



Fiserv Small Business Index[®]

Monthly Overview | January 2026

Seasonally Adjusted Report

Small Business Sales Cool on Winter Weather and Practical Choices

Key Takeaways:

- **January sales slowed as weather and seasonal reset weighed on consumer activity.** January sales grew +0.7% YoY but slipped -0.5% MoM, signaling softer momentum to start the year. Foot traffic declined -2.0% YoY (its slowest pace since mid-2022) and -0.8% MoM (weakest in 11 months). Restaurants, hotels and several retail categories saw sharp slowdowns, while select service sectors posted modest gains. Post-holiday demand shifts and significant weather disruptions further dampened activity. For details about the impact of winter weather in January, see our [recent report](#).
- **Professional and Administrative Services saw pockets of strength.** Administrative & Support Services gained +1.1% MoM, helped by storm-related service needs. Tax Preparation Services recorded strong seasonal acceleration (+5.6% MoM, +9.3% YoY). The broader Professional Services sector remained solid at +5.1% YoY, despite a slight -0.2% MoM dip from December.
- **Retail held steady, with core categories driving modest growth.** Small-business retail sales were essentially unchanged (+0.1% YoY, -0.1% MoM). Foot traffic rose both YoY (1.2%) and MoM (1.0%), suggesting consumers remained active but have become increasingly selective. Core retail delivered the gains (+1.5% YoY, +0.5% MoM), while non-core retail fell (-2.7% YoY, -1.2% MoM).
- **Discretionary spending softened while essentials remained stable.** Discretionary sales fell -0.4% YoY and -0.7% MoM, with even deeper foot-traffic declines (-2.4% YoY, -1.1% MoM). Essentials remained strong YoY (+2.2%), but were flat month-over-month.
- **Restaurant performance weakened as visits dropped sharply.** Restaurant sales fell -1.8% YoY, driven by foot-traffic declines (-3.6% YoY). Limited-service restaurants posted the largest drops (-3.4% YoY, -2.0% MoM) alongside steep foot traffic losses (-5.0% YoY). Average ticket sizes rose +1.6% YoY, offering only a partial offset. Full-service dining also softened, though less severely.

Overall Fiserv Small Business Index Summary

The Fiserv Small Business Index for January 2026 stands at 142.6, reflecting a year-over-year (YoY) growth of +0.7% and a month-over-month (MoM) decline of -0.5%. The Fiserv Small Business Transaction Index reached 101.9, showing a YoY decrease of -2.0% and a MoM drop of -0.8% (see Figures 1 and 2). These results indicate a slight contraction in consumer activity compared to December 2025. The Real Fiserv Small Business Index, adjusted for inflation, stood at 110.4 in January 2026. YoY declined -1.6%, while MoM decreased -0.8%, showing reduced consumer spending across small businesses.

Figure 1: Fiserv Small Business Index

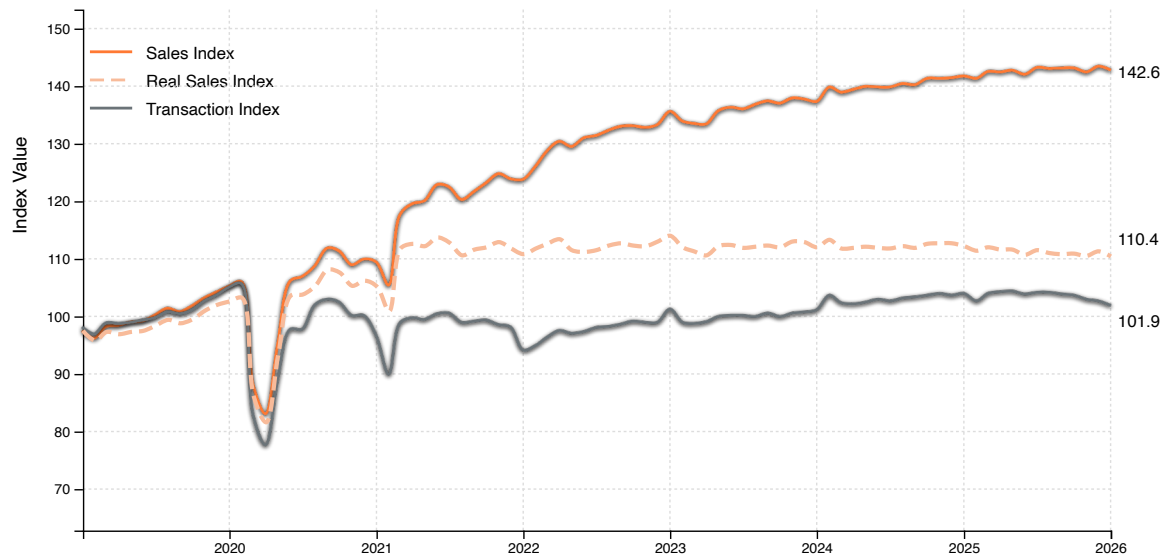


Figure 2: Fiserv Small Business Index – Latest 12 Months

Metric	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26
Sales Index	142	141	142	142	143	142	143	143	143	143	142	143	143
Transaction Index	104	103	104	104	104	104	104	104	104	104	103	103	102
Sales Index – MoM	0.2%	-0.3%	0.9%	0.0%	0.2%	-0.5%	0.8%	-0.1%	0.0%	0.0%	-0.5%	0.7%	-0.5%
Sales Index – YoY	3.2%	1.1%	2.6%	2.1%	2.0%	1.6%	2.4%	1.9%	2.0%	1.3%	0.7%	1.4%	0.7%
Transaction Index – MoM	0.3%	-1.2%	1.2%	0.3%	0.1%	-0.5%	0.3%	0.0%	-0.3%	-0.2%	-0.7%	-0.2%	-0.8%
Transaction Index – YoY	2.8%	-0.9%	1.6%	2.0%	1.8%	0.9%	1.5%	0.9%	0.5%	-0.1%	-1.0%	-0.9%	-2.0%
Real Sales Index	112	111	112	112	112	111	112	111	111	111	111	111	110
Real Sales Index – MoM	-0.4%	-0.8%	0.6%	-0.4%	0.0%	-0.8%	0.7%	-0.4%	-0.2%	0.0%	-0.3%	0.8%	-0.8%
Real Sales Index – YoY	0.2%	-1.7%	0.2%	-0.2%	-0.4%	-1.0%	-0.3%	-1.0%	-0.9%	-1.6%	-2.0%	-1.2%	-1.6%

Note: Real Sales Index 2019 US Dollar Prices. Refer Methodology for more details.

Retail Spotlight: Fiserv Small Business Index Shows +0.1% YoY Growth

The Fiserv Small Business Index for the Retail sector showed a YoY change of +0.1% in January 2026, while the Real Fiserv Small Business Index dropped -2.2% YoY (see Figure 3). MoM, the Fiserv Small Business Index decreased -0.1%, and the Real Fiserv Small Business Index fell -0.4% in January 2026. Foot traffic, measured by the Fiserv Small Business Transaction Index, increased +1.2% YoY for the Retail sector in January 2026. In the Supermarket sector NAICS 445110, the Fiserv Small Business Index dropped -1.0% YoY and -0.4% MoM, while transaction activity rose +1.0% MoM but fell -0.3% YoY.

Figure 3: Fiserv Small Business Index YoY% – Retail Sector

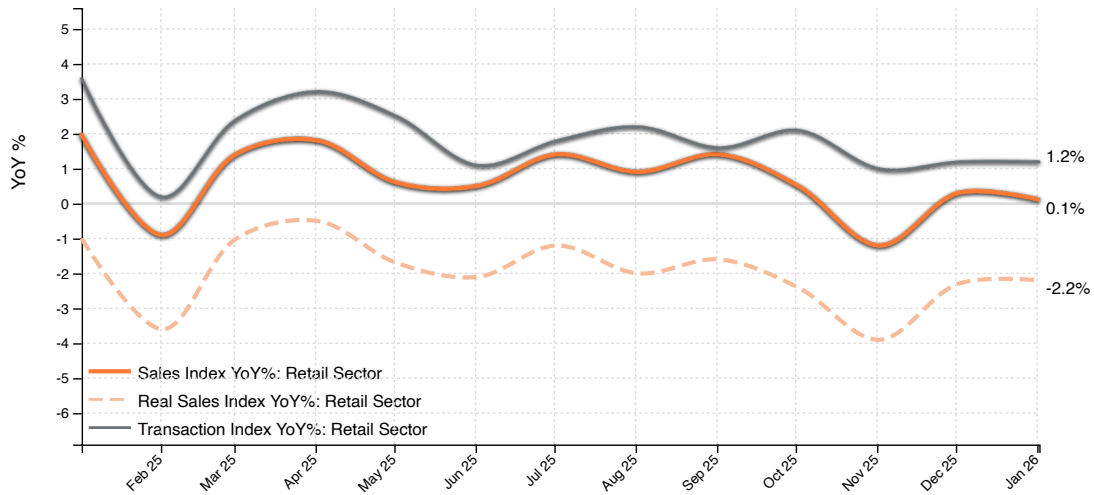


Figure 4: Fiserv Small Business Index YoY% – Retail Performance

Rank	NAICS Level 3 Retail Category – Ranked on Sales Volume	Sales % Chg. MoM	Sales % Chg. YoY	Real Sales % Chg. MoM	Real Sales % Chg. YoY	Transaction % Chg. MoM	Transaction % Chg. YoY
1	Food and Beverage Retailers	0.1%	-0.4%	-0.7%	-2.7%	1.2%	0.7%
2	Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	1.2%	6.0%	0.9%	3.6%	1.3%	6.3%
3	Motor Vehicle and Parts Dealers	-1.9%	-3.9%	-2.2%	-6.1%	-0.2%	-5.5%
4	Building Material and Garden Equipment and Supplies Dealers	-0.6%	-0.4%	-0.9%	-2.6%	3.4%	6.9%
5	Furniture, Home Furnishings, Electronics, and Appliance Retailers	-0.7%	0.7%	-1.0%	-1.7%	0.1%	-6.8%
6	Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	3.0%	3.8%	2.1%	3.2%	3.1%	-0.7%
7	Health and Personal Care Retailers	3.0%	2.0%	2.5%	-1.1%	3.5%	11.8%
8	Gasoline Stations and Fuel Dealers	-1.0%	-5.8%	-2.7%	-2.4%	-1.0%	-5.1%
9	General Merchandise Retailers	-10.6%	-14.6%	-10.9%	-16.6%	-14.1%	-20.7%
10	Core Retail	0.5%	1.5%	0.2%	-0.9%	1.0%	1.6%
	Total Retail	-0.1%	0.1%	-0.4%	-2.2%	1.0%	1.2%
	Total Small Business	-0.5%	0.7%	-0.8%	-1.6%	-0.8%	-2.0%

Discretionary and Essential in Fiserv Small Business Index

The Fiserv Small Business Index indicates essential spending experienced a long-term change with a YoY growth of +2.2% (see Figure 5), while the Real Fiserv Small Business Index showed a YoY decrease of -0.2%. In the short-term trend, discretionary spending declined MoM by -0.7% in the Fiserv Small Business Index and -1.0% in the Real Fiserv Small Business Index (see Figure 7). Discretionary foot traffic, as measured by the Fiserv Small Business Transactions Index, decreased by -2.4% YoY.

Figure 5: Fiserv Small Business Index YoY% – Discretionary and Essential

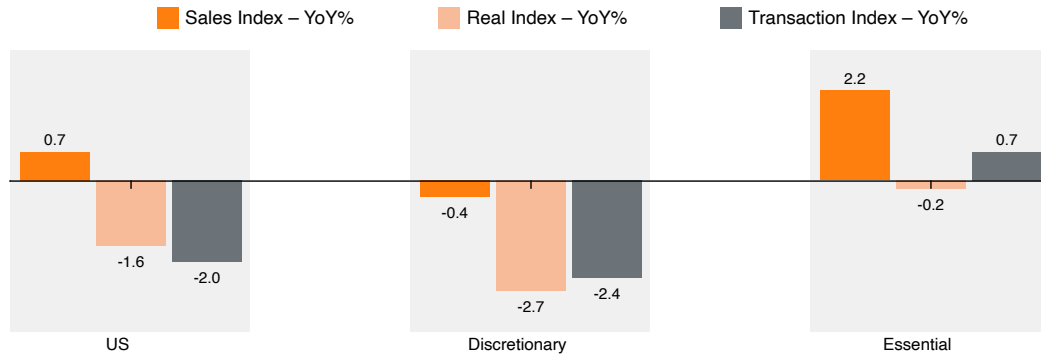


Figure 6: Fiserv Small Business Index – Discretionary and Essential YoY%: Last 12 Months

% Chg. YoY	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26
Discretionary – Sales Index	2.5%	-0.8%	1.5%	1.1%	0.9%	0.6%	1.5%	1.0%	1.1%	0.0%	-0.3%	0.4%	-0.4%
Discretionary – Transaction Index	2.5%	-1.8%	1.5%	1.6%	1.6%	0.8%	1.8%	1.1%	0.5%	-0.5%	-0.8%	-0.9%	-2.4%
Essential – Sales Index	4.1%	3.4%	4.1%	3.4%	3.1%	2.8%	3.6%	3.1%	3.2%	3.0%	2.1%	2.7%	2.2%
Essential – Transaction Index	2.3%	-0.1%	1.8%	2.6%	1.6%	1.1%	1.7%	2.3%	2.0%	2.6%	0.9%	1.1%	0.7%
Discretionary – Real Sales Index	-0.5%	-3.5%	-0.9%	-1.2%	-1.4%	-2.0%	-1.2%	-1.8%	-1.9%	-2.8%	-2.9%	-2.2%	-2.7%
Essential – Real Sales Index	1.0%	0.5%	1.6%	1.1%	0.7%	0.2%	0.9%	0.2%	0.1%	0.1%	-0.7%	0.1%	-0.2%

Figure 7: Fiserv Small Business Index MoM% – Discretionary and Essential

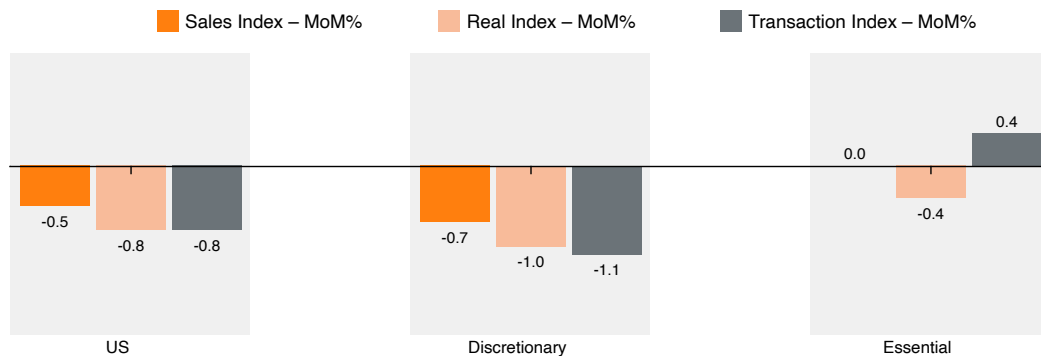


Figure 8: Fiserv Small Business Index – Discretionary and Essential MoM%: Last 12 Months

% Chg. MoM	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26
Discretionary – Sales Index	0.1%	-1.0%	1.2%	0.1%	0.1%	-0.6%	0.8%	0.2%	-0.2%	-0.1%	-0.6%	0.5%	-0.7%
Discretionary – Transaction Index	0.4%	-1.7%	1.6%	0.2%	0.1%	-0.5%	0.5%	-0.1%	-0.3%	-0.5%	-0.5%	-0.3%	-1.1%
Essential – Sales Index	0.5%	0.5%	0.6%	-0.4%	0.1%	-0.1%	0.7%	-0.3%	0.3%	0.4%	-0.5%	0.8%	0.0%
Essential – Transaction Index	0.8%	0.0%	1.3%	0.1%	-0.3%	0.1%	0.0%	0.3%	-0.4%	0.7%	-1.1%	-0.3%	0.4%
Discretionary – Real Sales Index	-0.6%	-1.4%	1.0%	-0.3%	-0.1%	-1.0%	0.7%	-0.1%	-0.5%	-0.1%	-0.4%	0.5%	-1.0%
Essential – Real Sales Index	-0.1%	0.1%	0.3%	-0.7%	-0.1%	-0.4%	0.6%	-0.6%	0.0%	0.4%	-0.3%	0.9%	-0.4%

Goods and Services Spending in Fiserv Small Business Index

The Fiserv Small Business Index for Services shows a YoY growth of +0.8%, while the Real Fiserv Small Business Index for Services indicates a long-term YoY decline of -1.6% (see Figure 9). The Fiserv Small Business Index for Services reflects a MoM decline of -0.6%, with the Real Fiserv Small Business Index showing a short-term MoM change of -0.9% (see Figure 11). The Fiserv Small Business Transactions Index for Services highlights foot traffic dropped -2.6% YoY.

Figure 9: Fiserv Small Business Index YoY% – Goods and Services



Figure 10: Fiserv Small Business Index – Goods and Services YoY%: Last 12 Months

% Chg. YoY	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26
Goods – Sales Index	1.9%	-0.1%	1.7%	1.9%	1.1%	0.6%	1.7%	1.0%	1.5%	0.6%	-0.5%	0.6%	0.5%
Goods – Transaction Index	3.7%	0.2%	2.4%	3.2%	2.6%	1.1%	1.9%	1.8%	1.3%	1.8%	0.7%	0.8%	1.0%
Services – Sales Index	3.8%	1.4%	3.0%	2.1%	2.1%	2.0%	2.7%	2.3%	2.2%	1.6%	1.3%	1.7%	0.8%
Services – Transaction Index	2.0%	-1.9%	1.2%	1.3%	1.2%	0.8%	1.7%	1.2%	0.7%	-0.3%	-0.8%	-0.9%	-2.6%
Goods – Real Sales Index	-1.0%	-2.9%	-0.7%	-0.4%	-1.2%	-2.0%	-1.0%	-1.8%	-1.5%	-2.2%	-3.2%	-2.0%	-1.9%
Services – Real Sales Index	0.7%	-1.4%	0.6%	-0.2%	-0.2%	-0.7%	0.0%	-0.6%	-0.8%	-1.3%	-1.4%	-1.0%	-1.6%

Figure 11: Fiserv Small Business Index MoM% – Goods and Services

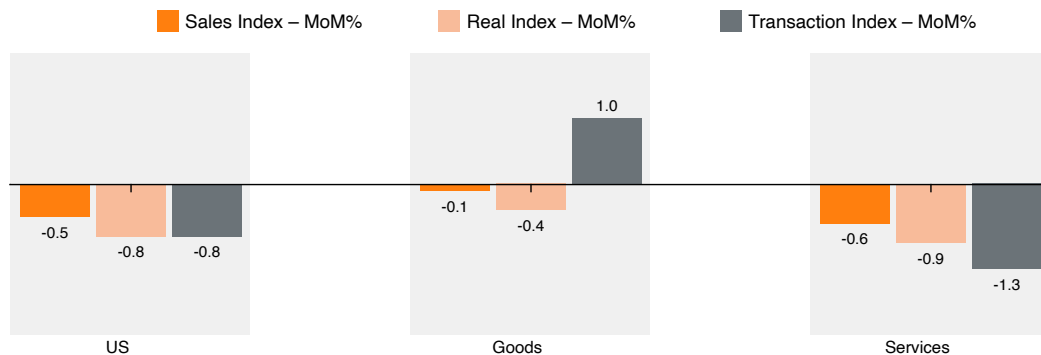


Figure 12: Fiserv Small Business Index – Goods and Services MoM%: Last 12 Months

% Chg. MoM	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26
Goods – Sales Index	0.1%	-0.2%	1.2%	0.4%	-0.5%	-1.0%	1.1%	0.0%	-0.4%	0.4%	-1.3%	0.8%	-0.1%
Goods – Transaction Index	0.8%	-0.5%	1.6%	-0.1%	0.2%	-0.2%	0.0%	0.5%	-0.9%	0.7%	-0.8%	-0.4%	1.0%
Services – Sales Index	0.4%	-0.5%	0.8%	-0.4%	0.4%	-0.1%	0.6%	0.0%	0.2%	0.0%	-0.2%	0.6%	-0.6%
Services – Transaction Index	0.4%	-1.6%	1.5%	0.2%	0.0%	-0.4%	0.5%	-0.1%	-0.1%	-0.5%	-0.5%	-0.2%	-1.3%
Goods – Real Sales Index	-0.6%	-0.7%	1.0%	0.1%	-0.7%	-1.3%	0.9%	-0.3%	-0.7%	0.5%	-1.1%	0.8%	-0.4%
Services – Real Sales Index	-0.3%	-0.9%	0.6%	-0.7%	0.2%	-0.5%	0.5%	-0.3%	-0.1%	0.0%	0.0%	0.6%	-0.9%

Key Subsectors in Fiserv Small Business Index

The Fiserv Small Business Index YoY for Gasoline Stations and Fuel Dealers in January 2026 shows a -5.8% long-term change (see Figure 13), while the Real Fiserv Small Business Index YoY% indicates a -2.4% long-term change (see Figure 13). The MoM Fiserv Small Business Index for Food Services and Drinking Places decreased by -1.2%, with the Real Fiserv Small Business Index MoM% showing a -1.5% short-term trend in January 2026 (see Figure 14). The Fiserv Small Business Transaction Index YoY% for Gasoline Stations and Fuel Dealers declined by -5.1% in January 2026, reflecting lower foot traffic (see Figure 13).

Figure 13: Fiserv Small Business Index YoY% – Key Subsectors

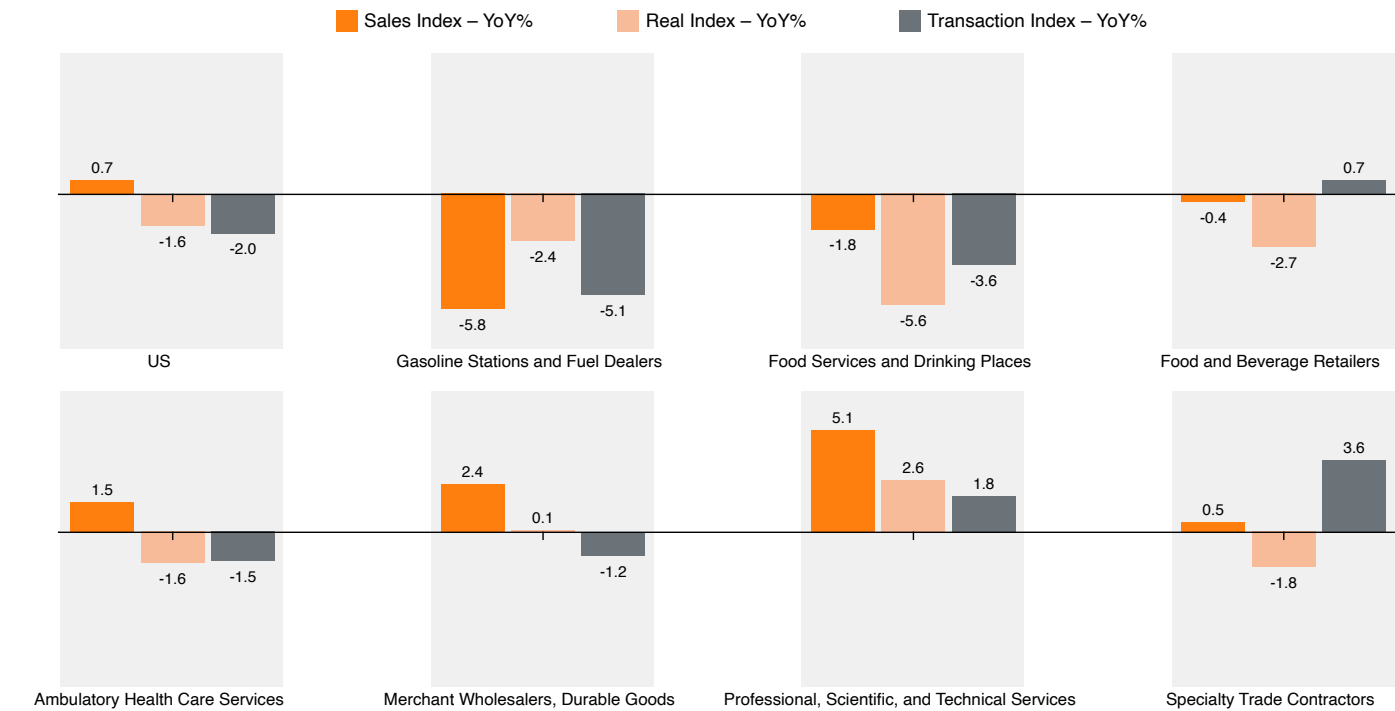
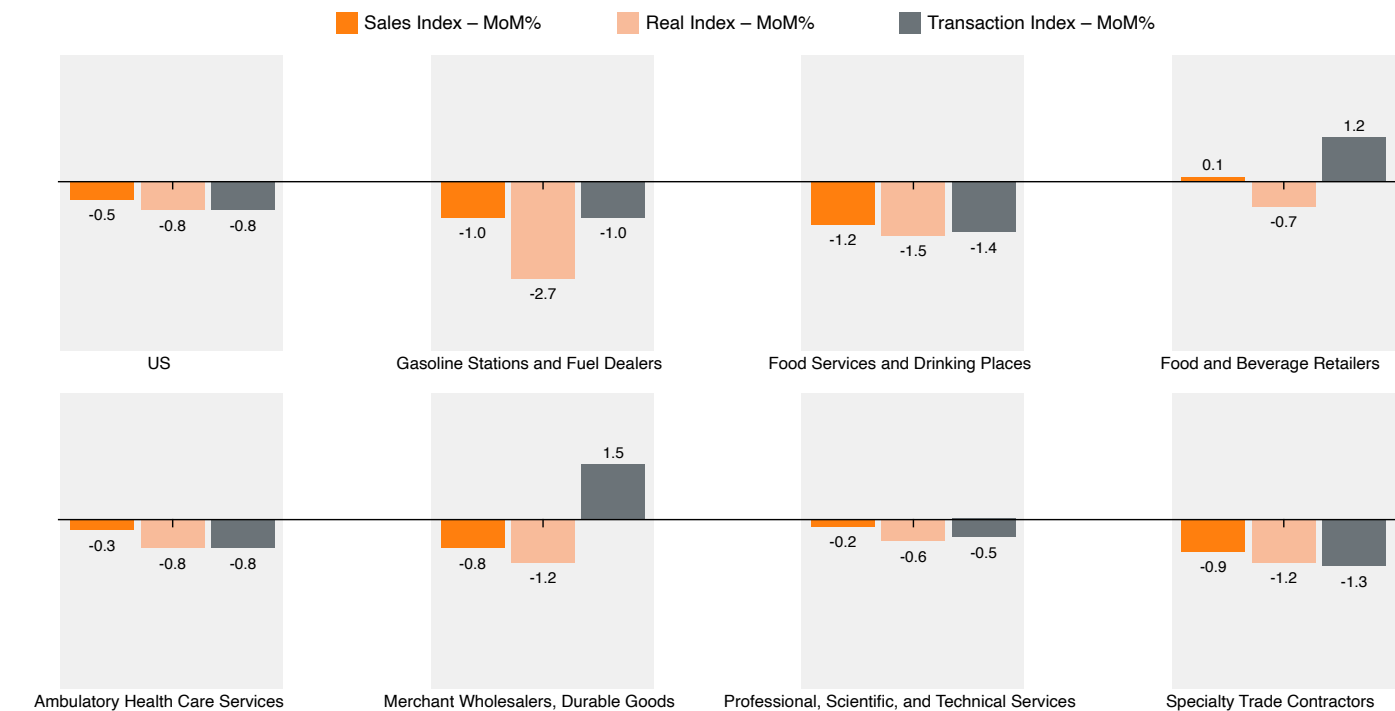


Figure 14: Fiserv Small Business Index MoM% – Key Subsectors



Key States in Fiserv Small Business Index

California's Fiserv Small Business Index YoY reflects a long-term change of +4.8% (see Figure 15), while the Real Fiserv Small Business Index YoY shows a long-term change of +1.9% as of January 2026. Illinois experienced a decline in the Fiserv Small Business Index MoM, showing a short-term trend of -1.8% (see Figure 16), and the Real Fiserv Small Business Index MoM decreased by -2.4% for January 2026. In January 2026, New York's foot traffic decreased, with the Fiserv Small Business Transaction Index YoY dropping by -5.7%.

Figure 15: Fiserv Small Business Index YoY% – Key States

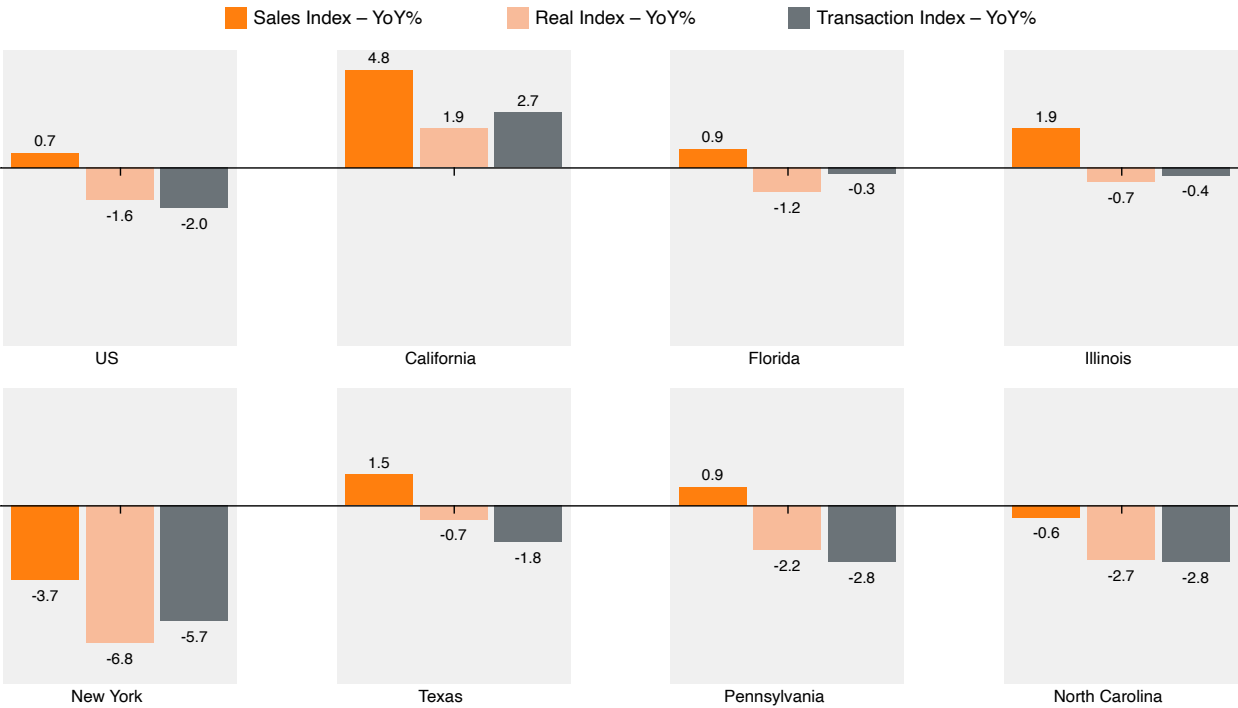
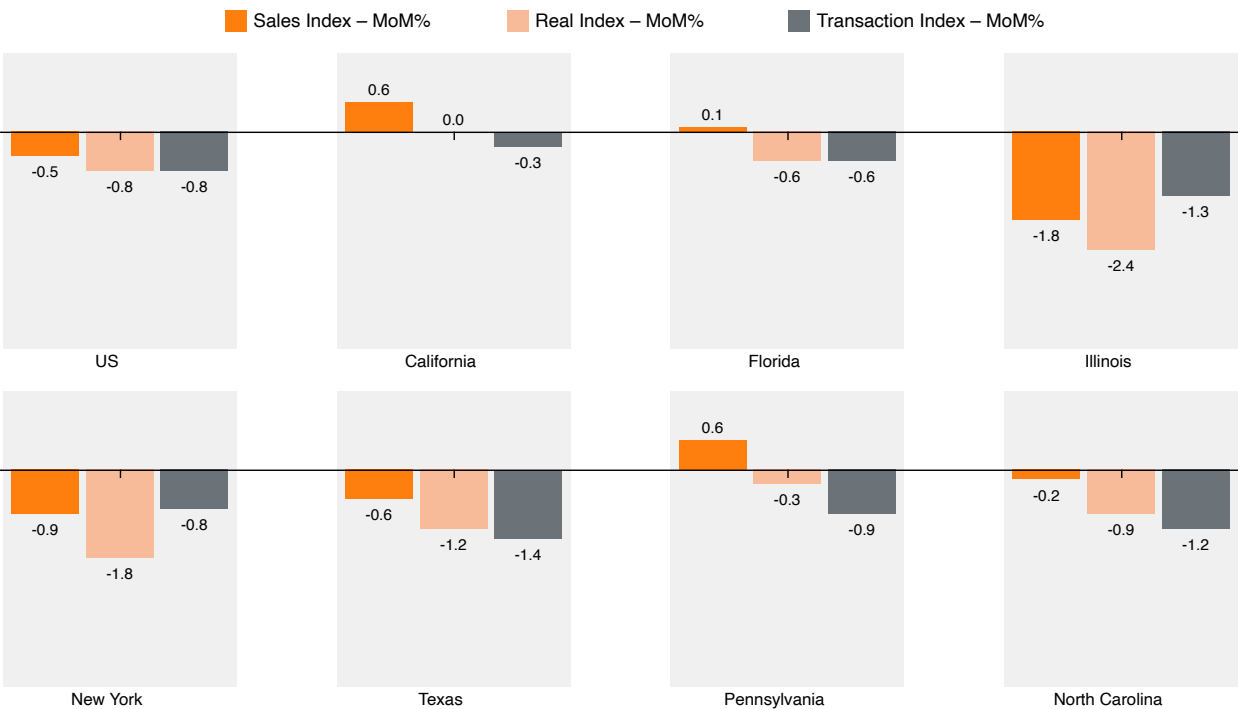


Figure 16: Fiserv Small Business Index MoM% – Key States



Key MSAs in Fiserv Small Business Index

The Fiserv Small Business Index YoY for Los Angeles-Long Beach-Anaheim CA indicates a long-term change of +6.8% (see Figure 17), while the Real Fiserv Small Business Index YoY% reflects a +3.8% change in January 2026. The MoM Fiserv Small Business Index for Dallas-Fort Worth-Arlington TX shows a short-term trend of -2.3% (see Figure 18), with the Real Fiserv Small Business Index MoM% decreasing by -2.9% in January 2026. The Fiserv Small Business Transaction Index YoY% for Dallas-Fort Worth-Arlington TX highlights a foot traffic drop of -7.5% in January 2026.

Figure 17: Fiserv Small Business Index YoY% – Key MSAs

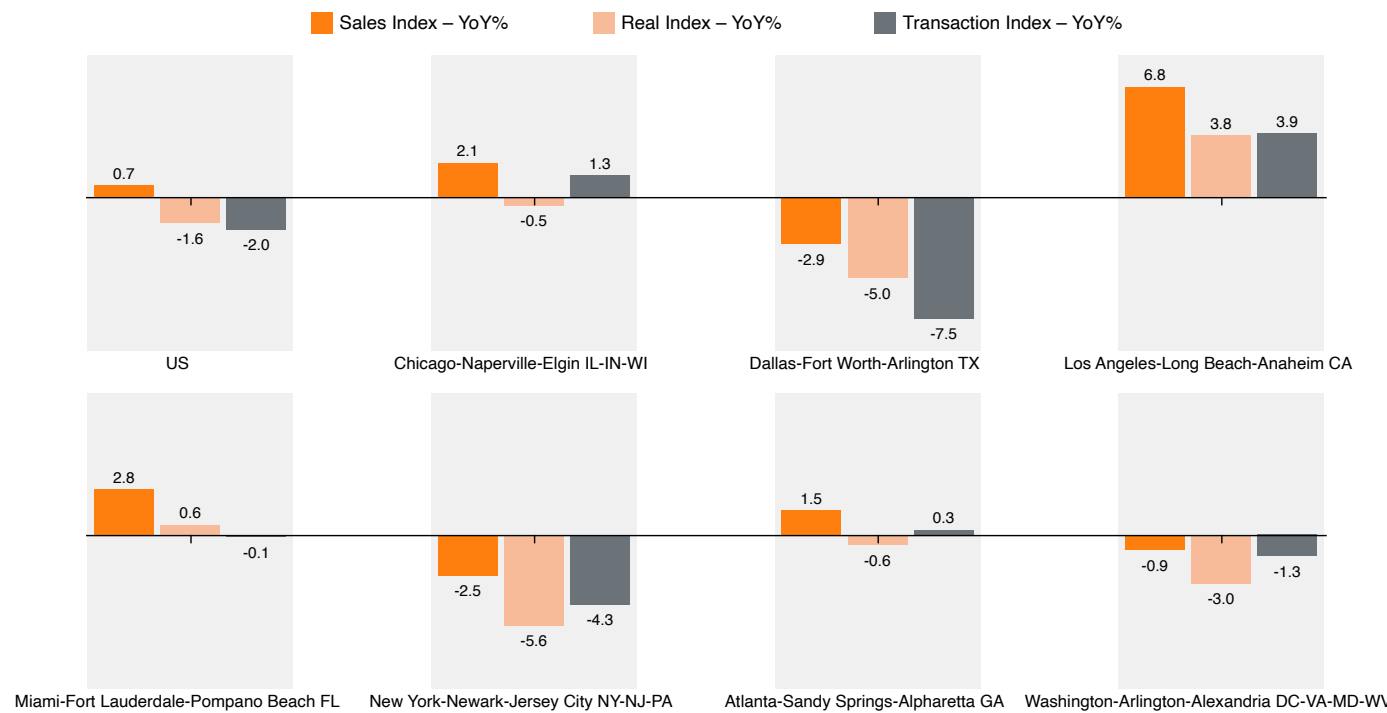
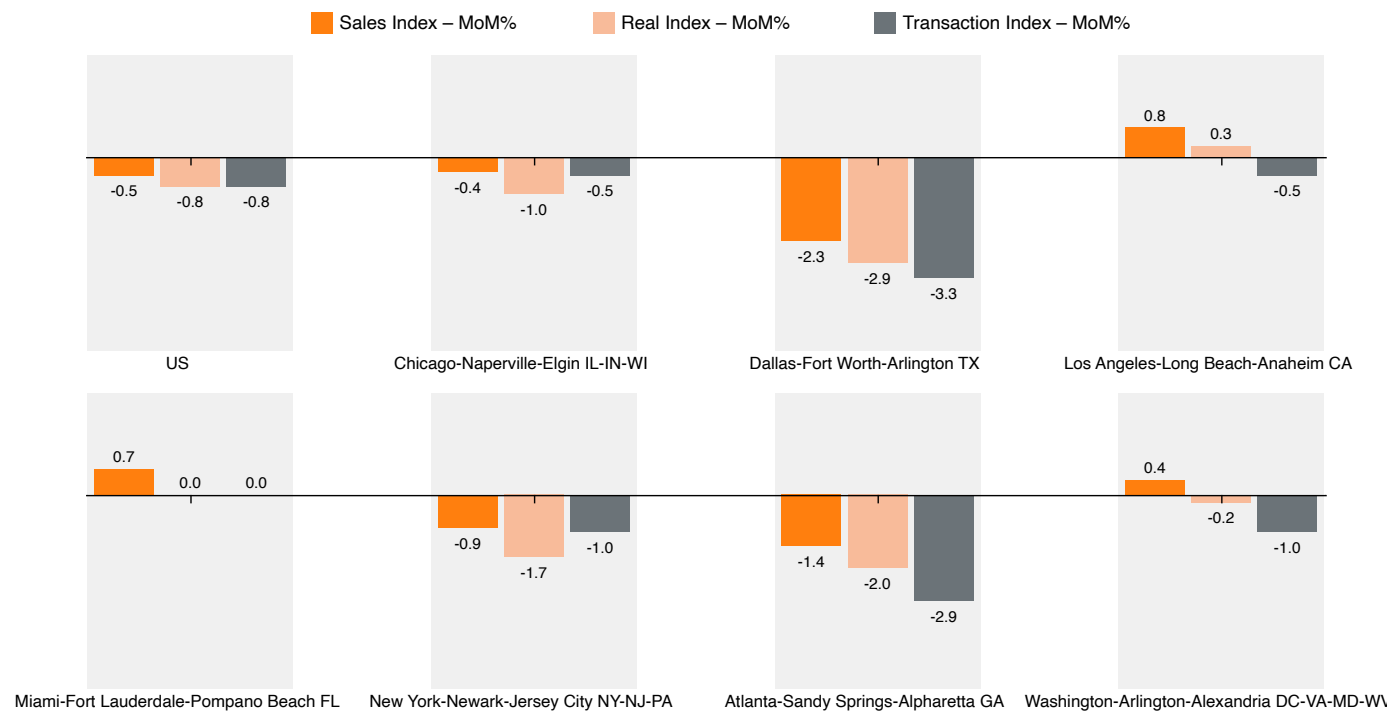


Figure 18: Fiserv Small Business Index MoM% – Key MSAs



Restaurant Spotlight: Fiserv Small Business Index Shows -1.8% YoY Decline

The Fiserv Small Business Index for the restaurant sector showed a YoY change of -1.8%, while the Real Fiserv Small Business Index reflected a long-term change of -5.6% YoY in January 2026. MoM, the Fiserv Small Business Index declined by -1.2%, and the Real Fiserv Small Business Index showed a short-term trend of -1.5% MoM compared to December 2025 (see Figures 19 and 20). Foot traffic, as measured by the Fiserv Small Business Transaction Index YoY%, experienced an annual decline of -3.6%. The Fiserv Small Business Index for the Full Service Restaurant sector NAICS 722511 decreased by -0.7% YoY and -0.6% MoM in January 2026.

Figure 19: Fiserv Small Business Index YoY% – Restaurant Sector

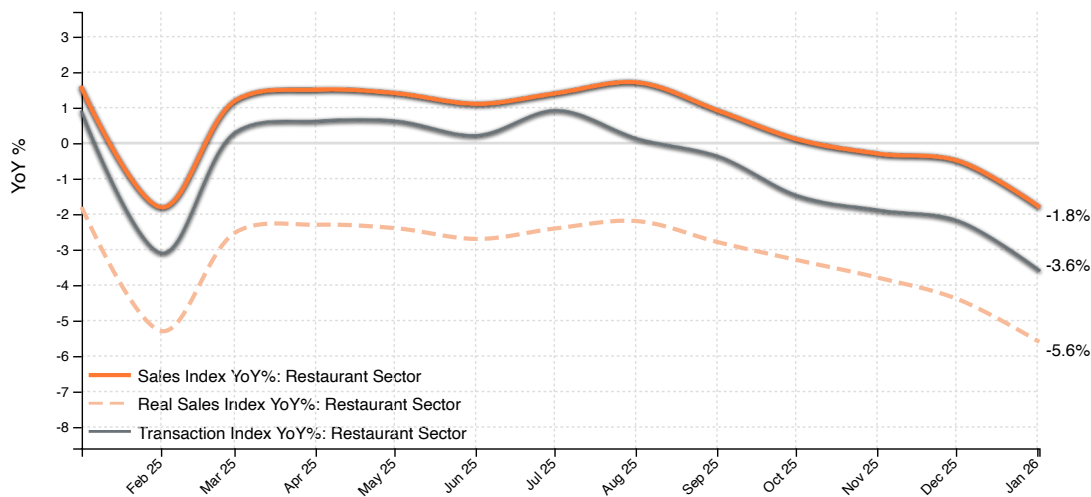


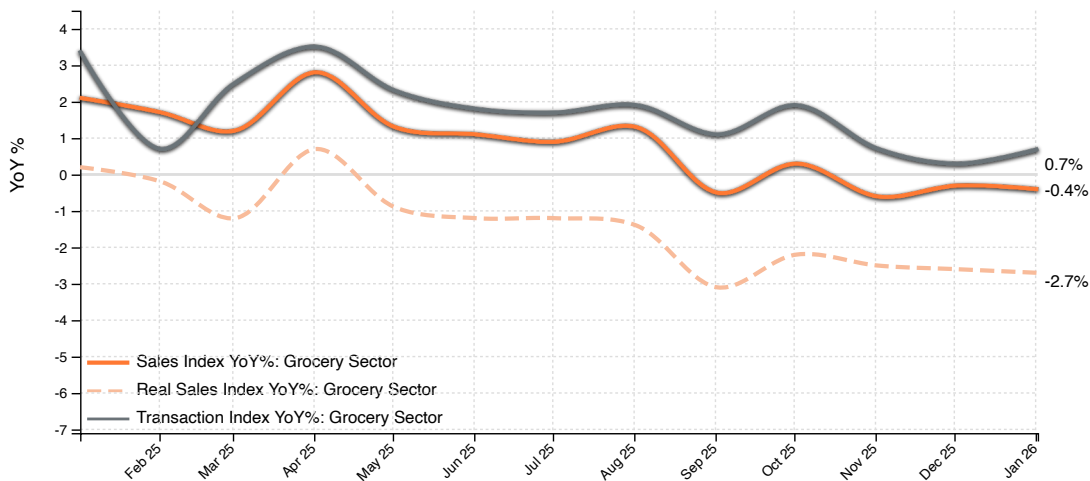
Figure 20: Fiserv Small Business Index YoY% – Restaurant Performance

Rank	NAICS Level 6 Restaurant Category – Ranked on Sales Volume	Sales % Chg. MoM	Sales % Chg. YoY	Real Sales % Chg. MoM	Real Sales % Chg. YoY	Transaction % Chg. MoM	Transaction % Chg. YoY
1	Caterers	-2.2%	5.9%	-2.5%	1.8%	4.2%	19.4%
2	Drinking Places (Alcoholic Beverages)	-0.8%	0.8%	-1.0%	-3.1%	-1.0%	0.5%
3	Full-Service Restaurants	-0.6%	-0.7%	-0.8%	-4.6%	-0.4%	-1.0%
4	Limited-Service Restaurants	-2.0%	-3.4%	-2.2%	-7.2%	-1.9%	-5.0%
	Total Restaurant	-1.2%	-1.8%	-1.5%	-5.6%	-1.4%	-3.6%
	Total Small Business	-0.5%	0.7%	-0.8%	-1.6%	-0.8%	-2.0%

Grocery Spotlight: Fiserv Small Business Index Declines by -0.4% YoY

For the grocery sector in January 2026, the Fiserv Small Business Index showed a long-term change of -0.4% YoY (see Figure 21), while the Real Fiserv Small Business Index declined by -2.7% YoY. The short-term trend indicated a slight increase of +0.1% MoM for the Fiserv Small Business Index, whereas the Real Fiserv Small Business Index decreased by -0.7% MoM compared to December 2025. Foot traffic, as measured by the Fiserv Small Business Transaction Index, grew by +0.7% YoY.

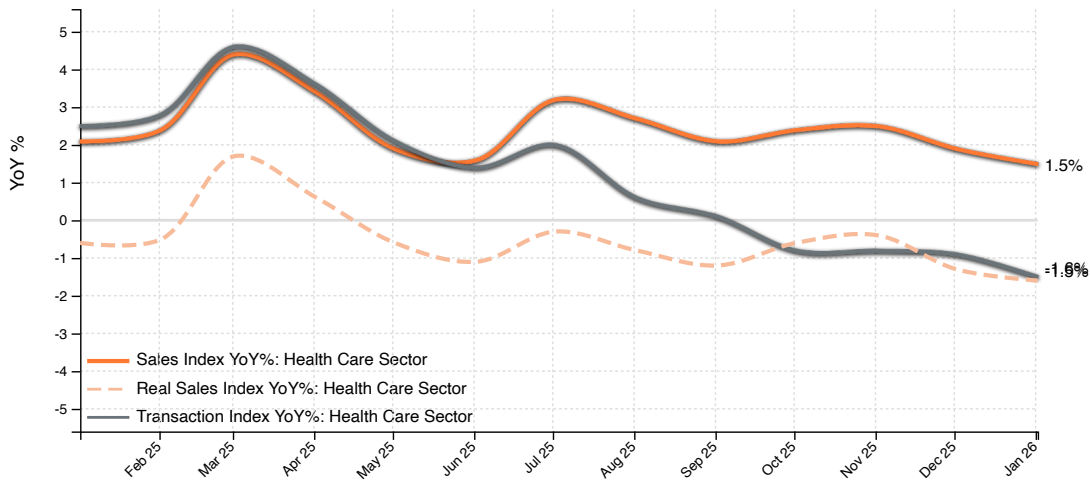
Figure 21: Fiserv Small Business Index YoY% – Grocery Sector



Healthcare Spotlight: Fiserv Small Business Index Reflects +1.5% YoY Growth

The Fiserv Small Business Index for the health care sector showed a long-term change of +1.5% YoY in January 2026 (see Figure 22), while the Real Fiserv Small Business Index reflected a YoY decrease of -1.6%. The short-term trend indicated a decline of -0.3% MoM for the Fiserv Small Business Index in January 2026, and the Real Fiserv Small Business Index decreased by -0.8% MoM in December 2026. Foot traffic, as measured by the Fiserv Small Business Transaction Index YoY, decreased by -1.5%, reflecting annual transaction activity changes.

Figure 22: Fiserv Small Business Index YoY% – Ambulatory Health Care Sector



Notes:

Fiserv Small Business Index Overview

The [Fiserv Small Business Index](#) is a simple numeric score that measures small business sales activity in the United States calculated against a base period of 2019. Small businesses are defined using the size standards published by the U.S. Small Business Administration.

To determine the Fiserv Small Business Index, we collect data from various sources, including aggregated merchant sales from credit card authorizations, check and cash payments. We consider both active businesses and the creation and closure of businesses to provide a comprehensive picture. Additionally, we cross-reference our results with published small business statistics from the U.S. government to ensure accuracy.

Seasonal Adjustment

The Fiserv Small Business Index leverages the Census Bureau's [X-13-ARIMA-SEATS](#) seasonal adjustment methodology. This is used to remove seasonal patterns from the time data which will cause some fluctuation in historical values. Seasonal adjustment is often applied by government reporting agencies on data published monthly or quarterly.

Seasonal adjustment is a statistical technique used to smooth out the effects of recurring and predictable fluctuations in data to provide a more clear view of underlying trends, especially when consecutive or adjacent month results are compared to each other.

Inflation Adjustment

Inflation is measured by looking at average price changes over time for items within a basket of commonly consumed goods and services. The [basket contents](#) are determined by the U.S. Bureau of Labor Statistics (BLS). Sales results reported without adjustments for inflation are referred to as "nominal." When we adjust these amounts for inflation to remove currency fluctuations, they become "real."

To adjust for inflation, Fiserv uses the Consumer Price Index (CPI) from the Bureau of Labor Statistics normalized to 2019 results. The formula converts nominal results to real results:

$$\text{Real Sales Index} = (\text{Nominal Sales Index} / \text{Price Index}) \times 100$$

Applying this adjustment helps to reveal how the true value of money changes over time and to get an understanding of how much goods and services actually cost.

The Fiserv Small Business Index is released before the Consumer Price Index. To account for this lag, we use the following CPI estimates for each month's release:

1. For headline inflation, we use the Cleveland Federal Reserve's CPI NowCast as an estimate for the month's inflation.
2. If there's no forecast for market-level inflation, we carry over the previous month's inflation.
 - a. For example, if there's no forecast for restaurant inflation (Food-Away-From-Home CPI) for March 2025, we use February 2025's CPI.
3. The next month, we use the Federal Government's published CPI for each market. This means the inflation estimate holds until the next Fiserv Small Business Index release.

Estimates may change as the Bureau of Labor Statistics updates CPI numbers. It's recommended to download each month's Fiserv Small Business Index due to seasonality and CPI adjustments.

The Fiserv Small Business Index is benchmarked to 2019, and we also apply the same criteria to calculate the real indices. For more details on how government agencies perform inflation adjustment, see [Deflating nominal values to real values – Dallasfed.org](#)

Core Retail Sales

Core Retail Sales exclude automobiles, gasoline, building materials, and food services. These categories are highly volatile, more influenced by external factors, and tracked differently from other retail categories. By focusing on stable, everyday purchases, core retail sales offer a clearer signal to better assess real consumer demand and the direction of the economy without short-term noise.

Discretionary and Non-discretionary (Essential)

Discretionary categories are areas of consumer spending which tend to reflect preferred or desired goods and services. These include items like clothing, electronics, entertainment, dining out, etc.. Spending in these areas usually grows when the economy is strong and slows during downturns.

Non-discretionary (Essential) categories encompass areas where spending cannot be easily substituted or sacrificed, like groceries, gasoline, healthcare, etc.. These categories tend to stay steady or even increase when the economy weakens, as they reflect basic living needs.

Goods and Services

Goods include businesses categorized in the retail and wholesale sectors, and refer to physical items that are produced, sold, or distributed.

Services include businesses categorized in sectors that involve activities or labor provided to meet consumer needs.

Businesses are typically classified as either Goods or Services (mutually exclusive definitions) based on the business' primary activity.

Figure Descriptions:

Figure 4: Core Retail NAICS codes: 445, 449, 455, 456, 458, 459

Figures 5 – 8: Discretionary spending NAICS codes: 423, 424, 441, 444, 449, 455, 458, 459, 71X, 721, 722, 811, 812 and 813
Essential spending NAICS codes: 238, 445, 456, 457, 532, 541, 561, 611 and 621

Figures 9 – 12: Goods NAICS codes: 423, 424, 441, 444, 445, 449, 455, 456, 457, 458 and 459
Services NAICS codes: 238, 532, 541, 561, 611, 621, 71X, 721, 722, 811, 812 and 813

Figures 13 – 18: Key subsectors, states and MSA's are selected based on expert selection for the analysis.

Figures 20: U.S. Restaurants Sectors are U.S. Restaurants Sectors are Caterers (NAICS:722320), Drinking Places (Alcoholic Beverages) (NAICS:722410), Full-Service Restaurants (NAICS:722511), Limited-Service Restaurants (NAICS:722513)

Figures 21: Grocery Sectors are Grocery Sectors are Beer, Wine, and Liquor Retailers(NAICS: 445320), Supermarkets and Other Grocery Retailers (except Convenience Retailers) (NAICS: 445110), Food and Beverage Retailers(NAICS: 445), Other Food and Beverage Retailers(NAICS: 445OTH)

Figures 22: Health Care Sector businesses are Cosmetics, Beauty Supplies, and Perfume Retailers(NAICS: 456120), Optical Goods Retailers(NAICS: 456130), Other Health and Personal Care Retailers(NAICS: 456OTH)

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