

The agenda for Pennsylvania's entrepreneurs: 2025 legislative session

Small Business Majority has created recommendations to capture our policy priorities that would help to ensure a thriving and inclusive economy in Pennsylvania. The state is comprised of more than 1.1 million small businesses employing 2.5 million people. This is why it's critical that state lawmakers enact policies and programs to support and empower these entrepreneurs, guaranteeing they have access to critical resources and incentives to start and grow their business.

Increase access to capital and opportunity for entrepreneurs

- **Ensure that the Pennsylvania Department of Community & Economic Development** is engaging key stakeholders to effectively disburse funding from the State Small Business Credit Initiative (SSBCI) in small-dollar loans, particularly to reach under-resourced communities in the state.
- **Promote responsible lending practices by lenders and brokers to protect small businesses from irresponsible or predatory lending practices.** As outlined in the [Small Business Borrowers' Bill of Rights](#), small businesses need annual percentage rate disclosures (APR) so they can accurately compare financial products.¹ Pennsylvania should amend its commercial financing laws to include important disclosures like APR for all small business financing products so that small businesses can access fair, transparent and safe capital.

Bolster a Main Street-friendly workforce and the creation of quality jobs

- **Pass legislation to create a state-run paid family and medical leave (PFML) insurance program.** Our 2024 [scientific poll](#) found Pennsylvania's small business overwhelmingly support (78%) the creation of a state-run PFML insurance program.² This would allow small businesses to provide their employees with access to PFML without having to fully fund a program themselves, which would in turn allow them to compete with large businesses that recruit top talent by offering robust paid family leave benefits.
- **Block hospital mergers that are likely to increase patient costs and inaccessibility.** Particularly for rural small business owners, hospital consolidations lead to longer wait times, increased travel time to access care and rising out-of-pocket costs. Additionally, this has led to more patients seeing costly "hospital facility fees" on their medical bills, when they did not visit a hospital, simply because a primary care provider is acquired by a hospital. What's more, consolidation is a key driver of the high healthcare costs that small businesses in the state face. Pennsylvania has the second-largest nonprofit hospital system created after an enormous hospital merger in 2024, which has led to significant impacts on communities across the state. Dozens of hospitals closed and nearly [65,000 people](#) have been impacted.³ The best way to protect healthcare access for small businesses and their employees is to require approval of hospital mergers and oversight for compliance. This will ensure that mergers are examined for their impact on healthcare costs and access to care for small businesses.

¹ "The Small Business Borrowers' Bill of Rights 2021." Small Business Borrowers' Bill of Rights. 2021. <http://www.borrowersbillofrights.org/>

² Opinion Poll: Pennsylvania small businesses support paid family and medical leave." Small Business Majority. October 2024. <https://smallbusinessmajority.org/our-research/workforce/pennsylvania-small-businesses-support-paid-family-and-medical-leave>

³ "Pennsylvania's hospital merger speedrun will hurt patients. Here's how they can do better next time. August 2024. <https://ncrc.org/pennsylvanias-hospital-merger-speedrun-will-hurt-patients-heres-how-they-can-do-better-next-time/>