https://civilrights.org/blog/why-collecting-disaggregated-data-for-native-communities-matters/>; National Partnership for Women and Families, *Native American Women and the Wage Gap*, accessed July 29, 2025, <https://nationalpartnership.org/wp-content/uploads/native-american-women-wage-gap.pdf>; Elaine De Gruyter, James Gordon, Israr Qureshi, Babita Bhatt, and Nikosana Mafico, "Financing Indigenous Entrepreneurs: A Review and Research Agenda," *Australian Journal of Management* (2024): 1–28, <https://doi.org/10.1177/03128962241270823>.



4.5 Homeownership, Creditworthiness, and Wealth Gaps

Creditworthiness assessments often rely on home equity and credit scores, both of which are shaped by deliberate and pervasive discrimination. Despite substantial gains in wealth between 2019 and 2022 for both minority and nonminority groups, and relatively significant gains for African American and Hispanic families, nonminority households continue to hold much more wealth than African American and Hispanic families. According to the 2022 Survey of Consumer Finances, African American and Hispanic families owned, on average, only about 15 and 20 cents, respectively, for every \$1 held by nonminorities.¹¹²

African American and Hispanic families possess significantly less wealth than nonminorities, resulting in fewer resources available for their financial stability, economic advancement, or business ownership. This gap also perpetuates cycles of poverty and limits economic mobility. Much of this disparity is rooted in historical and ongoing discrimination—such as redlining, unequal access to credit, employment discrimination, and exclusion from wealth-building programs. For example, the Servicemen's Readjustment Act of 1944, also known as the GI Bill, was designed to provide returning World War II veterans with benefits like low-interest home loans, education assistance, and unemployment compensation.¹¹³ However, due to the local administration of the benefits and widespread discrimination, African American veterans were often denied access.¹¹⁴ Many were denied college admissions due to segregation, and banks frequently refused to issue home loans to African American applicants—even when those loans were guaranteed by the GI Bill. In Mississippi, for instance, of the 3,229 Veteran Affairs home loans granted to veterans in 1947, only two went to African American veterans.¹¹⁵

4.5.1 Implications of Redlining

Similarly, the FHA, which was created in 1934 to expand homeownership, explicitly refused to insure mortgages in and near African American neighborhoods—a practice known as redlining. Redlining was formalized through HOLC maps, which graded neighborhoods from A (“best”) to D (“high risk or hazardous”).¹¹⁶ Neighborhoods with higher African American populations, regardless of socioeconomic status, were disproportionately assigned the lowest grades and outlined in red (i.e., redlining), effectively excluding residents from access to credit and homeownership opportunities. The FHA justified these practices by claiming that African American homeownership would lower property values, embedding racial discrimination into federal housing policy and shaping urban landscapes for generations. For example, a small area

¹¹² Aditya Aladangadu, et al., *Greater Wealth, Greater Uncertainty: Changes in Racial Inequality in the Survey of Consumer Finances*, *FEDS Notes* (Board of Governors of the Federal Reserve System, 2023), <https://doi.org/10.17016/2380-7172.3405>.

¹¹³ Tom Porter, “A Land Fit for (Some) Heroes: How the GI Bill Helped White Vets More Than Black Ones,” Bowdoin College, July 27, 2023, accessed July 29, 2025, <https://www.bowdoin.edu/history/news-and-events/a-land-fit-for-some-heroes-how-the-gi-bill-helped-white-vets-more-than-black-ones.html>.

¹¹⁴ Maya Eden, “Quantifying Racial Discrimination in the 1944 G.I. Bill,” *Explorations in Economic History* 90 (October 2023): 101542, <https://doi.org/10.1016/j.eeh.2023.101542>.

¹¹⁵ Robert Levinson, “Many Black World War II Veterans Were Denied Their GI Bill Benefits. Time to Fix That,” *War on the Rocks*, September 2020, accessed July 29, 2025, <https://warontherocks.com/2020/09/many-black-world-war-ii-veterans-were-denied-their-gi-bill-benefits-time-to-fix-that/>.

¹¹⁶ Daniel Aaronson, Daniel Hartley, and Bhashkar Mazumder, *The Effects of the 1930s HOLC “Redlining” Maps* (Working Paper No. 2017-12, Federal Reserve Bank of Chicago, 2021), 6, <https://www.chicagofed.org/~media/publications/working-papers/2017/wp2017-12-pdf.pdf>

in Tacoma, Washington was identical to the surrounding B-graded neighborhood; however, the area was assigned a D grade because "[T]hree highly respected Negro families own homes and live in the middle block of the area.... While very much above the average of their race, it is quite generally recognized by Realtors that their presence seriously detracts from the desirability of their immediate neighborhood."¹¹⁷ In California, an area just north of the University of California Berkeley "could be classed as High Yellow [C], but for infiltration of Orientals and gradual infiltration of Negroes from [sic] south to north."¹¹⁸ Ultimately, the neighborhood was assigned a D rating.

The literature consistently demonstrates that redlining contributed to entrenched racial and economic segregation. Neighborhoods graded C or D by the HOLC experienced lower homeownership rates and home values, higher poverty and vacancy rates, increased risk of loan denials, subprime lending, mortgage default, and reduced economic mobility and household income.¹¹⁹ These effects persist today, with redlined neighborhoods showing lower rates of improving socioeconomic status and worse credit scores compared to neighborhoods with better HOLC grades.¹²⁰ Formerly redlined neighborhoods remain predominantly minority communities and continue to experience the lasting effects of discriminatory policies, including higher rates of poverty, lower home values, and limited access to educational, financial, healthcare, and infrastructure resources.¹²¹ Depressed property values in these areas can also limit homeowners' ability to build wealth, as lower home equity reduces opportunities to borrow for education, home improvement, or business investment—negatively impacting creditworthiness. This has lasting implications for minorities. For example, in New York City, three out of four neighborhoods redlined in the 1930s are still classified as low-to-moderate income, and two out of three remain predominantly minority communities – reflecting the lasting effects of discrimination in housing and racial and economic segregation.¹²²

For African American and Hispanic communities, the impacts of redlining have been especially severe. In addition, redlining has had measurable effects on Asian American communities. The effects on Asian Americans are often less direct or less consistently reported than for other minority groups, and are shaped by broader patterns of racial positioning and policy.¹²³ Historical accounts show Asian Americans faced early segregation and later selective integration influenced by "model minority" agendas, with Japanese Americans experiencing different impacts from urban renewal compared to other minority groups.¹²⁴ Selective

¹¹⁷ Digital Scholarship Lab, University of Richmond, "Introduction," *Mapping Inequality: Redlining in New Deal America*, accessed July 29, 2025, <https://dsl.richmond.edu/panorama/redlining/introduction>.

¹¹⁸ Ibid.

¹¹⁹ Gerken et al., *Addressing the Legacies of Historical Redlining*, 3; Daniel Aaronson, Daniel Hartley, and Bhashkar Mazumder, "The Effects of the 1930s HOLC 'Redlining' Maps," 27; Bruce Mitchell, and Juan Franco, 2025. "HOLC 'Redlining' Maps: The Persistent Structure of Segregation and Economic Inequality." *National Community Reinvestment Coalition*. https://ncrc.org/wp-content/uploads/dlm_uploads/2018/02/NCRC-Research-HOLC-10.pdf.

¹²⁰ Kraus et al., "Historic Redlining and Health Outcomes"; National Community Reinvestment Coalition, *HOLC and Public Health Effects*.

¹²¹ Leonard E. Egede et al., "Modern Day Consequences of Historic Redlining: Finding a Path Forward," *Journal of General Internal Medicine* 38, no. 6 (2023): 1535, <https://doi.org/10.1007/s11606-023-08051-4>.

¹²² New York City Department of Health, "A Brief History of Redlining," accessed July 29, 2025, <https://a816-doh.besp.nyc.gov/IndicatorPublic/data-stories/redlining>.

¹²³ Joseph Gibbons, "Signs and Portents: Determining the Long-Term Association of New Deal Era Redlining with Contemporary Racial/Ethnic Compositions," *Housing Studies* (2024): 2, <https://doi.org/10.1080/02673037.2024.2427669>.

¹²⁴ Charlotte Brooks, *Alien Neighbors, Foreign Friends* (Chicago: University of Chicago Press, 2009), <https://library.fes.de/libalt/journals/swetsfulltext/6859319.pdf>.



integration occurred when nonminorities framed Asian Americans as more industrious than other minority groups.¹²⁵ Still, local ordinances, housing covenants, and redlining forced Asian Americans into ethnic territories such as Chinatowns and Japantowns. Perhaps for this reason, selective integration did translate into overt inclusion; Asian Americans were simultaneously construed as "foreign" and unassimilable, which contributed to their exclusion from full societal participation and reinforced their segregation.¹²⁶ In Oakland, for example, Asian Americans were the only group targeted by 100% of racial housing covenants, demonstrating the extent of formal exclusion from many neighborhoods.¹²⁷

Native Americans were also impacted by redlining and other related discriminatory policies. Between 1952 and 1972, 100,000 Native Americans were relocated to urban areas as a result of the Bureau of Indian Affairs Voluntary Relocation Program, a federal program aimed at assimilation.¹²⁸ The program promised opportunities; however, Native Americans encountered poverty and marginalization. Redlining in cities and on reservations compounded these challenges, leading to cycles of poverty and housing instability.¹²⁹ Native Americans were often unable to obtain loans to build homes on reservations because reservation land is held in trust by the federal government and cannot be used as collateral. This made it nearly impossible for Native American families to access traditional mortgage products, effectively redlining them out of homeownership opportunities even within their own communities.¹³⁰ Native American veterans returning from military service were also unable to access GI Bill benefits and were among other minority groups who were denied access to home loans and property ownership.¹³¹

Redlining designated predominantly minority neighborhoods as high-risk for mortgage lending, thus excluding minority communities from access to affordable credit and investment. The effects of redlining continue through the suppression of homeownership and wealth accumulation, leading to a biased perception of high lending risk of minority mortgage applicants, and, ultimately, higher loan costs. Borrowers in C-coded areas typically pay 1.5–2 basis points higher interest rates and between 7–11 basis points more in fees compared to those in adjacent B areas, while D-coded borrowers pay about 3 basis points more in fees than those in C areas. Minorities, regardless of location, pay 3–5 basis points higher mortgage rates and 20–30 basis points more in fees than non-minorities.¹³²

¹²⁵ Claire Jean Kim, "The Racial Triangulation of Asian Americans," *Politics & Society* 27, no. 1 (1999): 107, <https://doi.org/10.1177/0032329299027001005>.

¹²⁶ Kim, *The Racial Triangulation of Asian Americans*, 119-120.

¹²⁷ Eli Moore, Nicole et al., *A History of Racially Exclusionary Housing in the San Francisco Bay Area* (Berkeley, CA: Haas Institute for a Fair and Inclusive Society, 2019), 15, https://belonging.berkeley.edu/sites/default/files/haasinstitute_rootsraceplace_oct2019_publish.pdf.

¹²⁸ Max Nesterak, "Uprooted: The 1950s Plan to Erase Indian Country," *APM Reports*, November 1, 2019, accessed July 29, 2025, <https://www.apmreports.org/episode/2019/11/01/uprooted-the-1950s-plan-to-erase-indian-country>.

¹²⁹ Nesterak, *Uprooted: The 1950s Plan to Erase Indian Country*.

¹³⁰ Jason Richardson and Bruce Mitchell, *Redlining the Reservation: The Brutal Cost of Financial Services Inaccessibility in Native Communities* (National Community Reinvestment Coalition, 2023), <https://ncrc.org/redlining-the-reservation-the-brutal-cost-of-financial-services-inaccessibility-in-native-communities/>.

¹³¹ Richardson and Mitchell, *Redlining the Reservation: The Brutal Cost of Financial Services Inaccessibility in Native Communities*.

¹³² Andrew Ellul, et al., "Redlining and U.S. Residential Mortgage Market Pricing," *Federal Reserve Bank of Richmond Economic Brief*, no. 24-21 (July 2024), https://www.richmondfed.org/publications/research/economic_brief/2024/eb_24-21.



The 2023 Mortgage Market Activity and Trends Report indicated that total loan costs, which include origination fees and discount points, increased from 2022 to 2023.¹³³ In 2023, the median total loan costs for home purchase loans were \$6,684, a 12.2 percent rise from \$5,954 in 2022.¹³⁴ For refinance loans, the median costs increased to \$7,329 in 2023, up from \$4,979 in 2022, marking a significant 47.2 percent increase.¹³⁵ Additionally, Hispanic and African American borrowers saw a faster rise in median total loan costs for home purchase loans in 2023 compared to 2022, 15 percent and 11.9 percent increases, respectively, compared to Asian borrowers' 8 percent increase and non-Hispanic nonminority borrowers' 10.5 percent increase.¹³⁶ According to a Yale School of Management study, women spend two percent more on home loan costs than men.¹³⁷ The steady increase in loan expenses disproportionately affects Hispanic and African American borrowers, as well as women. This growing financial disparity not only restricts pathways to economic stability but also undermines the ability of affected groups to leverage home equity for potential business ventures, thereby perpetuating deliberate and pervasive discriminatory barriers in wealth accumulation.

4.5.2 Predatory Lending and Foreclosures Among Minorities

Recent data and research consistently show that foreclosure rates in the U.S. are disproportionately higher among African American and Hispanic households compared to nonminority and Asian households. Minority neighborhoods, especially African American and Hispanic neighborhoods, were targeted by subprime and predatory lenders, who offered riskier, higher-cost mortgage products to minority borrowers—even when those borrowers qualified for loans with more favorable terms.¹³⁸ Many of these loans had hidden fees, unsustainable rate adjustments, or were marketed through deceptive practices, increasing the likelihood of default and foreclosure. When economic downturns occurred, families in these neighborhoods were more likely to rely on home equity loans to maintain financial stability, making them further susceptible to predatory lending and subsequent foreclosure. The cumulative effect is that foreclosures became geographically and racially concentrated, deepening existing wealth gaps and perpetuating cycles of economic disadvantage.

These disparities have persisted across economic cycles and are influenced by a combination of discrimination, biased lending practices, and market dynamics. Studies examining the Great Recession¹³⁹ estimated that, controlling for income, nearly 8 percent of African American and Hispanic borrowers have experienced foreclosure, compared to 4.5 percent of nonminority

¹³³ Consumer Financial Protection Bureau, *2023 Mortgage Market Activity and Trends* (Washington, DC: Consumer Financial Protection Bureau, 2024), https://files.consumerfinance.gov/f/documents/cfpb_2023-mortgage-market-activity-and-trends_2024-12.pdf.

¹³⁴ Consumer Financial Protection Bureau, *2023 Mortgage Market Activity and Trends*, 5.

¹³⁵ Consumer Financial Protection Bureau, *2023 Mortgage Market Activity and Trends*, 5.

¹³⁶ Consumer Financial Protection Bureau, *2023 Mortgage Market Activity and Trends*, 5.

¹³⁷ Paul Goldsmith-Pinkham and Kelly Shue, "The Gender Gap in Housing Returns," *Yale School of Management*, accessed July 29, 2025, https://paulgp.com/papers/Gender_Gap_in_Housing_Returns.pdf.

¹³⁸ Rugh, Jacob S., and Douglas S. Massey. 2010. "Racial Segregation and the American Foreclosure Crisis." *American Sociological Review* 75 (5): 629–51. <https://doi.org/10.1177/0003122410380868>.

¹³⁹ According to the U.S. National Bureau of Economic Research, the Great Recession lasted 18 months which began in December 2007 and ended in June 2009. National Bureau of Economic Research, "Business Cycle Dating Committee Announcement September 20, 2010," accessed July 29, 2025, <https://www.nber.org/news/business-cycle-dating-committee-announcement-september-20-2010>.

borrowers.¹⁴⁰ African American and Hispanic homeowners are overrepresented among those experiencing foreclosure relative to their share of mortgage originations.¹⁴¹ This means that, even accounting for their lower overall homeownership rates, these groups are more likely to lose their homes to foreclosure.¹⁴²

Asians have a lower foreclosure rate (1.6 percent) than other minority groups.¹⁴³ Research focusing on Asian homeowners finds that, although this group experienced a significant decline in homeownership and income during the Great Recession, their foreclosure and default rates were not higher than those of other minority groups. However, Asian homeowners often take on greater housing burdens and pay more than nonminorities for similar homes, which can increase financial risks in downturns.¹⁴⁴

4.5.3 Racial Wealth Gap

The higher rates of foreclosure among African American and Hispanic homeowners contribute directly to the racial wealth gap. Distressed sales (foreclosures and short sales) are more common and more steeply discounted in minority communities, leading to lower returns on homeownership and diminished generational wealth.¹⁴⁵ Studies that tracked families over time show that parental wealth is a strong predictor of their children's ability to buy homes and build equity.¹⁴⁶ When parents lose wealth through foreclosure, their children are less able to afford down payments, resulting in lower home equity and diminished wealth for the next generation. For African American households, this effect will be particularly pronounced by 2050, when the home equity of African American families is projected to be 22 percent lower than it would have been without the foreclosure-driven losses of the Great Recession.¹⁴⁷ This is in drastic contrast to the projected 5 percent reduction for nonminority families with similar incomes and education.

Zoning Restrictions

In addition to distressed sales, zoning restrictions and credit scoring algorithms also contribute to the racial wealth gap. Zoning restrictions in the U.S. have been used as tools to enforce and perpetuate racial and economic segregation, as evidenced by municipalities adopting land use

¹⁴⁰ James H. Carr, et al., *The Foreclosure Crisis and Its Impact on Communities of Color: Research and Solutions* (National Community Reinvestment Coalition, 2011), 5, https://ncrc.org/wp-content/uploads/2011/10/ncrc_foreclosurewhitepaper_2011.pdf.

¹⁴¹ Carr, Anacker, and Mulcahy, *The Foreclosure Crisis and Its Impact on Communities of Color: Research and Solutions*, 5; United States Department of the Treasury, *[The Foreclosure Crisis and Its Impact on Communities of Color: Research and Solutions]* (U.S. Department of the Treasury, 2022), [ncrc_foreclosurewhitepaper_2011.pdf](https://ncrc.org/wp-content/uploads/2011/10/ncrc_foreclosurewhitepaper_2011.pdf).

¹⁴² Carr et al., *"Foreclosure Crisis and Its Impact on Communities of Color"*.

¹⁴³ Carr et al., *"Foreclosure Crisis and Its Impact on Communities of Color"*.

¹⁴⁴ Paul M. Ong, Diem Linda Tran, and R. Varisa Patraporn, *Asian American Homeownership and Foreclosure in East San Gabriel Valley: An Analysis of a Los Angeles County Community* (University of California, Los Angeles, Asian American Studies Center, May 2013), 2, https://www.aasc.ucla.edu/besol/UCLA_BESOL_ESGV.pdf.

¹⁴⁵ Amir Kermani and Francis Wong, "Racial Disparities in Housing Returns," *National Bureau of Economic Research*, Working Paper No. 29306 (2024), <https://www.nber.org/papers/w29306>.

¹⁴⁶ Sarah Burd-Sharps and Rebecca Rasch, "Impact of the U.S. Housing Crisis on the Racial Wealth Gap Across Generations," *Social Science Research Council* (2015), https://www.aclu.org/wp-content/uploads/publications/discrimlend_final.pdf.

¹⁴⁷ Burd-Sharps and Rasch, "Impact of the U.S. Housing Crisis", 23.

policies.¹⁴⁸ Early examples include Baltimore's 1911 ordinance,¹⁴⁹ which directly prohibited African American residents from moving into nonminority neighborhoods.¹⁵⁰ Subsequent ordinances in Louisville and St. Louis also used zoning policies to limit African American real property ownership.¹⁵¹

Zoning restrictions have evolved from overtly racist ordinances to more subtle, but equally effective, mechanisms of exclusion. For example, minimum lot size regulations were rules that required each home to be built on a certain minimum amount of land. This requirement priced out many minority families, who were less able to afford expensive, single-family homes on large parcels of land.¹⁵² Research shows that these regulations were not just about income or class exclusion. Instead, they were often a direct reaction to changing racial demographics, particularly the arrival of African American families in previously nonminority neighborhoods.¹⁵³ Between 1940-1970, for every 10 percent increase in the African American population in a city, there was a corresponding 20 percent increase in restrictive minimum lot sizes, resulting in hundreds of thousands of housing units being built in less densely populated markets (i.e., the suburbs).¹⁵⁴

Through single-family zoning, minimum lot sizes, and other land use controls, local governments have maintained segregation and limited opportunities to improve the socioeconomic status of minority and low-income families. Formerly redlined and segregated neighborhoods continue to face disinvestment and limited opportunities, while predominantly nonminority neighborhoods maintain high property values and exclusive access to resources. The legacy of these policies remains a central factor in ongoing discussions regarding housing affordability, segregation, and racial equity in the U.S.¹⁵⁵

¹⁴⁸ United Way Bay Area, "The History and Future of Single-Family Zoning," *United Way Bay Area*, 2021, accessed July 29, 2025, <https://uwba.org/blog/the-history-and-future-of-single-family-zoning/>; Unvarnished, "Discriminatory Zoning," *Unvarnished History*, 2022, accessed July 29, 2025, <https://www.unvarnishedhistory.org/national-context/discriminatory-zoning/>; Jessica Trounstine, *Segregation by Design: Local Politics and Inequality in American Cities* (Cambridge: Cambridge University Press, 2018).

¹⁴⁹ Unless otherwise indicated, references to Baltimore indicate Baltimore City.

¹⁵⁰ Unvarnished, Discriminatory Zoning.

¹⁵¹ Unvarnished, Discriminatory Zoning.

¹⁵² George Fatheree, "A Brief History of Racial Zoning, Neighborhood Associations, and Municipal Zoning," *Urban Land Institute*, 2024, accessed July 29, 2025, <https://urbanland.uli.org/a-brief-history-of-racial-zoning-neighborhood-associations-and-municipal-zoning>.

¹⁵³ Tianfang Cui, "The Connection Between Minimum Lot Sizes and Segregation," *Penn Institute for Urban Research*, 2023, accessed July 29, 2025, <https://pennur.upenn.edu/publications/the-connection-between-minimum-lot-sizes-and-segregation>; Fatheree, "A Brief History of Racial Zoning."

¹⁵⁴ Tianfang Cui, "Did Race Fence Off the American City? The Great Migration and the Evolution of Exclusionary Zoning," 2024, accessed July 29, 2025, https://www.tom-cui.com/assets/pdfs/LotsEZ_Latest.pdf.

¹⁵⁵ Terry Gross, "A 'Forgotten History' of How the U.S. Government Segregated America," *NPR*, May 3, 2017, accessed July 29, 2025, <https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>; Housing Affordability Institute, "History of Exclusion in America's Housing Policies," accessed July 29, 2025, <https://www.housingaffordabilityinstitute.org/history-of-exclusion-in-americas-housing-policies/>; Habitat for Humanity, "Historic Housing Discrimination in the U.S.," accessed July 29, 2025, <https://www.habitat.org/stories/historic-housing-discrimination-us>; Trounstine, *Segregation by Design: Local Politics and Inequality in American Cities*.

Credit Algorithms

One area where the long-term effects of these policies continue to manifest is in the financial systems that determine access to credit and capital. Credit scoring algorithms are central to financial decision-making in the U.S., influencing access to mortgages, auto loans, credit cards, and even employment and insurance. While these systems are designed to be objective and are legally prohibited from using race, ethnicity, or gender as explicit factors, substantial evidence shows that they can produce discriminatory outcomes for minority and low-income groups.¹⁵⁶ Empirical evidence demonstrates that credit metrics embed historical biases, making it harder for minorities to qualify for business loans.¹⁵⁷ Because credit histories reflect decades of discrimination in housing, employment, and financial access, credit scoring systems perpetuate these discriminatory effects.¹⁵⁸

Even when algorithms do not explicitly consider race or ethnicity, they can systematize and amplify existing inequalities. Minority and low-income borrowers are more likely to have limited credit histories, making it harder for algorithms to accurately predict their creditworthiness. As a result, credit scores for these groups are five to ten percent less accurate in predicting default risk compared to higher-income or non-minority borrowers.¹⁵⁹ Small negative events, such as a single missed payment, can disproportionately lower scores for those with sparse credit records, which are more common among minorities.¹⁶⁰ African Americans and Hispanics are significantly more likely to have lower credit scores than nonminorities, leading to higher interest rates, more frequent loan denials, and greater exposure to predatory lending.¹⁶¹

¹⁵⁶ Edmund L. Andrews, "How Flawed Data Aggravates Inequality in Credit Scores," *Stanford Graduate School of Business*, 2021, accessed July 29, 2025, <https://www.gsb.stanford.edu/insights/how-flawed-data-aggravates-inequality-credit-scores>.

¹⁵⁷ Neil Bhutta, Aurel Hizmo, and Daniel Ringo, *How Much Does Racial Bias Affect Mortgage Lending? Evidence from Human and Algorithmic Credit Decisions*, *Finance and Economics Discussion Series* no. 2022-067 (Washington, DC: Federal Reserve Board, 2022), accessed July 29, 2025, <https://www.federalreserve.gov/econres/feds/files/2022067pap.pdf>; National Fair Housing Alliance, "2021 Fair Housing Trends Report," 2021, accessed July 29, 2025, <https://nationalfairhousing.org/resource/2021-fair-housing-trends-report/>; Andrew Hanson, Zackary Hawley, Hal Martin, and Bo Liu, "Discrimination in Mortgage Lending: Evidence from a Correspondence Experiment," *Journal of Urban Economics* 92 (March 2016): 48–65, <https://www.k-state.edu/economics/about/seminars/papers/Hawley%20JMP.pdf>

¹⁵⁸ Andrews, "How Flawed Data Aggravates Inequality in Credit Scores."

¹⁵⁹ Andrews, "How Flawed Data Aggravates Inequality in Credit Scores."; Will Heaven, "Bias Isn't the Only Problem with Credit Scores—and No, AI Can't Help," *MIT Technology Review*, June 17, 2021, accessed July 29, 2025, <https://www.technologyreview.com/2021/06/17/1026519/racial-bias-noisy-data-credit-scores-mortgage-loans-fairness-machine-learning/>.

¹⁶⁰ Andrews, "How Flawed Data Aggravates Inequality in Credit Scores"; Paul Kiel and Annie Waldman, "The Color of Debt: How Collection Suits Squeeze Black Neighborhoods," *ProPublica*, October 8, 2015, accessed July 29, 2025, <https://www.propublica.org/article/debt-collection-lawsuits-squeeze-black-neighborhoods>.

¹⁶¹ Debt Collective, *Can't Pay, Won't Pay: The Case for Economic Disobedience and Debt Abolition* (Chicago: Haymarket Books, 2020); Danielle Keats Citron and Frank Pasquale, "The Scored Society: Due Process for Automated Predictions," *Washington Law Review* 89, no. 1 (2014): Symposium, accessed July 29, 2025, <https://digitalcommons.law.uw.edu/cgi/viewcontent.cgi?article=4796&context=wlr>.

4.6 COVID-19 and Emergency Credit

The COVID-19 pandemic further illuminated and exacerbated existing credit disparities. Minority-owned businesses in the U.S. were disproportionately and severely impacted by the COVID-19 pandemic, through experiencing higher rates of closure, sharper financial declines, and greater challenges in accessing relief compared to nonminority-owned businesses. Between February and April 2020, the number of active African American-owned businesses dropped by 41 percent, Hispanic-owned businesses by 32 percent, and Asian-owned businesses by 26 percent, compared to a 17 percent decline for nonminority-owned businesses.¹⁶² Minority-owned businesses also experienced sharper drops in cash balances. For example, African American-owned firms saw declines up to nine times as steep as nonminority firms in some cases.¹⁶³ Earnings losses were greater for minority business owners, with African American- (28 percent), Hispanic- (19 percent), and Asian-owned (21 percent) businesses suffering higher average reductions in business income, further widening pre-existing racial disparities.¹⁶⁴

While some recovery occurred in the months following initial lockdowns, minority-owned businesses continued to lag behind nonminority-owned businesses in reopening and returning to pre-pandemic activity levels.¹⁶⁵ Minority-owned businesses were less likely to receive PPP loans and other emergency funding.¹⁶⁶ A history of racial discrimination by banks appeared to have discouraged many African American-owned businesses from applying for PPP loans at banks.¹⁶⁷ African American-owned firms were 9.9 percentage points less likely than nonminority-owned firms to apply to banks and 7.8 percentage points more likely to apply to FinTech lenders.¹⁶⁸ The preference toward nonbank lenders was especially pronounced in counties with higher levels of racial bias.¹⁶⁹ Even when African American-owned businesses applied, they faced similar approval disparities at both banks (7.4 percentage points) and FinTechs (8.4 percentage points).¹⁷⁰ Audit studies also found that African American-, Hispanic-, and nonminority women-owned businesses were discouraged from applying, encountered longer wait times, and received less information when inquiring about PPP loans.¹⁷¹

¹⁶² Robert W. Fairlie, "COVID-19, Small Business Owners, and Racial Inequality," *National Bureau of Economic Research Reporter*, 2021, accessed July 29, 2025, <https://www.nber.org/reporter/2020number4/covid-19-small-business-owners-and-racial-inequality>; The Neighborhood Entrepreneur Law Project, "Minority-Owned Small Businesses Face Increased Inequities during COVID-19," *City Bar Justice Center*, 2020, www.citybarjusticecenter.org/news/minority-owned-small-businesses-face-increased-inequities-during-covid-19/.

¹⁶³ Lucas Misera, *An Uphill Battle: COVID-19's Outsized Toll on Minority-Owned Firms*, *Community Development Reports* (2020), 2, <https://doi.org/10.26509/frbc-cd-20201008>.

¹⁶⁴ Robert W. Fairlie, *The Impacts of COVID-19 on Racial Disparities in Small Business Earnings* (Washington, DC: Small Business Administration, Office of Advocacy, 2022), accessed July 29, 2025, <https://advocacy.sba.gov/2022/08/16/the-impacts-of-covid-19-on-racial-disparities-in-small-business-earnings/>.

¹⁶⁵ Fairlie, "COVID-19, Small Business Owners, and Racial Inequality."

¹⁶⁶ Kickul et al., "All for One?," 330.

¹⁶⁷ Sergey Chernenko, Nathan Kaplan, Asani Sarkar, and David Scharfstein, *Applications or Approvals: What Drives Racial Disparities in the Paycheck Protection Program?* (Econstor, 2023), 3, <https://doi.org/10.3386/w31172>.

¹⁶⁸ Chernenko et al., "Applications or Approvals".

¹⁶⁹ Chernenko et al., "Applications or Approvals", 4.

¹⁷⁰ Chernenko et al., "Applications or Approvals", 4.

¹⁷¹ Sergey Chernenko and David Scharfstein, "Racial Disparities in the Paycheck Protection Program," *Journal of Financial Economics* 160 (2024): 103911, 3, https://www.hbs.edu/ris/Publication%20Files/Racial%20Disparities%20in%20the%20Paycheck%20Protection%20Program_15b7feb3-c3e2-4e88-bbd5-75ae977f9e96.pdf.



Targeted relief efforts, including grants, loans, and community-relief funds, were launched to support minority-owned businesses, but gaps in outreach and accessibility limited their effectiveness.¹⁷² PPP lending patterns mirrored pre-pandemic capital flows, with majority African American and Hispanic neighborhoods receiving disproportionately fewer loans and loan dollars in the first two phases of the PPP.¹⁷³ These disparities were most pronounced in economically disadvantaged and racially segregated areas.¹⁷⁴ African American-owned businesses that did receive PPP loans were awarded amounts approximately 50 percent lower than those received by nonminority-owned businesses with similar financial profiles.¹⁷⁵ This gap narrowed as FinTechs and other non-traditional lenders became more active in later phases of the program, and was smaller in areas with greater banking competition.¹⁷⁶

During COVID-19, minority-owned businesses consistently reported being “extremely” or “very concerned” about their financial viability, and more likely to have conducted layoffs, furloughs, or shut down operations.¹⁷⁷ Corroborating data from the Current Population Survey found that African American-owned firms were significantly more likely to close during the pandemic due to the lack of access to capital.¹⁷⁸ Han et al. (2021) and the Kauffman Foundation (2020) confirm that historically ingrained biases in program design and implementation excluded the very businesses most in need of financial assistance. Discrimination in the PPP included individual lender bias and reflected broader, historically ingrained inequalities in banking access and program design.¹⁷⁹ While policy changes and increased FinTech participation helped mitigate some disparities, significant gaps remained for minority-owned firms. This underscores the vulnerability of underfunded minority-owned firms and the critical need for unbiased emergency response lending options.

4.7 Observations Within Maryland

A closer examination of data specific to Maryland, although less extensively documented in the available literature, suggests that the State is not immune to the national trends identified above. Among borrowers with credit scores of 800 and above, the gender gap in total bank card limits increased from \$2,600 in 2006 to over \$4,000 by 2017, with men having 10 percent higher limits than women nationwide.¹⁸⁰ The study found that these differences were not fully explained by income, credit score, or other demographic variables, indicating that women

¹⁷² Andre Dua, et al., “COVID-19 Relief for Small and Minority-Owned Businesses and Arts Organizations,” *McKinsey & Company*, 2020, accessed July 29, 2025, <https://www.mckinsey.com/~media/mckinsey/industries/public%20and%20social%20sector/our%20insights/covid%2019s%20effect%20on%20minority%20owned%20small%20businesses%20in%20the%20united%20states/covid-19s-effect-on-minority-owned-small-businesses-in-the-us-final.pdf>.

¹⁷³ T. William Lester and Matthew D. Wilson, “The Racial and Spatial Impacts of the Paycheck Protection Program,” *Economic Development Quarterly* 37, no. 3 (2023): 243–58, <https://research.upjohn.org/cgi/viewcontent.cgi?article=1121&context=externalpapers>.

¹⁷⁴ Lester and Wilson, “Racial and Spatial Impacts”, 251.

¹⁷⁵ Rachel Atkins, Lisa Cook, and Robert Seamans, “Discrimination in Lending? Evidence from the Paycheck Protection Program,” *Small Business Economics* 58, no. 2 (2022): 843, <https://pmc.ncbi.nlm.nih.gov/articles/PMC8255164/>.

¹⁷⁶ Atkins, Cook, and Seamans, “Discrimination in Lending?”.

¹⁷⁷ The Neighborhood Entrepreneur Law Project, “Minority-Owned Small Businesses”.

¹⁷⁸ Fairlie, “COVID-19, Small Business Owners, and Racial Inequality.”

¹⁷⁹ Lester and Wilson, “Racial and Spatial Impacts,” 244; Atkins, Cook, and Seamans, “Discrimination in Lending?”, 843.

¹⁸⁰ Blascak and Tranfaglia, *Decomposing Gender Differences in Bankcard Credit Limits*.



received less favorable credit outcomes even when equally qualified.¹⁸¹ An individual's ability to obtain credit is influenced not only by their gender but also by their race. Within the U.S in 2022, African American and Hispanic families owned only on average about 15 and 20 cents, respectively, for every \$1 held by nonminorities.¹⁸² Local lending and home valuation practices in Maryland appear to mirror the broader biases observed across the U.S.

The financing landscape for minority- and women-owned businesses in Maryland highlights deliberate and pervasive discrimination that hinders their growth and prosperity. Studies from the University of Maryland ("UMD") National Center for Smart Growth and Enterprise Community Partners, Rugh et al. (2015), Jang-Trettien (2021), show that discriminatory lending practices and higher loan denial rates disproportionately affect minority- and women-owned firms in Maryland.¹⁸³ In addition, data from the 2023 American Community Survey 1-year Public Use Microdata Sample and 2023 Home Mortgage Disclosure Act ("HMDA") indicate higher loan costs and loan denial rates for minorities and women.¹⁸⁴ These findings mirror broader national trends. According to the 2024 Fair Housing Trends Report, 214 fair housing complaints were filed in 2023 in Maryland. Of those complaints, 44 percent were based on race, color, and sex.¹⁸⁵ The impact of race, ethnicity, and gender on loan approval processes underscores the urgency of addressing credit market discrimination to enable economic advancement of minority- and women-owned firms in Maryland.

4.7.1 Homeownership and Discriminatory Housing Practices

Homeownership and personal wealth play crucial roles in business ownership by providing a stable financial foundation and access to necessary capital to start and grow businesses. When individuals own homes, they often have collateral that can be used to secure loans, making it easier to obtain financing for business ventures. Personal wealth can also minimize the risk of financial instability, allowing business owners to invest more confidently in their businesses. Conversely, those without significant assets may struggle to access credit, face higher interest rates, and unfavorable loan terms. This disparity underscores the importance of addressing racial and gender discrimination.

Early Demographics of the 19th Century

In the 19th century, Prince George's County had a significant African American population, with nearly 60 percent of residents being African American in 1860, most of whom were enslaved. After emancipation in 1864, the African American population declined as many migrated to urban areas such as Baltimore, and the county became majority white during the late 19th and early 20th centuries.¹⁸⁶

¹⁸¹ Blascak and Tranfaglia, *Decomposing Gender Differences in Bankcard Credit Limits*.

¹⁸² Aditya, Chang, and Krimmel, *Greater Wealth, Greater Uncertainty*.

¹⁸³ Maryland Department of Housing and Community Development, Examining Racial Disparities in Maryland's Housing Market; Rugh, Jacob S., Len Albright, and Douglas S. Massey. "Race, Space, and Cumulative Disadvantage: A Case Study of the Subprime Mortgage Collapse." *Social Problems* 62, no. 2 (2015): 186–218. <https://doi.org/10.1093/socpro/spv002>; Jang-Trettien, "House of Cards."

¹⁸⁴ L. Yun., et al. (2025) p. 17; Maryland specific data also found on p. 33-36.

¹⁸⁵ National Fair Housing Alliance, *2024 Fair Housing Trends Report [interactive map]*, 2024, accessed July 29, 2025, <https://nationalfairhousing.org/resource/2024-fair-housing-trends-report/>

¹⁸⁶ Maryland-National Capital Park and Planning Commission, "Chapter 6: The African-American Experience," in *Postbellum Archeological Resources in Prince George's County, Maryland: A Historic Context and Research Guide*



Late 19th to Mid-20th Century: Segregation and Racial Covenants

From the late 19th through the mid-20th century, racially restrictive covenants were common in Prince George's County. These legal agreements, embedded in property deeds, explicitly barred African American residents and other minorities from buying, renting, or occupying homes in many neighborhoods. For example, a 1929 deed for a Beltsville Heights home included a clause stating lots "shall never be rented, leased, or sold, transferred or conveyed to nor shall the same be occupied exclusively by any negro or colored person or person of negro blood".¹⁸⁷ Another 1940s deed in Rodgers Forge, located within Baltimore County, stated, "No person of any race other than the White race shall use or occupy any building on said lot, except this covenant shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant."¹⁸⁸ Such covenants were widespread in suburban areas near the Washington, D.C. border, such as Takoma Park, Chevy Chase, Northwood, and North Woodside, reinforcing segregation as white flight increased and new developments promoted themselves as "protected" communities.¹⁸⁹

Many of these suburbs were known as "sundown towns," where the exclusion of African American residents was maintained through legal measures, social customs, or violence. African Americans living in or traveling through sundown towns were often forced to leave before nightfall, as staying after dark could result in harassment, intimidation, or death. In 1909, the establishment of Belmont, a proposed African American suburb near Chevy Chase, was delayed by the founders of Chevy Chase through an expensive and lengthy lawsuit. In 1912, predominantly white voters in Brentwood chose not to join with North Brentwood, which had a largely African American population. The Ku Klux Klan was active in Brentwood until the 1960s, participating in acts such as cross burnings and verbal harassment towards the residents of North Brentwood.¹⁹⁰

(2010), 95–110, accessed July 29, 2025, <https://www.mnccppcapps.org/planning/publications/pdfs/217/Chapter%2006%20The%20African-American%20Experience.pdf>.

¹⁸⁷ Justin Mohammadi, *Mapping Racially Restrictive Housing Covenants in Prince George's County* (Historic Preservation Program, University of Maryland School of Architecture, Planning and Preservation, 2021), 12, <https://www.pgplanning.org/wp-content/uploads/2023/10/Racially-Restrictive-Covenants.pdf>.

¹⁸⁸ Libby Solomon, "Rodgers Forge scrubs racist covenants from land records, becoming first Maryland neighborhood to do so," *The Baltimore Sun*, May 31, 2019, accessed July 29, 2025, <https://www.baltimoresun.com/2019/05/31/rodgers-forge-scrubs-racist-covenants-from-land-records-becoming-first-maryland-neighborhood-to-do-so/>.

¹⁸⁹ Solomon, "Rodgers Forge scrubs racist covenants", 15.

¹⁹⁰ Maryland Department of Housing and Community Development, *Separate and Unequal Neighborhoods: A Baseline Report for the Maryland Department of Housing and Community Development Division of Just Communities* (2024), prepared by DHCD, Division of Just Communities, accessed July 29, 2025, <https://dhcd.maryland.gov/Just-Communities/Documents/Baseline-Report.pdf>.



Mid-20th Century: Redlining and Exclusionary Practices

Minority residents of Maryland also experienced discrimination in other counties. Montgomery County's history of discriminatory housing includes the practice of redlining and racial covenants that excluded African Americans from new suburban developments during the mid-20th century. Montgomery County's rapid suburbanization mirrored national trends, with African American families being systematically steered away from desirable neighborhoods.¹⁹¹ In the 1960s, local activism led to the creation of the Montgomery County Human Relations Commission and, ultimately, the Moderately Priced Dwelling Unit program in 1974—the nation's first inclusionary zoning law.¹⁹² This program required new developments of a certain size to include a percentage of affordable units, aimed to counteract exclusionary practices. Despite the progress of the program, it faced significant opposition from developers and some local officials, reflecting ongoing tensions over affordable housing and integration.¹⁹³

Post-World War II: Demographic Transformation

For much of the 20th century, Prince George's County was a predominantly white, rural community, despite its proximity to large African American populations in Washington, D.C., and Baltimore. Segregation and Jim Crow laws shaped social and economic life, with African Americans facing significant barriers in housing, education, and employment.¹⁹⁴ The demographic transformation began during the post-World War II era. As suburban development expanded, white flight from Washington, D.C. accelerated in the 1960s and 1970s, following the Civil Rights Movement and urban unrest. At the same time, African American families, including many government employees and professionals, started moving to the county for improved schools, housing, and overall quality of life.¹⁹⁵

Late 20th Century to Present: Growth and Return to Majority-Minority

The influx of African Americans into the county continued through the 1980s and 1990s, and by the early 1990s, Prince George's County had become majority African American once again, comprising over 50 percent of the population. This shift made it the largest and most wealthy African American-majority county in the United States for several decades.¹⁹⁶ While African Americans remain the largest group within the county, Prince George's County has continued to see rapid growth in its Hispanic population, especially in northern communities. As of the 2020 U.S. Census, the African American population was 62 percent, white non-Hispanic 11 percent, and Hispanic and Latino over 21 percent.¹⁹⁷ The county's status as a majority-minority

¹⁹¹ Bianca Serbin, *Not a Question of "Whether or Not," But "Where" and "How": Crises of Affordable Housing in Montgomery County, Maryland, 1968–1996* (Honors thesis, University of Pennsylvania, 2022), 1–121, accessed July 29, 2025, <https://repository.upenn.edu/server/api/core/bitstreams/1c05c040-fb59-447f-8d4c-c59c854b4085/content>.

¹⁹² The Urban Institute, *Expanding Housing Opportunities through Inclusionary Zoning: Lessons from Two Counties*, *SSRN Electronic Journal*, 2012, 5, <https://doi.org/10.2139/ssrn.2217644>.

¹⁹³ The Urban Institute, "Expanding Housing Opportunities", 9.

¹⁹⁴ Prince George's County Civil Rights Trail, "History," *Prince George's County Civil Rights Trail*, accessed July 29, 2025, <https://www.pgccivilrights.org/history/>.

¹⁹⁵ Prince George's County Civil Rights Trail, "History."

¹⁹⁶ Prince George's County Civil Rights Trail, "History."

¹⁹⁷ U.S. Census Bureau. *Population Estimates Program (PEP): Population and Housing Unit Estimates as of July 1, 2024 (V2024)*. Accessed July 29, 2025. <https://www.census.gov/quickfacts/fact/table/princegeorgescountymaryland#>.



jurisdiction is now defined not only by its African American population but also by its increasing Hispanic and immigrant communities, contributing to a diverse demographic landscape.

4.7.2 Impact of Socioeconomic Status of Minorities

Exclusionary zoning, redlining, and restrictive covenants demonstrate how segregation and discrimination perpetuate socioeconomic disadvantage for minorities. Economic downturns during the Great Recession further created disparities within the credit market for minorities. A case study conducted by Rugh et al. (2015) examined the subprime lending collapse within Baltimore, Maryland.¹⁹⁸ This study highlighted the significant role of residential segregation and discrimination in shaping patterns of subprime lending and financial loss among African American borrowers. Additional research has shown that lenders have historically targeted African American communities in Maryland for subprime loans, even when borrowers qualified for prime mortgages. For example, Wells Fargo employees referred to Prince George's County as the "subprime capital" of Maryland and incentivized recruiting African American borrowers there into higher-cost loans.¹⁹⁹

Race operates as a cumulative disadvantage, directly and indirectly affecting socioeconomic status at both individual and neighborhood levels. In 2009, Prince George's County accounted for 31 percent of Maryland's foreclosure filings.²⁰⁰ In Maryland, during 2023 Q4, Majority-Black, Indigenous, (and) People of Color ("BIPOC") neighborhoods had almost double the rate of borrowers with severely delinquent debt (19.8 percent) compared to majority non-Hispanic White neighborhoods (10.1 percent).²⁰¹ Conversely, during this same time period, majority non-Hispanic White neighborhoods accounted for 43 percent of borrowers with mortgage debt, whereas, majority-BIPOC neighborhoods accounted for 33.6 percent.²⁰² The data illustrates a dual disparity of higher rates of financial distress in majority-BIPOC neighborhoods and lower participation in mortgage borrowing.

Even after controlling for credit scores, income, occupancy status, and loan-to-value ratios, race and neighborhood segregation remain critical factors explaining disparities African Americans face throughout the lending and foreclosure process. A study analyzing 2,526 loans made between 2000-2008 found that African American borrowers in Baltimore paid an estimated 5 to 11 percent more in monthly payments. In this same study, between June 2010 – December 2012, 132 individuals' homes were foreclosed upon, resulting in over \$2 million lost in home equity. During this same time period, 214 individuals were in the midst of foreclosure proceedings, with a projected loss of \$3.7 million in home equity. The actual and projected

Note: The U.S. Census defines "White" as a person with origins in any of the original peoples of Europe, the Middle East, or North Africa. "Black or African American" refers to a person with origins in any of the Black racial groups of Africa. The Census treats race as separate from Hispanic origin.

¹⁹⁸ Rugh, Albright, and Massey, "Race, Space, and Cumulative Disadvantage".

¹⁹⁹ Justin P. Steil, et al., "The Social Structure of Mortgage Discrimination," *Housing Studies* 33, no. 5 (2018): 759–76, <https://doi.org/10.1080/02673037.2017.1390076>, 69; Lisa Rice and Deidre Swesnik, "Discriminatory Effects of Credit Scoring on Communities of Color," *National Fair Housing Alliance*, 2012, <https://nationalfairhousing.org/wp-content/uploads/2021/12/NFHA-credit-scoring-paper-for-Suffolk-NCLC-symposium-submitted-to-Suffolk-Law.pdf>.

²⁰⁰ Center for Responsible Lending, "A 'Foreclosure Capital' in the Shadow of the Nation's Capital," 2010, accessed July 29, 2025, <https://www.responsiblelending.org/research-publication/foreclosure-capital-shadow-nations-capital>.

²⁰¹ Federal Reserve Bank of New York, *Consumer Credit Panel/Equifax Data and Federal Financial Institutions Examination Council Census Flat File*, accessed via the Consumer Credit Explorer, June 10, 2025.

²⁰² Federal Reserve Bank of New York, *Consumer Credit Panel/Equifax Data*.

foreclosures were concentrated in predominantly African American neighborhoods.²⁰³ In Prince George's County, homes located in neighborhoods with the highest home values saw a reduction of 50 percent of equity, which effectively erased generational wealth for African American families.²⁰⁴

Neighborhoods with high percentages of minority residents, such as Baltimore, Prince George's County, and parts of Southern and Western Maryland, exhibit lower-than-average home values.²⁰⁵ Home values are generally lower in rural areas of Southern Maryland, the Eastern Shore, and Western Maryland due to fewer economic connections to major metropolitan areas. However, areas such as Baltimore and Prince George's County are considered to be "80% Majority-BIPOC Census Tracts" whereby more than 80 percent of the population reported their race as minority.²⁰⁶ In 2021, 80 percent of Majority-BIPOC Census Tracts had a mean home appraised value of \$272,587, whereas the majority of nonminority tracts had a mean home appraised value of \$470,782.²⁰⁷ A 2018 Brookings Institution study found that "[t]he devaluation of majority-Black neighborhoods is penalizing homeowners in Black neighborhoods by an average of \$48,000 per home, amounting to \$156 billion in cumulative losses."²⁰⁸

In addition to lower property values, majority minority neighborhoods receive less investment in infrastructure, commercial and residential real estate, and health. According to the Maryland Department of Housing and Community Development's 2024 Separate and Unequal Neighborhoods report, within Baltimore, neighborhoods with fewer than 50 percent African American residents received annual investments of \$26,533 per household, compared to \$8,160 per household for predominantly African American neighborhoods.²⁰⁹ Infrastructure investment gaps extend beyond healthcare facilities to include transportation, housing, utilities, and internet access.

These social determinants are closely tied to health outcomes. For instance, lack of reliable transportation or broadband internet can limit access to telehealth, health information, and timely care, further perpetuating disadvantages. In Baltimore's Sandtown-Winchester neighborhood, the life expectancy is 70 years, which is substantially less than the state average of 78.2 years, and in stark contrast to the life expectancy of 83.9 years within Baltimore's most wealthy nonminority neighborhood of Greater Roland Park/Poplar Hill.²¹⁰ This drastic disparity in life expectancy reflects broader pervasive barriers to economic growth and opportunity for

²⁰³ Rugh, Albright, and Massey, "Race, Space, and Cumulative Disadvantage".

²⁰⁴ Michael Fletcher, "A Shattered Foundation: African Americans Who Bought Homes in Prince George's Have Watched Their Wealth Vanish," *The Washington Post*, January 24, 2015, accessed July 29, 2025, <https://www.washingtonpost.com/sf/investigative/2015/01/24/the-american-dream-shatters-in-prince-georges-county/>.

²⁰⁵ Maggie Haslam, "UMD Report Reveals Racial Disparities in Owning, Financing a Home in Maryland," *Maryland Today*, 2023, accessed July 29, 2025, <https://today.umd.edu/umd-report-reveals-racial-disparities-in-owning-financing-a-home-in-maryland>.

²⁰⁶ Maryland Department of Housing and Community Development, *Examining Racial Disparities in Maryland's Housing Market*, prepared by University of Maryland National Center for Smart Growth, Enterprise Community Partners, and Clower & Associates, December 2022, accessed July 29, 2025, <https://dhcd.maryland.gov/Documents/ExaminingRacialDisparitiesMarylandsHousingMarket.pdf>.

²⁰⁷ Maryland Department of Housing and Community Development, *Examining Racial Disparities*, 15.

²⁰⁸ Andre Perry, Jonathan Rothwell, and David Harshbarger, "The Devaluation of Assets in Black Neighborhoods: The Case of Residential Property," *Brookings Institution*, 2018, accessed July 29, 2025, https://www.brookings.edu/wp-content/uploads/2018/11/2018.11_Brookings-Metro_Devaluation-Assets-Black-Neighborhoods_final.pdf.

²⁰⁹ Maryland Department of Housing and Community Development, *Separate and Unequal Neighborhoods*, 7.

²¹⁰ Maryland Department of Housing and Community Development, *Separate and Unequal Neighborhoods*, 7.

minority groups. The lack of equitable investments not only hinders individual well-being but also creates environments that are not conducive to business creation or business growth. New businesses struggle to establish and sustain business operations, while existing businesses struggle with lack of access to capital and credit resources.

The Great Recession exposed deep vulnerabilities in the housing market that disproportionately impacted minority communities. Present-day mortgage application trends continue to reflect many of the same inequities, which demonstrate a persistent gap in equitable access to homeownership. HMDA's 2023 data showed that mortgage applications were denied at rates of 21 percent for African American applicants and 17 percent for Hispanic applicants, compared to 11 percent for nonminority applicants and 9 percent for Asian applicants, primarily due to higher debt-to-income ratios and credit history.²¹¹ In Maryland, mortgage application denial rates were 12 percent for both African American and Hispanic applicants, 6 percent for nonminority applicants, and 8 percent for Asian applicants. Although mortgage denial rates in Maryland are below the national average, minority homeowners in the State allocate a higher proportion of their income to housing expenses.²¹² Data from the 2023 American Community Survey 1-year Public Use Microdata Sample revealed that more minority homeowners in Maryland spend over 30 percent of their income on housing. Specifically, 31.1 percent of African American homeowners spent more than 30 percent on housing, versus 20 percent of nonminorities.²¹³

Further research indicates credit discrimination has historically constrained African American homeownership in Baltimore. Through an analysis of public deed and mortgage records in Baltimore, Jang-Trettien (2021) found that informal housing transactions – unregulated transfers outside of the mortgage market – were primarily located within majority-African American neighborhoods. The informal markets exposed buyers to significant risks, such as uncertainty over legal title and home value, due to the lack of third-party oversight. Contracts were often structured to disadvantage the consumers, particularly when dealing with out-of-network real estate investors. The prevalence of these informal markets in minority neighborhoods further entrenches racial inequalities in homeownership and wealth accumulation.²¹⁴ In Maryland, the National Association of Realtors (2024) reported an African American homeownership rate of 54 percent, Asian homeownership rate of 73 percent, and Hispanic homeownership rate of 52 percent, compared to 78 percent for nonminorities, limiting collateral options for African American and Hispanic business owners.²¹⁵

²¹¹ Yun et al., *2025 Snapshot of Race and Home Buying in America*, 17.

²¹² Yun et al., *2025 Snapshot of Race and Home Buying in America*, 33-36.

²¹³ Yun et al., *2025 Snapshot of Race and Home Buying in America*, 30.

²¹⁴ Christine Jang-Trettien, "House of Cards: Informal Housing Markets and Precarious Pathways to Homeownership in Baltimore," *Social Problems* 69, no. 4 (2022): 928–51, <https://doi.org/10.1093/socpro/spab004>.

²¹⁵ Yun et al., *2025 Snapshot of Race and Home Buying in America*.



4.7.3 Discrimination in Business Financing

Issues with business financing often stem from broader patterns of financial discrimination against minorities and women such as redlining, exclusionary zoning, discriminatory credit assessment, and predatory lending. Minority- and/or women-owned firms in Maryland reportedly encounter similar difficulties in accessing credit, characterized by higher loan denial rates and unfavorable lending terms, as documented in nationwide studies.²¹⁶ The Baltimore Business Journal (2022) noted repeated cases of financially sound African American-owned businesses being denied funding. For example, through the qualitative data collection process, MGT conducted a Vendor Survey as part of the State of Maryland disparity study to determine the effects of discrimination on businesses. Several questions were asked regarding capital markets, specifically, whether the business owner's loan was completely or partially denied between fiscal years 2014 and 2022. For participants who indicated that their loan or credit application was denied, they were additionally asked, "Do you think your loan or credit application was completely or partially denied because of your race, ethnicity, or gender?" Minority- and/or women-owned firms reported incidence of bonding denial discrimination was 1.62 times higher for minority- and/or women-owned firms than their nonminority men-owned firm counterparts.²¹⁷ The reported incidence of loan denial discrimination was 2.65 times higher for minority- and/or women-owned firms than their nonminority men-owned firm counterparts.²¹⁸ Additionally, the reported incidence of partial loan discrimination was 1.65 times higher for minority- and/or women-owned firms than their nonminority men-owned firm counterparts.²¹⁹

An example of unfavorable lending terms was presented on February 14, 2024, during the Maryland Senate Finance Committee on Commercial Financing Hearing on Small Business Truth in Lending Act. Testimony was provided by a former non-profit micro and small business loan provider who conducted an analysis on merchant cash advances to determine Annual Percentage Rates (APRs) charged to small businesses. An analysis of 150 financing transactions showed that the average APR was 94 percent, with African American businesses facing a higher average percentage rate of 128 percent. The most extreme case involved an APR of 358 percent. Researchers were able to compare borrowers' financial situations and determine how much income remained after covering essential expenses. On average, the loan payments were 178 percent higher than what the business owners could realistically afford. For Hispanic businesses, the payments exceeded 400 percent of their available income. The analysis concluded that these high-cost loans were unsustainable and contributed to business closures.²²⁰

In Maryland, the impact of race, ethnicity, and gender on loan approval processes reveals intentional discrimination that becomes so widespread that it yields entrenched inequities that hinder the economic advancement of minority- and/or women-owned firms. Minority- and/or women-owned firms frequently encounter discrimination in obtaining credit and investments. Despite their financial potential, minority-owned businesses often face higher loan denial rates

²¹⁶ Blanchflower, "Minority Self-Employment in the United States," 375–76; Kickul et al., "All for One?", 330.

²¹⁷ See Table 8.11, 426.

²¹⁸ See Table 8.11, 426.

²¹⁹ See Table 8.11, 426.

²²⁰ Eric Weaver, *Hearing Before the Maryland Senate Finance Committee on Small Business Truth in Lending Act*, February 14, 2024, accessed July 29, 2025, https://mgaleg.maryland.gov/cmte_testimony/2024/fin/19860_02132024_202656-671.pdf.



and predatory lending practices. State initiatives like the Maryland Technology Development Corporation (TEDCO) Minority Business Pre-Seed Fund and CFDIs, such as, Latino Economic Development Center and Maryland Capital Enterprises, aim to mitigate these issues by offering alternative financing options.²²¹ Additionally, the Maryland Small Business Reserve²²² and MBE programs²²³ create contracting opportunities for small, minority- and/or women-owned firms to address past discrimination. Obstacles remain, however, reflecting broader national trends of credit discrimination based on race, ethnicity, and gender.

4.8 Conclusion

This chapter outlines the deliberate and pervasive discriminatory barriers to credit and capital facing minority- and/or women-owned firms in the United States and Maryland. The financing landscape for firm owners in the United States is profoundly influenced by race, ethnicity, and gender. The influence of race, ethnicity, and gender is observed across multiple domains, including homeownership and business financing. The history of housing discrimination and segregation continues to impact minority communities in the United States. From redlining and racial covenants to predatory lending and zoning restrictions, these discriminatory practices create economic disparities for minorities and women and limit generational opportunities for wealth accumulation. Homeownership is a fundamental asset that plays a significant role in building wealth and establishing financial stability. The lack of homeownership or lower home equity values has implications beyond personal finances and into broader challenges, such as the inability to secure meaningful business collateral.

Pervasive discriminatory lending practices have created persistent discriminatory barriers that limit the ability of minority- and/or women-owned firms to secure capital and liquidity on terms comparable to those available to nonminority men-owned firms. Empirical research indicates that racial and ethnic discrimination in credit markets results in higher rates of loan denial and elevated interest rates for minority-owned firms. Blanchflower (2008) provided evidence that minority-owned firms, particularly those owned by African Americans, face significant discrimination even after controlling for creditworthiness.²²⁴ Such discriminatory practices have historically limited the access of these firm owners to formal financial channels, thereby constraining their ability to invest, expand, and innovate. Similarly, Singh and Nurse (2024) found that structural racism creates an ecosystem in which African Americans have lower access to essential financial resources and networks.²²⁵

Women-owned firms face a distinct set of biases that are also documented in recent qualitative and quantitative studies. Noktes (2022) noted that women-owned firms are significantly constrained by gendered perceptions within the lending process.²²⁶ Despite constituting over 40 percent of small firm owners, women acquire only about 4 percent of available venture capital

²²¹ Maryland Technology Development Corporation, "Maryland Entrepreneur Hub Launches to Support the State's Innovation Ecosystem," 2021, accessed July 29, 2025, <https://www.tedcomd.com/news-events/press-releases/2021/maryland-entrepreneur-hub-launches-support-states-innovation>.

²²² COMAR 21.11.01.06.

²²³ Md. Code Ann., State Fin. and Proc. §14-301.

²²⁴ Blanchflower, "Minority Self-Employment in the United States, 387.

²²⁵ Singh and Nurse, "Addressing the Racial Wealth Gap and Structural Racism through Increased African American Entrepreneurship: An Entrepreneurial Ecosystem Perspective." 58.

²²⁶ Noktes, *Second Glass Ceiling*, 12.



funding annually. These disparities are compounded by the fact that lending officers often harbor gender assumptions that adversely affect their decision-making processes. Research indicates that women-owned firms are notably less likely to attract private capital compared to men-owned firms.²²⁷ This persistent gender discrimination in access to capital not only hampers business growth but also limits the broader economic contributions of women-owned firms.

Comparatively, minority- and/or women-owned firms face overlapping yet distinct hurdles. While gender discrimination primarily undermines women's ability to secure capital irrespective of racial background, racial and ethnic discrimination introduces an additional layer of disadvantage for minority-owned firms. Consequently, minority women experience compounded challenges, as they simultaneously contend with discrimination associated with both gender and race. The discriminatory disparities in capital access and lending practices are also evident in government-backed initiatives. For instance, the study by Kickul et al. (2021) on the PPP highlights that both women-owned and minority-owned firms received disproportionately less funding relative to nonminority men-owned firms, and the average number of jobs retained was also lower for minority and women firm owners.²²⁸

The research findings are indicative of discrimination that occurs not only nationwide but also within Maryland. From theoretical models of discrimination to pandemic-era funding disparities, the evidence shows that minority- and/or women-owned firms face discrimination that impedes their firm from full economic participation. Tackling discrimination requires both acknowledgment of its historical roots, structural reform, as well as adoption of policies designed to reduce the effects of discrimination in capital markets within the Maryland Marketplace.

²²⁷ Gicheva and Link, "Leveraging Entrepreneurship Through Private Investments," 205.

²²⁸ Kickul et al., "All for One?", 323-335.

Chapter 5: Utilization Analysis of Minority-and/or Women-Owned Firms in the State of Maryland Marketplace

5.1 Introduction

This chapter provides a detailed analysis of the utilization of minority- and/or women-owned firms in the contracting and procurement activities of the State. This analysis is crucial for understanding the extent to which there are disparities in the utilization of minority- and/or women-owned firms on State contracts.

Previously, **Chapter 3, Private Sector Analysis** and **Chapter 4, Credit Market Discrimination**, documented significant discrimination faced by minority- and/or women-owned businesses within the private sector of the Maryland Marketplace. As discussed, remedial measures used to address discrimination do not typically apply to private sector contracting and procurement activities. In conjunction with **Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace** and **Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**, this chapter examines whether statistical disparities exist that indicate discrimination in the public sector contracting and procurement activities overseen by the State.

The State has a longstanding history of addressing marketplace discrimination through the implementation of remedial programs within its contracting and procurement practices. The analyses conducted on the State's procurement data, as presented in this chapter, examine and highlight whether or not there is evidence of the continued presence of discrimination based on race, gender or ethnicity in the marketplace. By examining procurement patterns and outcomes during the study period, this assessment provides a data-driven basis for how discrimination impacts utilization of minority- and/or women-owned firms in the Maryland Marketplace.

This context is critical when evaluating the appropriateness of maintaining or modifying inclusive procurement programs. Prematurely suspending or substantially curtailing such programs at the first indication of reduced public sector disparities is counterproductive. Proactive measures are expected to mitigate or eliminate discrimination, particularly because the benchmarks used to measure disparity, current firm availability, reflect a market environment where minority- and/or women-owned firm availability has already been shown to be suppressed due to existing private sector discrimination, as seen in **Chapter 3, Private Sector Analysis**. Consequently, as long as private sector discrimination endures and proactive private sector efforts to enhance minority- and/or women-owned firm participation remain limited, there remains a significant risk that public sector disparities will resurface should remedial measures used to address discrimination be weakened or discontinued.



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- 5.1 Introduction
- 5.2 Utilization Analysis of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace



Furthermore, even in the presence of a longstanding framework of remedial measures used to address discrimination, if minority- and/or women-owned firm utilization in State procurement continues to fall significantly below the availability of minority- and/or women-owned firms in particular procurement categories, it would provide evidence of continued discrimination.

The following analysis examines contract awards and payments made during the study period, disaggregated by industry and by the race, ethnicity, and gender of business owners. Utilization rates are calculated to quantify the percentage of contract dollars awarded to minority- and/or women-owned firms relative to total contract expenditures. These figures are then compared to the availability estimates, **Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace** of minority- and/or women-owned firms to determine if there are disparities in utilization consistent with the presence of discrimination. **Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**, consistent with other chapters, analyzes and focuses on procurements in the categories of Construction, AE-CRS, Maintenance, IT, Services, and CSE.

Firms included in the utilization analysis have been assigned to business owner classifications based on the definitions²²⁹ provided below.

- **Minority- and/or Women-Owned Firms:** In this study, firms classified as minority- and/or women-owned firms are firms that are at least 51 percent owned and controlled by members of one of five groups: African American, Hispanic, Asian, Native American, or nonminority women. These groups are informed by the State of Maryland MBE Program as follows:
 - **African American:** U.S. citizens or lawful permanent residents having origins in any of the black racial groups of Africa.
 - **Hispanic:** U.S. citizens or lawful permanent residents of Mexican, Puerto Rican, Cuban, Central, or South American, or other Spanish or Portuguese cultures or origins regardless of race.
 - **Asian:** U.S. citizens or lawful permanent residents who originate from the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands.
 - **American Indian/Native Americans (Native Americans):** U.S. citizens or lawful permanent residents who originate from any of the original peoples of North America and who maintain cultural identification through tribal affiliation or community recognition.
 - **Nonminority Women:** U.S. citizens or lawful permanent residents who are non-Hispanic white women. Minority women are included in their respective minority category.
 - **Nonminority Men-Owned Firms:** Firms identified as majority owned by nonminority men. Includes all firms not owned by a minority or woman.
 - **Minority-Owned Firms:** All minority-owned firms, regardless of gender.²³⁰

²²⁹ The race and ethnic group classifications referenced herein are informed by the State of Maryland's Minority Business Enterprise ("MBE") Program and are aligned with the most closely related definitions as defined by the United States ("U.S.") Census Bureau.

²³⁰ Minority women- and minority men-owned firms are classified and assigned to their corresponding minority groups. For example, a Hispanic woman- or Hispanic man-owned firm would be classified as a Hispanic-owned firm.



5.2 Utilization Analysis of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace

The utilization analysis summarizes awards and payments within the study's scope²³¹ and provides an initial baseline for determining disparities.

The utilization analysis encompasses both (1) total dollars awarded and paid to prime contractors (net dollars, excluding all subcontracting payments) and (2) dollars allocated to subcontractors. Further analysis of these data is broken down by the procurement categories of Construction, AE-CRS, Maintenance, IT, Services, and CSE and encompasses the time period from July 1, 2014, through June 30, 2022.

The utilization results for minority- and/or women-owned firms are reported below using dollars awarded and dollars paid. Results for minority- and/or women-owned firms are reported by the classification of firms described in Section 5.1 of this chapter.

For this study, a total of 21,104 prime contracts or purchase orders and 39,046 associated subcontracts active during the study period were analyzed. Active subcontracts are defined as those that received payments during the study period. These contracts and purchases had a total award value of \$36.90 billion and a total paid value of \$28.32 billion.

5.2.1 Overall Utilization

Table 5-1 shows the breakdown of dollars awarded and paid across all procurement categories, aggregated by business ownership classification. The total utilization of minority- and/or women-owned firms was 22.28 percent of total dollars awarded, and 20.95 percent of total dollars paid across all procurement categories. Among the minority- and/or women-owned firms, nonminority women-owned firms received the largest share of contract dollars, followed by African American-, Asian-, Hispanic-, and Native American-owned firms. Nonminority men-owned firms were awarded 77.72 percent of total award dollars and received 79.05 percent of total dollars paid.

²³¹ The study's scope encompasses procurement activity from July 1, 2014, through June 30, 2022, and includes competitively bid categories by the State in six sectors: Construction, Architecture-Engineering and other Construction- Related Services ("AE-CRS"), Maintenance, Information Technology ("IT"), Services, and Commodities, Supplies, and Equipment ("CSE"). Transactions related to non-procurement activities, nonprofit organizations, and governmental agencies were excluded.



Table 5-1.
Utilization Analysis by Business Ownership Classification:
All Procurement Categories

Business Ownership Classification	Dollars Awarded		Dollars Paid	
	Dollars (\$)	Percent (%)	Dollars (\$)	Percent (%)
African American-Owned Firms	\$2,558,265,108.17	6.93%	\$1,827,658,732.48	6.45%
Asian-Owned Firms	\$1,937,746,327.90	5.25%	\$1,350,273,987.79	4.77%
Hispanic-Owned Firms	\$1,033,346,587.85	2.80%	\$764,813,348.63	2.70%
Native American-Owned Firms	\$59,663,839.03	0.16%	\$48,968,903.29	0.17%
Total Minority-Owned Firms	\$5,589,021,862.95	15.15%	\$3,991,714,972.19	14.10%
Nonminority Women-Owned Firms	\$2,633,710,687.42	7.14%	\$1,940,464,267.42	6.85%
Total Minority- and/or Women-Owned Firms	\$8,222,732,550.37	22.28%	\$5,932,179,239.62	20.95%
Nonminority Men-Owned Firms	\$28,676,510,588.83	77.72%	\$22,383,322,587.41	79.05%
TOTAL	\$36,899,243,139.20	100.00%	\$28,315,501,827.03	100.00%

Source: Master Procurement Database.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



5.2.2 Utilization by Procurement Category

The next series of tables presents the summary results of MGT's utilization analysis of each procurement category. Corresponding detailed analyses, showing the utilization of firms by business ownership classification and detailed procurement category, are presented in [Appendix F, Detailed Utilization, Availability, and Disparity Tables by 4-Digit NAICS Codes](#).

Tables 5-2 through **5-7** show the utilization of minority- and/or women-owned firms for each procurement category, analyzed by business ownership classification. As observed, the utilization of minority- and/or women-owned firms varies by category.

Table 5-2 shows the utilization of minority- and/or women-owned firms in the Construction category. The total utilization of these firms was 25.66 percent of total dollars awarded, and 24.49 percent of total dollars paid. Among minority- and/or women-owned firms, nonminority women-owned firms received the largest share of contract dollars, followed by African American-, Asian-, Hispanic-, and Native American-owned firms. Nonminority men-owned firms were awarded 74.34 percent of total dollars and received 75.51 percent of total dollars paid.

Table 5-2.
Utilization Analysis by Business Ownership Classification:
Construction

Business Ownership Classification	Dollars Awarded		Dollars Paid	
	Dollars (\$)	Percent (%)	Dollars (\$)	Percent (%)
African American-Owned Firms	\$1,234,902,171.26	7.90%	\$973,672,245.98	7.71%
Asian-Owned Firms	\$774,872,536.99	4.96%	\$561,587,032.32	4.45%
Hispanic-Owned Firms	\$644,397,027.73	4.12%	\$496,937,827.76	3.94%
Native American-Owned Firms	\$52,434,895.51	0.34%	\$43,608,188.71	0.35%
Total Minority-Owned Firms	\$2,706,606,631.50	17.31%	\$2,075,805,294.76	16.44%
Nonminority Women-Owned Firms	\$1,304,265,801.15	8.34%	\$1,016,322,942.37	8.05%
Total Minority- and/or Women-Owned Firms	\$4,010,872,432.64	25.66%	\$3,092,128,237.13	24.49%
Nonminority Men-Owned Firms	\$11,621,416,080.64	74.34%	\$9,534,909,522.22	75.51%
TOTAL	\$15,632,288,513.28	100.00%	\$12,627,037,759.35	100.00%

Source: Master Procurement Database.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

Table 5-3 presents the utilization of minority- and/or women-owned firms in the AE-CRS category. The total utilization of these firms was 33.73 percent of total dollars awarded, and 30.10 percent of total dollars paid. Among minority- and/or women-owned firms, Asian-owned firms had the highest utilization rate, followed by nonminority women-owned firms, African American-, Hispanic-, and Native American-owned firms. Nonminority men-owned firms were awarded 66.27 percent of total dollars and received 69.90 percent of total dollars paid.

Table 5-3.
Utilization Analysis by Business Ownership Classification:
AE-CRS

Business Ownership Classification	Dollars Awarded		Dollars Paid	
	Dollars (\$)	Percent (%)	Dollars (\$)	Percent (%)
African American-Owned Firms	\$203,123,581.90	6.00%	\$128,843,179.64	5.01%
Asian-Owned Firms	\$560,245,154.96	16.54%	\$385,441,065.05	15.00%
Hispanic-Owned Firms	\$72,044,644.14	2.13%	\$44,304,253.01	1.72%
Native American-Owned Firms	\$3,554,095.31	0.10%	\$2,737,418.53	0.11%
Total Minority-Owned Firms	\$838,967,476.32	24.77%	\$561,325,916.24	21.85%
Nonminority Women-Owned Firms	\$303,653,025.63	8.96%	\$212,032,933.31	8.25%
Total Minority- and/or Women-Owned Firms	\$1,142,620,501.95	33.73%	\$773,358,849.54	30.10%
Nonminority Men-Owned Firms	\$2,244,537,855.79	66.27%	\$1,796,202,035.61	69.90%
TOTAL	\$3,387,158,357.74	100.00%	\$2,569,560,885.16	100.00%

Source: Master Procurement Database.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

Table 5-4 shows the utilization of minority- and/or women-owned firms in the Maintenance category. The total utilization of these firms was 16.06 percent of total dollars awarded and 15.88 percent of total dollars paid. Among minority- and/or women-owned firms, nonminority women-owned firms had the highest utilization rate among minority groups, followed by African American-, Hispanic-, Asian-, and Native American-owned firms. Nonminority men-owned firms were awarded 83.94 percent of total dollars and received 84.12 percent of total dollars paid.

Table 5-4.
Utilization Analysis by Business Ownership Classification:
Maintenance

Business Ownership Classification	Dollars Awarded		Dollars Paid	
	Dollars (\$)	Percent (%)	Dollars (\$)	Percent (%)
African American-Owned Firms	\$139,008,402.71	3.75%	\$76,195,591.04	2.91%
Asian-Owned Firms	\$32,892,301.13	0.89%	\$20,860,864.00	0.80%
Hispanic-Owned Firms	\$73,801,754.05	1.99%	\$52,221,500.52	1.99%
Native American-Owned Firms	\$794,009.65	0.02%	\$630,723.52	0.02%
Total Minority-Owned Firms	\$246,496,467.54	6.65%	\$149,908,679.08	5.72%
Nonminority Women-Owned Firms	\$348,934,008.16	9.41%	\$265,877,818.17	10.15%
Total Minority- and/or Women-Owned Firms	\$595,430,475.70	16.06%	\$415,786,497.26	15.88%
Nonminority Men-Owned Firms	\$3,110,964,120.67	83.94%	\$2,203,310,237.93	84.12%
TOTAL	\$3,706,394,596.38	100.00%	\$2,619,096,735.19	100.00%

Source: Master Procurement Database.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 5-5 presents the utilization of minority- and/or women-owned firms in the IT category. The total utilization of these firms was 36.80 percent of total dollars awarded, and 34.90 percent of total dollars paid. Among minority- and/or women-owned firms, Asian-owned firms had the highest utilization rate, followed by nonminority women-owned firms, African American-, Hispanic-, and Native American-owned firms. Nonminority men-owned firms were awarded 63.20 percent of total dollars and received 65.10 percent of total dollars paid.

Table 5-5.
Utilization Analysis by Business Ownership Classification:
IT

Business Ownership Classification	Dollars Awarded		Dollars Paid	
	Dollars (\$)	Percent (%)	Dollars (\$)	Percent (%)
African American-Owned Firms	\$86,946,032.42	6.21%	\$56,848,527.59	5.81%
Asian-Owned Firms	\$251,621,502.04	17.96%	\$167,029,285.89	17.08%
Hispanic-Owned Firms	\$74,725,440.78	5.33%	\$54,551,041.69	5.58%
Native American-Owned Firms	\$1,390,774.53	0.10%	\$1,072,599.97	0.11%
Total Minority-Owned Firms	\$414,683,749.77	29.61%	\$279,501,455.14	28.57%
Nonminority Women-Owned Firms	\$100,740,727.01	7.19%	\$61,864,741.40	6.32%
Total Minority- and/or Women-Owned Firms	\$515,424,476.78	36.80%	\$341,366,196.54	34.90%
Nonminority Men-Owned Firms	\$885,252,714.60	63.20%	\$636,810,628.17	65.10%
TOTAL	\$1,400,677,191.38	100.00%	\$978,176,824.71	100.00%

Source: Master Procurement Database.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

Table 5-6 shows the utilization of minority- and/or women-owned firms in the Services category. The total utilization of these firms was 16.86 percent of total dollars awarded and 15.08 percent of total dollars paid. Among minority- and/or women-owned firms, African American-owned firms had the highest utilization rate, followed by nonminority women-owned firms, Asian-, Hispanic-, and Native American-owned firms. Nonminority men-owned firms were awarded 83.14 percent of total dollars and received 84.92 percent of total dollars paid.

Table 5-6.
Utilization Analysis by Business Ownership Classification:
Services

Business Ownership Classification	Dollars Awarded		Dollars Paid	
	Dollars (\$)	Percent (%)	Dollars (\$)	Percent (%)
African American-Owned Firms	\$851,296,113.53	8.00%	\$563,846,560.79	7.12%
Asian-Owned Firms	\$275,178,077.69	2.59%	\$179,562,210.04	2.27%
Hispanic-Owned Firms	\$137,241,340.07	1.29%	\$92,392,037.82	1.17%
Native American-Owned Firms	\$1,479,970.09	0.01%	\$911,019.79	0.01%
Total Minority-Owned Firms	\$1,265,195,501.38	11.90%	\$836,711,828.44	10.57%
Nonminority Women-Owned Firms	\$528,275,037.31	4.97%	\$357,282,729.65	4.51%
Total Minority- and/or Women-Owned Firms	\$1,793,470,538.68	16.86%	\$1,193,994,558.09	15.08%
Nonminority Men-Owned Firms	\$8,842,476,115.76	83.14%	\$6,723,182,734.33	84.92%
TOTAL	\$10,635,946,654.45	100.00%	\$7,917,177,292.42	100.00%

Source: Master Procurement Database.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 5-7 presents the utilization of minority- and/or women-owned firms in the CSE category. The total utilization of these firms was 7.72 percent of total dollars awarded and 7.20 percent of total dollars paid. Among minority- and/or women-owned firms in awarded dollars, nonminority women-owned firms had the highest utilization rate, followed by African American- Asian- Hispanic-, and Native American-owned firms. In terms of dollars paid, Asian-owned firms had the highest utilization rate, followed by African American-, nonminority women-owned, Hispanic-, and Native American-owned firms. Nonminority men-owned firms were awarded 92.28 percent of total dollars and received 92.80 percent of total dollars paid.

Table 5-7.
Utilization Analysis by Business Ownership Classification:
CSE

Business Ownership Classification	Dollars Awarded		Dollars Paid	
	Dollars (\$)	Percent (%)	Dollars (\$)	Percent (%)
African American-Owned Firms	\$42,988,806.34	2.01%	\$28,252,627.44	1.76%
Asian-Owned Firms	\$42,936,755.10	2.01%	\$35,793,530.47	2.23%
Hispanic-Owned Firms	\$31,136,381.08	1.46%	\$24,406,687.84	1.52%
Native American-Owned Firms	\$10,093.94	0.00%	\$8,952.77	0.00%
Total Minority-Owned Firms	\$117,072,036.45	5.48%	\$88,461,798.52	5.51%
Nonminority Women-Owned Firms	\$47,842,088.16	2.24%	\$27,083,102.53	1.69%
Total Minority- and/or Women-Owned Firms	\$164,914,124.61	7.72%	\$115,544,901.06	7.20%
Nonminority Men-Owned Firms	\$1,971,863,701.36	92.28%	\$1,488,907,429.14	92.80%
TOTAL	\$2,136,777,825.97	100.00%	\$1,604,452,330.20	100.00%

Source: Master Procurement Database.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

Chapter 6: Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace

6.1 Introduction

Availability is a measure of the number and proportion of vendors willing and able to work with the State. Availability estimates of minority- and/or women-owned firms are an important element of the State disparity study. They provide benchmarks for assessing if any disparities exist with participation by minority- and/or women-owned firms in contracting and procurement with the State. In addition, they provide a means to establish overall goals, as well as contract-level goals, for the participation of minority- and/or women-owned firms that are tailored to the relevant market area. This chapter presents the results of analyses estimating the availability of firms willing and able to do business in the Maryland Marketplace.

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6.1	Introduction
6.2	Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace

A reliable estimation of the number of firms willing and able to provide each of the respective services under examination is a key element in the determination of disparity. National research and best practice guidance support a range of defensible approaches to estimating vendor availability and no single methodology is universally accepted. According to the NCHRP Report 644: Guidelines for Conducting a Disparity and Availability Study for the Federal Disadvantaged Business Enterprise (DBE) Program, public agencies have employed various methods to identify the relevant pool of available firms, including directory analysis, vendor registration lists, and custom data collection techniques.²³² Among these methods, the "custom census" approach is particularly noted for its rigor and ability to generate valid estimates. The custom census estimates availability by analyzing the State's procurements, identifying relevant geographic and product markets, counting all businesses and verifying ownership status, then calculating a dollar-weighted average of availability across industries.²³³

For this study, MGT employs a "custom census" method to measure availability. This approach ensures a consistent comparison between the number of available minority- and/or women-owned firms in the relevant marketplace (the numerator) and the total number of firms in that same area capable of performing the work (the denominator).

Additionally, the custom census method aligns with the purpose of most inclusive procurement policies, which aim to remedy past and present discrimination by assessing the overall availability of minority- and/or women-owned firms in the market, not just those currently holding agency certifications. Also, a well-executed custom census is inherently less

²³² NCHRP Report 644, *Guidelines for Conducting a Disparity and Availability Study*, 30–47.

²³³ Ibid.



susceptible to being skewed by the lingering effects of historical and ongoing discrimination compared to other methodologies.²³⁴

6.2 Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace

6.2.1 Establishing the Baseline Business Universe

MGT's analysis of the relevant geographic and product markets (detailed in **Chapter 2, Defining the Relevant Markets**) was the first step in estimating availability. Using the relevant product and geographic markets, MGT proceeded to establish the Baseline Business Universe, which relied on business establishment data provided by Dun and Bradstreet. Dun and Bradstreet's database, widely recognized as the most comprehensive publicly accessible database of its kind in the United States, contains approximately 20 million records of U.S. business establishments and is updated continuously. Each record represents a distinct business location and includes key details such as the business name, address, phone number, NAICS Codes, business type, a unique Data Universal Numbering System ("DUNS") Number²³⁵ assigned by Dun and Bradstreet, and other descriptive attributes. Dun and Bradstreet compiles and validates this information through diverse sources, including annual management interviews, payment histories, bank details, records of lawsuits, liens, judgments, bankruptcies, news reports, data from the U.S. Postal Service, utility and telephone companies, business registrations, corporate charters, Uniform Commercial Code filings, and records from the Small Business Administration and other government agencies.

MGT used the Dun and Bradstreet database to identify the total number of businesses in each NAICS Code that had been identified as part of the State's product market and located within the boundaries of the State's relevant geographic market area. **Tables 6-1 to 6-6** show the number of businesses identified in each NAICS Code Industry Group, along with the associated industry weight²³⁶ according to dollars awarded and paid within the categories of Construction, AE-CRS, Maintenance, IT, Services, and CSE.

The State of Maryland Baseline Business Universe encompasses a wide array of industries; however, contracting and subcontracting opportunities are not uniformly distributed across these industries. As detailed earlier in **Chapter 2, Defining the Relevant Markets** and **Chapter 5, Utilization of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace** the allocation of contract awards and expenditures show a notable skew.

²³⁴ Ibid., 33.

²³⁵ Data Universal Numbering System ("DUNS") number is a unique nine-digit identifier for businesses.

²³⁶ In the context of disparity study availability estimation, *industry weights* refer to the proportional representation or significance of different industries within the overall market or economy being studied. These weights are used to adjust the availability estimates of minority- and women-owned businesses to accurately reflect their presence and participation in various sectors. The weights are derived from the master procurement database described in **Chapter 2, Defining the Relevant Markets.**



Table 6-1.
Number of Establishments Within Maryland Marketplace and Industry Weight,
by NAICS Industry Group:
Construction

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
2373	Highway, Street, and Bridge Construction	248	18.42%	18.42%	21.29%	21.29%
2362	Nonresidential Building Construction	492	17.19%	35.61%	19.78%	41.07%
2381	Foundation, Structure, and Building Exterior Contractors	1589	6.34%	41.95%	7.03%	48.09%
2382	Building Equipment Contractors	3769	5.02%	46.97%	4.62%	52.71%
2389	Other Specialty Trade Contractors	2206	4.82%	51.79%	5.27%	57.98%
3365	Railroad Rolling Stock Manufacturing	4	3.73%	55.52%	1.47%	59.45%
2379	Other Heavy and Civil Engineering Construction	85	2.80%	58.33%	3.38%	62.83%
5416	Management, Scientific, and Technical Consulting Services	11923	2.75%	61.07%	2.63%	65.46%
5613	Employment Services	617	2.30%	63.37%	1.92%	67.38%
5617	Services to Buildings and Dwellings	4160	2.20%	65.58%	2.34%	69.72%
2371	Utility System Construction	210	1.60%	67.18%	1.74%	71.46%
5415	Computer Systems Design and Related Services	4356	1.41%	68.59%	0.97%	72.43%
2383	Building Finishing Contractors	1639	1.39%	69.98%	1.49%	73.92%
4247	Petroleum and Petroleum Products Merchant Wholesalers	75	1.34%	71.32%	1.42%	75.34%
5413	Architectural, Engineering, and Related Services	3348	1.29%	72.61%	1.10%	76.44%
5616	Investigation and Security Services	877	1.27%	73.88%	1.31%	77.75%
4233	Lumber and Other Construction Materials Merchant Wholesalers	269	1.07%	74.95%	1.06%	78.81%
4441	Building Material and Supplies Dealers	475	0.99%	75.95%	0.77%	79.58%
3399	Other Miscellaneous Manufacturing	589	0.83%	76.78%	0.73%	80.31%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	550	0.77%	77.55%	0.68%	80.99%
3231	Printing and Related Support Activities	1502	0.72%	78.27%	0.54%	81.53%
4821	Rail Transportation	9	0.70%	78.97%	0.77%	82.30%
2123	Nonmetallic Mineral Mining and Quarrying	16	0.64%	79.61%	0.51%	82.80%
3335	Metalworking Machinery Manufacturing	28	0.58%	80.19%	0.38%	83.19%
4239	Miscellaneous Durable Goods Merchant Wholesalers	500	0.56%	80.75%	0.58%	83.77%
3261	Plastics Product Manufacturing	50	0.52%	81.27%	0.47%	84.24%
4413	Automotive Parts, Accessories, and Tire Retailers	320	0.51%	81.78%	0.52%	84.76%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	269	0.50%	82.28%	0.45%	85.21%
3219	Other Wood Product Manufacturing	664	0.44%	82.72%	0.34%	85.55%
5622	Waste Treatment and Disposal	21	0.44%	83.15%	0.33%	85.88%
3241	Petroleum and Coal Products Manufacturing	61	0.42%	83.58%	0.37%	86.25%
4842	Specialized Freight Trucking	370	0.39%	83.97%	0.42%	86.67%
5171	Wired and Wireless Telecommunications (except Satellite)	61	0.38%	84.35%	0.32%	86.99%
3272	Glass and Glass Product Manufacturing	26	0.37%	84.73%	0.33%	87.33%
5311	Lessors of Real Estate	1236	0.33%	85.06%	0.27%	87.60%
3251	Basic Chemical Manufacturing	226	0.33%	85.38%	0.26%	87.86%
3331	Agriculture, Construction, and Mining Machinery Manufacturing	18	0.32%	85.70%	0.29%	88.16%
4841	General Freight Trucking	1885	0.31%	86.01%	0.24%	88.40%
5629	Remediation and Other Waste Management Services	251	0.30%	86.32%	0.32%	88.72%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	145	0.30%	86.62%	0.32%	89.04%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	164	0.30%	86.92%	0.22%	89.26%
3344	Semiconductor and Other Electronic Component Manufacturing	65	0.30%	87.22%	0.16%	89.42%
3279	Other Nonmetallic Mineral Product Manufacturing	53	0.29%	87.51%	0.24%	89.66%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	621	0.29%	87.80%	0.27%	89.93%
5222	Nondepository Credit Intermediation	226	0.28%	88.08%	0.20%	90.14%
8114	Personal and Household Goods Repair and Maintenance	2659	0.28%	88.36%	0.19%	90.33%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	356	0.27%	88.63%	0.24%	90.57%
3391	Medical Equipment and Supplies Manufacturing	179	0.27%	88.90%	0.20%	90.78%
3342	Communications Equipment Manufacturing	83	0.26%	89.16%	0.29%	91.07%
3315	Foundries	28	0.26%	89.42%	0.23%	91.29%
3353	Electrical Equipment Manufacturing	27	0.25%	89.67%	0.23%	91.52%
3273	Cement and Concrete Product Manufacturing	60	0.25%	89.92%	0.22%	91.74%
4571	Gasoline Stations	175	0.24%	90.16%	0.20%	91.94%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	97	0.24%	90.41%	0.07%	92.00%
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	146	0.24%	90.65%	0.25%	92.26%
3141	Textile Furnishings Mills	70	0.24%	90.89%	0.19%	92.44%
4885	Freight Transportation Arrangement	379	0.23%	91.12%	0.21%	92.65%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5131	Newspaper, Periodical, Book, and Directory Publishers	413	0.23%	91.35%	0.18%	92.83%
3323	Architectural and Structural Metals Manufacturing	187	0.22%	91.58%	0.21%	93.04%
3133	Textile and Fabric Finishing and Fabric Coating Mills	22	0.22%	91.80%	0.20%	93.24%
6243	Vocational Rehabilitation Services	158	0.22%	92.02%	0.05%	93.30%
4412	Other Motor Vehicle Dealers	337	0.21%	92.23%	0.15%	93.44%
3329	Other Fabricated Metal Product Manufacturing	45	0.21%	92.44%	0.21%	93.65%
3211	Sawmills and Wood Preservation	46	0.20%	92.64%	0.19%	93.84%
3252	Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing	30	0.20%	92.84%	0.07%	93.92%
3149	Other Textile Product Mills	235	0.20%	93.04%	0.19%	94.10%
3339	Other General Purpose Machinery Manufacturing	102	0.19%	93.23%	0.20%	94.30%
5619	Other Support Services	5438	0.19%	93.42%	0.15%	94.45%
8112	Electronic and Precision Equipment Repair and Maintenance	341	0.18%	93.60%	0.18%	94.63%
4599	Other Miscellaneous Retailers	244	0.18%	93.78%	0.17%	94.80%
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	144	0.18%	93.96%	0.15%	94.95%
4882	Support Activities for Rail Transportation	151	0.18%	94.14%	0.15%	95.10%
3221	Pulp, Paper, and Paperboard Mills	37	0.17%	94.31%	0.17%	95.27%
6219	Other Ambulatory Health Care Services	1862	0.17%	94.48%	0.17%	95.45%
8111	Automotive Repair and Maintenance	2849	0.16%	94.64%	0.14%	95.59%
5621	Waste Collection	130	0.16%	94.80%	0.15%	95.74%
5312	Offices of Real Estate Agents and Brokers	3002	0.16%	94.95%	0.16%	95.90%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	58	0.15%	95.10%	0.16%	96.06%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3271	Clay Product and Refractory Manufacturing	56	0.15%	95.25%	0.14%	96.21%
4561	Health and Personal Care Retailers	761	0.15%	95.40%	0.11%	96.32%
3359	Other Electrical Equipment and Component Manufacturing	38	0.15%	95.55%	0.14%	96.46%
5322	Consumer Goods Rental	246	0.15%	95.70%	0.11%	96.57%
4884	Support Activities for Road Transportation	461	0.14%	95.84%	0.13%	96.70%
4551	Department Stores	29	0.14%	95.97%	0.07%	96.78%
3321	Forging and Stamping	14	0.14%	96.11%	0.12%	96.90%
4595	Used Merchandise Retailers	273	0.14%	96.24%	0.13%	97.03%
2361	Residential Building Construction	72510	0.13%	96.38%	0.07%	97.10%
4244	Grocery and Related Product Merchant Wholesalers	441	0.13%	96.50%	0.12%	97.22%
3351	Electric Lighting Equipment Manufacturing	25	0.13%	96.63%	0.14%	97.36%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	667	0.12%	96.75%	0.11%	97.47%
1114	Greenhouse, Nursery, and Floriculture Production	30	0.12%	96.87%	0.11%	97.58%
8139	Business, Professional, Labor, Political, and Similar Organizations	281	0.12%	96.99%	0.11%	97.68%
7115	Independent Artists, Writers, and Performers	4488	0.12%	97.11%	0.11%	97.79%
4594	Office Supplies, Stationery, and Gift Retailers	450	0.11%	97.22%	0.07%	97.86%
5419	Other Professional, Scientific, and Technical Services	2203	0.11%	97.34%	0.08%	97.94%
8131	Religious Organizations	9080	0.11%	97.45%	0.10%	98.04%
3132	Fabric Mills	134	0.11%	97.56%	0.09%	98.13%
4451	Grocery and Convenience Retailers	339	0.11%	97.67%	0.07%	98.20%
3262	Rubber Product Manufacturing	12	0.11%	97.78%	0.08%	98.27%
5614	Business Support Services	1640	0.10%	97.88%	0.08%	98.36%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
8122	Death Care Services	698	0.10%	97.98%	0.06%	98.42%
3341	Computer and Peripheral Equipment Manufacturing	54	0.10%	98.08%	0.09%	98.51%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	235	0.10%	98.17%	0.09%	98.60%
3313	Alumina and Aluminum Production and Processing	4	0.09%	98.27%	0.00%	98.60%
5121	Motion Picture and Video Industries	4862	0.09%	98.36%	0.09%	98.69%
3121	Beverage Manufacturing	88	0.09%	98.45%	0.08%	98.76%
5174	Satellite Telecommunications	17	0.08%	98.53%	0.03%	98.79%
1142	Hunting and Trapping	12	0.08%	98.61%	0.07%	98.86%
3325	Hardware Manufacturing	20	0.08%	98.69%	0.07%	98.93%
7223	Special Food Services	471	0.07%	98.77%	0.04%	98.98%
3222	Converted Paper Product Manufacturing	90	0.07%	98.84%	0.06%	99.04%
3324	Boiler, Tank, and Shipping Container Manufacturing	14	0.07%	98.91%	0.07%	99.11%
3332	Industrial Machinery Manufacturing	35	0.07%	98.99%	0.06%	99.17%
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	83	0.07%	99.05%	0.07%	99.24%
6215	Medical and Diagnostic Laboratories	109	0.07%	99.12%	0.06%	99.30%
3352	Household Appliance Manufacturing	27	0.06%	99.19%	0.06%	99.36%
4889	Other Support Activities for Transportation	1800	0.06%	99.25%	0.06%	99.42%
3363	Motor Vehicle Parts Manufacturing	21	0.06%	99.31%	0.07%	99.50%
5242	Agencies, Brokerages, and Other Insurance Related Activities	1413	0.06%	99.37%	0.06%	99.56%
5418	Advertising, Public Relations, and Related Services	633	0.06%	99.42%	0.06%	99.62%
4232	Furniture and Home Furnishing Merchant Wholesalers	167	0.05%	99.47%	0.05%	99.67%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3312	Steel Product Manufacturing from Purchased Steel	3	0.05%	99.52%	0.04%	99.71%
1119	Other Crop Farming	607	0.04%	99.56%	0.01%	99.72%
4241	Paper and Paper Product Merchant Wholesalers	113	0.04%	99.60%	0.01%	99.74%
5612	Facilities Support Services	80	0.04%	99.63%	0.02%	99.75%
5132	Software Publishers	259	0.03%	99.67%	0.01%	99.76%
3334	Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	27	0.03%	99.70%	0.03%	99.79%
4931	Warehousing and Storage	110	0.03%	99.73%	0.03%	99.82%
1151	Support Activities for Crop Production	14	0.03%	99.75%	0.02%	99.84%
5414	Specialized Design Services	3591	0.02%	99.78%	0.02%	99.86%
6241	Individual and Family Services	1577	0.02%	99.80%	0.01%	99.87%
4491	Furniture and Home Furnishings Retailers	940	0.02%	99.82%	0.01%	99.88%
2211	Electric Power Generation, Transmission and Distribution	206	0.01%	99.83%	0.01%	99.88%
6216	Home Health Care Services	571	0.01%	99.84%	0.01%	99.89%
1111	Oilseed and Grain Farming	130	0.01%	99.85%	0.00%	99.89%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	278	0.01%	99.86%	0.01%	99.90%
1141	Fishing	35	0.01%	99.87%	0.01%	99.91%
4591	Sporting Goods, Hobby, and Musical Instrument Retailers	708	0.01%	99.88%	0.00%	99.92%
4248	Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers	300	0.01%	99.89%	0.01%	99.93%
3372	Office Furniture (including Fixtures) Manufacturing	32	0.01%	99.90%	0.01%	99.93%
3311	Iron and Steel Mills and Ferroalloy Manufacturing	11	0.01%	99.91%	0.01%	99.94%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4881	Support Activities for Air Transportation	77	0.01%	99.92%	0.00%	99.94%
5241	Insurance Carriers	290	0.01%	99.93%	0.00%	99.94%
3364	Aerospace Product and Parts Manufacturing	35	0.01%	99.94%	0.00%	99.95%
3328	Coating, Engraving, Heat Treating, and Allied Activities	149	0.01%	99.94%	0.01%	99.95%
5321	Automotive Equipment Rental and Leasing	91	0.01%	99.95%	0.01%	99.96%
3333	Commercial and Service Industry Machinery Manufacturing	63	0.01%	99.95%	0.01%	99.97%
5231	Securities and Commodity Contracts Intermediation and Brokerage	542	0.00%	99.96%	0.00%	99.97%
7139	Other Amusement and Recreation Industries	1286	0.00%	99.96%	0.00%	99.97%
4492	Electronics and Appliance Retailers	546	0.00%	99.97%	0.00%	99.98%
4246	Chemical and Allied Products Merchant Wholesalers	76	0.00%	99.97%	0.00%	99.98%
4922	Local Messengers and Local Delivery	51	0.00%	99.97%	0.00%	99.98%
5239	Other Financial Investment Activities	27294	0.00%	99.98%	0.00%	99.98%
5411	Legal Service	3029	0.00%	99.98%	0.00%	99.98%
8133	Social Advocacy Organizations	4137	0.00%	99.98%	0.00%	99.99%
5221	Depository Credit Intermediation	62	0.00%	99.98%	0.00%	99.99%
3259	Other Chemical Product and Preparation Manufacturing	29	0.00%	99.98%	0.00%	99.99%
1153	Support Activities for Forestry	20	0.00%	99.99%	0.00%	99.99%
3343	Audio and Video Equipment Manufacturing	26	0.00%	99.99%	0.00%	99.99%
3379	Other Furniture Related Product Manufacturing	25	0.00%	99.99%	0.00%	99.99%
4921	Couriers and Express Delivery Services	76	0.00%	99.99%	0.00%	99.99%
4411	Automobile Dealers	746	0.00%	99.99%	0.00%	99.99%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3336	Engine, Turbine, and Power Transmission Equipment Manufacturing	4	0.00%	99.99%	0.00%	99.99%
7211	Traveler Accommodation	327	0.00%	99.99%	0.00%	99.99%
8123	Drycleaning and Laundry Services	430	0.00%	99.99%	0.00%	100.00%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	1918	0.00%	100.00%	0.00%	100.00%
4572	Fuel Dealers	77	0.00%	100.00%	0.00%	100.00%
8113	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	355	0.00%	100.00%	0.00%	100.00%
5417	Scientific Research and Development Services	748	0.00%	100.00%	0.00%	100.00%
6213	Offices of Other Health Practitioners	1660	0.00%	100.00%	0.00%	100.00%
3255	Paint, Coating, and Adhesive Manufacturing	14	0.00%	100.00%	0.00%	100.00%
4442	Lawn and Garden Equipment and Supplies Retailers	162	0.00%	100.00%	0.00%	100.00%
5611	Office Administrative Services	1942	0.00%	100.00%	0.00%	100.00%
2213	Water, Sewage and Other Systems	42	0.00%	100.00%	0.00%	100.00%
3326	Spring and Wire Product Manufacturing	15	0.00%	100.00%	0.00%	100.00%
4883	Support Activities for Water Transportation	4	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

Table 6-2.
Number of Establishments Within Maryland Marketplace and Industry Weight,
by NAICS Industry Group:
AE-CRS

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5413	Architectural, Engineering, and Related Services	3348	90.59%	90.59%	91.26%	91.26%
2379	Other Heavy and Civil Engineering Construction	85	2.98%	93.57%	2.72%	93.98%
5418	Advertising, Public Relations, and Related Services	633	2.14%	95.70%	2.23%	96.21%
5416	Management, Scientific, and Technical Consulting Services	11923	1.13%	96.83%	0.85%	97.06%
5417	Scientific Research and Development Services	748	0.99%	97.83%	1.00%	98.06%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	145	0.50%	98.33%	0.47%	98.53%
4233	Lumber and Other Construction Materials Merchant Wholesalers	269	0.15%	98.48%	0.12%	98.65%
2381	Foundation, Structure, and Building Exterior Contractors	1589	0.15%	98.63%	0.10%	98.75%
6242	Community Food and Housing, and Emergency and Other Relief Services	62	0.14%	98.77%	0.16%	98.92%
4441	Building Material and Supplies Dealers	475	0.13%	98.90%	0.11%	99.02%
5415	Computer Systems Design and Related Services	4356	0.07%	98.98%	0.07%	99.09%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	621	0.07%	99.04%	0.06%	99.15%
7139	Other Amusement and Recreation Industries	1286	0.05%	99.09%	0.04%	99.20%
2382	Building Equipment Contractors	3769	0.05%	99.14%	0.06%	99.26%
5614	Business Support Services	1640	0.04%	99.18%	0.04%	99.30%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	1918	0.04%	99.23%	0.03%	99.33%
5629	Remediation and Other Waste Management Services	251	0.04%	99.26%	0.04%	99.37%
5622	Waste Treatment and Disposal	21	0.04%	99.30%	0.01%	99.38%
2383	Building Finishing Contractors	1639	0.04%	99.34%	0.04%	99.41%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	550	0.04%	99.37%	0.04%	99.46%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5419	Other Professional, Scientific, and Technical Services	2203	0.03%	99.40%	0.02%	99.48%
5311	Lessors of Real Estate	1236	0.03%	99.44%	0.04%	99.52%
5414	Specialized Design Services	3591	0.03%	99.47%	0.03%	99.55%
4922	Local Messengers and Local Delivery	51	0.03%	99.50%	0.01%	99.55%
2371	Utility System Construction	210	0.03%	99.53%	0.01%	99.56%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	164	0.03%	99.56%	0.03%	99.59%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	58	0.03%	99.59%	0.04%	99.62%
3255	Paint, Coating, and Adhesive Manufacturing	14	0.03%	99.62%	0.03%	99.65%
5242	Agencies, Brokerages, and Other Insurance Related Activities	1413	0.03%	99.65%	0.02%	99.68%
5617	Services to Buildings and Dwellings	4160	0.02%	99.67%	0.03%	99.70%
5611	Office Administrative Services	1942	0.02%	99.69%	0.02%	99.73%
4884	Support Activities for Road Transportation	461	0.02%	99.71%	0.02%	99.75%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	356	0.02%	99.73%	0.01%	99.76%
3364	Aerospace Product and Parts Manufacturing	35	0.02%	99.75%	0.02%	99.78%
5411	Legal Service	3029	0.02%	99.77%	0.02%	99.79%
1141	Fishing	35	0.02%	99.78%	0.02%	99.81%
5312	Offices of Real Estate Agents and Brokers	3002	0.02%	99.80%	0.01%	99.82%
5613	Employment Services	617	0.01%	99.81%	0.01%	99.83%
3365	Railroad Rolling Stock Manufacturing	4	0.01%	99.83%	0.01%	99.84%
2213	Water, Sewage and Other Systems	42	0.01%	99.84%	0.01%	99.85%
3259	Other Chemical Product and Preparation Manufacturing	29	0.01%	99.85%	0.02%	99.86%
3344	Semiconductor and Other Electronic Component Manufacturing	65	0.01%	99.87%	0.02%	99.88%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
2389	Other Specialty Trade Contractors	2206	0.01%	99.88%	0.01%	99.89%
5621	Waste Collection	130	0.01%	99.89%	0.01%	99.91%
5121	Motion Picture and Video Industries	4862	0.01%	99.91%	0.01%	99.92%
3149	Other Textile Product Mills	235	0.01%	99.92%	0.01%	99.93%
6116	Other Schools and Instruction	2178	0.01%	99.93%	0.01%	99.94%
3399	Other Miscellaneous Manufacturing	589	0.01%	99.94%	0.02%	99.95%
4842	Specialized Freight Trucking	370	0.01%	99.95%	0.01%	99.96%
6113	Colleges, Universities, and Professional Schools	60	0.01%	99.96%	0.01%	99.97%
2362	Nonresidential Building Construction	492	0.01%	99.97%	0.01%	99.97%
3231	Printing and Related Support Activities	1502	0.01%	99.97%	0.00%	99.98%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	278	0.01%	99.98%	0.00%	99.98%
4921	Couriers and Express Delivery Services	76	0.01%	99.99%	0.01%	99.99%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	269	0.00%	99.99%	0.00%	99.99%
3323	Architectural and Structural Metals Manufacturing	187	0.00%	99.99%	0.00%	100.00%
5619	Other Support Services	5438	0.00%	100.00%	0.00%	100.00%
2373	Highway, Street, and Bridge Construction	248	0.00%	100.00%	0.00%	100.00%
5313	Activities Related to Real Estate	2824	0.00%	100.00%	0.00%	100.00%
5612	Facilities Support Services	80	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-3.
Number of Establishments Within Maryland Marketplace and Industry Weight,
by NAICS Industry Group:
Maintenance

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3365	Railroad Rolling Stock Manufacturing	4	16.72%	16.72%	13.49%	13.49%
4247	Petroleum and Petroleum Products Merchant Wholesalers	75	16.56%	33.29%	13.13%	26.61%
5612	Facilities Support Services	80	12.94%	46.23%	18.35%	44.96%
2382	Building Equipment Contractors	3769	8.66%	54.89%	9.02%	53.99%
4851	Urban Transit Systems	51	6.26%	61.15%	4.15%	58.14%
4852	Interurban and Rural Bus Transportation	1	5.85%	66.99%	6.67%	64.81%
2373	Highway, Street, and Bridge Construction	248	5.70%	72.69%	6.26%	71.07%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	235	4.33%	77.02%	4.97%	76.04%
5622	Waste Treatment and Disposal	21	3.27%	80.28%	3.85%	79.88%
2389	Other Specialty Trade Contractors	2206	2.61%	82.90%	1.67%	81.55%
5617	Services to Buildings and Dwellings	4160	2.58%	85.47%	3.17%	84.72%
5614	Business Support Services	1640	1.59%	87.06%	1.60%	86.32%
3251	Basic Chemical Manufacturing	226	1.43%	88.49%	1.60%	87.92%
4882	Support Activities for Rail Transportation	151	1.22%	89.71%	1.26%	89.18%
2381	Foundation, Structure, and Building Exterior Contractors	1589	1.10%	90.81%	1.12%	90.30%
8111	Automotive Repair and Maintenance	2849	0.81%	91.63%	0.87%	91.17%
3261	Plastics Product Manufacturing	50	0.75%	92.37%	1.09%	92.26%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4884	Support Activities for Road Transportation	461	0.62%	92.99%	0.69%	92.95%
4411	Automobile Dealers	746	0.32%	93.31%	0.27%	93.22%
2362	Nonresidential Building Construction	492	0.27%	93.57%	0.14%	93.36%
8113	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	355	0.25%	93.83%	0.22%	93.58%
5416	Management, Scientific, and Technical Consulting Services	11923	0.25%	94.08%	0.29%	93.87%
4883	Support Activities for Water Transportation	4	0.24%	94.32%	0.31%	94.18%
5616	Investigation and Security Services	877	0.22%	94.54%	0.27%	94.45%
2361	Residential Building Construction	72510	0.22%	94.75%	0.22%	94.68%
3221	Pulp, Paper, and Paperboard Mills	37	0.21%	94.96%	0.20%	94.88%
3353	Electrical Equipment Manufacturing	27	0.21%	95.17%	0.22%	95.10%
5222	Nondepository Credit Intermediation	226	0.20%	95.37%	0.27%	95.37%
8112	Electronic and Precision Equipment Repair and Maintenance	341	0.19%	95.56%	0.20%	95.57%
4885	Freight Transportation Arrangement	379	0.18%	95.74%	0.20%	95.77%
3211	Sawmills and Wood Preservation	46	0.18%	95.92%	0.26%	96.03%
4246	Chemical and Allied Products Merchant Wholesalers	76	0.18%	96.09%	0.15%	96.18%
7211	Traveler Accommodation	327	0.17%	96.26%	0.17%	96.35%
3399	Other Miscellaneous Manufacturing	589	0.16%	96.42%	0.24%	96.59%
5413	Architectural, Engineering, and Related Services	3348	0.16%	96.58%	0.21%	96.80%
3344	Semiconductor and Other Electronic Component Manufacturing	65	0.14%	96.72%	0.15%	96.95%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
6243	Vocational Rehabilitation Services	158	0.14%	96.86%	0.13%	97.08%
5321	Automotive Equipment Rental and Leasing	91	0.13%	96.99%	0.14%	97.23%
3391	Medical Equipment and Supplies Manufacturing	179	0.13%	97.12%	0.17%	97.40%
4599	Other Miscellaneous Retailers	244	0.13%	97.25%	0.16%	97.56%
2213	Water, Sewage and Other Systems	42	0.12%	97.37%	0.11%	97.67%
4881	Support Activities for Air Transportation	77	0.11%	97.49%	0.09%	97.76%
3329	Other Fabricated Metal Product Manufacturing	45	0.11%	97.60%	0.11%	97.87%
5417	Scientific Research and Development Services	748	0.10%	97.70%	0.00%	97.87%
3152	Cut and Sew Apparel Manufacturing	78	0.10%	97.80%	0.07%	97.94%
4412	Other Motor Vehicle Dealers	337	0.09%	97.88%	0.07%	98.01%
4492	Electronics and Appliance Retailers	546	0.08%	97.96%	0.06%	98.07%
3279	Other Nonmetallic Mineral Product Manufacturing	53	0.07%	98.03%	0.07%	98.14%
3333	Commercial and Service Industry Machinery Manufacturing	63	0.07%	98.10%	0.08%	98.22%
4413	Automotive Parts, Accessories, and Tire Retailers	320	0.07%	98.16%	0.08%	98.29%
5171	Wired and Wireless Telecommunications (except Satellite)	61	0.06%	98.23%	0.02%	98.32%
4491	Furniture and Home Furnishings Retailers	940	0.06%	98.29%	0.07%	98.39%
3364	Aerospace Product and Parts Manufacturing	35	0.06%	98.35%	0.07%	98.46%
3359	Other Electrical Equipment and Component Manufacturing	38	0.06%	98.40%	0.07%	98.53%
5242	Agencies, Brokerages, and Other Insurance Related Activities	1413	0.06%	98.46%	0.04%	98.57%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	83	0.05%	98.51%	0.05%	98.62%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	53	0.05%	98.56%	0.05%	98.67%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	97	0.05%	98.60%	0.04%	98.71%
4551	Department Stores	29	0.05%	98.65%	0.04%	98.75%
4921	Couriers and Express Delivery Services	76	0.05%	98.70%	0.03%	98.78%
4232	Furniture and Home Furnishing Merchant Wholesalers	167	0.04%	98.74%	0.04%	98.82%
3272	Glass and Glass Product Manufacturing	26	0.04%	98.77%	0.04%	98.86%
6219	Other Ambulatory Health Care Services	1862	0.04%	98.81%	0.04%	98.90%
4594	Office Supplies, Stationery, and Gift Retailers	450	0.03%	98.84%	0.04%	98.94%
4595	Used Merchandise Retailers	273	0.03%	98.87%	0.04%	98.98%
3219	Other Wood Product Manufacturing	664	0.03%	98.90%	0.03%	99.01%
3339	Other General Purpose Machinery Manufacturing	102	0.03%	98.94%	0.03%	99.04%
5414	Specialized Design Services	3591	0.03%	98.97%	0.03%	99.07%
2211	Electric Power Generation, Transmission and Distribution	206	0.03%	98.99%	0.03%	99.11%
2123	Nonmetallic Mineral Mining and Quarrying	16	0.03%	99.02%	0.02%	99.13%
3325	Hardware Manufacturing	20	0.03%	99.05%	0.01%	99.14%
8123	Drycleaning and Laundry Services	430	0.03%	99.08%	0.03%	99.17%
4592	Book Retailers and News Dealers	123	0.03%	99.11%	0.04%	99.20%
4591	Sporting Goods, Hobby, and Musical Instrument Retailers	708	0.03%	99.13%	0.04%	99.24%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
6116	Other Schools and Instruction	2178	0.03%	99.16%	0.01%	99.25%
4581	Clothing and Clothing Accessories Retailers	1186	0.03%	99.19%	0.00%	99.25%
4571	Gasoline Stations	175	0.02%	99.21%	0.02%	99.28%
4582	Shoe Retailers	71	0.02%	99.24%	0.04%	99.31%
6216	Home Health Care Services	571	0.02%	99.26%	0.03%	99.34%
5322	Consumer Goods Rental	246	0.02%	99.28%	0.03%	99.37%
5613	Employment Services	617	0.02%	99.31%	0.02%	99.39%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	550	0.02%	99.33%	0.02%	99.41%
2383	Building Finishing Contractors	1639	0.02%	99.35%	0.02%	99.43%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	145	0.02%	99.37%	0.02%	99.44%
1142	Hunting and Trapping	12	0.02%	99.39%	0.00%	99.45%
5419	Other Professional, Scientific, and Technical Services	2203	0.02%	99.41%	0.02%	99.47%
3363	Motor Vehicle Parts Manufacturing	21	0.02%	99.43%	0.02%	99.49%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	621	0.02%	99.45%	0.01%	99.51%
4889	Other Support Activities for Transportation	1800	0.02%	99.47%	0.01%	99.51%
3372	Office Furniture (including Fixtures) Manufacturing	32	0.02%	99.48%	0.00%	99.52%
5619	Other Support Services	5438	0.02%	99.50%	0.02%	99.53%
3273	Cement and Concrete Product Manufacturing	60	0.02%	99.52%	0.02%	99.56%
3231	Printing and Related Support Activities	1502	0.02%	99.53%	0.02%	99.57%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	146	0.02%	99.55%	0.01%	99.58%
3241	Petroleum and Coal Products Manufacturing	61	0.01%	99.56%	0.01%	99.59%
3132	Fabric Mills	134	0.01%	99.58%	0.00%	99.60%
4233	Lumber and Other Construction Materials Merchant Wholesalers	269	0.01%	99.59%	0.01%	99.61%
4441	Building Material and Supplies Dealers	475	0.01%	99.60%	0.01%	99.63%
3336	Engine, Turbine, and Power Transmission Equipment Manufacturing	4	0.01%	99.62%	0.02%	99.64%
3141	Textile Furnishings Mills	70	0.01%	99.63%	0.01%	99.66%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	164	0.01%	99.64%	0.01%	99.67%
3323	Architectural and Structural Metals Manufacturing	187	0.01%	99.65%	0.01%	99.68%
3321	Forging and Stamping	14	0.01%	99.67%	0.01%	99.69%
3311	Iron and Steel Mills and Ferroalloy Manufacturing	11	0.01%	99.68%	0.01%	99.70%
5629	Remediation and Other Waste Management Services	251	0.01%	99.69%	0.01%	99.71%
3326	Spring and Wire Product Manufacturing	15	0.01%	99.70%	0.01%	99.72%
4244	Grocery and Related Product Merchant Wholesalers	441	0.01%	99.71%	0.01%	99.73%
5415	Computer Systems Design and Related Services	4356	0.01%	99.72%	0.01%	99.74%
4239	Miscellaneous Durable Goods Merchant Wholesalers	500	0.01%	99.73%	0.01%	99.75%
4842	Specialized Freight Trucking	370	0.01%	99.74%	0.01%	99.76%
3315	Foundries	28	0.01%	99.75%	0.01%	99.76%
2371	Utility System Construction	210	0.01%	99.76%	0.01%	99.78%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
7223	Special Food Services	471	0.01%	99.77%	0.01%	99.79%
5311	Lessors of Real Estate	1236	0.01%	99.78%	0.01%	99.80%
3271	Clay Product and Refractory Manufacturing	56	0.01%	99.79%	0.01%	99.81%
3342	Communications Equipment Manufacturing	83	0.01%	99.80%	0.01%	99.82%
4821	Rail Transportation	9	0.01%	99.81%	0.01%	99.83%
5621	Waste Collection	130	0.01%	99.82%	0.01%	99.84%
5221	Depository Credit Intermediation	62	0.01%	99.83%	0.00%	99.84%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	269	0.01%	99.84%	0.01%	99.85%
4922	Local Messengers and Local Delivery	51	0.01%	99.85%	0.01%	99.86%
8129	Other Personal Services	1439	0.01%	99.86%	0.01%	99.87%
3335	Metalworking Machinery Manufacturing	28	0.01%	99.87%	0.00%	99.87%
3351	Electric Lighting Equipment Manufacturing	25	0.01%	99.87%	0.01%	99.88%
6215	Medical and Diagnostic Laboratories	109	0.01%	99.88%	0.01%	99.89%
5313	Activities Related to Real Estate	2824	0.01%	99.89%	0.01%	99.90%
5241	Insurance Carriers	290	0.01%	99.90%	0.01%	99.90%
3341	Computer and Peripheral Equipment Manufacturing	54	0.01%	99.91%	0.00%	99.91%
3334	Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	27	0.01%	99.91%	0.01%	99.91%
3314	Nonferrous Metal (except Aluminum) Production and Processing	31	0.01%	99.92%	0.01%	99.92%
1114	Greenhouse, Nursery, and Floriculture Production	30	0.01%	99.93%	0.01%	99.93%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	667	0.01%	99.94%	0.01%	99.93%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	356	0.01%	99.94%	0.01%	99.94%
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	144	0.01%	99.95%	0.01%	99.95%
3253	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	8	0.01%	99.95%	0.01%	99.95%
4931	Warehousing and Storage	110	0.00%	99.96%	0.01%	99.96%
5411	Legal Service	3029	0.00%	99.96%	0.01%	99.97%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	1918	0.00%	99.97%	0.00%	99.97%
3313	Alumina and Aluminum Production and Processing	4	0.00%	99.97%	0.00%	99.97%
2379	Other Heavy and Civil Engineering Construction	85	0.00%	99.97%	0.01%	99.98%
8114	Personal and Household Goods Repair and Maintenance	2659	0.00%	99.98%	0.00%	99.98%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	58	0.00%	99.98%	0.00%	99.98%
4442	Lawn and Garden Equipment and Supplies Retailers	162	0.00%	99.98%	0.00%	99.98%
4241	Paper and Paper Product Merchant Wholesalers	113	0.00%	99.98%	0.00%	99.98%
4572	Fuel Dealers	77	0.00%	99.99%	0.00%	99.99%
3324	Boiler, Tank, and Shipping Container Manufacturing	14	0.00%	99.99%	0.00%	99.99%
3332	Industrial Machinery Manufacturing	35	0.00%	99.99%	0.00%	99.99%
6214	Outpatient Care Centers	629	0.00%	99.99%	0.00%	99.99%
3121	Beverage Manufacturing	88	0.00%	99.99%	0.00%	99.99%
3331	Agriculture, Construction, and Mining Machinery Manufacturing	18	0.00%	99.99%	0.00%	99.99%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4841	General Freight Trucking	1885	0.00%	99.99%	0.00%	100.00%
3255	Paint, Coating, and Adhesive Manufacturing	14	0.00%	100.00%	0.00%	100.00%
5132	Software Publishers	259	0.00%	100.00%	0.00%	100.00%
4859	Other Transit and Ground Passenger Transportation	60	0.00%	100.00%	0.00%	100.00%
3312	Steel Product Manufacturing from Purchased Steel	3	0.00%	100.00%	0.00%	100.00%
5178	All Other Telecommunications	611	0.00%	100.00%	0.00%	100.00%
7113	Promoters of Performing Arts, Sports, and Similar Events	14	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-4.
Number of Establishments Within Maryland Marketplace and Industry Weight,
by NAICS Industry Group:
IT

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5415	Computer Systems Design and Related Services	4356	38.63%	38.63%	40.44%	40.44%
3342	Communications Equipment Manufacturing	83	11.02%	49.65%	9.29%	49.73%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	278	9.48%	59.12%	9.08%	58.81%
5416	Management, Scientific, and Technical Consulting Services	11923	8.02%	67.14%	8.20%	67.01%
5132	Software Publishers	259	6.46%	73.60%	7.64%	74.65%
3341	Computer and Peripheral Equipment Manufacturing	54	4.83%	78.43%	4.91%	79.56%
5178	All Other Telecommunications	611	4.06%	82.48%	2.86%	82.42%
5414	Specialized Design Services	3591	1.16%	83.65%	1.27%	83.69%
5131	Newspaper, Periodical, Book, and Directory Publishers	413	1.13%	84.78%	1.32%	85.01%
4594	Office Supplies, Stationery, and Gift Retailers	450	1.01%	85.80%	0.99%	86.00%
5616	Investigation and Security Services	877	0.94%	86.74%	1.08%	87.08%
4491	Furniture and Home Furnishings Retailers	940	0.79%	87.52%	1.02%	88.09%
6219	Other Ambulatory Health Care Services	1862	0.71%	88.23%	0.00%	88.09%
2381	Foundation, Structure, and Building Exterior Contractors	1589	0.70%	88.94%	0.90%	88.99%
8111	Automotive Repair and Maintenance	2849	0.65%	89.59%	0.66%	89.65%
5419	Other Professional, Scientific, and Technical Services	2203	0.55%	90.14%	0.44%	90.09%
4441	Building Material and Supplies Dealers	475	0.55%	90.68%	0.59%	90.67%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
2382	Building Equipment Contractors	3769	0.54%	91.23%	0.48%	91.15%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	145	0.53%	91.76%	0.74%	91.89%
5121	Motion Picture and Video Industries	4862	0.47%	92.22%	0.53%	92.42%
2383	Building Finishing Contractors	1639	0.39%	92.61%	0.44%	92.86%
3399	Other Miscellaneous Manufacturing	589	0.39%	93.00%	0.38%	93.24%
6117	Educational Support Services	681	0.38%	93.39%	0.47%	93.71%
4931	Warehousing and Storage	110	0.34%	93.73%	0.34%	94.05%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	269	0.30%	94.03%	0.35%	94.40%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	53	0.25%	94.28%	0.31%	94.70%
4233	Lumber and Other Construction Materials Merchant Wholesalers	269	0.24%	94.52%	0.19%	94.89%
5619	Other Support Services	5438	0.24%	94.76%	0.26%	95.15%
5413	Architectural, Engineering, and Related Services	3348	0.24%	95.00%	0.23%	95.39%
3219	Other Wood Product Manufacturing	664	0.23%	95.23%	0.27%	95.66%
4599	Other Miscellaneous Retailers	244	0.22%	95.45%	0.21%	95.86%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	667	0.20%	95.65%	0.21%	96.08%
5311	Lessors of Real Estate	1236	0.18%	95.83%	0.09%	96.17%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	97	0.18%	96.01%	0.14%	96.31%
6211	Offices of Physicians	3263	0.17%	96.18%	0.18%	96.49%
2211	Electric Power Generation, Transmission and Distribution	206	0.16%	96.34%	0.16%	96.65%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	356	0.16%	96.50%	0.14%	96.79%
4592	Book Retailers and News Dealers	123	0.15%	96.66%	0.19%	96.99%
5612	Facilities Support Services	80	0.15%	96.80%	0.05%	97.04%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	550	0.14%	96.94%	0.13%	97.17%
5411	Legal Service	3029	0.14%	97.08%	0.15%	97.31%
3351	Electric Lighting Equipment Manufacturing	25	0.13%	97.22%	0.14%	97.45%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	621	0.13%	97.34%	0.10%	97.55%
2371	Utility System Construction	210	0.12%	97.46%	0.12%	97.67%
5617	Services to Buildings and Dwellings	4160	0.12%	97.58%	0.07%	97.74%
4842	Specialized Freight Trucking	370	0.11%	97.69%	0.14%	97.88%
2389	Other Specialty Trade Contractors	2206	0.11%	97.80%	0.00%	97.88%
4492	Electronics and Appliance Retailers	546	0.10%	97.90%	0.13%	98.01%
3323	Architectural and Structural Metals Manufacturing	187	0.10%	98.00%	0.07%	98.08%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	1918	0.10%	98.10%	0.09%	98.17%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	58	0.09%	98.20%	0.11%	98.28%
4922	Local Messengers and Local Delivery	51	0.09%	98.29%	0.06%	98.34%
5613	Employment Services	617	0.09%	98.38%	0.10%	98.43%
3359	Other Electrical Equipment and Component Manufacturing	38	0.09%	98.46%	0.09%	98.52%
8112	Electronic and Precision Equipment Repair and Maintenance	341	0.08%	98.55%	0.09%	98.62%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3344	Semiconductor and Other Electronic Component Manufacturing	65	0.08%	98.63%	0.09%	98.70%
4572	Fuel Dealers	77	0.08%	98.71%	0.10%	98.81%
4881	Support Activities for Air Transportation	77	0.08%	98.79%	0.04%	98.85%
5171	Wired and Wireless Telecommunications (except Satellite)	61	0.08%	98.87%	0.10%	98.95%
5322	Consumer Goods Rental	246	0.08%	98.94%	0.08%	99.03%
2373	Highway, Street, and Bridge Construction	248	0.07%	99.02%	0.08%	99.11%
3343	Audio and Video Equipment Manufacturing	26	0.07%	99.09%	0.07%	99.18%
2379	Other Heavy and Civil Engineering Construction	85	0.06%	99.15%	0.05%	99.23%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	164	0.06%	99.21%	0.07%	99.30%
5611	Office Administrative Services	1942	0.05%	99.27%	0.05%	99.35%
7211	Traveler Accommodation	327	0.05%	99.32%	0.05%	99.40%
4921	Couriers and Express Delivery Services	76	0.05%	99.37%	0.06%	99.45%
5418	Advertising, Public Relations, and Related Services	633	0.05%	99.42%	0.06%	99.52%
3325	Hardware Manufacturing	20	0.05%	99.47%	0.01%	99.53%
5629	Remediation and Other Waste Management Services	251	0.04%	99.51%	0.05%	99.58%
5321	Automotive Equipment Rental and Leasing	91	0.04%	99.55%	0.04%	99.62%
3231	Printing and Related Support Activities	1502	0.04%	99.59%	0.03%	99.65%
5223	Activities Related to Credit Intermediation	1361	0.04%	99.63%	0.05%	99.70%
5242	Agencies, Brokerages, and Other Insurance Related Activities	1413	0.04%	99.66%	0.03%	99.74%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4244	Grocery and Related Product Merchant Wholesalers	441	0.04%	99.70%	0.04%	99.78%
4239	Miscellaneous Durable Goods Merchant Wholesalers	500	0.03%	99.73%	0.02%	99.79%
7114	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	97	0.03%	99.77%	0.05%	99.85%
5417	Scientific Research and Development Services	748	0.03%	99.80%	0.00%	99.85%
3273	Cement and Concrete Product Manufacturing	60	0.03%	99.82%	0.01%	99.85%
3391	Medical Equipment and Supplies Manufacturing	179	0.03%	99.85%	0.01%	99.86%
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	146	0.02%	99.87%	0.03%	99.89%
3314	Nonferrous Metal (except Aluminum) Production and Processing	31	0.02%	99.89%	0.00%	99.89%
4241	Paper and Paper Product Merchant Wholesalers	113	0.02%	99.91%	0.02%	99.91%
5222	Nondepository Credit Intermediation	226	0.02%	99.93%	0.02%	99.93%
2362	Nonresidential Building Construction	492	0.01%	99.94%	0.00%	99.94%
3353	Electrical Equipment Manufacturing	27	0.01%	99.95%	0.01%	99.95%
5312	Offices of Real Estate Agents and Brokers	3002	0.01%	99.96%	0.01%	99.96%
1119	Other Crop Farming	607	0.01%	99.97%	0.01%	99.97%
7225	Restaurants and Other Eating Places	3683	0.01%	99.98%	0.01%	99.98%
6116	Other Schools and Instruction	2178	0.01%	99.98%	0.01%	99.99%
6114	Business Schools and Computer and Management Training	19	0.01%	99.99%	0.00%	99.99%
7115	Independent Artists, Writers, and Performers	4488	0.01%	99.99%	0.01%	100.00%
5614	Business Support Services	1640	0.00%	100.00%	0.00%	100.00%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3332	Industrial Machinery Manufacturing	35	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-5.
Number of Establishments Within Maryland Marketplace and Industry Weight,
by NAICS Industry Group:
Services

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5416	Management, Scientific, and Technical Consulting Services	11923	8.35%	8.35%	9.06%	9.06%
5614	Business Support Services	1640	5.26%	13.61%	6.83%	15.89%
6214	Outpatient Care Centers	629	4.70%	18.31%	5.45%	21.33%
5415	Computer Systems Design and Related Services	4356	4.01%	22.32%	3.90%	25.24%
2211	Electric Power Generation, Transmission and Distribution	206	3.94%	26.26%	3.72%	28.96%
6219	Other Ambulatory Health Care Services	1862	2.80%	29.07%	2.68%	31.64%
5613	Employment Services	617	2.34%	31.41%	2.73%	34.37%
2381	Foundation, Structure, and Building Exterior Contractors	1589	2.33%	33.74%	2.49%	36.86%
5413	Architectural, Engineering, and Related Services	3348	1.97%	35.71%	2.16%	39.02%
2362	Nonresidential Building Construction	492	1.89%	37.60%	2.14%	41.16%
4851	Urban Transit Systems	51	1.71%	39.31%	1.42%	42.58%
4842	Specialized Freight Trucking	370	1.59%	40.90%	1.15%	43.74%
4821	Rail Transportation	9	1.48%	42.38%	1.60%	45.33%
4812	Nonscheduled Air Transportation	1	1.37%	43.75%	1.32%	46.66%
5221	Depository Credit Intermediation	62	1.35%	45.10%	1.43%	48.09%
5242	Agencies, Brokerages, and Other Insurance Related Activities	1413	1.23%	46.33%	1.58%	49.66%
2373	Highway, Street, and Bridge Construction	248	1.22%	47.54%	1.49%	51.15%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3399	Other Miscellaneous Manufacturing	589	1.21%	48.75%	0.59%	51.74%
4592	Book Retailers and News Dealers	123	1.20%	49.95%	0.87%	52.61%
5419	Other Professional, Scientific, and Technical Services	2203	1.19%	51.13%	1.34%	53.95%
5615	Travel Arrangement and Reservation Services	591	1.18%	52.31%	1.17%	55.11%
5241	Insurance Carriers	290	1.15%	53.47%	0.93%	56.05%
3118	Bakeries and Tortilla Manufacturing	12	1.09%	54.56%	1.00%	57.04%
4451	Grocery and Convenience Retailers	339	1.09%	55.65%	1.34%	58.38%
5131	Newspaper, Periodical, Book, and Directory Publishers	413	1.06%	56.72%	0.83%	59.21%
6241	Individual and Family Services	1577	1.02%	57.74%	0.73%	59.95%
4244	Grocery and Related Product Merchant Wholesalers	441	0.97%	58.71%	0.89%	60.83%
3152	Cut and Sew Apparel Manufacturing	78	0.97%	59.67%	1.25%	62.08%
2389	Other Specialty Trade Contractors	2206	0.95%	60.63%	1.11%	63.19%
3231	Printing and Related Support Activities	1502	0.95%	61.58%	0.51%	63.70%
5132	Software Publishers	259	0.80%	62.37%	0.80%	64.50%
5171	Wired and Wireless Telecommunications (except Satellite)	61	0.77%	63.14%	0.55%	65.05%
5311	Lessors of Real Estate	1236	0.76%	63.91%	0.58%	65.63%
5616	Investigation and Security Services	877	0.76%	64.67%	0.79%	66.42%
5322	Consumer Goods Rental	246	0.74%	65.41%	0.85%	67.27%
3363	Motor Vehicle Parts Manufacturing	21	0.73%	66.14%	0.68%	67.95%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4889	Other Support Activities for Transportation	1800	0.70%	66.83%	0.79%	68.74%
4441	Building Material and Supplies Dealers	475	0.68%	67.52%	0.90%	69.65%
2382	Building Equipment Contractors	3769	0.66%	68.18%	0.79%	70.44%
4855	Charter Bus Industry	80	0.64%	68.82%	0.63%	71.06%
5174	Satellite Telecommunications	17	0.62%	69.43%	0.53%	71.59%
3342	Communications Equipment Manufacturing	83	0.61%	70.04%	0.65%	72.24%
4883	Support Activities for Water Transportation	4	0.60%	70.64%	0.45%	72.70%
3361	Motor Vehicle Manufacturing	11	0.59%	71.24%	0.33%	73.02%
8112	Electronic and Precision Equipment Repair and Maintenance	341	0.59%	71.83%	0.59%	73.61%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	278	0.59%	72.42%	0.37%	73.98%
3211	Sawmills and Wood Preservation	46	0.58%	73.00%	0.52%	74.50%
4241	Paper and Paper Product Merchant Wholesalers	113	0.58%	73.59%	0.45%	74.95%
5411	Legal Service	3029	0.58%	74.17%	0.58%	75.53%
3364	Aerospace Product and Parts Manufacturing	35	0.57%	74.74%	0.51%	76.04%
3332	Industrial Machinery Manufacturing	35	0.55%	75.28%	0.49%	76.53%
4931	Warehousing and Storage	110	0.53%	75.82%	0.58%	77.11%
7139	Other Amusement and Recreation Industries	1286	0.53%	76.35%	0.49%	77.60%
4885	Freight Transportation Arrangement	379	0.52%	76.87%	0.65%	78.26%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	1918	0.51%	77.38%	0.43%	78.69%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3339	Other General Purpose Machinery Manufacturing	102	0.51%	77.89%	0.47%	79.16%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	356	0.49%	78.37%	0.30%	79.45%
3351	Electric Lighting Equipment Manufacturing	25	0.48%	78.85%	0.41%	79.86%
5611	Office Administrative Services	1942	0.47%	79.32%	0.54%	80.40%
6213	Offices of Other Health Practitioners	1660	0.44%	79.77%	0.49%	80.89%
6211	Offices of Physicians	3263	0.42%	80.18%	0.42%	81.30%
3344	Semiconductor and Other Electronic Component Manufacturing	65	0.42%	80.60%	0.24%	81.54%
6116	Other Schools and Instruction	2178	0.41%	81.01%	0.38%	81.92%
7223	Special Food Services	471	0.41%	81.42%	0.36%	82.28%
4859	Other Transit and Ground Passenger Transportation	60	0.40%	81.82%	0.38%	82.66%
3359	Other Electrical Equipment and Component Manufacturing	38	0.37%	82.19%	0.38%	83.04%
4452	Specialty Food Retailers	941	0.37%	82.56%	0.35%	83.39%
4233	Lumber and Other Construction Materials Merchant Wholesalers	269	0.37%	82.92%	0.37%	83.76%
4242	Drugs and Druggists' Sundries Merchant Wholesalers	105	0.36%	83.29%	0.44%	84.20%
6113	Colleges, Universities, and Professional Schools	60	0.36%	83.65%	0.40%	84.59%
3323	Architectural and Structural Metals Manufacturing	187	0.33%	83.97%	0.34%	84.93%
4921	Couriers and Express Delivery Services	76	0.32%	84.29%	0.39%	85.32%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	667	0.31%	84.60%	0.27%	85.59%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	550	0.30%	84.90%	0.34%	85.93%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
6114	Business Schools and Computer and Management Training	19	0.30%	85.20%	0.07%	86.00%
5121	Motion Picture and Video Industries	4862	0.30%	85.50%	0.25%	86.25%
2213	Water, Sewage and Other Systems	42	0.29%	85.79%	0.28%	86.53%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	145	0.29%	86.08%	0.24%	86.76%
3336	Engine, Turbine, and Power Transmission Equipment Manufacturing	4	0.27%	86.35%	0.27%	87.03%
8129	Other Personal Services	1439	0.27%	86.63%	0.31%	87.34%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	269	0.26%	86.89%	0.25%	87.59%
2371	Utility System Construction	210	0.26%	87.15%	0.30%	87.89%
8121	Personal Care Services	9346	0.26%	87.41%	0.26%	88.15%
5617	Services to Buildings and Dwellings	4160	0.26%	87.66%	0.30%	88.45%
4841	General Freight Trucking	1885	0.25%	87.91%	0.25%	88.70%
3251	Basic Chemical Manufacturing	226	0.25%	88.16%	0.27%	88.97%
3272	Glass and Glass Product Manufacturing	26	0.24%	88.41%	0.23%	89.19%
8139	Business, Professional, Labor, Political, and Similar Organizations	281	0.23%	88.63%	0.20%	89.39%
3254	Pharmaceutical and Medicine Manufacturing	138	0.23%	88.86%	0.04%	89.43%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	164	0.23%	89.09%	0.23%	89.66%
2383	Building Finishing Contractors	1639	0.23%	89.31%	0.26%	89.92%
4248	Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers	300	0.23%	89.54%	0.20%	90.13%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4599	Other Miscellaneous Retailers	244	0.23%	89.77%	0.18%	90.30%
3261	Plastics Product Manufacturing	50	0.22%	89.99%	0.21%	90.52%
5418	Advertising, Public Relations, and Related Services	633	0.22%	90.21%	0.20%	90.71%
3391	Medical Equipment and Supplies Manufacturing	179	0.22%	90.43%	0.21%	90.93%
5321	Automotive Equipment Rental and Leasing	91	0.22%	90.64%	0.21%	91.13%
5222	Nondepository Credit Intermediation	226	0.22%	90.86%	0.20%	91.34%
1129	Other Animal Production	344	0.21%	91.07%	0.17%	91.51%
5122	Sound Recording Industries	632	0.21%	91.28%	0.19%	91.70%
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	83	0.21%	91.49%	0.22%	91.91%
3331	Agriculture, Construction, and Mining Machinery Manufacturing	18	0.20%	91.69%	0.27%	92.19%
6215	Medical and Diagnostic Laboratories	109	0.20%	91.89%	0.19%	92.37%
5239	Other Financial Investment Activities	27294	0.20%	92.09%	0.18%	92.55%
3222	Converted Paper Product Manufacturing	90	0.19%	92.28%	0.17%	92.72%
3279	Other Nonmetallic Mineral Product Manufacturing	53	0.19%	92.46%	0.20%	92.92%
7225	Restaurants and Other Eating Places	3683	0.19%	92.65%	0.14%	93.06%
3334	Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	27	0.19%	92.84%	0.12%	93.18%
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	146	0.18%	93.02%	0.19%	93.37%
3262	Rubber Product Manufacturing	12	0.18%	93.20%	0.17%	93.54%
5629	Remediation and Other Waste Management Services	251	0.17%	93.37%	0.20%	93.73%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
1151	Support Activities for Crop Production	14	0.16%	93.53%	0.15%	93.88%
2123	Nonmetallic Mineral Mining and Quarrying	16	0.16%	93.69%	0.19%	94.07%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	53	0.15%	93.84%	0.16%	94.22%
3256	Soap, Cleaning Compound, and Toilet Preparation Manufacturing	73	0.15%	94.00%	0.14%	94.36%
4561	Health and Personal Care Retailers	761	0.15%	94.15%	0.13%	94.49%
1121	Cattle Ranching and Farming	176	0.15%	94.29%	0.12%	94.62%
4412	Other Motor Vehicle Dealers	337	0.14%	94.44%	0.14%	94.75%
3315	Foundries	28	0.14%	94.58%	0.13%	94.88%
7114	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	97	0.14%	94.73%	0.18%	95.06%
7111	Performing Arts Companies	1154	0.14%	94.87%	0.11%	95.17%
3117	Seafood Product Preparation and Packaging	17	0.14%	95.01%	0.11%	95.28%
3241	Petroleum and Coal Products Manufacturing	61	0.13%	95.15%	0.13%	95.41%
4413	Automotive Parts, Accessories, and Tire Retailers	320	0.13%	95.28%	0.14%	95.54%
4594	Office Supplies, Stationery, and Gift Retailers	450	0.13%	95.41%	0.13%	95.67%
1114	Greenhouse, Nursery, and Floriculture Production	30	0.13%	95.54%	0.10%	95.77%
6233	Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly	280	0.13%	95.66%	0.11%	95.88%
5619	Other Support Services	5438	0.12%	95.79%	0.13%	96.01%
6216	Home Health Care Services	571	0.12%	95.91%	0.12%	96.14%
4922	Local Messengers and Local Delivery	51	0.12%	96.03%	0.11%	96.25%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3114	Fruit and Vegetable Preserving and Specialty Food Manufacturing	17	0.11%	96.14%	0.09%	96.34%
3253	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	8	0.11%	96.25%	0.14%	96.48%
3314	Nonferrous Metal (except Aluminum) Production and Processing	31	0.11%	96.36%	0.13%	96.61%
3121	Beverage Manufacturing	88	0.11%	96.47%	0.12%	96.73%
5232	Securities and Commodity Exchanges	11	0.11%	96.58%	0.08%	96.82%
4492	Electronics and Appliance Retailers	546	0.11%	96.69%	0.12%	96.94%
4591	Sporting Goods, Hobby, and Musical Instrument Retailers	708	0.11%	96.80%	0.09%	97.03%
1141	Fishing	35	0.11%	96.90%	0.09%	97.12%
5323	General Rental Centers	3	0.10%	97.01%	0.14%	97.26%
5223	Activities Related to Credit Intermediation	1361	0.10%	97.11%	0.11%	97.37%
6244	Child Care Services	4201	0.10%	97.21%	0.07%	97.44%
6115	Technical and Trade Schools	25	0.09%	97.30%	0.08%	97.52%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	621	0.09%	97.39%	0.10%	97.62%
4239	Miscellaneous Durable Goods Merchant Wholesalers	500	0.09%	97.49%	0.09%	97.70%
8134	Civic and Social Organizations	8901	0.09%	97.58%	0.08%	97.78%
8123	Drycleaning and Laundry Services	430	0.09%	97.66%	0.07%	97.86%
4552	Warehouse Clubs, Supercenters, and Other General Merchandise Retailers	127	0.09%	97.75%	0.06%	97.92%
8122	Death Care Services	698	0.08%	97.83%	0.09%	98.01%
4232	Furniture and Home Furnishing Merchant Wholesalers	167	0.08%	97.92%	0.05%	98.06%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4572	Fuel Dealers	77	0.08%	98.00%	0.08%	98.14%
7112	Spectator Sports	191	0.08%	98.08%	0.08%	98.22%
5621	Waste Collection	130	0.08%	98.16%	0.06%	98.28%
3115	Dairy Product Manufacturing	23	0.08%	98.24%	0.09%	98.37%
7115	Independent Artists, Writers, and Performers	4488	0.08%	98.31%	0.06%	98.43%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	235	0.08%	98.39%	0.09%	98.52%
8114	Personal and Household Goods Repair and Maintenance	2659	0.08%	98.47%	0.04%	98.56%
2212	Natural Gas Distribution	8	0.08%	98.54%	0.09%	98.64%
1153	Support Activities for Forestry	20	0.08%	98.62%	0.04%	98.68%
4832	Inland Water Transportation	13	0.08%	98.69%	0.05%	98.74%
8133	Social Advocacy Organizations	4137	0.07%	98.77%	0.06%	98.79%
3321	Forging and Stamping	14	0.07%	98.84%	0.08%	98.87%
5251	Insurance and Employee Benefit Funds	33	0.07%	98.91%	0.07%	98.94%
4453	Beer, Wine, and Liquor Retailers	599	0.07%	98.98%	0.06%	99.00%
4491	Furniture and Home Furnishings Retailers	940	0.07%	99.04%	0.05%	99.05%
5231	Securities and Commodity Contracts Intermediation and Brokerage	542	0.06%	99.10%	0.04%	99.10%
4593	Florists	246	0.06%	99.17%	0.06%	99.15%
7113	Promoters of Performing Arts, Sports, and Similar Events	14	0.06%	99.23%	0.06%	99.21%
6231	Nursing Care Facilities (Skilled Nursing Facilities)	915	0.06%	99.28%	0.06%	99.28%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
6222	Psychiatric and Substance Abuse Hospitals	57	0.06%	99.34%	0.06%	99.34%
3365	Railroad Rolling Stock Manufacturing	4	0.06%	99.40%	0.07%	99.40%
6232	Residential Intellectual and Developmental Disability, Mental Health, and Substance Abuse Facilities	64	0.05%	99.46%	0.06%	99.47%
4571	Gasoline Stations	175	0.05%	99.51%	0.05%	99.52%
4581	Clothing and Clothing Accessories Retailers	1186	0.05%	99.56%	0.04%	99.57%
4582	Shoe Retailers	71	0.05%	99.61%	0.04%	99.61%
2379	Other Heavy and Civil Engineering Construction	85	0.04%	99.65%	0.04%	99.66%
5414	Specialized Design Services	3591	0.03%	99.68%	0.04%	99.69%
3335	Metalworking Machinery Manufacturing	28	0.03%	99.72%	0.04%	99.73%
8111	Automotive Repair and Maintenance	2849	0.03%	99.74%	0.00%	99.74%
3119	Other Food Manufacturing	81	0.03%	99.77%	0.03%	99.77%
3113	Sugar and Confectionery Product Manufacturing	3	0.03%	99.80%	0.02%	99.79%
1119	Other Crop Farming	607	0.02%	99.82%	0.03%	99.82%
6239	Other Residential Care Facilities	184	0.02%	99.84%	0.02%	99.84%
5312	Offices of Real Estate Agents and Brokers	3002	0.02%	99.86%	0.02%	99.86%
2372	Land Subdivision	362	0.02%	99.87%	0.02%	99.88%
3341	Computer and Peripheral Equipment Manufacturing	54	0.01%	99.88%	0.01%	99.89%
5313	Activities Related to Real Estate	2824	0.01%	99.89%	0.01%	99.90%
5417	Scientific Research and Development Services	748	0.01%	99.90%	0.01%	99.91%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
6117	Educational Support Services	681	0.01%	99.91%	0.01%	99.91%
3259	Other Chemical Product and Preparation Manufacturing	29	0.01%	99.92%	0.01%	99.92%
3329	Other Fabricated Metal Product Manufacturing	45	0.01%	99.93%	0.01%	99.93%
3255	Paint, Coating, and Adhesive Manufacturing	14	0.01%	99.94%	0.01%	99.94%
3273	Cement and Concrete Product Manufacturing	60	0.01%	99.94%	0.01%	99.95%
4442	Lawn and Garden Equipment and Supplies Retailers	162	0.01%	99.95%	0.01%	99.95%
3343	Audio and Video Equipment Manufacturing	26	0.00%	99.95%	0.00%	99.96%
4245	Farm Product Raw Material Merchant Wholesalers	56	0.00%	99.96%	0.00%	99.96%
4411	Automobile Dealers	746	0.00%	99.96%	0.01%	99.96%
4884	Support Activities for Road Transportation	461	0.00%	99.97%	0.00%	99.97%
6212	Offices of Dentists	1821	0.00%	99.97%	0.00%	99.97%
3353	Electrical Equipment Manufacturing	27	0.00%	99.97%	0.00%	99.97%
4246	Chemical and Allied Products Merchant Wholesalers	76	0.00%	99.98%	0.00%	99.98%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	58	0.00%	99.98%	0.00%	99.98%
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	144	0.00%	99.98%	0.00%	99.98%
3372	Office Furniture (including Fixtures) Manufacturing	32	0.00%	99.98%	0.00%	99.99%
4811	Scheduled Air Transportation	10	0.00%	99.99%	0.00%	99.99%
6242	Community Food and Housing, and Emergency and Other Relief Services	62	0.00%	99.99%	0.00%	99.99%
5622	Waste Treatment and Disposal	21	0.00%	99.99%	0.00%	99.99%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
1133	Logging	43	0.00%	99.99%	0.00%	99.99%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	97	0.00%	99.99%	0.00%	99.99%
4247	Petroleum and Petroleum Products Merchant Wholesalers	75	0.00%	99.99%	0.00%	99.99%
7211	Traveler Accommodation	327	0.00%	99.99%	0.00%	99.99%
4882	Support Activities for Rail Transportation	151	0.00%	99.99%	0.00%	100.00%
8113	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	355	0.00%	100.00%	0.00%	100.00%
4551	Department Stores	29	0.00%	100.00%	0.00%	100.00%
4881	Support Activities for Air Transportation	77	0.00%	100.00%	0.00%	100.00%
6243	Vocational Rehabilitation Services	158	0.00%	100.00%	0.00%	100.00%
4852	Interurban and Rural Bus Transportation	1	0.00%	100.00%	0.00%	100.00%
5161	Radio and Television Broadcasting Stations	53	0.00%	100.00%	0.00%	100.00%
7132	Gambling Industries	7	0.00%	100.00%	0.00%	100.00%
4853	Taxi and Limousine Services	269	0.00%	100.00%	0.00%	100.00%
3333	Commercial and Service Industry Machinery Manufacturing	63	0.00%	100.00%	0.00%	100.00%
3362	Motor Vehicle Body and Trailer Manufacturing	15	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentages figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-6.
Number of Establishments Within Maryland Marketplace and Industry Weight,
by NAICS Industry Group:
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NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3361	Motor Vehicle Manufacturing	11	12.26%	12.26%	12.08%	12.08%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	550	9.54%	21.81%	9.61%	21.69%
4244	Grocery and Related Product Merchant Wholesalers	441	4.96%	26.77%	5.32%	27.01%
4841	General Freight Trucking	1885	4.24%	31.00%	4.75%	31.76%
4561	Health and Personal Care Retailers	761	2.71%	33.72%	2.96%	34.72%
2382	Building Equipment Contractors	3769	2.70%	36.42%	2.61%	37.33%
4247	Petroleum and Petroleum Products Merchant Wholesalers	75	2.58%	39.00%	3.01%	40.34%
5416	Management, Scientific, and Technical Consulting Services	11923	2.57%	41.57%	2.13%	42.47%
3261	Plastics Product Manufacturing	50	2.43%	44.00%	2.56%	45.03%
4491	Furniture and Home Furnishings Retailers	940	2.14%	46.14%	1.67%	46.70%
4591	Sporting Goods, Hobby, and Musical Instrument Retailers	708	2.09%	48.23%	2.14%	48.84%
3334	Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	27	1.53%	49.75%	1.62%	50.46%
4492	Electronics and Appliance Retailers	546	1.42%	51.17%	1.58%	52.04%
3326	Spring and Wire Product Manufacturing	15	1.34%	52.51%	1.04%	53.09%
6117	Educational Support Services	681	1.30%	53.81%	1.58%	54.67%
3272	Glass and Glass Product Manufacturing	26	1.26%	55.07%	1.54%	56.21%
3325	Hardware Manufacturing	20	1.11%	56.18%	0.70%	56.91%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3262	Rubber Product Manufacturing	12	0.95%	57.13%	0.96%	57.87%
8129	Other Personal Services	1439	0.94%	58.07%	0.97%	58.84%
3119	Other Food Manufacturing	81	0.91%	58.98%	0.88%	59.72%
4571	Gasoline Stations	175	0.90%	59.88%	1.01%	60.73%
5131	Newspaper, Periodical, Book, and Directory Publishers	413	0.89%	60.76%	0.94%	61.67%
4551	Department Stores	29	0.86%	61.62%	0.89%	62.56%
3152	Cut and Sew Apparel Manufacturing	78	0.85%	62.46%	0.87%	63.44%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	667	0.82%	63.28%	0.67%	64.11%
4599	Other Miscellaneous Retailers	244	0.81%	64.09%	0.77%	64.88%
5241	Insurance Carriers	290	0.80%	64.89%	1.18%	66.06%
6214	Outpatient Care Centers	629	0.80%	65.69%	0.76%	66.81%
3121	Beverage Manufacturing	88	0.74%	66.43%	0.76%	67.57%
2362	Nonresidential Building Construction	492	0.74%	67.17%	0.60%	68.17%
4931	Warehousing and Storage	110	0.71%	67.88%	0.61%	68.78%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	53	0.69%	68.58%	0.78%	69.56%
5251	Insurance and Employee Benefit Funds	33	0.69%	69.27%	0.49%	70.05%
5242	Agencies, Brokerages, and Other Insurance Related Activities	1413	0.69%	69.95%	0.70%	70.75%
8111	Automotive Repair and Maintenance	2849	0.68%	70.63%	0.68%	71.43%
3222	Converted Paper Product Manufacturing	90	0.66%	71.29%	0.68%	72.11%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3251	Basic Chemical Manufacturing	226	0.66%	71.95%	0.64%	72.75%
3118	Bakeries and Tortilla Manufacturing	12	0.65%	72.59%	0.84%	73.59%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	269	0.64%	73.23%	0.70%	74.30%
3241	Petroleum and Coal Products Manufacturing	61	0.61%	73.85%	0.53%	74.83%
5614	Business Support Services	1640	0.61%	74.46%	0.58%	75.42%
3149	Other Textile Product Mills	235	0.60%	75.06%	0.61%	76.03%
3115	Dairy Product Manufacturing	23	0.60%	75.66%	0.67%	76.70%
4245	Farm Product Raw Material Merchant Wholesalers	56	0.58%	76.24%	0.43%	77.14%
5621	Waste Collection	130	0.58%	76.82%	0.50%	77.64%
1119	Other Crop Farming	607	0.55%	77.38%	0.74%	78.38%
3391	Medical Equipment and Supplies Manufacturing	179	0.54%	77.91%	0.48%	78.85%
3117	Seafood Product Preparation and Packaging	17	0.53%	78.45%	0.53%	79.38%
3219	Other Wood Product Manufacturing	664	0.52%	78.97%	0.52%	79.90%
7139	Other Amusement and Recreation Industries	1286	0.50%	79.47%	0.48%	80.39%
3321	Forging and Stamping	14	0.50%	79.97%	0.48%	80.87%
4451	Grocery and Convenience Retailers	339	0.49%	80.46%	0.50%	81.37%
5171	Wired and Wireless Telecommunications (except Satellite)	61	0.49%	80.95%	0.40%	81.77%
3114	Fruit and Vegetable Preserving and Specialty Food Manufacturing	17	0.46%	81.41%	0.41%	82.18%
4572	Fuel Dealers	77	0.46%	81.87%	0.48%	82.66%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5311	Lessors of Real Estate	1236	0.44%	82.30%	0.38%	83.05%
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	144	0.43%	82.74%	0.47%	83.52%
1121	Cattle Ranching and Farming	176	0.42%	83.16%	0.41%	83.93%
3211	Sawmills and Wood Preservation	46	0.40%	83.56%	0.38%	84.31%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	58	0.40%	83.96%	0.35%	84.66%
6241	Individual and Family Services	1577	0.39%	84.35%	0.34%	85.00%
4452	Specialty Food Retailers	941	0.39%	84.74%	0.38%	85.37%
3274	Lime and Gypsum Product Manufacturing	5	0.38%	85.12%	0.43%	85.81%
3151	Apparel Knitting Mills	30	0.37%	85.49%	0.42%	86.23%
3331	Agriculture, Construction, and Mining Machinery Manufacturing	18	0.37%	85.85%	0.17%	86.40%
5313	Activities Related to Real Estate	2824	0.36%	86.22%	0.43%	86.83%
3141	Textile Furnishings Mills	70	0.36%	86.57%	0.41%	87.24%
2381	Foundation, Structure, and Building Exterior Contractors	1589	0.34%	86.91%	0.29%	87.54%
3328	Coating, Engraving, Heat Treating, and Allied Activities	149	0.33%	87.24%	0.33%	87.86%
3252	Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing	30	0.32%	87.56%	0.27%	88.13%
8114	Personal and Household Goods Repair and Maintenance	2659	0.31%	87.87%	0.30%	88.43%
5622	Waste Treatment and Disposal	21	0.31%	88.18%	0.32%	88.76%
4921	Couriers and Express Delivery Services	76	0.29%	88.47%	0.32%	89.08%
4854	School and Employee Bus Transportation	87	0.29%	88.75%	0.22%	89.30%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
7114	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	97	0.28%	89.04%	0.33%	89.63%
3322	Cutlery and Handtool Manufacturing	11	0.28%	89.31%	0.33%	89.96%
3352	Household Appliance Manufacturing	27	0.27%	89.58%	0.19%	90.15%
4411	Automobile Dealers	746	0.27%	89.85%	0.26%	90.41%
3273	Cement and Concrete Product Manufacturing	60	0.26%	90.11%	0.12%	90.53%
4832	Inland Water Transportation	13	0.26%	90.36%	0.25%	90.78%
2383	Building Finishing Contractors	1639	0.25%	90.62%	0.27%	91.05%
3379	Other Furniture Related Product Manufacturing	25	0.25%	90.87%	0.24%	91.29%
1129	Other Animal Production	344	0.25%	91.12%	0.24%	91.53%
3314	Nonferrous Metal (except Aluminum) Production and Processing	31	0.25%	91.36%	0.25%	91.78%
5178	All Other Telecommunications	611	0.24%	91.60%	0.12%	91.90%
7225	Restaurants and Other Eating Places	3683	0.23%	91.83%	0.24%	92.14%
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	83	0.23%	92.06%	0.22%	92.36%
8133	Social Advocacy Organizations	4137	0.22%	92.28%	0.22%	92.57%
4246	Chemical and Allied Products Merchant Wholesalers	76	0.22%	92.50%	0.22%	92.79%
7223	Special Food Services	471	0.22%	92.72%	0.24%	93.04%
5174	Satellite Telecommunications	17	0.21%	92.93%	0.24%	93.28%
5414	Specialized Design Services	3591	0.20%	93.13%	0.20%	93.48%
5161	Radio and Television Broadcasting Stations	53	0.20%	93.32%	0.23%	93.71%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	1918	0.19%	93.52%	0.17%	93.89%
5322	Consumer Goods Rental	246	0.19%	93.71%	0.16%	94.05%
6116	Other Schools and Instruction	2178	0.19%	93.89%	0.16%	94.20%
2131	Support Activities for Mining	7	0.18%	94.07%	0.17%	94.37%
5615	Travel Arrangement and Reservation Services	591	0.18%	94.25%	0.19%	94.56%
2379	Other Heavy and Civil Engineering Construction	85	0.18%	94.43%	0.12%	94.69%
5121	Motion Picture and Video Industries	4862	0.17%	94.60%	0.17%	94.86%
5611	Office Administrative Services	1942	0.17%	94.77%	0.06%	94.92%
3133	Textile and Fabric Finishing and Fabric Coating Mills	22	0.16%	94.93%	0.16%	95.08%
1114	Greenhouse, Nursery, and Floriculture Production	30	0.16%	95.09%	0.16%	95.24%
3132	Fabric Mills	134	0.16%	95.25%	0.13%	95.36%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	97	0.16%	95.40%	0.17%	95.53%
5132	Software Publishers	259	0.15%	95.55%	0.17%	95.70%
6212	Offices of Dentists	1821	0.15%	95.70%	0.13%	95.83%
2361	Residential Building Construction	72510	0.15%	95.85%	0.17%	95.99%
5223	Activities Related to Credit Intermediation	1361	0.14%	95.99%	0.10%	96.10%
4412	Other Motor Vehicle Dealers	337	0.13%	96.12%	0.07%	96.17%
6113	Colleges, Universities, and Professional Schools	60	0.13%	96.25%	0.12%	96.28%
5411	Legal Service	3029	0.13%	96.38%	0.13%	96.41%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3159	Apparel Accessories and Other Apparel Manufacturing	63	0.12%	96.50%	0.13%	96.54%
4853	Taxi and Limousine Services	269	0.12%	96.63%	0.12%	96.66%
5221	Depository Credit Intermediation	62	0.12%	96.74%	0.13%	96.79%
4885	Freight Transportation Arrangement	379	0.12%	96.86%	0.12%	96.91%
4413	Automotive Parts, Accessories, and Tire Retailers	320	0.11%	96.98%	0.12%	97.02%
3271	Clay Product and Refractory Manufacturing	56	0.11%	97.09%	0.13%	97.16%
3231	Printing and Related Support Activities	1502	0.11%	97.20%	0.12%	97.28%
3315	Foundries	28	0.11%	97.31%	0.10%	97.38%
4851	Urban Transit Systems	51	0.11%	97.42%	0.12%	97.50%
5312	Offices of Real Estate Agents and Brokers	3002	0.10%	97.53%	0.08%	97.58%
3366	Ship and Boat Building	48	0.09%	97.62%	0.07%	97.65%
4881	Support Activities for Air Transportation	77	0.09%	97.70%	0.10%	97.76%
3256	Soap, Cleaning Compound, and Toilet Preparation Manufacturing	73	0.08%	97.79%	0.09%	97.84%
7111	Performing Arts Companies	1154	0.08%	97.87%	0.07%	97.91%
4855	Charter Bus Industry	80	0.08%	97.95%	0.08%	97.99%
3111	Animal Food Manufacturing	13	0.07%	98.02%	0.07%	98.07%
3253	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	8	0.07%	98.09%	0.06%	98.12%
5222	Nondepository Credit Intermediation	226	0.06%	98.15%	0.07%	98.19%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	145	0.06%	98.21%	0.06%	98.25%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3399	Other Miscellaneous Manufacturing	589	0.06%	98.27%	0.05%	98.30%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	621	0.06%	98.33%	0.05%	98.36%
3339	Other General Purpose Machinery Manufacturing	102	0.06%	98.39%	0.06%	98.42%
4884	Support Activities for Road Transportation	461	0.05%	98.44%	0.05%	98.47%
3359	Other Electrical Equipment and Component Manufacturing	38	0.05%	98.49%	0.06%	98.53%
3329	Other Fabricated Metal Product Manufacturing	45	0.05%	98.54%	0.05%	98.58%
5418	Advertising, Public Relations, and Related Services	633	0.05%	98.59%	0.04%	98.62%
4581	Clothing and Clothing Accessories Retailers	1186	0.05%	98.64%	0.06%	98.68%
3323	Architectural and Structural Metals Manufacturing	187	0.05%	98.68%	0.02%	98.70%
4594	Office Supplies, Stationery, and Gift Retailers	450	0.04%	98.72%	0.05%	98.75%
4232	Furniture and Home Furnishing Merchant Wholesalers	167	0.04%	98.76%	0.03%	98.78%
3344	Semiconductor and Other Electronic Component Manufacturing	65	0.04%	98.80%	0.04%	98.82%
6215	Medical and Diagnostic Laboratories	109	0.03%	98.83%	0.04%	98.86%
4241	Paper and Paper Product Merchant Wholesalers	113	0.03%	98.86%	0.04%	98.89%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	235	0.03%	98.90%	0.03%	98.93%
5413	Architectural, Engineering, and Related Services	3348	0.03%	98.93%	0.04%	98.97%
3363	Motor Vehicle Parts Manufacturing	21	0.03%	98.97%	0.03%	98.99%
3254	Pharmaceutical and Medicine Manufacturing	138	0.03%	99.00%	0.03%	99.03%
8123	Drycleaning and Laundry Services	430	0.03%	99.03%	0.03%	99.06%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	164	0.03%	99.06%	0.03%	99.09%
4441	Building Material and Supplies Dealers	475	0.03%	99.09%	0.03%	99.12%
5419	Other Professional, Scientific, and Technical Services	2203	0.03%	99.11%	0.02%	99.14%
3332	Industrial Machinery Manufacturing	35	0.03%	99.14%	0.03%	99.17%
5417	Scientific Research and Development Services	748	0.03%	99.17%	0.03%	99.19%
1125	Aquaculture	12	0.02%	99.19%	0.03%	99.22%
5617	Services to Buildings and Dwellings	4160	0.02%	99.22%	0.02%	99.23%
5616	Investigation and Security Services	877	0.02%	99.24%	0.02%	99.26%
4239	Miscellaneous Durable Goods Merchant Wholesalers	500	0.02%	99.26%	0.02%	99.28%
4233	Lumber and Other Construction Materials Merchant Wholesalers	269	0.02%	99.28%	0.02%	99.30%
5613	Employment Services	617	0.02%	99.31%	0.02%	99.32%
5629	Remediation and Other Waste Management Services	251	0.02%	99.33%	0.02%	99.34%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	356	0.02%	99.35%	0.02%	99.36%
3342	Communications Equipment Manufacturing	83	0.02%	99.38%	0.02%	99.39%
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	146	0.02%	99.40%	0.02%	99.41%
1151	Support Activities for Crop Production	14	0.02%	99.42%	0.02%	99.43%
5321	Automotive Equipment Rental and Leasing	91	0.02%	99.44%	0.02%	99.45%
3351	Electric Lighting Equipment Manufacturing	25	0.02%	99.46%	0.02%	99.47%
3364	Aerospace Product and Parts Manufacturing	35	0.02%	99.48%	0.02%	99.49%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4442	Lawn and Garden Equipment and Supplies Retailers	162	0.02%	99.50%	0.02%	99.51%
3341	Computer and Peripheral Equipment Manufacturing	54	0.02%	99.52%	0.02%	99.54%
3336	Engine, Turbine, and Power Transmission Equipment Manufacturing	4	0.02%	99.54%	0.02%	99.56%
3353	Electrical Equipment Manufacturing	27	0.02%	99.56%	0.03%	99.59%
3324	Boiler, Tank, and Shipping Container Manufacturing	14	0.02%	99.58%	0.02%	99.61%
3335	Metalworking Machinery Manufacturing	28	0.02%	99.60%	0.02%	99.63%
8113	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	355	0.02%	99.62%	0.01%	99.65%
5415	Computer Systems Design and Related Services	4356	0.02%	99.64%	0.01%	99.65%
2389	Other Specialty Trade Contractors	2206	0.02%	99.66%	0.02%	99.67%
2371	Utility System Construction	210	0.02%	99.67%	0.02%	99.69%
1142	Hunting and Trapping	12	0.02%	99.69%	0.01%	99.70%
7211	Traveler Accommodation	327	0.02%	99.70%	0.01%	99.72%
3116	Animal Slaughtering and Processing	9	0.02%	99.72%	0.02%	99.74%
5619	Other Support Services	5438	0.02%	99.73%	0.02%	99.75%
4842	Specialized Freight Trucking	370	0.02%	99.75%	0.01%	99.76%
1152	Support Activities for Animal Production	158	0.02%	99.76%	0.02%	99.78%
2123	Nonmetallic Mineral Mining and Quarrying	16	0.02%	99.78%	0.01%	99.79%
3372	Office Furniture (including Fixtures) Manufacturing	32	0.01%	99.79%	0.01%	99.81%
6213	Offices of Other Health Practitioners	1660	0.01%	99.81%	0.02%	99.83%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
2211	Electric Power Generation, Transmission and Distribution	206	0.01%	99.82%	0.01%	99.84%
3259	Other Chemical Product and Preparation Manufacturing	29	0.01%	99.83%	0.02%	99.85%
6219	Other Ambulatory Health Care Services	1862	0.01%	99.85%	0.02%	99.87%
3255	Paint, Coating, and Adhesive Manufacturing	14	0.01%	99.86%	0.01%	99.88%
4811	Scheduled Air Transportation	10	0.01%	99.87%	0.01%	99.89%
2373	Highway, Street, and Bridge Construction	248	0.01%	99.88%	0.00%	99.89%
4889	Other Support Activities for Transportation	1800	0.01%	99.89%	0.01%	99.90%
2212	Natural Gas Distribution	8	0.01%	99.90%	0.01%	99.91%
3365	Railroad Rolling Stock Manufacturing	4	0.01%	99.90%	0.01%	99.92%
3311	Iron and Steel Mills and Ferroalloy Manufacturing	11	0.01%	99.91%	0.01%	99.93%
4242	Drugs and Druggists' Sundries Merchant Wholesalers	105	0.01%	99.92%	0.01%	99.94%
3333	Commercial and Service Industry Machinery Manufacturing	63	0.01%	99.93%	0.01%	99.95%
4592	Book Retailers and News Dealers	123	0.01%	99.94%	0.00%	99.95%
3113	Sugar and Confectionery Product Manufacturing	3	0.01%	99.94%	0.01%	99.96%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	278	0.01%	99.95%	0.01%	99.96%
4859	Other Transit and Ground Passenger Transportation	60	0.01%	99.96%	0.00%	99.96%
4882	Support Activities for Rail Transportation	151	0.01%	99.96%	0.00%	99.96%
3362	Motor Vehicle Body and Trailer Manufacturing	15	0.01%	99.97%	0.01%	99.97%
6211	Offices of Physicians	3263	0.01%	99.98%	0.00%	99.98%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4922	Local Messengers and Local Delivery	51	0.01%	99.98%	0.01%	99.98%
2213	Water, Sewage and Other Systems	42	0.01%	99.99%	0.00%	99.99%
3343	Audio and Video Equipment Manufacturing	26	0.00%	99.99%	0.01%	99.99%
4595	Used Merchandise Retailers	273	0.00%	100.00%	0.00%	100.00%
8112	Electronic and Precision Equipment Repair and Maintenance	341	0.00%	100.00%	0.00%	100.00%
3312	Steel Product Manufacturing from Purchased Steel	3	0.00%	100.00%	0.00%	100.00%
1123	Poultry and Egg Production	26	0.00%	100.00%	0.00%	100.00%
2372	Land Subdivision	362	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



6.2.2 Identifying Listed Minority- and/or Women-Owned Firms

Although Dun & Bradstreet's database is comprehensive, it does not perfectly capture all minority- and/or women-owned firms. While many such firms are accurately listed, practical experience indicates that a significant number are misidentified or missing. Consequently, supplementary procedures were necessary to determine the true representation of minority- and/or women-owned firms within the relevant market.

First, a computerized database was developed to record vendor information. The State's directory of certified firms²³⁷ was collected, and, in collaboration with the State, MGT identified local governmental units and private organizations that maintain relevant vendor lists. Publicly available sources such as eMaryland Marketplace Advantage, the vendor databases²³⁸ maintained by professional organizations, the SBA, and local certification lists were also gathered. From these collected lists, a comprehensive Master Vendor Database was created, including detailed information for each firm, such as company name, contact person, address, telephone number, email address, minority/women/nonminority ownership status,²³⁹ year founded, number of employees, total annual revenues, and services provided by NAICS Codes. This database was subsequently cross-referenced with the State of Maryland Baseline Business Universe, sourced from Dun and Bradstreet, to accurately identify the representation of minority- and/or women-owned firms within the relevant market.

Tables 6-7 through **6-12** present the listed minority- and/or women-owned firms in the categories of Construction, AE-CRS, Maintenance, IT, Services, and CSE, respectively.

²³⁷ This online directory lists firms certified by the Maryland Department of Transportation as Minority (MBE), Disadvantaged (DBE), or Airport Concession Disadvantaged Business Enterprise (ACDBE). The directory also lists Small Business Enterprise (SBE) firms.

²³⁸ Professional organizations include trade associations, advocacy groups, business organizations, and other public-sector agencies.

²³⁹ Firm ownership is not solely dependent upon MBE, DBE, or ACDBE certification status.



Table 6-7.
Number of Listed Minority- and/or Women-Owned Establishments and Industry Weight,
by NAICS Code:
Construction

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
2373	Highway, Street, and Bridge Construction	56	18.42%	18.42%	21.29%	21.29%
2362	Nonresidential Building Construction	135	17.19%	35.61%	19.78%	41.07%
2381	Foundation, Structure, and Building Exterior Contractors	203	6.34%	41.95%	7.03%	48.09%
2382	Building Equipment Contractors	456	5.02%	46.97%	4.62%	52.71%
2389	Other Specialty Trade Contractors	271	4.82%	51.79%	5.27%	57.98%
3365	Railroad Rolling Stock Manufacturing	1	3.73%	55.52%	1.47%	59.45%
2379	Other Heavy and Civil Engineering Construction	7	2.80%	58.33%	3.38%	62.83%
5416	Management, Scientific, and Technical Consulting Services	3118	2.75%	61.07%	2.63%	65.46%
5613	Employment Services	203	2.30%	63.37%	1.92%	67.38%
5617	Services to Buildings and Dwellings	745	2.20%	65.58%	2.34%	69.72%
2371	Utility System Construction	44	1.60%	67.18%	1.74%	71.46%
5415	Computer Systems Design and Related Services	1547	1.41%	68.59%	0.97%	72.43%
2383	Building Finishing Contractors	197	1.39%	69.98%	1.49%	73.92%
4247	Petroleum and Petroleum Products Merchant Wholesalers	11	1.34%	71.32%	1.42%	75.34%
5413	Architectural, Engineering, and Related Services	652	1.29%	72.61%	1.10%	76.44%
5616	Investigation and Security Services	217	1.27%	73.88%	1.31%	77.75%
4233	Lumber and Other Construction Materials Merchant Wholesalers	41	1.07%	74.95%	1.06%	78.81%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4441	Building Material and Supplies Dealers	47	0.99%	75.95%	0.77%	79.58%
3399	Other Miscellaneous Manufacturing	117	0.83%	76.78%	0.73%	80.31%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	124	0.77%	77.55%	0.68%	80.99%
3231	Printing and Related Support Activities	194	0.72%	78.27%	0.54%	81.53%
4821	Rail Transportation	2	0.70%	78.97%	0.77%	82.30%
2123	Nonmetallic Mineral Mining and Quarrying	2	0.64%	79.61%	0.51%	82.80%
3335	Metalworking Machinery Manufacturing	7	0.58%	80.19%	0.38%	83.19%
4239	Miscellaneous Durable Goods Merchant Wholesalers	64	0.56%	80.75%	0.58%	83.77%
3261	Plastics Product Manufacturing	8	0.52%	81.27%	0.47%	84.24%
4413	Automotive Parts, Accessories, and Tire Retailers	23	0.51%	81.78%	0.52%	84.76%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	44	0.50%	82.28%	0.45%	85.21%
3219	Other Wood Product Manufacturing	22	0.44%	82.72%	0.34%	85.55%
5622	Waste Treatment and Disposal	7	0.44%	83.15%	0.33%	85.88%
3241	Petroleum and Coal Products Manufacturing	6	0.42%	83.58%	0.37%	86.25%
4842	Specialized Freight Trucking	89	0.39%	83.97%	0.42%	86.67%
5171	Wired and Wireless Telecommunications (except Satellite)	16	0.38%	84.35%	0.32%	86.99%
3272	Glass and Glass Product Manufacturing	2	0.37%	84.73%	0.33%	87.33%
5311	Lessors of Real Estate	98	0.33%	85.06%	0.27%	87.60%
3251	Basic Chemical Manufacturing	8	0.33%	85.38%	0.26%	87.86%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3331	Agriculture, Construction, and Mining Machinery Manufacturing	1	0.32%	85.70%	0.29%	88.16%
4841	General Freight Trucking	275	0.31%	86.01%	0.24%	88.40%
5629	Remediation and Other Waste Management Services	37	0.30%	86.32%	0.32%	88.72%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	32	0.30%	86.62%	0.32%	89.04%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	23	0.30%	86.92%	0.22%	89.26%
3344	Semiconductor and Other Electronic Component Manufacturing	17	0.30%	87.22%	0.16%	89.42%
3279	Other Nonmetallic Mineral Product Manufacturing	4	0.29%	87.51%	0.24%	89.66%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	91	0.29%	87.80%	0.27%	89.93%
5222	Nondepository Credit Intermediation	14	0.28%	88.08%	0.20%	90.14%
8114	Personal and Household Goods Repair and Maintenance	144	0.28%	88.36%	0.19%	90.33%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	27	0.27%	88.63%	0.24%	90.57%
3391	Medical Equipment and Supplies Manufacturing	21	0.27%	88.90%	0.20%	90.78%
3342	Communications Equipment Manufacturing	15	0.26%	89.16%	0.29%	91.07%
3315	Foundries	1	0.26%	89.42%	0.23%	91.29%
3353	Electrical Equipment Manufacturing	5	0.25%	89.67%	0.23%	91.52%
3273	Cement and Concrete Product Manufacturing	12	0.25%	89.92%	0.22%	91.74%
4571	Gasoline Stations	11	0.24%	90.16%	0.20%	91.94%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	15	0.24%	90.41%	0.07%	92.00%
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	17	0.24%	90.65%	0.25%	92.26%
3141	Textile Furnishings Mills	21	0.24%	90.89%	0.19%	92.44%
4885	Freight Transportation Arrangement	76	0.23%	91.12%	0.21%	92.65%
5131	Newspaper, Periodical, Book, and Directory Publishers	73	0.23%	91.35%	0.18%	92.83%
3323	Architectural and Structural Metals Manufacturing	25	0.22%	91.58%	0.21%	93.04%
3133	Textile and Fabric Finishing and Fabric Coating Mills	4	0.22%	91.80%	0.20%	93.24%
6243	Vocational Rehabilitation Services	48	0.22%	92.02%	0.05%	93.30%
4412	Other Motor Vehicle Dealers	19	0.21%	92.23%	0.15%	93.44%
3329	Other Fabricated Metal Product Manufacturing	9	0.21%	92.44%	0.21%	93.65%
3211	Sawmills and Wood Preservation	5	0.20%	92.64%	0.19%	93.84%
3252	Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing	2	0.20%	92.84%	0.07%	93.92%
3149	Other Textile Product Mills	55	0.20%	93.04%	0.19%	94.10%
3339	Other General Purpose Machinery Manufacturing	15	0.19%	93.23%	0.20%	94.30%
5619	Other Support Services	1310	0.19%	93.42%	0.15%	94.45%
8112	Electronic and Precision Equipment Repair and Maintenance	66	0.18%	93.60%	0.18%	94.63%
4599	Other Miscellaneous Retailers	42	0.18%	93.78%	0.17%	94.80%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	16	0.18%	93.96%	0.15%	94.95%
4882	Support Activities for Rail Transportation	30	0.18%	94.14%	0.15%	95.10%
3221	Pulp, Paper, and Paperboard Mills	2	0.17%	94.31%	0.17%	95.27%
6219	Other Ambulatory Health Care Services	251	0.17%	94.48%	0.17%	95.45%
8111	Automotive Repair and Maintenance	180	0.16%	94.64%	0.14%	95.59%
5621	Waste Collection	25	0.16%	94.80%	0.15%	95.74%
5312	Offices of Real Estate Agents and Brokers	338	0.16%	94.95%	0.16%	95.90%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	7	0.15%	95.10%	0.16%	96.06%
3271	Clay Product and Refractory Manufacturing	10	0.15%	95.25%	0.14%	96.21%
4561	Health and Personal Care Retailers	124	0.15%	95.40%	0.11%	96.32%
3359	Other Electrical Equipment and Component Manufacturing	8	0.15%	95.55%	0.14%	96.46%
5322	Consumer Goods Rental	30	0.15%	95.70%	0.11%	96.57%
4884	Support Activities for Road Transportation	58	0.14%	95.84%	0.13%	96.70%
4551	Department Stores	2	0.14%	95.97%	0.07%	96.78%
3321	Forging and Stamping	0	0.14%	96.11%	0.12%	96.90%
4595	Used Merchandise Retailers	67	0.14%	96.24%	0.13%	97.03%
2361	Residential Building Construction	1577	0.13%	96.38%	0.07%	97.10%
4244	Grocery and Related Product Merchant Wholesalers	71	0.13%	96.50%	0.12%	97.22%
3351	Electric Lighting Equipment Manufacturing	7	0.13%	96.63%	0.14%	97.36%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	75	0.12%	96.75%	0.11%	97.47%
1114	Greenhouse, Nursery, and Floriculture Production	4	0.12%	96.87%	0.11%	97.58%
8139	Business, Professional, Labor, Political, and Similar Organizations	0	0.12%	96.99%	0.11%	97.68%
7115	Independent Artists, Writers, and Performers	362	0.12%	97.11%	0.11%	97.79%
4594	Office Supplies, Stationery, and Gift Retailers	144	0.11%	97.22%	0.07%	97.86%
5419	Other Professional, Scientific, and Technical Services	463	0.11%	97.34%	0.08%	97.94%
8131	Religious Organizations	3	0.11%	97.45%	0.10%	98.04%
3132	Fabric Mills	11	0.11%	97.56%	0.09%	98.13%
4451	Grocery and Convenience Retailers	35	0.11%	97.67%	0.07%	98.20%
3262	Rubber Product Manufacturing	2	0.11%	97.78%	0.08%	98.27%
5614	Business Support Services	337	0.10%	97.88%	0.08%	98.36%
8122	Death Care Services	37	0.10%	97.98%	0.06%	98.42%
3341	Computer and Peripheral Equipment Manufacturing	15	0.10%	98.08%	0.09%	98.51%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	18	0.10%	98.17%	0.09%	98.60%
3313	Alumina and Aluminum Production and Processing	0	0.09%	98.27%	0.00%	98.60%
5121	Motion Picture and Video Industries	275	0.09%	98.36%	0.09%	98.69%
3121	Beverage Manufacturing	8	0.09%	98.45%	0.08%	98.76%
5174	Satellite Telecommunications	1	0.08%	98.53%	0.03%	98.79%
1142	Hunting and Trapping	1	0.08%	98.61%	0.07%	98.86%
3325	Hardware Manufacturing	5	0.08%	98.69%	0.07%	98.93%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
7223	Special Food Services	92	0.07%	98.77%	0.04%	98.98%
3222	Converted Paper Product Manufacturing	16	0.07%	98.84%	0.06%	99.04%
3324	Boiler, Tank, and Shipping Container Manufacturing	1	0.07%	98.91%	0.07%	99.11%
3332	Industrial Machinery Manufacturing	6	0.07%	98.99%	0.06%	99.17%
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	19	0.07%	99.05%	0.07%	99.24%
6215	Medical and Diagnostic Laboratories	22	0.07%	99.12%	0.06%	99.30%
3352	Household Appliance Manufacturing	2	0.06%	99.19%	0.06%	99.36%
4889	Other Support Activities for Transportation	145	0.06%	99.25%	0.06%	99.42%
3363	Motor Vehicle Parts Manufacturing	2	0.06%	99.31%	0.07%	99.50%
5242	Agencies, Brokerages, and Other Insurance Related Activities	181	0.06%	99.37%	0.06%	99.56%
5418	Advertising, Public Relations, and Related Services	170	0.06%	99.42%	0.06%	99.62%
4232	Furniture and Home Furnishing Merchant Wholesalers	27	0.05%	99.47%	0.05%	99.67%
3312	Steel Product Manufacturing from Purchased Steel	0	0.05%	99.52%	0.04%	99.71%
1119	Other Crop Farming	52	0.04%	99.56%	0.01%	99.72%
4241	Paper and Paper Product Merchant Wholesalers	34	0.04%	99.60%	0.01%	99.74%
5612	Facilities Support Services	39	0.04%	99.63%	0.02%	99.75%
5132	Software Publishers	51	0.03%	99.67%	0.01%	99.76%
3334	Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	7	0.03%	99.70%	0.03%	99.79%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4931	Warehousing and Storage	13	0.03%	99.73%	0.03%	99.82%
1151	Support Activities for Crop Production	3	0.03%	99.75%	0.02%	99.84%
5414	Specialized Design Services	870	0.02%	99.78%	0.02%	99.86%
6241	Individual and Family Services	29	0.02%	99.80%	0.01%	99.87%
4491	Furniture and Home Furnishings Retailers	131	0.02%	99.82%	0.01%	99.88%
2211	Electric Power Generation, Transmission and Distribution	21	0.01%	99.83%	0.01%	99.88%
6216	Home Health Care Services	159	0.01%	99.84%	0.01%	99.89%
1111	Oilseed and Grain Farming	6	0.01%	99.85%	0.00%	99.89%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	95	0.01%	99.86%	0.01%	99.90%
1141	Fishing	1	0.01%	99.87%	0.01%	99.91%
4591	Sporting Goods, Hobby, and Musical Instrument Retailers	111	0.01%	99.88%	0.00%	99.92%
4248	Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers	19	0.01%	99.89%	0.01%	99.93%
3372	Office Furniture (including Fixtures) Manufacturing	8	0.01%	99.90%	0.01%	99.93%
3311	Iron and Steel Mills and Ferroalloy Manufacturing	2	0.01%	99.91%	0.01%	99.94%
4881	Support Activities for Air Transportation	9	0.01%	99.92%	0.00%	99.94%
5241	Insurance Carriers	24	0.01%	99.93%	0.00%	99.94%
3364	Aerospace Product and Parts Manufacturing	9	0.01%	99.94%	0.00%	99.95%
3328	Coating, Engraving, Heat Treating, and Allied Activities	12	0.01%	99.94%	0.01%	99.95%
5321	Automotive Equipment Rental and Leasing	12	0.01%	99.95%	0.01%	99.96%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3333	Commercial and Service Industry Machinery Manufacturing	6	0.01%	99.95%	0.01%	99.97%
5231	Securities and Commodity Contracts Intermediation and Brokerage	22	0.00%	99.96%	0.00%	99.97%
7139	Other Amusement and Recreation Industries	139	0.00%	99.96%	0.00%	99.97%
4492	Electronics and Appliance Retailers	62	0.00%	99.97%	0.00%	99.98%
4246	Chemical and Allied Products Merchant Wholesalers	18	0.00%	99.97%	0.00%	99.98%
4922	Local Messengers and Local Delivery	7	0.00%	99.97%	0.00%	99.98%
5239	Other Financial Investment Activities	383	0.00%	99.98%	0.00%	99.98%
5411	Legal Service	367	0.00%	99.98%	0.00%	99.98%
8133	Social Advocacy Organizations	4	0.00%	99.98%	0.00%	99.99%
5221	Depository Credit Intermediation	5	0.00%	99.98%	0.00%	99.99%
3259	Other Chemical Product and Preparation Manufacturing	2	0.00%	99.98%	0.00%	99.99%
1153	Support Activities for Forestry	3	0.00%	99.99%	0.00%	99.99%
3343	Audio and Video Equipment Manufacturing	2	0.00%	99.99%	0.00%	99.99%
3379	Other Furniture Related Product Manufacturing	6	0.00%	99.99%	0.00%	99.99%
4921	Couriers and Express Delivery Services	15	0.00%	99.99%	0.00%	99.99%
4411	Automobile Dealers	33	0.00%	99.99%	0.00%	99.99%
3336	Engine, Turbine, and Power Transmission Equipment Manufacturing	1	0.00%	99.99%	0.00%	99.99%
7211	Traveler Accommodation	41	0.00%	99.99%	0.00%	99.99%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
8123	Drycleaning and Laundry Services	57	0.00%	99.99%	0.00%	100.00%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	400	0.00%	100.00%	0.00%	100.00%
4572	Fuel Dealers	8	0.00%	100.00%	0.00%	100.00%
8113	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	27	0.00%	100.00%	0.00%	100.00%
5417	Scientific Research and Development Services	174	0.00%	100.00%	0.00%	100.00%
6213	Offices of Other Health Practitioners	352	0.00%	100.00%	0.00%	100.00%
3255	Paint, Coating, and Adhesive Manufacturing	1	0.00%	100.00%	0.00%	100.00%
4442	Lawn and Garden Equipment and Supplies Retailers	17	0.00%	100.00%	0.00%	100.00%
5611	Office Administrative Services	312	0.00%	100.00%	0.00%	100.00%
2213	Water, Sewage and Other Systems	2	0.00%	100.00%	0.00%	100.00%
3326	Spring and Wire Product Manufacturing	1	0.00%	100.00%	0.00%	100.00%
4883	Support Activities for Water Transportation	0	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-8.
Number of Listed Minority- and/or Women-Owned Firms and Industry Weight,
by NAICS Code:
AE-CRS

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5413	Architectural, Engineering, and Related Services	652	90.59%	90.59%	91.26%	91.26%
2379	Other Heavy and Civil Engineering Construction	7	2.98%	93.57%	2.72%	93.98%
5418	Advertising, Public Relations, and Related Services	170	2.14%	95.70%	2.23%	96.21%
5416	Management, Scientific, and Technical Consulting Services	3118	1.13%	96.83%	0.85%	97.06%
5417	Scientific Research and Development Services	174	0.99%	97.83%	1.00%	98.06%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	32	0.50%	98.33%	0.47%	98.53%
4233	Lumber and Other Construction Materials Merchant Wholesalers	41	0.15%	98.48%	0.12%	98.65%
2381	Foundation, Structure, and Building Exterior Contractors	203	0.15%	98.63%	0.10%	98.75%
6242	Community Food and Housing, and Emergency and Other Relief Services	2	0.14%	98.77%	0.16%	98.92%
4441	Building Material and Supplies Dealers	47	0.13%	98.90%	0.11%	99.02%
5415	Computer Systems Design and Related Services	1547	0.07%	98.98%	0.07%	99.09%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	91	0.07%	99.04%	0.06%	99.15%
7139	Other Amusement and Recreation Industries	139	0.05%	99.09%	0.04%	99.20%
2382	Building Equipment Contractors	456	0.05%	99.14%	0.06%	99.26%
5614	Business Support Services	337	0.04%	99.18%	0.04%	99.30%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	400	0.04%	99.23%	0.03%	99.33%
5629	Remediation and Other Waste Management Services	37	0.04%	99.26%	0.04%	99.37%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5622	Waste Treatment and Disposal	7	0.04%	99.30%	0.01%	99.38%
2383	Building Finishing Contractors	197	0.04%	99.34%	0.04%	99.41%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	124	0.04%	99.37%	0.04%	99.46%
5419	Other Professional, Scientific, and Technical Services	463	0.03%	99.40%	0.02%	99.48%
5311	Lessors of Real Estate	98	0.03%	99.44%	0.04%	99.52%
5414	Specialized Design Services	870	0.03%	99.47%	0.03%	99.55%
4922	Local Messengers and Local Delivery	7	0.03%	99.50%	0.01%	99.55%
2371	Utility System Construction	44	0.03%	99.53%	0.01%	99.56%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	23	0.03%	99.56%	0.03%	99.59%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	7	0.03%	99.59%	0.04%	99.62%
3255	Paint, Coating, and Adhesive Manufacturing	1	0.03%	99.62%	0.03%	99.65%
5242	Agencies, Brokerages, and Other Insurance Related Activities	181	0.03%	99.65%	0.02%	99.68%
5617	Services to Buildings and Dwellings	745	0.02%	99.67%	0.03%	99.70%
5611	Office Administrative Services	312	0.02%	99.69%	0.02%	99.73%
4884	Support Activities for Road Transportation	58	0.02%	99.71%	0.02%	99.75%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	27	0.02%	99.73%	0.01%	99.76%
3364	Aerospace Product and Parts Manufacturing	9	0.02%	99.75%	0.02%	99.78%
5411	Legal Service	367	0.02%	99.77%	0.02%	99.79%
1141	Fishing	1	0.02%	99.78%	0.02%	99.81%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5312	Offices of Real Estate Agents and Brokers	338	0.02%	99.80%	0.01%	99.82%
5613	Employment Services	203	0.01%	99.81%	0.01%	99.83%
3365	Railroad Rolling Stock Manufacturing	1	0.01%	99.83%	0.01%	99.84%
2213	Water, Sewage and Other Systems	2	0.01%	99.84%	0.01%	99.85%
3259	Other Chemical Product and Preparation Manufacturing	2	0.01%	99.85%	0.02%	99.86%
3344	Semiconductor and Other Electronic Component Manufacturing	17	0.01%	99.87%	0.02%	99.88%
2389	Other Specialty Trade Contractors	271	0.01%	99.88%	0.01%	99.89%
5621	Waste Collection	25	0.01%	99.89%	0.01%	99.91%
5121	Motion Picture and Video Industries	275	0.01%	99.91%	0.01%	99.92%
3149	Other Textile Product Mills	55	0.01%	99.92%	0.01%	99.93%
6116	Other Schools and Instruction	297	0.01%	99.93%	0.01%	99.94%
3399	Other Miscellaneous Manufacturing	117	0.01%	99.94%	0.02%	99.95%
4842	Specialized Freight Trucking	89	0.01%	99.95%	0.01%	99.96%
6113	Colleges, Universities, and Professional Schools	1	0.01%	99.96%	0.01%	99.97%
2362	Nonresidential Building Construction	135	0.01%	99.97%	0.01%	99.97%
3231	Printing and Related Support Activities	194	0.01%	99.97%	0.00%	99.98%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	95	0.01%	99.98%	0.00%	99.98%
4921	Couriers and Express Delivery Services	15	0.01%	99.99%	0.01%	99.99%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	44	0.00%	99.99%	0.00%	99.99%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3323	Architectural and Structural Metals Manufacturing	25	0.00%	99.99%	0.00%	100.00%
5619	Other Support Services	1310	0.00%	100.00%	0.00%	100.00%
2373	Highway, Street, and Bridge Construction	56	0.00%	100.00%	0.00%	100.00%
5313	Activities Related to Real Estate	194	0.00%	100.00%	0.00%	100.00%
5612	Facilities Support Services	39	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-9.
Number of Listed Minority- and/or Women-Owned Firms and Industry Weight,
by NAICS Code:
Maintenance

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3365	Railroad Rolling Stock Manufacturing	1	16.72%	16.72%	13.49%	13.49%
4247	Petroleum and Petroleum Products Merchant Wholesalers	11	16.56%	33.29%	13.13%	26.61%
5612	Facilities Support Services	39	12.94%	46.23%	18.35%	44.96%
2382	Building Equipment Contractors	456	8.66%	54.89%	9.02%	53.99%
4851	Urban Transit Systems	5	6.26%	61.15%	4.15%	58.14%
4852	Interurban and Rural Bus Transportation	0	5.85%	66.99%	6.67%	64.81%
2373	Highway, Street, and Bridge Construction	56	5.70%	72.69%	6.26%	71.07%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	18	4.33%	77.02%	4.97%	76.04%
5622	Waste Treatment and Disposal	7	3.27%	80.28%	3.85%	79.88%
2389	Other Specialty Trade Contractors	271	2.61%	82.90%	1.67%	81.55%
5617	Services to Buildings and Dwellings	745	2.58%	85.47%	3.17%	84.72%
5614	Business Support Services	337	1.59%	87.06%	1.60%	86.32%
3251	Basic Chemical Manufacturing	8	1.43%	88.49%	1.60%	87.92%
4882	Support Activities for Rail Transportation	30	1.22%	89.71%	1.26%	89.18%
2381	Foundation, Structure, and Building Exterior Contractors	203	1.10%	90.81%	1.12%	90.30%
8111	Automotive Repair and Maintenance	180	0.81%	91.63%	0.87%	91.17%
3261	Plastics Product Manufacturing	8	0.75%	92.37%	1.09%	92.26%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4884	Support Activities for Road Transportation	58	0.62%	92.99%	0.69%	92.95%
4411	Automobile Dealers	33	0.32%	93.31%	0.27%	93.22%
2362	Nonresidential Building Construction	135	0.27%	93.57%	0.14%	93.36%
8113	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	27	0.25%	93.83%	0.22%	93.58%
5416	Management, Scientific, and Technical Consulting Services	3118	0.25%	94.08%	0.29%	93.87%
4883	Support Activities for Water Transportation	0	0.24%	94.32%	0.31%	94.18%
5616	Investigation and Security Services	217	0.22%	94.54%	0.27%	94.45%
2361	Residential Building Construction	1577	0.22%	94.75%	0.22%	94.68%
3221	Pulp, Paper, and Paperboard Mills	2	0.21%	94.96%	0.20%	94.88%
3353	Electrical Equipment Manufacturing	5	0.21%	95.17%	0.22%	95.10%
5222	Nondepository Credit Intermediation	14	0.20%	95.37%	0.27%	95.37%
8112	Electronic and Precision Equipment Repair and Maintenance	66	0.19%	95.56%	0.20%	95.57%
4885	Freight Transportation Arrangement	76	0.18%	95.74%	0.20%	95.77%
3211	Sawmills and Wood Preservation	5	0.18%	95.92%	0.26%	96.03%
4246	Chemical and Allied Products Merchant Wholesalers	18	0.18%	96.09%	0.15%	96.18%
7211	Traveler Accommodation	41	0.17%	96.26%	0.17%	96.35%
3399	Other Miscellaneous Manufacturing	117	0.16%	96.42%	0.24%	96.59%
5413	Architectural, Engineering, and Related Services	652	0.16%	96.58%	0.21%	96.80%
3344	Semiconductor and Other Electronic Component Manufacturing	17	0.14%	96.72%	0.15%	96.95%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
6243	Vocational Rehabilitation Services	48	0.14%	96.86%	0.13%	97.08%
5321	Automotive Equipment Rental and Leasing	12	0.13%	96.99%	0.14%	97.23%
3391	Medical Equipment and Supplies Manufacturing	21	0.13%	97.12%	0.17%	97.40%
4599	Other Miscellaneous Retailers	42	0.13%	97.25%	0.16%	97.56%
2213	Water, Sewage and Other Systems	2	0.12%	97.37%	0.11%	97.67%
4881	Support Activities for Air Transportation	9	0.11%	97.49%	0.09%	97.76%
3329	Other Fabricated Metal Product Manufacturing	9	0.11%	97.60%	0.11%	97.87%
5417	Scientific Research and Development Services	174	0.10%	97.70%	0.00%	97.87%
3152	Cut and Sew Apparel Manufacturing	25	0.10%	97.80%	0.07%	97.94%
4412	Other Motor Vehicle Dealers	19	0.09%	97.88%	0.07%	98.01%
4492	Electronics and Appliance Retailers	62	0.08%	97.96%	0.06%	98.07%
3279	Other Nonmetallic Mineral Product Manufacturing	4	0.07%	98.03%	0.07%	98.14%
3333	Commercial and Service Industry Machinery Manufacturing	6	0.07%	98.10%	0.08%	98.22%
4413	Automotive Parts, Accessories, and Tire Retailers	23	0.07%	98.16%	0.08%	98.29%
5171	Wired and Wireless Telecommunications (except Satellite)	16	0.06%	98.23%	0.02%	98.32%
4491	Furniture and Home Furnishings Retailers	131	0.06%	98.29%	0.07%	98.39%
3364	Aerospace Product and Parts Manufacturing	9	0.06%	98.35%	0.07%	98.46%
3359	Other Electrical Equipment and Component Manufacturing	8	0.06%	98.40%	0.07%	98.53%
5242	Agencies, Brokerages, and Other Insurance Related Activities	181	0.06%	98.46%	0.04%	98.57%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	19	0.05%	98.51%	0.05%	98.62%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	8	0.05%	98.56%	0.05%	98.67%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	15	0.05%	98.60%	0.04%	98.71%
4551	Department Stores	2	0.05%	98.65%	0.04%	98.75%
4921	Couriers and Express Delivery Services	15	0.05%	98.70%	0.03%	98.78%
4232	Furniture and Home Furnishing Merchant Wholesalers	27	0.04%	98.74%	0.04%	98.82%
3272	Glass and Glass Product Manufacturing	2	0.04%	98.77%	0.04%	98.86%
6219	Other Ambulatory Health Care Services	251	0.04%	98.81%	0.04%	98.90%
4594	Office Supplies, Stationery, and Gift Retailers	144	0.03%	98.84%	0.04%	98.94%
4595	Used Merchandise Retailers	67	0.03%	98.87%	0.04%	98.98%
3219	Other Wood Product Manufacturing	22	0.03%	98.90%	0.03%	99.01%
3339	Other General Purpose Machinery Manufacturing	15	0.03%	98.94%	0.03%	99.04%
5414	Specialized Design Services	870	0.03%	98.97%	0.03%	99.07%
2211	Electric Power Generation, Transmission and Distribution	21	0.03%	98.99%	0.03%	99.11%
2123	Nonmetallic Mineral Mining and Quarrying	2	0.03%	99.02%	0.02%	99.13%
3325	Hardware Manufacturing	5	0.03%	99.05%	0.01%	99.14%
8123	Drycleaning and Laundry Services	57	0.03%	99.08%	0.03%	99.17%
4592	Book Retailers and News Dealers	20	0.03%	99.11%	0.04%	99.20%
4591	Sporting Goods, Hobby, and Musical Instrument Retailers	111	0.03%	99.13%	0.04%	99.24%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
6116	Other Schools and Instruction	297	0.03%	99.16%	0.01%	99.25%
4581	Clothing and Clothing Accessories Retailers	274	0.03%	99.19%	0.00%	99.25%
4571	Gasoline Stations	11	0.02%	99.21%	0.02%	99.28%
4582	Shoe Retailers	8	0.02%	99.24%	0.04%	99.31%
6216	Home Health Care Services	159	0.02%	99.26%	0.03%	99.34%
5322	Consumer Goods Rental	30	0.02%	99.28%	0.03%	99.37%
5613	Employment Services	203	0.02%	99.31%	0.02%	99.39%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	124	0.02%	99.33%	0.02%	99.41%
2383	Building Finishing Contractors	197	0.02%	99.35%	0.02%	99.43%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	32	0.02%	99.37%	0.02%	99.44%
1142	Hunting and Trapping	1	0.02%	99.39%	0.00%	99.45%
5419	Other Professional, Scientific, and Technical Services	463	0.02%	99.41%	0.02%	99.47%
3363	Motor Vehicle Parts Manufacturing	2	0.02%	99.43%	0.02%	99.49%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	91	0.02%	99.45%	0.01%	99.51%
4889	Other Support Activities for Transportation	145	0.02%	99.47%	0.01%	99.51%
3372	Office Furniture (including Fixtures) Manufacturing	8	0.02%	99.48%	0.00%	99.52%
5619	Other Support Services	1310	0.02%	99.50%	0.02%	99.53%
3273	Cement and Concrete Product Manufacturing	12	0.02%	99.52%	0.02%	99.56%
3231	Printing and Related Support Activities	194	0.02%	99.53%	0.02%	99.57%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	17	0.02%	99.55%	0.01%	99.58%
3241	Petroleum and Coal Products Manufacturing	6	0.01%	99.56%	0.01%	99.59%
3132	Fabric Mills	11	0.01%	99.58%	0.00%	99.60%
4233	Lumber and Other Construction Materials Merchant Wholesalers	41	0.01%	99.59%	0.01%	99.61%
4441	Building Material and Supplies Dealers	47	0.01%	99.60%	0.01%	99.63%
3336	Engine, Turbine, and Power Transmission Equipment Manufacturing	1	0.01%	99.62%	0.02%	99.64%
3141	Textile Furnishings Mills	21	0.01%	99.63%	0.01%	99.66%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	23	0.01%	99.64%	0.01%	99.67%
3323	Architectural and Structural Metals Manufacturing	25	0.01%	99.65%	0.01%	99.68%
3321	Forging and Stamping	0	0.01%	99.67%	0.01%	99.69%
3311	Iron and Steel Mills and Ferroalloy Manufacturing	2	0.01%	99.68%	0.01%	99.70%
5629	Remediation and Other Waste Management Services	37	0.01%	99.69%	0.01%	99.71%
3326	Spring and Wire Product Manufacturing	1	0.01%	99.70%	0.01%	99.72%
4244	Grocery and Related Product Merchant Wholesalers	71	0.01%	99.71%	0.01%	99.73%
5415	Computer Systems Design and Related Services	1547	0.01%	99.72%	0.01%	99.74%
4239	Miscellaneous Durable Goods Merchant Wholesalers	64	0.01%	99.73%	0.01%	99.75%
4842	Specialized Freight Trucking	89	0.01%	99.74%	0.01%	99.76%
3315	Foundries	1	0.01%	99.75%	0.01%	99.76%
2371	Utility System Construction	44	0.01%	99.76%	0.01%	99.78%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
7223	Special Food Services	92	0.01%	99.77%	0.01%	99.79%
5311	Lessors of Real Estate	98	0.01%	99.78%	0.01%	99.80%
3271	Clay Product and Refractory Manufacturing	10	0.01%	99.79%	0.01%	99.81%
3342	Communications Equipment Manufacturing	15	0.01%	99.80%	0.01%	99.82%
4821	Rail Transportation	2	0.01%	99.81%	0.01%	99.83%
5621	Waste Collection	25	0.01%	99.82%	0.01%	99.84%
5221	Depository Credit Intermediation	5	0.01%	99.83%	0.00%	99.84%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	44	0.01%	99.84%	0.01%	99.85%
4922	Local Messengers and Local Delivery	7	0.01%	99.85%	0.01%	99.86%
8129	Other Personal Services	292	0.01%	99.86%	0.01%	99.87%
3335	Metalworking Machinery Manufacturing	7	0.01%	99.87%	0.00%	99.87%
3351	Electric Lighting Equipment Manufacturing	7	0.01%	99.87%	0.01%	99.88%
6215	Medical and Diagnostic Laboratories	22	0.01%	99.88%	0.01%	99.89%
5313	Activities Related to Real Estate	194	0.01%	99.89%	0.01%	99.90%
5241	Insurance Carriers	24	0.01%	99.90%	0.01%	99.90%
3341	Computer and Peripheral Equipment Manufacturing	15	0.01%	99.91%	0.00%	99.91%
3334	Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	7	0.01%	99.91%	0.01%	99.91%
3314	Nonferrous Metal (except Aluminum) Production and Processing	0	0.01%	99.92%	0.01%	99.92%
1114	Greenhouse, Nursery, and Floriculture Production	4	0.01%	99.93%	0.01%	99.93%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	75	0.01%	99.94%	0.01%	99.93%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	27	0.01%	99.94%	0.01%	99.94%
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	16	0.01%	99.95%	0.01%	99.95%
3253	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	1	0.01%	99.95%	0.01%	99.95%
4931	Warehousing and Storage	13	0.00%	99.96%	0.01%	99.96%
5411	Legal Service	367	0.00%	99.96%	0.01%	99.97%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	400	0.00%	99.97%	0.00%	99.97%
3313	Alumina and Aluminum Production and Processing	0	0.00%	99.97%	0.00%	99.97%
2379	Other Heavy and Civil Engineering Construction	7	0.00%	99.97%	0.01%	99.98%
8114	Personal and Household Goods Repair and Maintenance	144	0.00%	99.98%	0.00%	99.98%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	7	0.00%	99.98%	0.00%	99.98%
4442	Lawn and Garden Equipment and Supplies Retailers	17	0.00%	99.98%	0.00%	99.98%
4241	Paper and Paper Product Merchant Wholesalers	34	0.00%	99.98%	0.00%	99.98%
4572	Fuel Dealers	8	0.00%	99.99%	0.00%	99.99%
3324	Boiler, Tank, and Shipping Container Manufacturing	1	0.00%	99.99%	0.00%	99.99%
3332	Industrial Machinery Manufacturing	6	0.00%	99.99%	0.00%	99.99%
6214	Outpatient Care Centers	138	0.00%	99.99%	0.00%	99.99%
3121	Beverage Manufacturing	8	0.00%	99.99%	0.00%	99.99%
3331	Agriculture, Construction, and Mining Machinery Manufacturing	1	0.00%	99.99%	0.00%	99.99%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4841	General Freight Trucking	275	0.00%	99.99%	0.00%	100.00%
3255	Paint, Coating, and Adhesive Manufacturing	1	0.00%	100.00%	0.00%	100.00%
5132	Software Publishers	51	0.00%	100.00%	0.00%	100.00%
4859	Other Transit and Ground Passenger Transportation	21	0.00%	100.00%	0.00%	100.00%
3312	Steel Product Manufacturing from Purchased Steel	0	0.00%	100.00%	0.00%	100.00%
5178	All Other Telecommunications	74	0.00%	100.00%	0.00%	100.00%
7113	Promoters of Performing Arts, Sports, and Similar Events	0	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-10.
Number of Listed Minority- and/or Women-Owned Firms and Industry Weight,
by NAICS Code:
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NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5415	Computer Systems Design and Related Services	1547	38.63%	38.63%	40.44%	40.44%
3342	Communications Equipment Manufacturing	15	11.02%	49.65%	9.29%	49.73%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	95	9.48%	59.12%	9.08%	58.81%
5416	Management, Scientific, and Technical Consulting Services	3118	8.02%	67.14%	8.20%	67.01%
5132	Software Publishers	51	6.46%	73.60%	7.64%	74.65%
3341	Computer and Peripheral Equipment Manufacturing	15	4.83%	78.43%	4.91%	79.56%
5178	All Other Telecommunications	74	4.06%	82.48%	2.86%	82.42%
5414	Specialized Design Services	870	1.16%	83.65%	1.27%	83.69%
5131	Newspaper, Periodical, Book, and Directory Publishers	73	1.13%	84.78%	1.32%	85.01%
4594	Office Supplies, Stationery, and Gift Retailers	144	1.01%	85.80%	0.99%	86.00%
5616	Investigation and Security Services	217	0.94%	86.74%	1.08%	87.08%
4491	Furniture and Home Furnishings Retailers	131	0.79%	87.52%	1.02%	88.09%
6219	Other Ambulatory Health Care Services	251	0.71%	88.23%	0.00%	88.09%
2381	Foundation, Structure, and Building Exterior Contractors	203	0.70%	88.94%	0.90%	88.99%
8111	Automotive Repair and Maintenance	180	0.65%	89.59%	0.66%	89.65%
5419	Other Professional, Scientific, and Technical Services	463	0.55%	90.14%	0.44%	90.09%
4441	Building Material and Supplies Dealers	47	0.55%	90.68%	0.59%	90.67%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
2382	Building Equipment Contractors	456	0.54%	91.23%	0.48%	91.15%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	32	0.53%	91.76%	0.74%	91.89%
5121	Motion Picture and Video Industries	275	0.47%	92.22%	0.53%	92.42%
2383	Building Finishing Contractors	197	0.39%	92.61%	0.44%	92.86%
3399	Other Miscellaneous Manufacturing	117	0.39%	93.00%	0.38%	93.24%
6117	Educational Support Services	203	0.38%	93.39%	0.47%	93.71%
4931	Warehousing and Storage	13	0.34%	93.73%	0.34%	94.05%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	44	0.30%	94.03%	0.35%	94.40%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	8	0.25%	94.28%	0.31%	94.70%
4233	Lumber and Other Construction Materials Merchant Wholesalers	41	0.24%	94.52%	0.19%	94.89%
5619	Other Support Services	1310	0.24%	94.76%	0.26%	95.15%
5413	Architectural, Engineering, and Related Services	652	0.24%	95.00%	0.23%	95.39%
3219	Other Wood Product Manufacturing	22	0.23%	95.23%	0.27%	95.66%
4599	Other Miscellaneous Retailers	42	0.22%	95.45%	0.21%	95.86%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	75	0.20%	95.65%	0.21%	96.08%
5311	Lessors of Real Estate	98	0.18%	95.83%	0.09%	96.17%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	15	0.18%	96.01%	0.14%	96.31%
6211	Offices of Physicians	428	0.17%	96.18%	0.18%	96.49%
2211	Electric Power Generation, Transmission and Distribution	21	0.16%	96.34%	0.16%	96.65%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	27	0.16%	96.50%	0.14%	96.79%
4592	Book Retailers and News Dealers	20	0.15%	96.66%	0.19%	96.99%
5612	Facilities Support Services	39	0.15%	96.80%	0.05%	97.04%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	124	0.14%	96.94%	0.13%	97.17%
5411	Legal Service	367	0.14%	97.08%	0.15%	97.31%
3351	Electric Lighting Equipment Manufacturing	7	0.13%	97.22%	0.14%	97.45%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	91	0.13%	97.34%	0.10%	97.55%
2371	Utility System Construction	44	0.12%	97.46%	0.12%	97.67%
5617	Services to Buildings and Dwellings	745	0.12%	97.58%	0.07%	97.74%
4842	Specialized Freight Trucking	89	0.11%	97.69%	0.14%	97.88%
2389	Other Specialty Trade Contractors	271	0.11%	97.80%	0.00%	97.88%
4492	Electronics and Appliance Retailers	62	0.10%	97.90%	0.13%	98.01%
3323	Architectural and Structural Metals Manufacturing	25	0.10%	98.00%	0.07%	98.08%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	400	0.10%	98.10%	0.09%	98.17%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	7	0.09%	98.20%	0.11%	98.28%
4922	Local Messengers and Local Delivery	7	0.09%	98.29%	0.06%	98.34%
5613	Employment Services	203	0.09%	98.38%	0.10%	98.43%
3359	Other Electrical Equipment and Component Manufacturing	8	0.09%	98.46%	0.09%	98.52%
8112	Electronic and Precision Equipment Repair and Maintenance	66	0.08%	98.55%	0.09%	98.62%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3344	Semiconductor and Other Electronic Component Manufacturing	17	0.08%	98.63%	0.09%	98.70%
4572	Fuel Dealers	8	0.08%	98.71%	0.10%	98.81%
4881	Support Activities for Air Transportation	9	0.08%	98.79%	0.04%	98.85%
5171	Wired and Wireless Telecommunications (except Satellite)	16	0.08%	98.87%	0.10%	98.95%
5322	Consumer Goods Rental	30	0.08%	98.94%	0.08%	99.03%
2373	Highway, Street, and Bridge Construction	56	0.07%	99.02%	0.08%	99.11%
3343	Audio and Video Equipment Manufacturing	2	0.07%	99.09%	0.07%	99.18%
2379	Other Heavy and Civil Engineering Construction	7	0.06%	99.15%	0.05%	99.23%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	23	0.06%	99.21%	0.07%	99.30%
5611	Office Administrative Services	312	0.05%	99.27%	0.05%	99.35%
7211	Traveler Accommodation	41	0.05%	99.32%	0.05%	99.40%
4921	Couriers and Express Delivery Services	15	0.05%	99.37%	0.06%	99.45%
5418	Advertising, Public Relations, and Related Services	170	0.05%	99.42%	0.06%	99.52%
3325	Hardware Manufacturing	5	0.05%	99.47%	0.01%	99.53%
5629	Remediation and Other Waste Management Services	37	0.04%	99.51%	0.05%	99.58%
5321	Automotive Equipment Rental and Leasing	12	0.04%	99.55%	0.04%	99.62%
3231	Printing and Related Support Activities	194	0.04%	99.59%	0.03%	99.65%
5223	Activities Related to Credit Intermediation	83	0.04%	99.63%	0.05%	99.70%
5242	Agencies, Brokerages, and Other Insurance Related Activities	181	0.04%	99.66%	0.03%	99.74%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4244	Grocery and Related Product Merchant Wholesalers	71	0.04%	99.70%	0.04%	99.78%
4239	Miscellaneous Durable Goods Merchant Wholesalers	64	0.03%	99.73%	0.02%	99.79%
7114	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	16	0.03%	99.77%	0.05%	99.85%
5417	Scientific Research and Development Services	174	0.03%	99.80%	0.00%	99.85%
3273	Cement and Concrete Product Manufacturing	12	0.03%	99.82%	0.01%	99.85%
3391	Medical Equipment and Supplies Manufacturing	21	0.03%	99.85%	0.01%	99.86%
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	17	0.02%	99.87%	0.03%	99.89%
3314	Nonferrous Metal (except Aluminum) Production and Processing	0	0.02%	99.89%	0.00%	99.89%
4241	Paper and Paper Product Merchant Wholesalers	34	0.02%	99.91%	0.02%	99.91%
5222	Nondepository Credit Intermediation	14	0.02%	99.93%	0.02%	99.93%
2362	Nonresidential Building Construction	135	0.01%	99.94%	0.00%	99.94%
3353	Electrical Equipment Manufacturing	5	0.01%	99.95%	0.01%	99.95%
5312	Offices of Real Estate Agents and Brokers	338	0.01%	99.96%	0.01%	99.96%
1119	Other Crop Farming	52	0.01%	99.97%	0.01%	99.97%
7225	Restaurants and Other Eating Places	387	0.01%	99.98%	0.01%	99.98%
6116	Other Schools and Instruction	297	0.01%	99.98%	0.01%	99.99%
6114	Business Schools and Computer and Management Training	7	0.01%	99.99%	0.00%	99.99%
7115	Independent Artists, Writers, and Performers	362	0.01%	99.99%	0.01%	100.00%
5614	Business Support Services	337	0.00%	100.00%	0.00%	100.00%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3332	Industrial Machinery Manufacturing	6	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-11.
Number of Listed Minority- and/or Women-Owned Firms and Industry Weight,
by NAICS Code:
Services

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5416	Management, Scientific, and Technical Consulting Services	3118	8.35%	8.35%	9.06%	9.06%
5614	Business Support Services	337	5.26%	13.61%	6.83%	15.89%
6214	Outpatient Care Centers	138	4.70%	18.31%	5.45%	21.33%
5415	Computer Systems Design and Related Services	1547	4.01%	22.32%	3.90%	25.24%
2211	Electric Power Generation, Transmission and Distribution	21	3.94%	26.26%	3.72%	28.96%
6219	Other Ambulatory Health Care Services	251	2.80%	29.07%	2.68%	31.64%
5613	Employment Services	203	2.34%	31.41%	2.73%	34.37%
2381	Foundation, Structure, and Building Exterior Contractors	203	2.33%	33.74%	2.49%	36.86%
5413	Architectural, Engineering, and Related Services	652	1.97%	35.71%	2.16%	39.02%
2362	Nonresidential Building Construction	135	1.89%	37.60%	2.14%	41.16%
4851	Urban Transit Systems	5	1.71%	39.31%	1.42%	42.58%
4842	Specialized Freight Trucking	89	1.59%	40.90%	1.15%	43.74%
4821	Rail Transportation	2	1.48%	42.38%	1.60%	45.33%
4812	Nonscheduled Air Transportation	1	1.37%	43.75%	1.32%	46.66%
5221	Depository Credit Intermediation	5	1.35%	45.10%	1.43%	48.09%
5242	Agencies, Brokerages, and Other Insurance Related Activities	181	1.23%	46.33%	1.58%	49.66%
2373	Highway, Street, and Bridge Construction	56	1.22%	47.54%	1.49%	51.15%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3399	Other Miscellaneous Manufacturing	117	1.21%	48.75%	0.59%	51.74%
4592	Book Retailers and News Dealers	20	1.20%	49.95%	0.87%	52.61%
5419	Other Professional, Scientific, and Technical Services	463	1.19%	51.13%	1.34%	53.95%
5615	Travel Arrangement and Reservation Services	125	1.18%	52.31%	1.17%	55.11%
5241	Insurance Carriers	24	1.15%	53.47%	0.93%	56.05%
3118	Bakeries and Tortilla Manufacturing	4	1.09%	54.56%	1.00%	57.04%
4451	Grocery and Convenience Retailers	35	1.09%	55.65%	1.34%	58.38%
5131	Newspaper, Periodical, Book, and Directory Publishers	73	1.06%	56.72%	0.83%	59.21%
6241	Individual and Family Services	29	1.02%	57.74%	0.73%	59.95%
4244	Grocery and Related Product Merchant Wholesalers	71	0.97%	58.71%	0.89%	60.83%
3152	Cut and Sew Apparel Manufacturing	25	0.97%	59.67%	1.25%	62.08%
2389	Other Specialty Trade Contractors	271	0.95%	60.63%	1.11%	63.19%
3231	Printing and Related Support Activities	194	0.95%	61.58%	0.51%	63.70%
5132	Software Publishers	51	0.80%	62.37%	0.80%	64.50%
5171	Wired and Wireless Telecommunications (except Satellite)	16	0.77%	63.14%	0.55%	65.05%
5311	Lessors of Real Estate	98	0.76%	63.91%	0.58%	65.63%
5616	Investigation and Security Services	217	0.76%	64.67%	0.79%	66.42%
5322	Consumer Goods Rental	30	0.74%	65.41%	0.85%	67.27%
3363	Motor Vehicle Parts Manufacturing	2	0.73%	66.14%	0.68%	67.95%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4889	Other Support Activities for Transportation	145	0.70%	66.83%	0.79%	68.74%
4441	Building Material and Supplies Dealers	47	0.68%	67.52%	0.90%	69.65%
2382	Building Equipment Contractors	456	0.66%	68.18%	0.79%	70.44%
4855	Charter Bus Industry	22	0.64%	68.82%	0.63%	71.06%
5174	Satellite Telecommunications	1	0.62%	69.43%	0.53%	71.59%
3342	Communications Equipment Manufacturing	15	0.61%	70.04%	0.65%	72.24%
4883	Support Activities for Water Transportation	0	0.60%	70.64%	0.45%	72.70%
3361	Motor Vehicle Manufacturing	1	0.59%	71.24%	0.33%	73.02%
8112	Electronic and Precision Equipment Repair and Maintenance	66	0.59%	71.83%	0.59%	73.61%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	95	0.59%	72.42%	0.37%	73.98%
3211	Sawmills and Wood Preservation	5	0.58%	73.00%	0.52%	74.50%
4241	Paper and Paper Product Merchant Wholesalers	34	0.58%	73.59%	0.45%	74.95%
5411	Legal Service	367	0.58%	74.17%	0.58%	75.53%
3364	Aerospace Product and Parts Manufacturing	9	0.57%	74.74%	0.51%	76.04%
3332	Industrial Machinery Manufacturing	6	0.55%	75.28%	0.49%	76.53%
4931	Warehousing and Storage	13	0.53%	75.82%	0.58%	77.11%
7139	Other Amusement and Recreation Industries	139	0.53%	76.35%	0.49%	77.60%
4885	Freight Transportation Arrangement	76	0.52%	76.87%	0.65%	78.26%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	400	0.51%	77.38%	0.43%	78.69%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3339	Other General Purpose Machinery Manufacturing	15	0.51%	77.89%	0.47%	79.16%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	27	0.49%	78.37%	0.30%	79.45%
3351	Electric Lighting Equipment Manufacturing	7	0.48%	78.85%	0.41%	79.86%
5611	Office Administrative Services	312	0.47%	79.32%	0.54%	80.40%
6213	Offices of Other Health Practitioners	352	0.44%	79.77%	0.49%	80.89%
6211	Offices of Physicians	428	0.42%	80.18%	0.42%	81.30%
3344	Semiconductor and Other Electronic Component Manufacturing	17	0.42%	80.60%	0.24%	81.54%
6116	Other Schools and Instruction	297	0.41%	81.01%	0.38%	81.92%
7223	Special Food Services	92	0.41%	81.42%	0.36%	82.28%
4859	Other Transit and Ground Passenger Transportation	21	0.40%	81.82%	0.38%	82.66%
3359	Other Electrical Equipment and Component Manufacturing	8	0.37%	82.19%	0.38%	83.04%
4452	Specialty Food Retailers	126	0.37%	82.56%	0.35%	83.39%
4233	Lumber and Other Construction Materials Merchant Wholesalers	41	0.37%	82.92%	0.37%	83.76%
4242	Drugs and Druggists' Sundries Merchant Wholesalers	23	0.36%	83.29%	0.44%	84.20%
6113	Colleges, Universities, and Professional Schools	1	0.36%	83.65%	0.40%	84.59%
3323	Architectural and Structural Metals Manufacturing	25	0.33%	83.97%	0.34%	84.93%
4921	Couriers and Express Delivery Services	15	0.32%	84.29%	0.39%	85.32%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	75	0.31%	84.60%	0.27%	85.59%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	124	0.30%	84.90%	0.34%	85.93%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
6114	Business Schools and Computer and Management Training	7	0.30%	85.20%	0.07%	86.00%
5121	Motion Picture and Video Industries	275	0.30%	85.50%	0.25%	86.25%
2213	Water, Sewage and Other Systems	2	0.29%	85.79%	0.28%	86.53%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	32	0.29%	86.08%	0.24%	86.76%
3336	Engine, Turbine, and Power Transmission Equipment Manufacturing	1	0.27%	86.35%	0.27%	87.03%
8129	Other Personal Services	292	0.27%	86.63%	0.31%	87.34%
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	44	0.26%	86.89%	0.25%	87.59%
2371	Utility System Construction	44	0.26%	87.15%	0.30%	87.89%
8121	Personal Care Services	1052	0.26%	87.41%	0.26%	88.15%
5617	Services to Buildings and Dwellings	745	0.26%	87.66%	0.30%	88.45%
4841	General Freight Trucking	275	0.25%	87.91%	0.25%	88.70%
3251	Basic Chemical Manufacturing	8	0.25%	88.16%	0.27%	88.97%
3272	Glass and Glass Product Manufacturing	2	0.24%	88.41%	0.23%	89.19%
8139	Business, Professional, Labor, Political, and Similar Organizations	0	0.23%	88.63%	0.20%	89.39%
3254	Pharmaceutical and Medicine Manufacturing	27	0.23%	88.86%	0.04%	89.43%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	23	0.23%	89.09%	0.23%	89.66%
2383	Building Finishing Contractors	197	0.23%	89.31%	0.26%	89.92%
4248	Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers	19	0.23%	89.54%	0.20%	90.13%
4599	Other Miscellaneous Retailers	42	0.23%	89.77%	0.18%	90.30%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3261	Plastics Product Manufacturing	8	0.22%	89.99%	0.21%	90.52%
5418	Advertising, Public Relations, and Related Services	170	0.22%	90.21%	0.20%	90.71%
3391	Medical Equipment and Supplies Manufacturing	21	0.22%	90.43%	0.21%	90.93%
5321	Automotive Equipment Rental and Leasing	12	0.22%	90.64%	0.21%	91.13%
5222	Nondepository Credit Intermediation	14	0.22%	90.86%	0.20%	91.34%
1129	Other Animal Production	14	0.21%	91.07%	0.17%	91.51%
5122	Sound Recording Industries	20	0.21%	91.28%	0.19%	91.70%
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	19	0.21%	91.49%	0.22%	91.91%
3331	Agriculture, Construction, and Mining Machinery Manufacturing	1	0.20%	91.69%	0.27%	92.19%
6215	Medical and Diagnostic Laboratories	22	0.20%	91.89%	0.19%	92.37%
5239	Other Financial Investment Activities	383	0.20%	92.09%	0.18%	92.55%
3222	Converted Paper Product Manufacturing	16	0.19%	92.28%	0.17%	92.72%
3279	Other Nonmetallic Mineral Product Manufacturing	4	0.19%	92.46%	0.20%	92.92%
7225	Restaurants and Other Eating Places	387	0.19%	92.65%	0.14%	93.06%
3334	Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	7	0.19%	92.84%	0.12%	93.18%
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	17	0.18%	93.02%	0.19%	93.37%
3262	Rubber Product Manufacturing	2	0.18%	93.20%	0.17%	93.54%
5629	Remediation and Other Waste Management Services	37	0.17%	93.37%	0.20%	93.73%
1151	Support Activities for Crop Production	3	0.16%	93.53%	0.15%	93.88%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
2123	Nonmetallic Mineral Mining and Quarrying	2	0.16%	93.69%	0.19%	94.07%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	8	0.15%	93.84%	0.16%	94.22%
3256	Soap, Cleaning Compound, and Toilet Preparation Manufacturing	20	0.15%	94.00%	0.14%	94.36%
4561	Health and Personal Care Retailers	124	0.15%	94.15%	0.13%	94.49%
1121	Cattle Ranching and Farming	11	0.15%	94.29%	0.12%	94.62%
4412	Other Motor Vehicle Dealers	19	0.14%	94.44%	0.14%	94.75%
3315	Foundries	1	0.14%	94.58%	0.13%	94.88%
7114	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	16	0.14%	94.73%	0.18%	95.06%
7111	Performing Arts Companies	115	0.14%	94.87%	0.11%	95.17%
3117	Seafood Product Preparation and Packaging	3	0.14%	95.01%	0.11%	95.28%
3241	Petroleum and Coal Products Manufacturing	6	0.13%	95.15%	0.13%	95.41%
4413	Automotive Parts, Accessories, and Tire Retailers	23	0.13%	95.28%	0.14%	95.54%
4594	Office Supplies, Stationery, and Gift Retailers	144	0.13%	95.41%	0.13%	95.67%
1114	Greenhouse, Nursery, and Floriculture Production	4	0.13%	95.54%	0.10%	95.77%
6233	Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly	38	0.13%	95.66%	0.11%	95.88%
5619	Other Support Services	1310	0.12%	95.79%	0.13%	96.01%
6216	Home Health Care Services	159	0.12%	95.91%	0.12%	96.14%
4922	Local Messengers and Local Delivery	7	0.12%	96.03%	0.11%	96.25%
3114	Fruit and Vegetable Preserving and Specialty Food Manufacturing	6	0.11%	96.14%	0.09%	96.34%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3253	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	1	0.11%	96.25%	0.14%	96.48%
3314	Nonferrous Metal (except Aluminum) Production and Processing	0	0.11%	96.36%	0.13%	96.61%
3121	Beverage Manufacturing	8	0.11%	96.47%	0.12%	96.73%
5232	Securities and Commodity Exchanges	2	0.11%	96.58%	0.08%	96.82%
4492	Electronics and Appliance Retailers	62	0.11%	96.69%	0.12%	96.94%
4591	Sporting Goods, Hobby, and Musical Instrument Retailers	111	0.11%	96.80%	0.09%	97.03%
1141	Fishing	1	0.11%	96.90%	0.09%	97.12%
5323	General Rental Centers	0	0.10%	97.01%	0.14%	97.26%
5223	Activities Related to Credit Intermediation	83	0.10%	97.11%	0.11%	97.37%
6244	Child Care Services	590	0.10%	97.21%	0.07%	97.44%
6115	Technical and Trade Schools	8	0.09%	97.30%	0.08%	97.52%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	91	0.09%	97.39%	0.10%	97.62%
4239	Miscellaneous Durable Goods Merchant Wholesalers	64	0.09%	97.49%	0.09%	97.70%
8134	Civic and Social Organizations	8	0.09%	97.58%	0.08%	97.78%
8123	Drycleaning and Laundry Services	57	0.09%	97.66%	0.07%	97.86%
4552	Warehouse Clubs, Supercenters, and Other General Merchandise Retailers	21	0.09%	97.75%	0.06%	97.92%
8122	Death Care Services	37	0.08%	97.83%	0.09%	98.01%
4232	Furniture and Home Furnishing Merchant Wholesalers	27	0.08%	97.92%	0.05%	98.06%
4572	Fuel Dealers	8	0.08%	98.00%	0.08%	98.14%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
7112	Spectator Sports	8	0.08%	98.08%	0.08%	98.22%
5621	Waste Collection	25	0.08%	98.16%	0.06%	98.28%
3115	Dairy Product Manufacturing	4	0.08%	98.24%	0.09%	98.37%
7115	Independent Artists, Writers, and Performers	362	0.08%	98.31%	0.06%	98.43%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	18	0.08%	98.39%	0.09%	98.52%
8114	Personal and Household Goods Repair and Maintenance	144	0.08%	98.47%	0.04%	98.56%
2212	Natural Gas Distribution	2	0.08%	98.54%	0.09%	98.64%
1153	Support Activities for Forestry	3	0.08%	98.62%	0.04%	98.68%
4832	Inland Water Transportation	3	0.08%	98.69%	0.05%	98.74%
8133	Social Advocacy Organizations	4	0.07%	98.77%	0.06%	98.79%
3321	Forging and Stamping	0	0.07%	98.84%	0.08%	98.87%
5251	Insurance and Employee Benefit Funds	1	0.07%	98.91%	0.07%	98.94%
4453	Beer, Wine, and Liquor Retailers	53	0.07%	98.98%	0.06%	99.00%
4491	Furniture and Home Furnishings Retailers	131	0.07%	99.04%	0.05%	99.05%
5231	Securities and Commodity Contracts Intermediation and Brokerage	22	0.06%	99.10%	0.04%	99.10%
4593	Florists	74	0.06%	99.17%	0.06%	99.15%
7113	Promoters of Performing Arts, Sports, and Similar Events	0	0.06%	99.23%	0.06%	99.21%
6231	Nursing Care Facilities (Skilled Nursing Facilities)	68	0.06%	99.28%	0.06%	99.28%
6222	Psychiatric and Substance Abuse Hospitals	7	0.06%	99.34%	0.06%	99.34%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3365	Railroad Rolling Stock Manufacturing	1	0.06%	99.40%	0.07%	99.40%
6232	Residential Intellectual and Developmental Disability, Mental Health, and Substance Abuse Facilities	12	0.05%	99.46%	0.06%	99.47%
4571	Gasoline Stations	11	0.05%	99.51%	0.05%	99.52%
4581	Clothing and Clothing Accessories Retailers	274	0.05%	99.56%	0.04%	99.57%
4582	Shoe Retailers	8	0.05%	99.61%	0.04%	99.61%
2379	Other Heavy and Civil Engineering Construction	7	0.04%	99.65%	0.04%	99.66%
5414	Specialized Design Services	870	0.03%	99.68%	0.04%	99.69%
3335	Metalworking Machinery Manufacturing	7	0.03%	99.72%	0.04%	99.73%
8111	Automotive Repair and Maintenance	180	0.03%	99.74%	0.00%	99.74%
3119	Other Food Manufacturing	20	0.03%	99.77%	0.03%	99.77%
3113	Sugar and Confectionery Product Manufacturing	0	0.03%	99.80%	0.02%	99.79%
1119	Other Crop Farming	52	0.02%	99.82%	0.03%	99.82%
6239	Other Residential Care Facilities	35	0.02%	99.84%	0.02%	99.84%
5312	Offices of Real Estate Agents and Brokers	338	0.02%	99.86%	0.02%	99.86%
2372	Land Subdivision	21	0.02%	99.87%	0.02%	99.88%
3341	Computer and Peripheral Equipment Manufacturing	15	0.01%	99.88%	0.01%	99.89%
5313	Activities Related to Real Estate	194	0.01%	99.89%	0.01%	99.90%
5417	Scientific Research and Development Services	174	0.01%	99.90%	0.01%	99.91%
6117	Educational Support Services	203	0.01%	99.91%	0.01%	99.91%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3259	Other Chemical Product and Preparation Manufacturing	2	0.01%	99.92%	0.01%	99.92%
3329	Other Fabricated Metal Product Manufacturing	9	0.01%	99.93%	0.01%	99.93%
3255	Paint, Coating, and Adhesive Manufacturing	1	0.01%	99.94%	0.01%	99.94%
3273	Cement and Concrete Product Manufacturing	12	0.01%	99.94%	0.01%	99.95%
4442	Lawn and Garden Equipment and Supplies Retailers	17	0.01%	99.95%	0.01%	99.95%
3343	Audio and Video Equipment Manufacturing	2	0.00%	99.95%	0.00%	99.96%
4245	Farm Product Raw Material Merchant Wholesalers	7	0.00%	99.96%	0.00%	99.96%
4411	Automobile Dealers	33	0.00%	99.96%	0.01%	99.96%
4884	Support Activities for Road Transportation	58	0.00%	99.97%	0.00%	99.97%
6212	Offices of Dentists	196	0.00%	99.97%	0.00%	99.97%
3353	Electrical Equipment Manufacturing	5	0.00%	99.97%	0.00%	99.97%
4246	Chemical and Allied Products Merchant Wholesalers	18	0.00%	99.98%	0.00%	99.98%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	7	0.00%	99.98%	0.00%	99.98%
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	16	0.00%	99.98%	0.00%	99.98%
3372	Office Furniture (including Fixtures) Manufacturing	8	0.00%	99.98%	0.00%	99.99%
4811	Scheduled Air Transportation	1	0.00%	99.99%	0.00%	99.99%
6242	Community Food and Housing, and Emergency and Other Relief Services	2	0.00%	99.99%	0.00%	99.99%
5622	Waste Treatment and Disposal	7	0.00%	99.99%	0.00%	99.99%
1133	Logging	3	0.00%	99.99%	0.00%	99.99%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	15	0.00%	99.99%	0.00%	99.99%
4247	Petroleum and Petroleum Products Merchant Wholesalers	11	0.00%	99.99%	0.00%	99.99%
7211	Traveler Accommodation	41	0.00%	99.99%	0.00%	99.99%
4882	Support Activities for Rail Transportation	30	0.00%	99.99%	0.00%	100.00%
8113	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	27	0.00%	100.00%	0.00%	100.00%
4551	Department Stores	2	0.00%	100.00%	0.00%	100.00%
4881	Support Activities for Air Transportation	9	0.00%	100.00%	0.00%	100.00%
6243	Vocational Rehabilitation Services	48	0.00%	100.00%	0.00%	100.00%
4852	Interurban and Rural Bus Transportation	0	0.00%	100.00%	0.00%	100.00%
5161	Radio and Television Broadcasting Stations	11	0.00%	100.00%	0.00%	100.00%
7132	Gambling Industries	1	0.00%	100.00%	0.00%	100.00%
4853	Taxi and Limousine Services	43	0.00%	100.00%	0.00%	100.00%
3333	Commercial and Service Industry Machinery Manufacturing	6	0.00%	100.00%	0.00%	100.00%
3362	Motor Vehicle Body and Trailer Manufacturing	6	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

Table 6-12.
Number of Listed Minority- and/or Women-Owned Firms and Industry Weight,
by NAICS Code:
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NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3361	Motor Vehicle Manufacturing	1	12.26%	12.26%	12.08%	12.08%
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	124	9.54%	21.81%	9.61%	21.69%
4244	Grocery and Related Product Merchant Wholesalers	71	4.96%	26.77%	5.32%	27.01%
4841	General Freight Trucking	275	4.24%	31.00%	4.75%	31.76%
4561	Health and Personal Care Retailers	124	2.71%	33.72%	2.96%	34.72%
2382	Building Equipment Contractors	456	2.70%	36.42%	2.61%	37.33%
4247	Petroleum and Petroleum Products Merchant Wholesalers	11	2.58%	39.00%	3.01%	40.34%
5416	Management, Scientific, and Technical Consulting Services	3118	2.57%	41.57%	2.13%	42.47%
3261	Plastics Product Manufacturing	8	2.43%	44.00%	2.56%	45.03%
4491	Furniture and Home Furnishings Retailers	131	2.14%	46.14%	1.67%	46.70%
4591	Sporting Goods, Hobby, and Musical Instrument Retailers	111	2.09%	48.23%	2.14%	48.84%
3334	Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	7	1.53%	49.75%	1.62%	50.46%
4492	Electronics and Appliance Retailers	62	1.42%	51.17%	1.58%	52.04%
3326	Spring and Wire Product Manufacturing	1	1.34%	52.51%	1.04%	53.09%
6117	Educational Support Services	203	1.30%	53.81%	1.58%	54.67%
3272	Glass and Glass Product Manufacturing	2	1.26%	55.07%	1.54%	56.21%
3325	Hardware Manufacturing	5	1.11%	56.18%	0.70%	56.91%
3262	Rubber Product Manufacturing	2	0.95%	57.13%	0.96%	57.87%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
8129	Other Personal Services	292	0.94%	58.07%	0.97%	58.84%
3119	Other Food Manufacturing	20	0.91%	58.98%	0.88%	59.72%
4571	Gasoline Stations	11	0.90%	59.88%	1.01%	60.73%
5131	Newspaper, Periodical, Book, and Directory Publishers	73	0.89%	60.76%	0.94%	61.67%
4551	Department Stores	2	0.86%	61.62%	0.89%	62.56%
3152	Cut and Sew Apparel Manufacturing	25	0.85%	62.46%	0.87%	63.44%
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	75	0.82%	63.28%	0.67%	64.11%
4599	Other Miscellaneous Retailers	42	0.81%	64.09%	0.77%	64.88%
5241	Insurance Carriers	24	0.80%	64.89%	1.18%	66.06%
6214	Outpatient Care Centers	138	0.80%	65.69%	0.76%	66.81%
3121	Beverage Manufacturing	8	0.74%	66.43%	0.76%	67.57%
2362	Nonresidential Building Construction	135	0.74%	67.17%	0.60%	68.17%
4931	Warehousing and Storage	13	0.71%	67.88%	0.61%	68.78%
5192	Web Search Portals, Libraries, Archives, and Other Information Services	8	0.69%	68.58%	0.78%	69.56%
5251	Insurance and Employee Benefit Funds	1	0.69%	69.27%	0.49%	70.05%
5242	Agencies, Brokerages, and Other Insurance Related Activities	181	0.69%	69.95%	0.70%	70.75%
8111	Automotive Repair and Maintenance	180	0.68%	70.63%	0.68%	71.43%
3222	Converted Paper Product Manufacturing	16	0.66%	71.29%	0.68%	72.11%
3251	Basic Chemical Manufacturing	8	0.66%	71.95%	0.64%	72.75%
3118	Bakeries and Tortilla Manufacturing	4	0.65%	72.59%	0.84%	73.59%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	44	0.64%	73.23%	0.70%	74.30%
3241	Petroleum and Coal Products Manufacturing	6	0.61%	73.85%	0.53%	74.83%
5614	Business Support Services	337	0.61%	74.46%	0.58%	75.42%
3149	Other Textile Product Mills	55	0.60%	75.06%	0.61%	76.03%
3115	Dairy Product Manufacturing	4	0.60%	75.66%	0.67%	76.70%
4245	Farm Product Raw Material Merchant Wholesalers	7	0.58%	76.24%	0.43%	77.14%
5621	Waste Collection	25	0.58%	76.82%	0.50%	77.64%
1119	Other Crop Farming	52	0.55%	77.38%	0.74%	78.38%
3391	Medical Equipment and Supplies Manufacturing	21	0.54%	77.91%	0.48%	78.85%
3117	Seafood Product Preparation and Packaging	3	0.53%	78.45%	0.53%	79.38%
3219	Other Wood Product Manufacturing	22	0.52%	78.97%	0.52%	79.90%
7139	Other Amusement and Recreation Industries	139	0.50%	79.47%	0.48%	80.39%
3321	Forging and Stamping	0	0.50%	79.97%	0.48%	80.87%
4451	Grocery and Convenience Retailers	35	0.49%	80.46%	0.50%	81.37%
5171	Wired and Wireless Telecommunications (except Satellite)	16	0.49%	80.95%	0.40%	81.77%
3114	Fruit and Vegetable Preserving and Specialty Food Manufacturing	6	0.46%	81.41%	0.41%	82.18%
4572	Fuel Dealers	8	0.46%	81.87%	0.48%	82.66%
5311	Lessors of Real Estate	98	0.44%	82.30%	0.38%	83.05%
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	16	0.43%	82.74%	0.47%	83.52%
1121	Cattle Ranching and Farming	11	0.42%	83.16%	0.41%	83.93%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3211	Sawmills and Wood Preservation	5	0.40%	83.56%	0.38%	84.31%
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	7	0.40%	83.96%	0.35%	84.66%
6241	Individual and Family Services	29	0.39%	84.35%	0.34%	85.00%
4452	Specialty Food Retailers	126	0.39%	84.74%	0.38%	85.37%
3274	Lime and Gypsum Product Manufacturing	3	0.38%	85.12%	0.43%	85.81%
3151	Apparel Knitting Mills	5	0.37%	85.49%	0.42%	86.23%
3331	Agriculture, Construction, and Mining Machinery Manufacturing	1	0.37%	85.85%	0.17%	86.40%
5313	Activities Related to Real Estate	194	0.36%	86.22%	0.43%	86.83%
3141	Textile Furnishings Mills	21	0.36%	86.57%	0.41%	87.24%
2381	Foundation, Structure, and Building Exterior Contractors	203	0.34%	86.91%	0.29%	87.54%
3328	Coating, Engraving, Heat Treating, and Allied Activities	12	0.33%	87.24%	0.33%	87.86%
3252	Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing	2	0.32%	87.56%	0.27%	88.13%
8114	Personal and Household Goods Repair and Maintenance	144	0.31%	87.87%	0.30%	88.43%
5622	Waste Treatment and Disposal	7	0.31%	88.18%	0.32%	88.76%
4921	Couriers and Express Delivery Services	15	0.29%	88.47%	0.32%	89.08%
4854	School and Employee Bus Transportation	19	0.29%	88.75%	0.22%	89.30%
7114	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	16	0.28%	89.04%	0.33%	89.63%
3322	Cutlery and Handtool Manufacturing	1	0.28%	89.31%	0.33%	89.96%
3352	Household Appliance Manufacturing	2	0.27%	89.58%	0.19%	90.15%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4411	Automobile Dealers	33	0.27%	89.85%	0.26%	90.41%
3273	Cement and Concrete Product Manufacturing	12	0.26%	90.11%	0.12%	90.53%
4832	Inland Water Transportation	3	0.26%	90.36%	0.25%	90.78%
2383	Building Finishing Contractors	197	0.25%	90.62%	0.27%	91.05%
3379	Other Furniture Related Product Manufacturing	6	0.25%	90.87%	0.24%	91.29%
1129	Other Animal Production	14	0.25%	91.12%	0.24%	91.53%
3314	Nonferrous Metal (except Aluminum) Production and Processing	0	0.25%	91.36%	0.25%	91.78%
5178	All Other Telecommunications	74	0.24%	91.60%	0.12%	91.90%
7225	Restaurants and Other Eating Places	387	0.23%	91.83%	0.24%	92.14%
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	19	0.23%	92.06%	0.22%	92.36%
8133	Social Advocacy Organizations	4	0.22%	92.28%	0.22%	92.57%
4246	Chemical and Allied Products Merchant Wholesalers	18	0.22%	92.50%	0.22%	92.79%
7223	Special Food Services	92	0.22%	92.72%	0.24%	93.04%
5174	Satellite Telecommunications	1	0.21%	92.93%	0.24%	93.28%
5414	Specialized Design Services	870	0.20%	93.13%	0.20%	93.48%
5161	Radio and Television Broadcasting Stations	11	0.20%	93.32%	0.23%	93.71%
5412	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	400	0.19%	93.52%	0.17%	93.89%
5322	Consumer Goods Rental	30	0.19%	93.71%	0.16%	94.05%
6116	Other Schools and Instruction	297	0.19%	93.89%	0.16%	94.20%
2131	Support Activities for Mining	0	0.18%	94.07%	0.17%	94.37%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
5615	Travel Arrangement and Reservation Services	125	0.18%	94.25%	0.19%	94.56%
2379	Other Heavy and Civil Engineering Construction	7	0.18%	94.43%	0.12%	94.69%
5121	Motion Picture and Video Industries	275	0.17%	94.60%	0.17%	94.86%
5611	Office Administrative Services	312	0.17%	94.77%	0.06%	94.92%
3133	Textile and Fabric Finishing and Fabric Coating Mills	4	0.16%	94.93%	0.16%	95.08%
1114	Greenhouse, Nursery, and Floriculture Production	4	0.16%	95.09%	0.16%	95.24%
3132	Fabric Mills	11	0.16%	95.25%	0.13%	95.36%
5162	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	15	0.16%	95.40%	0.17%	95.53%
5132	Software Publishers	51	0.15%	95.55%	0.17%	95.70%
6212	Offices of Dentists	196	0.15%	95.70%	0.13%	95.83%
2361	Residential Building Construction	1577	0.15%	95.85%	0.17%	95.99%
5223	Activities Related to Credit Intermediation	83	0.14%	95.99%	0.10%	96.10%
4412	Other Motor Vehicle Dealers	19	0.13%	96.12%	0.07%	96.17%
6113	Colleges, Universities, and Professional Schools	1	0.13%	96.25%	0.12%	96.28%
5411	Legal Service	367	0.13%	96.38%	0.13%	96.41%
3159	Apparel Accessories and Other Apparel Manufacturing	13	0.12%	96.50%	0.13%	96.54%
4853	Taxi and Limousine Services	43	0.12%	96.63%	0.12%	96.66%
5221	Depository Credit Intermediation	5	0.12%	96.74%	0.13%	96.79%
4885	Freight Transportation Arrangement	76	0.12%	96.86%	0.12%	96.91%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4413	Automotive Parts, Accessories, and Tire Retailers	23	0.11%	96.98%	0.12%	97.02%
3271	Clay Product and Refractory Manufacturing	10	0.11%	97.09%	0.13%	97.16%
3231	Printing and Related Support Activities	194	0.11%	97.20%	0.12%	97.28%
3315	Foundries	1	0.11%	97.31%	0.10%	97.38%
4851	Urban Transit Systems	5	0.11%	97.42%	0.12%	97.50%
5312	Offices of Real Estate Agents and Brokers	338	0.10%	97.53%	0.08%	97.58%
3366	Ship and Boat Building	2	0.09%	97.62%	0.07%	97.65%
4881	Support Activities for Air Transportation	9	0.09%	97.70%	0.10%	97.76%
3256	Soap, Cleaning Compound, and Toilet Preparation Manufacturing	20	0.08%	97.79%	0.09%	97.84%
7111	Performing Arts Companies	115	0.08%	97.87%	0.07%	97.91%
4855	Charter Bus Industry	22	0.08%	97.95%	0.08%	97.99%
3111	Animal Food Manufacturing	0	0.07%	98.02%	0.07%	98.07%
3253	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	1	0.07%	98.09%	0.06%	98.12%
5222	Nondepository Credit Intermediation	14	0.06%	98.15%	0.07%	98.19%
3345	Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	32	0.06%	98.21%	0.06%	98.25%
3399	Other Miscellaneous Manufacturing	117	0.06%	98.27%	0.05%	98.30%
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	91	0.06%	98.33%	0.05%	98.36%
3339	Other General Purpose Machinery Manufacturing	15	0.06%	98.39%	0.06%	98.42%
4884	Support Activities for Road Transportation	58	0.05%	98.44%	0.05%	98.47%
3359	Other Electrical Equipment and Component Manufacturing	8	0.05%	98.49%	0.06%	98.53%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
3329	Other Fabricated Metal Product Manufacturing	9	0.05%	98.54%	0.05%	98.58%
5418	Advertising, Public Relations, and Related Services	170	0.05%	98.59%	0.04%	98.62%
4581	Clothing and Clothing Accessories Retailers	274	0.05%	98.64%	0.06%	98.68%
3323	Architectural and Structural Metals Manufacturing	25	0.05%	98.68%	0.02%	98.70%
4594	Office Supplies, Stationery, and Gift Retailers	144	0.04%	98.72%	0.05%	98.75%
4232	Furniture and Home Furnishing Merchant Wholesalers	27	0.04%	98.76%	0.03%	98.78%
3344	Semiconductor and Other Electronic Component Manufacturing	17	0.04%	98.80%	0.04%	98.82%
6215	Medical and Diagnostic Laboratories	22	0.03%	98.83%	0.04%	98.86%
4241	Paper and Paper Product Merchant Wholesalers	34	0.03%	98.86%	0.04%	98.89%
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	18	0.03%	98.90%	0.03%	98.93%
5413	Architectural, Engineering, and Related Services	652	0.03%	98.93%	0.04%	98.97%
3363	Motor Vehicle Parts Manufacturing	2	0.03%	98.97%	0.03%	98.99%
3254	Pharmaceutical and Medicine Manufacturing	27	0.03%	99.00%	0.03%	99.03%
8123	Drycleaning and Laundry Services	57	0.03%	99.03%	0.03%	99.06%
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	23	0.03%	99.06%	0.03%	99.09%
4441	Building Material and Supplies Dealers	47	0.03%	99.09%	0.03%	99.12%
5419	Other Professional, Scientific, and Technical Services	463	0.03%	99.11%	0.02%	99.14%
3332	Industrial Machinery Manufacturing	6	0.03%	99.14%	0.03%	99.17%
5417	Scientific Research and Development Services	174	0.03%	99.17%	0.03%	99.19%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
1125	Aquaculture	1	0.02%	99.19%	0.03%	99.22%
5617	Services to Buildings and Dwellings	745	0.02%	99.22%	0.02%	99.23%
5616	Investigation and Security Services	217	0.02%	99.24%	0.02%	99.26%
4239	Miscellaneous Durable Goods Merchant Wholesalers	64	0.02%	99.26%	0.02%	99.28%
4233	Lumber and Other Construction Materials Merchant Wholesalers	41	0.02%	99.28%	0.02%	99.30%
5613	Employment Services	203	0.02%	99.31%	0.02%	99.32%
5629	Remediation and Other Waste Management Services	37	0.02%	99.33%	0.02%	99.34%
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	27	0.02%	99.35%	0.02%	99.36%
3342	Communications Equipment Manufacturing	15	0.02%	99.38%	0.02%	99.39%
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	17	0.02%	99.40%	0.02%	99.41%
1151	Support Activities for Crop Production	3	0.02%	99.42%	0.02%	99.43%
5321	Automotive Equipment Rental and Leasing	12	0.02%	99.44%	0.02%	99.45%
3351	Electric Lighting Equipment Manufacturing	7	0.02%	99.46%	0.02%	99.47%
3364	Aerospace Product and Parts Manufacturing	9	0.02%	99.48%	0.02%	99.49%
4442	Lawn and Garden Equipment and Supplies Retailers	17	0.02%	99.50%	0.02%	99.51%
3341	Computer and Peripheral Equipment Manufacturing	15	0.02%	99.52%	0.02%	99.54%
3336	Engine, Turbine, and Power Transmission Equipment Manufacturing	1	0.02%	99.54%	0.02%	99.56%
3353	Electrical Equipment Manufacturing	5	0.02%	99.56%	0.03%	99.59%
3324	Boiler, Tank, and Shipping Container Manufacturing	1	0.02%	99.58%	0.02%	99.61%
3335	Metalworking Machinery Manufacturing	7	0.02%	99.60%	0.02%	99.63%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
8113	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	27	0.02%	99.62%	0.01%	99.65%
5415	Computer Systems Design and Related Services	1547	0.02%	99.64%	0.01%	99.65%
2389	Other Specialty Trade Contractors	271	0.02%	99.66%	0.02%	99.67%
2371	Utility System Construction	44	0.02%	99.67%	0.02%	99.69%
1142	Hunting and Trapping	1	0.02%	99.69%	0.01%	99.70%
7211	Traveler Accommodation	41	0.02%	99.70%	0.01%	99.72%
3116	Animal Slaughtering and Processing	0	0.02%	99.72%	0.02%	99.74%
5619	Other Support Services	1310	0.02%	99.73%	0.02%	99.75%
4842	Specialized Freight Trucking	89	0.02%	99.75%	0.01%	99.76%
1152	Support Activities for Animal Production	26	0.02%	99.76%	0.02%	99.78%
2123	Nonmetallic Mineral Mining and Quarrying	2	0.02%	99.78%	0.01%	99.79%
3372	Office Furniture (including Fixtures) Manufacturing	8	0.01%	99.79%	0.01%	99.81%
6213	Offices of Other Health Practitioners	352	0.01%	99.81%	0.02%	99.83%
2211	Electric Power Generation, Transmission and Distribution	21	0.01%	99.82%	0.01%	99.84%
3259	Other Chemical Product and Preparation Manufacturing	2	0.01%	99.83%	0.02%	99.85%
6219	Other Ambulatory Health Care Services	251	0.01%	99.85%	0.02%	99.87%
3255	Paint, Coating, and Adhesive Manufacturing	1	0.01%	99.86%	0.01%	99.88%
4811	Scheduled Air Transportation	1	0.01%	99.87%	0.01%	99.89%
2373	Highway, Street, and Bridge Construction	56	0.01%	99.88%	0.00%	99.89%

NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
4889	Other Support Activities for Transportation	145	0.01%	99.89%	0.01%	99.90%
2212	Natural Gas Distribution	2	0.01%	99.90%	0.01%	99.91%
3365	Railroad Rolling Stock Manufacturing	1	0.01%	99.90%	0.01%	99.92%
3311	Iron and Steel Mills and Ferroalloy Manufacturing	2	0.01%	99.91%	0.01%	99.93%
4242	Drugs and Druggists' Sundries Merchant Wholesalers	23	0.01%	99.92%	0.01%	99.94%
3333	Commercial and Service Industry Machinery Manufacturing	6	0.01%	99.93%	0.01%	99.95%
4592	Book Retailers and News Dealers	20	0.01%	99.94%	0.00%	99.95%
3113	Sugar and Confectionery Product Manufacturing	0	0.01%	99.94%	0.01%	99.96%
5182	Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services	95	0.01%	99.95%	0.01%	99.96%
4859	Other Transit and Ground Passenger Transportation	21	0.01%	99.96%	0.00%	99.96%
4882	Support Activities for Rail Transportation	30	0.01%	99.96%	0.00%	99.96%
3362	Motor Vehicle Body and Trailer Manufacturing	6	0.01%	99.97%	0.01%	99.97%
6211	Offices of Physicians	428	0.01%	99.98%	0.00%	99.98%
4922	Local Messengers and Local Delivery	7	0.01%	99.98%	0.01%	99.98%
2213	Water, Sewage and Other Systems	2	0.01%	99.99%	0.00%	99.99%
3343	Audio and Video Equipment Manufacturing	2	0.00%	99.99%	0.01%	99.99%
4595	Used Merchandise Retailers	67	0.00%	100.00%	0.00%	100.00%
8112	Electronic and Precision Equipment Repair and Maintenance	66	0.00%	100.00%	0.00%	100.00%
3312	Steel Product Manufacturing from Purchased Steel	0	0.00%	100.00%	0.00%	100.00%



NAICS Industry Group	NAICS Description	Number of Establishments	Awards		Payments	
			Industry Weight	Cumulative Industry Weight	Industry Weight	Cumulative Industry Weight
1123	Poultry and Egg Production	1	0.00%	100.00%	0.00%	100.00%
2372	Land Subdivision	21	0.00%	100.00%	0.00%	100.00%

Sources: Dun and Bradstreet and Master Procurement Database for the awards and payments weights expressed as percentages.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



6.2.3 Race and Gender Classification Survey Design and Administration

Race and gender classifications from Dun and Bradstreet and minority- and/or women-owned firm directories may not always be accurate due to factors like ownership changes, recording errors, or misrepresentation. This can result in businesses being incorrectly listed as minority- and/or women-owned firms, causing the availability estimates to be biased upward. Additionally, not all minority- and/or women-owned firms may be listed in these directories due to geographic relocation, directory errors, fear of stigmatization, or limited outreach. This can lead to an underestimation of actual minority- and/or women-owned firms' availability, causing the estimates to be biased downward.

Both overestimation (due to incorrectly listed minority- and/or women-owned firms) and underestimation (due to unlisted minority- and/or women-owned firms) are not uncommon. For the purposes of this study, these biases were addressed through the application of statistical sampling procedures. A comprehensive, stratified random sample of 84,942 records was drawn from the Baseline Business Universe to be surveyed. This sampling and survey quantified the frequency and nature of misclassifications regarding the race and gender status of businesses within the sample.

Sampling strata were defined based on NAICS Codes Industry categories and their listed minority- and/or women-owned firm status. During the telephone survey, up to ten attempts were made to contact each business and interview a suitable respondent. These attempts varied across days and evenings, weekdays and weekends, and callback appointments were scheduled as needed. Of the 84,942 establishments in the sample, 20,242 (23.83 percent) were listed minority- and/or women-owned firms, and 64,700 (76.17 percent) were unclassified by race or gender. Of the total 84,942 businesses, 14,885 (16.55 percent) of these establishments were excluded as "unable to contact" due to reasons such as disconnected or wrong telephone numbers, or establishments no longer in business. Of the remaining 70,057 establishments, 15,111 (21.57 percent) were listed minority- and/or women-owned firms, while 54,946 (78.43 percent) remained unclassified.

6.2.4 Verify Ownership Status

The initial phase of the survey aimed to verify the accuracy of the race and/or gender classifications within the sample of listed minority- and/or women-owned firms. The subsequent phase sought to determine whether the unclassified establishments (presumed to be owned by nonminority men) were appropriately categorized as nonminority men-owned. A more detailed explanation of both survey components follows.

6.2.4.1 Listed Minority- and/or Women-Owned Firms

A stratified random sample of 20,242 listed minority- and/or women-owned firms was selected to verify the race and gender status of their owners. Of those, 5,131 (25.35 percent) were excluded due to an inability to make contact. Complete interviews were obtained from 4,504 of the remaining 15,111 establishments, resulting in a 29.81 percent response rate.

Among the 4,504 interviewed establishments, 821 (18.23 percent) were found to be owned by nonminority men. Misclassification rates varied across different presumed race and gender

categories, as detailed in **Table 6-13**. The highest misclassification rates were observed among establishments initially identified as Hispanic-, followed by Asian-, Native American-, nonminority women-, and finally African American-owned.

Table 6-13.
Listed Minority- and/or Women-Owned Firm Survey:
Amount of Misclassification
by Original (Listed) Ownership Race, Gender, or Ethnicity

Original Business Classification	Misclassified		Correctly Classified	Total Interviewed
	Non-Minority Male	Other Ethnic/Gender Type		
African American-Owned Firms	11.65%	4.74%	83.61%	1103
Asian-Owned Firms	23.31%	9.93%	66.76%	343
Hispanic-Owned Firms	27.38%	5.21%	67.41%	218
Native American-Owned Firms	25.10%	0.00%	74.90%	18
Nonminority Women-Owned Firms	19.43%	29.39%	51.18%	2822
All Minority and/or Women-Owned Firms	18.23%	28.67%	53.10%	4504

Source: Custom Census Telephone Survey Results.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

Based on the survey findings, the race and gender status of the responding listed minority- and/or women-owned firms was adjusted accordingly. For instance, if an establishment initially categorized as Hispanic-owned was determined to be owned by a nonminority man, that establishment was reclassified as nonminority man-owned for the purpose of calculating the availability of minority- and/or women-owned firms.

For establishments that were not interviewed, ownership, race, and gender were estimated using statistical estimation techniques to infer ownership characteristics based on the misclassification patterns observed among the interviewed establishments. This estimation was applied across all sample strata to ensure accurate representation of minority- and women-owned firm availability.

6.2.4.2 Unclassified Businesses

A similar examination was conducted for unclassified businesses, defined as those not initially identified as minority- and/or women-owned firms in Dun and Bradstreet or other directories, and that would otherwise be categorized as nonminority men-owned firms.

A stratified random sample of 64,700 unclassified businesses was selected to verify the race and gender status of their owners. Of those, 9,754 (15.08 percent) were excluded due to an

inability to make contact. Complete interviews were obtained from 12,036 of the remaining 54,946 establishments, resulting in a 21.91 percent response rate.

Among the 12,036 interviewed establishments, 8,150 (67.71 percent) were found to be owned by nonminority men. However, the survey data revealed that 32.29 percent of the total establishments interviewed were not owned by nonminority men and were misclassified. Misclassification rates varied across different resulting race and gender categories, as detailed in **Table 6-14**. The highest correct classification rates for businesses originally unclassified were observed among establishments identified during the survey as nonminority women-owned, followed by African American-, Hispanic-, Asian-, and finally Native American-owned firms.

Table 6-14.
Unclassified Businesses Survey:
Accurate Classification
by Race and Gender Classification

Verified Business Classification	Number of Unclassified Businesses Interviewed	Percentage of Unclassified Businesses Interviewed
Nonminority Men-Owned Firms	8150	67.71%
African American-Owned Firms	1318	10.95%
Asian-Owned Firms	474	3.95%
Hispanic-Owned Firms	516	4.29%
Native American-Owned Firms	169	1.40%
Nonminority Women-Owned Firms	1408	11.70%
Total	12036	100.00%

Source: Custom Census Telephone Survey Results.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

The race and gender status of unclassified establishments was adjusted based on survey findings, mirroring the methodology applied to listed minority- and/or women-owned firms. For instance, if an interviewed unclassified establishment confirmed ownership by a nonminority man, it was counted as a nonminority man-owned firm for availability calculations. Similarly, establishments reporting nonminority women or minority ownership were categorized appropriately. For unclassified establishments not included in the interview sample, probabilistic values were assigned, reflecting the likelihood of various ownership categories (e.g., probability of nonminority men ownership, probability of minority women ownership, etc.), based on the interview responses. This probability assignment was conducted within each stratum.



6.2.5 Capacity Discussion

The concept of "capacity," in relation to minority- and/or women-owned firms, intersects with discrimination in contracting. Availability estimates should not be adjusted for capacity factors influenced by discrimination.

The concept of "capacity," when applied to minority- and/or women-owned firms, must be understood as inseparable from the broader context of discrimination in contracting. Conventional measures such as firm age, annual revenue, or access to financial resources are often invoked to evaluate business capability. Yet these indicators are not neutral; instead, they reflect the cumulative effects of discrimination. Restricted access to credit markets, barriers to entering lucrative procurement opportunities, and persistent patterns of discrimination have depressed revenues, shortened firm longevity, and limited expansion opportunities. Consequently, measures that appear to capture business capacity frequently serve as indirect markers of discrimination itself.²⁴⁰

Empirical evidence further underscores this reality. Even after controlling for firm size, creditworthiness, or years in operation, substantial disparities persist between minority- and/or women-owned firms and their nonminority men-owned firms' counterparts. Minority- and/or women-owned firms consistently report reduced access to capital, diminished likelihood of securing contracts, and slower rates of growth, despite holding qualifications and positioning similar to those of their peers. For instance, a 2010 report by the Minority Business Development Agency found that minority-owned businesses face substantial discrimination in accessing capital, limiting their growth and expansion opportunities. Similarly, a 2022 study in the *International Entrepreneurship and Management Journal* revealed that minority women-owned small and medium-sized enterprises in the U.S. experience higher failure rates, despite comparable qualifications and efforts.²⁴¹ These findings suggest that discrimination remains a critical issue affecting business outcomes. These enduring disparities signal that discrimination, rather than intrinsic differences in business capacity, remains a primary driver of unequal outcomes.

Moreover, capacity should not be conceived as a static attribute. Industries such as Construction demonstrate how small firms frequently exhibit adaptability by scaling operations, diversifying their workforce, and responding to shifting market conditions.²⁴² Similarly, in the Services industries, small firms have shown flexibility in competing for contracts, often

²⁴⁰ Gordon B. Dahl and Matthew M. Knepper, "Age Discrimination across the Business Cycle," *American Economic Journal: Economic Policy* 15, no. 4 (2023): 75–112; Harry J. Holzer and Robert I. Lerman, *Barriers to Minority Entrepreneurship* (Washington, DC: Urban Institute, 1997), 900921-Employment-Issues-and-Challenges-in-Post-Katrina-New-Orleans.PDF; *Investopedia*, s.v. "Small Business Contract Discrimination," last modified February, 2025, <https://www.investopedia.com/discrimination-in-small-business-contracts-5113819>; Timothy Bates, William Bradford, and William Jackson, "Are Minority-Owned Businesses Underserved by Financial Markets? Evidence from the Private-Equity Industry," *Small Business Economics* 50, no. 3 (2018): 445–61; Andrea Werner and Klaus E. Meyer, "Bias in Business Lending: A Managerial Perspective," *Review of Managerial Science* 13, no. 4 (2019): 897–915.

²⁴¹ See U.S. Department of Commerce, Minority Business Development Agency, *Disparities in Capital Access between Minority and Non-Minority Businesses* (Washington, DC: U.S. Department of Commerce, 2010); Beverly Dawn Metcalfe and Fouzia Aslam, "Leadership Development for Minority Women-Owned SMEs: Challenges and Enablers," *International Entrepreneurship and Management Journal* 18, no. 4 (2022): 1295–1318.

²⁴² See Zhengbo Jiang and Katherine Klein, "Strategic Adaptation of Small Construction Firms: Managing Workforce and Services in Dynamic Markets," *Journal of Construction Engineering and Management* 145, no. 2 (2019): 04018135.



expanding capacity quickly through subcontracting networks or workforce adjustments. These examples highlight that capacity is fluid, shaped less by historical size or revenue than by the degree of access to opportunities and markets.

Focusing narrowly on conventional indicators of capacity risks obscuring the role of discrimination. A system that limits opportunities for minority- and/or women-owned firms inevitably produces a pattern where these firms appear to lack capacity, not because of their intrinsic qualities, but because of the discrimination imposed upon them. If disparity studies adjust availability estimates to reflect these distorted indicators, they inadvertently reinforce the very discrimination they are meant to uncover. For this reason, statistical analyses of availability must avoid adjustments for capacity factors that are themselves shaped by discrimination. Only by doing so can the analyses accurately reflect the extent to which discrimination constrains opportunities in contracting.

In conclusion, statistical analysis of the availability of minority- and/or women-owned firms in disparity studies should not adjust for inappropriate capacity factors.

6.2.6 Availability Estimates

MGT derived estimates for the proportions of available firms for the racial, ethnic, and gender ownership classes and six defined procurement categories. Corresponding detailed analyses showing the availability of firms by race, ethnicity, and gender are presented in [Appendix F, Detailed Utilization, Availability and Disparity Tables by 4-Digit NAICS Codes](#).

Top-level estimates of the availability of minority- and/or women-owned firms are shown below in [Tables 6-15](#) through [6-21](#). Two sets of weighted availability measures are provided for each of the six major procurement categories—Construction, AE-CRS, Maintenance, IT, Services, and CSE. The first set is weighted by award dollars for all contracts. The second set is weighted by dollars paid.

[Table 6-15](#) presents availability estimates spanning across all procurement categories in the Maryland Marketplace, in aggregate. The estimates indicate that minority- and/or women-owned firms represent 39.80 percent and 40.80 percent of total availability in the marketplace (weighted by dollars awarded and paid, respectively). It is important to note that availability is based on the types of goods and services the State procures and the firms that provide them.



Table 6-15.
Estimation of Available Firms in the Maryland Marketplace:
All Procurement Categories

Business Ownership Classification	% OF AVAILABLE FIRMS Awarded	% OF AVAILABLE FIRMS Paid
African American-Owned Firms	12.49%	13.10%
Asian-Owned Firms	7.28%	7.64%
Hispanic-Owned Firms	5.02%	5.31%
Native American-Owned Firms	1.30%	1.34%
Total Minority-Owned Firms	26.09%	27.39%
Nonminority Women-Owned Firms	13.71%	13.41%
Total Minority- and/or Women-Owned Firms	39.80%	40.80%
Nonminority Men-Owned Firms	60.20%	59.20%

Source: Custom Census Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Tables 6-16 through **6-21** provide the availability estimates for each procurement category analyzed. The estimated availability of minority- and/or women-owned firms varies by category. As shown in the tables, minority- and/or women-owned firm availability is 38.40 percent and 38.91 percent in Construction, 37.92 percent and 37.81 percent in AE-CRS, 32.76 and 37.23 percent in Maintenance, 46.20 and 46.80 percent in IT, 45.28 and 46.42 percent in Services, and 33.78 and 34.89 percent in CSE.

Table 6-16.
Estimation of Available Firms in the Maryland Marketplace:
Construction

Business Ownership Classification	% Of Available Firms Awarded	% Of Available Firms Paid
African American-Owned Firms	11.63%	12.18%
Asian-Owned Firms	6.75%	7.12%
Hispanic-Owned Firms	6.13%	6.46%
Native American-Owned Firms	0.97%	0.94%
Total Minority-Owned Firms	25.48%	26.69%
Nonminority Women-Owned Firms	12.91%	12.22%
Total Minority- and/or Women-Owned Firms	38.40%	38.91%
Nonminority Men-Owned Firms	61.60%	61.09%

Source: Custom Census Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-17.
Estimation of Available Firms in the Maryland Marketplace:
AE-CRS

Business Ownership Classification	% Of Available Firms Awarded	% Of Available Firms Paid
African American-Owned Firms	12.76%	12.74%
Asian-Owned Firms	6.02%	5.97%
Hispanic-Owned Firms	5.39%	5.36%
Native American-Owned Firms	0.32%	0.32%
Total Minority-Owned Firms	24.50%	24.39%
Nonminority Women-Owned Firms	13.42%	13.42%
Total Minority- and/or Women-Owned Firms	37.92%	37.81%
Nonminority Men-Owned Firms	62.08%	62.19%

Source: Custom Census Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-18.
Estimation of Available Firms in the Maryland Marketplace:
Maintenance

Business Ownership Classification	% Of Available Firms Awarded	% Of Available Firms Paid
African American-Owned Firms	10.87%	13.04%
Asian-Owned Firms	5.14%	6.43%
Hispanic-Owned Firms	2.89%	3.53%
Native American-Owned Firms	1.21%	1.34%
Total Minority-owned Firms	20.12%	24.35%
Nonminority Women-Owned Firms	12.64%	12.89%
Total Minority- and/or Women-Owned Firms	32.76%	37.23%
Nonminority Men-Owned Firms	67.24%	62.77%

Source: Custom Census Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-19.
Estimation of Available Firms in the Maryland Marketplace:
IT

Business Ownership Classification	% Of Available Firms Awarded	% Of Available Firms Paid
African American-Owned Firms	16.50%	16.79%
Asian-Owned Firms	10.30%	10.68%
Hispanic-Owned Firms	2.94%	2.84%
Native American-Owned Firms	1.88%	2.06%
Total Minority-Owned Firms	31.62%	32.37%
Nonminority Women-Owned Firms	14.58%	14.42%
Total Minority- and/or Women-Owned Firms	46.20%	46.80%
Nonminority Men-Owned Firms	53.80%	53.20%

Source: Custom Census Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-20.
Estimation of Available Firms in the Maryland Marketplace:
Services

Business Ownership Classification	% Of Available Firms Awarded	% Of Available Firms Paid
African American-Owned Firms	14.61%	15.36%
Asian-Owned Firms	8.90%	9.01%
Hispanic-Owned Firms	3.98%	4.07%
Native American-Owned Firms	2.16%	2.36%
Total Minority-Owned Firms	29.66%	30.79%
Nonminority Women-Owned Firms	15.62%	15.64%
Total Minority- and/or Women-Owned Firms	45.28%	46.42%
Nonminority Men-Owned Firms	54.72%	53.58%

Source: Custom Census Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 6-21.
Estimation of Available Firms in the Maryland Marketplace:
CSE

Business Ownership Classification	% Of Available Firms Awarded	% Of Available Firms Paid
African American-Owned Firms	7.90%	7.65%
Asian-Owned Firms	6.90%	7.69%
Hispanic-Owned Firms	6.46%	6.81%
Native American-Owned Firms	0.70%	0.68%
Total Minority-Owned Firms	21.96%	22.84%
Nonminority Women-Owned Firms	11.82%	12.05%
Total Minority- and/or Women-Owned Firms	33.78%	34.89%
Nonminority Men-Owned Firms	66.22%	65.11%

Source: Custom Census Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

Detailed availability estimates by NAICS Codes Industry Groups and by race, ethnicity, and gender are presented in [Appendix F, Detailed Utilization, Availability and Disparity Tables by 4-Digit NAICS Codes](#).

Chapter 7: Disparity Analyses of Minority- and/or Women-Owned Firms in State of Maryland Marketplace

7.1 Introduction

This chapter presents the results of the minority- and/or women-owned firm disparity analysis conducted by MGT for the State of Maryland. The analysis identifies disparities in the State's procurement activities by examining the differences between the utilization of minority- and/or women-owned firms and their availability within the relevant market area. The focus, as in previous chapters, is on the procurement categories of Construction, AE-CRS, Maintenance, IT, Services, and CSE.



Chapter Sections

- 7.1 Introduction
- 7.2 Methodology
- 7.3 Disparity Analyses

While **Chapter 3, Private Sector Analysis** documents discrimination faced by minority- and/or women-owned firms in the private sector within the Maryland Marketplace, this chapter focuses specifically on the State's own contracting activities. This is achieved by integrating the availability estimates of minority- and/or women-owned firms from **Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the Maryland Marketplace** with the utilization analysis detailed in **Chapter 5, Utilization Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**.

Evidence presented in **Chapter 2, Defining the Relevant Markets** identified the specific industries from which the State procures goods and services and the geographic areas sourcing the majority of its prime contractors and subcontractors. Furthermore, **Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the Maryland Marketplace** established the estimated percentage of available firms within these geographic and product markets that are identified as minority- and/or women-owned firms. By comparing the State's actual utilization of minority- and women-owned firms with their estimated availability, disparities that are indicative of discrimination can be assessed. This is particularly true when examining these results alongside the private sector findings detailed in **Chapter 3, Private Sector Analysis**, **Chapter 4, Credit Market Discrimination**, and examples from firm owners' experiences found in **Chapter 8, Qualitative Evidence of Discrimination in the State of Maryland Marketplace**.

Therefore, this chapter will specifically document:

- The extent of any disparity between the utilization of minority- and/or women-owned firms and the availability of minority- and/or women-owned firms within the relevant market area for State contracts.

The findings of the utilization of minority- and/or women-owned firms are presented using two related metrics: dollars awarded, and dollars paid. These results are broken down by major

procurement categories (Construction, AE-CRS, Maintenance, IT, Services, CSE, and all categories combined) and further disaggregated by race and gender subgroups, as well as for minorities collectively and for all minority- and/or women-owned firms combined.

7.2 Methodology

Disparity, in this context, refers to the analysis of the differences between the utilization of minority- and/or women-owned firms (as presented in **Chapter 5, Utilization Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**) and the respective availability of those firms (as presented in **Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the Maryland Marketplace**). Accordingly, MGT calculated disparity indices to examine whether minority- and/or women-owned firms received a proportional share of dollars based on the respective availability of minority- and/or women-owned firms located within the study's defined relevant market area (as presented in **Chapter 2, Defining the Relevant Markets**).

MGT's disparity index methodology yields a value that is easily calculable, understandable in its interpretation, and universally comparable, allowing disparity in utilization among minority- and/or women-owned firms to be assessed relative to the utilization of nonminority men-owned firms.

$$\text{Disparity Index} = \frac{Um_p}{Am_p} \times 100$$

Um_p = Percentage utilization of minority- and women-owned firms for a specific procurement category.

Am_p = Percentage availability of minority- and women-owned firms for the same procurement category.

The **disparity index** is a simple proportional calculation that divides utilization rates (the percent of dollars awarded and paid to firms by class) by their associated availability (the percent of firms available to work within that same class) and multiplies the resulting value by 100. Thus, a disparity index value of zero (0.00) indicates absolutely no utilization and, therefore, absolute disparity. A disparity index of 100 indicates that utilization is perfectly proportionate to availability, thereby indicating the absence of disparity (i.e., all things being equal). Firms are considered **underutilized** if disparity indices are less than 100, and **overutilized** if indices are greater than 100.

MGT's methodology to measure disparity, if disparity is found, is based on the Equal Employment Opportunity Commission's ("EEOC") "Four-Fifths (80 percent) rule."²⁴³ Although originally developed in the context of employment discrimination, the rule has been adapted in disparity studies as a benchmark to help identify substantial disparities in public contracting. Disparity indices can be used to measure the extent of underutilization by comparing a group's utilization to its availability, and an index value 80 percent and below is frequently used as a threshold to indicate substantial underutilization.²⁴⁴ Therefore, following a similar pattern, firms are considered substantially underutilized (substantial disparity) if disparity indices are 80 or less.

²⁴³ NCHRP Report 644, *Guidelines for Conducting a Disparity and Availability Study*, 49-50.

²⁴⁴ Ibid.

Standard deviation tests and tests for **statistical significance**, in this context, are analyses to determine the significance of the difference between the utilization of minority- and/or women-owned firms and the availability of those firms. This analysis can determine whether the disparities are statistically significant, which lends further statistical support to a finding of discrimination. The following explains MGT’s methodology.²⁴⁵

In disparity analyses, the determination of whether observed differences between groups are attributable to actual disparities or random chance involves assessing statistical significance. While standard deviation provides insight into data variability, statistical significance is formally evaluated through statistical tests and the p-value.

While a result falling within two standard deviations of a comparison benchmark is often informally interpreted as not statistically significant—roughly aligning with a 95 percent confidence interval—this is a simplified heuristic rather than a formal statistical test. In disparity studies, statistical significance is more rigorously assessed using hypothesis testing, typically by calculating a p-value. The p-value represents the probability of observing a disparity as extreme as, or more extreme than, the one found in the data, assuming no true disparity exists. This probability is then compared against a predetermined significance level, most commonly 0.05. Although the two-standard-deviation guideline and the p-value approach are conceptually related under assumptions of normality, the p-value offers a more precise and widely accepted metric for determining statistical significance in legal and academic analyses.

When the p-value exceeds the chosen significance level, the results are deemed not statistically significant. This indicates that the study does not provide sufficient statistical evidence to confidently conclude that the observed differences are due to a real disparity rather than random chance. It is crucial to recognize that a lack of statistical significance does not definitively prove the absence of a disparity, but rather that the evidence from the current analysis is not strong enough to rule out random variation as an explanation.

Thus, MGT applies these two major tests to determine statistical significance: (1) whether the disparity index is less than or equal to 80 percent of the respective minority- and/or women-owned firm availability, which is labeled “substantial disparity”, and (2) whether the disparity index passes the t-test determination of statistical significance. A t-test evaluates whether the means of two groups are statistically different. The t-value quantifies the magnitude of the

Statistical Significance Testing

$$t = \frac{u - a}{\sqrt{\frac{a * (1 - a) * \sum c_i^2}{(\sum c_i)^2}}}$$

- t : the test (t) statistic.
- u : observed utilization rate of minorities- and women-owned firms’ dollars compared to total dollars.
- a : the ratio of minority- and/or women-owned firms to all firms.
- c_i : Dollar amount of the i -th contract.
- $\sum c_i$: Total dollar amount of all contracts.
- $\sum c_i^2$: Sum of the squares of the individual contract dollar amounts.

²⁴⁵ Standard deviation quantifies the dispersion of data points around their mean, indicating the typical amount of variation. A larger standard deviation signifies greater variability within the dataset.

difference, while the p-value assesses the likelihood that the difference occurred by chance. Thus, allowing for a determination of statistical significance.

7.3 Disparity Analyses

Included in this section are the inputs and calculations of disparity indices and significance tests for each of the procurement categories and ownership classifications. Corresponding detailed industry analyses showing the disparity analysis of firms by race, ethnicity, and gender are presented in [Appendix F, Detailed Utilization, Availability, and Disparity Tables by 4-Digit NAICS Codes](#).

In each of these tables, the figures presented in the utilization column encompass both prime contract and subcontract dollars, derived according to the methodology and calculations described in **Chapter 5, Utilization Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**. The figures shown in the availability column are based on the derivations detailed in **Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the Maryland Marketplace**. The disparity ratio is calculated by dividing the utilization figure by the availability figure and then multiplying the result by 100.

A disparity ratio falling below 100 signifies that minority- and/or women-owned firms participated in State of Maryland contracting and subcontracting at a level lower than their estimated availability within the relevant market area. A disparity ratio is deemed substantially significant, or substantial, when its value is less than or equal to 80. Furthermore, a disparity ratio is considered statistically significant if it is improbable that the observed difference occurred solely by chance. Statistical significance is indicated in the tables by one or more “¥”-symbols in the column to the right of the disparity ratio column. “¥” indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). “¥¥” indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). “¥¥¥” indicates significance at a five percent level or better (95 percent confidence).

7.3.1 Dollars Awarded Disparity Analyses by Procurement Category

The following analyses present the utilization results encompassing both prime contract and subcontract awarded dollars, and the availability estimations are based on the calculations weighted by awarded dollars. Analyses of disparities across all procurement categories in [Table 7-1](#) reveals the following:

- African American-owned firms were underutilized with a substantial and statistically significant disparity index of 55.5.
- Asian-owned firms were underutilized with a substantial and statistically significant disparity index of 72.1.
- Hispanic-owned firms were underutilized with a substantial and statistically significant disparity index of 55.8.
- Native American-owned firms were underutilized with a substantial and statistically significant disparity index of 12.3.



- Minority-owned firms were underutilized with a substantial and statistically significant disparity index of 58.1.
- Nonminority women-owned firms were underutilized with a substantial and statistically significant disparity index of 52.1.
- Minority- and/or women-owned firms were underutilized with a substantial and statistically significant disparity index of 56.0.
- Nonminority men-owned firms were overutilized.

Table 7-1.
Disparity Indices and Significance Testing
for Dollars Awarded:
All Procurement Categories

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	6.93%	12.49%	55.5	Underutilization	¥¥¥
Asian-Owned Firms	5.25%	7.28%	72.1	Underutilization	¥¥¥
Hispanic-Owned Firms	2.80%	5.02%	55.8	Underutilization	¥¥¥
Native American-Owned Firms	0.16%	1.30%	12.3	Underutilization	¥¥¥
Total Minority-Owned Firms	15.15%	26.09%	58.1	Underutilization	¥¥¥
Nonminority Women-Owned Firms	7.14%	13.71%	52.1	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	22.28%	39.80%	56.0	Underutilization	¥¥¥
Nonminority Men-Owned Firms	77.72%	60.20%		Overutilization	¥¥¥

Notes:

(1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).

(2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.

(3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the Construction procurement category are depicted in **Table 7-2**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 67.9.
- Asian-owned firms were underutilized, with a substantial disparity index of 73.5.
- Hispanic-owned firms were underutilized, with a substantial disparity index of 67.2.
- Native American-owned firms were underutilized, with a substantial disparity index of 35.1.
- Minority-owned firms were underutilized, with a substantial and statistically significant disparity index of 67.9.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 64.6.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 66.8.
- Nonminority men-owned firms were overutilized.



Table 7-2.
Disparity Indices and Significance Testing
for Dollars Awarded:
Construction

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	7.90%	11.63%	67.9	Underutilization	¥¥¥
Asian-Owned Firms	4.96%	6.75%	73.5	Underutilization	
Hispanic-Owned Firms	4.12%	6.13%	67.2	Underutilization	
Native American-Owned Firms	0.34%	0.97%	35.1	Underutilization	
Total Minority-Owned Firms	17.31%	25.48%	67.9	Underutilization	¥¥¥
Nonminority Women-Owned Firms	8.34%	12.91%	64.6	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	25.66%	38.40%	66.8	Underutilization	¥¥¥
Nonminority Men-Owned Firms	74.34%	61.60%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the AE-CRS procurement category are depicted in **Table 7-3**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 47.
- Asian-owned firms were overutilized.
- Hispanic-owned firms were underutilized, with a substantial and statistically significant disparity index of 39.5.
- Native American-owned firms were underutilized, with a substantial disparity index of 31.3.
- Minority-owned firms were overutilized.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 66.8.
- Minority- and/or women-owned firms were underutilized, with a statistically significant disparity index of 89.
- Nonminority men-owned firms were overutilized.

Table 7-3.
Disparity Indices and Significance Testing
for Dollars Awarded:
AE-CRS

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	6.00%	12.76%	47.0	Underutilization	¥¥¥
Asian-Owned Firms	16.54%	6.02%		Overutilization	¥¥¥
Hispanic-Owned Firms	2.13%	5.39%	39.5	Underutilization	¥¥¥
Native American-Owned Firms	0.10%	0.32%	31.3	Underutilization	
Total Minority-Owned Firms	24.77%	24.50%		Overutilization	¥
Nonminority Women-Owned Firms	8.96%	13.42%	66.8	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	33.73%	37.92%	89.0	Underutilization	¥¥¥
Nonminority Men-Owned Firms	66.27%	62.08%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the Maintenance procurement category are depicted in **Table 7-4**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 34.5.
- Asian-owned firms were underutilized, with a substantial and statistically significant disparity index of 17.3.
- Hispanic-owned firms were underutilized, with a substantial and statistically significant disparity index of 68.8.
- Native American-owned firms were underutilized, with a substantial disparity index of 1.7.
- Minority-owned firms were underutilized, with a substantial and statistically significant disparity index of 33.1.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 74.5.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 49.
- Nonminority men-owned firms were overutilized.

Table 7-4.
Disparity Indices and Significance Testing
for Dollars Awarded:
Maintenance

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	3.75%	10.87%	34.5	Underutilization	¥¥¥
Asian-Owned Firms	0.89%	5.14%	17.3	Underutilization	¥¥¥
Hispanic-Owned Firms	1.99%	2.89%	68.8	Underutilization	¥¥
Native American-Owned Firms	0.02%	1.21%	1.7	Underutilization	
Total Minority-Owned Firms	6.65%	20.12%	33.1	Underutilization	¥¥¥
Nonminority Women-Owned Firms	9.41%	12.64%	74.5	Underutilization	¥
Total Minority-and/or Women-Owned Firms	16.06%	32.76%	49.0	Underutilization	¥¥¥
Non-minority Men-Owned Firms	83.94%	67.24%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the IT procurement category are depicted in **Table 7-5**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 37.6.
- Asian-owned firms were overutilized.
- Hispanic-owned firms were overutilized.
- Native American-owned firms were underutilized, with a substantial disparity index of 5.3.
- Minority-owned firms were underutilized, with a disparity index of 93.6.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 49.4.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 79.7.
- Nonminority men-owned firms were overutilized.

Table 7-5.
Disparity Indices and Significance Testing
for Dollars Awarded:
IT

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	6.21%	16.50%	37.6	Underutilization	¥¥¥
Asian-Owned Firms	17.96%	10.30%		Overutilization	¥¥¥
Hispanic-Owned Firms	5.33%	2.94%		Overutilization	
Native American-Owned Firms	0.10%	1.88%	5.3	Underutilization	
Total Minority-Owned Firms	29.61%	31.62%	93.6	Underutilization	
Nonminority Women-Owned Firms	7.19%	14.58%	49.4	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	36.80%	46.20%	79.7	Underutilization	¥¥¥
Nonminority Men-Owned Firms	63.20%	53.80%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the Services procurement category are depicted in **Table 7-6**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 54.8.
- Asian-owned firms were underutilized, with a substantial and statistically significant disparity index of 29.1.
- Hispanic-owned firms were underutilized, with a substantial and statistically significant disparity index of 32.4.
- Native American-owned firms were underutilized, with a substantial disparity index of 0.5.
- Minority-owned firms were underutilized, with a substantial and statistically significant disparity index of 40.1.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 31.8.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 37.2.
- Nonminority men-owned firms were overutilized.



Table 7-6.
Disparity Indices and Significance Testing
for Dollars Awarded:
Services

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	8.00%	14.61%	54.8	Underutilization	¥¥¥
Asian-Owned Firms	2.59%	8.90%	29.1	Underutilization	¥¥¥
Hispanic-Owned Firms	1.29%	3.98%	32.4	Underutilization	¥¥
Native American-Owned Firms	0.01%	2.16%	0.5	Underutilization	
Total Minority-Owned Firms	11.90%	29.66%	40.1	Underutilization	¥¥¥
Nonminority Women-Owned Firms	4.97%	15.62%	31.8	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	16.86%	45.28%	37.2	Underutilization	¥¥¥
Nonminority Men-Owned Firms	83.14%	54.72%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the CSE procurement category are depicted in **Table 7-7**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 25.5.
- Asian-owned firms were underutilized, with a substantial and statistically significant disparity index of 29.1.
- Hispanic-owned firms were underutilized, with a substantial and statistically significant disparity index of 22.6.
- Native American-owned firms were underutilized, with a substantial disparity index of 0.1.
- Minority-owned firms were underutilized, with a substantial and statistically significant disparity index of 25.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 18.9.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 22.9.
- Nonminority men-owned firms were overutilized.



Table 7-7.
Disparity Indices and Significance Testing
for Dollars Awarded:
CSE

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	2.01%	7.90%	25.5	Underutilization	***
Asian-Owned Firms	2.01%	6.90%	29.1	Underutilization	***
Hispanic-Owned Firms	1.46%	6.46%	22.6	Underutilization	***
Native American-Owned Firms	0.00%	0.70%	0.1	Underutilization	
Total Minority-Owned Firms	5.48%	21.96%	25.0	Underutilization	***
Nonminority Women-Owned Firms	2.24%	11.82%	18.9	Underutilization	***
Total Minority-and/or Women-Owned Firms	7.72%	33.78%	22.9	Underutilization	***
Nonminority Men-Owned Firms	92.28%	66.22%		Overutilization	***

Notes:

- (1) "*" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "**" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "***" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** Indicates a substantial level of disparity, which is a disparity index 80.00 and below.



7.3.2 Dollars Paid Disparity Analyses by Procurement Category

The following analyses present the utilization results encompassing both prime contract and subcontract paid dollars, and the availability estimates are based on the calculations weighted by paid dollars. Analysis of disparities across all procurement categories in **Table 7-8** reveals the following:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 49.3.
- Asian-owned firms were underutilized, with a substantial and statistically significant disparity index of 62.5.
- Hispanic-owned firms were underutilized, with a substantial and statistically significant disparity index of 50.8.
- Native American-owned firms were underutilized, with a substantial and statistically significant disparity index of 12.7.
- Minority-owned firms were underutilized, with a substantial and statistically significant disparity index of 51.5.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 51.1.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 51.4.
- Nonminority men-owned firms were overutilized.



Table 7-8.
Disparity Indices and Significance Testing
for Dollars Paid:
All Procurement Categories

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	6.45%	13.10%	49.3	Underutilization	¥¥¥
Asian-Owned Firms	4.77%	7.64%	62.5	Underutilization	¥¥¥
Hispanic-Owned Firms	2.70%	5.31%	50.8	Underutilization	¥¥¥
Native American-Owned Firms	0.17%	1.34%	12.7	Underutilization	¥¥¥
Total Minority-Owned Firms	14.10%	27.39%	51.5	Underutilization	¥¥¥
Nonminority Women-Owned Firms	6.85%	13.41%	51.1	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	20.95%	40.80%	51.4	Underutilization	¥¥¥
Nonminority Men-Owned Firms	79.05%	59.20%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the Construction procurement category are depicted in **Table 7-9**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 63.3.
- Asian-owned firms were underutilized, with a substantial and statistically significant disparity index of 62.5.
- Hispanic-owned firms were underutilized, with a substantial and statistically significant disparity index of 60.9.
- Native American-owned firms were underutilized, with a substantial disparity index of 37.2.
- Minority-owned firms were underutilized, with a substantial and statistically significant disparity index of 61.6.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 65.9.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 62.9.
- Nonminority men-owned firms were overutilized.

Table 7-9.
Disparity Indices and Significance Testing
for Dollars Paid:
Construction

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	7.71%	12.18%	63.3	Underutilization	¥¥¥
Asian-Owned Firms	4.45%	7.12%	62.5	Underutilization	¥¥¥
Hispanic-Owned Firms	3.94%	6.46%	60.9	Underutilization	¥¥¥
Native American-Owned Firms	0.35%	0.94%	37.2	Underutilization	
Total Minority-Owned Firms	16.44%	26.69%	61.6	Underutilization	¥¥¥
Nonminority Women-Owned Firms	8.05%	12.22%	65.9	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	24.49%	38.91%	62.9	Underutilization	¥¥¥
Nonminority Men-Owned Firms	75.51%	61.09%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the AE-CRS procurement category are depicted in **Table 7-10**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 39.4.
- Asian-owned firms were overutilized.
- Hispanic-owned firms were underutilized, with a substantial and statistically significant disparity index of 32.2.
- Native American-owned firms were underutilized, with a substantial disparity index of 34.4.
- Minority-owned firms were underutilized, with a statistically significant disparity index of 89.6.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 61.5.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 79.6.
- Nonminority men-owned firms were overutilized.

Table 7-10.
Disparity Indices and Significance Testing
for Dollars Paid:
AE-CRS

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	5.01%	12.74%	39.4	Underutilization	¥¥¥
Asian-Owned Firms	15.00%	5.97%		Overutilization	¥¥¥
Hispanic-Owned Firms	1.72%	5.36%	32.2	Underutilization	¥¥¥
Native American-Owned Firms	0.11%	0.32%	34.4	Underutilization	
Total Minority-Owned Firms	21.85%	24.39%	89.6	Underutilization	¥
Nonminority Women-Owned Firms	8.25%	13.42%	61.5	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	30.10%	37.81%	79.6	Underutilization	¥¥¥
Nonminority Men-Owned Firms	69.90%	62.19%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the Maintenance procurement category are depicted in **Table 7-11**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 22.3.
- Asian-owned firms were underutilized, with a substantial and statistically significant disparity index of 12.4.
- Hispanic-owned firms were underutilized, with a substantial and statistically significant disparity index of 56.4.
- Native American-owned firms were underutilized, with a substantial disparity index of 1.5.
- Minority-owned firms were underutilized, with a substantial and statistically significant disparity index of 23.5.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 78.8.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 42.6.
- Nonminority men-owned firms were overutilized.

Table 7-11.
Disparity Indices and Significance Testing
for Dollars Paid:
Maintenance

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	2.91%	13.04%	22.3	Underutilization	¥¥¥
Asian-Owned Firms	0.80%	6.43%	12.4	Underutilization	¥¥¥
Hispanic-Owned Firms	1.99%	3.53%	56.4	Underutilization	¥¥
Native American-Owned Firms	0.02%	1.34%	1.5	Underutilization	
Total Minority-Owned Firms	5.72%	24.35%	23.5	Underutilization	¥¥¥
Nonminority Women-Owned Firms	10.15%	12.89%	78.8	Underutilization	¥
Total Minority-and/or Women-Owned Firms	15.88%	37.23%	42.6	Underutilization	¥¥¥
Nonminority Men-Owned Firms	84.12%	62.77%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the IT procurement category are depicted in **Table 7-12**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 34.6.
- Asian-owned firms were overutilized.
- Hispanic-owned firms were overutilized.
- Native American-owned firms were underutilized, with a substantial disparity index of 5.3.
- Minority-owned firms were underutilized, with a disparity index of 88.3.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 43.9.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 74.6.
- Nonminority men-owned firms were overutilized.



Table 7-12.
Disparity Indices and Significance Testing
for Dollars Paid:
IT

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	5.81%	16.79%	34.6	Underutilization	¥¥¥
Asian-Owned Firms	17.08%	10.68%		Overutilization	¥¥¥
Hispanic-Owned Firms	5.58%	2.84%		Overutilization	
Native American-Owned Firms	0.11%	2.06%	5.3	Underutilization	
Total Minority-Owned Firms	28.57%	32.37%	88.3	Underutilization	
Nonminority Women-Owned Firms	6.32%	14.42%	43.9	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	34.90%	46.80%	74.6	Underutilization	¥¥¥
Nonminority Men-Owned Firms	65.10%	53.20%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the Services procurement category are depicted in **Table 7-13**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 46.4.
- Asian-owned firms were underutilized, with a substantial and statistically significant disparity index of 25.2.
- Hispanic-owned firms were underutilized, with a substantial and statistically significant disparity index of 28.7.
- Native American-owned firms were underutilized, with a substantial disparity index of 0.5.
- Minority-owned firms were underutilized, with a substantial and statistically significant disparity index of 34.3.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 28.9.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 32.5.
- Nonminority men-owned firms were overutilized.

Table 7-13.
Disparity Indices and Significance Testing
for Dollars Paid:
Services

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	7.12%	15.36%	46.4	Underutilization	¥¥¥
Asian-Owned Firms	2.27%	9.01%	25.2	Underutilization	¥¥¥
Hispanic-Owned Firms	1.17%	4.07%	28.7	Underutilization	¥¥
Native American-Owned Firms	0.01%	2.36%	0.5	Underutilization	
Total Minority-Owned Firms	10.57%	30.79%	34.3	Underutilization	¥¥¥
Nonminority Women-Owned Firms	4.51%	15.64%	28.9	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	15.08%	46.42%	32.5	Underutilization	¥¥¥
Nonminority Men-Owned Firms	84.92%	53.58%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



The calculations of disparity indices and significance testing for the CSE procurement category are depicted in **Table 7-14**. Relevant findings include:

- African American-owned firms were underutilized, with a substantial and statistically significant disparity index of 23.
- Asian-owned firms were underutilized, with a substantial and statistically significant disparity index of 29.
- Hispanic-owned firms were underutilized, with a substantial and statistically significant disparity index of 22.3.
- Native American-owned firms were underutilized, with a substantial disparity index of 0.1.
- Minority-owned firms were underutilized, with a substantial and statistically significant disparity index of 24.1.
- Nonminority women-owned firms were underutilized, with a substantial and statistically significant disparity index of 14.
- Minority- and/or women-owned firms were underutilized, with a substantial and statistically significant disparity index of 20.6.
- Nonminority men-owned firms were overutilized.



Table 7-14.
Disparity Indices and Significance Testing
for Dollars Paid:
CSE

Ethnic/Gender Classification	Utilization	Availability	Disparity Index	Disparity Impact	Statistical Significance
African American-Owned Firms	1.76%	7.65%	23.0	Underutilization	¥¥¥
Asian-Owned Firms	2.23%	7.69%	29.0	Underutilization	¥¥¥
Hispanic-Owned Firms	1.52%	6.81%	22.3	Underutilization	¥¥¥
Native American-Owned Firms	0.00%	0.68%	0.1	Underutilization	
Total Minority-Owned Firms	5.51%	22.84%	24.1	Underutilization	¥¥¥
Nonminority Women-Owned Firms	1.69%	12.05%	14.0	Underutilization	¥¥¥
Total Minority-and/or Women-Owned Firms	7.20%	34.89%	20.6	Underutilization	¥¥¥
Nonminority Men-owned Firms	92.80%	65.11%		Overutilization	¥¥¥

Notes:

- (1) "¥" indicates that the disparity is statistically significant at the 15 percent level or better (85 percent confidence). "¥¥" indicates that the disparity is significant at a 10 percent level or better (90 percent confidence). "¥¥¥" indicates significance at a five percent level or better (95 percent confidence).
- (2) Figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.
- (3) **Bold** indicates a substantial level of disparity, which is a disparity index 80.00 and below.



7.3.3 Current Availability versus Expected Availability

This section of the report addresses the critical comparison between the current availability of minority- and/or women-owned firms and their expected availability, a key component in assessing disparities. Current availability, as defined in **Chapter 6, Availability of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace** represents the estimated number of minority- and/or women-owned firms that are willing and able to participate in the relevant market. Expected availability, on the other hand, represents the availability levels that would be expected in the Maryland Marketplace absent discrimination.

Expected availability is calculated by dividing the current availability figures by the business formation disparity ratios previously established in **Chapter 3, Private Sector Analysis** and then multiplying the result by 100.

- When the disparity ratio equals 100, it indicates that no significant business formation disparity exists in the relevant market area; consequently, expected availability matches current availability.
- When the disparity ratio is less than 100, it suggests the presence of adverse business formation disparities; in these instances, expected availability surpasses current availability.
- In the context of the report, expected availability refers to the theoretical number of minority- and/or women-owned firms that would be present in a market if there were no racial or gender biases affecting business formation and participation. This concept is used to assess disparities by comparing it to the current availability of such firms. The comparison between current and expected availability helps identify the disparities in the market that could be due to racial or gender biases. If the current availability is significantly lower than the expected availability, it suggests that minority- and/or women-owned firms are underrepresented, likely due to discriminatory barriers.
- Expected availability of minority- and/or women-owned firms in the Maryland Marketplace exceeds current availability of minority- and/or women-owned firms in 98 of 98 cases, or 100 percent.



Table 7-15.
Current Availability and Expected Availability for State of Maryland Contracting:
All Procurement Categories

Ethnic/Gender Classification	Award Dollars Weights		Paid Dollars Weights	
	Current Availability	Expected Availability	Current Availability	Expected Availability
African American-Owned Firms	12.49	18.61	13.10	19.52
Asian-Owned Firms	7.28	9.12	7.64	9.57
Hispanic-Owned Firms	5.02	6.82	5.31	7.22
Native American-Owned Firms	1.30	1.64	1.34	1.69
Total Minority-Owned Firms	26.09	34.24	27.39	35.95
Nonminority Women-Owned Firms	13.71	18.08	13.41	17.69
Total Minority- and/or Women-Owned Firms	39.80	52.28	40.80	53.59

Source: Chapter 6, Availability of Minority- and/or Women-Owned Firms in the Maryland Marketplace, and Chapter 3, Private Sector Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 7-16.
Current Availability and Expected Availability for State of Maryland Contracting:
Construction

Ethnic/Gender Classification	Award Dollars Weights		Paid Dollars Weights	
	Current Availability	Expected Availability	Current Availability	Expected Availability
African American-Owned Firms	11.63	16.56	12.18	17.35
Asian-Owned Firms	6.75	10.14	7.12	10.70
Hispanic-Owned Firms	6.13	8.02	6.46	8.45
Native American-Owned Firms	0.97	1.27	0.94	1.23
Total Minority-Owned Firms	25.48	35.51	26.69	37.19
Nonminority Women-Owned Firms	12.91	19.43	12.22	18.40
Total Minority- and/or Women-Owned Firms	38.40	54.23	38.91	54.95

Source: Chapter 6, Availability of Minority- and/or Women-Owned Firms in the Maryland Marketplace, and Chapter 3, Private Sector Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 7-17.
Current Availability and Expected Availability for State of Maryland Contracting:
AE-CRS

Ethnic/Gender Classification	Award Dollars Weights		Paid Dollars Weights	
	Current Availability	Expected Availability	Current Availability	Expected Availability
African American-Owned Firms	12.76	18.62	12.74	18.59
Asian-Owned Firms	6.02	8.62	5.97	8.54
Hispanic-Owned Firms	5.39	6.53	5.36	6.49
Native American-Owned Firms	0.32	0.43	0.32	0.43
Total Minority-Owned Firms	24.50	32.85	24.39	32.70
Nonminority Women-Owned Firms	13.42	17.48	13.42	17.48
Total Minority- and/or Women-Owned Firms	37.92	50.59	37.81	50.45

Source: Chapter 6, Availability of Minority- and/or Women-Owned Firms in the Maryland Marketplace, and Chapter 3, Private Sector Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 7-18.
Current Availability and Expected Availability for State of Maryland Contracting:
Maintenance

Ethnic/Gender Classification	Award Dollars Weights		Paid Dollars Weights	
	Current Availability	Expected Availability	Current Availability	Expected Availability
African American-Owned Firms	10.87	15.09	13.04	18.11
Asian-Owned Firms	5.14	6.93	6.43	8.66
Hispanic-Owned Firms	2.89	3.29	3.53	4.02
Native American-Owned Firms	1.21	1.46	1.34	1.62
Total Minority-Owned Firms	20.12	25.12	24.35	30.41
Nonminority Women-Owned Firms	12.64	15.36	12.89	15.67
Total Minority- and/or Women-Owned Firms	32.76	40.73	37.23	46.28

Source: Chapter 6, Availability of Minority- and/or Women-Owned Firms in the Maryland Marketplace, and Chapter 3, Private Sector Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 7-19.
Current Availability and Expected Availability for State of Maryland Contracting:
IT

Ethnic/Gender Classification	Award Dollars Weights		Paid Dollars Weights	
	Current Availability	Expected Availability	Current Availability	Expected Availability
African American-Owned Firms	16.50	25.48	16.79	25.93
Asian-Owned Firms	10.30	13.59	10.68	14.09
Hispanic-Owned Firms	2.94	4.30	2.84	4.15
Native American-Owned Firms	1.88	2.72	2.06	2.98
Total Minority-Owned Firms	31.62	44.07	32.37	45.11
Nonminority Women-Owned Firms	14.58	22.37	14.42	22.12
Total Minority- and/or Women-Owned Firms	46.20	65.48	46.80	66.33

Source: Chapter 6, Availability of Minority- and/or Women-Owned Firms in the Maryland Marketplace, and Chapter 3, Private Sector Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 7-20.
Current Availability and Expected Availability for State of Maryland Contracting:
Services

Ethnic/Gender Classification	Award Dollars Weights		Paid Dollars Weights	
	Current Availability	Expected Availability	Current Availability	Expected Availability
African Americans Firms	14.61	20.62	15.36	21.67
Asian-Owned Firms	8.90	11.12	9.01	11.26
Hispanic-Owned Firms	3.98	4.85	4.07	4.96
Native American-Owned Firms	2.16	2.81	2.36	3.07
Total Minority-Owned Firms	29.66	38.19	30.79	39.64
Nonminority Women-Owned Firms	15.62	19.18	15.64	19.20
Total Minority- and/or Women-Owned Firms	45.28	57.84	46.42	59.30

Source: Chapter 6, Availability of Minority- and/or Women-Owned Firms in the Maryland Marketplace, and Chapter 3, Private Sector Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



Table 7-21.
Current Availability and Expected Availability for State of Maryland Contracting:
CSE

Ethnic/Gender Classification	Award Dollars Weights		Paid Dollars Weights	
	Current Availability	Expected Availability	Current Availability	Expected Availability
African American-Owned Firms	7.90	12.70	7.65	12.30
Asian-Owned Firms	6.90	10.41	7.69	11.60
Hispanic-Owned Firms	6.46	9.29	6.81	9.80
Native American-Owned Firms	0.70	0.96	0.68	0.93
Total Minority-Owned Firms	21.96	30.79	22.84	32.02
Nonminority Women-Owned Firms	11.82	15.95	12.05	16.26
Total Minority- and/or Women-Owned Firms	33.78	47.06	34.89	48.61

Source: Chapter 6, Availability of Minority- and/or Women-Owned Firms in the Maryland Marketplace, and Chapter 3, Private Sector Analysis.

Note: Percentage figures presented in this table are rounded. Rounding was performed subsequent to all mathematical calculations.



7.3.4 Disparity Analyses Summary

The preceding analyses of utilization, availability, and disparity indices presented in this chapter constitutes the empirical foundation for evaluating the participation of minority- and/or women-owned firms in the State of Maryland's procurement processes. These quantitative assessments provide insight into patterns of discrimination by measuring the extent to which the observed utilization of these firms corresponds with their availability in the Maryland Marketplace. The methodological approach employed allows for the identification of statistically significant deviations from parity, thereby offering a systematic evaluation of disparities across various demographic groups and procurement categories.

As reflected in **Tables 7-22** and **7-23**, the findings indicate widespread underutilization of African American, Asians, Hispanics, Native American, and nonminority women-owned firms in Maryland's contracting activities. Across the majority of procurement categories examined, these firms received fewer contract award dollars and lower total payments than would be expected based on their relative availability. The disparity indices for these groups were frequently and substantially 80 and below, the benchmark for indicating a measurable and persistent gap between availability and utilization.

The existence of such disparities is statistically significant, providing further evidence that this is due to discrimination that impedes equitable access to state contracting opportunities. The underrepresentation of these firms in contract awards and payments is not randomly distributed, but instead concentrated among specific demographic groups, reflecting structural discriminatory patterns that have continued over time.

The disparity analysis underscores the differential treatment experienced by minority- and women-owned firms within the Maryland Marketplace. For example, African American-owned firms, despite comprising a notable share of the available vendor pool, consistently exhibit lower utilization rates than their nonminority male-owned counterparts. Similar trends are observed for Asian, Hispanic and Native American firms, as well as nonminority women-owned firms, across multiple procurement sectors.

Moreover, the comparative analysis of current versus expected availability further affirms that the observed disparities are attributable to discrimination. In 98 cases (100 percent), expected availability exceeded current availability. Absent discrimination, current availability would be expected to align with expected availability, as demonstrated by the regression analysis presented in **Chapter 3, Private Sector Analysis**.

Taken together, these results reflect persistent and statistically significant disparities due to discrimination in the Maryland Marketplace that warrant continued attention. The State may consider these findings as evidence to support the implementation, refinement, or continuation of race- and gender-conscious measures in its procurement policies to promote fair and equitable access to State contracting opportunities for all firms.



Table 7-22.
Disparity Analyses Summary:
Awarded Dollars

Ethnic/Gender Classification	All Procurement Categories	Construction	AE-CRS	Maintenance	IT	Services	CSE
African American-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Asian-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Over</u>	<u>Under</u>	<u>Over</u>	<u>Under</u>	<u>Under</u>
Hispanic-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Over</u>	<u>Under</u>	<u>Under</u>
Native American-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Total Minority-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Over</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Nonminority Women-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Total Minority-and/or Women-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Nonminority Men-Owned Firms	<u>Over</u>	<u>Over</u>	<u>Over</u>	<u>Over</u>	<u>Over</u>	<u>Over</u>	<u>Over</u>

Notes:

- (1) Under indicates underutilization.
- (2) Over indicates overutilization.
- (3) **BOLD** indicates a substantial level of disparity, which is a disparity index 80.00 and below.
- (4) Underlined indicates statistical significance.



Table 7-23.
Disparity Analyses Summary:
Dollars Paid

Ethnic/Gender Classification	All Procurement Categories	Construction	AE-CRS	Maintenance	IT	Services	CSE
African American-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Asian-Owned Firms	<u>Under</u>	<u>Under</u>	Over	<u>Under</u>	Over	<u>Under</u>	<u>Under</u>
Hispanic-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	Over	<u>Under</u>	<u>Under</u>
Native American-Owned Firms	<u>Under</u>	Under	Under	Under	Under	Under	Under
Total Minority-Owned Firms	<u>Under</u>	<u>Under</u>	Under	<u>Under</u>	Under	<u>Under</u>	<u>Under</u>
Nonminority Women-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Total Minority-and/or Women-Owned Firms	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>	<u>Under</u>
Nonminority Men-Owned Firms	Over	Over	Over	Over	Over	Over	Over

Notes:

- (1) Under indicates underutilization.
- (2) Over indicates overutilization.
- (3) **BOLD** indicates a substantial level of disparity, which is a disparity index 80.00 and below.
- (4) Underlined indicates statistical significance.

Chapter 8: Qualitative Evidence of Discrimination in the State of Maryland Marketplace

8.1 Introduction

This chapter examines qualitative evidence of how, if at all, discrimination faced by minority-, and/or women-owned firms has affected their ability to conduct their businesses within the Maryland Marketplace. Qualitative evidence serves as another layer of evidence that helps determine if discrimination exists in the Maryland Marketplace. This data type can uncover patterns of discrimination that quantitative data alone might not accomplish. Qualitative data imbues the statistical data with both nuance and substance, providing the details on how discrimination actually causes harm in the lives of individual business owners in the Maryland Marketplace.

Chapter Sections	
8.1	Introduction
8.2	Methodology
8.3	Vendor Experiences Survey
8.4	Qualitative Theme Insights of the Maryland Marketplace
8.5	Conclusion

This chapter presents the qualitative methodology employed to explore the lived experiences of minority- and/or women-owned firms in public contracting. It outlines data collection methods, highlights the outcomes of the vendor survey results, and summarizes key themes that emerged from the vendor survey, interviews and focus groups. The qualitative data includes:

- Vendor Surveys: Collecting open-ended responses from surveys that allow participants to share their experiences of discrimination (or lack thereof) in their own words.
- Vendor Survey Follow-up Interviews: Conducting follow-up interviews with firm owners or representatives who completed the vendor survey and indicated discrimination.
- In-Depth Interviews: Conducting in-depth interviews with business owners and contractors to gather personal experiences and perceptions of how, if at all, discrimination has impacted their ability to do business or attempt to do business in the Maryland Marketplace.
- Firm Owner Focus Groups: Organizing focus groups with minority-, women -, and nonminority men-owned firms to discuss if they have faced discrimination in conducting or attempting to conduct business within the Maryland Marketplace.
- Professional Organizations Focus Groups: Organizing focus groups with professional or trade organizations to discuss if they have faced discrimination in conducting or attempting to conduct business within the Maryland Marketplace.

The collection and analysis of qualitative data help to explain and provide context for the quantitative data analyses found in the rest of the report. In conjunction with the quantitative data, MGT was also able to draw inferences from the qualitative data regarding the prevalence



of discriminatory obstacles observed as limiting the participation of minority- and/or women-owned firms in the Maryland Marketplace.

Qualitative data offer rich, detailed insights into people's experiences, thoughts, and feelings, providing a deeper understanding of the impact that discrimination, if any, has had on their ability to conduct business. This data helps researchers to understand the context and environment in which discriminatory behaviors and events may occur, offering a more holistic view. The methods used to collect qualitative data, such as surveys, interviews and focus groups, are flexible and can be adapted as new insights emerge during the research process. They can reveal patterns, themes, and relationships that might not be evident through quantitative data alone. These advantages make qualitative data an essential tool for gaining a comprehensive and nuanced understanding of the complex issues surrounding the impact of discrimination on businesses.

The qualitative comments in this chapter detail individuals' experiences regarding discrimination's impact, if any, on their ability to conduct business within the Maryland Marketplace. Unlike conclusions from other analyses in this report, those from qualitative analyses do not rely solely on quantitative data. Instead, the analysis in this chapter utilizes qualitative data to describe the context of the social, political, and economic environment in which firms and other relevant entities in the study operate.

The collective anecdotal input gathered from 3,853 firm owners or representatives regarding how discrimination, if any, has impacted their ability to do business in the private or public sector, is integral to the study.

This chapter is organized as follows:

- It begins by outlining the methodology used for qualitative data collection to identify the presence or lack of discrimination in the Maryland Marketplace.
- The chapter then summarizes the results and statistical significance of the qualitative activities used to identify the presence or lack of discrimination in the Maryland Marketplace. As part of the vendor survey analysis, a logit regression is conducted on the results to determine the individual impacts of race, ethnicity, and gender on a person's ability to conduct their business as compared to nonminority men. A logit regression estimates the probability of an event occurring, such as the likelihood of discrimination occurring or not occurring based on race, gender, or ethnicity, after controlling for a number of factors.
 - Additionally, a nonresponse bias analysis is conducted using the telephone and online vendor survey to ascertain the quality of the two methods deployed. A nonresponse bias analysis identifies and quantifies the impact of nonresponse (missing data) on survey results. It involves comparing the characteristics of those who respond to a survey with those who do not, to determine if there are systematic differences that could introduce bias. This helps assess the validity of survey findings and ensures that the presence of nonrespondents does not skew conclusions.



- The following section provides analyses and anecdotal comments from the various qualitative activities. The vendor survey illustrates qualitative responses describing discriminatory barriers to doing business that are often a result of the business owner's race, ethnicity, or gender.
 - Observations from the in-depth interviews, focus groups, and vendor survey follow-up calls help enhance the understanding of the discriminatory barriers identified by businesses in the vendor survey. The perceptions of local professional organizations were collected to gain a deeper understanding of the challenges their members encounter in the Maryland Marketplace.
- The final section summarizes the discriminatory challenges faced by minority- and/or women-owned firms in the Maryland Marketplace.

8.2 Methodology

This study's methodology for collecting and analyzing qualitative data on the impact of discrimination adheres to established industry standards through clearly defined research questions, purposeful sampling, informed consent through qualitative activities, thematic analysis, collected findings, and participant validation to ensure reliability and validity. Qualitative evidence of discrimination complements the quantitative analyses by providing insight into the impact of discrimination on the ground. It assesses whether owners of firms believe discrimination is a real problem and, if they do, how they experience discrimination in their day-to-day lives. In turn, this permits us a window on repercussions of discrimination on the creation, growth, and retention of minority- and/or women-owned firms. Furthermore, this form of qualitative data offers a robust foundation for developing targeted programs to address specific instances of marketplace discrimination impeding the participation of minority- and/or women-owned firms in contracting opportunities.

MGT utilized a multifaceted approach to gather the necessary qualitative data, including vendor surveys, vendor survey follow-up interviews, online comments, one-on-one interviews with firm owners, industry-specific focus groups, and focus groups with professional organizations. The participants represented various small-to large-sized firms operating across multiple industries, including Construction, AE-CRS, Maintenance, IT, Services and CSE. These data points were subsequently analyzed to identify recurring discriminatory issues and concerns among businesses within the Maryland Marketplace.

Vendor Survey:

MGT developed an online vendor survey to ask respondents to provide information on firm ownership, demographics, and structure; work bid upon or performed as prime contractors with the State; work bid upon or performed as subcontractors to the State's prime contractors; whether the respondent firm bid or performed work in the private sector; and any perceived barriers to doing business with the State or its prime contractors that the respondents believed they experienced during the study period. The vendor survey was administered via telephone and online to a randomly selected list of firms. MGT included the vendor survey link on the study website and included a QR code on emails sent to firms within the Maryland Marketplace. A total of 235 vendor survey participants reported experiencing discrimination while attempting to



conduct business with the State or within the Maryland Marketplace. MGT compiled a list of these businesses and conducted vendor survey follow-up interviews.

Vendor Survey Follow-up Interviews:

Of the 235 firms that indicated discrimination and that MGT attempted to contact, 79 provided additional context to elaborate on their original survey responses. Virtual follow-up interviews with these firm owners or their representatives were conducted to gain critical context regarding participants' experiences and challenges related to discrimination based on race, ethnicity, and/or gender within their industry, as they initially indicated in their vendor survey responses.

In-depth Interviews:

The virtual in-depth interviews consisted of one-on-one conversations with minority- and/or women-owned firm owners and nonminority men-owned firm owners or their representatives. These interviews gathered detailed information about their experiences with discrimination, if any, in the public or private sectors, either as subcontractors or as prime contractors within the Maryland Marketplace as a whole. During these interviews, MGT collected demographic information, including the firm's primary line of business, the ethnicity and gender of the owner, the owner's educational and training background, and the firm's history, size, and gross revenues during the study period.

These interviews were conducted in a structured setting, where an interviewer or facilitator used an interview guide to ensure that key topics regarding discrimination were covered. However, the format allowed for more flexibility in gathering additional insights into issues unique to the respondents' experiences, beyond what could be captured in focus groups or surveys. The interviewer did not prompt or guide the participants' responses, though follow-up questions were asked when necessary for clarification or further information. Prior to the start of each interview, participants were asked to confirm that their responses were provided freely and accurately reflected their experiences with the State or its prime contractors, or working with subcontractors.

Focus Groups with Firms:

Virtual focus groups were held with randomly selected firm owners extracted from the Master Vendor Database and located in the Maryland Marketplace. MGT cross-referenced the list of firms for focus groups to ensure firms were not previously selected for other qualitative activities. The focus groups were small group conversations with firms in the Maryland Marketplace organized by an industry group to gather information about the firms' experience in attempting to do, and conducting, business with the State (both directly as a prime and/or as a subcontractor). The insights gathered from the focus group discussions with firm owners provided critical qualitative context for the findings in this study.

MGT conducted virtual focus groups with firms via Zoom and in-depth interviews, reaching 165 participants through both methods. Feedback was collected from minority-, women- and nonminority men-owned firms engaged in business within the Maryland Marketplace.

Focus Groups with Professional Organizations:

In addition to soliciting business input, MGT conducted virtual focus groups with local trade associations and business organizations to gain a broader perspective on their members' experiences of discrimination in the Maryland Marketplace. Nine focus groups were held with professional organizations to explore the dynamics of discrimination within the Maryland



Marketplace. Professional organization stakeholders were identified as trade associations and business advocacy organizations that actively support the development and growth of local enterprises, including minority- and/or woman-owned enterprises and nonminority man-owned enterprises. MGT engaged these stakeholders to participate in a series of focus groups designed to gather feedback on experiences of discrimination encountered by their members based on race, ethnicity, or gender. Outreach efforts to 155 stakeholders were extensive and multifaceted, including direct phone calls, email invitations disseminated jointly by the State and MGT, follow-up reminder messages, and MGT's engagement at State-sponsored procurement events. Each stakeholder received between three and five direct contacts via phone or email.

Professional local trade associations and professional organizations engagement included:

- Focus groups with selected and targeted organizations serving both minority and nonminority, and man and woman firm owners. The focus groups permitted MGT to obtain information from additional entities regarding whether there is racial and/or gender discrimination in the markets in which the State does business – both public and private sectors.
- Receiving and disseminating communication materials including project flyers and requesting the organizations to encourage their members to participate in this study.
- Submitting their membership directories for inclusion in the Master Vendor Database for this study.

Despite these outreach efforts, participation in the focus groups was limited due to scheduling conflicts, or a lack of expressed interest. Ultimately, 11 professional and trade organizations participated in three rounds of virtual focus groups conducted in February, May, and October 2024. These participating entities deliver a range of services to their constituencies, including advocacy, capacity building, and technical or business development.

Although advocacy groups and professional organizations may not have direct experience with each instance of discrimination, through their interactions with their members, these organizations offer a valuable third-party perspective on marketplace barriers and observations of discriminatory treatment. The members' perspectives and observations enrich the overall understanding of the discriminatory challenges minority- and/or women-owned firms face when engaging with or attempting to engage with the State's contracting opportunities. Outreach to professional organizations—such as trade associations and business organizations—proved beneficial, as their assistance extended communication efforts to inform and engage the business community in qualitative data collection activities. The insights gathered from the professional organizations provided critical context for the study's findings.

8.2.1 Business Outreach and Engagement

Outreach is crucial to ensuring inclusivity and diversity in the data collection process. By notifying a wide range of firms within the Maryland Marketplace, MGT gathered various perspectives and experiences, which helped identify potential discriminatory biases and discriminatory barriers. Practical outreach efforts lead to more comprehensive and representative data, such as identifying trade associations, advocacy groups, professional



organizations, etc., that can convey information regarding discriminatory behaviors, if any, experienced by their members and firms.

The business community outreach plan included various outreach methods to inform and encourage the business community's involvement and engagement in qualitative data collection activities.

MGT and the State's outreach methods included:

- Email blasts to area trade associations and business organizations whose insights would be valuable in understanding the dynamics and perceptions of the vendor community. These email blasts explained the qualitative data collection activities and encouraged their members to participate.
- Emails to the broader business community with blasts to raise awareness of the study and encourage engagement
- A disparity study website outlining all qualitative data collection opportunities
- The State sponsored virtual and in-person business outreach events to promote engagement. These events included:
 - *September 23, 2023 – Maryland Business Opportunities and Entrepreneurial Training Summit in Ellicott City, Maryland*
 - *May 10, 2024 – Maryland Washington Minority Companies Association Spring Breakfast in Woodlawn, Maryland*
 - *June 4, 2024 – Maryland Department of Transportation MBE/DBE/ACDBE/SBE²⁴⁶ Application Assistance Webinar*
 - *June 18, 2024 – Ready, Set, GROW! Procurement Connections Workshop in Oxon Hill, Maryland*
 - *June 20, 2024 – Doing Business with Maryland Transportation Authority in Hanover, Maryland*
 - *July 2, 2024 – Maryland Department of Transportation MBE/DBE/ACDBE/SBE Application Assistance Webinar*
 - *November 19, 2024 – Governor's Minority and Small Business Outreach Summit in Baltimore, Maryland*

To ensure that a broad range of firms in the marketplace were notified about the qualitative data collection activities, MGT developed a Master Vendor Database.²⁴⁷ This database incorporated datasets from Dun and Bradstreet, the State's vendor and certification lists, membership lists provided by area trade associations and business organizations, and vendor and certification

²⁴⁶ Referring to the Minority Business Enterprise, Disadvantaged Business Enterprise, Airport Concessions Disadvantaged Business Enterprise, and Small Business Enterprise certification programs in the State of Maryland.

²⁴⁷ For a more detailed explanation of the Master Vendor Database, including its composition and role in identifying minority- and/or women-owned firms, see **Chapter 6, Availability of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace, Section 6.2.2** of this report.



lists collected from other public agencies as shown in this report in [Appendix E. Master Minority- and/or Women-Owned Firms Directory Sources](#).²⁴⁸

8.3 Vendor Experiences Survey

As mentioned above, using a multi-pronged approach to qualitative data collection provided a broader reach within the relevant market area. The self-reported demographic characteristics of participants, categorized by data collection activity type, are presented in the sections below. [Table 8-1](#) illustrates the overall participation of 3,853 minority- and/or women-owned and nonminority men-owned firms in qualitative data collection activities.

Additionally, minority and/or women-owned firms were oversampled to facilitate statistical comparisons with nonminority men-owned firms. Oversampling is selecting respondents so that some groups make up a larger share of the survey sample than they do in the population. To ensure sufficient representation of minority- and/or women-owned firms, oversampling is employed to enhance the reliability and comparability of the resulting estimates. [Table 8-1](#) reflects the following:

- Nonminority men (35 percent of participants), African Americans (32 percent of participants), nonminority women (17 percent of participants), Asians and Hispanics (seven percent of participants each), and American Indian/Native Americans (two percent of participants).
- The qualitative responses were distributed across industries.
- Minority- and/or women-owned firm owners made up:
 - 66 percent of all Construction participants,
 - 76 percent of all AE-CRS participants,
 - 66 percent of all Maintenance participants,
 - 72 percent of all IT participants,
 - 70 percent of all Services participants, and
 - 60 percent of all CSE participants.

²⁴⁸ See [Appendix E. Master Minority- and/or Women-Owned Firms Directory Source](#).



Table 8-1.
State of Maryland,
All Qualitative Data Collection Activities:
Proportion of Respondents by Ownership and Industry

Business Ownership Classification	Construction	AE-CRS	Maintenance	IT	Services	CSE	All Industries
African American	30%	24%	31%	38%	39%	20%	32%
Asian	3%	25%	3%	17%	4%	6%	7%
Hispanic	10%	10%	6%	5%	6%	6%	7%
American Indian / Native American	1%	0%	2%	2%	2%	2%	2%
Nonminority Women	22%	17%	24%	10%	19%	26%	17%
Nonminority Men	34%	24%	34%	28%	30%	40%	35%
Minority / Women Total	66%	76%	66%	72%	70%	60%	65%

Source: Qualitative participants from vendor survey participants, in-depth interviews, and focus groups.



8.3.1 Vendor Survey, Sample, Responses

MGT's sampling methodology for in-depth interviews, focus groups, and the vendor survey involved randomly selecting firms from the study's Master Vendor Database. Each sample included minority- and/or women-owned firms and nonminority men-owned firms in each procurement category examined in this report. To avoid contacting firms multiple times, the database was cross-referenced with prior samples to ensure that firms did not participate in more than one qualitative activity. However, some firms may have voluntarily asked to participate in more than one qualitative activity. The vendor survey was administered by telephone and online to a randomly selected list of firms. Of the 18,985 firms that received the vendor survey—online or via phone—3,688 (19.4 percent) provided responses, including but not limited to, firms who did not answer discrimination questions.

The vendor survey explored the extent and frequency of discrimination experienced by firms across various business interactions during the study period. Additionally, the survey examined the impact of specific factors within the business environment, such as bonding and insurance requirements, on firms' ability to compete in the State of Maryland's relevant markets. Participants were also asked about their experiences as subcontractors or suppliers on contracts with MBE goals, specifically whether they had been hired or invited to bid on similar contracts that did not include such goals. Furthermore, the survey gathered data on firm characteristics, including age, owner's education, employment size, and revenue, to allow for meaningful comparisons between similarly situated firms.

The vendor survey asked respondents to provide information on firm ownership, demographic characteristics, and organizational structure; if the respondent worked, bid on, or performed as prime contractors with the State; if the respondent worked, bid on, or performed as subcontractors to the State's prime contractors; if the respondent worked on private sector projects; and if the respondent experienced any instances of discrimination in doing business with the State or its prime contractors.

The survey response data were analyzed to identify the types of firms represented in the findings presented in this chapter. **Table 8-2** illustrates the overall participation of 3,688 minority- and/or women-owned and nonminority men-owned firms in the vendor survey. Nonminority men (35 percent of participants), African Americans (32 percent of participants), and nonminority women (17 percent of participants), were the largest groups of participants. Asians and Hispanics each represented seven percent of participants and American Indian/Native Americans were two percent of participants.



Table 8-2.
State of Maryland
Vendor Survey Collection:
Proportion of Respondents by Ownership and Industry

Business Ownership Classification	Construction	AE-CRS	Maintenance	IT	Services	CSE	All Industries
African American	29%	21%	32%	37%	39%	20%	32%
Asian	3%	25%	3%	17%	4%	5%	7%
Hispanic	9%	11%	6%	5%	6%	6%	7%
American Indian/ Native American	1%	0%	2%	2%	2%	2%	2%
Nonminority Women	22%	18%	24%	10%	21%	28%	17%
Nonminority Men	36%	25%	33%	29%	28%	39%	35%
Minority/ Women Total	64%	75%	67%	71%	72%	61%	65%

Source: Vendor survey conducted by MGT and its subcontractor Skybase7, 2023-2025.



8.3.2 Contracting with the State

Respondents were asked, “Between 2014 and 2022, has your company attempted to work or been awarded a contract or subcontract on State of Maryland contracts as a prime contractor or subcontractor?” **Table 8-3** indicates that a substantial share of survey respondents answered “yes” to pursuing or securing business opportunities with the State during the study period. The outreach events MGT participated in, listed above in **Section 8.2.1**, were events sponsored by or in coordination with the State. Therefore, attendees at those events were likely to answer “yes” to the question if their company attempted to work or was awarded a contract or subcontract on State of Maryland contracts. This trend is consistent across nearly all industry sectors for minority- and/or women-owned firms and nonminority men-owned firms in every procurement category. Overall, 69 percent of minority- and/or women-owned firms and 66 percent of nonminority men-owned firms who responded have attempted to work or performed work with the State during the study period. Participation rates are even higher for minority- and/or women-owned firms in the AE-CRS (84 percent), Construction (73 percent), and IT (71 percent) industry groups.



Table 8-3.
State of Maryland
Attempted to or Worked on State Contract:
Proportion of Respondents by Ownership and Industry

	African American	Asian	Hispanic	American Indian/Native American	Nonminority Women	Minority/ Women Total	Nonminority Men
Construction	(179)	(18)	(62)	(12)	(133)	(404)	(199)
	70%	78%	78%	92%	72%	73%	73%
AE-CRS	(44)	(56)	(25)	(1)	(39)	(165)	(39)
	81%	85%	86%	100%	85%	84%	67%
Maintenance	(48)	(5)	(8)	(2)	(26)	(89)	(31)
	49%	56%	44%	67%	41%	46%	36%
IT	(102)	(56)	(13)	(8)	(39)	(218)	(75)
	65%	76%	59%	80%	91%	71%	64%
Services	(398)	(52)	(63)	(21)	(226)	(760)	(256)
	63%	81%	72%	84%	76%	69%	65%
CSE	(42)	(14)	(10)	(3)	(49)	(118)	(80)
	71%	88%	59%	60%	61%	67%	75%
All Industries	(813)	(201)	(181)	(47)	(512)	(1754)	(680)
	65%	80%	72%	82%	72%	69%	66%

Source: Vendor survey conducted by MGT and its subcontractor Skybase7, 2023-2025.

Note: The number of valid responses is indicated in parentheses.



8.3.3 Business Owners Discrimination Experiences

The vendor survey asked participants questions about their experiences with discrimination in the Maryland Marketplace during the study period. Topics included informal networks, price discrimination, bid shopping, overt discrimination, double standards, exclusion, and denial of bidding opportunities in business transactions. The findings are presented below.

As shown in [Table 8-4](#) to [Table 8-10](#), businesses reported receiving discriminatory treatment in all categories on government contracts and non-government contracts. Minority- and/or women-owned firms reported relatively higher levels of discrimination across all categories on contracts within the Maryland Marketplace compared to nonminority men's experience with contracts in the marketplace. For example, when looking at the responses for informal networks in All Industries from [Table 8-4](#), minority- and/or women-owned firms responded that they had experienced discrimination at 2.06 times higher than their nonminority counterparts. Additionally, it should be noted that throughout most categories the responses were statistically significant at a 95 percent or better confidence interval.

Good old boy/informal networks play a significant role in the challenges confronted by minority- and/or women-owned firms. They can impact firms' ability to gain mentorship, funding, and business opportunities that may not be available through formal channels. To summarize the results from [Table 8-4](#), see the following:

- The reported incidence of this type of discrimination is 1.86 times higher for minority- and/or woman firm owners than their nonminority man firm owner counterparts in Construction.
- The reported incidence of this type of discrimination is 1.91 times higher for minority- and/or woman firm owners than their nonminority man firm owner counterparts in AE-CRS.
- The reported incidence of this type of discrimination is 1.33 times higher for minority- and/or woman firm owners than their nonminority man firm owner counterparts in Maintenance.
- The reported incidence of this type of discrimination is 1.87 times higher for minority- and/or woman firm owners than their nonminority man firm owner counterparts in IT.
- The reported incidence of this type of discrimination is 2.50 times higher for minority- and/or woman firm owners than their nonminority man firm owner counterparts in Services.
- The reported incidence of this type of discrimination is 2.17 times higher for minority- and/or woman firm owners than their nonminority man firm owner counterparts in CSE.
- The reported incidence of this type of discrimination is 2.06 times higher for minority- and/or woman firm owners than their nonminority man firm owner counterparts in All Industries.



Price discrimination refers to the practice of charging different prices for the same goods or services based on a firm owner's race, ethnicity and/or gender. To summarize the results from **Table 8-5**, see the following:

- The reported incidence of this type of discrimination is 2.23 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Construction.
- The reported incidence of this type of discrimination is 6.00 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in AE-CRS.
- The reported incidence of this type of discrimination is 2.15 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Maintenance.
- The reported incidence of this type of discrimination is 1.45 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in IT.
- The reported incidence of this type of discrimination is 2.10 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Services.
- The reported incidence of this type of discrimination is 2.43 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in CSE.
- The reported incidence of this type of discrimination is 2.00 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in All Industries.

Bid shopping refers to the practice where a prime contractor or procurement entity discloses a bid submitted by one subcontractor in order to obtain lower bids from others, potentially influencing the selection process or reducing costs. This can disproportionately affect firms based on a firm owner's race, ethnicity and/or gender. To summarize the results from **Table 8-6**, see the following:

- The reported incidence of this type of discrimination is 2.33 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Construction.
- The reported incidence of this type of discrimination is 6.25 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in AE-CRS.
- The reported incidence of this type of discrimination is 2.00 times higher for minority-and/or woman firm owners than their nonminority man firm owner in Maintenance.



- The reported incidence of this type of discrimination is 1.73 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in IT.
- The reported incidence of this type of discrimination is 2.43 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Services.
- The reported incidence of this type of discrimination is 2.43 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in CSE.
- The reported incidence of this type of discrimination is 2.33 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in All Industries.

Firm owners reported experiencing discrimination while performing work on government contracts, including the use of racial slurs, workplace violence, intimidation, harassment, or sabotage. To summarize the results from **Table 8-7**, see the following:

- The reported incidence of this type of discrimination is 3.00 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Construction.
- The reported incidence of this type of discrimination is 2.11 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in AE-CRS.
- The reported incidence of this type of discrimination is 1.73 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Maintenance.
- The reported incidence of this type of discrimination is 1.69 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in IT.
- The reported incidence of this type of discrimination is 1.89 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Services.
- The reported incidence of this type of discrimination is the same for minority- and/or woman firm owners than their nonminority man firm owner counterparts in CSE.
- The reported incidence of this type of discrimination is 2.22 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in All Industries.

Double standards refer to holding firms to different or stricter requirements because of race, ethnicity and/or gender in business dealings, procurement, and contracting opportunities. To summarize the results from **Table 8-8**, see the following:



- The reported incidence of this type of discrimination is 3.22 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Construction.
- The reported incidence of this type of discrimination is 2.67 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in AE-CRS.
- The reported incidence of this type of discrimination is 4.00 times higher for minority-and/or women-owned firms than their nonminority men-owned firm counterparts in Maintenance.
- The reported incidence of this type of discrimination is 2.78 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in IT.
- The reported incidence of this type of discrimination is 3.00 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Services.
- The reported incidence of this type of discrimination is 3.50 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in CSE.
- The reported incidence of this type of discrimination is 3.14 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in All Industries.

Some firms experienced the refusal of agencies, prime contractors, customers, or others to engage with them based on race, ethnicity, and/or gender. To summarize the results from [Table 8-9](#), see the following:

- The reported incidence of this type of discrimination is 2.64 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Construction.
- The reported incidence of this type of discrimination is 2.89 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in AE-CRS.
- The reported incidence of this type of discrimination is 2.29 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Maintenance.
- The reported incidence of this type of discrimination is 2.33 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in IT.
- The reported incidence of this type of discrimination is 3.60 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Services.



- The reported incidence of this type of discrimination is 2.14 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in CSE.
- The reported incidence of this type of discrimination is 2.75 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in All Industries.

Denying bidding opportunities refers to excluding firms from the competitive bidding process for contracts, subcontracts, or other procurement opportunities based on race, ethnicity, and/or gender. To summarize the results from **Table 8-10**, see the following:

- The reported incidence of this type of discrimination is 1.54 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Construction.
- The reported incidence of this type of discrimination is 2.83 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in AE-CRS.
- The reported incidence of this type of discrimination is 0.74 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Maintenance.
- The reported incidence of this type of discrimination is the same for minority- and/or woman firm owners than their nonminority man firm owner counterparts in IT.
- The reported incidence of this type of discrimination is 3.25 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in Services.
- The reported incidence of this type of discrimination is 1.56 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in CSE.
- The reported incidence of this type of discrimination is 1.60 times higher for minority-and/or woman firm owners than their nonminority man firm owner counterparts in All Industries.



Table 8-4.
State of Maryland
Business Discrimination Experiences,
Good Old Boy Networks/Informal Networks:
Proportion of Respondents by Ownership and Industry

Good Old Boy/Informal Networks	African American	Asian	Hispanic	American Indian/Native American	Nonminority Women	Minority/ Women Total	Nonminority Men
Construction	(128)	(8)	(22)	(4)	(46)	(208)	(47)
	50%	40%	32%	31%	26%	39%	21%
AE-CRS	(19)	(28)	(8)	(0)	(19)	(74)	(10)
	35%	51%	36%	0%	41%	42%	22%
Maintenance	(34)	(3)	(6)	(2)	(19)	(64)	(12)
	35%	43%	43%	67%	35%	36%	27%
IT	(74)	(24)	(6)	(3)	(16)	(123)	(19)
	47%	38%	33%	30%	43%	43%	23%
Services	(228)	(8)	(17)	(5)	(63)	(321)	(35)
	36%	14%	22%	20%	23%	30%	12%
CSE	(22)	(5)	(6)	(0)	(10)	(43)	(11)
	37%	31%	43%	0%	14%	26%	12%
All Industries	(505)	(76)	(65)	(14)	(173)	(833)	(134)
	40%	35%	30%	25%	26%	35%	17%

Source: Vendor survey conducted by MGT and its subcontractor Skybase7, 2023-2025.

Notes:

- (1) The number of valid responses is indicated in parentheses.
(2) **BOLD** indicates a statistically significant difference from nonminority men using a conventional two-tailed Fisher's Exact Test at 95 percent or better confidence interval.



Table 8-5.
State of Maryland
Business Discrimination Experiences,
Price Discrimination:
Proportion of Respondents by Ownership and Industry

Price Discrimination	African American	Asian	Hispanic	American Indian/Native American	Nonminority Women	Minority/ Women Total	Nonminority Men
Construction	(106)	(5)	(14)	(2)	(28)	(155)	(9)
	42%	25%	21%	15%	16%	29%	13%
AE-CRS	(13)	(15)	(4)	(0)	(10)	(42)	(2)
	24%	27%	18%	0%	22%	24%	4%
Maintenance	(27)	(3)	(6)	(2)	(12)	(50)	(6)
	28%	43%	43%	67%	22%	28%	13%
IT	(51)	(15)	(6)	(2)	(10)	(84)	(16)
	32%	24%	27%	20%	27%	29%	20%
Services	(161)	(3)	(13)	(4)	(42)	(223)	(31)
	26%	5%	16%	16%	15%	21%	10%
CSE	(15)	(2)	(5)	(0)	(7)	(29)	(7)
	25%	13%	36%	0%	10%	17%	7%
All Industries	(373)	(43)	(48)	(10)	(109)	(583)	(91)
	30%	20%	22%	18%	17%	24%	12%

See Table 8-4.

Table 8-6.
State of Maryland
Business Discrimination Experiences,
Bid Shopping:
Proportion of Respondents by Ownership and Industry

Bid Shopping	African American	Asian	Hispanic	American Indian/Native American	Nonminority Women	Minority/ Women Total	Nonminority Men
Construction	(95)	(5)	(14)	(2)	(30)	(146)	(26)
	38%	25%	21%	15%	18%	28%	12%
AE-CRS	(13)	(12)	(8)	(0)	(12)	(45)	(2)
	24%	22%	36%	0%	26%	25%	4%
Maintenance	(20)	(1)	(6)	(0)	(5)	(32)	(4)
	20%	14%	43%	0%	9%	18%	9%
IT	(40)	(13)	(4)	(2)	(15)	(74)	(12)
	25%	21%	20%	20%	41%	26%	15%
Services	(136)	(4)	(10)	(3)	(28)	(181)	(21)
	22%	7%	13%	12%	10%	17%	7%
CSE	(14)	(4)	(5)	(0)	(6)	(29)	(7)
	24%	25%	36%	0%	8%	17%	7%
All Industries	(318)	(39)	(47)	(7)	(96)	(507)	(72)
	25%	18%	22%	13%	15%	21%	9%

See [Table 8-4](#).



Table 8-7.
State of Maryland
Business Discrimination Experiences,
While Executing Work:
Proportion of Respondents by Ownership and Industry

While Executing Work	African American	Asian	Hispanic	American Indian/Native American	Nonminority Women	Minority/ Women Total	Nonminority Men
Construction	(95)	(5)	(14)	(1)	(28)	(143)	(19)
	37%	25%	21%	8%	16%	27%	9%
AE-CRS	(6)	(13)	(6)	(0)	(9)	(34)	(4)
	11%	24%	27%	0%	20%	19%	9%
Maintenance	(14)	(1)	(4)	(3)	(11)	(33)	(5)
	14%	14%	29%	100%	20%	19%	11%
IT	(32)	(9)	(2)	(2)	(9)	(54)	(3)
	24%	17%	15%	20%	27%	22%	13%
Services	(121)	(3)	(10)	(4)	(39)	(177)	(26)
	19%	5%	13%	16%	14%	17%	9%
CSE	(10)	(1)	(4)	(0)	(2)	(17)	(9)
	18%	6%	29%	0%	3%	10%	10%
All Industries	(284)	(34)	(41)	(10)	(99)	(468)	(74)
	23%	16%	19%	18%	15%	20%	9%

See [Table 8-4](#).



Table 8-8.
State of Maryland
Business Discrimination Experiences,
Double Standards:
Proportion of Respondents by Ownership and Industry

Double Standards	African American	Asian	Hispanic	American Indian/Native American	Nonminority Women	Minority/ Women Total	Nonminority Men
Construction	(97)	(6)	(17)	(1)	(34)	(155)	(20)
	38%	30%	26%	8%	20%	29%	9%
AE-CRS	(16)	(10)	(6)	(0)	(10)	(42)	(4)
	30%	18%	27%	0%	22%	24%	9%
Maintenance	(29)	(0)	(6)	(3)	(11)	(49)	(3)
	30%	0%	43%	100%	21%	28%	7%
Information Technology	(43)	(12)	(5)	(2)	(10)	(72)	(7)
	27%	19%	25%	20%	27%	25%	9%
Services	(141)	(2)	(9)	(4)	(33)	(189)	(19)
	22%	4%	11%	16%	12%	18%	6%
CSE	(15)	(2)	(4)	(0)	(2)	(23)	(4)
	25%	13%	29%	0%	3%	14%	4%
All Industries	(341)	(32)	(47)	(10)	(100)	(530)	(57)
	27%	15%	22%	18%	15%	22%	7%

See [Table 8-4](#).



Table 8-9.
State of Maryland
Business Discrimination Experiences,
Refusal to Engage by Agencies, Primes, etc.:
Proportion of Respondents by Ownership and Industry

Refusal By Agencies, Primes, etc.	African American	Asian	Hispanic	American Indian/Native American	Nonminority Women	Minority/ Women Total	Nonminority Men
Construction	(94)	(6)	(16)	(1)	(33)	(150)	(24)
	37%	30%	24%	8%	19%	29%	11%
AE-CRS	(14)	(20)	(2)	(0)	(10)	(46)	(4)
	26%	36%	9%	0%	22%	26%	9%
Maintenance	(16)	(3)	(4)	(0)	(6)	(29)	(3)
	16%	43%	29%	0%	11%	16%	7%
IT	(52)	(11)	(4)	(0)	(12)	(79)	(10)
	33%	17%	20%	0%	32%	28%	12%
Services	(141)	(5)	(10)	(4)	(36)	(196)	(15)
	22%	9%	13%	16%	13%	18%	5%
CSE	(13)	(2)	(4)	(0)	(5)	(24)	(6)
	23%	13%	29%	0%	7%	15%	7%
All Industries	(330)	(47)	(40)	(5)	(102)	(524)	(62)
	26%	22%	19%	9%	16%	22%	8%

See [Table 8-4](#).



Table 8-10.
State of Maryland
Business Discrimination Experiences,
Denied Opportunity to Bid:
Proportion of Respondents by Ownership and Industry

Denied Opportunity to Bid	African American	Asian	Hispanic	American Indian/Native American	Nonminority Women	Minority/ Women Total	Nonminority Men
Construction	(69)	(3)	(10)	(0)	(24)	(106)	(28)
	27%	15%	15%	0%	14%	20%	13%
AE-CRS	(9)	(16)	(4)	(0)	(2)	(31)	(3)
	17%	29%	18%	0%	4%	17%	6%
Maintenance	(20)	(1)	(6)	(3)	(5)	(35)	(12)
	20%	14%	43%	100%	9%	20%	27%
IT	(36)	(8)	(2)	(0)	(10)	(56)	(16)
	23%	13%	10%	0%	27%	20%	20%
Services	(105)	(1)	(7)	(4)	(25)	(142)	(13)
	17%	2%	9%	16%	9%	13%	4%
CSE	(14)	(1)	(6)	(0)	(3)	(24)	(8)
	24%	6%	43%	0%	4%	14%	9%
All Industries	(253)	(30)	(35)	(7)	(69)	(394)	(80)
	20%	14%	16%	13%	11%	16%	10%

See [Table 8-4](#).



8.3.4 Financial Discriminatory Barriers

Vendor survey respondents reported that financial discrimination, such as obtaining bonding and insurance, remains a significant and persistent discriminatory barrier for minority- and/or women-owned firms. These firms frequently encounter limited access to bonding, overly strict bond requirements, prohibitively high bond costs, and cash flow constraint factors often rooted in discrimination. Vendor survey respondents also reported being discriminated against on the basis of race, ethnicity and/or gender in applying for loans. Such discriminatory barriers disproportionately hinder their ability to compete for and perform work on both government and private contracts, when compared to nonminority men-owned firms. The inability to secure necessary bonding, insurance, and loans not only restricts participation in competitive procurement processes but also reinforces broader patterns of discrimination in contracting opportunities.

To summarize the results from [Table 8-11](#), see the following:

- Overall, the reported incidence of bonding denial discrimination was 1.62 times higher for minority- and/or woman firm owners than their nonminority man firm owner counterparts.
- Overall, the reported incidence of loan denial discrimination was 2.65 times higher for minority- and/or woman firm owners than their nonminority man firm owner counterparts.
- Overall, the reported incidence of partial loan discrimination was 1.65 times higher for minority- and/or woman firm owners than their nonminority man firm owner counterparts.



Table 8-11.
State of Maryland
Bonding Denial, Loan Denial, and Partial Loan Approval
Based on Race, Ethnicity, or Gender:
Proportion of Respondents by Ownership

Bond Denial, Loan Denial, or Partial Loan Approval	African American	Hispanic	Asian	American Indian/Native American	Minority Total	Nonminority Women	Minority/ Women Total	Nonminority Men
Denial of acquiring a bond based on race, ethnicity, or gender	(47)	(9)	(10)	(3)	(69)	(22)	(91)	(21)
	21%	22%	36%	30%	23%	18%	21%	13%
Loan denial is based on race, ethnicity, or gender.	(341)	(36)	(19)	(4)	(400)	(69)	(469)	(39)
	63%	54%	28%	31%	58%	34%	53%	20%
Only approved for a partial loan amount of what was requested based on race, ethnicity, or gender.	(58)	(1)	(9)	(0)	(68)	(25)	(93)	(6)
	91%	33%	100%	0%	88%	100%	91%	55%

Source: Vendor survey conducted by MGT and its subcontractor Skybase7, 2023-2025.

Notes:

(1) The number of valid responses is indicated in parentheses.

(2) **BOLD** indicates a statistically significant difference from nonminority men using a conventional two-tailed Fisher's Exact Test at 95 percent or better confidence interval.



8.3.5 Vendor Survey Regression Analysis

The vendor survey gathered additional information regarding firms' characteristics, including size, qualifications, and experience. A series of Logit regressions were conducted using this additional information to analyze discrimination reported through the survey, as illustrated in **Table 8-12** below. For the regression analysis, all questions where a respondent indicated a discriminatory incident were included in the model, such as the responses for the specific discrimination questions, loan denial, and interest rate received. The estimated coefficients reported in these models represent the conditional probabilities of experiencing discrimination, controlling for other firm-specific factors. The findings presented in the table reveal significant disparities in the probability of discrimination between minority- and/or women-owned firms and nonminority men-owned firms. In Column (1) of **Table 8-12**, where the regression model includes only indicators for minority- and/or women-owned firms and contracting category, the estimated coefficient of 0.370 on the minority- and/or woman-owned firm variable suggests that the likelihood of minority- and/or women-owned firms experiencing discrimination is 37.0 percent higher than that of nonminority men-owned firms. This difference is statistically significant.

Column (2) incorporates additional explanatory variables to account for variations in firm characteristics that may differ by race or gender. These variables include the firm owner's education, age, size (measured by employment and sales), and other relevant factors. Even after controlling for these characteristics, minority- and/or women-owned firms are still 36.6 percent more likely to experience discrimination than nonminority men-owned firms, with this difference remaining statistically significant. The findings suggest that firm size and other capacity-related characteristics explain only a small portion of the disparate treatment experienced by minority- and/or woman-owned firms in the Maryland Marketplace. Capacity-related factors may themselves be influenced by the effects of discrimination, which underscores the significance of these findings even when these factors are included in the analysis—the observed disparities exhibit minimal reduction.

Columns (3) and (4) repeat the analysis, with the distinction that the minority- and/or woman-owned firm variable is now decomposed into two components: one for minority-owned firms and one for nonminority women-owned firms. The results in Column (3) indicate that minority-owned firms in the Maryland Marketplace are 51.9 percentage points more likely to encounter discrimination than nonminority men-owned firms. When controlling for other firm characteristics in Column (4), this difference declines slightly to 50.4 percentage points, suggesting that accounting for capacity-type factors has a limited impact on the incidence of discrimination. These differences are statistically significant. For nonminority women-owned firms, the disparity in Column (3) is 32.6 percentage points, with a slight decrease to 31.7 percentage points in Column (4) when the full set of controls is applied. These differences are also statistically significant.

Columns (5) and (6) further disaggregate the minority- and/or woman-owned firm variable into specific ownership categories to understand the individual impact of race, ethnicity, or gender, with results like those in Columns (3) and (4) for nonminority women-owned firms. The results for African American-owned firms in Column (5) show a differential of 69.4 percentage points, which decreases to 68.5 percentage points after controlling for firm characteristics in Column (6). For Hispanic-owned firms, the differential in column (5) is 42.1 percentage points, declining



to 41.0 percentage points after full controls are introduced. These differences are also statistically significant. Asian-owned firms exhibit a differential of 53.9 percentage points in column (5), which decreases slightly to 52.9. percentage points in Column (6), with these differences remaining statistically significant. Similarly, American Indian/Native American-owned firms show a differential of 27.5 percentage points in Column (5), which decreases to 25.9 percentage points after accounting for the full set of controls. However, the differences for American Indian/Native American-owned firms are not statistically significant.

The results consistently indicate that minority- and/or women-owned firms face a significantly higher likelihood of experiencing discrimination compared to nonminority men-owned firms, even with the inclusion of firm-specific characteristics such as size, firm age, and owner's level of education. The findings underscore the persistent and statistically significant nature of these differences across various minority- and/or woman-owned firm categories, with exceptions for American Indian/Native American-owned firms, for whom the differences do not reach statistical significance.

The regression models presented in [Table 8-12](#) employ as their dependent variable a binary indicator reflecting whether a survey respondent reported an incidence of discrimination for any of the types of business interactions detailed in the first Column of [Tables 8-4](#) through [8-11](#). To further refine the analysis, MGT re-estimated the regression model displayed in Column (2) of [Table 8-12](#) by separately using each of the firm dealings as individual dependent variables. The disaggregated results of these estimations are reported in [Table 8-13](#).

For the purposes of this analysis, adverse and statistically significant refers to a statistically significant likelihood that minority- and/or women-owned firms report experiencing discriminatory treatment at higher rates than their nonminority men counterparts when holding other independent factors such as age of company, number of employees, or education levels, constant. As an example, from [Table 8-13](#), the likelihood of African American-owned firms reporting price discrimination compared to their nonminority men-owned counterparts, holding other factors constant, was adverse and statistically significant. In this example the likelihood of African American-owned firms reporting price discrimination was 80.4 percent more likely than their nonminority men counterparts holding other factors constant.



Table 8-12.
State of Maryland:
Prevalence of Discrimination Against Minority- and/or Women-owned Firms,
Based on Race, Ethnicity, and/or Gender

	(1)	(2)	(3)	(4)	(5)	(6)
Minority/Women-Owned Firm	0.370 (0.000)	0.366 (0.000)				
Minority-Owned Firm			0.519 (0.000)	0.504 (0.000)		
Nonminority Women			0.326 (0.000)	0.317 (0.000)	0.328 (0.000)	0.324 (0.000)
African American					0.694 (0.000)	0.685 (0.000)
Hispanic					0.421 (0.001)	0.410 (0.000)
Asian					0.539 (0.000)	0.529 (0.000)
American Indian/Native American					0.275 (0.277)	0.259 (0.410)
Owner's Education	No	Yes	No	Yes	No	Yes
Firm Age	No	Yes	No	Yes	No	Yes
Employment Size Bracket	No	Yes	No	Yes	No	Yes
Sales/Revenue Size	No	Yes	No	Yes	No	Yes
Industry Category	Yes	Yes	Yes	Yes	Yes	Yes
N	2857	2857	2857	2857	2857	2857
Pseudo R-Squared	0.076	0.171	0.85	0.179	0.097	0.190
Chi-Squared Log of Likelihood	159.47	374.64	179.26	391.81	206.09	418.66

Notes:

(1) Reported estimates are derivatives from logit models, p-values are in parentheses.



(2) **BOLD** indicates statistical significance within a 95 percent confidence interval.

Table 8-13 summarizes the results of these separate regressions:

- Holding other factors constant, minority- and/or women-owned firms were 60.9 percent more likely than their nonminority men-owned firm counterparts to report experiencing discriminatory exclusion from the good old boy network. These results were adverse and statistically significant.
- Holding other factors constant, minority- and/or women-owned firms were 59.0 percent more likely than their nonminority men-owned firm counterparts to report experiencing price discrimination. These results were adverse and statistically significant.
- Holding other factors constant, minority- and/or women-owned firms were 66.6 percent more likely than their nonminority men-owned firm counterparts to report experiencing the discriminatory practice of primes disclosing the low bidder's price to other bidders in an attempt to obtain an even lower bid. These results were adverse and statistically significant.
- Holding other factors constant, minority- and/or women-owned firms were 53.7 percent more likely than their nonminority men-owned firm counterparts to report experiencing discrimination from the use of racial slurs, workplace violence, intimidation, harassment, or sabotage. These results were adverse and statistically significant.
- Holding other factors constant, minority- and/or women-owned firms were 72.1 percent more likely than their nonminority men-owned firm counterparts to report experiencing discrimination from double standards in measuring performance. These results were adverse and statistically significant.
- Holding other factors constant, minority- and/or women-owned firms were 81.7 percent more likely than their nonminority men-owned firm counterparts to report experiencing discrimination from the refusal by agencies, primes, suppliers, and/or customers to engage. These results were adverse and statistically significant.
- Holding other factors constant, minority- and/or women-owned firms were 51.0 percent more likely than their nonminority men-owned firm counterparts to report experiencing discrimination from the denial of the opportunity to bid. These results were adverse and statistically significant.
- Holding other factors constant, minority- and/or women-owned firms were 61.9 percent more likely than their nonminority men-owned firm counterparts to report experiencing discrimination from a member of the project staff that was unwilling to deal with minorities or women. These results were adverse and statistically significant.
- Holding other factors constant, minority- and/or women-owned firms were 117.4 percent more likely than their nonminority men-owned firm counterparts to report experiencing discrimination from the denial of acquiring a bond. These results were adverse and statistically significant.



- Holding other factors constant, minority- and/or women-owned firms were 3.4 percent more likely than their nonminority men-owned firm counterparts to report experiencing discrimination from the loan or credit application being denied based on their minority or women status.
- Holding other factors constant, minority- and/or women-owned firms were 29.8 percent more likely than their nonminority men-owned firm counterparts to report experiencing discrimination from higher loan interest rates.
- Holding other factors constant, minority- and/or women-owned firms were 57.3 percent more likely than their nonminority men-owned firm counterparts to report experiencing discrimination from any of the types of discrimination listed above. These results were adverse and statistically significant.



Table 8-13.
State of Maryland
Prevalence of Discrimination Against Minority- and/or Women-owned Firms,
Based on Race, Ethnicity, and/or Gender:
by Type of Business Dealing

Business Dealings	African American	Hispanic	Asian	American Indian/Native American	Minority Total	Nonminority Women	Minority/ Women Total
Good old boy network exclusion	0.789 (0.000) N=505	0.469 (0.000) N=65	0.539 (0.000) N=76	0.336 (0.069) N=14	0.694 (0.000) N=660	0.420 (0.000) N=173	0.609 (0.000) N=833
Price Discrimination	0.804 (0.000) N=373	0.465 (0.000) N=48	0.390 (0.004) N=43	0.317 (0.062) N=10	0.687 (0.000) N=474	0.364 (0.000) N=109	0.590 (0.000) N=583
Primes disclosing the low bidder's price to other bidders in an attempt to obtain an even lower bid	0.870 (0.000) N=318	0.639 (0.000) N=47	0.556 (0.000) N=39	0.282 (0.255) N=7	0.770 (0.000) N=411	0.436 (0.000) N=96	0.666 (0.000) N=507
Use of racial slurs, workplace violence, intimidation, harassment, or sabotage	0.675 (0.000) N=284	0.548 (0.000) N=41	0.366 (0.010) N=34	0.296 (0.216) N=10	0.601 (0.000) N=369	0.391 (0.000) N=99	0.537 (0.000) N=468
Double standards in measuring performance	0.919 (0.000) N=341	0.773 (0.000) N=47	0.351 (0.017) N=32	0.443 (0.064) N=10	0.808 (0.000) N=430	0.512 (0.000) N=100	0.721 (0.000) N=530
Refusal by agencies, primes, suppliers, and/or customers to engage	1.006 (0.000) N=330	0.761 (0.000) N=40	0.730 (0.000) N=47	0.117 (0.680) N=5	0.896 (0.000) N=422	0.620 (0.000) N=102	0.817 (0.000) N=524
Denial of the opportunity to bid	0.718 (0.000) N=253	0.514 (0.000) N=35	0.391 (0.013) N=30	0.253 (0.341) N=7	0.630 (0.000) N=325	0.224 (0.058) N=69	0.510 (0.000) N=394
Member of project staff was unwilling to deal with minorities or women	0.782 (0.000) N=93	0.720 (0.000) N=20	0.440 (0.035) N=16	0.526 (0.079) N=6	0.709 (0.000) N=135	0.426 (0.007) N=38	0.619 (0.000) N=173
Denial of acquiring a bond	1.304 (0.000) N=47	1.374 (0.000) N=9	1.606 (0.000) N=10	1.061 (0.058) N=3	1.333 (0.000) N=93	0.948 (0.001) N=22	1.174 (0.000) N=91



Business Dealings	African American	Hispanic	Asian	American Indian/Native American	Minority Total	Nonminority Women	Minority/ Women Total
Loan or credit application was denied based on your minority or women status	0.000 N=0	0.379 (0.338) N=36	0.141 (0.767) N=19	0.000 N=0	0.018 (0.955) N=55	0.121 (0.742) N=69	0.034 (0.913) N=124
Higher loan interest rate	0.000 N=1	0.000 N=0	0.000 N=1	0.000 N=0	0.367 (0.999) N=2	0.351 (0.999) N=1	0.298 (0.999) N=3
Any ff the above	0.766 (0.000) N=2,544	0.417 (0.000) N=388	0.480 (0.000) N=246	0.168 (0.420) N=72	0.657 (0.000) N=3,374	0.395 (0.000) N=877	0.573 (0.000) N=4,227

Notes:

(1) Reported estimates are derivatives from Logit models, p-values are in parentheses. A p-value of 0.050 or less indicates that the result is significant within a 95 percent confidence interval.

(2) Figures in boldface type are statistically significantly different from nonminority male-owned firms using a conventional two-tailed Fisher's Exact Test and within a 95 percent or better confidence interval. Figures in **BOLD** are significant within a 95 percent confidence interval and **BOLDFACE ITALICIZED** type are significant within a 90 percent confidence interval.

(3) N equals the total number of participants that answered yes.



8.3.6 Nonresponse Bias Impact on Vendor Survey

Nonresponse bias occurs when specific individuals or groups in a survey population fail to respond to survey questions, leading to an unrepresentative sample. This lack of participation can skew the survey results, diminish their reliability and make them less demonstrative. Specifically, those who opt not to participate may differ significantly from those who do, creating potential distortions in the survey outcomes. Nonresponse bias is a common issue in survey research, which can affect the validity and generalizability of the findings. Below, MGT describes the factors that may contribute to nonresponse bias and assesses the impact of nonresponse bias by analyzing the responses from both the online and telephone surveys. These surveys were conducted at different times throughout the study and through different methods. The varying times and methods allowed MGT to assess the differences in the responses for both methods and whether nonresponse bias may have impacted the results. Ultimately, as described below, MGT found that overall, through both the vendor and online surveys, minority- and/or women-owned firms were more likely to report that discrimination had impacted their ability to conduct their business versus nonminority men. This indicated that nonresponse bias did not significantly impact the outcome of the survey results.

Several factors contribute to nonresponse bias in survey research. One of the most significant is demographic differences. Certain groups may be less likely to respond to surveys than others. Younger individuals, for example, may prefer online surveys, while older individuals might gravitate toward traditional methods such as mail or telephone surveys.²⁴⁹ Likewise, lower-income or rural populations may have limited access to the internet, causing them to be underrepresented in online surveys.²⁵⁰

Additionally, survey methodology plays a crucial role. Online surveys may inadvertently exclude people without the necessary digital literacy or access to technology, while telephone surveys may miss individuals who do not answer calls from unfamiliar numbers or who lack landlines.

Time and accessibility are also influential factors; individuals with demanding schedules, such as those balancing work and family obligations, may be less likely to participate. This, in turn, introduces bias by overrepresenting those who are more accessible during specific survey periods.

Furthermore, individuals with strong feelings about a given topic may be more likely to respond than those who are indifferent. For example, those with strong political beliefs may be more inclined to respond to a political survey, while others may abstain from participating.²⁵¹ Considering these challenges, MGT took proactive steps to minimize nonresponse bias, enhance the quality of survey data, and ensure the broadest possible reach. These steps included:

²⁴⁹ McGeeney, Kyle, and Courtney Kennedy. "Demographic and Measurement Differences between Text-to-Web and Phone Survey Respondents." *Survey Practice*, May 2015. <https://www.surveypractice.org/article/85141-demographic-and-measurement-differences-between-text-to-web-and-phone-survey-respondents>.

²⁵⁰ Whitacre, Brian E., Roberto Gallardo, and Sharon Strover. "Disparities in Digital Access among American Rural and Urban Households." *Journal of Rural Health* 38, no. 1 (2022): 123–31. <https://doi.org/10.1111/jrh.12536>.

²⁵¹ Lavrakas, Paul J., ed. *Encyclopedia of Survey Research Methods*. Thousand Oaks, CA: Sage Publications, 2008.



1. Making multiple contact attempts through multiple channels—reminder emails, phone calls, or text messages—and for telephone surveys, reaching out to participants at various times of the day and on different days of the week.
2. Employing a mixed-mode survey approach with an online and telephone survey.
3. Simplifying the survey design to ensure that the survey was easy to access, complete, and understand. This involved reducing the length of the survey, using clear and simple language, and offering the survey across various platforms to accommodate different preferences.

MGT also analyzed nonresponse patterns to identify which groups were underrepresented throughout MGT's outreach efforts. This allowed MGT to adjust their outreach strategies to better target those who may not have initially responded.

To assess whether nonresponse bias was a significant issue, MGT compared responses from online and telephone surveys. Four key questions were randomly selected for analysis, including topics such as price discrimination, discrimination during work, double standards for minority- and/or women-owned firms, and denial of bidding opportunities. The analysis revealed that online respondents were twice as likely to report experiencing discrimination compared to telephone respondents. The private and anonymized format of the online survey appears conducive to eliciting candid responses, particularly on sensitive topics such as discrimination

Interestingly, despite this difference in reporting, both minority- and/or women-owned firms and nonminority men-owned firms were more likely to report instances of discrimination via the online survey method compared to the phone survey. In addition, minority- and/or women-owned firms consistently indicated higher levels of discrimination compared to their nonminority men-owned firm counterparts. This demonstrates the benefit of using multiple survey modes to allow respondents a range of options for participation while minimizing nonresponse bias.

By understanding the factors that contribute to nonresponse bias and implementing strategies to mitigate its effects, researchers can enhance the accuracy and generalizability of their findings. In the case of MGT's vendor survey, the use of multiple contact attempts, mixed-mode surveys, and analysis of nonresponse patterns all helped ensure a more robust sample and yielded more reliable results. These efforts highlight the importance of being proactive in addressing nonresponse bias to ensure that survey data more accurately reflects the perspectives of the entire target population.



8.4 Qualitative Theme Insights of the Maryland Marketplace

This section presents thematic insights obtained from the vendor survey, follow-up interviews, in-depth interviews, and focus groups with individuals and professional organizations as part of this study. These in-depth interviews and focus groups captured context regarding participants' experiences and challenges related to discrimination based on race, ethnicity, and/or gender within the Maryland Marketplace. The reported experiences varied among firm owners based on their race, ethnicity and/or gender, with some respondents highlighting specific instances of exclusion, bias, or unfair practices that affected their opportunities for growth and success.

The qualitative insights revealed recurring themes, concerns and examples, shedding light on the discriminatory barriers encountered by firm owners based on their race, ethnicity and/or gender followed by a summary of their responses. Selected quotations have been edited for clarity, with ellipses (...) indicating nonresponsive omissions within the original statements.

As discussed previously, the evidence was collected using different techniques and is presented thematically below. As a reminder, the five different types of qualitative narrative data included: 1) Vendor survey, 2) vendor survey follow-up interviews, 3) in-depth interviews, 4) focus groups with firm owners, and 5) focus groups with professional organizations. The following is a guide to understanding the source of each excerpt:

- VS = Vendor survey
- VSFUI = Vendor survey follow-up interviews
- IDI = In-depth interviews
- FOFG = Firm owners focus groups
- POFG = Professional organization focus groups

The qualitative insights presented below represent the opinions and experiences of the interview participants, as described in the preceding demographic summary. These responses reflect a diverse group of participants, capturing a wide range of viewpoints and experiences regarding their interactions with the State or its prime contractors.

The responses set forth in this section provide insight into the challenges faced by minority- and/or women-owned firms in securing contracts, navigating procurement processes, and establishing equitable business relationships.

The following presents the selected questions posed by MGT to interview and focus group participants, vendor survey follow-up interviewees, and professional organization focus group participants.

Q. Are your members experiencing or have they experienced discrimination based on their race, ethnicity, and/or gender when doing business or trying to do business within the State's Marketplace? If so, what discrimination are they experiencing or have they experienced?



Q. Have you or others within your company experienced discrimination when trying to work or working in the State Marketplace – both public and private sectors?

Q. Have you or your company experienced discrimination due to your race, ethnicity, or gender while executing your work, e.g., the use of racial slurs, workplace violence, intimidation, harassment, or sabotage?

Q. Have you or your company been treated unfavorably due to your race, ethnicity, or gender because there is a good old boy network of prime contractors and subcontractors that have excluded your company from doing business, or excluded you from events, organizations, or business networks, e.g., primes always choosing subcontractors that they have close relationships with and are of the same race, ethnicity, or gender?"

Q. Did you or others within your company experience barriers based on your race, ethnicity, or gender when trying to identify bid or contracting opportunities? If yes, please elaborate about your experiences. If you are willing to say, please go into as [many] specifics as possible. e.g., when did discrimination occur, what occurred, who discriminated against you, what type of company it was (large, privately owned, publicly traded, etc.)?

Q. Did you apply for credit or a loan between 2014 and 2022?

- If, yes, why did you apply for a loan?*
- If, yes, were you approved? Did you receive the full amount requested?*
- If you were not approved, why do you think that is? Was it due to discrimination based on race, ethnicity, and gender?*

Q. Have you or your company been treated unfavorably due to your race, ethnicity, or gender in business practices such as price discrimination e.g., higher prices for minority or women-owned businesses?

Q. Have you experienced or observed a situation in which a prime contractor or direct vendor include minority-owned, women-owned, or disadvantaged-owned subcontractors on a bid or proposal (to satisfy the "good faith effort" requirements) and then drops and/or replaces the company as a subcontractor after winning the award for no legitimate reason?

Q. Have your members been treated unfairly due to their race, ethnicity or gender, as it relates to an informal network or a good old boy network?

8.4.1.1 Race, Ethnicity or Gender Harassment and/or Retaliation

Several firm owners expressed experiencing discriminatory harassment or retaliation due to their race, ethnicity, or gender. Included below is a sampling of comments on this discriminatory barrier:

1. *An African American woman-owned [IDI] Construction firm owner stated, "I was concerned with the sexual harassment that my Hispanic female workers were experiencing. Other female workers weren't getting the same opportunities, because they weren't 'the attractive ones.' Whereas the ones that the men were having sexual relationships with or [were] able to talk to sexually, were given privileges that the others weren't. I made that known to them that I needed it to stop, because I was getting complaints about it. The managers in that office started really turning up the notch on my employees. I felt like, because I brought it to their attention, that these are the things my employees are complaining about – they started picking with them. If someone didn't sign in on the sign-in sheet, which we don't have to do, then they would send them home. Don't let them work if their shoes are untied, just petty stuff. I knew it was all out of retaliation, because I made it known that I was aware of the sexual harassment. I didn't pursue it. I didn't file a case or anything against them, because my main purpose was to let them know that I'm aware of it and need it to stop. I was getting complaints about it. Ever since I did that, they take forever to put my invoices in; shut my crews down for stupid reasons, a plethora of stuff. I know what it is."*

Highlighted Insight

A nonminority woman-owned [IDI] Construction firm owner stated, "This guy that works for [redacted], the engineering company from the State, was walking past me, and I asked if he had a badge. He said, 'Yes, it's inside my shirt.' I asked if he would put it outside his shirt so that it could be seen... This other guy that's driving a bobcat... comes over to me and says, 'You fucking dyke bitch, you don't have any right to tell him what to do with his badge.'... I wanted the guy removed [from] the jobsite. The prime contractor told me that if I continue[d] this, I wouldn't be working for them anymore."

2. *An African American woman-owned [IDI] Services firm owner stated, "We were on a conference call when one of the contract monitors, who did not know that I was on the call, made some very disparaging, discriminatory, race-based comments about me."*
3. *A nonminority woman-owned [IDI] Services firm representative stated, "I would say that on one occasion, we have had people in a facility who have said derogatory things to our employees on private contracts. I personally experienced it on a private contract, where someone assumed that I was a non-English speaker. They started talking very loud[ly] and slowly [to]me."*
4. *An African American-owned [FOFG] Construction firm owner stated, "With three agencies, we have experienced either bias or racism or something.... Before the work even began, the State, the Maryland State Highway project manager, a guy named [redacted], told our onsite*

superintendent [redacted] that he would throw him off the job, and he just brought this up. He would throw him off the job if he didn't do the work the way he wanted. He wanted it done for three minor infractions, for a staging area gate left open to one of our employees, for a little bit of mud on the roadway. And there was one other thing I can't remember what it was. [Redacted] removed [redacted] as a stream expert on the project. He remained as superintendent and forced us to hire and pay an outside stream expert. He also cut our work short, refusing to extend the time on the contract, as MDOT has done with other contractors. We know for a fact they've extended that, but for us they wouldn't extend it. [Redacted] was also only given a B+ rating on that project. For our work, they rate, you know, at the end of the project, despite the work being praised by other managers at VDOT [Virginia Department of Transportation] from the same office he came from.... The local homeowners were very pleased with how our work looked. But he would only give us a B+ plus rating and not an A rating."

5. An Asian-owned [IDI] AE-CRS firm owner stated, "There was one project where I [was] discriminated against. It was at the [redacted] Church in South Maryland. The technician, who was using very bad profanity for me as a foreigner. He said a number of bad words that you can't even imagine."
6. An African American woman-owned [IDI] Services firm owner stated, "We had a contract with the State. It was for a multi-service center in a district courthouse. At the very beginning of that contract, both my employees and I experienced discrimination, persistent harassment, unfair reviews of the work, a lot of oversight, and condescending and oppressive language. We were constantly asked to perform duties outside the scope of work of the contract. We discovered that people were being urged to complain, although they had nothing to complain about. It got so bad that we had to call in the State Procurement Director, as well as the Contract Overseer and the Contract Director, to investigate. A walk-around determined that most of the complaints were not valid, and people readily admitted they were encouraged to complain by the Contract Monitor. It was obvious that there was an effort to force us out and disparage us as a company. Also, during this time, they were deducting money from our contract for non-performance, at a higher rate than the contract allowed, and it was wrongfully applied. They had to pay us back that money. Our payments were held up. We were always paid at the 60- and 90-day

Highlighted Insight

An Asian-owned [IDI] AE-CRS firm owner stated, "A lot of small businesses faced discrimination from [redacted]. They focus on a certain demographic of convenience store customers. My dad and I, who are of Sikh faith and wear a turban and a beard, attended a [redacted] meeting; it didn't go well, so we walked out. As we were leaving, someone said, 'Oh, tell the Taliban member to come back into the board room.' That was a direct racial slur. That's why we wanted to break away from the oil and gas industry, because they have a different sector of personnel that you have to deal with. As time went on, they drove us out of the business. There was litigation and a resolution about which I can't discuss. So, we went from eight sites to one site, which is no longer affiliated with [redacted]. We are now with a different company."



points and never at the 30-day point specified in the contract. After we complained, it went as long as 120 days. In the end, we had to send our invoices directly to a state office to be paid in a reasonable amount of time."

8.4.1.2 Double Standards for Minority- and/or Women-Owned Firms

Minority- and/or women-owned firms are often held to higher standards than their nonminority counterparts to access resources and secure contracts. Included below is a sampling of comments on this discriminatory barrier:

7. *An African American woman-owned [IDI] Construction firm owner stated, "I do feel like there is a level of discrimination against minorities that is kept behind closed doors. There are subtle things that happen. I may not get any correspondence back from a GC [General Contractor] when trying to partner. I may not hear back from a particular project that I bid on. Is it because I am a woman or Black?"*
8. *An African American-owned [IDI] Construction firm representative stated, "When you are African American, that [in and of] itself is a barrier. You have to work twice as hard for sometimes less pay to prove yourself."*
9. *An African American-owned [VSFUI] Construction firm owner stated, "One thing I am sure about is the fact that White male firm owners transfer ownership of their companies to their spouse or any other woman in their lives. It's a loophole that should be addressed, because it allows the same cycle of discrimination to occur. I'm competing with businesses that I shouldn't be competing with. I have reached out to the procurement offices to try and see why I wasn't being awarded any contracts, but they don't offer any information."*
10. *An African American woman-owned [IDI] Services firm owner stated, "In my old business, as a woman, I sometimes had to do extra. I had to have extra conversations to prove myself in that industry. That was not so much in the government and was more private. Funding is my biggest issue now."*
11. *An African American woman-owned [IDI] Services firm owner stated, "They [primes] feel like as a Black person that I'm not professional; so therefore, if it [were] a White person, they are charging \$10 and I'm charging \$7.50. They won't hire me at \$10; they will hire me at \$7.50."*
12. *An African American-owned [IDI] Services firm owner stated, "There's no margin for error. There are human errors and mistakes that occur, [which] if it was to happen with the Whites, would be treated differently. When you have a situation where folks tell you what they feel or believe, is that tangible? They will hold you to it because they just go straight into proving to you that they didn't want you to begin with."*
13. *An Asian American-owned [VSFUI] IT firm owner stated, "I love the fact that we have MBE goals and tried to work with a couple of prime contractors. They'll add us to their contract and then once they get the work, they'll give us subcontractor rates that we cannot meet. I don't know whether that's their published rates, but that's what they offer us. You can't even*

meet the salary of the person and forget paying for their benefits or everything else. To give you an example, for a security role, the prime contractor gives us a rate of \$45.00 an hour. We can't even hire someone for \$90.00. With 10 years of security now, we don't know whether they are playing a game with us. We don't know if they're billing them out at 70 or if they're telling the government that they reached out to their subcontractor, but they could never meet our requirements and they keep positions for themselves."

14. *A Hispanic American-owned [IDI] Services firm owner stated, "As a subcontractor with double standards in measuring our performance. Some agencies refused to work with us, as Hispanics."*
15. *A subcontractor-focused organization [POFG] representative stated, "I think we've made some progress, but I think there still exists a lot of racism a lot of sexism, towards women in this industry. So, you have to try harder and, you know, it's not easy."*

8.4.1.3 Good Old Boy/Informal Networks

Minority- and/or women-owned firm owners or representatives expressed their experience of discrimination due to their race, ethnicity, or gender as a result of good old boy networks²⁵² of prime contractors and subcontractors. For minority- and/or women-owned businesses, gaining access to good old boy/informal networks²⁵³ has historically been much more challenging than for nonminority men-owned firms. Discrimination in both formal and informal circles has often left these firms on the outside looking in. As a result, they miss out on critical mentorship, financial support, and, most importantly, opportunities for growth and expansion. This exclusion can have a profound effect, as these firms struggle to access the right guidance or funding to reach their full potential. Included below is a sampling of comments on these discriminatory barriers:

16. *An African American woman-owned [IDI] Construction firm owner stated, "I've worked on private projects. Yes, I experienced discrimination. Just basically, like I said, it's a good old boy network. I don't know if it's kind of like hazing, that they want to see what you can do or how you handle some things, as well. There's a combination of a lot of things going on. You can't put your finger exactly on it or not on it. Once again, it's not overt; the days of overtness have gone. But you do feel like there is something underlying their behavior."*
17. *A nonminority woman-owned [IDI] Services firm owner stated, "This is a good old boy industry. Competitors say awful and inappropriate things to me, even at events. It's difficult. Some people don't want to work with me because I'm a woman. They want a male bond agent who will take them to golf, go to bars, and hang out. But I'm limited in providing those social benefits. I won't do things with clients without their wives present. It's just not appropriate."*

²⁵² A good old boy network is a social and professional network typically composed of men (often nonminority men and from similar backgrounds) who use their connections to maintain power and privilege at the exclusion of women and minorities.

²⁵³ Informal networks are unofficial relationships and communication channels within or across organizations that are powerful channels for sharing, controlling access, perpetuating stereotypes, and can be used to discriminate in subtle but impactful ways to the exclusion of women and minorities. Informal networks can operate often without formal accountability that can carry discriminatory risks—especially when they mirror or reinforce existing biases towards women and minorities.

18. An African American-owned [IDI] Services firm owner stated, "Some of the senior guys in our company are Caucasian...even though we are certified MBE. In certain cases, it may be more comfortable for a senior sales guy to be Caucasian, as a front person for the company to cut through some of the stuff out there."
19. An African American-owned [IDI] AE-CRS firm owner stated, "That's a very tricky question, because you could say, yes; but it could be indirectly and not directly. The one thing that I experienced, even with the Maryland Marketplace or the MBE, you could apply for 50 jobs; you may get one. But if you don't know the right people or the right [prime contractors]. With a lot of the [prime contractors], that's where the good old boy network starts, because a lot of them already had their people lined up."
20. An African American-owned [IDI] IT firm owner stated, "The incident can be taken as a part of the good old boy system. We were already the incumbent on new work and had the past performance when they put out the work, and they ended up giving the work to a company that was not qualified to do the work."
21. An African American-owned [IDI] AE-CRS firm owner stated, "Probably not directly, but there is a good old boy network. It makes it difficult for, especially the newer small businesses to try to get in. They kind of have their list of three or four MBE and DBE firms that they've used, and they'll stick to that for whatever they need to meet their goal.... It's just kind of the way things are for a lot of the contracts. [Prime Contractors] will just have their say, three or four MBE firms that they historically just use. It's incredibly difficult to try to insert your name in the conversation."
22. A Hispanic woman-owned [IDI] Services firm representative stated, "Sometimes, certain people do not want to deal with me. They want to deal directly with men. Even though I am the person who has to do all the administrative work on the deal. Sometimes, they just do not want to work with women; they only want to deal with men. It's not so much about a woman-owned company, but between my husband and me, they don't want to deal with me. This is on the private side of things, not for the government."
23. An African American-owned [VSFUI] Services firm owner stated, "Absolutely. It's an uphill struggle, and it turns out that unless you know somebody or have someone who is going to lobby on your behalf, or you can jump on something where they absolutely need you, it is

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A subcontractor-focused organization [POFG] stated, "Well, I think being a woman owner in construction, there are a lot of associations that we walk into, and the good old boy network certainly prevails. You know, as prevalent as it is, they make deals, they golf, they do things together, but the women are kind of excluded. We get left out a lot. We have to try much harder. I mean, it is harder to get the work you know, that we deserve to get. So, I've seen it, and it still exists. It really does. And, for African Americans, for Hispanics, for women who are in non-traditional fields, it's there. There's no denying. And I see it all the time. And it's so hard to break through."

not going to happen. That's why I have moved more toward the private sector, because they are not like that. They seem to be more open to letting new people into their arena. All they care about is who can do the work and the money. If you can do the job, you get the job."

24. An African American-owned [IDI] AE-CRS firm owner stated, "The system is designed [so] they have to get three bids, but it doesn't matter if they get three bids or not, because they already know who they're going to go with. That's why a lot of the jobs are a cycle process for these primes and subs. I've had my MBE [certification] for four or five years, and I still haven't gotten my first job, yet."
25. A Hispanic woman-owned [VSFUI] Maintenance firm owner stated, "I have the only Black Latina woman-owned and operated auto body and mechanical repair in [redacted county], Maryland, and it has been a nightmare! The good old boy network is alive and strong in Maryland, where they openly discriminate against me and even removed me out of a contract after benefiting an out-of-state company over mine."
26. A Hispanic woman-owned [IDI] Services business representative stated, "I believe when you bid, you have to bid with a company that you are very knowledgeable [about] their services. You will most likely not get anything unless you know someone there. Most likely, the people that are in high positions are very white and they golf a lot. They go for friendships with a lot of power. That's the reason why sometimes I don't want to try."

8.4.1.4 Business Development/Start-up Process

Firms owners reported instances of race-, ethnicity-, and gender-based discrimination while navigating the process of identifying firms' development or start-up opportunities. Included below is a sampling of comments on this discriminatory barrier:

27. An African American woman-owned [IDI] Services firm owner stated, "I've personally felt there is significant bias in the proposal process. So, to give you an example, typically it's very common when a large majority of firms will ask us for our qualifications and utilize our past performance. Then, if the contract is awarded, we oftentimes do not receive the amount. So, either during the process, the [prime contractors] will go right up to the dime or

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An African American woman-owned [VSFUI] IT firm owner stated, "You get no follow-ups, no call backs, nothing to say how we can get this done. That's been my experience. My white counterparts can engage and say, Hi. Their experience is considered totally different. They're going out to lunch and going out to dinner, and they're going to talk about solutions. I would say it's because of my race. That is my point, because pretty much everyone else on the other side of the table doesn't look like me. Everywhere that I go to explain the business, I'm the only black guy in the room. So, you know the results. No contracts, no callbacks, no follow-up. So, the only thing that I can conclude is that it's because I'm Black. My counterparts, same situation, different outcomes."

to the penny of what the State says. It's only 15 percent, it's not 16, it's not 17, it's only 15. Right? Even though that's going in on the proposal, once the proposal is awarded, oftentimes you do not get even that 15 percent and that's with the State."

28. An African American woman-owned [IDI] Construction firm owner stated, "It was [working on] the renovation of an embassy and because of the country that it was – after doing some research – I just felt as a Black-owned company, we're not going to get this job. I'll be perfectly honest; it was for the Embassy of [redacted]. They were just building a new embassy. I did some research on [redacted], and I felt like we were not going to get this simply because we're Black. Of course, we didn't, and they used our number to gauge somebody else's work. I see that happens a lot in the construction industry."

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An African American woman-owned [IDI] Services firm owner stated, "Contractors tend to do business with folks they have always done business with and not open up opportunities to establish business with minority businesses that they have not done business with."

29. An African American-woman owned [FOFG] Services firm owner stated, "What [the State] was able to do which I feel is discriminating is they say they want to work with smaller property management companies and minorities specifically and women-owned, but the hindrance for that was they put a restriction in which they required the companies to have to certify their financials by a certifying CPAs [certified public accountant]. You have to have certified account financials. Well, a lot of the larger companies have to do this because they have shareholders, they have partners. You know, this is like a \$20,000 audit, and it's very detailed.... I understand it, but it's discriminating towards an opportunity for minority woman-owned and for smaller businesses period to do business with you, especially property management companies. It wiped us all out. I mean, I'm the one that will still go for it and just try right and just get my name in there. But I told them it costs anywhere between \$13,000 to \$15,000. The rest of them told me no, like it's too detailed. You don't need it. You're a small company. Why are they requiring this? And I was like, well this is how this is my only opportunity to do business with the government."

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An African American woman-owned [IDI] IT firm owner stated, "Yes, I definitely think that sometimes, because I'm a woman-owned business that I'm charged higher prices. We don't get the same rates as bigger [prime contractors] do. It makes it hard to compete."

8.4.1.5 Competitors/Suppliers/Subcontractors/Others

Firm owners also reported other issues with competitors, suppliers, subcontractors and others tied to their race, ethnicity, or gender from prime contractors when seeking bid opportunities. Included below is a sampling of comments on this discriminatory barrier:

30. An African American-owned [VSFUI] Construction firm owner stated, "It could be about race, and my experiences have been about race. In this [redacted] County case, the GC [general contractor] used our firm to win the award, then selected a non-MBE to complete our scope of work."

31. An African American woman-owned [VSFUI] Construction firm owner stated, "I would just say that you can apply for contracts and never hear anything from these agencies. It's very disheartening to continue to use your resources, pull your team together, apply and then not hear anything back. I'm not sure why I don't hear back. I'm only left to assume it's because I'm a woman or African American."

32. An African American-owned [VSFUI] Construction firm owner stated, "The [redacted] union in Maryland made it very hard for me to conduct business in the State of Maryland. It was so bad that it collapsed my business. By the time they were done, I had bad credit, no housing, no service vehicles, equipment or tools. I was sued in federal court, and they used the same racist tactics that they always use to take down Black businesses. Even though I was able to keep my business going, I no longer have access to capital."

33. An African American-owned [IDI] Construction business owner that also operates a sports event organization stated, "There's a specific organization that's based in [redacted name] County that seems to be extremely, extremely discriminatory towards my programming and my organization that's based there. They make it extremely difficult for me to obtain things, such as fuel permits or use basic things like soccer goals to run our events. I think that has a lot to do with discrimination. This specific organization doesn't have too many black and brown people in it."

34. An African American woman-owned [IDI] Services business owner stated, "Yes, it came across when I was trying to get the bid on the public school in [redacted] County for the [project description] program for their [degree] program... They were trying to low-ball the

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A nonminority woman-owned [VSFUI] AE-CRS firm owner stated, "I have also had a prime lead say they prefer working with women-owned businesses and don't trust the 'other' MBEs. I was appalled but said nothing. However, I wanted the State to know that that type of thinking is out there, so I decided to put it in the survey. I think that it would be reasonable for the State to have more of a breakdown of the requirements. For instance, if there is a total participation percentage, it should be disaggregated to detail the MBE percentage, the WBE [women-owned business enterprise] percentage, the SDV [service-disabled veteran] percentage, etc., based on disparity."



price. I was not going to go any lower than that, because they had no idea as to the scope or what the job entailed.”

35. An African American-owned [IDI] Services firm owner stated, “I had one of the most prominent contractors in the State of Maryland ask me to come on a site at the [redacted] renovation [at] Reagan Airport. I got there, and we had a good relationship. So, I asked him to become my mentor. I told him I’m going to look for state and government contracting and hire a person to do what he had hired me to do. That way, I can be free to do the type of work that he does. After I interviewed about four people, I hired a white woman to do my compliance responsibilities, because she was the most experienced. She had been a manager at [redacted] Airport, so she knows airplanes and airport concessions and things like that. She knows all about it. So, I hired her, and right after the interview I walked her outside, and we shook hands. She said thanks very much, blah, blah blah. We shook hands, and she left. I walked back in the trailer with this prominent contractor of Maryland. And the first thing they asked me was how did I know her. I said, ‘what do you mean, how do I know her?’ He said ‘well, did you have a relationship; you told me you do safety and health training. Did you meet in one of your training classes?’ They were thinking she and I had a relationship. I knew right then that it wasn’t going anywhere; and I was absolutely right. Two weeks later, they said they don’t have any more work for me, but they would like to keep my employee on. I said, ‘you’ve got to be kidding me.’ She went to work for them. They stole my employee.”
36. An African American woman-owned [FOFG] Services firm owner stated, “For me and my perspective, what I am seeing and experiencing is that I’m not receiving opportunities because I’m in a white dominated space...I’m experiencing it [from] white women-owned [businesses]. I tried to do business with one where I pitched the opportunity where I could come in as a minority sub and they’d be the prime [contractor]. It was just like no. Yet, they gave the opportunity to another one. They were White owned.”
37. An African American woman-owned [FOFG] IT firm owner stated, “Well, I think [redacted] kind of hit on it in one way is that they know who they want. And you know, I mean just to give a little context or information, you know, a lot of the SBR [Small Business Reserve] bids were coming out and you had three days, you had three days to respond to it. And that’s a part of COMAR [Code of Maryland Regulations]. So, I have complained about that, but as far as I know, has not exactly changed. They can set it so that you have however many days, but many of them will come out and you have three days to respond to it. And so that’s pretty clear that somebody they already know who they want. They limit the time frame in which you can apply, and if they don’t get a say, you end up being the lowest bid technically acceptable. So, their person was a little higher. They just simply tell that person, ‘Hey, you need to come in a little lower’ and then they cancel the other bid, and they open it up and give them time to get their numbers right. We know anecdotally that is a part of what is going on.”
38. An Asian-owned [VSFUI] IT firm owner stated, “They’ll [primes] add us to their contract and then once they get the work, they’ll give us subcontractor rates that we cannot meet.”
39. An Asian-owned [IDI] AE-CRS firm owner stated, “I was trying to bid on a contract as a prime for the Maryland DOT on one of the public solicitations. There was an organized pre-bid event, and during the event, I experienced certain bias towards my race because I was



the only minority member participating in the solicitation. The questions I raised during the pre-bid meeting were answered in a certain fashion, and the questions raised by nonminority groups were treated more fairly. I believe that, at the time, it was due to their existing relationship with the end customer, and they were treated more [favorably] versus the competition."

40. A Hispanic-owned [IDI] Construction firm owner stated, "Yes, it's the Maryland Judiciary system. I submitted a bid. I was the lowest bid[der]. I gave references [to] previous work that I did, and the contract scope was very vague. As a result of the information that I sent in, they changed the scope and said it had to be something exactly. The scope originally said any kind of work that shows you have the skill set. So, it was building benches well, I do [redacted] work. I've done [redacted] work on other jobs, I gave you examples of it, I had images, I had customers [who] were willing to speak [about] specific work. It didn't say anything about specifically working with courts, it just said [redacted] experience. Once I won the bid, they said we really meant specifically [redacted] in courts, but that's not what it said. They gave it to another company that I know they were already going after."
41. A nonminority woman-owned [VSFUI] CSE firm owner stated, "It was an auto parts company, and they were a prime contractor, and they needed a sub. So, they contacted me... so I signed. They [State] basically showed me a paper where I signed, but the dollar amount was changed."
42. A nonminority woman-owned [IDI] IT firm owner stated, "I did think it was a shame that the State Highway Administration paid so much more [for a contract] because it was just staffing. It's not like the company that won was bringing an expertise that my company didn't have. It was really just paying the person every week. That's all they had to do. It was just a staffing contract... What I think happened with [redacted] and the State Highway Administration, which is [that] they really built a relationship with this company over that period. [Redacted] had a lot of other contracts within the State Highway Administration. It was kind of unfair. They should have shared the pot a little bit."

8.4.1.6 Loans, Credit and/or Access to Capital

Many firms expressed experiencing discrimination based on their race, ethnicity, or gender which prevented them from accessing equitable financial resources — including loans, investments, credit lines, access to capital and grant opportunities. As indicated in **Chapter 4, Credit Market Discrimination**, minority- and/or women-owned firms have been subjected to higher denial rates or punitive pricing in business credit markets. Furthermore, minority women were shown to receive discriminatory treatment while inquiring about loan products, including longer wait times, less information, and discouragement from applying for lending. A number of minority- and/or women-owned business owners indicated loan denials or challenges getting loans were due to their race, ethnicity, or gender. Included below is a sampling of comments on this discriminatory barrier:

43. An African American-owned [IDI] Services firm owner stated, "Yes. I applied for business capital. I was not approved. They always provide some underlying reasons, but it's definitely because of race and discrimination."

44. An African American-owned [IDI] Construction firm owner stated, "We've applied for credit. We've applied for a loan. There are certain things that I've been able to do, but it's difficult when you sit down and you go after a project. I did the University of Maryland projects. I did a project worth a million dollars. So, I applied for a loan, or you factor it, because that's normally what we end up doing because it's faster. They give you 75% of the money, and then you are supposed to get paid in 30 days. Well, the general contractor knows you[r] factor, they pay you in 60 days, and you get penalized by the factoring company, and they don't want to work with you anymore. So now, the little bit of money you had to be able to do the job, the contractor has been able to discriminate against you financially to put you in a position because they know that you need that money. So, if they don't pay you, you don't get that money, which means you can't come back and borrow that money. So, now you're not eligible to do the work anymore and the contractor calls the client and says, 'We can't find [anybody] who can meet the requirements.'"

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An African American woman-owned [VSFUI] IT firm owner stated that, "Sometimes, I change my name to [culturally neutral name], so it doesn't sound foreign. Once they [loan officers] call me and they start to talk to me and they realize that I have an accent, then they out-rightly tell me that I didn't qualify."

45. An African American woman-owned [IDI] Services firm owner stated, I wasn't able to get any loans in Maryland, DC, or Virginia. I ended up getting a line of credit from a bank in Minnesota. I was possibly not approved because of race, but I have no way to prove it. They just prolonged my loan process every month by asking for a different piece of paper, and after six months, it was just a waste of my time continuing to provide documentation such as bank statements. The bank would say, 'We have three months' worth of bank statements. Now it's four months later. Now we need another three months.' They were asking for the same paperwork, but [on] different timelines."

46. An African American-owned [IDI] IT firm owner stated, "Yes, we did apply for loans. Some were approved and some were disapproved. No, we did not receive the full amount. I feel like that's probably the biggest disparity, having access to capital. That's a difficult one. Yes, I do think we were not approved based on our race. I would say banks are more forgiving towards people they know. For instance, if an African American has the same credit score or some of the same issues, they might be more forgiving [of the person they know]. So, I'm trying to scratch myself out of some financial issues, just because funding for business hasn't worked out. I think sometimes, as you're building your credit back up, they aren't so forgiving in giving out loans."

47. An African American-owned [IDI] Services firm owner stated, "I applied for a loan for payroll, and some invoices came in. I was denied. Honestly, I think it was due to race. I couldn't understand why; I had everything together, and my credit was great. I never understood why two different institutions wouldn't give me a loan. The reason they gave [me] was that I was a risk factor, being a new business. Even though I had a contract in hand, I didn't understand what the risk would be."



48. An African American woman-owned [IDI] Services firm owner stated, "Yeah, I think they do need to streamline the process [of getting a loan], cause the process, even just from other female musicians that I've worked with and spoken with who [have the] tenacity to stay the course to go through, to jump through all the hoops. I think that it needs to be streamlined, because there's just too much to even get a loan or grant or whatever to help them grow their business. A lot of people that I would share the information with, they tried it, they didn't get timely responses. A lot of the information they [the bank] were requesting, it was just too much for them to jump through all of the hoops and the process has been too long. Some people lose that, and they try and find another avenue."
49. An Asian-owned [IDI] IT firm owner stated, "We were looking for a loan. I think if we were a nonminority company, we might be able to secure loans more easily. Because we are a minority company, it's harder for us to secure loans."
50. An economic opportunity-focused organization [POFG] representative stated, "You know, we've created what we were calling our sort of friends and family up to \$10,000.00 micro loan program. Then there's a huge gap until you get to a place where you're deemed bankable. And yet if I get a contract...I may not have collateral, I don't have two years of financials, I don't right. And so, we're trying to figure out, like how do we help the business that is in that unbankable space? And we're currently talking to a number of local lenders to see if we can create a pool of funds to mitigate risk across a number of financial institutions and then bank backing it with a loan loss reserve. So, we're starting to explore that. There is this gap of being able to access credit to be able to scale their business."
51. A minority supplier-focused organization [POFG] representative stated when asked about the needs expressed by their members, "It's capital; still the biggest thing funding capital. It just hasn't changed. Unfortunately, it's an old record that's broken."
52. A builder-focused organization [POFG] representative stated, "We heard bonding capacity of a lot of our members have issues with that."
53. A subcontractor-focused organization [POFG] representative stated, "I don't have anything to back it up, but I'm going to tell you that I think it does have something to do with it [businesses not receiving funding due to their race, ethnicity, or gender.] I think it does. I think we've made some progress, but I think there still exists a lot of racism, a lot of sexism, towards women in this industry. So, you have to try harder and, you know, it's not easy."

8.4.1.7 Post Contract Award

Prime contractors may list minority- and/or women-owned subcontractors on projects solely to satisfy participation goals, but when these arrangements are made without genuine engagement, subcontractors can face significant financial and operational harm, including loss of control over project scopes, unexpected liabilities, and diminished profits. Included below is a sampling of comments on this discriminatory barrier:

54. A nonminority woman-owned [VSFUI], AE-CRS firm owner stated, "So what happens to our company, time and time again, with the state and federal government, is in spite of being one of the top performing companies in our industry, we are brought on for our



qualifications by other nonminority peers to meet the MBE qualifications, to secure the contract. They in turn complete the work themselves or hire the cheapest company to do the work. It is not fair, and, over time, it takes you away from opportunities that you could actually be a part of. It has happened to us numerous times. Not sure I'm comfortable saying which companies, but it has happened to us on more than one occasion. You should be made to honor the agreement made with the subcontractors. If there is no oversight, then who is making sure that this doesn't happen. I am sure this only happens because of my race. They hire us to fulfil their MBE goals and then drop us the first chance they get."

55. An African American-owned [VSFUI] Construction firm owner stated, "We've also recently joined with the joint venture on [project location] with [redacted]. We were put on the contract for [redacted] and never received a dime of work. They're supposed to be sending us a retroactive change order to basically show we have [redacted] no work there. But we were put in there. You can look at our MBE files that I have for our payments that report that I must put in every single month for this project with [redacted]; and never got a dime for welding services. [Redacted] have always been great clients. We've worked with them for a very long time, many years. So, I asked their senior, 'Hey, what happened on that contract?' What was explained to me was that yes, we were submitted with their MBE package for [redacted]. But not to receive a freaking dime on it! He said, 'We didn't end up needing to use you.' It's like okay, but I'm still having to fill out these documents. Never got a dime on this contract. He definitely could have sent a change order for the [redacted]."

8.4.1.8 Employment and Training

A number of firm owners based on their race, ethnicity and/or gender shared their experiences below with receiving limited employment or training opportunities for themselves and/or employees as subcontractors to primes due to their race, ethnicity, or gender. Included below is a sampling of comments on this discriminatory barrier:

56. An African American woman-owned [IDI] IT firm owner stated, "There was a situation where we were a subcontractor to a prime [contractor]. In the agreement, we were supposed to get a certain percentage of work. The current contractor wasn't giving us a fair share of the work. They would send requests for certain types of people with skill sets, etc. We would submit resumes, and they would always find some reason to say we weren't qualified. They tell me they want additional qualifications, like their certifications and would fight people with those. They would just continuously find reasons for not considering or saying any of our people were good enough. We complained to the State about it and eventually had a hearing with the manager of the person who's supposed to oversee the minority business utilization for that agency. Eventually, it got resolved and they made them give us some business. It was a five-year contract and for the first two years, we never got any work from it. We did end up getting work on the back last two years, but it was a challenge in trying to get them to work with us."
57. An African American-owned [IDI] IT firm owner stated, "Over the 40 years that I have worked in this industry, it has been a practice that minorities are relegated to working on older equipment; using outdated technologies which means the minority is less qualified than others. That has not changed even though I am now performing in the industry as a business."

58. A nonminority woman-owned [VSFUI] AE-CRS firm owner stated, "We get put on contracts for our MBE status, but with more or equal years of experience, and then [the] prime does the work and neglects to use us or insists that they send their junior employees along to train them, cutting our ability to use our junior staff."

8.4.1.9 Dropping from Contracts

Subcontracting represents an important avenue for minority- and/or women-owned firms to scale their businesses. However, when prime contractors discriminate by excluding minority- and/or women-owned firms from contract opportunities the consequences extend beyond individual firms—potentially undermining both local economic development and the long-term viability of minority- and/or women-owned firms. In their vendor survey responses and follow up interviews, some firm owners stated they were dropped from or replaced on contracts based on their race, ethnicity or gender for no legitimate reason.

59. An African American-owned [VSFUI] Services firm owner stated, "I believe that what they were doing was just trying to find someone that had the certification that I had, so they could get the contract."
60. An African American woman-owned [VSFUI] Services firm owner stated, "I feel the State of Maryland procurement site is out of date and doesn't create a level playing field for minorities. In my initial interview, I spoke to how on projects, we are asked to complete tasks without being given all of the parameters and information needed. Then in turn, when the work isn't what is asked for, we are dropped from projects, assumingly so they could say they tried to use an MBE. If I am set up for failure from the beginning, then what am I supposed to do? Also, as an MBE, there is not a consistent amount of RFPs to which I am eligible to bid on. As a prime [contractor], I can only fulfill 50% of MBE requirements. That is where discrimination comes in. Because my business has grown, I can no longer participate as a[n] MBE. I feel as if the system needs a major overhaul, to ensure that things are being done fairly. I feel like a lot of this happens because I am African American."
61. A Hispanic-owned [VSFUI] Construction firm owner stated, "I was working for a company [redacted] that needed a[n] MBE, which I had, and I gave it to them, and they used it to get the contract. I worked on several contracts with them. Then they got a very big contract, and they used my information, but they never called me. The State was asking me to report what I paid my employees, so I told them I never got the job. I have proof."

Highlighted Insight

An African American woman-owned [VSFUI] Services firm owner stated, "It was crazy from the beginning to the end. We were contacted by a firm that sent out an e-mail, saying 'you're an MBE, can you send us this information – without providing any information about the project?' I responded that I'm happy to look at what you have. After agreeing to the project management portion of it, when the bid came through and they won, we never heard from them again."



62. A Hispanic-owned [VSFUI] AE-CRS firm owner stated, “You sign these teaming agreements to be a subcontractor for the client, whether it’s a State of Maryland agency or a county agency. They [prime] don’t notify the subcontractor... sometimes the primes are excellent and proactive on that, and other primes disappear or become nonresponsive.”

The experiences provided above regarding the discriminatory dropping of minority- and/or women-owned firms demonstrate the magnitude of discrimination. While individual accounts offer a glimpse into the personal toll of discrimination, these experiences rarely occur in isolation. For many firm owners, each incident builds upon the last, creating a pattern of discriminatory obstacles that extend far beyond a single moment. Repeated encounters by the business owners with discrimination limit opportunities and impede their ability to operate within Maryland Marketplace.

8.5 Conclusion

This chapter identified the multiprong qualitative approach and methods used to help contextualize the quantitative evidence shown in **Chapter 3, Private Sector Analysis**, **Chapter 4, Credit Market Discrimination**, **Chapter 5, Utilization Analysis of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**, **Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**, and **Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Marketplace**. A range of outreach methods used in this study included a vendor survey, vendor survey follow-up interviews, in-depth interviews with firm owners, and focus group discussions with firm owners and professional organizations. Engagement tools included implementing a disparity study website, project emails, email blasts, virtual, and in-person events. Outreach methods provided opportunities to reach the business community and diverse minority- and/or women-owned business owners to gather their experiences in the Maryland Marketplace as it relates to race, ethnicity and/or gender.

Minority- and/or women-owned firms play a vital role in the economy, contributing to innovation, job creation, and the diversification of industries. However, minority- and/or women-owned firms in the marketplace are facing a range of significant discriminatory challenges when it comes to conducting business within the broader marketplace. These challenges include both overt and subtle forms of discrimination, including difficulties related to the behavior of prime contractors, financing, and access to capital and networks. Addressing these issues is crucial for promoting greater inclusivity and ensuring the long-term success and growth of minority- and/or women-owned firms in the State of Maryland.

Results from the vendor survey show that minority- and/or women-owned firms reported significantly higher incidences of exclusion from informal networks, price discrimination, bid shopping, double standards, denial of bidding opportunities, and overt workplace harassment compared to nonminority male-owned firms, at rates of two to six times higher. Regression analyses confirmed these disparities remained statistically significant even after controlling for firm size, owner education, and other capacity factors. Additionally, financial barriers such as bonding and loan denial disproportionately hindered minority- and women-owned firms’ competitiveness. Although nonresponse bias was considered, methodological safeguards



indicated that findings reliably capture discrimination. Overall, the vendor survey highlights that discrimination continues to shape business opportunities in the Maryland Marketplace.

This chapter highlights the experiences of several minority and/or women-owned firm owners or representatives and how they have been directly affected by discrimination in the Maryland Marketplace, including nonminority men and/or women that witness discriminatory behaviors to minority- and/or women-owned firm owners and representatives. Minority- and/or women-owned business owners and representatives described incidents ranging from overt hostility—such as derogatory remarks, profanity, retaliation—to more subtle forms of discrimination, including being overlooked for good business ratings, receiving delayed payments, or facing disproportionate hurdles. These experiences not only impact their ability to compete fairly in the Maryland Marketplace but also contribute to a broader climate of fear and mistrust, discouraging others from speaking out or pursuing opportunities in similar environments. Minority- and/or women-owned firms frequently face discriminatory barriers that result in them being held to higher standards than their nonminority counterparts. This disparity manifests in several key areas, including scrutiny and qualification requirements, perceptions of competence or risk, or less access to informal networks for business relationship building. For example, discriminatory biases can lead prime contractors, to view minority- and/or women-owned subcontracting firms as less competent or riskier, even when their qualifications are equal or superior. As a result, these firms may need to overperform or exceed expectations to be considered on par with others as exemplified in this chapter.

In addition to the behavior of prime contractors, minority- and/or women-owned firm owners and representatives also identified the existence of good old boy or informal networks within their industry that favored established, nonminority-owned firms at the exclusion of minorities and women. These good old boy or informal networks—based on long-standing business relationships or social connections that exclude minorities and women—can be difficult to penetrate for new or smaller businesses. Minority- and/or women-owned firms frequently found themselves excluded from these good old boy or informal networks, which are critical for gaining access to opportunities and building credibility. Without inclusion in these networks, minority- and/or women-owned firms are left at a disadvantage when it comes to securing contracts or developing the relationships needed for sustained business growth.

Minority- and/or women-owned firms shared examples of discriminatory barriers rooted in race, ethnicity, and/or gender-based discrimination throughout the process of identifying and pursuing bid and contract opportunities in the Maryland Marketplace. This discrimination often begins at the earliest phase such as securing funding, accessing mentorship, and building professional networks—and are experienced throughout the growth of the business. These experiences not only hinder the growth and sustainability of these firms, but they also deepen inequities in economic opportunity and representation within the broader marketplace.

Additionally, minority- and/or woman-owned firm owners and representatives shared their experiences around price discrimination linked to race, ethnicity, or gender when engaging with prime contractors during the bidding process. Despite possessing the necessary qualifications and capabilities, many of these minority-and/or women-owned firms found themselves excluded from meaningful roles on projects or overlooked entirely during the selection process. This form of discrimination often results in the form of unfavorable payment terms or inconsistent cost structures that are not applied uniformly across all subcontractors.



Furthermore, some minority- and/or women-owned firms report being pressured to accept lower profit margins or absorb additional costs to “gain experience” or “build relationships,” while other firms are offered more equitable terms. These types of discriminatory practices can severely limit the financial sustainability and growth potential of underrepresented businesses, especially during the early stages of development when resources are already constrained.

Access to capital remains one of the most significant discriminatory barriers that minority- and/or women-owned firms face in their efforts to grow and compete in the marketplace.²⁵⁴ Many businesses reported discrimination due to their race, ethnicity, or gender in securing the financing they need to expand or take on larger projects. Banks and financial institutions may be less willing to extend credit to minority- and/or women-owned firms, due to historical discrimination in lending practices, perceived risks, or a lack of established business history. As a result, minority- and/or women-owned firms often struggle to meet the financial requirements needed to participate fully in public and private contracts. **Chapter 4, Credit Market Discrimination** in this report provides examples of these types of discriminatory barriers and their outcomes.

This lack of access to capital also makes it harder for minority- and/or women-owned firms to invest in the infrastructure, technology, and training that would help them compete effectively with larger, well-established firms. Moreover, the inability to secure bonding can prevent minority- and/or women-owned firms from bidding on projects that require performance or payment bonds, further limiting their opportunities to participate in large dollar value projects and grow their businesses.

Findings in this chapter also highlight how prime contractors may sometimes include minority- or women-owned firms that are subcontractors on project rosters primarily to meet diversity participation goals set by funding agencies or regulatory bodies. Many firms speculated that primes used their firms to meet minority business enterprise requirements. When subcontractors are brought in without meaningful roles or collaboration, they often face serious financial and operational consequences.

This was especially true when it came to subcontracting opportunities, where minority- and/or women-owned firms were sometimes given minimal or no involvement in collaborative and task execution processes, despite being officially recognized as subcontractors. These minority- and/or women-owned subcontracting firms may be assigned limited scopes of work that do not align with their expertise or capacity, resulting in underutilization and reduced profitability. When subcontractors are listed without being given meaningful work post contract awards, they are denied the same opportunities for growth, revenue, and visibility that other firms receive.

Qualitative insights from several minority- and/or women-owned business owners reported facing discriminatory barriers when participating as subcontractors under prime contractors. These business owners shared that they and their employees often receive limited access to employment and training opportunities, which they attribute to discrimination related to race, ethnicity, or gender.

²⁵⁴ Fairlie and Robb (2008), *Race and Entrepreneurial Success: Black-, Asian-, and White-Owned Businesses in the United States*, Kauffman Foundation; Alicia M. Robb, *Access to Capital among Young Firms, Minority-Owned Firms, Women-Owned Firms, and High-Tech Firms*; or NERA Economic Consulting (2017), *Business Disparities in the Maryland Market Area*, prepared for the Maryland Department of Transportation.



A significant discriminatory challenge raised by minority- and/or women-owned firms was the discriminatory behavior of prime contractors, which can undermine the ability of minority-owned firms to succeed in the marketplace. Many minority- and/or women-owned firms reported that prime contractors often added their firms to contracts to later drop them.

The combined effects of racial, ethnic, and gender discrimination—such as discriminatory behaviors from prime contractors, limited access to capital, and exclusion from key informal networks—significantly impede the growth, competitiveness, and long-term sustainability of minority- and/or women-owned firms. These overlapping challenges not only limit their participation in public and private contracting but also hinder their ability to build the financial strength, relationships, and operational capacity needed for long-term growth. When these businesses are shut out of major opportunities or held to unfairly high standards, it reinforces patterns of discrimination in the marketplace. This discriminatory exclusion leads to financial instability and limited growth for these minority- and/or women-owned firms, deepening the effects of discrimination and weakening broader efforts to promote economic equity and eliminate discrimination.

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Appendix A: Glossary

This glossary contains a list of definitions of common terms and acronyms used throughout the State of Maryland Minority Business Enterprise Disparity Study; however, it is not an exhaustive list.

Annual Business Survey (“ABS”): The Annual Business Survey is a comprehensive survey conducted jointly by the U.S. Census Bureau and the National Center for Science and Engineering Statistics within the National Science Foundation. It provides detailed data on the characteristics of U.S. businesses and their owners, focusing on employer businesses across various dimensions. The ABS integrates data from survey responses and administrative records to provide comprehensive insights into business ownership and operations.

African American: U.S. citizens or lawful permanent residents having origins in any of the black racial groups of Africa.

American Community Survey (“ACS”): The ACS is an annual demographics survey program conducted by the U.S. Census Bureau. It gathers information previously contained only in the long form of the decennial census, including ancestry, citizenship, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics.

Asian: U.S. citizens or lawful permanent residents who originate from the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands.

Availability Estimates: Estimates of the percentage of a given population of business owners or program participants within the defined geographic and product markets.

Baseline Business Universe: Refers to the foundational population of business establishments used in conducting availability analyses, particularly in the context of measuring minority-owned and/or women-owned firms’ availability. It serves as the denominator in calculating availability metrics. This universe is established based on the relevant product and geographical markets to ensure alignment with the scope of the analysis. The data is sourced from Dun & Bradstreet.

Certified Minority Business Enterprise: Is a minority business enterprise that holds a certification issued by the certification agency in the State of Maryland.²⁵⁵

Classified Firm: A classified firm refers to a business that has been formally identified or categorized based on specific ownership characteristics. These classifications often relate to the race, ethnicity, or gender status of the business owner(s).

Custom Census Survey: A custom census involves using Dun & Bradstreet as a source of business availability. A short survey is conducted on a random sample of firms drawn from the Dun & Bradstreet database, requesting specific information, i.e., race, ethnicity, and gender status, and verification of North American Industry Classification System (“NAICS”) Code.

²⁵⁵ COMAR 21.11.03.03B(6), <https://dsd.maryland.gov/regulations/Pages/21.11.01.03.aspx>.



Dependent Variable: In regression analysis, dependent variables are the factors that are measured or observed in response to changes in the independent variables.

Disadvantaged Business Enterprise (“DBE”): An acronym for a firm certified as a Disadvantaged Business Enterprise in the U.S. Department of Transportation (USDOT) DBE program and specific to the USDOT DBE program. A DBE is a for-profit small business that is at least 51 percent owned by one or more individuals who are both socially and economically disadvantaged, and whose management and daily business operations are controlled by one or more of the socially and economically disadvantaged individuals who own it.

Disparity Index/Disparity Ratio: The percentage of utilization divided by the percentage of availability for a particular demographic group and multiplied by 100.

Dun & Bradstreet (“D&B”): Dun & Bradstreet is a global provider of commercial data, analytics, and business intelligence solutions. It maintains a database of business information. In the disparity studies, Dun & Bradstreet data is used to construct the Baseline Business Universe, offering firmographic details such as industry classification, business size, ownership structure, and geographic location. D&B gathers data from a wide range of sources, including public registries, trade experiences, corporate filings, and partner networks.

"eMaryland Marketplace" (“eMMA”): The eMaryland Marketplace is the internet-based procurement system managed by the Department of General Services in the State of Maryland.²⁵⁶ eMMA streamlines procurement processes for both vendors and government agencies by enabling electronic bid submissions, vendor registration, solicitation tracking, and access to awarded contract information.

Female: The nomenclature employed by the U.S. Census Bureau to denote an individual who self-identifies as female at the time of data collection.

FinTech: According to the Federal Reserve project, called Fed Small Business organization, “FinTech lenders, also referred to as online lenders, use data-driven processes and technology for underwriting, pricing, servicing, and delivering funds to borrowers. Firms that apply to FinTech lenders are more likely to be newer and smaller, with lower revenues and weaker credit scores.” FinTech lenders frequently use artificial intelligence (“AI”)-driven tools for credit assessments, but these systems risk replicating historical biases embedded in training data.

Hispanic: U.S. citizens or lawful permanent residents of Mexican, Puerto Rican, Cuban, Central, or South American, or other Spanish or Portuguese cultures or origins regardless of race.

Independent Variable: An independent variable is a business characteristic—such as ownership by race, ethnicity, or gender, firm size, industry type, or location—that is used in regression models to examine its influence on outcomes like revenue or business formation. These variables help identify whether disparities in business opportunities are statistically linked to specific attributes, providing insight into potential inequities in the marketplace.

²⁵⁶ COMAR 21.01.02.01 B(35-1). <https://dsd.maryland.gov/regulations/Pages/21.01.02.01.aspx>.



Intersectionality: In social theory, is the interaction and cumulative effects of multiple forms of discrimination affecting the daily lives of individuals, particularly women of color. The term also refers more broadly to an intellectual framework for understanding how various aspects of individual identity—including race, gender, social class, and sexuality—interact to create unique experiences of privilege or oppression.

Linear Regression: Linear regression is an econometric method that helps explain the linear relationship between the dependent and independent variables—how substantially and in what direction each independent variable influences the dependent variable.

Logistic Regression: Logistic regression is an econometric method that allows for analyzing dichotomous dependent variables. The results can then be translated into log-likelihoods that examine how likely one variable is to be true compared to another variable. In disparity studies, it helps assess whether business characteristics (e.g., ownership by race, gender, or ethnicity) significantly influence the likelihood of one outcome, controlling for other relevant factors. This method is especially useful for identifying patterns of disparity in procurement outcomes.

Male: The nomenclature employed by the U.S. Census Bureau to denote an individual who self-identifies as male at the time of data collection.

Master Procurement Database: A database that maintains firms that have conducted business with the State and were paid or contracted by the State for goods and services.

Master Vendor Database: A list of firms, developed from various sources, such as registered vendors, and certification lists.

MSA (“Metropolitan Statistical Area”): As defined by the Federal Office of Management and Budget, it contains at least one urbanized area that has a total population of 50,000 or more, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.

Minority Business Enterprise (“MBE”), State of Maryland: A Minority Business Enterprise (MBE) in the State of Maryland refers to any legal entity, other than a joint venture, organized to engage in commercial transactions, certified by the State of Maryland for the purpose of participating in the Maryland Minority Business Enterprise (MBE) Program.²⁵⁷

Native Americans: U.S. citizens or lawful permanent residents who originate from any of the original peoples of North America and who maintain cultural identification through tribal affiliation or community recognition.

Natural Log or Natural Logarithm: A mathematical function that converts exponential growth or decay patterns into linear relationships, making it easier to apply linear regression techniques. It is particularly useful in regression analysis when modeling relationships that show exponential growth.

NES-D/Nonemployer Statistics by Demographics: The Nonemployer Statistics by Demographics (NES-D) is an annual data series produced by the U.S. Census Bureau that

²⁵⁷ COMAR 21.01.02.01 B(54). <https://dsd.maryland.gov/regulations/Pages/21.01.02.01.aspx>.



provides detailed demographic information on nonemployer businesses—firms without paid employees. NES-D was developed to complement the Annual Business Survey (ABS), which collects demographic data only from employer businesses. Together, NES-D and ABS offer the most comprehensive view of U.S. business ownership by demographics. NES-D data are available by geography, industry, receipt-size class, and legal form of organization.

Nonminority Men: Owners of firms not identified as minority- and/or women-owned and that are owned by a male.

North American Industry Classification System (“NAICS”): Standardized framework that categorizes business establishments based on similarities in production processes. It is widely used to ensure consistency in the collection, analysis, and comparison of economic data across industries.

Predatory Lending: Refers to unfair, deceptive, or fraudulent practices by lenders during the loan origination process. These practices often target vulnerable borrowers—such as those with low income, poor credit, or limited financial literacy—and can lead to significant financial harm.

Prime or Prime Contractor: The contractor or vendor to whom the State of Maryland issues a purchase order or contract.

Private Sector: The for-profit part of the national economy that is not under direct government control.

Procurement Category: The category used by the State to describe the type of service or good provided under a contract awarded by the State of Maryland or program participants. The categories analyzed are Construction; Construction, Architecture-Engineering and other Construction-Related Services (“AE-CRS”); Maintenance; Information Technology (“IT”); Services; and Commodities, Supplies, and Equipment (“CSE”).

Product Market: The NAICS Codes that show the granular commodities and services that the State of Maryland or program participants procure.

Program Participant: Private sector businesses in the offshore wind, cannabis, transportation, and gaming industries that are significantly integrated with the public sector through funding and regulation.

Public Sector: The nonprofit part of the economy that is controlled by the government.

PUMS: An acronym for Public Use Microdata (“PUMS”) Sample. PUMS contains records for a sample of housing units with information on the characteristics of each unit and each person in it. PUMS files are available from the ACS and the Decennial Census.

Purchase Order: a purchaser's document authorizing a procurement from a vendor. Upon acceptance by a vendor, the purchase order becomes a contract.²⁵⁸

²⁵⁸ COMAR 21.01.02.01 B(70). <https://dsd.maryland.gov/regulations/Pages/21.01.02.01.aspx>.



P-value: The p-value represents the probability of observing a disparity as extreme as, or more extreme than, the one found in the data, assuming no true disparity exists. This probability is then compared against a predetermined significance level, most commonly 0.05. Although the two-standard-deviation guideline and the p-value approach are conceptually related under assumptions of normality, the p-value offers a more precise and widely accepted metric for determining statistical significance in legal and academic analyses.

Qualitative Evidence: A personal account of firm owners' experiences in conducting or attempting to conduct business within the Maryland marketplace.

Redlining: A discriminatory practice where financial services, especially mortgages and insurance, are denied to residents in certain geographic areas based on racial or ethnic composition. Regardless of socioeconomic status, minority neighborhoods often received the lowest grades and were outlined in red on maps.

Regression Analysis: A technique for modeling and analyzing several variables when the focus is on the relationship between a dependent variable and one or more independent variables. More specifically, regression analysis helps one understand how the typical value of the dependent variable changes when any one of the independent variables is varied.

Relevant Geographic Market: The geographical area where the firms awarded the majority of the State of Maryland contract dollars are located.

State of Maryland Marketplace ("Maryland Marketplace"): The term Maryland Marketplace refers to the relevant geographic and product market areas in which public procurement activities occur within the State of Maryland.

Statistical Significance: The likelihood that a result or relationship is caused by something other than mere random chance. Statistical hypothesis testing is traditionally employed to determine if a result is statistically significant or not. This provides a "p-value" representing the probability that random chance could explain the result.

Study Period: The study period is July 1, 2014, through June 30, 2022, which represented fiscal years ("FY") 2015 through 2022.

Subcontractor: A vendor or contractor providing goods or services to a prime contractor or vendor under a contract.

Substantial Disparity: Substantial disparity refers to a significant underutilization of minority- and/or women-owned businesses in public contracting compared to their availability in the relevant market. A commonly accepted benchmark for identifying substantial disparity is the 80 percent rule, which posits that a disparity ratio (utilization divided by availability) 0.80 and below may indicate a substantial disparity. This threshold is derived from employment discrimination analysis and has been adapted for use in public procurement disparity studies. A disparity ratio 0.80 and below suggests that the group is being utilized at less than 80% of its availability, which may warrant further investigation into potential barriers or discriminatory practices.

T-Statistic/T-Test: A t-test evaluates whether the means of two groups are statistically different. The t-value quantifies the magnitude of the difference.



Utilization: Examines the expenditures made to prime contractors and subcontractors in the geographic and product market area for each procurement category. The utilization data is presented as the dollars spent and the percentage of the total dollars by racial, ethnic, and gender classification.



Appendix B: The State of Maryland's Minority Business Enterprise Program: Overview

The following appendix is sourced from the February 8, 2017, Business Disparities in the Maryland Market Area, originally authored by Dr. Jon Wainwright and NERA Economic Consulting ("NERA"). NERA's comprehensive work in delineating the key facets of the State program was thorough and comprehensive and has thereby been integrated in its entirety. Nonetheless, updates have been made, where appropriate, to ensure the Study reflects the most up-to-date information.

B.1 Introduction

The State's Minority Business Enterprise ("MBE") Program seeks to provide opportunities for minority-owned and women-owned business enterprises to participate fully and fairly in State contracting. State agencies currently have an aspirational goal of spending 29 percent of all State contract and procurement dollars directly or indirectly with certified MBEs. The State has also implemented a race-neutral Small Business Reserve program that provides for a 20 percent set aside for qualified small business enterprises. The Maryland Department of Transportation ("MDOT") must also remove barriers to the participation of Disadvantaged Business Enterprises ("DBEs") and Airport Concessions Disadvantaged Business Enterprises ("ACDBEs") in its U.S. Department of Transportation-assisted contracts and strive to achieve the aspirational goals established in its DBE and ACDBE goal-setting documents prepared pursuant to 49 C.F.R. Part 26 and Part 23, respectively. Consistent with Part 26, MDOT has implemented a Small Business Enterprise ("SBE") Program for federally funded contracts.

B.2 History of the MBE Program

The General Assembly enacted the State's first MBE Program law in 1978, based upon hearings and testimony regarding the underutilization of minorities in State procurement. The General Assembly found that MBEs had experienced the effects of past discrimination in the award of contracts and/or subcontracts for the purchase of materials, supplies, equipment, and services for the benefit of the State. The effect of such discrimination may have been to impede the economic development and expansion of minority businesses. The first MBE law required that 10 percent of the dollar value of procurements for the University System of Maryland ("USM"), the Department of General Services ("DGS"), MDOT, the Maryland Food Center Authority, and the Interagency Commission on School Construction ("IAC") be awarded to MBE prime contractors and subcontractors. This first enactment served as a policy directive to the Executive Branch. In 1981, the MBE statute was repealed and re-enacted, with amendments providing for sanctions for firms that misrepresented themselves as MBEs.²⁵⁹ In 1983, the MBE law was broadened to include all State departments and agencies. The Department of Budget and Management ("DBM") was added to the list of designated agencies, and the Board of Public Works ("BPW") was given the authority to draft regulations consistent with the Program's

²⁵⁹ Codified in former Article 41, §14F, Annotated Code of Maryland.

objectives.²⁶⁰ In 1988, the State set a goal for certain departments of 10 percent MBE participation and adopted regulations to implement the Program.

In 1990, in response to *City of Richmond v. Croson*, Coopers & Lybrand completed a Minority Business Utilization Study that determined that Maryland possessed a compelling interest in continuing the MBE Program. Based on this study, the MBE Program was re-enacted by the Maryland General Assembly in 1990. The 1990 legislation also authorized a new study to determine the State's compliance with *Croson* to be completed before the newly established 1995 sunset date for the MBE Program.²⁶¹

The State has periodically commissioned additional studies of the MBE Program, including those issued in 1994,²⁶² 2001,²⁶³ 2006,²⁶⁴ 2011²⁶⁵ and 2017. Based on these studies, the Maryland General Assembly re-enacted and reauthorized the MBE Program in 1995, 2001, 2006, 2011, 2012, and 2017, respectively.

The most recent study was completed by NERA Economic Consulting in 2017 and submitted to the Maryland General Assembly for consideration.²⁶⁶ The General Assembly subsequently reauthorized the MBE Program²⁶⁷ based in part on the findings from the 2017 study. The 2017 legislation extended the termination date of the program. The bill also added safeguard provisions to the MBE statute, providing that, within 10 days of notification of contract award, the apparent awardee (prime contractor) must submit a participation certification affidavit to the procurement officer that affirms the percentage and type of work to be performed by each MBE subcontractor.²⁶⁸ The bill made it a requirement that each MBE subcontractor also submit a document directly to the procurement officer that specifies the percentage and type of work assigned to the subcontractor by the prime contractor, thus independently confirming the veracity of the stated commitments from both parties to the contract.²⁶⁹ The bill also changed the name of the Governor's Office of Minority Affairs ("GOMA") to the Governor's Office of Small, Minority, & Women Business Affairs ("GOSBA").²⁷⁰ The current MBE Program statute and any regulations promulgated under it expire July 1, 2026.²⁷¹

MGT Impact Solutions, LLC. was retained in early 2022 to prepare this current study of MBE disparities, if any, in the Maryland Marketplace.

²⁶⁰ 1983 Md. Laws Ch. 193.

²⁶¹ 1990 Md. Laws Ch. 708.

²⁶² National Economic Research Associates, Inc., "The Utilization of Minority-Business Enterprises by the State of Maryland" (1994).

²⁶³ National Economic Research Associates, Inc., "The Utilization of Minority-Business Enterprises by the State of Maryland" (2001).

²⁶⁴ NERA Economic Consulting, "Race, Sex, and Business Enterprise: Evidence from the State of Maryland" (2006).

²⁶⁵ NERA Economic Consulting, "The State of Minority- and Women-Owned Business Enterprise: Evidence from the State of Maryland" (2011),

https://www.mdot.maryland.gov/MBE_DOCS/nera_md_disparity_study_final_20110218.pdf.

²⁶⁶ NERA Economic Consulting, "Business Disparities in the Maryland Market Area" (2017),

https://www.mdot.maryland.gov/MBE_DOCS/2016_md_disparity_study.pdf.

²⁶⁷ 2017 Md. Laws Ch. 340, 438, 633, and 634, codified at Md. Code Ann., State Fin. & Proc., §14-301 *et seq.*

²⁶⁸ 2017 Md. Laws Ch. 340, codified at Md. Code Ann., State Fin. & Proc. §14-303.

²⁶⁹ Md. Code Ann., St. Fin. & Proc. §14-303(b)(3)– (4).

²⁷⁰ 2017 Md. Laws Ch. 633.

²⁷¹ Md. Code Ann., State Fin. & Proc. §14-309. (effective July 1, 2025).



B.3 MBE Program Overview

B.3.1 Program Eligibility

Title 14, subtitle 3 of the State Finance and Procurement Article, “Minority Business Participation,” outlines the general legislative framework for the State’s MBE program. Section 14-301 is the definitions section and provides some of the key definitions for the MBE program. A Minority Business Enterprise is defined as a legal entity organized to engage in commercial transactions which is owned at least 51 percent by one or more socially and economically-disadvantaged individual(s) and managed and controlled by one or more of the socially and economically disadvantaged individual(s) who own it.

A key component of the MBE program is the rebuttable presumption that members of certain groups are socially and economically disadvantaged.²⁷² A “socially and economically disadvantaged individual” includes members of the following minority groups:²⁷³

- African American;
- American Indian/Native American;
- Asian;
- Hispanic;
- Women; and
- Physically or mentally disabled.²⁷⁴

A socially and economically disadvantaged individual is an individual who has been subjected to racial or ethnic prejudice or cultural bias. Members of the above listed groups are rebuttably presumed to be socially disadvantaged.²⁷⁵ An economically disadvantaged individual is a “socially disadvantaged individual whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.”²⁷⁶ The firm’s socially disadvantaged owner(s) must be economically disadvantaged, as evidenced by his or her Personal Net Worth not exceeding a specified cap, as indexed for inflation. Effective January 1, 2025, the cap increased to \$2,136,382.²⁷⁷ Individuals who are not rebuttably presumed to be

²⁷² Ibid. §14-301(k)(2).

²⁷³ Ibid. §14-301(k)(i).

²⁷⁴ Md. Code Ann., State Fin. & Proc. § 14-301(k)(1)(i)5. The presumption for the physically or mentally disabled groups requires that such individuals demonstrate that they have an impairment that substantially limits one or more major life activities and is regarded by the community as having a disability. The disability must also substantially limit the ability to engage in competitive business.

²⁷⁵ Md. Code Ann., State Fin. & Proc. §14-301(k)(2).

²⁷⁶ COMAR 21.11.03.03B(5)(a).

²⁷⁷ Maryland Department of Transportation, “New Year, New Cap for Personal Net Worth in Maryland’s Minority Business Enterprise Program,” (Dec. 27, 2024),

socially and economically disadvantaged, including white males, may also qualify for certification if found to be socially and economically disadvantaged on an individual basis.²⁷⁸

Another criteria for eligibility under the MBE Program is that the firm must be a small business in accordance with the size standards prescribed by the U.S. Small Business Administration (“SBA”) under 13 C.F.R. Part 121. If, after certification, a firm meets or exceeds SBA size standards, the firm no longer meets the Program’s eligibility requirements.²⁷⁹

BPW is responsible for adopting regulations regarding the MBE Program, including designating a State agency to certify and decertify Minority Business Enterprises.²⁸⁰

Pursuant to this designation, MDOT’s Office of Minority Business Enterprise (“OMBE”) is charged with certifying MBE firms and maintaining an MBE Directory for use by all State agencies and the general public.²⁸¹ The MBE directory also includes designations of graduated MBE firms. A firm graduates from an industry code if it exceeds the regulatory threshold for an industry code’s gross receipts or the number of the firm’s employees, i.e., the business size standards.²⁸² After the MBE completes its review and evaluation of the application for certification and the supporting documentation, the Certification Review Committee makes recommendations concerning the certification of firms seeking certification or expansion of services. MBE certifications are subject to annual review for continuing eligibility.²⁸³

The Maryland General Assembly has made it a felony offense, punishable by a fine not to exceed \$20,000 and/or imprisonment for up to five years, to fraudulently obtain or attempt to obtain MBE certification.²⁸⁴ It is also a felony offense for a contractor to include a certified MBE firm in a proposal or bid and (1) fail to obtain the firm’s authorization, (2) fail to notify the certified MBE of its inclusion prior to execution of the contract, (3) fail to use the certified MBE in the performance of the contract, or (4) pay the certified MBE solely for the use of its name in the bid or proposal.²⁸⁵ A person who makes a false statement about whether an entity is certified is guilty of a misdemeanor offense punishable by a fine and/or a maximum of one year of imprisonment.²⁸⁶

<https://www.mdot.maryland.gov/tso/pages/newsroomdetails.aspx?PagelId=38&newsId=894#:~:text=FOR%20IMMEDIATE%20RELEASE,%2C%20ownership%2C%20control%20and%20size.>

²⁷⁸ Maryland Department of Transportation, “Maryland Minority Business Enterprise Program Manual, as amended February 2009 & July 2014” (1999), at pp. 26–30, https://www.mdot.maryland.gov/mbe_docs/mbe_manual.pdf; Md. Code Ann., State Fin. & Proc. 14-301(k)(1)(ii).

²⁷⁹ COMAR 21.11.03.15(B)(2)(a).

²⁸⁰ Md. Code Ann., State Fin. & Proc. §14-303. The BPW is also responsible for outlining the procedures and solicitation documents to carry out the purposes of the MBE Program. Generally, the BPW’s regulatory authority includes adopting comprehensive regulations and requirements related to all aspects of the procurement process including solicitation documents, minority subcontractor utilization, liquidated damages and graduation from the program.

²⁸¹ COMAR 21.11.03.03.B(2). MDOT also has responsibility for certifying DBEs and ACDBEs. 49 C.F.R. Part 23, Part 26. Effective October 1, 2025, OMBE will move from the MDOT to the Maryland Department of Social and Economic Mobility. 2025 Md. Laws Ch.605 codified at State Gov’t §9-4102.

²⁸² COMAR 21.11.03.15B(2); See also Md. Code Ann., State Fin. & Proc. §14-304(4)(iii).

²⁸³ Maryland Department of Transportation, “Maryland Minority Business Enterprise Program Manual, as amended February 2009 & July 2014” (1999), pp. 57-59.

²⁸⁴ Md. Code Ann., St. Fin. & Proc. §14-308(a).

²⁸⁵ Md. Code Ann., St. Fin. & Proc. §14-308 (a)(2).

²⁸⁶ Ibid.



B.3.2 Program Operations

In general, designated agencies must attempt to achieve the current overall State goal of spending 29 percent with certified MBEs.²⁸⁷ The IAC requires all public school boards to adopt similar regulations for MBE participation before obtaining State funds for public school construction.²⁸⁸

B.3.2-1 Governor's Office of Small Minority Women Business Affairs

GOSBA is a cabinet-level state office that is involved with oversight of three procurement programs: the MBE Program, the Veteran-Owned Small Business Enterprise ("VSBE"), and the Small Business Reserve ("SBR") Program.²⁸⁹ GOSBA's mission is to strengthen and preserve Maryland's small businesses by connecting the small business community to greater economic opportunities in both the public and private sectors and promoting government programs aimed at strengthening and preserving the State's small, minority-, women-, and veteran-owned firms. GOSBA is also responsible for coordinating the work of the State agencies in the implementation of the MBE program and small business initiatives. As the State's cabinet-level advocate for minority businesses, GOSBA assists minority and small business owners who seek State procurement opportunities. GOSBA may also facilitate the resolution of issues raised by minority and women business owners who believe they are victims of discrimination or have been treated unfairly by a State agency or other entity.

The Special Secretary of GOSBA, in consultation with the Secretary of Transportation, the Department of General Services, and the Office of the Attorney General ("OAG"), is tasked with the responsibility of establishing overall goals, subgoal guidelines, guidelines for contract goal-setting, and other policies governing the implementation of the MBE program.²⁹⁰ In establishing overall goals and subgoal guidelines, the Special Secretary is to consult with the business community, including minority, women, and general contractor groups. Guidelines for contract goal-setting must be consistent with the statutory requirements for contract goals, which include consideration of the potential subcontracting opportunities, the availability of certified minority- and women-owned businesses, and a number of other factors.²⁹¹

B.3.2-2 Agency Responsibilities

The head of each procurement agency appoints an MBE Liaison Officer that provides the direct interface between bidders, MBEs, and the agencies.²⁹² The MBE Liaison Officer reports directly to an agency's Secretary, Deputy Secretary, or procurement agency head. The MBE Liaison Officer is generally responsive in coordinating the agency's MBE outreach, ensuring prime and subcontractor compliance on contracts containing MBE commitments, assisting in the

²⁸⁷ Md. Code Ann., State Fin. & Proc. §14-302(a)(1)(i); COMAR 21.11.03.01.C(1). In 2017, the Maryland General Assembly established expectations related to offshore wind projects complying with the program. 2017 Md. Laws 438, codified at Pub. Util. §7-704.1(e)(3).

²⁸⁸ Md. Code Ann., Educ. §5-303(d)(3)(v); COMAR 14.39.03.06D 21.11.03.04B.

²⁸⁹ Effective October 1, 2025, GOSBA will now oversee the Small Business Preference and Veteran-Owned Small Business Reserve Program. 2025 Md. Laws Ch. 601 codified at St. Fin. & Proc. §§ 14-204, 14-602.1.

²⁹⁰ Md. Code Ann., St. Fin. & Proc. §14-302 (a)(1) & (a)(2) (effective Oct. 1, 2025).

²⁹¹ Ibid., (a)(1)(iv)–(v).

²⁹² COMAR 21.11.03.05.

resolution of contract issues involving MBE firms, and collecting and submitting MBE program reports or information as required.²⁹³

As indicated above, MDOT maintains a central electronic directory of certified firms that is available to the public on the Internet. The certification database contains the type of services provided by MBE firms and their associated contact information.²⁹⁴ The purpose of the directory is to provide a resource for State agencies and contractors seeking to identify certified firms to potentially do business with.

In coordination with GOSBA, procurement agencies are also responsible for taking race-neutral measures to facilitate the inclusion of MBE and small businesses in State procurements. Procurement officers, sometimes coordinating with GOSBA, may engage in outreach activities to notify MBEs of new opportunities by meetings, seminars, and other means.²⁹⁵ GOSBA is also charged with providing seminars and meetings to address topics of interest to the MBE community related to doing business with the State.²⁹⁶ Furthermore, procurement agencies may not bundle contracts to restrict the participation of MBE firms.²⁹⁷

On an annual basis, each procuring agency forwards GOSBA a list of all known regularly occurring procurement solicitations reasonably expected to be in excess of \$100,000. GOSBA then prepares a master list of State procurement opportunities and coordinates outreach with the procuring agencies to facilitate the participation of minority businesses.²⁹⁸

All solicitations issued by procurement agencies subject to the MBE program, except for construction contracts less than \$50,000, are assessed to determine the potential for certified MBE participation. Each agency also reviews and evaluates upcoming procurement opportunities to determine the appropriate strategies to facilitate MBE participation.²⁹⁹ When setting contract-specific goals for particular goods and services, the procuring agency is required to consider a variety of factors.³⁰⁰ Contract goals should vary depending on the availability of MBEs, the anticipated scope of work of the contract, the feasibility of subcontracting opportunities, and the geographic region within which the goods and/or services will be procured.³⁰¹ The use of quotas by State agencies in the goal-setting process is expressly prohibited.³⁰² An agency head or designee may also waive the MBE requirements in the public interest for sole source, expedited, or emergency procurements.³⁰³

When a solicitation includes a stated MBE goal, each bidder/offeror must complete and submit an MBE utilization affidavit acknowledging the MBE participation goal and commit to making good faith efforts to achieve the goal. Each bidder/offeror must also identify proposed MBE participation at the time of the submission by providing a completed participation schedule that

²⁹³ Ibid.

²⁹⁴ Ibid. 21.11.03.06.

²⁹⁵ Ibid., 21.11.03.07.

²⁹⁶ Md. Code Ann., St. Gov't. §9-305(b)(2); COMAR 21.11.03.07C.

²⁹⁷ Md. Code Ann., St. Fin. & Proc. §14-302(a)(3)(i); COMAR 21.11.03.08B.

²⁹⁸ COMAR 21.11.03.08.

²⁹⁹ COMAR 21.11.03.09.

³⁰⁰ Ibid., 21.11.03.09B.

³⁰¹ Ibid.

³⁰² Md. Code Ann., St. Fin. & Proc. §14-302(a)(4); COMAR 21.11.03.09B(4).

³⁰³ Md. Code Ann., St. Fin. & Proc. §14-302(a)(10)(iii) (new citation effective Oct. 1, 2025).

includes the name and percentage of the contract committed to each certified MBE proposed to be used in the contract. By submitting a bid or proposal, the bidder/offeror agrees that MBEs will perform the percentage of the total dollar amounts of the contract as specified in its submission.³⁰⁴

If unable to meet the MBE participation goal, the bidder or offeror may request a waiver. To receive a waiver, the bidder/offeror must submit detailed documentation of its good faith efforts to meet the goal, including a statement of the work allocated to MBE participation and the efforts made to identify, contact, and negotiate with MBEs available to perform the work prior to submission of the bid/proposal.³⁰⁵ An agency may grant a waiver request if: (a) the contractor reasonably demonstrates that it could not obtain certified MBE participation; (b) such participation could not be obtained at a reasonable price, or in the appropriate MBE classification; and (c) the agency head or designee determines that a waiver is in the public interest.³⁰⁶ In determining whether to grant or deny a waiver request, the procurement agency's head may consider: engineering estimates; catalog prices; general market availability; geographic availability of certified MBEs; the impact on the State's overall contract cost of other bids or offers (including subcontractor bids or offers) with significant differences between certified MBE and non-MBE costs; and any other relevant factors.³⁰⁷ If a waiver is granted, a copy of the waiver determination must be maintained in the agency's records and a copy sent to GOSBA.³⁰⁸ All contracts containing certified MBE participation goals shall include language that provides for liquidated damages if the contractor fails to comply with the MBE laws or regulations related to the procurement.³⁰⁹

When a certified MBE participates in a contract, the procurement agency may only count the participation of an MBE firm that performs a commercially useful function. An MBE performs a commercially useful function if it is responsible for actually performing, managing, and supervising the work involved in the contract.³¹⁰ If a certified MBE prime contractor is awarded the contract, the MBE prime may count up to 50 percent of the work performed with its own forces toward the MBE goal and up to 100 percent of the relevant subgoal.³¹¹ In 2021, the Maryland General Assembly established a provision allowing a business that is certified as both woman-owned and owned by one or more members of an ethnic or racial minority to be counted towards both the woman-owned subgoal and the subgoal for a specific socially and economically disadvantaged minority group.³¹²

Each agency is required to maintain records of MBE utilization on the contracts the agency has awarded. Within 90 days after the end of the fiscal year, each State agency must submit an annual report to GOSBA stating its MBE accomplishments from the prior fiscal year. The report includes both the dollars and percentage of MBE participation on State procurement

³⁰⁴ COMAR 21.11.03.09C(3).

³⁰⁵ Ibid., 21.11.03.11.

³⁰⁶ Ibid., 21.11.03.11B.

³⁰⁷ Ibid.

³⁰⁸ Ibid., 21.11.03.11D.

³⁰⁹ Ibid., 21.11.03.10E. See also Maryland Governor's Office of Small, Minority, & Women Business Affairs, "Guidelines for Liquidated Damages Provision for Contracts Containing Minority Business Enterprise (MBE) Participation Goals," 2020, https://gomdsmallbiz.maryland.gov/Documents/Liquidated_Damages_Guidelines.pdf.

³¹⁰ Ibid., 21.11.03.12-1B.

³¹¹ Ibid., 21.11.03.12-1D.

³¹² 2021 Md. Laws Ch. 322 codified at Md. Code Ann., St. Fin. & Proc. §14-302(a)(5)(ii), §14-303(b)(21); COMAR 21.11.03.12-1F.



contracts.³¹³ The report contains dollars awarded and dollars paid to MBE prime contractors and subcontractors, as well as the number of waivers granted. The report also includes a brief description of the agency's outreach efforts to MBE businesses.³¹⁴ GOSBA compiles the data reported by each agency and submits an annual report to the Governor summarizing the MBE participation achieved by each agency and for the State as a whole. The Legislative Policy Committee directs a standing committee from the House of Delegates and the State Senate to review the reports.

Additional legislation requires GOSBA to include in its Annual Report an attestation that all units of State Government required to report MBE participation data are represented in the report.³¹⁵ To ensure the accuracy of the attestation, no later than December 31, 2023, and every three years thereafter, GOSBA is required to conduct an audit of the Executive Branch of State Government to determine what entities are included in the definition of a unit under §11-101 of the State Government Article.³¹⁶ The 2023 audit results found that eight additional state agencies or entities across the MBE, SBR, and VSBE Programs are required to report annual participation data commencing in fiscal year 2024.

B.4 Race Neutral and Gender-Neutral Initiatives

A crucial element of narrowly tailoring a race- and gender-conscious program is the use of race- and gender-neutral measures to help eliminate unreasonable barriers to MBE participation in State contracting and procurement. This section provides an overview of some of Maryland's race-neutral measures.

B.4.1 Small Business Preference Program

The State's Small Business Preference ("SBP") Program provides a bid preference for small businesses. The SBP is designed to assist small businesses in obtaining State contracts. The SBP price preferences allow a small business to win a given contract even if its responsive bid exceeds the lowest responsive bid, as long as it exceeds it by no more than the applicable price preference percentage.³¹⁷ Contracts with a small business preference will provide in the solicitations whether the SBP price preference is applicable and cite the preference percentage.³¹⁸ Under this program, a qualifying small business may receive up to a 5 percent price preference. Up to an additional 3 percent price preference may be granted for a disabled veteran-owned small business or a 2 percent preference for a veteran-owned small business.³¹⁹ During the years included in this Study, the program applied to the procurement of supplies, services, and construction-related services by DGS, the Department of Public Safety and Correctional Services ("DPSCS"), MDOT, Morgan State University ("MSU"), and USM. For DPSCS the program was only applicable to the construction of State correctional facilities.

³¹³ Md. Code Ann., St. Fin. & Proc. §14-305.

³¹⁴ COMAR 21.11.03.17.

³¹⁵ Md. Code Ann., St. Fin. & Proc. §14-305(b)(4).

³¹⁶ *Ibid.*, (b)(4)(ii).

³¹⁷ Maryland Department of Legislative Services, Office of Policy Analysis, "Review of Maryland's Procurement Policies and Structures," (2014), <http://bit.ly/2eJhlfj>, p. 23.

³¹⁸ Maryland Governor's Office of Small, Minority & Women Business Affairs, "Microenterprise Loan Program," <https://dhcd.maryland.gov/Business/Pages/microenterprise.aspx>.

³¹⁹ COMAR 21.11.01.05.



House Bill 850/Chapter 653 of 2024³²⁰ expanded the SBP Program to all State agencies and repealed its application to the USM and MSU. Each agency is authorized to designate procurements as SBP with the approval of the head of the agency. Also, GOSBA is now responsible for implementing and overseeing the program, adopting regulations specifying the criteria that businesses must meet to receive the preference, and adopting other procedures to facilitate the involvement of small businesses in the public procurement process effective October 1, 2025.³²¹

B.4.2 Small Businesses Reserve Program

Like the SBP Program, the Small Business Reserve (“SBR”) Program is also designed to assist small businesses in obtaining State contracts. However, rather than establishing a price preference, such as in the SBP, the SBR sets aside certain contracts exclusively for competition among qualifying small businesses.³²²

The SBR Program was created in 2004, and its goal is to support the economic viability of small businesses by guaranteeing that an eligible contract will be awarded to a qualified small business.³²³ The Program requires designated State agencies to structure their procurement processes so that at least 20 percent of their total procurement dollars are spent with qualified small businesses.³²⁴ The SBR Program was enhanced by Executive Order 01.01.2021.01 and codified in §14-502.1 of the State Finance and Procurement Article, requiring that all eligible procurements under \$1 million be automatically designated to the SBR Program.³²⁵ An invitation to bid or request for proposals issued under the SBR Program will state that it has been designated³²⁶ as an SBR solicitation and award can only be made to a registered SBR vendor.³²⁷ Each fiscal year, SBR participating agencies are required to prepare a forecast that identifies total projected expenditures along with a plan allocating at least 20 percent³²⁸ of those expenditures to qualifying small businesses.³²⁹ The SBR forecasts must be submitted to GOSBA within 60 days of final approval of the State budget by the General Assembly. Agencies are also required to submit an annual report to GOSBA summarizing their SBR activity over the previous fiscal year.³³⁰ In fiscal year 2023 (the most recent year for which data is available), 11.7 percent of all payments made by the participating agencies (or \$599 million) went to participating SBR vendors.³³¹

³²⁰ Codified at Md. Code Ann., State Fin. & Proc. §14-204.

³²¹ Md. Code Ann., State Fin. & Proc. §14-204.

³²² COMAR 21.11.01.06.

³²³ Md. Code Ann., State Fin. & Proc. §14-501 et seq.

³²⁴ COMAR 21.11.01.01 et seq. See also Md. Code Ann., State Fin. & Proc. §14-501 et seq.

³²⁵ 2025 Md. Laws Ch. 601 codified at Md. Code Ann., State Fin. & Proc. §14-502.1 (effective October 1, 2025).

³²⁶ Md. Code Ann., State Fin. & Proc. § 14-504.

³²⁷ Maryland Governor's Office of Small, Minority & Women Business Affairs, “Small Business Reserve (SBR) Program,” <https://gomdsmallbiz.maryland.gov/Pages/sbr-Program.aspx>.

³²⁸ Md. Code Ann., State Fin. & Proc. § 14-502.

³²⁹ COMAR 21.11.01.06D(1).

³³⁰ Md. Code Ann., State Fin. & Proc. § 14-505.

³³¹ Maryland Governor's Office of Small, Minority & Women Business Affairs, “Fiscal Year 2023 Annual Report,” (2023), https://gomdsmallbiz.maryland.gov/Reports/FY2023_ANNUAL%20REPORT_GOSBA.pdf, p. 19.



For purposes of these two programs, a “small business”³³² is defined as a for-profit business, other than a broker, that is independently owned and operated, not a subsidiary of another business, and not dominant in its field of operation. Other criteria also apply to procurement categories as follows:

- Its wholesale operations did not employ more than 50 persons, or its gross sales did not exceed \$4,000,000 in its most recently completed three fiscal years;
- Its retail operations did not employ more than 25 persons, or its gross sales did not exceed \$3,000,000 in its most recently completed three fiscal years;
- Its manufacturing operations did not employ more than 100 persons, or its gross sales did not exceed \$2,000,000 in its most recently completed three fiscal years;
- Its service operations did not employ more than 100 persons, or its gross sales did not exceed \$10,000,000 in its most recently completed three fiscal years;
- Its construction operations did not employ more than 50 persons, or its gross sales did not exceed \$7,000,000 in its most recently completed three fiscal years; and
- The architectural and engineering services of the business do not employ more than 100 persons, or the gross sales of the business do not exceed an average of \$4,500,000 in its most recently completed three fiscal years.³³³

If a business is less than three years old, the gross sales average is computed for the entire period it has been in existence. For newly formed businesses, the determination is based on employment levels and gross sales average(s) for each year or part of the year during which the business has been in existence.³³⁴

The SBR Program is managed by GOSBA, which is charged with establishing guidelines for SBR Program administration, ensuring agency compliance with the SBR Program requirements, providing training and technical assistance to agency personnel, maintaining a database of qualifying small businesses, and collecting data regarding the State’s utilization of SBR vendors.³³⁵

B.4.3 Maryland Small Business Development Financing Authority

The Maryland Small Business Development Financing Authority (“MSBDFA”)³³⁶ was created in 1978 to assist in the promotion of business growth in the State of Maryland for businesses owned by socially and economically disadvantaged persons. The MSBDFA statute was expanded in 2001 to include any small business that does not meet the established credit

³³² Md. Code Ann., State Fin. & Proc. § 14-502 provides that certified Minority Business Enterprises and certified federal Disadvantaged Enterprises are automatically considered “small businesses” for purposes of SBR program participation.

³³³ Md. Code Ann., State Fin. & Proc. § 14-501(d); COMAR 21.11.01.04.

³³⁴ COMAR 21.11.01.04.

³³⁵ Md. Code Ann., State Fin. & Proc. §14-502 et seq.

³³⁶ Md. Code Ann., Econ. Dev. §5-501 et seq.



criteria of a bank or other traditional financial institutions and commercial sureties, and consequently, is unable to obtain adequate business assistance on reasonable terms through traditional lending and bonding institutions. Applicants must be denied financing or bonding to qualify for assistance from MSBDFA. The MSBDFA programs are overseen by the Maryland Department of Commerce (“Commerce”).³³⁷ Commerce, in turn, contracts with Meridian Management Group to manage the programs on its behalf.³³⁸

The general objective of MSBDFA is to position businesses to qualify for financing from banks and other private lenders or bonding from commercial surety companies with minimal or no support from the MSBDFA. Businesses that progress beyond the need for financial assistance from the MSBDFA programs are classified as graduates. Graduates also include companies that successfully repay their loans or satisfactorily have their bonds released and no longer require financial assistance from MSBDFA to continue to operate.

Collectively, from its inception in 1980 through the end of fiscal year 2023, the MSBDFA programs have provided nearly \$240 million in financing to more than 750 businesses through approximately 1,100 transactions. In addition, MSBDFA provided \$9.58 million in funding to 135 businesses during the COVID-19 pandemic, with emergency funding provided by the Governor and the Maryland legislators. The loans outstanding in MSBDFA’s portfolio as of the end of the fiscal year 2023 totaled \$21.25 million.

MSBDFA offers five major financing programs:

Contract Financing Program. This program provides financial assistance to eligible small businesses in the form of loans and loan guarantees. The loan funds can be used for working capital or the acquisition of equipment to perform work on contracts that receive the majority of their funding from government agencies or public utilities. Financing is limited to \$2 million and must be repaid during the term of the contract, with interest rates ranging from the prevailing prime rate to prime plus two percent. Applicants may also qualify for financing before contract award.

Guaranty Fund Program. This program provides financial assistance to eligible small businesses through guaranties of loans made by financial institutions. The loans can be used for working capital, the acquisition and related installation of machinery or equipment, refinancing of existing debt, or the purchase of, and improvements to, real property owned or leased by the applicant. A loan guaranty cannot exceed 80 percent of the loan balance or \$2 million. The maximum interest rate that can be charged on a loan is prime plus two percent. Also, guarantees cannot exceed 10 years. However, the loan term may not exceed 7 years with amortization of up to 20 years.³³⁹

Surety Bond Program. This program assists eligible small businesses in obtaining bid, performance or payment bonds necessary to perform on contracts where the majority of funds are provided by a government agency, public utility or private entity. The program directly issues

³³⁷ Formerly the Department of Business and Economic Development.

³³⁸ Maryland Department of Commerce, “Small, Minority, and Women-Owned Businesses Investment Account-Video Lottery Terminal (VLT) Annual Financial Status Report State Economic Development Article,” (2023), <https://commerce.maryland.gov/Documents/Small.Minority.and.Women.Owned.Business.Investment.Account.Video.Lottery.Terminal.VLT.Report.2023.pdf>, p. 20.

³³⁹ Meridian Management Group, “MSBDFA Program Guidelines,” <https://mmgcapitalgroup.com/msbdfa-program-guidelines/>.

bonds or guarantees up to 90 percent of a surety's losses incurred as a result of the contractor's default of a bond. Assistance is limited to \$2.5 million. Bond premiums generally range from two to three percent of the amount of the bond.

Equity Participation Investment Program ("EPIP"). This program helps to expand business ownership by providing financial assistance to purchase a franchise, acquire an existing profitable business, develop a technology-based business, or start or expand other types of small businesses. Financial assistance is provided through loans, loan guaranties, and equity investments. These funds can be used for working capital, the acquisition and installation of machinery or equipment, refinancing of existing debt, or the purchase of, and improvements to, real property owned or leased by the applicant. All loans and equity investments must be repaid within seven years. The most common form of repayment of equity is for the owner to buy back the program's investment at a predetermined price between the fourth and seventh years. Investments under the program are limited to a maximum of \$2 million.³⁴⁰

State Small Business Credit Initiative ("SSBCI") Fund. SSBCI provides federal funds awarded to Maryland to offer direct loans and equity financing to small businesses. MSBDFA has received an allocation of up to \$45 million of the State's nearly \$200 million award. These funds can be used for the same purposes as MSBDFA's EPIP fund. The difference is that the federal SSBCI funds must be matched at least dollar for dollar with private funding and used for the same purpose by the borrower. The SSBCI funds can be subordinate to the private sector financing, provide below-market interest rates, and offer more flexible terms. SSBCI funds can also be used to provide equity funding with a matching investment from a private investor.³⁴¹

B.4.4 Microenterprise Loan Program

The Microenterprise Loan Program ("MLP"),³⁴² administered by the Maryland Department of Housing and Community Development ("DHCD"), expands opportunities for microenterprise development, creating new opportunities for small business development and sustaining local economies in Maryland communities. The MLP provides flexible financing for microenterprise start-ups and expansions within designated "Sustainable Communities"³⁴³ throughout the State. The DHCD has established partnerships with community--based microlenders as intermediaries that originate and administer the microenterprise loans.³⁴⁴

Eligible businesses must be: retail businesses, manufacturing businesses, goods and services related businesses, must be located in designated Sustainable Community areas, and small businesses that do not exceed \$500,000 in annual revenue or have more than 5 employees at the time of application.³⁴⁵ The funds may be used for working capital, marketing, planning, and feasibility studies, down payment for real estate, minor renovations, minor leasehold improvements, machinery and equipment purchases, and certain other costs associated with

³⁴⁰ Ibid.

³⁴¹ 12 USC 5701 et. seq.

³⁴² COMAR 05.13.01.03 et seq.

³⁴³ Priority Funding Areas are existing communities and places designated by local governments that want State investment to support future growth. See Maryland Department of Planning, "Priority Funding Areas," <https://planning.maryland.gov/pages/OurWork/GDA/pfamap.aspx> (including a map of Priority Funding Areas).

³⁴⁴ Maryland Department of Housing and Community Development, "Microenterprise Loan Program," <https://dhcd.maryland.gov/Business/Pages/microenterprise.aspx>.

³⁴⁵ Ibid.



opening or expanding a small business.³⁴⁶ The funds may not be used for residential or transient living businesses, multifamily or single-family housing developments, nursing homes, assisted living facilities, crisis care centers, group homes, transitional housing, and homeless shelters.³⁴⁷ Terms for the Microenterprise Loan Program may include interest rates of up to 12 percent, that the loan term cannot exceed 5 years, and the loan amount cannot exceed \$50,000. Collateral is required and may include, but is not limited to, personal guarantees, liens on business assets, and pledges of accounts. There are no prepayment penalties, and additional funds may be added to the project by an intermediary.³⁴⁸

B.4.5 Neighborhood BusinessWorks Program

The Neighborhood BusinessWorks Program (“NBW”),³⁴⁹ administered by the DHCD, provides flexible financing to small businesses and nonprofits locating or expanding in Sustainable Communities or Priority Funding Areas³⁵⁰ throughout the State. Eligible applicants include Maryland-based small businesses, as defined by the U.S. Small Business Administration size standards, and nonprofit organizations whose activities contribute to a broader revitalization effort and whose projects are intended to promote investment in commercial districts or town centers. Funds obtained through NBW may be used for mixed-use projects combining residential and commercial uses in the same building, new construction or rehabilitation, machinery and equipment, retail, manufacturing, services, real estate acquisition, and certain other costs associated with opening or expanding a small business. In order to qualify, the project must be located in a Sustainable Community or Priority Funding Area; it must be viable and have a potential impact on the neighborhood; it must be a first-floor business or retail space use that generates street level activity in mixed use projects; it must improve a vacant or under-utilized building or site; and it must be ready to proceed with cash flow and collateral. Loan amounts are capped at \$5 million, and the interest rate is based on an underwriting analysis. It includes flexible loan terms for up to 30 years, depending on use and loan amount, and a flexible applicant cash contribution is required. Finally, personal guarantees and collateral are required, and prepayment penalties may be applicable.³⁵¹

B.4.6 Maryland Prompt Payment Program

By statute, Maryland provides prompt payment protection to subcontractors participating on State procurement contracts.³⁵² This statute was amended to include all State procurement contracts through the passing of SB487/HB389 during the 2022 legislative session.³⁵³ Generally, where there is a prompt payment obligation, a prime contractor may not withhold any

³⁴⁶ Ibid.

³⁴⁷ Ibid. (Additionally, the funds may not be used for community halls, fire stations, hospitals, colleges or universities, adult bookstores, adult video shops, or other adult entertainment facilities, gambling facilities, gun shops, liquor stores, massage parlors, pawn shops, tanning salons, tattoo parlors, or home-based businesses).

³⁴⁸ Ibid.

³⁴⁹ COMAR 05.13.01.01 *et seq.*

³⁵⁰ Md. Code Ann., State Fin. & Proc. §5-7B-02.

³⁵¹ Maryland Department of Housing and Community Development, “Neighborhood BusinessWorks,” <https://dhcd.maryland.gov/Business/Pages/NBW.aspx>.

³⁵² Md. Code Ann., State Fin. & Proc. §15-226; Maryland Governor’s Office of Small, Minority & Women Business Affairs, “Guide to Prompt Payment for Subcontractors,” (2024), https://gomdsmallbiz.maryland.gov/Documents/Resources/Prompt%20Payment%20Guide_09.2024_Finalv2.pdf.

³⁵³ Md. Code Ann., State Fin. & Proc. §15-226.



undisputed amount once it receives payment from the State. The statute identifies specific remedies for non-payment of undisputed amounts, which shall be included in each State procurement contract.³⁵⁴ House Bill 342/SB 183, which went into effect October 1, 2024, requires contractors to promptly pay suppliers and subcontractors within 10 days of receiving a progress or final payment from the State.

B.4.7 Maryland Small Business Development Centers Network

The State, in partnership with the SBA, operates the Small Business Development Center (“SBDC”) Network, which provides advice, consulting, and support services to small businesses in Maryland. Managed by the University of Maryland, College Park, the network consists of six regional offices throughout the State where small business owners can receive comprehensive resources and relevant assistance. Each region offers a variety of training programs, market and industry research, and access to business consultants. Services include online courses, one-on-one counseling, financing assistance, and certification assistance. The SBDC also operates several specialty programs, including a Spanish-language Hispanic Business Center, and programs focusing on increasing profits and building equity, technology commercialization, managing retail or restaurant operations, and highway construction.³⁵⁵

B.4.8 Maryland APEX Accelerator

The SBDC Network also operates the Maryland APEX Accelerator (formerly the Procurement Technical Assistance Program (“PTAP”)). The PTAP was authorized by Congress in 1985 with a mission to increase the number of small businesses participating in federal government contracting and procurement by providing education on the requirements of government contracting and technical assistance on obtaining and successfully performing government contracts. The program was later expanded to include assistance with state and local government contracting. The Maryland APEX Accelerator opened in 2002 with a mission to provide these education and technical assistance services to small businesses in Maryland that meet the SBA size standards.³⁵⁶ According to SBDC, Maryland APEX Accelerator clients have been awarded more than \$74 million in government contracts.³⁵⁷

B.4.9 Maryland Technology Development Corporation

The Maryland Technology Development Corporation (“TEDCO”) was created by the Maryland General Assembly in 1988. Its mission is to facilitate the transfer and commercialization of technology from Maryland’s research universities and federal labs into the market and to assist in the creation and growth of technology-based businesses throughout the State. TEDCO’s business services include mentoring, funding, and networking for business owners attempting to bring technologies to market.³⁵⁸ In 2021, TEDCO, in collaboration with Commerce and USM, launched the Maryland Entrepreneur Hub (“The Hub”). The Hub is a web-based platform that

³⁵⁴ Md. Code Ann., State Fin. & Proc. §15-226.

³⁵⁵ Maryland Small Business Development Center, “About Us,” <https://www.marylandsbdc.org/>.

³⁵⁶ Maryland APEX Accelerator, formerly Procurement Technical Assistance Program, “About Program,” <https://www.marylandapex.org/program>.

³⁵⁷ Maryland APEX Accelerator, formerly Procurement Technical Assistance Program, “2024 Highlights,” <https://www.marylandapex.org/>.

³⁵⁸ Maryland Technology Development Corporation, “About TEDCO,” <https://www.tedcomd.com/about-tedco>.



gathers all of Maryland's resources and funding information in one place. The Hub is intended to address challenges associated with entrepreneurs finding resources needed to grow by enabling users to easily explore and locate reliable, up-to-date information on incubators, accelerators, grants and funding opportunities, events, mentoring, and more, based on their specific needs related to their stage of growth, industry sector, founder type, type of business, or location.³⁵⁹

B.4.10 Video Lottery Fund Small, Minority-, and Women-Owned Business Account

Article XIX of the Maryland Constitution authorized gaming operations through video lottery terminals ("VLTs") and established the Small, Minority-, and Women-Owned Business Account ("Account"), which is managed under the authority of the Department of Commerce.³⁶⁰ Each VLT gaming site is required to pay 1.5 percent of its proceeds into the Account.³⁶¹ Commerce is required to use those funds to make grants to eligible fund managers who provide investment capital and loans to small businesses, including small, minority-, and women-owned businesses in the State.³⁶² At least 50 percent of the VLT allocations are deployed to small businesses, including minority-, and women-owned businesses, located within the targeted areas surrounding a video lottery facility.³⁶³ The remainder of the funds is available to small businesses, including minority and women-owned businesses, located throughout Maryland.³⁶⁴ Since the inception of the fund to the end of fiscal year 2023, \$108.9 million has been provided to small businesses, including minority and women-owned businesses.³⁶⁵

B.4.11 Ready Set Grow

"Ready Set Grow" is a workshop series initiated by GOSBA in March 2015 designed to connect small, minority- and women-owned businesses with contracting opportunities in Maryland. Through this series, GOSBA helps vendors learn how to overcome barriers in the State contracting arena. The workshop typically includes information about certification in the State's MBE Program, vendor enrollment in the SBR Program, where to find procurement opportunities within participating state agencies, and tips on how to navigate the procurement process. At each event, buyers from different state agencies discuss current bid opportunities and meet with business owners one-on-one during a networking session.³⁶⁶

B.4.12 Maryland Cannabis Business Assistance Fund

³⁵⁹ Maryland Technology Development Corporation, "Maryland Entrepreneur Hub Launches to Support the State's Innovation Ecosystem," (Apr. 13, 2021), <https://www.tedcomd.com/news-events/press-releases/2021/maryland-entrepreneur-hub-launches-support-states-innovation>.

³⁶⁰ Md. Const. art. XIX, § 1; Md. Code Ann, Econ. Dev. § 5-1501.

³⁶¹ Md. Code Ann., State Gov't § 9-1A-27(6).

³⁶² Md. Code Ann, Econ. Dev. § 5-1501.

³⁶³ Md. Code Ann, Econ. Dev. § 5-1501(d)(2).

³⁶⁴ Md. Code Ann, Econ. Dev. § 5-1501(d)(1).

³⁶⁵ Maryland Department of Commerce, "Consolidated Incentives Performance Report Fiscal Year 2023," (2023), <https://commerce.maryland.gov/Documents/Consolidated.Incentives.Performance.Report.MJDA.2023.pdf>, pp. 4, 7.

³⁶⁶ Maryland Governor's Office of Small, Minority & Women Business Affairs, "Ready, Set, Grow!", <https://gomdsmallbiz.maryland.gov/Pages/Ready-Set-GROW.aspx>.



The Cannabis Business Assistance Loan/Grant Fund (“CBAF”)³⁶⁷ is a financing resource operated by Commerce to provide grants and loans for small businesses, including small minority-owned and small women-owned businesses entering the adult-use cannabis industry.³⁶⁸ Grant eligibility requires that the business have no more than 50 employees and must be at least 51 percent owned by individuals whose personal net worth does not exceed \$1.7 million.³⁶⁹ The grants may be used for application assistance, operating or capital expenses, or training. CBAF also provides grants to Historically Black Colleges and Universities for cannabis-related programs and to business development organizations, including incubators, to train and assist small businesses, including small, minority-, and women-owned businesses seeking to become licensed to participate in the adult-use cannabis industry.

B.4.13 Maryland Cannabis Licensee Technical Assistance

The Office of Social Equity and the Maryland Cannabis Administration (“MCA”) offer technical assistance to social equity applicants for cannabis licensing.³⁷⁰ Technical assistance programming includes information sessions and networking opportunities to aid individuals navigating the licensing process. The information sessions, held virtually or in person, include topics such as business formation, partnership deals, raising capital, and finances.³⁷¹ The programming includes access to MCA’s Virtual Academy, which provides informational and educational videos and other resources about the Cannabis Reform Act, application process, and licensing requirements. The technical assistance program also provides grants to social equity licensees³⁷² to use for education and other support necessary to stand up a new cannabis business in the 18-month timeline between conditional licensure and full licensure.³⁷³

B.4.14 Maryland Economic Adjustment Fund (MEAF)

Maryland Economic Adjustment Fund (“MEAF”)³⁷⁴ was established in 1994 as a non-lapsing revolving fund to make loans available to new or existing companies to modernize operations, develop commercial applications for technology, or enter into and compete in new economic markets. MEAF is composed of funds from the United States Economic Development Administration (“EDA”) and the State. MEAF provides loans of up to \$150,000 for small and underserved businesses in all regions of the state with fewer than 50 employees. Funds can be used for working capital, equipment, building renovation, real estate acquisition, and site improvements.³⁷⁵

B.4.15 Sports Wagering Assistance Fund

³⁶⁷ Md. Code Ann, Econ. Dev., § 5-1901.

³⁶⁸ Maryland Department of Commerce, “Cannabis Business Assistance Fund,” <https://commerce.maryland.gov/fund/programs-for-businesses/cannabis-business-assistance-fund>.

³⁶⁹ Ibid.

³⁷⁰ Maryland Office of Social Equity, “Technical Assistance,” <https://ose.maryland.gov/Pages/technical-assistance.aspx>. Note: On October 1, 2025, OSE will become a part of the newly formed Department of Social and Economic Mobility, however its mission and statutory mandate remain unchanged. 2025 Md. Laws Ch. 605.

³⁷¹ Maryland Office of Social Equity, “Technical Assistance.”

³⁷² Md. Code Ann., Al. Bev. Can. §36-101(gg).

³⁷³ COMAR 14.17.05.05.

³⁷⁴ Md. Code Ann, Econ. Dev., § 5-201 et seq.

³⁷⁵ Maryland Department of Commerce, “Maryland Economic Adjustment Fund (MEAF),” <https://commerce.maryland.gov/fund/programs-for-businesses/meaf>.



The Small, Minority-Owned, Women-Owned Business Sports Wagering Assistance Fund's ("SWAF") goal is to maximize the opportunity for small businesses, including small minority-owned and small women-owned businesses, to participate in the sports wagering industry. Five percent of Class A sports wagering licensing fees funds the SWAF program. SWAF Proceeds may be used to provide grants or loans to small minority-owned or women-owned businesses for sports wagering license application assistance, assistance with sports wagering operations, and targeted training to support participation in the sports wagering industry.³⁷⁶ Eligible applicants must meet all applicable sports wagering licensing requirements set forth in COMAR Title 36, Subtitle 10. SWAF is operated by Commerce.

B.4.16 Small & Minority Business Opportunities & Entrepreneurial Training Summit

The Governor's Minority and Small Business Outreach Summit ("Summit"), formerly the Small & Minority Business Opportunities & Entrepreneurial Training Summit, is an annual business outreach event initiated by MDOT in 2015. This innovative one-day event is designed to provide Maryland's small businesses, including minority, women, and veteran-owned enterprises with valuable information about upcoming state-funded procurements and projects.³⁷⁷ These forecasts permit critical long-term planning crucial to business success by providing information on potential procurements as much as 36 months in advance. The Summit also includes comprehensive training on navigating the State's procurement process, networking opportunities with prime contractors, financial resources, and technical assistance from national and local organizations such as the SBA and SBDC. Procurement and project information sessions are led by State agency procurement professionals and contract managers, who remain available to attendees throughout the day for questions. Since its inception, State agencies, including DGS, USM, and GOSBA have partnered with MDOT for this event to deliver the necessary skills, tools, and resources to compete successfully on state-funded projects. The Summit annually attracts hundreds of attendees.

B.4.17 Additional Outreach to Small Firms and MBEs

³⁷⁶ Maryland Department of Commerce, "Consolidated Incentives Performance Report Fiscal Year 2022," (2022), <https://commerce.maryland.gov/Documents/FinanceDocument/Consolidated%20Incentives%20Performance%20Report%20FY22.pdf>, p. 22.

³⁷⁷ See The Office of Governor Wes Moore, "Governor Moore Welcomes Maryland Minority and Small Businesses to Annual Outreach Summit," (Nov. 20, 2024), <https://governor.maryland.gov/news/press/pages/governor-moore-welcomes-maryland-minority-and-small-businesses-to-annual-outreach-summit.aspx>; Maryland Department of General Services, "State Hosts 7th Annual Business Opportunities & Entrepreneurial Training Summit for Small, Minority, Women, & Veteran-Owned Businesses" (Oct. 31, 2022), <https://news.maryland.gov/dgs/2022/10/31/state-hosts-7th-annual-business-opportunities-entrepreneurial-training-summit-for-small-minority-women-veteran-owned-businesses/>.



The majority of State of Maryland solicitations over \$15,000 are advertised on eMaryland Marketplace Advantage (“eMMA”), the State’s internet-based procurement system.³⁷⁸ Additionally, State agencies are encouraged to send notices of procurement opportunities to minority- and women-oriented media and contractor associations.³⁷⁹ Some agencies waive fees for sending copies of bid specifications to such organizations. Because of prohibitive costs, MDOT generally only sends bid packages upon request, but some solicitation packages are uploaded to eMMA or the State Highway Administration’s website. DGS, USM, and Maryland DPSCS each maintain a bidders list that includes MBEs to whom solicitations are routinely mailed. Generally, agencies rely on the MDOT Directory of Certified Firms to identify certified MBEs and on GOSBA to help identify minority- and women-oriented contractor associations that could be notified.

Various State agencies, including MDOT and GOSBA, sponsor or promote periodic workshops, trainings, conferences, and other professional development and networking events for small businesses and MBEs. Both the MDOT OMBE and GOSBA maintain online calendars of these events.³⁸⁰

³⁷⁸ COMAR 21.05.02.04, 21.05.07.06B(4); Maryland Governor’s Office of Small, Minority & Women Business Affairs, “Doing Business with the State of Maryland,” (Jan. 14, 2025), <https://gomdsmallbiz.maryland.gov/Documents/2025%20T.I.P.S.%20Small%20Business%20Webinars/Jan%2014%202025%20Doing%20Business%20with%20the%20State%20of%20MD/Attendee%20Copy%20TIPS%20Intro%20Slide%20Doing%20Business%20with%20the%20State%20of%20MD%20Jan%2014%202025.pdf>.

³⁷⁹ COMAR 21.11.03.09(8)(E).

³⁸⁰ Maryland Department of Transportation, “MBE Calendar of Events,” <https://www.mdot.maryland.gov/tso/pages/fullwidth.aspx?PagelId=100>; Maryland Governor’s Office of Small, Minority & Women Business Affairs, “Outreach,” <https://gomdsmallbiz.maryland.gov/Pages/About-GOMA---Outreach.aspx>.



Appendix C: State Procurement Agencies Subject to the MBE Program Statute

Agencies
Baltimore City Community College
Board of Public Works
Bowie State University
Canal Place Preservation & Development Authority
Comptroller of Maryland
Coppin State University
Department of Budget & Management
Department of Commerce
Department of Disabilities
Department of General Services
Department of Health
Department of Housing & Community Development
Department of Human Resources
Department of Information Technology
Department of Juvenile Services
Department of Labor
Department of Natural Resources
Department of Planning
Department of State Police
Department of the Military
Frostburg State University
Governor's Office for Children
Historic St. Mary's City Commission
Maryland African American Museum Corporation
Maryland Automobile Insurance Fund
Maryland Board of College Savings Plans
Maryland Commission on Human Relations



Agencies
Maryland Department of Aging
Maryland Department of Agriculture
Maryland Department of the Environment
Maryland Department of Transportation – Maryland Aviation Administration
Maryland Department of Transportation – Maryland Port Administration
Maryland Department of Transportation – Maryland Transit Administration
Maryland Department of Transportation – Maryland Transportation Authority
Maryland Department of Transportation – Motor Vehicle Administration
Maryland Department of Transportation – Office of the Secretary
Maryland Department of Transportation – State Highway Administration
Maryland Department of Veterans & Families
Maryland Energy Administration
Maryland Environmental Service
Maryland Food Center Authority
Maryland Health Benefit Exchange
Maryland Higher Education Commission
Maryland Institute for Emergency Medical Systems Services
Maryland Insurance Administration
Maryland Public Broadcasting Commission
Maryland School for the Deaf
Maryland State Archives
Maryland State Board of Contract Appeals
Maryland State Department of Education
Maryland State Lottery & Gaming Control Agency
Maryland State Retirement Agency
Maryland State Treasurer’s Office
Maryland Tax Court
Maryland Teachers & State Employees Supplemental Retirement Plans
Morgan State University
Office of Administrative Hearings
Office of the Attorney General



Agencies
Office of the Deaf and Hard of Hearing
Office of the People's Counsel
Office of the State Prosecutor
Property Tax Assessment Appeals Board
Public School Construction Program
Public Service Commission
Salisbury University
St. Mary's College of Maryland
State Board of Elections
State of Maryland Executive Department
State Retirement & Pension System
Subsequent Injury Fund
The Department of Public Safety & Correctional Services
The Maryland Stadium Authority
The Public Defender System
Towson University
Uninsured Employers' Fund
University of Baltimore
University of Maryland, Baltimore
University System of Maryland, Baltimore County
University System of Maryland, College Park
University System of Maryland, Eastern Shore
University System of Maryland, Global Campus
Worker's Compensation Commission



Appendix D: Selected Best Practices

D.1 Introduction

Many state and local government agencies have implemented policies and practices that address marketplace discrimination faced by minority- and women-owned businesses.

MGT sought to identify innovative strategies implemented by public entities to address marketplace discrimination and foster economic growth. This research revealed two functions that form the backbone of government contracting programs: contract compliance and business engagement through targeted outreach. These components create the necessary structural framework for the success of a program by ensuring accountability; formally recognizing small businesses, including small businesses owned by minorities and women; and facilitating opportunities for networking and participation.

However, the programs MGT highlighted stood out for the execution of their technical assistance and capacity-building initiatives. While most programs include some form of business support—ranging from one-on-one mentorship to formal training sessions and financial assistance—what sets certain programs apart is the intentional resource allocation, program structure, and stakeholder involvement that went into the creation and execution of these programs to ensure they met the needs of the businesses they served. For example, the City of Charlotte dedicated several years to researching the needs of its business community and included stakeholders in its development of Request for Proposals to contract a third-party administrator for its Contractor Development Program. Additionally, each entity discussed later in this chapter has dedicated personnel and/or a third party to administer its program.

Small businesses often face substantial obstacles that limit their ability to compete effectively in public and private sector procurement.³⁸¹ These obstacles include limited access to capital, a lack of experience with large-scale contracts, and difficulty navigating complex regulatory and compliance requirements.³⁸² Small businesses owned by minorities and women not only face these same obstacles, but also are further subjected to a range of discriminatory barriers that hinder their growth and participation in public and private markets. Minority- and/or women-owned businesses contend with exclusionary procurement practices and entrenched biases due to racial and gender discrimination. Minority- and/or women-owned businesses encounter discrimination in bidding processes, where they are overlooked despite qualifications; restricted

³⁸¹ M. Kumar and J. Weins, *The Small Business Policy Playbook: Winning Strategies to Drive Economic Growth* (Bipartisan Policy Center & Goldman Sachs 10,000 Small Businesses Voices, 2025), <https://www.goldmansachs.com/images/community-impact/voices/policy-agenda/policy-playbook/report.pdf>.

³⁸² B. Theodos et al., *Removing Barriers to Participation in Local and State Government Procurement and Contracting for Entrepreneurs of Color*, (Urban Institute Community Economic Development Hub, 2024), <https://www.urban.org/sites/default/files/2024-04/Removing%20Barriers%20to%20Participation%20in%20Local%20and%20State%20Government%20Procurement%20and%20Contracting%20for%20Entrepreneurs%20of%20Color.pdf>; Chicagoland Chamber of Commerce. 2025. "Navigating Unique Procurement Barriers for Small Businesses." Thought Leadership. August 11, 2025. <https://www.chicagolandchamber.org/thought-leadership/navigating-unique-procurement-barriers-for-small-businesses/>.



access to capital, such as unjust loan denials or receiving unfavorable terms despite having equal financial profiles of nonminority men-owned businesses;³⁸³ and entrenched good old boy networks that favor long-standing connections.³⁸⁴ For minority women, these obstacles are even more severe due to the compounding effects of both racial and gender discrimination, which makes securing capital, building partnerships, and integrating into public and private markets more challenging.³⁸⁵ Targeted mentorship and technical assistance programs, when designed intentionally to assist these firms, can increase the capacity and competitiveness of small businesses, including small businesses owned by minorities and women. These efforts can also help close the gap in their participation in the procurement process.³⁸⁶

This chapter presents a series of case studies highlighting how well-structured mentorship and capacity-building initiatives have empowered small businesses, including small businesses owned by minorities and women, to grow and succeed within their communities. The case studies explore how the initiatives selected for review enhanced the businesses' financial stability, operational efficiency, and ability to meet contract requirements.

The case studies are organized into two key focus areas:

1. Mentorship and Capacity Building – These cases examine how partnerships with experienced prime contractors and structured mentor-protégé programs have helped smaller firms navigate complex procurement environments, develop business strategies, and build internal capacity.
2. Technical Assistance – These cases highlight the impact of targeted support in bonding and insurance, bid preparation, compliance, and fiscal management. Tailored technical assistance enables firms to meet stringent contract requirements and position themselves as competitive suppliers.

Beyond highlighting successful case studies, this chapter examines the broader impact of these innovative initiatives on economic inclusion and business development. It explores how mentorship, capacity building, and technical assistance help small businesses, including small businesses owned by minorities and women, overcome discriminatory barriers in procurement. By analyzing the strategies identified herein, stakeholders—including public agencies, prime contractors, and advocacy organizations—can design more effective and sustainable approaches to address marketplace discrimination and barriers.

³⁸³ J. Guynn, "Racial Inequity Persists after George Floyd: Black Women and Latina Entrepreneurs Get Less than 1% of Venture Capital," *USA Today*, December 2, 2020, www.usatoday.com/story/tech/2020/12/02/black-women-latinas-venture-capital-systemic-racism-george-floyd/3795961001; Olin Brookings Commission, *Review of Bridging the Startup Funding Gap for Women, Black and Latinx Entrepreneurs* (2023), accessed July 29, 2025, https://olin.washu.edu/_assets/docs/research/OlinBrookingsCommission2023-PolicyPaper.pdf.

³⁸⁴ J. Feagin and N. Imani, "Racial Barriers to African American Entrepreneurship: An Exploratory Study," *Social Problems* 41 (1994): 562–584, doi: 10.2307/3096989. T. Wright and H. Conley, "Advancing Gender Equality in the Construction Sector through Public Procurement: Making Effective Use Of Responsive Regulation," *Economic and Industrial Democracy* 41 (2020): 975–996, doi: 10.1177/0143831X17745979.

³⁸⁵ E. Vorobeve, "Intersectionality and Minority Entrepreneurship: At the Crossroad of Vulnerability and Power," *Disadvantaged Minorities in Business*, Contributions to Management Science, ed. L. P. Dana et al., (Springer, 2022), https://doi.org/10.1007/978-3-030-97079-6_11.

³⁸⁶ United States Small Business Administration, *Mentoring: The Missing Link to Small Business Growth and Survival* (2019), <https://www.sba.gov/blog/mentoring-missing-link-small-business-growth-survival>.



D.2 Mentorship and Capacity-Building

Business mentorship involves a structured relationship where an experienced business professional or organization (*the mentor*) provides guidance, support, and expertise to a less experienced business (*the mentee*).³⁸⁷ Mentoring aims to help the mentee develop the skills, knowledge, and confidence needed to grow and succeed in competitive markets. Business mentoring often includes sharing industry insights, providing strategic advice on business development, assisting with operational challenges, and offering guidance on navigating complex procurement processes. Mentors help businesses enhance their capacity, improve decision-making, and build stronger networks through regular meetings, feedback sessions, and real-world problem-solving.

A joint venture (“JV”) is one way to formalize the mentor-mentee relationship. JVs offer several benefits, including the pooling of resources such as capital, technology, and expertise, which enhances efficiency and reduces project costs among the parties. They allow companies to share financial and operational risks, access new markets through local partners, and combine strengths for innovative solutions. Additionally, JVs can boost credibility, attract clients and investors, and help navigate regulatory requirements in new regions.³⁸⁸ Effective mentoring helps businesses secure contracts, increase revenue, and strengthen the mentees’ long-term sustainability and competitiveness.³⁸⁹

In addition to mentoring, capacity building is key in strengthening businesses and positioning them for long-term success. Capacity building involves developing the internal resources, skills, and infrastructure needed to improve performance and sustain growth. It encompasses a wide range of activities, including enhancing fiscal management, improving operational efficiency, strengthening leadership and strategic planning, and increasing technical capabilities. Capacity building may also include support with securing bonding and insurance, understanding regulatory requirements, and improving procurement readiness.³⁹⁰ By investing in capacity building, businesses can expand their ability to compete for larger contracts, meet compliance standards, and deliver high-quality services. Effective capacity building empowers businesses to scale operations, adapt to market changes, and establish a solid foundation for long-term success.³⁹¹

³⁸⁷ B. Kar and S. Sarangi, “Factors of Small Business Mentoring and Practices,” *Small Enterprises Development, Management & Extension Journal: A Worldwide Window on MSME Studies* 47, 2 (2020): 104–14, <https://doi.org/10.1177/09708464211032554>.

³⁸⁸ M. F. Bekale Mba and N. J. Agumba, “Critical Success Factors of Joint Ventures in the Construction Industry: Literature Review,” *Proceedings of the 21st International Symposium on Advancement of Construction Management and Real Estate* (2017): 597–605, https://doi.org/10.1007/978-981-10-6190-5_54.

³⁸⁹ A. Coleman, “Never Underestimate the Power of Business Mentoring,” (2022), <https://www.forbes.com/sites/alisoncoleman/2022/10/18/never-underestimate-the-power-of-business-mentoring/>.

³⁹⁰ National Urban League, *Opportunity Compact* (2007), <https://www.policyarchive.org/download/17612>.

³⁹¹ T. Bates et al., “Advancing Research on Minority Entrepreneurship,” *The Annals of the American Academy of Political and Social Science* 613, 1 (2007): 10–17, <https://doi.org/10.1177/0002716207303405>; G. Solomon et al., “Survival of the fittest: Technical assistance, survival and growth of small businesses and implications for public policy,” *Technovation* 33 (2013): 292–301, doi: 10.1016/J.TECHNOVATION.2013.06.002.



Case Study #1: New York Metropolitan Transportation Authority

The New York Metropolitan Transportation Authority (“NYMTA”) has implemented an innovative Small Business Development Program to support small New York State-certified construction businesses, including those owned by minorities, women, and service-disabled veterans. This program includes the Small Business Mentoring Program and the Small Business Federal Program, providing targeted assistance such as training, mentorship, and technical support to help these businesses secure contracts and thrive in the transportation and infrastructure sectors. By addressing challenges such as a lack of capital and technical experience, as well as racial and gender discrimination, the programs aim to create job opportunities and promote economic growth.

Historically, small business entry into the transportation market has been challenged by the large size and complexity of transportation projects, the need for capital and bonding, and the lack of technical experience in infrastructure projects. Small businesses owned by minorities and women also face racial and gender discrimination, making it even more difficult for them to access opportunities.³⁹² The NYMTA Small Business Development Program stands out as innovative in providing a regional approach to fostering small business participation and growth, particularly in the transportation and infrastructure sectors. This program is composed of two subprograms: the Small Business Mentoring Program and the Small Business Federal Program. These programs support small New York State-certified construction businesses, including small businesses owned by minorities, women, and service-disabled veterans, and United States Department of Transportation (“U.S. DOT”) Federal Transit Administration (“FTA”)/Federal Highway Administration (“FHWA”) Disadvantaged Business Enterprises (“DBEs”). NYMTA’s assistance is provided through targeted assistance such as on-the-job training, mentorship with larger firms, and technical support in securing prime contracts with NYMTA agencies.³⁹³ The program’s focus is on eliminating discriminatory barriers to entry and contract opportunities for eligible businesses. These programs also focus on facilitating job creation and economic development opportunities within the City of New York and Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester counties.³⁹⁴

Program Components

The Small Business Mentoring Program is specific to projects without federal funding and features a two-tier structure to support small businesses as they develop capacity and scale their operations. Both tiers include mentorship from a larger construction firm, prompt payment from NYMTA within ten days, and access to working capital, although the available amounts vary based on the tier. Tier 1 focuses on helping small businesses, including small businesses owned by minorities, women, and service-disabled veterans, build operational strength and meet compliance requirements as prime or subcontractors. In this tier, businesses gain access to smaller contracts and receive foundational support for five years, including mandatory construction training, assistance with pre-qualification, access to loans up to \$150k, surety

³⁹² C. Parker and D. Roy, “A granular examination of gender and racial disparities in federal procurement,” *Data & Policy* 6, e25 (2024), doi: 10.1017/dap.2024.17.

³⁹³ Metropolitan Transportation Authority (MTA), *The Nation’s First Regional Small Business Mentoring Program: A New Model for Economic Development Success* (2014), 9, <https://www.sacksarchive.com/mta/2014/success-stories/files/assets/common/downloads/2014%20MTA%20Success%20Stories.pdf>.

³⁹⁴ MTA, “Nation’s First Regional Small Business Mentoring Program”, 9.



bonding, and mentorship from experienced prime contractors. Each contractor is assigned a contractor liaison from the NYMTA as a point of contact throughout the project. Firms within this tier can bid on construction projects that are reserved for the Small Business Development Program with a total contract value of less than \$1.5 million.³⁹⁵

Once the firm successfully completes Tier 1 projects, it can advance to Tier 2, where it competes for larger and more complex contracts, valued up to \$5 million. Tier 2 provides continued mentorship and support over an additional five-year span, with increased expectations for performance and independence. Firms must obtain bonding within this tier. Although this program does not provide assistance with bonding, Tier 2 participants may also participate in NYMTA's Small Business Bonding Program, which is distinct from NYMTA's Small Business Mentoring Program and the Small Business Federal Program. The structured progression of the program allows firms to develop their experience and capacity to transition from small-scale projects to larger, more competitive contracts in the open market.³⁹⁶

The Small Business Federal Program is specifically for small firms and U.S. DOT FTA/FHWA DBEs wanting to work on federally funded projects. The program components are similar to the two-tiered mentoring program described above; however, firms participate for four years instead of five and must have previously completed at least two projects valued at \$500,000 or more.

Program Results

Since its inception in 2010 and through 2023, NYMTA has awarded 596 contracts totaling \$637 million to participants in the Small Business Mentoring Program and the Small Business Federal Program.³⁹⁷ According to a survey administered by NYMTA, 95 percent of program graduates are still in business.³⁹⁸

Program Innovation

One of the key aspects of NYMTA's innovation is its holistic approach to supporting small businesses through the Small Business Mentoring Program. This program combines three elements of a government contracting program into a single, cohesive solution: a reserved market for small businesses, structured mentorship, and a tiered approach to building capacity. This approach aids small businesses, including small firms owned by minorities and women, in bridging the gap between being a small firm and achieving sustainable growth. Specifically, its tiered contracting approach sets the Small Business Mentoring Program apart, which allows small firms to participate in progressively larger and more complex projects as they build capacity and experience.

³⁹⁵ MTA, "MTA Small Business Mentoring Program - Tier 1" (2025a), <https://www.mta.info/doing-business-with-us/small-business-programs/mentoring-program-Tier-1>.

³⁹⁶ MTA, "MTA Small Business Mentoring Program - Tier 2" (2025b), <https://www.mta.info/doing-business-with-us/small-business-programs/mentoring-program-Tier-2>.

³⁹⁷ E. Keating, *MTA Needs More Information to Evaluate the Impact of Its Small Business Support Programs - Final* (Office of the Inspector General, MTA, 2023), 3, <https://mtaig.ny.gov/Reports/2023-03.pdf>; MTA Small Business Development Program, "Newsletter Winter 2024," 5, <https://www.mta.info/document/139216>.

³⁹⁸ Keating, *MTA Needs More Information*, 3.



This tiered structure addresses a common challenge for small firms—outgrowing their small firm status but lacking the resources or experience to compete at the next level. By gradually increasing contract size and complexity, the Small Business Mentoring Program enables businesses to develop operational strength, improve fiscal management, and enhance technical expertise under the guidance of experienced mentors. This approach reduces the risk for both the firm and the contracting agency, while creating a structured pathway for small firms to transition from emerging to competitive, sustainable firms.

Maryland Programs Similar to This Case Study

NYMTA’s Small Business Mentoring Program comprises several elements that the State of Maryland currently administers in its Small Business Reserve Program (“SBR Program”), which sets aside specific contracts exclusively for competition among qualifying small businesses. The SBR Program requires designated state agencies to structure their procurement processes so that 20 percent of their total procurement dollars are spent with qualified small businesses. It also requires eligible procurements under one million dollars to be automatically designated to the SBR Program.³⁹⁹ Each fiscal year, SBR Program participating agencies are required to prepare a forecast that identifies their total projected expenditures along with a plan allocating at least 20 percent of those expenditures to qualifying small businesses.⁴⁰⁰

In addition to the SBR Program, the Maryland Small Business Preference Program provides a bid preference for small businesses. This program is designed to assist small businesses in obtaining State contracts by requiring small businesses to qualify. Once qualified, small businesses may receive up to a five percent price preference. This means that the State must accept the most favorable responsive bid from a small business if the bid does not exceed the most favorable responsive bid price received from a bidder that is not a certified small business by more than five percent. The Small Business Preference Program also provides up to a seven percent preference for a veteran-owned small business and up to an eight percent price preference for a disabled veteran-owned small business.⁴⁰¹

Case Study #2: San Diego Association of Governments

The San Diego Association of Governments (“SANDAG”) promotes programs specifically tailored to increase the participation of State of California-certified Small Businesses (“SBs”) and U.S. DOT Federal FTA/FHWA-certified DBEs in transportation and infrastructure projects. SANDAG developed three Bench Programs to address the historical underrepresentation of these groups in public contracts. A bench program refers to a strategic contracting method whereby a pre-qualified pool of vendors is on standby to execute task orders as they become necessary. Within SANDAG’s Bench Programs, pre-qualified firms typically work as subconsultants on task orders issued to prime contractors. These programs also provide capacity-building support, including training on procurement, bonding, and insurance, as well as networking events to connect participants with industry professionals. These programs help California-certified SBs and U.S. DOT FTA/FHWA DBEs grow and compete more effectively for public contracts.

³⁹⁹ Procurement Reform Act, 2025 Md. Laws Ch. 601 (effective October 1, 2025).

⁴⁰⁰ COMAR 21.11.01.06.

⁴⁰¹ COMAR 21.11.01.05.



SANDAG is the Metropolitan Planning Organization (“MPO”) for San Diego County and 19 local governments in Southern California. SANDAG plays a significant role in shaping regional infrastructure and economic development.⁴⁰² Unlike most MPOs, SANDAG not only coordinates regional transportation planning but also administers capital development activities and a DBE Program for the FTA and FHWA. This dual role allows SANDAG to create meaningful contracting opportunities for California-certified SBs and U.S. DOT FTA/FHWA DBE firms, helping them gain access to federally funded projects and build the capacity needed to compete at higher levels. SANDAG established its first Bench Program in 2012 to provide FTA/FHWA DBEs with a greater opportunity to work on on-call Environmental Planning and Architectural and Engineering (“A&E”) design services.⁴⁰³ Following the success of its A&E Bench program, SANDAG created and developed two additional Bench Programs in Construction Management (“CM”), and Planning.

Program Components

SANDAG’s three Bench Programs are designed to streamline procurement and increase access to contracting opportunities for California-certified SBs and U.S. DOT FTA/FHWA DBEs. A key component of their Bench Programs is the pre-qualification process, where businesses demonstrate their qualifications, experience, and ability to meet contract requirements before being approved for the Bench. The pre-qualification process establishes a pool of vetted firms, enabling SANDAG to efficiently match businesses with upcoming projects based on their expertise and capacity.

Once approved, firms gain access to targeted contracting opportunities set aside or designed explicitly for Bench participants. The pre-qualified firms work as subconsultants on task order contracts performed by various prime consultants holding “on-call” contracts with the agency. The programs also offer capacity building and technical assistance to help firms strengthen their operations, including training in procurement procedures and assistance with bonding and insurance. Additionally, SANDAG facilitates networking and relationship-building opportunities through events and matchmaking sessions that connect Bench participants with prime contractors, SANDAG staff, and industry stakeholders. Finally, the programs include performance monitoring, annual contractor reviews, and post-award feedback debriefs between Bench participants and SANDAG buyers. By combining pre-qualification, targeted opportunities, and ongoing support, SANDAG’s Bench Programs help California-certified SBs and U.S. DOT FTA/FHWA DBEs build capacity, strengthen their market position, and better compete for public sector contracts.

According to SANDAG, the Bench Programs have delivered measurable success in increasing the participation of California-certified SBs and U.S. DOT FTA/FHWA DBEs in its projects. In the 2012 A&E Bench Program, 17 percent of task orders, totaling \$50.4 million, were committed to U.S. DOT FTA/FHWA DBEs and California-certified SBs. The 2017 A&E On-Call series maintained this success, awarding 17 percent, or \$35.3 million, to the U.S. DOT FTA/FHWA DBEs and

⁴⁰² San Diego Association of Governments, “Bylaws & Policies” (2025), <https://www.sandag.org/about/bylaws-and-policies>.

⁴⁰³ San Diego Association of Governments, *DRAFT Federal Transit Administration (FTA) Overall Disadvantaged Business Enterprise (DBE) Goal-Setting Methodology Federal Fiscal Year (FFY) 2025-2027* (2024), <https://www.sandag.org/-/media/SANDAG/Documents/PDF/about/work-with-us/doing-business-with-SANDAG/disadvantaged-business-enterprise/2025-2027-fta-dbe-goal-methodology-2024-05-24.pdf>.



California-certified SBs. The 2022 series demonstrated further improvement, with 22 percent of the total contract value (\$24.6 million) awarded to Bench Program participants.⁴⁰⁴

Based on the success achieved by the initial A&E Bench Program in 2012, SANDAG expanded the program to include designated Benches for CM and Planning contracts. SANDAG experienced similar success with the CM contracts. In 2016, the CM Bench Program awarded 29 percent or \$57.9 million to the U.S. DOT FTA/FHWA DBEs and California-certified SBs. In 2022, 21 percent, or \$7 million was awarded to U.S. DOT FTA/FHWA DBEs and California-certified SBs under the CM Bench Program.⁴⁰⁵ The Planning Bench program began in 2020 and, between 2020 and 2024, the Planning Bench awarded 15 percent, or \$3.1 million, of the total contract value to the U.S. DOT FTA/FHWA DBEs and California-certified SBs.⁴⁰⁶

COVID-19 impacted SANDAG's allocation of funding for on-call A&E and CM projects. During this time projects faced delays or temporary suspensions due to remote work transitions, limited access to field sites, and slowed permitting and review processes. The pandemic also caused uncertainty in capital funding, leading to the postponement or scaling back of planned infrastructure and development initiatives. However, despite the total contract value of A&E and CM on-call contracts decreasing over time, the portion of contracts awarded to Bench program participants did not decline nearly as much. This showcases the efficiency of the Bench Program in creating opportunities for U.S. DOT FTA/FHWA DBEs and California-certified SBs.

Program Innovation

Many prime contractors fail to meet DBE contract goals for on-call requests for qualifications due to the uncertainty of future task orders and specific services needed. At the same time, some small businesses, including small firms owned by minorities and women, struggle to meet the qualifications required for large contracts. SANDAG's Bench Programs offer innovative solutions to these challenges by creating a structured pool of pre-qualified U.S. DOT FTA/FHWA DBEs and California-certified SBs. Typical bench programs are used at the prime contractor level; however, SANDAG's programs simplify the process for prime contractors to identify and engage with capable U.S. DOT FTA/FHWA DBEs and California-certified SB subcontractors, ensuring more consistent participation and goal attainment. By establishing a pool of pre-qualified firms, SANDAG reduces the uncertainty and administrative burden for prime contractors.

Importantly, SANDAG's Bench Programs also help build the capacity of the U.S. DOT FTA/FHWA DBEs and California-certified SBs by providing access to large complex projects while gaining hands-on experience, thus making them more competitive for future project opportunities. Additionally, SANDAG's program provides targeted technical assistance and training, ensuring that firms are prepared to meet contract requirements and deliver high-quality work. This strategic approach not only creates a more efficient and accountable system for achieving DBE participation goals but also ensures U.S. DOT FTA/FHWA DBEs can build their capacity as subcontractors in a competitive marketplace.

⁴⁰⁴ SANDAG, *DRAFT FTA Overall DBE Goal Setting*.

⁴⁰⁵ SANDAG, *DRAFT FTA Overall DBE Goal Setting*.

⁴⁰⁶ SANDAG, *DRAFT FTA Overall DBE Goal Setting*, 19.



Maryland Programs Similar to This Case Study

The State of Maryland uses on-call and indefinite quantity contracts to procure a variety of goods and services as a streamlined and flexible mechanism to quickly engage pre-qualified firms for specific tasks or projects as needs arise.⁴⁰⁷ After the approval of on-call or indefinite quantity contracts by the Maryland Board of Public Works,⁴⁰⁸ the scope of work for each task order issued under the contracts is evaluated to determine whether a Minority Business Enterprise goal is appropriate.⁴⁰⁹

D.3 Technical Assistance

Technical assistance refers to targeted support and guidance to help firms improve their operations, enhance their competitiveness, and successfully meet contract requirements. This assistance can cover various areas, including business planning, fiscal management, bonding and insurance support, procurement training, regulatory compliance, and marketing strategies. For small businesses, including small businesses owned by minorities and women, technical assistance is particularly important because these businesses often face significant obstacles, including limited access to capital, a lack of experience with large-scale contracts, and insufficient internal capacity to manage complex project requirements. Small businesses owned by minorities and women not only face these same obstacles but also are further subjected to racial and gender discrimination that hinders their growth and participation in public and private markets. Technical assistance can help minority- and women-owned businesses overcome discriminatory barriers by providing targeted support in areas where system-wide inequities often exist. Technical assistance programs help minority- and women-owned businesses navigate complex financial systems, can improve their eligibility for loans, and connect them with funding sources that might otherwise be inaccessible due to historical biases and predatory lending practices.

By providing technical assistance, agencies and support programs, such as the case studies discussed below, help small businesses, including small businesses owned by minorities and women, develop the skills and resources needed to compete effectively for contracts. This support includes assisting businesses in understanding the bidding process, navigating contract terms, and implementing best practices for project management and service delivery. Technical assistance also increases the likelihood of long-term success by improving the firm's stability and scalability. For small businesses, including small businesses owned by minorities and women, this type of support helps level the playing field, allowing them to grow, compete with larger firms, and contribute to a more inclusive and competitive marketplace.

Case Study #3: City of Charlotte Contractor Development Program

The City of Charlotte's Contractor Development Program is designed to support small businesses, including small businesses owned by minorities and women within the construction industry. This program offers technical assistance, bonding support, educational resources, and networking opportunities to address the specific needs of small firms related to contract size

⁴⁰⁷ COMAR 21.06.03.06.

⁴⁰⁸ COMAR 21.12.02.06.

⁴⁰⁹ COMAR 21.11.03.09B.



limitations and bidding knowledge. The program has successfully assisted small firms in increasing bonding capacities and participation in training sessions while aiming to promote inclusivity within the construction industry.

The City of Charlotte's Contractor Development Program is a strategic initiative to empower construction firms that are City-certified Small Business Enterprises ("CCSBs"), city-registered minority- and/or women-owned firms who are certified by the North Carolina Historically Underutilized Businesses ("NCHUBs") Program, or the U.S. DOT Federal Aviation Authority ("FAA")/FHWA/FTA DBE Program.⁴¹⁰ In 2020, the City, in collaboration with community stakeholders, initiated a series of listening sessions and outreach efforts to identify the needs of small businesses within the construction industry. As a response to the needs of CCSBs, city-registered NCHUBs, and U.S. DOT FAA/FHWA/FTA DBEs, a technical assistance program, known as the Contractor Development Program, was officially launched in July 2023. One of the purposes of the Contractor Development Program is to aid businesses in breaking past the \$500,000 contract threshold—a barrier the City noticed firms were struggling to overcome due to a lack of bonding and capital needed to compete for larger projects and grow their businesses. As part of the broader Charlotte Business INclusion Program,⁴¹¹ the Contractor Development Program seeks to address obstacles faced by small businesses and remedy the additional discriminatory barriers encountered by small businesses owned by minorities and women. The Contractor Development Program fosters economic growth by enhancing the capacity and competitiveness of small businesses, including small businesses owned by minorities and women.

Program Components

The Contractor Development Program offers a comprehensive suite of services designed to support CCSBs, city-registered NCHUBs, and U.S. DOT FAA/FHWA/FTA DBEs. First, assessment and technical assistance provide firms with a dedicated Contractor Development Manager (the "Manager"), who evaluates their current capacity and professional growth needs. Through one-on-one consultations, the Managers help firms develop a tailored work plan that aligns with their business goals. The program also facilitates referrals to program partners, resources, and specific project opportunities to help businesses expand their capacity.⁴¹² Bond readiness assistance is a critical component of the Contractor Development Program, which addresses one of the most significant barriers for small firms—bonding capacity. The program helps firms obtain or increase their bonding capacity and offers bond collateral support and financial assistance through a partnership with the Carolina Small Business Development Fund. Firms also receive support with contract reviews, project assessments, and field operations. The program assists with identifying and mitigating project risks and provides an accounting cost subsidy for Certified Public Accountant-prepared financial statements, ensuring firms are financially prepared to bid and perform on larger projects successfully.⁴¹³

⁴¹⁰ City of Charlotte, "Contractor Development Program" (2022), <https://www.charlottenc.gov/Growth-and-Development/CBI/Contractor-Development-Program>.

⁴¹¹ City of Charlotte, "Charlotte Business INclusion" (2019), <https://www.charlottenc.gov/Growth-and-Development/CBI>.

⁴¹² City of Charlotte, "Contractor Development Program".

⁴¹³ City of Charlotte, "Contractor Development Program".



The program emphasizes education and training by offering group classes on public construction best practices led by industry experts. Additionally, participating firms receive help in creating an individualized contractor profile to strengthen their businesses' marketing efforts.⁴¹⁴ Workshops are offered frequently. To date, one of the most widely attended classes has been the bidding and estimating class. The class integrates theoretical content and practical insights from local prime contractors to provide participants with a well-rounded understanding of the bidding and estimating process. The goal of the class is to help vendors learn how to bid appropriately and not undercut themselves, while also being knowledgeable about what they are submitting on bid sheets.

Finally, program participants engage in valuable networking opportunities with program partners. The program establishes strategic alliances with prime contractors, facilitating matchmaking and referrals. Firms also have the chance to interact with city staff and network with peer contractors, fostering connections that can create new business opportunities and contribute to industry growth.⁴¹⁵

Program Results

Since its inception, the Contractor Development Program has achieved notable milestones. According to Charlotte Business INclusion staff, the program has had 92 participants since the program began. Ten participants have either obtained new bonding lines or increased bonding limits to a collective value of \$2.85 million in FY 2023.⁴¹⁶ As previously mentioned, the bidding and estimating class is the most popular program to date, with 37 contractors having participated in this five-week course.⁴¹⁷

Program Innovation

The Contractor Development Program stands out as innovative due to its comprehensive and strategic approach to supporting CCSBEs, city-registered NCHUBs, and U.S. DOT FAA/FHWA/FTA DBEs. One key aspect of its innovation is cross-departmental collaboration with major city departments, which fosters stronger support and creates more opportunities for participating firms. The Contractor Development Program also goes beyond financial assistance by offering technical training, such as bidding and estimating classes, to build contractors' operational capacity and competitiveness. Additionally, the program employs a holistic approach by tracking the contractors' success on City projects and their broader business growth, including new contracts secured in the private sector as well as with other public entities. This broader tracking ensures the program supports long-term business sustainability and expansion throughout Charlotte.

⁴¹⁴ City of Charlotte, "Contractor Development Program". The contractor profile is used to collect key information about a firm's capabilities, certifications, experience, and operational capacity. It helps agencies or primes evaluate a firm's readiness for contracting opportunities and identify support or outreach needs.

⁴¹⁵ City of Charlotte, "Contractor Development Program".

⁴¹⁶ City of Charlotte, *Charlotte Business INclusion Annual Report FY 2023: Building Bridges to Prosperity* (2023), 4, https://www.charlottenc.gov/files/sharedassets/city/v/1/growth-and-development/doing-business-with-the-city/documents/cbi/reports/fy2023_annualreport-final-rev.pdf.

⁴¹⁷ City of Charlotte, *Charlotte Business INclusion Annual Report FY 2023*.



Maryland Programs Similar to This Case Study

The Governor's Office of Small, Minority, and Women Business Affairs ("GOSBA") hosts the Training and Insights for Procurement Success ("T.I.P.S.") Small Business Webinar Series, which are monthly webinars curated to help small, minority-, women-, and veteran-owned firms improve core competencies and gain an insightful understanding of the State's procurement processes.⁴¹⁸ The State of Maryland, in partnership with the U.S. Small Business Administration ("SBA"), operates the Small Business Development Center Network ("SBDC"), which provides advice, consultation, and support services to small businesses in Maryland.⁴¹⁹ The SBDC Network consists of six regional offices throughout the State where small business owners can receive comprehensive resources and relevant assistance. Each region offers a variety of training programs, market and industry research, and access to business consultants.

The SBDC Network also operates the Maryland APEX Accelerator (the "Accelerator"), which was launched in 2002. The Accelerator provides education on the requirements of government contracting and procurement technical assistance services to small businesses in Maryland that meet the SBA size standards.⁴²⁰

Finally, the Maryland Technology Development Corporation ("TEDCO") was created in 1988. Its mission is to facilitate the transfer and commercialization of technology from Maryland's research universities and federal labs into the market and to assist in the creation and growth of technology-based businesses throughout the State. TEDCO's business services include mentoring, funding, and networking for business owners attempting to bring technologies to market.⁴²¹

Case Study #4: Beck School of Construction – Fort Worth

The Beck School of Construction – Fort Worth is a nine-month program that supports small businesses, including small firms owned by minorities, women, and veterans, in the construction industry. It includes educational workshops and hands-on training while emphasizing mentorship and networking. Technical assistance is also provided to participants to strengthen their ability to access capital, bonding, and insurance. By prioritizing contracting opportunities, it equips participants to compete for public and private projects, promoting sustainability and growth.

Historically, small, minority- and women-owned businesses face significant obstacles and discrimination, including limited access to contracting opportunities, resources, and financial support necessary to thrive in a competitive industry.⁴²² In 2015, The Beck Group, a prime

⁴¹⁸ Governor's Office of Small, Minority and Women Business Affairs, "2025 T.I.P.S. Small Business Webinars Series" (2025), gomdsmallbiz.maryland.gov/Pages/TIPS-Webinar-Series.aspx.

⁴¹⁹ Maryland Small Business Development Center, "Helping Small Businesses Is Our Job" (2025b), www.marylandsbdc.org/.

⁴²⁰ Maryland APEX Accelerator, "About Program" (2025), <https://www.marylandapex.org/program>.

⁴²¹ Maryland Technology Development Corporation, "About TEDCO" (2025), <https://www.tedcomd.com/about-tedco>.

⁴²² T. Bates et al., "Advancing Research on Minority Entrepreneurship," *The Annals of the American Academy of Political and Social Science* 613, 1 (2007): 10–17, <https://doi.org/10.1177/0002716207303405>; E. E. Johnson et al., "The Role of Community Development Financial Institutions in Supporting Inclusive Economic Development," *Economic Development Quarterly* (2025): 1–15, <https://doi.org/10.1177/08912424251323208>; National Association of Women

construction contractor, noticed a shortage of minority-owned construction and A&E firms while contracted to build the Dickies Arena in Fort Worth.⁴²³ To meet the City of Fort Worth's contract-specific goals for minority-owned firms, Beck partnered with the City and other local stakeholders to identify firms and conduct outreach.⁴²⁴ The partnership and targeted outreach efforts illuminated the need for formal support to expand the capacity of local minority- and women-owned firms.⁴²⁵ In 2019, the Beck School of Construction was formed as a partnership between the City of Fort Worth and The Beck Group. The program provides comprehensive training sessions to help certified minority-, women-owned, and veteran-owned small businesses increase their industry knowledge, grow their expertise, and become more competitive when bidding on construction projects.⁴²⁶

Program Components

The nine-month program offers educational workshops and training sessions covering essential topics such as project management, budgeting, safety compliance, and bid preparation, which help participants fill critical knowledge gaps.⁴²⁷ Designed specifically for emerging small firms, the program places a strong emphasis on mentorship and networking. Participants receive connections with established industry professionals and potential clients, which facilitates the opportunity for collaboration and business growth. The program also provides access to technical assistance and resources, offering support in areas like capital, bonding, and insurance, which are vital for overcoming financial barriers that participants often face. Lastly, the program prioritizes contracting opportunities, ensuring that participants can participate as subcontractors or prime contractors on both public and private construction projects, thereby creating tangible opportunities for business expansion and involvement in larger projects.⁴²⁸

Business Owners, "Small Business Statistics in 2024" (2024), <https://nawbo.org/expert-reviews/small-business-statistics/>.

⁴²³ The Business Press. 2019. "FW, Beck Team up to Aid Minority Firms in Construction Bidding." The Business Press. February 2, 2019. <https://fortworthbusiness.com/government/fw-beck-team-up-to-aid-minority-firms-in-construction-bidding/>.

⁴²⁴ On August 5, 2025, the City of Fort Worth Council suspended its Minority- and Women-owned Business Enterprise Program and transitioned to a Small Business Program, which resulted in the discontinuation of minority- and women-owned business participation goals on its contracts. Cervantes, Stephen. "City Suspends DEI Programs." *Fort Worth Weekly*, August 6, 2025. <https://www.fwweekly.com/2025/08/06/city-suspends-dei-programs>. Effective September 1, 2025, the City of Fort Worth established a Small Business Goal of 30% for contracts over \$100,000. Murray, Lance. "Fort Worth to Launch Small Business Development Program." *Dallas Innovates*, August 6, 2025. <https://dallasinnovates.com/fort-worth-to-launch-small-business-development-program/>. The minority participation goals that Beck Construction sought to meet in 2015, no longer apply. However, the Beck School of Construction continues to operate in Fort Worth available to all small construction businesses, including those owned by minorities and women. "The Beck School of Construction." *The Beck Group*. Accessed September 18, 2025. <https://www.beckgroup.com/the-beck-school-of-construction/>

⁴²⁵ The Business Press. "FW, Beck Team up"

⁴²⁶ City of Fort Worth, "Beck School of Construction - Fort Worth" (2025), https://www.fortworthtexas.gov/departments/hr/civil-rights-office/events/beck_school_of_construction

⁴²⁷ City of Fort Worth, "Beck School of Construction - Fort Worth".

⁴²⁸ City of Fort Worth, "Beck School of Construction - Fort Worth".



Program Results

As of 2023, the City of Fort Worth and The Beck Group awarded more than \$30 million in contracts to program graduates who provide construction or construction-related services.⁴²⁹

Program Innovation

The Beck School of Construction is innovative because it combines private sector expertise with public sector support, creating a strategic partnership with the City of Fort Worth to address discriminatory barriers faced by small businesses owned by minorities and women. This collaboration allows the program to offer technical and financial assistance and direct access to contracting opportunities on both public and private projects, thereby enhancing business growth potential. The program's integration of mentorship and networking ensures that participants benefit from industry expertise and connections. At the same time, the focus on workshops and training equips firms with practical skills in project management, compliance, and bid preparation. Additionally, by providing access to bonding, capital, and insurance, the program addresses critical gaps that often limit small minority- and/or women-owned firms' participants' ability to compete on large-scale projects. This comprehensive, multi-faceted approach reflects an innovative model for fostering long-term business sustainability and expanding opportunities for marginalized firms.

Maryland Programs Similar to This Case Study

Maryland currently implements several programs that offer similar services to those like the City of Fort Worth and The Beck Group. Through collaboration with GOSBA and SBDC, the State offers a CEO Accelerator program where topics like project management, compliance, bid preparation, pricing, cash flow management, and establishing a comprehensive capability statement are addressed.⁴³⁰ In addition, there are ongoing collaborations between the State and local financial organizations to provide resource access to bonding, capital, and insurance. For example, partnerships with chambers of commerce and trade organizations throughout the State address the various needs confronted by small, minority-, women-, and veteran-owned businesses.⁴³¹ These workshops help firms understand the various socioeconomic business contracting programs in the State, the process for certifications for those programs, how to compete with greater confidence to work on state projects, and how to navigate state tools to identify contract opportunities.

Additionally, the State collaborates with and connects firms to the Maryland Business Opportunity Center ("MBOC"), which serves small businesses owned and controlled by undercapitalized individuals.⁴³² MBOC provides no-cost technical assistance for firms that are not yet ready for traditional business assistance programs. Moreover, through the previously mentioned Maryland APEX Accelerator, businesses are instructed on government contracting requirements and the market know-how businesses need to obtain and successfully perform

⁴²⁹ City of Fort Worth, "Beck School of Construction - Fort Worth".

⁴³⁰ Maryland Small Business Development Center, "CEO Accelerator Program" (2025a), <https://www.marylandsbdc.org/consulting/ceo-accelerator-program>.

⁴³¹ Maryland Small Business Development Center (2025b); The Maryland Black Chamber of Commerce, 2025.

⁴³² Maryland Business Opportunity Center, "Who We Are," <https://marylandboc.org/about/>.

federal, state, and local government contracts.⁴³³ Furthermore, as discussed above, GOSBA also offers the T.I.P.S. Small Business Webinar Series, where instructors train on topics related to state government contracting as well as best practices that can help businesses succeed in the public and private sectors.⁴³⁴

The Maryland Small Business Development Financing Authority (“MSBDFA”) was created in 1978 to assist in the promotion of business growth in the State for businesses owned by socially and economically disadvantaged persons.⁴³⁵ MSBDFA assists small businesses that do not meet the established credit criteria of a bank or other traditional financial institutions and commercial sureties. MSBDFA assists firms by providing business assistance on reasonable terms through collaboration with traditional lending and bonding institutions. Moreover, the Microenterprise Loan Program (“MLP”),⁴³⁶ administered by the Maryland Department of Housing and Community Development,⁴³⁷ expands opportunities for microenterprise development by creating new opportunities for small business development and sustaining local economies in Maryland communities. The MLP provides flexible financing for microenterprise start-ups and expansions within designated “Sustainable Communities” throughout the State.⁴³⁸ The MLP also offers the State Small Business Credit Initiative (“SSBCI”), which provides funding for small business financing programs, including capital access programs, loan participations, loan guarantees, collateral support, and venture equity programs.

D.4 Conclusion

Public agencies develop programs to support the growth of small, minority-, and women-owned businesses, aiming to foster long-term, sustainable enterprises. The case studies of the NYMTA's Small Business Mentoring Program of New York, SANDAG's Bench Programs of San Diego, the City of Charlotte's Contractor Development Program, and the Beck School of Construction – Fort Worth highlight effective and innovative strategies for advancing these objectives. Common themes among these programs include a strong emphasis on mentorship, technical assistance, and capacity-building—key components that help firms overcome discriminatory barriers such as racial, ethnic, or gender bias in access to contracts, capital, and differences in experience and capacity caused by discrimination.

⁴³³ Maryland APEX Accelerator, 2025.

⁴³⁴ Governor's Office of Small, Minority and Women Business Affairs, 2025.

⁴³⁵ Maryland Small Business Development Financing Authority, “Maryland Small Business Development Financing Authority (MSBDFA)” (2025), <https://commerce.maryland.gov/fund/programs-for-businesses/msbdfa>.

⁴³⁶ Department of Housing and Community Development, “Microenterprise Loan Program” (2025a), <https://dhcd.maryland.gov/Business/Pages/microenterprise.aspx>.

⁴³⁷ Department of Housing and Community Development, “Business Lending” (2025b), <https://dhcd.maryland.gov/Business/Pages/default.aspx>.

⁴³⁸ Department of Housing and Community Development, “Sustainable Communities: Enhancing Maryland Communities by Prioritizing Investment” (2025c), <https://dhcd.maryland.gov/Communities/Pages/dn/default.aspx>. “Sustainable Communities” are public and private investments and partnerships that achieve the following: development of a healthy local economy, protection and appreciation of historical and cultural resources, a mix of land uses, affordable and sustainable housing, and employment options, growth and development practices that protect the environment and conserve air, water and energy resources, and encourage walkability and recreational opportunities, and where available, create access to transit.



The tiered participation structures in the NYMTA’s Small Business Mentoring Program and the prequalification pools in SANDAG’s Bench Programs provide businesses with structured opportunities to gain experience and compete for increasingly complex projects. Meanwhile, the comprehensive training and technical assistance offered through the Beck School of Construction-Fort Worth and the Contractor Development Program equip firms with the necessary skills to succeed in a competitive market. Collectively, these programs reflect a strategic and innovative approach to bolstering the pool of qualified firms in the construction industry. Although these case studies focus on the construction industry, the underlying strategies—structured support, capacity building, and targeted outreach—could be adapted to other sectors to address marketplace discrimination in public contracting opportunities.

In alignment with the identified case studies, the State administers a range of programs to integrate capacity-building, technical assistance, and mentorship to support the long-term success of marginalized firms. The State’s Small Business Reserve program ensures small businesses, including those owned by minorities and women, are equipped with the necessary tools, knowledge, and support to compete in Maryland’s Marketplace. Through initiatives such as the MSBDFA, financial assistance is provided to aid firms in building capacity, whether through working capital, equipment acquisition, or bonding support. Maryland further invests in mentorship and training programs, such as business development workshops and networking events, which connect small, minority-, women-, and veteran-owned businesses, with seasoned professionals who offer strategic insights and industry knowledge. By incorporating these elements into its economic development framework, Maryland ensures that its programs not only generate immediate opportunities, but also promote sustainable growth for Maryland businesses, thereby enhancing the long-term viability of businesses within the State.



Appendix E: Master Minority- and/or Women-Owned Firms Directory Sources

Following a comprehensive regional search for information on minority- and/or women-owned firms within the Maryland Marketplace, the following directories were utilized to develop the Master Vendor Database.

- Anne Arundel County, MD
- Baltimore City, MD
- Charles County, MD
- Coppin State University
- Delaware Department of Transportation
- Delaware Office of Supplier Diversity
- Dun & Bradstreet
- eVA – Virginia’s eProcurement Portal
- Howard County, MD
- Maryland Department of Transportation
- Montgomery County, MD
- Prince George's County Public Schools
- Prince George’s County, MD
- Small Business Administration
- U.S. Department of Commerce Minority Business Development Agency
- Washington Suburban Sanitary Commission
- West Virginia Department of Transportation



The following directories were found to be duplicative of the previously collected list referenced above, unresponsive to outreach requests for the required information, or lacking data on race, ethnicity, and/or gender.

- African American Chamber of Commerce of Montgomery County
- Airport Minority Advisory Council
- American Minority Contractors & Business Association
- Anne Arundel County Economic Development Corporation
- Arlington County, VA
- Baltimore City Public School System
- Baltimore County Chamber of Commerce
- Baltimore County Department of Economic Development
- Baltimore County Office of Fair Practices and Community Affairs
- Baltimore County Public Schools
- Baltimore County, MD
- Baltimore Orioles
- Baltimore-Washington International Airport
- Black Chamber of Commerce of Anne Arundel County
- Bowie State University
- Calvert County Minority Business Alliance
- Capital Region Minority Supplier Development Council
- Carroll County, MD
- Cecil County, MD
- Charles County Economic Development Commission
- Charles County Minority Business Advocacy Council
- City of Annapolis, Small and Minority Business Enterprise Development



- City of Falls Church, VA
- City of Hagerstown, MD
- City of Richmond, VA
- DC Minority Business Enterprise Center
- Department of State Police
- District of Columbia Department of Small and Local Business Development
- Dorchester County, MD
- Downtown Partnership of Baltimore
- Dulles International Airport
- Frederick County Business Development and Retention
- Frederick County Department of Human Relations
- Frostburg State University
- Garrett County, MD
- Governor's Commission on Asian Pacific American Affairs
- Governor's Commission on Hispanic Affairs
- Greater Baltimore Black Chamber of Commerce
- Greater Baltimore Committee
- Hagerstown/Washington Economic Development Commission
- Harford County, MD
- Jefferson County Development Authority
- Maryland Aviation Administration
- Maryland Department of Budget and Management
- Maryland Department of Commerce
- Maryland Department of General Services



- Maryland Department of Human Resources
- Maryland Department of Information Technology
- Maryland Department of Juvenile Services
- Maryland Department of Labor, Licensing & Regulation
- Maryland Department of Mental Health and Hygiene
- Maryland Department of Public Safety and Correctional Services
- Maryland Environmental Service
- Maryland Governor's Office of Minority Affairs
- Maryland Interagency Commission for Public School Construction
- Maryland Mass Transit Administration-Baltimore
- Maryland Minority Contractors Association, Inc.
- Maryland Port Authority
- Maryland R*STARS Database
- Maryland Small Business Development Center -Corridor Region
- Maryland Small Business Development Center -Northern Region
- Maryland Small Business Development Center -Western Region
- Maryland Stadium Authority
- Maryland State Department of Education
- Maryland State Lottery Agency
- Maryland-National Capital Park & Planning Commission
- MDOT - Maryland State Highway
- MDOT - Maryland Vehicle Administration
- MDOT - The Secretary's Office
- Metropolitan Washington Airports Authority



- Minority Business Network
- Morgan State University
- National Association of Minority Contractors
- National Association of Women in Construction -Delaware Chapter
- National Association of Women in Construction -Greater Tidewater, VA Chapter
- National Association of Women in Construction -Maryland Chapter
- National Association of Women in Construction -National Chapter
- National Association of Women in Construction -Roanoke, VA Chapter
- National Association of Women in Construction -Washington DC Chapter
- National Center for American Indian Enterprise Development
- Prince George's County Minority Business Opportunity Commission
- Prince George's County, MD
- Queen Anne's County, MD
- Richmond International Airport
- Salisbury State University
- Somerset County, MD
- Southern Maryland Black Chamber of Commerce
- St. Mary's County, MD
- Talbot County, MD
- Towson University
- Tri-County Council of Southern Maryland
- University of Baltimore
- University of Maryland Baltimore
- University of Maryland Baltimore County



- University of Maryland College Park
- University of Maryland Eastern Shore
- University of Maryland Global Campus
- Virginia Department of Minority Business Enterprise
- West Virginia Small Business Development Center
- Women's Business Enterprise National Council
- Worcester County, MD



Appendix F: Detailed Utilization, Availability and Disparity Tables by 4-Digit NAICS Codes

Within this appendix there are twelve tables.⁴³⁹ In order, there are two tables each for Construction, AE-CRS, Maintenance, IT, Services, and CSE. Per procurement category, dollars awarded is shown in the first table and dollars paid is shown in the second table.

⁴³⁹ Note: Percentage figures presented in these tables are rounded. Rounding was performed subsequent to all mathematical calculations.

Table F-1.
Detailed Utilization, Availability, and Disparity Analyses,
Construction
Maryland Marketplace:
Dollars Awarded

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Highway, Street, and Bridge Construction NAICS 2373				
African American	1.75%	18.97%	9.23	¥¥¥
Asian	0.39%	9.46%	4.12	¥¥¥
Hispanic	2.10%	1.63%		
Native American	0.06%	0.00%		
Minority	4.30%	30.06%	14.30	¥¥¥
Nonminority Women	3.32%	11.02%	30.10	¥¥¥
Minority- and/or Women	7.62%	41.08%	18.55	¥¥¥
Nonresidential Building Construction NAICS 2362				
African American	4.92%	15.05%	32.70	¥¥¥
Asian	4.58%	7.18%	63.79	¥¥¥
Hispanic	3.90%	8.89%	43.81	¥¥¥
Native American	0.03%	0.42%	7.14	
Minority	13.43%	31.54%	42.58	¥¥¥
Nonminority Women	2.31%	10.62%	21.78	¥¥¥
Minority- and/or Women	15.74%	42.16%	37.33	¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				
African American	4.97%	1.54%		¥¥¥
Asian	2.71%	7.46%	36.30	¥¥¥
Hispanic	8.06%	8.65%	93.13	
Native American	0.02%	1.45%	1.33	¥¥¥
Minority	15.76%	19.10%	82.51	¥¥
Nonminority Women	5.17%	6.03%	85.82	
Minority- and/or Women	20.93%	25.13%	83.29	¥¥¥
Building Equipment Contractors NAICS 2382				
African American	17.18%	7.76%		¥¥¥
Asian	1.50%	3.31%	45.26	¥¥¥
Hispanic	2.63%	4.69%	56.10	¥¥
Native American	3.77%	5.00%	75.32	
Minority	25.08%	20.76%		¥¥¥
Nonminority Women	2.57%	9.44%	27.23	¥¥¥
Minority- and/or Women	27.65%	30.20%	91.56	¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	9.18%	5.12%		¥¥¥
Asian	1.03%	6.62%	15.51	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	3.83%	11.79%	32.47	¥¥¥
Native American	0.80%	3.61%	22.16	¥¥¥
Minority	14.84%	27.14%	54.68	¥¥¥
Nonminority Women	4.93%	9.61%	51.32	¥¥¥
Minority- and/or Women	19.77%	36.75%	53.80	¥
Railroad Rolling Stock Manufacturing NAICS 3365				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	0.35%	2.35%	14.83	¥¥¥
Asian	3.75%	25.00%	15.00	¥¥¥
Hispanic	0.50%	25.88%	1.94	¥¥¥
Native American	0.00%	0.00%		
Minority	4.60%	53.23%	8.64	¥¥¥
Nonminority Women	13.63%	2.35%		¥¥¥
Minority- and/or Women	18.23%	55.58%	32.80	¥¥¥
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	12.90%	36.51%	35.32	¥¥¥
Asian	12.11%	4.78%		¥¥¥
Hispanic	1.65%	1.87%	88.24	
Native American	0.00%	1.87%	0.00	¥¥¥
Minority	26.66%	45.03%	59.20	¥¥¥
Nonminority Women	30.31%	21.49%		¥¥¥
Minority- and/or Women	56.97%	66.52%	85.64	¥¥¥
Employment Services NAICS 5613				
African American	11.94%	12.76%	93.61	
Asian	0.58%	1.97%	29.44	¥¥¥
Hispanic	0.23%	10.28%	2.27	¥¥¥
Native American	0.00%	4.76%	0.00	¥¥¥
Minority	12.75%	29.77%	42.83	¥¥¥
Nonminority Women	17.64%	39.43%	44.74	¥¥¥
Minority- and/or Women	30.39%	69.20%	43.92	¥¥¥
Services to Buildings and Dwellings NAICS 5617				
African American	8.49%	17.67%	48.06	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.65%	2.33%	27.82	¥¥¥
Hispanic	7.44%	13.01%	57.15	¥¥¥
Native American	0.17%	0.71%	23.94	
Minority	16.75%	33.72%	49.67	¥¥¥
Nonminority Women	9.23%	20.74%	44.51	¥¥¥
Minority- and/or Women	25.98%	54.46%	47.70	¥¥¥
Utility System Construction NAICS 2371				
African American	13.55%	1.96%		¥¥¥
Asian	8.19%	0.98%		¥¥¥
Hispanic	17.31%	7.33%		¥¥¥
Native American	0.00%	0.00%		
Minority	39.05%	10.27%		¥¥¥
Nonminority Women	7.28%	10.51%	69.27	¥¥¥
Minority- and/or Women	46.33%	20.78%		¥¥¥
Computer Systems Design and Related Services NAICS 5415				
African American	18.20%	26.52%	68.62	¥¥¥
Asian	34.93%	18.73%		¥¥¥
Hispanic	8.82%	3.35%		¥¥¥
Native American	0.00%	1.21%	0.00	¥¥¥
Minority	61.95%	49.81%		¥¥¥
Nonminority Women	18.99%	11.61%		¥¥¥
Minority- and/or Women	80.94%	61.42%		¥¥¥
Building Finishing Contractors NAICS 2383				
African American	17.17%	6.53%		¥¥¥
Asian	2.24%	10.66%	21.01	¥¥¥
Hispanic	10.40%	16.15%	64.43	¥¥¥
Native American	0.03%	0.00%		
Minority	29.84%	33.34%	89.50	¥
Nonminority Women	11.65%	4.62%		¥¥¥
Minority- and/or Women	41.49%	37.96%		¥¥¥
Petroleum and Petroleum Products Merchant Wholesalers NAICS 4247				
African American	14.29%	4.17%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.03%	0.00%		
Native American	0.00%	0.00%		
Minority	14.32%	4.17%		¥¥¥
Nonminority Women	10.23%	6.94%		¥¥¥
Minority- and/or Women	24.55%	11.11%		¥¥¥
Architectural, Engineering, and Related Services NAICS 5413				

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	3.82%	13.20%	28.90	YYY
Asian	3.30%	5.52%	59.78	YY
Hispanic	1.02%	4.70%	21.78	YYY
Native American	0.49%	0.28%		
Minority	8.63%	23.70%	36.41	YYY
Nonminority Women	9.44%	13.41%	70.38	YYY
Minority- and/or Women	18.07%	37.11%	48.69	YYY
Investigation and Security Services NAICS 5616				
African American	22.79%	18.56%		YYY
Asian	5.86%	0.11%		YYY
Hispanic	0.00%	4.17%	0.00	YYY
Native American	0.00%	0.12%	0.00	
Minority	28.65%	22.96%		YYY
Nonminority Women	0.96%	13.39%	7.14	YYY
Minority- and/or Women	29.61%	36.35%	81.46	YYY
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	16.24%	2.26%		YYY
Asian	17.44%	0.75%		YYY
Hispanic	0.00%	14.61%	0.01	YYY
Native American	1.53%	0.38%		YYY
Minority	35.21%	18.00%		YYY
Nonminority Women	30.35%	8.96%		YYY
Minority- and/or Women	65.56%	26.96%		YYY
Building Material and Supplies Dealers NAICS 4441				
African American	3.21%	0.48%		YYY
Asian	3.19%	0.00%		
Hispanic	1.65%	2.86%	57.76	
Native American	0.69%	0.00%		
Minority	8.74%	3.34%		YYY
Nonminority Women	4.02%	17.25%	23.30	YYY
Minority- and/or Women	12.76%	20.59%	61.97	YYY
Other Miscellaneous Manufacturing NAICS 3399				
African American	1.26%	4.70%	26.77	YYY
Asian	2.13%	8.55%	24.93	YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.39%	13.25%	25.58	YYY
Nonminority Women	2.20%	18.46%	11.94	YYY
Minority- and/or Women	5.59%	31.71%	17.63	YYY

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	10.26%	24.43%	42.00	¥¥¥
Asian	6.23%	35.67%	17.46	¥¥¥
Hispanic	0.63%	15.45%	4.09	¥¥¥
Native American	0.00%	0.00%		
Minority	17.12%	75.55%	22.66	¥¥¥
Nonminority Women	6.37%	6.72%	94.79	
Minority- and/or Women	23.49%	82.27%	28.55	¥¥¥
Printing and Related Support Activities NAICS 3231				
African American	7.30%	8.21%	88.92	¥
Asian	3.34%	4.18%	79.90	¥¥
Hispanic	6.50%	5.30%		
Native American	0.19%	0.20%	95.00	
Minority	17.33%	17.89%	96.87	
Nonminority Women	13.96%	21.21%	65.82	¥¥¥
Minority- and/or Women	31.29%	39.10%	80.03	¥¥
Rail Transportation NAICS 4821				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	22.22%	0.00	¥¥¥
Minority- and/or Women	0.00%	22.22%	0.00	¥¥¥
Nonmetallic Mineral Mining and Quarrying NAICS 2123				
African American	3.09%	0.00%		
Asian	4.62%	0.00%		
Hispanic	4.27%	6.25%	68.27	¥
Native American	0.00%	0.00%		
Minority	11.98%	6.25%		¥¥¥
Nonminority Women	4.10%	6.25%	65.52	¥¥
Minority- and/or Women	16.08%	12.50%		¥¥¥
Metalworking Machinery Manufacturing NAICS 3335				
African American	1.46%	0.00%		
Asian	5.77%	3.57%		¥¥¥
Hispanic	1.07%	0.00%		
Native American	0.03%	0.00%		
Minority	8.33%	3.57%		¥¥¥
Nonminority Women	4.03%	21.43%	18.79	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	12.36%	25.00%	49.44	¥¥¥
Miscellaneous Durable Goods Merchant Wholesalers NAICS 4239				
African American	18.20%	1.06%		¥¥¥
Asian	4.63%	0.00%		
Hispanic	1.55%	5.56%	27.85	¥¥¥
Native American	0.15%	0.20%	75.00	
Minority	24.53%	6.82%		
Nonminority Women	11.64%	7.56%		¥¥¥
Minority- and/or Women	36.17%	14.38%		
Plastics Product Manufacturing NAICS 3261				
African American	19.46%	21.00%	92.67	¥
Asian	19.18%	25.00%	76.72	¥¥
Hispanic	7.72%	0.00%		
Native American	0.01%	0.00%		
Minority	46.37%	46.00%		
Nonminority Women	22.46%	30.00%	74.87	¥¥¥
Minority- and/or Women	68.83%	76.00%	90.57	¥
Automotive Parts, Accessories, and Tire Retailers NAICS 4413				
African American	5.50%	20.50%	26.84	¥¥¥
Asian	3.62%	0.31%		¥¥¥
Hispanic	1.62%	0.00%		
Native American	0.00%	0.00%		
Minority	10.74%	20.81%	51.61	¥¥¥
Nonminority Women	5.43%	15.52%	34.98	¥¥¥
Minority- and/or Women	16.17%	36.33%	44.51	¥¥¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	20.03%	1.92%		¥¥¥
Asian	13.91%	2.69%		¥¥¥
Hispanic	0.04%	0.00%		
Native American	0.00%	6.25%	0.00	¥¥¥
Minority	33.98%	10.86%		¥¥¥
Nonminority Women	36.18%	11.39%		¥¥¥
Minority- and/or Women	70.16%	22.25%		¥¥¥
Other Wood Product Manufacturing NAICS 3219				
African American	18.56%	28.60%	64.90	¥¥¥
Asian	11.31%	15.12%	74.80	¥¥¥
Hispanic	29.71%	26.71%		
Native American	0.85%	0.72%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	60.43%	71.15%	84.93	¥
Nonminority Women	18.43%	16.43%		
Minority- and/or Women	78.86%	87.58%	90.04	¥
Waste Treatment and Disposal NAICS 5622				
African American	8.13%	10.53%	77.23	¥
Asian	4.60%	5.26%	87.45	
Hispanic	10.99%	0.00%		
Native American	0.00%	0.00%		
Minority	23.72%	15.79%		¥¥¥
Nonminority Women	14.44%	10.53%		¥¥¥
Minority- and/or Women	38.16%	26.32%		¥¥¥
Petroleum and Coal Products Manufacturing NAICS 3241				
African American	1.09%	0.00%		
Asian	12.89%	0.00%		
Hispanic	6.14%	0.00%		
Native American	0.29%	0.00%		
Minority	20.41%	0.00%		
Nonminority Women	20.18%	0.00%		
Minority- and/or Women	40.59%	0.00%		
Specialized Freight Trucking NAICS 4842				
African American	35.57%	8.09%		¥¥¥
Asian	4.50%	0.00%		
Hispanic	20.59%	12.85%		¥¥¥
Native American	0.00%	0.00%		
Minority	60.66%	20.94%		¥¥¥
Nonminority Women	6.17%	14.32%	43.09	¥¥¥
Minority- and/or Women	66.83%	35.26%		¥¥¥
Wired and Wireless Telecommunications (except Satellite) NAICS 5171				
African American	12.35%	5.00%		¥¥¥
Asian	14.05%	6.20%		¥¥¥
Hispanic	10.59%	7.45%		¥¥¥
Native American	0.05%	11.76%	0.39	¥¥¥
Minority	37.04%	30.41%		¥¥¥
Nonminority Women	31.82%	16.67%		¥¥¥
Minority- and/or Women	68.86%	47.08%		¥¥¥
Glass and Glass Product Manufacturing NAICS 3272				
African American	16.19%	0.00%		
Asian	16.69%	0.00%		
Hispanic	11.80%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.18%	0.00%		
Minority	44.86%	0.00%		
Nonminority Women	32.08%	7.69%		¥¥¥
Minority- and/or Women	76.94%	7.69%		
Lessors of Real Estate NAICS 5311				
African American	3.63%	14.91%	24.32	¥¥¥
Asian	21.18%	0.08%		¥¥¥
Hispanic	8.93%	0.16%		¥¥¥
Native American	0.00%	0.00%		
Minority	33.74%	15.15%		¥¥¥
Nonminority Women	17.15%	11.12%		¥¥¥
Minority- and/or Women	50.89%	26.27%		¥¥¥
Basic Chemical Manufacturing NAICS 3251				
African American	16.55%	19.32%	85.66	¥
Asian	18.93%	15.91%		
Hispanic	2.94%	3.08%	95.45	
Native American	0.00%	0.00%		
Minority	38.42%	38.31%		
Nonminority Women	16.89%	20.40%	82.79	¥
Minority- and/or Women	55.31%	58.71%	94.21	
Agriculture, Construction, and Mining Machinery Manufacturing NAICS 3331				
African American	0.00%	0.00%		
Asian	10.58%	0.00%		
Hispanic	0.00%	5.56%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	10.58%	5.56%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	10.58%	5.56%		¥¥¥
General Freight Trucking NAICS 4841				
African American	38.00%	12.25%		¥¥¥
Asian	0.28%	0.44%	63.64	
Hispanic	24.68%	24.00%		
Native American	0.00%	0.05%	0.00	
Minority	62.96%	36.74%		¥¥¥
Nonminority Women	7.73%	12.50%	61.80	¥¥¥
Minority- and/or Women	70.69%	49.24%		¥¥¥
Remediation and Other Waste Management Services NAICS 5629				
African American	4.81%	20.35%	23.62	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	3.40%	1.61%		¥¥¥
Hispanic	3.49%	0.40%		¥¥¥
Native American	0.00%	0.00%		
Minority	11.70%	22.36%	52.33	¥¥¥
Nonminority Women	9.38%	12.76%	73.47	¥¥¥
Minority- and/or Women	21.08%	35.12%	60.02	¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	0.00%	0.54%	0.00	¥
Asian	0.00%	4.32%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.25%	0.00%		
Minority	0.25%	4.86%	5.14	¥¥¥
Nonminority Women	0.36%	9.17%	3.95	¥¥¥
Minority- and/or Women	0.61%	14.03%	4.35	¥¥¥
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	22.60%	1.26%		¥¥¥
Asian	1.51%	0.63%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	24.11%	1.89%		¥¥¥
Nonminority Women	2.30%	9.06%	25.38	¥¥¥
Minority- and/or Women	26.41%	10.95%		¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	9.79%	1.64%		¥¥¥
Asian	3.94%	3.28%		
Hispanic	4.23%	0.00%		
Native American	0.47%	0.00%		
Minority	18.43%	4.92%		¥¥¥
Nonminority Women	12.48%	16.39%	76.11	¥¥¥
Minority- and/or Women	30.91%	21.31%		¥¥¥
Other Nonmetallic Mineral Product Manufacturing NAICS 3279				
African American	13.50%	11.42%		
Asian	19.31%	23.31%	82.84	¥
Hispanic	5.75%	6.23%	92.30	
Native American	0.47%	0.53%	88.68	¥
Minority	39.03%	41.49%	94.07	
Nonminority Women	28.64%	25.04%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	67.67%	66.53%		
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	7.75%	21.76%	35.61	¥¥¥
Asian	4.04%	3.95%		
Hispanic	3.27%	3.77%	86.80	
Native American	0.00%	0.00%		
Minority	15.06%	29.48%	51.09	¥¥¥
Nonminority Women	14.39%	9.21%		¥¥¥
Minority- and/or Women	29.45%	38.69%	76.12	¥¥¥
Nondepository Credit Intermediation NAICS 5222				
African American	11.82%	0.90%		¥¥¥
Asian	10.89%	0.00%		
Hispanic	6.49%	0.00%		
Native American	0.00%	0.00%		
Minority	29.20%	0.90%		¥¥¥
Nonminority Women	18.66%	4.04%		¥¥¥
Minority- and/or Women	47.86%	4.94%		¥¥¥
Personal and Household Goods Repair and Maintenance NAICS 8114				
African American	10.41%	20.60%	50.53	¥¥¥
Asian	10.20%	13.95%	73.12	¥¥¥
Hispanic	1.48%	3.77%	39.26	¥¥¥
Native American	0.00%	0.00%		
Minority	22.09%	38.32%	57.65	¥¥¥
Nonminority Women	23.36%	19.21%		
Minority- and/or Women	45.45%	57.53%	79.00	¥¥
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	8.95%	12.75%	70.24	¥¥¥
Asian	0.16%	0.00%		
Hispanic	0.11%	0.00%		
Native American	0.00%	0.00%		
Minority	9.22%	12.75%	72.31	¥¥¥
Nonminority Women	20.71%	34.96%	59.25	¥¥¥
Minority- and/or Women	29.93%	47.71%	62.73	¥¥¥
Medical Equipment and Supplies Manufacturing NAICS 3391				
African American	19.31%	0.56%		¥¥¥
Asian	9.26%	0.00%		
Hispanic	5.94%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	34.51%	0.56%		¥¥¥
Nonminority Women	11.29%	6.70%		¥¥¥
Minority- and/or Women	45.80%	7.26%		¥¥¥
Communications Equipment Manufacturing NAICS 3342				
African American	0.00%	2.53%	0.00	¥¥¥
Asian	12.23%	0.00%		
Hispanic	0.00%	0.63%	0.00	¥
Native American	0.00%	0.00%		
Minority	12.23%	3.16%		¥¥¥
Nonminority Women	0.00%	10.13%	0.00	¥¥¥
Minority- and/or Women	12.23%	13.29%	92.02	¥¥¥
Foundries NAICS 3315				
African American	11.94%	12.50%	95.52	
Asian	18.73%	18.91%	99.05	
Hispanic	19.28%	21.20%	90.94	
Native American	2.23%	2.88%	77.43	¥
Minority	52.18%	55.49%	94.03	
Nonminority Women	10.12%	11.60%	87.24	
Minority- and/or Women	62.30%	67.09%	92.86	
Electrical Equipment Manufacturing NAICS 3353				
African American	13.81%	0.00%		
Asian	14.65%	0.00%		
Hispanic	5.71%	0.00%		
Native American	0.51%	0.00%		
Minority	34.68%	0.00%		
Nonminority Women	36.24%	15.38%		¥¥¥
Minority- and/or Women	70.92%	15.38%		¥¥¥
Cement and Concrete Product Manufacturing NAICS 3273				
African American	2.88%	1.69%		¥¥
Asian	8.52%	0.00%		
Hispanic	18.23%	2.54%		¥¥¥
Native American	0.00%	0.00%		
Minority	29.63%	4.23%		¥¥¥
Nonminority Women	9.60%	10.17%	94.44	
Minority- and/or Women	39.23%	14.40%		
Gasoline Stations NAICS 4571				
African American	11.41%	0.00%		
Asian	15.14%	0.00%		
Hispanic	12.51%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	39.06%	0.00%		
Nonminority Women	7.83%	5.20%		¥¥¥
Minority- and/or Women	46.89%	5.20%		¥¥¥
Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers NAICS 5162				
African American	8.16%	0.00%		
Asian	6.47%	0.00%		
Hispanic	1.09%	0.00%		
Native American	0.14%	0.00%		
Minority	15.86%	0.00%		
Nonminority Women	15.68%	17.63%	88.94	
Minority- and/or Women	31.54%	17.63%		
Household and Institutional Furniture and Kitchen Cabinet Manufacturing NAICS 3371				
African American	0.00%	17.25%	0.00	¥¥¥
Asian	14.40%	0.00%		
Hispanic	0.52%	0.00%		
Native American	0.00%	0.00%		
Minority	14.92%	17.25%	86.49	
Nonminority Women	0.08%	9.72%	0.85	¥¥¥
Minority- and/or Women	15.00%	26.97%	55.62	¥¥¥
Textile Furnishings Mills NAICS 3141				
African American	23.20%	25.12%	92.36	
Asian	18.56%	25.56%	72.61	¥
Hispanic	15.53%	17.30%	89.77	
Native American	0.12%	0.11%		
Minority	57.41%	68.09%	84.31	¥
Nonminority Women	21.94%	25.94%	84.58	¥
Minority- and/or Women	79.35%	94.03%	84.39	¥
Freight Transportation Arrangement NAICS 4885				
African American	19.49%	15.67%		¥¥¥
Asian	4.91%	3.84%		
Hispanic	5.07%	10.71%	47.30	¥¥¥
Native American	0.00%	0.00%		
Minority	29.47%	30.22%	97.52	
Nonminority Women	12.54%	18.54%	67.64	¥¥¥
Minority- and/or Women	42.01%	48.76%	86.16	
Newspaper, Periodical, Book, and Directory Publishers NAICS 5131				

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	7.50%	22.56%	33.25	¥¥¥
Asian	6.34%	0.24%		¥¥¥
Hispanic	2.38%	0.00%		
Native American	0.00%	0.00%		
Minority	16.22%	22.80%	71.14	¥¥¥
Nonminority Women	15.49%	29.92%	51.78	¥¥¥
Minority- and/or Women	31.71%	52.72%	60.15	¥¥¥
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	18.33%	13.25%		¥¥¥
Asian	23.75%	1.63%		¥¥¥
Hispanic	0.00%	0.54%	0.00	¥
Native American	0.00%	12.98%	0.00	¥¥¥
Minority	42.08%	28.40%		¥¥¥
Nonminority Women	0.00%	6.52%	0.00	¥¥¥
Minority- and/or Women	42.08%	34.92%		¥
Textile and Fabric Finishing and Fabric Coating Mills NAICS 3133				
African American	18.29%	23.68%	77.24	¥¥
Asian	12.97%	15.90%	81.57	¥
Hispanic	8.70%	11.70%	74.36	¥¥
Native American	0.31%	0.24%		
Minority	40.27%	51.52%	78.16	¥¥
Nonminority Women	27.24%	28.32%	96.19	
Minority- and/or Women	67.51%	79.84%	84.56	¥
Vocational Rehabilitation Services NAICS 6243				
African American	0.00%	6.58%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	1.32%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	7.90%	0.00	¥¥¥
Nonminority Women	0.00%	41.97%	0.00	¥¥¥
Minority- and/or Women	0.00%	49.87%	0.00	¥¥¥
Other Motor Vehicle Dealers NAICS 4412				
African American	23.12%	0.00%		
Asian	33.62%	0.00%		
Hispanic	4.44%	0.00%		
Native American	0.11%	0.00%		
Minority	61.29%	0.00%		
Nonminority Women	12.87%	18.44%	69.80	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	74.16%	18.44%		¥¥¥
Other Fabricated Metal Product Manufacturing NAICS 3329				
African American	0.46%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.77%	0.00%		
Native American	0.00%	0.00%		
Minority	1.23%	0.00%		
Nonminority Women	0.00%	46.67%	0.00	¥¥¥
Minority- and/or Women	1.23%	46.67%	2.64	¥¥¥
Sawmills and Wood Preservation NAICS 3211				
African American	20.43%	25.00%	81.72	¥
Asian	22.75%	24.12%	94.32	
Hispanic	0.54%	0.00%		
Native American	0.11%	0.00%		
Minority	43.83%	49.12%	89.23	
Nonminority Women	21.41%	24.19%	88.51	
Minority- and/or Women	65.24%	73.31%	88.99	
Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing NAICS 3252				
African American	5.46%	14.29%	38.21	¥¥¥
Asian	14.29%	25.12%	56.89	¥¥¥
Hispanic	2.52%	4.81%	52.39	¥¥¥
Native American	0.33%	0.59%	55.93	¥¥¥
Minority	22.60%	44.81%	50.44	¥¥¥
Nonminority Women	4.99%	8.12%	61.45	¥¥¥
Minority- and/or Women	27.59%	52.93%	52.13	¥¥¥
Other Textile Product Mills NAICS 3149				
African American	46.45%	42.55%		
Asian	8.23%	0.00%		
Hispanic	1.29%	1.90%	67.89	¥
Native American	0.00%	0.00%		
Minority	55.97%	44.45%		
Nonminority Women	19.98%	18.21%		
Minority- and/or Women	75.95%	62.66%		
Other General Purpose Machinery Manufacturing NAICS 3339				
African American	1.79%	1.03%		¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.79%	1.03%		¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.03%	0.00%		
Minority- and/or Women	1.82%	1.03%		¥¥¥
Other Support Services NAICS 5619				
African American	35.85%	19.62%		¥¥¥
Asian	5.28%	5.91%	89.34	
Hispanic	1.99%	2.69%	73.95	
Native American	0.00%	2.16%	0.00	¥¥¥
Minority	43.12%	30.38%		¥¥¥
Nonminority Women	31.02%	27.47%		¥
Minority- and/or Women	74.14%	57.85%		¥¥¥
Electronic and Precision Equipment Repair and Maintenance NAICS 8112				
African American	34.04%	17.98%		¥¥¥
Asian	7.64%	1.01%		¥¥¥
Hispanic	1.32%	0.30%		¥¥¥
Native American	0.00%	0.00%		
Minority	43.00%	19.29%		¥¥¥
Nonminority Women	35.86%	8.61%		¥¥¥
Minority- and/or Women	78.86%	27.90%		¥¥¥
Other Miscellaneous Retailers NAICS 4599				
African American	17.44%	6.15%		¥¥¥
Asian	14.11%	4.62%		¥¥¥
Hispanic	3.95%	6.15%	64.23	¥¥
Native American	0.14%	0.00%		
Minority	35.64%	16.92%		¥¥¥
Nonminority Women	16.83%	16.02%		
Minority- and/or Women	52.47%	32.94%		¥¥¥
Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing NAICS 3327				
African American	12.74%	0.57%		¥¥¥
Asian	3.05%	0.00%		
Hispanic	14.12%	0.00%		
Native American	0.00%	0.00%		
Minority	29.91%	0.57%		¥¥¥
Nonminority Women	30.32%	6.81%		¥¥¥
Minority- and/or Women	60.23%	7.38%		¥¥¥
Support Activities for Rail Transportation NAICS 4882				
African American	6.86%	54.11%	12.68	¥¥¥
Asian	22.21%	0.00%		
Hispanic	3.36%	0.68%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.15%	0.00%		
Minority	32.58%	54.79%	59.46	¥¥¥
Nonminority Women	29.02%	0.00%		
Minority- and/or Women	61.60%	54.79%		¥¥¥
Pulp, Paper, and Paperboard Mills NAICS 3221				
African American	12.04%	31.20%	38.59	¥¥¥
Asian	8.82%	4.10%		
Hispanic	1.02%	0.95%		
Native American	2.87%	4.00%	71.75	¥¥¥
Minority	24.75%	40.25%	61.49	¥¥¥
Nonminority Women	6.41%	23.62%	27.14	¥¥¥
Minority- and/or Women	31.16%	63.87%	48.79	¥¥¥
Other Ambulatory Health Care Services NAICS 6219				
African American	14.00%	31.80%	44.02	¥¥¥
Asian	24.82%	4.10%		¥¥¥
Hispanic	4.35%	0.05%		¥¥¥
Native American	0.14%	4.00%	3.59	¥¥¥
Minority	43.31%	39.95%		
Nonminority Women	7.69%	23.62%	32.58	¥¥¥
Minority- and/or Women	51.00%	63.57%	80.23	
Automotive Repair and Maintenance NAICS 8111				
African American	15.76%	3.08%		¥¥¥
Asian	23.44%	5.17%		¥¥¥
Hispanic	10.76%	9.43%		
Native American	2.83%	0.00%		
Minority	52.79%	17.68%		¥¥¥
Nonminority Women	14.63%	13.30%		
Minority- and/or Women	67.42%	30.98%		¥¥¥
Waste Collection NAICS 5621				
African American	20.20%	2.78%		¥¥¥
Asian	2.23%	0.79%		¥¥¥
Hispanic	2.79%	0.40%		¥¥¥
Native American	0.00%	0.00%		
Minority	25.22%	3.97%		¥¥¥
Nonminority Women	23.39%	27.62%	84.67	¥¥
Minority- and/or Women	48.61%	31.59%		¥¥¥
Offices of Real Estate Agents and Brokers NAICS 5312				
African American	13.90%	0.54%		¥¥¥
Asian	0.00%	4.06%	0.00	¥¥¥
Hispanic	0.00%	4.10%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	13.90%	8.70%		¥¥¥
Nonminority Women	1.11%	35.75%	3.12	¥¥¥
Minority- and/or Women	15.01%	44.45%	33.77	
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	1.54%	0.00%		
Asian	0.10%	1.72%	5.81	¥¥¥
Hispanic	0.00%	1.72%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	1.64%	3.44%	47.67	¥¥¥
Nonminority Women	75.85%	8.62%		¥¥¥
Minority- and/or Women	77.49%	12.06%		¥¥¥
Clay Product and Refractory Manufacturing NAICS 3271				
African American	11.73%	19.52%	60.09	¥¥¥
Asian	8.27%	5.91%		
Hispanic	6.83%	2.69%		
Native American	0.00%	2.01%	0.00	¥¥¥
Minority	26.83%	30.13%	89.05	
Nonminority Women	23.44%	27.70%	84.62	¥
Minority- and/or Women	50.27%	57.83%	86.93	
Health and Personal Care Retailers NAICS 4561				
African American	9.05%	8.36%		
Asian	24.91%	8.20%		¥¥¥
Hispanic	13.68%	0.00%		
Native American	0.00%	0.00%		
Minority	47.64%	16.56%		¥¥¥
Nonminority Women	7.77%	30.56%	25.44	¥¥¥
Minority- and/or Women	55.41%	47.12%		¥¥¥
Other Electrical Equipment and Component Manufacturing NAICS 3359				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.48%	11.43%	4.24	¥¥¥
Minority- and/or Women	0.48%	11.43%	4.20	¥¥¥
Consumer Goods Rental NAICS 5322				
African American	20.18%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	16.21%	0.00%		
Hispanic	12.13%	0.00%		
Native American	0.00%	0.00%		
Minority	48.52%	0.00%		
Nonminority Women	16.93%	3.58%		¥¥¥
Minority- and/or Women	65.45%	3.58%		¥¥¥
Support Activities for Road Transportation NAICS 4884				
African American	4.53%	14.58%	31.08	¥¥¥
Asian	0.54%	0.45%		
Hispanic	29.33%	7.35%		¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	34.40%	25.95%		¥¥¥
Nonminority Women	3.40%	11.67%	29.10	¥¥¥
Minority- and/or Women	37.80%	37.62%		¥¥¥
Department Stores NAICS 4551				
African American	8.26%	0.00%		
Asian	4.07%	0.00%		
Hispanic	28.14%	0.00%		
Native American	0.19%	0.00%		
Minority	40.66%	0.00%		
Nonminority Women	15.06%	6.90%		¥¥¥
Minority- and/or Women	55.72%	6.90%		¥¥¥
Forging and Stamping NAICS 3321				
African American	11.76%	7.14%		
Asian	14.20%	17.50%	81.14	¥
Hispanic	20.87%	11.19%		
Native American	0.99%	0.05%		
Minority	47.82%	35.88%		
Nonminority Women	43.96%	53.08%	82.82	¥
Minority- and/or Women	91.78%	88.96%		
Used Merchandise Retailers NAICS 4595				
African American	6.07%	4.61%		
Asian	16.55%	0.00%		
Hispanic	1.57%	0.37%		¥¥¥
Native American	0.06%	0.00%		
Minority	24.25%	4.98%		¥¥¥
Nonminority Women	47.71%	28.47%		¥¥¥
Minority- and/or Women	71.96%	33.45%		¥¥¥
Residential Building Construction NAICS 2361				
African American	26.14%	40.15%	65.11	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	11.65%	17.27%	67.46	¥¥¥
Hispanic	3.28%	3.12%		
Native American	0.00%	0.00%		
Minority	41.07%	60.54%	67.84	¥¥¥
Nonminority Women	21.36%	29.58%	72.21	¥¥¥
Minority- and/or Women	62.43%	90.12%	69.27	¥¥¥
Grocery and Related Product Merchant Wholesalers NAICS 4244				
African American	33.40%	0.39%		¥¥¥
Asian	13.19%	25.29%	52.14	¥¥¥
Hispanic	11.90%	25.17%	47.28	¥¥¥
Native American	7.58%	0.00%		
Minority	66.07%	50.85%		¥¥¥
Nonminority Women	24.11%	23.71%		
Minority- and/or Women	90.18%	74.56%		¥¥¥
Electric Lighting Equipment Manufacturing NAICS 3351				
African American	1.13%	0.00%		
Asian	0.00%	4.17%	0.00	¥¥¥
Hispanic	3.13%	0.00%		
Native American	0.00%	0.00%		
Minority	4.26%	4.17%		
Nonminority Women	0.00%	20.83%	0.00	¥¥¥
Minority- and/or Women	4.26%	25.00%	17.04	¥¥¥
Miscellaneous Nondurable Goods Merchant Wholesalers NAICS 4249				
African American	32.93%	6.48%		¥¥¥
Asian	0.92%	9.38%	9.76	¥¥¥
Hispanic	6.77%	3.13%		¥¥¥
Native American	0.00%	3.13%	0.00	¥¥¥
Minority	40.62%	22.12%		¥¥¥
Nonminority Women	55.75%	15.32%		¥¥¥
Minority- and/or Women	96.37%	37.44%		¥¥¥
Greenhouse, Nursery, and Floriculture Production NAICS 1114				
African American	16.23%	3.33%		¥¥¥
Asian	20.11%	0.00%		
Hispanic	16.27%	0.00%		
Native American	0.45%	0.00%		
Minority	53.06%	3.33%		¥¥¥
Nonminority Women	32.01%	10.00%		¥¥¥
Minority- and/or Women	85.07%	13.33%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Business, Professional, Labor, Political, and Similar Organizations NAICS 8139				
African American	22.75%	10.00%		¥¥¥
Asian	41.35%	10.00%		¥¥¥
Hispanic	3.30%	5.00%	65.95	¥
Native American	0.00%	0.00%		
Minority	67.40%	25.00%		¥¥¥
Nonminority Women	15.51%	30.00%	51.69	¥¥¥
Minority- and/or Women	82.91%	55.00%		¥¥¥
Independent Artists, Writers, and Performers NAICS 7115				
African American	18.67%	21.12%	88.40	
Asian	20.45%	19.21%		
Hispanic	11.77%	17.50%	67.26	¥¥¥
Native American	1.48%	0.00%		
Minority	52.37%	57.83%	90.56	
Nonminority Women	34.31%	41.21%	83.26	¥
Minority- and/or Women	86.68%	99.04%	87.52	¥
Office Supplies, Stationery, and Gift Retailers NAICS 4594				
African American	40.53%	0.33%		¥¥¥
Asian	8.33%	0.00%		
Hispanic	22.48%	0.00%		
Native American	0.00%	7.69%	0.00	¥¥¥
Minority	71.34%	8.02%		¥¥¥
Nonminority Women	12.71%	31.47%	40.38	¥¥¥
Minority- and/or Women	84.05%	39.49%		¥¥¥
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	0.00%	12.48%	0.00	¥¥¥
Asian	9.32%	0.42%		¥¥¥
Hispanic	0.00%	3.51%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	9.32%	16.41%	56.79	¥¥¥
Nonminority Women	0.58%	23.71%	2.44	¥¥¥
Minority- and/or Women	9.90%	40.12%	24.68	¥¥¥
Religious Organizations NAICS 8131				
African American	22.42%	30.31%	73.97	¥
Asian	14.68%	39.47%	37.19	¥¥¥
Hispanic	4.50%	0.00%		
Native American	0.00%	0.00%		
Minority	41.60%	69.78%	59.62	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	25.86%	28.15%	91.87	
Minority- and/or Women	67.46%	97.93%	68.89	¥¥¥
Fabric Mills NAICS 3132				
African American	4.52%	0.00%		
Asian	21.59%	0.00%		
Hispanic	6.76%	0.00%		
Native American	0.00%	0.00%		
Minority	32.87%	0.00%		
Nonminority Women	34.38%	0.00%		
Minority- and/or Women	67.25%	0.00%		
Grocery and Convenience Retailers NAICS 4451				
African American	30.31%	11.69%		¥¥¥
Asian	39.07%	28.57%		¥¥¥
Hispanic	1.29%	0.00%		
Native American	5.18%	2.86%		¥¥¥
Minority	75.85%	43.12%		¥¥¥
Nonminority Women	10.03%	17.74%	56.56	¥¥¥
Minority- and/or Women	85.88%	60.86%		¥¥¥
Rubber Product Manufacturing NAICS 3262				
African American	37.47%	8.33%		¥¥¥
Asian	13.91%	0.00%		
Hispanic	14.98%	0.00%		
Native American	0.85%	0.00%		
Minority	67.21%	8.33%		¥¥¥
Nonminority Women	14.71%	8.33%		¥¥¥
Minority- and/or Women	81.92%	16.66%		¥¥¥
Business Support Services NAICS 5614				
African American	31.96%	32.77%	97.52	
Asian	22.56%	10.86%		¥¥¥
Hispanic	10.46%	3.69%		¥¥¥
Native American	0.43%	0.00%		
Minority	65.41%	47.32%		¥¥¥
Nonminority Women	14.01%	13.61%		
Minority- and/or Women	79.42%	60.93%		
Death Care Services NAICS 8122				
African American	7.79%	8.12%	95.94	
Asian	22.01%	24.15%	91.14	
Hispanic	1.38%	4.50%	30.67	¥¥¥
Native American	0.96%	1.23%	78.05	¥
Minority	32.14%	38.00%	84.58	¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	55.29%	61.98%	89.21	
Minority- and/or Women	87.43%	99.98%	87.45	
Computer and Peripheral Equipment Manufacturing NAICS 3341				
African American	13.58%	4.08%		¥¥¥
Asian	15.54%	1.36%		¥¥¥
Hispanic	10.61%	0.00%		
Native American	0.00%	0.00%		
Minority	39.73%	5.44%		¥¥¥
Nonminority Women	16.99%	9.52%		¥¥¥
Minority- and/or Women	56.72%	14.96%		¥¥¥
Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers NAICS 4231				
African American	0.00%	7.14%	0.00	¥¥¥
Asian	0.52%	7.14%	7.29	¥¥¥
Hispanic	4.56%	7.54%	60.45	¥¥¥
Native American	0.00%	7.14%	0.00	¥¥¥
Minority	5.08%	28.96%	17.54	¥¥¥
Nonminority Women	3.46%	6.71%	51.48	¥¥¥
Minority- and/or Women	8.54%	35.67%	23.94	¥¥¥
Alumina and Aluminum Production and Processing NAICS 3313				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	4.34%	6.81%	63.73	¥¥¥
Minority- and/or Women	4.34%	6.81%	63.73	¥¥¥
Motion Picture and Video Industries NAICS 5121				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.54%	0.00%		
Minority- and/or Women	0.54%	0.00%		
Beverage Manufacturing NAICS 3121				
African American	8.09%	0.00%		
Asian	8.57%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	40.06%	0.00%		
Native American	0.00%	0.00%		
Minority	56.72%	0.00%		
Nonminority Women	21.25%	45.45%	46.75	¥¥¥
Minority- and/or Women	77.97%	45.45%		
Satellite Telecommunications NAICS 5174				
African American	0.23%	0.00%		
Asian	6.42%	9.14%	70.24	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	6.65%	9.14%	72.76	¥¥¥
Nonminority Women	1.96%	4.68%	41.88	¥¥¥
Minority- and/or Women	8.61%	13.82%	62.30	¥¥¥
Hunting and Trapping NAICS 1142				
African American	5.33%	0.00%		
Asian	47.96%	0.00%		
Hispanic	16.04%	0.00%		
Native American	0.00%	0.00%		
Minority	69.33%	0.00%		
Nonminority Women	9.53%	8.33%		
Minority- and/or Women	78.86%	8.33%		¥¥¥
Hardware Manufacturing NAICS 3325				
African American	11.68%	14.80%	78.92	¥
Asian	29.26%	29.92%	97.79	
Hispanic	8.40%	8.78%	95.67	
Native American	0.50%	0.31%		
Minority	49.84%	53.81%	92.62	
Nonminority Women	34.22%	38.21%	89.56	
Minority- and/or Women	84.06%	92.02%	91.35	
Special Food Services NAICS 7223				
African American	13.21%	25.54%	51.72	¥¥¥
Asian	23.78%	0.18%		¥¥¥
Hispanic	5.48%	0.54%		¥¥¥
Native American	0.00%	0.00%		
Minority	42.47%	26.26%		¥¥¥
Nonminority Women	32.41%	34.53%	93.85	
Minority- and/or Women	74.88%	60.79%		¥¥¥
Converted Paper Product Manufacturing NAICS 3222				
African American	7.05%	13.04%	54.06	¥¥¥
Asian	25.57%	20.17%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	21.15%	7.93%		
Native American	0.81%	0.66%		
Minority	54.58%	41.80%		
Nonminority Women	28.71%	39.67%	72.37	¥¥¥
Minority- and/or Women	83.29%	81.47%		
Boiler, Tank, and Shipping Container Manufacturing NAICS 3324				
African American	0.56%	0.00%		
Asian	0.00%	0.00%		
Hispanic	6.41%	0.00%		
Native American	0.00%	0.00%		
Minority	6.97%	0.00%		
Nonminority Women	8.76%	7.14%		
Minority- and/or Women	15.73%	7.14%		¥¥¥
Industrial Machinery Manufacturing NAICS 3332				
African American	12.04%	0.00%		
Asian	22.17%	0.00%		
Hispanic	7.93%	0.00%		
Native American	0.66%	0.00%		
Minority	42.80%	0.00%		
Nonminority Women	39.56%	12.12%		¥¥¥
Minority- and/or Women	82.36%	12.12%		
Apparel, Piece Goods, and Notions Merchant Wholesalers NAICS 4243				
African American	4.35%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	4.35%	0.00%		
Nonminority Women	95.20%	22.89%		¥¥¥
Minority- and/or Women	99.55%	22.89%		¥¥¥
Medical and Diagnostic Laboratories NAICS 6215				
African American	0.00%	15.02%	0.00	¥¥¥
Asian	0.82%	14.91%	5.47	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.82%	29.93%	2.74	¥¥¥
Nonminority Women	0.36%	23.05%	1.55	¥¥¥
Minority- and/or Women	1.18%	52.98%	2.23	¥¥¥
Household Appliance Manufacturing NAICS 3352				



NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	28.64%	0.00%		
Asian	1.46%	0.00%		
Hispanic	6.63%	0.00%		
Native American	2.06%	0.00%		
Minority	38.79%	0.00%		
Nonminority Women	32.89%	0.00%		
Minority- and/or Women	71.68%	0.00%		
Other Support Activities for Transportation NAICS 4889				
African American	4.17%	32.35%	12.90	¥¥¥
Asian	0.00%	3.68%	0.00	¥¥¥
Hispanic	0.00%	3.62%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	4.17%	43.22%	9.65	¥¥¥
Nonminority Women	0.85%	8.32%	10.22	¥¥¥
Minority- and/or Women	5.02%	51.54%	9.74	¥¥¥
Motor Vehicle Parts Manufacturing NAICS 3363				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	4.76%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.76%	0.00	¥¥¥
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	3.51%	0.97%		¥¥¥
Asian	0.00%	3.85%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.07%	0.00	
Minority	3.51%	4.89%	71.78	
Nonminority Women	0.00%	6.67%	0.00	¥¥¥
Minority- and/or Women	3.51%	11.56%	30.36	¥¥¥
Advertising, Public Relations, and Related Services NAICS 5418				
African American	0.00%	1.94%	0.00	¥¥¥
Asian	0.00%	0.16%	0.00	
Hispanic	0.00%	8.39%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	10.49%	0.00	¥¥¥
Nonminority Women	0.00%	17.99%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.00%	28.48%	0.00	¥¥¥
Furniture and Home Furnishing Merchant Wholesalers NAICS 4232				
African American	28.21%	2.02%		¥¥¥
Asian	27.96%	0.00%		
Hispanic	0.00%	0.61%	0.00	¥
Native American	0.00%	0.00%		
Minority	56.17%	2.63%		¥¥¥
Nonminority Women	2.08%	5.76%	36.11	¥¥¥
Minority- and/or Women	58.25%	8.39%		¥¥¥
Steel Product Manufacturing from Purchased Steel NAICS 3312				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	100.00%	81.23%		
Minority- and/or Women	100.00%	81.23%		
Other Crop Farming NAICS 1119				
African American	24.39%	0.16%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	6.67%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	24.39%	6.83%		¥¥¥
Nonminority Women	68.24%	34.73%		¥¥¥
Minority- and/or Women	92.63%	41.56%		¥¥¥
Paper and Paper Product Merchant Wholesalers NAICS 4241				
African American	1.88%	0.69%		¥¥¥
Asian	4.33%	0.93%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	6.21%	1.62%		¥¥¥
Nonminority Women	0.00%	12.50%	0.00	¥¥¥
Minority- and/or Women	6.21%	14.12%	43.98	¥¥¥
Facilities Support Services NAICS 5612				
African American	0.00%	38.86%	0.00	¥¥¥
Asian	49.77%	23.13%		¥¥¥
Hispanic	0.81%	7.77%	10.38	¥¥¥
Native American	0.00%	1.82%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	50.58%	71.58%	70.66	¥¥¥
Nonminority Women	0.00%	20.94%	0.00	¥¥¥
Minority- and/or Women	50.58%	92.52%	54.67	
Software Publishers NAICS 5132				
African American	0.00%	1.88%	0.00	¥¥¥
Asian	97.92%	18.46%		¥¥¥
Hispanic	2.08%	0.40%		¥¥¥
Native American	0.00%	15.59%	0.00	¥¥¥
Minority	100.00%	36.33%		¥¥¥
Nonminority Women	0.00%	8.87%	0.00	¥¥¥
Minority- and/or Women	100.00%	45.20%		
Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing NAICS 3334				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	3.85%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	3.85%	0.00	¥¥¥
Nonminority Women	0.00%	19.23%	0.00	¥¥¥
Minority- and/or Women	0.00%	23.08%	0.00	¥¥¥
Warehousing and Storage NAICS 4931				
African American	3.57%	1.83%		¥¥¥
Asian	0.00%	0.92%	0.00	¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.57%	2.75%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	3.57%	2.75%		¥¥¥
Support Activities for Crop Production NAICS 1151				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	98.55%	21.43%		¥¥¥
Minority- and/or Women	98.55%	21.43%		¥¥¥
Specialized Design Services NAICS 5414				
African American	0.89%	35.32%	2.52	¥¥¥
Asian	0.00%	2.58%	0.00	¥¥¥
Hispanic	0.00%	8.95%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.89%	46.85%	1.90	¥¥¥
Nonminority Women	91.26%	19.31%		¥¥¥
Minority- and/or Women	92.15%	66.16%		¥¥¥
Individual and Family Services NAICS 6241				
African American	0.00%	17.21%	0.00	¥¥¥
Asian	0.00%	2.25%	0.00	¥¥¥
Hispanic	0.00%	6.38%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	25.84%	0.00	¥¥¥
Nonminority Women	74.48%	28.07%		¥¥¥
Minority- and/or Women	74.48%	53.91%		¥¥¥
Furniture and Home Furnishings Retailers NAICS 4491				
African American	21.48%	9.03%		¥¥¥
Asian	0.00%	4.76%	0.00	¥¥¥
Hispanic	0.00%	6.71%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	21.48%	20.50%		
Nonminority Women	0.00%	10.96%	0.00	¥¥¥
Minority- and/or Women	21.48%	31.46%	68.28	¥¥¥
Electric Power Generation, Transmission and Distribution NAICS 2211				
African American	36.86%	0.00%		
Asian	0.00%	50.00%	0.00	¥¥¥
Hispanic	0.00%	10.45%	0.00	¥¥¥
Native American	0.00%	0.50%	0.00	
Minority	36.86%	60.95%	60.48	¥¥¥
Nonminority Women	58.63%	3.00%		¥¥¥
Minority- and/or Women	95.49%	63.95%		
Home Health Care Services NAICS 6216				
African American	100.00%	51.28%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.17%	0.00	
Native American	0.00%	5.88%	0.00	¥¥¥
Minority	100.00%	57.33%		¥¥¥
Nonminority Women	0.00%	21.40%	0.00	¥¥¥
Minority- and/or Women	100.00%	78.73%		
Oilseed and Grain Farming NAICS 1111				
African American	0.06%	0.00%		
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.06%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.06%	0.00%		
Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services NAICS 5182				
African American	58.13%	3.90%		YYY
Asian	0.00%	1.23%	0.00	YYY
Hispanic	0.00%	1.11%	0.00	YYY
Native American	0.00%	0.00%		
Minority	58.13%	6.24%		YYY
Nonminority Women	0.00%	24.55%	0.00	YYY
Minority- and/or Women	58.13%	30.79%		YYY
Fishing NAICS 1141				
African American	0.00%	0.00%		
Asian	98.23%	75.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	98.23%	75.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	98.23%	75.00%		YYY
Sporting Goods, Hobby, and Musical Instrument Retailers NAICS 4591				
African American	0.00%	7.64%	0.00	YYY
Asian	10.19%	0.14%		YYY
Hispanic	0.00%	1.45%	0.00	YYY
Native American	0.00%	1.45%	0.00	YYY
Minority	10.19%	10.68%	95.41	
Nonminority Women	0.00%	13.57%	0.00	YYY
Minority- and/or Women	10.19%	24.25%	42.02	YYY
Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers NAICS 4248				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Office Furniture (including Fixtures) Manufacturing NAICS 3372				
African American	26.42%	3.13%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	26.42%	3.13%		¥¥¥
Nonminority Women	0.00%	18.75%	0.00	¥¥¥
Minority- and/or Women	26.42%	21.88%		¥¥¥
Iron and Steel Mills and Ferroalloy Manufacturing NAICS 3311				
African American	0.00%	9.09%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	9.09%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	18.18%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	18.18%	0.00	¥¥¥
Support Activities for Air Transportation NAICS 4881				
African American	0.00%	4.00%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.00%	0.00	¥¥¥
Nonminority Women	11.68%	5.33%		¥¥¥
Minority- and/or Women	11.68%	9.33%		
Insurance Carriers NAICS 5241				
African American	0.00%	34.27%	0.00	¥¥¥
Asian	0.00%	33.33%	0.00	¥¥¥
Hispanic	0.00%	10.00%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	77.60%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	77.60%	0.00	¥¥
Aerospace Product and Parts Manufacturing NAICS 3364				
African American	0.00%	0.00%		
Asian	6.92%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	6.92%	0.00%		
Nonminority Women	0.00%	25.71%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	6.92%	25.71%	26.92	YYY
Coating, Engraving, Heat Treating, and Allied Activities NAICS 3328				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Automotive Equipment Rental and Leasing NAICS 5321				
African American	0.00%	0.00%		
Asian	0.00%	25.00%	0.00	YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	25.00%	0.00	YYY
Nonminority Women	0.19%	33.33%	0.56	YYY
Minority- and/or Women	0.19%	58.33%	0.33	YYY
Commercial and Service Industry Machinery Manufacturing NAICS 3333				
African American	0.00%	1.61%	0.00	YYY
Asian	0.00%	1.61%	0.00	YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.22%	0.00	YYY
Nonminority Women	0.00%	4.84%	0.00	YYY
Minority- and/or Women	0.00%	8.06%	0.00	YYY
Securities and Commodity Contracts Intermediation and Brokerage NAICS 5231				
African American	99.90%	71.23%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	99.90%	71.23%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	99.90%	71.23%		YYY
Other Amusement and Recreation Industries NAICS 7139				
African American	0.00%	5.58%	0.00	YYY
Asian	0.00%	5.26%	0.00	YYY
Hispanic	0.00%	5.26%	0.00	YYY

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	16.10%	0.00	¥¥¥
Nonminority Women	100.00%	20.32%		¥¥¥
Minority- and/or Women	100.00%	36.42%		¥
Electronics and Appliance Retailers NAICS 4492				
African American	0.00%	11.78%	0.00	¥¥¥
Asian	0.00%	0.12%	0.00	
Hispanic	85.10%	2.96%		¥¥¥
Native American	0.00%	0.19%	0.00	
Minority	85.10%	15.05%		¥¥¥
Nonminority Women	0.00%	7.92%	0.00	¥¥¥
Minority- and/or Women	85.10%	22.97%		¥¥¥
Chemical and Allied Products Merchant Wholesalers NAICS 4246				
African American	0.00%	15.97%	0.00	¥¥¥
Asian	80.32%	1.39%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	80.32%	17.36%		¥¥¥
Nonminority Women	5.58%	13.89%	40.18	¥¥¥
Minority- and/or Women	85.90%	31.25%		¥¥¥
Local Messengers and Local Delivery NAICS 4922				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	58.94%	54.08%		¥¥
Minority- and/or Women	58.94%	54.08%		
Other Financial Investment Activities NAICS 5239				
African American	80.21%	91.00%	88.14	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	80.21%	91.00%	88.14	
Nonminority Women	7.31%	0.00%		
Minority- and/or Women	87.52%	91.00%	96.18	
Legal Services NAICS 5411				
African American	0.00%	21.79%	0.00	¥¥¥
Asian	0.00%	7.17%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	7.17%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	36.13%	0.00	¥¥¥
Nonminority Women	72.28%	18.78%		¥¥¥
Minority- and/or Women	72.28%	54.91%		¥¥¥
Social Advocacy Organizations NAICS 8133				
African American	5.02%	12.01%	41.80	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	5.02%	12.01%	41.80	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	5.02%	12.01%	41.80	¥¥¥
Depository Credit Intermediation NAICS 5221				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	100.00%	6.56%		¥¥¥
Minority- and/or Women	100.00%	6.56%		¥¥¥
Other Chemical Product and Preparation Manufacturing NAICS 3259				
African American	36.98%	0.00%		
Asian	0.00%	3.45%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	36.98%	3.45%		¥¥¥
Nonminority Women	0.00%	3.45%	0.00	¥¥¥
Minority- and/or Women	36.98%	6.90%		
Support Activities for Forestry NAICS 1153				
African American	0.00%	0.00%		
Asian	0.00%	5.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	5.00%	0.00	¥¥¥
Nonminority Women	92.28%	10.00%		¥¥¥
Minority- and/or Women	92.28%	15.00%		¥¥¥
Audio and Video Equipment Manufacturing NAICS 3343				
African American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.69%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.69%	0.00	¥¥¥
Other Furniture Related Product Manufacturing NAICS 3379				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	20.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	20.00%	0.00	¥¥¥
Couriers and Express Delivery Services NAICS 4921				
African American	0.00%	2.25%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	2.25%	0.00	¥¥¥
Nonminority Women	100.00%	51.80%		¥¥¥
Minority- and/or Women	100.00%	54.05%		¥¥¥
Automobile Dealers NAICS 4411				
African American	0.00%	9.60%	0.00	¥¥¥
Asian	0.00%	6.58%	0.00	¥¥¥
Hispanic	0.00%	3.23%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	19.41%	0.00	¥¥¥
Nonminority Women	52.41%	8.98%		¥¥¥
Minority- and/or Women	52.41%	28.39%		¥¥¥
Engine, Turbine, and Power Transmission Equipment Manufacturing NAICS 3336				
African American	100.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	100.00%	25.00%		¥¥¥
Traveler Accommodation NAICS 7211				

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	16.67%	0.00	¥¥¥
Asian	0.00%	17.19%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	33.33%	0.00	¥¥¥
Minority	0.00%	67.19%	0.00	¥¥¥
Nonminority Women	0.00%	3.14%	0.00	¥¥¥
Minority- and/or Women	0.00%	70.33%	0.00	¥¥¥
Drycleaning and Laundry Services NAICS 8123				
African American	0.00%	0.00%		
Asian	0.00%	36.17%	0.00	¥¥¥
Hispanic	0.00%	7.14%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	43.31%	0.00	¥¥¥
Nonminority Women	100.00%	23.72%		¥¥¥
Minority- and/or Women	100.00%	67.03%		¥¥¥
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	0.00%	12.77%	0.00	¥¥¥
Asian	66.81%	12.29%		¥¥¥
Hispanic	0.00%	3.19%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	66.81%	28.25%		¥¥¥
Nonminority Women	33.19%	33.30%	99.68	
Minority- and/or Women	100.00%	61.55%		¥¥¥
Fuel Dealers NAICS 4572				
African American	100.00%	2.60%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	2.60%		¥¥¥
Nonminority Women	0.00%	7.79%	0.00	¥¥¥
Minority- and/or Women	100.00%	10.39%		¥¥¥
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance NAICS 8113				
African American	0.00%	11.03%	0.00	¥¥¥
Asian	0.00%	0.14%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	11.17%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	12.05%	0.00	¥¥¥
Minority- and/or Women	0.00%	23.22%	0.00	¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.00%	13.06%	0.00	¥¥¥
Asian	100.00%	12.80%		¥¥¥
Hispanic	0.00%	0.41%	0.00	
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	100.00%	30.27%		¥¥¥
Nonminority Women	0.00%	23.10%	0.00	¥¥¥
Minority- and/or Women	100.00%	53.37%		¥¥¥
Offices of Other Health Practitioners NAICS 6213				
African American	0.00%	6.69%	0.00	¥¥¥
Asian	0.00%	17.83%	0.00	¥¥¥
Hispanic	0.00%	0.18%	0.00	
Native American	0.00%	0.06%	0.00	
Minority	0.00%	24.76%	0.00	¥¥¥
Nonminority Women	0.00%	37.55%	0.00	¥¥¥
Minority- and/or Women	0.00%	62.31%	0.00	¥¥¥
Paint, Coating, and Adhesive Manufacturing NAICS 3255				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.14%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.14%	0.00	¥¥¥
Lawn and Garden Equipment and Supplies Retailers NAICS 4442				
African American	0.00%	14.29%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥¥
Office Administrative Services NAICS 5611				
African American	0.00%	30.35%	0.00	¥¥¥
Asian	0.00%	0.59%	0.00	¥
Hispanic	0.00%	4.00%	0.00	¥¥¥
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	34.94%	0.00	¥¥¥
Nonminority Women	100.00%	19.99%		¥¥¥
Minority- and/or Women	100.00%	54.93%		¥¥¥
Water, Sewage and Other Systems NAICS 2213				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	2.38%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	2.38%	0.00	¥¥¥
Nonminority Women	0.00%	2.38%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.76%	0.00	¥¥¥
Spring and Wire Product Manufacturing NAICS 3326				
African American	0.00%	6.67%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	6.67%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	6.67%	0.00	¥¥¥
Support Activities for Water Transportation NAICS 4883				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-2.
Detailed Utilization, Availability, and Disparity Analyses,
Construction
Maryland Marketplace:
Dollars Paid

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Highway, Street, and Bridge Construction NAICS 2373				
African American	1.66%	18.97%	8.75	¥¥¥
Asian	0.37%	9.46%	3.91	¥¥¥
Hispanic	2.04%	1.63%		
Native American	0.05%	0.00%		
Minority	4.12%	30.06%	13.71	¥¥¥
Nonminority Women	3.22%	11.02%	29.22	¥¥¥
Minority- and/or Women	7.34%	41.08%	17.87	¥¥¥
Nonresidential Building Construction NAICS 2362				
African American	4.13%	15.05%	27.43	¥¥¥
Asian	4.10%	7.18%	57.12	¥¥¥
Hispanic	2.97%	8.89%	33.39	¥¥¥
Native American	0.04%	0.42%	9.42	¥
Minority	11.24%	31.54%	35.64	¥¥¥
Nonminority Women	1.93%	10.62%	18.18	¥¥¥
Minority- and/or Women	13.17%	42.16%	31.24	¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				
African American	4.86%	1.54%		¥¥¥
Asian	2.63%	7.46%	35.25	¥¥¥
Hispanic	7.31%	8.65%	84.52	
Native American	0.02%	1.45%	1.38	¥¥¥
Minority	14.82%	19.10%	77.59	¥¥¥
Nonminority Women	5.17%	6.03%	85.76	
Minority- and/or Women	19.99%	25.13%	79.55	¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	9.12%	5.12%		¥¥¥
Asian	0.74%	6.62%	11.19	¥¥¥
Hispanic	3.67%	11.79%	31.12	¥¥¥
Native American	0.85%	3.61%	23.52	¥¥¥
Minority	14.38%	27.14%	52.98	¥¥¥
Nonminority Women	5.06%	9.61%	52.64	¥¥¥
Minority- and/or Women	19.44%	36.75%	52.90	¥¥¥
Building Equipment Contractors NAICS 2382				
African American	19.34%	7.76%		¥¥¥
Asian	1.42%	3.31%	42.95	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	2.03%	4.69%	43.32	¥¥¥
Native American	4.29%	5.00%	85.77	
Minority	27.08%	20.76%		¥¥¥
Nonminority Women	2.99%	9.44%	31.68	¥¥¥
Minority- and/or Women	30.07%	30.20%	99.57	
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	0.32%	2.35%	13.60	¥¥¥
Asian	3.54%	25.00%	14.16	¥¥¥
Hispanic	0.48%	25.88%	1.85	¥¥¥
Native American	0.00%	0.00%		
Minority	4.34%	53.23%	8.15	¥¥¥
Nonminority Women	12.22%	2.35%		¥¥¥
Minority- and/or Women	16.56%	55.58%	29.79	¥¥¥
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	13.11%	36.51%	35.91	¥¥¥
Asian	11.15%	4.78%		¥¥¥
Hispanic	1.50%	1.87%	80.21	
Native American	0.00%	1.87%	0.00	¥¥¥
Minority	25.76%	45.03%	57.21	¥¥¥
Nonminority Women	33.24%	21.49%		¥¥¥
Minority- and/or Women	59.00%	66.52%	88.70	¥¥¥
Services to Buildings and Dwellings NAICS 5617				
African American	8.13%	17.67%	46.02	¥¥¥
Asian	0.67%	2.33%	28.81	¥¥¥
Hispanic	7.98%	13.01%	61.34	¥¥¥
Native American	0.18%	0.71%	25.35	¥
Minority	16.96%	33.72%	50.30	¥¥¥
Nonminority Women	8.84%	20.74%	42.62	¥¥¥
Minority- and/or Women	25.80%	54.46%	47.37	¥¥¥
Employment Services NAICS 5613				
African American	13.40%	12.76%		
Asian	0.74%	1.97%	37.63	¥¥¥
Hispanic	0.31%	10.28%	3.02	¥¥¥
Native American	0.00%	4.76%	0.00	¥¥¥
Minority	14.45%	29.77%	48.54	¥¥¥
Nonminority Women	16.77%	39.43%	42.53	¥¥¥
Minority- and/or Women	31.22%	69.20%	45.12	¥¥¥
Utility System Construction NAICS 2371				
African American	12.90%	1.96%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	8.35%	0.98%		¥¥¥
Hispanic	18.87%	7.33%		¥¥¥
Native American	0.00%	0.00%		
Minority	40.12%	10.27%		¥¥¥
Nonminority Women	7.16%	10.51%	68.10	¥¥¥
Minority- and/or Women	47.28%	20.78%		¥¥¥
Building Finishing Contractors NAICS 2383				
African American	16.92%	6.53%		¥¥¥
Asian	1.83%	10.66%	17.16	¥¥¥
Hispanic	10.67%	16.15%	66.08	¥¥¥
Native American	0.03%	0.00%		
Minority	29.45%	33.34%	88.33	¥¥¥
Nonminority Women	11.81%	4.62%		¥¥¥
Minority- and/or Women	41.26%	37.96%		¥¥
Railroad Rolling Stock Manufacturing NAICS 3365				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Petroleum and Petroleum Products Merchant Wholesalers NAICS 4247				
African American	14.72%	4.17%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.03%	0.00%		
Native American	0.00%	0.00%		
Minority	14.75%	4.17%		¥¥¥
Nonminority Women	10.41%	6.94%		¥¥¥
Minority- and/or Women	25.16%	11.11%		¥¥¥
Investigation and Security Services NAICS 5616				
African American	21.99%	18.56%		¥¥¥
Asian	6.47%	0.11%		¥¥¥
Hispanic	0.00%	4.17%	0.00	¥¥¥
Native American	0.00%	0.12%	0.00	
Minority	28.46%	22.96%		¥¥¥
Nonminority Women	1.07%	13.39%	7.99	¥¥¥
Minority- and/or Women	29.53%	36.35%	81.24	¥¥¥
Architectural, Engineering, and Related Services NAICS 5413				

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	2.08%	13.20%	15.75	YYY
Asian	3.14%	5.52%	56.93	YYY
Hispanic	0.96%	4.70%	20.41	YYY
Native American	0.58%	0.28%		
Minority	6.76%	23.70%	28.52	YYY
Nonminority Women	6.23%	13.41%	46.47	YYY
Minority- and/or Women	12.99%	37.11%	35.00	YYY
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	17.01%	2.26%		YYY
Asian	17.06%	0.75%		YYY
Hispanic	0.00%	14.61%	0.00	YYY
Native American	1.69%	0.38%		YYY
Minority	35.76%	18.00%		YYY
Nonminority Women	31.81%	8.96%		YYY
Minority- and/or Women	67.57%	26.96%		YYY
Computer Systems Design and Related Services NAICS 5415				
African American	22.87%	26.52%	86.23	YYY
Asian	30.79%	18.73%		YYY
Hispanic	11.28%	3.35%		YYY
Native American	0.00%	1.21%	0.00	YYY
Minority	64.94%	49.81%		YYY
Nonminority Women	23.83%	11.61%		YYY
Minority- and/or Women	88.77%	61.42%		YYY
Building Material and Supplies Dealers NAICS 4441				
African American	4.38%	0.48%		YYY
Asian	4.51%	0.00%		
Hispanic	2.21%	2.86%	77.35	
Native American	0.93%	0.00%		
Minority	12.03%	3.34%		YYY
Nonminority Women	5.06%	17.25%	29.33	YYY
Minority- and/or Women	17.09%	20.59%	83.00	YYY
Rail Transportation NAICS 4821				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	22.22%	0.00	YYY
Minority- and/or Women	0.00%	22.22%	0.00	YYY

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Other Miscellaneous Manufacturing NAICS 3399				
African American	1.74%	4.70%	36.99	¥¥¥
Asian	1.26%	8.55%	14.74	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.00%	13.25%	22.64	¥¥¥
Nonminority Women	2.82%	18.46%	15.27	¥¥¥
Minority- and/or Women	5.82%	31.71%	18.35	¥¥¥
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	10.07%	24.43%	41.22	¥¥¥
Asian	4.54%	35.67%	12.73	¥¥¥
Hispanic	0.72%	15.45%	4.66	¥¥¥
Native American	0.00%	0.00%		
Minority	15.33%	75.55%	20.29	¥¥¥
Nonminority Women	7.39%	6.72%		
Minority- and/or Women	22.72%	82.27%	27.62	¥¥¥
Miscellaneous Durable Goods Merchant Wholesalers NAICS 4239				
African American	16.82%	1.06%		¥¥¥
Asian	4.73%	0.00%		
Hispanic	1.69%	5.56%	30.42	¥¥¥
Native American	0.15%	0.20%	75.00	
Minority	23.39%	6.82%		¥¥¥
Nonminority Women	12.43%	7.56%		¥¥¥
Minority- and/or Women	35.82%	14.38%		¥¥¥
Printing and Related Support Activities NAICS 3231				
African American	9.48%	11.21%	84.57	¥
Asian	3.74%	4.18%	89.47	¥
Hispanic	8.82%	5.30%		
Native American	0.20%	0.35%	57.14	
Minority	22.24%	21.04%		
Nonminority Women	17.39%	21.21%	81.99	¥
Minority- and/or Women	39.63%	42.25%	93.80	¥
Automotive Parts, Accessories, and Tire Retailers NAICS 4413				
African American	5.70%	20.50%	27.80	¥¥¥
Asian	4.05%	0.31%		¥¥¥
Hispanic	1.71%	0.00%		
Native American	0.00%	0.00%		
Minority	11.46%	20.81%	55.07	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	6.03%	15.52%	38.86	¥¥¥
Minority- and/or Women	17.49%	36.33%	48.14	¥¥¥
Nonmetallic Mineral Mining and Quarrying NAICS 2123				
African American	4.20%	0.00%		
Asian	5.84%	0.00%		
Hispanic	5.71%	6.25%	91.36	
Native American	0.00%	0.00%		
Minority	15.75%	6.25%		¥¥¥
Nonminority Women	5.07%	6.25%	81.12	
Minority- and/or Women	20.82%	12.50%		¥¥¥
Plastics Product Manufacturing NAICS 3261				
African American	18.80%	21.00%	89.52	¥
Asian	20.13%	25.00%	80.52	¥
Hispanic	7.65%	0.00%		
Native American	0.01%	0.00%		
Minority	46.59%	46.00%		
Nonminority Women	23.22%	30.00%	77.40	¥¥
Minority- and/or Women	69.81%	76.00%	91.86	¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	21.82%	1.92%		¥¥¥
Asian	13.14%	2.69%		¥¥¥
Hispanic	0.06%	0.00%		
Native American	0.00%	6.25%	0.00	¥¥¥
Minority	35.02%	10.86%		¥¥¥
Nonminority Women	36.26%	11.39%		¥¥¥
Minority- and/or Women	71.28%	22.25%		¥¥¥
Specialized Freight Trucking NAICS 4842				
African American	35.36%	8.09%		¥¥¥
Asian	4.50%	0.00%		
Hispanic	21.38%	12.85%		¥¥¥
Native American	0.00%	0.00%		
Minority	61.24%	20.94%		¥¥¥
Nonminority Women	6.12%	14.32%	42.73	¥¥¥
Minority- and/or Women	67.36%	35.26%		¥¥¥
Metalworking Machinery Manufacturing NAICS 3335				
African American	2.04%	0.00%		
Asian	8.82%	3.57%		¥¥¥
Hispanic	1.57%	0.00%		
Native American	0.04%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	12.47%	3.57%		¥¥¥
Nonminority Women	5.28%	21.43%	24.64	¥¥¥
Minority- and/or Women	17.75%	25.00%	71.00	¥¥¥
Petroleum and Coal Products Manufacturing NAICS 3241				
African American	1.10%	0.00%		
Asian	13.32%	0.00%		
Hispanic	5.60%	0.00%		
Native American	0.22%	0.00%		
Minority	20.24%	0.00%		
Nonminority Women	19.65%	0.00%		
Minority- and/or Women	39.89%	0.00%		
Other Wood Product Manufacturing NAICS 3219				
African American	20.39%	25.50%	79.96	¥¥¥
Asian	14.43%	16.12%	89.52	¥
Hispanic	19.62%	26.71%	73.46	¥¥¥
Native American	0.29%	0.72%	40.28	¥¥¥
Minority	54.73%	69.05%	79.26	¥
Nonminority Women	21.73%	16.43%		
Minority- and/or Women	76.46%	85.48%	89.45	¥
Glass and Glass Product Manufacturing NAICS 3272				
African American	17.21%	0.00%		
Asian	17.32%	0.00%		
Hispanic	10.73%	0.00%		
Native American	0.18%	0.00%		
Minority	45.44%	0.00%		
Nonminority Women	34.44%	7.69%		¥¥¥
Minority- and/or Women	79.88%	7.69%		¥¥¥
Waste Treatment and Disposal NAICS 5622				
African American	7.31%	10.53%	69.45	¥¥¥
Asian	6.22%	5.26%		
Hispanic	15.19%	0.00%		
Native American	0.00%	0.00%		
Minority	28.72%	15.79%		¥¥¥
Nonminority Women	15.07%	10.53%		¥¥¥
Minority- and/or Women	43.79%	26.32%		¥¥¥
Remediation and Other Waste Management Services NAICS 5629				
African American	4.28%	20.35%	21.03	¥¥¥
Asian	3.52%	1.61%		¥¥¥
Hispanic	3.85%	0.40%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	11.65%	22.36%	52.10	¥¥¥
Nonminority Women	8.81%	12.76%	69.03	¥¥¥
Minority- and/or Women	20.46%	35.12%	58.26	¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	0.00%	0.54%	0.00	¥¥
Asian	0.00%	4.32%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.20%	0.00%		
Minority	0.20%	4.86%	4.12	¥¥¥
Nonminority Women	0.31%	9.17%	3.38	¥¥¥
Minority- and/or Women	0.51%	14.03%	3.64	¥¥¥
Wired and Wireless Telecommunications (except Satellite) NAICS 5171				
African American	12.99%	5.00%		¥¥¥
Asian	10.80%	6.20%		¥¥¥
Hispanic	14.03%	7.45%		¥¥¥
Native American	0.04%	11.76%	0.34	¥¥¥
Minority	37.86%	30.41%		¥¥¥
Nonminority Women	30.70%	16.67%		¥¥¥
Minority- and/or Women	68.56%	47.08%		¥¥¥
Agriculture, Construction, and Mining Machinery Manufacturing NAICS 3331				
African American	0.00%	0.00%		
Asian	8.60%	0.00%		
Hispanic	0.00%	5.56%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	8.60%	5.56%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	8.60%	5.56%		¥¥¥
Communications Equipment Manufacturing NAICS 3342				
African American	0.00%	2.53%	0.00	¥¥¥
Asian	11.20%	0.00%		
Hispanic	0.00%	0.63%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	11.20%	3.16%		¥¥¥
Nonminority Women	0.00%	10.13%	0.00	¥¥¥
Minority- and/or Women	11.20%	13.29%	84.27	¥
Lessors of Real Estate NAICS 5311				

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	2.69%	14.91%	18.04	¥¥¥
Asian	24.41%	0.08%		¥¥¥
Hispanic	11.39%	0.16%		¥¥¥
Native American	0.00%	0.00%		
Minority	38.49%	15.15%		¥¥¥
Nonminority Women	15.01%	11.12%		¥¥¥
Minority- and/or Women	53.50%	26.27%		¥¥¥
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	8.76%	21.76%	40.26	¥¥¥
Asian	4.16%	3.95%		
Hispanic	3.61%	3.77%	95.76	
Native American	0.00%	0.00%		
Minority	16.53%	29.48%	56.07	¥¥¥
Nonminority Women	16.38%	9.21%		¥¥¥
Minority- and/or Women	32.91%	38.69%	85.06	¥¥¥
Basic Chemical Manufacturing NAICS 3251				
African American	19.66%	22.55%	87.18	¥¥
Asian	15.76%	18.84%	83.65	¥¥¥
Hispanic	3.28%	5.94%	55.22	¥¥¥
Native American	0.00%	0.00%		
Minority	38.70%	47.33%	81.77	¥¥¥
Nonminority Women	20.74%	22.89%	90.61	¥
Minority- and/or Women	59.44%	70.22%	84.65	¥¥¥
Household and Institutional Furniture and Kitchen Cabinet Manufacturing NAICS 3371				
African American	0.00%	17.25%	0.00	¥¥¥
Asian	16.05%	0.00%		
Hispanic	0.51%	0.00%		
Native American	0.00%	0.00%		
Minority	16.56%	17.25%	96.00	
Nonminority Women	0.09%	9.72%	0.93	¥¥¥
Minority- and/or Women	16.65%	26.97%	61.74	¥¥¥
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	10.72%	12.75%	84.10	¥
Asian	0.02%	0.00%		
Hispanic	0.14%	0.00%		
Native American	0.00%	0.00%		
Minority	10.88%	12.75%	85.33	



NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	15.85%	34.96%	45.34	¥¥¥
Minority- and/or Women	26.73%	47.71%	56.03	¥¥¥
General Freight Trucking NAICS 4841				
African American	41.30%	12.25%		¥¥¥
Asian	0.30%	0.44%	68.18	
Hispanic	22.68%	24.00%	94.52	
Native American	0.00%	0.05%	0.00	
Minority	64.28%	36.74%		¥¥¥
Nonminority Women	10.08%	12.50%	80.62	¥¥
Minority- and/or Women	74.36%	49.24%		¥¥¥
Other Nonmetallic Mineral Product Manufacturing NAICS 3279				
African American	15.16%	13.12%		
Asian	17.90%	19.22%	93.13	
Hispanic	5.50%	7.80%	70.51	¥¥¥
Native American	0.49%	0.53%	92.45	
Minority	39.05%	40.67%	96.02	
Nonminority Women	26.60%	29.30%	90.78	
Minority- and/or Women	65.65%	69.97%	93.83	
Electrical Equipment Manufacturing NAICS 3353				
African American	15.23%	0.00%		
Asian	13.64%	0.00%		
Hispanic	5.25%	0.00%		
Native American	0.52%	0.00%		
Minority	34.64%	0.00%		
Nonminority Women	34.98%	15.38%		¥¥¥
Minority- and/or Women	69.62%	15.38%		¥¥¥
Foundries NAICS 3315				
African American	12.95%	13.50%	95.93	
Asian	18.34%	19.10%	96.02	
Hispanic	16.20%	21.20%	76.42	
Native American	2.88%	3.18%	90.57	
Minority	50.37%	56.98%	88.40	
Nonminority Women	10.16%	12.60%	80.63	¥
Minority- and/or Women	60.53%	69.58%	86.99	
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	33.85%	1.26%		¥¥¥
Asian	2.30%	0.63%		¥¥¥
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	36.15%	1.89%		¥¥¥
Nonminority Women	3.30%	9.06%	36.44	¥¥¥
Minority- and/or Women	39.45%	10.95%		¥¥¥
Cement and Concrete Product Manufacturing NAICS 3273				
African American	2.36%	1.69%		
Asian	6.71%	0.00%		
Hispanic	21.99%	2.54%		¥¥¥
Native American	0.00%	0.00%		
Minority	31.06%	4.23%		¥¥¥
Nonminority Women	7.14%	10.17%	70.21	¥¥¥
Minority- and/or Women	38.20%	14.40%		¥¥¥
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	20.83%	13.25%		¥¥¥
Asian	27.82%	1.63%		¥¥¥
Hispanic	0.00%	0.54%	0.00	¥¥
Native American	0.00%	12.98%	0.00	¥¥¥
Minority	48.65%	28.40%		¥¥¥
Nonminority Women	0.00%	6.52%	0.00	¥¥¥
Minority- and/or Women	48.65%	34.92%		¥¥¥
Freight Transportation Arrangement NAICS 4885				
African American	20.54%	15.67%		¥¥¥
Asian	5.17%	3.84%		¥¥
Hispanic	3.70%	10.71%	34.53	¥¥¥
Native American	0.00%	0.00%		
Minority	29.41%	30.22%	97.32	
Nonminority Women	13.23%	18.54%	71.36	¥¥¥
Minority- and/or Women	42.64%	48.76%	87.45	¥¥¥
Other Fabricated Metal Product Manufacturing NAICS 3329				
African American	0.46%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.90%	0.00%		
Native American	0.00%	0.00%		
Minority	1.36%	0.00%		
Nonminority Women	0.00%	46.67%	0.00	¥¥¥
Minority- and/or Women	1.36%	46.67%	2.91	¥¥¥
Medical Equipment and Supplies Manufacturing NAICS 3391				
African American	26.43%	0.56%		¥¥¥
Asian	9.64%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	6.71%	0.00%		
Native American	0.00%	0.00%		
Minority	42.78%	0.56%		¥¥¥
Nonminority Women	13.18%	6.70%		¥¥¥
Minority- and/or Women	55.96%	7.26%		¥¥¥
Nondepository Credit Intermediation NAICS 5222				
African American	8.83%	0.90%		¥¥¥
Asian	9.84%	0.00%		
Hispanic	7.71%	0.00%		
Native American	0.00%	0.00%		
Minority	26.38%	0.90%		¥¥¥
Nonminority Women	25.76%	4.04%		¥¥¥
Minority- and/or Women	52.14%	4.94%		¥¥¥
Other General Purpose Machinery Manufacturing NAICS 3339				
African American	1.86%	1.03%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.86%	1.03%		¥¥¥
Nonminority Women	0.03%	0.00%		
Minority- and/or Women	1.89%	1.03%		¥¥¥
Textile and Fabric Finishing and Fabric Coating Mills NAICS 3133				
African American	17.68%	23.68%	74.66	¥¥
Asian	13.69%	15.90%	86.10	
Hispanic	9.57%	11.70%	81.79	¥
Native American	0.25%	0.24%		
Minority	41.19%	51.52%	79.95	¥¥
Nonminority Women	26.63%	28.32%	94.03	
Minority- and/or Women	67.82%	79.84%	84.94	¥
Gasoline Stations NAICS 4571				
African American	10.07%	0.00%		
Asian	14.09%	0.00%		
Hispanic	11.40%	0.00%		
Native American	0.00%	0.00%		
Minority	35.56%	0.00%		
Nonminority Women	9.99%	5.20%		¥¥¥
Minority- and/or Women	45.55%	5.20%		¥¥¥
Sawmills and Wood Preservation NAICS 3211				
African American	22.10%	25.00%	88.40	¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	22.53%	24.12%	93.41	
Hispanic	0.37%	0.00%		
Native American	0.08%	0.00%		
Minority	45.08%	49.12%	91.78	
Nonminority Women	21.63%	24.19%	89.42	¥
Minority- and/or Women	66.71%	73.31%	91.00	
Personal and Household Goods Repair and Maintenance NAICS 8114				
African American	13.23%	15.21%	86.98	
Asian	12.17%	14.95%	81.40	¥
Hispanic	1.22%	3.67%	33.24	¥¥¥
Native American	0.00%	0.00%		
Minority	26.62%	33.83%	78.69	¥¥¥
Nonminority Women	29.60%	19.21%		
Minority- and/or Women	56.22%	53.04%		
Other Textile Product Mills NAICS 3149				
African American	52.55%	42.55%		
Asian	7.31%	0.00%		
Hispanic	1.06%	1.90%	55.79	¥¥¥
Native American	0.00%	0.00%		
Minority	60.92%	44.45%		
Nonminority Women	18.83%	18.21%		
Minority- and/or Women	79.75%	62.66%		
Textile Furnishings Mills NAICS 3141				
African American	25.62%	25.20%		
Asian	22.81%	25.96%	87.87	¥
Hispanic	17.34%	17.39%	99.71	
Native American	0.00%	0.11%		
Minority	65.77%	68.66%	95.79	
Nonminority Women	22.83%	24.94%	91.54	
Minority- and/or Women	88.60%	93.60%	94.66	
Newspaper, Periodical, Book, and Directory Publishers NAICS 5131				
African American	7.54%	22.56%	33.42	¥¥¥
Asian	8.89%	0.24%		¥¥¥
Hispanic	2.81%	0.00%		
Native American	0.00%	0.00%		
Minority	19.24%	22.80%	84.39	¥¥¥
Nonminority Women	17.18%	29.92%	57.42	¥¥¥
Minority- and/or Women	36.42%	52.72%	69.08	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Electronic and Precision Equipment Repair and Maintenance NAICS 8112				
African American	33.73%	17.98%		¥¥¥
Asian	6.21%	1.01%		¥¥¥
Hispanic	1.47%	0.30%		¥¥¥
Native American	0.00%	0.00%		
Minority	41.41%	19.29%		¥¥¥
Nonminority Women	38.24%	8.61%		¥¥¥
Minority- and/or Women	79.65%	27.90%		¥¥¥
Other Ambulatory Health Care Services NAICS 6219				
African American	14.48%	31.80%	45.53	¥¥¥
Asian	26.22%	4.10%		¥¥¥
Hispanic	4.50%	0.05%		¥¥¥
Native American	0.16%	4.00%	4.00	¥¥¥
Minority	45.36%	39.95%		¥¥¥
Nonminority Women	8.67%	23.62%	36.71	¥¥¥
Minority- and/or Women	54.03%	63.57%	84.99	¥¥¥
Other Miscellaneous Retailers NAICS 4599				
African American	17.67%	6.15%		¥¥¥
Asian	12.62%	4.62%		¥¥¥
Hispanic	4.95%	6.15%	80.44	
Native American	0.10%	0.00%		
Minority	35.34%	16.92%		¥¥¥
Nonminority Women	18.03%	16.02%		
Minority- and/or Women	53.37%	32.94%		¥¥¥
Pulp, Paper, and Paperboard Mills NAICS 3221				
African American	10.38%	30.20%	34.37	¥¥¥
Asian	9.65%	4.10%		
Hispanic	1.11%	0.95%		
Native American	1.99%	3.89%	51.16	¥¥¥
Minority	23.13%	39.14%	59.10	¥¥¥
Nonminority Women	6.24%	21.62%	28.86	¥¥¥
Minority- and/or Women	29.37%	60.76%	48.34	¥¥¥
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	1.72%	0.00%		
Asian	0.10%	1.72%	5.80	¥¥¥
Hispanic	0.00%	1.72%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	1.82%	3.44%	52.91	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	75.69%	8.62%		¥¥¥
Minority- and/or Women	77.51%	12.06%		¥¥¥
Offices of Real Estate Agents and Brokers NAICS 5312				
African American	13.16%	0.54%		¥¥¥
Asian	0.00%	4.06%	0.00	¥¥¥
Hispanic	0.00%	4.10%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	13.16%	8.70%		¥¥¥
Nonminority Women	1.23%	35.75%	3.44	¥¥¥
Minority- and/or Women	14.39%	44.45%	32.37	¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	17.56%	1.64%		¥¥¥
Asian	7.66%	3.28%		¥¥¥
Hispanic	7.44%	0.00%		
Native American	0.90%	0.00%		
Minority	33.56%	4.92%		¥¥¥
Nonminority Women	21.70%	16.39%		¥¥¥
Minority- and/or Women	55.26%	21.31%		¥¥¥
Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing NAICS 3327				
African American	12.63%	0.57%		¥¥¥
Asian	3.64%	0.00%		
Hispanic	12.94%	0.00%		
Native American	0.00%	0.00%		
Minority	29.21%	0.57%		¥¥¥
Nonminority Women	34.72%	6.81%		¥¥¥
Minority- and/or Women	63.93%	7.38%		¥¥¥
Support Activities for Rail Transportation NAICS 4882				
African American	7.80%	54.11%	14.42	¥¥¥
Asian	21.58%	0.00%		
Hispanic	3.54%	0.68%		¥¥¥
Native American	0.14%	0.00%		
Minority	33.06%	54.79%	60.34	¥¥¥
Nonminority Women	25.67%	0.00%		
Minority- and/or Women	58.73%	54.79%		¥¥
Waste Collection NAICS 5621				
African American	14.08%	2.78%		¥¥¥
Asian	2.68%	0.79%		¥¥¥
Hispanic	2.93%	0.40%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	19.69%	3.97%		¥¥¥
Nonminority Women	25.45%	27.62%	92.15	
Minority- and/or Women	45.14%	31.59%		¥¥¥
Other Motor Vehicle Dealers NAICS 4412				
African American	25.96%	0.00%		
Asian	40.54%	0.00%		
Hispanic	1.69%	0.00%		
Native American	0.13%	0.00%		
Minority	68.32%	0.00%		
Nonminority Women	15.10%	18.44%	81.87	¥¥¥
Minority- and/or Women	83.42%	18.44%		¥¥¥
Other Support Services NAICS 5619				
African American	37.55%	19.62%		¥¥¥
Asian	7.79%	5.91%		¥¥¥
Hispanic	2.37%	2.69%	88.06	
Native American	0.00%	2.16%	0.00	¥¥¥
Minority	47.71%	30.38%		¥¥¥
Nonminority Women	34.61%	27.47%		¥¥¥
Minority- and/or Women	82.32%	57.85%		¥¥¥
Clay Product and Refractory Manufacturing NAICS 3271				
African American	12.42%	19.20%	64.69	¥¥¥
Asian	10.46%	5.91%		
Hispanic	5.78%	2.69%		
Native American	0.00%	2.10%	0.00	¥¥¥
Minority	28.66%	29.90%	95.85	
Nonminority Women	20.67%	27.70%	74.62	¥¥
Minority- and/or Women	49.33%	57.60%	85.64	
Automotive Repair and Maintenance NAICS 8111				
African American	15.78%	3.08%		¥¥¥
Asian	22.54%	5.17%		¥¥¥
Hispanic	9.73%	9.43%		
Native American	3.05%	0.00%		
Minority	51.10%	17.68%		¥¥¥
Nonminority Women	16.20%	13.30%		¥¥¥
Minority- and/or Women	67.30%	30.98%		¥¥¥
Other Electrical Equipment and Component Manufacturing NAICS 3359				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.54%	11.43%	4.73	¥¥¥
Minority- and/or Women	0.54%	11.43%	4.72	¥¥¥
Electric Lighting Equipment Manufacturing NAICS 3351				
African American	1.20%	0.00%		
Asian	0.00%	4.17%	0.00	¥¥¥
Hispanic	3.27%	0.00%		
Native American	0.00%	0.00%		
Minority	4.47%	4.17%		
Nonminority Women	0.00%	20.83%	0.00	¥¥¥
Minority- and/or Women	4.47%	25.00%	17.88	¥¥¥
Support Activities for Road Transportation NAICS 4884				
African American	5.61%	14.58%	38.47	¥¥¥
Asian	0.62%	0.45%		
Hispanic	34.70%	7.35%		¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	40.93%	25.95%		¥¥¥
Nonminority Women	3.66%	11.67%	31.36	¥¥¥
Minority- and/or Women	44.59%	37.62%		¥¥¥
Used Merchandise Retailers NAICS 4595				
African American	6.00%	4.61%		¥
Asian	17.35%	0.00%		
Hispanic	1.19%	0.37%		¥¥¥
Native American	0.05%	0.00%		
Minority	24.59%	4.98%		¥¥¥
Nonminority Women	53.08%	28.47%		¥¥¥
Minority- and/or Women	77.67%	33.45%		¥¥¥
Forging and Stamping NAICS 3321				
African American	14.79%	7.14%		
Asian	12.79%	17.50%	73.09	¥
Hispanic	19.63%	11.19%		
Native American	0.81%	0.05%		
Minority	48.02%	35.88%		
Nonminority Women	43.81%	53.08%	82.54	¥
Minority- and/or Women	91.83%	88.96%		
Grocery and Related Product Merchant Wholesalers NAICS 4244				
African American	32.70%	0.39%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	14.11%	25.29%	55.79	¥¥¥
Hispanic	11.36%	25.17%	45.12	¥¥¥
Native American	8.33%	0.00%		
Minority	66.50%	50.85%		¥¥¥
Nonminority Women	23.20%	23.71%	97.86	
Minority- and/or Women	89.70%	74.56%		¥¥¥
Consumer Goods Rental NAICS 5322				
African American	22.52%	0.00%		
Asian	9.37%	0.00%		
Hispanic	14.96%	0.00%		
Native American	0.00%	0.00%		
Minority	46.85%	0.00%		
Nonminority Women	16.43%	3.58%		¥¥¥
Minority- and/or Women	63.28%	3.58%		¥¥¥
Health and Personal Care Retailers NAICS 4561				
African American	9.45%	8.36%		
Asian	26.88%	8.20%		¥¥¥
Hispanic	11.20%	0.00%		
Native American	0.00%	0.00%		
Minority	47.53%	16.56%		¥¥¥
Nonminority Women	8.79%	30.56%	28.76	¥¥¥
Minority- and/or Women	56.32%	47.12%		¥¥¥
Miscellaneous Nondurable Goods Merchant Wholesalers NAICS 4249				
African American	36.88%	6.48%		¥¥¥
Asian	1.09%	9.38%	11.63	¥¥¥
Hispanic	6.24%	3.13%		¥¥¥
Native American	0.00%	3.13%	0.00	¥¥¥
Minority	44.21%	22.12%		¥¥¥
Nonminority Women	53.12%	15.32%		¥¥¥
Minority- and/or Women	97.33%	37.44%		¥¥¥
Greenhouse, Nursery, and Floriculture Production NAICS 1114				
African American	16.58%	3.33%		¥¥¥
Asian	19.68%	0.00%		
Hispanic	17.65%	0.00%		
Native American	0.31%	0.00%		
Minority	54.22%	3.33%		¥¥¥
Nonminority Women	35.21%	10.00%		¥¥¥
Minority- and/or Women	89.43%	13.33%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Business, Professional, Labor, Political, and Similar Organizations NAICS 8139				
African American	23.37%	10.00%		¥¥¥
Asian	40.85%	10.00%		¥¥¥
Hispanic	3.60%	5.00%	72.00	¥
Native American	0.00%	0.00%		
Minority	67.82%	25.00%		¥¥¥
Nonminority Women	14.44%	30.00%	48.13	¥¥¥
Minority- and/or Women	82.26%	55.00%		¥¥¥
Independent Artists, Writers, and Performers NAICS 7115				
African American	17.40%	22.12%	78.66	¥¥
Asian	16.19%	17.31%	93.54	
Hispanic	13.83%	17.50%	79.03	¥¥¥
Native American	1.98%	0.00%		
Minority	49.40%	56.93%	83.83	¥
Nonminority Women	35.92%	42.51%	84.50	¥
Minority- and/or Women	85.32%	99.44%	84.11	¥
Religious Organizations NAICS 8131				
African American	19.44%	30.31%	64.14	¥¥
Asian	12.36%	29.47%	41.94	¥¥¥
Hispanic	5.76%	0.00%		
Native American	0.00%	0.00%		
Minority	37.56%	59.78%	62.83	¥¥¥
Nonminority Women	27.35%	38.15%	71.69	¥¥
Minority- and/or Women	64.91%	97.93%	66.28	¥¥
Computer and Peripheral Equipment Manufacturing NAICS 3341				
African American	11.03%	4.08%		¥¥¥
Asian	16.30%	1.36%		¥¥¥
Hispanic	12.77%	0.00%		
Native American	0.00%	0.00%		
Minority	40.10%	5.44%		¥¥¥
Nonminority Women	18.23%	9.52%		¥¥¥
Minority- and/or Women	58.33%	14.96%		¥¥¥
Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers NAICS 4231				
African American	0.00%	7.14%	0.00	¥¥¥
Asian	0.65%	7.14%	9.10	¥¥¥
Hispanic	4.98%	7.54%	66.02	¥¥¥
Native American	0.00%	7.14%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	5.63%	28.96%	19.44	YYY
Nonminority Women	1.78%	6.71%	26.52	YYY
Minority- and/or Women	7.41%	35.67%	20.77	YYY
Fabric Mills NAICS 3132				
African American	5.01%	0.00%		
Asian	23.61%	0.00%		
Hispanic	6.69%	0.00%		
Native American	0.00%	0.00%		
Minority	35.31%	0.00%		
Nonminority Women	38.33%	0.00%		
Minority- and/or Women	73.64%	0.00%		
Motion Picture and Video Industries NAICS 5121				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.41%	0.00%		
Minority- and/or Women	0.41%	0.00%		
Business Support Services NAICS 5614				
African American	32.70%	32.77%	99.79	
Asian	21.21%	10.86%		YYY
Hispanic	8.33%	3.69%		YYY
Native American	0.43%	0.00%		
Minority	62.67%	47.32%		YYY
Nonminority Women	14.70%	13.61%		
Minority- and/or Women	77.37%	60.93%		YYY
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	0.00%	12.48%	0.00	YYY
Asian	12.94%	0.42%		YYY
Hispanic	0.00%	3.51%	0.00	YYY
Native American	0.00%	0.00%		
Minority	12.94%	16.41%	78.85	YYY
Nonminority Women	0.33%	23.71%	1.39	YYY
Minority- and/or Women	13.27%	40.12%	33.08	YYY
Beverage Manufacturing NAICS 3121				
African American	6.50%	0.00%		
Asian	11.77%	0.00%		
Hispanic	38.47%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	56.74%	0.00%		
Nonminority Women	19.04%	45.45%	41.89	¥¥¥
Minority- and/or Women	75.78%	45.45%		¥¥¥
Rubber Product Manufacturing NAICS 3262				
African American	46.76%	8.33%		¥¥¥
Asian	17.78%	0.00%		
Hispanic	16.04%	0.00%		
Native American	0.87%	0.00%		
Minority	81.45%	8.33%		¥¥¥
Nonminority Women	18.02%	8.33%		¥¥¥
Minority- and/or Women	99.47%	16.66%		¥¥¥
Department Stores NAICS 4551				
African American	9.30%	0.00%		
Asian	3.26%	0.00%		
Hispanic	47.65%	0.00%		
Native American	0.42%	0.00%		
Minority	60.63%	0.00%		
Nonminority Women	21.58%	6.90%		¥¥¥
Minority- and/or Women	82.21%	6.90%		¥¥¥
Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing NAICS 3252				
African American	14.16%	15.29%	92.61	
Asian	27.31%	30.12%	90.67	
Hispanic	5.81%	7.81%	74.39	¥¥
Native American	0.59%	0.90%	65.56	¥¥¥
Minority	47.87%	54.12%	88.45	¥
Nonminority Women	8.41%	11.23%	74.89	¥¥
Minority- and/or Women	56.28%	65.35%	86.12	¥
Apparel, Piece Goods, and Notions Merchant Wholesalers NAICS 4243				
African American	3.26%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.26%	0.00%		
Nonminority Women	96.29%	22.89%		¥¥¥
Minority- and/or Women	99.55%	22.89%		¥¥¥
Motor Vehicle Parts Manufacturing NAICS 3363				
African American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	4.76%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.76%	0.00	¥¥¥
Boiler, Tank, and Shipping Container Manufacturing NAICS 3324				
African American	0.58%	0.00%		
Asian	0.00%	0.00%		
Hispanic	7.05%	0.00%		
Native American	0.00%	0.00%		
Minority	7.63%	0.00%		
Nonminority Women	10.00%	7.14%		¥¥¥
Minority- and/or Women	17.63%	7.14%		¥¥¥
Hardware Manufacturing NAICS 3325				
African American	13.01%	14.80%	87.91	¥
Asian	27.17%	29.92%	90.81	
Hispanic	8.39%	8.78%	95.56	
Native American	0.47%	0.31%		
Minority	49.04%	53.81%	91.14	
Nonminority Women	37.79%	38.21%	98.90	
Minority- and/or Women	86.83%	92.02%	94.36	
Hunting and Trapping NAICS 1142				
African American	4.46%	0.00%		
Asian	48.59%	0.00%		
Hispanic	16.04%	0.00%		
Native American	0.00%	0.00%		
Minority	69.09%	0.00%		
Nonminority Women	9.44%	8.33%		
Minority- and/or Women	78.53%	8.33%		¥¥¥
Residential Building Construction NAICS 2361				
African American	43.75%	47.15%	92.79	
Asian	17.77%	8.27%		
Hispanic	3.83%	3.12%		
Native American	0.00%	0.00%		
Minority	65.35%	58.54%		
Nonminority Women	31.58%	39.58%	79.79	¥
Minority- and/or Women	96.93%	98.12%	98.79	
Grocery and Convenience Retailers NAICS 4451				

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	34.49%	11.69%		¥¥¥
Asian	43.46%	28.57%		¥¥¥
Hispanic	1.96%	0.00%		
Native American	4.91%	2.86%		¥¥¥
Minority	84.82%	43.12%		¥¥¥
Nonminority Women	9.80%	17.74%	55.24	¥¥¥
Minority- and/or Women	94.62%	60.86%		¥¥¥
Office Supplies, Stationery, and Gift Retailers NAICS 4594				
African American	45.04%	0.33%		¥¥¥
Asian	9.46%	0.00%		
Hispanic	18.86%	0.00%		
Native American	0.00%	7.69%	0.00	¥¥¥
Minority	73.36%	8.02%		¥¥¥
Nonminority Women	15.92%	31.47%	50.59	¥¥¥
Minority- and/or Women	89.28%	39.49%		¥¥¥
Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers NAICS 5162				
African American	26.17%	0.00%		
Asian	19.21%	0.00%		
Hispanic	3.71%	0.00%		
Native American	0.57%	0.00%		
Minority	49.66%	0.00%		
Nonminority Women	45.27%	17.63%		¥¥¥
Minority- and/or Women	94.93%	17.63%		¥¥¥
Converted Paper Product Manufacturing NAICS 3222				
African American	8.15%	13.04%	62.50	¥¥¥
Asian	30.69%	20.17%		
Hispanic	19.38%	7.93%		
Native American	1.09%	0.66%		
Minority	59.31%	41.80%		
Nonminority Women	24.89%	39.67%	62.74	¥¥¥
Minority- and/or Women	84.20%	81.47%		
Death Care Services NAICS 8122				
African American	8.90%	8.12%		
Asian	22.47%	24.15%	93.04	
Hispanic	0.00%	4.50%	0.00	¥¥¥
Native American	0.27%	1.23%	21.95	¥¥¥
Minority	31.64%	38.00%	83.26	¥
Nonminority Women	64.91%	61.98%		
Minority- and/or Women	96.55%	99.98%	96.57	

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Household Appliance Manufacturing NAICS 3352				
African American	29.69%	0.00%		
Asian	1.23%	0.00%		
Hispanic	5.54%	0.00%		
Native American	1.47%	0.00%		
Minority	37.93%	0.00%		
Nonminority Women	33.50%	0.00%		
Minority- and/or Women	71.43%	0.00%		
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	3.82%	0.97%		¥¥¥
Asian	0.00%	3.85%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.07%	0.00	
Minority	3.82%	4.89%	78.12	
Nonminority Women	0.00%	6.67%	0.00	¥¥¥
Minority- and/or Women	3.82%	11.56%	33.04	¥¥¥
Other Support Activities for Transportation NAICS 4889				
African American	4.79%	32.35%	14.81	¥¥¥
Asian	0.00%	3.68%	0.00	¥¥¥
Hispanic	0.00%	3.62%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	4.79%	43.22%	11.08	¥¥¥
Nonminority Women	0.00%	8.32%	0.00	¥¥¥
Minority- and/or Women	4.79%	51.54%	9.29	¥¥¥
Advertising, Public Relations, and Related Services NAICS 5418				
African American	0.00%	1.94%	0.00	¥¥¥
Asian	0.00%	0.16%	0.00	
Hispanic	0.00%	8.39%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	10.49%	0.00	¥¥¥
Nonminority Women	0.00%	17.99%	0.00	¥¥¥
Minority- and/or Women	0.00%	28.48%	0.00	¥¥¥
Medical and Diagnostic Laboratories NAICS 6215				
African American	0.00%	15.02%	0.00	¥¥¥
Asian	1.12%	14.91%	7.51	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.12%	29.93%	3.74	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.45%	23.05%	1.95	¥¥¥
Minority- and/or Women	1.57%	52.98%	2.96	¥¥¥
Industrial Machinery Manufacturing NAICS 3332				
African American	12.50%	0.00%		
Asian	21.59%	0.00%		
Hispanic	6.60%	0.00%		
Native American	0.75%	0.00%		
Minority	41.44%	0.00%		
Nonminority Women	40.47%	12.12%		¥¥¥
Minority- and/or Women	81.91%	12.12%		¥¥¥
Furniture and Home Furnishing Merchant Wholesalers NAICS 4232				
African American	28.74%	2.02%		¥¥¥
Asian	28.18%	0.00%		
Hispanic	0.00%	0.61%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	56.92%	2.63%		¥¥¥
Nonminority Women	2.16%	5.76%	37.52	¥¥¥
Minority- and/or Women	59.08%	8.39%		¥¥¥
Vocational Rehabilitation Services NAICS 6243				
African American	0.00%	6.58%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	1.32%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	7.90%	0.00	¥¥¥
Nonminority Women	0.00%	41.97%	0.00	¥¥¥
Minority- and/or Women	0.00%	49.87%	0.00	¥¥¥
Special Food Services NAICS 7223				
African American	18.89%	25.54%	73.97	¥¥¥
Asian	29.22%	0.18%		¥¥¥
Hispanic	6.16%	0.54%		¥¥¥
Native American	0.00%	0.00%		
Minority	54.27%	26.26%		¥¥¥
Nonminority Women	45.52%	34.53%		¥¥¥
Minority- and/or Women	99.79%	60.79%		¥¥¥
Steel Product Manufacturing from Purchased Steel NAICS 3312				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	100.00%	81.23%		
Minority- and/or Women	100.00%	81.23%		
Warehousing and Storage NAICS 4931				
African American	3.22%	1.83%		¥¥¥
Asian	0.00%	0.92%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.22%	2.75%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	3.22%	2.75%		
Satellite Telecommunications NAICS 5174				
African American	0.45%	0.00%		
Asian	12.18%	18.14%	67.14	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	12.63%	18.14%	69.63	¥¥¥
Nonminority Women	4.27%	8.18%	52.20	¥¥¥
Minority- and/or Women	16.90%	26.32%	64.21	¥¥¥
Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing NAICS 3334				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	3.85%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	3.85%	0.00	¥¥¥
Nonminority Women	0.00%	19.23%	0.00	¥¥¥
Minority- and/or Women	0.00%	23.08%	0.00	¥¥¥
Support Activities for Crop Production NAICS 1151				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	98.60%	21.43%		¥¥¥
Minority- and/or Women	98.60%	21.43%		¥¥¥
Specialized Design Services NAICS 5414				
African American	0.00%	35.32%	0.00	¥¥¥
Asian	0.00%	2.58%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	8.95%	0.00	YYY
Native American	0.00%	0.00%		
Minority	0.00%	46.85%	0.00	YYY
Nonminority Women	88.80%	19.31%		YYY
Minority- and/or Women	88.80%	66.16%		YYY
Facilities Support Services NAICS 5612				
African American	0.00%	38.86%	0.00	YYY
Asian	41.68%	23.13%		YYY
Hispanic	2.29%	7.77%	29.46	YYY
Native American	0.00%	1.82%	0.00	YYY
Minority	43.97%	71.58%	61.43	YYY
Nonminority Women	0.00%	20.94%	0.00	YYY
Minority- and/or Women	43.97%	92.52%	47.52	YYY
Individual and Family Services NAICS 6241				
African American	0.00%	17.21%	0.00	YYY
Asian	0.00%	2.25%	0.00	YYY
Hispanic	0.00%	6.38%	0.00	YYY
Native American	0.00%	0.00%		
Minority	0.00%	25.84%	0.00	YYY
Nonminority Women	68.39%	28.07%		YYY
Minority- and/or Women	68.39%	53.91%		YYY
Paper and Paper Product Merchant Wholesalers NAICS 4241				
African American	2.43%	0.69%		YYY
Asian	4.63%	0.93%		YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	7.06%	1.62%		YYY
Nonminority Women	0.00%	12.50%	0.00	YYY
Minority- and/or Women	7.06%	14.12%	50.00	YYY
Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services NAICS 5182				
African American	59.53%	3.90%		YYY
Asian	0.00%	1.23%	0.00	YYY
Hispanic	0.00%	1.11%	0.00	YYY
Native American	0.00%	0.00%		
Minority	59.53%	6.24%		YYY
Nonminority Women	0.00%	24.55%	0.00	YYY
Minority- and/or Women	59.53%	30.79%		YYY
Fishing NAICS 1141				
African American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	98.62%	75.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	98.62%	75.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	98.62%	75.00%		
Other Crop Farming NAICS 1119				
African American	33.82%	0.16%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	6.67%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	33.82%	6.83%		¥¥¥
Nonminority Women	45.04%	34.73%		¥¥¥
Minority- and/or Women	78.86%	41.56%		¥¥¥
Iron and Steel Mills and Ferroalloy Manufacturing NAICS 3311				
African American	0.00%	9.09%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	9.09%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	18.18%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	18.18%	0.00	¥¥¥
Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers NAICS 4248				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Software Publishers NAICS 5132				
African American	0.00%	1.88%	0.00	¥¥¥
Asian	100.00%	18.46%		¥¥¥
Hispanic	0.00%	0.40%	0.00	¥
Native American	0.00%	15.59%	0.00	¥¥¥
Minority	100.00%	36.33%		¥¥¥
Nonminority Women	0.00%	8.87%	0.00	¥¥¥
Minority- and/or Women	100.00%	45.20%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Coating, Engraving, Heat Treating, and Allied Activities NAICS 3328				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Home Health Care Services NAICS 6216				
African American	100.00%	51.28%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.17%	0.00	
Native American	0.00%	5.88%	0.00	¥¥¥
Minority	100.00%	57.33%		¥¥¥
Nonminority Women	0.00%	21.40%	0.00	¥¥¥
Minority- and/or Women	100.00%	78.73%		¥¥¥
Commercial and Service Industry Machinery Manufacturing NAICS 3333				
African American	0.00%	1.61%	0.00	¥¥¥
Asian	0.00%	1.61%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.22%	0.00	¥¥¥
Nonminority Women	0.00%	4.84%	0.00	¥¥¥
Minority- and/or Women	0.00%	8.06%	0.00	¥¥¥
Electric Power Generation, Transmission and Distribution NAICS 2211				
African American	65.58%	0.00%		
Asian	0.00%	50.00%	0.00	¥¥¥
Hispanic	0.00%	10.45%	0.00	¥¥¥
Native American	0.00%	0.50%	0.00	¥¥
Minority	65.58%	60.95%		¥¥¥
Nonminority Women	34.42%	3.00%		¥¥¥
Minority- and/or Women	100.00%	63.95%		¥¥¥
Automotive Equipment Rental and Leasing NAICS 5321				
African American	0.00%	0.00%		
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	25.00%	0.00	***
Nonminority Women	0.19%	33.33%	0.57	***
Minority- and/or Women	0.19%	58.33%	0.33	***
Furniture and Home Furnishings Retailers NAICS 4491				
African American	29.70%	9.03%		***
Asian	0.00%	4.76%	0.00	***
Hispanic	0.00%	6.71%	0.00	***
Native American	0.00%	0.00%		
Minority	29.70%	20.50%		***
Nonminority Women	0.00%	10.96%	0.00	***
Minority- and/or Women	29.70%	31.46%	94.41	
Office Furniture (including Fixtures) Manufacturing NAICS 3372				
African American	20.92%	3.13%		***
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	20.92%	3.13%		***
Nonminority Women	0.00%	18.75%	0.00	***
Minority- and/or Women	20.92%	21.88%	95.61	
Securities and Commodity Contracts Intermediation and Brokerage NAICS 5231				
African American	100.00%	71.23%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	71.23%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	100.00%	71.23%		
Other Financial Investment Activities NAICS 5239				
African American	84.54%	91.00%	92.90	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	84.54%	91.00%	92.90	
Nonminority Women	2.29%	0.00%		
Minority- and/or Women	86.83%	91.00%	95.42	
Support Activities for Air Transportation NAICS 4881				
African American	0.00%	4.00%	0.00	***
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.00%	0.00	¥¥¥
Nonminority Women	6.86%	5.33%		¥¥
Minority- and/or Women	6.86%	9.33%	73.53	¥¥¥
Electronics and Appliance Retailers NAICS 4492				
African American	0.00%	11.78%	0.00	¥¥¥
Asian	0.00%	0.12%	0.00	
Hispanic	100.00%	2.96%		¥¥¥
Native American	0.00%	0.19%	0.00	
Minority	100.00%	15.05%		¥¥¥
Nonminority Women	0.00%	7.92%	0.00	¥¥¥
Minority- and/or Women	100.00%	22.97%		¥¥¥
Local Messengers and Local Delivery NAICS 4922				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	47.74%	54.08%	88.27	¥¥¥
Minority- and/or Women	47.74%	54.08%	88.28	¥¥¥
Aerospace Product and Parts Manufacturing NAICS 3364				
African American	0.00%	0.00%		
Asian	21.96%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	21.96%	0.00%		
Nonminority Women	0.00%	25.71%	0.00	¥¥¥
Minority- and/or Women	21.96%	25.71%	85.41	¥¥¥
Other Amusement and Recreation Industries NAICS 7139				
African American	0.00%	5.58%	0.00	¥¥¥
Asian	0.00%	5.26%	0.00	¥¥¥
Hispanic	0.00%	5.26%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	16.10%	0.00	¥¥¥
Nonminority Women	100.00%	20.32%		¥¥¥
Minority- and/or Women	100.00%	36.42%		¥¥¥
Depository Credit Intermediation NAICS 5221				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	100.00%	6.56%		¥¥¥
Minority- and/or Women	100.00%	6.56%		¥¥¥
Social Advocacy Organizations NAICS 8133				
African American	7.23%	12.01%	60.20	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	7.23%	12.01%	60.20	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	7.23%	12.01%	60.20	¥¥¥
Oilseed and Grain Farming NAICS 1111				
African American	0.42%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.42%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.42%	0.00%		
Support Activities for Forestry NAICS 1153				
African American	0.00%	0.00%		
Asian	0.00%	5.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	5.00%	0.00	¥¥¥
Nonminority Women	94.34%	10.00%		¥¥¥
Minority- and/or Women	94.34%	15.00%		¥¥¥
Audio and Video Equipment Manufacturing NAICS 3343				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.69%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.69%	0.00	¥¥¥
Other Furniture Related Product Manufacturing NAICS 3379				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	20.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	20.00%	0.00	¥¥¥
Sporting Goods, Hobby, and Musical Instrument Retailers NAICS 4591				
African American	0.00%	7.64%	0.00	¥¥¥
Asian	100.00%	0.14%		¥¥¥
Hispanic	0.00%	1.45%	0.00	¥¥¥
Native American	0.00%	1.45%	0.00	¥¥¥
Minority	100.00%	10.68%		¥¥¥
Nonminority Women	0.00%	13.57%	0.00	¥¥¥
Minority- and/or Women	100.00%	24.25%		¥¥¥
Engine, Turbine, and Power Transmission Equipment Manufacturing NAICS 3336				
African American	100.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	100.00%	25.00%		¥¥¥
Automobile Dealers NAICS 4411				
African American	0.00%	9.60%	0.00	¥¥¥
Asian	0.00%	6.58%	0.00	¥¥¥
Hispanic	0.00%	3.23%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	19.41%	0.00	¥¥¥
Nonminority Women	77.17%	8.98%		¥¥¥
Minority- and/or Women	77.17%	28.39%		¥¥¥
Drycleaning and Laundry Services NAICS 8123				
African American	0.00%	0.00%		
Asian	0.00%	36.17%	0.00	¥¥¥
Hispanic	0.00%	7.14%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	43.31%	0.00	¥¥¥
Nonminority Women	100.00%	23.72%		¥¥¥
Minority- and/or Women	100.00%	67.03%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Other Chemical Product and Preparation Manufacturing NAICS 3259				
African American	68.56%	0.00%		
Asian	0.00%	3.45%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	68.56%	3.45%		¥¥¥
Nonminority Women	0.00%	3.45%	0.00	¥¥¥
Minority- and/or Women	68.56%	6.90%		¥¥¥
Fuel Dealers NAICS 4572				
African American	100.00%	2.60%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	2.60%		¥¥¥
Nonminority Women	0.00%	7.79%	0.00	¥¥¥
Minority- and/or Women	100.00%	10.39%		¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.00%	13.06%	0.00	¥¥¥
Asian	100.00%	12.80%		¥¥¥
Hispanic	0.00%	0.41%	0.00	¥
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	100.00%	30.27%		¥¥¥
Nonminority Women	0.00%	23.10%	0.00	¥¥¥
Minority- and/or Women	100.00%	53.37%		¥¥¥
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	0.00%	12.77%	0.00	¥¥¥
Asian	73.67%	12.29%		¥¥¥
Hispanic	0.00%	3.19%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	73.67%	28.25%		¥¥¥
Nonminority Women	26.33%	33.30%	79.08	¥¥¥
Minority- and/or Women	100.00%	61.55%		¥¥¥
Legal Services NAICS 5411				
African American	0.00%	21.79%	0.00	¥¥¥
Asian	0.00%	7.17%	0.00	¥¥¥
Hispanic	0.00%	7.17%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	36.13%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	78.59%	18.78%		YYY
Minority- and/or Women	78.59%	54.91%		YYY
Couriers and Express Delivery Services NAICS 4921				
African American	0.00%	2.25%	0.00	YYY
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	2.25%	0.00	YYY
Nonminority Women	100.00%	51.80%		YYY
Minority- and/or Women	100.00%	54.05%		YYY
Lawn and Garden Equipment and Supplies Retailers NAICS 4442				
African American	0.00%	14.29%	0.00	YYY
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	YYY
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	YYY
Office Administrative Services NAICS 5611				
African American	0.00%	30.35%	0.00	YYY
Asian	0.00%	0.59%	0.00	YY
Hispanic	0.00%	4.00%	0.00	YYY
Native American	0.00%	0.00%		
Minority	0.00%	34.94%	0.00	YYY
Nonminority Women	100.00%	19.99%		YYY
Minority- and/or Women	100.00%	54.93%		YYY
Water, Sewage and Other Systems NAICS 2213				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	2.38%	0.00	YYY
Native American	0.00%	0.00%		
Minority	0.00%	2.38%	0.00	YYY
Nonminority Women	0.00%	2.38%	0.00	YYY
Minority- and/or Women	0.00%	4.76%	0.00	YYY
Traveler Accommodation NAICS 7211				
African American	0.00%	16.67%	0.00	YYY
Asian	0.00%	17.19%	0.00	YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	33.33%	0.00	YYY

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	67.19%	0.00	YYY
Nonminority Women	0.00%	3.14%	0.00	YYY
Minority- and/or Women	0.00%	70.33%	0.00	YYY
Offices of Other Health Practitioners NAICS 6213				
African American	0.00%	6.69%	0.00	YYY
Asian	0.00%	17.83%	0.00	YYY
Hispanic	0.00%	0.18%	0.00	
Native American	0.00%	0.06%	0.00	
Minority	0.00%	24.76%	0.00	YYY
Nonminority Women	0.00%	37.55%	0.00	YYY
Minority- and/or Women	0.00%	62.31%	0.00	YYY
Paint, Coating, and Adhesive Manufacturing NAICS 3255				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.14%	0.00	YYY
Minority- and/or Women	0.00%	7.14%	0.00	YYY
Chemical and Allied Products Merchant Wholesalers NAICS 4246				
African American	0.00%	15.97%	0.00	YYY
Asian	0.00%	1.39%	0.00	YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	17.36%	0.00	YYY
Nonminority Women	25.86%	13.89%		YYY
Minority- and/or Women	25.86%	31.25%	82.75	YYY
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance NAICS 8113				
African American	0.00%	11.03%	0.00	YYY
Asian	0.00%	0.14%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	11.17%	0.00	YYY
Nonminority Women	0.00%	12.05%	0.00	YYY
Minority- and/or Women	0.00%	23.22%	0.00	YYY
Spring and Wire Product Manufacturing NAICS 3326				
African American	0.00%	6.67%	0.00	YYY

NAICS Industry Group & Business Ownership Classification	Construction Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	6.67%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	6.67%	0.00	¥¥¥
Alumina and Aluminum Production and Processing NAICS 3313				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	5.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	5.71%	0.00	¥¥¥
Support Activities for Water Transportation NAICS 4883				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Insurance Carriers NAICS 5241				
African American	0.00%	34.27%	0.00	¥¥¥
Asian	0.00%	33.33%	0.00	¥¥¥
Hispanic	0.00%	10.00%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	77.60%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	77.60%	0.00	¥¥¥

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-3.
Detailed Utilization, Availability, and Disparity Analyses,
AE-CRS
Maryland Marketplace:
Dollars Awarded

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Architectural, Engineering, and Related Services NAICS 5413				
African American	4.33%	13.20%	32.81	¥¥¥
Asian	17.53%	5.52%		¥¥¥
Hispanic	2.08%	4.70%	44.22	¥¥¥
Native American	0.12%	0.28%	42.86	
Minority	24.06%	23.70%		
Nonminority Women	8.55%	13.41%	63.75	¥¥¥
Minority- and/or Women	32.61%	37.11%	87.87	¥¥¥
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	13.88%	2.35%		¥¥¥
Asian	6.69%	25.00%	26.78	¥¥¥
Hispanic	0.00%	25.88%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	20.57%	53.23%	38.64	¥¥¥
Nonminority Women	0.00%	2.35%	0.00	¥¥¥
Minority- and/or Women	20.57%	55.58%	37.01	¥¥¥
Advertising, Public Relations, and Related Services NAICS 5418				
African American	26.40%	1.94%		¥¥¥
Asian	0.00%	0.16%	0.00	
Hispanic	8.30%	8.39%	98.84	
Native American	0.00%	0.00%		
Minority	34.70%	10.49%		¥¥¥
Nonminority Women	15.91%	17.99%	88.42	
Minority- and/or Women	50.61%	28.48%		¥¥¥
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	86.92%	36.51%		¥¥¥
Asian	0.51%	4.78%	10.64	¥¥¥
Hispanic	0.48%	1.87%	25.59	¥¥¥
Native American	0.00%	1.87%	0.00	¥¥¥
Minority	87.91%	45.03%		¥¥¥
Nonminority Women	3.18%	21.49%	14.79	¥¥¥
Minority- and/or Women	91.09%	66.52%		¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.07%	13.06%	0.55	¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	7.70%	12.80%	60.19	¥¥¥
Hispanic	0.67%	0.41%		
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	8.44%	30.27%	27.88	¥¥¥
Nonminority Women	36.88%	23.10%		¥¥¥
Minority- and/or Women	45.32%	53.37%	84.92	¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	0.00%	0.54%	0.00	¥¥
Asian	51.35%	4.32%		¥¥¥
Hispanic	8.78%	0.00%		
Native American	0.00%	0.00%		
Minority	60.13%	4.86%		¥¥¥
Nonminority Women	8.55%	9.17%	93.16	
Minority- and/or Women	68.68%	14.03%		¥¥¥
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	2.07%	2.26%	91.59	
Asian	0.00%	0.75%	0.00	¥¥¥
Hispanic	0.00%	14.61%	0.00	¥¥¥
Native American	0.00%	0.38%	0.00	¥
Minority	2.07%	18.00%	11.50	¥¥¥
Nonminority Women	90.83%	8.96%		¥¥¥
Minority- and/or Women	92.90%	26.96%		¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				
African American	0.25%	1.54%	16.23	¥¥¥
Asian	0.00%	7.46%	0.00	¥¥¥
Hispanic	2.98%	8.65%	34.50	¥¥¥
Native American	0.00%	1.45%	0.00	¥¥¥
Minority	3.23%	19.10%	16.91	¥¥¥
Nonminority Women	12.65%	6.03%		¥¥¥
Minority- and/or Women	15.88%	25.13%	63.19	¥¥¥
Community Food and Housing, and Emergency and Other Relief Services NAICS 6242				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	50.00%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	50.00%	0.00	¥¥¥
Nonminority Women	0.00%	48.39%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.00%	98.39%	0.00	¥¥¥
Building Material and Supplies Dealers NAICS 4441				
African American	0.00%	0.48%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	2.86%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	3.34%	0.00	¥¥¥
Nonminority Women	2.99%	17.25%	17.36	¥¥¥
Minority- and/or Women	2.99%	20.59%	14.52	¥¥¥
Computer Systems Design and Related Services NAICS 5415				
African American	8.54%	26.52%	32.18	¥¥¥
Asian	82.66%	18.73%		¥¥¥
Hispanic	0.00%	3.35%	0.00	¥¥¥
Native American	0.00%	1.21%	0.00	¥¥¥
Minority	91.20%	49.81%		¥¥¥
Nonminority Women	0.00%	11.61%	0.00	¥¥¥
Minority- and/or Women	91.20%	61.42%		¥¥¥
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	0.00%	21.76%	0.00	¥¥¥
Asian	0.00%	3.95%	0.00	¥¥¥
Hispanic	0.00%	3.77%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	29.48%	0.00	¥¥¥
Nonminority Women	19.69%	9.21%		¥¥¥
Minority- and/or Women	19.69%	38.69%	50.89	¥¥¥
Other Amusement and Recreation Industries NAICS 7139				
African American	0.00%	5.58%	0.00	¥¥¥
Asian	0.00%	5.26%	0.00	¥¥¥
Hispanic	0.00%	5.26%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	16.10%	0.00	¥¥¥
Nonminority Women	0.00%	20.32%	0.00	¥¥¥
Minority- and/or Women	0.00%	36.42%	0.00	¥¥¥
Building Equipment Contractors NAICS 2382				
African American	76.99%	7.76%		¥¥¥
Asian	0.00%	3.31%	0.00	¥¥¥
Hispanic	0.00%	4.69%	0.00	¥¥¥
Native American	0.00%	5.00%	0.00	¥¥¥
Minority	76.99%	20.76%		¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	3.66%	9.44%	38.75	¥¥¥
Minority- and/or Women	80.65%	30.20%		¥¥¥
Business Support Services NAICS 5614				
African American	0.00%	32.77%	0.00	¥¥¥
Asian	0.00%	10.86%	0.00	¥¥¥
Hispanic	0.00%	3.69%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	47.32%	0.00	¥¥¥
Nonminority Women	25.36%	13.61%		¥¥¥
Minority- and/or Women	25.36%	60.93%	41.62	¥¥¥
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	40.67%	12.77%		¥¥¥
Asian	1.56%	12.29%	12.73	¥¥¥
Hispanic	0.31%	3.19%	9.72	¥¥¥
Native American	0.00%	0.00%		
Minority	42.54%	28.25%		¥¥¥
Nonminority Women	0.00%	33.30%	0.00	¥¥¥
Minority- and/or Women	42.54%	61.55%	69.11	¥¥¥
Remediation and Other Waste Management Services NAICS 5629				
African American	0.13%	20.35%	0.64	¥¥¥
Asian	0.00%	1.61%	0.00	¥¥¥
Hispanic	0.00%	0.40%	0.00	¥
Native American	0.00%	0.00%		
Minority	0.13%	22.36%	0.58	¥¥¥
Nonminority Women	60.75%	12.76%		¥¥¥
Minority- and/or Women	60.88%	35.12%		¥¥¥
Waste Treatment and Disposal NAICS 5622				
African American	5.22%	10.53%	49.59	¥¥¥
Asian	0.00%	5.26%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	5.22%	15.79%	33.06	¥¥¥
Nonminority Women	74.76%	10.53%		¥¥¥
Minority- and/or Women	79.98%	26.32%		¥¥¥
Building Finishing Contractors NAICS 2383				
African American	24.91%	6.53%		¥¥¥
Asian	0.00%	10.66%	0.00	¥¥¥
Hispanic	0.00%	16.15%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	24.91%	33.34%	74.72	¥¥¥
Nonminority Women	46.88%	4.62%		¥¥¥
Minority- and/or Women	71.79%	37.96%		¥¥¥
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	3.88%	24.43%	15.90	¥¥¥
Asian	0.36%	35.67%	1.02	¥¥¥
Hispanic	0.00%	15.45%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	4.24%	75.55%	5.61	¥¥¥
Nonminority Women	57.58%	6.72%		¥¥¥
Minority- and/or Women	61.82%	82.27%	75.14	¥¥¥
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	0.00%	12.48%	0.00	¥¥¥
Asian	0.00%	0.42%	0.00	¥
Hispanic	0.00%	3.51%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	16.41%	0.00	¥¥¥
Nonminority Women	22.94%	23.71%	96.74	
Minority- and/or Women	22.94%	40.12%	57.18	¥¥¥
Lessors of Real Estate NAICS 5311				
African American	0.00%	14.91%	0.00	¥¥¥
Asian	85.34%	0.08%		¥¥¥
Hispanic	0.00%	0.16%	0.00	
Native American	0.00%	0.00%		
Minority	85.34%	15.15%		¥¥¥
Nonminority Women	0.00%	11.12%	0.00	¥¥¥
Minority- and/or Women	85.34%	26.27%		¥¥¥
Specialized Design Services NAICS 5414				
African American	25.01%	35.32%	70.82	¥¥¥
Asian	0.00%	2.58%	0.00	¥¥¥
Hispanic	0.00%	8.95%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	25.01%	46.85%	53.38	¥¥¥
Nonminority Women	34.26%	19.31%		¥¥¥
Minority- and/or Women	59.27%	66.16%	89.59	¥¥¥
Local Messengers and Local Delivery NAICS 4922				
African American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	84.60%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	84.60%	0.00%		
Nonminority Women	0.00%	54.08%	0.00	¥¥¥
Minority- and/or Women	84.60%	54.08%		¥¥¥
Utility System Construction NAICS 2371				
African American	0.33%	1.96%	16.84	¥¥¥
Asian	0.49%	0.98%	50.00	
Hispanic	0.00%	7.33%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.82%	10.27%	7.98	¥¥¥
Nonminority Women	35.87%	10.51%		¥¥¥
Minority- and/or Women	36.69%	20.78%		¥¥¥
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	1.42%	1.26%		
Asian	0.00%	0.63%	0.00	¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.42%	1.89%	75.13	
Nonminority Women	55.51%	9.06%		¥¥¥
Minority- and/or Women	56.93%	10.95%		¥¥¥
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	0.00%	0.00%		
Asian	9.15%	1.72%		¥¥¥
Hispanic	13.68%	1.72%		¥¥¥
Native American	0.00%	0.00%		
Minority	22.83%	3.44%		¥¥¥
Nonminority Women	0.00%	8.62%	0.00	¥¥¥
Minority- and/or Women	22.83%	12.06%		¥¥¥
Paint, Coating, and Adhesive Manufacturing NAICS 3255				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	12.67%	7.14%		¥¥¥
Minority- and/or Women	12.67%	7.14%		¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	0.00%	0.97%	0.00	¥¥¥
Asian	0.00%	3.85%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.07%	0.00	
Minority	0.00%	4.89%	0.00	¥¥¥
Nonminority Women	0.00%	6.67%	0.00	¥¥¥
Minority- and/or Women	0.00%	11.56%	0.00	¥¥¥
Services to Buildings and Dwellings NAICS 5617				
African American	0.00%	17.67%	0.00	¥¥¥
Asian	0.00%	2.33%	0.00	¥¥¥
Hispanic	0.00%	13.01%	0.00	¥¥¥
Native American	0.00%	0.71%	0.00	¥¥¥
Minority	0.00%	33.72%	0.00	¥¥¥
Nonminority Women	12.40%	20.74%	59.76	¥¥¥
Minority- and/or Women	12.40%	54.46%	22.77	¥¥¥
Office Administrative Services NAICS 5611				
African American	0.00%	30.35%	0.00	¥¥¥
Asian	6.84%	0.59%		¥¥¥
Hispanic	1.97%	4.00%	49.24	¥¥¥
Native American	0.00%	0.00%		
Minority	8.81%	34.94%	25.21	¥¥¥
Nonminority Women	0.00%	19.99%	0.00	¥¥¥
Minority- and/or Women	8.81%	54.93%	16.04	¥¥¥
Support Activities for Road Transportation NAICS 4884				
African American	5.22%	14.58%	35.80	¥¥¥
Asian	0.00%	0.45%	0.00	¥
Hispanic	0.00%	7.35%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	5.22%	25.95%	20.12	¥¥¥
Nonminority Women	69.61%	11.67%		¥¥¥
Minority- and/or Women	74.83%	37.62%		¥¥¥
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	29.55%	12.75%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	29.55%	12.75%		¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	14.84%	34.96%	42.46	¥¥¥
Minority- and/or Women	44.39%	47.71%	93.04	¥
Aerospace Product and Parts Manufacturing NAICS 3364				
African American	60.69%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	60.69%	0.00%		
Nonminority Women	0.00%	25.71%	0.00	¥¥¥
Minority- and/or Women	60.69%	25.71%		¥¥¥
Legal Services NAICS 5411				
African American	0.00%	21.79%	0.00	¥¥¥
Asian	1.94%	7.17%	27.01	¥¥¥
Hispanic	0.60%	7.17%	8.40	¥¥¥
Native American	0.00%	0.00%		
Minority	2.54%	36.13%	7.03	¥¥¥
Nonminority Women	0.00%	18.78%	0.00	¥¥¥
Minority- and/or Women	2.54%	54.91%	4.63	¥¥¥
Fishing NAICS 1141				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	56.76%	65.00%	87.32	¥¥¥
Minority- and/or Women	56.76%	65.00%	87.32	¥¥¥
Offices of Real Estate Agents and Brokers NAICS 5312				
African American	0.00%	0.54%	0.00	¥¥
Asian	0.94%	4.06%	23.21	¥¥¥
Hispanic	0.36%	4.10%	8.73	¥¥¥
Native American	0.00%	0.00%		
Minority	1.30%	8.70%	14.94	¥¥¥
Nonminority Women	0.00%	35.75%	0.00	¥¥¥
Minority- and/or Women	1.30%	44.45%	2.92	¥¥¥
Employment Services NAICS 5613				
African American	0.00%	12.76%	0.00	¥¥¥
Asian	0.00%	1.97%	0.00	¥¥¥
Hispanic	0.00%	10.28%	0.00	¥¥¥
Native American	0.00%	4.76%	0.00	¥¥¥
Minority	0.00%	29.77%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	37.60%	39.43%	95.36	
Minority- and/or Women	37.60%	69.20%	54.34	¥¥¥
Railroad Rolling Stock Manufacturing NAICS 3365				
African American	0.34%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.34%	0.00%		
Nonminority Women	71.81%	25.00%		¥¥¥
Minority- and/or Women	72.15%	25.00%		¥¥¥
Water, Sewage and Other Systems NAICS 2213				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	2.38%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	2.38%	0.00	¥¥¥
Nonminority Women	58.20%	2.38%		¥¥¥
Minority- and/or Women	58.20%	4.76%		¥¥¥
Other Chemical Product and Preparation Manufacturing NAICS 3259				
African American	0.00%	0.00%		
Asian	0.00%	3.45%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.45%	0.00	¥¥¥
Nonminority Women	24.58%	3.45%		¥¥¥
Minority- and/or Women	24.58%	6.90%		¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	0.00%	1.64%	0.00	¥¥¥
Asian	0.00%	3.28%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.92%	0.00	¥¥¥
Nonminority Women	70.94%	16.39%		¥¥¥
Minority- and/or Women	70.94%	21.31%		¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	0.00%	5.12%	0.00	¥¥¥
Asian	0.00%	6.62%	0.00	¥¥¥
Hispanic	0.00%	11.79%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	3.61%	0.00	¥¥¥
Minority	0.00%	27.14%	0.00	¥¥¥
Nonminority Women	53.80%	9.61%		¥¥¥
Minority- and/or Women	53.80%	36.75%		¥¥¥
Waste Collection NAICS 5621				
African American	0.00%	2.78%	0.00	¥¥¥
Asian	0.00%	0.79%	0.00	¥¥¥
Hispanic	0.00%	0.40%	0.00	¥
Native American	0.00%	0.00%		
Minority	0.00%	3.97%	0.00	¥¥¥
Nonminority Women	53.95%	27.62%		¥¥¥
Minority- and/or Women	53.95%	31.59%		¥¥¥
Motion Picture and Video Industries NAICS 5121				
African American	35.97%	39.70%	90.60	
Asian	14.12%	12.20%		
Hispanic	3.26%	3.16%		
Native American	0.00%	0.00%		
Minority	53.35%	55.06%	96.89	
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	53.35%	55.06%	96.89	
Other Textile Product Mills NAICS 3149				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	39.94%	45.00%	88.76	¥
Minority- and/or Women	39.94%	45.00%	88.76	¥
Other Schools and Instruction NAICS 6116				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	24.20%	25.12%	96.34	
Minority- and/or Women	24.20%	25.12%	96.34	
Other Miscellaneous Manufacturing NAICS 3399				
African American	0.00%	4.70%	0.00	¥¥¥
Asian	0.00%	8.55%	0.00	¥¥¥
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	13.25%	0.00	¥¥¥
Nonminority Women	65.08%	18.46%		¥¥¥
Minority- and/or Women	65.08%	31.71%		¥¥¥
Specialized Freight Trucking NAICS 4842				
African American	0.00%	8.09%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	12.85%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	20.94%	0.00	¥¥¥
Nonminority Women	68.12%	14.32%		¥¥¥
Minority- and/or Women	68.12%	35.26%		¥¥¥
Colleges, Universities, and Professional Schools NAICS 6113				
African American	0.00%	24.58%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	24.58%	0.00	¥¥¥
Nonminority Women	37.70%	0.00%		
Minority- and/or Women	37.70%	24.58%		¥¥¥
Nonresidential Building Construction NAICS 2362				
African American	31.01%	15.05%		¥¥¥
Asian	0.39%	7.18%	5.47	¥¥¥
Hispanic	0.00%	8.89%	0.00	¥¥¥
Native American	0.00%	0.42%	0.00	¥
Minority	31.40%	31.54%	99.56	
Nonminority Women	0.00%	10.62%	0.00	¥¥¥
Minority- and/or Women	31.40%	42.16%	74.48	¥¥¥
Printing and Related Support Activities NAICS 3231				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	42.39%	50.00%	84.78	¥¥¥
Minority- and/or Women	42.39%	50.00%	84.78	¥¥¥
Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services NAICS 5182				
African American	0.00%	3.90%	0.00	¥¥¥
Asian	0.00%	1.23%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	1.11%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	6.24%	0.00	¥¥¥
Nonminority Women	41.43%	24.55%		¥¥¥
Minority- and/or Women	41.43%	30.79%		¥¥¥
Couriers and Express Delivery Services NAICS 4921				
African American	0.00%	2.25%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	2.25%	0.00	¥¥¥
Nonminority Women	39.87%	51.80%	76.97	¥¥¥
Minority- and/or Women	39.87%	54.05%	73.77	¥¥¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	0.00%	1.92%	0.00	¥¥¥
Asian	0.00%	2.69%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	6.25%	0.00	¥¥¥
Minority	0.00%	10.86%	0.00	¥¥¥
Nonminority Women	37.56%	11.39%		¥¥¥
Minority- and/or Women	37.56%	22.25%		¥¥¥
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	0.00%	13.25%	0.00	¥¥¥
Asian	0.00%	1.63%	0.00	¥¥¥
Hispanic	0.00%	0.54%	0.00	¥¥
Native American	0.00%	12.98%	0.00	¥¥¥
Minority	0.00%	28.40%	0.00	¥¥¥
Nonminority Women	38.05%	6.52%		¥¥¥
Minority- and/or Women	38.05%	34.92%		¥
Other Support Services NAICS 5619				
African American	0.00%	19.62%	0.00	¥¥¥
Asian	0.00%	5.91%	0.00	¥¥¥
Hispanic	0.00%	2.69%	0.00	¥¥¥
Native American	0.00%	2.16%	0.00	¥¥¥
Minority	0.00%	30.38%	0.00	¥¥¥
Nonminority Women	0.00%	27.47%	0.00	¥¥¥
Minority- and/or Women	0.00%	57.85%	0.00	¥¥¥
Highway, Street, and Bridge Construction NAICS 2373				

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	100.00%	18.97%		¥¥¥
Asian	0.00%	9.46%	0.00	¥¥¥
Hispanic	0.00%	1.63%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	100.00%	30.06%		¥¥¥
Nonminority Women	0.00%	11.02%	0.00	¥¥¥
Minority- and/or Women	100.00%	41.08%		¥¥¥
Activities Related to Real Estate NAICS 5313				
African American	0.00%	0.07%	0.00	
Asian	0.00%	0.07%	0.00	
Hispanic	0.00%	0.07%	0.00	
Native American	0.00%	0.04%	0.00	
Minority	0.00%	0.25%	0.00	
Nonminority Women	0.00%	15.01%	0.00	¥¥¥
Minority- and/or Women	0.00%	15.26%	0.00	¥¥¥
Facilities Support Services NAICS 5612				
African American	0.00%	38.86%	0.00	¥¥¥
Asian	0.00%	23.13%	0.00	¥¥¥
Hispanic	0.00%	7.77%	0.00	¥¥¥
Native American	0.00%	1.82%	0.00	¥¥¥
Minority	0.00%	71.58%	0.00	¥¥¥
Nonminority Women	0.00%	20.94%	0.00	¥¥¥
Minority- and/or Women	0.00%	92.52%	0.00	¥¥¥

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-4.
Detailed Utilization, Availability, and Disparity Analyses,
AE-CRS
Maryland Marketplace:
Dollars Paid

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Architectural, Engineering, and Related Services NAICS 5413				
African American	3.49%	13.20%	26.41	¥¥¥
Asian	15.80%	5.52%		¥¥¥
Hispanic	1.83%	4.70%	38.98	¥¥¥
Native American	0.12%	0.28%	42.86	
Minority	21.24%	23.70%	89.62	
Nonminority Women	7.81%	13.41%	58.27	¥¥¥
Minority- and/or Women	29.05%	37.11%	78.28	¥¥¥
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	12.50%	2.35%		¥¥¥
Asian	4.73%	25.00%	18.93	¥¥¥
Hispanic	0.00%	25.88%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	17.23%	53.23%	32.37	¥¥¥
Nonminority Women	0.00%	2.35%	0.00	¥¥¥
Minority- and/or Women	17.23%	55.58%	31.00	¥¥¥
Advertising, Public Relations, and Related Services NAICS 5418				
African American	29.50%	1.94%		¥¥¥
Asian	0.00%	0.16%	0.00	
Hispanic	0.00%	8.39%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	29.50%	10.49%		¥¥¥
Nonminority Women	14.42%	17.99%	80.14	¥¥¥
Minority- and/or Women	43.92%	28.48%		¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.05%	13.06%	0.39	¥¥¥
Asian	9.18%	12.80%	71.75	¥¥¥
Hispanic	0.70%	0.41%		
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	9.93%	30.27%	32.80	¥¥¥
Nonminority Women	35.06%	23.10%		¥¥¥
Minority- and/or Women	44.99%	53.37%	84.30	¥¥¥
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	86.64%	36.51%		¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.73%	4.78%	15.34	¥¥¥
Hispanic	0.45%	1.87%	23.96	¥¥¥
Native American	0.00%	1.87%	0.00	¥¥¥
Minority	87.82%	45.03%		¥¥¥
Nonminority Women	4.72%	21.49%	21.97	¥¥¥
Minority- and/or Women	92.54%	66.52%		¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	0.00%	0.54%	0.00	¥
Asian	54.80%	4.32%		¥¥¥
Hispanic	6.64%	0.00%		
Native American	0.00%	0.00%		
Minority	61.44%	4.86%		¥¥¥
Nonminority Women	8.05%	9.17%	87.72	
Minority- and/or Women	69.49%	14.03%		¥¥¥
Community Food and Housing, and Emergency and Other Relief Services NAICS 6242				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	50.00%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	50.00%	0.00	¥¥¥
Nonminority Women	0.00%	48.39%	0.00	¥¥¥
Minority- and/or Women	0.00%	98.39%	0.00	¥¥¥
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	0.17%	2.26%	7.52	¥¥¥
Asian	0.00%	0.75%	0.00	¥¥
Hispanic	0.00%	14.61%	0.00	¥¥¥
Native American	0.00%	0.38%	0.00	
Minority	0.17%	18.00%	0.94	¥¥¥
Nonminority Women	88.89%	8.96%		¥¥¥
Minority- and/or Women	89.06%	26.96%		¥¥¥
Building Material and Supplies Dealers NAICS 4441				
African American	0.00%	0.48%	0.00	¥
Asian	0.00%	0.00%		
Hispanic	0.00%	2.86%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	3.34%	0.00	¥¥¥
Nonminority Women	4.62%	17.25%	26.79	¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	4.62%	20.59%	22.44	¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				
African American	0.34%	1.54%	21.99	¥¥¥
Asian	0.00%	7.46%	0.00	¥¥¥
Hispanic	5.73%	8.65%	66.24	¥¥¥
Native American	0.00%	1.45%	0.00	¥¥¥
Minority	6.07%	19.10%	31.78	¥¥¥
Nonminority Women	15.45%	6.03%		¥¥¥
Minority- and/or Women	21.52%	25.13%	85.63	¥¥
Computer Systems Design and Related Services NAICS 5415				
African American	1.42%	26.52%	5.34	¥¥¥
Asian	85.06%	18.73%		¥¥¥
Hispanic	0.00%	3.35%	0.00	¥¥¥
Native American	0.00%	1.21%	0.00	¥¥¥
Minority	86.48%	49.81%		¥¥¥
Nonminority Women	0.00%	11.61%	0.00	¥¥¥
Minority- and/or Women	86.48%	61.42%		¥¥¥
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	0.00%	21.76%	0.00	¥¥¥
Asian	0.00%	3.95%	0.00	¥¥¥
Hispanic	0.00%	3.77%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	29.48%	0.00	¥¥¥
Nonminority Women	24.66%	9.21%		¥¥¥
Minority- and/or Women	24.66%	38.69%	63.74	¥¥¥
Building Equipment Contractors NAICS 2382				
African American	83.07%	7.76%		¥¥¥
Asian	0.00%	3.31%	0.00	¥¥¥
Hispanic	0.00%	4.69%	0.00	¥¥¥
Native American	0.00%	5.00%	0.00	¥¥¥
Minority	83.07%	20.76%		¥¥¥
Nonminority Women	3.10%	9.44%	32.87	¥¥¥
Minority- and/or Women	86.17%	30.20%		¥¥¥
Other Amusement and Recreation Industries NAICS 7139				
African American	0.00%	5.58%	0.00	¥¥¥
Asian	0.00%	5.26%	0.00	¥¥¥
Hispanic	0.00%	5.26%	0.00	¥¥¥
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	16.10%	0.00	YYY
Nonminority Women	0.00%	20.32%	0.00	YYY
Minority- and/or Women	0.00%	36.42%	0.00	YYY
Business Support Services NAICS 5614				
African American	0.00%	32.77%	0.00	YYY
Asian	0.00%	10.86%	0.00	YYY
Hispanic	0.00%	3.69%	0.00	YYY
Native American	0.00%	0.00%		
Minority	0.00%	47.32%	0.00	YYY
Nonminority Women	26.00%	13.61%		YYY
Minority- and/or Women	26.00%	60.93%	42.67	YYY
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	2.13%	24.43%	8.71	YYY
Asian	0.22%	35.67%	0.63	YYY
Hispanic	0.00%	15.45%	0.00	YYY
Native American	0.00%	0.00%		
Minority	2.35%	75.55%	3.11	YYY
Nonminority Women	58.03%	6.72%		YYY
Minority- and/or Women	60.38%	82.27%	73.39	YYY
Building Finishing Contractors NAICS 2383				
African American	14.83%	6.53%		YYY
Asian	0.00%	10.66%	0.00	YYY
Hispanic	0.00%	16.15%	0.00	YYY
Native American	0.00%	0.00%		
Minority	14.83%	33.34%	44.48	YYY
Nonminority Women	51.45%	4.62%		YYY
Minority- and/or Women	66.28%	37.96%		YYY
Lessors of Real Estate NAICS 5311				
African American	0.00%	14.91%	0.00	YYY
Asian	93.16%	0.08%		YYY
Hispanic	0.00%	0.16%	0.00	
Native American	0.00%	0.00%		
Minority	93.16%	15.15%		YYY
Nonminority Women	0.00%	11.12%	0.00	YYY
Minority- and/or Women	93.16%	26.27%		YYY
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	0.00%	0.00%		
Asian	9.12%	1.72%		YYY

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	8.27%	1.72%		YYY
Native American	0.00%	0.00%		
Minority	17.39%	3.44%		YYY
Nonminority Women	0.00%	8.62%	0.00	YYY
Minority- and/or Women	17.39%	12.06%		YYY
Remediation and Other Waste Management Services NAICS 5629				
African American	0.00%	20.35%	0.00	YYY
Asian	0.00%	1.61%	0.00	YYY
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	22.36%	0.00	YYY
Nonminority Women	67.72%	12.76%		YYY
Minority- and/or Women	67.72%	35.12%		YYY
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	40.45%	12.77%		YYY
Asian	1.61%	12.29%	13.09	YYY
Hispanic	0.42%	3.19%	13.12	YYY
Native American	0.00%	0.00%		
Minority	42.48%	28.25%		YYY
Nonminority Women	0.00%	33.30%	0.00	YYY
Minority- and/or Women	42.48%	61.55%	69.02	YYY
Paint, Coating, and Adhesive Manufacturing NAICS 3255				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	7.46%	7.14%		
Minority- and/or Women	7.46%	7.14%		
Specialized Design Services NAICS 5414				
African American	21.78%	35.32%	61.66	YYY
Asian	0.00%	2.58%	0.00	YYY
Hispanic	0.00%	8.95%	0.00	YYY
Native American	0.00%	0.00%		
Minority	21.78%	46.85%	46.49	YYY
Nonminority Women	34.81%	19.31%		YYY
Minority- and/or Women	56.59%	66.16%	85.54	YYY

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	1.35%	1.26%		
Asian	0.00%	0.63%	0.00	¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.35%	1.89%	71.43	
Nonminority Women	61.20%	9.06%		¥¥¥
Minority- and/or Women	62.55%	10.95%		¥¥¥
Services to Buildings and Dwellings NAICS 5617				
African American	0.00%	17.67%	0.00	¥¥¥
Asian	0.00%	2.33%	0.00	¥¥¥
Hispanic	0.00%	13.01%	0.00	¥¥¥
Native American	0.00%	0.71%	0.00	¥¥
Minority	0.00%	33.72%	0.00	¥¥¥
Nonminority Women	10.42%	20.74%	50.23	¥¥¥
Minority- and/or Women	10.42%	54.46%	19.13	¥¥¥
Office Administrative Services NAICS 5611				
African American	0.00%	30.35%	0.00	¥¥¥
Asian	6.74%	0.59%		¥¥¥
Hispanic	1.13%	4.00%	28.23	¥¥¥
Native American	0.00%	0.00%		
Minority	7.87%	34.94%	22.52	¥¥¥
Nonminority Women	0.00%	19.99%	0.00	¥¥¥
Minority- and/or Women	7.87%	54.93%	14.33	¥¥¥
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	0.00%	0.97%	0.00	¥¥¥
Asian	0.00%	3.85%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.07%	0.00	
Minority	0.00%	4.89%	0.00	¥¥¥
Nonminority Women	0.00%	6.67%	0.00	¥¥¥
Minority- and/or Women	0.00%	11.56%	0.00	¥¥¥
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	0.00%	12.48%	0.00	¥¥¥
Asian	0.00%	0.42%	0.00	¥
Hispanic	0.00%	3.51%	0.00	¥¥¥
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	16.41%	0.00	¥¥¥
Nonminority Women	30.45%	23.71%		¥¥¥
Minority- and/or Women	30.45%	40.12%	75.90	¥¥¥
Support Activities for Road Transportation NAICS 4884				
African American	3.36%	14.58%	23.01	¥¥¥
Asian	0.00%	0.45%	0.00	¥
Hispanic	0.00%	7.35%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	3.36%	25.95%	12.95	¥¥¥
Nonminority Women	69.31%	11.67%		¥¥¥
Minority- and/or Women	72.67%	37.62%		¥¥¥
Aerospace Product and Parts Manufacturing NAICS 3364				
African American	57.25%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	57.25%	0.00%		
Nonminority Women	0.00%	25.71%	0.00	¥¥¥
Minority- and/or Women	57.25%	25.71%		¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	0.00%	1.64%	0.00	¥¥¥
Asian	0.00%	3.28%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.92%	0.00	¥¥¥
Nonminority Women	70.25%	16.39%		¥¥¥
Minority- and/or Women	70.25%	21.31%		¥¥¥
Legal Services NAICS 5411				
African American	0.00%	21.79%	0.00	¥¥¥
Asian	0.00%	7.17%	0.00	¥¥¥
Hispanic	0.43%	7.17%	5.94	¥¥¥
Native American	0.00%	0.00%		
Minority	0.43%	36.13%	1.19	¥¥¥
Nonminority Women	0.00%	18.78%	0.00	¥¥¥
Minority- and/or Women	0.43%	54.91%	0.78	¥¥¥
Fishing NAICS 1141				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	54.56%	65.00%	83.94	¥¥¥
Minority- and/or Women	54.56%	65.00%	83.94	¥¥¥
Other Chemical Product and Preparation Manufacturing NAICS 3259				
African American	0.00%	0.00%		
Asian	0.00%	3.45%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.45%	0.00	¥¥¥
Nonminority Women	26.24%	3.45%		¥¥¥
Minority- and/or Women	26.24%	6.90%		¥¥¥
Other Miscellaneous Manufacturing NAICS 3399				
African American	0.00%	4.70%	0.00	¥¥¥
Asian	0.00%	8.55%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	13.25%	0.00	¥¥¥
Nonminority Women	65.92%	18.46%		¥¥¥
Minority- and/or Women	65.92%	31.71%		¥¥¥
Waste Collection NAICS 5621				
African American	0.00%	2.78%	0.00	¥¥¥
Asian	0.00%	0.79%	0.00	¥¥¥
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.97%	0.00	¥¥¥
Nonminority Women	59.13%	27.62%		¥¥¥
Minority- and/or Women	59.13%	31.59%		¥¥¥
Motion Picture and Video Industries NAICS 5121				
African American	38.49%	37.90%		
Asian	13.99%	14.19%	98.59	
Hispanic	2.03%	2.91%	69.76	¥¥¥
Native American	0.00%	0.00%		
Minority	54.51%	55.00%	99.11	
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	54.51%	55.00%	99.11	
Other Schools and Instruction NAICS 6116				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	14.64%	16.19%	90.43	
Minority- and/or Women	14.64%	16.19%	90.43	
Offices of Real Estate Agents and Brokers NAICS 5312				
African American	0.00%	0.54%	0.00	¥
Asian	0.99%	4.06%	24.29	¥¥¥
Hispanic	0.45%	4.10%	10.90	¥¥¥
Native American	0.00%	0.00%		
Minority	1.44%	8.70%	16.55	¥¥¥
Nonminority Women	0.00%	35.75%	0.00	¥¥¥
Minority- and/or Women	1.44%	44.45%	3.24	¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	0.00%	5.12%	0.00	¥¥¥
Asian	0.00%	6.62%	0.00	¥¥¥
Hispanic	0.00%	11.79%	0.00	¥¥¥
Native American	0.00%	3.61%	0.00	¥¥¥
Minority	0.00%	27.14%	0.00	¥¥¥
Nonminority Women	56.04%	9.61%		¥¥¥
Minority- and/or Women	56.04%	36.75%		¥¥¥
Railroad Rolling Stock Manufacturing NAICS 3365				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	65.11%	25.00%		¥¥¥
Minority- and/or Women	65.11%	25.00%		¥¥¥
Water, Sewage and Other Systems NAICS 2213				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	2.38%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	2.38%	0.00	¥¥¥
Nonminority Women	63.23%	2.38%		¥¥¥
Minority- and/or Women	63.23%	4.76%		¥¥¥
Specialized Freight Trucking NAICS 4842				
African American	0.00%	8.09%	0.00	¥¥¥
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	12.85%	0.00	YYY
Native American	0.00%	0.00%		
Minority	0.00%	20.94%	0.00	YYY
Nonminority Women	62.13%	14.32%		YYY
Minority- and/or Women	62.13%	35.26%		YYY
Waste Treatment and Disposal NAICS 5622				
African American	25.82%	10.53%		YYY
Asian	0.00%	5.26%	0.00	YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	25.82%	15.79%		YYY
Nonminority Women	0.13%	10.53%	1.25	YYY
Minority- and/or Women	25.95%	26.32%	98.59	
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	0.00%	12.75%	0.00	YYY
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	12.75%	0.00	YYY
Nonminority Women	47.56%	34.96%		YYY
Minority- and/or Women	47.56%	47.71%	99.69	
Colleges, Universities, and Professional Schools NAICS 6113				
African American	0.00%	24.58%	0.00	YYY
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	24.58%	0.00	YYY
Nonminority Women	39.16%	0.00%		
Minority- and/or Women	39.16%	24.58%		YYY
Employment Services NAICS 5613				
African American	0.00%	12.76%	0.00	YYY
Asian	0.00%	1.97%	0.00	YYY
Hispanic	0.00%	10.28%	0.00	YYY
Native American	0.00%	4.76%	0.00	YYY
Minority	0.00%	29.77%	0.00	YYY
Nonminority Women	54.16%	39.43%		YYY
Minority- and/or Women	54.16%	69.20%	78.27	YYY
Other Textile Product Mills NAICS 3149				
African American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	56.52%	59.34%	95.25	
Minority- and/or Women	56.52%	59.34%	95.25	
Nonresidential Building Construction NAICS 2362				
African American	16.90%	15.05%		
Asian	0.00%	7.18%	0.00	¥¥¥
Hispanic	0.00%	8.89%	0.00	¥¥¥
Native American	0.00%	0.42%	0.00	¥
Minority	16.90%	31.54%	53.58	¥¥¥
Nonminority Women	0.00%	10.62%	0.00	¥¥¥
Minority- and/or Women	16.90%	42.16%	40.09	¥¥¥
Couriers and Express Delivery Services NAICS 4921				
African American	0.00%	2.25%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	2.25%	0.00	¥¥¥
Nonminority Women	31.60%	51.80%	61.01	¥¥¥
Minority- and/or Women	31.60%	54.05%	58.46	¥¥¥
Local Messengers and Local Delivery NAICS 4922				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	54.08%	0.00	¥¥¥
Minority- and/or Women	0.00%	54.08%	0.00	¥¥¥
Utility System Construction NAICS 2371				
African American	0.00%	1.96%	0.00	¥¥¥
Asian	2.68%	0.98%		¥¥¥
Hispanic	0.00%	7.33%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	2.68%	10.27%	26.10	¥¥¥
Nonminority Women	0.00%	10.51%	0.00	¥¥¥
Minority- and/or Women	2.68%	20.78%	12.90	¥¥¥
Printing and Related Support Activities NAICS 3231				
African American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	34.43%	50.00%	68.86	¥¥¥
Minority- and/or Women	34.43%	50.00%	68.86	¥¥¥
Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services NAICS 5182				
African American	0.00%	3.90%	0.00	¥¥¥
Asian	0.00%	1.23%	0.00	¥¥¥
Hispanic	0.00%	1.11%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	6.24%	0.00	¥¥¥
Nonminority Women	39.73%	24.55%		¥¥¥
Minority- and/or Women	39.73%	30.79%		¥¥¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	0.00%	1.92%	0.00	¥¥¥
Asian	0.00%	2.69%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	6.25%	0.00	¥¥¥
Minority	0.00%	10.86%	0.00	¥¥¥
Nonminority Women	36.88%	11.39%		¥¥¥
Minority- and/or Women	36.88%	22.25%		¥¥¥
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	0.00%	13.25%	0.00	¥¥¥
Asian	0.00%	1.63%	0.00	¥¥¥
Hispanic	0.00%	0.54%	0.00	¥¥
Native American	0.00%	12.98%	0.00	¥¥¥
Minority	0.00%	28.40%	0.00	¥¥¥
Nonminority Women	34.34%	6.52%		¥¥¥
Minority- and/or Women	34.34%	34.92%	98.34	
Other Support Services NAICS 5619				
African American	0.00%	19.62%	0.00	¥¥¥
Asian	0.00%	5.91%	0.00	¥¥¥
Hispanic	0.00%	2.69%	0.00	¥¥¥
Native American	0.00%	2.16%	0.00	¥¥¥
Minority	0.00%	30.38%	0.00	¥¥¥
Nonminority Women	0.00%	27.47%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	AE-CRS Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.00%	57.85%	0.00	¥¥¥
Highway, Street, and Bridge Construction NAICS 2373				
African American	100.00%	18.97%		¥¥¥
Asian	0.00%	9.46%	0.00	¥¥¥
Hispanic	0.00%	1.63%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	100.00%	30.06%		¥¥¥
Nonminority Women	0.00%	11.02%	0.00	¥¥¥
Minority- and/or Women	100.00%	41.08%		¥¥¥
Facilities Support Services NAICS 5612				
African American	0.00%	38.86%	0.00	¥¥¥
Asian	0.00%	23.13%	0.00	¥¥¥
Hispanic	0.00%	7.77%	0.00	¥¥¥
Native American	0.00%	1.82%	0.00	¥¥¥
Minority	0.00%	71.58%	0.00	¥¥¥
Nonminority Women	0.00%	20.94%	0.00	¥¥¥
Minority- and/or Women	0.00%	92.52%	0.00	¥¥¥
Activities Related to Real Estate NAICS 5313				
African American	0.00%	0.07%	0.00	
Asian	0.00%	0.07%	0.00	
Hispanic	0.00%	0.07%	0.00	
Native American	0.00%	0.04%	0.00	
Minority	0.00%	0.25%	0.00	
Nonminority Women	0.00%	15.01%	0.00	¥¥¥
Minority- and/or Women	0.00%	15.26%	0.00	¥¥¥

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-5.
Detailed Utilization, Availability, and Disparity Analyses,
Maintenance
Maryland Marketplace:
Dollars Awarded

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Railroad Rolling Stock Manufacturing NAICS 3365				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Petroleum and Petroleum Products Merchant Wholesalers NAICS 4247				
African American	0.00%	4.17%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.17%	0.00	
Nonminority Women	15.53%	6.94%		¥
Minority- and/or Women	15.53%	11.11%		
Facilities Support Services NAICS 5612				
African American	0.97%	38.86%	2.51	¥¥¥
Asian	1.01%	23.13%	4.38	¥¥¥
Hispanic	0.86%	7.77%	11.01	
Native American	0.00%	1.82%	0.00	
Minority	2.84%	71.58%	3.97	¥¥¥
Nonminority Women	0.00%	20.94%	0.00	¥¥¥
Minority- and/or Women	2.84%	92.52%	3.07	¥¥¥
Building Equipment Contractors NAICS 2382				
African American	1.39%	7.76%	17.87	
Asian	0.00%	3.31%	0.00	
Hispanic	1.54%	4.69%	32.83	
Native American	0.00%	5.00%	0.00	
Minority	2.93%	20.76%	14.11	¥¥¥
Nonminority Women	1.36%	9.44%	14.40	
Minority- and/or Women	4.29%	30.20%	14.21	¥¥¥
Urban Transit Systems NAICS 4851				
African American	0.00%	3.92%	0.00	
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	20.48%	0.00%		
Native American	0.00%	0.00%		
Minority	20.48%	3.92%		¥¥¥
Nonminority Women	0.00%	5.88%	0.00	
Minority- and/or Women	20.48%	9.80%		¥¥
Interurban and Rural Bus Transportation NAICS 4852				
African American	6.24%	10.51%	59.37	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	6.24%	10.51%	59.37	¥¥¥
Nonminority Women	56.54%	49.29%		
Minority- and/or Women	62.78%	59.80%		
Highway, Street, and Bridge Construction NAICS 2373				
African American	0.00%	18.97%	0.00	¥¥¥
Asian	0.00%	9.46%	0.00	¥
Hispanic	0.00%	1.63%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	30.06%	0.00	¥¥¥
Nonminority Women	0.00%	11.02%	0.00	¥
Minority- and/or Women	0.00%	41.08%	0.00	¥¥¥
Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers NAICS 4231				
African American	2.12%	7.14%	29.65	
Asian	2.17%	7.14%	30.42	
Hispanic	0.32%	7.54%	4.19	
Native American	0.14%	7.14%	2.00	
Minority	4.75%	28.96%	16.40	¥¥¥
Nonminority Women	45.63%	6.71%		¥¥¥
Minority- and/or Women	50.38%	35.67%		
Waste Treatment and Disposal NAICS 5622				
African American	0.41%	10.53%	3.93	¥
Asian	0.00%	5.26%	0.00	
Hispanic	6.43%	0.00%		
Native American	0.00%	0.00%		
Minority	6.84%	15.79%	43.32	
Nonminority Women	0.45%	10.53%	4.31	¥
Minority- and/or Women	7.29%	26.32%	27.70	¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	82.87%	5.12%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	6.62%	0.00	
Hispanic	0.00%	11.79%	0.00	¥¥
Native American	0.00%	3.61%	0.00	
Minority	82.87%	27.14%		¥¥¥
Nonminority Women	0.00%	9.61%	0.00	¥
Minority- and/or Women	82.87%	36.75%		¥¥¥
Services to Buildings and Dwellings NAICS 5617				
African American	2.62%	17.67%	14.80	¥¥
Asian	1.18%	2.33%	50.71	
Hispanic	0.04%	13.01%	0.30	¥¥
Native American	0.00%	0.71%	0.00	
Minority	3.84%	33.72%	11.39	¥¥¥
Nonminority Women	8.55%	20.74%	41.22	
Minority- and/or Women	12.39%	54.46%	22.75	¥¥¥
Business Support Services NAICS 5614				
African American	1.27%	32.77%	3.88	¥¥¥
Asian	13.87%	10.86%		
Hispanic	3.61%	3.69%	97.75	
Native American	0.00%	0.00%		
Minority	18.75%	47.32%	39.62	¥¥¥
Nonminority Women	30.11%	13.61%		¥¥¥
Minority- and/or Women	48.86%	60.93%	80.19	
Basic Chemical Manufacturing NAICS 3251				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Support Activities for Rail Transportation NAICS 4882				
African American	7.87%	54.11%	14.55	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.68%	0.00	
Native American	0.00%	0.00%		
Minority	7.87%	54.79%	14.36	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	7.87%	54.79%	14.36	¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	1.54%	0.00	
Asian	6.72%	7.46%	90.12	
Hispanic	0.29%	8.65%	3.31	
Native American	0.00%	1.45%	0.00	
Minority	7.01%	19.10%	36.70	
Nonminority Women	0.00%	6.03%	0.00	
Minority- and/or Women	7.01%	25.13%	27.89	¥¥
Automotive Repair and Maintenance NAICS 8111				
African American	0.94%	3.08%	30.51	
Asian	0.00%	5.17%	0.00	
Hispanic	3.07%	9.43%	32.52	
Native American	0.00%	0.00%		
Minority	4.01%	17.68%	22.68	¥
Nonminority Women	49.99%	13.30%		¥¥¥
Minority- and/or Women	54.00%	30.98%		¥¥¥
Plastics Product Manufacturing NAICS 3261				
African American	1.17%	2.31%	50.65	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.17%	2.31%	50.65	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	1.17%	2.31%	50.65	¥¥¥
Support Activities for Road Transportation NAICS 4884				
African American	2.18%	14.58%	14.91	¥
Asian	0.70%	0.45%		
Hispanic	0.00%	7.35%	0.00	
Native American	0.50%	3.57%	13.94	
Minority	3.38%	25.95%	13.03	¥¥¥
Nonminority Women	0.00%	11.67%	0.00	¥¥
Minority- and/or Women	3.38%	37.62%	8.98	¥¥¥
Automobile Dealers NAICS 4411				
African American	0.20%	9.60%	2.12	¥
Asian	0.00%	6.58%	0.00	
Hispanic	0.00%	3.23%	0.00	
Native American	0.48%	0.00%		
Minority	0.68%	19.41%	3.50	¥¥¥
Nonminority Women	0.15%	8.98%	1.65	
Minority- and/or Women	0.83%	28.39%	2.92	¥¥¥
Nonresidential Building Construction NAICS 2362				



NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	15.05%	0.00	¥¥
Asian	0.00%	7.18%	0.00	
Hispanic	0.49%	8.89%	5.53	
Native American	0.00%	0.42%	0.00	
Minority	0.49%	31.54%	1.55	¥¥¥
Nonminority Women	0.00%	10.62%	0.00	¥
Minority- and/or Women	0.49%	42.16%	1.16	¥¥¥
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance NAICS 8113				
African American	0.98%	11.03%	8.86	¥
Asian	0.00%	0.14%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.61%	0.00%		
Minority	1.59%	11.17%	14.23	
Nonminority Women	15.62%	12.05%		
Minority- and/or Women	17.21%	23.22%	74.12	
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	14.48%	36.51%	39.66	¥¥¥
Asian	0.49%	4.78%	10.31	
Hispanic	0.00%	1.87%	0.00	
Native American	0.00%	1.87%	0.00	
Minority	14.97%	45.03%	33.24	¥¥¥
Nonminority Women	0.00%	21.49%	0.00	¥¥¥
Minority- and/or Women	14.97%	66.52%	22.50	¥¥¥
Support Activities for Water Transportation NAICS 4883				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Investigation and Security Services NAICS 5616				
African American	6.02%	18.56%	32.42	¥
Asian	6.49%	0.11%		¥¥¥
Hispanic	0.00%	4.17%	0.00	
Native American	0.00%	0.12%	0.00	
Minority	12.51%	22.96%	54.49	

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	13.39%	0.00	¥¥
Minority- and/or Women	12.51%	36.35%	34.42	¥¥¥
Residential Building Construction NAICS 2361				
African American	0.00%	0.00%		
Asian	2.69%	5.64%	47.70	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	2.69%	5.64%	47.70	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	2.69%	5.64%	47.70	¥¥¥
Pulp, Paper, and Paperboard Mills NAICS 3221				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Electrical Equipment Manufacturing NAICS 3353				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	15.38%	0.00	¥¥
Minority- and/or Women	0.00%	15.38%	0.00	¥¥
Nondepository Credit Intermediation NAICS 5222				
African American	0.00%	0.90%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.90%	0.00	
Nonminority Women	0.00%	4.04%	0.00	
Minority- and/or Women	0.00%	4.94%	0.00	
Electronic and Precision Equipment Repair and Maintenance NAICS 8112				
African American	79.36%	17.98%		¥¥¥
Asian	0.00%	1.01%	0.00	
Hispanic	0.00%	0.30%	0.00	
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	79.36%	19.29%		¥¥¥
Nonminority Women	0.00%	8.61%	0.00	
Minority- and/or Women	79.36%	27.90%		¥¥¥
Freight Transportation Arrangement NAICS 4885				
African American	2.50%	15.67%	15.97	¥¥
Asian	0.00%	3.84%	0.00	
Hispanic	0.00%	10.71%	0.00	¥
Native American	0.00%	0.00%		
Minority	2.50%	30.22%	8.27	¥¥¥
Nonminority Women	35.01%	18.54%		¥¥
Minority- and/or Women	37.51%	48.76%	76.93	
Sawmills and Wood Preservation NAICS 3211				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Chemical and Allied Products Merchant Wholesalers NAICS 4246				
African American	0.00%	15.97%	0.00	¥¥¥
Asian	13.68%	1.39%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	13.68%	17.36%	78.80	
Nonminority Women	50.24%	13.89%		¥¥¥
Minority- and/or Women	63.92%	31.25%		¥¥¥
Traveler Accommodation NAICS 7211				
African American	0.00%	16.67%	0.00	¥¥¥
Asian	0.00%	17.19%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	33.33%	0.00	¥¥¥
Minority	0.00%	67.19%	0.00	¥¥¥
Nonminority Women	23.88%	3.14%		¥¥¥
Minority- and/or Women	23.88%	70.33%	33.95	¥¥¥
Other Miscellaneous Manufacturing NAICS 3399				
African American	7.63%	4.70%		
Asian	0.00%	8.55%	0.00	
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	7.63%	13.25%	57.58	
Nonminority Women	0.00%	18.46%	0.00	¥¥¥
Minority- and/or Women	7.63%	31.71%	24.06	¥¥¥
Architectural, Engineering, and Related Services NAICS 5413				
African American	2.67%	13.20%	20.25	
Asian	2.97%	5.52%	53.81	
Hispanic	0.00%	4.70%	0.00	
Native American	0.00%	0.28%	0.00	
Minority	5.64%	23.70%	23.80	¥¥
Nonminority Women	0.41%	13.41%	3.06	¥¥
Minority- and/or Women	6.05%	37.11%	16.30	¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	0.00%	1.64%	0.00	
Asian	0.00%	3.28%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.92%	0.00	
Nonminority Women	0.91%	16.39%	5.55	¥¥
Minority- and/or Women	0.91%	21.31%	4.27	¥¥¥
Vocational Rehabilitation Services NAICS 6243				
African American	46.23%	6.58%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	1.32%	0.00	
Native American	0.00%	0.00%		
Minority	46.23%	7.90%		¥¥¥
Nonminority Women	0.00%	41.97%	0.00	¥¥¥
Minority- and/or Women	46.23%	49.87%	92.70	
Automotive Equipment Rental and Leasing NAICS 5321				
African American	0.00%	0.00%		
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.65%	0.00%		
Native American	0.00%	0.00%		
Minority	0.65%	25.00%	2.60	¥¥¥
Nonminority Women	0.00%	33.33%	0.00	¥¥¥
Minority- and/or Women	0.65%	58.33%	1.11	¥¥¥
Medical Equipment and Supplies Manufacturing NAICS 3391				
African American	0.00%	0.56%	0.00	
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.56%	0.00	
Nonminority Women	0.00%	6.70%	0.00	
Minority- and/or Women	0.00%	7.26%	0.00	
Other Miscellaneous Retailers NAICS 4599				
African American	0.00%	6.15%	0.00	
Asian	0.00%	4.62%	0.00	
Hispanic	0.00%	6.15%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	16.92%	0.00	¥¥¥
Nonminority Women	0.00%	16.02%	0.00	¥¥¥
Minority- and/or Women	0.00%	32.94%	0.00	¥¥¥
Water, Sewage and Other Systems NAICS 2213				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	2.38%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	2.38%	0.00	
Nonminority Women	0.00%	2.38%	0.00	
Minority- and/or Women	0.00%	4.76%	0.00	
Support Activities for Air Transportation NAICS 4881				
African American	0.00%	4.00%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.00%	0.00	
Nonminority Women	27.02%	5.33%		¥¥¥
Minority- and/or Women	27.02%	9.33%		¥¥¥
Other Fabricated Metal Product Manufacturing NAICS 3329				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	88.31%	0.00%		
Native American	0.00%	0.00%		
Minority	88.31%	0.00%		
Nonminority Women	0.00%	46.67%	0.00	¥¥¥
Minority- and/or Women	88.31%	46.67%		¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.00%	13.06%	0.00	¥¥
Asian	0.00%	12.80%	0.00	¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.41%	0.00	
Native American	0.00%	4.00%	0.00	
Minority	0.00%	30.27%	0.00	¥¥¥
Nonminority Women	0.00%	23.10%	0.00	¥¥¥
Minority- and/or Women	0.00%	53.37%	0.00	¥¥¥
Cut and Sew Apparel Manufacturing NAICS 3152				
African American	0.00%	0.66%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.66%	0.00	
Nonminority Women	1.25%	28.95%	4.30	¥¥¥
Minority- and/or Women	1.25%	29.61%	4.22	¥¥¥
Other Motor Vehicle Dealers NAICS 4412				
African American	79.93%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	79.93%	0.00%		
Nonminority Women	0.00%	18.44%	0.00	¥¥¥
Minority- and/or Women	79.93%	18.44%		¥¥¥
Electronics and Appliance Retailers NAICS 4492				
African American	0.00%	11.78%	0.00	¥¥
Asian	0.00%	0.12%	0.00	
Hispanic	0.00%	2.96%	0.00	
Native American	0.00%	0.19%	0.00	
Minority	0.00%	15.05%	0.00	¥¥
Nonminority Women	0.00%	7.92%	0.00	
Minority- and/or Women	0.00%	22.97%	0.00	¥¥¥
Other Nonmetallic Mineral Product Manufacturing NAICS 3279				
African American	24.49%	31.91%	76.75	¥
Asian	35.13%	41.98%	83.68	¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	59.62%	73.89%	80.69	¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	59.62%	73.89%	80.69	¥
Commercial and Service Industry Machinery Manufacturing NAICS 3333				

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	71.44%	1.61%		¥¥¥
Asian	0.00%	1.61%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	71.44%	3.22%		¥¥¥
Nonminority Women	0.00%	4.84%	0.00	
Minority- and/or Women	71.44%	8.06%		¥¥¥
Automotive Parts, Accessories, and Tire Retailers NAICS 4413				
African American	0.00%	20.50%	0.00	¥¥¥
Asian	0.00%	0.31%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	20.81%	0.00	¥¥¥
Nonminority Women	0.00%	15.52%	0.00	¥¥¥
Minority- and/or Women	0.00%	36.33%	0.00	¥¥¥
Wired and Wireless Telecommunications (except Satellite) NAICS 5171				
African American	62.93%	5.00%		¥¥¥
Asian	0.00%	6.20%	0.00	
Hispanic	0.00%	7.45%	0.00	
Native American	0.00%	11.76%	0.00	¥¥
Minority	62.93%	30.41%		¥¥¥
Nonminority Women	0.00%	16.67%	0.00	¥¥¥
Minority- and/or Women	62.93%	47.08%		¥
Furniture and Home Furnishings Retailers NAICS 4491				
African American	0.00%	9.03%	0.00	¥
Asian	0.00%	4.76%	0.00	
Hispanic	0.00%	6.71%	0.00	
Native American	5.04%	0.00%		
Minority	5.04%	20.50%	24.59	¥¥
Nonminority Women	0.00%	10.96%	0.00	¥
Minority- and/or Women	5.04%	31.46%	16.02	¥¥¥
Aerospace Product and Parts Manufacturing NAICS 3364				
African American	68.47%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	68.47%	0.00%		
Nonminority Women	0.00%	25.71%	0.00	¥¥¥
Minority- and/or Women	68.47%	25.71%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Other Electrical Equipment and Component Manufacturing NAICS 3359				
African American	31.98%	0.00%		
Asian	3.99%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	35.97%	0.00%		
Nonminority Women	0.00%	11.43%	0.00	¥¥
Minority- and/or Women	35.97%	11.43%		¥¥¥
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	45.37%	0.97%		¥¥¥
Asian	16.67%	3.85%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	2.50%	0.07%		¥¥¥
Minority	64.54%	4.89%		¥¥¥
Nonminority Women	0.00%	6.67%	0.00	
Minority- and/or Women	64.54%	11.56%		¥¥¥
Apparel, Piece Goods, and Notions Merchant Wholesalers NAICS 4243				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	22.89%	0.00	¥¥¥
Minority- and/or Women	0.00%	22.89%	0.00	¥¥¥
Web Search Portals, Libraries, Archives, and Other Information Services NAICS 5192				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	15.09%	0.00	¥¥
Minority- and/or Women	0.00%	15.09%	0.00	¥¥
Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers NAICS 5162				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	17.63%	0.00	¥¥¥
Minority- and/or Women	0.00%	17.63%	0.00	¥¥¥
Department Stores NAICS 4551				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	6.90%	0.00	
Minority- and/or Women	0.00%	6.90%	0.00	
Couriers and Express Delivery Services NAICS 4921				
African American	1.65%	2.25%	73.41	
Asian	0.00%	0.00%		
Hispanic	2.66%	0.00%		
Native American	0.00%	0.00%		
Minority	4.31%	2.25%		
Nonminority Women	36.71%	51.80%	70.87	
Minority- and/or Women	41.02%	54.05%	75.89	
Furniture and Home Furnishing Merchant Wholesalers NAICS 4232				
African American	0.00%	2.02%	0.00	
Asian	86.60%	0.00%		
Hispanic	0.00%	0.61%	0.00	
Native American	0.00%	0.00%		
Minority	86.60%	2.63%		¥¥¥
Nonminority Women	0.00%	5.76%	0.00	
Minority- and/or Women	86.60%	8.39%		¥¥¥
Glass and Glass Product Manufacturing NAICS 3272				
African American	0.00%	0.00%		
Asian	85.40%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	85.40%	0.00%		
Nonminority Women	0.00%	7.69%	0.00	
Minority- and/or Women	85.40%	7.69%		¥¥¥
Other Ambulatory Health Care Services NAICS 6219				
African American	54.93%	31.80%		¥¥¥
Asian	0.00%	4.10%	0.00	

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	4.00%	0.00	
Minority	54.93%	39.95%		
Nonminority Women	0.00%	23.62%	0.00	¥¥¥
Minority- and/or Women	54.93%	63.57%	86.41	
Office Supplies, Stationery, and Gift Retailers NAICS 4594				
African American	0.00%	0.33%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	7.69%	0.00	
Minority	0.00%	8.02%	0.00	
Nonminority Women	0.00%	31.47%	0.00	¥¥¥
Minority- and/or Women	0.00%	39.49%	0.00	¥¥¥
Used Merchandise Retailers NAICS 4595				
African American	0.00%	4.61%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.37%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	4.98%	0.00	
Nonminority Women	0.00%	28.47%	0.00	¥¥¥
Minority- and/or Women	0.00%	33.45%	0.00	¥¥¥
Other Wood Product Manufacturing NAICS 3219				
African American	39.72%	0.00%		
Asian	0.00%	0.00%		
Hispanic	3.63%	0.00%		
Native American	0.00%	0.00%		
Minority	43.35%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	43.35%	0.00%		
Other General Purpose Machinery Manufacturing NAICS 3339				
African American	0.28%	1.03%	27.18	
Asian	40.91%	0.00%		
Hispanic	0.72%	0.00%		
Native American	0.00%	0.00%		
Minority	41.91%	1.03%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	41.91%	1.03%		¥¥¥
Specialized Design Services NAICS 5414				
African American	0.00%	35.32%	0.00	¥¥¥
Asian	82.55%	2.58%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	8.95%	0.00	
Native American	0.00%	0.00%		
Minority	82.55%	46.85%		¥¥¥
Nonminority Women	0.00%	19.31%	0.00	¥¥¥
Minority- and/or Women	82.55%	66.16%		¥
Electric Power Generation, Transmission and Distribution NAICS 2211				
African American	1.53%	0.00%		
Asian	0.00%	50.00%	0.00	¥¥¥
Hispanic	63.14%	10.45%		¥¥¥
Native American	0.00%	0.50%	0.00	
Minority	64.67%	60.95%		
Nonminority Women	0.00%	3.00%	0.00	
Minority- and/or Women	64.67%	63.95%		
Nonmetallic Mineral Mining and Quarrying NAICS 2123				
African American	45.29%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	6.25%	0.00	
Native American	0.00%	0.00%		
Minority	45.29%	6.25%		¥¥¥
Nonminority Women	0.00%	6.25%	0.00	
Minority- and/or Women	45.29%	12.50%		¥¥¥
Hardware Manufacturing NAICS 3325				
African American	0.00%	0.00%		
Asian	81.67%	79.43%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	81.67%	79.43%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	81.67%	79.43%		
Drycleaning and Laundry Services NAICS 8123				
African American	3.72%	0.00%		
Asian	48.66%	36.17%		
Hispanic	0.00%	7.14%	0.00	
Native American	0.00%	0.00%		
Minority	52.38%	43.31%		
Nonminority Women	0.00%	23.72%	0.00	¥¥¥
Minority- and/or Women	52.38%	67.03%	78.14	
Book Retailers and News Dealers NAICS 4592				
African American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	33.33%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	5.62%	0.00%		
Minority	5.62%	33.33%	16.86	¥¥¥
Nonminority Women	0.00%	16.26%	0.00	¥¥¥
Minority- and/or Women	5.62%	49.59%	11.33	¥¥¥
Sporting Goods, Hobby, and Musical Instrument Retailers NAICS 4591				
African American	0.00%	7.64%	0.00	
Asian	0.00%	0.14%	0.00	
Hispanic	0.00%	1.45%	0.00	
Native American	5.74%	1.45%		¥¥
Minority	5.74%	10.68%	53.75	
Nonminority Women	0.00%	13.57%	0.00	¥¥
Minority- and/or Women	5.74%	24.25%	23.67	¥¥¥
Other Schools and Instruction NAICS 6116				
African American	47.06%	50.00%	94.12	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	47.06%	50.00%	94.12	
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	47.06%	50.00%	94.12	
Clothing and Clothing Accessories Retailers NAICS 4581				
African American	0.00%	12.68%	0.00	¥¥
Asian	0.00%	12.57%	0.00	¥¥
Hispanic	0.00%	0.08%	0.00	
Native American	6.02%	0.00%		
Minority	6.02%	25.33%	23.77	¥¥¥
Nonminority Women	0.00%	28.67%	0.00	¥¥¥
Minority- and/or Women	6.02%	54.00%	11.15	¥¥¥
Gasoline Stations NAICS 4571				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	5.20%	0.00	
Minority- and/or Women	0.00%	5.20%	0.00	
Shoe Retailers NAICS 4582				

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	11.27%	0.00	¥
Minority- and/or Women	0.00%	11.27%	0.00	¥
Home Health Care Services NAICS 6216				
African American	0.00%	51.28%	0.00	¥¥¥
Asian	78.51%	0.00%		
Hispanic	0.00%	0.17%	0.00	
Native American	0.00%	5.88%	0.00	
Minority	78.51%	57.33%		¥¥¥
Nonminority Women	0.00%	21.40%	0.00	¥¥¥
Minority- and/or Women	78.51%	78.73%	99.72	
Consumer Goods Rental NAICS 5322				
African American	11.27%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	11.27%	0.00%		
Nonminority Women	0.00%	3.58%	0.00	
Minority- and/or Women	11.27%	3.58%		¥¥
Employment Services NAICS 5613				
African American	52.52%	12.76%		¥¥¥
Asian	0.00%	1.97%	0.00	
Hispanic	0.00%	10.28%	0.00	¥
Native American	0.00%	4.76%	0.00	
Minority	52.52%	29.77%		¥¥¥
Nonminority Women	0.00%	39.43%	0.00	¥¥¥
Minority- and/or Women	52.52%	69.20%	75.90	¥¥
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	0.00%	24.43%	0.00	¥¥¥
Asian	14.55%	35.67%	40.79	¥¥¥
Hispanic	5.46%	15.45%	35.37	
Native American	0.00%	0.00%		
Minority	20.01%	75.55%	26.49	¥¥¥
Nonminority Women	0.00%	6.72%	0.00	
Minority- and/or Women	20.01%	82.27%	24.32	¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Building Finishing Contractors NAICS 2383				
African American	0.00%	6.53%	0.00	
Asian	0.00%	10.66%	0.00	¥
Hispanic	0.00%	16.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	33.34%	0.00	¥¥¥
Nonminority Women	15.76%	4.62%		¥¥¥
Minority- and/or Women	15.76%	37.96%	41.52	¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	0.00%	0.54%	0.00	
Asian	0.00%	4.32%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.86%	0.00	
Nonminority Women	45.22%	9.17%		¥¥¥
Minority- and/or Women	45.22%	14.03%		¥¥¥
Hunting and Trapping NAICS 1142				
African American	0.00%	0.00%		
Asian	75.53%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	75.53%	0.00%		
Nonminority Women	0.00%	8.33%	0.00	
Minority- and/or Women	75.53%	8.33%		¥¥¥
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	39.27%	12.48%		¥¥¥
Asian	0.00%	0.42%	0.00	
Hispanic	0.00%	3.51%	0.00	
Native American	0.00%	0.00%		
Minority	39.27%	16.41%		¥¥¥
Nonminority Women	0.00%	23.71%	0.00	¥¥¥
Minority- and/or Women	39.27%	40.12%	97.88	
Motor Vehicle Parts Manufacturing NAICS 3363				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	43.59%	4.76%		¥¥¥
Minority- and/or Women	43.59%	4.76%		¥¥¥
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	0.00%	21.76%	0.00	¥¥¥
Asian	0.00%	3.95%	0.00	
Hispanic	0.00%	3.77%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	29.48%	0.00	¥¥¥
Nonminority Women	17.37%	9.21%		
Minority- and/or Women	17.37%	38.69%	44.90	¥¥¥
Other Support Activities for Transportation NAICS 4889				
African American	37.75%	32.35%		
Asian	0.00%	3.68%	0.00	
Hispanic	0.00%	3.62%	0.00	
Native American	0.00%	3.57%	0.00	
Minority	37.75%	43.22%	87.34	
Nonminority Women	0.00%	8.32%	0.00	
Minority- and/or Women	37.75%	51.54%	73.24	
Office Furniture (including Fixtures) Manufacturing NAICS 3372				
African American	37.81%	3.13%		¥¥¥
Asian	2.16%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	39.97%	3.13%		¥¥¥
Nonminority Women	0.00%	18.75%	0.00	¥¥¥
Minority- and/or Women	39.97%	21.88%		¥¥¥
Other Support Services NAICS 5619				
African American	30.97%	19.62%		
Asian	0.00%	5.91%	0.00	
Hispanic	0.00%	2.69%	0.00	
Native American	0.00%	2.16%	0.00	
Minority	30.97%	30.38%		
Nonminority Women	0.00%	27.47%	0.00	¥¥¥
Minority- and/or Women	30.97%	57.85%	53.54	¥¥¥
Cement and Concrete Product Manufacturing NAICS 3273				
African American	0.00%	1.69%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	2.54%	0.00	

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	4.23%	0.00	
Nonminority Women	0.00%	10.17%	0.00	¥
Minority- and/or Women	0.00%	14.40%	0.00	¥¥
Printing and Related Support Activities NAICS 3231				
African American	4.86%	10.45%	46.51	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	4.86%	10.45%	46.51	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	4.86%	10.45%	46.51	¥¥¥
Household and Institutional Furniture and Kitchen Cabinet Manufacturing NAICS 3371				
African American	0.00%	17.25%	0.00	¥¥¥
Asian	71.96%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	71.96%	17.25%		¥¥¥
Nonminority Women	0.00%	9.72%	0.00	¥
Minority- and/or Women	71.96%	26.97%		¥¥¥
Petroleum and Coal Products Manufacturing NAICS 3241				
African American	19.34%	21.41%	90.33	¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	19.34%	21.41%	90.33	¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	19.34%	21.41%	90.33	¥
Fabric Mills NAICS 3132				
African American	17.79%	21.11%	84.27	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	17.79%	21.11%	84.27	¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	17.79%	21.11%	84.27	¥¥
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	0.00%	2.26%	0.00	



NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.75%	0.00	
Hispanic	0.00%	14.61%	0.00	¥¥
Native American	0.00%	0.38%	0.00	
Minority	0.00%	18.00%	0.00	¥¥¥
Nonminority Women	22.58%	8.96%		¥¥¥
Minority- and/or Women	22.58%	26.96%	83.75	
Building Material and Supplies Dealers NAICS 4441				
African American	0.00%	0.48%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	2.86%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.34%	0.00	
Nonminority Women	0.00%	17.25%	0.00	¥¥¥
Minority- and/or Women	0.00%	20.59%	0.00	¥¥¥
Engine, Turbine, and Power Transmission Equipment Manufacturing NAICS 3336				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	62.48%	0.00%		
Native American	0.00%	0.00%		
Minority	62.48%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	62.48%	25.00%		¥¥¥
Textile Furnishings Mills NAICS 3141				
African American	14.24%	13.99%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	14.24%	13.99%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	14.24%	13.99%		
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	0.00%	1.26%	0.00	
Asian	49.02%	0.63%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	49.02%	1.89%		¥¥¥
Nonminority Women	0.00%	9.06%	0.00	¥
Minority- and/or Women	49.02%	10.95%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	0.00%	13.25%	0.00	¥¥
Asian	0.00%	1.63%	0.00	
Hispanic	0.00%	0.54%	0.00	
Native American	0.00%	12.98%	0.00	¥¥
Minority	0.00%	28.40%	0.00	¥¥¥
Nonminority Women	0.00%	6.52%	0.00	
Minority- and/or Women	0.00%	34.92%	0.00	¥¥¥
Forging and Stamping NAICS 3321				
African American	0.00%	0.00%		
Asian	64.00%	61.23%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	64.00%	61.23%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	64.00%	61.23%		
Iron and Steel Mills and Ferroalloy Manufacturing NAICS 3311				
African American	0.00%	9.09%	0.00	¥
Asian	62.86%	0.00%		
Hispanic	0.00%	9.09%	0.00	¥
Native American	0.00%	0.00%		
Minority	62.86%	18.18%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	62.86%	18.18%		¥¥¥
Remediation and Other Waste Management Services NAICS 5629				
African American	11.30%	20.35%	55.55	
Asian	0.00%	1.61%	0.00	
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	11.30%	22.36%	50.54	
Nonminority Women	0.00%	12.76%	0.00	¥¥
Minority- and/or Women	11.30%	35.12%	32.18	¥¥¥
Spring and Wire Product Manufacturing NAICS 3326				
African American	0.00%	6.67%	0.00	
Asian	0.00%	0.00%		
Hispanic	67.39%	0.00%		
Native American	0.00%	0.00%		
Minority	67.39%	6.67%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	67.39%	6.67%		¥¥¥
Grocery and Related Product Merchant Wholesalers NAICS 4244				
African American	0.00%	0.39%	0.00	
Asian	0.00%	25.29%	0.00	¥¥¥
Hispanic	67.94%	25.17%		¥¥¥
Native American	0.00%	0.00%		
Minority	67.94%	50.85%		¥
Nonminority Women	0.00%	23.71%	0.00	¥¥¥
Minority- and/or Women	67.94%	74.56%	91.12	
Computer Systems Design and Related Services NAICS 5415				
African American	0.00%	26.52%	0.00	¥¥¥
Asian	0.00%	18.73%	0.00	¥¥¥
Hispanic	0.00%	3.35%	0.00	
Native American	0.00%	1.21%	0.00	
Minority	0.00%	49.81%	0.00	¥¥¥
Nonminority Women	0.00%	11.61%	0.00	¥¥
Minority- and/or Women	0.00%	61.42%	0.00	¥¥¥
Miscellaneous Durable Goods Merchant Wholesalers NAICS 4239				
African American	0.00%	1.06%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	5.56%	0.00	
Native American	0.00%	0.20%	0.00	
Minority	0.00%	6.82%	0.00	
Nonminority Women	0.00%	7.56%	0.00	
Minority- and/or Women	0.00%	14.38%	0.00	¥¥
Specialized Freight Trucking NAICS 4842				
African American	0.00%	8.09%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	12.85%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.00%	20.94%	0.00	¥¥¥
Nonminority Women	30.04%	14.32%		¥¥¥
Minority- and/or Women	30.04%	35.26%	85.20	
Foundries NAICS 3315				
African American	0.00%	0.00%		
Asian	59.58%	59.42%		
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	59.58%	59.42%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	59.58%	59.42%		
Utility System Construction NAICS 2371				
African American	0.00%	1.96%	0.00	
Asian	0.00%	0.98%	0.00	
Hispanic	0.00%	7.33%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	10.27%	0.00	¥
Nonminority Women	0.00%	10.51%	0.00	¥
Minority- and/or Women	0.00%	20.78%	0.00	¥¥¥
Special Food Services NAICS 7223				
African American	13.52%	25.54%	52.92	
Asian	0.00%	0.18%	0.00	
Hispanic	0.00%	0.54%	0.00	
Native American	0.00%	0.00%		
Minority	13.52%	26.26%	51.49	
Nonminority Women	0.00%	34.53%	0.00	¥¥¥
Minority- and/or Women	13.52%	60.79%	22.24	¥¥¥
Lessors of Real Estate NAICS 5311				
African American	0.00%	14.91%	0.00	¥¥
Asian	59.07%	0.08%		¥¥¥
Hispanic	0.00%	0.16%	0.00	
Native American	0.00%	0.00%		
Minority	59.07%	15.15%		¥¥¥
Nonminority Women	0.00%	11.12%	0.00	¥
Minority- and/or Women	59.07%	26.27%		¥¥¥
Clay Product and Refractory Manufacturing NAICS 3271				
African American	13.06%	21.41%	61.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	13.06%	21.41%	61.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	13.06%	21.41%	61.00	¥¥¥
Communications Equipment Manufacturing NAICS 3342				
African American	0.00%	2.53%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.63%	0.00	

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	3.16%	0.00	
Nonminority Women	0.00%	10.13%	0.00	¥
Minority- and/or Women	0.00%	13.29%	0.00	¥¥
Rail Transportation NAICS 4821				
African American	0.00%	0.00%		
Asian	57.19%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	57.19%	0.00%		
Nonminority Women	0.00%	22.22%	0.00	¥¥¥
Minority- and/or Women	57.19%	22.22%		¥¥¥
Waste Collection NAICS 5621				
African American	0.00%	2.78%	0.00	
Asian	0.00%	0.79%	0.00	
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.97%	0.00	
Nonminority Women	0.00%	27.62%	0.00	¥¥¥
Minority- and/or Women	0.00%	31.59%	0.00	¥¥¥
Depository Credit Intermediation NAICS 5221				
African American	11.04%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	11.04%	0.00%		
Nonminority Women	0.00%	6.56%	0.00	
Minority- and/or Women	11.04%	6.56%		
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	0.00%	1.92%	0.00	
Asian	0.00%	2.69%	0.00	
Hispanic	31.84%	0.00%		
Native American	0.00%	6.25%	0.00	
Minority	31.84%	10.86%		¥¥¥
Nonminority Women	0.00%	11.39%	0.00	¥¥
Minority- and/or Women	31.84%	22.25%		
Local Messengers and Local Delivery NAICS 4922				
African American	0.00%	0.00%		
Asian	55.60%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	55.60%	0.00%		
Nonminority Women	0.00%	54.08%	0.00	¥¥¥
Minority- and/or Women	55.60%	54.08%		
Other Personal Services NAICS 8129				
African American	0.00%	14.88%	0.00	¥¥
Asian	0.00%	3.64%	0.00	
Hispanic	63.60%	0.00%		
Native American	0.00%	3.57%	0.00	
Minority	63.60%	22.09%		¥¥¥
Nonminority Women	0.00%	35.37%	0.00	¥¥¥
Minority- and/or Women	63.60%	57.46%		
Metalworking Machinery Manufacturing NAICS 3335				
African American	0.00%	0.00%		
Asian	54.04%	3.57%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	54.04%	3.57%		¥¥¥
Nonminority Women	0.00%	21.43%	0.00	¥¥¥
Minority- and/or Women	54.04%	25.00%		¥¥¥
Electric Lighting Equipment Manufacturing NAICS 3351				
African American	0.00%	0.00%		
Asian	0.00%	4.17%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.17%	0.00	
Nonminority Women	34.08%	20.83%		¥
Minority- and/or Women	34.08%	25.00%		
Medical and Diagnostic Laboratories NAICS 6215				
African American	0.00%	15.02%	0.00	¥¥
Asian	53.71%	14.91%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	53.71%	29.93%		¥¥¥
Nonminority Women	0.00%	23.05%	0.00	¥¥¥
Minority- and/or Women	53.71%	52.98%		
Activities Related to Real Estate NAICS 5313				
African American	0.00%	0.07%	0.00	
Asian	7.98%	0.07%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.07%	0.00	
Native American	0.00%	0.04%	0.00	
Minority	7.98%	0.25%		¥¥¥
Nonminority Women	0.00%	15.01%	0.00	¥¥
Minority- and/or Women	7.98%	15.26%	52.29	
Insurance Carriers NAICS 5241				
African American	15.50%	34.27%	45.22	¥¥
Asian	0.00%	33.33%	0.00	¥¥¥
Hispanic	0.00%	10.00%	0.00	¥
Native American	0.00%	0.00%		
Minority	15.50%	77.60%	19.97	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	15.50%	77.60%	19.97	¥¥¥
Computer and Peripheral Equipment Manufacturing NAICS 3341				
African American	3.66%	4.08%	89.72	
Asian	0.00%	1.36%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.66%	5.44%	67.28	
Nonminority Women	0.00%	9.52%	0.00	¥
Minority- and/or Women	3.66%	14.96%	24.47	¥
Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing NAICS 3334				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	3.85%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.85%	0.00	
Nonminority Women	42.26%	19.23%		¥¥¥
Minority- and/or Women	42.26%	23.08%		¥¥¥
Nonferrous Metal (except Aluminum) Production and Processing NAICS 3314				
African American	1.06%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.06%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	1.06%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Greenhouse, Nursery, and Floriculture Production NAICS 1114				
African American	0.00%	3.33%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.33%	0.00	
Nonminority Women	18.02%	10.00%		
Minority- and/or Women	18.02%	13.33%		
Miscellaneous Nondurable Goods Merchant Wholesalers NAICS 4249				
African American	0.00%	6.48%	0.00	
Asian	0.00%	9.38%	0.00	¥
Hispanic	15.18%	3.13%		¥¥¥
Native American	0.00%	3.13%	0.00	
Minority	15.18%	22.12%	68.63	
Nonminority Women	17.97%	15.32%		
Minority- and/or Women	33.15%	37.44%	88.54	
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	0.00%	12.75%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	12.75%	0.00	¥¥
Nonminority Women	0.00%	34.96%	0.00	¥¥¥
Minority- and/or Women	0.00%	47.71%	0.00	¥¥¥
Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing NAICS 3327				
African American	0.00%	0.57%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.57%	0.00	
Nonminority Women	0.00%	6.81%	0.00	
Minority- and/or Women	0.00%	7.38%	0.00	
Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing NAICS 3253				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	0.00%		
Nonminority Women	0.00%	12.50%	0.00	¥¥
Minority- and/or Women	0.00%	12.50%	0.00	¥¥
Warehousing and Storage NAICS 4931				
African American	0.00%	1.83%	0.00	
Asian	0.00%	0.92%	0.00	
Hispanic	10.92%	0.00%		
Native American	0.00%	0.00%		
Minority	10.92%	2.75%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	10.92%	2.75%		¥¥¥
Legal Services NAICS 5411				
African American	0.00%	21.79%	0.00	¥¥¥
Asian	8.41%	7.17%		
Hispanic	0.00%	7.17%	0.00	
Native American	0.00%	0.00%		
Minority	8.41%	36.13%	23.28	¥¥¥
Nonminority Women	0.00%	18.78%	0.00	¥¥¥
Minority- and/or Women	8.41%	54.91%	15.32	¥¥¥
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	0.00%	12.77%	0.00	¥¥
Asian	6.45%	12.29%	52.45	
Hispanic	0.00%	3.19%	0.00	
Native American	0.00%	0.00%		
Minority	6.45%	28.25%	22.83	¥¥¥
Nonminority Women	0.00%	33.30%	0.00	¥¥¥
Minority- and/or Women	6.45%	61.55%	10.48	¥¥¥
Alumina and Aluminum Production and Processing NAICS 3313				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	0.00%	2.35%	0.00	
Asian	0.00%	25.00%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	25.88%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	53.23%	0.00	¥¥¥
Nonminority Women	0.00%	2.35%	0.00	
Minority- and/or Women	0.00%	55.58%	0.00	¥¥¥
Personal and Household Goods Repair and Maintenance NAICS 8114				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	1.37%	0.00%		
Native American	0.00%	0.00%		
Minority	1.37%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	1.37%	0.00%		
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	0.00%	0.00%		
Asian	100.00%	1.72%		¥¥¥
Hispanic	0.00%	1.72%	0.00	
Native American	0.00%	0.00%		
Minority	100.00%	3.44%		¥¥¥
Nonminority Women	0.00%	8.62%	0.00	
Minority- and/or Women	100.00%	12.06%		¥¥¥
Lawn and Garden Equipment and Supplies Retailers NAICS 4442				
African American	0.00%	14.29%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥
Paper and Paper Product Merchant Wholesalers NAICS 4241				
African American	100.00%	0.69%		¥¥¥
Asian	0.00%	0.93%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	1.62%		¥¥¥
Nonminority Women	0.00%	12.50%	0.00	¥¥
Minority- and/or Women	100.00%	14.12%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Fuel Dealers NAICS 4572				
African American	0.00%	2.60%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	2.60%	0.00	
Nonminority Women	0.00%	7.79%	0.00	
Minority- and/or Women	0.00%	10.39%	0.00	¥
Boiler, Tank, and Shipping Container Manufacturing NAICS 3324				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	100.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	0.00%		
Nonminority Women	0.00%	7.14%	0.00	
Minority- and/or Women	100.00%	7.14%		¥¥¥
Industrial Machinery Manufacturing NAICS 3332				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	12.12%	0.00	¥¥
Minority- and/or Women	0.00%	12.12%	0.00	¥¥
Outpatient Care Centers NAICS 6214				
African American	0.00%	20.45%	0.00	¥¥¥
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	10.15%	0.00	¥
Native American	0.00%	23.00%	0.00	¥¥¥
Minority	0.00%	78.60%	0.00	¥¥¥
Nonminority Women	100.00%	15.31%		¥¥¥
Minority- and/or Women	100.00%	93.91%		
Beverage Manufacturing NAICS 3121				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	45.45%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.00%	45.45%	0.00	¥¥¥
Agriculture, Construction, and Mining Machinery Manufacturing NAICS 3331				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	5.56%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	5.56%	0.00	
Nonminority Women	100.00%	0.00%		
Minority- and/or Women	100.00%	5.56%		¥¥¥
General Freight Trucking NAICS 4841				
African American	0.00%	12.25%	0.00	¥¥
Asian	0.00%	0.44%	0.00	
Hispanic	0.00%	24.00%	0.00	¥¥¥
Native American	0.00%	0.05%	0.00	
Minority	0.00%	36.74%	0.00	¥¥¥
Nonminority Women	0.00%	12.50%	0.00	¥¥
Minority- and/or Women	0.00%	49.24%	0.00	¥¥¥
Paint, Coating, and Adhesive Manufacturing NAICS 3255				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.14%	0.00	
Minority- and/or Women	0.00%	7.14%	0.00	
Software Publishers NAICS 5132				
African American	0.00%	1.88%	0.00	
Asian	0.00%	18.46%	0.00	¥¥¥
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	15.59%	0.00	¥¥¥
Minority	0.00%	36.33%	0.00	¥¥¥
Nonminority Women	0.00%	8.87%	0.00	
Minority- and/or Women	0.00%	45.20%	0.00	¥¥¥
Other Transit and Ground Passenger Transportation NAICS 4859				
African American	0.00%	10.34%	0.00	¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	10.34%	0.00	¥
Nonminority Women	0.00%	22.41%	0.00	¥¥¥
Minority- and/or Women	0.00%	32.75%	0.00	¥¥¥
Steel Product Manufacturing from Purchased Steel NAICS 3312				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
All Other Telecommunications NAICS 5178				
African American	0.00%	4.72%	0.00	
Asian	0.00%	14.29%	0.00	¥¥
Hispanic	0.00%	14.43%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.00%	33.44%	0.00	¥¥¥
Nonminority Women	0.00%	18.83%	0.00	¥¥¥
Minority- and/or Women	0.00%	52.27%	0.00	¥¥¥
Promoters of Performing Arts, Sports, and Similar Events NAICS 7113				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-6.
Detailed Utilization, Availability, and Disparity Analyses,
Maintenance
Maryland Marketplace:
Dollars Paid

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Facilities Support Services NAICS 5612				
African American	0.54%	38.86%	1.39	¥¥¥
Asian	0.84%	23.13%	3.63	¥¥¥
Hispanic	0.61%	7.77%	7.91	
Native American	0.00%	1.82%	0.00	
Minority	1.99%	71.58%	2.78	¥¥¥
Nonminority Women	0.00%	20.94%	0.00	¥¥¥
Minority- and/or Women	1.99%	92.52%	2.15	¥¥¥
Railroad Rolling Stock Manufacturing NAICS 3365				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Petroleum and Petroleum Products Merchant Wholesalers NAICS 4247				
African American	0.00%	4.17%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.17%	0.00	
Nonminority Women	21.95%	6.94%		¥¥¥
Minority- and/or Women	21.95%	11.11%		¥
Building Equipment Contractors NAICS 2382				
African American	1.42%	7.76%	18.32	
Asian	0.00%	3.31%	0.00	
Hispanic	1.63%	4.69%	34.72	
Native American	0.00%	5.00%	0.00	
Minority	3.05%	20.76%	14.69	¥¥¥
Nonminority Women	1.65%	9.44%	17.43	
Minority- and/or Women	4.70%	30.20%	15.56	¥¥¥
Interurban and Rural Bus Transportation NAICS 4852				
African American	4.64%	9.41%	49.31	¥¥¥
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	4.64%	9.41%	49.31	¥¥¥
Nonminority Women	54.29%	49.29%		
Minority- and/or Women	58.93%	58.70%		
Highway, Street, and Bridge Construction NAICS 2373				
African American	0.00%	18.97%	0.00	¥¥¥
Asian	0.00%	9.46%	0.00	¥
Hispanic	0.00%	1.63%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	30.06%	0.00	¥¥¥
Nonminority Women	0.00%	11.02%	0.00	¥¥
Minority- and/or Women	0.00%	41.08%	0.00	¥¥¥
Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers NAICS 4231				
African American	1.87%	7.14%	26.12	
Asian	2.02%	7.14%	28.25	
Hispanic	0.33%	7.54%	4.37	
Native American	0.15%	7.14%	2.13	
Minority	4.37%	28.96%	15.09	¥¥¥
Nonminority Women	41.13%	6.71%		¥¥¥
Minority- and/or Women	45.50%	35.67%		
Urban Transit Systems NAICS 4851				
African American	0.00%	3.92%	0.00	
Asian	0.00%	0.00%		
Hispanic	31.04%	0.00%		
Native American	0.00%	0.00%		
Minority	31.04%	3.92%		¥¥¥
Nonminority Women	0.00%	5.88%	0.00	
Minority- and/or Women	31.04%	9.80%		¥¥¥
Waste Treatment and Disposal NAICS 5622				
African American	0.48%	10.53%	4.54	¥
Asian	0.00%	5.26%	0.00	
Hispanic	6.23%	0.00%		
Native American	0.00%	0.00%		
Minority	6.71%	15.79%	42.50	
Nonminority Women	0.49%	10.53%	4.66	¥
Minority- and/or Women	7.20%	26.32%	27.36	¥¥¥
Services to Buildings and Dwellings NAICS 5617				
African American	2.21%	17.67%	12.49	¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	1.03%	2.33%	44.21	
Hispanic	0.03%	13.01%	0.24	¥¥
Native American	0.00%	0.71%	0.00	
Minority	3.27%	33.72%	9.70	¥¥¥
Nonminority Women	6.52%	20.74%	31.44	¥¥
Minority- and/or Women	9.79%	54.46%	17.98	¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	86.13%	5.12%		¥¥¥
Asian	0.00%	6.62%	0.00	
Hispanic	0.00%	11.79%	0.00	¥¥
Native American	0.00%	3.61%	0.00	
Minority	86.13%	27.14%		¥¥¥
Nonminority Women	0.00%	9.61%	0.00	¥
Minority- and/or Women	86.13%	36.75%		¥¥¥
Basic Chemical Manufacturing NAICS 3251				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Business Support Services NAICS 5614				
African American	0.84%	32.77%	2.56	¥¥¥
Asian	14.60%	10.86%		
Hispanic	0.00%	3.69%	0.00	
Native American	0.00%	0.00%		
Minority	15.44%	47.32%	32.63	¥¥¥
Nonminority Women	23.28%	13.61%		
Minority- and/or Women	38.72%	60.93%	63.55	¥¥¥
Support Activities for Rail Transportation NAICS 4882				
African American	9.85%	54.11%	18.21	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.68%	0.00	
Native American	0.00%	0.00%		
Minority	9.85%	54.79%	17.98	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	9.85%	54.79%	17.98	¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	1.54%	0.00	
Asian	2.68%	7.46%	35.91	
Hispanic	0.38%	8.65%	4.41	
Native American	0.00%	1.45%	0.00	
Minority	3.06%	19.10%	16.02	¥¥
Nonminority Women	0.00%	6.03%	0.00	
Minority- and/or Women	3.06%	25.13%	12.18	¥¥¥
Plastics Product Manufacturing NAICS 3261				
African American	0.80%	1.35%	59.26	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.80%	1.35%	59.26	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.80%	1.35%	59.26	¥¥¥
Automotive Repair and Maintenance NAICS 8111				
African American	0.00%	3.08%	0.00	
Asian	0.00%	5.17%	0.00	
Hispanic	3.01%	9.43%	31.86	
Native American	0.00%	0.00%		
Minority	3.01%	17.68%	17.02	¥¥
Nonminority Women	62.17%	13.30%		¥¥¥
Minority- and/or Women	65.18%	30.98%		¥¥¥
Support Activities for Road Transportation NAICS 4884				
African American	1.88%	14.58%	12.90	¥¥
Asian	0.00%	0.45%	0.00	
Hispanic	0.00%	7.35%	0.00	
Native American	0.62%	3.57%	17.34	
Minority	2.50%	25.95%	9.63	¥¥¥
Nonminority Women	0.00%	11.67%	0.00	¥¥
Minority- and/or Women	2.50%	37.62%	6.65	¥¥¥
Support Activities for Water Transportation NAICS 4883				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	10.21%	36.51%	27.97	¥¥¥
Asian	0.00%	4.78%	0.00	
Hispanic	0.00%	1.87%	0.00	
Native American	0.00%	1.87%	0.00	
Minority	10.21%	45.03%	22.67	¥¥¥
Nonminority Women	0.00%	21.49%	0.00	¥¥¥
Minority- and/or Women	10.21%	66.52%	15.35	¥¥¥
Investigation and Security Services NAICS 5616				
African American	4.94%	18.56%	26.64	¥¥
Asian	4.19%	0.11%		¥¥¥
Hispanic	0.00%	4.17%	0.00	
Native American	0.00%	0.12%	0.00	
Minority	9.13%	22.96%	39.76	¥
Nonminority Women	0.00%	13.39%	0.00	¥¥
Minority- and/or Women	9.13%	36.35%	25.12	¥¥¥
Automobile Dealers NAICS 4411				
African American	0.17%	9.60%	1.73	¥
Asian	0.00%	6.58%	0.00	
Hispanic	0.00%	3.23%	0.00	
Native American	0.43%	0.00%		
Minority	0.60%	19.41%	3.09	¥¥¥
Nonminority Women	0.24%	8.98%	2.62	¥
Minority- and/or Women	0.84%	28.39%	2.96	¥¥¥
Nondepository Credit Intermediation NAICS 5222				
African American	0.00%	0.90%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.90%	0.00	
Nonminority Women	0.00%	4.04%	0.00	
Minority- and/or Women	0.00%	4.94%	0.00	
Sawmills and Wood Preservation NAICS 3211				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	66.63%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	66.63%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.00%	66.63%	0.00	¥¥¥
Other Miscellaneous Manufacturing NAICS 3399				
African American	6.29%	4.70%		
Asian	0.00%	8.55%	0.00	¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	6.29%	13.25%	47.47	
Nonminority Women	0.00%	18.46%	0.00	¥¥¥
Minority- and/or Women	6.29%	31.71%	19.84	¥¥¥
Electrical Equipment Manufacturing NAICS 3353				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	15.38%	0.00	¥¥¥
Minority- and/or Women	0.00%	15.38%	0.00	¥¥¥
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance NAICS 8113				
African American	0.00%	11.03%	0.00	¥¥
Asian	0.00%	0.14%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	11.17%	0.00	¥¥
Nonminority Women	15.29%	12.05%		
Minority- and/or Women	15.29%	23.22%	65.85	
Residential Building Construction NAICS 2361				
African American	0.00%	0.00%		
Asian	1.79%	5.64%	31.74	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.79%	5.64%	31.74	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	1.79%	5.64%	31.74	¥¥¥
Architectural, Engineering, and Related Services NAICS 5413				
African American	2.27%	13.20%	17.16	¥
Asian	1.72%	5.52%	31.16	
Hispanic	0.00%	4.70%	0.00	
Native American	0.00%	0.28%	0.00	

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	3.99%	23.70%	16.84	***
Nonminority Women	0.31%	13.41%	2.32	**
Minority- and/or Women	4.30%	37.11%	11.59	***
Electronic and Precision Equipment Repair and Maintenance NAICS 8112				
African American	73.88%	17.98%		***
Asian	0.00%	1.01%	0.00	
Hispanic	0.00%	0.30%	0.00	
Native American	0.00%	0.00%		
Minority	73.88%	19.29%		***
Nonminority Women	0.00%	8.61%	0.00	*
Minority- and/or Women	73.88%	27.90%		***
Pulp, Paper, and Paperboard Mills NAICS 3221				
African American	0.00%	0.00%		
Asian	0.00%	1.79%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.79%	0.00	
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	1.79%	0.00	
Freight Transportation Arrangement NAICS 4885				
African American	2.86%	15.67%	18.24	**
Asian	0.00%	3.84%	0.00	
Hispanic	0.00%	10.71%	0.00	*
Native American	0.00%	0.00%		
Minority	2.86%	30.22%	9.46	***
Nonminority Women	32.87%	18.54%		**
Minority- and/or Women	35.73%	48.76%	73.28	
Medical Equipment and Supplies Manufacturing NAICS 3391				
African American	0.00%	0.56%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.56%	0.00	
Nonminority Women	0.00%	6.70%	0.00	
Minority- and/or Women	0.00%	7.26%	0.00	
Traveler Accommodation NAICS 7211				
African American	0.00%	16.67%	0.00	***
Asian	0.00%	17.19%	0.00	***
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	33.33%	0.00	¥¥¥
Minority	0.00%	67.19%	0.00	¥¥¥
Nonminority Women	18.58%	3.14%		¥¥¥
Minority- and/or Women	18.58%	70.33%	26.42	¥¥¥
Other Miscellaneous Retailers NAICS 4599				
African American	0.00%	6.15%	0.00	
Asian	0.00%	4.62%	0.00	
Hispanic	0.00%	6.15%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	16.92%	0.00	¥¥¥
Nonminority Women	0.00%	16.02%	0.00	¥¥¥
Minority- and/or Women	0.00%	32.94%	0.00	¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	0.00%	1.64%	0.00	
Asian	0.00%	3.28%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.92%	0.00	
Nonminority Women	1.15%	16.39%	6.99	¥¥
Minority- and/or Women	1.15%	21.31%	5.40	¥¥¥
Chemical and Allied Products Merchant Wholesalers NAICS 4246				
African American	0.00%	15.97%	0.00	¥¥¥
Asian	0.00%	1.39%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	17.36%	0.00	¥¥¥
Nonminority Women	61.81%	13.89%		¥¥¥
Minority- and/or Women	61.81%	31.25%		¥¥¥
Automotive Equipment Rental and Leasing NAICS 5321				
African American	0.00%	0.00%		
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	25.00%	0.00	¥¥¥
Nonminority Women	0.00%	33.33%	0.00	¥¥¥
Minority- and/or Women	0.00%	58.33%	0.00	¥¥¥
Nonresidential Building Construction NAICS 2362				
African American	0.00%	15.05%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	7.18%	0.00	
Hispanic	0.81%	8.89%	9.06	
Native American	0.00%	0.42%	0.00	
Minority	0.81%	31.54%	2.57	¥¥¥
Nonminority Women	0.00%	10.62%	0.00	¥
Minority- and/or Women	0.81%	42.16%	1.92	¥¥¥
Vocational Rehabilitation Services NAICS 6243				
African American	39.79%	6.58%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	1.32%	0.00	
Native American	0.00%	0.00%		
Minority	39.79%	7.90%		¥¥¥
Nonminority Women	0.00%	41.97%	0.00	¥¥¥
Minority- and/or Women	39.79%	49.87%	79.79	
Water, Sewage and Other Systems NAICS 2213				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	2.38%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	2.38%	0.00	
Nonminority Women	0.00%	2.38%	0.00	
Minority- and/or Women	0.00%	4.76%	0.00	
Other Fabricated Metal Product Manufacturing NAICS 3329				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	87.91%	0.00%		
Native American	0.00%	0.00%		
Minority	87.91%	0.00%		
Nonminority Women	0.00%	46.67%	0.00	¥¥¥
Minority- and/or Women	87.91%	46.67%		¥¥¥
Support Activities for Air Transportation NAICS 4881				
African American	0.00%	4.00%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.00%	0.00	
Nonminority Women	35.07%	5.33%		¥¥¥
Minority- and/or Women	35.07%	9.33%		¥¥¥
Commercial and Service Industry Machinery Manufacturing NAICS 3333				

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	70.33%	1.61%		YYY
Asian	0.00%	1.61%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	70.33%	3.22%		YYY
Nonminority Women	0.00%	4.84%	0.00	
Minority- and/or Women	70.33%	8.06%		YYY
Automotive Parts, Accessories, and Tire Retailers NAICS 4413				
African American	0.00%	20.50%	0.00	YYY
Asian	0.00%	0.31%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	20.81%	0.00	YYY
Nonminority Women	0.00%	15.52%	0.00	YYY
Minority- and/or Women	0.00%	36.33%	0.00	YYY
Other Motor Vehicle Dealers NAICS 4412				
African American	73.72%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	73.72%	0.00%		
Nonminority Women	0.00%	18.44%	0.00	YYY
Minority- and/or Women	73.72%	18.44%		YYY
Cut and Sew Apparel Manufacturing NAICS 3152				
African American	0.00%	0.66%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.66%	0.00	
Nonminority Women	1.29%	28.95%	4.47	YYY
Minority- and/or Women	1.29%	29.61%	4.36	YYY
Aerospace Product and Parts Manufacturing NAICS 3364				
African American	77.92%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	77.92%	0.00%		
Nonminority Women	0.00%	25.71%	0.00	YYY
Minority- and/or Women	77.92%	25.71%		YYY
Furniture and Home Furnishings Retailers NAICS 4491				



NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	9.03%	0.00	¥
Asian	0.00%	4.76%	0.00	
Hispanic	0.00%	6.71%	0.00	
Native American	5.05%	0.00%		
Minority	5.05%	20.50%	24.63	¥¥
Nonminority Women	0.00%	10.96%	0.00	¥¥
Minority- and/or Women	5.05%	31.46%	16.05	¥¥¥
Other Electrical Equipment and Component Manufacturing NAICS 3359				
African American	32.46%	0.00%		
Asian	3.79%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	36.25%	0.00%		
Nonminority Women	0.00%	11.43%	0.00	¥¥
Minority- and/or Women	36.25%	11.43%		¥¥¥
Other Nonmetallic Mineral Product Manufacturing NAICS 3279				
African American	7.99%	31.91%	25.04	¥
Asian	42.89%	41.98%		¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	50.88%	73.89%	68.86	¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	50.88%	73.89%	68.86	¥
Electronics and Appliance Retailers NAICS 4492				
African American	0.00%	11.78%	0.00	¥¥
Asian	0.00%	0.12%	0.00	
Hispanic	0.00%	2.96%	0.00	
Native American	0.00%	0.19%	0.00	
Minority	0.00%	15.05%	0.00	¥¥¥
Nonminority Women	0.00%	7.92%	0.00	
Minority- and/or Women	0.00%	22.97%	0.00	¥¥¥
Web Search Portals, Libraries, Archives, and Other Information Services NAICS 5192				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	15.09%	0.00	¥¥¥
Minority- and/or Women	0.00%	15.09%	0.00	¥¥¥
Apparel, Piece Goods, and Notions Merchant Wholesalers NAICS 4243				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	22.89%	0.00	¥¥¥
Minority- and/or Women	0.00%	22.89%	0.00	¥¥¥
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	67.02%	0.97%		¥¥¥
Asian	19.82%	3.85%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	4.14%	0.07%		¥¥¥
Minority	90.98%	4.89%		¥¥¥
Nonminority Women	0.00%	6.67%	0.00	
Minority- and/or Women	90.98%	11.56%		¥¥¥
Used Merchandise Retailers NAICS 4595				
African American	0.00%	4.61%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.37%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	4.98%	0.00	
Nonminority Women	0.00%	28.47%	0.00	¥¥¥
Minority- and/or Women	0.00%	33.45%	0.00	¥¥¥
Furniture and Home Furnishing Merchant Wholesalers NAICS 4232				
African American	0.00%	2.02%	0.00	
Asian	81.04%	0.00%		
Hispanic	0.00%	0.61%	0.00	
Native American	0.00%	0.00%		
Minority	81.04%	2.63%		¥¥¥
Nonminority Women	0.00%	5.76%	0.00	
Minority- and/or Women	81.04%	8.39%		¥¥¥
Office Supplies, Stationery, and Gift Retailers NAICS 4594				
African American	0.00%	0.33%	0.00	
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	7.69%	0.00	
Minority	0.00%	8.02%	0.00	
Nonminority Women	0.00%	31.47%	0.00	¥¥¥
Minority- and/or Women	0.00%	39.49%	0.00	¥¥¥
Other Ambulatory Health Care Services NAICS 6219				
African American	47.63%	31.80%		¥
Asian	0.00%	4.10%	0.00	
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	4.00%	0.00	
Minority	47.63%	39.95%		
Nonminority Women	0.00%	23.62%	0.00	¥¥¥
Minority- and/or Women	47.63%	63.57%	74.93	¥
Department Stores NAICS 4551				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	6.90%	0.00	
Minority- and/or Women	0.00%	6.90%	0.00	
Book Retailers and News Dealers NAICS 4592				
African American	0.00%	0.00%		
Asian	0.00%	33.33%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	4.47%	0.00%		
Minority	4.47%	33.33%	13.41	¥¥¥
Nonminority Women	0.00%	16.26%	0.00	¥¥¥
Minority- and/or Women	4.47%	49.59%	9.01	¥¥¥
Glass and Glass Product Manufacturing NAICS 3272				
African American	0.00%	0.00%		
Asian	83.81%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	83.81%	0.00%		
Nonminority Women	0.00%	7.69%	0.00	
Minority- and/or Women	83.81%	7.69%		¥¥¥
Sporting Goods, Hobby, and Musical Instrument Retailers NAICS 4591				
African American	0.00%	7.64%	0.00	



NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.14%	0.00	
Hispanic	0.00%	1.45%	0.00	
Native American	5.17%	1.45%		¥
Minority	5.17%	10.68%	48.41	
Nonminority Women	0.00%	13.57%	0.00	¥¥
Minority- and/or Women	5.17%	24.25%	21.32	¥¥¥
Shoe Retailers NAICS 4582				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	11.27%	0.00	¥¥
Minority- and/or Women	0.00%	11.27%	0.00	¥¥
Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers NAICS 5162				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	17.63%	0.00	¥¥¥
Minority- and/or Women	0.00%	17.63%	0.00	¥¥¥
Specialized Design Services NAICS 5414				
African American	0.00%	35.32%	0.00	¥¥¥
Asian	81.82%	2.58%		¥¥¥
Hispanic	0.00%	8.95%	0.00	¥
Native American	0.00%	0.00%		
Minority	81.82%	46.85%		¥¥¥
Nonminority Women	0.00%	19.31%	0.00	¥¥¥
Minority- and/or Women	81.82%	66.16%		¥
Electric Power Generation, Transmission and Distribution NAICS 2211				
African American	0.00%	0.00%		
Asian	0.00%	50.00%	0.00	¥¥¥
Hispanic	66.63%	10.45%		¥¥¥
Native American	0.00%	0.50%	0.00	
Minority	66.63%	60.95%		
Nonminority Women	0.00%	3.00%	0.00	
Minority- and/or Women	66.63%	63.95%		



NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Couriers and Express Delivery Services NAICS 4921				
African American	1.82%	2.25%	80.81	
Asian	0.00%	0.00%		
Hispanic	4.70%	0.00%		
Native American	0.00%	0.00%		
Minority	6.52%	2.25%		
Nonminority Women	45.95%	51.80%	88.71	
Minority- and/or Women	52.47%	54.05%	97.08	
Other Wood Product Manufacturing NAICS 3219				
African American	50.75%	0.00%		
Asian	0.00%	0.00%		
Hispanic	3.41%	0.00%		
Native American	0.00%	0.00%		
Minority	54.16%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	54.16%	0.00%		
Home Health Care Services NAICS 6216				
African American	0.00%	51.28%	0.00	¥¥¥
Asian	77.38%	0.00%		
Hispanic	0.00%	0.17%	0.00	
Native American	0.00%	5.88%	0.00	
Minority	77.38%	57.33%		¥¥
Nonminority Women	0.00%	21.40%	0.00	¥¥¥
Minority- and/or Women	77.38%	78.73%	98.29	
Drycleaning and Laundry Services NAICS 8123				
African American	3.21%	0.00%		
Asian	49.37%	36.17%		
Hispanic	0.00%	7.14%	0.00	
Native American	0.00%	0.00%		
Minority	52.58%	43.31%		
Nonminority Women	0.00%	23.72%	0.00	¥¥¥
Minority- and/or Women	52.58%	67.03%	78.44	¥
Other General Purpose Machinery Manufacturing NAICS 3339				
African American	0.38%	1.03%	36.80	
Asian	43.66%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	44.04%	1.03%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	44.04%	1.03%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Consumer Goods Rental NAICS 5322				
African American	9.94%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	9.94%	0.00%		
Nonminority Women	0.00%	3.58%	0.00	
Minority- and/or Women	9.94%	3.58%		¥
Nonmetallic Mineral Mining and Quarrying NAICS 2123				
African American	62.51%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	6.25%	0.00	
Native American	0.00%	0.00%		
Minority	62.51%	6.25%		¥¥¥
Nonminority Women	0.00%	6.25%	0.00	
Minority- and/or Women	62.51%	12.50%		¥¥¥
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	37.47%	12.48%		¥¥¥
Asian	0.00%	0.42%	0.00	
Hispanic	0.00%	3.51%	0.00	
Native American	0.00%	0.00%		
Minority	37.47%	16.41%		¥¥¥
Nonminority Women	0.00%	23.71%	0.00	¥¥¥
Minority- and/or Women	37.47%	40.12%	93.39	
Gasoline Stations NAICS 4571				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	5.20%	0.00	
Minority- and/or Women	0.00%	5.20%	0.00	
Wired and Wireless Telecommunications (except Satellite) NAICS 5171				
African American	0.00%	5.00%	0.00	
Asian	0.00%	6.20%	0.00	
Hispanic	0.00%	7.45%	0.00	
Native American	0.00%	11.76%	0.00	¥¥
Minority	0.00%	30.41%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	16.67%	0.00	¥¥¥
Minority- and/or Women	0.00%	47.08%	0.00	¥¥¥
Motor Vehicle Parts Manufacturing NAICS 3363				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	44.05%	4.76%		¥¥¥
Minority- and/or Women	44.05%	4.76%		¥¥¥
Cement and Concrete Product Manufacturing NAICS 3273				
African American	0.00%	1.69%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	2.54%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	4.23%	0.00	
Nonminority Women	0.00%	10.17%	0.00	¥
Minority- and/or Women	0.00%	14.40%	0.00	¥¥
Building Finishing Contractors NAICS 2383				
African American	0.00%	6.53%	0.00	
Asian	0.00%	10.66%	0.00	¥
Hispanic	0.00%	16.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	33.34%	0.00	¥¥¥
Nonminority Women	17.43%	4.62%		¥¥¥
Minority- and/or Women	17.43%	37.96%	45.92	¥¥¥
Employment Services NAICS 5613				
African American	50.41%	12.76%		¥¥¥
Asian	0.00%	1.97%	0.00	
Hispanic	0.00%	10.28%	0.00	¥
Native American	0.00%	4.76%	0.00	
Minority	50.41%	29.77%		¥¥¥
Nonminority Women	0.00%	39.43%	0.00	¥¥¥
Minority- and/or Women	50.41%	69.20%	72.85	¥¥
Other Support Services NAICS 5619				
African American	33.56%	19.62%		¥¥
Asian	0.00%	5.91%	0.00	
Hispanic	0.00%	2.69%	0.00	
Native American	0.00%	2.16%	0.00	
Minority	33.56%	30.38%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	27.47%	0.00	¥¥¥
Minority- and/or Women	33.56%	57.85%	58.01	¥¥¥
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	0.00%	24.43%	0.00	¥¥¥
Asian	0.00%	35.67%	0.00	¥¥¥
Hispanic	5.96%	15.45%	38.59	
Native American	0.00%	0.00%		
Minority	5.96%	75.55%	7.89	¥¥¥
Nonminority Women	0.00%	6.72%	0.00	
Minority- and/or Women	5.96%	82.27%	7.24	¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	0.00%	0.54%	0.00	
Asian	0.00%	4.32%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.86%	0.00	
Nonminority Women	56.72%	9.17%		¥¥¥
Minority- and/or Women	56.72%	14.03%		¥¥¥
Engine, Turbine, and Power Transmission Equipment Manufacturing NAICS 3336				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	74.29%	0.00%		
Native American	0.00%	0.00%		
Minority	74.29%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	74.29%	25.00%		¥¥¥
Printing and Related Support Activities NAICS 3231				
African American	6.36%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.81%	0.00	
Native American	0.00%	0.00%		
Minority	6.36%	0.81%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	6.36%	0.81%		¥¥¥
Building Material and Supplies Dealers NAICS 4441				
African American	0.00%	0.48%	0.00	
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	2.86%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.34%	0.00	
Nonminority Women	0.00%	17.25%	0.00	¥¥¥
Minority- and/or Women	0.00%	20.59%	0.00	¥¥¥
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	0.00%	2.26%	0.00	
Asian	0.00%	0.75%	0.00	
Hispanic	0.00%	14.61%	0.00	¥¥
Native American	0.00%	0.38%	0.00	
Minority	0.00%	18.00%	0.00	¥¥¥
Nonminority Women	17.28%	8.96%		
Minority- and/or Women	17.28%	26.96%	64.09	
Textile Furnishings Mills NAICS 3141				
African American	14.88%	62.51%	23.80	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	14.88%	62.51%	23.80	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	14.88%	62.51%	23.80	¥¥¥
Clay Product and Refractory Manufacturing NAICS 3271				
African American	10.45%	21.41%	48.81	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	10.45%	21.41%	48.81	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	10.45%	21.41%	48.81	¥¥¥
Household and Institutional Furniture and Kitchen Cabinet Manufacturing NAICS 3371				
African American	0.00%	17.25%	0.00	¥¥¥
Asian	68.41%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	68.41%	17.25%		¥¥¥
Nonminority Women	0.00%	9.72%	0.00	¥
Minority- and/or Women	68.41%	26.97%		¥¥¥
Other Schools and Instruction NAICS 6116				

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	14.88%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.88%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.88%	0.00	¥¥¥
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	0.00%	13.25%	0.00	¥¥
Asian	0.00%	1.63%	0.00	
Hispanic	0.00%	0.54%	0.00	
Native American	0.00%	12.98%	0.00	¥¥
Minority	0.00%	28.40%	0.00	¥¥¥
Nonminority Women	0.00%	6.52%	0.00	
Minority- and/or Women	0.00%	34.92%	0.00	¥¥¥
Utility System Construction NAICS 2371				
African American	0.00%	1.96%	0.00	
Asian	0.00%	0.98%	0.00	
Hispanic	0.00%	7.33%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	10.27%	0.00	¥
Nonminority Women	0.00%	10.51%	0.00	¥
Minority- and/or Women	0.00%	20.78%	0.00	¥¥¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	0.00%	1.92%	0.00	
Asian	0.00%	2.69%	0.00	
Hispanic	34.68%	0.00%		
Native American	0.00%	6.25%	0.00	
Minority	34.68%	10.86%		¥¥¥
Nonminority Women	0.00%	11.39%	0.00	¥¥
Minority- and/or Women	34.68%	22.25%		
Special Food Services NAICS 7223				
African American	14.09%	25.54%	55.16	
Asian	0.00%	0.18%	0.00	
Hispanic	0.00%	0.54%	0.00	
Native American	0.00%	0.00%		
Minority	14.09%	26.26%	53.66	
Nonminority Women	0.00%	34.53%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	14.09%	60.79%	23.18	¥¥¥
Spring and Wire Product Manufacturing NAICS 3326				
African American	0.00%	6.67%	0.00	
Asian	0.00%	0.00%		
Hispanic	63.25%	0.00%		
Native American	0.00%	0.00%		
Minority	63.25%	6.67%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	63.25%	6.67%		¥¥¥
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	0.00%	21.76%	0.00	¥¥¥
Asian	0.00%	3.95%	0.00	
Hispanic	0.00%	3.77%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	29.48%	0.00	¥¥¥
Nonminority Women	21.09%	9.21%		¥¥
Minority- and/or Women	21.09%	38.69%	54.51	¥¥
Medical and Diagnostic Laboratories NAICS 6215				
African American	0.00%	15.02%	0.00	¥¥¥
Asian	49.22%	14.91%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	49.22%	29.93%		¥¥¥
Nonminority Women	0.00%	23.05%	0.00	¥¥¥
Minority- and/or Women	49.22%	52.98%	92.90	
Electric Lighting Equipment Manufacturing NAICS 3351				
African American	0.00%	0.00%		
Asian	0.00%	4.17%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.17%	0.00	
Nonminority Women	30.11%	20.83%		
Minority- and/or Women	30.11%	25.00%		
Iron and Steel Mills and Ferroalloy Manufacturing NAICS 3311				
African American	0.00%	9.09%	0.00	¥
Asian	53.64%	0.00%		
Hispanic	0.00%	9.09%	0.00	¥
Native American	0.00%	0.00%		
Minority	53.64%	18.18%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	53.64%	18.18%		¥¥¥
Miscellaneous Durable Goods Merchant Wholesalers NAICS 4239				
African American	0.00%	1.06%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	5.56%	0.00	
Native American	0.00%	0.20%	0.00	
Minority	0.00%	6.82%	0.00	
Nonminority Women	0.00%	7.56%	0.00	
Minority- and/or Women	0.00%	14.38%	0.00	¥¥
Foundries NAICS 3315				
African American	0.00%	86.13%	0.00	¥¥¥
Asian	57.03%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	57.03%	86.13%	66.21	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	57.03%	86.13%	66.21	¥¥¥
Specialized Freight Trucking NAICS 4842				
African American	0.00%	8.09%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	12.85%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.00%	20.94%	0.00	¥¥¥
Nonminority Women	24.52%	14.32%		
Minority- and/or Women	24.52%	35.26%	69.54	
Remediation and Other Waste Management Services NAICS 5629				
African American	0.00%	20.35%	0.00	¥¥¥
Asian	0.00%	1.61%	0.00	
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	22.36%	0.00	¥¥¥
Nonminority Women	0.00%	12.76%	0.00	¥¥
Minority- and/or Women	0.00%	35.12%	0.00	¥¥¥
Other Personal Services NAICS 8129				
African American	0.00%	14.88%	0.00	¥¥¥
Asian	0.00%	3.64%	0.00	
Hispanic	66.18%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	3.57%	0.00	
Minority	66.18%	22.09%		¥¥¥
Nonminority Women	0.00%	35.37%	0.00	¥¥¥
Minority- and/or Women	66.18%	57.46%		
Computer Systems Design and Related Services NAICS 5415				
African American	0.00%	26.52%	0.00	¥¥¥
Asian	0.00%	18.73%	0.00	¥¥¥
Hispanic	0.00%	3.35%	0.00	
Native American	0.00%	1.21%	0.00	
Minority	0.00%	49.81%	0.00	¥¥¥
Nonminority Women	0.00%	11.61%	0.00	¥¥
Minority- and/or Women	0.00%	61.42%	0.00	¥¥¥
Grocery and Related Product Merchant Wholesalers NAICS 4244				
African American	0.00%	0.39%	0.00	
Asian	0.00%	25.29%	0.00	¥¥¥
Hispanic	56.12%	25.17%		¥¥¥
Native American	0.00%	0.00%		
Minority	56.12%	50.85%		
Nonminority Women	0.00%	23.71%	0.00	¥¥¥
Minority- and/or Women	56.12%	74.56%	75.27	¥¥¥
Forging and Stamping NAICS 3321				
African American	0.00%	0.00%		
Asian	53.86%	51.21%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	53.86%	51.21%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	53.86%	51.21%		
Petroleum and Coal Products Manufacturing NAICS 3241				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Rail Transportation NAICS 4821				
African American	0.00%	0.00%		
Asian	55.99%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	55.99%	0.00%		
Nonminority Women	0.00%	22.22%	0.00	¥¥¥
Minority- and/or Women	55.99%	22.22%		¥¥¥
Waste Collection NAICS 5621				
African American	0.00%	2.78%	0.00	
Asian	0.00%	0.79%	0.00	
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.97%	0.00	
Nonminority Women	0.00%	27.62%	0.00	¥¥¥
Minority- and/or Women	0.00%	31.59%	0.00	¥¥¥
Lessors of Real Estate NAICS 5311				
African American	0.00%	14.91%	0.00	¥¥¥
Asian	55.92%	0.08%		¥¥¥
Hispanic	0.00%	0.16%	0.00	
Native American	0.00%	0.00%		
Minority	55.92%	15.15%		¥¥¥
Nonminority Women	0.00%	11.12%	0.00	¥¥
Minority- and/or Women	55.92%	26.27%		¥¥¥
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	0.00%	1.26%	0.00	
Asian	24.80%	0.63%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	24.80%	1.89%		¥¥¥
Nonminority Women	0.00%	9.06%	0.00	¥
Minority- and/or Women	24.80%	10.95%		¥¥¥
Communications Equipment Manufacturing NAICS 3342				
African American	0.00%	2.53%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.63%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.16%	0.00	
Nonminority Women	0.00%	10.13%	0.00	¥
Minority- and/or Women	0.00%	13.29%	0.00	¥¥
Greenhouse, Nursery, and Floriculture Production NAICS 1114				
African American	0.00%	3.33%	0.00	

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.33%	0.00	
Nonminority Women	21.03%	10.00%		¥¥
Minority- and/or Women	21.03%	13.33%		
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	0.00%	12.75%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	12.75%	0.00	¥¥
Nonminority Women	0.00%	34.96%	0.00	¥¥¥
Minority- and/or Women	0.00%	47.71%	0.00	¥¥¥
Other Support Activities for Transportation NAICS 4889				
African American	100.00%	32.35%		¥¥¥
Asian	0.00%	3.68%	0.00	
Hispanic	0.00%	3.62%	0.00	
Native American	0.00%	3.57%	0.00	
Minority	100.00%	43.22%		¥¥¥
Nonminority Women	0.00%	8.32%	0.00	
Minority- and/or Women	100.00%	51.54%		¥¥¥
Insurance Carriers NAICS 5241				
African American	13.40%	34.27%	39.10	¥¥¥
Asian	0.00%	33.33%	0.00	¥¥¥
Hispanic	0.00%	10.00%	0.00	¥
Native American	0.00%	0.00%		
Minority	13.40%	77.60%	17.27	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	13.40%	77.60%	17.27	¥¥¥
Nonferrous Metal (except Aluminum) Production and Processing NAICS 3314				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	17.43%	0.00	¥¥¥
Minority- and/or Women	0.00%	17.43%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing NAICS 3334				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	3.85%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.85%	0.00	
Nonminority Women	39.80%	19.23%		¥¥¥
Minority- and/or Women	39.80%	23.08%		¥¥
Hardware Manufacturing NAICS 3325				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing NAICS 3327				
African American	0.00%	0.57%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.57%	0.00	
Nonminority Women	0.00%	6.81%	0.00	
Minority- and/or Women	0.00%	7.38%	0.00	
Local Messengers and Local Delivery NAICS 4922				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	54.08%	0.00	¥¥¥
Minority- and/or Women	0.00%	54.08%	0.00	¥¥¥
Warehousing and Storage NAICS 4931				
African American	0.00%	1.83%	0.00	
Asian	0.00%	0.92%	0.00	
Hispanic	8.58%	0.00%		
Native American	0.00%	0.00%		
Minority	8.58%	2.75%		¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	8.58%	2.75%		¥¥
Miscellaneous Nondurable Goods Merchant Wholesalers NAICS 4249				
African American	0.00%	6.48%	0.00	
Asian	0.00%	9.38%	0.00	¥
Hispanic	0.00%	3.13%	0.00	
Native American	0.00%	3.13%	0.00	
Minority	0.00%	22.12%	0.00	¥¥¥
Nonminority Women	20.16%	15.32%		
Minority- and/or Women	20.16%	37.44%	53.85	¥¥
Activities Related to Real Estate NAICS 5313				
African American	0.00%	0.07%	0.00	
Asian	6.13%	0.07%		¥¥¥
Hispanic	0.00%	0.07%	0.00	
Native American	0.00%	0.04%	0.00	
Minority	6.13%	0.25%		¥¥¥
Nonminority Women	0.00%	15.01%	0.00	¥¥¥
Minority- and/or Women	6.13%	15.26%	40.17	
Legal Services NAICS 5411				
African American	0.00%	21.79%	0.00	¥¥¥
Asian	6.05%	7.17%	84.43	
Hispanic	0.00%	7.17%	0.00	
Native American	0.00%	0.00%		
Minority	6.05%	36.13%	16.75	¥¥¥
Nonminority Women	0.00%	18.78%	0.00	¥¥¥
Minority- and/or Women	6.05%	54.91%	11.02	¥¥¥
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	0.00%	2.35%	0.00	
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	25.88%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	53.23%	0.00	¥¥¥
Nonminority Women	0.00%	2.35%	0.00	
Minority- and/or Women	0.00%	55.58%	0.00	¥¥¥
Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing NAICS 3253				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	12.50%	0.00	¥¥
Minority- and/or Women	0.00%	12.50%	0.00	¥¥
Metalworking Machinery Manufacturing NAICS 3335				
African American	0.00%	0.00%		
Asian	82.65%	3.57%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	82.65%	3.57%		¥¥¥
Nonminority Women	0.00%	21.43%	0.00	¥¥¥
Minority- and/or Women	82.65%	25.00%		¥¥¥
Hunting and Trapping NAICS 1142				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	8.33%	0.00	
Minority- and/or Women	0.00%	8.33%	0.00	
Alumina and Aluminum Production and Processing NAICS 3313				
African American	0.00%	1.42%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	1.63%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.05%	0.00	
Nonminority Women	0.00%	1.65%	0.00	
Minority- and/or Women	0.00%	4.70%	0.00	
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	0.00%	12.77%	0.00	¥¥
Asian	7.73%	12.29%	62.86	
Hispanic	0.00%	3.19%	0.00	
Native American	0.00%	0.00%		
Minority	7.73%	28.25%	27.36	¥¥¥
Nonminority Women	0.00%	33.30%	0.00	¥¥¥
Minority- and/or Women	7.73%	61.55%	12.56	¥¥¥
Personal and Household Goods Repair and Maintenance NAICS 8114				

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	1.33%	0.00%		
Native American	0.00%	0.00%		
Minority	1.33%	0.00%		
Nonminority Women	0.00%	1.29%	0.00	
Minority- and/or Women	1.33%	1.29%		
Fabric Mills NAICS 3132				
African American	51.81%	60.43%	85.74	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	51.81%	60.43%	85.74	¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	51.81%	60.43%	85.74	¥¥
Clothing and Clothing Accessories Retailers NAICS 4581				
African American	0.00%	12.68%	0.00	¥¥
Asian	0.00%	12.57%	0.00	¥¥
Hispanic	0.00%	0.08%	0.00	
Native American	76.19%	0.00%		
Minority	76.19%	25.33%		¥¥¥
Nonminority Women	0.00%	28.67%	0.00	¥¥¥
Minority- and/or Women	76.19%	54.00%		¥¥¥
Depository Credit Intermediation NAICS 5221				
African American	38.84%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	38.84%	0.00%		
Nonminority Women	0.00%	6.56%	0.00	
Minority- and/or Women	38.84%	6.56%		¥¥¥
Computer and Peripheral Equipment Manufacturing NAICS 3341				
African American	0.00%	4.08%	0.00	
Asian	0.00%	1.36%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	5.44%	0.00	
Nonminority Women	0.00%	9.52%	0.00	¥
Minority- and/or Women	0.00%	14.96%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Lawn and Garden Equipment and Supplies Retailers NAICS 4442				
African American	0.00%	14.29%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥
Office Furniture (including Fixtures) Manufacturing NAICS 3372				
African American	0.00%	3.13%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.13%	0.00	
Nonminority Women	0.00%	18.75%	0.00	¥¥¥
Minority- and/or Women	0.00%	21.88%	0.00	¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.00%	13.06%	0.00	¥¥
Asian	0.00%	12.80%	0.00	¥¥
Hispanic	0.00%	0.41%	0.00	
Native American	0.00%	4.00%	0.00	
Minority	0.00%	30.27%	0.00	¥¥¥
Nonminority Women	0.00%	23.10%	0.00	¥¥¥
Minority- and/or Women	0.00%	53.37%	0.00	¥¥¥
Industrial Machinery Manufacturing NAICS 3332				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	12.12%	0.00	¥¥
Minority- and/or Women	0.00%	12.12%	0.00	¥¥
General Freight Trucking NAICS 4841				
African American	0.00%	12.25%	0.00	¥¥
Asian	0.00%	0.44%	0.00	
Hispanic	0.00%	24.00%	0.00	¥¥¥
Native American	0.00%	0.05%	0.00	
Minority	0.00%	36.74%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	12.50%	0.00	¥¥
Minority- and/or Women	0.00%	49.24%	0.00	¥¥¥
Boiler, Tank, and Shipping Container Manufacturing NAICS 3324				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	100.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	0.00%		
Nonminority Women	0.00%	7.14%	0.00	
Minority- and/or Women	100.00%	7.14%		¥¥¥
Beverage Manufacturing NAICS 3121				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	45.45%	0.00	¥¥¥
Minority- and/or Women	0.00%	45.45%	0.00	¥¥¥
Outpatient Care Centers NAICS 6214				
African American	0.00%	20.45%	0.00	¥¥¥
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	10.15%	0.00	¥
Native American	0.00%	23.00%	0.00	¥¥¥
Minority	0.00%	78.60%	0.00	¥¥¥
Nonminority Women	100.00%	15.31%		¥¥¥
Minority- and/or Women	100.00%	93.91%		
All Other Telecommunications NAICS 5178				
African American	0.00%	4.72%	0.00	
Asian	0.00%	14.29%	0.00	¥¥
Hispanic	0.00%	14.43%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.00%	33.44%	0.00	¥¥¥
Nonminority Women	0.00%	18.83%	0.00	¥¥¥
Minority- and/or Women	0.00%	52.27%	0.00	¥¥¥
Paper and Paper Product Merchant Wholesalers NAICS 4241				
African American	100.00%	0.69%		¥¥¥
Asian	0.00%	0.93%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	100.00%	1.62%		¥¥¥
Nonminority Women	0.00%	12.50%	0.00	¥¥
Minority- and/or Women	100.00%	14.12%		¥¥¥
Other Transit and Ground Passenger Transportation NAICS 4859				
African American	0.00%	10.34%	0.00	¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	10.34%	0.00	¥
Nonminority Women	0.00%	22.41%	0.00	¥¥¥
Minority- and/or Women	0.00%	32.75%	0.00	¥¥¥
Steel Product Manufacturing from Purchased Steel NAICS 3312				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Agriculture, Construction, and Mining Machinery Manufacturing NAICS 3331				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	5.56%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	5.56%	0.00	
Nonminority Women	100.00%	0.00%		
Minority- and/or Women	100.00%	5.56%		¥¥¥
Paint, Coating, and Adhesive Manufacturing NAICS 3255				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.14%	0.00	
Minority- and/or Women	0.00%	7.14%	0.00	
Fuel Dealers NAICS 4572				
African American	0.00%	2.60%	0.00	

NAICS Industry Group & Business Ownership Classification	Maintenance Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	2.60%	0.00	
Nonminority Women	0.00%	7.79%	0.00	
Minority- and/or Women	0.00%	10.39%	0.00	¥
Software Publishers NAICS 5132				
African American	0.00%	1.88%	0.00	
Asian	0.00%	18.46%	0.00	¥¥¥
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	15.59%	0.00	¥¥¥
Minority	0.00%	36.33%	0.00	¥¥¥
Nonminority Women	0.00%	8.87%	0.00	¥
Minority- and/or Women	0.00%	45.20%	0.00	¥¥¥
Promoters of Performing Arts, Sports, and Similar Events NAICS 7113				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	0.00%	0.00%		
Asian	0.00%	1.72%	0.00	
Hispanic	0.00%	1.72%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.44%	0.00	
Nonminority Women	0.00%	8.62%	0.00	¥
Minority- and/or Women	0.00%	12.06%	0.00	¥¥

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-7.
Detailed Utilization, Availability, and Disparity Analyses,
IT
Maryland Marketplace:
Dollars Awarded

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Computer Systems Design and Related Services NAICS 5415				
African American	4.41%	26.52%	16.61	¥¥¥
Asian	26.06%	18.73%		¥¥¥
Hispanic	11.20%	3.35%		¥¥¥
Native American	0.00%	1.21%	0.00	
Minority	41.67%	49.81%	83.66	¥¥
Nonminority Women	7.06%	11.61%	60.86	¥
Minority- and/or Women	48.73%	61.42%	79.34	¥¥¥
Communications Equipment Manufacturing NAICS 3342				
African American	6.18%	2.53%		¥¥¥
Asian	3.37%	0.00%		
Hispanic	2.44%	0.63%		¥¥¥
Native American	0.00%	0.00%		
Minority	11.99%	3.16%		¥¥¥
Nonminority Women	4.88%	10.13%	48.17	¥¥¥
Minority- and/or Women	16.87%	13.29%		
Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services NAICS 5182				
African American	7.49%	3.90%		¥¥¥
Asian	12.92%	1.23%		¥¥¥
Hispanic	0.35%	1.11%	31.44	
Native American	0.94%	0.00%		
Minority	21.70%	6.24%		¥¥¥
Nonminority Women	4.74%	24.55%	19.29	¥¥¥
Minority- and/or Women	26.44%	30.79%	85.87	
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	3.64%	36.51%	9.98	¥¥¥
Asian	3.03%	4.78%	63.39	
Hispanic	0.00%	1.87%	0.00	¥
Native American	0.00%	1.87%	0.00	¥
Minority	6.67%	45.03%	14.81	¥¥¥
Nonminority Women	0.00%	21.49%	0.00	¥¥¥
Minority- and/or Women	6.67%	66.52%	10.03	¥¥¥
Software Publishers NAICS 5132				
African American	0.00%	1.88%	0.00	¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	44.65%	18.46%		¥¥¥
Hispanic	0.92%	0.40%		
Native American	0.00%	15.59%	0.00	¥¥¥
Minority	45.57%	36.33%		¥¥¥
Nonminority Women	0.00%	8.87%	0.00	¥¥¥
Minority- and/or Women	45.57%	45.20%		
Computer and Peripheral Equipment Manufacturing NAICS 3341				
African American	22.98%	4.08%		¥¥¥
Asian	7.22%	1.36%		¥¥¥
Hispanic	1.76%	0.00%		
Native American	0.00%	0.00%		
Minority	31.96%	5.44%		¥¥¥
Nonminority Women	7.39%	9.52%	77.59	
Minority- and/or Women	39.35%	14.96%		¥¥¥
All Other Telecommunications NAICS 5178				
African American	4.51%	4.72%	95.45	
Asian	8.88%	14.29%	62.17	¥¥
Hispanic	1.37%	14.43%	9.49	¥¥¥
Native American	0.20%	0.00%		
Minority	14.96%	33.44%	44.74	¥¥¥
Nonminority Women	34.60%	18.83%		¥¥¥
Minority- and/or Women	49.56%	52.27%	94.82	
Specialized Design Services NAICS 5414				
African American	0.00%	35.32%	0.00	¥¥¥
Asian	27.87%	2.58%		¥¥¥
Hispanic	4.55%	8.95%	50.82	¥¥
Native American	0.00%	0.00%		
Minority	32.42%	46.85%	69.20	¥¥¥
Nonminority Women	39.19%	19.31%		¥¥¥
Minority- and/or Women	71.61%	66.16%		
Newspaper, Periodical, Book, and Directory Publishers NAICS 5131				
African American	0.30%	22.56%	1.31	¥¥¥
Asian	1.07%	0.24%		¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.37%	22.80%	6.01	¥¥¥
Nonminority Women	0.00%	29.92%	0.00	¥¥¥
Minority- and/or Women	1.37%	52.72%	2.60	¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Office Supplies, Stationery, and Gift Retailers NAICS 4594				
African American	0.00%	0.33%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	7.69%	0.00	¥¥¥
Minority	0.00%	8.02%	0.00	¥¥¥
Nonminority Women	0.21%	31.47%	0.67	¥¥¥
Minority- and/or Women	0.21%	39.49%	0.53	¥¥¥
Investigation and Security Services NAICS 5616				
African American	0.52%	18.56%	2.78	¥¥¥
Asian	0.64%	0.11%		¥¥
Hispanic	0.00%	4.17%	0.00	¥¥¥
Native American	0.00%	0.12%	0.00	
Minority	1.16%	22.96%	5.05	¥¥¥
Nonminority Women	0.00%	13.39%	0.00	¥¥¥
Minority- and/or Women	1.16%	36.35%	3.19	¥¥¥
Furniture and Home Furnishings Retailers NAICS 4491				
African American	7.18%	9.03%	79.57	
Asian	2.67%	4.76%	56.09	
Hispanic	0.00%	6.71%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	9.85%	20.50%	48.05	¥¥¥
Nonminority Women	0.00%	10.96%	0.00	¥¥¥
Minority- and/or Women	9.85%	31.46%	31.31	¥¥¥
Other Ambulatory Health Care Services NAICS 6219				
African American	0.00%	31.80%	0.00	¥¥¥
Asian	0.00%	4.10%	0.00	¥¥¥
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	0.00%	39.95%	0.00	¥¥¥
Nonminority Women	10.45%	23.62%	44.26	¥¥¥
Minority- and/or Women	10.45%	63.57%	16.44	¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				
African American	0.00%	1.54%	0.00	
Asian	18.97%	7.46%		¥¥¥
Hispanic	1.14%	8.65%	13.14	¥¥¥
Native American	0.05%	1.45%	3.43	
Minority	20.16%	19.10%		
Nonminority Women	0.50%	6.03%	8.25	¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	20.66%	25.13%	82.21	
Automotive Repair and Maintenance NAICS 8111				
African American	0.00%	3.08%	0.00	¥¥¥
Asian	3.18%	5.17%	61.47	
Hispanic	5.71%	9.43%	60.49	
Native American	0.00%	0.00%		
Minority	8.89%	17.68%	50.28	¥¥¥
Nonminority Women	0.00%	13.30%	0.00	¥¥¥
Minority- and/or Women	8.89%	30.98%	28.70	¥¥¥
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	0.00%	12.48%	0.00	¥¥¥
Asian	0.00%	0.42%	0.00	
Hispanic	0.00%	3.51%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	16.41%	0.00	¥¥¥
Nonminority Women	0.00%	23.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	40.12%	0.00	¥¥¥
Building Material and Supplies Dealers NAICS 4441				
African American	0.76%	0.48%		
Asian	1.51%	0.00%		
Hispanic	0.00%	2.86%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	2.27%	3.34%	67.96	
Nonminority Women	0.00%	17.25%	0.00	¥¥¥
Minority- and/or Women	2.27%	20.59%	11.02	¥¥¥
Building Equipment Contractors NAICS 2382				
African American	47.86%	7.76%		¥¥¥
Asian	0.00%	3.31%	0.00	¥¥¥
Hispanic	16.83%	4.69%		¥¥¥
Native American	0.33%	5.00%	6.54	¥¥¥
Minority	65.02%	20.76%		¥¥¥
Nonminority Women	10.30%	9.44%		
Minority- and/or Women	75.32%	30.20%		¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	7.22%	0.54%		¥¥¥
Asian	0.00%	4.32%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	7.22%	4.86%		
Nonminority Women	18.75%	9.17%		¥¥¥
Minority- and/or Women	25.97%	14.03%		¥¥¥
Motion Picture and Video Industries NAICS 5121				
African American	57.29%	61.28%	93.49	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	57.29%	61.28%	93.49	
Nonminority Women	42.39%	37.65%		
Minority- and/or Women	99.68%	98.93%		
Building Finishing Contractors NAICS 2383				
African American	21.51%	6.53%		¥¥¥
Asian	5.67%	10.66%	53.20	¥¥
Hispanic	0.00%	16.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	27.18%	33.34%	81.52	¥
Nonminority Women	0.00%	4.62%	0.00	¥¥¥
Minority- and/or Women	27.18%	37.96%	71.60	¥¥¥
Other Miscellaneous Manufacturing NAICS 3399				
African American	0.00%	4.70%	0.00	¥¥¥
Asian	0.00%	8.55%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	13.25%	0.00	¥¥¥
Nonminority Women	0.57%	18.46%	3.09	¥¥¥
Minority- and/or Women	0.57%	31.71%	1.80	¥¥¥
Educational Support Services NAICS 6117				
African American	23.00%	16.25%		¥¥¥
Asian	42.78%	0.15%		¥¥¥
Hispanic	0.00%	3.85%	0.00	¥¥¥
Native American	0.00%	3.85%	0.00	¥¥¥
Minority	65.78%	24.10%		¥¥¥
Nonminority Women	0.00%	37.40%	0.00	¥¥¥
Minority- and/or Women	65.78%	61.50%		
Warehousing and Storage NAICS 4931				
African American	4.31%	1.83%		¥¥¥
Asian	77.69%	0.92%		¥¥¥
Hispanic	17.25%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	99.25%	2.75%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	99.25%	2.75%		¥¥¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	0.00%	1.92%	0.00	¥
Asian	6.84%	2.69%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	6.25%	0.00	¥¥¥
Minority	6.84%	10.86%	62.98	¥
Nonminority Women	3.26%	11.39%	28.59	¥¥¥
Minority- and/or Women	10.10%	22.25%	45.39	¥¥¥
Web Search Portals, Libraries, Archives, and Other Information Services NAICS 5192				
African American	0.00%	0.00%		
Asian	52.89%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	52.89%	0.00%		
Nonminority Women	25.43%	15.09%		¥¥¥
Minority- and/or Women	78.32%	15.09%		¥¥¥
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	60.44%	2.26%		¥¥¥
Asian	11.79%	0.75%		¥¥¥
Hispanic	4.11%	14.61%	28.13	¥¥¥
Native American	0.00%	0.38%	0.00	
Minority	76.34%	18.00%		¥¥¥
Nonminority Women	5.27%	8.96%	58.77	¥
Minority- and/or Women	81.61%	26.96%		¥¥¥
Other Support Services NAICS 5619				
African American	0.00%	19.62%	0.00	¥¥¥
Asian	0.00%	5.91%	0.00	¥¥¥
Hispanic	0.00%	2.69%	0.00	¥¥
Native American	0.00%	2.16%	0.00	¥¥
Minority	0.00%	30.38%	0.00	¥¥¥
Nonminority Women	0.93%	27.47%	3.37	¥¥¥
Minority- and/or Women	0.93%	57.85%	1.61	¥¥¥
Architectural, Engineering, and Related Services NAICS 5413				
African American	0.00%	13.20%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.11%	5.52%	2.06	YYY
Hispanic	77.47%	4.70%		YYY
Native American	0.00%	0.28%	0.00	
Minority	77.58%	23.70%		YYY
Nonminority Women	1.44%	13.41%	10.71	YYY
Minority- and/or Women	79.02%	37.11%		YYY
Other Wood Product Manufacturing NAICS 3219				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	15.89%	21.76%	73.02	YYY
Minority- and/or Women	15.89%	21.76%	73.02	YYY
Other Miscellaneous Retailers NAICS 4599				
African American	0.00%	6.15%	0.00	YYY
Asian	12.45%	4.62%		YYY
Hispanic	0.00%	6.15%	0.00	YYY
Native American	0.00%	0.00%		
Minority	12.45%	16.92%	73.58	
Nonminority Women	1.00%	16.02%	6.24	YYY
Minority- and/or Women	13.45%	32.94%	40.83	YYY
Miscellaneous Nondurable Goods Merchant Wholesalers NAICS 4249				
African American	0.00%	6.48%	0.00	YYY
Asian	45.25%	9.38%		YYY
Hispanic	0.00%	3.13%	0.00	YYY
Native American	0.00%	3.13%	0.00	YYY
Minority	45.25%	22.12%		YYY
Nonminority Women	44.39%	15.32%		YYY
Minority- and/or Women	89.64%	37.44%		YYY
Lessors of Real Estate NAICS 5311				
African American	32.64%	14.91%		YYY
Asian	12.71%	0.08%		YYY
Hispanic	0.00%	0.16%	0.00	
Native American	0.00%	0.00%		
Minority	45.35%	15.15%		YYY
Nonminority Women	0.00%	11.12%	0.00	YYY
Minority- and/or Women	45.35%	26.27%		YYY

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers NAICS 5162				
African American	0.00%	0.00%		
Asian	71.62%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	71.62%	0.00%		
Nonminority Women	0.00%	17.63%	0.00	¥¥¥
Minority- and/or Women	71.62%	17.63%		¥¥¥
Offices of Physicians NAICS 6211				
African American	0.00%	6.89%	0.00	¥¥¥
Asian	21.01%	13.47%		¥¥¥
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	6.67%	0.00	¥¥¥
Minority	21.01%	27.08%	77.58	¥
Nonminority Women	56.72%	18.95%		¥¥¥
Minority- and/or Women	77.73%	46.03%		¥¥¥
Electric Power Generation, Transmission and Distribution NAICS 2211				
African American	0.00%	0.00%		
Asian	92.93%	50.00%		¥¥¥
Hispanic	0.00%	10.45%	0.00	¥¥¥
Native American	0.00%	0.50%	0.00	
Minority	92.93%	60.95%		¥¥¥
Nonminority Women	0.00%	3.00%	0.00	¥¥¥
Minority- and/or Women	92.93%	63.95%		¥¥¥
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	0.00%	12.75%	0.00	¥¥¥
Asian	46.97%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	46.97%	12.75%		¥¥¥
Nonminority Women	3.27%	34.96%	9.36	¥¥¥
Minority- and/or Women	50.24%	47.71%		
Book Retailers and News Dealers NAICS 4592				
African American	0.00%	0.00%		
Asian	12.92%	33.33%	38.76	¥¥¥
Hispanic	29.62%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	42.54%	33.33%		¥¥¥
Nonminority Women	1.26%	16.26%	7.76	¥¥¥
Minority- and/or Women	43.80%	49.59%	88.32	
Facilities Support Services NAICS 5612				
African American	0.00%	38.86%	0.00	¥¥¥
Asian	1.65%	23.13%	7.12	¥¥¥
Hispanic	0.00%	7.77%	0.00	¥¥¥
Native American	0.00%	1.82%	0.00	¥
Minority	1.65%	71.58%	2.31	¥¥¥
Nonminority Women	24.90%	20.94%		
Minority- and/or Women	26.55%	92.52%	28.70	¥¥¥
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	0.00%	24.43%	0.00	¥¥¥
Asian	17.69%	35.67%	49.61	¥¥¥
Hispanic	0.00%	15.45%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	17.69%	75.55%	23.41	¥¥¥
Nonminority Women	45.55%	6.72%		¥¥¥
Minority- and/or Women	63.24%	82.27%	76.87	¥¥¥
Legal Services NAICS 5411				
African American	0.00%	21.79%	0.00	¥¥¥
Asian	94.30%	7.17%		¥¥¥
Hispanic	0.00%	7.17%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	94.30%	36.13%		¥¥¥
Nonminority Women	0.00%	18.78%	0.00	¥¥¥
Minority- and/or Women	94.30%	54.91%		¥¥¥
Electric Lighting Equipment Manufacturing NAICS 3351				
African American	47.51%	0.00%		
Asian	36.51%	4.17%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	84.02%	4.17%		¥¥¥
Nonminority Women	0.00%	20.83%	0.00	¥¥¥
Minority- and/or Women	84.02%	25.00%		¥¥¥
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	14.74%	21.76%	67.73	¥¥
Asian	10.69%	3.95%		¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	3.77%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	25.43%	29.48%	86.26	
Nonminority Women	27.52%	9.21%		¥¥¥
Minority- and/or Women	52.95%	38.69%		¥¥¥
Utility System Construction NAICS 2371				
African American	98.85%	1.96%		¥¥¥
Asian	0.00%	0.98%	0.00	
Hispanic	0.00%	7.33%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	98.85%	10.27%		¥¥¥
Nonminority Women	0.00%	10.51%	0.00	¥¥¥
Minority- and/or Women	98.85%	20.78%		¥¥¥
Services to Buildings and Dwellings NAICS 5617				
African American	2.77%	17.67%	15.66	¥¥¥
Asian	38.64%	2.33%		¥¥¥
Hispanic	0.00%	13.01%	0.00	¥¥¥
Native American	0.00%	0.71%	0.00	
Minority	41.41%	33.72%		¥¥
Nonminority Women	0.00%	20.74%	0.00	¥¥¥
Minority- and/or Women	41.41%	54.46%	76.04	¥¥¥
Specialized Freight Trucking NAICS 4842				
African American	6.09%	8.09%	75.21	
Asian	55.13%	0.00%		
Hispanic	0.00%	12.85%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	61.22%	20.94%		¥¥¥
Nonminority Women	14.13%	14.32%	98.65	
Minority- and/or Women	75.35%	35.26%		¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	0.00%	5.12%	0.00	¥¥¥
Asian	0.00%	6.62%	0.00	¥¥¥
Hispanic	1.17%	11.79%	9.89	¥¥¥
Native American	0.00%	3.61%	0.00	¥¥¥
Minority	1.17%	27.14%	4.31	¥¥¥
Nonminority Women	0.00%	9.61%	0.00	¥¥¥
Minority- and/or Women	1.17%	36.75%	3.18	¥¥¥
Electronics and Appliance Retailers NAICS 4492				
African American	16.98%	11.78%		¥¥
Asian	0.00%	0.12%	0.00	

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	2.96%	0.00	¥¥¥
Native American	0.00%	0.19%	0.00	
Minority	16.98%	15.05%		
Nonminority Women	0.00%	7.92%	0.00	¥¥¥
Minority- and/or Women	16.98%	22.97%	73.92	¥
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	0.06%	13.25%	0.45	¥¥¥
Asian	0.00%	1.63%	0.00	¥
Hispanic	0.00%	0.54%	0.00	
Native American	0.00%	12.98%	0.00	¥¥¥
Minority	0.06%	28.40%	0.21	¥¥¥
Nonminority Women	0.00%	6.52%	0.00	¥¥¥
Minority- and/or Women	0.06%	34.92%	0.17	¥¥¥
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	0.00%	12.77%	0.00	¥¥¥
Asian	40.64%	12.29%		¥¥¥
Hispanic	0.00%	3.19%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	40.64%	28.25%		¥¥¥
Nonminority Women	0.00%	33.30%	0.00	¥¥¥
Minority- and/or Women	40.64%	61.55%	66.03	¥¥¥
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	61.86%	0.00%		
Asian	5.33%	1.72%		¥¥¥
Hispanic	0.00%	1.72%	0.00	¥
Native American	0.00%	0.00%		
Minority	67.19%	3.44%		¥¥¥
Nonminority Women	32.81%	8.62%		¥¥¥
Minority- and/or Women	100.00%	12.06%		¥¥¥
Local Messengers and Local Delivery NAICS 4922				
African American	15.48%	0.00%		
Asian	83.02%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	98.50%	0.00%		
Nonminority Women	0.00%	54.08%	0.00	¥¥¥
Minority- and/or Women	98.50%	54.08%		¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Employment Services NAICS 5613				
African American	15.94%	12.76%		
Asian	0.00%	1.97%	0.00	¥
Hispanic	0.00%	10.28%	0.00	¥¥¥
Native American	0.00%	4.76%	0.00	¥¥¥
Minority	15.94%	29.77%	53.54	¥¥¥
Nonminority Women	52.69%	39.43%		¥¥¥
Minority- and/or Women	68.63%	69.20%	99.18	
Other Electrical Equipment and Component Manufacturing NAICS 3359				
African American	5.00%	0.00%		
Asian	5.76%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	10.76%	0.00%		
Nonminority Women	0.88%	11.43%	7.66	¥¥¥
Minority- and/or Women	11.64%	11.43%		
Electronic and Precision Equipment Repair and Maintenance NAICS 8112				
African American	2.13%	17.98%	11.85	¥¥¥
Asian	25.97%	1.01%		¥¥¥
Hispanic	0.00%	0.30%	0.00	
Native American	0.00%	0.00%		
Minority	28.10%	19.29%		¥¥¥
Nonminority Women	0.00%	8.61%	0.00	¥¥¥
Minority- and/or Women	28.10%	27.90%		
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	18.13%	1.64%		¥¥¥
Asian	1.22%	3.28%	37.20	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	19.35%	4.92%		¥¥¥
Nonminority Women	0.00%	16.39%	0.00	¥¥¥
Minority- and/or Women	19.35%	21.31%	90.80	
Fuel Dealers NAICS 4572				
African American	0.00%	2.60%	0.00	¥¥
Asian	6.28%	0.00%		
Hispanic	2.50%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	8.78%	2.60%		¥¥¥
Nonminority Women	91.22%	7.79%		¥¥¥
Minority- and/or Women	100.00%	10.39%		¥¥¥
Support Activities for Air Transportation NAICS 4881				
African American	4.70%	4.00%		
Asian	84.27%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	88.97%	4.00%		¥¥¥
Nonminority Women	0.00%	5.33%	0.00	¥¥¥
Minority- and/or Women	88.97%	9.33%		¥¥¥
Wired and Wireless Telecommunications (except Satellite) NAICS 5171				
African American	6.47%	5.00%		
Asian	16.35%	6.20%		¥¥¥
Hispanic	0.00%	7.45%	0.00	¥¥¥
Native American	0.00%	11.76%	0.00	¥¥¥
Minority	22.82%	30.41%	75.04	¥¥
Nonminority Women	12.40%	16.67%	74.41	
Minority- and/or Women	35.22%	47.08%	74.81	¥¥¥
Consumer Goods Rental NAICS 5322				
African American	0.00%	0.00%		
Asian	41.39%	0.00%		
Hispanic	12.14%	0.00%		
Native American	0.00%	0.00%		
Minority	53.53%	0.00%		
Nonminority Women	0.00%	3.58%	0.00	¥¥¥
Minority- and/or Women	53.53%	3.58%		¥¥¥
Highway, Street, and Bridge Construction NAICS 2373				
African American	0.00%	18.97%	0.00	¥¥¥
Asian	0.00%	9.46%	0.00	¥¥¥
Hispanic	0.00%	1.63%	0.00	¥
Native American	0.00%	0.00%		
Minority	0.00%	30.06%	0.00	¥¥¥
Nonminority Women	7.47%	11.02%	67.76	
Minority- and/or Women	7.47%	41.08%	18.18	¥¥¥
Audio and Video Equipment Manufacturing NAICS 3343				
African American	64.90%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	64.90%	0.00%		
Nonminority Women	0.00%	7.69%	0.00	¥¥¥
Minority- and/or Women	64.90%	7.69%		¥¥¥
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	0.00%	2.35%	0.00	¥¥
Asian	7.52%	25.00%	30.10	¥¥¥
Hispanic	0.00%	25.88%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	7.52%	53.23%	14.13	¥¥¥
Nonminority Women	0.00%	2.35%	0.00	¥¥
Minority- and/or Women	7.52%	55.58%	13.53	¥¥¥
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	33.99%	1.26%		¥¥¥
Asian	0.00%	0.63%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	33.99%	1.89%		¥¥¥
Nonminority Women	55.84%	9.06%		¥¥¥
Minority- and/or Women	89.83%	10.95%		¥¥¥
Office Administrative Services NAICS 5611				
African American	100.00%	30.35%		¥¥¥
Asian	0.00%	0.59%	0.00	
Hispanic	0.00%	4.00%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	100.00%	34.94%		¥¥¥
Nonminority Women	0.00%	19.99%	0.00	¥¥¥
Minority- and/or Women	100.00%	54.93%		¥¥¥
Traveler Accommodation NAICS 7211				
African American	0.00%	16.67%	0.00	¥¥¥
Asian	0.00%	17.19%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	33.33%	0.00	¥¥¥
Minority	0.00%	67.19%	0.00	¥¥¥
Nonminority Women	79.89%	3.14%		¥¥¥
Minority- and/or Women	79.89%	70.33%		¥¥¥
Couriers and Express Delivery Services NAICS 4921				
African American	0.00%	2.25%	0.00	¥¥
Asian	77.95%	0.00%		



NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	77.95%	2.25%		¥¥¥
Nonminority Women	0.00%	51.80%	0.00	¥¥¥
Minority- and/or Women	77.95%	54.05%		¥¥¥
Advertising, Public Relations, and Related Services NAICS 5418				
African American	0.00%	1.94%	0.00	¥
Asian	0.00%	0.16%	0.00	
Hispanic	0.00%	8.39%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	10.49%	0.00	¥¥¥
Nonminority Women	74.42%	17.99%		¥¥¥
Minority- and/or Women	74.42%	28.48%		¥¥¥
Hardware Manufacturing NAICS 3325				
African American	0.35%	1.54%	22.73	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.35%	1.54%	22.73	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.35%	1.54%	22.73	¥¥¥
Remediation and Other Waste Management Services NAICS 5629				
African American	0.00%	20.35%	0.00	¥¥¥
Asian	78.09%	1.61%		¥¥¥
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	78.09%	22.36%		¥¥¥
Nonminority Women	11.29%	12.76%	88.49	
Minority- and/or Women	89.38%	35.12%		¥¥¥
Automotive Equipment Rental and Leasing NAICS 5321				
African American	0.00%	0.00%		
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	25.00%	0.00	¥¥¥
Nonminority Women	0.00%	33.33%	0.00	¥¥¥
Minority- and/or Women	0.00%	58.33%	0.00	¥¥¥
Printing and Related Support Activities NAICS 3231				

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	43.00%	55.16%	77.96	¥¥¥
Minority- and/or Women	43.00%	55.16%	77.96	¥¥¥
Activities Related to Credit Intermediation NAICS 5223				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	0.00%	0.97%	0.00	
Asian	82.91%	3.85%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.07%	0.00	
Minority	82.91%	4.89%		¥¥¥
Nonminority Women	0.00%	6.67%	0.00	¥¥¥
Minority- and/or Women	82.91%	11.56%		¥¥¥
Grocery and Related Product Merchant Wholesalers NAICS 4244				
African American	0.00%	0.39%	0.00	
Asian	0.00%	25.29%	0.00	¥¥¥
Hispanic	0.00%	25.17%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	50.85%	0.00	¥¥¥
Nonminority Women	55.95%	23.71%		¥¥¥
Minority- and/or Women	55.95%	74.56%	75.04	¥¥¥
Miscellaneous Durable Goods Merchant Wholesalers NAICS 4239				
African American	0.00%	1.06%	0.00	
Asian	39.75%	0.00%		
Hispanic	0.00%	5.56%	0.00	¥¥¥
Native American	0.00%	0.20%	0.00	
Minority	39.75%	6.82%		¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	38.47%	7.56%		¥¥¥
Minority- and/or Women	78.22%	14.38%		¥¥¥
Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures NAICS 7114				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.93%	12.77%	7.25	¥¥¥
Minority- and/or Women	0.93%	12.77%	7.28	¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.00%	13.06%	0.00	¥¥¥
Asian	100.00%	12.80%		¥¥¥
Hispanic	0.00%	0.41%	0.00	
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	100.00%	30.27%		¥¥¥
Nonminority Women	0.00%	23.10%	0.00	¥¥¥
Minority- and/or Women	100.00%	53.37%		¥¥¥
Cement and Concrete Product Manufacturing NAICS 3273				
African American	0.00%	1.69%	0.02	¥
Asian	0.00%	0.00%		
Hispanic	0.00%	2.54%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.00%	4.23%	0.00	¥¥¥
Nonminority Women	0.00%	10.17%	0.00	¥¥¥
Minority- and/or Women	0.00%	14.40%	0.00	¥¥¥
Medical Equipment and Supplies Manufacturing NAICS 3391				
African American	65.77%	0.56%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	65.77%	0.56%		¥¥¥
Nonminority Women	8.00%	6.70%		
Minority- and/or Women	73.77%	7.26%		¥¥¥
Household and Institutional Furniture and Kitchen Cabinet Manufacturing NAICS 3371				
African American	55.57%	17.25%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	55.57%	17.25%		¥¥¥
Nonminority Women	1.12%	9.72%	11.50	¥¥¥
Minority- and/or Women	56.69%	26.97%		¥¥¥
Nonferrous Metal (except Aluminum) Production and Processing NAICS 3314				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Paper and Paper Product Merchant Wholesalers NAICS 4241				
African American	0.00%	0.69%	0.00	
Asian	0.00%	0.93%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.62%	0.00	¥
Nonminority Women	82.57%	12.50%		¥¥¥
Minority- and/or Women	82.57%	14.12%		¥¥¥
Nondepository Credit Intermediation NAICS 5222				
African American	0.00%	0.90%	0.00	
Asian	38.07%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	38.07%	0.90%		¥¥¥
Nonminority Women	0.00%	4.04%	0.00	¥¥¥
Minority- and/or Women	38.07%	4.94%		¥¥¥
Nonresidential Building Construction NAICS 2362				
African American	52.57%	15.05%		¥¥¥
Asian	0.00%	7.18%	0.00	¥¥¥
Hispanic	24.34%	8.89%		¥¥¥
Native American	0.00%	0.42%	0.00	
Minority	76.91%	31.54%		¥¥¥
Nonminority Women	7.87%	10.62%	74.14	
Minority- and/or Women	84.78%	42.16%		¥¥¥
Electrical Equipment Manufacturing NAICS 3353				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	15.38%	0.00	¥¥¥
Minority- and/or Women	0.00%	15.38%	0.00	¥¥¥
Offices of Real Estate Agents and Brokers NAICS 5312				
African American	0.00%	0.54%	0.00	
Asian	0.00%	4.06%	0.00	¥¥¥
Hispanic	0.00%	4.10%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	8.70%	0.00	¥¥¥
Nonminority Women	0.00%	35.75%	0.00	¥¥¥
Minority- and/or Women	0.00%	44.45%	0.00	¥¥¥
Other Crop Farming NAICS 1119				
African American	29.61%	0.16%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	6.67%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	29.61%	6.83%		¥¥¥
Nonminority Women	0.00%	34.73%	0.00	¥¥¥
Minority- and/or Women	29.61%	41.56%	71.25	¥¥¥
Restaurants and Other Eating Places NAICS 7225				
African American	0.00%	4.39%	0.00	¥¥¥
Asian	53.66%	20.52%		¥¥¥
Hispanic	0.00%	10.81%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	53.66%	35.72%		¥¥¥
Nonminority Women	4.77%	15.11%	31.57	¥¥¥
Minority- and/or Women	58.43%	50.83%		¥¥
Other Schools and Instruction NAICS 6116				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Business Schools and Computer and Management Training NAICS 6114				
African American	0.00%	5.88%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	25.34%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	25.34%	5.88%		¥¥¥
Nonminority Women	3.61%	51.96%	6.95	¥¥¥
Minority- and/or Women	28.95%	57.84%	50.05	¥¥¥
Independent Artists, Writers, and Performers NAICS 7115				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Business Support Services NAICS 5614				
African American	0.00%	32.77%	0.00	¥¥¥
Asian	0.00%	10.86%	0.00	¥¥¥
Hispanic	0.00%	3.69%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	47.32%	0.00	¥¥¥
Nonminority Women	0.00%	13.61%	0.00	¥¥¥
Minority- and/or Women	0.00%	60.93%	0.00	¥¥¥
Industrial Machinery Manufacturing NAICS 3332				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	12.12%	0.00	¥¥¥
Minority- and/or Women	0.00%	12.12%	0.00	¥¥¥

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-8.
Detailed Utilization, Availability, and Disparity Analyses,
IT
Maryland Marketplace:
Dollars Paid

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Computer Systems Design and Related Services NAICS 5415				
African American	4.43%	26.52%	16.69	¥¥¥
Asian	25.39%	18.73%		¥¥
Hispanic	11.42%	3.35%		¥¥¥
Native American	0.00%	1.21%	0.00	
Minority	41.24%	49.81%	82.79	¥¥
Nonminority Women	7.55%	11.61%	65.04	
Minority- and/or Women	48.79%	61.42%	79.44	¥¥¥
Communications Equipment Manufacturing NAICS 3342				
African American	8.10%	2.53%		¥¥¥
Asian	3.51%	0.00%		
Hispanic	3.26%	0.63%		¥¥¥
Native American	0.00%	0.00%		
Minority	14.87%	3.16%		¥¥¥
Nonminority Women	6.05%	10.13%	59.73	
Minority- and/or Women	20.92%	13.29%		¥¥¥
Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services NAICS 5182				
African American	2.26%	3.90%	57.97	
Asian	5.22%	1.23%		¥¥¥
Hispanic	0.25%	1.11%	22.52	
Native American	1.20%	0.00%		
Minority	8.93%	6.24%		
Nonminority Women	4.92%	24.55%	20.06	¥¥¥
Minority- and/or Women	13.85%	30.79%	44.98	¥¥¥
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	2.06%	36.51%	5.65	¥¥¥
Asian	1.99%	4.78%	41.55	
Hispanic	0.00%	1.87%	0.00	
Native American	0.00%	1.87%	0.00	
Minority	4.05%	45.03%	8.99	¥¥¥
Nonminority Women	0.00%	21.49%	0.00	¥¥¥
Minority- and/or Women	4.05%	66.52%	6.09	¥¥¥
Software Publishers NAICS 5132				
African American	0.00%	1.88%	0.00	

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	36.24%	18.46%		¥¥¥
Hispanic	0.82%	0.40%		
Native American	0.00%	15.59%	0.00	¥¥¥
Minority	37.06%	36.33%		
Nonminority Women	0.00%	8.87%	0.00	¥¥¥
Minority- and/or Women	37.06%	45.20%	81.99	¥¥
Computer and Peripheral Equipment Manufacturing NAICS 3341				
African American	25.19%	4.08%		¥¥¥
Asian	7.17%	1.36%		¥¥¥
Hispanic	0.77%	0.00%		
Native American	0.00%	0.00%		
Minority	33.13%	5.44%		¥¥¥
Nonminority Women	6.65%	9.52%	69.88	
Minority- and/or Women	39.78%	14.96%		¥¥¥
All Other Telecommunications NAICS 5178				
African American	6.75%	4.72%		
Asian	12.52%	14.29%	87.61	
Hispanic	1.95%	14.43%	13.49	¥¥¥
Native American	0.00%	0.00%		
Minority	21.22%	33.44%	63.46	¥¥¥
Nonminority Women	2.88%	18.83%	15.30	¥¥¥
Minority- and/or Women	24.10%	52.27%	46.11	¥¥¥
Newspaper, Periodical, Book, and Directory Publishers NAICS 5131				
African American	0.21%	22.56%	0.92	¥¥¥
Asian	0.00%	0.24%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.21%	22.80%	0.92	¥¥¥
Nonminority Women	0.00%	29.92%	0.00	¥¥¥
Minority- and/or Women	0.21%	52.72%	0.40	¥¥¥
Specialized Design Services NAICS 5414				
African American	0.00%	35.32%	0.00	¥¥¥
Asian	22.46%	2.58%		¥¥¥
Hispanic	5.61%	8.95%	62.65	
Native American	0.00%	0.00%		
Minority	28.07%	46.85%	59.91	¥¥¥
Nonminority Women	43.25%	19.31%		¥¥¥
Minority- and/or Women	71.32%	66.16%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Investigation and Security Services NAICS 5616				
African American	0.58%	18.56%	3.13	¥¥¥
Asian	0.45%	0.11%		
Hispanic	0.00%	4.17%	0.00	¥¥¥
Native American	0.00%	0.12%	0.00	
Minority	1.03%	22.96%	4.49	¥¥¥
Nonminority Women	0.00%	13.39%	0.00	¥¥¥
Minority- and/or Women	1.03%	36.35%	2.83	¥¥¥
Furniture and Home Furnishings Retailers NAICS 4491				
African American	6.90%	9.03%	76.50	
Asian	1.81%	4.76%	37.96	
Hispanic	0.00%	6.71%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	8.71%	20.50%	42.49	¥¥¥
Nonminority Women	0.00%	10.96%	0.00	¥¥¥
Minority- and/or Women	8.71%	31.46%	27.69	¥¥¥
Office Supplies, Stationery, and Gift Retailers NAICS 4594				
African American	0.00%	0.33%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	7.69%	0.00	¥¥¥
Minority	0.00%	8.02%	0.00	¥¥¥
Nonminority Women	0.15%	31.47%	0.46	¥¥¥
Minority- and/or Women	0.15%	39.49%	0.38	¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				
African American	0.00%	1.54%	0.00	
Asian	12.51%	7.46%		¥¥
Hispanic	0.13%	8.65%	1.49	¥¥¥
Native American	0.03%	1.45%	1.97	
Minority	12.67%	19.10%	66.34	¥¥
Nonminority Women	0.27%	6.03%	4.46	¥¥¥
Minority- and/or Women	12.94%	25.13%	51.49	¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	6.71%	0.54%		¥¥¥
Asian	0.00%	4.32%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	6.71%	4.86%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	12.38%	9.17%		
Minority- and/or Women	19.09%	14.03%		¥
Automotive Repair and Maintenance NAICS 8111				
African American	0.00%	3.08%	0.00	¥¥
Asian	2.68%	5.17%	51.85	
Hispanic	5.10%	9.43%	54.07	¥
Native American	0.00%	0.00%		
Minority	7.78%	17.68%	44.00	¥¥¥
Nonminority Women	0.00%	13.30%	0.00	¥¥¥
Minority- and/or Women	7.78%	30.98%	25.11	¥¥¥
Building Material and Supplies Dealers NAICS 4441				
African American	0.75%	0.48%		
Asian	0.00%	0.00%		
Hispanic	0.00%	2.86%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.75%	3.34%	22.46	¥
Nonminority Women	0.00%	17.25%	0.00	¥¥¥
Minority- and/or Women	0.75%	20.59%	3.64	¥¥¥
Motion Picture and Video Industries NAICS 5121				
African American	51.77%	61.28%	84.48	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	51.77%	61.28%	84.48	
Nonminority Women	48.02%	37.65%		
Minority- and/or Women	99.79%	98.93%		
Building Equipment Contractors NAICS 2382				
African American	51.68%	7.76%		¥¥¥
Asian	0.00%	3.31%	0.00	¥¥
Hispanic	13.24%	4.69%		¥¥¥
Native American	0.00%	5.00%	0.00	¥¥¥
Minority	64.92%	20.76%		¥¥¥
Nonminority Women	12.95%	9.44%		
Minority- and/or Women	77.87%	30.20%		¥¥¥
Educational Support Services NAICS 6117				
African American	12.47%	16.25%	76.73	
Asian	50.49%	0.15%		¥¥¥
Hispanic	0.00%	3.85%	0.00	¥¥¥
Native American	0.00%	3.85%	0.00	¥¥¥
Minority	62.96%	24.10%		¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	37.40%	0.00	¥¥¥
Minority- and/or Women	62.96%	61.50%		
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	0.00%	12.48%	0.00	¥¥¥
Asian	0.00%	0.42%	0.00	
Hispanic	0.00%	3.51%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.00%	16.41%	0.00	¥¥¥
Nonminority Women	0.00%	23.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	40.12%	0.00	¥¥¥
Building Finishing Contractors NAICS 2383				
African American	23.72%	6.53%		¥¥¥
Asian	5.84%	10.66%	54.80	¥
Hispanic	0.00%	16.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	29.56%	33.34%	88.66	
Nonminority Women	0.00%	4.62%	0.00	¥¥¥
Minority- and/or Women	29.56%	37.96%	77.87	¥¥
Other Miscellaneous Manufacturing NAICS 3399				
African American	0.00%	4.70%	0.00	¥¥¥
Asian	0.00%	8.55%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	13.25%	0.00	¥¥¥
Nonminority Women	0.56%	18.46%	3.04	¥¥¥
Minority- and/or Women	0.56%	31.71%	1.77	¥¥¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	0.00%	1.92%	0.00	
Asian	4.28%	2.69%		
Hispanic	0.00%	0.00%		
Native American	0.00%	6.25%	0.00	¥¥¥
Minority	4.28%	10.86%	39.41	¥¥¥
Nonminority Women	2.85%	11.39%	25.01	¥¥¥
Minority- and/or Women	7.13%	22.25%	32.04	¥¥¥
Warehousing and Storage NAICS 4931				
African American	2.90%	1.83%		
Asian	79.02%	0.92%		¥¥¥
Hispanic	17.27%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	99.19%	2.75%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	99.19%	2.75%		¥¥¥
Web Search Portals, Libraries, Archives, and Other Information Services NAICS 5192				
African American	0.00%	0.00%		
Asian	56.69%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	56.69%	0.00%		
Nonminority Women	22.48%	15.09%		¥¥¥
Minority- and/or Women	79.17%	15.09%		¥¥¥
Other Wood Product Manufacturing NAICS 3219				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	9.71%	19.60%	49.54	¥¥¥
Minority- and/or Women	9.71%	19.60%	49.54	¥¥¥
Other Support Services NAICS 5619				
African American	0.00%	19.62%	0.00	¥¥¥
Asian	0.00%	5.91%	0.00	¥¥¥
Hispanic	0.00%	2.69%	0.00	¥¥
Native American	0.00%	2.16%	0.00	¥
Minority	0.00%	30.38%	0.00	¥¥¥
Nonminority Women	0.00%	27.47%	0.00	¥¥¥
Minority- and/or Women	0.00%	57.85%	0.00	¥¥¥
Architectural, Engineering, and Related Services NAICS 5413				
African American	0.00%	13.20%	0.00	¥¥¥
Asian	0.10%	5.52%	1.72	¥¥¥
Hispanic	73.91%	4.70%		¥¥¥
Native American	0.00%	0.28%	0.00	
Minority	74.01%	23.70%		¥¥¥
Nonminority Women	1.26%	13.41%	9.42	¥¥¥
Minority- and/or Women	75.27%	37.11%		¥¥¥
Miscellaneous Nondurable Goods Merchant Wholesalers NAICS 4249				
African American	0.00%	6.48%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	39.59%	9.38%		¥¥¥
Hispanic	0.00%	3.13%	0.00	¥¥
Native American	0.00%	3.13%	0.00	¥¥
Minority	39.59%	22.12%		¥¥¥
Nonminority Women	47.54%	15.32%		¥¥¥
Minority- and/or Women	87.13%	37.44%		¥¥¥
Other Miscellaneous Retailers NAICS 4599				
African American	0.00%	6.15%	0.00	¥¥¥
Asian	0.00%	4.62%	0.00	¥¥¥
Hispanic	0.00%	6.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	16.92%	0.00	¥¥¥
Nonminority Women	1.46%	16.02%	9.12	¥¥¥
Minority- and/or Women	1.46%	32.94%	4.43	¥¥¥
Book Retailers and News Dealers NAICS 4592				
African American	0.00%	0.00%		
Asian	11.19%	33.33%	33.56	¥¥¥
Hispanic	28.73%	0.00%		
Native American	0.00%	0.00%		
Minority	39.92%	33.33%		
Nonminority Women	1.02%	16.26%	6.28	¥¥¥
Minority- and/or Women	40.94%	49.59%	82.56	¥¥
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	45.30%	2.26%		¥¥¥
Asian	10.36%	0.75%		¥¥¥
Hispanic	5.31%	14.61%	36.33	¥¥¥
Native American	0.00%	0.38%	0.00	
Minority	60.97%	18.00%		¥¥¥
Nonminority Women	6.70%	8.96%	74.75	
Minority- and/or Women	67.67%	26.96%		¥¥¥
Offices of Physicians NAICS 6211				
African American	0.00%	6.89%	0.00	¥¥¥
Asian	30.18%	13.47%		¥¥¥
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	6.67%	0.00	¥¥¥
Minority	30.18%	27.08%		
Nonminority Women	62.08%	18.95%		¥¥¥
Minority- and/or Women	92.26%	46.03%		¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Electric Power Generation, Transmission and Distribution NAICS 2211				
African American	0.00%	0.00%		
Asian	92.77%	50.00%		¥¥¥
Hispanic	0.00%	10.45%	0.00	¥¥¥
Native American	0.00%	0.50%	0.00	
Minority	92.77%	60.95%		¥¥¥
Nonminority Women	0.00%	3.00%	0.00	¥¥
Minority- and/or Women	92.77%	63.95%		¥¥¥
Legal Services NAICS 5411				
African American	0.00%	21.79%	0.00	¥¥¥
Asian	93.48%	7.17%		¥¥¥
Hispanic	0.00%	7.17%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	93.48%	36.13%		¥¥¥
Nonminority Women	0.00%	18.78%	0.00	¥¥¥
Minority- and/or Women	93.48%	54.91%		¥¥¥
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	0.00%	12.75%	0.00	¥¥¥
Asian	69.93%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	69.93%	12.75%		¥¥¥
Nonminority Women	4.37%	34.96%	12.50	¥¥¥
Minority- and/or Women	74.30%	47.71%		¥¥¥
Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers NAICS 5162				
African American	0.00%	0.00%		
Asian	59.64%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	59.64%	0.00%		
Nonminority Women	0.00%	17.63%	0.00	¥¥¥
Minority- and/or Women	59.64%	17.63%		¥¥¥
Electric Lighting Equipment Manufacturing NAICS 3351				
African American	41.20%	0.00%		
Asian	45.10%	4.17%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	86.30%	4.17%		¥¥¥
Nonminority Women	0.00%	20.83%	0.00	¥¥¥
Minority- and/or Women	86.30%	25.00%		¥¥¥
Specialized Freight Trucking NAICS 4842				
African American	5.53%	8.09%	68.39	
Asian	46.70%	0.00%		
Hispanic	0.00%	12.85%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	52.23%	20.94%		¥¥¥
Nonminority Women	15.33%	14.32%		
Minority- and/or Women	67.56%	35.26%		¥¥¥
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	0.00%	24.43%	0.00	¥¥¥
Asian	13.64%	35.67%	38.24	¥¥¥
Hispanic	0.00%	15.45%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	13.64%	75.55%	18.05	¥¥¥
Nonminority Women	45.08%	6.72%		¥¥¥
Minority- and/or Women	58.72%	82.27%	71.37	¥¥¥
Electronics and Appliance Retailers NAICS 4492				
African American	17.24%	11.78%		¥¥
Asian	0.00%	0.12%	0.00	
Hispanic	0.00%	2.96%	0.00	¥¥
Native American	0.00%	0.19%	0.00	
Minority	17.24%	15.05%		
Nonminority Women	0.00%	7.92%	0.00	¥¥¥
Minority- and/or Women	17.24%	22.97%	75.05	
Utility System Construction NAICS 2371				
African American	99.21%	1.96%		¥¥¥
Asian	0.00%	0.98%	0.00	
Hispanic	0.00%	7.33%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	99.21%	10.27%		¥¥¥
Nonminority Women	0.00%	10.51%	0.00	¥¥¥
Minority- and/or Women	99.21%	20.78%		¥¥¥
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	59.12%	0.00%		
Asian	4.99%	1.72%		¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	1.72%	0.00	
Native American	0.00%	0.00%		
Minority	64.11%	3.44%		¥¥¥
Nonminority Women	35.90%	8.62%		¥¥¥
Minority- and/or Women	100.01%	12.06%		¥¥¥
Fuel Dealers NAICS 4572				
African American	0.00%	2.60%	0.00	¥
Asian	5.48%	0.00%		
Hispanic	1.98%	0.00%		
Native American	0.00%	0.00%		
Minority	7.46%	2.60%		¥¥¥
Nonminority Women	92.54%	7.79%		¥¥¥
Minority- and/or Women	100.00%	10.39%		¥¥¥
Wired and Wireless Telecommunications (except Satellite) NAICS 5171				
African American	5.12%	5.00%		
Asian	10.14%	6.20%		¥¥
Hispanic	0.00%	7.45%	0.00	¥¥¥
Native American	0.00%	11.76%	0.00	¥¥¥
Minority	15.26%	30.41%	50.18	¥¥¥
Nonminority Women	11.90%	16.67%	71.42	
Minority- and/or Women	27.16%	47.08%	57.69	¥¥¥
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	18.13%	21.76%	83.31	
Asian	13.27%	3.95%		¥¥¥
Hispanic	0.00%	3.77%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	31.40%	29.48%		
Nonminority Women	28.09%	9.21%		¥¥¥
Minority- and/or Women	59.49%	38.69%		¥¥¥
Employment Services NAICS 5613				
African American	15.22%	12.76%		
Asian	0.00%	1.97%	0.00	
Hispanic	0.00%	10.28%	0.00	¥¥¥
Native American	0.00%	4.76%	0.00	¥¥¥
Minority	15.22%	29.77%	51.13	¥¥¥
Nonminority Women	52.94%	39.43%		¥¥¥
Minority- and/or Women	68.16%	69.20%	98.50	

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Electronic and Precision Equipment Repair and Maintenance NAICS 8112				
African American	2.47%	17.98%	13.73	¥¥¥
Asian	21.62%	1.01%		¥¥¥
Hispanic	0.00%	0.30%	0.00	
Native American	0.00%	0.00%		
Minority	24.09%	19.29%		
Nonminority Women	0.00%	8.61%	0.00	¥¥¥
Minority- and/or Women	24.09%	27.90%	86.34	
Lessors of Real Estate NAICS 5311				
African American	74.93%	14.91%		¥¥¥
Asian	25.07%	0.08%		¥¥¥
Hispanic	0.00%	0.16%	0.00	
Native American	0.00%	0.00%		
Minority	100.00%	15.15%		¥¥¥
Nonminority Women	0.00%	11.12%	0.00	¥¥¥
Minority- and/or Women	100.00%	26.27%		¥¥¥
Other Electrical Equipment and Component Manufacturing NAICS 3359				
African American	0.00%	0.00%		
Asian	8.64%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	8.64%	0.00%		
Nonminority Women	0.83%	11.43%	7.29	¥¥¥
Minority- and/or Women	9.47%	11.43%	82.85	
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	0.00%	12.77%	0.00	¥¥¥
Asian	43.61%	12.29%		¥¥¥
Hispanic	0.00%	3.19%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	43.61%	28.25%		¥¥¥
Nonminority Women	0.00%	33.30%	0.00	¥¥¥
Minority- and/or Women	43.61%	61.55%	70.85	¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	22.12%	1.64%		¥¥¥
Asian	1.57%	3.28%	47.93	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	23.69%	4.92%		YYY
Nonminority Women	0.00%	16.39%	0.00	YYY
Minority- and/or Women	23.69%	21.31%		
Highway, Street, and Bridge Construction NAICS 2373				
African American	0.00%	18.97%	0.00	YYY
Asian	0.00%	9.46%	0.00	YYY
Hispanic	0.00%	1.63%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	30.06%	0.00	YYY
Nonminority Women	8.45%	11.02%	76.69	
Minority- and/or Women	8.45%	41.08%	20.57	YYY
Consumer Goods Rental NAICS 5322				
African American	0.00%	0.00%		
Asian	42.88%	0.00%		
Hispanic	7.51%	0.00%		
Native American	0.00%	0.00%		
Minority	50.39%	0.00%		
Nonminority Women	0.00%	3.58%	0.00	YY
Minority- and/or Women	50.39%	3.58%		YYY
Services to Buildings and Dwellings NAICS 5617				
African American	5.36%	17.67%	30.31	YYY
Asian	54.33%	2.33%		YYY
Hispanic	0.00%	13.01%	0.00	YYY
Native American	0.00%	0.71%	0.00	
Minority	59.69%	33.72%		YYY
Nonminority Women	0.00%	20.74%	0.00	YYY
Minority- and/or Women	59.69%	54.46%		
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	0.06%	13.25%	0.49	YYY
Asian	0.00%	1.63%	0.00	
Hispanic	0.00%	0.54%	0.00	
Native American	0.00%	12.98%	0.00	YYY
Minority	0.06%	28.40%	0.21	YYY
Nonminority Women	0.00%	6.52%	0.00	YYY
Minority- and/or Women	0.06%	34.92%	0.17	YYY
Audio and Video Equipment Manufacturing NAICS 3343				
African American	59.23%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	59.23%	0.00%		
Nonminority Women	0.00%	7.69%	0.00	¥¥¥
Minority- and/or Women	59.23%	7.69%		¥¥¥
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	39.74%	1.26%		¥¥¥
Asian	0.00%	0.63%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	39.74%	1.89%		¥¥¥
Nonminority Women	51.71%	9.06%		¥¥¥
Minority- and/or Women	91.45%	10.95%		¥¥¥
Local Messengers and Local Delivery NAICS 4922				
African American	19.54%	0.00%		
Asian	77.07%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	96.61%	0.00%		
Nonminority Women	0.00%	54.08%	0.00	¥¥¥
Minority- and/or Women	96.61%	54.08%		¥¥¥
Advertising, Public Relations, and Related Services NAICS 5418				
African American	0.00%	1.94%	0.00	
Asian	0.00%	0.16%	0.00	
Hispanic	0.00%	8.39%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	10.49%	0.00	¥¥¥
Nonminority Women	78.84%	17.99%		¥¥¥
Minority- and/or Women	78.84%	28.48%		¥¥¥
Couriers and Express Delivery Services NAICS 4921				
African American	0.00%	2.25%	0.00	¥
Asian	71.84%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	71.84%	2.25%		¥¥¥
Nonminority Women	0.00%	51.80%	0.00	¥¥¥
Minority- and/or Women	71.84%	54.05%		¥¥¥
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	0.00%	2.35%	0.00	¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	12.72%	25.00%	50.89	¥¥¥
Hispanic	0.00%	25.88%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	12.72%	53.23%	23.90	¥¥¥
Nonminority Women	0.00%	2.35%	0.00	¥
Minority- and/or Women	12.72%	55.58%	22.89	¥¥¥
Office Administrative Services NAICS 5611				
African American	100.00%	30.35%		¥¥¥
Asian	0.00%	0.59%	0.00	
Hispanic	0.00%	4.00%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	100.00%	34.94%		¥¥¥
Nonminority Women	0.00%	19.99%	0.00	¥¥¥
Minority- and/or Women	100.00%	54.93%		¥¥¥
Activities Related to Credit Intermediation NAICS 5223				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures NAICS 7114				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.68%	12.77%	5.34	¥¥¥
Minority- and/or Women	0.68%	12.77%	5.32	¥¥¥
Facilities Support Services NAICS 5612				
African American	0.00%	38.86%	0.00	¥¥¥
Asian	4.26%	23.13%	18.42	¥¥¥
Hispanic	0.00%	7.77%	0.00	¥¥¥
Native American	0.00%	1.82%	0.00	
Minority	4.26%	71.58%	5.95	¥¥¥
Nonminority Women	85.64%	20.94%		¥¥¥
Minority- and/or Women	89.90%	92.52%	97.17	

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Remediation and Other Waste Management Services NAICS 5629				
African American	0.00%	20.35%	0.00	¥¥¥
Asian	77.05%	1.61%		¥¥¥
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	77.05%	22.36%		¥¥¥
Nonminority Women	12.78%	12.76%		
Minority- and/or Women	89.83%	35.12%		¥¥¥
Traveler Accommodation NAICS 7211				
African American	0.00%	16.67%	0.00	¥¥¥
Asian	0.00%	17.19%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	33.33%	0.00	¥¥¥
Minority	0.00%	67.19%	0.00	¥¥¥
Nonminority Women	70.29%	3.14%		¥¥¥
Minority- and/or Women	70.29%	70.33%	99.94	
Automotive Equipment Rental and Leasing NAICS 5321				
African American	0.00%	0.00%		
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	25.00%	0.00	¥¥¥
Nonminority Women	0.00%	33.33%	0.00	¥¥¥
Minority- and/or Women	0.00%	58.33%	0.00	¥¥¥
Support Activities for Air Transportation NAICS 4881				
African American	7.74%	4.00%		¥¥
Asian	64.68%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	72.42%	4.00%		¥¥¥
Nonminority Women	0.00%	5.33%	0.00	¥¥¥
Minority- and/or Women	72.42%	9.33%		¥¥¥
Grocery and Related Product Merchant Wholesalers NAICS 4244				
African American	0.00%	0.39%	0.00	
Asian	0.00%	25.29%	0.00	¥¥¥
Hispanic	0.00%	25.17%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	50.85%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	59.73%	23.71%		YYY
Minority- and/or Women	59.73%	74.56%	80.11	YYY
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	0.00%	0.97%	0.00	
Asian	74.46%	3.85%		YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	0.07%	0.00	
Minority	74.46%	4.89%		YYY
Nonminority Women	0.00%	6.67%	0.00	YYY
Minority- and/or Women	74.46%	11.56%		YYY
Printing and Related Support Activities NAICS 3231				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	81.46%	75.16%		
Minority- and/or Women	81.46%	75.16%		
Household and Institutional Furniture and Kitchen Cabinet Manufacturing NAICS 3371				
African American	57.36%	17.25%		YYY
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	57.36%	17.25%		YYY
Nonminority Women	1.01%	9.72%	10.42	YYY
Minority- and/or Women	58.37%	26.97%		YYY
Nondepository Credit Intermediation NAICS 5222				
African American	0.00%	0.90%	0.00	
Asian	44.92%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	44.92%	0.90%		YYY
Nonminority Women	0.00%	4.04%	0.00	YYY
Minority- and/or Women	44.92%	4.94%		YYY
Paper and Paper Product Merchant Wholesalers NAICS 4241				
African American	0.00%	0.69%	0.00	
Asian	0.00%	0.93%	0.00	
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	1.62%	0.00	
Nonminority Women	90.47%	12.50%		¥¥¥
Minority- and/or Women	90.47%	14.12%		¥¥¥
Miscellaneous Durable Goods Merchant Wholesalers NAICS 4239				
African American	0.00%	1.06%	0.00	
Asian	84.73%	0.00%		
Hispanic	0.00%	5.56%	0.00	¥¥¥
Native American	0.00%	0.20%	0.00	
Minority	84.73%	6.82%		¥¥¥
Nonminority Women	0.00%	7.56%	0.00	¥¥¥
Minority- and/or Women	84.73%	14.38%		¥¥¥
Electrical Equipment Manufacturing NAICS 3353				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	15.38%	0.00	¥¥¥
Minority- and/or Women	0.00%	15.38%	0.00	¥¥¥
Hardware Manufacturing NAICS 3325				
African American	1.41%	2.94%	47.96	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.41%	2.94%	47.96	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	1.41%	2.94%	47.96	¥¥¥
Medical Equipment and Supplies Manufacturing NAICS 3391				
African American	0.00%	0.56%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.56%	0.00	
Nonminority Women	27.79%	6.70%		¥¥¥
Minority- and/or Women	27.79%	7.26%		¥¥¥
Offices of Real Estate Agents and Brokers NAICS 5312				
African American	0.00%	0.54%	0.00	
Asian	0.00%	4.06%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	4.10%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	8.70%	0.00	¥¥¥
Nonminority Women	0.00%	35.75%	0.00	¥¥¥
Minority- and/or Women	0.00%	44.45%	0.00	¥¥¥
Other Crop Farming NAICS 1119				
African American	29.20%	0.16%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	6.67%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	29.20%	6.83%		¥¥¥
Nonminority Women	0.00%	34.73%	0.00	¥¥¥
Minority- and/or Women	29.20%	41.56%	70.26	¥¥¥
Other Schools and Instruction NAICS 6116				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Restaurants and Other Eating Places NAICS 7225				
African American	0.00%	4.39%	0.00	¥¥¥
Asian	42.74%	20.52%		¥¥¥
Hispanic	0.00%	10.81%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	42.74%	35.72%		¥
Nonminority Women	4.75%	15.11%	31.43	¥¥¥
Minority- and/or Women	47.49%	50.83%	93.43	
Independent Artists, Writers, and Performers NAICS 7115				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Cement and Concrete Product Manufacturing NAICS 3273				
African American	0.00%	1.69%	0.00	
Asian	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	2.54%	0.00	¥
Native American	0.00%	0.00%		
Minority	0.00%	4.23%	0.00	¥¥¥
Nonminority Women	0.00%	10.17%	0.00	¥¥¥
Minority- and/or Women	0.00%	14.40%	0.00	¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	0.00%	5.12%	0.05	¥¥¥
Asian	0.00%	6.62%	0.00	¥¥¥
Hispanic	43.11%	11.79%		¥¥¥
Native American	0.00%	3.61%	0.00	¥¥
Minority	43.11%	27.14%		¥¥¥
Nonminority Women	0.00%	9.61%	0.00	¥¥¥
Minority- and/or Women	43.11%	36.75%		
Business Support Services NAICS 5614				
African American	0.00%	32.77%	0.00	¥¥¥
Asian	0.00%	10.86%	0.00	¥¥¥
Hispanic	0.00%	3.69%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	47.32%	0.00	¥¥¥
Nonminority Women	0.00%	13.61%	0.00	¥¥¥
Minority- and/or Women	0.00%	60.93%	0.00	¥¥¥
Business Schools and Computer and Management Training NAICS 6114				
African American	0.00%	5.88%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	5.88%	0.00	¥¥¥
Nonminority Women	4.09%	51.96%	7.87	¥¥¥
Minority- and/or Women	4.09%	57.84%	7.07	¥¥¥
Nonresidential Building Construction NAICS 2362				
African American	0.00%	15.05%	0.00	¥¥¥
Asian	0.00%	7.18%	0.00	¥¥¥
Hispanic	0.00%	8.89%	0.00	¥¥¥
Native American	0.00%	0.42%	0.00	
Minority	0.00%	31.54%	0.00	¥¥¥
Nonminority Women	39.34%	10.62%		¥¥¥
Minority- and/or Women	39.34%	42.16%	93.31	
Nonferrous Metal (except Aluminum) Production and Processing NAICS 3314				

NAICS Industry Group & Business Ownership Classification	IT Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Industrial Machinery Manufacturing NAICS 3332				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	12.12%	0.00	¥¥¥
Minority- and/or Women	0.00%	12.12%	0.00	¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.00%	13.06%	0.00	¥¥¥
Asian	0.00%	12.80%	0.00	¥¥¥
Hispanic	0.00%	0.41%	0.00	
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	0.00%	30.27%	0.00	¥¥¥
Nonminority Women	0.00%	23.10%	0.00	¥¥¥
Minority- and/or Women	0.00%	53.37%	0.00	¥¥¥
Other Ambulatory Health Care Services NAICS 6219				
African American	0.00%	31.80%	0.00	¥¥¥
Asian	0.00%	4.10%	0.00	¥¥¥
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	0.00%	39.95%	0.00	¥¥¥
Nonminority Women	0.00%	23.62%	0.00	¥¥¥
Minority- and/or Women	0.00%	63.57%	0.00	¥¥¥

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-9.
Detailed Utilization, Availability, and Disparity Analyses,
Services
Maryland Marketplace:
Dollars Awarded

NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	1.36%	36.51%	3.73	¥¥¥
Asian	0.37%	4.78%	7.69	¥¥¥
Hispanic	0.00%	1.87%	0.00	¥¥
Native American	0.00%	1.87%	0.00	¥¥
Minority	1.73%	45.03%	3.84	¥¥¥
Nonminority Women	0.90%	21.49%	4.21	¥¥¥
Minority- and/or Women	2.63%	66.52%	3.95	¥¥¥
Business Support Services NAICS 5614				
African American	2.16%	32.77%	6.59	¥¥¥
Asian	0.16%	10.86%	1.46	¥¥¥
Hispanic	0.33%	3.69%	8.99	¥¥¥
Native American	0.02%	0.00%		
Minority	2.67%	47.32%	5.64	¥¥¥
Nonminority Women	1.46%	13.61%	10.71	¥¥¥
Minority- and/or Women	4.13%	60.93%	6.78	¥¥¥
Outpatient Care Centers NAICS 6214				
African American	0.55%	20.45%	2.68	¥¥¥
Asian	0.65%	25.00%	2.61	¥¥¥
Hispanic	0.06%	10.15%	0.55	¥¥¥
Native American	0.00%	23.00%	0.00	¥¥¥
Minority	1.26%	78.60%	1.60	¥¥¥
Nonminority Women	0.88%	15.31%	5.75	¥¥¥
Minority- and/or Women	2.14%	93.91%	2.28	¥¥¥
Computer Systems Design and Related Services NAICS 5415				
African American	1.60%	26.52%	6.02	¥¥¥
Asian	1.22%	18.73%	6.51	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.50%	3.35%	14.98	¥¥¥
Native American	0.00%	1.21%	0.00	¥
Minority	3.32%	49.81%	6.67	¥¥¥
Nonminority Women	1.39%	11.61%	11.98	¥¥¥
Minority- and/or Women	4.71%	61.42%	7.67	¥¥¥
Electric Power Generation, Transmission and Distribution NAICS 2211				
African American	4.13%	0.00%		
Asian	1.42%	50.00%	2.84	¥¥¥
Hispanic	0.35%	10.45%	3.39	¥¥¥
Native American	0.00%	0.50%	0.00	
Minority	5.90%	60.95%	9.68	¥¥¥
Nonminority Women	1.99%	3.00%	66.28	
Minority- and/or Women	7.89%	63.95%	12.34	¥¥¥
Other Ambulatory Health Care Services NAICS 6219				
African American	1.82%	31.80%	5.73	¥¥¥
Asian	1.68%	4.10%	40.90	¥
Hispanic	0.51%	0.05%		¥¥¥
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	4.01%	39.95%	10.04	¥¥¥
Nonminority Women	0.53%	23.62%	2.24	¥¥¥
Minority- and/or Women	4.54%	63.57%	7.14	¥¥¥
Employment Services NAICS 5613				
African American	32.58%	12.76%		¥¥¥
Asian	0.68%	1.97%	34.60	
Hispanic	0.10%	10.28%	0.94	¥¥¥
Native American	0.00%	4.76%	0.00	¥¥¥
Minority	33.36%	29.77%		
Nonminority Women	0.49%	39.43%	1.24	¥¥¥
Minority- and/or Women	33.85%	69.20%	48.92	¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				

NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	6.12%	1.54%		¥¥¥
Asian	0.56%	7.46%	7.54	¥¥¥
Hispanic	0.78%	8.65%	9.07	¥¥¥
Native American	0.00%	1.45%	0.00	¥
Minority	7.46%	19.10%	39.06	¥¥¥
Nonminority Women	1.13%	6.03%	18.80	¥¥¥
Minority- and/or Women	8.59%	25.13%	34.18	¥¥¥
Architectural, Engineering, and Related Services NAICS 5413				
African American	2.47%	13.20%	18.67	¥¥¥
Asian	0.23%	5.52%	4.15	¥¥¥
Hispanic	0.19%	4.70%	4.06	¥¥¥
Native American	0.04%	0.28%	14.29	
Minority	2.93%	23.70%	12.36	¥¥¥
Nonminority Women	1.40%	13.41%	10.48	¥¥¥
Minority- and/or Women	4.33%	37.11%	11.67	¥¥¥
Nonresidential Building Construction NAICS 2362				
African American	11.18%	15.05%	74.25	
Asian	0.19%	7.18%	2.71	¥¥¥
Hispanic	1.15%	8.89%	12.91	¥¥¥
Native American	0.00%	0.42%	0.00	
Minority	12.52%	31.54%	39.70	¥¥¥
Nonminority Women	1.24%	10.62%	11.72	¥¥¥
Minority- and/or Women	13.76%	42.16%	32.64	¥¥¥
Urban Transit Systems NAICS 4851				
African American	2.82%	3.92%	72.01	
Asian	1.57%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	4.39%	3.92%		
Nonminority Women	1.24%	5.88%	21.12	¥¥¥
Minority- and/or Women	5.63%	9.80%	57.45	¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Specialized Freight Trucking NAICS 4842				
African American	0.64%	8.09%	7.91	¥¥¥
Asian	0.74%	0.00%		
Hispanic	0.63%	12.85%	4.88	¥¥¥
Native American	0.00%	0.00%		
Minority	2.01%	20.94%	9.60	¥¥¥
Nonminority Women	2.28%	14.32%	15.93	¥¥¥
Minority- and/or Women	4.29%	35.26%	12.17	¥¥¥
Rail Transportation NAICS 4821				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	22.22%	0.00	¥¥¥
Minority- and/or Women	0.00%	22.22%	0.00	¥¥¥
Nonscheduled Air Transportation NAICS 4812				
African American	0.00%	100.00%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	100.00%	0.00	
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	100.00%	0.00	
Depository Credit Intermediation NAICS 5221				
African American	15.76%	0.00%		
Asian	1.05%	0.00%		
Hispanic	0.40%	0.00%		
Native American	0.00%	0.00%		
Minority	17.21%	0.00%		
Nonminority Women	6.00%	6.56%	91.46	



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	23.21%	6.56%		¥¥¥
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	2.83%	0.97%		¥¥¥
Asian	1.05%	3.85%	27.33	¥¥
Hispanic	1.63%	0.00%		
Native American	0.00%	0.07%	0.00	
Minority	5.51%	4.89%		
Nonminority Women	1.35%	6.67%	20.20	¥¥¥
Minority- and/or Women	6.86%	11.56%	59.34	¥¥
Highway, Street, and Bridge Construction NAICS 2373				
African American	0.00%	18.97%	0.00	¥¥¥
Asian	0.00%	9.46%	0.00	¥¥¥
Hispanic	0.00%	1.63%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.00%	30.06%	0.00	¥¥¥
Nonminority Women	0.00%	11.02%	0.00	¥¥¥
Minority- and/or Women	0.00%	41.08%	0.00	¥¥¥
Other Miscellaneous Manufacturing NAICS 3399				
African American	39.65%	4.70%		¥¥¥
Asian	2.66%	8.55%	31.15	¥¥¥
Hispanic	0.77%	0.00%		
Native American	0.00%	0.00%		
Minority	43.08%	13.25%		¥¥¥
Nonminority Women	26.52%	18.46%		¥¥¥
Minority- and/or Women	69.60%	31.71%		¥¥¥
Book Retailers and News Dealers NAICS 4592				
African American	1.31%	0.00%		
Asian	0.83%	33.33%	2.48	¥¥¥
Hispanic	0.76%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	2.90%	33.33%	8.70	YYY
Nonminority Women	2.09%	16.26%	12.88	YYY
Minority- and/or Women	4.99%	49.59%	10.06	YYY
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	1.30%	12.48%	10.45	YYY
Asian	1.71%	0.42%		YYY
Hispanic	3.30%	3.51%	94.02	
Native American	0.00%	0.00%		
Minority	6.31%	16.41%	38.45	YYY
Nonminority Women	13.50%	23.71%	56.94	YYY
Minority- and/or Women	19.81%	40.12%	49.38	YYY
Travel Arrangement and Reservation Services NAICS 5615				
African American	2.85%	4.64%	61.42	
Asian	0.68%	0.00%		
Hispanic	0.07%	4.17%	1.63	YYY
Native American	0.00%	8.33%	0.00	YYY
Minority	3.60%	17.14%	21.00	YYY
Nonminority Women	9.08%	29.90%	30.36	YYY
Minority- and/or Women	12.68%	47.04%	26.96	YYY
Insurance Carriers NAICS 5241				
African American	0.50%	34.27%	1.47	YYY
Asian	2.84%	33.33%	8.53	YYY
Hispanic	0.66%	10.00%	6.56	YYY
Native American	0.05%	0.00%		
Minority	4.05%	77.60%	5.22	YYY
Nonminority Women	1.74%	0.00%		
Minority- and/or Women	5.79%	77.60%	7.46	YYY
Bakeries and Tortilla Manufacturing NAICS 3118				
African American	3.68%	0.00%		
Asian	3.23%	0.00%		

NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.46%	0.00%		
Native American	0.00%	0.00%		
Minority	7.37%	0.00%		
Nonminority Women	1.74%	66.67%	2.60	¥¥¥
Minority- and/or Women	9.11%	66.67%	13.66	¥¥¥
Grocery and Convenience Retailers NAICS 4451				
African American	0.35%	11.69%	2.98	¥¥¥
Asian	0.91%	28.57%	3.17	¥¥¥
Hispanic	1.20%	0.00%		
Native American	0.00%	2.86%	0.00	¥¥¥
Minority	2.46%	43.12%	5.71	¥¥¥
Nonminority Women	1.62%	17.74%	9.15	¥¥¥
Minority- and/or Women	4.08%	60.86%	6.70	¥¥¥
Newspaper, Periodical, Book, and Directory Publishers NAICS 5131				
African American	3.61%	22.56%	16.01	¥¥¥
Asian	5.75%	0.24%		¥¥¥
Hispanic	2.44%	0.00%		
Native American	0.00%	0.00%		
Minority	11.80%	22.80%	51.75	¥¥¥
Nonminority Women	5.68%	29.92%	18.99	¥¥¥
Minority- and/or Women	17.48%	52.72%	33.16	¥¥¥
Individual and Family Services NAICS 6241				
African American	19.78%	17.21%		
Asian	0.00%	2.25%	0.00	¥¥¥
Hispanic	0.00%	6.38%	0.00	¥¥¥
Native American	0.08%	0.00%		
Minority	19.86%	25.84%	76.86	¥¥
Nonminority Women	7.81%	28.07%	27.82	¥¥¥
Minority- and/or Women	27.67%	53.91%	51.33	¥¥¥
Grocery and Related Product Merchant Wholesalers NAICS 4244				

NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	34.27%	0.39%		¥¥¥
Asian	2.20%	25.29%	8.70	¥¥¥
Hispanic	1.59%	25.17%	6.33	¥¥¥
Native American	0.00%	0.00%		
Minority	38.06%	50.85%	74.85	¥¥¥
Nonminority Women	6.76%	23.71%	28.51	¥¥¥
Minority- and/or Women	44.82%	74.56%	60.11	¥¥¥
Cut and Sew Apparel Manufacturing NAICS 3152				
African American	1.97%	0.66%		¥¥¥
Asian	2.30%	0.00%		
Hispanic	0.68%	0.00%		
Native American	0.00%	0.00%		
Minority	4.95%	0.66%		¥¥¥
Nonminority Women	2.94%	28.95%	10.15	¥¥¥
Minority- and/or Women	7.89%	29.61%	26.65	¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	1.53%	5.12%	29.96	¥¥¥
Asian	0.00%	6.62%	0.00	¥¥¥
Hispanic	2.80%	11.79%	23.75	¥¥¥
Native American	0.00%	3.61%	0.00	¥¥¥
Minority	4.33%	27.14%	15.95	¥¥¥
Nonminority Women	0.97%	9.61%	10.04	¥¥¥
Minority- and/or Women	5.30%	36.75%	14.42	¥¥¥
Printing and Related Support Activities NAICS 3231				
African American	5.57%	6.70%	83.13	¥
Asian	1.21%	4.68%	25.85	¥¥¥
Hispanic	1.50%	2.50%	60.00	¥¥¥
Native American	0.00%	0.00%		
Minority	8.28%	13.88%	59.65	¥¥¥
Nonminority Women	2.70%	4.87%	55.44	¥¥¥
Minority- and/or Women	10.98%	18.75%	58.56	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Software Publishers NAICS 5132				
African American	2.84%	1.88%		
Asian	11.98%	18.46%	64.92	¥¥¥
Hispanic	1.59%	0.40%		¥¥¥
Native American	0.00%	15.59%	0.00	¥¥¥
Minority	16.41%	36.33%	45.17	¥¥¥
Nonminority Women	0.73%	8.87%	8.22	¥¥¥
Minority- and/or Women	17.14%	45.20%	37.92	¥¥¥
Wired and Wireless Telecommunications (except Satellite) NAICS 5171				
African American	0.74%	5.00%	14.80	¥¥¥
Asian	1.35%	6.20%	21.73	¥¥¥
Hispanic	1.45%	7.45%	19.51	¥¥¥
Native American	0.00%	11.76%	0.00	¥¥¥
Minority	3.54%	30.41%	11.64	¥¥¥
Nonminority Women	5.97%	16.67%	35.83	¥¥¥
Minority- and/or Women	9.51%	47.08%	20.20	¥¥¥
Lessors of Real Estate NAICS 5311				
African American	0.00%	14.91%	0.00	¥¥¥
Asian	0.00%	0.08%	0.00	
Hispanic	0.09%	0.16%	56.25	
Native American	0.00%	0.00%		
Minority	0.09%	15.15%	0.59	¥¥¥
Nonminority Women	0.20%	11.12%	1.77	¥¥¥
Minority- and/or Women	0.29%	26.27%	1.10	¥¥¥
Investigation and Security Services NAICS 5616				
African American	21.50%	18.56%		
Asian	3.55%	0.11%		¥¥¥
Hispanic	0.89%	4.17%	21.35	¥¥¥
Native American	0.00%	0.12%	0.00	
Minority	25.94%	22.96%		

NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	3.39%	13.39%	25.33	¥¥¥
Minority- and/or Women	29.33%	36.35%	80.69	¥¥
Consumer Goods Rental NAICS 5322				
African American	0.83%	0.00%		
Asian	1.25%	0.00%		
Hispanic	1.28%	0.00%		
Native American	0.00%	0.00%		
Minority	3.36%	0.00%		
Nonminority Women	3.12%	3.58%	87.15	
Minority- and/or Women	6.48%	3.58%		¥¥¥
Motor Vehicle Parts Manufacturing NAICS 3363				
African American	7.89%	0.00%		
Asian	5.49%	0.00%		
Hispanic	4.32%	0.00%		
Native American	0.44%	0.00%		
Minority	18.14%	0.00%		
Nonminority Women	9.75%	4.76%		¥¥¥
Minority- and/or Women	27.89%	4.76%		¥¥¥
Other Support Activities for Transportation NAICS 4889				
African American	0.00%	32.35%	0.00	¥¥¥
Asian	0.00%	3.68%	0.00	¥¥¥
Hispanic	0.00%	3.62%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	0.00%	43.22%	0.00	¥¥¥
Nonminority Women	0.00%	8.32%	0.00	¥¥¥
Minority- and/or Women	0.00%	51.54%	0.00	¥¥¥
Building Material and Supplies Dealers NAICS 4441				
African American	0.76%	0.48%		
Asian	1.38%	0.00%		
Hispanic	1.50%	2.86%	52.45	
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	3.64%	3.34%		
Nonminority Women	6.26%	17.25%	36.32	¥¥¥
Minority- and/or Women	9.90%	20.59%	48.08	¥¥¥
Building Equipment Contractors NAICS 2382				
African American	27.12%	7.76%		¥¥¥
Asian	0.00%	3.31%	0.00	¥¥¥
Hispanic	1.28%	4.69%	27.29	¥¥¥
Native American	0.00%	5.00%	0.00	¥¥¥
Minority	28.40%	20.76%		¥¥¥
Nonminority Women	0.69%	9.44%	7.29	¥¥¥
Minority- and/or Women	29.09%	30.20%	96.32	¥¥¥
Charter Bus Industry NAICS 4855				
African American	0.00%	5.26%	0.00	¥¥¥
Asian	0.34%	1.32%	25.76	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.34%	6.58%	5.17	¥¥¥
Nonminority Women	0.00%	17.11%	0.00	¥¥¥
Minority- and/or Women	0.34%	23.69%	1.44	¥¥¥
Satellite Telecommunications NAICS 5174				
African American	0.53%	0.59%	89.83	
Asian	1.13%	2.03%	55.67	¥¥¥
Hispanic	2.20%	2.41%	91.29	
Native American	0.00%	0.00%		
Minority	3.86%	5.03%	76.74	¥¥
Nonminority Women	0.96%	1.17%	82.05	¥
Minority- and/or Women	4.82%	6.20%	77.74	¥¥
Communications Equipment Manufacturing NAICS 3342				
African American	4.47%	2.53%		¥
Asian	24.96%	0.00%		
Hispanic	0.27%	0.63%	42.86	



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	29.70%	3.16%		¥¥¥
Nonminority Women	25.23%	10.13%		¥¥¥
Minority- and/or Women	54.93%	13.29%		¥¥¥
Support Activities for Water Transportation NAICS 4883				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Motor Vehicle Manufacturing NAICS 3361				
African American	8.51%	0.00%		
Asian	6.18%	0.00%		
Hispanic	2.43%	9.09%	26.71	¥¥¥
Native American	0.00%	0.00%		
Minority	17.12%	9.09%		¥¥¥
Nonminority Women	11.45%	0.00%		
Minority- and/or Women	28.57%	9.09%		¥¥¥
Electronic and Precision Equipment Repair and Maintenance NAICS 8112				
African American	1.92%	17.98%	10.67	¥¥¥
Asian	3.02%	1.01%		¥¥¥
Hispanic	2.59%	0.30%		¥¥¥
Native American	0.00%	0.00%		
Minority	7.53%	19.29%	39.04	¥¥¥
Nonminority Women	7.65%	8.61%	88.86	
Minority- and/or Women	15.18%	27.90%	54.41	¥¥¥
Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services NAICS 5182				
African American	0.70%	3.90%	17.97	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	1.23%	0.00	¥
Hispanic	0.00%	1.11%	0.00	
Native American	0.00%	0.00%		
Minority	0.70%	6.24%	11.22	¥¥¥
Nonminority Women	0.14%	24.55%	0.57	¥¥¥
Minority- and/or Women	0.84%	30.79%	2.73	¥¥¥
Sawmills and Wood Preservation NAICS 3211				
African American	0.55%	0.00%		
Asian	1.19%	0.00%		
Hispanic	2.24%	0.00%		
Native American	0.00%	0.00%		
Minority	3.98%	0.00%		
Nonminority Women	1.01%	0.00%		
Minority- and/or Women	4.99%	0.00%		
Paper and Paper Product Merchant Wholesalers NAICS 4241				
African American	28.97%	0.69%		¥¥¥
Asian	14.23%	0.93%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	43.20%	1.62%		¥¥¥
Nonminority Women	6.54%	12.50%	52.30	¥¥¥
Minority- and/or Women	49.74%	14.12%		¥¥¥
Legal Services NAICS 5411				
African American	11.14%	21.79%	51.10	¥¥¥
Asian	0.00%	7.17%	0.00	¥¥¥
Hispanic	0.85%	7.17%	11.86	¥¥¥
Native American	0.00%	0.00%		
Minority	11.99%	36.13%	33.19	¥¥¥
Nonminority Women	0.85%	18.78%	4.55	¥¥¥
Minority- and/or Women	12.84%	54.91%	23.38	¥¥¥
Aerospace Product and Parts Manufacturing NAICS 3364				



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.71%	0.00	¥¥¥
Industrial Machinery Manufacturing NAICS 3332				
African American	8.29%	0.00%		
Asian	6.11%	0.00%		
Hispanic	3.11%	0.00%		
Native American	0.00%	0.00%		
Minority	17.51%	0.00%		
Nonminority Women	8.55%	12.12%	70.50	¥
Minority- and/or Women	26.06%	12.12%		¥¥¥
Warehousing and Storage NAICS 4931				
African American	2.48%	1.83%		
Asian	4.49%	0.92%		¥¥¥
Hispanic	0.61%	0.00%		
Native American	0.00%	0.00%		
Minority	7.58%	2.75%		¥¥¥
Nonminority Women	2.73%	0.00%		
Minority- and/or Women	10.31%	2.75%		¥¥¥
Other Amusement and Recreation Industries NAICS 7139				
African American	2.68%	5.58%	48.08	¥¥
Asian	4.94%	5.26%	93.87	
Hispanic	3.54%	5.26%	67.21	
Native American	0.00%	0.00%		
Minority	11.16%	16.10%	69.32	¥¥
Nonminority Women	4.99%	20.32%	24.56	¥¥¥
Minority- and/or Women	16.15%	36.42%	44.34	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Freight Transportation Arrangement NAICS 4885				
African American	99.47%	15.67%		¥¥¥
Asian	0.00%	3.84%	0.00	¥¥¥
Hispanic	0.00%	10.71%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	99.47%	30.22%		¥¥¥
Nonminority Women	0.04%	18.54%	0.20	¥¥¥
Minority- and/or Women	99.51%	48.76%		¥¥¥
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	69.62%	12.77%		¥¥¥
Asian	2.85%	12.29%	23.18	¥¥¥
Hispanic	0.00%	3.19%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	72.47%	28.25%		¥¥¥
Nonminority Women	9.64%	33.30%	28.95	¥¥¥
Minority- and/or Women	82.11%	61.55%		¥¥¥
Other General Purpose Machinery Manufacturing NAICS 3339				
African American	7.22%	1.03%		¥¥¥
Asian	10.14%	0.00%		
Hispanic	7.07%	0.00%		
Native American	0.59%	0.00%		
Minority	25.02%	1.03%		¥¥¥
Nonminority Women	31.72%	0.00%		
Minority- and/or Women	56.74%	1.03%		¥¥¥
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	41.93%	12.75%		¥¥¥
Asian	5.53%	0.00%		
Hispanic	0.83%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	48.29%	12.75%		¥¥¥
Nonminority Women	3.46%	34.96%	9.89	¥¥¥
Minority- and/or Women	51.75%	47.71%		
Electric Lighting Equipment Manufacturing NAICS 3351				
African American	1.67%	0.00%		
Asian	3.84%	4.17%	92.04	
Hispanic	5.36%	0.00%		
Native American	0.00%	0.00%		
Minority	10.87%	4.17%		¥¥¥
Nonminority Women	20.19%	20.83%	96.89	
Minority- and/or Women	31.06%	25.00%		¥¥
Office Administrative Services NAICS 5611				
African American	3.15%	30.35%	10.38	¥¥¥
Asian	0.26%	0.59%	44.07	
Hispanic	3.63%	4.00%	90.75	
Native American	0.00%	0.00%		
Minority	7.04%	34.94%	20.15	¥¥¥
Nonminority Women	0.00%	19.99%	0.00	¥¥¥
Minority- and/or Women	7.04%	54.93%	12.82	¥¥¥
Offices of Other Health Practitioners NAICS 6213				
African American	18.85%	6.69%		¥¥¥
Asian	1.93%	17.83%	10.81	¥¥¥
Hispanic	0.00%	0.18%	0.00	
Native American	0.00%	0.06%	0.00	
Minority	20.78%	24.76%	83.93	
Nonminority Women	0.00%	37.55%	0.00	¥¥¥
Minority- and/or Women	20.78%	62.31%	33.35	¥¥¥
Offices of Physicians NAICS 6211				
African American	71.47%	6.89%		¥¥¥
Asian	2.74%	13.47%	20.32	¥¥¥
Hispanic	0.00%	0.05%	0.00	

NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	6.67%	0.00	¥¥¥
Minority	74.21%	27.08%		¥¥¥
Nonminority Women	0.00%	18.95%	0.00	¥¥¥
Minority- and/or Women	74.21%	46.03%		¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	0.71%	1.64%	43.38	
Asian	2.07%	3.28%	63.18	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	2.78%	4.92%	56.50	
Nonminority Women	0.19%	16.39%	1.16	¥¥¥
Minority- and/or Women	2.97%	21.31%	13.94	¥¥¥
Other Schools and Instruction NAICS 6116				
African American	6.01%	7.55%	79.60	¥¥
Asian	7.70%	9.16%	84.06	¥¥
Hispanic	1.96%	3.19%	61.44	¥¥
Native American	0.00%	0.00%		
Minority	15.67%	19.90%	78.74	¥¥
Nonminority Women	6.88%	9.99%	68.87	¥¥
Minority- and/or Women	22.55%	29.89%	75.44	¥¥
Special Food Services NAICS 7223				
African American	14.59%	25.54%	57.15	¥¥¥
Asian	0.00%	0.18%	0.00	
Hispanic	0.16%	0.54%	29.63	
Native American	0.00%	0.00%		
Minority	14.75%	26.26%	56.17	¥¥¥
Nonminority Women	10.51%	34.53%	30.45	¥¥¥
Minority- and/or Women	25.26%	60.79%	41.55	¥¥¥
Other Transit and Ground Passenger Transportation NAICS 4859				
African American	0.99%	10.34%	9.55	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.96%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.95%	10.34%	18.86	¥¥¥
Nonminority Women	4.37%	22.41%	19.51	¥¥¥
Minority- and/or Women	6.32%	32.75%	19.30	¥¥¥
Other Electrical Equipment and Component Manufacturing NAICS 3359				
African American	10.28%	0.00%		
Asian	3.29%	0.00%		
Hispanic	2.87%	0.00%		
Native American	0.00%	0.00%		
Minority	16.44%	0.00%		
Nonminority Women	8.94%	11.43%	78.18	
Minority- and/or Women	25.38%	11.43%		¥¥¥
Specialty Food Retailers NAICS 4452				
African American	17.61%	16.54%		
Asian	5.66%	12.82%	44.15	¥¥¥
Hispanic	1.66%	7.47%	22.17	¥¥¥
Native American	0.00%	1.82%	0.00	¥¥
Minority	24.93%	38.65%	64.50	¥¥¥
Nonminority Women	5.54%	6.36%	87.07	
Minority- and/or Women	30.47%	45.01%	67.70	¥¥¥
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	19.56%	2.26%		¥¥¥
Asian	4.88%	0.75%		¥¥¥
Hispanic	5.56%	14.61%	38.06	¥¥¥
Native American	0.00%	0.38%	0.00	
Minority	30.00%	18.00%		¥¥¥
Nonminority Women	8.79%	8.96%	98.04	
Minority- and/or Women	38.79%	26.96%		¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Drugs and Druggists' Sundries Merchant Wholesalers NAICS 4242				
African American	0.67%	0.99%	67.64	
Asian	0.00%	50.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.67%	50.99%	1.31	¥¥¥
Nonminority Women	12.40%	8.42%		¥¥
Minority- and/or Women	13.07%	59.41%	22.00	¥¥¥
Colleges, Universities, and Professional Schools NAICS 6113				
African American	0.00%	24.58%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.63%	0.00%		
Native American	0.00%	0.00%		
Minority	0.63%	24.58%	2.56	¥¥¥
Nonminority Women	5.21%	0.00%		
Minority- and/or Women	5.84%	24.58%	23.76	¥¥¥
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	12.60%	13.25%	95.10	
Asian	9.97%	1.63%		¥¥¥
Hispanic	0.00%	0.54%	0.00	
Native American	0.00%	12.98%	0.00	¥¥¥
Minority	22.57%	28.40%	79.47	¥¥
Nonminority Women	44.26%	6.52%		¥¥¥
Minority- and/or Women	66.83%	34.92%		¥¥¥
Couriers and Express Delivery Services NAICS 4921				
African American	0.00%	2.25%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	2.25%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	51.80%	0.00	¥¥¥
Minority- and/or Women	0.00%	54.05%	0.00	¥¥¥
Miscellaneous Nondurable Goods Merchant Wholesalers NAICS 4249				
African American	19.76%	6.48%		¥¥¥
Asian	8.99%	9.38%	95.94	
Hispanic	2.24%	3.13%	71.53	
Native American	0.00%	3.13%	0.00	¥¥¥
Minority	30.99%	22.12%		¥¥¥
Nonminority Women	8.45%	15.32%	55.16	¥¥¥
Minority- and/or Women	39.44%	37.44%		
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	4.54%	24.43%	18.59	¥¥¥
Asian	6.76%	35.67%	18.96	¥¥¥
Hispanic	5.56%	15.45%	35.97	¥¥¥
Native American	0.00%	0.00%		
Minority	16.86%	75.55%	22.32	¥¥¥
Nonminority Women	4.42%	6.72%	65.67	
Minority- and/or Women	21.28%	82.27%	25.87	¥¥¥
Business Schools and Computer and Management Training NAICS 6114				
African American	7.34%	5.88%		
Asian	1.09%	0.00%		
Hispanic	0.93%	0.00%		
Native American	0.00%	0.00%		
Minority	9.36%	5.88%		¥¥
Nonminority Women	3.32%	51.96%	6.39	¥¥¥
Minority- and/or Women	12.68%	57.84%	21.92	¥¥¥
Motion Picture and Video Industries NAICS 5121				
African American	6.47%	7.65%	84.58	¥
Asian	13.30%	15.71%	84.66	¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	4.14%	7.89%	52.47	¥¥¥
Native American	0.00%	0.00%		
Minority	23.91%	31.25%	76.51	¥¥
Nonminority Women	20.93%	27.18%	77.01	¥¥
Minority- and/or Women	44.84%	58.43%	76.74	¥¥
Water, Sewage and Other Systems NAICS 2213				
African American	1.14%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	2.38%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	1.14%	2.38%	47.90	
Nonminority Women	91.60%	2.38%		¥¥¥
Minority- and/or Women	92.74%	4.76%		¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	6.10%	0.54%		¥¥¥
Asian	10.86%	4.32%		¥¥¥
Hispanic	5.04%	0.00%		
Native American	0.00%	0.00%		
Minority	22.00%	4.86%		¥¥¥
Nonminority Women	11.61%	9.17%		
Minority- and/or Women	33.61%	14.03%		¥¥¥
Engine, Turbine, and Power Transmission Equipment Manufacturing NAICS 3336				
African American	8.03%	0.00%		
Asian	11.52%	0.00%		
Hispanic	8.66%	0.00%		
Native American	0.00%	0.00%		
Minority	28.21%	0.00%		
Nonminority Women	12.70%	25.00%	50.79	¥¥¥
Minority- and/or Women	40.91%	25.00%		¥¥¥
Other Personal Services NAICS 8129				



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	3.03%	14.88%	20.40	¥¥¥
Asian	0.00%	3.64%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	3.03%	22.09%	13.72	¥¥¥
Nonminority Women	0.00%	35.37%	0.00	¥¥¥
Minority- and/or Women	3.03%	57.46%	5.27	¥¥¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	12.98%	1.92%		¥¥¥
Asian	8.60%	2.69%		¥¥¥
Hispanic	1.28%	0.00%		
Native American	0.00%	6.25%	0.00	¥¥¥
Minority	22.86%	10.86%		¥¥¥
Nonminority Women	8.06%	11.39%	70.74	
Minority- and/or Women	30.92%	22.25%		¥¥¥
Utility System Construction NAICS 2371				
African American	15.59%	1.96%		¥¥¥
Asian	0.00%	0.98%	0.00	
Hispanic	0.00%	7.33%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	15.59%	10.27%		¥¥¥
Nonminority Women	10.93%	10.51%		
Minority- and/or Women	26.52%	20.78%		¥¥
Personal Care Services NAICS 8121				
African American	41.28%	31.67%		
Asian	2.57%	3.30%	77.88	¥¥
Hispanic	2.60%	3.01%	86.38	¥¥
Native American	0.00%	0.71%	0.00	¥¥¥
Minority	46.45%	38.69%		
Nonminority Women	8.20%	10.45%	78.47	¥¥

NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	54.65%	49.14%		
Services to Buildings and Dwellings NAICS 5617				
African American	16.50%	17.67%	93.38	
Asian	0.00%	2.33%	0.00	¥¥¥
Hispanic	0.00%	13.01%	0.00	¥¥¥
Native American	0.00%	0.71%	0.00	
Minority	16.50%	33.72%	48.93	¥¥¥
Nonminority Women	7.41%	20.74%	35.73	¥¥¥
Minority- and/or Women	23.91%	54.46%	43.90	¥¥¥
General Freight Trucking NAICS 4841				
African American	10.83%	12.25%	88.43	
Asian	14.58%	0.44%		¥¥¥
Hispanic	2.39%	24.00%	9.95	¥¥¥
Native American	0.00%	0.05%	0.00	
Minority	27.80%	36.74%	75.67	¥¥¥
Nonminority Women	9.69%	12.50%	77.50	
Minority- and/or Women	37.49%	49.24%	76.14	¥¥¥
Basic Chemical Manufacturing NAICS 3251				
African American	12.59%	12.41%		¥
Asian	10.22%	15.69%	65.14	¥¥
Hispanic	1.53%	0.00%		
Native American	0.00%	0.00%		
Minority	24.34%	28.10%	86.62	¥
Nonminority Women	6.51%	10.15%	64.14	¥¥
Minority- and/or Women	30.85%	38.25%	80.65	¥
Glass and Glass Product Manufacturing NAICS 3272				
African American	35.40%	0.00%		
Asian	4.37%	0.00%		
Hispanic	0.54%	0.00%		
Native American	0.00%	0.00%		
Minority	40.31%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	3.28%	7.69%	42.58	¥¥¥
Minority- and/or Women	43.59%	7.69%		¥¥¥
Business, Professional, Labor, Political, and Similar Organizations NAICS 8139				
African American	19.18%	10.00%		¥¥¥
Asian	10.99%	10.00%		
Hispanic	8.32%	5.00%		¥¥¥
Native American	0.00%	0.00%		
Minority	38.49%	25.00%		¥¥¥
Nonminority Women	10.49%	30.00%	34.97	¥¥¥
Minority- and/or Women	48.98%	55.00%	89.05	¥
Pharmaceutical and Medicine Manufacturing NAICS 3254				
African American	46.17%	0.00%		
Asian	0.00%	0.80%	0.00	
Hispanic	3.81%	0.00%		
Native American	0.00%	0.00%		
Minority	49.98%	0.80%		¥¥¥
Nonminority Women	0.00%	10.40%	0.00	¥¥¥
Minority- and/or Women	49.98%	11.20%		¥¥¥
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	2.51%	1.26%		¥
Asian	6.12%	0.63%		¥¥¥
Hispanic	9.18%	0.00%		
Native American	0.00%	0.00%		
Minority	17.81%	1.89%		¥¥¥
Nonminority Women	18.24%	9.06%		¥¥¥
Minority- and/or Women	36.05%	10.95%		¥¥¥
Building Finishing Contractors NAICS 2383				
African American	0.00%	6.53%	0.00	¥¥¥
Asian	5.56%	10.66%	52.18	¥¥¥
Hispanic	0.00%	16.15%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	5.56%	33.34%	16.68	¥¥¥
Nonminority Women	6.53%	4.62%		
Minority- and/or Women	12.09%	37.96%	31.85	¥¥¥
Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers NAICS 4248				
African American	35.87%	42.00%	85.40	¥
Asian	3.54%	5.00%	70.80	¥
Hispanic	4.57%	7.15%	63.92	¥¥
Native American	0.00%	0.00%		
Minority	43.98%	54.15%	81.22	¥
Nonminority Women	20.14%	25.95%	77.61	¥
Minority- and/or Women	64.12%	80.10%	80.05	¥
Other Miscellaneous Retailers NAICS 4599				
African American	30.18%	6.15%		¥¥¥
Asian	7.15%	4.62%		¥
Hispanic	6.96%	6.15%		
Native American	0.00%	0.00%		
Minority	44.29%	16.92%		¥¥¥
Nonminority Women	17.99%	16.02%		
Minority- and/or Women	62.28%	32.94%		¥¥¥
Plastics Product Manufacturing NAICS 3261				
African American	1.98%	0.00%		
Asian	4.07%	0.00%		
Hispanic	4.80%	0.00%		
Native American	0.00%	0.00%		
Minority	10.85%	0.00%		
Nonminority Women	21.54%	0.00%		
Minority- and/or Women	32.39%	0.00%		
Advertising, Public Relations, and Related Services NAICS 5418				
African American	0.36%	1.94%	18.64	¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.16%	0.00	
Hispanic	0.38%	8.39%	4.48	¥¥¥
Native American	0.00%	0.00%		
Minority	0.74%	10.49%	7.05	¥¥¥
Nonminority Women	20.98%	17.99%		
Minority- and/or Women	21.72%	28.48%	76.26	¥¥¥
Medical Equipment and Supplies Manufacturing NAICS 3391				
African American	7.09%	0.56%		¥¥¥
Asian	7.65%	0.00%		
Hispanic	5.01%	0.00%		
Native American	0.00%	0.00%		
Minority	19.75%	0.56%		¥¥¥
Nonminority Women	12.27%	6.70%		¥¥¥
Minority- and/or Women	32.02%	7.26%		¥¥¥
Automotive Equipment Rental and Leasing NAICS 5321				
African American	5.04%	0.00%		
Asian	11.53%	25.00%	46.13	¥¥¥
Hispanic	4.49%	0.00%		
Native American	0.00%	0.00%		
Minority	21.06%	25.00%	84.24	
Nonminority Women	23.63%	33.33%	70.90	¥¥¥
Minority- and/or Women	44.69%	58.33%	76.62	¥¥¥
Nondepository Credit Intermediation NAICS 5222				
African American	9.94%	0.90%		¥¥¥
Asian	9.54%	0.00%		
Hispanic	4.33%	0.00%		
Native American	0.00%	0.00%		
Minority	23.81%	0.90%		¥¥¥
Nonminority Women	19.75%	4.04%		¥¥¥
Minority- and/or Women	43.56%	4.94%		¥¥¥
Other Animal Production NAICS 1129				



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	1.19%	5.60%	21.25	YYY
Asian	2.07%	1.63%		
Hispanic	1.72%	5.76%	29.86	YYY
Native American	0.00%	0.00%		
Minority	4.98%	12.99%	38.34	YYY
Nonminority Women	5.19%	9.24%	56.17	YYY
Minority- and/or Women	10.17%	22.23%	45.75	YYY
Sound Recording Industries NAICS 5122				
African American	4.56%	5.60%	81.43	
Asian	10.63%	11.30%	94.07	
Hispanic	7.76%	7.16%		
Native American	0.00%	0.00%		
Minority	22.95%	24.06%	95.39	
Nonminority Women	19.24%	21.48%	89.57	
Minority- and/or Women	42.19%	45.54%	92.64	
Apparel, Piece Goods, and Notions Merchant Wholesalers NAICS 4243				
African American	7.44%	0.00%		
Asian	13.46%	0.00%		
Hispanic	10.79%	0.00%		
Native American	0.00%	0.00%		
Minority	31.69%	0.00%		
Nonminority Women	20.28%	22.89%	88.61	
Minority- and/or Women	51.97%	22.89%		YYY
Agriculture, Construction, and Mining Machinery Manufacturing NAICS 3331				
African American	10.46%	0.00%		
Asian	8.38%	0.00%		
Hispanic	1.36%	5.56%	24.41	YYY
Native American	0.00%	0.00%		
Minority	20.20%	5.56%		YYY
Nonminority Women	4.92%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	25.12%	5.56%		¥¥¥
Medical and Diagnostic Laboratories NAICS 6215				
African American	9.25%	15.02%	61.56	¥¥¥
Asian	13.62%	14.91%	91.33	
Hispanic	2.01%	0.00%		
Native American	0.00%	0.00%		
Minority	24.88%	29.93%	83.13	¥
Nonminority Women	8.35%	23.05%	36.22	¥¥¥
Minority- and/or Women	33.23%	52.98%	62.72	¥¥¥
Other Financial Investment Activities NAICS 5239				
African American	4.80%	8.12%	59.11	¥¥¥
Asian	11.46%	18.28%	62.69	¥¥¥
Hispanic	6.71%	7.47%	89.83	¥
Native American	0.00%	0.00%		
Minority	22.97%	33.87%	67.82	¥¥¥
Nonminority Women	34.65%	34.83%	99.48	
Minority- and/or Women	57.62%	68.70%	83.87	¥¥
Converted Paper Product Manufacturing NAICS 3222				
African American	11.61%	8.12%		
Asian	14.19%	8.56%		
Hispanic	1.99%	3.21%	61.99	¥¥¥
Native American	0.00%	0.00%		
Minority	27.79%	19.89%		
Nonminority Women	8.52%	7.64%		
Minority- and/or Women	36.31%	27.53%		
Other Nonmetallic Mineral Product Manufacturing NAICS 3279				
African American	8.12%	9.74%	83.37	¥¥
Asian	8.48%	9.56%	88.70	¥¥
Hispanic	1.27%	5.55%	22.88	¥¥¥
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	17.87%	24.85%	71.91	¥¥
Nonminority Women	4.83%	5.97%	80.90	¥¥
Minority- and/or Women	22.70%	30.82%	73.65	¥¥
Restaurants and Other Eating Places NAICS 7225				
African American	6.66%	4.39%		¥
Asian	9.64%	20.52%	46.98	¥¥¥
Hispanic	6.66%	10.81%	61.65	¥¥
Native American	0.43%	0.00%		
Minority	23.39%	35.72%	65.48	¥¥¥
Nonminority Women	7.47%	15.11%	49.43	¥¥¥
Minority- and/or Women	30.86%	50.83%	60.71	¥¥¥
Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing NAICS 3334				
African American	3.22%	0.00%		
Asian	0.12%	0.00%		
Hispanic	0.00%	3.85%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	3.34%	3.85%	86.75	
Nonminority Women	0.00%	19.23%	0.00	¥¥¥
Minority- and/or Women	3.34%	23.08%	14.47	¥¥¥
Household and Institutional Furniture and Kitchen Cabinet Manufacturing NAICS 3371				
African American	14.15%	17.25%	82.03	
Asian	14.30%	0.00%		
Hispanic	11.36%	0.00%		
Native American	1.22%	0.00%		
Minority	41.03%	17.25%		¥¥¥
Nonminority Women	22.16%	9.72%		¥¥¥
Minority- and/or Women	63.19%	26.97%		¥¥¥
Rubber Product Manufacturing NAICS 3262				
African American	3.19%	8.33%	38.26	¥¥¥
Asian	6.74%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	11.99%	0.00%		
Native American	0.00%	0.00%		
Minority	21.92%	8.33%		¥¥¥
Nonminority Women	25.75%	8.33%		¥¥¥
Minority- and/or Women	47.67%	16.66%		¥¥¥
Remediation and Other Waste Management Services NAICS 5629				
African American	2.61%	20.35%	12.80	¥¥¥
Asian	2.50%	1.61%		
Hispanic	2.05%	0.40%		¥¥¥
Native American	0.00%	0.00%		
Minority	7.16%	22.36%	32.02	¥¥¥
Nonminority Women	6.24%	12.76%	48.87	¥¥¥
Minority- and/or Women	13.40%	35.12%	38.15	¥¥¥
Support Activities for Crop Production NAICS 1151				
African American	33.47%	0.00%		
Asian	3.31%	0.00%		
Hispanic	5.95%	0.00%		
Native American	0.00%	0.00%		
Minority	42.73%	0.00%		
Nonminority Women	3.53%	21.43%	16.48	¥¥¥
Minority- and/or Women	46.26%	21.43%		¥¥¥
Nonmetallic Mineral Mining and Quarrying NAICS 2123				
African American	12.38%	0.00%		
Asian	10.38%	0.00%		
Hispanic	1.65%	6.25%	26.44	¥¥¥
Native American	0.00%	0.00%		
Minority	24.41%	6.25%		¥¥¥
Nonminority Women	6.08%	6.25%	97.26	
Minority- and/or Women	30.49%	12.50%		¥¥¥
Web Search Portals, Libraries, Archives, and Other Information Services NAICS 5192				



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	21.12%	0.00%		
Asian	7.17%	0.00%		
Hispanic	7.04%	0.00%		
Native American	0.00%	0.00%		
Minority	35.33%	0.00%		
Nonminority Women	27.11%	15.09%		¥¥¥
Minority- and/or Women	62.44%	15.09%		¥¥¥
Soap, Cleaning Compound, and Toilet Preparation Manufacturing NAICS 3256				
African American	4.22%	2.78%		
Asian	9.72%	1.39%		¥¥¥
Hispanic	15.93%	0.00%		
Native American	0.22%	0.00%		
Minority	30.09%	4.17%		¥¥¥
Nonminority Women	7.77%	22.22%	34.98	¥¥¥
Minority- and/or Women	37.86%	26.39%		¥¥¥
Health and Personal Care Retailers NAICS 4561				
African American	10.48%	8.36%		
Asian	9.97%	8.20%		
Hispanic	10.62%	0.00%		
Native American	0.00%	0.00%		
Minority	31.07%	16.56%		¥¥¥
Nonminority Women	24.75%	30.56%	80.98	¥¥
Minority- and/or Women	55.82%	47.12%		¥¥¥
Cattle Ranching and Farming NAICS 1121				
African American	9.01%	0.00%		
Asian	9.89%	0.00%		
Hispanic	1.60%	0.00%		
Native American	0.00%	0.00%		
Minority	20.50%	0.00%		
Nonminority Women	6.09%	6.25%	97.43	



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	26.59%	6.25%		¥¥¥
Other Motor Vehicle Dealers NAICS 4412				
African American	50.47%	0.00%		
Asian	2.26%	0.00%		
Hispanic	2.28%	0.00%		
Native American	0.00%	0.00%		
Minority	55.01%	0.00%		
Nonminority Women	7.29%	18.44%	39.53	¥¥¥
Minority- and/or Women	62.30%	18.44%		¥¥¥
Foundries NAICS 3315				
African American	5.45%	0.00%		
Asian	11.44%	22.13%	51.69	¥¥¥
Hispanic	7.27%	0.00%		
Native American	0.00%	0.00%		
Minority	24.16%	22.13%		
Nonminority Women	8.93%	15.41%	57.95	¥¥¥
Minority- and/or Women	33.09%	37.54%	88.15	¥
Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures NAICS 7114				
African American	99.45%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	99.45%	0.00%		
Nonminority Women	0.08%	12.77%	0.65	¥¥¥
Minority- and/or Women	99.53%	12.77%		¥¥¥
Performing Arts Companies NAICS 7111				
African American	7.12%	8.17%	87.15	¥
Asian	15.51%	22.00%	70.50	¥¥
Hispanic	1.98%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	24.61%	30.17%	81.57	¥¥
Nonminority Women	9.78%	18.76%	52.13	¥¥¥
Minority- and/or Women	34.39%	48.93%	70.28	¥¥
Seafood Product Preparation and Packaging NAICS 3117				
African American	2.22%	0.00%		
Asian	4.86%	0.00%		
Hispanic	8.40%	0.00%		
Native American	0.00%	0.00%		
Minority	15.48%	0.00%		
Nonminority Women	4.12%	17.65%	23.37	¥¥¥
Minority- and/or Women	19.60%	17.65%		
Petroleum and Coal Products Manufacturing NAICS 3241				
African American	6.09%	15.42%	39.49	¥¥¥
Asian	14.61%	16.89%	86.50	¥
Hispanic	1.78%	5.41%	32.90	¥¥¥
Native American	0.00%	0.00%		
Minority	22.48%	37.72%	59.60	¥¥¥
Nonminority Women	9.56%	15.95%	59.94	¥¥¥
Minority- and/or Women	32.04%	53.67%	59.70	¥¥¥
Automotive Parts, Accessories, and Tire Retailers NAICS 4413				
African American	2.80%	20.50%	13.64	¥¥¥
Asian	10.30%	0.31%		¥¥¥
Hispanic	8.82%	0.00%		
Native American	0.00%	0.00%		
Minority	21.92%	20.81%		
Nonminority Women	45.27%	15.52%		¥¥¥
Minority- and/or Women	67.19%	36.33%		¥¥¥
Office Supplies, Stationery, and Gift Retailers NAICS 4594				
African American	20.16%	0.33%		¥¥¥
Asian	7.99%	0.00%		
Hispanic	7.69%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	7.69%	0.00	¥¥¥
Minority	35.84%	8.02%		¥¥¥
Nonminority Women	20.03%	31.47%	63.64	¥¥¥
Minority- and/or Women	55.87%	39.49%		¥¥¥
Greenhouse, Nursery, and Floriculture Production NAICS 1114				
African American	4.78%	3.33%		
Asian	8.63%	0.00%		
Hispanic	1.15%	0.00%		
Native American	0.00%	0.00%		
Minority	14.56%	3.33%		¥¥¥
Nonminority Women	5.57%	10.00%	55.73	¥¥
Minority- and/or Women	20.13%	13.33%		¥¥¥
Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly NAICS 6233				
African American	14.80%	0.00%		
Asian	12.63%	0.00%		
Hispanic	1.99%	0.00%		
Native American	0.00%	0.00%		
Minority	29.42%	0.00%		
Nonminority Women	7.49%	0.00%		
Minority- and/or Women	36.91%	0.00%		
Other Support Services NAICS 5619				
African American	17.31%	19.62%	88.21	
Asian	13.03%	5.91%		¥¥¥
Hispanic	2.00%	2.69%	74.44	
Native American	0.00%	2.16%	0.00	¥¥
Minority	32.34%	30.38%		
Nonminority Women	7.63%	27.47%	27.77	¥¥¥
Minority- and/or Women	39.97%	57.85%	69.09	¥¥¥
Home Health Care Services NAICS 6216				
African American	79.45%	51.28%		¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.17%	0.00	
Native American	0.00%	5.88%	0.00	¥¥¥
Minority	79.45%	57.33%		¥¥¥
Nonminority Women	1.57%	21.40%	7.32	¥¥¥
Minority- and/or Women	81.02%	78.73%		
Local Messengers and Local Delivery NAICS 4922				
African American	29.16%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	29.16%	0.00%		
Nonminority Women	34.96%	54.08%	64.64	¥¥¥
Minority- and/or Women	64.12%	54.08%		¥¥¥
Fruit and Vegetable Preserving and Specialty Food Manufacturing NAICS 3114				
African American	27.80%	0.00%		
Asian	11.26%	0.00%		
Hispanic	1.87%	0.00%		
Native American	0.00%	0.00%		
Minority	40.93%	0.00%		
Nonminority Women	7.38%	31.25%	23.61	¥¥¥
Minority- and/or Women	48.31%	31.25%		¥¥¥
Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing NAICS 3253				
African American	0.68%	0.00%		
Asian	0.00%	0.00%		
Hispanic	1.22%	0.00%		
Native American	0.00%	0.00%		
Minority	1.90%	0.00%		
Nonminority Women	6.49%	12.50%	51.90	¥¥¥
Minority- and/or Women	8.39%	12.50%	67.12	¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonferrous Metal (except Aluminum) Production and Processing NAICS 3314				
African American	15.60%	32.11%	48.58	¥¥¥
Asian	14.36%	40.15%	35.77	¥¥¥
Hispanic	2.19%	0.00%		
Native American	0.00%	0.00%		
Minority	32.15%	72.26%	44.49	¥¥¥
Nonminority Women	8.37%	0.00%		
Minority- and/or Women	40.52%	72.26%	56.08	¥¥¥
Beverage Manufacturing NAICS 3121				
African American	37.44%	0.00%		
Asian	2.98%	0.00%		
Hispanic	2.95%	0.00%		
Native American	0.00%	0.00%		
Minority	43.37%	0.00%		
Nonminority Women	9.57%	45.45%	21.06	¥¥¥
Minority- and/or Women	52.94%	45.45%		¥¥¥
Securities and Commodity Exchanges NAICS 5232				
African American	2.81%	0.00%		
Asian	6.39%	0.00%		
Hispanic	9.78%	21.09%	46.37	¥¥¥
Native American	0.00%	0.00%		
Minority	18.98%	21.09%	90.00	¥
Nonminority Women	5.41%	15.06%	35.92	¥¥¥
Minority- and/or Women	24.39%	36.15%	67.47	¥¥¥
Electronics and Appliance Retailers NAICS 4492				
African American	0.00%	11.78%	0.00	¥¥¥
Asian	0.00%	0.12%	0.00	
Hispanic	0.00%	2.96%	0.00	¥¥¥
Native American	0.00%	0.19%	0.00	
Minority	0.00%	15.05%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	9.53%	7.92%		
Minority- and/or Women	9.53%	22.97%	41.49	¥¥¥
Sporting Goods, Hobby, and Musical Instrument Retailers NAICS 4591				
African American	14.28%	7.64%		¥¥¥
Asian	9.32%	0.14%		¥¥¥
Hispanic	8.86%	1.45%		¥¥¥
Native American	0.00%	1.45%	0.00	¥
Minority	32.46%	10.68%		¥¥¥
Nonminority Women	23.65%	13.57%		¥¥¥
Minority- and/or Women	56.11%	24.25%		¥¥¥
Fishing NAICS 1141				
African American	2.81%	4.15%	67.71	¥¥
Asian	5.29%	10.11%	52.32	¥¥¥
Hispanic	9.46%	10.65%	88.83	¥¥
Native American	0.85%	0.00%		
Minority	18.41%	24.91%	73.91	¥¥
Nonminority Women	5.56%	6.14%	90.55	¥¥
Minority- and/or Women	23.97%	31.05%	77.20	¥¥
General Rental Centers NAICS 5323				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Activities Related to Credit Intermediation NAICS 5223				
African American	10.60%	12.31%	86.11	
Asian	12.92%	12.99%	99.46	
Hispanic	2.19%	2.31%	94.81	



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	25.71%	27.61%	93.12	
Nonminority Women	8.29%	7.88%		
Minority- and/or Women	34.00%	35.49%	95.80	
Child Care Services NAICS 6244				
African American	34.67%	50.00%	69.34	¥¥¥
Asian	3.42%	0.00%		
Hispanic	3.23%	0.00%		
Native American	0.00%	0.00%		
Minority	41.32%	50.00%	82.64	¥¥
Nonminority Women	10.81%	31.51%	34.31	¥¥¥
Minority- and/or Women	52.13%	81.51%	63.96	¥¥¥
Technical and Trade Schools NAICS 6115				
African American	10.80%	4.17%		¥¥¥
Asian	13.92%	4.17%		¥¥¥
Hispanic	0.07%	0.00%		
Native American	0.00%	0.00%		
Minority	24.79%	8.34%		¥¥¥
Nonminority Women	8.96%	20.83%	43.02	¥¥¥
Minority- and/or Women	33.75%	29.17%		
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	8.77%	21.76%	40.29	¥¥¥
Asian	0.00%	3.95%	0.00	¥¥¥
Hispanic	9.47%	3.77%		¥¥¥
Native American	0.00%	0.00%		
Minority	18.24%	29.48%	61.87	¥¥¥
Nonminority Women	4.67%	9.21%	50.70	¥¥¥
Minority- and/or Women	22.91%	38.69%	59.21	¥¥¥
Miscellaneous Durable Goods Merchant Wholesalers NAICS 4239				
African American	16.62%	1.06%		¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	5.16%	0.00%		
Hispanic	7.98%	5.56%		
Native American	0.00%	0.20%	0.00	
Minority	29.76%	6.82%		¥¥¥
Nonminority Women	44.60%	7.56%		¥¥¥
Minority- and/or Women	74.36%	14.38%		¥¥¥
Civic and Social Organizations NAICS 8134				
African American	35.21%	42.00%	83.83	¥
Asian	3.66%	5.00%	73.20	¥¥
Hispanic	3.42%	5.12%	66.80	¥¥
Native American	0.00%	0.00%		
Minority	42.29%	52.12%	81.14	¥
Nonminority Women	11.54%	15.86%	72.76	¥¥
Minority- and/or Women	53.83%	67.98%	79.19	¥¥
Drycleaning and Laundry Services NAICS 8123				
African American	6.28%	0.00%		
Asian	17.04%	36.17%	47.13	¥¥¥
Hispanic	9.98%	7.14%		¥
Native American	0.00%	0.00%		
Minority	33.30%	43.31%	76.89	¥¥¥
Nonminority Women	15.31%	23.72%	64.53	¥¥¥
Minority- and/or Women	48.61%	67.03%	72.52	¥¥¥
Warehouse Clubs, Supercenters, and Other General Merchandise Retailers NAICS 4552				
African American	29.53%	1.61%		¥¥¥
Asian	6.40%	0.00%		
Hispanic	6.19%	0.00%		
Native American	0.00%	0.00%		
Minority	42.12%	1.61%		¥¥¥
Nonminority Women	16.78%	12.90%		¥
Minority- and/or Women	58.90%	14.51%		¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Death Care Services NAICS 8122				
African American	11.26%	0.00%		
Asian	14.75%	0.00%		
Hispanic	2.46%	0.00%		
Native American	0.00%	0.00%		
Minority	28.47%	0.00%		
Nonminority Women	9.62%	0.00%		
Minority- and/or Women	38.09%	0.00%		
Furniture and Home Furnishing Merchant Wholesalers NAICS 4232				
African American	13.59%	2.02%		YYY
Asian	17.76%	0.00%		
Hispanic	2.33%	0.61%		YYY
Native American	0.00%	0.00%		
Minority	33.68%	2.63%		YYY
Nonminority Women	9.62%	5.76%		YYY
Minority- and/or Women	43.30%	8.39%		YYY
Fuel Dealers NAICS 4572				
African American	29.09%	2.60%		YYY
Asian	6.68%	0.00%		
Hispanic	6.40%	0.00%		
Native American	0.00%	0.00%		
Minority	42.17%	2.60%		YYY
Nonminority Women	17.04%	7.79%		YYY
Minority- and/or Women	59.21%	10.39%		YYY
Spectator Sports NAICS 7112				
African American	3.36%	5.85%	57.44	YYY
Asian	6.36%	12.05%	52.78	YYY
Hispanic	11.23%	11.62%	96.64	
Native American	0.00%	0.00%		
Minority	20.95%	29.52%	70.97	YYY



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	7.00%	9.88%	70.85	YYY
Minority- and/or Women	27.95%	39.40%	70.94	YYY
Waste Collection NAICS 5621				
African American	5.75%	2.78%		YYY
Asian	13.05%	0.79%		YYY
Hispanic	1.62%	0.40%		YYY
Native American	0.00%	0.00%		
Minority	20.42%	3.97%		YYY
Nonminority Women	14.58%	27.62%	52.79	YYY
Minority- and/or Women	35.00%	31.59%		
Dairy Product Manufacturing NAICS 3115				
African American	9.80%	0.00%		
Asian	15.11%	0.00%		
Hispanic	2.45%	0.00%		
Native American	0.00%	0.00%		
Minority	27.36%	0.00%		
Nonminority Women	10.19%	13.64%	74.73	
Minority- and/or Women	37.55%	13.64%		YYY
Independent Artists, Writers, and Performers NAICS 7115				
African American	9.73%	0.00%		
Asian	15.24%	0.00%		
Hispanic	2.32%	0.00%		
Native American	0.00%	0.00%		
Minority	27.29%	0.00%		
Nonminority Women	10.21%	0.00%		
Minority- and/or Women	37.50%	0.00%		
Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers NAICS 4231				
African American	0.00%	7.14%	0.00	YYY
Asian	7.02%	7.14%	98.32	
Hispanic	0.00%	7.54%	0.00	YYY



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	7.14%	0.00	¥¥¥
Minority	7.02%	28.96%	24.24	¥¥¥
Nonminority Women	0.00%	6.71%	0.00	¥¥¥
Minority- and/or Women	7.02%	35.67%	19.68	¥¥¥
Personal and Household Goods Repair and Maintenance NAICS 8114				
African American	6.37%	0.00%		
Asian	13.88%	0.00%		
Hispanic	1.76%	0.00%		
Native American	0.00%	0.00%		
Minority	22.01%	0.00%		
Nonminority Women	8.73%	0.00%		
Minority- and/or Women	30.74%	0.00%		
Natural Gas Distribution NAICS 2212				
African American	0.00%	14.29%	0.00	¥¥¥
Asian	5.22%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	5.22%	14.29%	36.53	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	5.22%	14.29%	36.53	¥¥¥
Support Activities for Forestry NAICS 1153				
African American	3.38%	0.00%		
Asian	6.64%	5.00%		
Hispanic	11.76%	0.00%		
Native American	0.00%	0.00%		
Minority	21.78%	5.00%		¥¥¥
Nonminority Women	7.35%	10.00%	73.54	
Minority- and/or Women	29.13%	15.00%		¥¥¥
Inland Water Transportation NAICS 4832				
African American	9.84%	11.87%	82.90	¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	15.66%	18.65%	83.97	¥
Hispanic	2.37%	5.44%	43.57	¥¥¥
Native American	0.00%	0.00%		
Minority	27.87%	35.96%	77.50	¥
Nonminority Women	10.40%	15.76%	65.99	¥
Minority- and/or Women	38.27%	51.72%	73.99	¥
Social Advocacy Organizations NAICS 8133				
African American	6.27%	9.24%	67.86	¥¥
Asian	14.31%	17.82%	80.30	¥
Hispanic	1.74%	2.39%	72.80	¥¥
Native American	0.00%	0.15%	0.00	¥¥¥
Minority	22.32%	29.60%	75.41	¥
Nonminority Women	8.82%	11.54%	76.43	¥
Minority- and/or Women	31.14%	41.14%	75.69	¥
Forging and Stamping NAICS 3321				
African American	9.22%	10.51%	87.73	¥
Asian	17.82%	19.53%	91.24	¥
Hispanic	2.39%	0.00%		
Native American	0.00%	0.00%		
Minority	29.43%	30.04%	97.97	¥
Nonminority Women	10.50%	15.94%	65.87	¥¥
Minority- and/or Women	39.93%	45.98%	86.84	¥
Insurance and Employee Benefit Funds NAICS 5251				
African American	6.10%	0.00%		
Asian	14.60%	0.00%		
Hispanic	1.82%	0.00%		
Native American	0.00%	0.00%		
Minority	22.52%	0.00%		
Nonminority Women	9.37%	0.00%		
Minority- and/or Women	31.89%	0.00%		
Beer, Wine, and Liquor Retailers NAICS 4453				



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	2.89%	0.00%		
Asian	6.80%	0.00%		
Hispanic	9.22%	0.00%		
Native American	0.00%	0.00%		
Minority	18.91%	0.00%		
Nonminority Women	48.25%	8.85%		¥¥¥
Minority- and/or Women	67.16%	8.85%		¥¥¥
Furniture and Home Furnishings Retailers NAICS 4491				
African American	0.00%	9.03%	0.00	¥¥¥
Asian	0.00%	4.76%	0.00	¥¥¥
Hispanic	0.00%	6.71%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	20.50%	0.00	¥¥¥
Nonminority Women	0.00%	10.96%	0.00	¥¥¥
Minority- and/or Women	0.00%	31.46%	0.00	¥¥¥
Securities and Commodity Contracts Intermediation and Brokerage NAICS 5231				
African American	2.69%	0.00%		
Asian	9.03%	0.00%		
Hispanic	8.87%	0.00%		
Native American	0.00%	0.00%		
Minority	20.59%	0.00%		
Nonminority Women	45.32%	0.00%		
Minority- and/or Women	65.91%	0.00%		
Florists NAICS 4593				
African American	24.10%	0.41%		¥¥¥
Asian	8.65%	12.77%	67.70	¥
Hispanic	8.50%	0.41%		¥¥¥
Native American	0.00%	0.00%		
Minority	41.25%	13.59%		¥¥¥
Nonminority Women	21.54%	23.56%	91.42	



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	62.79%	37.15%		¥¥¥
Promoters of Performing Arts, Sports, and Similar Events NAICS 7113				
African American	5.92%	0.00%		
Asian	15.74%	18.00%	87.44	¥
Hispanic	23.25%	15.41%		
Native American	0.00%	0.00%		
Minority	44.91%	33.41%		
Nonminority Women	10.13%	15.67%	64.65	¥¥¥
Minority- and/or Women	55.04%	49.08%		
Nursing Care Facilities (Skilled Nursing Facilities) NAICS 6231				
African American	8.24%	9.54%	86.37	
Asian	18.44%	20.11%	91.70	
Hispanic	2.47%	0.00%		
Native American	0.04%	0.15%	26.67	¥¥¥
Minority	29.19%	29.80%	97.95	
Nonminority Women	12.07%	11.99%		
Minority- and/or Women	41.26%	41.79%	98.73	
Psychiatric and Substance Abuse Hospitals NAICS 6222				
African American	5.98%	6.77%	88.33	¥
Asian	15.81%	21.65%	73.03	¥
Hispanic	23.66%	25.66%	92.21	¥
Native American	0.00%	0.00%		
Minority	45.45%	54.08%	84.04	¥
Nonminority Women	10.30%	15.12%	68.11	¥
Minority- and/or Women	55.75%	69.20%	80.56	¥
Railroad Rolling Stock Manufacturing NAICS 3365				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	0.00%		
Nonminority Women	44.10%	25.00%		¥¥¥
Minority- and/or Women	44.10%	25.00%		¥¥¥
Residential Intellectual and Developmental Disability, Mental Health, and Substance Abuse Facilities NAICS 6232				
African American	0.34%	52.38%	0.66	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.34%	52.38%	0.65	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.34%	52.38%	0.65	¥¥¥
Gasoline Stations NAICS 4571				
African American	11.92%	0.00%		
Asian	9.40%	0.00%		
Hispanic	8.77%	0.00%		
Native American	0.00%	0.00%		
Minority	30.09%	0.00%		
Nonminority Women	23.58%	5.20%		¥¥¥
Minority- and/or Women	53.67%	5.20%		¥¥¥
Clothing and Clothing Accessories Retailers NAICS 4581				
African American	12.39%	12.68%	97.65	
Asian	9.68%	12.57%	77.02	
Hispanic	9.08%	0.08%		¥¥¥
Native American	0.00%	0.00%		
Minority	31.15%	25.33%		¥¥
Nonminority Women	24.37%	28.67%	85.02	
Minority- and/or Women	55.52%	54.00%		
Shoe Retailers NAICS 4582				
African American	8.85%	0.00%		
Asian	10.30%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	9.31%	0.00%		
Native American	0.00%	0.00%		
Minority	28.46%	0.00%		
Nonminority Women	25.98%	11.27%		¥¥¥
Minority- and/or Women	54.44%	11.27%		¥¥¥
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	0.00%	2.35%	0.00	¥¥¥
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	25.88%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	53.23%	0.00	¥¥¥
Nonminority Women	0.00%	2.35%	0.00	¥¥¥
Minority- and/or Women	0.00%	55.58%	0.00	¥¥¥
Specialized Design Services NAICS 5414				
African American	0.00%	35.32%	0.00	¥¥¥
Asian	0.00%	2.58%	0.00	¥¥¥
Hispanic	0.00%	8.95%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	46.85%	0.00	¥¥¥
Nonminority Women	2.41%	19.31%	12.50	¥¥¥
Minority- and/or Women	2.41%	66.16%	3.64	¥¥¥
Metalworking Machinery Manufacturing NAICS 3335				
African American	0.00%	0.00%		
Asian	0.00%	3.57%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.57%	0.00	¥¥¥
Nonminority Women	0.00%	21.43%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Automotive Repair and Maintenance NAICS 8111				
African American	0.00%	3.08%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	5.17%	0.00	¥¥¥
Hispanic	0.00%	9.43%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	17.68%	0.00	¥¥¥
Nonminority Women	5.59%	13.30%	42.01	¥¥¥
Minority- and/or Women	5.59%	30.98%	18.04	¥¥¥
Other Food Manufacturing NAICS 3119				
African American	0.00%	2.56%	0.00	¥¥¥
Asian	0.00%	2.56%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	5.12%	0.00	¥¥¥
Nonminority Women	31.59%	32.05%	98.58	
Minority- and/or Women	31.59%	37.17%	84.99	¥
Sugar and Confectionery Product Manufacturing NAICS 3113				
African American	46.63%	45.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	46.63%	45.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	46.63%	45.00%		
Other Crop Farming NAICS 1119				
African American	5.26%	0.16%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	6.67%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	5.26%	6.83%	77.01	
Nonminority Women	0.00%	34.73%	0.00	¥¥¥
Minority- and/or Women	5.26%	41.56%	12.66	¥¥¥
Other Residential Care Facilities NAICS 6239				



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.75%	16.76%	4.47	¥¥¥
Minority- and/or Women	0.75%	16.76%	4.47	¥¥¥
Offices of Real Estate Agents and Brokers NAICS 5312				
African American	0.00%	0.54%	0.00	
Asian	0.00%	4.06%	0.00	¥¥¥
Hispanic	0.00%	4.10%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	8.70%	0.00	¥¥¥
Nonminority Women	0.00%	35.75%	0.00	¥¥¥
Minority- and/or Women	0.00%	44.45%	0.00	¥¥¥
Land Subdivision NAICS 2372				
African American	0.00%	0.56%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.28%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	0.84%	0.00	
Nonminority Women	0.00%	3.64%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.48%	0.00	¥¥¥
Computer and Peripheral Equipment Manufacturing NAICS 3341				
African American	0.00%	4.08%	0.00	¥¥¥
Asian	0.00%	1.36%	0.00	¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	5.44%	0.00	¥¥¥
Nonminority Women	6.79%	9.52%	71.31	



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	6.79%	14.96%	45.39	YYY
Activities Related to Real Estate NAICS 5313				
African American	0.00%	0.07%	0.00	
Asian	0.00%	0.07%	0.00	
Hispanic	0.00%	0.07%	0.00	
Native American	0.00%	0.04%	0.00	
Minority	0.00%	0.25%	0.00	
Nonminority Women	15.24%	15.01%		
Minority- and/or Women	15.24%	15.26%	99.87	
Scientific Research and Development Services NAICS 5417				
African American	0.00%	13.06%	0.00	YYY
Asian	0.00%	12.80%	0.00	YYY
Hispanic	0.00%	0.41%	0.00	
Native American	0.00%	4.00%	0.00	YYY
Minority	0.00%	30.27%	0.00	YYY
Nonminority Women	8.40%	23.10%	36.37	YYY
Minority- and/or Women	8.40%	53.37%	15.74	YYY
Educational Support Services NAICS 6117				
African American	90.86%	16.25%		YYY
Asian	0.00%	0.15%	0.00	
Hispanic	0.00%	3.85%	0.00	YYY
Native American	0.00%	3.85%	0.00	YYY
Minority	90.86%	24.10%		YYY
Nonminority Women	0.00%	37.40%	0.00	YYY
Minority- and/or Women	90.86%	61.50%		YYY
Other Chemical Product and Preparation Manufacturing NAICS 3259				
African American	0.00%	0.00%		
Asian	0.00%	3.45%	0.00	YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	3.45%	0.00	¥¥¥
Nonminority Women	0.00%	3.45%	0.00	¥¥¥
Minority- and/or Women	0.00%	6.90%	0.00	¥¥¥
Other Fabricated Metal Product Manufacturing NAICS 3329				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	62.68%	46.67%		¥¥¥
Minority- and/or Women	62.68%	46.67%		¥¥¥
Paint, Coating, and Adhesive Manufacturing NAICS 3255				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	52.06%	7.14%		¥¥¥
Minority- and/or Women	52.06%	7.14%		¥¥¥
Cement and Concrete Product Manufacturing NAICS 3273				
African American	0.00%	1.69%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	2.54%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	4.23%	0.00	¥¥¥
Nonminority Women	0.00%	10.17%	0.00	¥¥¥
Minority- and/or Women	0.00%	14.40%	0.00	¥¥¥
Lawn and Garden Equipment and Supplies Retailers NAICS 4442				
African American	0.00%	14.29%	0.00	¥¥¥
Asian	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥¥
Audio and Video Equipment Manufacturing NAICS 3343				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.69%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.69%	0.00	¥¥¥
Farm Product Raw Material Merchant Wholesalers NAICS 4245				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	12.50%	0.00	¥¥¥
Minority- and/or Women	0.00%	12.50%	0.00	¥¥¥
Automobile Dealers NAICS 4411				
African American	0.00%	9.60%	0.00	¥¥¥
Asian	0.00%	6.58%	0.00	¥¥¥
Hispanic	0.00%	3.23%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	19.41%	0.00	¥¥¥
Nonminority Women	19.49%	8.98%		¥¥¥
Minority- and/or Women	19.49%	28.39%	68.65	¥¥¥
Support Activities for Road Transportation NAICS 4884				



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	14.58%	0.00	¥¥¥
Asian	0.00%	0.45%	0.00	
Hispanic	0.00%	7.35%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	0.00%	25.95%	0.00	¥¥¥
Nonminority Women	0.00%	11.67%	0.00	¥¥¥
Minority- and/or Women	0.00%	37.62%	0.00	¥¥¥
Offices of Dentists NAICS 6212				
African American	0.00%	0.28%	0.00	
Asian	0.00%	0.06%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.34%	0.00	
Nonminority Women	0.00%	9.94%	0.00	¥¥¥
Minority- and/or Women	0.00%	10.28%	0.00	¥¥¥
Electrical Equipment Manufacturing NAICS 3353				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	25.60%	15.38%		¥¥¥
Minority- and/or Women	25.60%	15.38%		¥¥¥
Chemical and Allied Products Merchant Wholesalers NAICS 4246				
African American	0.00%	15.97%	0.00	¥¥¥
Asian	0.00%	1.39%	0.00	¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	17.36%	0.00	¥¥¥
Nonminority Women	69.94%	13.89%		¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	69.94%	31.25%		¥¥¥
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	0.00%	0.00%		
Asian	0.00%	1.72%	0.00	¥¥
Hispanic	0.00%	1.72%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.00%	3.44%	0.00	¥¥¥
Nonminority Women	100.00%	8.62%		¥¥¥
Minority- and/or Women	100.00%	12.06%		¥¥¥
Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing NAICS 3327				
African American	0.00%	0.57%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.57%	0.00	
Nonminority Women	75.35%	6.81%		¥¥¥
Minority- and/or Women	75.35%	7.38%		¥¥¥
Office Furniture (including Fixtures) Manufacturing NAICS 3372				
African American	18.65%	3.13%		¥¥¥
Asian	22.57%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	41.22%	3.13%		¥¥¥
Nonminority Women	58.78%	18.75%		¥¥¥
Minority- and/or Women	100.00%	21.88%		¥¥¥
Scheduled Air Transportation NAICS 4811				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Community Food and Housing, and Emergency and Other Relief Services NAICS 6242				
African American	50.44%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	50.00%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	50.44%	50.00%		
Nonminority Women	0.00%	48.39%	0.00	¥¥¥
Minority- and/or Women	50.44%	98.39%	51.27	¥¥¥
Waste Treatment and Disposal NAICS 5622				
African American	0.00%	10.53%	0.00	¥¥¥
Asian	0.00%	5.26%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	15.79%	0.00	¥¥¥
Nonminority Women	0.00%	10.53%	0.00	¥¥¥
Minority- and/or Women	0.00%	26.32%	0.00	¥¥¥
Logging NAICS 1133				
African American	0.00%	0.00%		
Asian	6.85%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	6.85%	0.00%		
Nonminority Women	0.00%	6.98%	0.00	¥¥¥
Minority- and/or Women	6.85%	6.98%	98.14	
Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers NAICS 5162				
African American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	17.63%	0.00	¥¥¥
Minority- and/or Women	0.00%	17.63%	0.00	¥¥¥
Petroleum and Petroleum Products Merchant Wholesalers NAICS 4247				
African American	100.00%	4.17%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	4.17%		¥¥¥
Nonminority Women	0.00%	6.94%	0.00	¥¥¥
Minority- and/or Women	100.00%	11.11%		¥¥¥
Traveler Accommodation NAICS 7211				
African American	0.00%	16.67%	0.00	¥¥¥
Asian	0.00%	17.19%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	33.33%	0.00	¥¥¥
Minority	0.00%	67.19%	0.00	¥¥¥
Nonminority Women	0.00%	3.14%	0.00	¥¥¥
Minority- and/or Women	0.00%	70.33%	0.00	¥¥¥
Support Activities for Rail Transportation NAICS 4882				
African American	0.00%	54.11%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.68%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	54.79%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	54.79%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance NAICS 8113				
African American	0.00%	11.03%	0.00	¥¥¥
Asian	100.00%	0.14%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	11.17%		¥¥¥
Nonminority Women	0.00%	12.05%	0.00	¥¥¥
Minority- and/or Women	100.00%	23.22%		¥¥¥
Department Stores NAICS 4551				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	100.00%	6.90%		¥¥¥
Minority- and/or Women	100.00%	6.90%		¥¥¥
Support Activities for Air Transportation NAICS 4881				
African American	0.00%	4.00%	0.00	¥¥¥
Asian	100.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	4.00%		¥¥¥
Nonminority Women	0.00%	5.33%	0.00	¥¥¥
Minority- and/or Women	100.00%	9.33%		¥¥¥
Vocational Rehabilitation Services NAICS 6243				
African American	0.00%	6.58%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	1.32%	0.00	¥
Native American	0.00%	0.00%		
Minority	0.00%	7.90%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	100.00%	41.97%		¥¥¥
Minority- and/or Women	100.00%	49.87%		¥¥¥
Interurban and Rural Bus Transportation NAICS 4852				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Radio and Television Broadcasting Stations NAICS 5161				
African American	0.00%	1.89%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.89%	0.00	¥¥
Nonminority Women	0.00%	18.87%	0.00	¥¥¥
Minority- and/or Women	0.00%	20.76%	0.00	¥¥¥
Gambling Industries NAICS 7132				
African American	0.00%	0.00%		
Asian	0.00%	14.29%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥¥
Taxi and Limousine Service NAICS 4853				
African American	84.32%	50.00%		¥¥¥
Asian	0.00%	0.38%	0.00	
Hispanic	0.00%	0.77%	0.00	
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Services Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	84.32%	51.15%		¥¥¥
Nonminority Women	15.67%	3.83%		¥¥¥
Minority- and/or Women	99.99%	54.98%		¥¥¥
Commercial and Service Industry Machinery Manufacturing NAICS 3333				
African American	0.00%	1.61%	0.00	¥¥
Asian	0.00%	1.61%	0.00	¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.22%	0.00	¥¥¥
Nonminority Women	100.00%	4.84%		¥¥¥
Minority- and/or Women	100.00%	8.06%		¥¥¥
Motor Vehicle Body and Trailer Manufacturing NAICS 3362				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	40.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	40.00%	0.00	¥¥¥

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-10.
Detailed Utilization, Availability, and Disparity Analyses,
Services
Maryland Marketplace:
Dollars Paid

NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	1.17%	36.51%	3.21	¥¥¥
Asian	0.37%	4.78%	7.79	¥¥¥
Hispanic	0.00%	1.87%	0.00	¥
Native American	0.00%	1.87%	0.00	¥
Minority	1.54%	45.03%	3.42	¥¥¥
Nonminority Women	0.88%	21.49%	4.10	¥¥¥
Minority- and/or Women	2.42%	66.52%	3.64	¥¥¥
Business Support Services NAICS 5614				
African American	1.84%	32.77%	5.62	¥¥¥
Asian	0.11%	10.86%	1.00	¥¥¥
Hispanic	0.22%	3.69%	5.93	¥¥¥
Native American	0.01%	0.00%		
Minority	2.18%	47.32%	4.61	¥¥¥
Nonminority Women	0.68%	13.61%	4.96	¥¥¥
Minority- and/or Women	2.86%	60.93%	4.69	¥¥¥
Outpatient Care Centers NAICS 6214				
African American	0.25%	20.45%	1.22	¥¥¥
Asian	0.59%	25.00%	2.36	¥¥¥
Hispanic	0.04%	10.15%	0.40	¥¥¥
Native American	0.00%	23.00%	0.00	¥¥¥
Minority	0.88%	78.60%	1.12	¥¥¥
Nonminority Women	0.81%	15.31%	5.31	¥¥¥
Minority- and/or Women	1.69%	93.91%	1.80	¥¥¥
Computer Systems Design and Related Services NAICS 5415				
African American	2.00%	26.52%	7.54	¥¥¥
Asian	0.46%	18.73%	2.43	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.49%	3.35%	14.70	¥¥
Native American	0.00%	1.21%	0.00	
Minority	2.95%	49.81%	5.92	¥¥¥
Nonminority Women	1.33%	11.61%	11.45	¥¥¥
Minority- and/or Women	4.28%	61.42%	6.97	¥¥¥
Electric Power Generation, Transmission and Distribution NAICS 2211				
African American	4.48%	0.00%		
Asian	1.46%	50.00%	2.91	¥¥¥
Hispanic	0.41%	10.45%	3.94	¥¥¥
Native American	0.00%	0.50%	0.00	
Minority	6.35%	60.95%	10.42	¥¥¥
Nonminority Women	2.06%	3.00%	68.67	
Minority- and/or Women	8.41%	63.95%	13.15	¥¥¥
Employment Services NAICS 5613				
African American	32.55%	12.76%		¥¥¥
Asian	0.57%	1.97%	28.93	
Hispanic	0.06%	10.28%	0.55	¥¥¥
Native American	0.00%	4.76%	0.00	¥¥¥
Minority	33.18%	29.77%		
Nonminority Women	0.45%	39.43%	1.14	¥¥¥
Minority- and/or Women	33.63%	69.20%	48.60	¥¥¥
Other Ambulatory Health Care Services NAICS 6219				
African American	2.07%	31.80%	6.52	¥¥¥
Asian	1.64%	4.10%	39.97	
Hispanic	0.37%	0.05%		¥
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	4.08%	39.95%	10.21	¥¥¥
Nonminority Women	0.50%	23.62%	2.12	¥¥¥
Minority- and/or Women	4.58%	63.57%	7.20	¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.30%	1.54%	19.48	
Asian	0.35%	7.46%	4.76	¥¥¥
Hispanic	0.90%	8.65%	10.35	¥¥¥
Native American	0.00%	1.45%	0.00	
Minority	1.55%	19.10%	8.12	¥¥¥
Nonminority Women	1.26%	6.03%	20.98	¥¥¥
Minority- and/or Women	2.81%	25.13%	11.18	¥¥¥
Architectural, Engineering, and Related Services NAICS 5413				
African American	2.61%	13.20%	19.79	¥¥¥
Asian	0.19%	5.52%	3.42	¥¥¥
Hispanic	0.01%	4.70%	0.11	¥¥¥
Native American	0.03%	0.28%	10.71	
Minority	2.84%	23.70%	11.98	¥¥¥
Nonminority Women	0.89%	13.41%	6.63	¥¥¥
Minority- and/or Women	3.73%	37.11%	10.05	¥¥¥
Nonresidential Building Construction NAICS 2362				
African American	11.39%	15.05%	75.65	
Asian	0.22%	7.18%	3.05	¥¥¥
Hispanic	1.15%	8.89%	12.94	¥¥¥
Native American	0.00%	0.42%	0.00	
Minority	12.76%	31.54%	40.46	¥¥¥
Nonminority Women	0.51%	10.62%	4.77	¥¥¥
Minority- and/or Women	13.27%	42.16%	31.48	¥¥¥
Rail Transportation NAICS 4821				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	22.22%	0.00	¥¥¥
Minority- and/or Women	0.00%	22.22%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	2.71%	0.97%		¥¥
Asian	0.81%	3.85%	20.94	¥¥
Hispanic	1.43%	0.00%		
Native American	0.00%	0.07%	0.00	
Minority	4.95%	4.89%		
Nonminority Women	1.23%	6.67%	18.47	¥¥¥
Minority- and/or Women	6.18%	11.56%	53.46	¥¥
Highway, Street, and Bridge Construction NAICS 2373				
African American	0.00%	18.97%	0.00	¥¥¥
Asian	0.00%	9.46%	0.00	¥¥¥
Hispanic	0.00%	1.63%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	30.06%	0.00	¥¥¥
Nonminority Women	0.00%	11.02%	0.00	¥¥¥
Minority- and/or Women	0.00%	41.08%	0.00	¥¥¥
Depository Credit Intermediation NAICS 5221				
African American	16.37%	0.00%		
Asian	0.84%	0.00%		
Hispanic	0.41%	0.00%		
Native American	0.00%	0.00%		
Minority	17.62%	0.00%		
Nonminority Women	3.94%	6.56%	60.13	
Minority- and/or Women	21.56%	6.56%		¥¥¥
Urban Transit Systems NAICS 4851				
African American	3.05%	3.92%	77.89	
Asian	1.76%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	4.81%	3.92%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	1.41%	5.88%	23.96	¥¥¥
Minority- and/or Women	6.22%	9.80%	63.47	
Grocery and Convenience Retailers NAICS 4451				
African American	0.34%	11.69%	2.88	¥¥¥
Asian	0.72%	28.57%	2.53	¥¥¥
Hispanic	0.71%	0.00%		
Native American	0.00%	2.86%	0.00	¥¥
Minority	1.77%	43.12%	4.10	¥¥¥
Nonminority Women	1.08%	17.74%	6.09	¥¥¥
Minority- and/or Women	2.85%	60.86%	4.68	¥¥¥
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	0.02%	12.48%	0.15	¥¥¥
Asian	1.53%	0.42%		¥¥
Hispanic	2.82%	3.51%	80.34	
Native American	0.00%	0.00%		
Minority	4.37%	16.41%	26.63	¥¥¥
Nonminority Women	10.75%	23.71%	45.33	¥¥¥
Minority- and/or Women	15.12%	40.12%	37.69	¥¥¥
Nonscheduled Air Transportation NAICS 4812				
African American	0.00%	100.00%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	100.00%	0.00	
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	100.00%	0.00	
Cut and Sew Apparel Manufacturing NAICS 3152				
African American	1.44%	0.66%		
Asian	1.78%	0.00%		
Hispanic	0.59%	0.00%		

NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	3.81%	0.66%		¥¥¥
Nonminority Women	2.22%	28.95%	7.65	¥¥¥
Minority- and/or Women	6.03%	29.61%	20.36	¥¥¥
Travel Arrangement and Reservation Services NAICS 5615				
African American	2.12%	4.64%	45.66	
Asian	0.64%	0.00%		
Hispanic	0.06%	4.17%	1.36	¥¥¥
Native American	0.00%	8.33%	0.00	¥¥¥
Minority	2.82%	17.14%	16.45	¥¥¥
Nonminority Women	7.25%	29.90%	24.26	¥¥¥
Minority- and/or Women	10.07%	47.04%	21.41	¥¥¥
Specialized Freight Trucking NAICS 4842				
African American	0.98%	8.09%	12.07	¥¥¥
Asian	1.01%	0.00%		
Hispanic	1.10%	12.85%	8.60	¥¥¥
Native American	0.00%	0.00%		
Minority	3.09%	20.94%	14.76	¥¥¥
Nonminority Women	2.18%	14.32%	15.23	¥¥¥
Minority- and/or Women	5.27%	35.26%	14.95	¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	1.62%	5.12%	31.62	¥¥
Asian	0.00%	6.62%	0.00	¥¥¥
Hispanic	1.62%	11.79%	13.74	¥¥¥
Native American	0.00%	3.61%	0.00	¥¥¥
Minority	3.24%	27.14%	11.94	¥¥¥
Nonminority Women	0.00%	9.61%	0.00	¥¥¥
Minority- and/or Women	3.24%	36.75%	8.82	¥¥¥
Bakeries and Tortilla Manufacturing NAICS 3118				
African American	3.89%	0.00%		
Asian	1.57%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.17%	0.00%		
Native American	0.00%	0.00%		
Minority	5.63%	0.00%		
Nonminority Women	1.74%	66.67%	2.60	¥¥¥
Minority- and/or Women	7.37%	66.67%	11.05	¥¥¥
Insurance Carriers NAICS 5241				
African American	0.59%	34.27%	1.73	¥¥¥
Asian	2.98%	33.33%	8.95	¥¥¥
Hispanic	1.05%	10.00%	10.49	¥¥¥
Native American	0.06%	0.00%		
Minority	4.68%	77.60%	6.03	¥¥¥
Nonminority Women	0.99%	0.00%		
Minority- and/or Women	5.67%	77.60%	7.31	¥¥¥
Building Material and Supplies Dealers NAICS 4441				
African American	0.65%	0.48%		
Asian	0.82%	0.00%		
Hispanic	1.03%	2.86%	36.02	
Native American	0.00%	0.00%		
Minority	2.50%	3.34%	74.85	
Nonminority Women	4.07%	17.25%	23.61	¥¥¥
Minority- and/or Women	6.57%	20.59%	31.91	¥¥¥
Grocery and Related Product Merchant Wholesalers NAICS 4244				
African American	30.49%	0.39%		¥¥¥
Asian	1.70%	25.29%	6.71	¥¥¥
Hispanic	1.61%	25.17%	6.41	¥¥¥
Native American	0.00%	0.00%		
Minority	33.80%	50.85%	66.47	¥¥¥
Nonminority Women	8.01%	23.71%	33.78	¥¥¥
Minority- and/or Women	41.81%	74.56%	56.08	¥¥¥
Book Retailers and News Dealers NAICS 4592				



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	1.68%	0.00%		
Asian	1.23%	33.33%	3.69	¥¥¥
Hispanic	0.83%	0.00%		
Native American	0.00%	0.00%		
Minority	3.74%	33.33%	11.22	¥¥¥
Nonminority Women	2.95%	16.26%	18.15	¥¥¥
Minority- and/or Women	6.69%	49.59%	13.49	¥¥¥
Consumer Goods Rental NAICS 5322				
African American	0.26%	0.00%		
Asian	1.21%	0.00%		
Hispanic	0.91%	0.00%		
Native American	0.00%	0.00%		
Minority	2.38%	0.00%		
Nonminority Women	3.01%	3.58%	84.08	
Minority- and/or Women	5.39%	3.58%		
Newspaper, Periodical, Book, and Directory Publishers NAICS 5131				
African American	3.51%	22.56%	15.54	¥¥¥
Asian	3.60%	0.24%		¥¥¥
Hispanic	2.98%	0.00%		
Native American	0.00%	0.00%		
Minority	10.09%	22.80%	44.25	¥¥¥
Nonminority Women	7.01%	29.92%	23.41	¥¥¥
Minority- and/or Women	17.10%	52.72%	32.44	¥¥¥
Software Publishers NAICS 5132				
African American	2.95%	1.88%		
Asian	11.47%	18.46%	62.18	¥¥
Hispanic	2.05%	0.40%		¥¥¥
Native American	0.00%	15.59%	0.00	¥¥¥
Minority	16.47%	36.33%	45.33	¥¥¥
Nonminority Women	0.71%	8.87%	7.99	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	17.18%	45.20%	38.01	¥¥¥
Building Equipment Contractors NAICS 2382				
African American	25.58%	7.76%		¥¥¥
Asian	0.00%	3.31%	0.00	¥¥¥
Hispanic	1.18%	4.69%	25.18	¥¥
Native American	0.00%	5.00%	0.00	¥¥¥
Minority	26.76%	20.76%		¥¥¥
Nonminority Women	0.62%	9.44%	6.53	¥¥¥
Minority- and/or Women	27.38%	30.20%	90.66	¥¥¥
Other Support Activities for Transportation NAICS 4889				
African American	0.00%	32.35%	0.00	¥¥¥
Asian	0.00%	3.68%	0.00	¥¥¥
Hispanic	0.00%	3.62%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	0.00%	43.22%	0.00	¥¥¥
Nonminority Women	0.00%	8.32%	0.00	¥¥¥
Minority- and/or Women	0.00%	51.54%	0.00	¥¥¥
Investigation and Security Services NAICS 5616				
African American	17.71%	18.56%	95.39	
Asian	2.63%	0.11%		¥¥¥
Hispanic	0.84%	4.17%	20.14	¥¥
Native American	0.00%	0.12%	0.00	
Minority	21.18%	22.96%	92.25	
Nonminority Women	2.52%	13.39%	18.83	¥¥¥
Minority- and/or Women	23.70%	36.35%	65.20	¥¥¥
Individual and Family Services NAICS 6241				
African American	26.18%	17.21%		¥¥¥
Asian	0.00%	2.25%	0.00	¥¥
Hispanic	0.00%	6.38%	0.00	¥¥¥
Native American	0.09%	0.00%		
Minority	26.27%	25.84%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	12.04%	28.07%	42.88	¥¥¥
Minority- and/or Women	38.31%	53.91%	71.06	¥¥¥
Motor Vehicle Parts Manufacturing NAICS 3363				
African American	7.51%	0.00%		
Asian	5.19%	0.00%		
Hispanic	4.21%	0.00%		
Native American	0.32%	0.00%		
Minority	17.23%	0.00%		
Nonminority Women	10.07%	4.76%		¥¥¥
Minority- and/or Women	27.30%	4.76%		¥¥¥
Freight Transportation Arrangement NAICS 4885				
African American	99.51%	15.67%		¥¥¥
Asian	0.00%	3.84%	0.00	¥¥¥
Hispanic	0.00%	10.71%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	99.51%	30.22%		¥¥¥
Nonminority Women	0.04%	18.54%	0.19	¥¥¥
Minority- and/or Women	99.55%	48.76%		¥¥¥
Communications Equipment Manufacturing NAICS 3342				
African American	4.15%	2.53%		
Asian	24.09%	0.00%		
Hispanic	0.24%	0.63%	38.10	
Native American	0.00%	0.00%		
Minority	28.48%	3.16%		¥¥¥
Nonminority Women	22.94%	10.13%		¥¥¥
Minority- and/or Women	51.42%	13.29%		¥¥¥
Charter Bus Industry NAICS 4855				
African American	0.00%	5.26%	0.00	¥¥¥
Asian	0.14%	1.32%	10.61	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.14%	6.58%	2.13	YYY
Nonminority Women	0.00%	17.11%	0.00	YYY
Minority- and/or Women	0.14%	23.69%	0.59	YYY
Other Miscellaneous Manufacturing NAICS 3399				
African American	6.29%	4.70%		
Asian	3.09%	8.55%	36.15	YYY
Hispanic	2.07%	0.00%		
Native American	0.00%	0.00%		
Minority	11.45%	13.25%	86.42	
Nonminority Women	38.93%	18.46%		YYY
Minority- and/or Women	50.38%	31.71%		YYY
Electronic and Precision Equipment Repair and Maintenance NAICS 8112				
African American	1.83%	17.98%	10.20	YYY
Asian	1.64%	1.01%		
Hispanic	2.67%	0.30%		YYY
Native American	0.00%	0.00%		
Minority	6.14%	19.29%	31.83	YYY
Nonminority Women	8.10%	8.61%	94.13	
Minority- and/or Women	14.24%	27.90%	51.04	YYY
Warehousing and Storage NAICS 4931				
African American	2.49%	1.83%		
Asian	3.06%	0.92%		YYY
Hispanic	0.43%	0.00%		
Native American	0.00%	0.00%		
Minority	5.98%	2.75%		YYY
Nonminority Women	2.16%	0.00%		
Minority- and/or Women	8.14%	2.75%		YYY
Lessors of Real Estate NAICS 5311				
African American	0.00%	14.91%	0.00	YYY
Asian	0.00%	0.08%	0.00	



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.14%	0.16%	87.50	
Native American	0.00%	0.00%		
Minority	0.14%	15.15%	0.92	¥¥¥
Nonminority Women	0.24%	11.12%	2.12	¥¥¥
Minority- and/or Women	0.38%	26.27%	1.45	¥¥¥
Legal Services NAICS 5411				
African American	11.60%	21.79%	53.24	¥¥¥
Asian	0.00%	7.17%	0.00	¥¥¥
Hispanic	0.78%	7.17%	10.85	¥¥¥
Native American	0.00%	0.00%		
Minority	12.38%	36.13%	34.27	¥¥¥
Nonminority Women	0.81%	18.78%	4.29	¥¥¥
Minority- and/or Women	13.19%	54.91%	24.02	¥¥¥
Wired and Wireless Telecommunications (except Satellite) NAICS 5171				
African American	0.88%	5.00%	17.64	¥¥¥
Asian	2.03%	6.20%	32.80	¥¥
Hispanic	1.33%	7.45%	17.79	¥¥¥
Native American	0.00%	11.76%	0.00	¥¥¥
Minority	4.24%	30.41%	13.94	¥¥¥
Nonminority Women	7.10%	16.67%	42.59	¥¥¥
Minority- and/or Women	11.34%	47.08%	24.09	¥¥¥
Office Administrative Services NAICS 5611				
African American	2.42%	30.35%	7.97	¥¥¥
Asian	0.24%	0.59%	40.68	
Hispanic	2.79%	4.00%	69.81	
Native American	0.00%	0.00%		
Minority	5.45%	34.94%	15.60	¥¥¥
Nonminority Women	0.00%	19.99%	0.00	¥¥¥
Minority- and/or Women	5.45%	54.93%	9.92	¥¥¥
Satellite Telecommunications NAICS 5174				



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.59%	0.61%	96.72	
Asian	1.01%	2.03%	49.75	¥¥¥
Hispanic	2.41%	2.10%		
Native American	0.00%	0.00%		
Minority	4.01%	4.74%	84.60	¥¥
Nonminority Women	1.17%	1.77%	66.10	¥¥¥
Minority- and/or Women	5.18%	6.51%	79.57	¥¥
Sawmills and Wood Preservation NAICS 3211				
African American	0.57%	0.00%		
Asian	1.15%	0.00%		
Hispanic	1.49%	0.00%		
Native American	0.00%	0.00%		
Minority	3.21%	0.00%		
Nonminority Women	1.21%	0.00%		
Minority- and/or Women	4.42%	0.00%		
Printing and Related Support Activities NAICS 3231				
African American	7.25%	6.70%		
Asian	2.18%	4.68%	46.58	¥¥¥
Hispanic	2.73%	2.50%		
Native American	0.00%	0.00%		
Minority	12.16%	13.88%	87.61	¥
Nonminority Women	4.78%	4.87%	98.15	¥
Minority- and/or Women	16.94%	18.75%	90.35	¥
Aerospace Product and Parts Manufacturing NAICS 3364				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.71%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Industrial Machinery Manufacturing NAICS 3332				
African American	7.86%	0.00%		
Asian	6.53%	0.00%		
Hispanic	3.74%	0.00%		
Native American	0.00%	0.00%		
Minority	18.13%	0.00%		
Nonminority Women	8.30%	12.12%	68.48	
Minority- and/or Women	26.43%	12.12%		¥¥¥
Other Amusement and Recreation Industries NAICS 7139				
African American	2.76%	5.58%	49.48	
Asian	3.21%	5.26%	61.03	
Hispanic	0.00%	5.26%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	5.97%	16.10%	37.08	¥¥¥
Nonminority Women	6.02%	20.32%	29.65	¥¥¥
Minority- and/or Women	11.99%	36.42%	32.92	¥¥¥
Offices of Other Health Practitioners NAICS 6213				
African American	15.74%	6.69%		¥¥¥
Asian	1.37%	17.83%	7.66	¥¥¥
Hispanic	0.00%	0.18%	0.00	
Native American	0.00%	0.06%	0.00	
Minority	17.11%	24.76%	69.10	¥¥
Nonminority Women	0.00%	37.55%	0.00	¥¥¥
Minority- and/or Women	17.11%	62.31%	27.46	¥¥¥
Other General Purpose Machinery Manufacturing NAICS 3339				
African American	7.26%	1.03%		¥¥¥
Asian	9.94%	0.00%		
Hispanic	5.18%	0.00%		
Native American	0.54%	0.00%		
Minority	22.92%	1.03%		¥¥¥
Nonminority Women	36.03%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	58.95%	1.03%		¥¥¥
Paper and Paper Product Merchant Wholesalers NAICS 4241				
African American	18.87%	0.69%		¥¥¥
Asian	20.42%	0.93%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	39.29%	1.62%		¥¥¥
Nonminority Women	8.35%	12.50%	66.77	
Minority- and/or Women	47.64%	14.12%		¥¥¥
Support Activities for Water Transportation NAICS 4883				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Drugs and Druggists' Sundries Merchant Wholesalers NAICS 4242				
African American	0.57%	0.99%	57.52	
Asian	0.00%	50.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.57%	50.99%	1.12	¥¥¥
Nonminority Women	8.35%	8.42%	99.21	
Minority- and/or Women	8.92%	59.41%	15.01	¥¥¥
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	66.91%	12.77%		¥¥¥
Asian	3.07%	12.29%	24.98	¥¥¥
Hispanic	0.00%	3.19%	0.00	¥¥¥
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	69.98%	28.25%		¥¥¥
Nonminority Women	11.00%	33.30%	33.03	¥¥¥
Minority- and/or Women	80.98%	61.55%		¥¥¥
Offices of Physicians NAICS 6211				
African American	69.63%	6.89%		¥¥¥
Asian	2.36%	13.47%	17.49	¥¥¥
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	6.67%	0.00	¥¥¥
Minority	71.99%	27.08%		¥¥¥
Nonminority Women	0.00%	18.95%	0.00	¥¥¥
Minority- and/or Women	71.99%	46.03%		¥¥¥
Electric Lighting Equipment Manufacturing NAICS 3351				
African American	0.74%	0.00%		
Asian	4.65%	4.17%		
Hispanic	2.44%	0.00%		
Native American	0.00%	0.00%		
Minority	7.83%	4.17%		¥¥¥
Nonminority Women	23.62%	20.83%		
Minority- and/or Women	31.45%	25.00%		¥
Colleges, Universities, and Professional Schools NAICS 6113				
African American	0.00%	24.58%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.70%	0.00%		
Native American	0.00%	0.00%		
Minority	0.70%	24.58%	2.85	¥¥¥
Nonminority Women	4.99%	0.00%		
Minority- and/or Women	5.69%	24.58%	23.15	¥¥¥
Couriers and Express Delivery Services NAICS 4921				
African American	0.00%	2.25%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	2.25%	0.00	¥¥
Nonminority Women	0.00%	51.80%	0.00	¥¥¥
Minority- and/or Women	0.00%	54.05%	0.00	¥¥¥
Other Transit and Ground Passenger Transportation NAICS 4859				
African American	0.62%	10.34%	5.95	¥¥¥
Asian	0.64%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.26%	10.34%	12.19	¥¥¥
Nonminority Women	1.45%	22.41%	6.46	¥¥¥
Minority- and/or Women	2.71%	32.75%	8.27	¥¥¥
Other Electrical Equipment and Component Manufacturing NAICS 3359				
African American	10.69%	0.00%		
Asian	3.49%	0.00%		
Hispanic	3.09%	0.00%		
Native American	0.00%	0.00%		
Minority	17.27%	0.00%		
Nonminority Women	5.28%	11.43%	46.22	¥¥¥
Minority- and/or Women	22.55%	11.43%		¥¥¥
Other Schools and Instruction NAICS 6116				
African American	6.93%	7.55%	91.79	¥¥
Asian	7.98%	9.16%	87.12	¥¥
Hispanic	2.08%	3.19%	65.20	¥¥
Native American	0.00%	0.00%		
Minority	16.99%	19.90%	85.38	¥¥
Nonminority Women	6.58%	9.99%	65.87	¥¥
Minority- and/or Women	23.57%	29.89%	78.86	¥¥
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				

NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	17.93%	2.26%		¥¥¥
Asian	4.46%	0.75%		¥¥¥
Hispanic	5.81%	14.61%	39.79	¥¥¥
Native American	0.00%	0.38%	0.00	
Minority	28.20%	18.00%		¥¥¥
Nonminority Women	9.68%	8.96%		
Minority- and/or Women	37.88%	26.96%		¥¥¥
Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services NAICS 5182				
African American	0.57%	3.90%	14.62	¥¥
Asian	0.00%	1.23%	0.00	
Hispanic	0.00%	1.11%	0.00	
Native American	0.00%	0.00%		
Minority	0.57%	6.24%	9.13	¥¥¥
Nonminority Women	0.21%	24.55%	0.84	¥¥¥
Minority- and/or Women	0.78%	30.79%	2.53	¥¥¥
Special Food Services NAICS 7223				
African American	16.25%	25.54%	63.62	¥¥¥
Asian	0.00%	0.18%	0.00	
Hispanic	0.00%	0.54%	0.00	
Native American	0.00%	0.00%		
Minority	16.25%	26.26%	61.88	¥¥¥
Nonminority Women	0.00%	34.53%	0.00	¥¥¥
Minority- and/or Women	16.25%	60.79%	26.73	¥¥¥
Specialty Food Retailers NAICS 4452				
African American	18.08%	16.54%		
Asian	7.39%	12.82%	57.62	¥¥
Hispanic	1.85%	7.47%	24.70	¥¥¥
Native American	0.00%	1.82%	0.00	¥
Minority	27.32%	38.65%	70.69	¥¥¥
Nonminority Women	5.74%	6.36%	90.25	



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	33.06%	45.01%	73.45	¥¥¥
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	3.63%	24.43%	14.88	¥¥¥
Asian	6.32%	35.67%	17.72	¥¥¥
Hispanic	5.64%	15.45%	36.53	¥¥¥
Native American	0.00%	0.00%		
Minority	15.59%	75.55%	20.64	¥¥¥
Nonminority Women	4.11%	6.72%	61.07	
Minority- and/or Women	19.70%	82.27%	23.95	¥¥¥
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	13.61%	13.25%		
Asian	9.00%	1.63%		¥¥¥
Hispanic	0.00%	0.54%	0.00	
Native American	0.00%	12.98%	0.00	¥¥¥
Minority	22.61%	28.40%	79.61	
Nonminority Women	38.33%	6.52%		¥¥¥
Minority- and/or Women	60.94%	34.92%		¥¥¥
Motor Vehicle Manufacturing NAICS 3361				
African American	14.37%	0.00%		
Asian	7.09%	0.00%		
Hispanic	0.87%	9.09%	9.53	¥¥¥
Native American	0.00%	0.00%		
Minority	22.33%	9.09%		¥¥¥
Nonminority Women	10.57%	0.00%		
Minority- and/or Women	32.90%	9.09%		¥¥¥
Other Personal Services NAICS 8129				
African American	1.90%	14.88%	12.79	¥¥¥
Asian	0.00%	3.64%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	3.57%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	1.90%	22.09%	8.60	¥¥¥
Nonminority Women	0.00%	35.37%	0.00	¥¥¥
Minority- and/or Women	1.90%	57.46%	3.31	¥¥¥
Utility System Construction NAICS 2371				
African American	13.82%	1.96%		¥¥¥
Asian	0.00%	0.98%	0.00	
Hispanic	0.00%	7.33%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	13.82%	10.27%		
Nonminority Women	11.67%	10.51%		
Minority- and/or Women	25.49%	20.78%		
Services to Buildings and Dwellings NAICS 5617				
African American	16.96%	17.67%	95.97	
Asian	0.00%	2.33%	0.00	¥¥
Hispanic	0.00%	13.01%	0.00	¥¥¥
Native American	0.00%	0.71%	0.00	
Minority	16.96%	33.72%	50.30	¥¥¥
Nonminority Women	5.42%	20.74%	26.12	¥¥¥
Minority- and/or Women	22.38%	54.46%	41.09	¥¥¥
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	10.62%	12.75%	83.34	
Asian	6.41%	0.00%		
Hispanic	1.48%	0.00%		
Native American	0.00%	0.00%		
Minority	18.51%	12.75%		¥¥
Nonminority Women	5.05%	34.96%	14.46	¥¥¥
Minority- and/or Women	23.56%	47.71%	49.38	¥¥¥
Water, Sewage and Other Systems NAICS 2213				
African American	1.25%	0.00%		
Asian	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	2.38%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	1.25%	2.38%	52.52	
Nonminority Women	91.01%	2.38%		¥¥¥
Minority- and/or Women	92.26%	4.76%		¥¥¥
Agriculture, Construction, and Mining Machinery Manufacturing NAICS 3331				
African American	8.53%	0.00%		
Asian	6.35%	0.00%		
Hispanic	1.28%	5.56%	23.02	¥¥¥
Native American	0.00%	0.00%		
Minority	16.16%	5.56%		¥¥¥
Nonminority Women	4.60%	0.00%		
Minority- and/or Women	20.76%	5.56%		¥¥¥
Basic Chemical Manufacturing NAICS 3251				
African American	10.00%	12.41%	80.58	¥
Asian	7.79%	15.69%	49.65	¥¥¥
Hispanic	1.65%	0.00%		
Native American	0.00%	0.00%		
Minority	19.44%	28.10%	69.18	¥¥
Nonminority Women	6.90%	10.15%	67.98	¥¥
Minority- and/or Women	26.34%	38.25%	68.86	¥¥
Engine, Turbine, and Power Transmission Equipment Manufacturing NAICS 3336				
African American	7.43%	0.00%		
Asian	8.93%	0.00%		
Hispanic	8.33%	0.00%		
Native American	0.00%	0.00%		
Minority	24.69%	0.00%		
Nonminority Women	11.88%	25.00%	47.53	¥¥¥
Minority- and/or Women	36.57%	25.00%		¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Miscellaneous Nondurable Goods Merchant Wholesalers NAICS 4249				
African American	14.90%	6.48%		¥¥¥
Asian	9.13%	9.38%	97.37	
Hispanic	2.81%	3.13%	89.78	
Native American	0.00%	3.13%	0.00	¥¥
Minority	26.84%	22.12%		
Nonminority Women	10.13%	15.32%	66.11	¥
Minority- and/or Women	36.97%	37.44%	98.74	
Building Finishing Contractors NAICS 2383				
African American	0.00%	6.53%	0.00	¥¥¥
Asian	3.77%	10.66%	35.37	¥¥¥
Hispanic	0.00%	16.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	3.77%	33.34%	11.31	¥¥¥
Nonminority Women	4.22%	4.62%	91.39	
Minority- and/or Women	7.99%	37.96%	21.05	¥¥¥
Personal Care Services NAICS 8121				
African American	45.49%	55.00%	82.71	¥
Asian	2.80%	4.15%	67.47	¥¥
Hispanic	2.65%	5.76%	46.01	¥¥¥
Native American	0.00%	0.00%		
Minority	50.94%	64.91%	78.48	¥
Nonminority Women	7.61%	8.99%	84.65	¥
Minority- and/or Women	58.55%	73.90%	79.23	¥¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	11.18%	1.92%		¥¥¥
Asian	7.76%	2.69%		¥¥¥
Hispanic	1.13%	0.00%		
Native American	0.00%	6.25%	0.00	¥¥¥
Minority	20.07%	10.86%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	6.00%	11.39%	52.65	¥¥
Minority- and/or Women	26.07%	22.25%		
Motion Picture and Video Industries NAICS 5121				
African American	5.98%	7.54%	79.31	¥
Asian	16.38%	18.10%	90.50	¥
Hispanic	5.13%	8.89%	57.71	¥¥¥
Native American	0.00%	0.00%		
Minority	27.49%	34.53%	79.61	¥¥
Nonminority Women	23.69%	28.98%	81.75	¥¥
Minority- and/or Women	51.18%	63.51%	80.59	¥¥
General Freight Trucking NAICS 4841				
African American	11.08%	12.25%	90.44	
Asian	13.33%	0.44%		¥¥¥
Hispanic	2.18%	24.00%	9.08	¥¥¥
Native American	0.00%	0.05%	0.00	
Minority	26.59%	36.74%	72.37	¥¥¥
Nonminority Women	9.32%	12.50%	74.51	
Minority- and/or Women	35.91%	49.24%	72.93	¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	1.26%	1.64%	76.83	
Asian	0.00%	3.28%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.26%	4.92%	25.61	¥¥
Nonminority Women	0.20%	16.39%	1.23	¥¥¥
Minority- and/or Women	1.46%	21.31%	6.85	¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	7.74%	0.54%		¥¥¥
Asian	8.86%	4.32%		¥¥¥
Hispanic	5.41%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	22.01%	4.86%		¥¥¥
Nonminority Women	12.51%	9.17%		
Minority- and/or Women	34.52%	14.03%		¥¥¥
Glass and Glass Product Manufacturing NAICS 3272				
African American	43.93%	0.00%		
Asian	4.67%	0.00%		
Hispanic	0.69%	0.00%		
Native American	0.00%	0.00%		
Minority	49.29%	0.00%		
Nonminority Women	4.13%	7.69%	53.70	¥
Minority- and/or Women	53.42%	7.69%		¥¥¥
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	3.09%	1.26%		¥¥
Asian	6.32%	0.63%		¥¥¥
Hispanic	8.02%	0.00%		
Native American	0.00%	0.00%		
Minority	17.43%	1.89%		¥¥¥
Nonminority Women	18.89%	9.06%		¥¥¥
Minority- and/or Women	36.32%	10.95%		¥¥¥
Apparel, Piece Goods, and Notions Merchant Wholesalers NAICS 4243				
African American	8.52%	0.00%		
Asian	13.67%	0.00%		
Hispanic	11.82%	0.00%		
Native American	0.00%	0.00%		
Minority	34.01%	0.00%		
Nonminority Women	21.26%	22.89%	92.87	
Minority- and/or Women	55.27%	22.89%		¥¥¥
Plastics Product Manufacturing NAICS 3261				
African American	2.33%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	2.21%	0.00%		
Hispanic	6.07%	0.00%		
Native American	0.00%	0.00%		
Minority	10.61%	0.00%		
Nonminority Women	18.47%	0.00%		
Minority- and/or Women	29.08%	0.00%		
Medical Equipment and Supplies Manufacturing NAICS 3391				
African American	7.45%	0.56%		¥¥¥
Asian	6.93%	0.00%		
Hispanic	5.33%	0.00%		
Native American	0.00%	0.00%		
Minority	19.71%	0.56%		¥¥¥
Nonminority Women	11.23%	6.70%		¥¥¥
Minority- and/or Women	30.94%	7.26%		¥¥¥
Automotive Equipment Rental and Leasing NAICS 5321				
African American	4.64%	0.00%		
Asian	13.23%	25.00%	52.93	¥¥¥
Hispanic	5.05%	0.00%		
Native American	0.00%	0.00%		
Minority	22.92%	25.00%	91.68	
Nonminority Women	26.96%	33.33%	80.87	¥
Minority- and/or Women	49.88%	58.33%	85.51	¥¥
Other Nonmetallic Mineral Product Manufacturing NAICS 3279				
African American	8.17%	9.74%	83.88	¥¥
Asian	5.86%	9.56%	61.30	¥¥
Hispanic	0.88%	5.55%	15.86	¥¥¥
Native American	0.00%	0.00%		
Minority	14.91%	24.85%	60.00	¥¥
Nonminority Women	4.75%	5.97%	79.56	¥¥
Minority- and/or Women	19.66%	30.82%	63.79	¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nondepository Credit Intermediation NAICS 5222				
African American	12.70%	0.90%		¥¥¥
Asian	8.08%	0.00%		
Hispanic	3.42%	0.00%		
Native American	0.00%	0.00%		
Minority	24.20%	0.90%		¥¥¥
Nonminority Women	14.33%	4.04%		¥¥¥
Minority- and/or Women	38.53%	4.94%		¥¥¥
Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers NAICS 4248				
African American	28.52%	42.00%	67.90	¥
Asian	3.82%	5.00%	76.40	¥
Hispanic	6.32%	7.15%	88.39	¥¥
Native American	0.00%	0.00%		
Minority	38.66%	54.15%	71.39	¥
Nonminority Women	22.07%	25.95%	85.05	¥
Minority- and/or Women	60.73%	80.10%	75.82	¥
Business, Professional, Labor, Political, and Similar Organizations NAICS 8139				
African American	16.73%	10.00%		¥¥¥
Asian	11.58%	10.00%		
Hispanic	7.88%	5.00%		
Native American	0.00%	0.00%		
Minority	36.19%	25.00%		¥¥¥
Nonminority Women	11.86%	30.00%	39.55	¥¥¥
Minority- and/or Women	48.05%	55.00%	87.36	¥
Advertising, Public Relations, and Related Services NAICS 5418				
African American	0.28%	1.94%	14.43	
Asian	0.00%	0.16%	0.00	
Hispanic	0.54%	8.39%	6.39	¥¥¥
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.82%	10.49%	7.82	¥¥¥
Nonminority Women	18.77%	17.99%		
Minority- and/or Women	19.59%	28.48%	68.79	¥¥¥
Remediation and Other Waste Management Services NAICS 5629				
African American	2.24%	20.35%	11.00	¥¥¥
Asian	1.88%	1.61%		
Hispanic	1.84%	0.40%		¥¥¥
Native American	0.00%	0.00%		
Minority	5.96%	22.36%	26.65	¥¥¥
Nonminority Women	3.96%	12.76%	31.06	¥¥¥
Minority- and/or Women	9.92%	35.12%	28.25	¥¥¥
Household and Institutional Furniture and Kitchen Cabinet Manufacturing NAICS 3371				
African American	12.35%	17.25%	71.61	
Asian	13.37%	0.00%		
Hispanic	10.69%	0.00%		
Native American	1.50%	0.00%		
Minority	37.91%	17.25%		¥¥¥
Nonminority Women	21.19%	9.72%		¥¥¥
Minority- and/or Women	59.10%	26.97%		¥¥¥
Nonmetallic Mineral Mining and Quarrying NAICS 2123				
African American	9.71%	0.00%		
Asian	10.21%	0.00%		
Hispanic	1.20%	6.25%	19.14	¥¥¥
Native American	0.00%	0.00%		
Minority	21.12%	6.25%		¥¥¥
Nonminority Women	5.94%	6.25%	95.01	
Minority- and/or Women	27.06%	12.50%		¥¥¥
Sound Recording Industries NAICS 5122				
African American	6.38%	7.12%	89.61	
Asian	11.73%	12.11%	96.86	



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	6.28%	6.27%		
Native American	0.00%	0.00%		
Minority	24.39%	25.50%	95.65	
Nonminority Women	17.05%	18.11%	94.15	
Minority- and/or Women	41.44%	43.61%	95.02	
Medical and Diagnostic Laboratories NAICS 6215				
African American	7.38%	15.02%	49.10	¥¥¥
Asian	12.42%	14.91%	83.30	
Hispanic	1.63%	0.00%		
Native American	0.00%	0.00%		
Minority	21.43%	29.93%	71.60	¥¥¥
Nonminority Women	8.90%	23.05%	38.60	¥¥¥
Minority- and/or Women	30.33%	52.98%	57.25	¥¥¥
Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures NAICS 7114				
African American	99.69%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	99.69%	0.00%		
Nonminority Women	0.00%	12.77%	0.00	¥¥¥
Minority- and/or Women	99.69%	12.77%		¥¥¥
Other Miscellaneous Retailers NAICS 4599				
African American	35.01%	6.15%		¥¥¥
Asian	10.95%	4.62%		¥¥¥
Hispanic	2.85%	6.15%	46.29	¥
Native American	0.00%	0.00%		
Minority	48.81%	16.92%		¥¥¥
Nonminority Women	21.51%	16.02%		¥
Minority- and/or Women	70.32%	32.94%		¥¥¥
Other Financial Investment Activities NAICS 5239				



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	5.82%	8.12%	71.67	¥¥¥
Asian	14.01%	18.28%	76.64	¥¥¥
Hispanic	6.40%	7.47%	85.68	¥
Native American	0.00%	0.00%		
Minority	26.23%	33.87%	77.44	¥¥¥
Nonminority Women	35.96%	34.83%		
Minority- and/or Women	62.19%	68.70%	90.52	¥¥
Other Animal Production NAICS 1129				
African American	1.44%	5.60%	25.71	¥¥¥
Asian	1.71%	1.63%		
Hispanic	0.19%	5.76%	3.30	¥¥¥
Native American	0.00%	0.00%		
Minority	3.34%	12.99%	25.71	¥¥¥
Nonminority Women	6.41%	9.24%	69.37	¥¥¥
Minority- and/or Women	9.75%	22.23%	43.86	¥¥¥
Converted Paper Product Manufacturing NAICS 3222				
African American	12.62%	8.26%		
Asian	9.32%	8.66%		
Hispanic	1.70%	3.19%	53.29	¥¥¥
Native American	0.00%	0.00%		
Minority	23.64%	20.11%		
Nonminority Women	10.52%	7.64%		
Minority- and/or Women	34.16%	27.75%		
Rubber Product Manufacturing NAICS 3262				
African American	3.70%	8.33%	44.44	¥¥
Asian	3.02%	0.00%		
Hispanic	8.64%	0.00%		
Native American	0.00%	0.00%		
Minority	15.36%	8.33%		¥¥¥
Nonminority Women	25.85%	8.33%		¥¥¥
Minority- and/or Women	41.21%	16.66%		¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Web Search Portals, Libraries, Archives, and Other Information Services NAICS 5192				
African American	22.27%	0.00%		
Asian	6.85%	0.00%		
Hispanic	5.40%	0.00%		
Native American	0.00%	0.00%		
Minority	34.52%	0.00%		
Nonminority Women	29.21%	15.09%		¥¥¥
Minority- and/or Women	63.73%	15.09%		¥¥¥
Support Activities for Crop Production NAICS 1151				
African American	43.06%	0.00%		
Asian	0.07%	0.00%		
Hispanic	8.34%	0.00%		
Native American	0.00%	0.00%		
Minority	51.47%	0.00%		
Nonminority Women	3.39%	21.43%	15.81	¥¥¥
Minority- and/or Women	54.86%	21.43%		¥¥¥
Soap, Cleaning Compound, and Toilet Preparation Manufacturing NAICS 3256				
African American	4.02%	2.78%		
Asian	9.14%	1.39%		¥¥¥
Hispanic	19.36%	0.00%		
Native American	0.18%	0.00%		
Minority	32.70%	4.17%		¥¥¥
Nonminority Women	7.06%	22.22%	31.77	¥¥¥
Minority- and/or Women	39.76%	26.39%		¥¥¥
Restaurants and Other Eating Places NAICS 7225				
African American	9.07%	4.39%		¥¥¥
Asian	13.79%	20.52%	67.22	¥¥
Hispanic	7.41%	10.81%	68.56	
Native American	0.00%	0.00%		
Minority	30.27%	35.72%	84.74	



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	5.78%	15.11%	38.22	¥¥¥
Minority- and/or Women	36.05%	50.83%	70.92	¥¥¥
Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing NAICS 3253				
African American	0.74%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.74%	0.00%		
Nonminority Women	6.37%	12.50%	50.94	¥¥¥
Minority- and/or Women	7.11%	12.50%	56.88	¥¥
General Rental Centers NAICS 5323				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Automotive Parts, Accessories, and Tire Retailers NAICS 4413				
African American	2.07%	20.50%	10.09	¥¥¥
Asian	8.94%	0.31%		¥¥¥
Hispanic	9.95%	0.00%		
Native American	0.00%	0.00%		
Minority	20.96%	20.81%		
Nonminority Women	48.31%	15.52%		¥¥¥
Minority- and/or Women	69.27%	36.33%		¥¥¥
Other Motor Vehicle Dealers NAICS 4412				
African American	48.75%	0.00%		
Asian	1.89%	0.00%		
Hispanic	1.70%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	52.34%	0.00%		
Nonminority Women	8.73%	18.44%	47.34	¥¥¥
Minority- and/or Women	61.07%	18.44%		¥¥¥
Nonferrous Metal (except Aluminum) Production and Processing NAICS 3314				
African American	9.39%	32.11%	29.24	¥¥¥
Asian	14.60%	40.15%	36.36	¥¥¥
Hispanic	2.24%	0.00%		
Native American	0.00%	0.00%		
Minority	26.23%	72.26%	36.30	¥¥¥
Nonminority Women	6.17%	0.00%		
Minority- and/or Women	32.40%	72.26%	44.84	¥¥¥
Health and Personal Care Retailers NAICS 4561				
African American	9.88%	8.36%		
Asian	8.68%	8.20%		
Hispanic	12.95%	0.00%		
Native American	0.00%	0.00%		
Minority	31.51%	16.56%		¥¥¥
Nonminority Women	29.69%	30.56%	97.15	
Minority- and/or Women	61.20%	47.12%		¥¥¥
Foundries NAICS 3315				
African American	5.46%	0.00%		
Asian	13.37%	21.36%	62.59	¥¥¥
Hispanic	5.69%	0.00%		
Native American	0.00%	0.00%		
Minority	24.52%	21.36%		
Nonminority Women	9.99%	16.17%	61.78	¥¥¥
Minority- and/or Women	34.51%	37.53%	91.95	¥
Petroleum and Coal Products Manufacturing NAICS 3241				
African American	6.79%	15.31%	44.35	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	14.62%	16.99%	86.05	¥
Hispanic	1.45%	5.41%	26.80	¥¥¥
Native American	0.00%	0.00%		
Minority	22.86%	37.71%	60.62	¥¥¥
Nonminority Women	8.86%	16.45%	53.86	¥¥¥
Minority- and/or Women	31.72%	54.16%	58.57	¥¥¥
Other Support Services NAICS 5619				
African American	15.22%	19.62%	77.58	
Asian	9.10%	5.91%		¥
Hispanic	1.43%	2.69%	53.16	
Native American	0.00%	2.16%	0.00	¥
Minority	25.75%	30.38%	84.76	
Nonminority Women	5.29%	27.47%	19.24	¥¥¥
Minority- and/or Women	31.04%	57.85%	53.66	¥¥¥
Office Supplies, Stationery, and Gift Retailers NAICS 4594				
African American	22.03%	0.33%		¥¥¥
Asian	8.51%	0.00%		
Hispanic	8.55%	0.00%		
Native American	0.00%	7.69%	0.00	¥¥¥
Minority	39.09%	8.02%		¥¥¥
Nonminority Women	23.61%	31.47%	75.03	¥¥
Minority- and/or Women	62.70%	39.49%		¥¥¥
Home Health Care Services NAICS 6216				
African American	83.72%	51.28%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.17%	0.00	
Native American	0.00%	5.88%	0.00	¥¥¥
Minority	83.72%	57.33%		¥¥¥
Nonminority Women	1.41%	21.40%	6.57	¥¥¥
Minority- and/or Women	85.13%	78.73%		¥¥
Cattle Ranching and Farming NAICS 1121				



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	7.98%	0.00%		
Asian	9.60%	0.00%		
Hispanic	1.81%	0.00%		
Native American	0.00%	0.00%		
Minority	19.39%	0.00%		
Nonminority Women	6.69%	6.25%		
Minority- and/or Women	26.08%	6.25%		¥¥¥
Beverage Manufacturing NAICS 3121				
African American	38.73%	0.00%		
Asian	2.78%	0.00%		
Hispanic	1.99%	0.00%		
Native American	0.00%	0.00%		
Minority	43.50%	0.00%		
Nonminority Women	10.25%	45.45%	22.55	¥¥¥
Minority- and/or Women	53.75%	45.45%		¥¥
Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing NAICS 3334				
African American	3.69%	0.00%		
Asian	0.18%	0.00%		
Hispanic	0.00%	3.85%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	3.87%	3.85%		
Nonminority Women	0.00%	19.23%	0.00	¥¥¥
Minority- and/or Women	3.87%	23.08%	16.77	¥¥¥
Electronics and Appliance Retailers NAICS 4492				
African American	0.00%	11.78%	0.00	¥¥¥
Asian	0.00%	0.12%	0.00	
Hispanic	0.00%	2.96%	0.00	¥¥
Native American	0.00%	0.19%	0.00	
Minority	0.00%	15.05%	0.00	¥¥¥
Nonminority Women	7.36%	7.92%	92.94	



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	7.36%	22.97%	32.04	¥¥¥
Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly NAICS 6233				
African American	19.63%	0.00%		
Asian	7.68%	0.00%		
Hispanic	0.09%	0.00%		
Native American	0.00%	0.00%		
Minority	27.40%	0.00%		
Nonminority Women	9.45%	0.00%		
Minority- and/or Women	36.85%	0.00%		
Local Messengers and Local Delivery NAICS 4922				
African American	21.66%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	21.66%	0.00%		
Nonminority Women	40.94%	54.08%	75.69	¥¥¥
Minority- and/or Women	62.60%	54.08%		¥¥
Performing Arts Companies NAICS 7111				
African American	11.24%	13.17%	85.35	¥
Asian	8.09%	22.87%	35.37	¥¥¥
Hispanic	1.82%	0.00%		
Native American	0.00%	0.00%		
Minority	21.15%	36.04%	58.68	¥¥¥
Nonminority Women	12.41%	18.76%	66.15	¥¥¥
Minority- and/or Women	33.56%	54.80%	61.24	¥¥¥
Seafood Product Preparation and Packaging NAICS 3117				
African American	3.13%	0.00%		
Asian	5.67%	0.00%		
Hispanic	11.60%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	20.40%	0.00%		
Nonminority Women	4.84%	17.65%	27.42	¥¥¥
Minority- and/or Women	25.24%	17.65%		¥¥¥
Activities Related to Credit Intermediation NAICS 5223				
African American	6.38%	6.39%	99.84	
Asian	13.72%	12.19%		
Hispanic	2.29%	2.31%	99.13	
Native American	0.00%	0.00%		
Minority	22.39%	20.89%		
Nonminority Women	6.30%	6.88%	91.57	
Minority- and/or Women	28.69%	27.77%		
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	10.12%	21.76%	46.50	¥¥¥
Asian	0.00%	3.95%	0.00	¥¥¥
Hispanic	11.04%	3.77%		¥¥¥
Native American	0.00%	0.00%		
Minority	21.16%	29.48%	71.78	¥¥¥
Nonminority Women	4.46%	9.21%	48.44	¥¥
Minority- and/or Women	25.62%	38.69%	66.22	¥¥¥
Greenhouse, Nursery, and Floriculture Production NAICS 1114				
African American	7.10%	3.33%		¥¥¥
Asian	11.58%	0.00%		
Hispanic	1.75%	0.00%		
Native American	0.00%	0.00%		
Minority	20.43%	3.33%		¥¥¥
Nonminority Women	6.86%	10.00%	68.62	
Minority- and/or Women	27.29%	13.33%		¥¥¥
Fruit and Vegetable Preserving and Specialty Food Manufacturing NAICS 3114				
African American	31.13%	0.00%		
Asian	11.09%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	2.34%	0.00%		
Native American	0.00%	0.00%		
Minority	44.56%	0.00%		
Nonminority Women	11.32%	31.25%	36.21	¥¥¥
Minority- and/or Women	55.88%	31.25%		¥¥¥
Sporting Goods, Hobby, and Musical Instrument Retailers NAICS 4591				
African American	10.15%	7.64%		
Asian	9.10%	0.14%		¥¥¥
Hispanic	10.59%	1.45%		¥¥¥
Native American	0.00%	1.45%	0.00	
Minority	29.84%	10.68%		¥¥¥
Nonminority Women	25.82%	13.57%		¥¥¥
Minority- and/or Women	55.66%	24.25%		¥¥¥
Fishing NAICS 1141				
African American	3.07%	4.53%	67.77	¥¥
Asian	4.23%	10.71%	39.50	¥¥¥
Hispanic	10.72%	10.65%		
Native American	1.02%	0.00%		
Minority	19.04%	25.89%	73.54	¥¥
Nonminority Women	7.82%	0.00%		
Minority- and/or Women	26.86%	25.89%		¥¥
Death Care Services NAICS 8122				
African American	10.43%	0.00%		
Asian	14.86%	0.00%		
Hispanic	2.75%	0.00%		
Native American	0.00%	0.00%		
Minority	28.04%	0.00%		
Nonminority Women	7.52%	0.00%		
Minority- and/or Women	35.56%	0.00%		
Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers NAICS 4231				



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	7.14%	0.00	¥¥¥
Asian	7.67%	7.14%		
Hispanic	0.00%	7.54%	0.00	¥¥¥
Native American	0.00%	7.14%	0.00	¥¥¥
Minority	7.67%	28.96%	26.48	¥¥¥
Nonminority Women	0.00%	6.71%	0.00	¥¥¥
Minority- and/or Women	7.67%	35.67%	21.50	¥¥¥
Dairy Product Manufacturing NAICS 3115				
African American	8.85%	0.00%		
Asian	15.93%	0.00%		
Hispanic	1.38%	0.00%		
Native American	0.00%	0.00%		
Minority	26.16%	0.00%		
Nonminority Women	10.95%	13.64%	80.29	
Minority- and/or Women	37.11%	13.64%		¥¥¥
Natural Gas Distribution NAICS 2212				
African American	0.00%	14.29%	0.00	¥¥¥
Asian	3.60%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.60%	14.29%	25.19	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	3.60%	14.29%	25.19	¥¥¥
Miscellaneous Durable Goods Merchant Wholesalers NAICS 4239				
African American	20.51%	1.06%		¥¥¥
Asian	5.33%	0.00%		
Hispanic	6.18%	5.56%		
Native American	0.00%	0.20%	0.00	
Minority	32.02%	6.82%		¥¥¥
Nonminority Women	49.28%	7.56%		¥¥¥

NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	81.30%	14.38%		¥¥¥
Spectator Sports NAICS 7112				
African American	0.15%	5.85%	2.56	¥¥¥
Asian	5.22%	12.05%	43.32	¥¥¥
Hispanic	12.05%	12.62%	95.48	
Native American	0.00%	0.00%		
Minority	17.42%	30.52%	57.08	¥¥¥
Nonminority Women	6.12%	9.88%	61.94	¥¥¥
Minority- and/or Women	23.54%	40.40%	58.27	¥¥¥
Securities and Commodity Exchanges NAICS 5232				
African American	2.82%	0.00%		
Asian	7.39%	0.00%		
Hispanic	8.20%	21.29%	38.52	¥¥¥
Native American	0.00%	0.00%		
Minority	18.41%	21.29%	86.47	¥
Nonminority Women	6.47%	15.66%	41.32	¥¥¥
Minority- and/or Women	24.88%	36.95%	67.33	¥¥¥
Technical and Trade Schools NAICS 6115				
African American	8.30%	4.17%		¥¥¥
Asian	15.57%	4.17%		¥¥¥
Hispanic	0.08%	0.00%		
Native American	0.00%	0.00%		
Minority	23.95%	8.34%		¥¥¥
Nonminority Women	10.27%	20.83%	49.31	¥¥¥
Minority- and/or Women	34.22%	29.17%		
Civic and Social Organizations NAICS 8134				
African American	45.05%	45.99%	97.96	¥
Asian	5.34%	6.00%	89.00	¥¥
Hispanic	4.05%	5.12%	79.10	¥¥
Native American	0.00%	0.00%		
Minority	54.44%	57.11%	95.32	¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	2.06%	15.86%	12.99	¥¥¥
Minority- and/or Women	56.50%	72.97%	77.43	¥¥
Forging and Stamping NAICS 3321				
African American	6.78%	10.51%	64.51	¥
Asian	15.37%	19.53%	78.70	¥
Hispanic	2.44%	0.00%		
Native American	0.00%	0.00%		
Minority	24.59%	30.04%	81.86	¥
Nonminority Women	6.96%	15.94%	43.66	¥¥
Minority- and/or Women	31.55%	45.98%	68.62	¥
Fuel Dealers NAICS 4572				
African American	40.57%	2.60%		¥¥¥
Asian	6.19%	0.00%		
Hispanic	8.12%	0.00%		
Native American	0.00%	0.00%		
Minority	54.88%	2.60%		¥¥¥
Nonminority Women	20.24%	7.79%		¥¥¥
Minority- and/or Women	75.12%	10.39%		¥¥¥
Insurance and Employee Benefit Funds NAICS 5251				
African American	4.80%	0.00%		
Asian	15.26%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	20.06%	0.00%		
Nonminority Women	10.57%	0.00%		
Minority- and/or Women	30.63%	0.00%		
Child Care Services NAICS 6244				
African American	30.39%	50.99%	59.60	¥¥¥
Asian	5.98%	0.00%		
Hispanic	4.45%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	40.82%	50.99%	80.05	¥¥
Nonminority Women	13.40%	31.21%	42.93	¥¥¥
Minority- and/or Women	54.22%	82.20%	65.96	¥¥¥
Drycleaning and Laundry Services NAICS 8123				
African American	6.56%	0.00%		
Asian	15.67%	36.17%	43.32	¥¥¥
Hispanic	9.53%	7.14%		
Native American	0.00%	0.00%		
Minority	31.76%	43.31%	73.33	¥¥¥
Nonminority Women	16.74%	23.72%	70.58	¥¥
Minority- and/or Women	48.50%	67.03%	72.36	¥¥¥
Railroad Rolling Stock Manufacturing NAICS 3365				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	37.75%	25.00%		¥¥¥
Minority- and/or Women	37.75%	25.00%		¥¥¥
Business Schools and Computer and Management Training NAICS 6114				
African American	25.95%	5.88%		¥¥¥
Asian	4.31%	0.00%		
Hispanic	4.32%	0.00%		
Native American	0.00%	0.00%		
Minority	34.58%	5.88%		¥¥¥
Nonminority Women	13.20%	51.96%	25.41	¥¥¥
Minority- and/or Women	47.78%	57.84%	82.61	¥¥¥
Residential Intellectual and Developmental Disability, Mental Health, and Substance Abuse Facilities NAICS 6232				
African American	0.19%	52.38%	0.37	¥¥¥
Asian	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.19%	52.38%	0.36	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.19%	52.38%	0.36	¥¥¥
Warehouse Clubs, Supercenters, and Other General Merchandise Retailers NAICS 4552				
African American	2.40%	1.61%		
Asian	5.76%	0.00%		
Hispanic	10.99%	0.00%		
Native American	0.00%	0.00%		
Minority	19.15%	1.61%		¥¥¥
Nonminority Women	22.74%	12.90%		¥¥¥
Minority- and/or Women	41.89%	14.51%		¥¥¥
Independent Artists, Writers, and Performers NAICS 7115				
African American	13.21%	0.00%		
Asian	24.42%	0.00%		
Hispanic	2.96%	0.00%		
Native American	0.00%	0.00%		
Minority	40.59%	0.00%		
Nonminority Women	8.00%	0.00%		
Minority- and/or Women	48.59%	0.00%		
Nursing Care Facilities (Skilled Nursing Facilities) NAICS 6231				
African American	9.31%	9.54%	97.59	
Asian	20.09%	20.14%	99.75	
Hispanic	3.01%	0.00%		
Native American	0.05%	0.15%	33.33	¥¥¥
Minority	32.46%	29.83%		
Nonminority Women	8.87%	11.99%	73.98	¥¥
Minority- and/or Women	41.33%	41.82%	98.83	
Waste Collection NAICS 5621				



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	6.32%	2.78%		¥¥¥
Asian	14.97%	0.79%		¥¥¥
Hispanic	2.18%	0.40%		¥¥¥
Native American	0.00%	0.00%		
Minority	23.47%	3.97%		¥¥¥
Nonminority Women	17.14%	27.62%	62.06	¥¥¥
Minority- and/or Women	40.61%	31.59%		¥¥¥
Psychiatric and Substance Abuse Hospitals NAICS 6222				
African American	5.68%	6.70%	84.78	¥
Asian	18.59%	21.64%	85.91	¥
Hispanic	24.28%	25.66%	94.62	¥
Native American	0.00%	0.00%		
Minority	48.55%	54.00%	89.91	¥
Nonminority Women	8.50%	15.03%	56.55	¥¥¥
Minority- and/or Women	57.05%	69.03%	82.65	¥
Beer, Wine, and Liquor Retailers NAICS 4453				
African American	0.10%	0.00%		
Asian	4.78%	0.00%		
Hispanic	7.62%	0.00%		
Native American	0.00%	0.00%		
Minority	12.50%	0.00%		
Nonminority Women	56.50%	8.85%		¥¥¥
Minority- and/or Women	69.00%	8.85%		¥¥¥
Promoters of Performing Arts, Sports, and Similar Events NAICS 7113				
African American	6.98%	0.00%		
Asian	13.13%	18.15%	72.34	¥¥¥
Hispanic	28.49%	15.41%		
Native American	0.00%	0.00%		
Minority	48.60%	33.56%		
Nonminority Women	8.98%	16.71%	53.74	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	57.58%	50.27%		
Social Advocacy Organizations NAICS 8133				
African American	1.27%	9.24%	13.74	¥¥
Asian	5.54%	17.82%	31.09	¥
Hispanic	2.69%	2.39%		¥¥
Native American	0.00%	0.15%	0.00	¥¥¥
Minority	9.50%	29.60%	32.09	¥
Nonminority Women	12.26%	11.54%		¥
Minority- and/or Women	21.76%	41.14%	52.89	¥
Florists NAICS 4593				
African American	21.05%	0.41%		¥¥¥
Asian	9.26%	12.77%	72.52	
Hispanic	10.68%	0.41%		¥¥¥
Native American	0.00%	0.00%		
Minority	40.99%	13.59%		¥¥¥
Nonminority Women	28.61%	23.56%		
Minority- and/or Women	69.60%	37.15%		¥¥¥
Inland Water Transportation NAICS 4832				
African American	15.35%	16.87%	90.99	¥
Asian	5.17%	18.65%	27.72	¥¥¥
Hispanic	3.27%	5.44%	60.11	¥¥¥
Native American	0.00%	0.00%		
Minority	23.79%	40.96%	58.08	¥¥¥
Nonminority Women	10.59%	15.76%	67.20	¥¥
Minority- and/or Women	34.38%	56.72%	60.61	¥¥
Furniture and Home Furnishing Merchant Wholesalers NAICS 4232				
African American	17.99%	2.02%		¥¥¥
Asian	16.36%	0.00%		
Hispanic	0.05%	0.61%	8.20	
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	34.40%	2.63%		¥¥¥
Nonminority Women	14.48%	5.76%		¥¥¥
Minority- and/or Women	48.88%	8.39%		¥¥¥
Gasoline Stations NAICS 4571				
African American	14.01%	0.00%		
Asian	11.52%	0.00%		
Hispanic	8.95%	0.00%		
Native American	0.00%	0.00%		
Minority	34.48%	0.00%		
Nonminority Women	26.98%	5.20%		¥¥¥
Minority- and/or Women	61.46%	5.20%		¥¥¥
Furniture and Home Furnishings Retailers NAICS 4491				
African American	0.00%	9.03%	0.00	¥¥¥
Asian	0.00%	4.76%	0.00	¥¥¥
Hispanic	0.00%	6.71%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	20.50%	0.00	¥¥¥
Nonminority Women	0.00%	10.96%	0.00	¥¥¥
Minority- and/or Women	0.00%	31.46%	0.00	¥¥¥
Clothing and Clothing Accessories Retailers NAICS 4581				
African American	15.08%	12.68%		
Asian	10.16%	12.57%	80.78	
Hispanic	15.17%	0.08%		¥¥¥
Native American	0.00%	0.00%		
Minority	40.41%	25.33%		¥¥¥
Nonminority Women	26.69%	28.67%	93.11	
Minority- and/or Women	67.10%	54.00%		¥¥¥
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	0.00%	2.35%	0.00	¥¥
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	25.88%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	53.23%	0.00	¥¥¥
Nonminority Women	0.00%	2.35%	0.00	¥¥
Minority- and/or Women	0.00%	55.58%	0.00	¥¥¥
Securities and Commodity Contracts Intermediation and Brokerage NAICS 5231				
African American	4.09%	0.00%		
Asian	1.74%	0.00%		
Hispanic	8.20%	0.00%		
Native American	0.00%	0.00%		
Minority	14.03%	0.00%		
Nonminority Women	35.76%	0.00%		
Minority- and/or Women	49.79%	0.00%		
Shoe Retailers NAICS 4582				
African American	10.99%	0.00%		
Asian	13.17%	0.00%		
Hispanic	10.63%	0.00%		
Native American	0.00%	0.00%		
Minority	34.79%	0.00%		
Nonminority Women	24.56%	11.27%		¥¥¥
Minority- and/or Women	59.35%	11.27%		¥¥¥
Metalworking Machinery Manufacturing NAICS 3335				
African American	0.00%	0.00%		
Asian	0.00%	3.57%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.57%	0.00	¥¥¥
Nonminority Women	0.00%	21.43%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Support Activities for Forestry NAICS 1153				
African American	6.43%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	14.83%	5.00%		¥¥¥
Hispanic	26.53%	0.00%		
Native American	0.00%	0.00%		
Minority	47.79%	5.00%		¥¥¥
Nonminority Women	9.27%	10.00%	92.67	
Minority- and/or Women	57.06%	15.00%		¥¥¥
Pharmaceutical and Medicine Manufacturing NAICS 3254				
African American	20.44%	0.00%		
Asian	0.00%	0.80%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	20.44%	0.80%		¥¥¥
Nonminority Women	0.00%	10.40%	0.00	¥¥¥
Minority- and/or Women	20.44%	11.20%		¥¥¥
Specialized Design Services NAICS 5414				
African American	0.00%	35.32%	0.00	¥¥¥
Asian	0.00%	2.58%	0.00	¥¥
Hispanic	0.00%	8.95%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	46.85%	0.00	¥¥¥
Nonminority Women	1.79%	19.31%	9.29	¥¥¥
Minority- and/or Women	1.79%	66.16%	2.71	¥¥¥
Personal and Household Goods Repair and Maintenance NAICS 8114				
African American	10.88%	0.00%		
Asian	23.67%	0.00%		
Hispanic	2.91%	0.00%		
Native American	0.00%	0.00%		
Minority	37.46%	0.00%		
Nonminority Women	18.01%	0.00%		
Minority- and/or Women	55.47%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Other Food Manufacturing NAICS 3119				
African American	0.00%	2.56%	0.00	¥¥
Asian	0.00%	2.56%	0.00	¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	5.12%	0.00	¥¥¥
Nonminority Women	35.55%	32.05%		
Minority- and/or Women	35.55%	37.17%	95.64	
Other Crop Farming NAICS 1119				
African American	4.03%	0.16%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	6.67%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	4.03%	6.83%	59.00	
Nonminority Women	0.00%	34.73%	0.00	¥¥¥
Minority- and/or Women	4.03%	41.56%	9.70	¥¥¥
Other Residential Care Facilities NAICS 6239				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.80%	16.76%	4.78	¥¥¥
Minority- and/or Women	0.80%	16.76%	4.77	¥¥¥
Sugar and Confectionery Product Manufacturing NAICS 3113				
African American	48.84%	47.99%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	48.84%	47.99%		
Nonminority Women	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	48.84%	47.99%		
Offices of Real Estate Agents and Brokers NAICS 5312				
African American	0.00%	0.54%	0.00	
Asian	0.00%	4.06%	0.00	¥¥¥
Hispanic	0.00%	4.10%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	8.70%	0.00	¥¥¥
Nonminority Women	0.00%	35.75%	0.00	¥¥¥
Minority- and/or Women	0.00%	44.45%	0.00	¥¥¥
Land Subdivision NAICS 2372				
African American	0.00%	0.56%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.28%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	0.84%	0.00	
Nonminority Women	0.00%	3.64%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.48%	0.00	¥¥¥
Computer and Peripheral Equipment Manufacturing NAICS 3341				
African American	0.00%	4.08%	0.00	¥¥¥
Asian	0.00%	1.36%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	5.44%	0.00	¥¥¥
Nonminority Women	7.86%	9.52%	82.55	
Minority- and/or Women	7.86%	14.96%	52.54	¥¥¥
Other Chemical Product and Preparation Manufacturing NAICS 3259				
African American	0.00%	0.00%		
Asian	0.00%	3.45%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	3.45%	0.00	¥¥¥
Nonminority Women	0.00%	3.45%	0.00	¥¥¥
Minority- and/or Women	0.00%	6.90%	0.00	¥¥¥
Activities Related to Real Estate NAICS 5313				
African American	0.00%	0.07%	0.00	
Asian	0.00%	0.07%	0.00	
Hispanic	0.00%	0.07%	0.00	
Native American	0.00%	0.04%	0.00	
Minority	0.00%	0.25%	0.00	
Nonminority Women	10.90%	15.01%	72.57	
Minority- and/or Women	10.90%	15.26%	71.43	
Educational Support Services NAICS 6117				
African American	87.34%	16.25%		¥¥¥
Asian	0.00%	0.15%	0.00	
Hispanic	0.00%	3.85%	0.00	¥¥¥
Native American	0.00%	3.85%	0.00	¥¥¥
Minority	87.34%	24.10%		¥¥¥
Nonminority Women	0.00%	37.40%	0.00	¥¥¥
Minority- and/or Women	87.34%	61.50%		¥¥¥
Cement and Concrete Product Manufacturing NAICS 3273				
African American	0.00%	1.69%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	2.54%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.00%	4.23%	0.00	¥¥¥
Nonminority Women	0.00%	10.17%	0.00	¥¥¥
Minority- and/or Women	0.00%	14.40%	0.00	¥¥¥
Paint, Coating, and Adhesive Manufacturing NAICS 3255				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	50.27%	7.14%		¥¥¥
Minority- and/or Women	50.27%	7.14%		¥¥¥
Other Fabricated Metal Product Manufacturing NAICS 3329				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	68.24%	46.67%		¥¥¥
Minority- and/or Women	68.24%	46.67%		¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.00%	13.06%	0.00	¥¥¥
Asian	0.00%	12.80%	0.00	¥¥¥
Hispanic	0.00%	0.41%	0.00	
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	0.00%	30.27%	0.00	¥¥¥
Nonminority Women	7.58%	23.10%	32.81	¥¥¥
Minority- and/or Women	7.58%	53.37%	14.20	¥¥¥
Lawn and Garden Equipment and Supplies Retailers NAICS 4442				
African American	0.00%	14.29%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥¥
Automobile Dealers NAICS 4411				
African American	0.00%	9.60%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	6.58%	0.00	¥¥¥
Hispanic	0.00%	3.23%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	19.41%	0.00	¥¥¥
Nonminority Women	18.69%	8.98%		¥¥¥
Minority- and/or Women	18.69%	28.39%	65.83	¥¥¥
Support Activities for Road Transportation NAICS 4884				
African American	0.00%	14.58%	0.00	¥¥¥
Asian	0.00%	0.45%	0.00	
Hispanic	0.00%	7.35%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	0.00%	25.95%	0.00	¥¥¥
Nonminority Women	0.00%	11.67%	0.00	¥¥¥
Minority- and/or Women	0.00%	37.62%	0.00	¥¥¥
Audio and Video Equipment Manufacturing NAICS 3343				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.69%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.69%	0.00	¥¥¥
Chemical and Allied Products Merchant Wholesalers NAICS 4246				
African American	0.00%	15.97%	0.00	¥¥¥
Asian	0.00%	1.39%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	17.36%	0.00	¥¥¥
Nonminority Women	66.69%	13.89%		¥¥¥
Minority- and/or Women	66.69%	31.25%		¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Electrical Equipment Manufacturing NAICS 3353				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	21.89%	15.38%		¥¥
Minority- and/or Women	21.89%	15.38%		¥¥
Offices of Dentists NAICS 6212				
African American	0.00%	0.28%	0.00	
Asian	0.00%	0.06%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.34%	0.00	
Nonminority Women	0.00%	9.94%	0.00	¥¥¥
Minority- and/or Women	0.00%	10.28%	0.00	¥¥¥
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	0.00%	0.00%		
Asian	0.00%	1.72%	0.00	
Hispanic	0.00%	1.72%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.44%	0.00	¥¥¥
Nonminority Women	100.00%	8.62%		¥¥¥
Minority- and/or Women	100.00%	12.06%		¥¥¥
Scheduled Air Transportation NAICS 4811				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing NAICS 3327				
African American	0.00%	0.57%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.57%	0.00	
Nonminority Women	80.29%	6.81%		¥¥¥
Minority- and/or Women	80.29%	7.38%		¥¥¥
Automotive Repair and Maintenance NAICS 8111				
African American	0.00%	3.08%	0.00	¥¥
Asian	0.00%	5.17%	0.00	¥¥¥
Hispanic	0.00%	9.43%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	17.68%	0.00	¥¥¥
Nonminority Women	28.70%	13.30%		¥¥¥
Minority- and/or Women	28.70%	30.98%	92.64	
Office Furniture (including Fixtures) Manufacturing NAICS 3372				
African American	27.06%	3.13%		¥¥¥
Asian	19.52%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	46.58%	3.13%		¥¥¥
Nonminority Women	53.41%	18.75%		¥¥¥
Minority- and/or Women	99.99%	21.88%		¥¥¥
Waste Treatment and Disposal NAICS 5622				
African American	0.00%	10.53%	0.00	¥¥¥
Asian	0.00%	5.26%	0.00	¥¥¥
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	15.79%	0.00	YYY
Nonminority Women	0.00%	10.53%	0.00	YYY
Minority- and/or Women	0.00%	26.32%	0.00	YYY
Logging NAICS 1133				
African American	0.00%	0.00%		
Asian	6.70%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	6.70%	0.00%		
Nonminority Women	0.00%	6.98%	0.00	YYY
Minority- and/or Women	6.70%	6.98%	95.99	
Support Activities for Rail Transportation NAICS 4882				
African American	0.00%	54.11%	0.00	YYY
Asian	0.00%	0.00%		
Hispanic	0.00%	0.68%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	54.79%	0.00	YYY
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	54.79%	0.00	YYY
Community Food and Housing, and Emergency and Other Relief Services NAICS 6242				
African American	100.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	50.00%	0.00	YYY
Native American	0.00%	0.00%		
Minority	100.00%	50.00%		YYY
Nonminority Women	0.00%	48.39%	0.00	YYY
Minority- and/or Women	100.00%	98.39%		
Petroleum and Petroleum Products Merchant Wholesalers NAICS 4247				
African American	100.00%	4.17%		YYY



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	4.17%		¥¥¥
Nonminority Women	0.00%	6.94%	0.00	¥¥¥
Minority- and/or Women	100.00%	11.11%		¥¥¥
Vocational Rehabilitation Services NAICS 6243				
African American	0.00%	6.58%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	1.32%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	7.90%	0.00	¥¥¥
Nonminority Women	100.00%	41.97%		¥¥¥
Minority- and/or Women	100.00%	49.87%		¥¥¥
Department Stores NAICS 4551				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	100.00%	6.90%		¥¥¥
Minority- and/or Women	100.00%	6.90%		¥¥¥
Farm Product Raw Material Merchant Wholesalers NAICS 4245				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	12.50%	0.00	¥¥¥
Minority- and/or Women	0.00%	12.50%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Interurban and Rural Bus Transportation NAICS 4852				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Support Activities for Air Transportation NAICS 4881				
African American	0.00%	4.00%	0.00	¥¥¥
Asian	100.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	100.00%	4.00%		¥¥¥
Nonminority Women	0.00%	5.33%	0.00	¥¥¥
Minority- and/or Women	100.00%	9.33%		¥¥¥
Gambling Industries NAICS 7132				
African American	0.00%	0.00%		
Asian	0.00%	14.29%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥¥
Radio and Television Broadcasting Stations NAICS 5161				
African American	0.00%	1.89%	0.00	¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.89%	0.00	¥
Nonminority Women	0.00%	18.87%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.00%	20.76%	0.00	YYY
Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers NAICS 5162				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	17.63%	0.00	YYY
Minority- and/or Women	0.00%	17.63%	0.00	YYY
Taxi and Limousine Service NAICS 4853				
African American	84.77%	50.00%		YYY
Asian	0.00%	0.38%	0.00	
Hispanic	0.00%	0.77%	0.00	
Native American	0.00%	0.00%		
Minority	84.77%	51.15%		YYY
Nonminority Women	15.22%	3.83%		YYY
Minority- and/or Women	99.99%	54.98%		YYY
Commercial and Service Industry Machinery Manufacturing NAICS 3333				
African American	0.00%	1.61%	0.00	
Asian	0.00%	1.61%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.22%	0.00	YYY
Nonminority Women	100.00%	4.84%		YYY
Minority- and/or Women	100.00%	8.06%		YYY
Motor Vehicle Body and Trailer Manufacturing NAICS 3362				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	Services Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	0.00%		
Nonminority Women	0.00%	40.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	40.00%	0.00	¥¥¥
Traveler Accommodation NAICS 7211				
African American	0.00%	16.67%	0.00	¥¥¥
Asian	0.00%	17.19%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	33.33%	0.00	¥¥¥
Minority	0.00%	67.19%	0.00	¥¥¥
Nonminority Women	0.00%	3.14%	0.00	¥¥
Minority- and/or Women	0.00%	70.33%	0.00	¥¥¥
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance NAICS 8113				
African American	0.00%	11.03%	0.00	¥¥¥
Asian	0.00%	0.14%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	11.17%	0.00	¥¥¥
Nonminority Women	0.00%	12.05%	0.00	¥¥¥
Minority- and/or Women	0.00%	23.22%	0.00	¥¥¥

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-11.
Detailed Utilization, Availability, and Disparity Analyses,
CSE
Maryland Marketplace:
Dollars Awarded

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Motor Vehicle Manufacturing NAICS 3361				
African American	0.00%	0.00%		
Asian	0.09%	0.00%		
Hispanic	0.06%	9.09%	0.66	¥¥¥
Native American	0.00%	0.00%		
Minority	0.15%	9.09%	1.65	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.15%	9.09%	1.65	¥¥¥
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	0.46%	24.43%	1.90	¥¥¥
Asian	0.32%	35.67%	0.90	¥¥¥
Hispanic	0.01%	15.45%	0.07	¥¥¥
Native American	0.00%	0.00%		
Minority	0.79%	75.55%	1.05	¥¥¥
Nonminority Women	0.07%	6.72%	1.03	¥¥¥
Minority- and/or Women	0.86%	82.27%	1.05	¥¥¥
Grocery and Related Product Merchant Wholesalers NAICS 4244				
African American	1.39%	0.39%		¥¥¥
Asian	1.80%	25.29%	7.12	¥¥¥
Hispanic	2.18%	25.17%	8.66	¥¥¥
Native American	0.00%	0.00%		
Minority	5.37%	50.85%	10.56	¥¥¥
Nonminority Women	0.04%	23.71%	0.15	¥¥¥
Minority- and/or Women	5.41%	74.56%	7.26	¥¥¥
General Freight Trucking NAICS 4841				
African American	5.40%	12.25%	44.07	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.24%	0.44%	54.55	
Hispanic	8.32%	24.00%	34.68	¥¥¥
Native American	0.00%	0.05%	0.00	
Minority	13.96%	36.74%	38.00	¥¥¥
Nonminority Women	0.94%	12.50%	7.54	¥¥¥
Minority- and/or Women	14.90%	49.24%	30.26	¥¥¥
Health and Personal Care Retailers NAICS 4561				
African American	0.04%	8.36%	0.47	¥¥¥
Asian	0.00%	8.20%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.04%	16.56%	0.24	¥¥¥
Nonminority Women	0.05%	30.56%	0.17	¥¥¥
Minority- and/or Women	0.09%	47.12%	0.19	¥¥¥
Building Equipment Contractors NAICS 2382				
African American	0.05%	7.76%	0.68	¥¥¥
Asian	0.04%	3.31%	1.16	¥¥¥
Hispanic	5.84%	4.69%		
Native American	0.00%	5.00%	0.00	¥¥¥
Minority	5.93%	20.76%	28.56	¥¥¥
Nonminority Women	0.19%	9.44%	2.03	¥¥¥
Minority- and/or Women	6.12%	30.20%	20.26	¥¥¥
Petroleum and Petroleum Products Merchant Wholesalers NAICS 4247				
African American	0.00%	4.17%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.17%	0.00	¥¥¥
Nonminority Women	0.07%	6.94%	0.98	¥¥¥
Minority- and/or Women	0.07%	11.11%	0.63	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	0.15%	36.51%	0.42	¥¥¥
Asian	0.18%	4.78%	3.73	¥¥¥
Hispanic	0.02%	1.87%	1.07	¥¥
Native American	0.00%	1.87%	0.00	¥¥
Minority	0.35%	45.03%	0.78	¥¥¥
Nonminority Women	66.72%	21.49%		¥¥¥
Minority- and/or Women	67.07%	66.52%		
Plastics Product Manufacturing NAICS 3261				
African American	3.75%	5.25%	71.43	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.01%	0.20%	5.00	¥¥¥
Minority	3.76%	5.45%	68.99	¥¥¥
Nonminority Women	0.12%	5.00%	2.40	¥¥¥
Minority- and/or Women	3.88%	10.45%	37.13	¥¥¥
Furniture and Home Furnishings Retailers NAICS 4491				
African American	0.00%	9.03%	0.00	¥¥¥
Asian	0.00%	4.76%	0.00	¥¥¥
Hispanic	0.00%	6.71%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	20.50%	0.00	¥¥¥
Nonminority Women	0.04%	10.96%	0.41	¥¥¥
Minority- and/or Women	0.04%	31.46%	0.13	¥¥¥
Sporting Goods, Hobby, and Musical Instrument Retailers NAICS 4591				
African American	1.55%	7.64%	20.28	¥¥¥
Asian	0.04%	0.14%	28.57	
Hispanic	0.18%	1.45%	12.41	
Native American	0.00%	1.45%	0.00	¥
Minority	1.77%	10.68%	16.57	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	3.48%	13.57%	25.65	¥¥¥
Minority- and/or Women	5.25%	24.25%	21.65	¥¥¥
Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing NAICS 3334				
African American	0.03%	0.00%		
Asian	0.59%	0.00%		
Hispanic	0.47%	3.85%	12.26	¥¥¥
Native American	0.00%	0.00%		
Minority	1.09%	3.85%	28.31	¥¥
Nonminority Women	0.00%	19.23%	0.00	¥¥¥
Minority- and/or Women	1.09%	23.08%	4.72	¥¥¥
Electronics and Appliance Retailers NAICS 4492				
African American	1.39%	11.78%	11.84	¥¥¥
Asian	0.00%	0.12%	0.00	
Hispanic	0.00%	2.96%	0.00	¥¥¥
Native American	0.00%	0.19%	0.00	
Minority	1.39%	15.05%	9.24	¥¥¥
Nonminority Women	0.15%	7.92%	1.94	¥¥¥
Minority- and/or Women	1.54%	22.97%	6.70	¥¥¥
Spring and Wire Product Manufacturing NAICS 3326				
African American	0.00%	6.67%	0.00	¥¥¥
Asian	0.02%	0.00%		
Hispanic	0.03%	0.00%		
Native American	0.00%	0.00%		
Minority	0.05%	6.67%	0.75	¥¥¥
Nonminority Women	0.02%	0.00%		
Minority- and/or Women	0.07%	6.67%	1.05	¥¥¥
Educational Support Services NAICS 6117				
African American	0.00%	16.25%	0.00	¥¥¥
Asian	76.11%	0.15%		¥¥¥
Hispanic	0.02%	3.85%	0.57	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	3.85%	0.00	¥¥¥
Minority	76.13%	24.10%		¥¥¥
Nonminority Women	0.00%	37.40%	0.00	¥¥¥
Minority- and/or Women	76.13%	61.50%		¥¥¥
Glass and Glass Product Manufacturing NAICS 3272				
African American	1.46%	0.00%		
Asian	0.45%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.91%	0.00%		
Nonminority Women	0.17%	7.69%	2.23	¥¥¥
Minority- and/or Women	2.08%	7.69%	27.05	¥¥¥
Hardware Manufacturing NAICS 3325				
African American	0.00%	0.00%		
Asian	1.21%	0.00%		
Hispanic	0.38%	0.00%		
Native American	0.00%	0.00%		
Minority	1.59%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	1.59%	0.00%		
Rubber Product Manufacturing NAICS 3262				
African American	7.20%	8.33%	86.45	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	7.20%	8.33%	86.43	
Nonminority Women	0.06%	8.33%	0.75	¥¥¥
Minority- and/or Women	7.26%	16.66%	43.58	¥¥¥
Other Personal Services NAICS 8129				
African American	0.00%	14.88%	0.00	¥¥¥
Asian	3.52%	3.64%	96.70	



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	3.52%	22.09%	15.93	¥¥¥
Nonminority Women	0.03%	35.37%	0.09	¥¥¥
Minority- and/or Women	3.55%	57.46%	6.18	¥¥¥
Other Food Manufacturing NAICS 3119				
African American	0.02%	2.56%	0.70	¥¥¥
Asian	0.00%	2.56%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.02%	5.12%	0.39	¥¥¥
Nonminority Women	0.02%	32.05%	0.05	¥¥¥
Minority- and/or Women	0.04%	37.17%	0.11	¥¥¥
Gasoline Stations NAICS 4571				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.03%	0.00%		
Native American	0.00%	0.00%		
Minority	0.03%	0.00%		
Nonminority Women	0.17%	5.20%	3.33	¥¥¥
Minority- and/or Women	0.20%	5.20%	3.85	¥¥¥
Newspaper, Periodical, Book, and Directory Publishers NAICS 5131				
African American	1.16%	22.56%	5.15	¥¥¥
Asian	0.00%	0.24%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.16%	22.80%	5.09	¥¥¥
Nonminority Women	0.19%	29.92%	0.64	¥¥¥
Minority- and/or Women	1.35%	52.72%	2.56	¥¥¥
Department Stores NAICS 4551				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.38%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.38%	0.00%		
Nonminority Women	0.11%	6.90%	1.64	¥¥¥
Minority- and/or Women	0.49%	6.90%	7.10	¥¥¥
Cut and Sew Apparel Manufacturing NAICS 3152				
African American	0.00%	0.66%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.66%	0.00	
Nonminority Women	4.32%	28.95%	14.92	¥¥¥
Minority- and/or Women	4.32%	29.61%	14.59	¥¥¥
Miscellaneous Nondurable Goods Merchant Wholesalers NAICS 4249				
African American	4.53%	6.48%	69.94	
Asian	1.40%	9.38%	14.98	¥¥¥
Hispanic	0.00%	3.13%	0.00	¥¥¥
Native American	0.00%	3.13%	0.00	¥¥¥
Minority	5.93%	22.12%	26.81	¥¥¥
Nonminority Women	2.32%	15.32%	15.14	¥¥¥
Minority- and/or Women	8.25%	37.44%	22.04	¥¥¥
Other Miscellaneous Retailers NAICS 4599				
African American	0.14%	6.15%	2.35	¥¥¥
Asian	0.00%	4.62%	0.00	¥¥¥
Hispanic	0.00%	6.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.14%	16.92%	0.83	¥¥¥
Nonminority Women	0.17%	16.02%	1.08	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.31%	32.94%	0.94	¥¥¥
Insurance Carriers NAICS 5241				
African American	0.00%	34.27%	0.00	¥¥¥
Asian	0.87%	33.33%	2.62	¥¥¥
Hispanic	0.05%	10.00%	0.50	¥¥¥
Native American	0.00%	0.00%		
Minority	0.92%	77.60%	1.19	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.92%	77.60%	1.19	¥¥¥
Outpatient Care Centers NAICS 6214				
African American	0.00%	20.45%	0.00	¥¥¥
Asian	0.60%	25.00%	2.39	¥¥¥
Hispanic	0.00%	10.15%	0.00	¥¥¥
Native American	0.00%	23.00%	0.00	¥¥¥
Minority	0.60%	78.60%	0.76	¥¥¥
Nonminority Women	0.00%	15.31%	0.00	¥¥¥
Minority- and/or Women	0.60%	93.91%	0.64	¥¥¥
Beverage Manufacturing NAICS 3121				
African American	0.00%	0.00%		
Asian	0.70%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.70%	0.00%		
Nonminority Women	0.00%	45.45%	0.01	¥¥¥
Minority- and/or Women	0.70%	45.45%	1.54	¥¥¥
Nonresidential Building Construction NAICS 2362				
African American	99.64%	15.05%		¥¥¥
Asian	0.00%	7.18%	0.00	¥¥¥
Hispanic	0.00%	8.89%	0.00	¥¥¥
Native American	0.00%	0.42%	0.00	
Minority	99.64%	31.54%		¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	10.62%	0.00	¥¥¥
Minority- and/or Women	99.64%	42.16%		¥¥¥
Warehousing and Storage NAICS 4931				
African American	0.00%	1.83%	0.00	¥¥
Asian	0.04%	0.92%	4.35	
Hispanic	0.03%	0.00%		
Native American	0.00%	0.00%		
Minority	0.07%	2.75%	2.55	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.07%	2.75%	2.55	¥¥¥
Web Search Portals, Libraries, Archives, and Other Information Services NAICS 5192				
African American	1.43%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.43%	0.00%		
Nonminority Women	0.04%	15.09%	0.26	¥¥¥
Minority- and/or Women	1.47%	15.09%	9.74	¥¥¥
Insurance and Employee Benefit Funds NAICS 5251				
African American	0.00%	0.00%		
Asian	2.39%	5.00%	47.80	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	2.39%	5.00%	47.80	¥¥¥
Nonminority Women	0.08%	1.20%	6.67	¥¥¥
Minority- and/or Women	2.47%	6.20%	39.84	¥¥¥
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	0.00%	0.97%	0.00	
Asian	0.83%	3.85%	21.54	¥¥¥
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.07%	0.00	
Minority	0.83%	4.89%	16.97	¥¥¥
Nonminority Women	0.00%	6.67%	0.07	¥¥¥
Minority- and/or Women	0.83%	11.56%	7.18	¥¥¥
Automotive Repair and Maintenance NAICS 8111				
African American	0.01%	3.08%	0.26	¥¥¥
Asian	0.08%	5.17%	1.49	¥¥¥
Hispanic	8.30%	9.43%	87.98	
Native American	0.00%	0.00%		
Minority	8.39%	17.68%	47.45	¥¥¥
Nonminority Women	0.04%	13.30%	0.31	¥¥¥
Minority- and/or Women	8.43%	30.98%	27.21	¥¥¥
Converted Paper Product Manufacturing NAICS 3222				
African American	9.27%	12.43%	74.58	¥
Asian	0.00%	0.00%		
Hispanic	0.08%	0.09%	88.89	¥
Native American	0.00%	0.00%		
Minority	9.35%	12.52%	74.68	¥
Nonminority Women	0.20%	0.00%		
Minority- and/or Women	9.55%	12.52%	76.28	¥
Basic Chemical Manufacturing NAICS 3251				
African American	1.09%	3.11%	35.05	¥¥¥
Asian	1.09%	3.11%	35.05	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	2.18%	6.22%	35.05	¥¥¥
Nonminority Women	0.19%	0.50%	38.00	¥¥¥
Minority- and/or Women	2.37%	6.72%	35.27	¥¥¥
Bakeries and Tortilla Manufacturing NAICS 3118				
African American	0.00%	0.00%		
Asian	7.77%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.13%	0.00%		
Native American	0.00%	0.00%		
Minority	7.90%	0.00%		
Nonminority Women	0.00%	66.67%	0.00	¥¥¥
Minority- and/or Women	7.90%	66.67%	11.85	¥¥¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	0.00%	1.92%	0.00	¥¥
Asian	1.72%	2.69%	63.94	
Hispanic	0.00%	0.00%		
Native American	0.00%	6.25%	0.00	¥¥¥
Minority	1.72%	10.86%	15.84	¥¥¥
Nonminority Women	0.06%	11.39%	0.53	¥¥¥
Minority- and/or Women	1.78%	22.25%	8.00	¥¥¥
Petroleum and Coal Products Manufacturing NAICS 3241				
African American	3.20%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.20%	0.00%		
Nonminority Women	4.58%	0.00%		
Minority- and/or Women	7.78%	0.00%		
Business Support Services NAICS 5614				
African American	8.12%	32.77%	24.78	¥¥¥
Asian	0.00%	10.86%	0.00	¥¥¥
Hispanic	29.25%	3.69%		¥¥¥
Native American	0.00%	0.00%		
Minority	37.37%	47.32%	78.97	¥¥¥
Nonminority Women	0.00%	13.61%	0.00	¥¥¥
Minority- and/or Women	37.37%	60.93%	61.33	¥¥¥
Other Textile Product Mills NAICS 3149				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	15.60%	25.00%	62.40	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	15.60%	25.00%	62.40	¥¥¥
Nonminority Women	0.20%	1.00%	20.00	¥¥¥
Minority- and/or Women	15.80%	26.00%	60.77	¥¥¥
Dairy Product Manufacturing NAICS 3115				
African American	0.11%	0.00%		
Asian	0.00%	0.00%		
Hispanic	2.49%	0.00%		
Native American	0.00%	0.00%		
Minority	2.60%	0.00%		
Nonminority Women	0.09%	13.64%	0.63	¥¥¥
Minority- and/or Women	2.69%	13.64%	19.72	¥¥¥
Farm Product Raw Material Merchant Wholesalers NAICS 4245				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.18%	12.50%	1.47	¥¥¥
Minority- and/or Women	0.18%	12.50%	1.44	¥¥¥
Waste Collection NAICS 5621				
African American	0.27%	2.78%	9.80	¥¥
Asian	2.29%	0.79%		¥¥¥
Hispanic	0.06%	0.40%	15.00	
Native American	0.00%	0.00%		
Minority	2.62%	3.97%	65.99	
Nonminority Women	0.08%	27.62%	0.29	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	2.70%	31.59%	8.55	¥¥¥
Other Crop Farming NAICS 1119				
African American	5.10%	0.16%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	6.67%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	5.10%	6.83%	74.67	
Nonminority Women	0.00%	34.73%	0.00	¥¥¥
Minority- and/or Women	5.10%	41.56%	12.27	¥¥¥
Medical Equipment and Supplies Manufacturing NAICS 3391				
African American	0.06%	0.56%	10.71	
Asian	0.11%	0.00%		
Hispanic	0.02%	0.00%		
Native American	0.00%	0.00%		
Minority	0.19%	0.56%	33.93	
Nonminority Women	0.22%	6.70%	3.24	¥¥¥
Minority- and/or Women	0.41%	7.26%	5.65	¥¥¥
Seafood Product Preparation and Packaging NAICS 3117				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	6.49%	0.00%		
Native American	0.00%	0.00%		
Minority	6.49%	0.00%		
Nonminority Women	0.31%	17.65%	1.73	¥¥¥
Minority- and/or Women	6.80%	17.65%	38.53	¥¥¥
Other Wood Product Manufacturing NAICS 3219				
African American	0.06%	1.11%	5.41	¥¥¥
Asian	0.72%	1.19%	60.50	¥¥¥
Hispanic	7.52%	9.89%	76.04	¥¥
Native American	0.00%	0.15%	0.00	¥¥¥
Minority	8.30%	12.34%	67.26	¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.16%	0.00%		
Minority- and/or Women	8.46%	12.34%	68.56	¥¥
Other Amusement and Recreation Industries NAICS 7139				
African American	0.00%	5.58%	0.00	¥¥¥
Asian	8.02%	5.26%		¥
Hispanic	0.02%	5.26%	0.41	¥¥¥
Native American	0.00%	0.00%		
Minority	8.04%	16.10%	49.94	¥¥¥
Nonminority Women	0.65%	20.32%	3.20	¥¥¥
Minority- and/or Women	8.69%	36.42%	23.86	¥¥¥
Forging and Stamping NAICS 3321				
African American	4.02%	3.11%		
Asian	0.00%	2.90%	0.00	¥¥¥
Hispanic	0.32%	0.89%	35.96	¥¥¥
Native American	0.00%	0.05%	0.00	¥¥¥
Minority	4.34%	6.95%	62.45	¥¥
Nonminority Women	0.16%	0.00%		
Minority- and/or Women	4.50%	6.95%	64.75	¥¥
Grocery and Convenience Retailers NAICS 4451				
African American	0.21%	11.69%	1.83	¥¥¥
Asian	0.00%	28.57%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	2.86%	0.00	¥¥¥
Minority	0.21%	43.12%	0.49	¥¥¥
Nonminority Women	0.32%	17.74%	1.78	¥¥¥
Minority- and/or Women	0.53%	60.86%	0.87	¥¥¥
Wired and Wireless Telecommunications (except Satellite) NAICS 5171				
African American	0.08%	5.00%	1.68	¥¥¥
Asian	1.37%	6.20%	22.08	¥¥¥
Hispanic	0.00%	7.45%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	11.76%	0.00	YYY
Minority	1.45%	30.41%	4.77	YYY
Nonminority Women	0.06%	16.67%	0.33	YYY
Minority- and/or Women	1.51%	47.08%	3.21	YYY
Fruit and Vegetable Preserving and Specialty Food Manufacturing NAICS 3114				
African American	0.59%	0.00%		
Asian	0.00%	0.00%		
Hispanic	4.66%	0.00%		
Native American	0.00%	0.00%		
Minority	5.25%	0.00%		
Nonminority Women	0.20%	31.25%	0.64	YYY
Minority- and/or Women	5.45%	31.25%	17.44	YYY
Fuel Dealers NAICS 4572				
African American	0.00%	2.60%	0.00	YYY
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	2.60%	0.00	YYY
Nonminority Women	0.00%	7.79%	0.00	YYY
Minority- and/or Women	0.00%	10.39%	0.00	YYY
Lessors of Real Estate NAICS 5311				
African American	0.00%	14.91%	0.00	YYY
Asian	1.04%	0.08%		YYY
Hispanic	0.00%	0.16%	0.00	
Native American	0.00%	0.00%		
Minority	1.04%	15.15%	6.86	YYY
Nonminority Women	0.00%	11.12%	0.00	YYY
Minority- and/or Women	1.04%	26.27%	3.96	YYY
Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing NAICS 3327				
African American	0.50%	0.57%	87.72	



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.99%	0.00%		
Hispanic	0.09%	0.00%		
Native American	0.00%	0.00%		
Minority	1.58%	0.57%		¥¥
Nonminority Women	0.00%	6.81%	0.00	¥¥¥
Minority- and/or Women	1.58%	7.38%	21.41	¥¥¥
Cattle Ranching and Farming NAICS 1121				
African American	0.09%	0.00%		
Asian	0.99%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.08%	0.00%		
Nonminority Women	0.12%	6.25%	1.93	¥¥¥
Minority- and/or Women	1.20%	6.25%	19.20	¥¥¥
Sawmills and Wood Preservation NAICS 3211				
African American	2.91%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	2.91%	0.00%		
Nonminority Women	0.15%	0.00%		
Minority- and/or Women	3.06%	0.00%		
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	0.14%	0.00%		
Asian	0.54%	1.72%	31.44	
Hispanic	0.00%	1.72%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	0.68%	3.44%	19.77	¥¥
Nonminority Women	0.00%	8.62%	0.00	¥¥¥
Minority- and/or Women	0.68%	12.06%	5.64	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Individual and Family Services NAICS 6241				
African American	0.57%	17.21%	3.29	¥¥¥
Asian	0.00%	2.25%	0.00	¥¥
Hispanic	0.07%	6.38%	1.07	¥¥¥
Native American	0.00%	0.00%		
Minority	0.64%	25.84%	2.48	¥¥¥
Nonminority Women	0.12%	28.07%	0.42	¥¥¥
Minority- and/or Women	0.76%	53.91%	1.41	¥¥¥
Specialty Food Retailers NAICS 4452				
African American	0.02%	16.54%	0.15	¥¥¥
Asian	0.06%	12.82%	0.46	¥¥¥
Hispanic	0.19%	7.47%	2.54	¥¥¥
Native American	0.00%	1.82%	0.00	¥¥
Minority	0.27%	38.65%	0.70	¥¥¥
Nonminority Women	0.00%	6.36%	0.00	¥¥¥
Minority- and/or Women	0.27%	45.01%	0.60	¥¥¥
Lime and Gypsum Product Manufacturing NAICS 3274				
African American	0.64%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.64%	0.00%		
Nonminority Women	0.22%	60.00%	0.36	¥¥¥
Minority- and/or Women	0.86%	60.00%	1.43	¥¥¥
Apparel Knitting Mills NAICS 3151				
African American	0.18%	1.12%	16.07	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.18%	1.12%	16.07	¥¥¥
Nonminority Women	0.20%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.38%	1.12%	33.93	¥¥¥
Agriculture, Construction, and Mining Machinery Manufacturing NAICS 3331				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	5.56%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	5.56%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	5.56%	0.00	¥¥¥
Activities Related to Real Estate NAICS 5313				
African American	0.05%	0.07%	71.43	
Asian	0.85%	0.07%		¥¥¥
Hispanic	0.00%	0.07%	0.00	
Native American	0.00%	0.04%	0.00	
Minority	0.90%	0.25%		¥¥
Nonminority Women	0.00%	15.01%	0.00	¥¥¥
Minority- and/or Women	0.90%	15.26%	5.90	¥¥¥
Textile Furnishings Mills NAICS 3141				
African American	3.84%	3.16%		
Asian	0.00%	0.00%		
Hispanic	17.10%	16.19%		
Native American	0.00%	0.00%		
Minority	20.94%	19.35%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	20.94%	19.35%		
Foundation, Structure, and Building Exterior Contractors NAICS 2381				
African American	0.00%	1.54%	0.00	¥
Asian	0.00%	7.46%	0.00	¥¥¥
Hispanic	0.00%	8.65%	0.00	¥¥¥
Native American	0.00%	1.45%	0.00	¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	19.10%	0.00	¥¥¥
Nonminority Women	0.00%	6.03%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.13%	0.00	¥¥¥
Coating, Engraving, Heat Treating, and Allied Activities NAICS 3328				
African American	0.00%	0.00%		
Asian	0.71%	1.45%	48.97	¥¥¥
Hispanic	0.12%	0.15%	80.00	¥¥
Native American	0.00%	0.00%		
Minority	0.83%	1.60%	51.88	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.83%	1.60%	51.88	¥¥¥
Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing NAICS 3252				
African American	0.78%	1.89%	41.27	¥¥¥
Asian	0.00%	0.25%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.78%	2.14%	36.45	¥¥¥
Nonminority Women	0.08%	0.00%		
Minority- and/or Women	0.86%	2.14%	40.19	¥¥¥
Personal and Household Goods Repair and Maintenance NAICS 8114				
African American	0.00%	0.00%		
Asian	2.14%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	2.14%	0.00%		
Nonminority Women	35.68%	0.00%		
Minority- and/or Women	37.82%	0.00%		
Waste Treatment and Disposal NAICS 5622				
African American	0.00%	10.53%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	4.06%	5.26%	77.16	
Hispanic	2.73%	0.00%		
Native American	0.00%	0.00%		
Minority	6.79%	15.79%	43.00	¥¥¥
Nonminority Women	0.00%	10.53%	0.00	¥¥¥
Minority- and/or Women	6.79%	26.32%	25.80	¥¥¥
Couriers and Express Delivery Services NAICS 4921				
African American	17.05%	2.25%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	41.53%	0.00%		
Native American	0.00%	0.00%		
Minority	58.58%	2.25%		¥¥¥
Nonminority Women	0.00%	51.80%	0.00	¥¥¥
Minority- and/or Women	58.58%	54.05%		
School and Employee Bus Transportation NAICS 4854				
African American	0.24%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.24%	0.00%		
Nonminority Women	0.04%	0.00%		
Minority- and/or Women	0.28%	0.00%		
Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures NAICS 7114				
African American	0.15%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.15%	0.00%		
Nonminority Women	0.02%	12.77%	0.12	¥¥¥
Minority- and/or Women	0.17%	12.77%	1.33	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Cutlery and Handtool Manufacturing NAICS 3322				
African American	0.10%	0.14%	71.43	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.25%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.10%	0.39%	25.64	¥¥¥
Nonminority Women	3.25%	10.17%	31.96	¥¥¥
Minority- and/or Women	3.35%	10.56%	31.72	¥¥¥
Household Appliance Manufacturing NAICS 3352				
African American	3.90%	5.00%	78.00	¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.90%	5.00%	78.00	¥
Nonminority Women	0.22%	0.15%		
Minority- and/or Women	4.12%	5.15%	80.00	¥
Automobile Dealers NAICS 4411				
African American	0.00%	9.60%	0.00	¥¥¥
Asian	0.00%	6.58%	0.00	¥¥¥
Hispanic	0.00%	3.23%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	19.41%	0.00	¥¥¥
Nonminority Women	0.00%	8.98%	0.00	¥¥¥
Minority- and/or Women	0.00%	28.39%	0.00	¥¥¥
Cement and Concrete Product Manufacturing NAICS 3273				
African American	0.00%	1.69%	0.00	¥¥
Asian	0.36%	0.00%		
Hispanic	0.00%	2.54%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.36%	4.23%	8.51	¥¥¥
Nonminority Women	0.18%	10.17%	1.76	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.54%	14.40%	3.75	¥¥¥
Inland Water Transportation NAICS 4832				
African American	0.00%	0.00%		
Asian	2.30%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	2.30%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	2.30%	0.00%		
Building Finishing Contractors NAICS 2383				
African American	0.00%	6.53%	0.00	¥¥¥
Asian	83.82%	10.66%		¥¥¥
Hispanic	0.00%	16.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	83.82%	33.34%		¥¥¥
Nonminority Women	0.00%	4.62%	0.00	¥¥¥
Minority- and/or Women	83.82%	37.96%		¥¥¥
Other Furniture Related Product Manufacturing NAICS 3379				
African American	0.18%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.18%	0.00%		
Nonminority Women	0.00%	20.00%	0.00	¥¥¥
Minority- and/or Women	0.18%	20.00%	0.90	¥¥¥
Other Animal Production NAICS 1129				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.43%	1.15%	37.39	¥¥¥
Minority- and/or Women	0.43%	1.15%	37.39	¥¥¥
Nonferrous Metal (except Aluminum) Production and Processing NAICS 3314				
African American	24.93%	14.39%		
Asian	0.69%	20.52%	3.36	¥¥¥
Hispanic	18.21%	10.81%		
Native American	0.00%	0.00%		
Minority	43.83%	45.72%	95.87	
Nonminority Women	0.00%	5.11%	0.00	¥¥¥
Minority- and/or Women	43.83%	50.83%	86.23	¥
All Other Telecommunications NAICS 5178				
African American	0.78%	4.72%	16.45	¥¥¥
Asian	0.00%	14.29%	0.00	¥¥¥
Hispanic	0.00%	14.43%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.78%	33.44%	2.33	¥¥¥
Nonminority Women	0.34%	18.83%	1.81	¥¥¥
Minority- and/or Women	1.12%	52.27%	2.14	¥¥¥
Restaurants and Other Eating Places NAICS 7225				
African American	0.22%	4.39%	4.94	¥¥¥
Asian	0.00%	20.52%	0.00	¥¥¥
Hispanic	0.00%	10.81%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.22%	35.72%	0.62	¥¥¥
Nonminority Women	0.00%	15.11%	0.00	¥¥¥
Minority- and/or Women	0.22%	50.83%	0.43	¥¥¥
Apparel, Piece Goods, and Notions Merchant Wholesalers NAICS 4243				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.28%	22.89%	1.23	¥¥¥
Minority- and/or Women	0.28%	22.89%	1.22	¥¥¥
Social Advocacy Organizations NAICS 8133				
African American	0.00%	0.00%		
Asian	30.39%	50.00%	60.78	¥¥¥
Hispanic	17.80%	25.44%	69.97	¥¥¥
Native American	0.00%	0.00%		
Minority	48.19%	75.44%	63.88	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	48.19%	75.44%	63.88	¥¥¥
Chemical and Allied Products Merchant Wholesalers NAICS 4246				
African American	0.48%	15.97%	2.98	¥¥¥
Asian	0.46%	1.39%	33.09	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.94%	17.36%	5.41	¥¥¥
Nonminority Women	0.44%	13.89%	3.17	¥¥¥
Minority- and/or Women	1.38%	31.25%	4.42	¥¥¥
Special Food Services NAICS 7223				
African American	0.00%	25.54%	0.00	¥¥¥
Asian	16.06%	0.18%		¥¥¥
Hispanic	8.11%	0.54%		¥¥¥
Native American	0.00%	0.00%		
Minority	24.17%	26.26%	92.04	
Nonminority Women	0.00%	34.53%	0.00	¥¥¥
Minority- and/or Women	24.17%	60.79%	39.76	¥¥¥
Satellite Telecommunications NAICS 5174				
African American	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	15.57%	25.15%	61.92	¥¥
Minority- and/or Women	15.57%	25.15%	61.92	¥¥
Specialized Design Services NAICS 5414				
African American	0.00%	35.32%	0.00	¥¥¥
Asian	8.11%	2.58%		¥¥¥
Hispanic	0.05%	8.95%	0.60	¥¥¥
Native American	0.00%	0.00%		
Minority	8.16%	46.85%	17.42	¥¥¥
Nonminority Women	0.00%	19.31%	0.00	¥¥¥
Minority- and/or Women	8.16%	66.16%	12.33	¥¥¥
Radio and Television Broadcasting Stations NAICS 5161				
African American	0.00%	1.89%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.89%	0.00	¥¥
Nonminority Women	0.01%	18.87%	0.06	¥¥¥
Minority- and/or Women	0.01%	20.76%	0.05	¥¥¥
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	0.41%	12.77%	3.19	¥¥¥
Asian	1.47%	12.29%	11.98	¥¥¥
Hispanic	0.00%	3.19%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	1.88%	28.25%	6.65	¥¥¥
Nonminority Women	0.00%	33.30%	0.00	¥¥¥
Minority- and/or Women	1.88%	61.55%	3.05	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Consumer Goods Rental NAICS 5322				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	3.58%	0.00	¥¥¥
Minority- and/or Women	0.00%	3.58%	0.00	¥¥¥
Other Schools and Instruction NAICS 6116				
African American	3.64%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.64%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	3.64%	0.00%		
Support Activities for Mining NAICS 2131				
African American	0.56%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.56%	0.00%		
Nonminority Women	0.43%	0.00%		
Minority- and/or Women	0.99%	0.00%		
Travel Arrangement and Reservation Services NAICS 5615				
African American	1.45%	4.64%	31.30	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	4.17%	0.00	¥¥¥
Native American	0.00%	8.33%	0.00	¥¥¥
Minority	1.45%	17.14%	8.46	¥¥¥
Nonminority Women	0.29%	29.90%	0.96	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	1.74%	47.04%	3.70	¥¥¥
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	0.00%	2.35%	0.00	¥¥¥
Asian	0.53%	25.00%	2.10	¥¥¥
Hispanic	0.00%	25.88%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.53%	53.23%	1.00	¥¥¥
Nonminority Women	0.15%	2.35%	6.38	¥¥
Minority- and/or Women	0.68%	55.58%	1.22	¥¥¥
Motion Picture and Video Industries NAICS 5121				
African American	0.09%	0.00%		
Asian	1.02%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.11%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	1.11%	0.00%		
Office Administrative Services NAICS 5611				
African American	0.32%	30.35%	1.06	¥¥¥
Asian	0.98%	0.59%		
Hispanic	0.00%	4.00%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	1.30%	34.94%	3.72	¥¥¥
Nonminority Women	0.00%	19.99%	0.00	¥¥¥
Minority- and/or Women	1.30%	54.93%	2.37	¥¥¥
Textile and Fabric Finishing and Fabric Coating Mills NAICS 3133				
African American	21.67%	25.78%	84.06	¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	21.67%	25.78%	84.06	¥
Nonminority Women	0.48%	1.51%	31.79	¥¥¥
Minority- and/or Women	22.15%	27.29%	81.17	¥
Greenhouse, Nursery, and Floriculture Production NAICS 1114				
African American	0.00%	3.33%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.33%	0.00	¥¥¥
Nonminority Women	70.92%	10.00%		¥¥¥
Minority- and/or Women	70.92%	13.33%		¥¥¥
Fabric Mills NAICS 3132				
African American	21.30%	42.00%	50.71	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.12%	0.00%		
Minority	21.42%	42.00%	51.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	21.42%	42.00%	51.00	¥¥¥
Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers NAICS 5162				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.34%	17.63%	1.92	¥¥¥
Minority- and/or Women	0.34%	17.63%	1.93	¥¥¥
Software Publishers NAICS 5132				
African American	0.18%	1.88%	9.57	¥
Asian	0.00%	18.46%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	15.59%	0.00	¥¥¥
Minority	0.18%	36.33%	0.50	¥¥¥
Nonminority Women	0.19%	8.87%	2.17	¥¥¥
Minority- and/or Women	0.37%	45.20%	0.82	¥¥¥
Offices of Dentists NAICS 6212				
African American	0.20%	0.28%	71.43	
Asian	1.00%	0.06%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.20%	0.34%		¥¥
Nonminority Women	0.00%	9.94%	0.00	¥¥¥
Minority- and/or Women	1.20%	10.28%	11.67	¥¥¥
Residential Building Construction NAICS 2361				
African American	0.00%	0.00%		
Asian	1.18%	2.54%	46.46	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.18%	2.54%	46.46	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	1.18%	2.54%	46.46	¥¥¥
Activities Related to Credit Intermediation NAICS 5223				
African American	0.00%	0.00%		
Asian	34.70%	50.78%	68.33	¥¥¥
Hispanic	0.21%	0.00%		
Native American	0.00%	0.00%		
Minority	34.91%	50.78%	68.75	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	34.91%	50.78%	68.75	¥¥¥
Other Motor Vehicle Dealers NAICS 4412				
African American	51.60%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	51.60%	0.00%		
Nonminority Women	0.00%	18.44%	0.00	¥¥¥
Minority- and/or Women	51.60%	18.44%		¥¥¥
Colleges, Universities, and Professional Schools NAICS 6113				
African American	0.29%	24.58%	1.17	¥¥¥
Asian	35.34%	0.00%		
Hispanic	10.57%	0.00%		
Native American	0.00%	0.00%		
Minority	46.20%	24.58%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	46.20%	24.58%		¥¥¥
Legal Services NAICS 5411				
African American	0.00%	21.79%	0.00	¥¥¥
Asian	1.12%	7.17%	15.65	¥¥¥
Hispanic	0.00%	7.17%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	1.12%	36.13%	3.10	¥¥¥
Nonminority Women	0.00%	18.78%	0.00	¥¥¥
Minority- and/or Women	1.12%	54.91%	2.04	¥¥¥
Apparel Accessories and Other Apparel Manufacturing NAICS 3159				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Taxi and Limousine Service NAICS 4853				
African American	0.73%	50.00%	1.46	¥¥¥
Asian	0.00%	0.38%	0.00	
Hispanic	0.00%	0.77%	0.00	
Native American	0.00%	0.00%		
Minority	0.73%	51.15%	1.43	¥¥¥
Nonminority Women	0.10%	3.83%	2.71	¥¥¥
Minority- and/or Women	0.83%	54.98%	1.51	¥¥¥
Depository Credit Intermediation NAICS 5221				
African American	1.17%	0.00%		
Asian	0.08%	0.00%		
Hispanic	23.37%	0.00%		
Native American	0.00%	0.00%		
Minority	24.62%	0.00%		
Nonminority Women	0.00%	6.56%	0.00	¥¥¥
Minority- and/or Women	24.62%	6.56%		¥¥¥
Freight Transportation Arrangement NAICS 4885				
African American	0.00%	15.67%	0.00	¥¥¥
Asian	23.63%	3.84%		¥¥¥
Hispanic	6.02%	10.71%	56.18	¥¥
Native American	0.00%	0.00%		
Minority	29.65%	30.22%	98.11	
Nonminority Women	0.00%	18.54%	0.00	¥¥¥
Minority- and/or Women	29.65%	48.76%	60.81	¥¥¥
Automotive Parts, Accessories, and Tire Retailers NAICS 4413				
African American	0.00%	20.50%	0.00	¥¥¥
Asian	17.63%	0.31%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	17.63%	20.81%	84.72	
Nonminority Women	0.00%	15.52%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	17.63%	36.33%	48.53	¥¥¥
Clay Product and Refractory Manufacturing NAICS 3271				
African American	0.69%	1.15%	60.00	¥¥
Asian	10.12%	15.86%	63.81	¥¥
Hispanic	13.85%	18.76%	73.83	¥¥
Native American	0.00%	0.00%		
Minority	24.66%	35.77%	68.94	¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	24.66%	35.77%	68.94	¥¥
Printing and Related Support Activities NAICS 3231				
African American	0.52%	1.49%	34.90	¥¥¥
Asian	6.76%	8.11%	83.35	
Hispanic	24.19%	15.89%		
Native American	0.00%	0.00%		
Minority	31.47%	25.49%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	31.47%	25.49%		
Foundries NAICS 3315				
African American	0.00%	0.00%		
Asian	0.79%	1.34%	58.96	¥¥¥
Hispanic	0.00%	0.18%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.79%	1.52%	51.97	¥¥¥
Nonminority Women	0.05%	0.29%	17.24	¥¥¥
Minority- and/or Women	0.84%	1.81%	46.41	¥¥¥
Urban Transit Systems NAICS 4851				
African American	1.79%	3.92%	45.56	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.79%	3.92%	45.66	



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	5.88%	0.00	¥¥¥
Minority- and/or Women	1.79%	9.80%	18.27	¥¥¥
Offices of Real Estate Agents and Brokers NAICS 5312				
African American	0.00%	0.54%	0.00	
Asian	1.38%	4.06%	33.97	¥¥
Hispanic	0.00%	4.10%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	1.38%	8.70%	15.86	¥¥¥
Nonminority Women	0.00%	35.75%	0.00	¥¥¥
Minority- and/or Women	1.38%	44.45%	3.10	¥¥¥
Ship and Boat Building NAICS 3366				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	4.17%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.17%	0.00	¥¥¥
Support Activities for Air Transportation NAICS 4881				
African American	0.42%	4.00%	10.50	¥¥¥
Asian	1.39%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.81%	4.00%	45.25	
Nonminority Women	0.00%	5.33%	0.00	¥¥¥
Minority- and/or Women	1.81%	9.33%	19.40	¥¥¥
Soap, Cleaning Compound, and Toilet Preparation Manufacturing NAICS 3256				
African American	0.00%	2.78%	0.00	¥¥¥
Asian	0.00%	1.39%	0.00	¥
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	4.17%	0.00	¥¥¥
Nonminority Women	1.13%	22.22%	5.09	¥¥¥
Minority- and/or Women	1.13%	26.39%	4.28	¥¥¥
Performing Arts Companies NAICS 7111				
African American	0.00%	0.00%		
Asian	1.04%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.04%	0.00%		
Nonminority Women	0.47%	0.00%		
Minority- and/or Women	1.51%	0.00%		
Charter Bus Industry NAICS 4855				
African American	0.00%	5.26%	0.00	¥¥¥
Asian	0.00%	1.32%	0.00	¥
Hispanic	13.18%	0.00%		
Native American	0.00%	0.00%		
Minority	13.18%	6.58%		¥¥¥
Nonminority Women	0.00%	17.11%	0.00	¥¥¥
Minority- and/or Women	13.18%	23.69%	55.64	¥¥¥
Animal Food Manufacturing NAICS 3111				
African American	0.00%	0.00%		
Asian	1.52%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.52%	0.00%		
Nonminority Women	1.05%	0.00%		
Minority- and/or Women	2.57%	0.00%		
Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing NAICS 3253				
African American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	13.43%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	13.43%	0.00%		
Nonminority Women	0.00%	12.50%	0.00	¥¥¥
Minority- and/or Women	13.43%	12.50%		
Nondepository Credit Intermediation NAICS 5222				
African American	0.00%	0.90%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.90%	0.00	
Nonminority Women	0.00%	4.04%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.94%	0.00	¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	0.00%	0.54%	0.00	
Asian	12.35%	4.32%		¥¥¥
Hispanic	12.37%	0.00%		
Native American	0.00%	0.00%		
Minority	24.72%	4.86%		¥¥¥
Nonminority Women	0.00%	9.17%	0.00	¥¥¥
Minority- and/or Women	24.72%	14.03%		¥¥¥
Other Miscellaneous Manufacturing NAICS 3399				
African American	0.00%	4.70%	0.00	¥¥¥
Asian	0.00%	8.55%	0.00	¥¥¥
Hispanic	12.09%	0.00%		
Native American	0.00%	0.00%		
Minority	12.09%	13.25%	91.25	
Nonminority Women	0.00%	18.46%	0.00	¥¥¥
Minority- and/or Women	12.09%	31.71%	38.13	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				
African American	0.00%	21.76%	0.00	YYY
Asian	0.00%	3.95%	0.00	YYY
Hispanic	0.00%	3.77%	0.00	YYY
Native American	0.00%	0.00%		
Minority	0.00%	29.48%	0.00	YYY
Nonminority Women	0.00%	9.21%	0.00	YYY
Minority- and/or Women	0.00%	38.69%	0.00	YYY
Other General Purpose Machinery Manufacturing NAICS 3339				
African American	0.00%	1.03%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.03%	0.00	
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	1.03%	0.00	
Support Activities for Road Transportation NAICS 4884				
African American	0.00%	14.58%	0.00	YYY
Asian	1.56%	0.45%		YYY
Hispanic	0.00%	7.35%	0.00	YYY
Native American	0.00%	3.57%	0.00	YYY
Minority	1.56%	25.95%	6.01	YYY
Nonminority Women	0.31%	11.67%	2.63	YYY
Minority- and/or Women	1.87%	37.62%	4.97	YYY
Other Electrical Equipment and Component Manufacturing NAICS 3359				
African American	13.59%	0.00%		
Asian	0.00%	0.00%		
Hispanic	13.77%	0.00%		
Native American	0.00%	0.00%		
Minority	27.36%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	11.43%	0.00	¥¥¥
Minority- and/or Women	27.36%	11.43%		¥¥¥
Other Fabricated Metal Product Manufacturing NAICS 3329				
African American	0.00%	0.00%		
Asian	27.37%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	27.37%	0.00%		
Nonminority Women	0.00%	46.67%	0.00	¥¥¥
Minority- and/or Women	27.37%	46.67%	58.65	¥¥¥
Advertising, Public Relations, and Related Services NAICS 5418				
African American	0.00%	1.94%	0.00	¥¥
Asian	0.00%	0.16%	0.00	
Hispanic	0.00%	8.39%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	10.49%	0.00	¥¥¥
Nonminority Women	0.00%	17.99%	0.00	¥¥¥
Minority- and/or Women	0.00%	28.48%	0.00	¥¥¥
Clothing and Clothing Accessories Retailers NAICS 4581				
African American	0.00%	12.68%	0.00	¥¥¥
Asian	0.00%	12.57%	0.00	¥¥¥
Hispanic	0.00%	0.08%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	25.33%	0.00	¥¥¥
Nonminority Women	0.00%	28.67%	0.00	¥¥¥
Minority- and/or Women	0.00%	54.00%	0.00	¥¥¥
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	15.88%	13.25%		
Asian	0.00%	1.63%	0.00	¥
Hispanic	0.00%	0.54%	0.00	

NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	12.98%	0.00	¥¥¥
Minority	15.88%	28.40%	55.92	¥¥¥
Nonminority Women	0.00%	6.52%	0.00	¥¥¥
Minority- and/or Women	15.88%	34.92%	45.48	¥¥¥
Office Supplies, Stationery, and Gift Retailers NAICS 4594				
African American	0.00%	0.33%	0.00	
Asian	0.00%	0.00%		
Hispanic	42.66%	0.00%		
Native American	0.00%	7.69%	0.00	¥¥¥
Minority	42.66%	8.02%		¥¥¥
Nonminority Women	0.00%	31.47%	0.00	¥¥¥
Minority- and/or Women	42.66%	39.49%		
Furniture and Home Furnishing Merchant Wholesalers NAICS 4232				
African American	0.00%	2.02%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.61%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	2.63%	0.00	¥¥¥
Nonminority Women	0.00%	5.76%	0.00	¥¥¥
Minority- and/or Women	0.00%	8.39%	0.00	¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	0.00%	1.64%	0.00	¥
Asian	0.00%	3.28%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.92%	0.00	¥¥¥
Nonminority Women	0.00%	16.39%	0.00	¥¥¥
Minority- and/or Women	0.00%	21.31%	0.00	¥¥¥
Medical and Diagnostic Laboratories NAICS 6215				
African American	0.00%	15.02%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	14.91%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	29.93%	0.00	¥¥¥
Nonminority Women	0.00%	23.05%	0.00	¥¥¥
Minority- and/or Women	0.00%	52.98%	0.00	¥¥¥
Paper and Paper Product Merchant Wholesalers NAICS 4241				
African American	0.00%	0.69%	0.00	
Asian	0.00%	0.93%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.62%	0.00	¥
Nonminority Women	0.00%	12.50%	0.00	¥¥¥
Minority- and/or Women	0.00%	14.12%	0.00	¥¥¥
Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers NAICS 4231				
African American	0.00%	7.14%	0.00	¥¥¥
Asian	0.00%	7.14%	0.00	¥¥¥
Hispanic	0.00%	7.54%	0.00	¥¥¥
Native American	0.00%	7.14%	0.00	¥¥¥
Minority	0.00%	28.96%	0.00	¥¥¥
Nonminority Women	0.00%	6.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	35.67%	0.00	¥¥¥
Architectural, Engineering, and Related Services NAICS 5413				
African American	0.00%	13.20%	0.00	¥¥¥
Asian	0.00%	5.52%	0.00	¥¥¥
Hispanic	0.00%	4.70%	0.00	¥¥¥
Native American	0.00%	0.28%	0.00	
Minority	0.00%	23.70%	0.00	¥¥¥
Nonminority Women	0.00%	13.41%	0.00	¥¥¥
Minority- and/or Women	0.00%	37.11%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Motor Vehicle Parts Manufacturing NAICS 3363				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	4.76%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.76%	0.00	¥¥¥
Pharmaceutical and Medicine Manufacturing NAICS 3254				
African American	0.00%	0.00%		
Asian	23.17%	0.80%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	23.17%	0.80%		¥¥¥
Nonminority Women	0.00%	10.40%	0.00	¥¥¥
Minority- and/or Women	23.17%	11.20%		¥¥¥
Drycleaning and Laundry Services NAICS 8123				
African American	0.00%	0.00%		
Asian	0.00%	36.17%	0.00	¥¥¥
Hispanic	0.00%	7.14%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	43.31%	0.00	¥¥¥
Nonminority Women	0.00%	23.72%	0.00	¥¥¥
Minority- and/or Women	0.00%	67.03%	0.00	¥¥¥
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	0.00%	1.26%	0.00	
Asian	0.00%	0.63%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.89%	0.00	¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	9.06%	0.00	¥¥¥
Minority- and/or Women	0.00%	10.95%	0.00	¥¥¥
Building Material and Supplies Dealers NAICS 4441				
African American	0.00%	0.48%	0.00	
Asian	24.43%	0.00%		
Hispanic	0.00%	2.86%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	24.43%	3.34%		¥¥¥
Nonminority Women	0.00%	17.25%	0.00	¥¥¥
Minority- and/or Women	24.43%	20.59%		
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	0.00%	12.48%	0.00	¥¥¥
Asian	0.00%	0.42%	0.00	
Hispanic	0.00%	3.51%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	16.41%	0.00	¥¥¥
Nonminority Women	0.00%	23.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	40.12%	0.00	¥¥¥
Industrial Machinery Manufacturing NAICS 3332				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	12.12%	0.00	¥¥¥
Minority- and/or Women	0.00%	12.12%	0.00	¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.00%	13.06%	0.00	¥¥¥
Asian	0.00%	12.80%	0.00	¥¥¥
Hispanic	33.55%	0.41%		¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	33.55%	30.27%		
Nonminority Women	0.00%	23.10%	0.00	¥¥¥
Minority- and/or Women	33.55%	53.37%	62.86	¥¥¥
Aquaculture NAICS 1125				
African American	0.00%	0.00%		
Asian	0.00%	8.33%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	8.33%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	8.33%	0.00	¥¥¥
Services to Buildings and Dwellings NAICS 5617				
African American	0.00%	17.67%	0.00	¥¥¥
Asian	0.00%	2.33%	0.00	¥¥¥
Hispanic	0.00%	13.01%	0.00	¥¥¥
Native American	0.00%	0.71%	0.00	
Minority	0.00%	33.72%	0.00	¥¥¥
Nonminority Women	0.00%	20.74%	0.00	¥¥¥
Minority- and/or Women	0.00%	54.46%	0.00	¥¥¥
Investigation and Security Services NAICS 5616				
African American	0.00%	18.56%	0.00	¥¥¥
Asian	34.04%	0.11%		¥¥¥
Hispanic	34.01%	4.17%		¥¥¥
Native American	0.00%	0.12%	0.00	
Minority	68.05%	22.96%		¥¥¥
Nonminority Women	0.00%	13.39%	0.00	¥¥¥
Minority- and/or Women	68.05%	36.35%		¥¥¥
Miscellaneous Durable Goods Merchant Wholesalers NAICS 4239				
African American	0.00%	1.06%	0.00	



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	5.56%	0.00	¥¥¥
Native American	0.00%	0.20%	0.00	
Minority	0.00%	6.82%	0.00	¥¥¥
Nonminority Women	0.00%	7.56%	0.00	¥¥¥
Minority- and/or Women	0.00%	14.38%	0.00	¥¥¥
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	0.00%	2.26%	0.00	¥¥
Asian	0.00%	0.75%	0.00	
Hispanic	0.00%	14.61%	0.00	¥¥¥
Native American	0.00%	0.38%	0.00	
Minority	0.00%	18.00%	0.00	¥¥¥
Nonminority Women	0.00%	8.96%	0.00	¥¥¥
Minority- and/or Women	0.00%	26.96%	0.00	¥¥¥
Employment Services NAICS 5613				
African American	0.00%	12.76%	0.00	¥¥¥
Asian	0.00%	1.97%	0.00	¥¥
Hispanic	0.00%	10.28%	0.00	¥¥¥
Native American	0.00%	4.76%	0.00	¥¥¥
Minority	0.00%	29.77%	0.00	¥¥¥
Nonminority Women	0.00%	39.43%	0.00	¥¥¥
Minority- and/or Women	0.00%	69.20%	0.00	¥¥¥
Remediation and Other Waste Management Services NAICS 5629				
African American	0.00%	20.35%	0.00	¥¥¥
Asian	0.00%	1.61%	0.00	¥
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	22.36%	0.00	¥¥¥
Nonminority Women	0.00%	12.76%	0.00	¥¥¥
Minority- and/or Women	0.00%	35.12%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				
African American	0.00%	12.75%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	12.75%	0.00	¥¥¥
Nonminority Women	0.00%	34.96%	0.00	¥¥¥
Minority- and/or Women	0.00%	47.71%	0.00	¥¥¥
Communications Equipment Manufacturing NAICS 3342				
African American	0.00%	2.53%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.63%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.16%	0.00	¥¥¥
Nonminority Women	0.00%	10.13%	0.00	¥¥¥
Minority- and/or Women	0.00%	13.29%	0.00	¥¥¥
Household and Institutional Furniture and Kitchen Cabinet Manufacturing NAICS 3371				
African American	0.00%	17.25%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	32.15%	0.00%		
Native American	0.00%	0.00%		
Minority	32.15%	17.25%		¥¥¥
Nonminority Women	0.00%	9.72%	0.00	¥¥¥
Minority- and/or Women	32.15%	26.97%		¥
Support Activities for Crop Production NAICS 1151				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	21.43%	0.00	¥¥¥
Minority- and/or Women	0.00%	21.43%	0.00	¥¥¥
Automotive Equipment Rental and Leasing NAICS 5321				
African American	0.00%	0.00%		
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	25.00%	0.00	¥¥¥
Nonminority Women	0.00%	33.33%	0.00	¥¥¥
Minority- and/or Women	0.00%	58.33%	0.00	¥¥¥
Electric Lighting Equipment Manufacturing NAICS 3351				
African American	0.00%	0.00%		
Asian	0.00%	4.17%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.17%	0.00	¥¥¥
Nonminority Women	0.00%	20.83%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Aerospace Product and Parts Manufacturing NAICS 3364				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.71%	0.00	¥¥¥
Lawn and Garden Equipment and Supplies Retailers NAICS 4442				
African American	0.00%	14.29%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥¥
Computer and Peripheral Equipment Manufacturing NAICS 3341				
African American	0.00%	4.08%	0.00	¥¥¥
Asian	33.42%	1.36%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	33.42%	5.44%		¥¥¥
Nonminority Women	0.00%	9.52%	0.00	¥¥¥
Minority- and/or Women	33.42%	14.96%		¥¥¥
Engine, Turbine, and Power Transmission Equipment Manufacturing NAICS 3336				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Electrical Equipment Manufacturing NAICS 3353				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	15.38%	0.00	¥¥¥
Minority- and/or Women	0.00%	15.38%	0.00	¥¥¥
Boiler, Tank, and Shipping Container Manufacturing NAICS 3324				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.14%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.14%	0.00	¥¥¥
Metalworking Machinery Manufacturing NAICS 3335				
African American	0.00%	0.00%		
Asian	0.00%	3.57%	0.00	¥¥¥
Hispanic	34.16%	0.00%		
Native American	0.00%	0.00%		
Minority	34.16%	3.57%		¥¥¥
Nonminority Women	0.00%	21.43%	0.00	¥¥¥
Minority- and/or Women	34.16%	25.00%		¥¥¥
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance NAICS 8113				
African American	0.00%	11.03%	0.00	¥¥¥
Asian	0.00%	0.14%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	11.17%	0.00	¥¥¥
Nonminority Women	0.00%	12.05%	0.00	¥¥¥
Minority- and/or Women	0.00%	23.22%	0.00	¥¥¥
Computer Systems Design and Related Services NAICS 5415				
African American	0.00%	26.52%	0.00	¥¥¥
Asian	0.00%	18.73%	0.00	¥¥¥
Hispanic	0.00%	3.35%	0.00	¥¥¥
Native American	0.00%	1.21%	0.00	
Minority	0.00%	49.81%	0.00	¥¥¥
Nonminority Women	0.00%	11.61%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.00%	61.42%	0.00	¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	0.00%	5.12%	0.00	¥¥¥
Asian	0.00%	6.62%	0.00	¥¥¥
Hispanic	0.00%	11.79%	0.00	¥¥¥
Native American	0.00%	3.61%	0.00	¥¥¥
Minority	0.00%	27.14%	0.00	¥¥¥
Nonminority Women	0.00%	9.61%	0.00	¥¥¥
Minority- and/or Women	0.00%	36.75%	0.00	¥¥¥
Utility System Construction NAICS 2371				
African American	0.00%	1.96%	0.00	¥¥
Asian	0.00%	0.98%	0.00	
Hispanic	0.00%	7.33%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	10.27%	0.00	¥¥¥
Nonminority Women	0.00%	10.51%	0.00	¥¥¥
Minority- and/or Women	0.00%	20.78%	0.00	¥¥¥
Hunting and Trapping NAICS 1142				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	8.33%	0.00	¥¥¥
Minority- and/or Women	0.00%	8.33%	0.00	¥¥¥
Traveler Accommodation NAICS 7211				
African American	0.00%	16.67%	0.00	¥¥¥
Asian	0.00%	17.19%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	33.33%	0.00	¥¥¥
Minority	0.00%	67.19%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	3.14%	0.00	¥¥¥
Minority- and/or Women	0.00%	70.33%	0.00	¥¥¥
Animal Slaughtering and Processing NAICS 3116				
African American	41.87%	39.56%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	41.87%	39.56%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	41.87%	39.56%		
Other Support Services NAICS 5619				
African American	53.76%	19.62%		¥¥¥
Asian	0.00%	5.91%	0.00	¥¥¥
Hispanic	0.00%	2.69%	0.00	¥¥¥
Native American	0.00%	2.16%	0.00	¥¥
Minority	53.76%	30.38%		¥¥¥
Nonminority Women	0.00%	27.47%	0.00	¥¥¥
Minority- and/or Women	53.76%	57.85%	92.93	
Specialized Freight Trucking NAICS 4842				
African American	0.00%	8.09%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	12.85%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	20.94%	0.00	¥¥¥
Nonminority Women	0.00%	14.32%	0.00	¥¥¥
Minority- and/or Women	0.00%	35.26%	0.00	¥¥¥
Support Activities for Animal Production NAICS 1152				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	0.00%		
Nonminority Women	0.00%	15.92%	0.00	YYY
Minority- and/or Women	0.00%	15.92%	0.00	YYY
Nonmetallic Mineral Mining and Quarrying NAICS 2123				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	6.25%	0.00	YYY
Native American	0.00%	0.00%		
Minority	0.00%	6.25%	0.00	YYY
Nonminority Women	0.00%	6.25%	0.00	YYY
Minority- and/or Women	0.00%	12.50%	0.00	YYY
Office Furniture (including Fixtures) Manufacturing NAICS 3372				
African American	0.00%	3.13%	0.00	YYY
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.13%	0.00	YYY
Nonminority Women	0.00%	18.75%	0.00	YYY
Minority- and/or Women	0.00%	21.88%	0.00	YYY
Offices of Other Health Practitioners NAICS 6213				
African American	0.00%	6.69%	0.00	YYY
Asian	0.00%	17.83%	0.00	YYY
Hispanic	0.00%	0.18%	0.00	
Native American	0.00%	0.06%	0.00	
Minority	0.00%	24.76%	0.00	YYY
Nonminority Women	0.00%	37.55%	0.00	YYY
Minority- and/or Women	0.00%	62.31%	0.00	YYY
Electric Power Generation, Transmission and Distribution NAICS 2211				
African American	0.00%	0.00%		
Asian	0.00%	50.00%	0.00	YYY



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	10.45%	0.00	YYY
Native American	0.00%	0.50%	0.00	
Minority	0.00%	60.95%	0.00	YYY
Nonminority Women	0.00%	3.00%	0.00	YYY
Minority- and/or Women	0.00%	63.95%	0.00	YYY
Other Chemical Product and Preparation Manufacturing NAICS 3259				
African American	0.00%	0.00%		
Asian	0.00%	3.45%	0.00	YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.45%	0.00	YYY
Nonminority Women	0.00%	3.45%	0.00	YYY
Minority- and/or Women	0.00%	6.90%	0.00	YYY
Other Ambulatory Health Care Services NAICS 6219				
African American	0.00%	31.80%	0.00	YYY
Asian	0.00%	4.10%	0.00	YYY
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	4.00%	0.00	YYY
Minority	0.00%	39.95%	0.00	YYY
Nonminority Women	0.00%	23.62%	0.00	YYY
Minority- and/or Women	0.00%	63.57%	0.00	YYY
Paint, Coating, and Adhesive Manufacturing NAICS 3255				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.14%	0.00	YYY
Minority- and/or Women	0.00%	7.14%	0.00	YYY
Scheduled Air Transportation NAICS 4811				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Highway, Street, and Bridge Construction NAICS 2373				
African American	0.00%	18.97%	0.00	¥¥¥
Asian	0.00%	9.46%	0.00	¥¥¥
Hispanic	0.00%	1.63%	0.00	¥
Native American	0.00%	0.00%		
Minority	0.00%	30.06%	0.00	¥¥¥
Nonminority Women	0.00%	11.02%	0.00	¥¥¥
Minority- and/or Women	0.00%	41.08%	0.00	¥¥¥
Other Support Activities for Transportation NAICS 4889				
African American	0.00%	32.35%	0.00	¥¥¥
Asian	0.00%	3.68%	0.00	¥¥¥
Hispanic	0.00%	3.62%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	0.00%	43.22%	0.00	¥¥¥
Nonminority Women	0.00%	8.32%	0.00	¥¥¥
Minority- and/or Women	0.00%	51.54%	0.00	¥¥¥
Natural Gas Distribution NAICS 2212				
African American	0.00%	14.29%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Railroad Rolling Stock Manufacturing NAICS 3365				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Iron and Steel Mills and Ferroalloy Manufacturing NAICS 3311				
African American	0.00%	9.09%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	9.09%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	18.18%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	18.18%	0.00	¥¥¥
Drugs and Druggists' Sundries Merchant Wholesalers NAICS 4242				
African American	0.00%	0.99%	0.00	
Asian	0.00%	50.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	50.99%	0.00	¥¥¥
Nonminority Women	0.00%	8.42%	0.00	¥¥¥
Minority- and/or Women	0.00%	59.41%	0.00	¥¥¥
Commercial and Service Industry Machinery Manufacturing NAICS 3333				
African American	0.00%	1.61%	0.00	¥
Asian	0.00%	1.61%	0.00	¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.22%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	4.84%	0.00	¥¥¥
Minority- and/or Women	0.00%	8.06%	0.00	¥¥¥
Book Retailers and News Dealers NAICS 4592				
African American	0.00%	0.00%		
Asian	0.00%	33.33%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	33.33%	0.00	¥¥¥
Nonminority Women	0.00%	16.26%	0.00	¥¥¥
Minority- and/or Women	0.00%	49.59%	0.00	¥¥¥
Sugar and Confectionery Product Manufacturing NAICS 3113				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services NAICS 5182				
African American	0.00%	3.90%	0.00	¥¥¥
Asian	0.00%	1.23%	0.00	
Hispanic	0.00%	1.11%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	6.24%	0.00	¥¥¥
Nonminority Women	0.00%	24.55%	0.00	¥¥¥
Minority- and/or Women	0.00%	30.79%	0.00	¥¥¥
Other Transit and Ground Passenger Transportation NAICS 4859				
African American	0.00%	10.34%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	0.00%	10.34%	0.00	¥¥¥
Nonminority Women	0.00%	22.41%	0.00	¥¥¥
Minority- and/or Women	0.00%	32.75%	0.00	¥¥¥
Support Activities for Rail Transportation NAICS 4882				
African American	0.00%	54.11%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.68%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	54.79%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	54.79%	0.00	¥¥¥
Motor Vehicle Body and Trailer Manufacturing NAICS 3362				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	40.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	40.00%	0.00	¥¥¥
Offices of Physicians NAICS 6211				
African American	0.00%	6.89%	0.00	¥¥¥
Asian	0.00%	13.47%	0.00	¥¥¥
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	6.67%	0.00	¥¥¥
Minority	0.00%	27.08%	0.00	¥¥¥
Nonminority Women	0.00%	18.95%	0.00	¥¥¥
Minority- and/or Women	0.00%	46.03%	0.00	¥¥¥
Local Messengers and Local Delivery NAICS 4922				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	54.08%	0.00	¥¥¥
Minority- and/or Women	0.00%	54.08%	0.00	¥¥¥
Water, Sewage and Other Systems NAICS 2213				
African American	0.00%	0.00%		
Asian	100.00%	0.00%		
Hispanic	0.00%	2.38%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	100.00%	2.38%		¥¥¥
Nonminority Women	0.00%	2.38%	0.00	¥¥¥
Minority- and/or Women	100.00%	4.76%		¥¥¥
Audio and Video Equipment Manufacturing NAICS 3343				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.69%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.69%	0.00	¥¥¥
Used Merchandise Retailers NAICS 4595				
African American	0.00%	4.61%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.37%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	4.98%	0.00	¥¥¥
Nonminority Women	0.00%	28.47%	0.00	¥¥¥
Minority- and/or Women	0.00%	33.45%	0.00	¥¥¥
Electronic and Precision Equipment Repair and Maintenance NAICS 8112				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
African American	0.00%	17.98%	0.00	¥¥¥
Asian	0.00%	1.01%	0.00	
Hispanic	0.00%	0.30%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	19.29%	0.00	¥¥¥
Nonminority Women	0.00%	8.61%	0.00	¥¥¥
Minority- and/or Women	0.00%	27.90%	0.00	¥¥¥
Steel Product Manufacturing from Purchased Steel NAICS 3312				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Poultry and Egg Production NAICS 1123				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	3.85%	0.00	¥¥¥
Minority- and/or Women	0.00%	3.85%	0.00	¥¥¥
Land Subdivision NAICS 2372				
African American	0.00%	0.56%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.28%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	0.84%	0.00	
Nonminority Women	0.00%	3.64%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Awarded			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.00%	4.48%	0.00	¥¥¥

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

Table F-12.
Detailed Utilization, Availability, and Disparity Analyses,
CSE
Maryland Marketplace:
Dollars Paid

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Motor Vehicle Manufacturing NAICS 3361				
African American	0.00%	0.00%		
Asian	0.13%	0.00%		
Hispanic	0.06%	9.09%	0.62	¥¥¥
Native American	0.00%	0.00%		
Minority	0.19%	9.09%	2.09	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.19%	9.09%	2.09	¥¥¥
Professional and Commercial Equipment and Supplies Merchant Wholesalers NAICS 4234				
African American	0.28%	24.43%	1.14	¥¥¥
Asian	0.34%	35.67%	0.94	¥¥¥
Hispanic	0.01%	15.45%	0.08	¥¥¥
Native American	0.00%	0.00%		
Minority	0.63%	75.55%	0.83	¥¥¥
Nonminority Women	0.06%	6.72%	0.96	¥¥¥
Minority- and/or Women	0.69%	82.27%	0.84	¥¥¥
Grocery and Related Product Merchant Wholesalers NAICS 4244				
African American	0.90%	0.39%		
Asian	1.92%	25.29%	7.60	¥¥¥
Hispanic	2.28%	25.17%	9.06	¥¥¥
Native American	0.00%	0.00%		
Minority	5.10%	50.85%	10.03	¥¥¥
Nonminority Women	0.03%	23.71%	0.11	¥¥¥
Minority- and/or Women	5.13%	74.56%	6.88	¥¥¥
General Freight Trucking NAICS 4841				
African American	5.44%	12.25%	44.40	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.25%	0.44%	56.82	
Hispanic	7.83%	24.00%	32.65	¥¥¥
Native American	0.00%	0.05%	0.00	
Minority	13.52%	36.74%	36.80	¥¥¥
Nonminority Women	0.88%	12.50%	7.02	¥¥¥
Minority- and/or Women	14.40%	49.24%	29.24	¥¥¥
Petroleum and Petroleum Products Merchant Wholesalers NAICS 4247				
African American	0.00%	4.17%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.17%	0.00	¥¥¥
Nonminority Women	0.05%	6.94%	0.70	¥¥¥
Minority- and/or Women	0.05%	11.11%	0.45	¥¥¥
Health and Personal Care Retailers NAICS 4561				
African American	0.02%	8.36%	0.20	¥¥¥
Asian	0.00%	8.20%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.02%	16.56%	0.12	¥¥¥
Nonminority Women	0.04%	30.56%	0.13	¥¥¥
Minority- and/or Women	0.06%	47.12%	0.13	¥¥¥
Building Equipment Contractors NAICS 2382				
African American	0.04%	7.76%	0.55	¥¥¥
Asian	0.03%	3.31%	0.91	¥¥¥
Hispanic	5.40%	4.69%		
Native American	0.00%	5.00%	0.00	¥¥¥
Minority	5.47%	20.76%	26.35	¥¥¥
Nonminority Women	0.17%	9.44%	1.82	¥¥¥
Minority- and/or Women	5.64%	30.20%	18.68	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Plastics Product Manufacturing NAICS 3261				
African American	4.35%	6.15%	70.73	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.01%	0.20%	5.00	¥¥¥
Minority	4.36%	6.35%	68.66	¥¥¥
Nonminority Women	0.09%	4.88%	1.84	¥¥¥
Minority- and/or Women	4.45%	11.23%	39.63	¥¥¥
Sporting Goods, Hobby, and Musical Instrument Retailers NAICS 4591				
African American	2.06%	7.64%	27.01	¥¥¥
Asian	0.04%	0.14%	28.57	
Hispanic	0.18%	1.45%	12.46	
Native American	0.00%	1.45%	0.00	¥
Minority	2.28%	10.68%	21.35	¥¥¥
Nonminority Women	3.60%	13.57%	26.56	¥¥¥
Minority- and/or Women	5.88%	24.25%	24.25	¥¥¥
Management, Scientific, and Technical Consulting Services NAICS 5416				
African American	0.25%	36.51%	0.69	¥¥¥
Asian	0.20%	4.78%	4.18	¥¥¥
Hispanic	0.00%	1.87%	0.00	¥¥
Native American	0.00%	1.87%	0.00	¥¥
Minority	0.45%	45.03%	1.00	¥¥¥
Nonminority Women	58.13%	21.49%		¥¥¥
Minority- and/or Women	58.58%	66.52%	88.06	¥¥¥
Furniture and Home Furnishings Retailers NAICS 4491				
African American	0.00%	9.03%	0.00	¥¥¥
Asian	0.00%	4.76%	0.00	¥¥¥
Hispanic	0.00%	6.71%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	20.50%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.06%	10.96%	0.52	¥¥¥
Minority- and/or Women	0.06%	31.46%	0.19	¥¥¥
Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing NAICS 3334				
African American	0.03%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.38%	3.85%	9.93	¥¥¥
Native American	0.00%	0.00%		
Minority	0.41%	3.85%	10.65	¥¥¥
Nonminority Women	0.00%	19.23%	0.00	¥¥¥
Minority- and/or Women	0.41%	23.08%	1.78	¥¥¥
Electronics and Appliance Retailers NAICS 4492				
African American	1.69%	11.78%	14.34	¥¥¥
Asian	0.00%	0.12%	0.00	
Hispanic	0.00%	2.96%	0.00	¥¥¥
Native American	0.00%	0.19%	0.00	
Minority	1.69%	15.05%	11.23	¥¥¥
Nonminority Women	0.13%	7.92%	1.60	¥¥¥
Minority- and/or Women	1.82%	22.97%	7.92	¥¥¥
Educational Support Services NAICS 6117				
African American	0.00%	16.25%	0.00	¥¥¥
Asian	78.51%	0.15%		¥¥¥
Hispanic	0.02%	3.85%	0.60	¥¥¥
Native American	0.00%	3.85%	0.00	¥¥¥
Minority	78.53%	24.10%		¥¥¥
Nonminority Women	0.00%	37.40%	0.00	¥¥¥
Minority- and/or Women	78.53%	61.50%		¥¥¥
Glass and Glass Product Manufacturing NAICS 3272				
African American	1.08%	0.00%		
Asian	0.36%	0.00%		
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	1.44%	0.00%		
Nonminority Women	0.15%	7.69%	1.91	¥¥¥
Minority- and/or Women	1.59%	7.69%	20.68	¥¥¥
Insurance Carriers NAICS 5241				
African American	0.00%	34.27%	0.00	¥¥¥
Asian	0.74%	33.33%	2.22	¥¥¥
Hispanic	0.00%	10.00%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.74%	77.60%	0.95	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.74%	77.60%	0.95	¥¥¥
Spring and Wire Product Manufacturing NAICS 3326				
African American	0.00%	6.67%	0.00	¥¥¥
Asian	0.03%	0.00%		
Hispanic	0.03%	0.00%		
Native American	0.00%	0.00%		
Minority	0.06%	6.67%	0.90	¥¥¥
Nonminority Women	0.02%	0.00%		
Minority- and/or Women	0.08%	6.67%	1.20	¥¥¥
Gasoline Stations NAICS 4571				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.03%	0.00%		
Native American	0.00%	0.00%		
Minority	0.03%	0.00%		
Nonminority Women	0.20%	5.20%	3.85	¥¥¥
Minority- and/or Women	0.23%	5.20%	4.42	¥¥¥
Other Personal Services NAICS 8129				
African American	0.00%	14.88%	0.00	¥¥¥
Asian	3.04%	3.64%	83.53	



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	3.04%	22.09%	13.76	¥¥¥
Nonminority Women	0.03%	35.37%	0.10	¥¥¥
Minority- and/or Women	3.07%	57.46%	5.34	¥¥¥
Rubber Product Manufacturing NAICS 3262				
African American	6.52%	8.33%	78.29	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	6.52%	8.33%	78.27	
Nonminority Women	0.07%	8.33%	0.83	¥¥¥
Minority- and/or Women	6.59%	16.66%	39.56	¥¥¥
Newspaper, Periodical, Book, and Directory Publishers NAICS 5131				
African American	1.44%	22.56%	6.36	¥¥¥
Asian	0.00%	0.24%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.44%	22.80%	6.32	¥¥¥
Nonminority Women	0.12%	29.92%	0.40	¥¥¥
Minority- and/or Women	1.56%	52.72%	2.96	¥¥¥
Department Stores NAICS 4551				
African American	0.54%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.54%	0.00%		
Nonminority Women	0.00%	6.90%	0.00	¥¥¥
Minority- and/or Women	0.54%	6.90%	7.83	¥¥¥
Other Food Manufacturing NAICS 3119				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	2.56%	0.00	¥¥¥
Asian	0.00%	2.56%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	5.12%	0.00	¥¥¥
Nonminority Women	0.00%	32.05%	0.00	¥¥¥
Minority- and/or Women	0.00%	37.17%	0.00	¥¥¥
Cut and Sew Apparel Manufacturing NAICS 3152				
African American	0.00%	0.66%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.66%	0.00	
Nonminority Women	0.11%	28.95%	0.39	¥¥¥
Minority- and/or Women	0.11%	29.61%	0.37	¥¥¥
Bakeries and Tortilla Manufacturing NAICS 3118				
African American	0.00%	0.00%		
Asian	3.63%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.63%	0.00%		
Nonminority Women	0.00%	66.67%	0.00	¥¥¥
Minority- and/or Women	3.63%	66.67%	5.44	¥¥¥
Web Search Portals, Libraries, Archives, and Other Information Services NAICS 5192				
African American	0.95%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.95%	0.00%		
Nonminority Women	0.02%	15.09%	0.16	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.97%	15.09%	6.43	¥¥¥
Other Miscellaneous Retailers NAICS 4599				
African American	0.08%	6.15%	1.33	¥¥¥
Asian	0.00%	4.62%	0.00	¥¥¥
Hispanic	0.00%	6.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.08%	16.92%	0.47	¥¥¥
Nonminority Women	0.20%	16.02%	1.23	¥¥¥
Minority- and/or Women	0.28%	32.94%	0.85	¥¥¥
Outpatient Care Centers NAICS 6214				
African American	0.00%	20.45%	0.00	¥¥¥
Asian	0.66%	25.00%	2.65	¥¥¥
Hispanic	0.00%	10.15%	0.00	¥¥¥
Native American	0.00%	23.00%	0.00	¥¥¥
Minority	0.66%	78.60%	0.84	¥¥¥
Nonminority Women	0.00%	15.31%	0.00	¥¥¥
Minority- and/or Women	0.66%	93.91%	0.70	¥¥¥
Beverage Manufacturing NAICS 3121				
African American	0.00%	0.00%		
Asian	0.83%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.83%	0.00%		
Nonminority Women	0.00%	45.45%	0.01	¥¥¥
Minority- and/or Women	0.83%	45.45%	1.83	¥¥¥
Other Crop Farming NAICS 1119				
African American	5.31%	0.16%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	6.67%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	5.31%	6.83%	77.75	



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	34.73%	0.00	¥¥¥
Minority- and/or Women	5.31%	41.56%	12.78	¥¥¥
Household Appliances and Electrical and Electronic Goods Merchant Wholesalers NAICS 4236				
African American	0.00%	1.92%	0.00	¥¥
Asian	0.98%	2.69%	36.50	
Hispanic	0.00%	0.00%		
Native American	0.00%	6.25%	0.00	¥¥¥
Minority	0.98%	10.86%	9.02	¥¥¥
Nonminority Women	0.05%	11.39%	0.42	¥¥¥
Minority- and/or Women	1.03%	22.25%	4.63	¥¥¥
Agencies, Brokerages, and Other Insurance Related Activities NAICS 5242				
African American	0.00%	0.97%	0.00	
Asian	1.09%	3.85%	28.23	¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.07%	0.00	
Minority	1.09%	4.89%	22.29	¥¥¥
Nonminority Women	0.00%	6.67%	0.05	¥¥¥
Minority- and/or Women	1.09%	11.56%	9.43	¥¥¥
Hardware Manufacturing NAICS 3325				
African American	0.00%	0.00%		
Asian	2.41%	0.00%		
Hispanic	0.78%	0.00%		
Native American	0.00%	0.00%		
Minority	3.19%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	3.19%	0.00%		
Automotive Repair and Maintenance NAICS 8111				
African American	0.00%	3.08%	0.00	¥¥¥
Asian	0.00%	5.17%	0.00	¥¥¥
Hispanic	7.97%	9.43%	84.48	



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	7.97%	17.68%	45.08	¥¥¥
Nonminority Women	0.00%	13.30%	0.00	¥¥¥
Minority- and/or Women	7.97%	30.98%	25.73	¥¥¥
Converted Paper Product Manufacturing NAICS 3222				
African American	10.40%	12.43%	83.67	¥
Asian	0.00%	0.00%		
Hispanic	0.07%	0.09%	77.78	¥
Native American	0.00%	0.00%		
Minority	10.47%	12.52%	83.63	¥
Nonminority Women	0.14%	0.00%		
Minority- and/or Women	10.61%	12.52%	84.74	¥
Dairy Product Manufacturing NAICS 3115				
African American	0.07%	0.00%		
Asian	0.00%	0.00%		
Hispanic	2.96%	0.00%		
Native American	0.00%	0.00%		
Minority	3.03%	0.00%		
Nonminority Women	0.06%	13.64%	0.45	¥¥¥
Minority- and/or Women	3.09%	13.64%	22.65	¥¥¥
Miscellaneous Nondurable Goods Merchant Wholesalers NAICS 4249				
African American	5.78%	6.48%	89.18	
Asian	2.16%	9.38%	23.02	¥¥¥
Hispanic	0.00%	3.13%	0.00	¥¥¥
Native American	0.00%	3.13%	0.00	¥¥¥
Minority	7.94%	22.12%	35.90	¥¥¥
Nonminority Women	3.11%	15.32%	20.30	¥¥¥
Minority- and/or Women	11.05%	37.44%	29.51	¥¥¥
Basic Chemical Manufacturing NAICS 3251				
African American	1.44%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	1.65%	78.51%	2.10	¥¥¥
Hispanic	0.00%	0.02%	0.00	
Native American	0.00%	0.00%		
Minority	3.09%	78.53%	3.93	¥¥¥
Nonminority Women	0.09%	0.00%		
Minority- and/or Women	3.18%	78.53%	4.05	¥¥¥
Other Textile Product Mills NAICS 3149				
African American	13.34%	0.00%		
Asian	0.00%	26.34%	0.00	¥¥¥
Hispanic	0.00%	25.23%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	13.34%	51.57%	25.87	¥¥¥
Nonminority Women	0.13%	0.00%		
Minority- and/or Women	13.47%	51.57%	26.12	¥¥¥
Warehousing and Storage NAICS 4931				
African American	0.00%	1.83%	0.00	¥¥
Asian	0.05%	0.92%	5.43	
Hispanic	0.04%	0.00%		
Native American	0.00%	0.00%		
Minority	0.09%	2.75%	3.27	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.09%	2.75%	3.27	¥¥¥
Nonresidential Building Construction NAICS 2362				
African American	99.42%	15.05%		¥¥¥
Asian	0.00%	7.18%	0.00	¥¥¥
Hispanic	0.00%	8.89%	0.00	¥¥¥
Native American	0.00%	0.42%	0.00	
Minority	99.42%	31.54%		¥¥¥
Nonminority Women	0.00%	10.62%	0.00	¥¥¥
Minority- and/or Women	99.42%	42.16%		¥¥¥
Business Support Services NAICS 5614				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	32.77%	0.00	¥¥¥
Asian	0.00%	10.86%	0.00	¥¥¥
Hispanic	39.85%	3.69%		¥¥¥
Native American	0.00%	0.00%		
Minority	39.85%	47.32%	84.21	¥¥
Nonminority Women	0.00%	13.61%	0.00	¥¥¥
Minority- and/or Women	39.85%	60.93%	65.40	¥¥¥
Petroleum and Coal Products Manufacturing NAICS 3241				
African American	3.82%	4.06%	94.03	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.82%	4.06%	94.09	
Nonminority Women	5.70%	0.00%		¥¥¥
Minority- and/or Women	9.52%	4.06%		¥¥¥
Seafood Product Preparation and Packaging NAICS 3117				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	4.93%	0.00%		
Native American	0.00%	0.00%		
Minority	4.93%	0.00%		
Nonminority Women	0.30%	17.65%	1.70	¥¥¥
Minority- and/or Women	5.23%	17.65%	29.63	¥¥¥
Other Wood Product Manufacturing NAICS 3219				
African American	0.00%	0.00%		
Asian	1.09%	5.16%	21.04	¥¥¥
Hispanic	6.14%	1.78%		¥¥¥
Native American	0.00%	0.00%		
Minority	7.23%	6.94%		
Nonminority Women	0.12%	0.00%		
Minority- and/or Women	7.35%	6.94%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Grocery and Convenience Retailers NAICS 4451				
African American	0.29%	11.69%	2.52	¥¥¥
Asian	0.00%	28.57%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	2.86%	0.00	¥¥¥
Minority	0.29%	43.12%	0.67	¥¥¥
Nonminority Women	0.21%	17.74%	1.17	¥¥¥
Minority- and/or Women	0.50%	60.86%	0.82	¥¥¥
Waste Collection NAICS 5621				
African American	0.35%	2.78%	12.66	¥¥
Asian	2.11%	0.79%		¥¥
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	2.46%	3.97%	61.96	
Nonminority Women	0.10%	27.62%	0.36	¥¥¥
Minority- and/or Women	2.56%	31.59%	8.10	¥¥¥
Insurance and Employee Benefit Funds NAICS 5251				
African American	0.00%	0.00%		
Asian	4.43%	7.31%	60.60	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	4.43%	7.31%	60.60	¥¥¥
Nonminority Women	0.13%	1.20%	10.83	¥¥¥
Minority- and/or Women	4.56%	8.51%	53.58	¥¥¥
Other Amusement and Recreation Industries NAICS 7139				
African American	0.00%	5.58%	0.00	¥¥¥
Asian	7.26%	5.26%		
Hispanic	0.02%	5.26%	0.41	¥¥¥
Native American	0.00%	0.00%		
Minority	7.28%	16.10%	45.22	¥¥¥
Nonminority Women	0.66%	20.32%	3.23	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	7.94%	36.42%	21.80	¥¥¥
Forging and Stamping NAICS 3321				
African American	5.60%	3.11%		
Asian	0.00%	2.90%	0.00	¥¥¥
Hispanic	0.42%	0.89%	47.19	¥¥¥
Native American	0.00%	0.05%	0.00	¥¥¥
Minority	6.02%	6.95%	86.62	¥¥
Nonminority Women	0.16%	0.00%		
Minority- and/or Women	6.18%	6.95%	88.92	¥¥
Fuel Dealers NAICS 4572				
African American	0.00%	2.60%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	2.60%	0.00	¥¥¥
Nonminority Women	0.00%	7.79%	0.00	¥¥¥
Minority- and/or Women	0.00%	10.39%	0.00	¥¥¥
Medical Equipment and Supplies Manufacturing NAICS 3391				
African American	0.00%	0.56%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.56%	0.00	
Nonminority Women	0.00%	6.70%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.26%	0.00	¥¥¥
Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing NAICS 3327				
African American	0.53%	0.57%	92.98	
Asian	0.92%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	1.45%	0.57%		¥
Nonminority Women	0.00%	6.81%	0.00	¥¥¥
Minority- and/or Women	1.45%	7.38%	19.65	¥¥¥
Lime and Gypsum Product Manufacturing NAICS 3274				
African American	0.68%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.68%	0.00%		
Nonminority Women	0.21%	60.00%	0.34	¥¥¥
Minority- and/or Women	0.89%	60.00%	1.48	¥¥¥
Activities Related to Real Estate NAICS 5313				
African American	0.05%	0.07%	71.43	
Asian	1.00%	0.07%		¥¥¥
Hispanic	0.00%	0.07%	0.00	
Native American	0.00%	0.04%	0.00	
Minority	1.05%	0.25%		¥¥
Nonminority Women	0.00%	15.01%	0.00	¥¥¥
Minority- and/or Women	1.05%	15.26%	6.88	¥¥¥
Farm Product Raw Material Merchant Wholesalers NAICS 4245				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.18%	12.50%	1.46	¥¥¥
Minority- and/or Women	0.18%	12.50%	1.44	¥¥¥
Apparel Knitting Mills NAICS 3151				
African American	0.14%	0.50%	28.00	¥¥¥
Asian	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.14%	0.50%	28.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.14%	0.50%	28.00	¥¥¥
Fruit and Vegetable Preserving and Specialty Food Manufacturing NAICS 3114				
African American	0.88%	0.00%		
Asian	0.00%	0.00%		
Hispanic	4.96%	0.00%		
Native American	0.00%	0.00%		
Minority	5.84%	0.00%		
Nonminority Women	0.19%	31.25%	0.60	¥¥¥
Minority- and/or Women	6.03%	31.25%	19.30	¥¥¥
Textile Furnishings Mills NAICS 3141				
African American	2.61%	1.97%		
Asian	0.00%	0.00%		
Hispanic	13.08%	0.00%		
Native American	0.00%	0.00%		
Minority	15.69%	1.97%		¥¥¥
Nonminority Women	0.00%	0.33%	0.00	
Minority- and/or Women	15.69%	2.30%		¥¥¥
Cattle Ranching and Farming NAICS 1121				
African American	0.00%	0.00%		
Asian	0.98%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.98%	0.00%		
Nonminority Women	0.00%	6.25%	0.00	¥¥¥
Minority- and/or Women	0.98%	6.25%	15.68	¥¥¥
Wired and Wireless Telecommunications (except Satellite) NAICS 5171				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.13%	5.00%	2.66	¥¥¥
Asian	1.34%	6.20%	21.59	¥¥¥
Hispanic	0.00%	7.45%	0.00	¥¥¥
Native American	0.00%	11.76%	0.00	¥¥¥
Minority	1.47%	30.41%	4.83	¥¥¥
Nonminority Women	0.05%	16.67%	0.29	¥¥¥
Minority- and/or Women	1.52%	47.08%	3.23	¥¥¥
Lessors of Real Estate NAICS 5311				
African American	0.00%	14.91%	0.00	¥¥¥
Asian	1.05%	0.08%		¥¥¥
Hispanic	0.00%	0.16%	0.00	
Native American	0.00%	0.00%		
Minority	1.05%	15.15%	6.93	¥¥¥
Nonminority Women	0.00%	11.12%	0.00	¥¥¥
Minority- and/or Women	1.05%	26.27%	4.00	¥¥¥
Sawmills and Wood Preservation NAICS 3211				
African American	3.84%	0.35%		¥¥¥
Asian	0.00%	2.11%	0.00	¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	3.84%	2.46%		
Nonminority Women	0.18%	0.10%		
Minority- and/or Women	4.02%	2.56%		
Specialty Food Retailers NAICS 4452				
African American	0.00%	16.54%	0.00	¥¥¥
Asian	0.00%	12.82%	0.00	¥¥¥
Hispanic	0.00%	7.47%	0.00	¥¥¥
Native American	0.00%	1.82%	0.00	¥¥
Minority	0.00%	38.65%	0.00	¥¥¥
Nonminority Women	0.00%	6.36%	0.00	¥¥¥
Minority- and/or Women	0.00%	45.01%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Metal and Mineral (except Petroleum) Merchant Wholesalers NAICS 4235				
African American	0.14%	0.00%		
Asian	0.67%	1.72%	38.95	
Hispanic	0.00%	1.72%	0.00	¥
Native American	0.00%	0.00%		
Minority	0.81%	3.44%	23.55	¥¥
Nonminority Women	0.00%	8.62%	0.00	¥¥¥
Minority- and/or Women	0.81%	12.06%	6.72	¥¥¥
Individual and Family Services NAICS 6241				
African American	0.75%	17.21%	4.38	¥¥¥
Asian	0.00%	2.25%	0.00	¥¥
Hispanic	0.06%	6.38%	0.97	¥¥¥
Native American	0.00%	0.00%		
Minority	0.81%	25.84%	3.13	¥¥¥
Nonminority Women	0.16%	28.07%	0.58	¥¥¥
Minority- and/or Women	0.97%	53.91%	1.80	¥¥¥
Cutlery and Handtool Manufacturing NAICS 3322				
African American	0.06%	0.40%	15.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.06%	0.55%	10.91	¥¥¥
Nonminority Women	3.23%	10.70%	30.19	¥¥¥
Minority- and/or Women	3.29%	11.25%	29.24	¥¥¥
Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures NAICS 7114				
African American	0.13%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.13%	0.00%		

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.01%	12.77%	0.08	¥¥¥
Minority- and/or Women	0.14%	12.77%	1.10	¥¥¥
Coating, Engraving, Heat Treating, and Allied Activities NAICS 3328				
African American	0.00%	0.75%	0.00	
Asian	0.82%	0.00%		¥¥¥
Hispanic	0.09%	0.06%		
Native American	0.00%	0.00%		
Minority	0.91%	0.81%		
Nonminority Women	0.00%	0.16%	0.00	
Minority- and/or Women	0.91%	0.97%	93.81	
Waste Treatment and Disposal NAICS 5622				
African American	0.00%	10.53%	0.00	¥¥¥
Asian	5.16%	5.26%	98.03	
Hispanic	1.78%	0.00%		
Native American	0.00%	0.00%		
Minority	6.94%	15.79%	43.95	¥¥¥
Nonminority Women	0.00%	10.53%	0.00	¥¥¥
Minority- and/or Women	6.94%	26.32%	26.37	¥¥¥
Couriers and Express Delivery Services NAICS 4921				
African American	14.53%	2.25%		¥¥¥
Asian	0.00%	0.00%		
Hispanic	39.32%	0.00%		
Native American	0.00%	0.00%		
Minority	53.85%	2.25%		¥¥¥
Nonminority Women	0.00%	51.80%	0.00	¥¥¥
Minority- and/or Women	53.85%	54.05%	99.63	
Personal and Household Goods Repair and Maintenance NAICS 8114				
African American	0.00%	0.00%		
Asian	3.14%	3.04%		
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	3.14%	3.04%		
Nonminority Women	27.17%	0.03%		¥¥¥
Minority- and/or Women	30.31%	3.07%		¥¥¥
Foundation, Structure, and Building Exterior Contractors NAICS 2381				
African American	0.00%	1.54%	0.00	¥
Asian	0.00%	7.46%	0.00	¥¥¥
Hispanic	0.00%	8.65%	0.00	¥¥¥
Native American	0.00%	1.45%	0.00	¥
Minority	0.00%	19.10%	0.00	¥¥¥
Nonminority Women	0.00%	6.03%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.13%	0.00	¥¥¥
Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing NAICS 3252				
African American	0.77%	1.89%	40.74	¥¥¥
Asian	0.00%	0.25%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.77%	2.14%	35.98	¥¥¥
Nonminority Women	0.08%	0.00%		
Minority- and/or Women	0.85%	2.14%	39.72	¥¥¥
Building Finishing Contractors NAICS 2383				
African American	0.00%	6.53%	0.00	¥¥¥
Asian	90.45%	10.66%		¥¥¥
Hispanic	0.00%	16.15%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	90.45%	33.34%		¥¥¥
Nonminority Women	0.00%	4.62%	0.00	¥¥¥
Minority- and/or Women	90.45%	37.96%		¥¥¥
Automobile Dealers NAICS 4411				
African American	0.00%	9.60%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	6.58%	0.00	¥¥¥
Hispanic	0.00%	3.23%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	19.41%	0.00	¥¥¥
Nonminority Women	0.00%	8.98%	0.00	¥¥¥
Minority- and/or Women	0.00%	28.39%	0.00	¥¥¥
Inland Water Transportation NAICS 4832				
African American	0.00%	0.00%		
Asian	2.89%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	2.89%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	2.89%	0.00%		
Nonferrous Metal (except Aluminum) Production and Processing NAICS 3314				
African American	29.50%	14.90%		
Asian	0.53%	17.52%	3.03	¥¥¥
Hispanic	17.46%	10.81%		
Native American	0.00%	0.00%		
Minority	47.49%	43.23%		
Nonminority Women	0.00%	3.11%	0.00	¥¥¥
Minority- and/or Women	47.49%	46.34%		
Special Food Services NAICS 7223				
African American	0.00%	25.54%	0.00	¥¥¥
Asian	17.49%	0.18%		¥¥¥
Hispanic	7.58%	0.54%		¥¥¥
Native American	0.00%	0.00%		
Minority	25.07%	26.26%	95.47	
Nonminority Women	0.00%	34.53%	0.00	¥¥¥
Minority- and/or Women	25.07%	60.79%	41.24	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Satellite Telecommunications NAICS 5174				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	7.97%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	7.97%	0.00	¥¥¥
Nonminority Women	12.42%	0.00%		¥¥¥
Minority- and/or Women	12.42%	7.97%		¥¥¥
Other Furniture Related Product Manufacturing NAICS 3379				
African American	0.18%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.18%	0.00%		
Nonminority Women	0.00%	20.00%	0.00	¥¥¥
Minority- and/or Women	0.18%	20.00%	0.90	¥¥¥
Other Animal Production NAICS 1129				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	45.06%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	45.06%	0.00	¥¥¥
Nonminority Women	0.61%	0.00%		
Minority- and/or Women	0.61%	45.06%	1.35	¥¥¥
Restaurants and Other Eating Places NAICS 7225				
African American	0.28%	4.39%	6.43	¥¥¥
Asian	0.00%	20.52%	0.00	¥¥¥
Hispanic	0.00%	10.81%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.28%	35.72%	0.78	¥¥¥
Nonminority Women	0.00%	15.11%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.28%	50.83%	0.55	¥¥¥
Radio and Television Broadcasting Stations NAICS 5161				
African American	0.00%	1.89%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.89%	0.00	¥¥
Nonminority Women	0.00%	18.87%	0.00	¥¥¥
Minority- and/or Women	0.00%	20.76%	0.00	¥¥¥
Chemical and Allied Products Merchant Wholesalers NAICS 4246				
African American	0.40%	15.97%	2.52	¥¥¥
Asian	0.30%	1.39%	21.61	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.70%	17.36%	4.03	¥¥¥
Nonminority Women	0.36%	13.89%	2.56	¥¥¥
Minority- and/or Women	1.06%	31.25%	3.39	¥¥¥
Apparel, Piece Goods, and Notions Merchant Wholesalers NAICS 4243				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	22.89%	0.00	¥¥¥
Minority- and/or Women	0.00%	22.89%	0.00	¥¥¥
School and Employee Bus Transportation NAICS 4854				
African American	0.38%	0.00%		¥¥¥
Asian	0.00%	17.49%	0.00	¥¥¥
Hispanic	0.00%	7.58%	0.00	¥¥¥
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.38%	25.07%	1.52	¥¥¥
Nonminority Women	0.05%	0.00%		
Minority- and/or Women	0.43%	25.07%	1.72	¥¥¥
Social Advocacy Organizations NAICS 8133				
African American	0.00%	0.00%		
Asian	20.80%	50.00%	41.60	¥¥¥
Hispanic	18.68%	25.44%	73.43	¥¥¥
Native American	0.00%	0.00%		
Minority	39.48%	75.44%	52.33	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	39.48%	75.44%	52.33	¥¥¥
Specialized Design Services NAICS 5414				
African American	0.00%	35.32%	0.00	¥¥¥
Asian	5.01%	2.58%		¥¥
Hispanic	0.06%	8.95%	0.67	¥¥¥
Native American	0.00%	0.00%		
Minority	5.07%	46.85%	10.82	¥¥¥
Nonminority Women	0.00%	19.31%	0.00	¥¥¥
Minority- and/or Women	5.07%	66.16%	7.66	¥¥¥
Travel Arrangement and Reservation Services NAICS 5615				
African American	1.97%	4.64%	42.50	¥
Asian	0.00%	0.00%		
Hispanic	0.00%	4.17%	0.00	¥¥¥
Native American	0.00%	8.33%	0.00	¥¥¥
Minority	1.97%	17.14%	11.49	¥¥¥
Nonminority Women	0.33%	29.90%	1.10	¥¥¥
Minority- and/or Women	2.30%	47.04%	4.89	¥¥¥
Household Appliance Manufacturing NAICS 3352				
African American	4.25%	0.00%		
Asian	0.00%	1.52%	0.00	¥
Hispanic	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	4.25%	1.52%		¥¥¥
Nonminority Women	0.21%	0.74%	28.38	
Minority- and/or Women	4.46%	2.26%		¥¥
Accounting, Tax Preparation, Bookkeeping, and Payroll Services NAICS 5412				
African American	0.46%	12.77%	3.59	¥¥¥
Asian	1.69%	12.29%	13.77	¥¥¥
Hispanic	0.00%	3.19%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	2.15%	28.25%	7.61	¥¥¥
Nonminority Women	0.00%	33.30%	0.00	¥¥¥
Minority- and/or Women	2.15%	61.55%	3.49	¥¥¥
Agriculture, Construction, and Mining Machinery Manufacturing NAICS 3331				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	5.56%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	5.56%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	5.56%	0.00	¥¥¥
Motion Picture and Video Industries NAICS 5121				
African American	0.00%	0.28%	0.00	
Asian	0.81%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.81%	0.28%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.81%	0.28%		
Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers NAICS 5162				

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.24%	17.63%	1.36	¥¥¥
Minority- and/or Women	0.24%	17.63%	1.36	¥¥¥
Software Publishers NAICS 5132				
African American	0.00%	1.88%	0.00	¥¥
Asian	0.00%	18.46%	0.00	¥¥¥
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	15.59%	0.00	¥¥¥
Minority	0.00%	36.33%	0.00	¥¥¥
Nonminority Women	0.18%	8.87%	2.08	¥¥¥
Minority- and/or Women	0.18%	45.20%	0.40	¥¥¥
Residential Building Construction NAICS 2361				
African American	0.00%	0.00%		
Asian	0.69%	2.41%	28.63	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.69%	2.41%	28.63	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.69%	2.41%	28.63	¥¥¥
Support Activities for Mining NAICS 2131				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.60%	0.00%		
Minority- and/or Women	0.60%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Consumer Goods Rental NAICS 5322				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	3.58%	0.00	¥¥¥
Minority- and/or Women	0.00%	3.58%	0.00	¥¥¥
Greenhouse, Nursery, and Floriculture Production NAICS 1114				
African American	0.00%	3.33%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.33%	0.00	¥¥¥
Nonminority Women	66.22%	10.00%		¥¥¥
Minority- and/or Women	66.22%	13.33%		¥¥¥
Textile and Fabric Finishing and Fabric Coating Mills NAICS 3133				
African American	16.64%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	39.85%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	16.64%	39.85%	41.76	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	16.64%	39.85%	41.76	¥¥¥
Other Schools and Instruction NAICS 6116				
African American	4.06%	0.00%		
Asian	0.00%	3.14%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	4.06%	3.14%		

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	27.17%	0.00	¥¥¥
Minority- and/or Women	4.06%	30.31%	13.39	¥¥¥
Clay Product and Refractory Manufacturing NAICS 3271				
African American	0.00%	0.17%	0.00	
Asian	7.27%	1.28%		¥¥¥
Hispanic	13.25%	0.00%		
Native American	0.00%	0.00%		
Minority	20.52%	1.45%		¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	20.52%	1.45%		¥¥¥
Apparel Accessories and Other Apparel Manufacturing NAICS 3159				
African American	0.00%	49.80%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	49.80%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	49.80%	0.00	¥¥¥
Legal Services NAICS 5411				
African American	0.00%	21.79%	0.00	¥¥¥
Asian	1.62%	7.17%	22.63	¥¥¥
Hispanic	0.00%	7.17%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	1.62%	36.13%	4.48	¥¥¥
Nonminority Women	0.00%	18.78%	0.00	¥¥¥
Minority- and/or Women	1.62%	54.91%	2.95	¥¥¥
Offices of Dentists NAICS 6212				
African American	0.17%	29.50%	0.56	¥¥¥
Asian	1.28%	0.53%		
Hispanic	0.00%	17.46%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	0.00%		
Minority	1.45%	47.49%	3.05	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	1.45%	47.49%	3.05	¥¥¥
Depository Credit Intermediation NAICS 5221				
African American	1.02%	0.00%		
Asian	0.04%	0.00%		
Hispanic	18.07%	0.00%		
Native American	0.00%	0.00%		
Minority	19.13%	0.00%		
Nonminority Women	0.00%	6.56%	0.00	¥¥¥
Minority- and/or Women	19.13%	6.56%		¥¥¥
Fabric Mills NAICS 3132				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.18%	0.50%	36.00	¥¥¥
Minority	0.18%	0.50%	36.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.18%	0.50%	36.00	¥¥¥
Other Heavy and Civil Engineering Construction NAICS 2379				
African American	0.00%	2.35%	0.00	¥¥
Asian	0.72%	25.00%	2.89	¥¥¥
Hispanic	0.00%	25.88%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.72%	53.23%	1.35	¥¥¥
Nonminority Women	0.19%	2.35%	7.99	¥¥
Minority- and/or Women	0.91%	55.58%	1.64	¥¥¥
All Other Telecommunications NAICS 5178				
African American	1.09%	4.72%	23.14	¥¥¥
Asian	0.00%	14.29%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	14.43%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	1.09%	33.44%	3.26	¥¥¥
Nonminority Women	0.00%	18.83%	0.00	¥¥¥
Minority- and/or Women	1.09%	52.27%	2.09	¥¥¥
Taxi and Limousine Service NAICS 4853				
African American	0.77%	50.00%	1.54	¥¥¥
Asian	0.00%	0.38%	0.00	
Hispanic	0.00%	0.77%	0.00	
Native American	0.00%	0.00%		
Minority	0.77%	51.15%	1.51	¥¥¥
Nonminority Women	0.00%	3.83%	0.00	¥¥¥
Minority- and/or Women	0.77%	54.98%	1.40	¥¥¥
Printing and Related Support Activities NAICS 3231				
African American	0.00%	0.22%	0.00	
Asian	6.23%	35.02%	17.80	¥¥¥
Hispanic	30.24%	9.59%		¥¥¥
Native American	0.00%	0.00%		
Minority	36.47%	44.83%	81.35	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	36.47%	44.83%	81.35	¥¥¥
Automotive Parts, Accessories, and Tire Retailers NAICS 4413				
African American	0.00%	20.50%	0.00	¥¥¥
Asian	11.22%	0.31%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	11.22%	20.81%	53.92	¥¥¥
Nonminority Women	0.00%	15.52%	0.00	¥¥¥
Minority- and/or Women	11.22%	36.33%	30.88	¥¥¥
Cement and Concrete Product Manufacturing NAICS 3273				
African American	0.00%	1.69%	0.00	¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.89%	0.00%		
Hispanic	0.00%	2.54%	0.00	YYY
Native American	0.00%	0.00%		
Minority	0.89%	4.23%	21.04	YYY
Nonminority Women	0.43%	10.17%	4.19	YYY
Minority- and/or Women	1.32%	14.40%	9.17	YYY
Urban Transit Systems NAICS 4851				
African American	2.20%	3.92%	56.10	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	2.20%	3.92%	56.12	
Nonminority Women	0.00%	5.88%	0.00	YYY
Minority- and/or Women	2.20%	9.80%	22.45	YYY
Freight Transportation Arrangement NAICS 4885				
African American	0.00%	15.67%	0.00	YYY
Asian	16.28%	3.84%		YYY
Hispanic	8.82%	10.71%	82.35	
Native American	0.00%	0.00%		
Minority	25.10%	30.22%	83.06	
Nonminority Women	0.00%	18.54%	0.00	YYY
Minority- and/or Women	25.10%	48.76%	51.48	YYY
Colleges, Universities, and Professional Schools NAICS 6113				
African American	0.22%	24.58%	0.89	YYY
Asian	35.02%	0.00%		
Hispanic	9.59%	0.00%		
Native American	0.00%	0.00%		
Minority	44.83%	24.58%		YYY
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	44.83%	24.58%		YYY
Activities Related to Credit Intermediation NAICS 5223				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	28.40%	49.87%	56.95	¥¥¥
Hispanic	0.18%	0.00%		
Native American	0.00%	0.00%		
Minority	28.58%	49.87%	57.31	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	28.58%	49.87%	57.31	¥¥¥
Support Activities for Air Transportation NAICS 4881				
African American	0.39%	4.00%	9.75	¥¥¥
Asian	0.89%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.28%	4.00%	32.00	¥¥
Nonminority Women	0.00%	5.33%	0.00	¥¥¥
Minority- and/or Women	1.28%	9.33%	13.72	¥¥¥
Foundries NAICS 3315				
African American	0.00%	0.00%		
Asian	0.70%	0.66%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.70%	0.66%		
Nonminority Women	0.06%	0.00%		
Minority- and/or Women	0.76%	0.66%		
Soap, Cleaning Compound, and Toilet Preparation Manufacturing NAICS 3256				
African American	0.00%	2.78%	0.00	¥¥¥
Asian	0.00%	1.39%	0.00	¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.17%	0.00	¥¥¥
Nonminority Women	0.68%	22.22%	3.07	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.68%	26.39%	2.58	¥¥¥
Charter Bus Industry NAICS 4855				
African American	0.00%	5.26%	0.00	¥¥¥
Asian	0.00%	1.32%	0.00	
Hispanic	15.47%	0.00%		
Native American	0.00%	0.00%		
Minority	15.47%	6.58%		¥¥¥
Nonminority Women	0.00%	17.11%	0.00	¥¥¥
Minority- and/or Women	15.47%	23.69%	65.30	¥¥¥
Offices of Real Estate Agents and Brokers NAICS 5312				
African American	0.00%	0.54%	0.00	
Asian	1.83%	4.06%	45.10	
Hispanic	0.00%	4.10%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	1.83%	8.70%	21.03	¥¥¥
Nonminority Women	0.00%	35.75%	0.00	¥¥¥
Minority- and/or Women	1.83%	44.45%	4.12	¥¥¥
Nondepository Credit Intermediation NAICS 5222				
African American	0.00%	0.90%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.90%	0.00	
Nonminority Women	0.00%	4.04%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.94%	0.00	¥¥¥
Animal Food Manufacturing NAICS 3111				
African American	0.00%	0.00%		
Asian	2.20%	3.90%	56.43	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	2.20%	3.90%	56.41	



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.99%	0.00%		
Minority- and/or Women	3.19%	3.90%	81.79	
Ship and Boat Building NAICS 3366				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	4.17%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.17%	0.00	¥¥¥
Other Motor Vehicle Dealers NAICS 4412				
African American	5.78%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	5.78%	0.00%		
Nonminority Women	0.00%	18.44%	0.00	¥¥¥
Minority- and/or Women	5.78%	18.44%	31.34	¥¥¥
Performing Arts Companies NAICS 7111				
African American	0.00%	0.00%		
Asian	1.52%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	1.52%	0.00%		
Nonminority Women	0.74%	0.00%		
Minority- and/or Women	2.26%	0.00%		
Other General Purpose Machinery Manufacturing NAICS 3339				
African American	0.00%	1.03%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	1.03%	0.00	
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	1.03%	0.00	
Office Administrative Services NAICS 5611				
African American	0.00%	30.35%	0.00	¥¥¥
Asian	3.90%	0.59%		¥¥¥
Hispanic	0.00%	4.00%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	3.90%	34.94%	11.16	¥¥¥
Nonminority Women	0.00%	19.99%	0.00	¥¥¥
Minority- and/or Women	3.90%	54.93%	7.10	¥¥¥
Other Electrical Equipment and Component Manufacturing NAICS 3359				
African American	14.18%	0.00%		
Asian	0.00%	0.00%		
Hispanic	16.40%	0.00%		
Native American	0.00%	0.00%		
Minority	30.58%	0.00%		
Nonminority Women	0.00%	11.43%	0.00	¥¥¥
Minority- and/or Women	30.58%	11.43%		¥¥¥
Navigational, Measuring, Electromedical, and Control Instruments Manufacturing NAICS 3345				
African American	0.00%	0.54%	0.00	
Asian	11.14%	4.32%		¥¥¥
Hispanic	13.35%	0.00%		
Native American	0.00%	0.00%		
Minority	24.49%	4.86%		¥¥¥
Nonminority Women	0.00%	9.17%	0.00	¥¥¥
Minority- and/or Women	24.49%	14.03%		¥¥¥
Clothing and Clothing Accessories Retailers NAICS 4581				
African American	0.00%	12.68%	0.00	¥¥¥
Asian	0.00%	12.57%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.08%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	25.33%	0.00	¥¥¥
Nonminority Women	0.00%	28.67%	0.00	¥¥¥
Minority- and/or Women	0.00%	54.00%	0.00	¥¥¥
Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing NAICS 3253				
African American	0.00%	0.00%		
Asian	15.18%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	15.18%	0.00%		
Nonminority Women	0.00%	12.50%	0.00	¥¥¥
Minority- and/or Women	15.18%	12.50%		
Support Activities for Road Transportation NAICS 4884				
African American	0.00%	14.58%	0.00	¥¥¥
Asian	1.40%	0.45%		¥¥
Hispanic	0.00%	7.35%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	1.40%	25.95%	5.39	¥¥¥
Nonminority Women	0.00%	11.67%	0.00	¥¥¥
Minority- and/or Women	1.40%	37.62%	3.72	¥¥¥
Other Miscellaneous Manufacturing NAICS 3399				
African American	0.00%	4.70%	0.00	¥¥¥
Asian	0.00%	8.55%	0.00	¥¥¥
Hispanic	9.27%	0.00%		
Native American	0.00%	0.00%		
Minority	9.27%	13.25%	69.96	
Nonminority Women	0.00%	18.46%	0.00	¥¥¥
Minority- and/or Women	9.27%	31.71%	29.23	¥¥¥
Machinery, Equipment, and Supplies Merchant Wholesalers NAICS 4238				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	21.76%	0.00	¥¥¥
Asian	0.00%	3.95%	0.00	¥¥¥
Hispanic	0.00%	3.77%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	29.48%	0.00	¥¥¥
Nonminority Women	0.00%	9.21%	0.00	¥¥¥
Minority- and/or Women	0.00%	38.69%	0.00	¥¥¥
Other Fabricated Metal Product Manufacturing NAICS 3329				
African American	0.00%	0.00%		
Asian	35.76%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	35.76%	0.00%		
Nonminority Women	0.00%	46.67%	0.00	¥¥¥
Minority- and/or Women	35.76%	46.67%	76.62	¥¥¥
Office Supplies, Stationery, and Gift Retailers NAICS 4594				
African American	0.00%	0.33%	0.00	
Asian	0.00%	0.00%		
Hispanic	43.74%	0.00%		
Native American	0.00%	7.69%	0.00	¥¥¥
Minority	43.74%	8.02%		¥¥¥
Nonminority Women	0.00%	31.47%	0.00	¥¥¥
Minority- and/or Women	43.74%	39.49%		
Advertising, Public Relations, and Related Services NAICS 5418				
African American	0.00%	1.94%	0.00	¥¥
Asian	0.00%	0.16%	0.00	
Hispanic	0.00%	8.39%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	10.49%	0.00	¥¥¥
Nonminority Women	0.00%	17.99%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.00%	28.48%	0.00	¥¥¥
Semiconductor and Other Electronic Component Manufacturing NAICS 3344				
African American	0.00%	1.64%	0.00	¥
Asian	0.00%	3.28%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.92%	0.00	¥¥¥
Nonminority Women	0.00%	16.39%	0.00	¥¥¥
Minority- and/or Women	0.00%	21.31%	0.00	¥¥¥
Architectural, Engineering, and Related Services NAICS 5413				
African American	0.00%	13.20%	0.00	¥¥¥
Asian	0.00%	5.52%	0.00	¥¥¥
Hispanic	0.00%	4.70%	0.00	¥¥¥
Native American	0.00%	0.28%	0.00	
Minority	0.00%	23.70%	0.00	¥¥¥
Nonminority Women	0.00%	13.41%	0.00	¥¥¥
Minority- and/or Women	0.00%	37.11%	0.00	¥¥¥
Paper and Paper Product Merchant Wholesalers NAICS 4241				
African American	0.00%	0.69%	0.00	
Asian	0.00%	0.93%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.62%	0.00	¥
Nonminority Women	0.00%	12.50%	0.00	¥¥¥
Minority- and/or Women	0.00%	14.12%	0.00	¥¥¥
Medical and Diagnostic Laboratories NAICS 6215				
African American	0.00%	15.02%	0.00	¥¥¥
Asian	0.00%	14.91%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	29.93%	0.00	¥¥¥
Nonminority Women	0.00%	23.05%	0.00	¥¥¥
Minority- and/or Women	0.00%	52.98%	0.00	¥¥¥
Pharmaceutical and Medicine Manufacturing NAICS 3254				
African American	0.00%	0.00%		
Asian	23.74%	0.80%		¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	23.74%	0.80%		¥¥¥
Nonminority Women	0.00%	10.40%	0.00	¥¥¥
Minority- and/or Women	23.74%	11.20%		¥¥¥
Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers NAICS 4231				
African American	0.00%	7.14%	0.00	¥¥¥
Asian	0.00%	7.14%	0.00	¥¥¥
Hispanic	0.00%	7.54%	0.00	¥¥¥
Native American	0.00%	7.14%	0.00	¥¥¥
Minority	0.00%	28.96%	0.00	¥¥¥
Nonminority Women	0.00%	6.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	35.67%	0.00	¥¥¥
Building Material and Supplies Dealers NAICS 4441				
African American	0.00%	0.48%	0.00	
Asian	23.25%	0.00%		
Hispanic	0.00%	2.86%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	23.25%	3.34%		¥¥¥
Nonminority Women	0.00%	17.25%	0.00	¥¥¥
Minority- and/or Women	23.25%	20.59%		
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers NAICS 4237				
African American	0.00%	1.26%	0.00	
Asian	0.00%	0.63%	0.00	



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	1.89%	0.00	¥¥
Nonminority Women	0.00%	9.06%	0.00	¥¥¥
Minority- and/or Women	0.00%	10.95%	0.00	¥¥¥
Furniture and Home Furnishing Merchant Wholesalers NAICS 4232				
African American	0.00%	2.02%	0.00	¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.61%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	2.63%	0.00	¥¥¥
Nonminority Women	0.00%	5.76%	0.00	¥¥¥
Minority- and/or Women	0.00%	8.39%	0.00	¥¥¥
Motor Vehicle Parts Manufacturing NAICS 3363				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	4.76%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.76%	0.00	¥¥¥
Drycleaning and Laundry Services NAICS 8123				
African American	0.00%	0.00%		
Asian	0.00%	36.17%	0.00	¥¥¥
Hispanic	0.00%	7.14%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	43.31%	0.00	¥¥¥
Nonminority Women	0.00%	23.72%	0.00	¥¥¥
Minority- and/or Women	0.00%	67.03%	0.00	¥¥¥
Electrical Equipment Manufacturing NAICS 3353				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	15.38%	0.00	¥¥¥
Minority- and/or Women	0.00%	15.38%	0.00	¥¥¥
Industrial Machinery Manufacturing NAICS 3332				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	12.12%	0.00	¥¥¥
Minority- and/or Women	0.00%	12.12%	0.00	¥¥¥
Aquaculture NAICS 1125				
African American	0.00%	0.00%		
Asian	0.00%	8.33%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	8.33%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	8.33%	0.00	¥¥¥
Scientific Research and Development Services NAICS 5417				
African American	0.00%	13.06%	0.00	¥¥¥
Asian	0.00%	12.80%	0.00	¥¥¥
Hispanic	45.06%	0.41%		¥¥¥
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	45.06%	30.27%		¥¥¥
Nonminority Women	0.00%	23.10%	0.00	¥¥¥
Minority- and/or Women	45.06%	53.37%	84.43	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Boiler, Tank, and Shipping Container Manufacturing NAICS 3324				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.14%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.14%	0.00	¥¥¥
Communications Equipment Manufacturing NAICS 3342				
African American	0.00%	2.53%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.63%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	3.16%	0.00	¥¥¥
Nonminority Women	0.00%	10.13%	0.00	¥¥¥
Minority- and/or Women	0.00%	13.29%	0.00	¥¥¥
Architectural and Structural Metals Manufacturing NAICS 3323				
African American	0.00%	13.25%	0.00	¥¥¥
Asian	0.00%	1.63%	0.00	¥
Hispanic	0.00%	0.54%	0.00	
Native American	0.00%	12.98%	0.00	¥¥¥
Minority	0.00%	28.40%	0.00	¥¥¥
Nonminority Women	0.00%	6.52%	0.00	¥¥¥
Minority- and/or Women	0.00%	34.92%	0.00	¥¥¥
Household and Institutional Furniture and Kitchen Cabinet Manufacturing NAICS 3371				
African American	0.00%	17.25%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	27.99%	0.00%		
Native American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	27.99%	17.25%		YYY
Nonminority Women	0.00%	9.72%	0.00	YYY
Minority- and/or Women	27.99%	26.97%		
Engine, Turbine, and Power Transmission Equipment Manufacturing NAICS 3336				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	YYY
Minority- and/or Women	0.00%	25.00%	0.00	YYY
Miscellaneous Durable Goods Merchant Wholesalers NAICS 4239				
African American	0.00%	1.06%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	5.56%	0.00	YYY
Native American	0.00%	0.20%	0.00	
Minority	0.00%	6.82%	0.00	YYY
Nonminority Women	0.00%	7.56%	0.00	YYY
Minority- and/or Women	0.00%	14.38%	0.00	YYY
Computer and Peripheral Equipment Manufacturing NAICS 3341				
African American	0.00%	4.08%	0.00	YYY
Asian	24.42%	1.36%		YYY
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	24.42%	5.44%		YYY
Nonminority Women	0.00%	9.52%	0.00	YYY
Minority- and/or Women	24.42%	14.96%		YYY
Commercial and Industrial Machinery and Equipment Rental and Leasing NAICS 5324				

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	12.75%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	12.75%	0.00	¥¥¥
Nonminority Women	0.00%	34.96%	0.00	¥¥¥
Minority- and/or Women	0.00%	47.71%	0.00	¥¥¥
Lawn and Garden Equipment and Supplies Retailers NAICS 4442				
African American	0.00%	14.29%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥¥
Investigation and Security Services NAICS 5616				
African American	0.00%	18.56%	0.00	¥¥¥
Asian	26.34%	0.11%		¥¥¥
Hispanic	25.23%	4.17%		¥¥¥
Native American	0.00%	0.12%	0.00	
Minority	51.57%	22.96%		¥¥¥
Nonminority Women	0.00%	13.39%	0.00	¥¥¥
Minority- and/or Women	51.57%	36.35%		¥¥¥
Metalworking Machinery Manufacturing NAICS 3335				
African American	0.00%	0.00%		
Asian	0.00%	3.57%	0.00	¥¥¥
Hispanic	32.48%	0.00%		
Native American	0.00%	0.00%		
Minority	32.48%	3.57%		¥¥¥
Nonminority Women	0.00%	21.43%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	32.48%	25.00%		¥¥¥
Electric Lighting Equipment Manufacturing NAICS 3351				
African American	0.00%	0.00%		
Asian	0.00%	4.17%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	4.17%	0.00	¥¥¥
Nonminority Women	0.00%	20.83%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Remediation and Other Waste Management Services NAICS 5629				
African American	0.00%	20.35%	0.00	¥¥¥
Asian	0.00%	1.61%	0.00	¥
Hispanic	0.00%	0.40%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	22.36%	0.00	¥¥¥
Nonminority Women	0.00%	12.76%	0.00	¥¥¥
Minority- and/or Women	0.00%	35.12%	0.00	¥¥¥
Aerospace Product and Parts Manufacturing NAICS 3364				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.71%	0.00	¥¥¥
Lumber and Other Construction Materials Merchant Wholesalers NAICS 4233				
African American	0.00%	2.26%	0.00	¥¥
Asian	0.00%	0.75%	0.00	
Hispanic	0.00%	14.61%	0.00	¥¥¥
Native American	0.00%	0.38%	0.00	

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority	0.00%	18.00%	0.00	¥¥¥
Nonminority Women	0.00%	8.96%	0.00	¥¥¥
Minority- and/or Women	0.00%	26.96%	0.00	¥¥¥
Other Professional, Scientific, and Technical Services NAICS 5419				
African American	0.00%	12.48%	0.00	¥¥¥
Asian	0.00%	0.42%	0.00	
Hispanic	0.00%	3.51%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	16.41%	0.00	¥¥¥
Nonminority Women	0.00%	23.71%	0.00	¥¥¥
Minority- and/or Women	0.00%	40.12%	0.00	¥¥¥
Support Activities for Crop Production NAICS 1151				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	21.43%	0.00	¥¥¥
Minority- and/or Women	0.00%	21.43%	0.00	¥¥¥
Employment Services NAICS 5613				
African American	0.00%	12.76%	0.00	¥¥¥
Asian	0.00%	1.97%	0.00	¥¥
Hispanic	0.00%	10.28%	0.00	¥¥¥
Native American	0.00%	4.76%	0.00	¥¥¥
Minority	0.00%	29.77%	0.00	¥¥¥
Nonminority Women	0.00%	39.43%	0.00	¥¥¥
Minority- and/or Women	0.00%	69.20%	0.00	¥¥¥
Other Specialty Trade Contractors NAICS 2389				
African American	0.00%	5.12%	0.00	¥¥¥
Asian	0.00%	6.62%	0.00	¥¥¥

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	11.79%	0.00	¥¥¥
Native American	0.00%	3.61%	0.00	¥¥¥
Minority	0.00%	27.14%	0.00	¥¥¥
Nonminority Women	0.00%	9.61%	0.00	¥¥¥
Minority- and/or Women	0.00%	36.75%	0.00	¥¥¥
Utility System Construction NAICS 2371				
African American	0.00%	1.96%	0.00	¥¥
Asian	0.00%	0.98%	0.00	
Hispanic	0.00%	7.33%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	10.27%	0.00	¥¥¥
Nonminority Women	0.00%	10.51%	0.00	¥¥¥
Minority- and/or Women	0.00%	20.78%	0.00	¥¥¥
Offices of Other Health Practitioners NAICS 6213				
African American	0.00%	6.69%	0.00	¥¥¥
Asian	0.00%	17.83%	0.00	¥¥¥
Hispanic	0.00%	0.18%	0.00	
Native American	0.00%	0.06%	0.00	
Minority	0.00%	24.76%	0.00	¥¥¥
Nonminority Women	0.00%	37.55%	0.00	¥¥¥
Minority- and/or Women	0.00%	62.31%	0.00	¥¥¥
Animal Slaughtering and Processing NAICS 3116				
African American	44.40%	41.36%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	44.40%	41.36%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	44.40%	41.36%		
Support Activities for Animal Production NAICS 1152				
African American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	15.92%	0.00	¥¥¥
Minority- and/or Women	0.00%	15.92%	0.00	¥¥¥
Automotive Equipment Rental and Leasing NAICS 5321				
African American	0.00%	0.00%		
Asian	0.00%	25.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	25.00%	0.00	¥¥¥
Nonminority Women	0.00%	33.33%	0.00	¥¥¥
Minority- and/or Women	0.00%	58.33%	0.00	¥¥¥
Other Support Services NAICS 5619				
African American	49.80%	19.62%		¥¥¥
Asian	0.00%	5.91%	0.00	¥¥¥
Hispanic	0.00%	2.69%	0.00	¥¥¥
Native American	0.00%	2.16%	0.00	¥¥
Minority	49.80%	30.38%		¥¥¥
Nonminority Women	0.00%	27.47%	0.00	¥¥¥
Minority- and/or Women	49.80%	57.85%	86.08	¥¥¥
Other Chemical Product and Preparation Manufacturing NAICS 3259				
African American	0.00%	0.00%		
Asian	0.00%	3.45%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.45%	0.00	¥¥¥
Nonminority Women	0.00%	3.45%	0.00	¥¥¥
Minority- and/or Women	0.00%	6.90%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Services to Buildings and Dwellings NAICS 5617				
African American	0.00%	17.67%	0.00	¥¥¥
Asian	0.00%	2.33%	0.00	¥¥
Hispanic	0.00%	13.01%	0.00	¥¥¥
Native American	0.00%	0.71%	0.00	
Minority	0.00%	33.72%	0.00	¥¥¥
Nonminority Women	0.00%	20.74%	0.00	¥¥¥
Minority- and/or Women	0.00%	54.46%	0.00	¥¥¥
Other Ambulatory Health Care Services NAICS 6219				
African American	0.00%	31.80%	0.00	¥¥¥
Asian	0.00%	4.10%	0.00	¥¥¥
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	4.00%	0.00	¥¥¥
Minority	0.00%	39.95%	0.00	¥¥¥
Nonminority Women	0.00%	23.62%	0.00	¥¥¥
Minority- and/or Women	0.00%	63.57%	0.00	¥¥¥
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance NAICS 8113				
African American	0.00%	11.03%	0.00	¥¥¥
Asian	0.00%	0.14%	0.00	
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	11.17%	0.00	¥¥¥
Nonminority Women	0.00%	12.05%	0.00	¥¥¥
Minority- and/or Women	0.00%	23.22%	0.00	¥¥¥
Hunting and Trapping NAICS 1142				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	8.33%	0.00	¥¥¥
Minority- and/or Women	0.00%	8.33%	0.00	¥¥¥
Nonmetallic Mineral Mining and Quarrying NAICS 2123				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	6.25%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	6.25%	0.00	¥¥¥
Nonminority Women	0.00%	6.25%	0.00	¥¥¥
Minority- and/or Women	0.00%	12.50%	0.00	¥¥¥
Paint, Coating, and Adhesive Manufacturing NAICS 3255				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.14%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.14%	0.00	¥¥¥
Office Furniture (including Fixtures) Manufacturing NAICS 3372				
African American	0.00%	3.13%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.13%	0.00	¥¥¥
Nonminority Women	0.00%	18.75%	0.00	¥¥¥
Minority- and/or Women	0.00%	21.88%	0.00	¥¥¥
Traveler Accommodation NAICS 7211				
African American	0.00%	16.67%	0.00	¥¥¥
Asian	0.00%	17.19%	0.00	¥¥¥
Hispanic	0.00%	0.00%		

NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	33.33%	0.00	¥¥¥
Minority	0.00%	67.19%	0.00	¥¥¥
Nonminority Women	0.00%	3.14%	0.00	¥¥¥
Minority- and/or Women	0.00%	70.33%	0.00	¥¥¥
Electric Power Generation, Transmission and Distribution NAICS 2211				
African American	0.00%	0.00%		
Asian	0.00%	50.00%	0.00	¥¥¥
Hispanic	0.00%	10.45%	0.00	¥¥¥
Native American	0.00%	0.50%	0.00	
Minority	0.00%	60.95%	0.00	¥¥¥
Nonminority Women	0.00%	3.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	63.95%	0.00	¥¥¥
Railroad Rolling Stock Manufacturing NAICS 3365				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	25.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	25.00%	0.00	¥¥¥
Specialized Freight Trucking NAICS 4842				
African American	0.00%	8.09%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	12.85%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	20.94%	0.00	¥¥¥
Nonminority Women	0.00%	14.32%	0.00	¥¥¥
Minority- and/or Women	0.00%	35.26%	0.00	¥¥¥
Scheduled Air Transportation NAICS 4811				
African American	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Asian	0.00%	7.26%	0.00	¥¥¥
Hispanic	0.00%	0.02%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	7.28%	0.00	¥¥¥
Nonminority Women	0.00%	0.66%	0.00	
Minority- and/or Women	0.00%	7.94%	0.00	¥¥¥
Drugs and Druggists' Sundries Merchant Wholesalers NAICS 4242				
African American	0.00%	0.99%	0.00	
Asian	0.00%	50.00%	0.00	¥¥¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	50.99%	0.00	¥¥¥
Nonminority Women	0.00%	8.42%	0.00	¥¥¥
Minority- and/or Women	0.00%	59.41%	0.00	¥¥¥
Iron and Steel Mills and Ferroalloy Manufacturing NAICS 3311				
African American	0.00%	9.09%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	9.09%	0.00	¥¥¥
Native American	0.00%	0.00%		
Minority	0.00%	18.18%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	18.18%	0.00	¥¥¥
Other Support Activities for Transportation NAICS 4889				
African American	0.00%	32.35%	0.00	¥¥¥
Asian	0.00%	3.68%	0.00	¥¥¥
Hispanic	0.00%	3.62%	0.00	¥¥¥
Native American	0.00%	3.57%	0.00	¥¥¥
Minority	0.00%	43.22%	0.00	¥¥¥
Nonminority Women	0.00%	8.32%	0.00	¥¥¥
Minority- and/or Women	0.00%	51.54%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Motor Vehicle Body and Trailer Manufacturing NAICS 3362				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	40.00%	0.00	¥¥¥
Minority- and/or Women	0.00%	40.00%	0.00	¥¥¥
Sugar and Confectionery Product Manufacturing NAICS 3113				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Local Messengers and Local Delivery NAICS 4922				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	54.08%	0.00	¥¥¥
Minority- and/or Women	0.00%	54.08%	0.00	¥¥¥
Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services NAICS 5182				
African American	0.00%	3.90%	0.00	¥¥¥
Asian	0.00%	1.23%	0.00	
Hispanic	0.00%	1.11%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	6.24%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Nonminority Women	0.00%	24.55%	0.00	¥¥¥
Minority- and/or Women	0.00%	30.79%	0.00	¥¥¥
Audio and Video Equipment Manufacturing NAICS 3343				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	7.69%	0.00	¥¥¥
Minority- and/or Women	0.00%	7.69%	0.00	¥¥¥
Natural Gas Distribution NAICS 2212				
African American	0.00%	14.29%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	14.29%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	14.29%	0.00	¥¥¥
Commercial and Service Industry Machinery Manufacturing NAICS 3333				
African American	0.00%	1.61%	0.00	¥
Asian	0.00%	1.61%	0.00	¥
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	3.22%	0.00	¥¥¥
Nonminority Women	0.00%	4.84%	0.00	¥¥¥
Minority- and/or Women	0.00%	8.06%	0.00	¥¥¥
Computer Systems Design and Related Services NAICS 5415				
African American	0.00%	26.52%	0.00	¥¥¥
Asian	0.00%	18.73%	0.00	¥¥¥
Hispanic	0.00%	3.35%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Native American	0.00%	1.21%	0.00	
Minority	0.00%	49.81%	0.00	¥¥¥
Nonminority Women	0.00%	11.61%	0.00	¥¥¥
Minority- and/or Women	0.00%	61.42%	0.00	¥¥¥
Offices of Physicians NAICS 6211				
African American	0.00%	6.89%	0.00	¥¥¥
Asian	0.00%	13.47%	0.00	¥¥¥
Hispanic	0.00%	0.05%	0.00	
Native American	0.00%	6.67%	0.00	¥¥¥
Minority	0.00%	27.08%	0.00	¥¥¥
Nonminority Women	0.00%	18.95%	0.00	¥¥¥
Minority- and/or Women	0.00%	46.03%	0.00	¥¥¥
Water, Sewage and Other Systems NAICS 2213				
African American	0.00%	0.00%		
Asian	100.00%	0.00%		
Hispanic	0.00%	2.38%	0.00	¥¥
Native American	0.00%	0.00%		
Minority	100.00%	2.38%		¥¥¥
Nonminority Women	0.00%	2.38%	0.00	¥¥
Minority- and/or Women	100.00%	4.76%		¥¥¥
Used Merchandise Retailers NAICS 4595				
African American	0.00%	4.61%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.37%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	4.98%	0.00	¥¥¥
Nonminority Women	0.00%	28.47%	0.00	¥¥¥
Minority- and/or Women	0.00%	33.45%	0.00	¥¥¥
Book Retailers and News Dealers NAICS 4592				
African American	0.00%	0.00%		
Asian	0.00%	33.33%	0.00	¥¥¥



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	33.33%	0.00	¥¥¥
Nonminority Women	0.00%	16.26%	0.00	¥¥¥
Minority- and/or Women	0.00%	49.59%	0.00	¥¥¥
Electronic and Precision Equipment Repair and Maintenance NAICS 8112				
African American	0.00%	17.98%	0.00	¥¥¥
Asian	0.00%	1.01%	0.00	
Hispanic	0.00%	0.30%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	19.29%	0.00	¥¥¥
Nonminority Women	0.00%	8.61%	0.00	¥¥¥
Minority- and/or Women	0.00%	27.90%	0.00	¥¥¥
Poultry and Egg Production NAICS 1123				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	3.85%	0.00	¥¥¥
Minority- and/or Women	0.00%	3.85%	0.00	¥¥¥
Land Subdivision NAICS 2372				
African American	0.00%	0.56%	0.00	
Asian	0.00%	0.00%		
Hispanic	0.00%	0.28%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	0.84%	0.00	
Nonminority Women	0.00%	3.64%	0.00	¥¥¥
Minority- and/or Women	0.00%	4.48%	0.00	¥¥¥
Highway, Street, and Bridge Construction NAICS 2373				



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
African American	0.00%	18.97%	0.00	¥¥¥
Asian	0.00%	9.46%	0.00	¥¥¥
Hispanic	0.00%	1.63%	0.00	¥
Native American	0.00%	0.00%		
Minority	0.00%	30.06%	0.00	¥¥¥
Nonminority Women	0.00%	11.02%	0.00	¥¥¥
Minority- and/or Women	0.00%	41.08%	0.00	¥¥¥
Steel Product Manufacturing from Purchased Steel NAICS 3312				
African American	0.00%	0.00%		
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	0.00%		
Nonminority Women	0.00%	0.00%		
Minority- and/or Women	0.00%	0.00%		
Other Transit and Ground Passenger Transportation NAICS 4859				
African American	0.00%	10.34%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.00%		
Native American	0.00%	0.00%		
Minority	0.00%	10.34%	0.00	¥¥¥
Nonminority Women	0.00%	22.41%	0.00	¥¥¥
Minority- and/or Women	0.00%	32.75%	0.00	¥¥¥
Support Activities for Rail Transportation NAICS 4882				
African American	0.00%	54.11%	0.00	¥¥¥
Asian	0.00%	0.00%		
Hispanic	0.00%	0.68%	0.00	
Native American	0.00%	0.00%		
Minority	0.00%	54.79%	0.00	¥¥¥
Nonminority Women	0.00%	0.00%		



NAICS Industry Group & Business Ownership Classification	CSE Dollars Paid			
	Utilization	Availability	Disparity	Significance
Minority- and/or Women	0.00%	54.79%	0.00	¥¥¥

Source: Chapter 5, Utilization Analyses of Minority- and/or Women Owned Firms in the State of Maryland Marketplace, Chapter 6, Availability Analyses of Minority- and/or Women-Owned Firms in the State of Maryland Market Area, and Chapter 7, Disparity Analyses of Minority- and/or Women-Owned Firms.

Note: Disparity index values may vary slightly from calculations of depicted figures due to rounding of presented levels of utilization and availability. "¥" indicates that the disparity is statistically significant at the 15% level or better (85% confidence). "¥¥" indicates the disparity is significant at a 10% level or better (90% confidence). "¥¥¥" indicates significance at a 5% level or better (95% confidence).

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