



State Opinion Polls:

Small business owners say government doesn't understand their concerns, need help with healthcare costs and other challenges

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Executive Summary

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 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.

The poll, conducted by Chesapeake Beach Consulting for Small Business Majority in Illinois, Missouri, Virginia and Wisconsin, found only 12% of small business 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 them 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%).

One example of how government officials may have misunderstood the needs of small businesses is the Tax Cuts and Jobs Act of 2017. While the new tax law was billed as a boon for small businesses,¹ only 1 in 3 respondents (35%) report that the new Tax Cuts and Jobs Act has had a positive impact on their business.

Small business owners identified several actions that government could take that would address the needs of small businesses like theirs, and the top priority for small businesses is for officials to make healthcare more accessible and affordable. This should come as no surprise considering nearly half of respondents (47%) cite healthcare costs as a top issue that could harm their business. Respondents expressed strong support for policies that would address healthcare affordability and access, including:

- Increasing federal subsidies that help make healthcare more affordable for people who make under 400% of the federal poverty level (less than \$100,400 for a family of four) (71% agree).
- Requiring all individuals to maintain a basic level of health insurance (65% agree).
- Allowing individuals to buy in to Medicare or Medicaid at no net cost to the government (78% agree).

Additionally, more than half of respondents (52%) feel access to capital is a problem for small businesses, and they support legislation that would address predatory lending practices in small business lending. Currently there is no law or standard governing how rates and fees for small business lending products are disclosed to borrowers. Nearly 8 in 10 (79%) support a law that would address this by requiring certain disclosures for small business loan products, including Annual Percentage Rate (APR), total cost of capital and all fees and prepayment penalties.

Lastly, respondents also showed strong support for policy efforts at the state level that would help small businesses access retirement and paid family and medical leave programs. Sixty-three percent support retirement programs that automatically enroll employees of businesses without their own plans into a state-administered retirement saving program. Similarly, 67% support state programs funded by modest employee and employer contributions that would guarantee access to paid family and medical leave.

It's important to note that respondents are politically diverse: 45% identify as Republican or Republican-leaning independents, 37% are Democrat or Democrat-leaning independents and 18% are pure independent or other.

As these results make clear, small business owners want their policymakers to listen to them and understand their concerns, and then act on them. If government officials want to support our nation's primary job creators, they must address barriers to entrepreneurship and enact policies that will level the playing field for small enterprises.

¹ "Remarks by President Trump at Signing of H.R. 1, Tax Cuts and Jobs Bill Act, and H.R. 1370," December 22, 2017, <https://www.whitehouse.gov/briefings-statements/remarks-president-trump-signing-h-r-1-tax-cuts-jobs-bill-act-h-r-1370/>

Main Findings

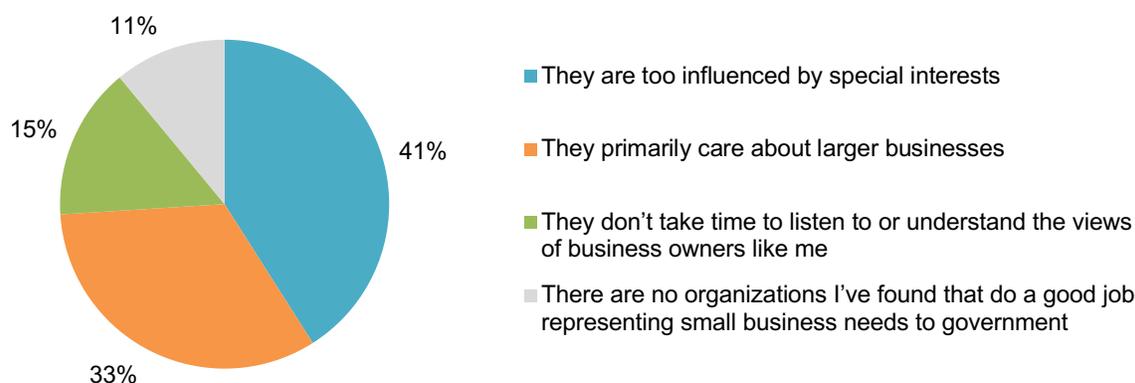
- **Small businesses feel their government officials don't understand their needs:** Only 12% of respondents feel their state and federal government officials understand the needs and challenges of small businesses like theirs “a lot.” The top three reasons why they feel government officials don't understand 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%).
- **Entrepreneurs 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 identify key issues policymakers should tackle:** Ranking in order of priority, small business owners identified several actions that government could take to help small businesses like theirs, including making healthcare more accessible and affordable, providing more tax incentives for small businesses, easing licensing and regulatory requirements for small businesses, making retirement plans more accessible, and increasing the availability of capital for small businesses, among other solutions.
- **Small business owners agree on a multitude of policy solutions to address their healthcare costs:** This includes increasing existing federal subsidies 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%), creating a reinsurance program to create more stability in the market (77%), and extending open enrollment periods and providing federal funding to states to conduct outreach on how to enroll (80%). 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 and 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.
- **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.

Small businesses feel misunderstood by government officials, identify key challenges and solutions

Despite the fact that small business is a favorite talking point for elected officials, the polling reveals small business owners feel their government officials don't truly understand their needs. A mere 12% of respondents say 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 them are that they are too influenced by special interests, they primarily care about larger businesses and they don't take time to listen to or understand the views of business owners like them.

Figure 1: Small businesses share top reasons why government officials don't understand their needs and challenges

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.



One issue that is important for government officials to understand is small business owners' views on tax policy. Respondents ranked taxes as the top barrier to maintaining or growing their business (56%); however, only 1 in 3 respondents (35%) report that the new Tax Cuts and Jobs Act of 2017 has had a positive impact on their business. An additional 1 in 3 (34%) say the new tax law has had no effect on their business, and 1 in 5 (21%) say it has had a negative impact on their business.

The other top barriers for small businesses are healthcare costs (47%), 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%). The top external factors that could help small businesses maintain or grow their businesses are a robust market for their goods and services (52%), a state and local government that fosters a strong regional economy (49%) and support from their community (33%).

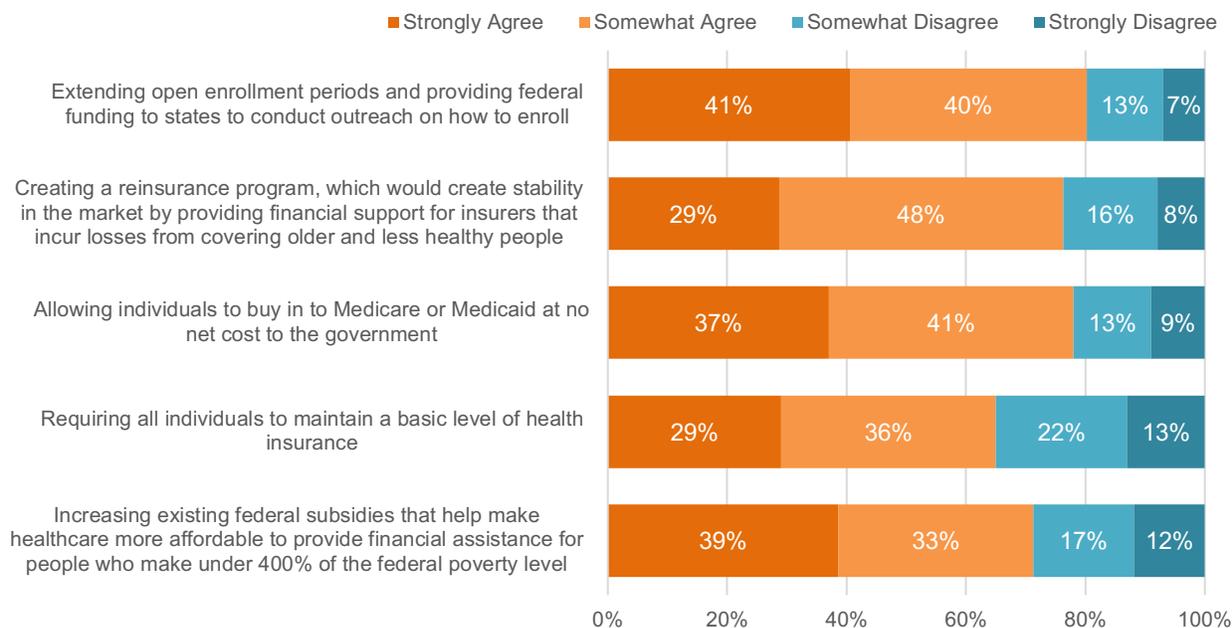
Survey respondents also ranked a series of actions that government could take to do more to help small businesses like theirs. Listed in order of top priority, small business owners would like officials to make healthcare more accessible and affordable, provide more tax incentives for small businesses, ease licensing and regulatory requirements for small businesses, make retirement plans more accessible, and increase the availability of capital for small businesses.

Small businesses support policy solutions to address healthcare affordability and access

Nearly half of small businesses cite healthcare costs as a top issue that could harm their business. They strongly support a number of policies to strengthen our healthcare system, as indicated in Figure 2.

Figure 2: Small businesses support policies to strengthen our healthcare system

Below are some solutions that have been suggested to strengthen and enhance our healthcare system. For each, please indicate whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each solution.



Respondents expressed strong support for Medicaid expansion in their states, including in states that have not yet expanded Medicaid (Missouri and Wisconsin): 70% in Missouri, 65% in Wisconsin, 83% in Illinois and 78% in Virginia. 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.

Respondents were also asked to weigh in on surprise billing (also known as balance billing), the practice in which a healthcare provider charges more money above what insurance covers, often as a result of receiving care from an out-of-network provider while at an in-network facility. A vast 87% agree services at an in-network facility like a hospital should be billed at in-network rates, even if the specific provider at the facility is out-of-network. Eighty-two percent agree state insurance commissioners should set a payment standard regarding what insurers owe providers in out-of-network care situations.

Prescription drug prices have become a concern among policymakers at the state and federal level, and small businesses strongly support numerous policy proposals to address skyrocketing drug prices. Nearly 9 in 10 believe the federal government should be able to negotiate with drug companies to lower prices on Medicare prescription drugs. An additional 88% say it should be illegal for a drug company to pay another company that makes generic drugs to delay the release of that drug. More than 8 in 10 agree drug companies should be required to justify their prices by disclosing how much they spend on research, manufacturing and marketing and how much they are making in profits. Eighty-five percent believe pharmaceutical companies should be prohibited from extending patents on their drugs, which delays less expensive generics from entering the market.

Figure 3: Most small businesses support policies to address prescription drug prices

Below are a series of proposals for addressing the rising cost of prescription drugs. For each, please indicate if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each proposal.



Small business owners need access to responsible capital

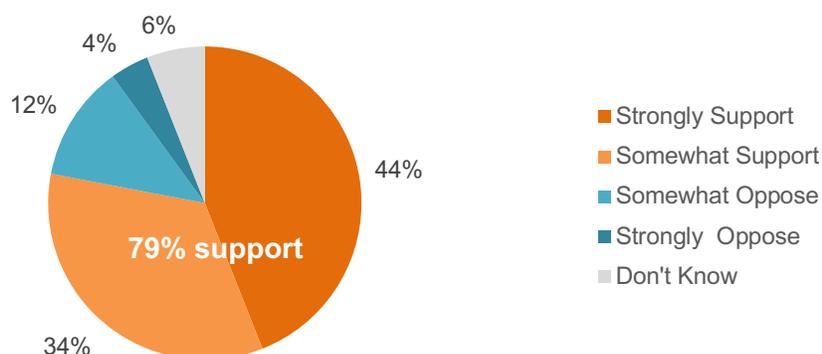
A majority of small business owners (52%) say access to capital is a problem for small business, and roughly 1 in 3 have sought financing from an online lender. Small businesses were also asked to weigh in on policies that would require more transparency in small business loan products. While there are numerous commercial lending products available for small businesses, there is no law or standard governing how the rates and fees for these products are disclosed to borrowers.

Many small businesses have fallen prey to predatory loan products that don't fully disclose the cost of the loan or its terms. Indeed, one community development financial institution (CDFI) in California that helps small business owners refinance predatory loans, Opportunity Fund, reported that the average APR on the loans they refinance is 94% but can be as high as 350%, and the average monthly loan payment for these businesses is 178% of net business income.²

Importantly, the survey found nearly 8 in 10 poll respondents (79%) support a law that would help address this issue by requiring 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.

Figure 4: Entrepreneurs support a law governing disclosures in small business loans

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?



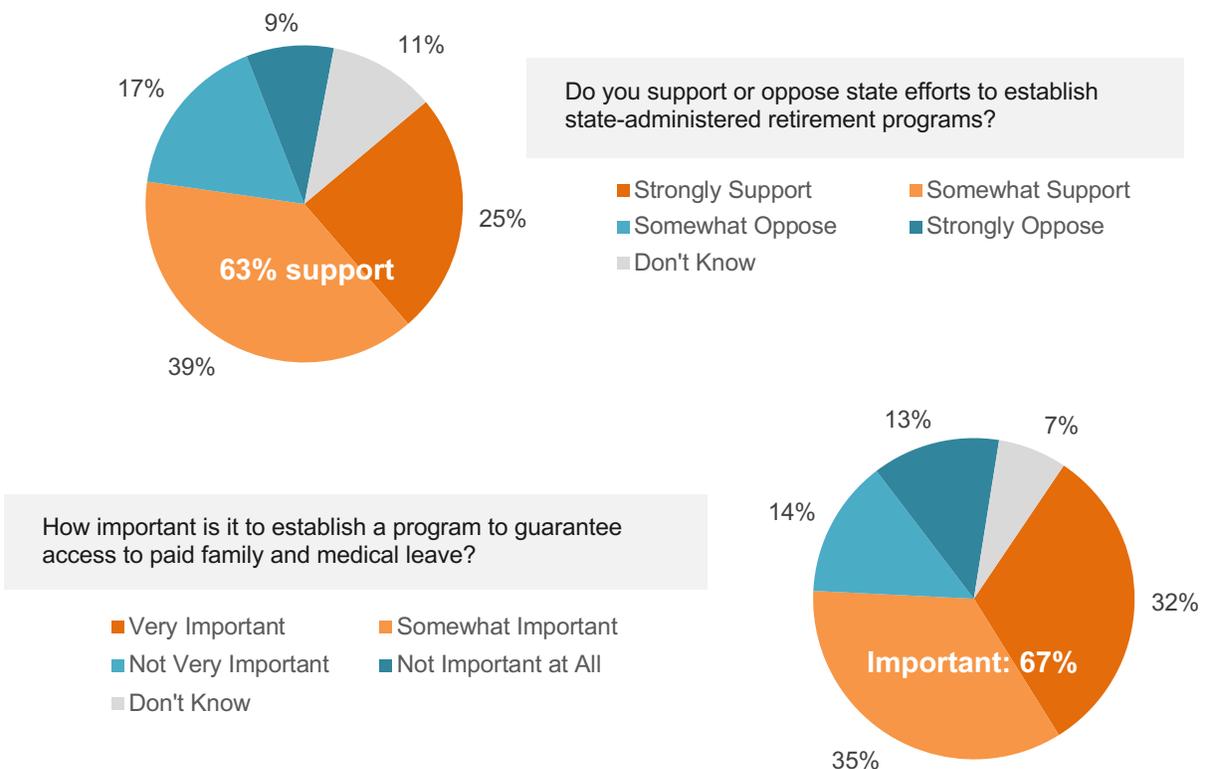
² Opportunity Fund, "Unaffordable and Unsustainable: The New Business Lending," May 2016, <https://www.opportunityfund.org/assets/docs/Unaffordable%20and%20Unsustainable-The%20New%20Business%20Lending%20on%20Main%20Street%20Opportunity%20Fund%20Research%20Report%20May%202016.pdf>

Small businesses share views on retirement, paid family and medical leave

Respondents were also asked about their views on state efforts to establish retirement and paid family and medical leave insurance programs, which have been considered in multiple state legislatures around the country. Sixty-three percent say they support state efforts to establish retirement programs that automatically enroll employees of businesses without their own retirement plans into a state-administered retirement plan.

Similarly, small businesses support efforts to establish state insurance programs that would provide workers with pay during family leave, funded by modest employer and employee contributions into the program. More than two-thirds (67%) say it is important to establish such programs to guarantee access to paid family and medical leave.

Figure 5: Small businesses support state efforts to establish retirement and paid family and medical leave programs



Conclusion

As state legislatures and congressional leaders consider policies that could have a profound impact on small business, it's critical that they truly understand the needs and challenges small business owners face today. As this survey reveals, small business owners have strong attitudes on proposals that would strengthen the healthcare system, make capital more responsible and enable more small businesses to access retirement and paid leave programs, and elected officials should listen to them.

Methodology

This poll reflects an Internet survey of 400 small business owners with 1-100 employees in Illinois, Missouri, Virginia and Wisconsin. The poll was conducted by Chesapeake Beach Consulting for Small Business Majority between June 13-19, 2019. The margin of error is +/-5.0%.

Toplines

1. Please indicate your gender

	All	IL	MO	VA	WI
Male	51%	53%	46%	53%	50%
Female.....	50%	47%	54%	47%	50%

2. What state is your business located in?

	All	IL	MO	VA	WI
Illinois	25%	100%	0%	0%	0%
Missouri	25%	0%	100%	0%	0%
Virginia	25%	0%	0%	100%	0%
Wisconsin	25%	0%	0%	0%	100%

3. Do you own your own for-profit business?

	All	IL	MO	VA	WI
Yes.....	100%	100%	100%	100%	100%

4. How many people do you employ including yourself?

	All	IL	MO	VA	WI
One.....	23%	25%	22%	23%	22%
2 to 5	40%	33%	42%	38%	48%
6 to 10.....	13%	13%	15%	11%	12%
11 to 25	11%	10%	9%	12%	11%
26 to 50	8%	13%	7%	8%	4%
51 to 100.....	6%	6%	4%	8%	3%

5. On a scale of one to ten, with one meaning very poor and ten meaning very good, how would you rank the economic conditions in your state?

	All	IL	MO	VA	WI
One.....	4%	14%	2%	1%	0%
Two.....	3%	6%	0%	3%	1%
Three	7%	9%	9%	4%	6%
Four.....	8%	10%	12%	6%	4%
Five.....	16%	22%	16%	11%	13%
Six.....	14%	17%	15%	14%	9%
Seven	20%	13%	19%	23%	25%
Eight.....	17%	6%	19%	20%	24%
Nine.....	8%	2%	5%	11%	12%
Ten	4%	1%	3%	7%	6%
One to Four	22%	39%	23%	14%	11%
Five to Seven	49%	52%	50%	48%	47%
Eight to Ten	29%	9%	27%	38%	42%

6. Would you say that state and federal government officials understand the needs and challenges faced by small businesses like yours?

	All	IL	MO	VA	WI
A lot.....	12%	15%	12%	15%	5%
A moderate amount.....	35%	30%	30%	40%	39%
A little.....	31%	28%	34%	25%	37%
Not at all.....	23%	27%	24%	20%	19%

7. 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. N=353/IL=85/MO=88/VA=85/WI=95

	All	IL	MO	VA	WI
They are too influenced by special interests	41%	51%	42%	29%	42%
They primarily care about larger businesses.....	33%	32%	32%	38%	31%
They don't take time to listen to or understand the views of business owners like me	15%	11%	17%	18%	16%
There are no organizations I've found that do a good job representing small business needs to government	11%	7%	9%	15%	12%

Below are some actions that others have suggested as ways that government could do more to help small businesses like yours. On a scale of one to five, with one meaning it is a low priority and five meaning it is a high priority, please tell me how much of a priority each of these actions should be. RANDOMIZE

8. Increasing the availability of capital for small businesses

	All	IL	MO	VA	WI
One.....	9%	12%	8%	8%	8%
Two.....	13%	14%	13%	14%	9%
Three.....	28%	23%	28%	24%	35%
Four.....	29%	30%	30%	30%	26%
Five.....	22%	21%	21%	24%	22%

9. Providing more funding for organizations that provide advice and services to small businesses and entrepreneurs

	All	IL	MO	VA	WI
One.....	11%	14%	8%	11%	10%
Two.....	18%	19%	21%	16%	17%
Three.....	31%	20%	33%	30%	40%
Four.....	22%	25%	21%	22%	19%
Five.....	19%	22%	17%	21%	14%

10. Easing licensing and regulatory requirements for businesses

	All	IL	MO	VA	WI
One.....	12%	12%	14%	16%	5%
Two.....	16%	20%	11%	14%	19%
Three.....	23%	22%	21%	21%	26%
Four.....	22%	19%	26%	22%	22%
Five.....	28%	27%	28%	27%	28%

11. Providing more tax incentives for small businesses

	All	IL	MO	VA	WI
One.....	10%	11%	8%	9%	12%
Two.....	10%	7%	9%	7%	15%
Three.....	18%	22%	17%	14%	18%
Four.....	24%	24%	28%	25%	17%
Five.....	39%	36%	38%	45%	38%

12. Making retirement plans more accessible for small business owners, employees and independent entrepreneurs

	All	IL	MO	VA	WI
One.....	10%	9%	7%	13%	9%
Two.....	14%	14%	16%	13%	13%
Three.....	24%	29%	24%	17%	24%
Four.....	26%	23%	28%	25%	28%
Five.....	27%	25%	25%	32%	26%

13. Making healthcare more accessible and affordable

	All	IL	MO	VA	WI
One.....	11%	10%	12%	12%	10%
Two.....	10%	8%	10%	19%	11%
Three.....	27%	14%	16%	19%	19%
Four.....	18%	21%	21%	16%	15%
Five.....	44%	47%	41%	43%	45%

14. Below are some external factors that could help you maintain or grow your business. Which three of these factors are most important you?

	All	IL	MO	VA	WI
Support from my community.....	33%	32%	39%	33%	28%
A robust market for my goods or services	52%	53%	52%	52%	51%
Access to loans and capital	25%	24%	23%	27%	24%
Access to business support services	26%	29%	20%	32%	23%
A state and local government that fosters a strong regional economy	49%	51%	49%	41%	54%
A robust talent pool of employees.....	21%	17%	22%	19%	25%
Support from family and friends.....	26%	22%	26%	26%	28%
Not sure	6%	7%	4%	4%	8%

15. Below are some external factors that could hurt your ability to maintain or grow your business. Which three of these factors are the largest barriers for you to maintain or grow your business?

	All	IL	MO	VA	WI
Access to capital.....	22%	20%	24%	29%	14%
Health care costs.....	47%	49%	48%	41%	49%
Lack of qualified, skilled workers.....	22%	10%	26%	24%	27%
Taxes	56%	56%	58%	51%	59%
Infrastructure i.e. broadband, well-maintained local roads, bridges and highways	18%	17%	22%	19%	15%
Licensing and regulations	36%	38%	37%	36%	32%
Lack of access to business support services	21%	29%	13%	22%	18%
Not sure	9%	8%	7%	9%	13%

16. In 2017, Congress enacted the Tax Cuts and Jobs Act. Would you say the Act has had a positive effect, negative effect or no effect on your business?

	All	IL	MO	VA	WI
Very positive effect	13%	14%	13%	13%	12%
Somewhat positive effect.....	22%	17%	24%	26%	21%
Somewhat negative effect.....	14%	15%	17%	11%	11%
Very negative effect	8%	10%	7%	7%	7%
No effect.....	34%	36%	28%	33%	37%
Don't know.....	10%	8%	11%	10%	12%
TOTAL POSITIVE	35%	31%	37%	39%	33%
NO EFFECT	34%	36%	28%	33%	37%
TOTAL NEGAVITE	21%	25%	24%	18%	18%

Now you will see some questions about healthcare.

Surprise billing, sometimes known as balance billing, is the practice in which a healthcare provider charges more money above what your insurance will cover, usually as a result of receiving care from an out-of-network provider while at an in-network facility. The following solutions have been suggested as ways to address the issue of balance billing. For each, indicate if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the solution.

17. Services provided at an in-network facility like a hospital should be billed at in-network rates, even if the specific provider at the facility is out-of-network.

	All	IL	MO	VA	WI
Strongly agree	54%	54%	57%	47%	56%
Somewhat agree.....	33%	31%	33%	37%	31%
Somewhat disagree.....	9%	10%	7%	12%	7%
Strongly disagree	5%	5%	3%	4%	6%
TOTAL AGREE.....	87%	85%	90%	84%	87%
TOTAL DISAGREE.....	14%	15%	10%	16%	13%

18. State insurance commissioners should set a payment standard regarding what insurers owe providers in out-of-network care situations.

	All	IL	MO	VA	WI
Strongly agree.....	37%	38%	38%	30%	42%
Somewhat agree.....	45%	42%	43%	49%	47%
Somewhat disagree.....	12%	14%	12%	16%	7%
Strongly disagree.....	6%	6%	7%	5%	4%
TOTAL AGREE.....	82%	80%	81%	79%	89%
TOTAL DISAGREE.....	18%	20%	19%	21%	11%

Thinking now about prescription drugs.

Below are a series of proposals for addressing the rising cost of prescription drugs. For each, please indicate if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each proposal.

19. The federal government should be able to negotiate with drug companies to get lower prices on prescription drugs for people on Medicare.

	All	IL	MO	VA	WI
Strongly agree.....	59%	55%	61%	56%	63%
Somewhat agree.....	29%	33%	26%	32%	25%
Somewhat disagree.....	7%	7%	7%	6%	6%
Strongly disagree.....	6%	5%	6%	6%	6%
TOTAL AGREE.....	88%	88%	87%	88%	88%
TOTAL DISAGREE.....	12%	12%	13%	12%	12%

20. Drug companies should be required to justify their prices by disclosing how much they spend on research, manufacturing, and marketing and how much they are making in profits.

	All	IL	MO	VA	WI
Strongly agree.....	50%	50%	54%	44%	53%
Somewhat agree.....	33%	28%	34%	40%	30%
Somewhat disagree.....	10%	16%	4%	10%	11%
Strongly disagree.....	7%	6%	8%	6%	6%
TOTAL AGREE.....	83%	78%	88%	84%	83%
TOTAL DISAGREE.....	17%	22%	12%	16%	17%

21. It should be illegal for a drug company to pay another company that makes generic drugs to delay the release of a generic drug.

	All	IL	MO	VA	WI
Strongly agree.....	65%	63%	74%	65%	57%
Somewhat agree.....	23%	24%	15%	24%	30%
Somewhat disagree.....	8%	9%	6%	7%	9%
Strongly disagree.....	4%	4%	5%	4%	4%
TOTAL AGREE.....	88%	87%	89%	89%	87%
TOTAL DISAGREE.....	12%	13%	11%	11%	13%

22. Pharmaceutical companies should be prohibited from extending patents on their drugs, which delays less expensive generics from entering the market.

	All	IL	MO	VA	WI
Strongly agree.....	48%	51%	46%	50%	46%
Somewhat agree.....	36%	37%	42%	30%	36%
Somewhat disagree.....	12%	8%	9%	16%	15%
Strongly disagree.....	4%	4%	3%	4%	3%
TOTAL AGREE.....	85%	88%	88%	80%	82%
TOTAL DISAGREE.....	16%	12%	12%	20%	18%

Below are some solutions that have been suggested to strengthen and enhance our healthcare system. For each, please indicate whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each solution.

23. Create a reinsurance program, which is a fund that creates stability in the market by providing financial support for insurers that incur losses from covering older and less healthy people.

	All	IL	MO	VA	WI
Strongly agree.....	29%	34%	26%	29%	26%
Somewhat agree.....	48%	39%	53%	51%	49%
Somewhat disagree.....	16%	17%	13%	15%	17%
Strongly disagree.....	8%	10%	8%	5%	8%
TOTAL AGREE.....	77%	73%	79%	80%	75%
TOTAL DISAGREE.....	23%	27%	21%	20%	25%

24. Extend open enrollment periods to allow as many people as possible to purchase insurance coverage, and provide federal funding to states to conduct outreach on how to enroll.

	All	IL	MO	VA	WI
Strongly agree.....	41%	48%	43%	40%	32%
Somewhat agree.....	40%	33%	40%	41%	44%
Somewhat disagree.....	13%	9%	10%	17%	15%
Strongly disagree.....	7%	10%	7%	2%	9%
TOTAL AGREE.....	80%	81%	83%	81%	76%
TOTAL DISAGREE.....	20%	19%	17%	19%	24%

25. Allow any individual to buy a Medicare or Medicaid plan with no net cost to the government. Individuals could still choose to buy their own private insurance.

	All	IL	MO	VA	WI
Strongly agree.....	37%	40%	37%	35%	36%
Somewhat agree.....	41%	38%	44%	39%	41%
Somewhat disagree.....	13%	10%	15%	17%	11%
Strongly disagree.....	9%	12%	4%	9%	12%
TOTAL AGREE.....	78%	78%	81%	74%	77%
TOTAL DISAGREE.....	23%	22%	19%	26%	23%

26. Strengthen the current system of subsidies that has helped make healthcare more affordable by increasing the existing federal subsidies that provide financial assistance for people who make under 400% of the federal poverty limit (for example, a family of four earning less than \$100,400).

	All	IL	MO	VA	WI
Strongly agree	39%	43%	37%	40%	35%
Somewhat agree.....	33%	34%	31%	31%	34%
Somewhat disagree.....	17%	10%	23%	17%	18%
Strongly disagree	12%	13%	9%	12%	13%
TOTAL AGREE.....	71%	77%	68%	71%	69%
TOTAL DISAGREE.....	29%	23%	32%	29%	31%

27. Require all individuals to maintain a basic level of health insurance. Proponents say this reduces healthcare costs by ensuring emergency care is covered and by insurers having large pools of both healthy and less healthy individuals to spread risk.

	All	IL	MO	VA	WI
Strongly agree	29%	36%	22%	35%	22%
Somewhat agree.....	36%	34%	33%	35%	42%
Somewhat disagree.....	22%	16%	31%	19%	23%
Strongly disagree	13%	14%	14%	11%	13%
TOTAL AGREE.....	65%	70%	55%	70%	64%
TOTAL DISAGREE.....	35%	30%	45%	30%	36%

Question asked of Missouri small business owners (N=100):

28. States have the option to expand Medicaid coverage to individuals whose incomes fall between current Medicaid levels and the minimum level for federal subsidies, with states only having to cover a maximum of 10% of the cost. Some states have expanded Medicaid coverage, while others including Missouri have not. Do you strongly support, somewhat support, somewhat oppose or strongly oppose expanded Medicaid coverage?

Strongly support	37%
Somewhat support.....	33%
Somewhat oppose.....	17%
Strongly oppose	13%
TOTAL SUPPORT.....	70%
TOTAL OPPOSE.....	30%

Question asked of Wisconsin small business owners (N=100):

29. States have the option to expand Medicaid coverage to individuals whose incomes fall between current Medicaid levels and the minimum level for federal subsidies, with states only having to cover a maximum of 10% of the cost. Some states have expanded Medicaid coverage, while others including Wisconsin have not. Do you strongly support, somewhat support, somewhat oppose or strongly oppose expanded Medicaid coverage?

Strongly support	30%
Somewhat support.....	35%
Somewhat oppose.....	18%
Strongly oppose	17%
TOTAL SUPPORT.....	65%
TOTAL OPPOSE.....	35%

Question asked of Illinois small business owners (N=100):

30. States have the option to expand Medicaid coverage to individuals whose incomes fall between current Medicaid levels and the minimum level for federal subsidies, with states only having to cover a maximum of 10% of the cost. Some states including Illinois have expanded Medicaid coverage, while others have not. Do you strongly support, somewhat support, somewhat oppose or strongly oppose expanded Medicaid coverage?

Strongly support 48%
 Somewhat support..... 35%
 Somewhat oppose..... 5%
 Strongly oppose 12%
 TOTAL SUPPORT..... 83%
 TOTAL OPPOSE..... 17%

Question asked of Virginia small business owners (N=100):

31. States have the option to expand Medicaid coverage to individuals whose incomes fall between current Medicaid levels and the minimum level for federal subsidies, with states only having to cover a maximum of 10% of the cost. Some states including Virginia have expanded Medicaid coverage, while others have not. Do you strongly support, somewhat support, somewhat oppose or strongly oppose expanded Medicaid coverage?

Strongly support 36%
 Somewhat support..... 42%
 Somewhat oppose..... 10%
 Strongly oppose 12%
 TOTAL SUPPORT..... 78%
 TOTAL OPPOSE..... 22%

32. Short-term insurance are types of insurance that don't have to cover all essential health benefits and can exclude those with pre-existing conditions. Similarly, association health plans, allow small businesses and self-employed individuals to join together and purchase health coverage that also don't have to cover all essential health benefits and can exclude those with pre-existing conditions. Proponents say these plans provide a cheaper insurance alternative, while opponents say the plans often do not cover adequate care, and siphon off healthy people from regular plans, making insurance more expensive for everyone else. Would you support or oppose a ban on types of plans?

	All	IL	MO	VA	WI
Strongly support a ban	29%	34%	34%	25%	28%
Somewhat support a ban	31%	25%	26%	42%	30%
Somewhat oppose a ban	26%	26%	28%	23%	27%
Strongly oppose a ban	14%	15%	16%	10%	15%
TOTAL SUPPORT.....	60%	59%	56%	67%	58%
TOTAL OPPOSE.....	40%	41%	44%	33%	42%

Now you will see some questions about your ability to access capital for your business.

33. How big a problem is access to capital for small business?

	All	IL	MO	VA	WI
A major problem	18%	21%	13%	26%	10%
Somewhat of a problem.....	34%	32%	35%	34%	35%
A minor problem	21%	17%	22%	23%	22%
Not a problem at all	22%	25%	22%	14%	26%
Don't know.....	6%	5%	8%	3%	7%
MAJOR/SOMEWHAT PROBLEM	52%	53%	48%	60%	45%
MINOR/NOT A PROBLEM	43%	42%	44%	37%	48%

34. Have you ever sought or obtained a loan from an online small business loan company?

	All	IL	MO	VA	WI
Yes, completed at least one application and received a loan	12%	12%	11%	17%	9%
Yes, completed at least one application and did not receive loan	10%	11%	8%	15%	6%
Started credit search or application process but didn't complete	11%	13%	10%	10%	12%
Did not pursue an online loan	64%	63%	69%	55%	70%
Unsure.....	2%	1%	2%	3%	3%

If yes to either or started above:

35. Overall, were you satisfied or unsatisfied with the online credit lending experience?
N=134/IL=36/MO=29/VA=42/WI=27

	All	IL	MO	VA	WI
Very satisfied	28%	36%	24%	31%	15%
Somewhat satisfied.....	28%	25%	38%	26%	22%
Neutral	27%	28%	21%	26%	33%
Somewhat dissatisfied	9%	11%	7%	5%	15%
Very dissatisfied.....	9%	0%	10%	12%	15%
TOTAL SATISFIED	55%	61%	62%	57%	37%
NEUTRAL.....	27%	28%	21%	26%	33%
TOTAL DISSATISFIED	18%	11%	17%	17%	30%

If dissatisfied above:

36. Why were you dissatisfied? (select all that apply) N=24/IL=4/MO=5/VA=7/WI=8

	All	IL	MO	VA	WI
High interest rate	58%	75%	40%	57%	63%
Unfavorable repayment terms	50%	25%	80%	43%	50%
Long wait for credit decision or funding	25%	100%	40%	0%	0%
Difficult application process	25%	25%	60%	29%	0%
Lack of transparency around loan terms	33%	25%	40%	43%	25%
Other challenges. Please specify:	8%	0%	20%	0%	13%
Experienced no challenges	0%	0%	0%	0%	0%

37. While there are a variety of commercial lending products available for small businesses, there is no law or standard governing how the rates and fees for these products are disclosed to borrowers. 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?

	All	IL	MO	VA	WI
Strongly support	44%	42%	53%	42%	40%
Somewhat support.....	34%	37%	30%	32%	38%
Somewhat oppose.....	12%	11%	9%	17%	10%
Strongly oppose	4%	5%	3%	3%	4%
Don't know.....	6%	5%	5%	6%	8%
TOTAL SUPPORT.....	79%	79%	83%	74%	78%
TOTAL OPPOSE	16%	16%	12%	20%	14%

Now, just a few more questions about other small business issues.

38. Some states have enacted retirement programs that automatically enroll employees of businesses without their own retirement plans into a state-administered retirement plan. Employees can opt out at any time. Generally, do you support or oppose state efforts to establish these retirement programs?

	All	IL	MO	VA	WI
Strongly support	25%	30%	24%	27%	17%
Somewhat support.....	39%	38%	38%	37%	41%
Somewhat oppose.....	17%	18%	19%	18%	14%
Strongly oppose	9%	9%	8%	8%	11%
Don't know.....	11%	5%	11%	10%	17%
TOTAL SUPPORT.....	63%	68%	62%	64%	58%
TOTAL OPPOSE	26%	27%	27%	26%	25%

39. Some states have established insurance programs to provide workers with pay during family leave, funded by modest employer and employee contributions into the program. How important is it to establish a program to guarantee access to paid family and medical leave – very important, somewhat important, not very important, or not important at all?

	All	IL	MO	VA	WI
Very important	32%	44%	26%	33%	24%
Somewhat important.....	35%	34%	41%	33%	31%
Not very important.....	14%	7%	13%	15%	21%
Not important at all.....	13%	12%	14%	13%	13%
Don't know.....	7%	3%	6%	6%	11%
TOTAL IMPORTANT	67%	78%	67%	66%	55%
TOTAL NOT VERY/ NOT IMPORTANT AT ALL.....	27%	19%	27%	28%	34%

Now, I have just a few questions for statistical purposes...

40. Which of the following best characterizes your business?

	All	IL	MO	VA	WI
Agriculture	5%	2%	8%	3%	7%
Construction	7%	4%	7%	10%	7%
Financial, insurance or legal services....	13%	17%	11%	8%	14%
Information technology.....	7%	7%	8%	9%	5%
Manufacturing	4%	1%	6%	4%	4%
Medical or dental.....	5%	6%	2%	7%	6%
Real estate.....	5%	5%	6%	3%	6%
Restaurant or food service.....	3%	2%	2%	3%	6%
Retail.....	11%	11%	11%	15%	6%
Other non-retail services	31%	33%	33%	29%	29%
Wholesale trade	3%	5%	2%	2%	3%
Not sure/Refused to answer.....	6%	7%	4%	7%	7%

41. In what year were you born?

	All	IL	MO	VA	WI
18-34	21%	19%	22%	30%	13%
35-44	12%	16%	13%	9%	11%
45-54	16%	13%	15%	14%	20%
55-64	25%	24%	29%	19%	29%
65+	26%	28%	21%	28%	27%

42. Generally speaking, do you think of yourself as a Republican, a Democrat, or an Independent?

	All	IL	MO	VA	WI
Democrat	28%	37%	19%	32%	25%
Independent	32%	36%	29%	30%	31%
Republican	33%	20%	42%	33%	36%
Other	4%	4%	3%	2%	5%
Don't know.....	2%	1%	2%	1%	2%
Refused	3%	2%	5%	2%	1%

43. If independent, other or don't know: Do you think of yourself as closer to the Republican or Democratic Party? N=146/IL=41/MO=34/VA=33/WI=38

	All	IL	MO	VA	WI
Closer to Democrats	24%	24%	18%	21%	32%
Closer to Republicans	32%	20%	35%	39%	37%
Neither	38%	51%	38%	39%	24%
Don't know.....	3%	2%	9%	0%	3%
Refused	2%	2%	0%	0%	5%

44. Again, just for statistical purposes what was the gross revenue of your business in 2018?

	All	IL	MO	VA	WI
Less than \$50,000.....	27%	26%	27%	29%	26%
Between \$50,000 and \$100,000	20%	24%	19%	20%	15%
Between \$100,000 and \$250,000	16%	17%	14%	16%	17%
Between \$250,001 and \$500,000	11%	9%	7%	13%	13%
Between \$500,001 and \$1 million	8%	6%	9%	6%	9%
Between \$1 million and \$2 million	6%	6%	7%	4%	6%
Between \$2 million and \$5 million.....	7%	8%	6%	7%	5%
More than \$5 million.....	2%	1%	2%	2%	2%
Don't know.....	<1%	0%	1%	0%	0%
Refused	5%	3%	8%	3%	7%

45. What racial characterization do you most closely identify?

	All	IL	MO	VA	WI
White.....	82%	76%	87%	75%	88%
African-American or Black.....	9%	13%	6%	11%	5%
Hispanic or Latino	3%	2%	3%	3%	3%
Asian or Pacific Islander.....	3%	6%	1%	4%	0%
Native American	1%	0%	0%	1%	1%
Other	1%	2%	0%	2%	1%
Biracial or multiracial.....	1%	1%	1%	1%	0%
Don't know.....	0%	0%	0%	0%	0%
Refused	2%	0%	2%	3%	2%