



The Small Business Agenda

America's Small Business Advocate | **SINCE 1937**

Average family premiums for small firms have jumped from \$15,849 in 2014 to \$25,167 in 2024. →

Reduce Health Care Costs

NSBA is advancing broad health care reforms aimed at lowering costs, expanding access, and promoting individual responsibility. Key focus areas include medical liability reform, expansion of Health Savings Accounts, prescription-drug pricing reforms, and full price transparency. | [MORE](#)

40% of small-businesses owners are unable to access adequate financing for their business. →

Improve Small-Business Access to Capital

NSBA supports strengthening SBA loan programs, easing restrictions for smaller loans, expanding credit-union lending authority, and encouraging underwriting practices that look beyond a FICO score. | [MORE](#)

The average small-business owner spends at least \$11,700 annually dealing with regulations. →

Drive Regulatory Reform

NSBA is advocating for a national regulatory budget, rigorous cost-benefit analyses for new rules, and revisions to recent changes affecting independent contractors, overtime standards, non-compete provisions, and joint-employer regulations. | [MORE](#)

95% of small businesses who sought IRS assistance said it was difficult to impossible to get. →

Tax Relief & Fairness

NSBA's top priorities were enacted in July 2025, including the 199A pass-through deduction, increased Estate Tax and Bonus Depreciation thresholds, and reversal of a harmful R&D change. NSBA continues to fight for small-business exemptions from tariffs and improvements to IRS outreach. | [MORE](#)

Small business accounts for 99% of all businesses, but only receives 23% of federal dollars. →

Strengthen Small-Business Contracting

NSBA is fighting for an increase to the small-business contracting goal to 30%, increasing access to competitive and sole-source set-asides, lowering thresholds that trigger subcontracting requirements, and ensuring timely payment for small-business contractors. | [MORE](#)



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"With more than 100 years of collectively of Capitol Hill experience across NSBA's leadership, our team is making sure YOU have a seat at the table. We are member driven, nonpartisan, and we are proud to be working for you. Thank you for your continued support."

Todd McCracken
NSBA President & CEO

NSBA Priority Issues for the 119th Congress

Expanding Expiring Tax Cuts ✓

Improving Opportunities for Small-Business Contracting

Reining in the Cost of Health Care

Bettering Access to Capital

Repealing the Corporate Transparency Act (CTA) ✓

Tax Simplification ✓

Improving Small-Business Workforce Access and Training

Preventing IRS Targeting

Reforming U.S. Immigration

Strengthening the SBA Office of Advocacy

NSBA at Work for America's Small Businesses

Since 1937, NSBA has been fighting in D.C. for America's small businesses. We've helped save the SBA, we worked with lawmakers to create the PPP Loan program, we defeated the Corporate Transparency Act, we won permanent tax relief for small businesses, and so much more.

14 Million

Jobs saved by the Paycheck Protection Program (PPP) Loans, which NSBA worked with Congress to develop.

20%

The permanent deduction for qualified business income, which passed thanks to NSBA's efforts.

535

NSBA's Leadership Council represents nearly every Congressional District and State in the nation.