



Cities With the Most Self-Employed Workers

Introduction

The pandemic has cost a record number of Americans their jobs as much of the economy shut down in mid-March. Even as some states start to reopen, many businesses will remain closed or operate in a reduced capacity, meaning millions of workers will remain unemployed.

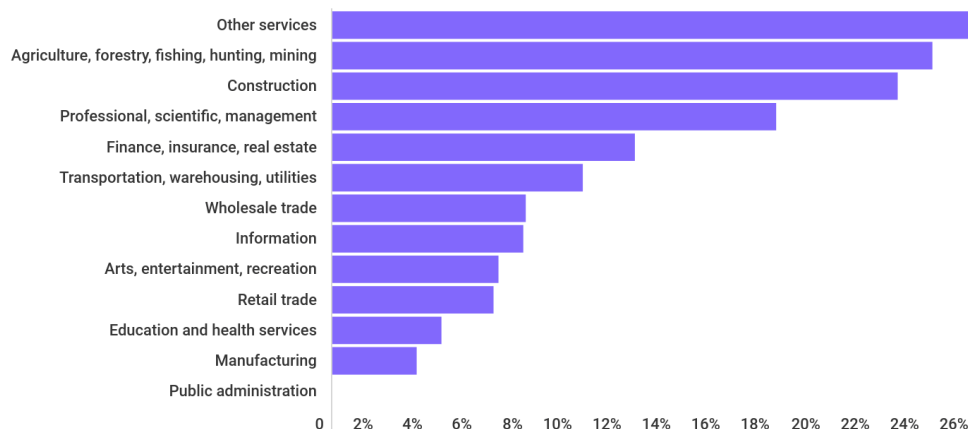
According to Census Bureau data, there are over 15 million self-employed workers in the U.S., making up about 9.7% of the nation's workforce. Self-employed workers are especially vulnerable during economic downturns since they do not have the same type of job protections as other workers. The CARES Act provides emergency government aid to workers affected by the pandemic, including the self-employed, who might normally fall through the social safety net. But these funds have been difficult to secure and can have long wait times. Furthermore, confusing messaging around the loans leave many self-employed workers unsure about what the funds [can be used for](#).

The self-employed, which for the purpose of this analysis includes those adults who operate either incorporated or unincorporated businesses, are represented in every industry sector except public administration. *Other services*—a catchall industry sector that includes, among others, car repairs, barbershops, salons, dry-cleaning, and pet care services—has the largest share of self-employed workers at nearly 26%. Both the *Agriculture, forestry, fishing and hunting, and mining* industry and the *Construction* industry have high rates of self-employment, at 24% and 23% respectively.



Workers in construction, agriculture, and other services are most likely to be self-employed

Percentage of workers who are self-employed



Source: U.S. Census Bureau's 2018 American Community Survey

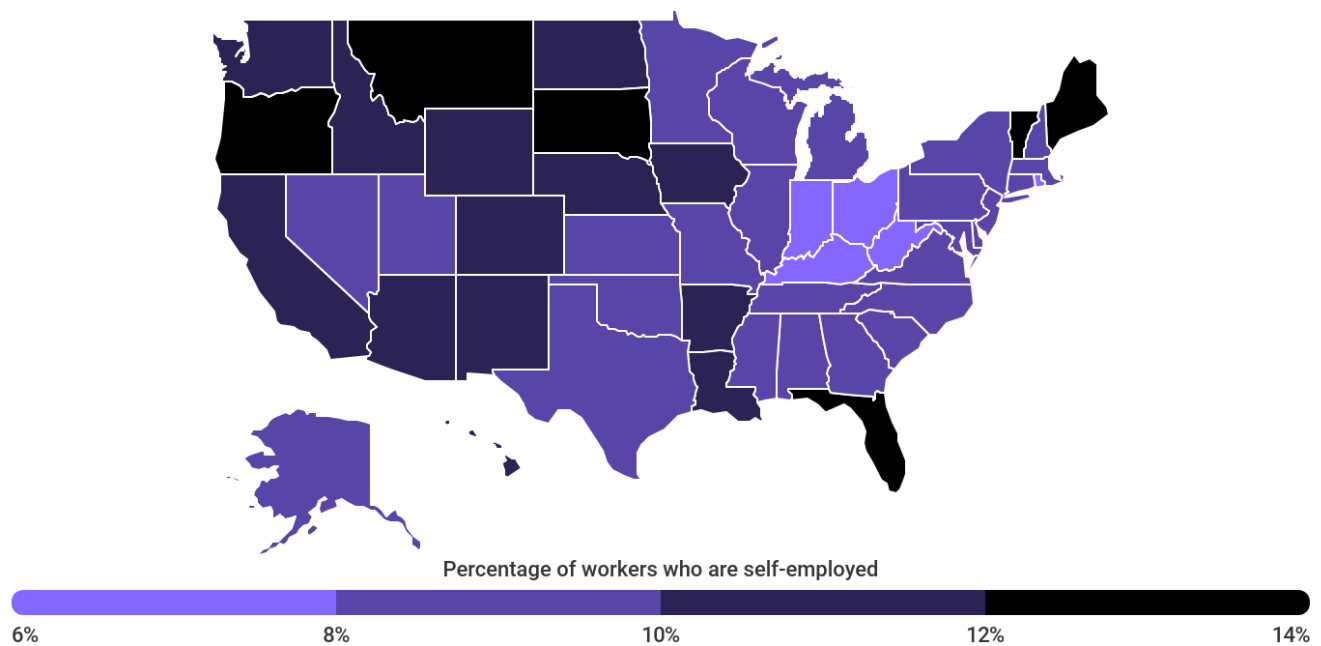


As of 2018 (the most recent year of Census data available), these three industry sectors accounted for over 5 million self-employed workers, but a combination of non-essential business closures, disruptions of the food supply chain, and a hold on construction work in many states will likely drive these numbers down.

While almost 10% of workers are self-employed at the national level, the self-employment rate varies considerably across cities and states. Montana and Vermont claim the highest percentages of self-employed workers in the country, at 14% and 13.4%, respectively. On the other end of the spectrum, West Virginia has the lowest share of self-employed workers, with just 6.3% of workers who are self-employed.



Montana and Vermont have the largest share of self-employed workers in the country



Source: U.S. Census Bureau's 2018 American Community Survey Public Use Microdata Sample



To find the locations with the most self-employed workers, researchers at Volusion used data from the U.S. Census Bureau. The researchers ranked metro areas according to the share of workers who are self-employed. Researchers also looked at the total number of self-employed workers, the median income for self-employed workers, and the median income for all workers.

To improve relevance, only metropolitan areas with at least 100,000 people were included in the analysis. Additionally, metro areas were grouped into the following cohorts based on population size:

- Small metros: 100,000-349,999
- Midsize metros: 350,000-999,999
- Large metros: 1,000,000 or more

Here are the metropolitan areas with the largest percentage of workers who are self-employed.



Small & midsize metros with the most self-employed workers

SMALL CITIES	PERCENT*	MIDSIZE METROS	PERCENT*
1. Bend-Redmond, OR	18.9%	1. Naples-Immokalee-Marco Island, FL	18.3%
2. Barnstable Town, MA	18.8%	2. Santa Rosa, CA	16.7%
3. Santa Fe, NM	18.0%	3. North Port-Sarasota-Bradenton, FL	14.3%
4. Prescott, AZ	17.5%	4. McAllen-Edinburg-Mission, TX	14.1%
5. St. George, UT	17.0%	5. Asheville, NC	13.8%
6. Punta Gorda, FL	16.8%	6. Santa Maria-Santa Barbara, CA	13.8%
7. Sebastian-Vero Beach, FL	16.7%	7. Eugene, OR	13.5%
8. Hilton Head Island-Bluffton-Beaufort, SC	15.6%	8. Port St. Lucie, FL	13.4%
9. Daphne-Fairhope-Foley, AL	14.3%	9. Portland-South Portland, ME	12.7%
10. Medford, OR	14.1%	10. Visalia-Porterville, CA	12.7%
11. Santa Cruz-Watsonville, CA	13.9%	11. Bridgeport-Stamford-Norwalk, CT	12.5%
12. San Luis Obispo-Paso Robles-Arroyo Grande, CA	13.5%	12. Oxnard-Thousand Oaks-Ventura, CA	12.4%
13. Tyler, TX	13.3%	13. Deltona-Daytona Beach-Ormond Beach, FL	12.4%
14. Grand Junction, CO	12.6%	14. Ocala, FL	12.4%
15. Napa, CA	12.2%	15. Cape Coral-Fort Myers, FL	12.2%

* Percentage of workers who are self-employed



15 Large Metros With the Most Self-Employed Workers

15. Houston - The Woodlands - Sugar Land, TX

- **Percentage of workers that are self-employed:** 9.9%
- **Total self-employed workers:** 330,415
- **Median income for self-employed workers:** \$45,000 (full-time) / \$36,000 (all)
- **Median income for all workers:** \$50,000 (full-time) / \$40,000 (all)



Photo Credit: Alamy Stock Photo

14. New York - Newark - Jersey City, NY-NJ-PA

- **Percentage of workers that are self-employed:** 9.9%
- **Total self-employed workers:** 980,230
- **Median income for self-employed workers:** \$58,000 (full-time) / \$44,000 (all)
- **Median income for all workers:** \$60,000 (full-time) / \$50,000 (all)



Photo Credit: Alamy Stock Photo

13. Riverside - San Bernardino - Ontario, CA

- **Percentage of workers that are self-employed:** 10.0%
- **Total self-employed workers:** 204,003
- **Median income for self-employed workers:** \$45,000 (full-time) / \$35,000 (all)
- **Median income for all workers:** \$45,000 (full-time) / \$35,000 (all)

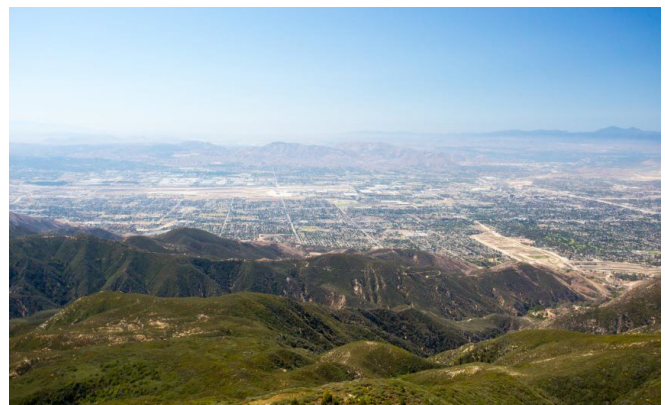


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12. Tucson, AZ

- **Percentage of workers that are self-employed:** 10.2%
- **Total self-employed workers:** 46,979
- **Median income for self-employed workers:** \$44,000 (full-time) / \$30,000 (all)
- **Median income for all workers:** \$42,000 (full-time) / \$32,000 (all)



Photo Credit: Alamy Stock Photo

11. Denver - Aurora - Lakewood, CO

- **Percentage of workers that are self-employed:** 10.2%
- **Total self-employed workers:** 171,526
- **Median income for self-employed workers:** \$66,000 (full-time) / \$50,000 (all)
- **Median income for all workers:** \$55,000 (full-time) / \$46,000 (all)



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10. Atlanta - Sandy Springs - Roswell, GA

- **Percentage of workers that are self-employed:** 10.2%
- **Total self-employed workers:** 306,945
- **Median income for self-employed workers:** \$49,000 (full-time) / \$38,000 (all)
- **Median income for all workers:** \$50,000 (full-time) / \$40,000 (all)

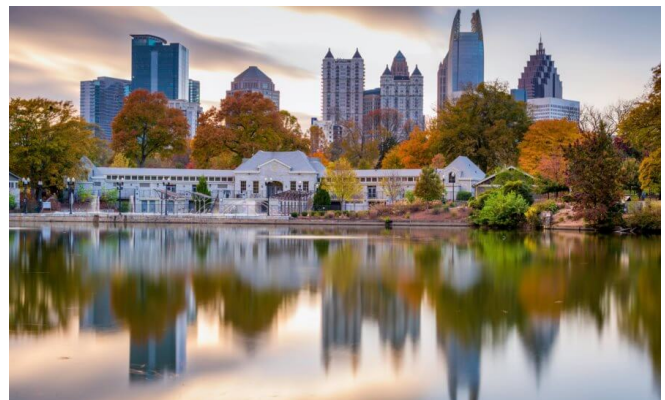


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9. Austin - Round Rock, TX

- **Percentage of workers that are self-employed:** 10.7%
- **Total self-employed workers:** 126,493
- **Median income for self-employed workers:** \$60,000 (full-time) / \$41,000 (all)
- **Median income for all workers:** \$54,000 (full-time) / \$45,000 (all)



Photo Credit: Alamy Stock Photo

8. Sacramento - Roseville - Arden-Arcade, CA

- **Percentage of workers that are self-employed:** 10.9%
- **Total self-employed workers:** 119,626
- **Median income for self-employed workers:** \$50,000 (full-time) / \$38,900 (all)
- **Median income for all workers:** \$56,000 (full-time) / \$43,200 (all)



Photo Credit: Alamy Stock Photo

7. Tampa - St. Petersburg - Clearwater, FL

- **Percentage of workers that are self-employed:** 11.0%
- **Total self-employed workers:** 160,642
- **Median income for self-employed workers:** \$47,000 (full-time) / \$35,800 (all)
- **Median income for all workers:** \$45,000 (full-time) / \$37,000 (all)

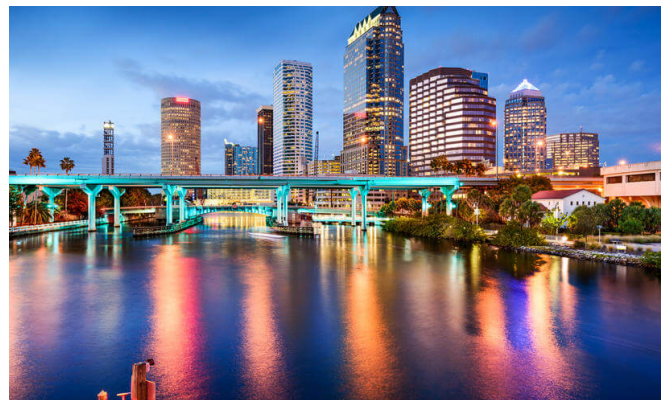


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6. San Diego - Carlsbad, CA

- **Percentage of workers that are self-employed:** 11.0%
- **Total self-employed workers:** 184,309
- **Median income for self-employed workers:** \$57,000 (full-time) / \$39,900 (all)
- **Median income for all workers:** \$52,800 (full-time) / \$40,000 (all)



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5. New Orleans - Metairie, LA

- **Percentage of workers that are self-employed:** 11.3%
- **Total self-employed workers:** 66,947
- **Median income for self-employed workers:** \$48,000 (full-time) / \$33,000 (all)
- **Median income for all workers:** \$45,000 (full-time) / \$37,500 (all)

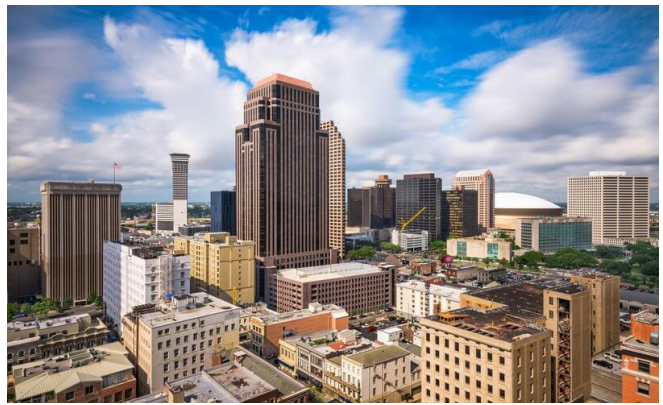


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4. Portland - Vancouver - Hillsboro, OR-WA

- **Percentage of workers that are self-employed:** 11.4%
- **Total self-employed workers:** 147,564
- **Median income for self-employed workers:** \$60,000 (full-time) / \$41,500 (all)
- **Median income for all workers:** \$55,000 (full-time) / \$44,000 (all)



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3. San Francisco - Oakland - Hayward, CA

- **Percentage of workers that are self-employed:** 11.9%
- **Total self-employed workers:** 303,488
- **Median income for self-employed workers:** \$67,000 (full-time) / \$50,000 (all)
- **Median income for all workers:** \$78,000 (full-time) / \$60,000 (all)



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2. Los Angeles - Long Beach - Anaheim, CA

- **Percentage of workers that are self-employed:** 13.6%
- **Total self-employed workers:** 903,345
- **Median income for self-employed workers:** \$50,000 (full-time) / \$36,000 (all)
- **Median income for all workers:** \$50,000 (full-time) / \$38,000 (all)

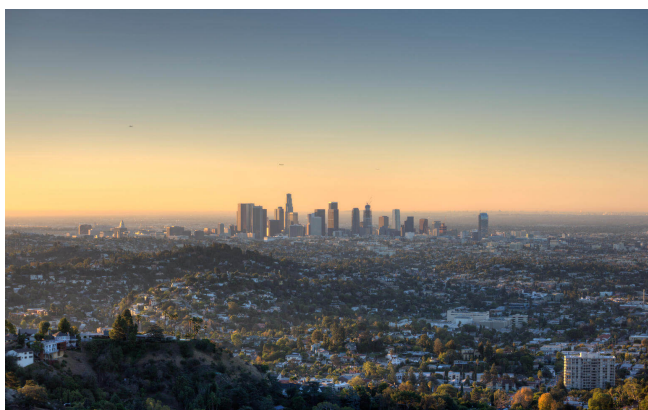


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1. Miami - Fort Lauderdale - West Palm Beach, FL

- **Percentage of workers that are self-employed:** 14.3%
- **Total self-employed workers:** 434,878
- **Median income for self-employed workers:** \$40,000 (full-time) / \$30,800 (all)
- **Median income for all workers:** \$40,000 (full-time) / \$34,000 (all)



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Detailed Findings & Methodology

To determine the metros with the most self-employed workers, researchers at Volusion analyzed the latest data from the *U.S. Census Bureau's 2018 American Community Survey Public Use Microdata Sample (ACS PUMS)*. Using *ACS PUMS* data, the researchers ranked metros according to the share of workers who are self-employed in either their own incorporated business or self-employed in their own unincorporated business (including unpaid family workers). In the event of a tie, the metro with the larger number of self-employed workers was ranked higher. Median incomes were calculated for both full-time workers and all workers.

Self-employment encompasses a wide range of jobs, including everything from carpenters and hair stylists to real estate agents and accountants. Men make up the majority of self-employed workers, and they are also more likely than women to have their own incorporated businesses. Among self-employed individuals in incorporated businesses, 68% are male. For those in unincorporated businesses, the percentage is 59% male.

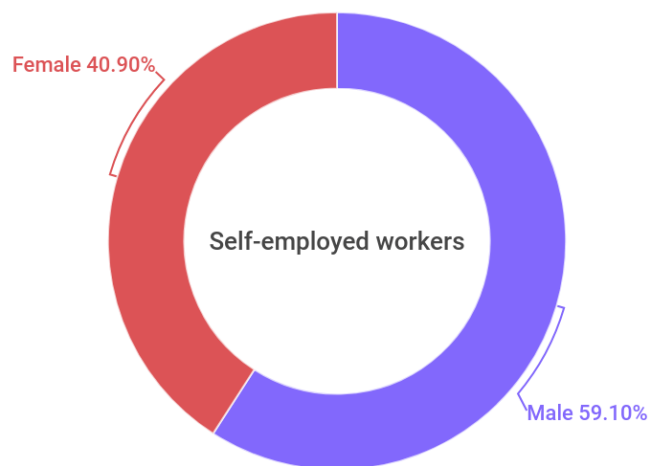


Men are more more likely than women to be self-employed

Incorporated businesses



Unincorporated businesses



Source: *U.S. Census Bureau's 2018 American Community Survey*



Locations with the most self-employed workers are spread across the country. Among large metropolitan areas, the Miami metro is home to the most self-employed workers in the U.S., with 14.3% of workers being self-employed—almost 50% higher than the national rate.

While the median income for full-time self-employed workers is the same as the median income for all workers at the national level, the results vary widely by location. Out of the 15 large metros with the most self-employed workers, the self-employed earn more than the typical worker in seven of the locations.

Similar to the large metro group, the small and midsize metros with the most self-employed workers are a diverse group. However, California and Florida are home to many of these metropolitan areas. The metros at the top of these lists have over 18% of workers who are self-employed.

Self-employed workers and their businesses play a critical role in the national economy. While emergency government aid programs have created new protections for these workers, benefits have been notoriously difficult to secure. As the country accelerates recovery efforts, it is critical that these workers are supported.

View the full results of the study [here](#).





About Volusion

Volusion is an all-in-one ecommerce solution that helps entrepreneurs build and manage successful online businesses. Since 1999, our dedicated team of developers, marketers, designers, and technical support experts have been passionate about helping merchants operate and grow their stores, whether startup or established. Two decades later, Volusion has earned dozens of accolades and powered over 150,000 successful online businesses.

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