

The agenda for Georgia's entrepreneurs: 2026 legislative session

Small Business Majority has created a comprehensive state policy agenda to ensure entrepreneurship is at the center of a thriving and inclusive economy in Georgia. The state's 1.4 million small businesses [comprise 99.7% of all businesses in the state, and they employ 1.8 million residents](#)—nearly half of all Georgia employees.¹ This is why it's critical that state lawmakers enact policies and programs to support and empower these entrepreneurs, guaranteeing they have access to capital to start and grow their business, affordable and quality healthcare and benefit programs that will make it easier for them to attract and retain talented employees.

Increase equitable access to capital and opportunities for entrepreneurs

Entrepreneurs—particularly women, people of color, rural communities and other under-resourced populations—face significant hurdles accessing capital. Increasing access to capital and expanding opportunities for marginalized communities is key to driving more inclusive economic growth. State policymakers can address funding barriers in the financial market by adopting these policy recommendations.

- **Continue to support Georgia's implementation of the State Small Business Credit Initiative (SSBCI) programs.** This includes working alongside the Office of Economic Development and Department of Community Affairs to ensure these programs equitably target micro- and minority-owned businesses through impactful lending and investments.
- **Promote responsible lending practices by lenders and brokers as set forth in the [Small Business Borrowers' Bill of Rights](#).**² Currently, the federal Truth in Lending Act (TILA) requires that consumer creditors disclose critical financing information, including annual percentage rate (APR), in a clear and comparable format; however, these requirements are not extended to commercial financing. Without a federal law, state lawmakers must pass a law to ensure Georgia small business owners have access to transparent and fair financing products.
- **Consider reallocating dollars to small business lending or grant programs to offset federal restrictions.** Recently promulgated rules now require that any SBA-backed financing is limited to businesses with 100% beneficial ownership by citizens of the U.S., U.S. Nationals, or Lawful Permanent Residents (LPRs). Businesses that have partial ownership by a non-U.S. citizen can no longer access SBA loans. Without support from state government in the form of more lending dollars or grant program dollars, small businesses will continue to feel the credit crunch. The state should consider allocating dollars to its small business programs (ex: Smart Money Business Loan Participation Program) or create new ones as this will have long-term effects.
- **Strengthen education and outreach dollars for small business programs in lieu of Minority Business Development Centers and Women's Business Centers.** Federal staff and budget reductions for these two vital entities will continue to harm small business. Georgia must support the Georgia Department of Economic Development in offering resources to the states' small businesses as federal programs are diminished.
- **Remove barriers for immigrants to access entrepreneurship and workforce development opportunities.** Immigrant entrepreneurs and workers face disproportionate barriers to obtaining licenses, contracts and workforce development opportunities. We urge lawmakers to pass legislation that ensures that opportunities like fellowships and independent contracting roles are easily accessible, despite immigration status.
- **Opening access to occupational licenses.** One in seven jobs require an occupational license. Because 40% of adult Georgians have a criminal record, they may be barred from obtaining these

licenses.³ Occupational licenses can be a barrier to well-qualified individuals who are seeking to start a small business or obtain good jobs. Every licensing applicant with a criminal record risks denial because of their record, even if it is old, pardoned or expunged. Commonsense policy solutions can open opportunities for justice-impacted individuals, reduce recidivism, fill gaps in workforce shortages, and boost local economies. According to [polling](#) from Small Business Majority, Georgia small businesses are supportive of criminal justice reforms that would remove barriers to employment or entrepreneurship opportunities for formerly incarcerated individuals.⁴

Expand healthcare accessibility and affordability

Georgia is one of only 10 states that has yet to expand its Medicaid program, and [1.2 million Georgians do not have health insurance](#).⁵ Many Georgia entrepreneurs and small business employees struggle to access healthcare, as they fall into the so-called “coverage gap” (individuals whose income is above Medicaid eligibility but falls below the limit for marketplace premium tax credits). To reduce the number of uninsured residents and make healthcare more affordable for the small business community, Georgia can implement strategic policies aimed at strengthening healthcare markets and expanding coverage options.

- **Expand Medicaid eligibility coverage.** Closing Georgia’s coverage gap would cover [359,000 Georgians](#) and create [56,000](#) new jobs.^{6,7} A Small Business Majority [survey](#) found 6 in 10 Georgia small businesses support expanding the state’s Medicaid program.⁸
- **Protect and expand access to reproductive health services** to foster entrepreneurship, improve labor participation, and strengthen the workforce. Access to these services is crucial for the well-being and economic stability of entrepreneurs, particularly women, and is a key factor in enabling them to fully participate in the workforce. [Our polling](#) shows women small business owners strongly support policies that ensure and expand access to reproductive healthcare, which is critical to many as they start and grow their businesses.⁹
- **Ensure greater transparency in hospital pricing.** The consolidation of hospitals and healthcare systems is significantly driving up the costs of healthcare, making it more challenging for small business owners and their employees to afford. Increasing transparency in billing and competition in the market will be paramount to supporting the small business ecosystem as they continue to navigate financial hardships.
- **Pass legislation that would lower prescription drug prices.** Rising pharmaceutical costs continue to impact small business’ bottom lines. The Lowering Prescription Drug Costs for Patients Act can help level the playing field for small businesses by imposing penalties on pharmacy benefits managers for unfair practices, enhancing financial transparency, and providing a competitive advantage to small businesses, all contributing to a healthier business environment and affordable healthcare for employees.
- **Reinstate Georgia’s access to the federal healthcare marketplace.** Nearly 1.5 million Georgians and their families turned to the ACA health insurance marketplace for their health coverage in 2025.¹⁰ Now Georgians are required to purchase health insurance through the Georgia Access Model, which make enrollment more difficult and heavily relies on private insurance brokers to enroll individuals in health plans, without many of the protections that the federal system provides.

Ensure Georgia entrepreneurs and small business employees have access to paid family leave, retirement and other benefits they need to succeed

Entrepreneurs and small business employees need a level playing field in order to compete with larger companies, which offer benefits that smaller businesses struggle to provide. Georgia lawmakers must address the particular challenges small business owners face in offering essential benefits to attract and retain skilled workers and close a critical gap in access to retirement and paid family and medical leave for small businesses. These proposals have widespread support among Georgia small businesses.

- **Pass legislation to create a ‘work and save’ state-sponsored retirement savings program in Georgia.** Many small business owners would like to offer essential benefits such as retirement planning but are unable to offer them on their own. Establishing and implementing a state-run retirement savings program would help more small businesses, their employees and independent entrepreneurs access retirement saving opportunities without creating additional financial and operational burdens.
- **Create a paid family leave and medical leave insurance program** that would allow small business employees and the self-employed to access parental leave or to handle serious health conditions for themselves and family members. These programs have been implemented in several states and are funded through modest employee payroll deductions. Research has found they have not placed a burden on small businesses, allowing them to facilitate access to this benefit that small businesses typically cannot afford.
- **Advocate for greater investments in the Georgia fiscal budget for childcare providers,** which includes increasing subsidies and tax incentives for home-based childcare providers. Recognizing that many of these providers are entrepreneurs and small business owners themselves, it's crucial to create a supportive environment that encourages their growth and makes childcare more affordable for small business owners and their workers. Allocating crucial investments into the childcare industry will boost affordability and accessibility, ultimately supporting Georgia's small businesses and their workforce.
- **Lower costs for home-based childcare providers by updating occupational licenses and regulations.** By modernizing regulations and offering business licensing education, we can encourage more individuals to launch childcare ventures to meet the needs of the small business workforce. Lawmakers should conduct a comprehensive assessment of how current regulations impact home-based childcare providers. Additionally, we propose exploring statewide legislation to align local policies (e.g., zoning, permits) with Department of Early Care and Learning licensing requirements, thus reducing barriers and allowing family childcare providers to operate at full capacity and fostering small business success.

Promote a Level Playing Field for Georgia Small Businesses

- **Establish a ‘Georgia Antitrust Act’ modeled on federal law.** Unlike many other states, Georgia doesn't have its own full set of antitrust laws that mirror federal protections (like the Sherman Act or Clayton Act). Instead, Georgia relies mostly on its state constitution and older court-made (common) law to deal with unfair competition or monopolies. Georgia should adopt a standalone antitrust statute that explicitly prohibits anticompetitive conduct, including price-fixing, bid-rigging, market allocation, monopolization, attempted monopolization, and anticompetitive mergers. The statute should be interpreted consistently with federal antitrust law while allowing Georgia courts to provide broader protections when necessary to address local market conditions.
- **Ensure the state is actively enforcing the Fair Business Practices Act (FBPA),** Ensure active enforcement of the Georgia Fair Business Practices Act (FBPA) to promote fair competition and protect small businesses from being undercut by deceptive practices. Strong enforcement would benefit small business owners by preventing bad actors from using false advertising, hidden fees, or misleading pricing to gain an unfair advantage in the marketplace.

When these practices go unchecked, honest small businesses are forced to compete against deception rather than on quality or price. Small business owners are directly hurt when doing business with another company engaging in unfair and deceptive practices. Robust FBPA enforcement levels the playing field, strengthens consumer trust, and creates a more predictable and transparent marketplace in which small businesses can grow. Operating alongside a new antitrust statute, the FBPA would address unfair and deceptive conduct while antitrust law tackles market concentration—together supporting a healthier, more competitive economy for Georgia's small business community.

- **Grant explicit antitrust enforcement authority to the Georgia Attorney General.** The law should clearly authorize the Georgia Attorney General to investigate antitrust violations, issue civil investigative demands, bring civil enforcement actions, seek injunctive relief, and obtain monetary penalties and restitution. Dedicated funding and staff within the Attorney General’s office should be established to ensure consistent, proactive enforcement, particularly in markets affecting small businesses.
- **Protect labor pool and independent contractors from anticompetitive practices.** Georgia’s antitrust law should explicitly prohibit no-poach agreements, wage-fixing, and other restraints that suppress worker mobility and earnings. Extending antitrust protections to labor markets would help ensure fair competition for talent and support economic mobility across the state.
- **Enact a ban on non-compete agreements.** Non-compete agreements are a significant impediment to entrepreneurship, create a non-level playing field and impede the ability of employees to maximize their skills. The state does not currently have a comprehensive ban on non-competes, which hinders growth across Georgia. They are not only a barrier to entry for entrepreneurs, but they also prevent small firms from hiring the most diverse, qualified and skilled talent.

¹ “2025 Georgia Small Business Profile,” U.S. Small Business Administration, https://advocacy.sba.gov/wp-content/uploads/2025/06/Georgia_2025-State-Profile.pdf

² “Small Business Borrowers’ Bill of Rights,” Responsible Business Lending Coalition, <https://www.borrowersbillofrights.org/setting-the-standards>

³ “Georgia criminal-justice reforms languish near finish line,” R Street Institute, January 2022, <https://www.rstreet.org/commentary/georgia-criminal-justice-reforms-languish-near-finish-line/>

⁴ “Georgia small business owners support criminal justice reforms to address persistent workforce challenges,” Small Business Majority, January 2023, <https://smallbusinessmajority.org/our-research/georgia-small-business-owners-support-criminal-justice-reforms-address-persistent-workforce-challenges>

⁵ “As Georgia’s uninsured rate remains higher than national average, stakeholders discuss policy,” Georgia Public Broadcasting, September 2024, <https://www.gpb.org/news/2024/09/12/georgias-uninsured-rate-remains-higher-national-average-stakeholders-discuss-policy>

⁶ “Election 2024: State Health Care Snapshots,” KFF, September 2024, <https://www.kff.org/interactive/election-state-fact-sheets/>

⁷ “Fast facts on Georgia’s coverage gap.” Georgia Budget & Policy Institute. January 2019. <https://gbpi.org/fast-facts-georgias-coverage-gap/>

⁸ “Georgia small business owners continue to face setbacks from the pandemic, identify policy solutions to support their businesses,” Small Business Majority, March 2021, <https://smallbusinessmajority.org/our-research/georgia-small-business-owners-continue-face-setbacks-pandemic-identify-policy-solutions-support-their-businesses>

⁹ “Access to Reproductive Health Underpins Women Entrepreneurs’ Economic Success,” Small Business Majority, March 2018, <https://smallbusinessmajority.org/our-research/healthcare/access-reproductive-health-underpins-women-entrepreneurs-economic-success>

¹⁰ “Georgia’s First Open Enrollment Period as the State-Based Exchange Ends with Record-Breaking Results,” Office of Commissioner of Insurance and Safety Fire, January 2025, <https://oci.georgia.gov/press-releases/2025-01-29/georgias-first-open-enrollment-period-state-based-exchange-ends-record>