

35 Today, over 5.8 million small companies exist in the United States. But defining what constitutes a small business is surprisingly tricky, because small is a relative term. One reliable source of information for small businesses is the Small Business Administration (SBA). This government agency serves as a resource and advocate for small firms, providing them with financial assistance, training, and a variety of helpful programs. The SBA defines a small business as a firm that (a) is independently owned and operated, (b) is not dominant in its field, (c) is relatively small in terms of annual sales, and (d) has fewer than 500 employees. The SBA reports that 80 percent of all U.S. companies have annual sales of less than \$1 million and that about 60 percent of the nation's employers have fewer than five workers.

FACTORS CONTRIBUTING TO THE INCREASE IN THE NUMBER OF SMALL BUSINESSES

45 Three factors are contributing to the increase in the number of small businesses today: technological advances, an increase in the number of women and minority business owners, and corporate downsizing and outsourcing.

TECHNOLOGY AND THE INTERNET

Do Internet
companies have low
start-up costs?

50 The Internet, together with e-commerce, has spawned thousands of new business ventures. ShippingSupply.com is one such firm. Karen Young, a collector of knick-knacks, founded this small business when she was looking for affordable packing and shipping materials for her mail-order items. On a whim, Young decided to market bubble wrap, plastic foam, and shipping tubes she purchased directly from manufacturers to eBay sellers. Today, ShippingSupply.com has eight full-time employees, occupies 7,000 feet of warehouse space, and has over 35,500 customers in its database.

RISE IN NUMBER OF WOMEN AND MINORITY SMALL-BUSINESS OWNERS

55 The number of women-owned small businesses has also increased sharply over the past three decades—from 5 percent to over 39 percent of all small businesses. These businesses now employ more than 18.5 million people and ring up more than \$3.1 trillion in annual sales. Women are starting small businesses for a number of reasons. Some choose to run their own companies so they can enjoy a more flexible work arrangement; others start their own businesses because of barriers to corporate advancement, known as the glass ceiling. Josie Natori is a perfect example of such a scenario. By her late twenties, Natori was earning six figures as the first female vice president of investment banking at Merrill Lynch. But Natori knew that her chances of further advancement were slim in the male-dominated financial world. So she started her own lingerie line. Today, Natori is the owner of a multi-million-dollar fashion empire that sells elegant lingerie and evening wear.

DOWNSIZING AND OUTSOURCING

60 Contrary to popular wisdom, business start-ups soar when the economy sours. During hard times, many companies downsize or lay off talented employees, who then have little to lose by pursuing self-employment. In fact, several well-known companies were started during recessions. Tech titans William Hewlett and David Packard joined forces in Silicon Valley in 1938 during the Great Depression. Bill Gates started

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Patrick Vollmar

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