

THE STATE OF

SMALL BUSINESS

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



HOW THEY MANAGE CREDIT

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

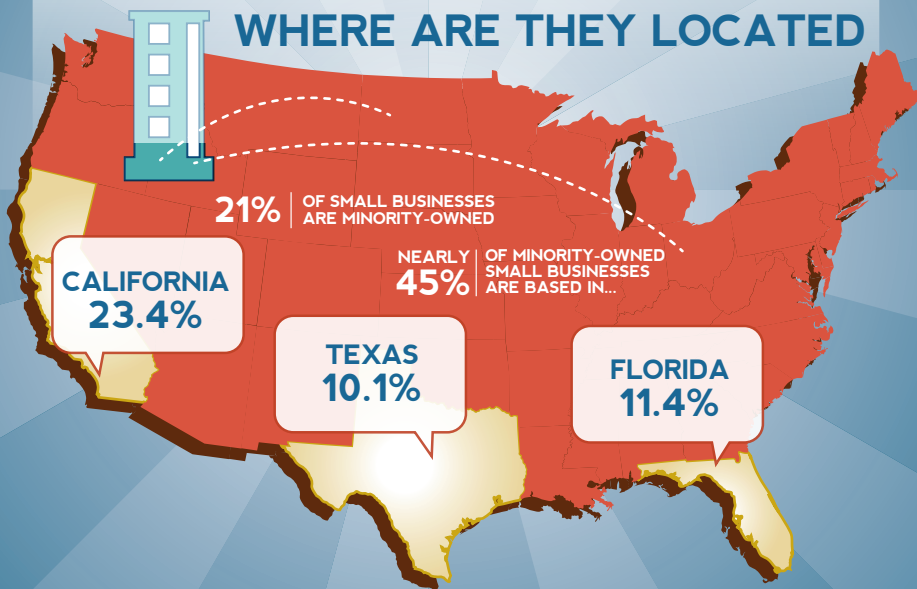
707

AVERAGE CONSUMER CREDIT SCORE

49.7

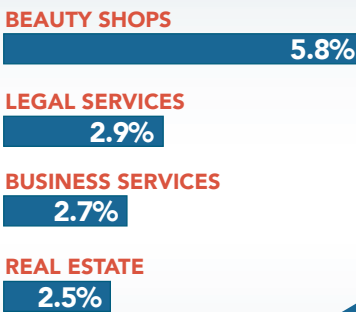
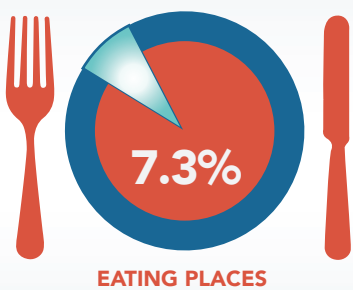
AVERAGE BUSINESS CREDIT SCORE*

WHERE ARE THEY LOCATED



MOST POPULAR INDUSTRIES

THE INDUSTRY OF PREFERENCE FOR MINORITY SMALL BUSINESS OWNERS IS EATING PLACES, AND REMOVE THE PERCENTAGE SINCE IT'S INCLUDED BELOW?



7% OF ALL MINORITY-OWNED SMALL BUSINESSES ARE HOME-BASED



INCOME



AVERAGE CONSUMER INCOME
\$92,489

EDUCATION



AT LEAST SOME COLLEGE EXPERIENCE
65.6%

SMALL BUSINESS OWNERS CAN LEARN MORE ABOUT CREDIT FOR THEIR BUSINESSES AT URL TBD

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

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