

SMALL BUSINESS
FOR AMERICA'S FUTURE

Survey: What Pennsylvania Small Business Owners Need From Congress

November 12, 2026



About Small Business for America's Future

- Small Business for America's Future is a national coalition of business owners and leaders working to provide small businesses a voice at every level of government.

- We're committed to ensuring policymakers prioritize Main Street by advancing a just and equitable economic framework that works for small business owners, their employees and their communities.

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Key Findings

What Pennsylvania Small Business Owners Need From Congress

Between Aug. 13 and Oct. 5, 2026, ahead of the midterm election, Small Business for America's Future surveyed 124 small business owners in Pennsylvania about how rising costs are affecting their businesses, their customers and their own households. Owners describe one of the hardest economies of their careers. Many of the pressures they name are areas where federal policy plays a direct role: inflation, energy prices, tariffs, healthcare costs, the conflict in the Middle East and immigration enforcement. As a new Congress prepares to take office, the findings show where owners are feeling the strain.

Top findings

- **74% call this one of the hardest economies of their careers, including 31% who say it is the hardest they have experienced.** Most of them compare it to the COVID-19 pandemic (**50%**) or the Great Recession (**30%**).
- **80% are concerned about the financial health of their business** over the next 12 months.
- **69% say running their business is harder than a year ago,** and **88%** of them name inflation and rising prices as a reason.
- **89% say energy costs have hurt their business,** and **69%** are concerned U.S. military action in the Middle East could raise their costs.
- **52% say tariffs have made it harder to afford the day-to-day costs** of running their business, and **a plurality (48%)** oppose continuing broad tariffs on most imported goods.
- **80% of employers are concerned rising health insurance costs will make it harder to hire and keep workers.**
- **52% say federal immigration enforcement has hurt small businesses.**
- **70% have delayed, canceled or scaled back investments** because of uncertainty about federal economic policy, and **62%** have cut or skipped their own pay.
- **Before the election, 75% said Washington put large corporations first** when making decisions that affect the cost of doing business.

What Pennsylvania Small Business Owners Need From Congress

What is hurting Pennsylvania small businesses: Inflation and the cost of living

- **More than half** report higher costs in six of nine categories: utilities (**80%**), fuel (**69%**), business services (**69%**), transportation, shipping or supplies (**60%**), employee wages and benefits (**59%**) and healthcare (**57%**).
- **77%** say cost increases have hurt their ability to operate or grow.
- Asked which single cost has hurt most, a **plurality of owners (33%)** put general inflation first.
- **75%** have seen customers spend less, delay purchases or trade down, including **44%** who say customers are spending significantly less. Among the **75%** who have seen customers pull back, **83%** blame inflation and higher prices for everyday goods.

Energy and the conflict in the Middle East

- **89%** say energy costs have hurt their business, including **35%** who say the impact forced changes in how they operate. Among those hurt, **41%** saw energy costs rise 20% or more.
- **69%** are concerned U.S. military action in the Middle East could raise their costs, including **40%** who are very concerned.
- **72%** are concerned growing electricity demand from AI data centers could raise their electricity costs.

What Pennsylvania Small Business Owners Need From Congress

Tariffs

- **52%** say tariffs have made day-to-day costs harder to afford. Among them, **57%** have accepted lower profit margins rather than raise prices, **54%** have delayed planned investments and **49%** have reduced staff, pay, hours or inventory.
- **A plurality (48%)** oppose continuing broad tariffs on most imported goods, and **29%** support them.

Healthcare costs

- **A majority (57%)** report higher healthcare and insurance costs over the past year.
- **80%** of employers are concerned rising premiums will make it harder to hire and keep workers, including **51%** who are very concerned.
- Of employers that do not offer health coverage, **21%** say an employee went without coverage in the past year because of the cost.

What Pennsylvania Small Business Owners Need From Congress

Immigration enforcement

- **52%** say federal immigration enforcement has hurt small businesses, and **16%** say the impact has been positive.
- **About 1 in 5 (21%)** have seen construction projects stall because of labor shortages, and **nearly 1 in 4 (23%)** have seen workers stop showing up or leave jobs out of fear of enforcement.
- **40%** say the economic costs of enforcement are too high and policy needs to change.

Growth on hold

- Because of uncertainty about federal economic policy, **70%** have delayed, canceled or scaled back investments in equipment, facilities or technology, **62%** have done the same with expanding into new markets or locations and **52%** with hiring.
- **79%** of employers feel pressure to raise wages, and **39%** say they cannot afford to right now.

What Pennsylvania Small Business Owners Need From Congress

Owners paying the price personally

- **62%** have cut or skipped their own pay in the past year, including **45%** who have done it multiple times.
- **Nearly half (49%)** say their business no longer covers their living expenses the way it used to.
- **58%** say their personal debt has increased, and **nearly 1 in 4 (23%)** have considered closing or selling their business.
- **70%** say their personal financial stress is the highest of their lives or higher than most periods.

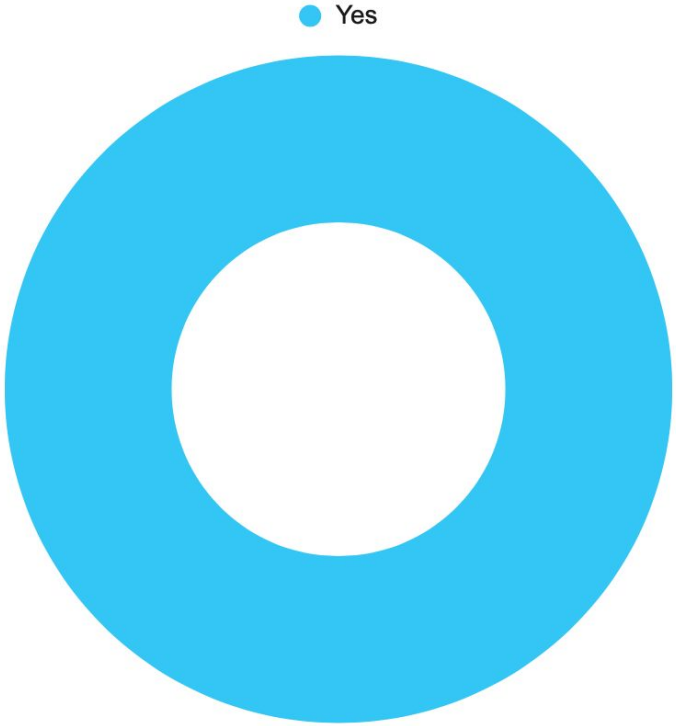
How owners viewed Washington before the election

- **75%** said elected officials in Washington put large corporations first, including **62%** who said by a wide margin. Just **2%** said small businesses came first.
- **67%** said making it affordable to run a small business was a low priority in Washington or not a priority at all.
- **60%** are not confident the president considers the impact on small businesses when making major economic decisions.

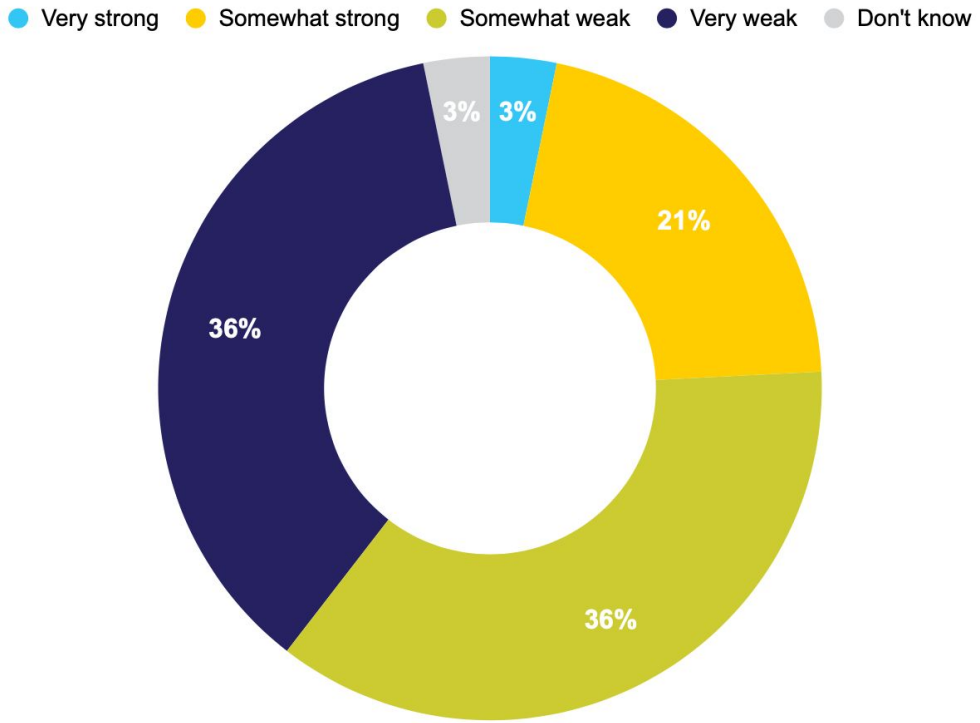


Survey Results

Q1: Are you a small business owner?

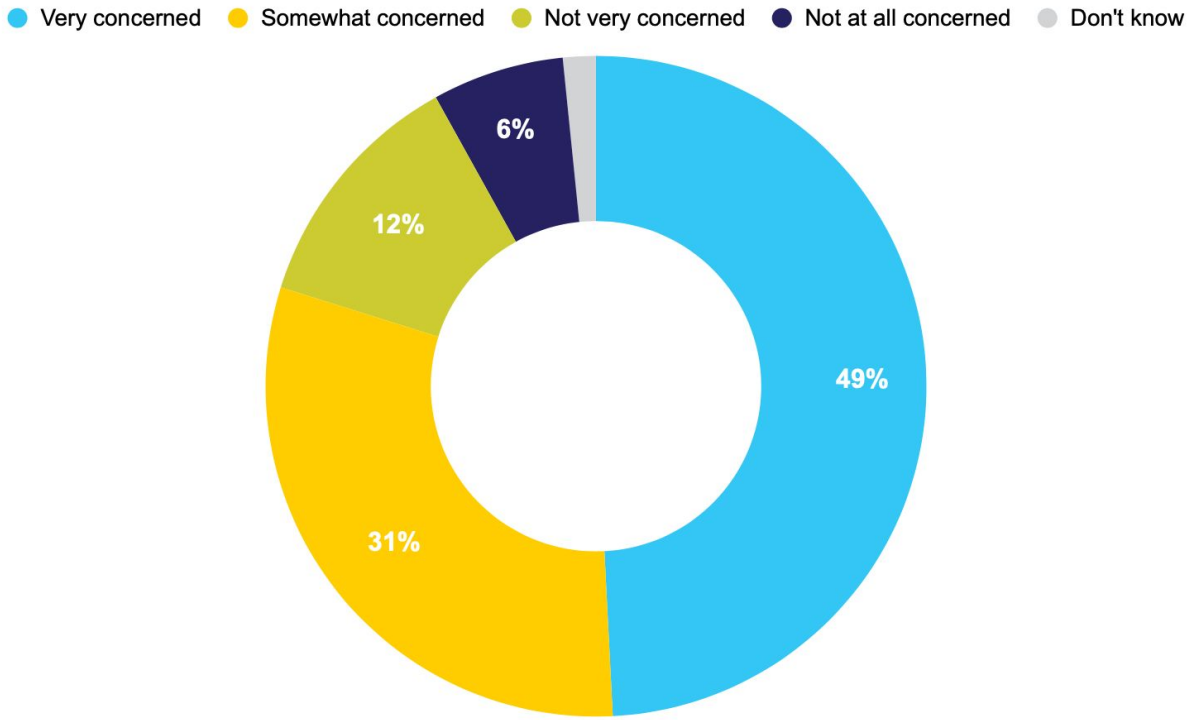


Q2: How would you describe the overall state of the economy for small businesses today?

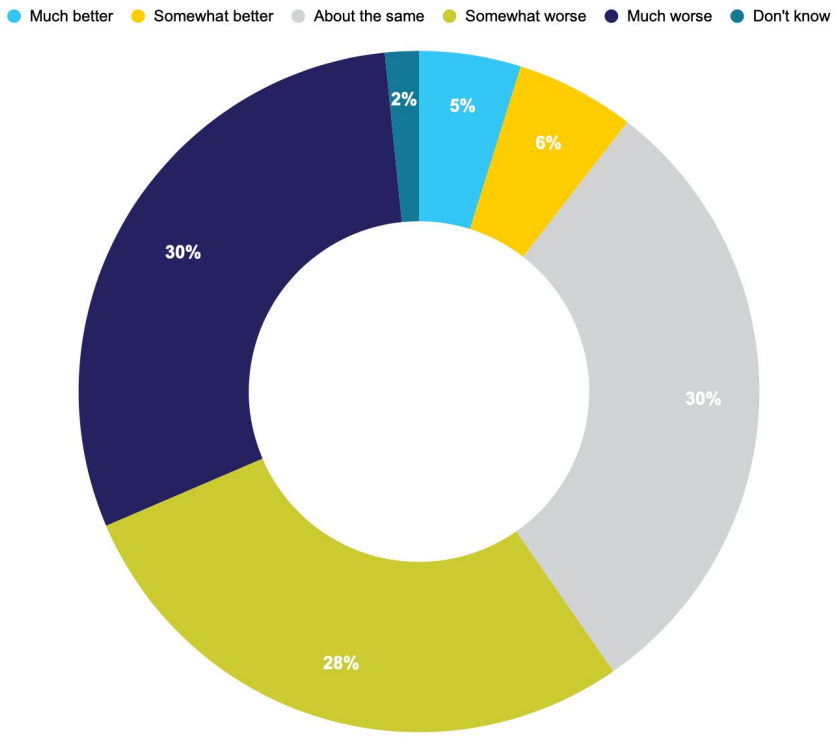


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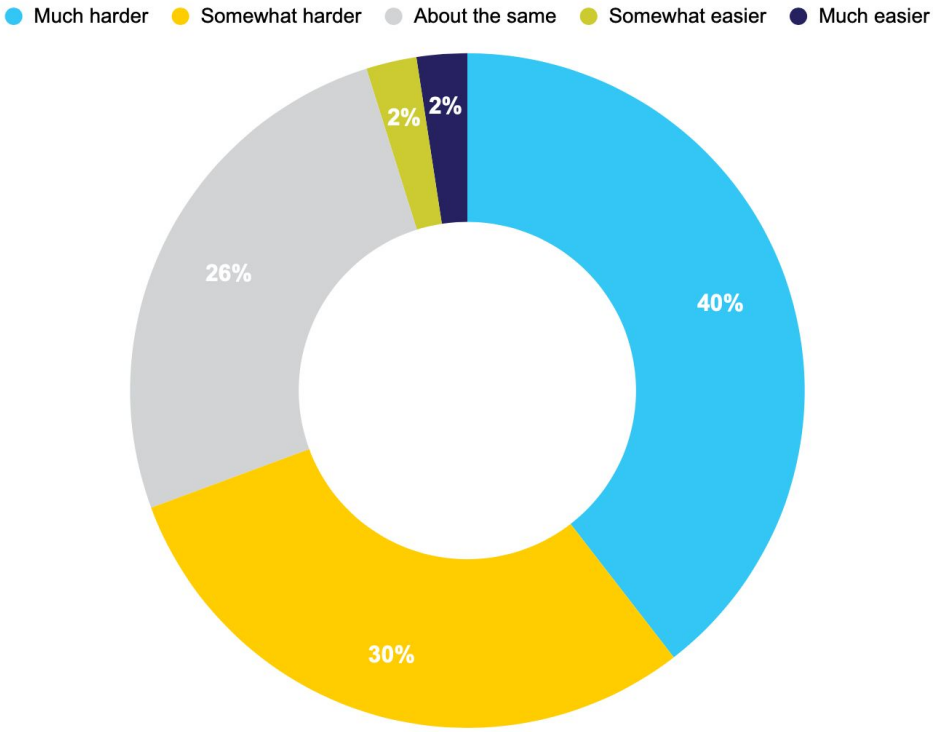
Q3: How concerned are you about the financial health of your business over the next 12 months?



Q4: Compared to one year ago, how would you describe your business's financial situation today?

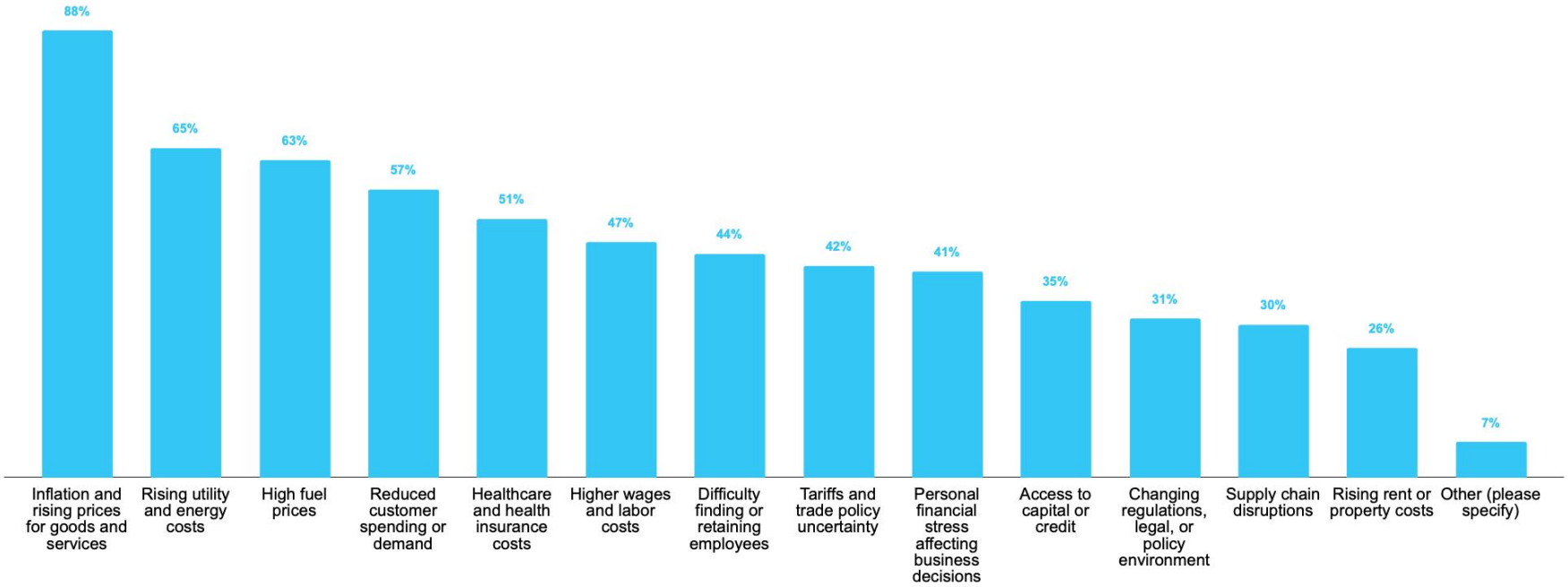


Q5: Compared to one year ago, is it easier or harder to run your small business?

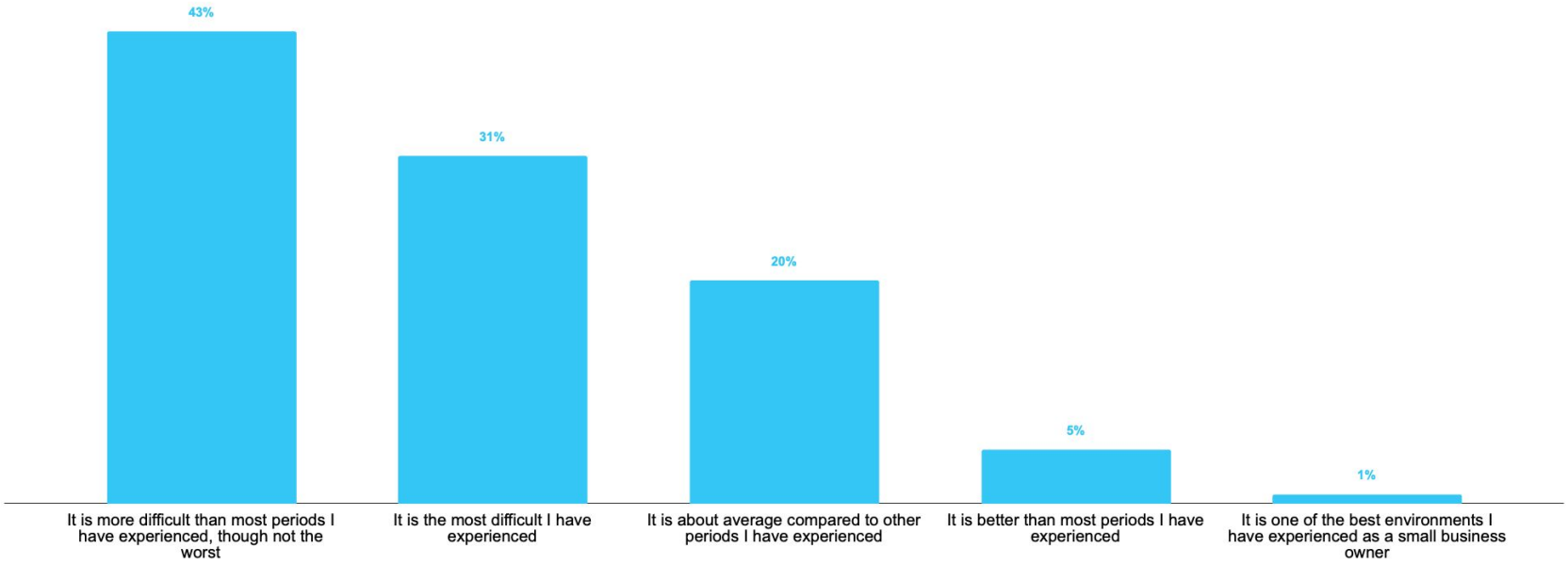


Q6: You indicated it has become harder to run your small business. Which of the following is contributing to that over the last year? Please select all that apply.

(Asked of those who answered Q5 as "Somewhat harder" or "Much harder")

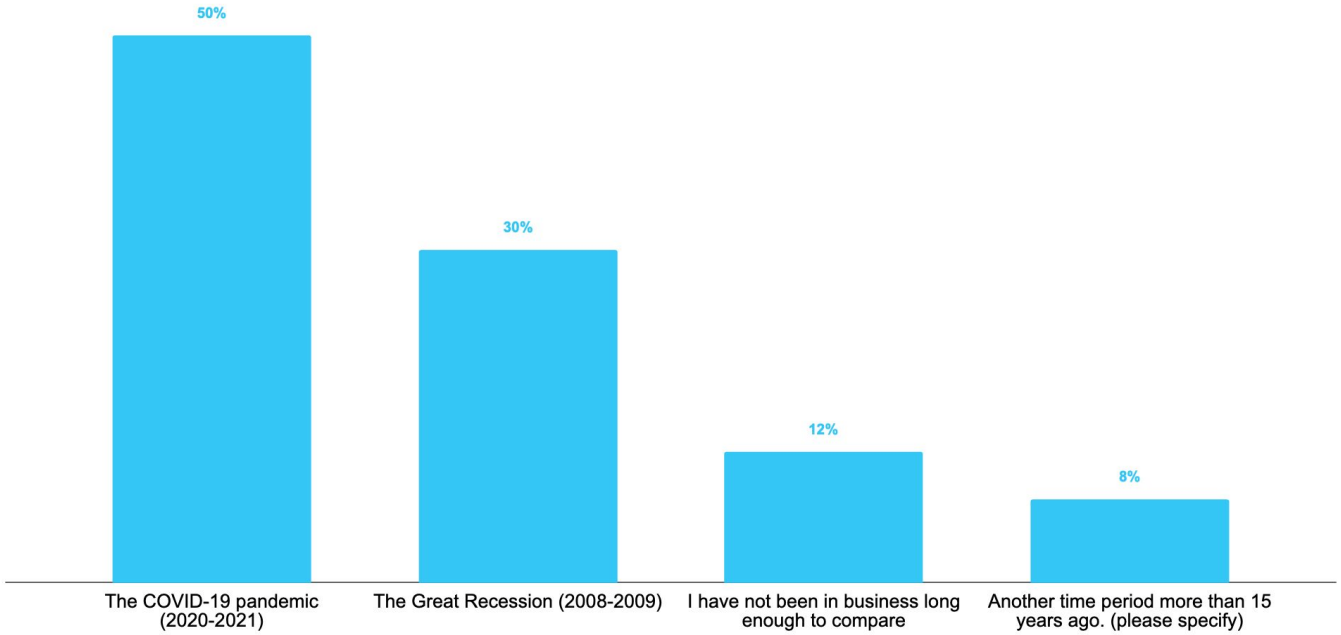


Q7: How does the current business environment compare to others you have experienced in your time as a small business owner?

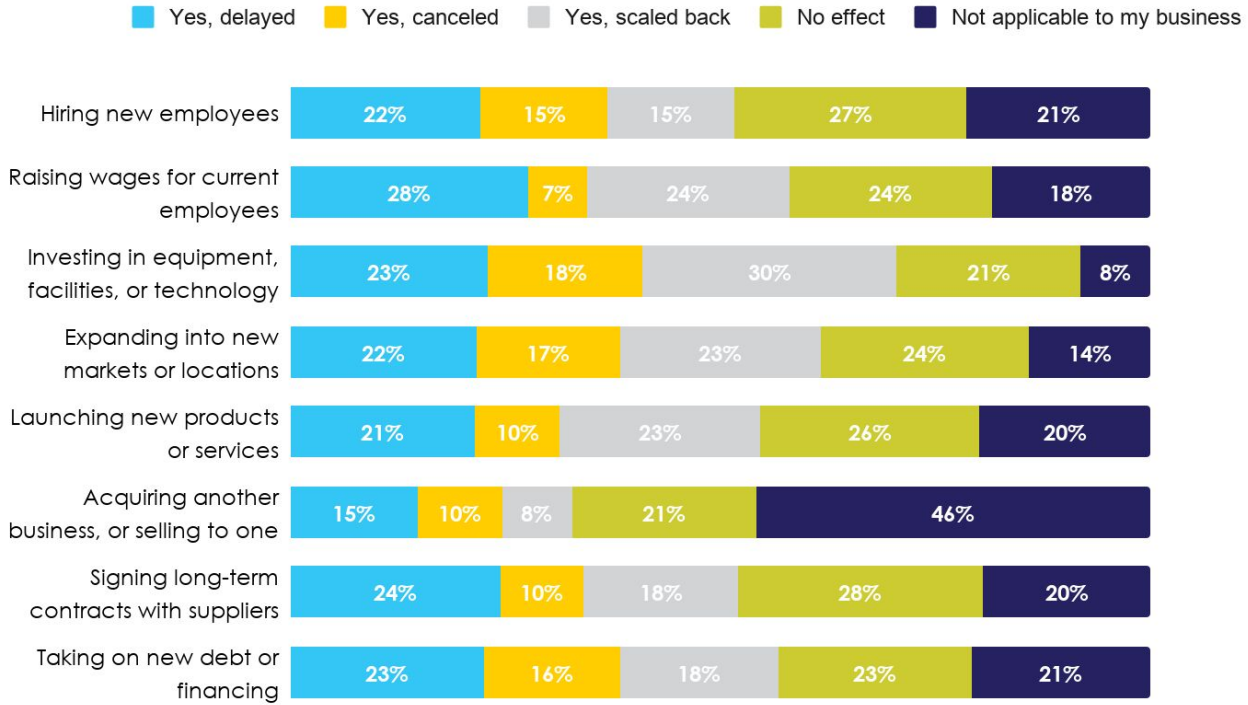


Q8: Which of the following periods was most comparable to what you are experiencing now in terms of difficulty?

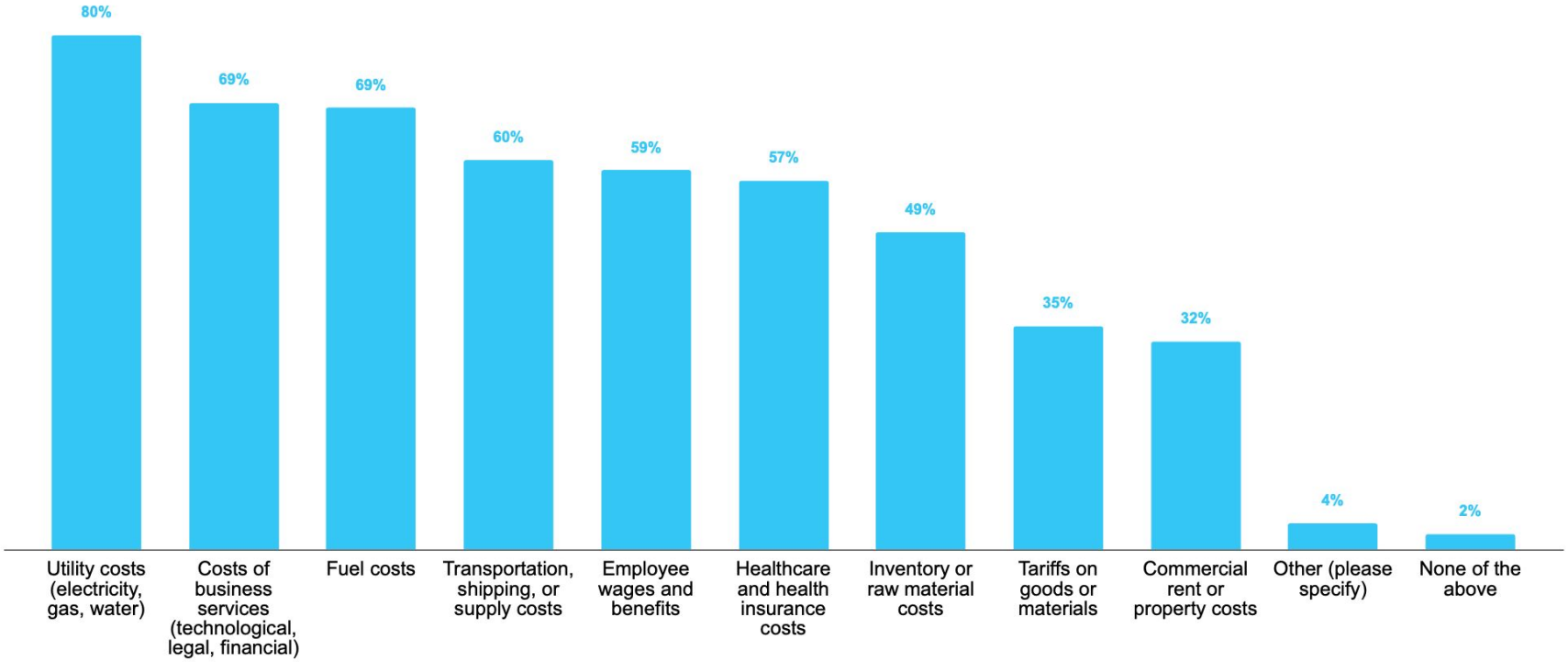
(Asked of those who answered Q7 as "It is the most difficult I have experienced" or "It is more difficult than most periods I have experienced, though not the worst")



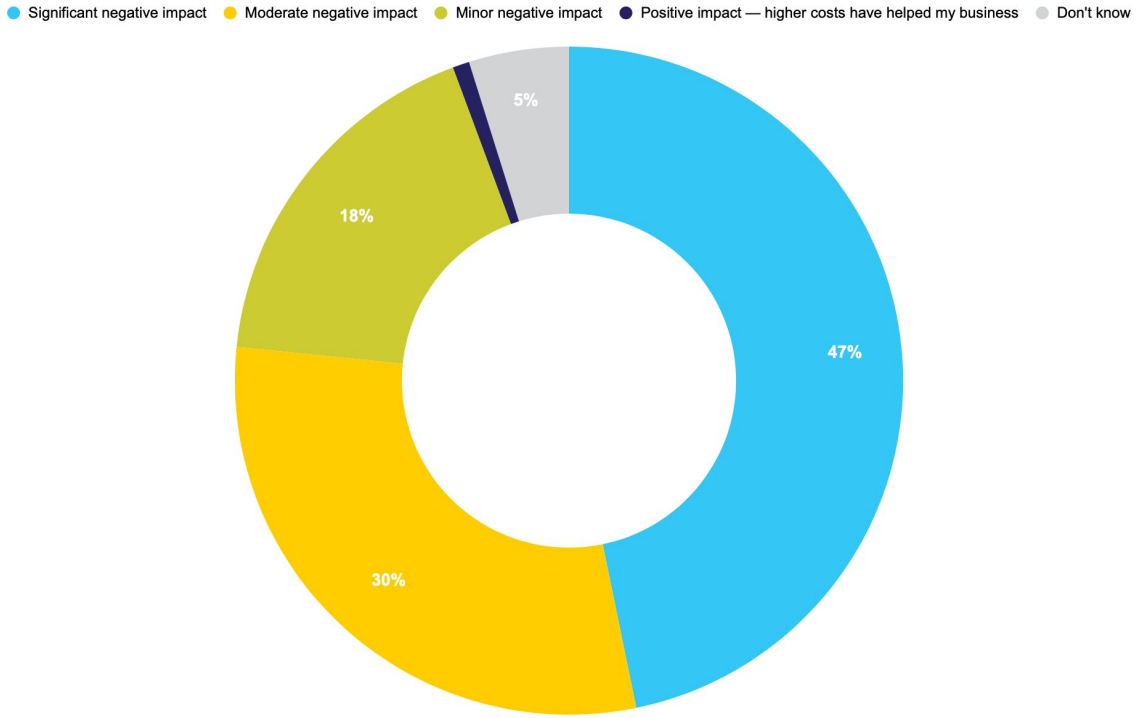
Q9: In the past year, has uncertainty about federal economic policy caused your business to delay, cancel, or scale back any of the following? Select one response per row.



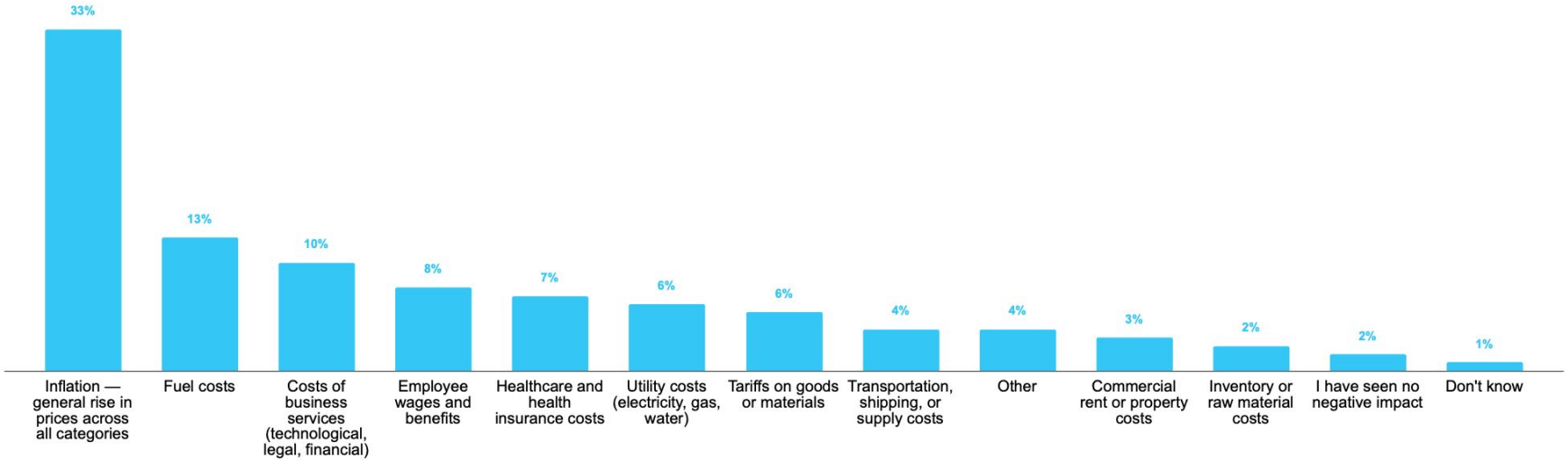
Q10: In the past 12 months, which, if any, of the following costs have increased for your business? Please select all that apply.



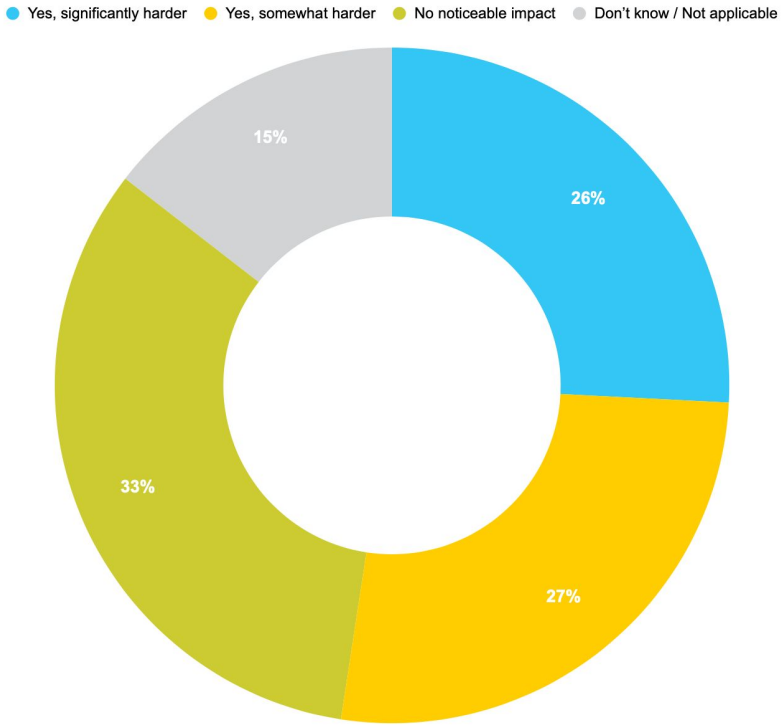
Q11: Overall, how much have cost increases affected your ability to operate or grow your business in the past year?



Q12: Which ONE of the following has had the greatest negative financial impact on your business over the past 12 months? (Select one)

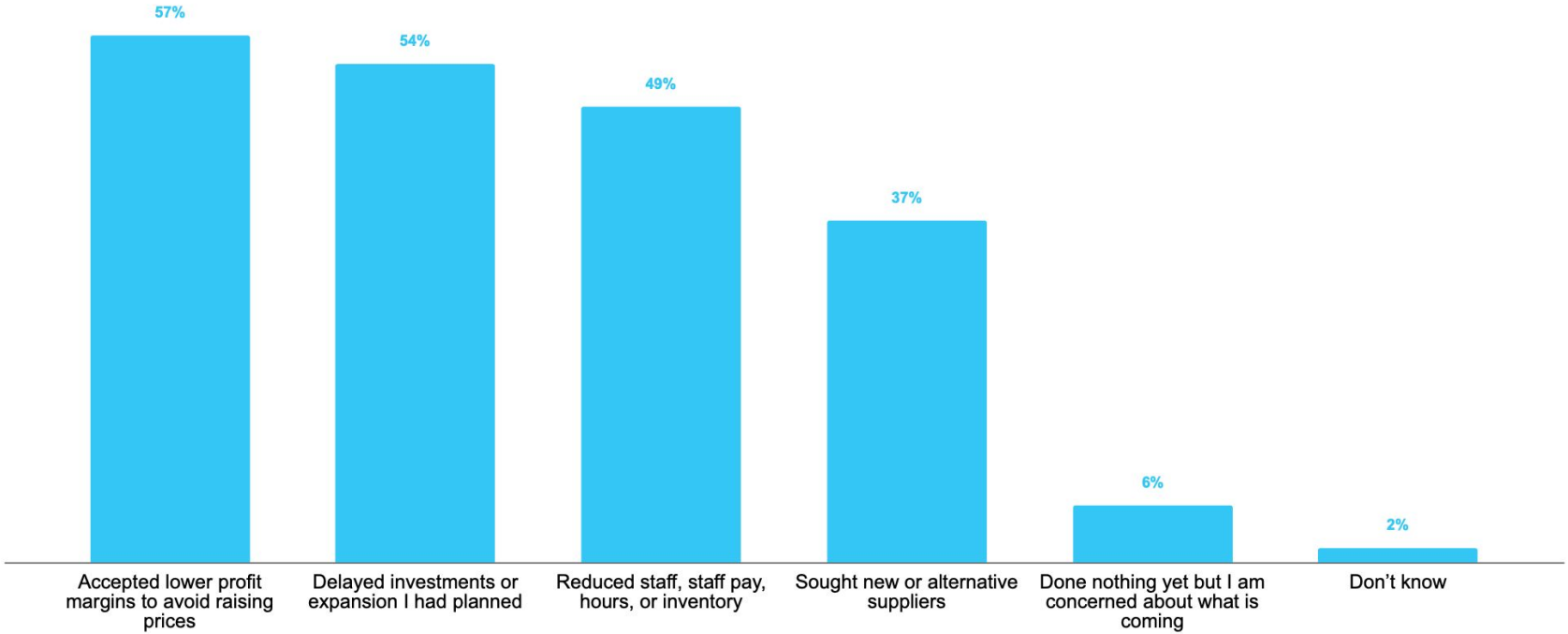


Q13: Over the last 12 months, have tariffs or trade-related cost increases made it harder for you to afford the day-to-day costs of running your business?

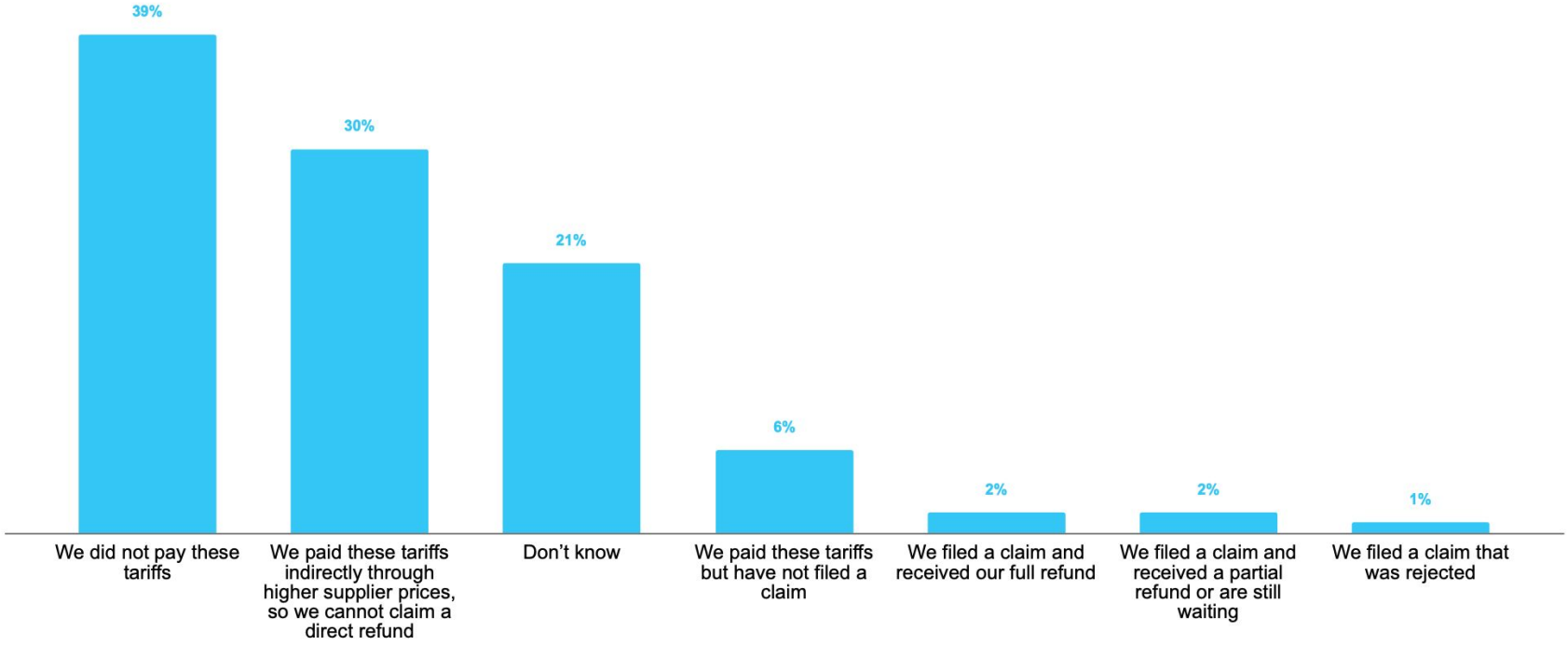


Q14: In response to those cost increases, which of the following have you done? Please select all that apply.

(Asked of those who answered Q13 as "Yes, significantly harder" or "Yes, somewhat harder")

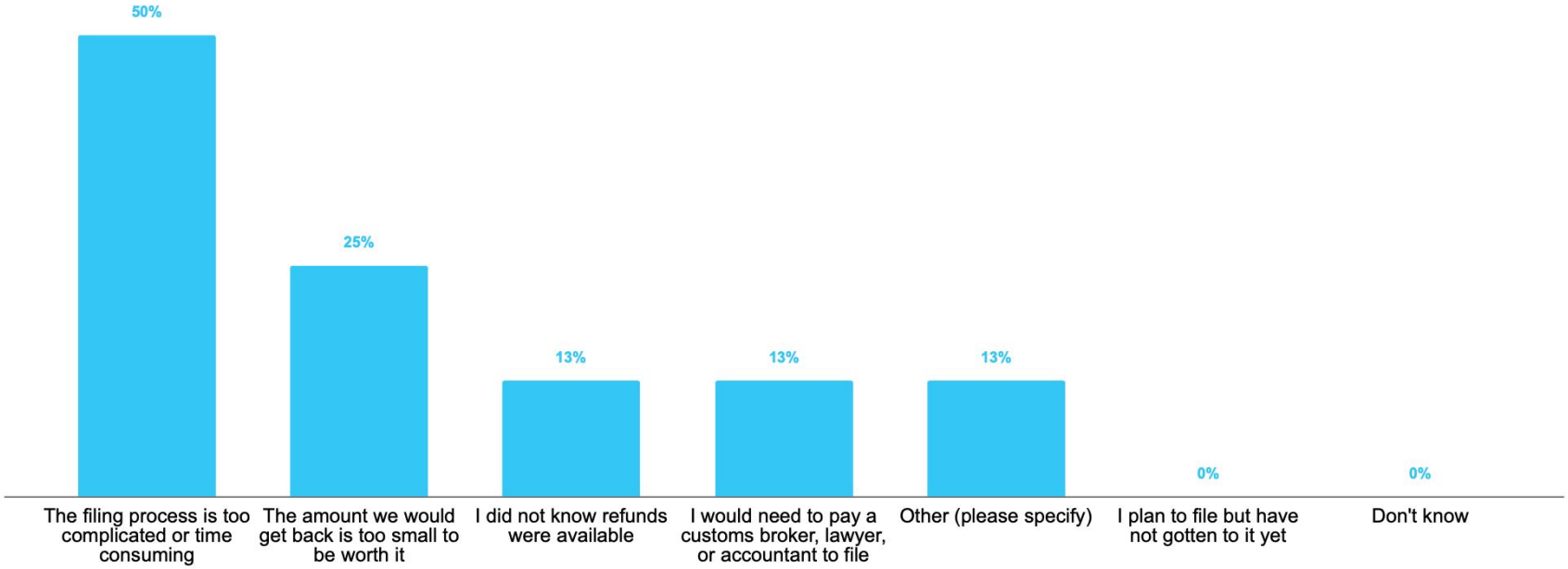


Q15: In February 2026, the Supreme Court ruled that most of the tariffs imposed under emergency powers in 2025 were unlawful. The federal government is now refunding those tariffs to businesses that paid them, through a claims portal run by U.S. Customs and Border Protection. Which of the following best describes your business's experience with the tariff refund process? (Select one)

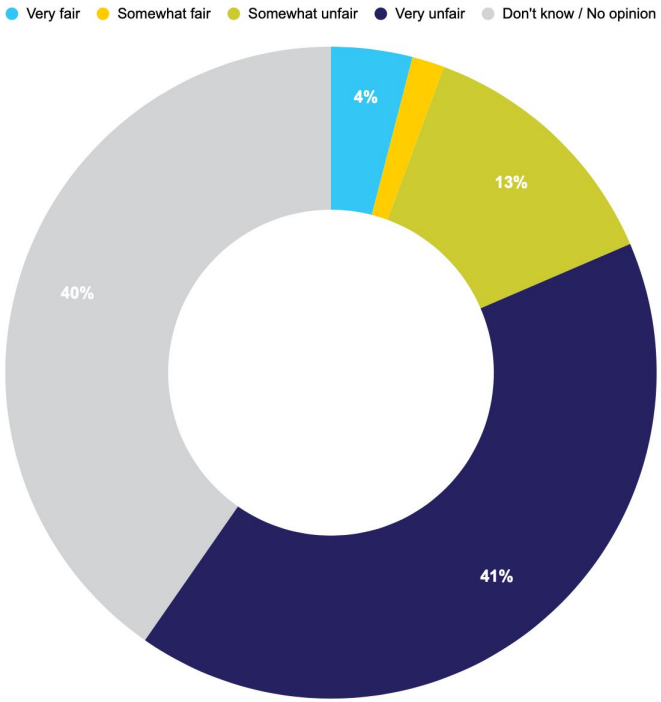


Q16: What are the reasons you have not filed a claim? Please select all that apply.

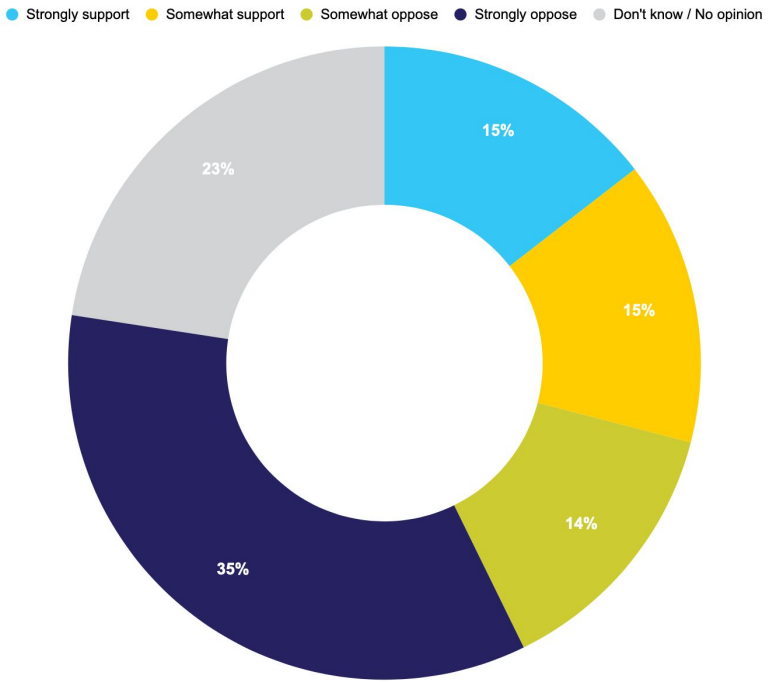
(Asked of those who answered Q15 as "paid but have not filed")



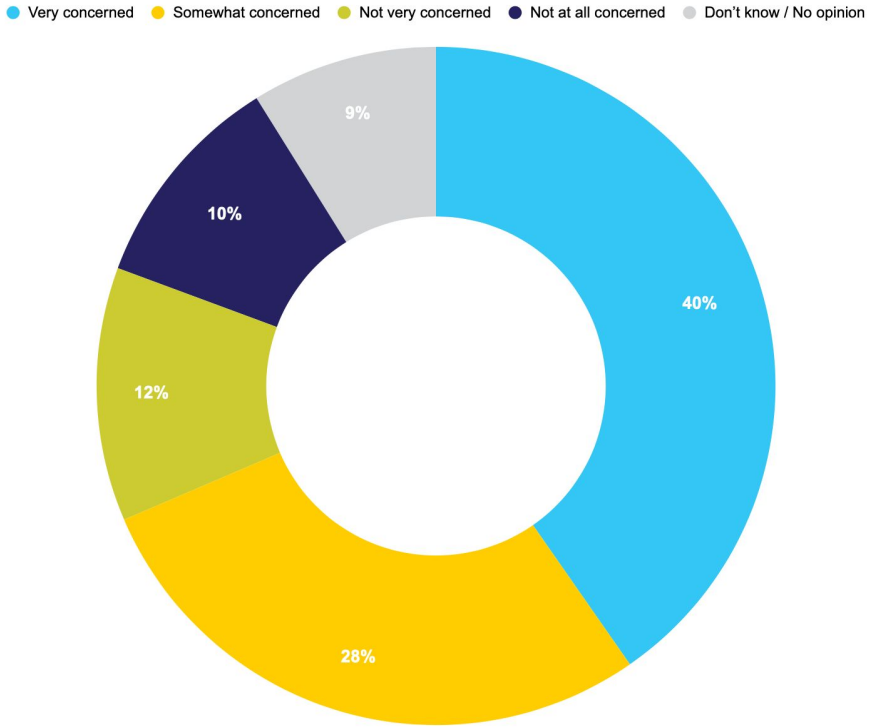
Q17: According to federal court filings, most refund money paid out so far has gone to large importers, while most claims tied to smaller shipments have not yet been processed. How fair or unfair do you think the tariff refund process has been to small businesses?



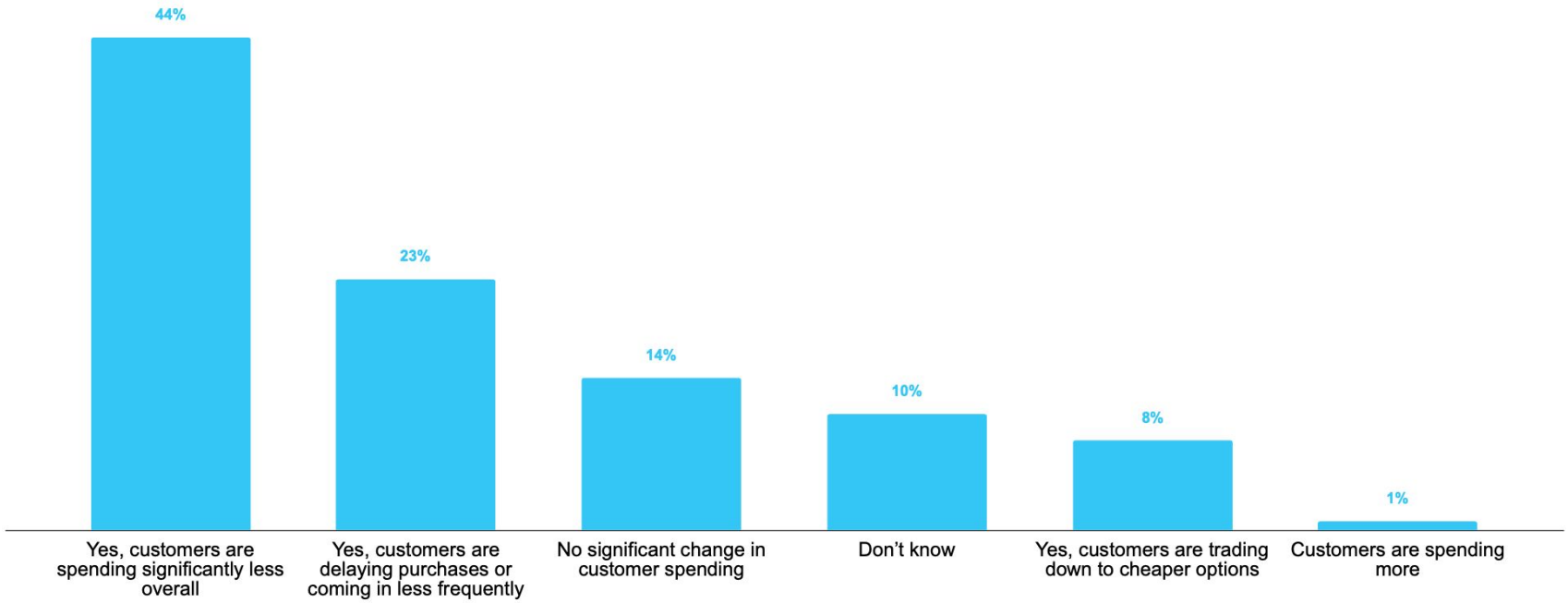
Q18: Since the Supreme Court ruling, the administration has used other trade laws to keep tariffs in place. A temporary 10% tariff on most imports expired on July 24 and was immediately replaced by new tariffs of 10% to 12.5% covering nearly all imported goods. Separate tariffs remain on products such as steel, aluminum, autos, and semiconductors. Do you support or oppose continuing broad tariffs on most imported goods?



Q19: How concerned are you, if at all, that U.S. military action in the Middle East could increase costs for your business?

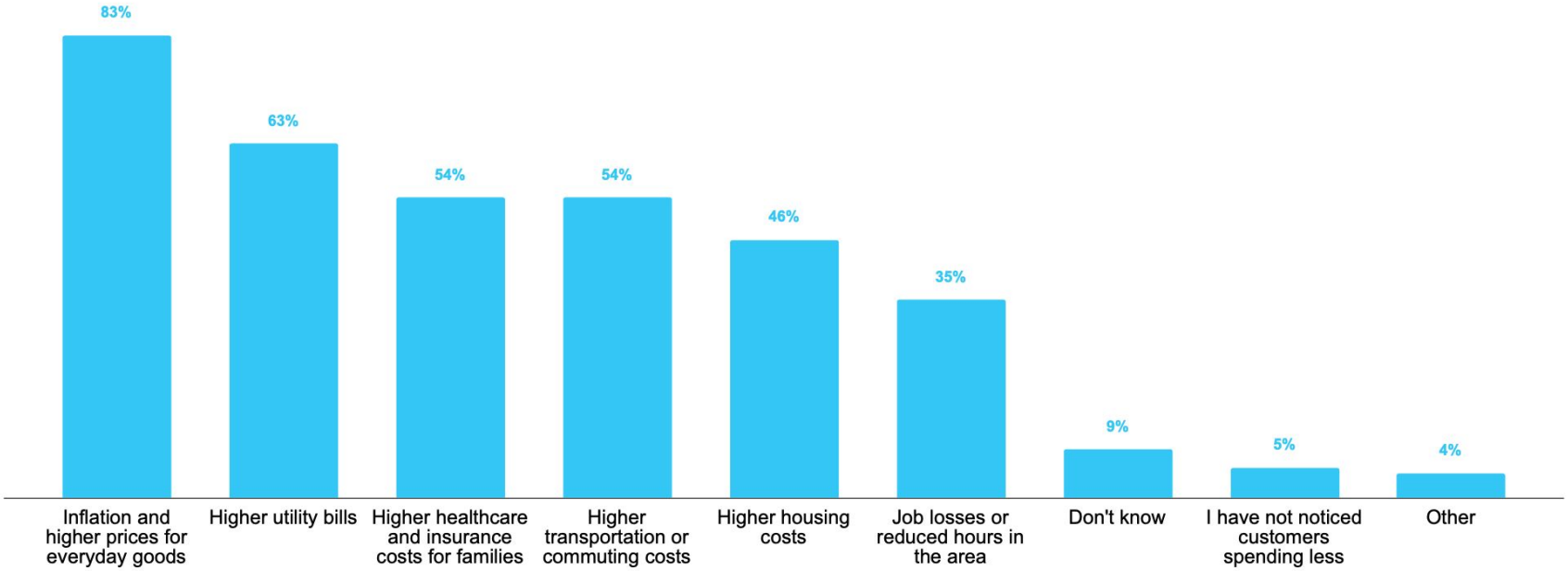


Q20: Over the past year, have you noticed any changes in your customers' spending behavior? Please select all that apply.



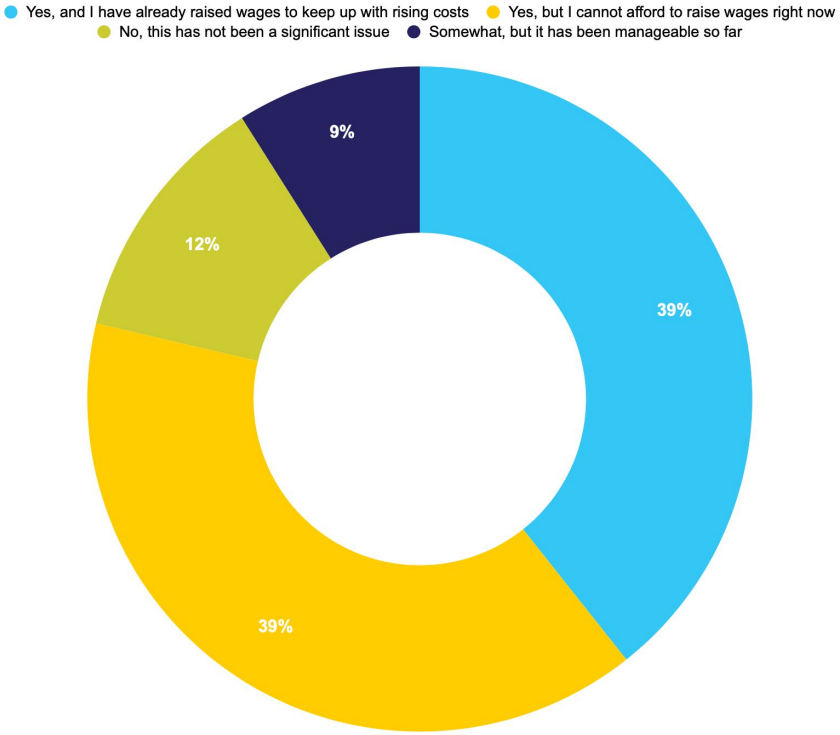
Q21: In your view, what are the primary reasons customers in your community seem to have less money to spend? (Select all that apply)

(Asked of those who answered yes in Q20)

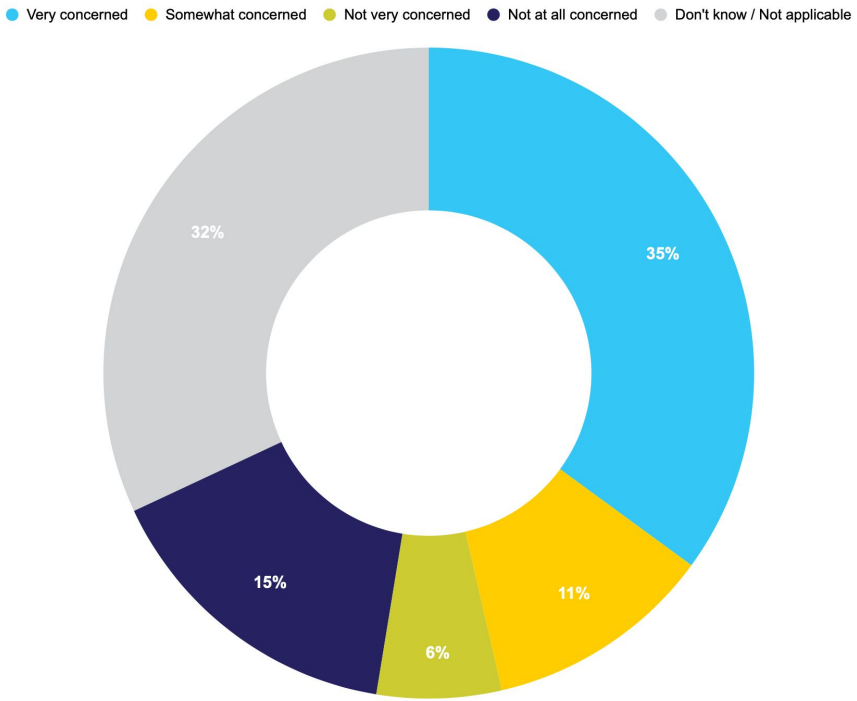


Q22: Are rising costs of living creating pressure on you to increase wages for your employees?

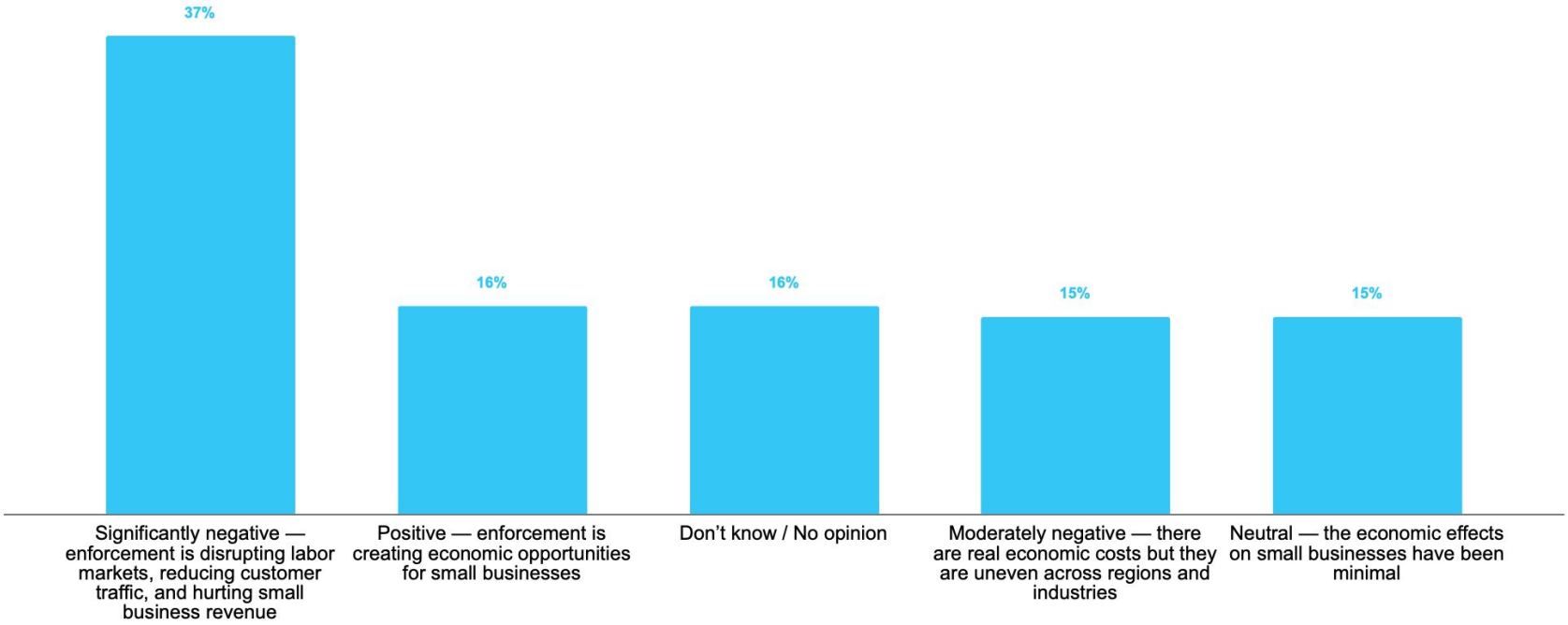
(Asked only of owners with employees)



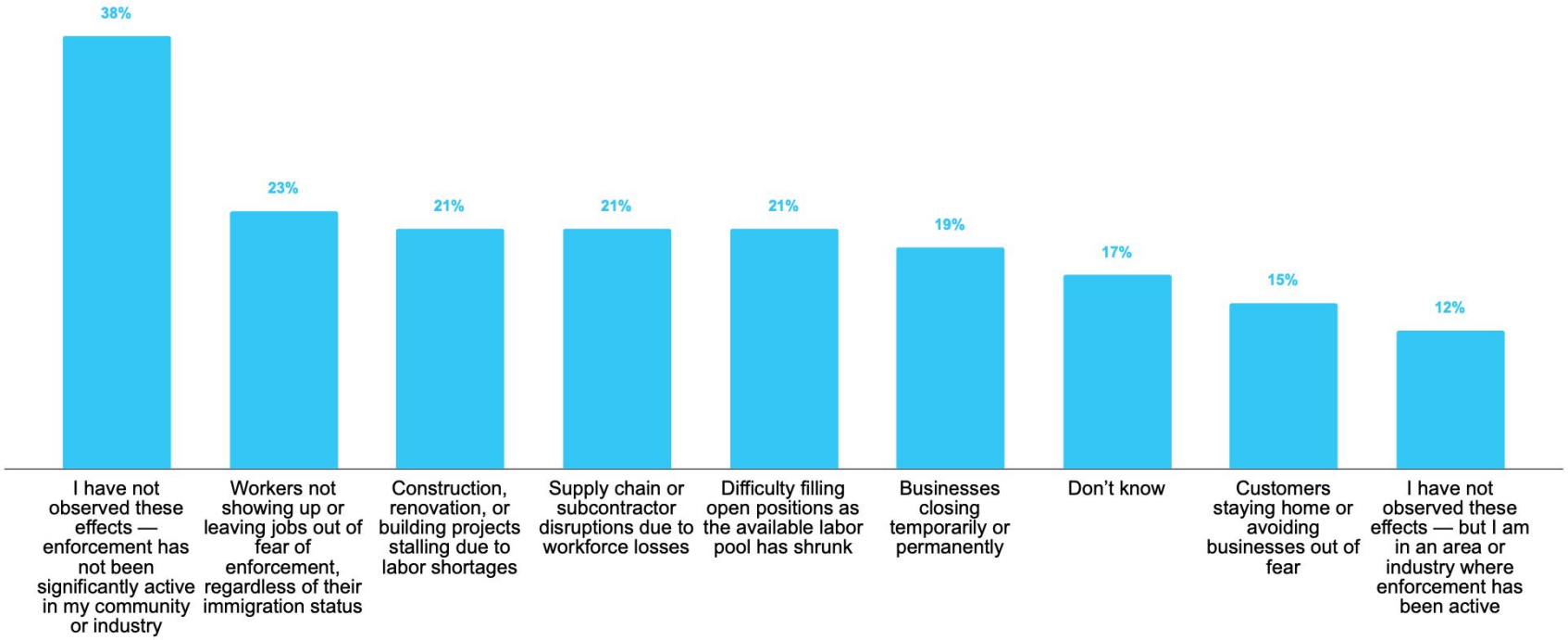
Q23: If your employees lose access to Medicaid or other public health coverage, how concerned are you about the impact on your ability to retain and support your workforce?



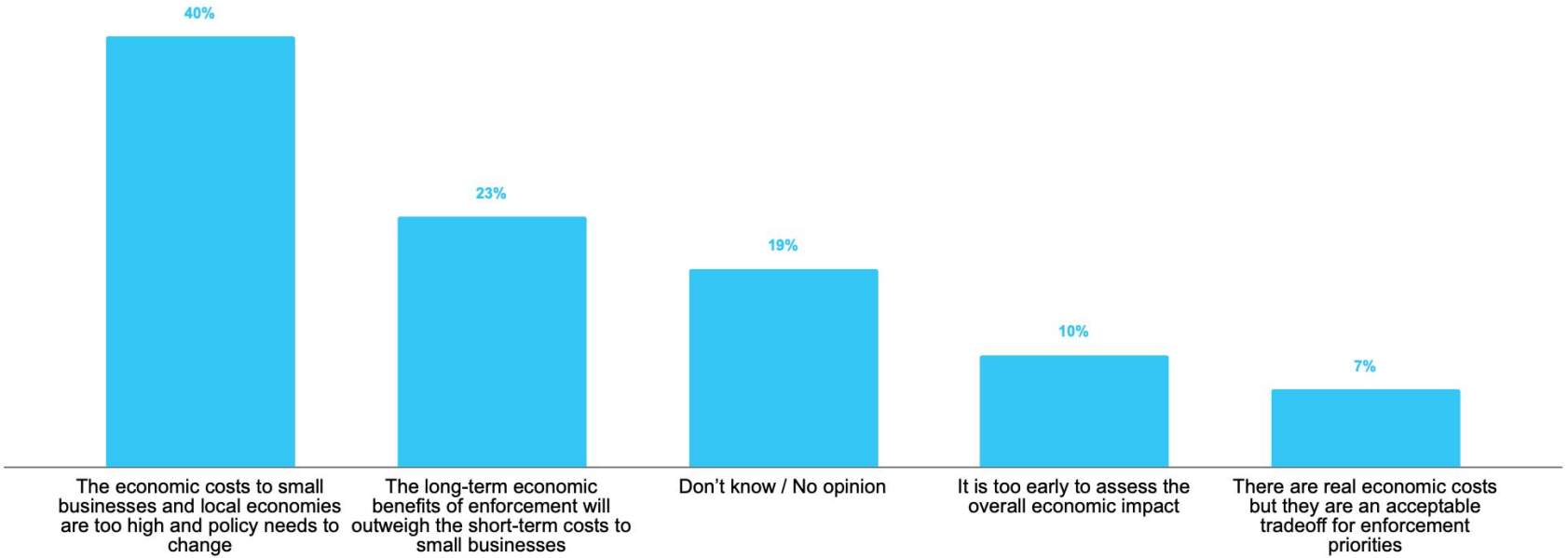
Q24: Based on what you know about how federal immigration enforcement is being carried out, what do you think the overall economic impact on small businesses has been?



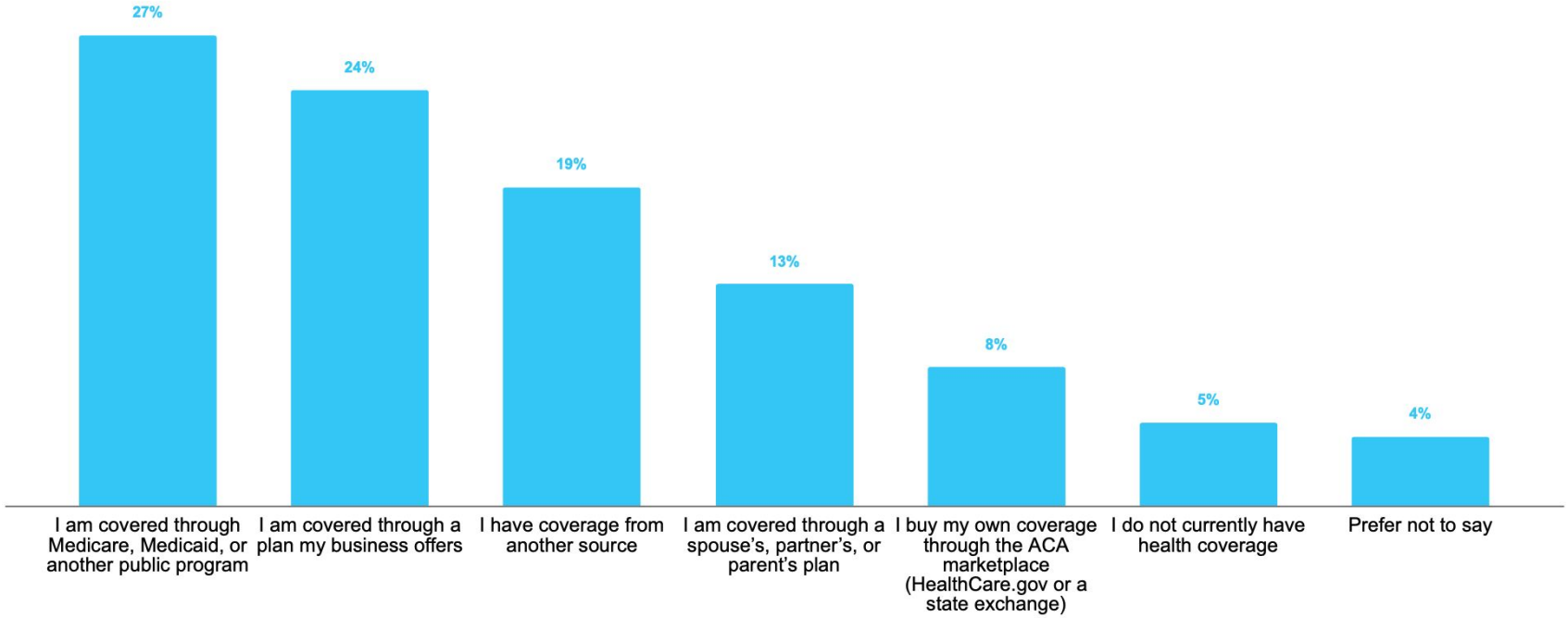
Q25: Which of the following economic effects of federal immigration enforcement have you observed in your community or industry? Please select all that apply.



Q26: Thinking about the overall economic impact of current federal immigration enforcement policies on small businesses, which of the following comes closest to your view?

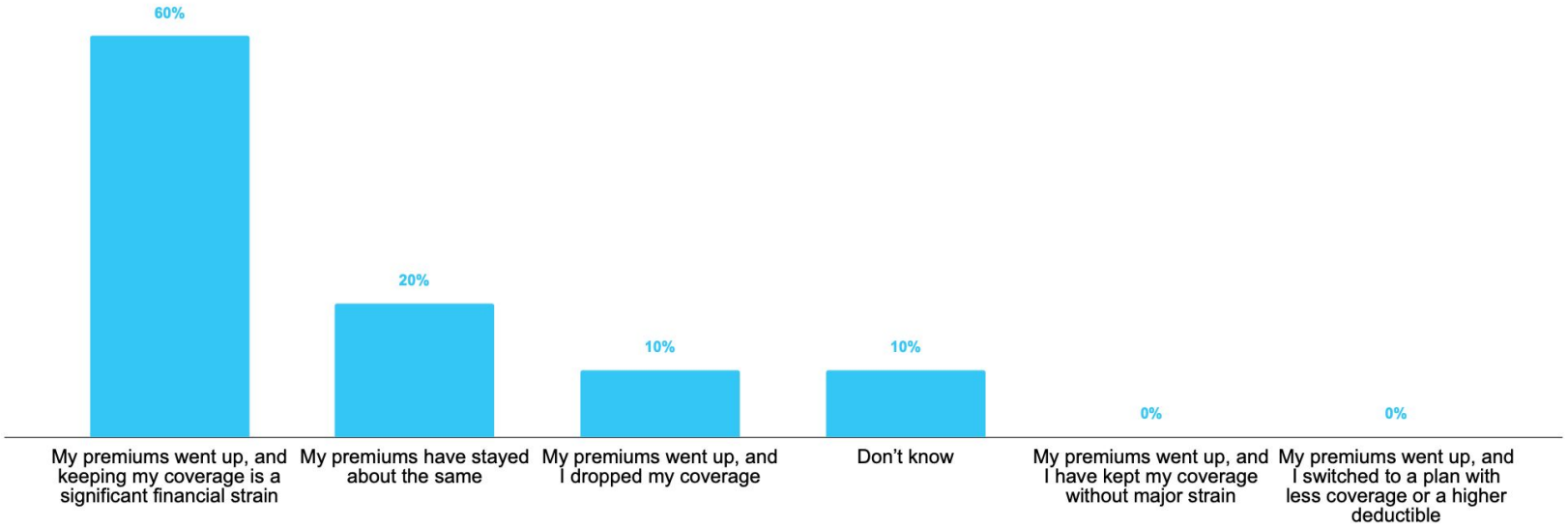


Q27: Which of the following best describes how you currently get health coverage for yourself? (Select one)

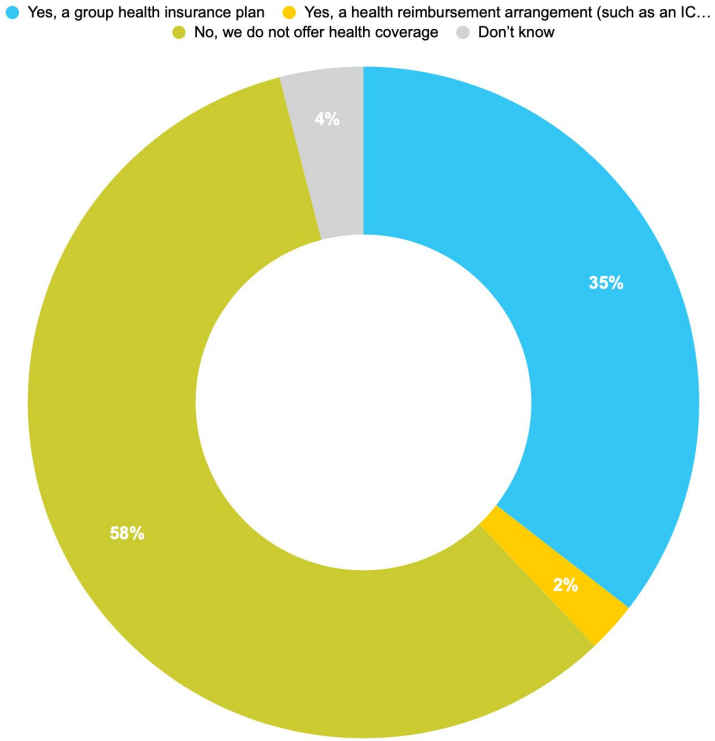


Q28: The enhanced premium tax credits that lowered the cost of ACA marketplace coverage expired at the end of 2025, and average out-of-pocket premiums for marketplace coverage rose sharply this year as a result. Which of the following best describes what has happened with your own coverage in 2026? (Select one)

(Asked of those who answered Q27 as buying through the ACA marketplace)

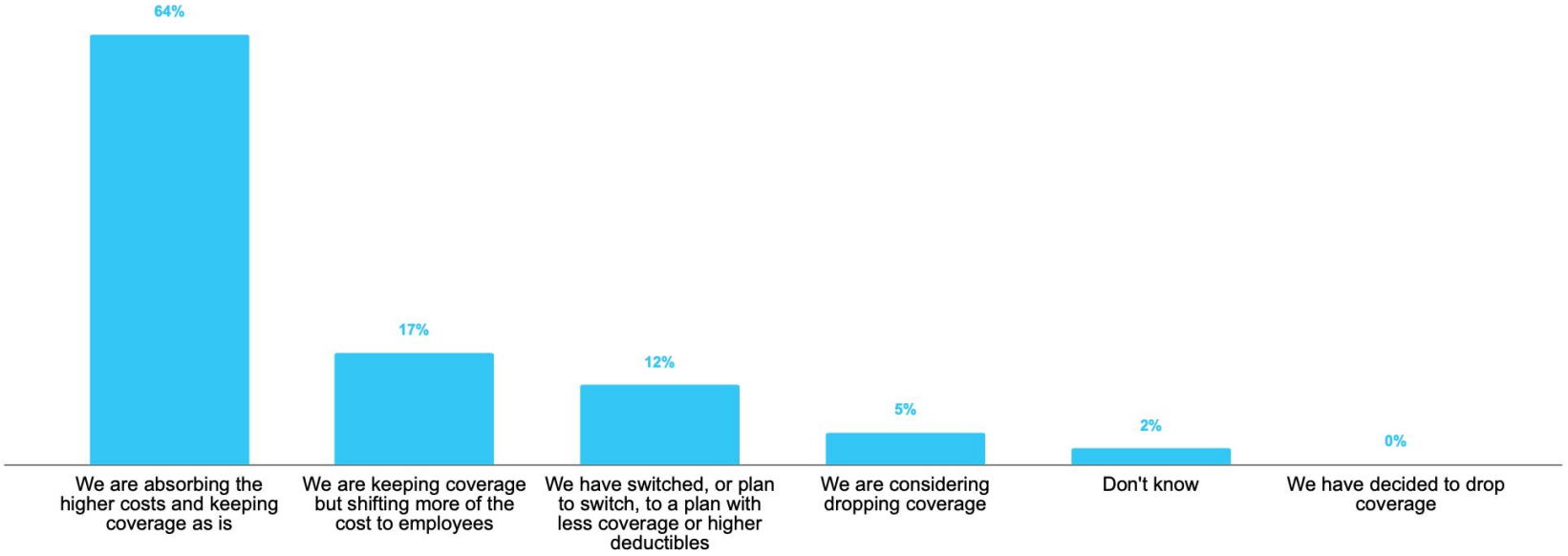


Q29: Does your business currently offer health coverage to your employees? (Select one)



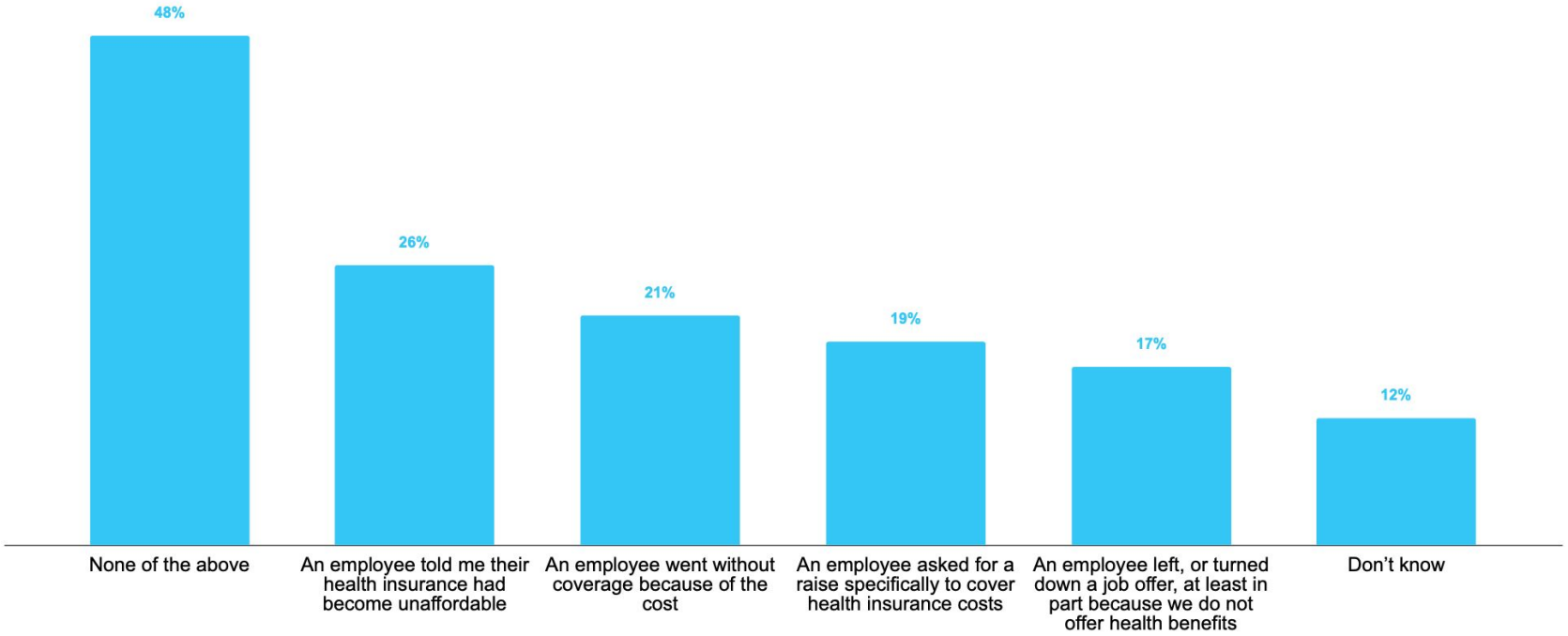
Q30: Premiums for small business health plans rose by a median of 11% for 2026, and insurers' early rate filings point to another round of similar increases for 2027. Which of the following best describes how your business is responding? (Select one)

(Asked only of owners with employees who answered Q29 as having a group plan)



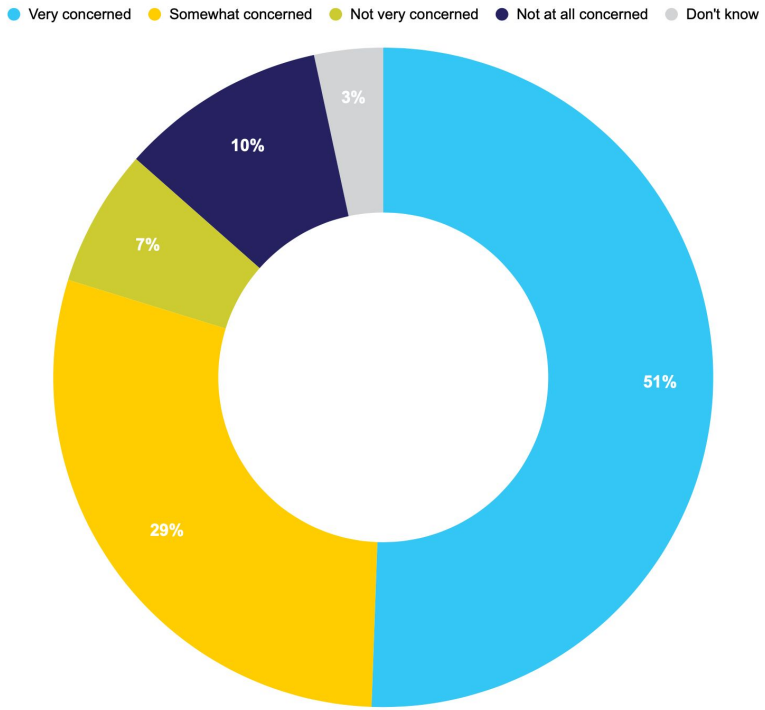
Q31: Some employees at businesses that do not offer coverage buy their own insurance through the ACA marketplace. In the past year, have any of the following happened at your business? Please select all that apply.

(Asked only of owners with employees that answered Q29 as not offering coverage)

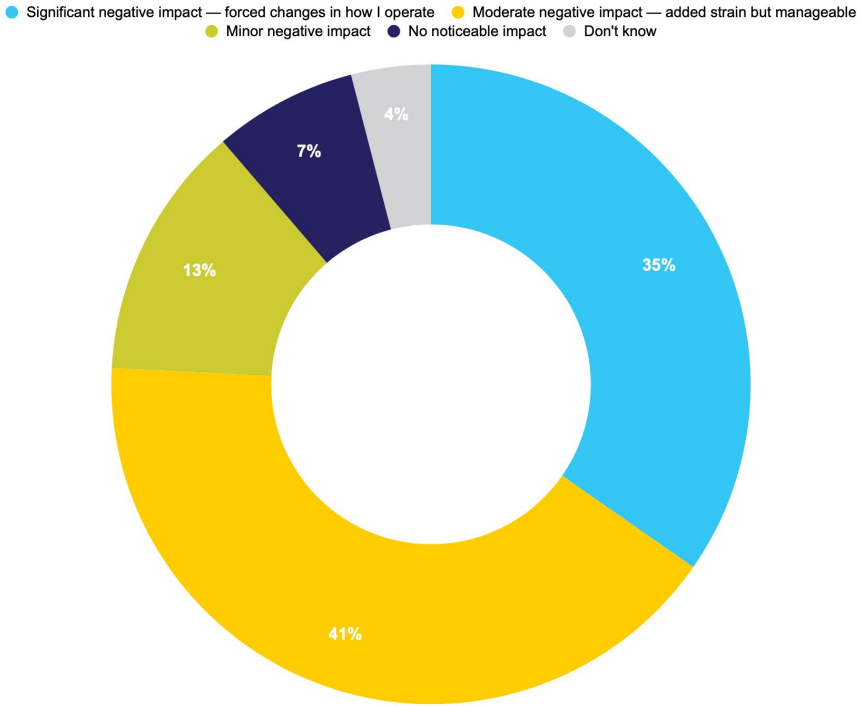


Q32: Looking ahead, how concerned are you that rising health insurance costs will make it harder to hire and keep the employees your business needs?

(Asked only of owners with employees)

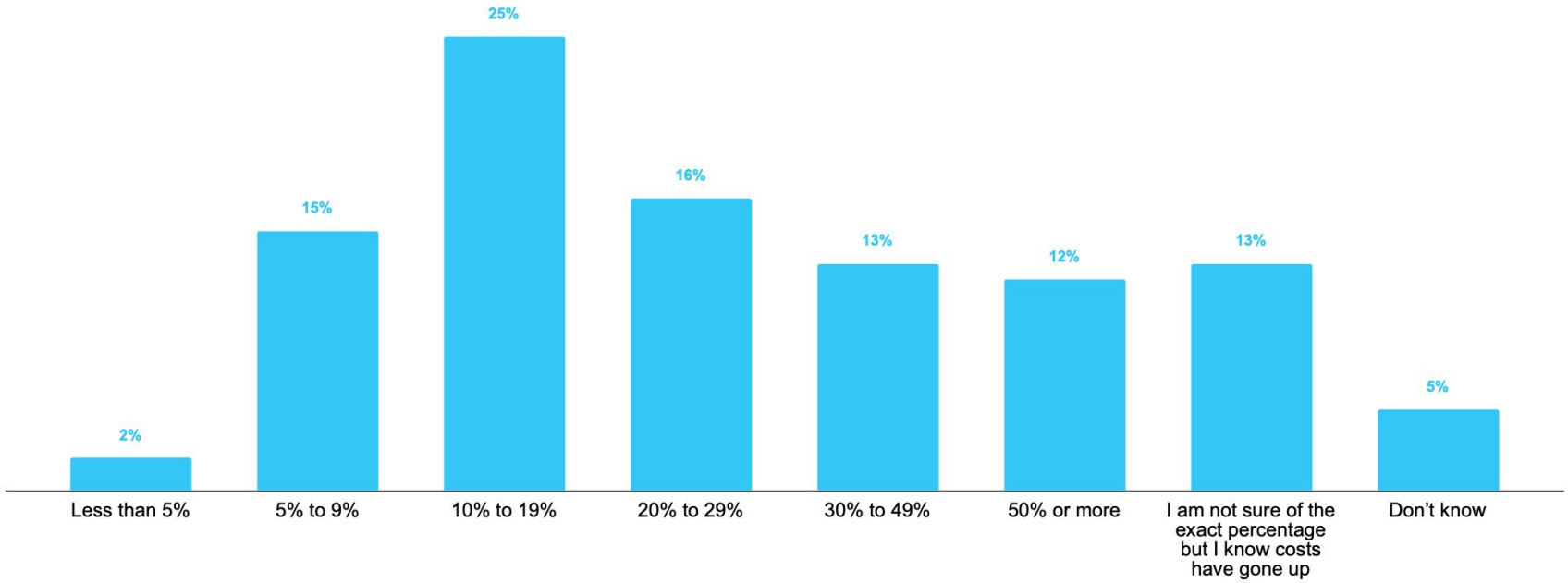


Q33: Over the past 12 months, how have energy costs affected your business?

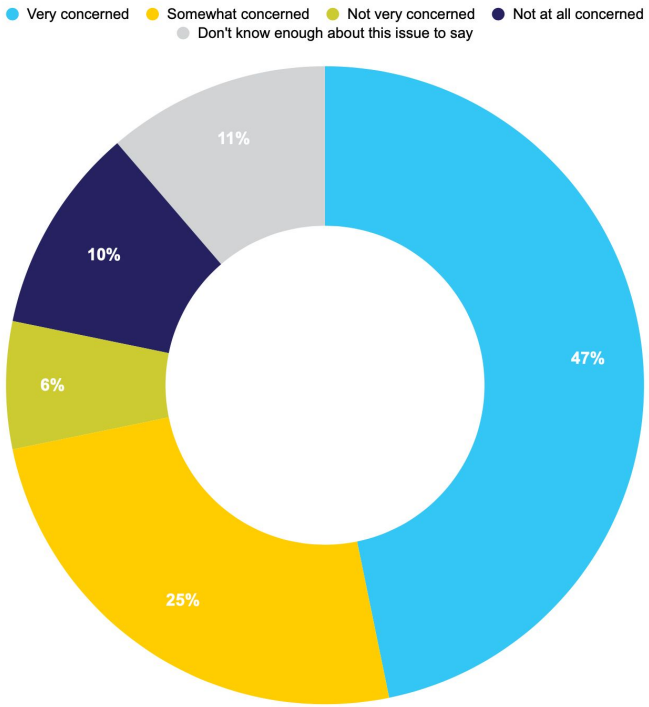


Q34: Approximately how much have your business energy costs increased over the past 12 months?

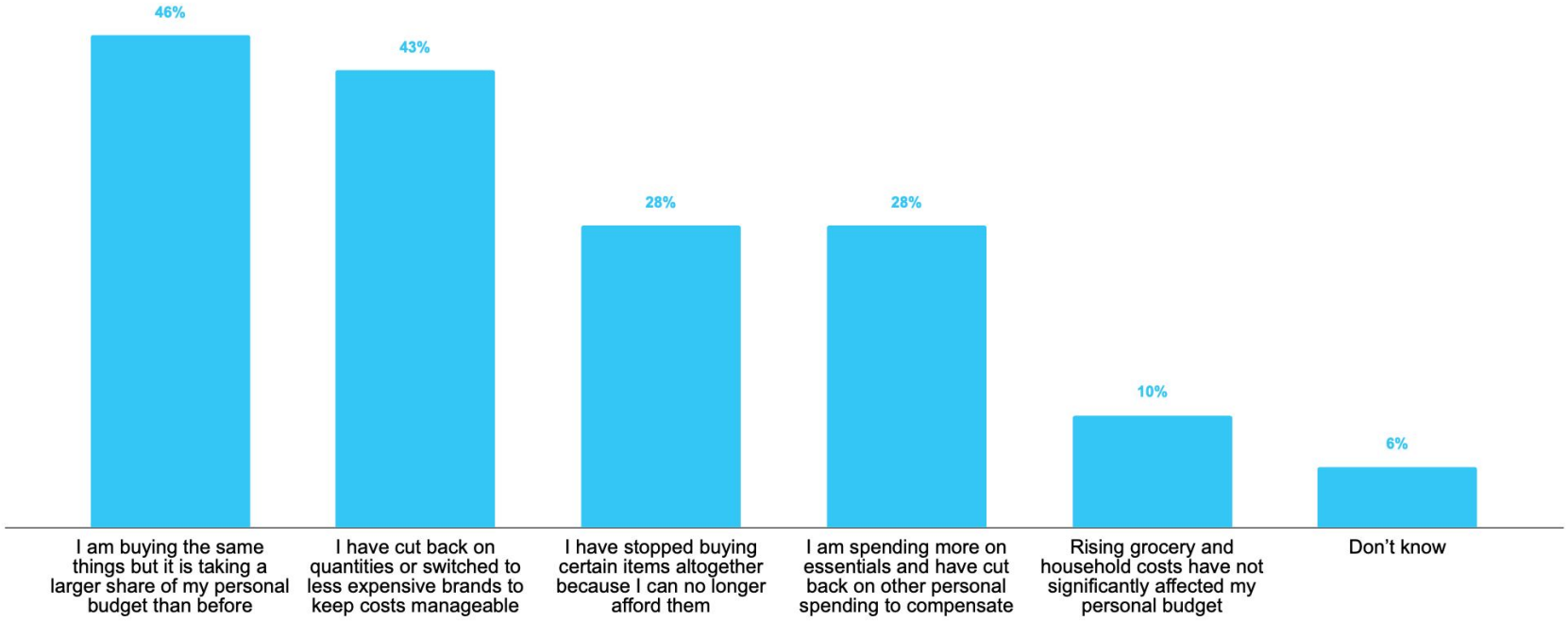
(Asked of those who answered Q33 as “Significant negative impact" or "Moderate negative impact" or "Minor negative impact")



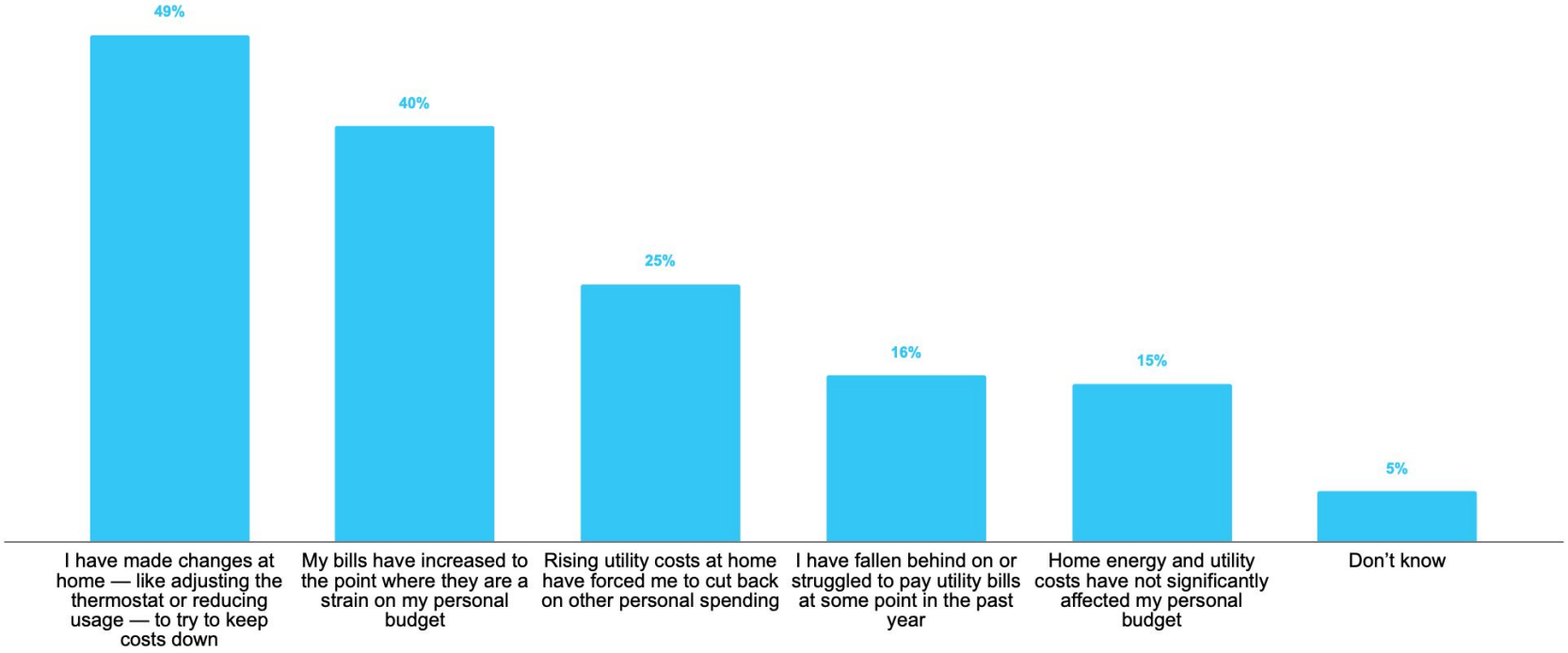
Q35: The expansion of AI data centers is increasing demand on the electrical grid. In some areas, electricity costs have risen as a result. How concerned are you that growing energy demand from AI data centers could raise electricity costs for small businesses like yours?



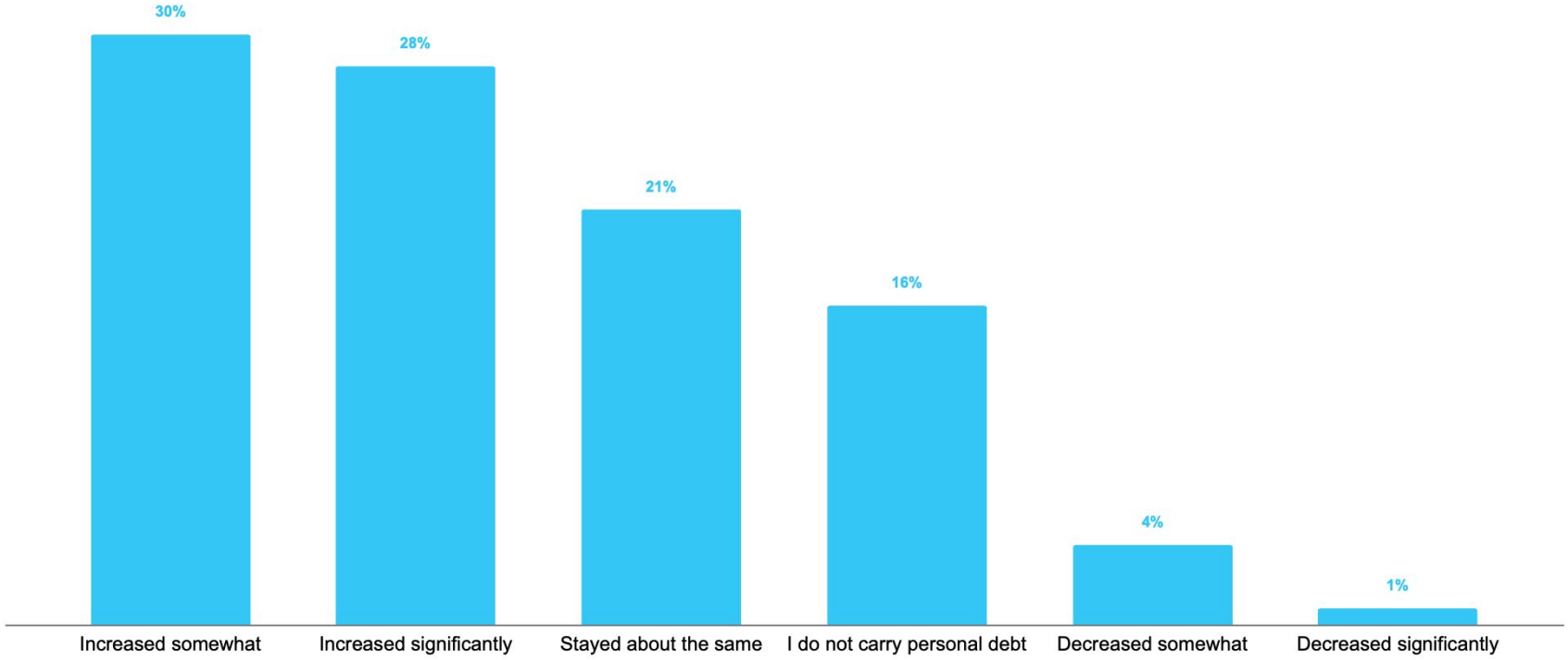
Q36: When it comes to groceries and everyday household essentials, which of the following best describes your situation over the past year? Please select all that apply.



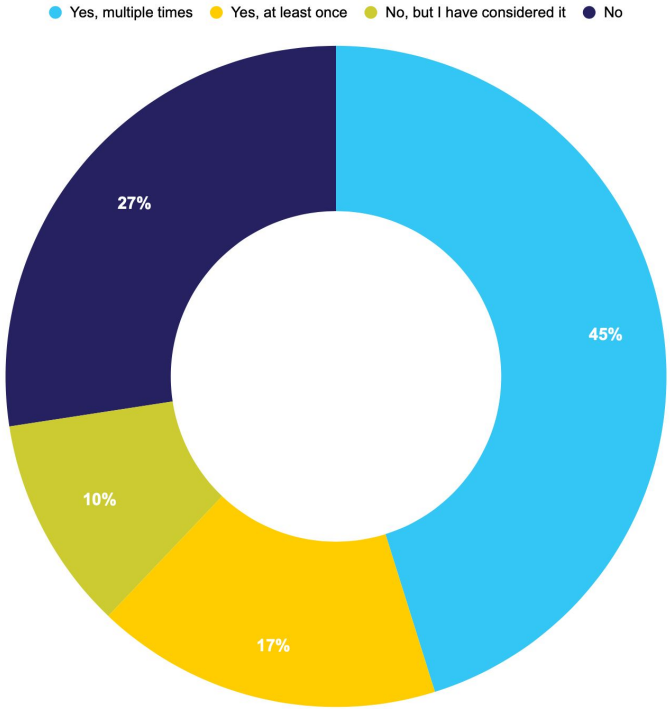
Q37: When it comes to your home energy and utility bills, which of the following best describes your situation over the past year? Please select all that apply.



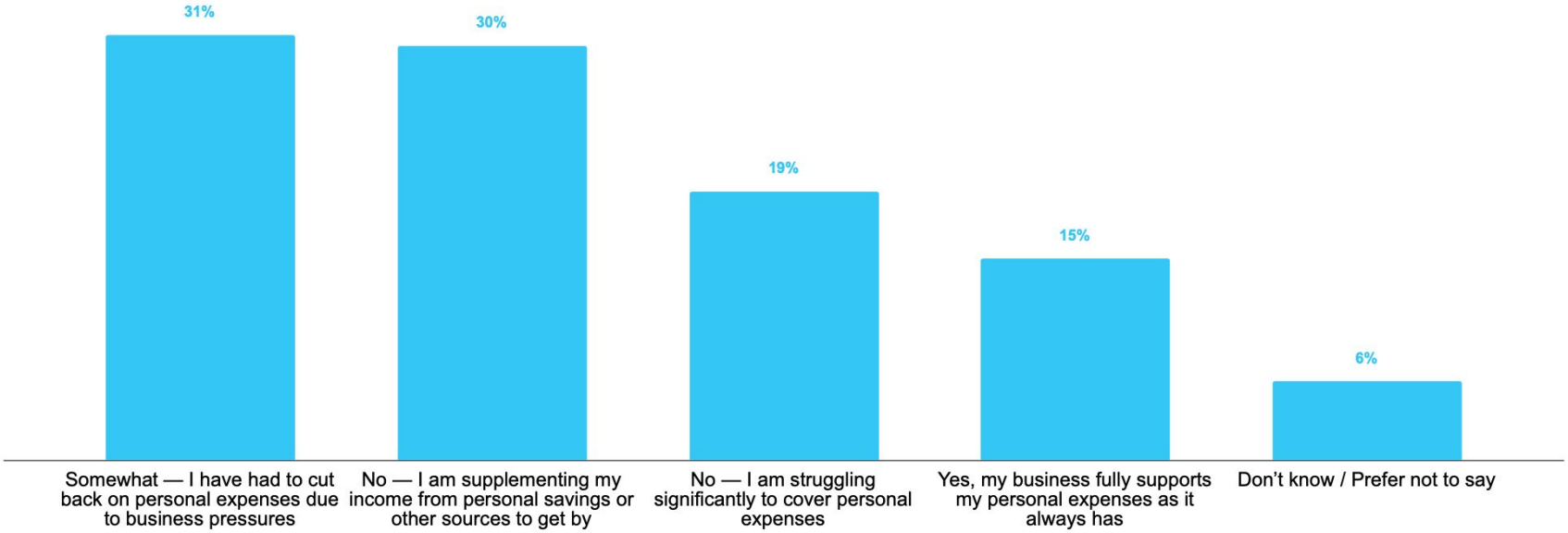
Q38: Compared to one year ago, has your personal debt (credit cards, personal loans, etc.) increased, decreased, or stayed about the same?



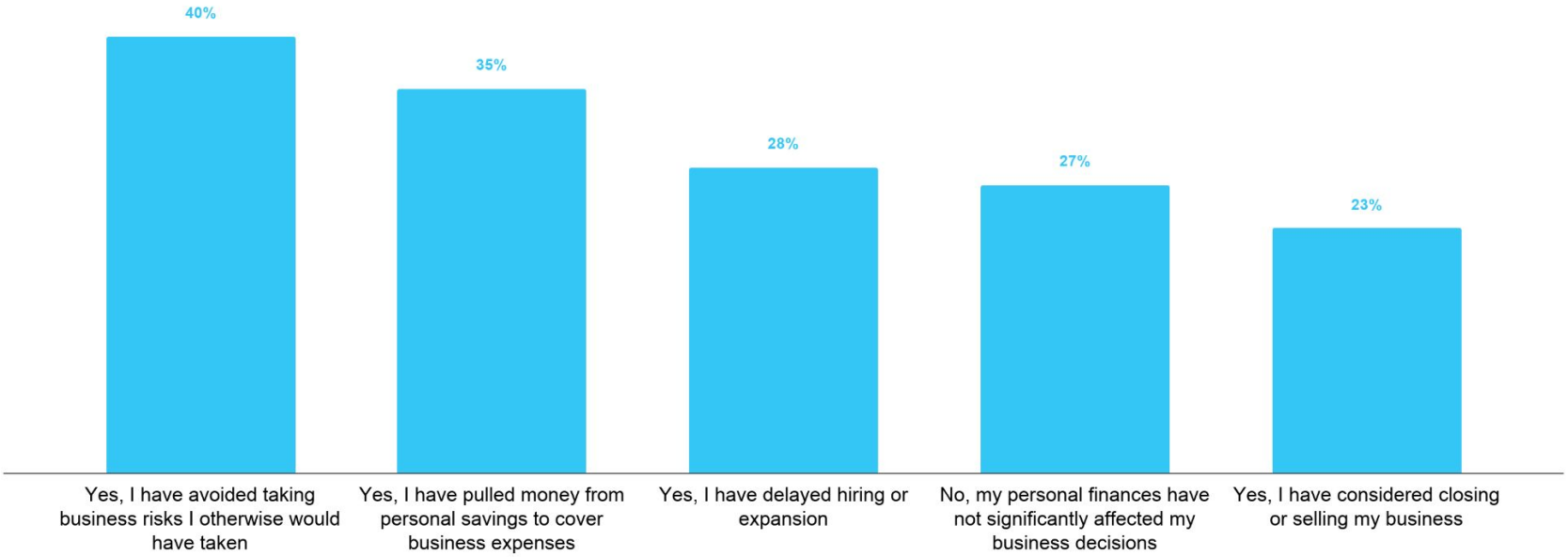
Q39: In the past 12 months, have you reduced your own pay or skipped paying yourself in order to keep your business running?



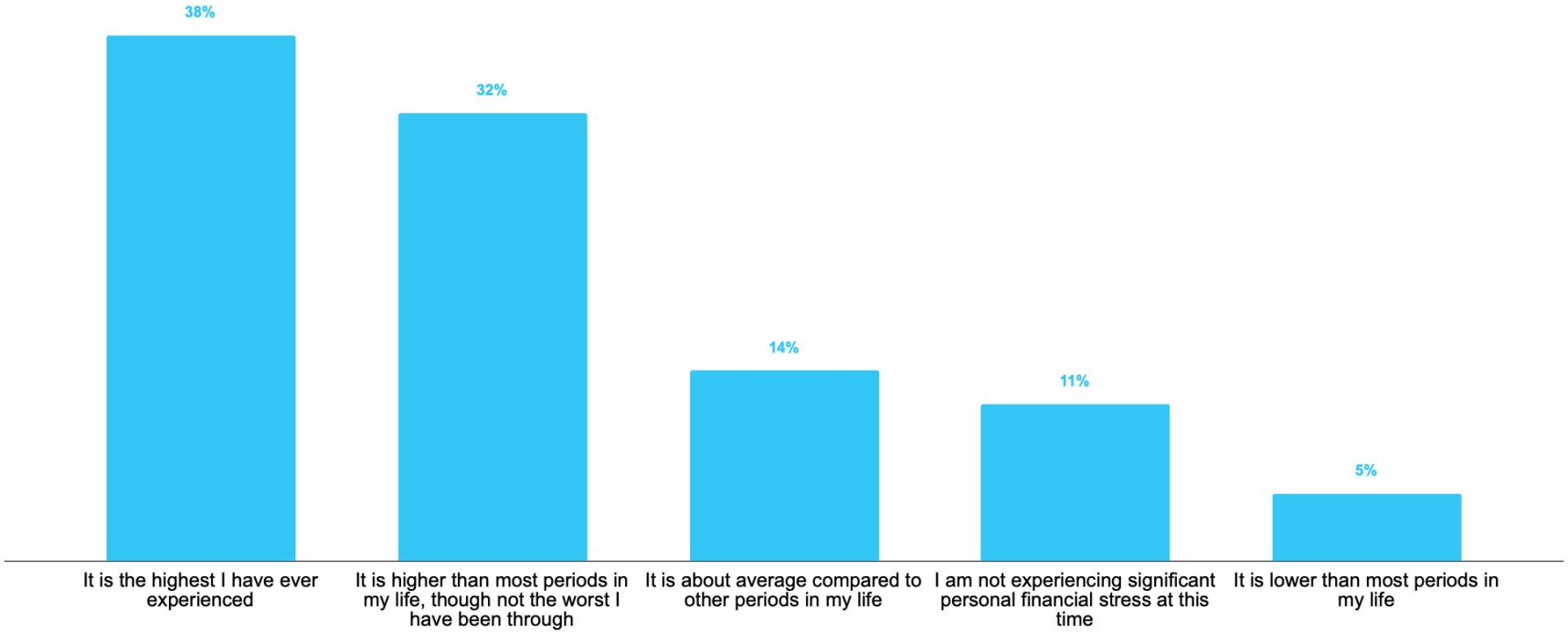
Q40: Is your business currently able to support your personal living expenses the way it did in prior years?



Q41: Has your personal financial situation affected how you run your business? Please select all that apply.

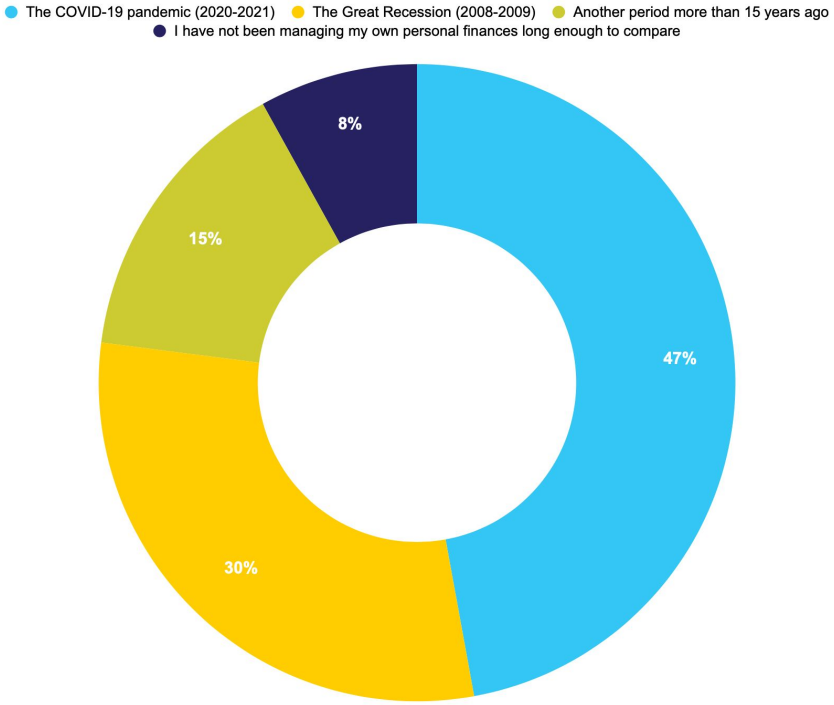


Q42: How would you describe your current level of personal financial stress compared to other periods in your life?

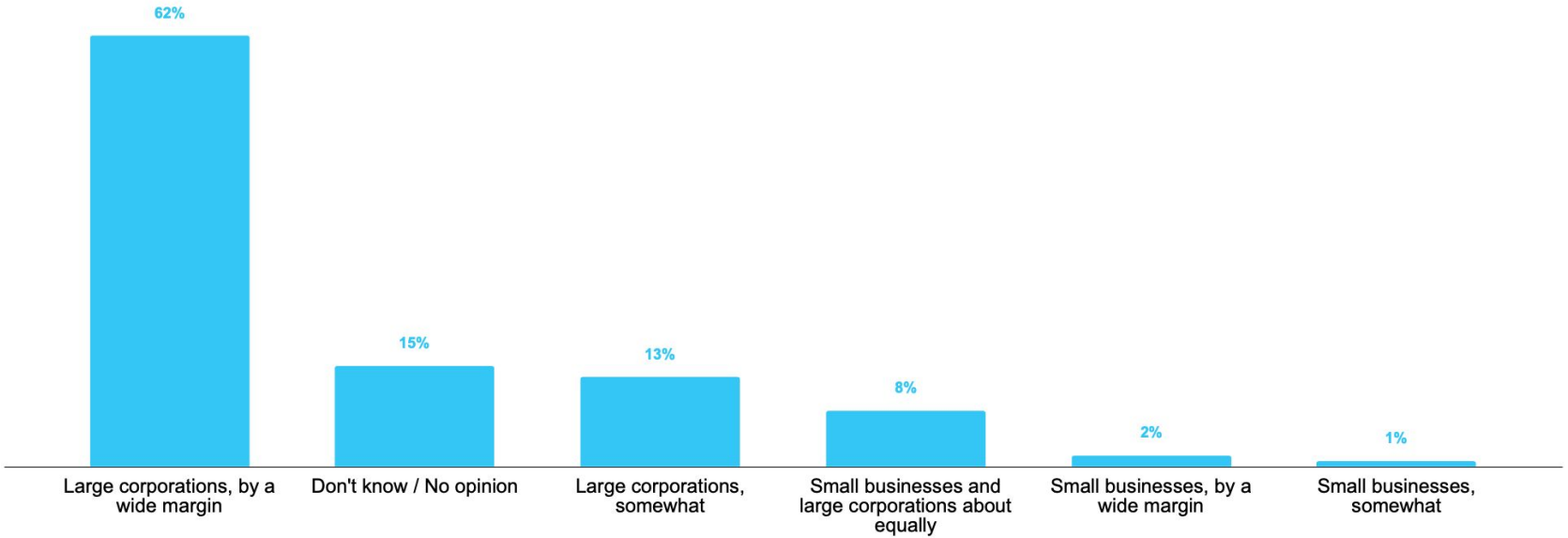


Q43: Which of the following periods was most comparable to what you are experiencing now in terms of personal financial stress?

(Asked of those who answered Q42 as "It is the highest I have ever experienced" or "It is higher than most periods in my life, though not the worst I have been through")

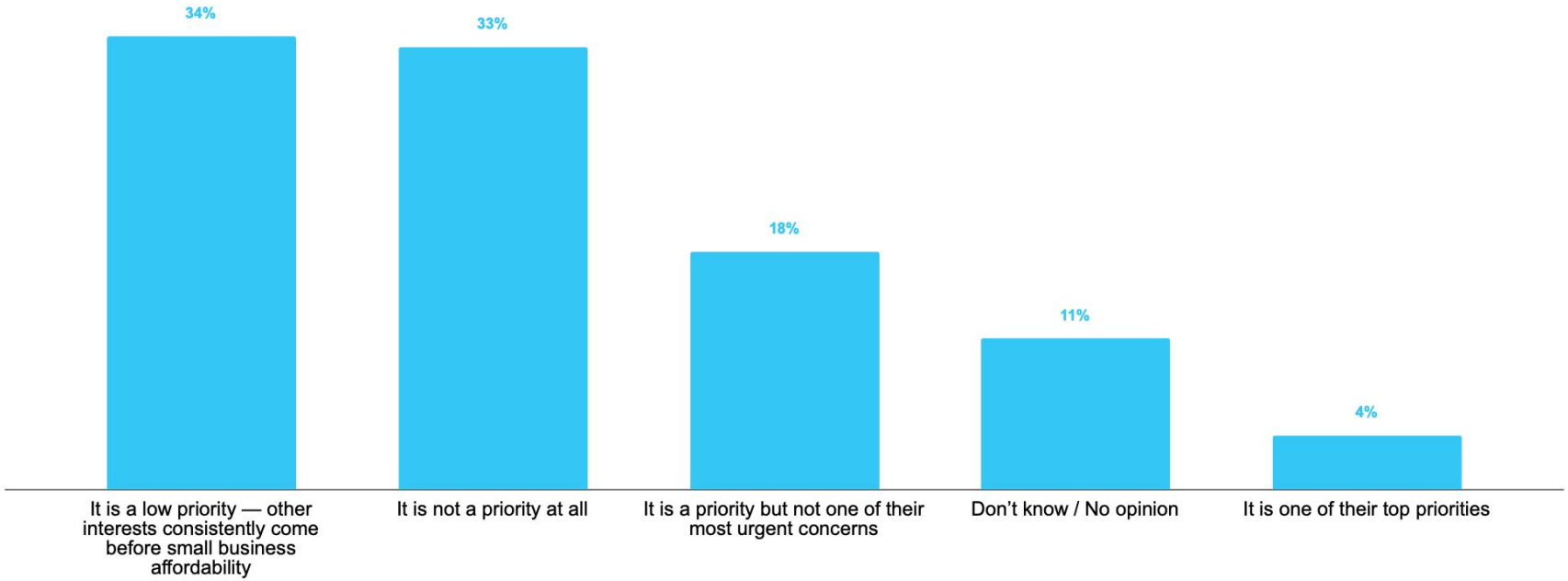


Q44: When elected officials in Washington make economic policy decisions that affect the cost of doing business, whose interests do you think they put first?

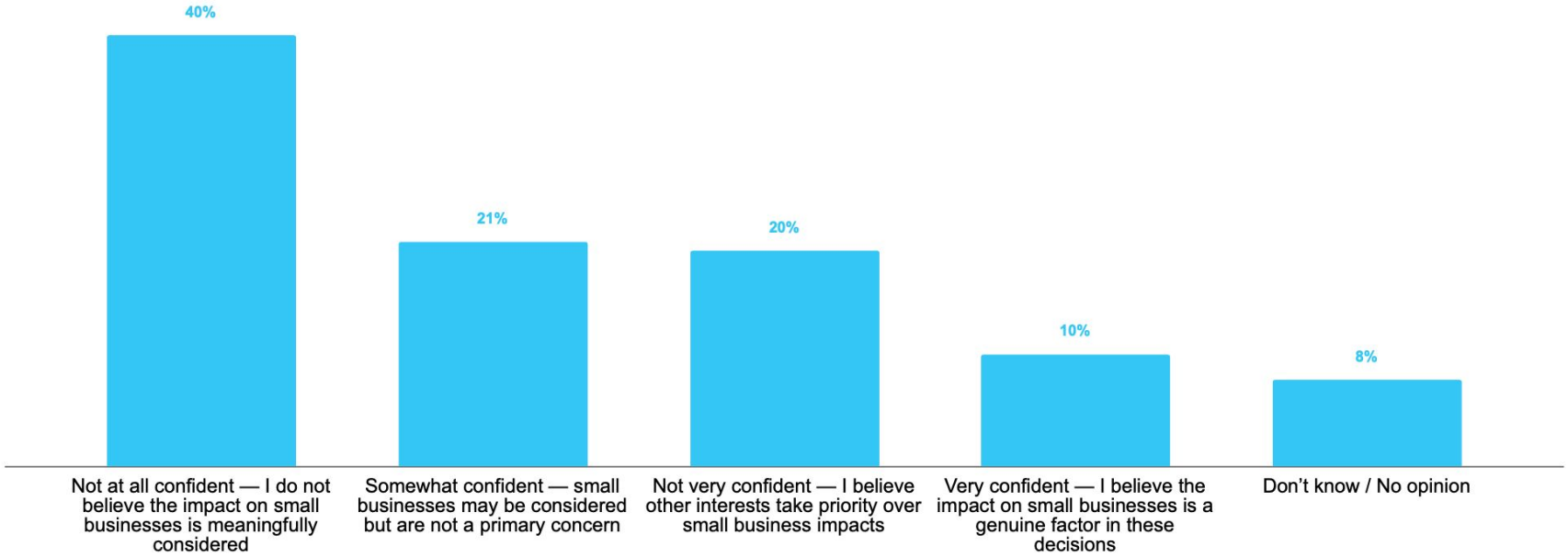


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Q45: To what extent do you feel elected officials in Washington prioritize making it affordable to run a small business?



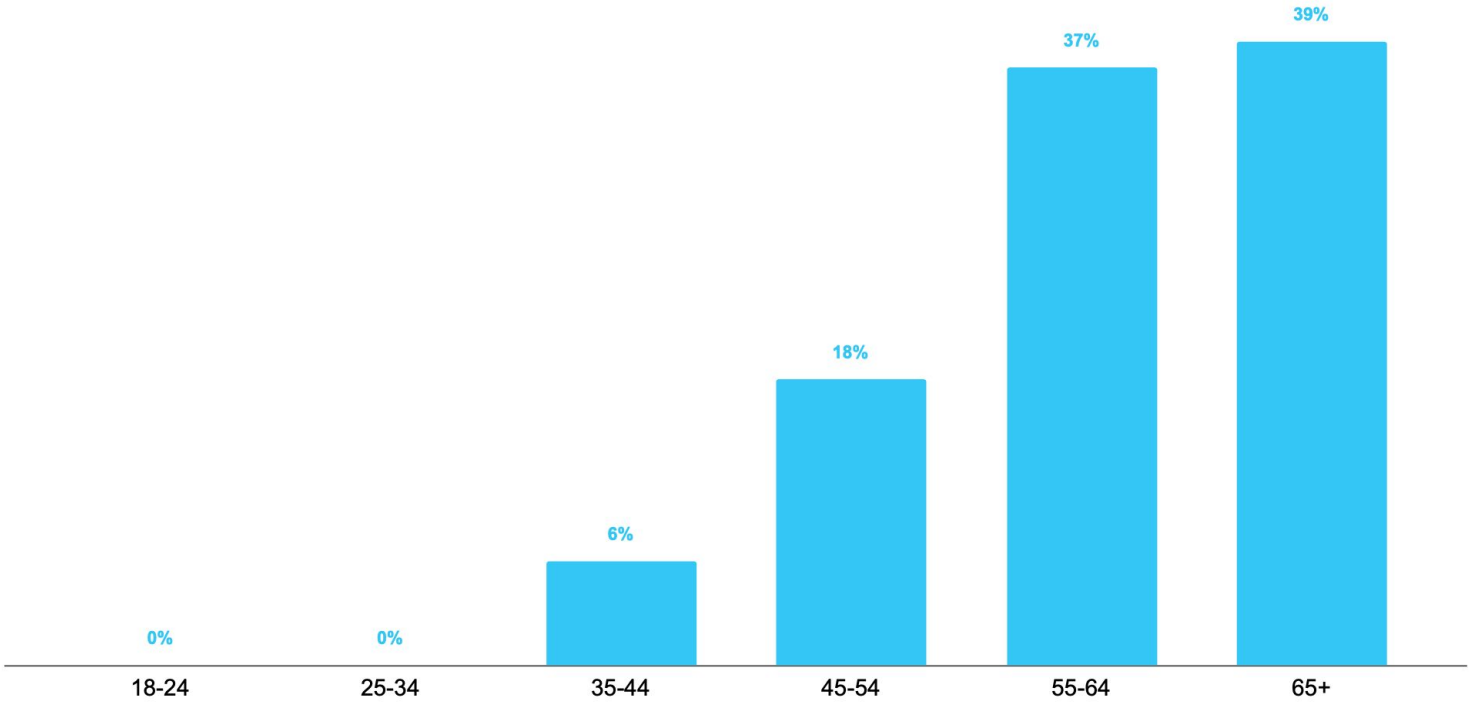
Q46: When the president makes major economic policy decisions — such as imposing tariffs, global conflicts that affect energy prices, or restructuring federal spending — how confident are you that the potential impact on small businesses is being considered?





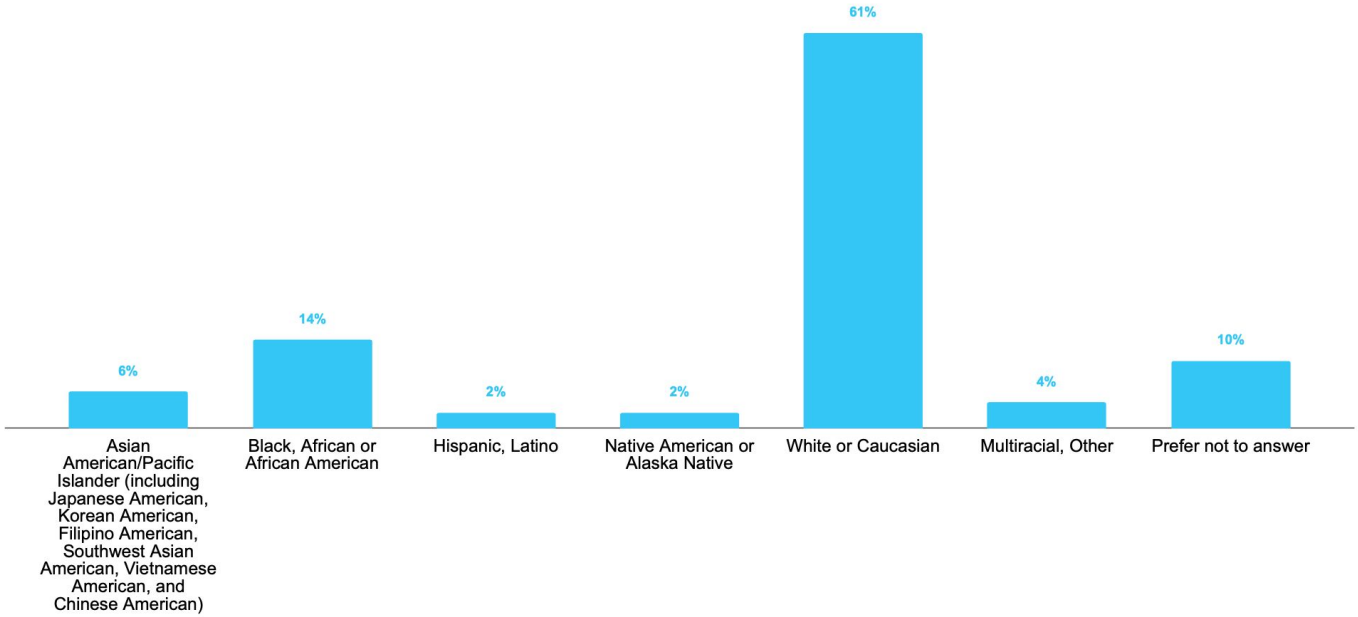
Demographic Data

What is your age?

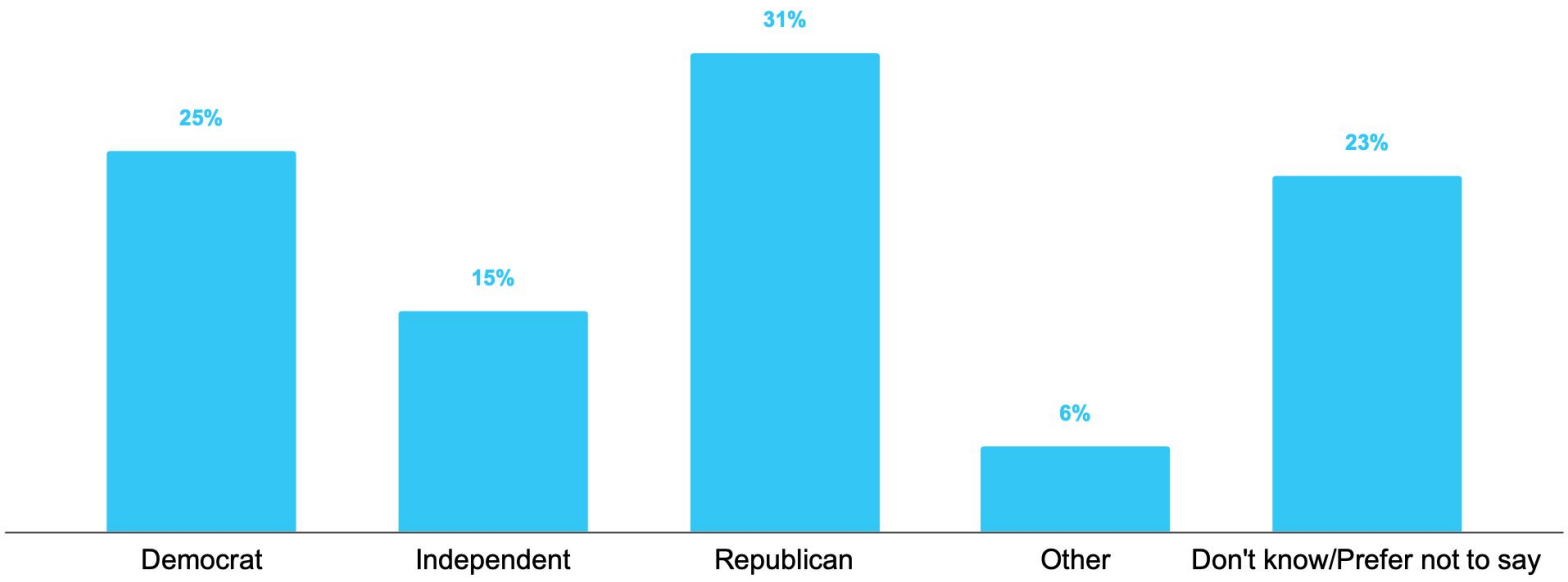


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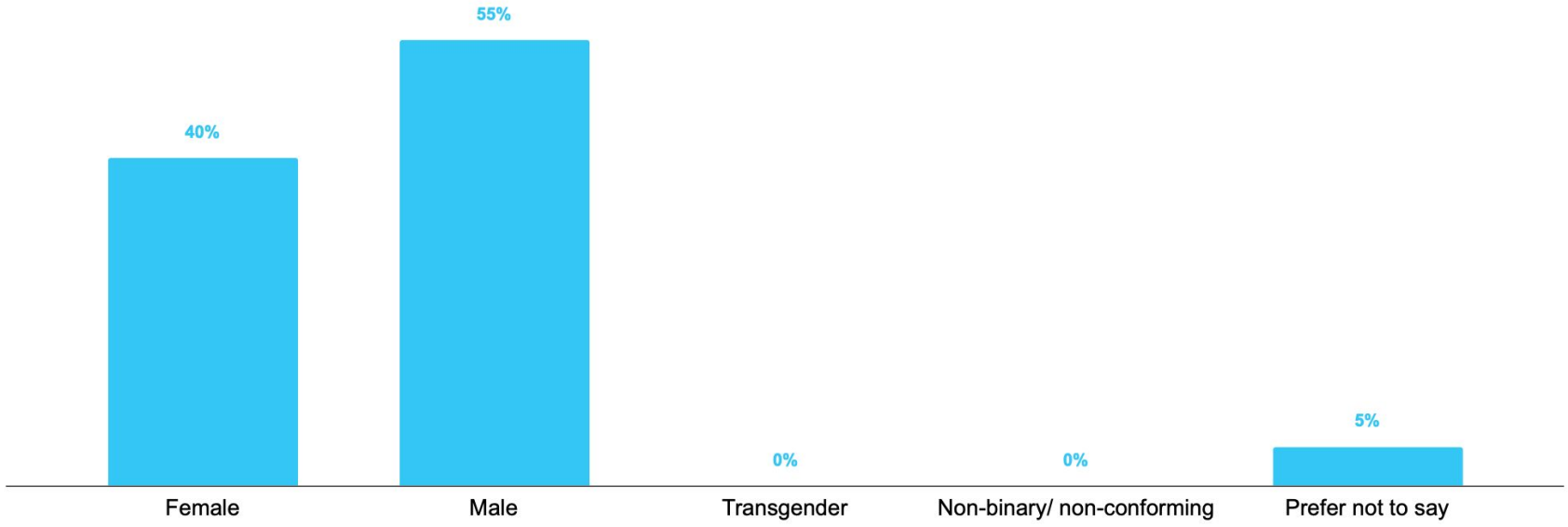
How do you identify yourself?



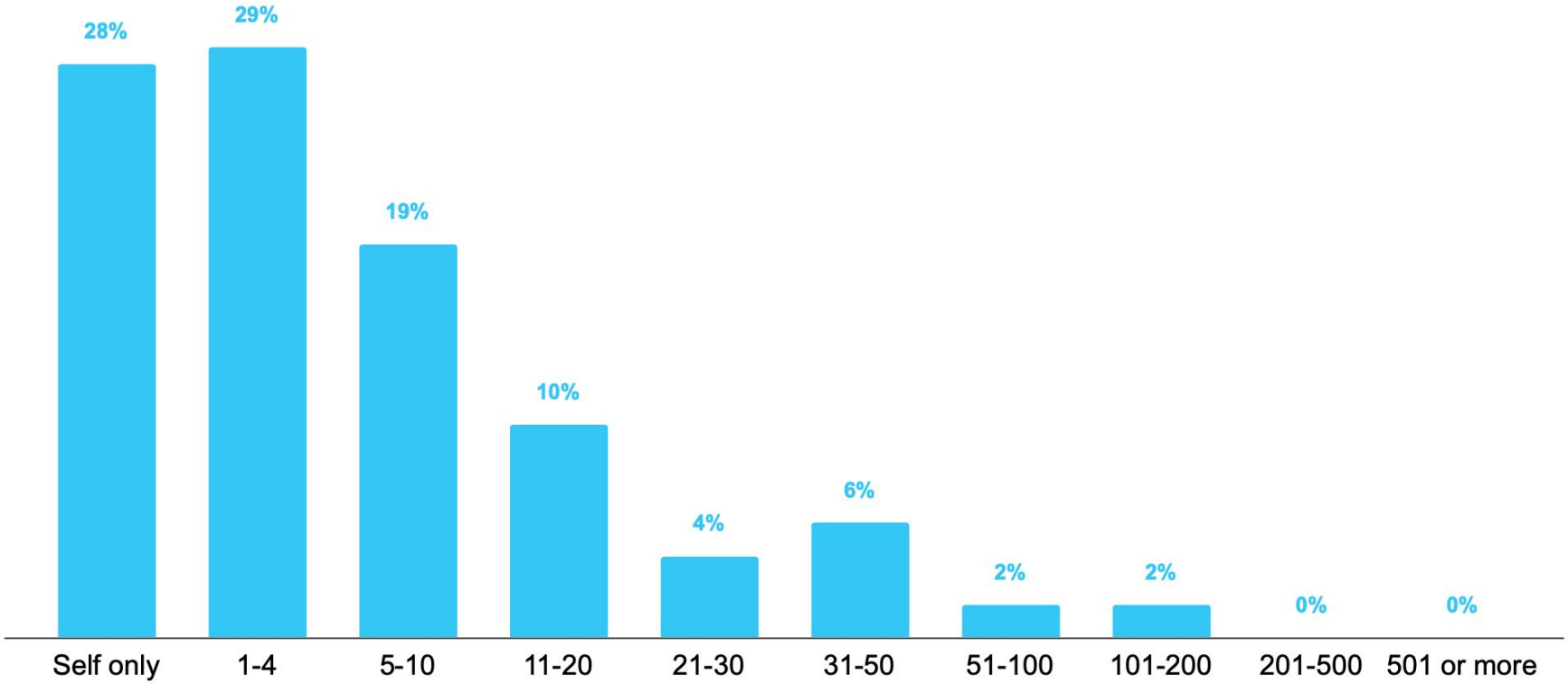
Which best represents how you typically vote in elections?



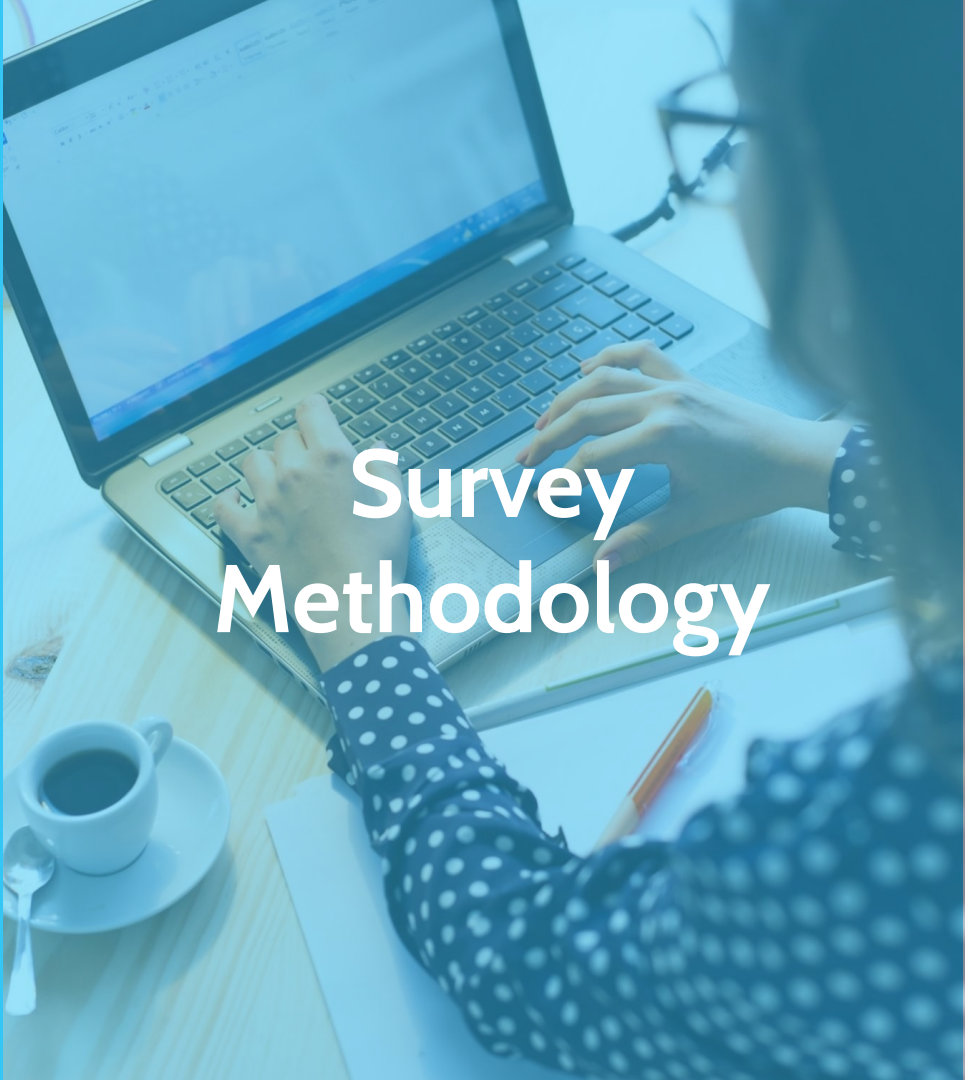
What is your gender identity?



Not including yourself, how many employees do you have?



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Survey Methodology

124 Total Responses

Methodology:
SurveyMonkey survey of Small Business for America's Future small business network
Fielded Aug. 13 - Oct. 5, 2026

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