



Opinion Survey: Small Business Owner Opinions on Access to Credit and Proposals to Boost the Economy

January 26, 2012

American Sustainable Business Council

www.asbcouncil.org

Main Street Alliance

www.mainstreetalliance.org

Small Business Majority

www.smallbusinessmajority.org

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Executive Summary

Small business owners are suffering from weak sales and decreased customer demand, and on top of that, a lack of access to credit. It is difficult for small business owners to access the credit that will help them grow, hire and jumpstart the economy. Our new opinion polling shows an overwhelming 90% of small business owners nationwide agree the availability of credit for small businesses is a problem, and 61% agree it's harder to get a loan now than it was four years ago. The vast majority (82%) also supports tighter regulations on credit cards, including clearer disclosure of terms and interest rate caps.

To help address the credit problem, 90% of owners want community banks and credit unions to be permitted to lend more to small businesses. More than three-fourths support providing incentives to community banks to boost their small business lending.

The housing and mortgage meltdown has also affected small businesses' capacity to grow and hire. Polling found that nearly three-quarters of small businesses have been hurt to some degree by weak customer demand directly related to the mortgage crisis.

Small business owners were also surveyed about various provisions of the American Jobs Act. Respondents were supportive of proposals included in the plan, many of which are currently being considered by lawmakers.

Main Findings

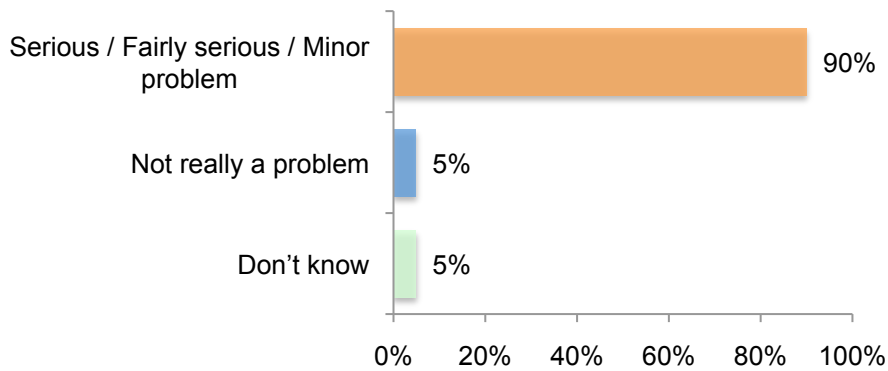
- **Small business owners say access to credit is a problem:** 90% of respondents agree the availability of small business loans is a problem, and 60% have faced difficulty themselves when trying to obtain loans that would grow their businesses.
- **Small business owners agree it is harder now to obtain loans:** 61% of respondents say it is harder now than it was four years ago to get a loan.
- **Small business owners support making it easier for community banks and credit unions to lend more:** 90% of owners support making it easier for community banks and credit unions to lend to small businesses, and more than three-quarters, or 77%, support creating incentives for community banks to lend more. By more than a 2:1 ratio, respondents support increasing credit unions' lending cap from 12.25% to 27.5% of a credit union's assets.
- **Support for reforming and regulating credit cards is extremely high among small business owners:** 82% support tighter credit card regulations, such as clearer disclosure of terms and caps on interest rates, including 47% who strongly support these regulations; 52% of entrepreneurs have used credit cards to help finance their own business.
- **Respondents favor reducing collateral requirements:** 60% of small business owners support reducing collateral requirements so loans can become more accessible.
- **The housing and mortgage crisis has harmed consumer demand for small businesses:** Almost three-quarters of small business owners, or 73%, feel their business has been hurt by a drop in consumer demand stemming from the housing and mortgage meltdown.
- **Small business owners believe reducing the principal on underwater mortgages will boost spending:** 57% of respondents agree reducing the principal on underwater mortgages to the current market value would boost consumer spending, helping small businesses regain their vigor through increased profits.
- **Small business owners strongly support investment in infrastructure:** 69% favor investing \$50 billion in infrastructure projects that would create jobs.
- **Entrepreneurs favor creating a nationwide wireless network:** 59% of those surveyed are in support of creating this kind of network and expanding access to high-speed wireless services.
- **Respondents were politically diverse:** 50% identified as Republican, 32% as Democrat and 15% as independent.

Owners Agree Access to Credit is a Problem for Small Businesses

Poor economic conditions have left small business owners struggling with weak demand and diminished profits, unable to fully live up to their potential as our nation's chief job creators. The lack of available credit to small businesses is exacerbating these challenges—and stalling economic growth. An overwhelming 90% of small business owners surveyed say that access to credit is a problem for small business. What's more, 60% of small employers have faced difficulties firsthand when trying to obtain loans to grow their businesses.

■ **Figure 1: Majority of owners agree small business lending is a problem**

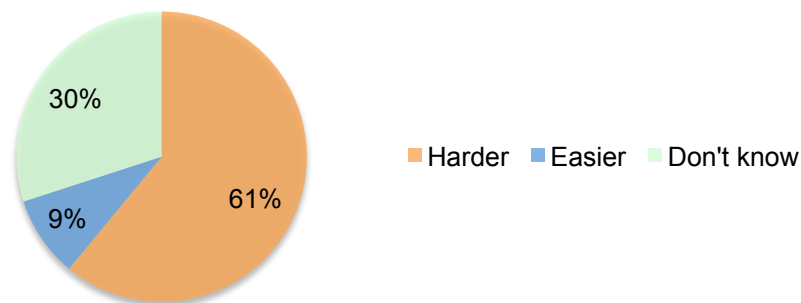
How big of a problem would you say the availability of credit for small businesses is—a serious problem, fairly serious, a minor problem, or not really a problem?



Opinion polling also revealed that the availability of credit for small businesses wasn't always such a problem. A 61% majority report it's harder for them get loans now than it was four years ago, with 29% saying it's *much* harder. Only 9% of respondents say it's easier.

■ **Figure 2: Small employers say loans were easier to get four years ago**

Is it much harder, somewhat harder, somewhat easier, or much easier for your small business to get loans now than it was four years ago?

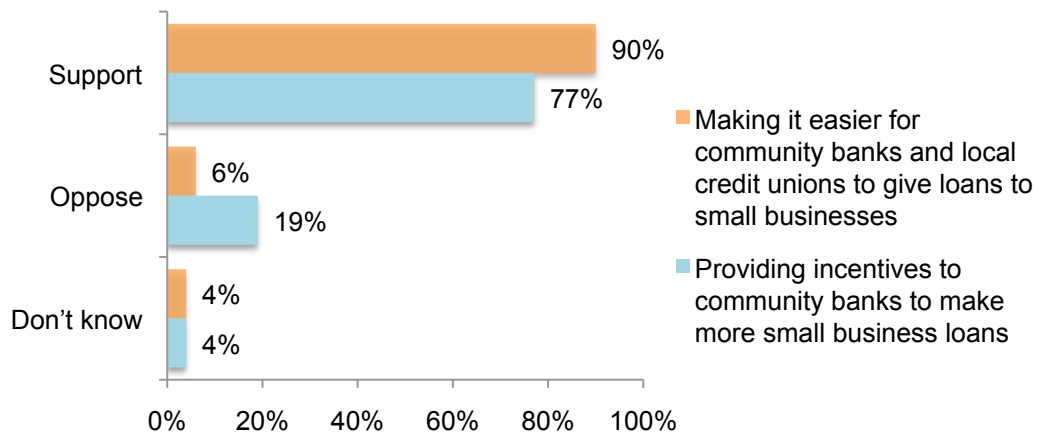


How Lawmakers Can Address Small Business Lending and More

Small business owners across the board demonstrate support for reforming small business access to credit. A vast 90% of owners favor making it simpler for community banks and credit unions to lend to small businesses. Another 77% support providing incentives for community banks to lend more to entrepreneurs. Specifically, by more than a 2:1 ratio, small business owners support encouraging credit unions to lend more to entrepreneurs by increasing their member lending cap from 12.25% of their assets to 27.5% of their assets.

■ **Figure 3: Community banks and credit unions should be able to lend more**

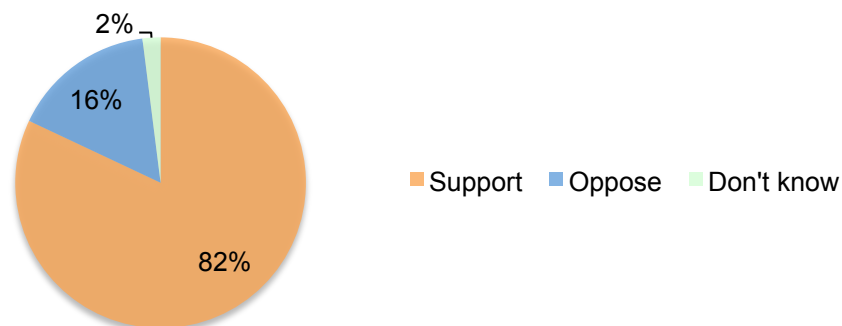
Do you strongly support, somewhat support, somewhat oppose, or strongly oppose:



A large majority—82% of respondents—supports tighter credit card regulations, such as clearer disclosure of terms and caps on interest rates—and nearly half, or 47%, strongly support these kinds of regulations. Polling also found 52% of small business owners have used credit cards to finance their own business.

■ **Figure 4: Small business owners support tighter credit card regulations**

Would you support or oppose tighter regulations on credit cards, including clearer disclosure of terms and caps on interest rates?

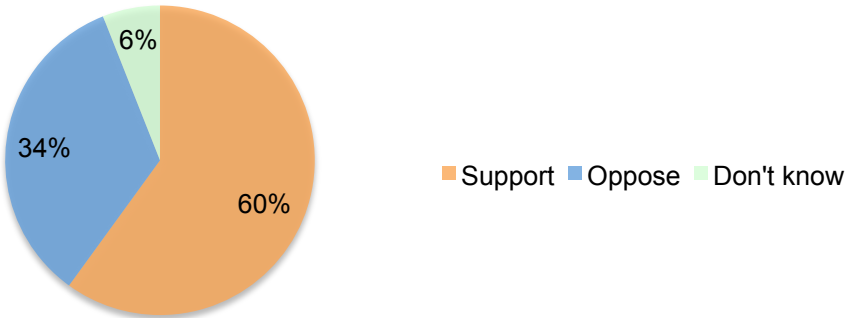


Small business owners were also asked about how they view the role of collateral when it comes to obtaining loans. Sixty percent of small business owners support reducing collateral requirements in order to make loans more accessible. In addition, a quarter of those surveyed have used their house as a source of capital for their business through a home equity line of credit.

■ **Figure 5: Easing collateral requirements would help entrepreneurs get loans**

(Here are some options people have proposed to encourage community banks to lend more to small businesses. For each, please answer whether you strongly support, somewhat support, somewhat oppose, or strongly oppose the option.)

Reduce collateral requirements so loans are more accessible



Another issue that has created a set of problems for small business is the lending and mortgage crisis: 73% of small employers say the drop in consumer demand resulting from the housing meltdown has hurt their business in some way. A majority of small business owners, or 57%, agree reducing the principal on underwater mortgages to the current market value would boost consumer spending, helping small businesses regain their vigor through increased profits.

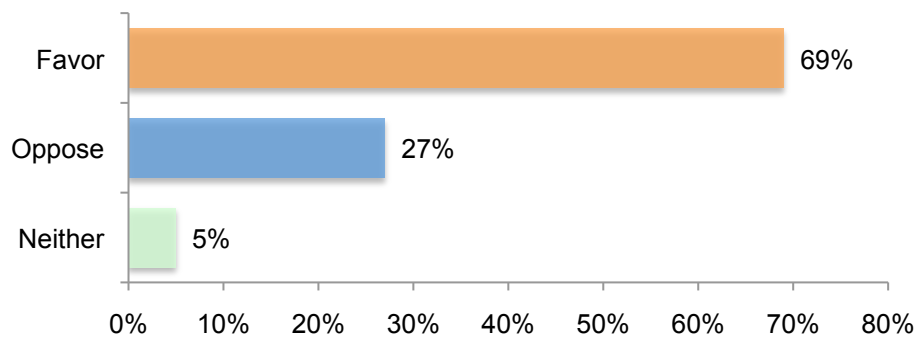
Small Businesses Support Proposals to Help the Economy

Proposals to jumpstart economic and small business growth have been debated in Congress for months. President Obama's American Jobs Act is one such proposal, and it includes numerous provisions aimed at helping small businesses create jobs and stimulate the economy. When asked about the plan's provisions, small business owners demonstrated strong support, particularly where investments in infrastructure were concerned. The vast majority, or 69% of small business owners, favor investing \$50 billion in infrastructure projects that would generate jobs, namely road, bridge and water system improvements. An additional 59% favor creating a National Infrastructure Bank to help fund such projects.

■ **Figure 6: Small employers say infrastructure investments would create jobs**

(Here are some proposals being considered to help the economy. For each one, please indicate if you strongly or somewhat favor or oppose each proposal.)

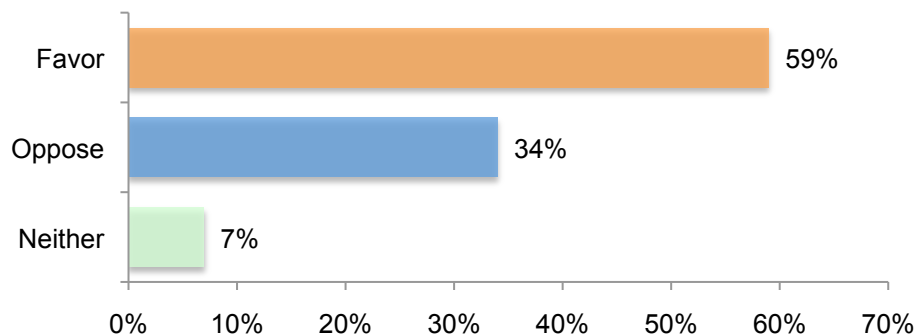
Investing \$50 billion in new and existing infrastructure projects, like roads, bridges, and water systems, that create jobs



Another project garnering support from small business owners would create a nationwide wireless network. A majority of 59% favor creating such a network and improving the accessibility of high-speed wireless services.

■ **Figure 7: Small businesses support a nationwide wireless network**

Creating a nationwide wireless network and expanding accessibility to high-speed wireless



Several more provisions of the American Jobs Act drew support from the majority of small business owners. One of these related to preventing layoffs: A 53% majority agree it's a good idea to spend \$35 billion to prevent layoffs of police officers, firefighters and teachers. In addition, entrepreneurs are more likely to favor using \$62 billion to expand job training and re-employment services than oppose.

Conclusion

Small business owners have been hit especially hard by the recession, and our floundering economy cannot regain its vigor until our entrepreneurs do. Alongside weakened consumer demand, credit barriers are hampering small business expansion and straining entrepreneurs' ability to put America back to work. A national poll of small business owners made their views clear: both the small business lending crisis and the nation's unemployment crisis have gone on too long. An overwhelming majority of respondents agree the availability of credit for small business is a problem. But small business lending conditions can be improved in many ways—for example, by increasing community banks' and credit unions' lending authority—and entrepreneurs broadly support such measures.

Many owners favor key provisions of President Obama's American Jobs Act, particularly investments in infrastructure. If lawmakers start listening more keenly to small business owners, they'll find these entrepreneurs know exactly what will help them grow, hire and put the economy back on track.

Methodology

This poll reflects an Internet survey of 500 small business owners across the country, commissioned by the American Sustainable Business Council, Main Street Alliance and Small Business Majority and conducted by Lake Research. It has a margin of error of +/- 4.4%. The survey was conducted between December 8, 2011 and January 4, 2012.

Researchers used a random sample of small business owners obtained from Harris Interactive, with additional samples from InfoUSA.

Poll Toplines

1. Just to confirm, are you the owner of a for-profit small business, who handles operations of the business or manages the employees?

	TOTAL (%)	Business Size (by number of employees, including owner)		
		1	2-9	10+
Owner-operator.....	46	58	42	39
Owner-manager	10	3	10	19
Both	44	39	47	43
Neither.....	TERMINATE			
Don't know	TERMINATE			

2. Approximately how many people work 30 or more hours per week at your company, including yourself? Please don't include contractors.

Self-employed.....	26	100	0	0
2 – 14 employees	58	0	100	29
15 – 20 employees	7	0	0	30
21 – 99 employees	9	0	0	41

3. SSA: Turning to another topic, how big of a problem would you say the availability of credit for small businesses is—a serious problem, fairly serious, a minor problem, or not really a problem?

Serious problem	22	13	18	39
Fairly serious problem	42	42	44	35
Minor problem	26	29	28	20
Not really a problem.....	5	4	6	4
Don't know	5	12	4	2
Serious /Fairly serious /Minor problem.....	90	84	90	94
Not really a problem.....	5	4	6	4

4. SSB: Turning to another topic, how big of a problem would you say the availability of credit for your small business is—a serious problem, fairly serious, a minor problem, or not really a problem?

Serious problem	6	3	7	7
Fairly serious problem	27	32	25	24
Minor problem	28	22	28	35
Not really a problem.....	38	40	39	34
Don't know	2	3	1	0
Serious /Fairly serious /Minor problem.....	60	57	60	66
Not really a problem.....	38	40	39	34

5. Has the housing and mortgage crisis hurt your ability to get credit as a small business a great deal, somewhat, a little, or has it not hurt your ability to get credit?

	Business Size (by number of employees, including owner)			
	TOTAL (%)	1	2-9	10+
Hurt a great deal	15	14	15	16
Hurt somewhat.....	17	15	16	23
Hurt a little	18	16	18	23
Not hurt	37	40	38	34
Don't know	11	15	13	3
Hurt a great deal /somewhat /a little	51	45	49	62
Not hurt	37	40	38	34

6. Has the drop in consumer demand as a result of the housing and mortgage crisis hurt your business a great deal, somewhat, a little, or has it not hurt your business?

Hurt a great deal	28	30	27	27
Hurt somewhat.....	28	33	28	24
Hurt a little	17	16	18	18
Not hurt	24	20	23	30
Don't know	3	2	5	1
Hurt a great deal /somewhat /a little	73	78	72	69
Not hurt	24	20	23	30

7. Regarding the housing and mortgage crisis, some people have proposed reducing the principal on underwater mortgages to the current market value. Do you think reducing the principal on underwater mortgages to current market value would boost consumer spending a lot, somewhat, just a little, or not at all?

Boost spending a lot	12	11	9	18
Boost spending somewhat	23	29	21	20
Boost spending a little.....	23	19	25	22
Not boost spending at all	26	22	26	31
Don't know	17	18	19	9
Boost spending a lot/somewhat/a little	57	59	55	60
Not at all	26	22	26	31

8. Have you ever used your home as a source of capital for your business, such as through a home equity line of credit, refinancing your mortgage, or as collateral for a loan, or have you not used your home as a source of capital? Please check all that apply.

Equity line of credit	25	15	27	29
Refinancing mortgage	8	7	9	9
Collateral for a loan.....	10	4	9	18
Have not used home for capital	63	70	63	55
Not applicable/Don't know.....	4	8	2	5

9. Have you ever used your commercial property as a source of capital for your business, such as through an equity line of credit, refinancing, or as collateral for a loan, or have you not used your commercial property as a source of capital? Please check all that apply.

	Business Size (by number of employees, including owner)			
	TOTAL (%)	1	2-9	10+
Equity line of credit.....	6	2	5	13
Refinancing	6	0	5	15
Collateral for a loan.....	8	2	10	12
Have not used commercial property for capital.....	55	52	59	51
Not applicable/Don't know.....	30	44	27	20

10. Have you used a credit card to help finance your business, or have you not done so?

Used credit card to finance business	52	54	55	41
Not used credit card	45	41	42	55
Not applicable/Don't know.....	4	5	2	4

11. Would you support or oppose tighter regulations on credit cards, including clearer disclosure of terms and caps on interest rates?

Strongly support.....	47	56	46	39
Somewhat support	35	30	36	38
Somewhat oppose	10	4	10	13
Strongly oppose.....	7	6	6	9
Don't know	2	3	2	2
Support	82	86	82	76
Oppose.....	16	11	16	22

12. Is it much harder, somewhat harder, somewhat easier, or much easier for your small business to get loans now than it was four years ago?

Much harder	29	24	31	32
Somewhat harder	31	31	27	40
Somewhat easier	7	4	6	13
Much easier	1	0	2	2
Don't know	31	41	34	13
Harder	61	55	58	72
Easier	9	4	8	15

13. Do you strongly support, somewhat support, somewhat oppose, or strongly oppose making it easier for community banks and local credit unions to give loans to small businesses?

	TOTAL (%)	Business Size (by number of employees, including owner)		
		1	2-9	10+
Strongly support.....	55	55	51	63
Somewhat support	35	34	38	29
Somewhat oppose	4	2	4	7
Strongly oppose.....	2	3	3	0
Don't know	4	6	3	1
Support	90	90	90	92
Oppose.....	6	4	7	7

Here are some options people have proposed to encourage community banks to lend more to small businesses. For each, please answer whether you strongly support, somewhat support, somewhat oppose, or strongly oppose the option.

14. Ease capital reserve requirements that restrict banks' ability to lend to small businesses

Strongly support.....	23	19	20	33
Somewhat support	40	34	46	34
Somewhat oppose	22	26	24	16
Strongly oppose.....	9	12	5	13
Don't know	6	9	5	4
Support	63	53	66	68
Oppose.....	31	38	29	29

15. Reduce collateral requirements so loans are more accessible

Strongly support.....	24	19	24	29
Somewhat support	36	40	36	32
Somewhat oppose	23	22	24	23
Strongly oppose.....	11	10	10	13
Don't know	6	8	6	3
Support	60	59	59	61
Oppose.....	34	32	34	36

16. Provide incentives to community banks to make more small business loans

	Business Size (by number of employees, including owner)			
	TOTAL (%)	1	2-9	10+
Strongly support.....	38	38	38	37
Somewhat support	39	42	38	39
Somewhat oppose	12	8	12	15
Strongly oppose.....	7	4	8	7
Don't know	4	8	4	3
 Support	 77	 80	 76	 76
Oppose.....	19	12	20	21

17. To encourage credit unions to lend more to small businesses, would you strongly support, somewhat support, somewhat oppose, or strongly oppose increasing the limit on the amount of loans credit unions can make from 12.25% of their assets to 27.5% of their assets?

Strongly support.....	17	13	16	23
Somewhat support	41	37	39	50
Somewhat oppose	17	22	15	14
Strongly oppose.....	8	8	8	8
Don't know	17	20	22	5
 Support	 58	 50	 55	 73
Oppose.....	25	30	23	22

Here are some proposals being considered to help the economy. For each one, please indicate if you strongly or somewhat favor or oppose each proposal.

18. Temporarily cutting and suspending \$265 billion worth of payroll taxes for employers and employees

Strongly favor	20	19	20	21
Somewhat favor.....	30	31	28	34
Somewhat oppose	23	25	21	24
Strongly oppose.....	18	14	19	18
Neither.....	9	11	11	3
Don't know	0	0	0	0
 Favor.....	 50	 50	 49	 55
Oppose.....	40	39	40	42

19. Using \$62 billion to expand job training and re-employment services, including extending unemployment insurance to prevent 5 million Americans who are looking for work from losing their benefits

	TOTAL (%)	Business Size (by number of employees, including owner)		
		1	2-9	10+
Strongly favor	18	20	17	19
Somewhat favor.....	32	36	34	22
Somewhat oppose	20	18	20	23
Strongly oppose.....	25	18	25	32
Neither.....	5	8	4	4
Don't know	0	0	0	0
Favor.....	50	56	51	41
Oppose.....	45	36	45	55

20. Using \$15 billion to hire construction workers to rehabilitate and refurbish hundreds of thousands of foreclosed homes and businesses

Strongly favor	18	22	15	22
Somewhat favor.....	28	30	29	25
Somewhat oppose	21	16	26	18
Strongly oppose.....	26	22	26	31
Neither.....	6	10	4	4
Don't know	0	0	0	0
Favor.....	47	51	44	47
Oppose.....	48	38	52	49

21. SSA: Investing \$50 billion in new and existing infrastructure projects, like roads, bridges, and water systems, that create jobs

Strongly favor	33	46	29	30
Somewhat favor.....	35	27	41	32
Somewhat oppose	14	10	12	21
Strongly oppose.....	13	11	13	15
Neither.....	5	7	5	2
Don't know	0	0	0	0
Favor.....	69	73	70	63
Oppose.....	27	20	25	36

22. SSB: Creating a National Infrastructure Bank to help fund infrastructure, like roads, bridges, and water systems, via private and public capital

	TOTAL (%)	Business Size (by number of employees, including owner)		
		1	2-9	10+
Strongly favor	25	25	27	22
Somewhat favor.....	34	34	33	36
Somewhat oppose	13	13	12	15
Strongly oppose.....	23	19	25	22
Neither.....	5	8	5	5
Don't know	0	0	0	0
 Favor.....	 59	 60	 59	 58
Oppose.....	35	33	36	37

23. Creating a nationwide wireless network and expanding accessibility to high-speed wireless services

Strongly favor	26	31	23	28
Somewhat favor.....	33	29	37	28
Somewhat oppose	16	15	17	17
Strongly oppose.....	17	14	17	21
Neither.....	7	10	6	6
Don't know	0	0	0	0
 Favor.....	 59	 60	 60	 56
Oppose.....	34	29	34	38

24. Spending \$35 billion to prevent layoffs of police officers, teachers, and firefighters

Strongly favor	23	26	22	22
Somewhat favor.....	31	35	30	26
Somewhat oppose	18	10	20	21
Strongly oppose.....	24	20	25	29
Neither.....	5	10	3	3
Don't know	0	0	0	0
 Favor.....	 53	 61	 52	 48
Oppose.....	42	29	45	49

Finally, just some remaining questions for statistical purposes only.

25. Which of the following categories best describes your business?

	Business Size (by number of employees, including owner)			
	TOTAL (%)	1	2-9	10+
Manufacturing or construction.....	16	8	15	25
Retail or restaurant	14	11	17	10
Non-retail services	50	64	46	43
Other.....	21	18	22	22

26. Do you belong to any of the following business organizations? Please check all that apply.

		1	2-9	10+
A trade association in your industry.....	35	29	33	46
Your local Chamber of Commerce	24	9	22	45
National Federation of Independent Business.....	6	0	7	10
The U.S. Chamber of Commerce	2	1	0	9
Other business organization	25	20	24	33
None	42	57	43	24

27. Which of these news sources do you use on a regular basis? Please check all that apply.

		1	2-9	10+
Local newspapers	60	58	59	65
Local TV news	60	60	58	63
National network news (ABC, CBS or NBC)	45	41	45	49
Fox News television or website.....	36	27	38	42
CNN television or website.....	31	31	32	29
Public radio	29	38	23	32
Talk radio	26	22	24	36
National newspapers.....	23	20	19	33
MSNBC television or website.....	22	28	19	22
Internet news sites (not including those above)	63	70	60	62
Other.....	8	12	8	3

28. Generally speaking, do you think of yourself as a Republican, a Democrat, an independent, or something else?

IF INDEPENDENT: Would you say that you lean more toward the Republicans or more toward the Democrats?

		1	2-9	10+
Republican.....	27	20	28	32
independent - lean Republican.....	23	17	25	25
independent	15	18	13	16
independent - lean Democratic.....	18	20	18	14
Democrat	14	19	14	10
Other party	3	6	2	3

29. What is your age?

	TOTAL (%)	Business Size (by number of employees, including owner)		
		1	2-9	10+
Under 40	11	13	11	11
40 44.....	9	12	7	11
45 49.....	14	16	12	17
50 54.....	7	4	7	12
55 59.....	17	14	19	16
60 64.....	18	18	18	18
65 69.....	12	15	12	8
70 74.....	7	7	7	3
Over 75.....	4	1	6	4
Don't know /Refused).....	0	0	0	0

30. Are you male or female?

Male	63	58	57	82
Female	37	42	43	18

31. For statistical purposes only, which of these categories best describes the gross revenue of your business in 2010?

Under \$250,000	39	73	38	5
\$250,000 to \$500,000	12	2	22	3
Over \$500,000 to \$1 million	8	1	12	9
Over \$1 million to \$2 million.....	11	1	7	33
Over \$2 million to \$5 million	6	0	3	19
Over \$5 million to \$10 million.....	2	0	1	9
Over \$10 million.....	2	0	0	7
Decline to answer	18	22	18	15

AMONG THOSE WHO DO

NOT DECLINE.....N= 409 99 212 98

Under \$250,000	48	94	46	6
\$250,000 to \$500,000	15	3	26	4
Over \$500,000 to \$1 million	10	1	14	11
Over \$1 million to \$2 million.....	14	1	8	38
Over \$2 million to \$5 million	8	0	4	22
Over \$5 million to \$10 million.....	3	0	1	10
Over \$10 million.....	2	0	0	9

32. In which of the following ranges does your total annual household income fall, before taxes?

	Business Size (by number of employees, including owner)			
	TOTAL (%)	1	2-9	10+
Less than \$25,000.....	4	6	5	1
\$25,000-\$34,999.....	4	6	4	0
\$35,000-\$49,999.....	7	13	8	1
\$50,000-\$74,999.....	14	15	16	7
\$75,000-\$99,999.....	13	12	14	14
\$100,000-\$149,999.....	17	12	18	20
\$150,000-\$249,999.....	16	8	13	31
\$250,000-\$499,999.....	3	0	3	7
\$500,000-\$999,999.....	0	1	0	1
Over \$1 million.....	0	0	0	1
Decline to answer.....	21	28	19	17
AMONG THOSE WHO DO NOT DECLINE.....N= 396				
Less than \$25,000.....	5	9	6	2
\$25,000-\$34,999.....	5	9	5	0
\$35,000-\$49,999.....	9	18	10	1
\$50,000-\$74,999.....	17	20	20	9
\$75,000-\$99,999.....	17	16	17	16
\$100,000-\$149,999.....	21	17	22	25
\$150,000-\$249,999.....	20	11	16	38
\$250,000-\$499,999.....	4	1	4	8
\$500,000-\$999,999.....	0	1	0	1
Over \$1 million.....	0	0	0	2

33. And just to make sure we have a representative sample, could you please identify which of the following descriptions best fit your company? Please check all that apply:

Minority-Owned Business	12	17	10	12
Woman-Owned Business.....	34	38	36	25
Veteran-Owned Business.....	15	23	13	12
None of the Above.....	49	40	50	59

34. What is the zip code of your business? _____

Region				
New England.....	5	6	5	4
Middle Atlantic.....	15	16	14	13
East North Central.....	14	8	14	21
West North Central.....	7	6	8	5
South Atlantic.....	20	21	19	22
East South Central.....	5	7	5	3
West South Central.....	10	9	10	11
Mountain.....	8	14	7	3
Pacific.....	16	12	18	17

About the Organizations

American Sustainable Business Council

The American Sustainable Business Council is a network of business organizations representing over 100,000 companies and 200,000 business leaders. ASBC advocates for public policies that meet the realities of the 21st century global economy including strategic investments in workforce and infrastructure; standards and safeguards that promote innovation, prevent abuse and protect critical resources; and a new sustainable economic model that fosters a growing, economically-secure middle class.

www.asbcouncil.org

Main Street Alliance

The Main Street Alliance is a national network of small business coalitions. MSA creates opportunities for small business owners to speak for themselves to advance public policies that benefit business owners, their employees, and the communities they serve. Making health reform work for small businesses is a top priority of the MSA network and its state coalitions.

www.mainstreetalliance.org

Small Business Majority

Small Business Majority is a national nonpartisan small business advocacy organization, founded and run by small business owners, and focused on solving the biggest problems facing America's 28 million small businesses. We conduct extensive opinion and economic research and work with small business owners, policy experts and elected officials nationwide to bring small business voices to the public policy table.

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