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RESOURCES

EVENTS

NEWS

BLOG

SMALL BUSINESS OWNERS SAY GOVERNMENT DOESN'T UNDERSTAND THEIR CONCERNS, NEED HELP WITH HEALTHCARE COSTS AND OTHER CHALLENGES

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- Any -

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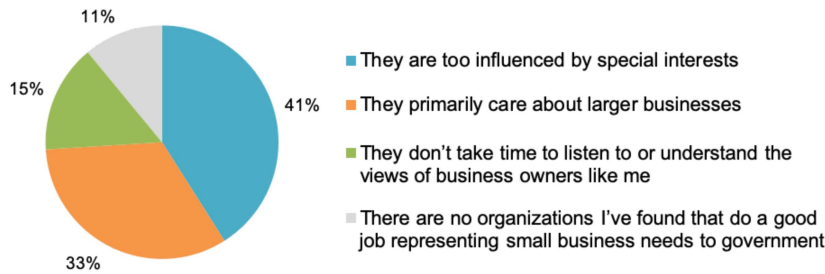
Date: Tuesday, August 13, 2019

Policymakers at all levels, from town councils to the halls of Capitol Hill, emphasize the challenges of small businesses as a key talking point during political debates. But new opinion polling in four states—Illinois, Missouri, Virginia and Wisconsin—reveals small businesses feel their government officials don't actually understand their challenges, and they support a wide array of policies to address their needs, some of which might come as a surprise to their elected officials.

Key Findings

- Small businesses feel their government officials don't understand their needs:** Only 12% of respondents feel their state and federal government officials understand the needs and challenges of small businesses like theirs "a lot." The top three reasons why they feel government officials don't understand small businesses are: they are too influenced by special interests (41%), they primarily care about larger businesses (33%) and they don't take time to listen to or understand the views of business owners like them (15%).

Here are some reasons that others have given as to why government officials don't understand small business needs and challenges. Of these, please indicate which is the top reason why they don't understand your needs.



- Small businesses identify the biggest barriers to maintaining or growing their businesses:** The top two barriers are taxes and healthcare costs (56% and 47% respectively), followed by licensing and regulations (36%), access to capital (22%), a lack of qualified workers (22%), a lack of access to business support services (21%) and infrastructure (18%).
- Small business owners agree on a multitude of policy solutions to address their healthcare costs:** This includes increasing existing federal subsidies that help make healthcare more affordable to provide financial assistance for people who make under 400% of the federal poverty level (less than \$100,400 for a family of four) (71%), requiring all individuals to maintain a basic level of health insurance (65%), allowing individuals to buy in to Medicare or Medicaid at no net cost to the government (78%) and creating a reinsurance program to create more stability in the market (77%). Additionally, 60% support banning short-term insurance and association health plans, which do not have to cover all essential health benefits and can exclude those with pre-existing conditions.
- A majority of small business owners believes access to capital is a problem for small businesses and support solutions to predatory lending practices:** Currently, there is no law or standard governing how the rates or fees for commercial lending products for small businesses are disclosed to borrowers. Nearly 8 in 10 (79%) support a law to require certain disclosures for small business loan products, including APR, total cost of capital and all fees and prepayment penalties, in a uniform standard.

Would you support or oppose a law to require certain disclosures for small business loan products, including Annual Percentage Rate (APR), total cost of capital, and all fees and prepayment penalties, in a uniform standard?

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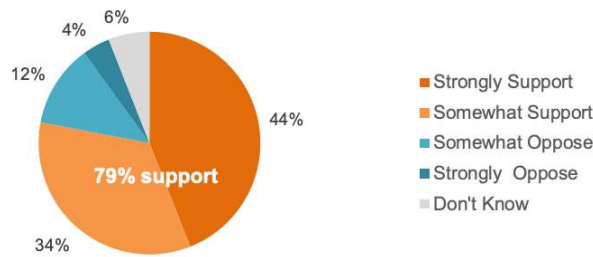
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[Venturize.org](https://venturize.org) is a free online resource hub for small business owners like you who need help accessing tools and resources to grow their businesses.

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- Only 1 in 3 respondents (35%) say the Tax Cuts and Jobs Act of 2017 has had a positive impact on their business.** A combined 55% say the new tax law has had no effect or a negative effect on their business.
- Entrepreneurs support policies implementing retirement saving and paid family and medical leave programs:** Sixty-three percent support state efforts to enact retirement programs that automatically enroll employees of businesses without their own retirement plans into a state-administered retirement saving program. Similarly, 67% feel it is important to establish state programs to guarantee access to paid family and medical leave, funded by modest employee and employer contributions.
- Small business owners are politically diverse:** 45% of respondents identify as Republican or Republican-leaning independents, 37% are Democrat or Democrat-leaning independents and 18% are pure independent or other.

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