

The agenda for Texas' 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 Texas. The state is comprised of more than 3.3 million small businesses employing 4.9 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 Texas Economic Development & Tourism Department is engaging key stakeholders to effectively disburse funding from the Texas 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. Texas 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

- **Block hospital mergers and acquisitions 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.
- **Increase enforcement of existing hospital cost transparency laws so that entrepreneurs and their employees understand their bills.** While Texas has made efforts that would require hospitals to list standard charges for all services, consumers need a clearer understanding of estimates versus actual costs. Only recently have hospitals started to comply with existing laws, but [nearly 20%](#) of hospitals remain non-compliant.
- **Pass legislation that would enshrine abortion access as a fundamental right in Texas.** Women entrepreneurs agree ([92%](#)) that it's extremely important they have the freedom to decide if and when to have children.
- **Protect and expand access to contraception.** Texas is a contraception desert, making it difficult for entrepreneurs and their employees to properly family-plan. This impacts their ability to work and contribute to their local economies.
- **Enact immigration-related policies that recognize the economic contributions of immigrant small business owners and workers.** Consider proposals that will encourage immigrants to work and to fully participate in the state's economy. Small business owners are already struggling to fill open vacancies, and policies that seek to limit immigrants from living and working in the state will cause severe workforce challenges.