Doing Business North America

2022 Report

4TH EDITION | COMPENDIUM

Center for the Study of Economic Liberty
Arizona State University

Doing Business **North America**

2022 Report, 4th Edition

This work is a compendium of *Doing Business North America 2022 Report*, 4th Edition produced and published by the Puerto Rico Institute for Economic Liberty.

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Introduction

Business activity requires a streamlined legal and regulatory system and a public policy that is reliable and accessible to all.[1] This includes the rules, regulations, and processes that can help promote an environment conducive to individual entrepreneurship. The extent to which the regulatory framework and public policy are favorable for business creation and operation in a given jurisdiction is known as the *ease of doing business*.

Studies have shown that, the easier it is to do business, the greater the private sector investment, the more job creation, the more innovation, the higher the salaries, and the greater the economic growth[2]—which contributes to more competitiveness, development, and prosperity—; on the contrary, the difficulty of doing business in a place is often an indicator of overregulation, overreach, and inefficiency of government, and places unnecessary burdens on people and their initiatives.

The ease of doing business is vital for foreign direct investment[3] and domestic investment; however, it is particularly important for small and medium-sized enterprises (SMEs), because they have less capital and resources. Large companies have the means to afford the costs of excessive regulations for doing business; but a business-friendly environment contributes to the creation of SMEs, with the benefit they bring to the community and society.

People in the process of starting or developing their SMEs need a reasonable, transparent, and fair public policy for the success of their businesses and the achievement of their goals; governmental bureaucracy, burdens, and hindrances are their biggest obstacles. This includes issues such as obtaining permits, registering property, getting electricity, paying taxes, accessing financing, and enforcing contracts, among others.[4]

It has also been shown that jurisdictions with stricter regulatory environments for entrepreneurship and business creation tend to be more susceptible to corruption. When there are more demands and requirements to comply with, official channels and means are more vulnerable to improper or illicit practice of public functions. Likewise, when the conditions for setting up a business are onerous for SMEs, many people resort to operating informally.

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1 See Ani, T. G. (2015). Effect of ease of doing business to economic growth among selected countries in Asia. *Asia Pacific journal of Multidisciplinary Research*, *3*(5), 139-145.

2 See Bétila, R. R. (2021). The impact of ease of doing business on economic growth: A dynamic panel analysis for African countries. *SN Business & Economics*, *1*(10), 144; Canare, T., Ang, A., & Mendoza, R. U. (2016). Ease of doing business: International policy experience and evidence. *SSRN*. https://doi.org/10.2139/ssrn.2834757; Leal Rodríguez, A. L., & Sanchís Pedregosa, C. (2019). Could the ease of doing business be considered a predictor of countries' socio-economic wealth? An empirical analysis using PLS-SEM. *Journal of International Studies*, *12*(4), 229-243; and R. S., Jacomossi, R. R., Barrichello, A., & Feldmann, P. R. (2023). The interdependence between ease of doing business, innovation, and competitiveness of nations. *Brazilian Administration Review*, *20*(2), 1-14. https://doi.org/10.1590/1807-7692bar2023220103.

3 See Xu, X., Hu, Y., & Tahir, S. H. (2023). Nexus between ease of doing business and foreign direct investment: Evidence from 130 economies. In *E3S Web of Conferences* (Vol. 409, p. 06015). EDP Sciences. https://doi.org/10.1051/e3sconf/202340906015

4 In a survey conducted by the Financial Oversight and Management Board for Puerto Rico in 2021, 88% of entrepreneurs stated that obtaining permits is a difficult task—and 54% of them expressed that it is very difficult—, for reasons such as the lack of clarity of the requirements, the multiple entities involved, and the disinterest of public officials. Respondents also felt that the cost and process of registering property is high, difficult, and ineffective; and that Puerto Rico's tax structure is costly and complex. The results of this survey on the ease of doing business in Puerto Rico are available at https://juntasupervision.pr.gov/encuesta-de-la-facilidad-para-hacer-negocios/.

In the informal economy, entrepreneurs, employees, and consumers are often less protected. In addition, businesses are more exposed to special situations such as economic crises and natural events. On the other hand, the government does not receive revenues from businesses that operate informally, and their activities and results are not documented in public records for the purpose of statistical analysis.

It is estimated that 95% of Puerto Rico's businesses are SMEs with fewer than 50 employees, and that these account for 42% of private sector employment and 36% of total annual payroll.[5] Consequently, facilitating the process of creating SMEs can (a) help these key players in increasing potential growth to better manage their resources; (b) contribute to keeping transaction costs low; and (c) be beneficial, in general, for the market and the State.

The ease of doing business is measured in order to know whether or not the legal and regulatory system and public policies are favorable for business creation and operation in a jurisdiction. The possibility of measuring it led to the emergence of tools such as ease of doing business indexes or reports, in which a higher ranking or score indicates higher regulatory quality, lightness of compliance, and protection of private property rights.

The ease of doing business indexes are of great importance, as their rigorous analysis of indicators is used by the private sector to decide where to make their investments.[6] The information that these indexes provide is vital for improving living standards, since private investment and the integration of people into productive activity—either by creating a business or working—have proven to be two of the main drivers of socioeconomic development.

Doing Business North America is a study of the ease of doing business in U.S. cities, published by the Center for the Study of Economic Liberty at Arizona State University. The fourth edition of this report features San Juan, for the first time, based on data corresponding to calendar years 2019 and 2020. The study variables are 2% federal,[7] 70% state, 4% county,[8] and 24% city;[9] therefore, San Juan's results can be considered a reflection of Puerto Rico.

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5 The data comes from the *2017 County Business Patterns* published by the U.S. Census Bureau and Ojeda, G. (2022, March 1). La facilidad para hacer negocios en Puerto Rico: un reto continuo. *Sin comillas*. https://sincomillas.com/la-facilidad-para-hacer-negocios-en-puerto-rico-un-reto-continuo/.

6 See Anggraini, R. F., & Inaba, K. (2020). The impact of the ease of doing business on foreign direct investment. *The Ritsumeikan Economic Review*, *69*(3), 393-421.

7 The federal personal and corporate income tax variables did not apply to Puerto Rico.

8 The county variables on zoning and rezoning did not apply to Puerto Rico.

9 During the investigation it was observed that some state entities in Puerto Rico do not function as a one-stop shop; for example, the Oficina de Gerencia y Presupuesto (Office of Management and Budget) has several permitting entities under it and the Junta de Planificación (Planning Board) has power over future development, zoning, and rezoning throughout the Island, but devolves some of its powers to certain municipalities such as San Juan (K. Rose, personal communication, November 29, 2022). This diversity complicates the analysis and calculation of ratios with other jurisdictions, as processes and information can be classified as state or city depending on the municipality and how the data is recorded.

What is Doing Business North America?

Doing Business North America is an annual study that provides objective measures of business regulations in the United States of America. This years' edition covers 83 cities in all 50 states, Washington, D.C., and Puerto Rico. The largest city from each state is included and, in the case of especially large U.S. states, up to five cities have been included. Comprised of over 7,700 datapoints, it uses 93 variables to create 30 data indicators to score and rank cities in regard to how easy it is to set up, operate, and shut down a business.

Over the years, researchers have reported how robust measurement and ranking of regulations that either enhance business activity or constrain it can provide substantial insight into economic outcomes. Objective measurements of those regulations have been vital in this understanding. Between 2002–2020, the World Bank measured and categorized more than 100 different aspects of the laws pertaining to opening, operating, and liquidating a business in the primary business jurisdictions of every country in the world.

The World Bank report, titled *Doing Business*, scored and ranked cities over a long timeframe and has been an invaluable tool for policymakers and scholars to analyze the beneficial economic improvements that can follow the well-designed liberalization of business regulations and policies. It also gives the ranked jurisdictions a gauge of how well they rank and how far they may have to go to improve the ease of doing business, as well as a history of how far they have already come.

Doing Business North America seeks to provide the same service to scholars and policy makers as the World Bank study. Many studies to date look only at state-level policies; very few focus on the city level. While *Doing Business North America* is inspired by other similar reports that score and rank locations on the burden of business regulations, this study seeks to drill down further than most of them do. The *Doing Business North America* report is a project led by the Center for the Study of Economic Liberty at Arizona State Univeristy.

Why is this report important?

Provides measurable benchmarks. This report provides objective measurements of regulatory conditions and makes them publicly available to researchers and policymakers.

Encourages competition. This report allows researchers and policymakers to track the improvement or decline in local regulatory conditions and provide a context for thinking about policy reform.

Increases economic well-being. The measures can help contribute to the understanding of which regulatory environments can produce the best economic outcomes for the largest number of people.

Methodology Overview

In this year's edition, there are six categories in which the cities were scored and ranked: "Starting a Business," "Employing Workers," "Getting Electricity," "Paying Taxes," "Land and Space Use," and "Resolving Insolvency." These categories are composed of a total of 93 regulatory and economic variables grouped together into a total of 30 scored variables. For each indicator, there is a top performer and a bottom performer. Economies with the best performance for a given indicator are awarded 10 "points," or a score of 10. Cities at the level of bottom performance or cities at or below two standard deviations from the mean are awarded a score of 0. All the cities in between are scored based on their distance to the frontier. For each city, the number of awarded points across all indicators is aggregated, then divided by the number of indicators for which we had data. This is done because not all locations have complete data across all indicators and doing so allows for all locations to be included in comparison. The data collected came entirely from publicly available sources, many of which were published by the government itself.

1. Starting a Business | What does starting a business measure?

Doing Business North America records all procedures officially required for an entrepreneur to start up and formally operate a limited liability company (LLC), as well as the time and cost to complete these procedures. These procedures include the processes entrepreneurs undergo when obtaining all necessary approvals, licenses, and permits, and completing any required notifications, verifications, or inscriptions for the company and employees with relevant authorities. It does not include steps related to keeping a business compliant. For example, it does not include steps related to obtaining licenses and permits, which is generally a necessary step to continue legal operation. Information is also collected on the sequence in which procedures are to be completed and whether procedures may be carried out simultaneously. It is assumed that any required information is readily available and that the entrepreneur will pay no bribes.

To make the data comparable across economies, the following assumptions about the business are used.

- Is a LLC.
- If there is more than one type of LLC in the economy, the limited liability form most common among domestic firms is chosen.

- If the country does not have a LLC option, the company structure most similar to that of an LLC is chosen.
- Operates in the economy's largest business city.
- Is 100% domestically owned and operated.
- Has start-up capital of two times income per capita.
- Performs general commercial activities, such as the production or sale to the public of goods or services (NAICS Code 4523).
- The business does not perform foreign trade activities and does not handle products subject to a special tax regime.
- Does not qualify for any financial incentives or special benefits.
- Has up to 50 employees.
- Has a company deed that is 10 pages long.

Indicators

Number of procedures. A procedure is defined as any interaction of the company founder with external parties. Procedures that must be completed in the same building but in different offices or at different counters are counted as separate procedures. If the founder has to visit the same office several times for different sequential procedures, each is counted separately. The founder is assumed to complete all procedures themselves, unless the use of such a third party is mandated by law. If the services of professionals are required, procedures conducted by such professionals on behalf of the company are counted as separate procedures. Each electronic procedure is counted as a separate procedure. Only pre-incorporation procedures that are officially required or commonly done in practice for an entrepreneur to formally operate a business are recorded. Procedures required for official correspondence or transactions with public agencies are also included. For example, if a company seal or stamp is required on official documents, such as tax declarations, obtaining the seal or stamp is counted. Similarly, if a company must open a bank account in order to complete any subsequent procedure, this transaction is included as a procedure. Only procedures required for all businesses are included. Industry-specific procedures are excluded. Procedures that the company undergoes to connect to electricity, water, gas, and waste disposal services are not included in the "Starting a Business" indicators. After a study of laws, regulations, and publicly available information on business entry was conducted, a detailed list of the most common procedures was developed, along with the time and cost to comply with each procedure under normal circumstances. That list is composed of the following eight steps:

1. Reserve/register the name of LLC.
2. Choose/assign a registered agent.
3. File the articles of incorporation/organization/formation (or any similar name).
4. Complete state LLC publication requirements.
5. File the initial statement of information.
6. Create a state LLC operating agreement.
7. Obtain an employment identification number for your states LLC.
8. Additional county/city level requirements.

Time (in calendar days). Time is recorded in calendar days. It is assumed that the minimum time required for each procedure is one day. Procedures that can be fully completed online are also considered to take one day. Although procedures may take place simultaneously, they cannot start on the same day, unless procedures can be completed entirely online. The registration process is considered completed once the company has received the final incorporation document or can officially commence business operations. It is assumed that the entrepreneur does not waste time and

commits to completing each remaining procedure without delay. The time that the entrepreneur spends on gathering information is not measured. It is assumed that the entrepreneur is aware of all entry requirements and their sequence from the beginning but has had no prior contact with any of the officials involved.

Cost (as a percent of income per capita). Cost is recorded as a percentage of the economy's income per capita. It includes all official fees and fees for legal or professional services if such services are required by law or commonly used in practice. Fees for purchasing and legalizing company books are included if these transactions are required by law. In all cases the cost excludes bribes.

The "Starting a Business" category was ranked and scored using the following three indicators.

Table 1. **"Starting a Business" Indicators**

Topic and Indicator	Highest Performer	Lowest Performer
Number of Procedures	1 procedure	6 procedures
Time (in Calendar Days)	1 day	6 days
Cost (as a % of Income per Capita)	0.11%	1.35%

Data for this category was obtained from various departments within each state and jurisdiction, particularly the secretary of state's office and state and local corporate or small business divisions.

2. Employing Workers | **What does employing workers measure?**

Doing Business North America records a myriad of variables related to the flexibility and regulation of employing workers, specifically as it relates to the areas of hiring, working hours, laying off workers, and leave. There are 13 indicators used to represent the legal requirements or fiscal burdens necessary to comply with an economy's labor laws.

To make the data comparable across economies, the following assumptions about the business and the worker are used.

The business:

- Is a LLC.
- If there is more than one type of LLC in the economy, the limited liability form most common among domestic firms is chosen.
- If the country does not have a LLC option, the company structure most similar to that of an LLC is chosen.
- Operates in the economy's largest business city.
- Is 100% domestically owned and operated.
- Performs general retail activities, such as the production or sale to the public of goods or services (NAICS Code 4523).
- Does not qualify for financial incentives or special benefits.
- Has 50 employees, including the owner/entrepreneur.

- Is not subject to collective bargaining agreements.
- Abides by every law and regulation but does not grant workers more benefits than those mandated by law or regulation.

The worker:

- Is a full-time employee (works 2,080 hours per year).
- Is in their second year of employment and is eligible for all employment benefits.
- Is not a member of a labor union, unless membership is mandatory.
- Earns minimum wage.

Indicators

Ratio of annual minimum wage to income per capita. The ratio of annual minimum wage to income per capita is calculated by using a location's hourly minimum wage (in USD), multiplied by the number of work-hours in a year (2,080), then dividing those annual minimum wage earnings by a location's income per capita.

Maximum length of probationary period (in calendar months). The maximum length of probationary period measures how long new employees are eligible to be classified under a probationary period.

Paid annual leave average for 1, 5, and 10 years of tenure (in working days). The paid annual leave average is a group of three indicators: paid annual leave for a worker with (i) 1 year of tenure, (ii) 5 years of tenure, and (iii) 10 years of tenure. These indicators measure the number of paid leave days a worker with different employment tenures is eligible for.

Average of notice period for 1, 5, and 10 years of tenure (in calendar weeks). The notice period average is a group of three indicators: notice period for redundancy dismissal for a worker with (i) 1 year of tenure, (ii) 5 years of tenure; and (iii) 10 years of tenure. These indicators measure the time an employer must provide an employee before dismissal due to redundancy.

Severance pay average for 1, 5, and 10 years of tenure (in calendar weeks). The severance pay average is a group of three indicators: severance pay for redundancy dismissal for a worker with (i) 1 year of tenure, (ii) 5 years of tenure; and (iii) 10 years of tenure. These indicators measure the amount of weeks of pay an employer must provide an employee before immediate dismissal due to redundancy.

Minimum length of paid maternity leave (in calendar weeks). The minimum length of paid maternity leave measures how many weeks of paid leave an employer must provide an eligible worker who has taken maternity leave.

Minimum length of unpaid maternity leave (in working weeks). The length of unpaid maternity leave measures the number of days per year an employer must provide an employee with unpaid maternity leave.

Minimum length of paid sick leave (in working days). The minimum length of paid sick leave measures the number of days per year an employer must provide an employee with paid sick leave.

Minimum length of unpaid sick leave (in working days). The length of unpaid sick leave measures the number of days per year an employer must provide an employee with unpaid sick leave.

The "Employing Workers" category was ranked and scored using the following variables.

Table 2. **"Employing Workers" Indicators**

Topic and Indicator	Highest Performer	Lowest Performer
Ratio of Annual Minimum Wage to Income per Capita	30.14%	119.29%
Maximum Length of Probationary Period (in Calendar Months)	0.00 months	18.00 months
Average Paid Annual Leave for 1, 5, and 10 Years of Tenure (in Working Days)	0.00 days	10.00 days
Average of Notice Period for 1, 5, and 10 Years of Tenure (in Calendar Months)	0.00 weeks	0.00 weeks
Average of Severance Pay for a 1, 5, and 10 Years of Tenure (in Calendar Weeks)	0.00 weeks	15.33 weeks
Length of Paid Maternity Leave (in Calendar Weeks)	0.00 weeks	25.33 weeks
Length of Unpaid Maternity Leave (in Working Weeks)	0.00 weeks	16.00 weeks
Number of Paid Sick Leave Days (in Working Days)	0.00 days	80 days
Number of Unpaid Sick Leave Days (in Working Days)	0.00 days	9 days

Data for this category was obtained from national bureaus of labor, state and provincial offices of labor/employment/economic security, and local government documents.

3. Getting Electricity | **What does getting electricity measure?**

The *Doing Business North America* report collects information related to the accessibility, reliability, and cost of electricity. The *Doing Business North America* project uses the *Annual Electric Power Industry Report* produced by the U.S. Energy Information Administration to collect information on the number of providers for a given state. In addition, two metrics of electricity reliability are collected: the System Average Interruption Duration Index (SAIDI) and the System Average Interruption Frequency Index (SAIFI). Finally, this project measures the cost of electricity by measuring the average price for a kilowatt-hour (kWh) of electricity for use in a commercial property.

To make the data comparable across economies, several assumptions about the property and electricity connection and consumption of energy are used.

The property:

- Is located in the economy's largest business city.
- Is located in an area where similar commercial properties are typically located. In this area, a new electricity connection is not eligible for a special investment promotion regime.
- Is located in an area with no physical constraints. For example, the property is not near a railway.
- Operates 30 days a month from 9:00 a.m. to 5:00 p.m. with equipment utilized at 80% capacity on average and that there are no electricity cuts.

Electricity connection and consumption of energy:

- Is a permanent one.
- The annual energy consumption is 322,560 kilowatt-hours (kWh); monthly energy consumption is 26,880 kWh; hourly consumption is 112 kWh.
- Prices of electricity are treated as constant throughout the course of a year; no seasonal, monthly, or day-time adjustments due to demand are applied.
- If multiple electricity suppliers exist, the property is served by the cheapest supplier.
- No renewable energy sources are used in electricity generation or electricity consumption.
- Secondary energy sources are used exclusively.
- No renewable energy tax incentives are considered or applied.

Indicators

Cost of electricity used in commercial property (per kWh). Doing Business North America measures the price of electricity used by commercial properties by measuring the cost of electricity for a single kWh measured in U.S. cents. It is important to note that a single kWh is a very small unit; it is assumed that the commercial property uses 112 kWh per hour, and 322,560 kWh per year. This granular type of data provides the opportunity to calculate other means of representing the cost of electricity (such as the second approach used for this variable); however, the costs associated with completing the procedures necessary to connect a commercial property or warehouse to an electrical source are not recorded when using this new method. Important up-front and administrative costs are therefore not included in this report.

More than one electricity provider. This binary indicator measures whether there is more than one electricity provider available for the given location. It is used as an initial proxy to indicate whether there is a de facto monopoly electricity provider for commercial property across the state. The raw number of providers is available in the dataset, but only the binary indicator is used in calculating this indicator's score.

Average outage duration (SAIDI). The System Average Interruption Duration Index (SAIDI) measures the average duration of power outages for a given location across all electricity providers. It is measured in minutes. This information is derived from the U.S. Energy Information Administration's Annual Electric Power Industry Report. This report provides information for both "major event days" and "non-major event days." Non-major event days do not include outages related to natural events (such as hurricanes, flooding, earthquakes, tornadoes, etc.). Only non-major event days are used in this report.

Average outage frequency (SAIFI). The System Average Interruption Frequency Index (SAIFI) measures the average frequency of power outages for a given location across all electricity providers. It is measured by the number of occurrences. This information is derived from the U.S. Energy Information Administration's *Annual Electric Power Industry Report*. This report provides information for both "major event days" and "non-major event days." Non-major event days do not include natural events related to outages (such as hurricanes, flooding, earthquakes, tornadoes, etc.). Only non-major event days are not used in this report. For the purposes of this report, a full instance of a power outage is recorded only after a location has been without power for over five minutes.

The "Getting Electricity" category was ranked and scored using the following four indicators.

Table 3. **"Getting Electricity" Indicators**

Topic and Indicator	Highest Performer	Lowest Performer
Cost of electricity in commercial property per kWh	$ 0.0745	$0.2841
More than One Electricity Provider	Yes	No
Average Outage Duration (SAIDI)	39.00 minutes	778.21 minutes
Average Outage Frequency (SAIFI)	0.37 instances	5.41 instances

Data for this category was obtained from each jurisdiction's department of electricity and the U.S. Census Bureau.

4. Land and Space Use | **What does land and space use measure?**

Doing Business North America records the full sequence of procedures necessary for a business to purchase a property from another business and to transfer the property title to the buyer's name, so that the buyer can use the property for expanding its business and as collateral in taking new loans or sell it to another business. The process of transferring property starts with pre-registration procedures, including: (i) obtaining the necessary documents, such as a copy of the seller's title if necessary; and (ii) conducting due diligence if required. The transaction is considered complete when it is opposable to third parties and when the buyer can use the property as collateral for a bank loan or resell it. Every procedure required by law or necessary in practice is included, whether it is the responsibility of the seller or the buyer or must be completed by a third party on their behalf.

Doing Business North America also measures the cost to complete each of these procedures. In addition to the procedures to transfer title on immovable property, there is also a measure of the quality of the land administration system in each economy. The Quality of Land Administration Index is comprised of two sub-indexes: A Reliability of Infrastructure Index and a Transparency of Information Index. Finally, information on the number of approvals needed in both the zoning and re-zoning process is collected. The survey questions used here are a subset of the questions used in the *Wharton Residential Land Use Regulatory Index*. In this case, the data collected was that which pertains to commercial property instead of residential property.

To make the data comparable across economies, several assumptions about the parties to the transaction and the property are used.

The parties:

- Are LLCs.
- If there is more than one type of LLC in the economy, the limited liability form most common among domestic firms is chosen.
- If the country does not have a LLC option, the company structure most similar to that of an LLC is chosen.
- Are located in the urban area of the economy's largest business city.
- Are 100% domestically and privately owned.
- Perform no special purposes other than general commercial activities.

The property:

- Has a value of four times income per capita, which equals the sale price.
- Is fully owned by the seller.
- Has no mortgages attached and has been under the same ownership for the past 10 years.
- Is registered in the land registry and is free of title disputes.
- Is located in an urban commercial zone, and no rezoning is required.
- Has no trees, natural water sources, natural reserves, or historical monuments of any kind.
- Will not be used for special purposes, and no special permits, such as for residential use, industrial plants, waste storage, or certain types of agricultural activities, are required.
- Has no occupants, and no other party holds a legal interest in it.
- Is 10,000 square feet in size.

Indicators

Number of procedures to transfer title on immovable property. The procedures to legally transfer title on immovable property are measured by the number of documents required to complete all pre- and post-transfer procedures. This can include a myriad of different forms of documentation, including items such as: (i) preliminary change of ownership forms, (ii) the deed, (iii) property disclosure forms, (iv) state and city excise tax forms, (v) transmittal forms, and (vi) stamp tax forms, among other forms. The objective of this indicator is to measure how much necessary administrative documentation is required during the process of transferring title on immovable property.

Cost to process the deed (as a percent of income per capita). The cost required to process the deed measures the financial burden required for the transfer of title from the buyer to the seller. The deed is assumed to be the primary document required during the transfer of title and is used as the representative document for all measurements related to time and cost.

Quality of Land Administration Index (scale: 0–8). The Quality of Land Administration Index is the summation of the Reliability of Infrastructure and Transparency of Information indexes. The index values range from 0 to 8, with higher values indicating a better quality of land administration system.

Reliability of Infrastructure Index (scale: 0–2). The Reliability of Infrastructure Index has two components:

- How land titles are kept at the registry. A score of 1 is assigned if the majority of land titles are fully digital; 0.5 if the majority are scanned; and 0 if the majority are kept in paper format.
- How immovable property is identified. A score of 1 is assigned if there is a unique number to identify properties for the majority of land plots; and 0 if there are multiple identifiers.

The index ranges from 0 to 2, with higher values indicating a higher quality of infrastructure for ensuring the reliability of information on property titles and boundaries.

Transparency of Information Index (scale: 0–6). The Transparency of Information Index has six components:

- Whether information on land ownership is made publicly available. A score of 1 is assigned if information on land ownership is accessible by anyone; and 0 if access is restricted.

- Whether the list of documents required for completing the registration of property transactions is made publicly available. A score of 1 is assigned if the list of documents is accessible online or on a public board; and 0 if it is not made available to the public or if it can be obtained only in person.
- Whether the fee schedule for completing the registration of property transactions is made publicly available. A score of 1 is assigned if the fee schedule is accessible online or on a public board free of charge; and 0 if it is not made available to the public or if it can be obtained only in person.
- Whether the agency in charge of immovable property registration commits to a specific time frame for delivering a legally binding document that proves property ownership. A score of 1 is assigned if the service standard is accessible online or on a public board; and 0 if it is not made available to the public or if it can be obtained only in person.
- Whether there is a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration. A score of 1 is assigned if there is a specific and independent mechanism for filing a complaint; and 0 if there is only a general mechanism or no mechanism.
- Whether the deed required to legally transfer title on immovable property can be processed online. A score of 1 is assigned if the deed is able to be processed online (such as through eRecording); and 0 if the deed must be processed in person.

The index ranges from 0 to 6, with higher values indicating greater transparency in the land administration system.

Parking minimum size (square feet per required parking spot). The parking minimum size indicator measures the minimum number of parking spots required relative to the square footage of the business property.

Number of approvals needed (for rezoning). This indicator measures the procedural requirements and entities that must grant approval before the rezoning application process is considered complete. It measures approvals required from the following entities.

- Local Planning Commission
- Local Zoning Board
- Local Council, managers, and commissioners
- County Board of Commissioners
- County Zoning Board
- Environmental Review Board

Number of approvals needed (for zoning). The number of approvals needed for zoning measures the procedural requirements and entities that must grant approval before the zoning application process is considered complete. It measures approvals required from the following entities.

- Local Planning Commission
- Local Zoning Board
- Local Council, managers and commissioners
- County Board of Commissioners
- County Zoning Board
- Environmental Review Board

The “Land and Space Use” category was ranked and scored using the following variables.

Table 4. **"Land and Space Use" Indicators**

Topic and Indicator	Highest Performer	Lowest Performer
Number of Procedures to Transfer Title on Immovable Property	2 procedures	7 procedures
Cost to Process the Deed (as a % of Income per Capita)	0.03%	10.00%
Quality of Land Administration Index	8.00 points	4.00 points
Parking Minimum Size (Square Feet per Required Parking Spot)	0 sq. ft.	2,000 sq. ft.
Number of Approvals Needed (for rezoning)	1 approval	5 approvals
Number of Approvals Needed (for zoning)	0 approvals	5 approvals

Data for this category was obtained from county/local deed recorder offices, city zoning ordinances, city codes, city council documents, and zoning board documents.

5. Paying Taxes | **What does paying taxes measure?**

Doing Business North America measures all taxes that are mandated at any level of government (including federal, state, and city). Indicators related to personal, corporate, and commercial property tax rates are collected to provide a full spectrum of taxes that businesses, employers, employees, and city residents can expect to pay.

Due to the complexity of local tax systems and to make the data comparable across economies, several assumptions about the individual, the business, and the taxes are used.

The individual:

- Has annual income of two times the city's income per capita.

The business:

- Is in its second year of operation.
- Does not qualify for investment incentives or any benefits apart from those related to the age or size of the company.
- Has taxable income of four times the city's income per capita.

The taxes:

- All the taxes and contributions recorded are those paid in the second year of operation.

Indicators

Total corporate income tax rate. The total corporate income tax rate is a group of indexes that measure taxes levied on a corporation's income. It is comprised of three indicators: (i) the federal, (ii) the state, and (iii) the city corporate income tax rate. It is assumed that the corporation has annual taxable earnings equal to that of four times the local income per capita

for determining the appropriate tax bracket in cases where a progressive tax system is used. The statutory tax rate that would apply to that income level is recorded (i.e., this is not meant to be an effective tax).

Total personal income tax rate. The total personal income tax rate is a group of indexes that measure taxes levied on an individual's income. It is comprised of three indicators: (i) the federal, (ii) the state, and (iii) the city personal income tax rate. It is assumed that an individual has annual taxable earnings equal to that of two times the local income per capita for determining the appropriate tax bracket in cases where a progressive tax system is used. The statutory tax rate that would apply to that income level is recorded (i.e., this is not meant to be an effective tax).

Total gross receipts tax. The total gross receipts tax variable is a group of two indexes that measure taxes levied on a corporation's receipts. The first is an aggregate of the three indicators that measure statutory tax rates: (i) the federal, (ii) the state, and (iii) the city gross receipts tax rate. The second is a binary variable that measures the "base" of the tax with respect to whether substantial exemptions are allowed for business expenses (1) or not (0).

Commercial property effective tax rate. The commercial property effective tax rate measures annual taxes levied against commercial property. It is measured as a percentage of total commercial property value. Commercial property tax rates are calculated by using the local mill rate for a property and the local assessment ratio.

The "Paying Taxes" category was ranked and scored using the following variables:

Table 5. **"Paying Taxes" Indicators**

Topic and Indicator	Highest Performer	Lowest Performer
Federal Corporate Income Tax Rate	21.00%	21.00%
State and City Corporate Income Tax Rate	0.00%	37.50%
Federal Personal Income Tax Rate	22.00%	22.00%
State and City Personal Income Tax Rate	0.00%	33.00%
Gross Receipts Tax Score	0.00%	10.00%
Commercial Property Effective Tax Rate	0.668%	10.330%

Data for this category was obtained from federal, state, and local revenues/tax offices and tax practitioner and policy organizations.

6. Resolving Insolvency | **What does resolving insolvency measure?**

Doing Business North America studies the time, cost, and outcome of insolvency proceedings involving domestic entities as well as the strength of the legal framework applicable to judicial liquidation and reorganization proceedings. Indicators related to time and the strength of the legal framework index are used to calculate the regulatory performance for resolving insolvency.

To make the data on the time, cost, and outcome of insolvency proceedings comparable across economies, several assumptions about the business and the parties are used.

The business:

- Is a LLC.
- Has a 10-year loan agreement with a domestic bank secured by a mortgage over the real estate property.
- Has a market value, operating as a going concern, of five times income per capita or $200,000, whichever is greater.

The parties:

- The bank wants to recover as much as possible of its loan, as quickly and cheaply as possible.
- The unsecured creditors will do everything permitted under the applicable laws to avoid a piecemeal sale of the assets.
- The majority shareholder wants to keep the company operating and under their control.
- Management wants to keep the company operating and preserve its employees' jobs.
- All the parties are local entities or citizens; no foreign parties are involved.

Indicators

Time (in calendar years). Time for creditors to recover their credit is recorded in calendar years. The period of time measured by *Doing Business North America* is from the company's default until the payment of some or all of the money owed to the bank.

Strength of Insolvency Framework Index (scale: 0–16). The Strength of Insolvency Framework Index is constructed using four other indexes: (i) the Commencement of Proceedings Index, (ii) the Management of Debtor's Assets Index, (iii) the Reorganization Proceedings Index, and (iv) the Creditor Participation Index. The index ranges from 0 to 16, with higher values indicating insolvency legislation that is better designed for rehabilitating viable firms and liquidating nonviable ones.

Commencement of Proceedings Index (scale: 0–3). The Commencement of Proceedings Index has three components:

- Whether debtors can initiate both liquidation and reorganization proceedings. A score of 1 is assigned if debtors can initiate both types of proceedings; 0.5 if they can initiate only one of these types; and 0 if they cannot initiate insolvency proceedings.
- Whether creditors can initiate both liquidation and reorganization proceedings. A score of 1 is assigned if creditors can initiate both types of proceedings; 0.5 if they can initiate only one of these types (either liquidation or reorganization); and 0 if they cannot initiate insolvency proceedings.
- What standard is used for commencement of insolvency proceedings. A score of 1 is assigned if a liquidity test is used; 0.5 if the balance sheet test is used; 1 if both the liquidity and balance sheet tests are available but only one is required to initiate insolvency proceedings; 0.5 if both tests are required; and 0 if a different test is used.

The index ranges from 0 to 3, with higher values indicating greater access to insolvency proceedings.

Management of Debtor's Assets Index (scale: 0–6). The Management of Debtor's Assets Index has six components:

- Whether the debtor can continue performing contracts essential to the debtor's survival. A score of 1 is assigned if yes; and 0 if continuation of contracts is not possible or if the law contains no provisions on this subject.
- Whether the debtor (or an insolvency representative on its behalf) can reject overly burdensome contracts. A score of 1 is assigned if yes; and 0 if rejection of contracts is not possible or if the law contains no provisions on this subject.
- Whether transactions entered into before commencement of insolvency proceedings that give preference to one or several creditors can be avoided after proceedings are initiated. A score of 1 is assigned if yes; and 0 if avoidance of such transactions is not possible or if the law contains no provisions on this subject.
- Whether undervalued transactions entered into before commencement of insolvency proceedings can be avoided after proceedings are initiated. A score of 1 is assigned if yes; and 0 if avoidance of such transactions is not possible or if the law contains no provisions on this subject.
- Whether the insolvency framework includes specific provisions that allow the debtor (or an insolvency representative on its behalf), after commencement of insolvency proceedings, to obtain financing necessary to function during the proceedings. A score of 1 is assigned if yes; and 0 if obtaining post-commencement financing is not possible or if the law contains no provisions on this subject.
- Whether post-commencement financing receives priority over ordinary unsecured creditors during distribution of assets. A score of 1 is assigned if yes; 0.5 if post-commencement financing is granted super-priority over all creditors, secured and unsecured; and 0 if no priority is granted to post-commencement financing or if the law contains no provisions on this subject.

The index ranges from 0 to 6, with higher values indicating more advantageous treatment of the debtor's assets from the perspective of the company's stakeholders.

Reorganization Proceedings Index (scale: 0–3). The Reorganization Proceedings Index has three components:

- Whether the reorganization plan is voted on only by the creditors whose rights are modified or affected by the plan. A score of 1 is assigned if yes; 0.5 if all creditors vote on the plan, regardless of its impact on their interests; and 0 if creditors do not vote on the plan or if reorganization is not available.
- Whether creditors entitled to vote on the plan are divided into classes, each class votes separately and the creditors within each class are treated equally. A score of 1 is assigned if the voting procedure has these three features; and 0 if the voting procedure does not have these three features or if reorganization is not available.
- Whether the insolvency framework requires that dissenting creditors receive as much under the reorganization plan as they would have received in liquidation. A score of 1 is assigned if yes; and 0 if no such provisions exist or if reorganization is not available.

The index ranges from 0 to 3, with higher values indicating greater compliance with internationally accepted practices.

Creditor Participation Index (scale: 0–4). The Creditor Participation Index has four components:

- Whether creditors appoint the insolvency representative or approve, ratify, or reject the appointment of the insolvency representative. A score of 1 is assigned if yes; and 0 if no.
- Whether creditors are required to approve the sale of substantial assets of the debtor in the course of insolvency proceedings. A score of 1 is assigned if yes; and 0 if no.
- Whether an individual creditor has the right to access financial information about the debtor during insolvency proceedings. A score of 1 is assigned if yes; and 0 if no.

- Whether an individual creditor can object to a decision of the court or of the insolvency representative to approve or reject claims against the debtor brought by the creditor itself and by other creditors. A score of 1 is assigned if yes; and 0 if no.

The index ranges from 0 to 4, with higher values indicating greater participation of creditors.

The "Resolving Insolvency" category was ranked and scored using the following two indicators.

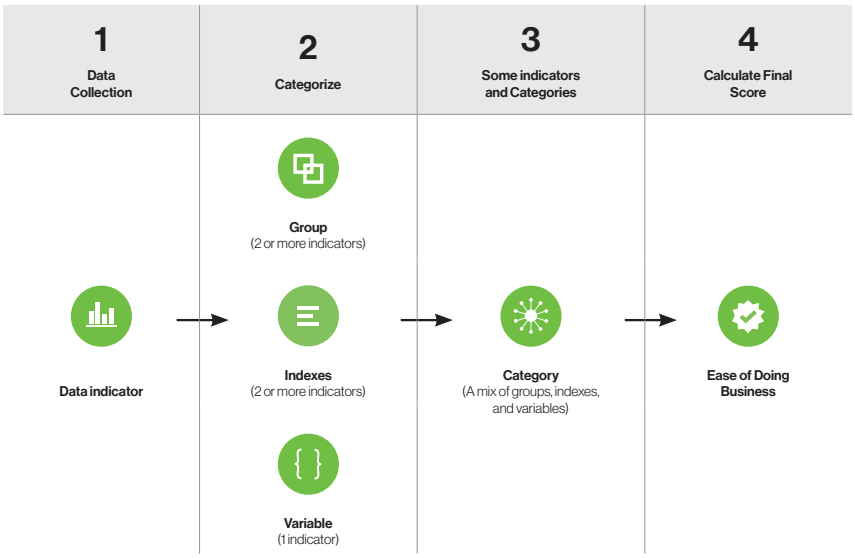
Table 6. **"Resolving Insolvency" Indicators**

Topic and Indicator	Highest Performer	Lowest Performer
Time (in Calendar Years)	2.50 years	2.50 years
Strength of Insolvency Framework Index	15 points	15 points

Data for this category was obtained from the World Bank's *Doing Business 2020*.

What is the Ease of Doing Business Score?

The primary objective of the *Doing Business North America 2022* report is to provide a measure of the ease of doing business for cities in United States and Puerto Rico. At least one city per state was scored. The District of Columbia was included as well. For states with much larger populations than average, more cities (up to four of the largest in the state) were included. The ease of doing business score is derived from a summation of the scores awarded in each of the six categories measured by this report. The ease of doing business score focuses on the regulatory burdens a small- to medium-sized business would face from the birth of the business to its death. The following explains the process of arriving at the final score.



Steps 1 and 2: Collecting and Categorizing the Data

The *Doing Business North America* team collected data on 111 different regulatory and economic indicators across six different categories. The data collected came entirely from publicly available sources, including many published by the municipal governments we studied. Each observation is termed an "indicator." Once collected, these indicators were then classified into one of three types: (i) a variable, (ii) a group, or (iii) an index.

Variable. A variable is the most common classification found throughout a dataset. These types of indicators are generally considered the most important, define the theme of the category, and are not combined into larger groups of indicators. To put it another way, a variable consists of only one indicator. For example, in the "Starting a Business" category, indicators that show the number of procedures to start a business, the time to establish a business, or the cost to start a business are all treated as variables. Although these three indicators have the same general theme, they each reflect an important and unique aspect related to the process of starting a business and make up the foundation of the category. They also use three different units of measurement—the procedures indicator measures the number of steps, the time indicator measures the number of days, and the cost indicator measures the number of dollars.

Group. Groups consist of two or more indicators that share similar attributes that can be combined. When combined, that group is considered a variable in the scoring process. An example of this can be seen in the "Employing Workers" category, in which there is a group of indicators measuring severance pay for workers with different tenure periods: There is an indicator that measures severance pay for workers with one year of tenure, an indicator for severance pay with five years of tenure, and an indicator for severance pay with 10 years of tenure. Because these three indicators all measure the same thing (but simply measure different time ranges) and all are measured using the same units, these three indicators are grouped together (in this case, averaged together) and then treated like a variable for scoring purposes. A group is the rarest collection of indicators found throughout the data.

Index. Indexes are a collection of indicators (similar to a group) that share a theme; however, there are two important conditions that must both be met for a collection of indicators to be treated as an index instead of as a group: (i) the indicators are binary in nature; and (ii) on their own, they do not rise to the importance of a variable but grouped together they describe an important element of the ease of doing business analysis. An example of this can be seen in the "Land and Space Use" category, where there are several indexes used in the Quality of Land Administration Index, which itself is comprised of the Reliability of Infrastructure Index and the Transparency of Information Index. This transparency index measures various attributes of the land administration system, such as whether information on land ownership is made publicly available (a "yes" or "no" answer) or whether the agency in charge of immovable property registration commits to a specific time frame (a "yes" or "no" answer). These two indicators are grouped together to form an index. Additionally, indexes can be combined to form an even broader index as described above for the registering property topic.

Finally, by the end of this process the data was categorized as either a variable (consisting of one indicator), a group (consisting of two or more continuous or binary indicators), or an index (consisting of two or more binary indicators). Each of them has equal weight in the category score (as we shall see soon).

Step 3: Scoring the Indicators and Categories

The indicators are scored following one of two procedures, depending on whether the data type is binary in nature (which is collapsed into indexes) or continuous in nature (which becomes variables on their own or combined in groups). Indexes and groups are also scored.

Binary indicators. Binary indicators are the simplest of all the indicators; they measure whether a policy exists. Locations where that policy exists are marked as 1 or "yes," and locations where the policy does not exist are marked as 0 or "no." Next, we determine whether the policy is harmful or beneficial to the ease of doing business—in other words, we decide whether a "1" or "yes" should be considered the best score or the worst score. So, for instance, if a policy is considered beneficial, locations with this policy (observations that are labeled with a 1 or "yes" in the data indicator) are awarded one point, and locations without this policy (locations that were labeled with a 0 or "no" in the data indicator) are awarded zero points. A collection of binary indicators can then be combined into an index by simply adding the ones and zeros to create the index score.

Continuous indicators. The first step for analyzing and scoring a continuous indicator is to determine the default assumption about what is considered most favorable for the ease of doing business as described above. Due to the large range of some indicators (those that either involve ratios or costs are notorious for having large variance) and the need to avoid outliers skewing the overall score, a threshold of two standard deviations greater than the mean is sometimes used to define the upper boundary for an indicator, and a threshold of two standard deviations less than the mean is sometimes used to define the floor. Once a specific numeric range and directionality have been established, a city's score for that indicator is determined using the equation ((A-B)/(A-C))*10), where A is the lowest observation (or "lowest performer") for an indicator, across all locations, B is the observation for the location being scored, and C is the highest observation (or "highest performer") for an indicator across all locations. This calculation produces values within a range of 0 to 10, where the locations with the lowest regulatory performance (or those outside two standard deviations from the mean) are awarded no points, and the locations with the best regulatory environment are awarded 10 points. Cities in between the top and bottom receive scores based on their relative position as defined by the equation—where they end up in relation to the "frontier" of the highest-ranked indicator value. This "distance to frontier" equation and scoring method for continuous indicators can be applied to all types of indicators.

Groups. This "distance to frontier" method is also used when scoring groups. The difference is that, after deciding the directionality, the sum of all indicator scores within the group is first divided by the number of indicators included in the group, producing an average for that group. Then that average is scored based on the group's distance to the frontier using the formula above.

Indexes. Indexes are scored in a similar fashion. The top and bottom values are assigned and the numeric score is calculated using the "distance to frontier" formula.

Scoring the categories. To generate a score for a particular category, the scores among all variables, groups, and indexes within the category must first be aggregated. That aggregate score is then divided by the total number of indicators. This creates an average for the entire category. The average value for a category is used so that locations with missing or incomplete data are still able to be ranked and scored in a similar fashion to those with a complete dataset and not penalized by lack of data. That average value is the category score.

Step 4: Calculating the Ease of Doing Business Score

The ease of doing business score is derived by averaging the indicator scores across all categories. Any effect of missing data is significantly reduced at this level of aggregation. This number is then multiplied by 10 to allow the final score to resemble a percentage (i.e., out of 100%).

Ease of Doing Business Score and Rankings

The score and ranks below are an overall measure of the ease of doing business for small-and-medium-sized businesses in each city. It is composed of the scores of all six categories included in the *Doing Business North America 2022 Report*.

Table 7. **U.S. Ease of Doing Business Scores and Rankings**

City	State or Jurisdiction	Score	Rank
Salt Lake City	Utah	84.325	1
Boise	Ídaho	83.744	2
Ráleigh	Carolina del Norte	82.729	3
Orlando	Florida	81.673	4
Charlotte	Carolina del Norte	81.385	5
Tampa	Florida	81.202	6
Sioux Falls	Dakota del Sur	81.187	7
Jácksonville	Florida	81.043	8
Georgia	Atlanta	80.909	9
Cheyenne	Wyoming	80.814	10
Filadelfia	Pensilvania	80.615	11
Hénderson	Nevada	80.561	12
Oklahoma City	Oklahoma	80.519	13
Columbus	Ohio	80.212	14
Las Vegas	Nevada	79.793	15
Fargo	Dakota del Norte	79.693	16
Dénver	Colorado	79.670	17
Miami	Florida	79.447	18
Albuquerque	Nuevo México	79.415	19
Cincinnati	Ohio	79.313	20
Gréensboro	Carolina del Norte	79.299	21
Colorado Springs	Colorado	78.944	22
Dallas	Texas	78.473	23
Chándler	Arizona	78.396	24
Houston	Tejas	78.388	25
Léxington	Kentucky	78.362	26

City	State or Jurisdiction	Score	Rank
Aurora	Colorado	78.329	27
Nashville	Tenesí	78.165	28
Little Rock	Arkansas	78.140	29
Kansas City	Missouri	78.110	30
San Luis	Missouri	77.847	31
Austin	Tejas	77.744	32
Indianápolis	Indiana	77.317	33
Ómaha	Nebraska	77.134	34
Kansas	Wíchita	77.015	35
Milwaukee	Wisconsin	76.723	36
Durham	Carolina del Norte	76.697	37
Louisville	Kentucky	76.609	38
Jackson	Misisipi	76.567	39
Honolulú	Hawái	76.522	40
Des Moines	Iowa	76.386	41
Chicago	Illinois	76.326	42
Pittsburg	Pensilvania	76.313	43
Mesa	Arizona	76.297	44
Tulsa	Oklahoma	76.196	45
Fort Worth	Tejas	76.195	46
Memphis	Tenesí	76.075	47
Tucson	Arizona	75.877	48
Fénix	Arizona	75.271	49
Lincoln	Nebraska	75.204	50
San Antonio	Tejas	75.198	51
Mánchester	Nuevo Hampshire	75.088	52
Mineápolis	Minnesota	74.960	53
Nueva Orleáns	Luisiana	74.952	54
Cleveland	Ohio	74.911	55
San Paul	Minnesota	73.998	56
Seattle	Wáshington	73.650	57

City	State or Jurisdiction	Score	Rank
Wilmington	Délaware	73.394	58
Chárleston	Carolina del Sur	73.356	59
Báltimore	Máryland	73.023	60
Virginia Beach	Virginia	72.712	61
Ánchorage	Alaska	72.194	62
Chárleston	Virginia Occidental	71.828	63
Billings	Montana	71.712	64
Detroit	Míchigan	71.553	65
Boston	Massachusetts	70.820	66
Brídgeport	Connécticut	70.351	67
Jersey City	Nueva Jersey	70.155	68
Pórtland	Oregón	69.600	69
Wáshington	Distrito de Columbia	68.321	70
Pórtland	Maine	67.225	71
Búfalo	Nueva York	66.627	72
Bírmingham	Alabama	66.364	73
Nueva York	Nueva York	64.710	74
Búrlington	Vermont	64.167	75
San Diego	California	62.623	76
San José	California	62.584	77
San Francisco	California	62.498	78
Néwark	Nueva Jersey	62.406	79
Próvidence	Rhode Island	62.400	80
Fresno	California	60.958	81
Los Ángeles	California	56.479	82
San Juan	Puerto Rico	42.206	83

Table 8. **Top Five U.S. Cities in Each Category**

City	State	Starting a Business Score	Starting a Business Rank	Overall Ease of Doing Business Rank
Mineápolis	Minnesota	91.209	1	54
Pittsburg	Pensilvania	90.403	2	43
San Paul	Minnesota	88.341	3	56
Filadelfia	Pensilvania	87.977	4	11
Chárleston	Virginia Occidental	86.975	5	63

City	State	Employing Workers Score	Employing Workers Rank	Overall Ease of Doing Business Rank
Atlanta	Georgia	100.000	1	9
Chárleston	Carolina del Sur	99.629	2	59
Austin	Tejas	99.420	3	32
Ráleigh	Carolina del Norte	98.827	4	3
Charlotte	Carolina del Norte	98.721	5	5

City	State	Getting Electricity Score	Getting Electricity Rank	Overall Ease of Doing Business Rank
Hénderson	Nevada	95.893	1	12
Las Vegas	Nevada	95.893	1	15
Salt Lake City	Utah	93.699	3	1
Milwaukee	Wisconsin	92.346	4	36
Ómaha	Nebraska	91.773	5	34

City	State	Paying Taxes Score	Paying Taxes Rank	Overall Ease of Doing Business Rank
Cheyenne	Wyoming	72.394	1	10
Hénderson	Nevada	70.374	2	12
Las Vegas	Nevada	70.374	2	15
Sioux Falls	Dakota del Sur	69.087	4	7
Austin	Tejas	65.708	5	32

City	State	Land and Space Use Score	Land and Space Use Rank	Overall Ease of Doing Business Rank
Boise	Ídaho	90.384	1	2
Chándler	Arizona	87.250	2	24
Ánchorage	Alaska	85.437	3	62
Filadelfia	Pensilvania	84.468	4	11
Chicago	Illinois	84.383	5	42

City Rankings

Table 9. **U.S. Rankings per Category**

City and State or Jurisdiction	Ease of Doing Business	Starting a Business	Employing Workers	Getting Electricity	Land and Space Use	Paying Taxes	Resolving Insolvency
Albuquerque, New Mexico	19	18	49	62	15	26	1
Anchorage, Alaska	62	82	26	82	3	15	1
Atlanta, Georgia	9	41	1	65	7	37	1
Aurora, Colorado	27	16	58	22	26	49	1
Austin, Texas	32	71	3	64	35	5	1
Baltimore, Maryland	60	32	64	10	62	75	1
Billings, Montana	64	22	63	39	78	36	1
Birmingham, Alabama	73	83	34	74	76	32	1
Boise, Idaho	2	29	8	31	1	34	1
Boston, Massachusetts	66	66	71	53	11	50	1
Bridgeport, Connecticut	67	69	60	50	43	74	1
Buffalo, New York	72	70	68	32	81	39	1
Burlington, Vermont	75	44	74	52	75	72	1
Chandler, Arizona	24	72	50	15	2	29	1
Charleston, South Carolina	59	24	2	81	59	47	1
Charleston, West Virginia	63	5	20	78	61	83	1
Charlotte, North Carolina	5	35	5	27	42	16	1

City and State or Jurisdiction	Ease of Doing Business	Starting a Business	Employing Workers	Getting Electricity	Land and Space Use	Paying Taxes	Resolving Insolvency
Cheyenne, Wyoming	10	28	7	13	73	1	1
Chicago, Illinois	42	43	55	35	5	78	1
Cincinnati, Ohio	20	33	31	36	36	27	1
Cleveland, Ohio	55	46	51	36	54	63	1
Colorado Springs, Colorado	22	14	53	22	31	31	1
Columbus, Ohio	14	38	37	36	28	20	1
Dallas, Texas	23	76	11	44	21	7	1
Denver, Colorado	17	10	52	22	27	33	1
Des Moines, Iowa	41	20	54	7	41	73	1
Detroit, Michigan	65	27	60	51	52	80	1
Durham, North Carolina	37	40	10	27	77	18	1
Fargo, North Dakota	16	42	13	41	53	12	1
Fort Worth, Texas	46	80	22	44	38	10	1
Fresno, California	81	62	83	57	60	66	1
Greensboro, North Carolina	21	45	21	27	55	19	1
Henderson, Nevada	12	77	23	1	37	2	1
Honolulu, Hawaii	40	13	27	77	32	46	1
Houston, Texas	25	79	15	44	16	6	1
Indianapolis, Indiana	33	36	24	54	45	48	1
Jackson, Mississippi	39	25	44	75	24	51	1
Jacksonville, Florida	8	9	48	68	10	9	1
Jersey City, New Jersey	68	48	72	42	64	24	1
Kansas City, Missouri	30	15	42	11	50	55	1
Las Vegas, Nevada	15	77	41	1	39	2	1
Lexington, Kentucky	26	11	12	55	49	44	1
Lincoln, Nebraska	50	61	33	5	70	56	1
Little Rock, Arkansas	29	60	39	34	25	35	1

City and State or Jurisdiction	Ease of Doing Business	Starting a Business	Employing Workers	Getting Electricity	Land and Space Use	Paying Taxes	Resolving Insolvency
Los Angeles, California	82	56	82	57	79	77	1
Louisville, Kentucky	38	12	17	55	69	38	1
Manchester, New Hampshire	52	31	14	66	71	45	1
Memphis, Tennessee	47	66	30	63	20	43	1
Mesa, Arizona	44	74	57	15	8	23	1
Miami, Florida	18	8	45	68	34	13	1
Milwaukee, Wisconsin	36	51	59	4	23	68	1
Minneapolis, Minnesota	53	1	69	19	44	67	1
Nashville, Tennessee	28	63	9	67	18	21	1
New Orleans, Louisiana	54	49	16	73	56	53	1
New York, New York	74	58	67	32	82	79	1
Newark, New Jersey	79	57	76	42	80	58	1
Oklahoma City, Oklahoma	13	39	19	48	13	28	1
Omaha, Nebraska	34	59	28	5	51	56	1
Orlando, Florida	4	7	38	68	9	8	1
Philadelphia, Pennsylvania	11	4	46	8	4	76	1
Phoenix, Arizona	49	73	56	15	17	40	1
Pittsburgh, Pennsylvania	43	2	35	8	66	82	1
Portland, Maine	71	65	66	79	46	42	1
Portland, Oregon	69	23	73	40	12	81	1
Providence, Rhode Island	80	50	77	80	29	71	1
Raleigh, North Carolina	3	34	4	27	19	17	1
Salt Lake City, Utah	1	21	6	3	14	22	1
San Antonio, Texas	51	81	32	44	47	14	1
San Diego, California	76	55	80	57	57	64	1

City and State or Jurisdiction	Ease of Doing Business	Starting a Business	Employing Workers	Getting Electricity	Land and Space Use	Paying Taxes	Resolving Insolvency
San Francisco, California	78	52	79	57	67	62	1
San Jose, California	77	54	78	57	65	65	1
San Juan, Puerto Rico	83	66	81	83	83	59	1
Seattle, Washington	57	30	65	25	68	41	1
Sioux Falls, South Dakota	7	47	36	14	48	4	1
St. Louis, Missouri	31	17	47	11	58	52	1
St. Paul, Minnesota	56	3	70	19	40	69	1
Tampa, Florida	6	6	29	68	22	11	1
Tucson, Arizona	48	75	60	15	6	25	1
Tulsa, Oklahoma	45	37	18	48	72	30	1
Virginia Beach, Virginia	61	26	43	76	63	70	1
Washington, D.C.	70	19	75	72	33	54	1
Wichita, Kansas	35	64	25	21	30	61	1
Wilmington, Delaware	58	53	40	26	74	60	1

For more information on the rankings by city visit https://dbna.asu.edu/rankings.

For other ways to visualize the data visit https://dbna.asu.edu/data.

Doing Business North America 2022

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