



Opinion Poll

Women Small Business Owners Say Access to Birth Control is Important to their Success, Support Continued Coverage

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Women Small Business Owners Say Access to Birth Control is Important to their Success, Support Continued Coverage

The Patient Protection and Affordable Care Act (ACA) expanded contraceptive coverage to more than 62 million women by requiring most health insurance plans, including most employer-sponsored plans, to cover birth control. With the recent move by the Trump administration to roll back this requirement, it's important to understand the perspective of one of the most important, and fastest growing, segments of our economy: women small business owners.

A recent scientific opinion poll conducted for Small Business Majority by Lake Research Partners and American Viewpoint found women small business owners support coverage of birth control for employees and cite birth control access as an important factor in their own ability to advance their career and become small business owners. This is critically relevant data, as women small business owners are our nation's job creators. In fact, it is projected that roughly one-third of the 15.3 million total new jobs created between 2010 and 2018 will be created by women-owned small businesses.¹ In 2016, there were nearly 11.3 million women-owned businesses, generating more than \$1.6 trillion each year and employing nearly nine million people.²

The poll, which surveyed 507 women small business owners nationwide, including oversamples of 100 African-American and 100 Latina small business owners, found reproductive healthcare is especially important to women entrepreneurs. Specifically, the poll found more than 7 in 10 (71%) female entrepreneurs agree that health insurance issuers should be required to include birth control coverage in their health plans, with a majority (54%) in strong agreement. This agreement crosses all demographic sub-groups, with majorities across political, racial, religious and age lines agreeing that issuers should be required to include birth control coverage in health plans. Further, 69% of female small business owners are supportive of policies that ensure and expand access to birth control. Strong majorities across all demographic and political sub-groups support expanded access, including 63% of Republicans, 84% of Democrats and 57% of independents.

Indeed, according to this survey, the vast majority of female business owners agree (79%, with 59% in strong agreement) that access to reproductive healthcare is basic healthcare and important for women's economic wellbeing and stability. An additional 79% agree (61% of whom strongly agree) we need to ensure all women have access to affordable reproductive healthcare as a basic economic issue for our families. Seven in 10 women business owners across all political and demographic subgroups make this economic link and agree with both of these statements.

Women entrepreneurs believe access to basic healthcare like birth control improves their employees' financial stability, which in turn is important to their business's bottom line. African-American and Latina small business owners are even more likely to feel that access to birth control is important, with 68% and 80% respectively saying such access is important. Strong majorities of small business owners say that having health insurance coverage (87%) and having access to birth control to determine if and when to have children (57%) is important to obtaining financial security.

Female small business owners support access to birth control for their employees and also feel that access to reproductive healthcare has been critical to their ability to start a business. Fifty-six percent of women small business owners agree that their ability to access birth control and to decide if and when to have children allowed them to advance in their career and start their own business, and 52% agree this access impacts their ability to grow their business. What's more, 63% of respondents say that their ability to access birth control impacts their families' economic security and 64% agree that having such access is an important part of their ability to make choices about their career and future. Women small business

¹ Women-Owned Businesses: America's New Job Creation Engine, Forbes, 1/12/2010, <https://www.forbes.com/2010/01/12/small-business-job-market-forbes-woman-entrepreneurs-economic-growth.html>

² 2016 State of Women-Owned Business Report, American Express OPEN, April 2016, <http://about.americanexpress.com/news/docs/2016x/2016SWOB.pdf>

owners recognize the importance of healthcare coverage and access to reproductive healthcare for women in planning their careers, families and future.

It's important to note that respondents are politically diverse, and do not view these issues through an ideological lens: 41% identify as Republican or Republican-leaning independents, 39% are Democrat or Democrat-leaning independents and 11% are pure independent.

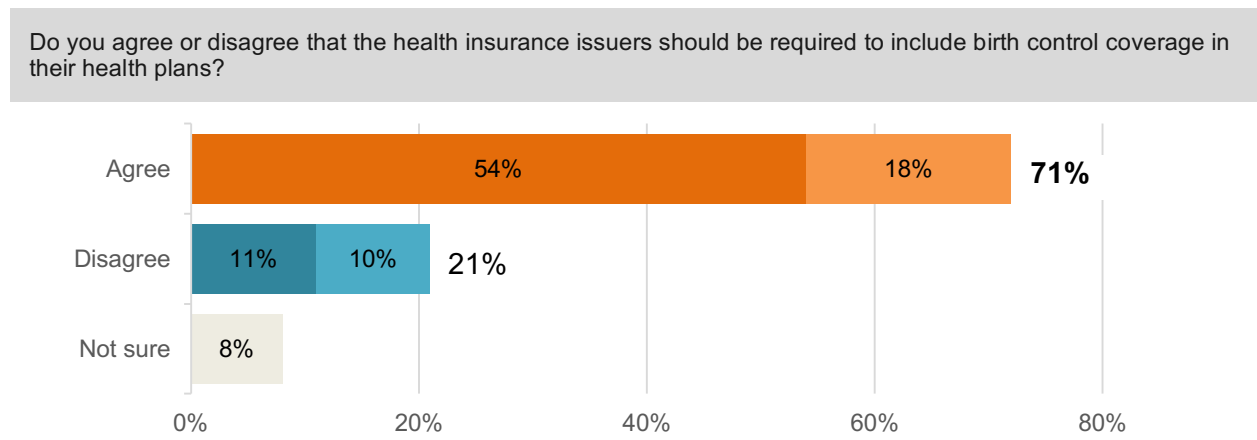
Main Findings

- **Women small business owners believe insurance companies should be required to include birth control in their health plans:** 71% of female small business owners agree that insurers should be required to include birth control coverage in their health plans, with 54% of respondents strongly agreeing to this statement. This support held across all demographic sub-groups, with particularly high support among African American and Latina entrepreneurs, who support such requirements by sizable majorities of 79% and 87% respectively.
- **Large majority of women small business owners support policies that ensure and expand access to birth control:** 69% of respondents support policies that would increase women's access to birth control, with 50% of respondents strongly supporting such policies. Strong majorities across all demographic and political sub-groups support expanded access, including 84% of Democrats, 57% of independents and 63% of Republicans.
- **Vast majority of women small business owners feel that access to birth control is important for women's economic empowerment and well-being:** Female small business owners understand that access to birth control is an economic issue for many women—including many small business owners and employees—with 79% of respondents agreeing that access to birth control is important to financial well-being. Fifty-nine percent strongly agree with this statement. The same percentage, 79%, also agree that we need to ensure all women have access to affordable reproductive healthcare as a basic economic issue. Sixty-one percent strongly agree.
- **Women entrepreneurs believe access to birth control was critical to their ability to start a business and make career choices:** 56% of respondents agree that their ability to access to birth control and to decide if and when to have children allowed them to advance in their career and start their business, and 52% agree that such access impacts their ability to grow their business. Additionally, almost two-thirds of female small business owners (63%) say that access to birth control impacts their family's economic security, and 64% agree that this access is an important part of their ability to make choices for their career and their future.
- **Women small business owners are politically diverse:** 41% identify as Republican or Republican-leaning independents, 39% are Democrat or Democrat-leaning independents and 11% are pure independent.

Women Small Business Owners Believe Insurance Plans Should Include Contraceptive Coverage and Support Expanding Access to Birth Control

More than 7 in 10 (71%) women small business owners agree that health insurance issuers should be required to include birth control coverage in their health plans, while just 21% disagree. Fifty-four percent of respondents strongly agree that insurance companies should be required to offer such coverage. Women of color who own small businesses support such requirements by even greater majorities—79% of African-American business owners and 87% of Latina business owners feel that insurance companies should be required to include birth control coverage in health plans.

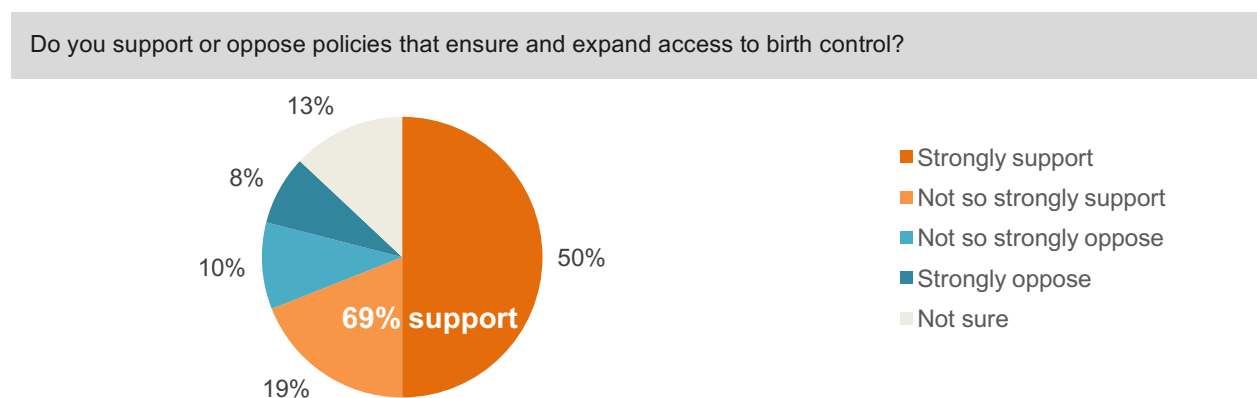
Figure 1: Female entrepreneurs feel strongly that health coverage should include birth control



A large majority (69%) of women small business owners support policies that would ensure and expand access to birth control, with 50% of respondents strongly in support of such policies.

Support for such policies held across all major demographic sub-groups polled. For example, 69% of African-American women entrepreneurs and 72% of Latina women entrepreneurs are supportive of policies that would expand access.³

Figure 2: Female small business owners support policies that ensure and expand access to birth control

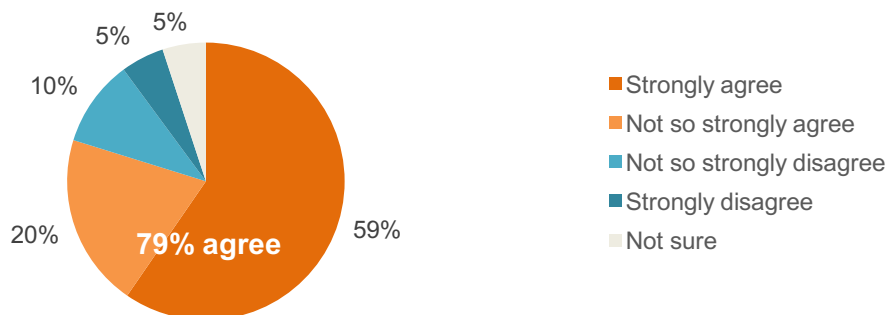


³ This poll was conducted before the October 6, 2017 rule change announced by the Trump administration that allows more employers to opt out of providing birth control coverage in employer-sponsored health plans.

Women Entrepreneurs Believe Health Insurance and Access to Reproductive Health are Vital to Economic Security

Female small business owners understand that access to health insurance and reproductive health is an economic issue for entrepreneurs and their employees. Nearly 8 in 10 respondents (79%) agree that reproductive healthcare is basic healthcare, and that having access to it is important for economic well-being and stability. A large majority (59%) strongly agree with this statement, while just 15% disagree. The same percent, 79%, agree that we need to make sure all women have access to affordable reproductive healthcare as a basic economic issue for families.

Figure 3: Women entrepreneurs believe access to reproductive healthcare is essential to women’s economic security and wellbeing

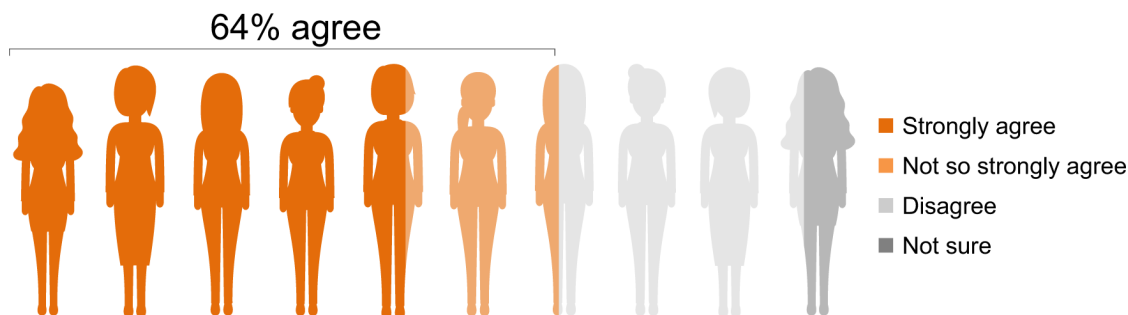


Women Small Business Owners Say Birth Control Access Critical to their Ability to Start a Business and Pursue their Career

Beyond understanding the importance of birth control access to employees’ financial wellbeing, women entrepreneurs see a connection between this access and their ability to pursue their dreams. A majority of women small business owners say having access to birth control allowed them to pursue their education after high school (54% agree). Women of color who own small businesses are even more likely to agree (74% African Americans, 70% Latinas and 50% white women). What’s more, 56% of women entrepreneurs agree that the ability to access birth control and to decide if and when to have children allowed them to advance in their career and start their own business. Fifty-two percent say having access to birth control and the ability to decide if and when to have children impacts their ability to grow their business.

Additionally, nearly two-thirds report that their ability to access birth control and decide if and when to have children has been an important part of planning their career and future (64% total agree with 47% who strongly agree).

Figure 4: Women entrepreneurs say ability to access birth control is important to planning their career and future



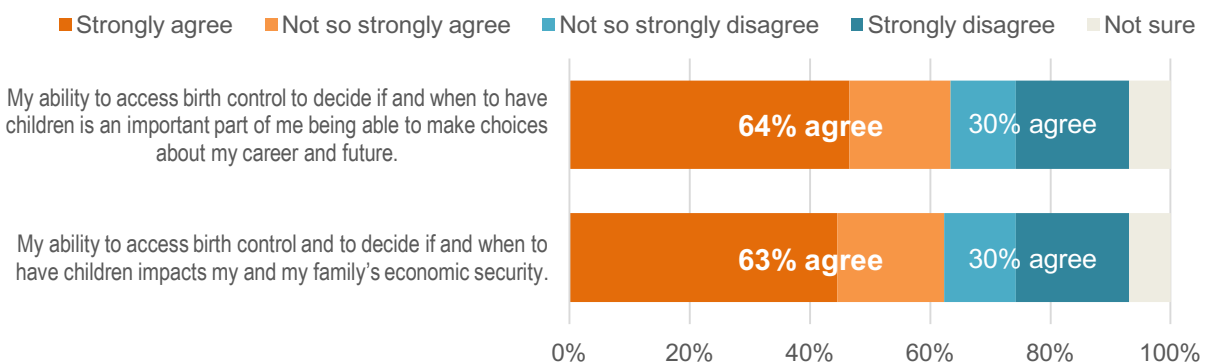
Illustrating the resonance of this sentiment as a core belief among women small business owners is the agreement across various demographic subgroups:

- 64% of non-college (47% strongly) and 63% of college-educated women (46% strongly) agree
- 72% of Latina (45% strongly), 62% of white (46% strongly), and 72% of African American (55% strongly) small business owners agree
- 80% of Democrats (62% strongly), 57% of independents (41% strongly), and 52% of Republicans (35% strongly)

Similarly important for women business owners is how birth control access has not only impacted their career, but also their family’s economic security. Sixty-three percent of women business owners agree with this statement and 45% agree strongly. This holds true for women regardless of educational attainment, race or party affiliation:

- 64% of non-college educated (46% strongly) and 62% of college-educated (45% strongly) respondents agree
- 75% of Latina (47% strongly), 62% of white (45% strongly), and 70% of African-American (49% strongly) women small business owners agree
- 76% of Democrats (60% strongly), 56% of independents (44% strongly), and 55% of Republicans (34% strongly).

Figure 5: Women entrepreneurs believe access to birth control impacts their careers and family’s economic security



Conclusion

Female entrepreneurs are a vital and growing part of the small business community and the overall economy. Women-owned firms are one of the fastest growing segments of the business community, with a 45% increase in women-owned firms between 2007 and 2016, compared to just a 9% increase for new businesses overall. Women entrepreneurs are significant job creators, with employment in women-owned businesses increasing 18% since the recession compared to a 1% decline in employment across all businesses since 2007.

These numbers show how critical women entrepreneurs are to our economy, and underscore the importance of promoting policies that will help them and their employees thrive. This is why it’s important for lawmakers to understand that women entrepreneurs believe access to reproductive health is a key component of healthcare, and that access to comprehensive health coverage, including birth control, is critical to ensuring their and their employees’ financial stability. Access to contraceptive coverage promotes the financial stability of female entrepreneurs and their employees, both of which are ultimately

important for an entrepreneur's bottom line, as recruiting and retaining a healthy and productive workforce is a critical aspect of running a successful small business.

Methodology

This poll reflects an Internet survey of 507 women small business owners nationwide with 1-99 employees, including oversamples of African-American and Latina small business owners (100 of each). The poll was conducted by Lake Research Partners and American Viewpoint for Small Business Majority during August, 2017. The margin of error is +/-4.4%.

Toplines

500 women small business owners nationwide, cap 25% self-employed.
Oversamples of 100 African American women, 100 Latinas

	Weighted N=	TOTAL	SOLO	2 - 9 EMPL	10+ EMPL
	507	507	116	233	158
	Unweighted N=	718	143	288	287
Region					
New England.....	5	5	7	5	4
Middle Atlantic	14	14	14	14	15
East North Central	13	13	17	11	13
West North Central.....	7	7	11	7	5
South Atlantic	21	21	26	18	23
East South Central	4	4	6	2	5
West South Central.....	10	10	9	9	12
Mountain.....	8	8	10	9	5
Pacific.....	17	17	0	24	19

Q1. Please indicate your gender

Female.....	100	100	100	100	100
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Q2. What is your race or ethnicity?

Select all that apply

Hispanic or Latino or Spanish origin	12	12	2	7	26
White.....	76	76	89	85	55
Black, African, African American	9	9	6	4	20
Asian.....	3	3	0	4	5
Middle Eastern.....	1	1	0	2	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0
Native American, Indigenous, American Indian or Alaska Native	1	1	1	1	1
Not listed; Please specify	1	1	2	2	0

Q3. Just to confirm, are you the owner of a for-profit small business that has 99 or fewer employees?

Yes, owner	100	100	100	100	100
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Q4. Approximately how many people work 30 or more hours per week at your company, including yourself?

1	23	23	100	0	0
2-9	46	46	0	100	0
10-14.....	10	10	0	0	32
15-24.....	6	6	0	0	21
25-49	9	9	0	0	29
50-99	6	6	0	0	19

	TOTAL	SOLO	2 - 9 EMPL	10+ EMPL
Weighted N=	507	116	233	158
Unweighted N=	718	143	288	287

Q5. What percentage of your employees would you say are women?

Mean.....	58		59	56
Median	50		50	50
100%.....	19		25	10
75 - 99%.....	15		12	19
51 - 74%.....	12		7	20
50%.....	25		30	17
25 - 49%	15		12	20
11 - 24%	4		2	7
10% or less.....	10		12	7

Q6. What percentage of your employees would you say work part-time?

Mean.....	32		33	32
Median	20		20	20
100%.....	9		12	4
75 - 99%.....	8		8	8
51 - 74%.....	4		2	7
50%.....	15		16	13
25 - 49%	13		11	16
11 - 24%	9		4	18
10% or less.....	42		47	34

Q7. Do you have any children?

Yes, I have children younger than 18	29	15	22	49
Yes, I have children 18 or older	36	40	43	22
Yes, I have children who are both younger and older than 187		6	7	7
All yes, combined	71	61	72	78
No, I do not have any children	29	39	28	22

Q8. Are you planning to have children in the future, or are you not planning to have children in the future, or are you not sure?

Planning on having children.....	21	10	13	41
Not planning on having children.....	70	84	79	47
Not sure.....	9	6	8	12

	TOTAL	SOLO	2 - 9 EMPL	10+ EMPL
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Unweighted N=	718	143	288	287

Q9. Which of the following categories best describes your business?

Professional services including taxes, accounting, IT, legal, finance, media	23	20	28	19
Retail	15	24	11	13
Construction and Real Estate	13	5	15	17
Healthcare and education or social services	8	5	8	10
Restaurant/food service	7	2	7	9
Wholesale and distribution of goods.....	6	4	6	9
Manufacturing	6	1	4	11
Leisure and hospitality	5	2	6	7
Other non-retail services	13	29	11	3
Not sure.....	4	9	4	1

Q10. How important is it for people to have access to the following items to obtain financial security?

a. Birth control to determine if and when to have children

Very important.....	39	43	34	42
Somewhat important	19	13	16	27
A little important	13	16	11	13
Not important at all	22	21	29	14
Not sure.....	7	8	10	4
Important.....	57	55	51	68
Not important	35	37	40	28

b. Health insurance coverage

Very important.....	67	79	64	63
Somewhat important	19	12	18	26
A little important	7	3	9	7
Not important at all	3	2	3	2
Not sure.....	4	4	5	1
Important.....	87	91	82	90
Not important	10	5	12	10

Q11. Do you agree or disagree that the health insurance issuers should be required to include birth control coverage in their health plans?

Strongly agree	54	57	51	56
Not so strongly agree	18	15	17	21
Not so strongly disagree	10	5	9	13
Strongly disagree	11	12	13	8
Not sure.....	8	12	10	3
Agree	71	71	68	77
Disagree	21	17	22	21

	TOTAL	SOLO	2 - 9 EMPL	10+ EMPL
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Q12. Do you support or oppose policies that ensure and expand access to birth control?

Strongly support	50	56	51	44
Not so strongly support	19	21	15	24
Not so strongly oppose	10	5	10	14
Strongly oppose	8	6	8	8
Not sure.....	13	11	15	10
Support.....	69	77	66	68
Oppose	18	12	19	22

Q13. Here are some statements some people have made. For each, select if you agree or disagree.

- a. Reproductive health care is basic health care, and having access to it is important for economic well-being and stability

Strongly agree	59	67	61	49
Not so strongly agree	20	23	16	25
Not so strongly disagree	10	5	9	16
Strongly disagree	5	2	7	5
Not sure.....	5	3	7	5
Agree	79	91	76	75
Disagree	15	7	16	21

- b. We need to make sure that all women have access to affordable reproductive health care as a basic economic issue for our families

Strongly agree	61	66	63	53
Not so strongly agree	18	19	14	24
Not so strongly disagree	9	7	7	14
Strongly disagree	6	4	9	5
Not sure.....	6	4	8	5
Agree	79	85	77	77
Disagree	15	11	15	18

Q14. Do you agree or disagree with the following statement? My ability to access birth control and to decide if and when to have children allowed me to advance in my career and start my own business.

Strongly agree	39	35	39	42
Not so strongly agree	17	13	17	20
Not so strongly disagree	12	11	11	14
Strongly disagree	24	33	24	17
Not sure.....	8	8	10	7
Agree	56	48	56	62
Disagree	36	44	35	31

	TOTAL	SOLO	2 - 9 EMPL	10+ EMPL
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Q15. Do you agree or disagree with the following statement? My ability to access birth control and to decide if and when to have children impacts my ability to grow my business.

Strongly agree	36	32	35	39
Not so strongly agree	16	14	16	19
Not so strongly disagree	13	14	10	18
Strongly disagree	28	36	31	18
Not sure.....	7	4	9	6
Agree	52	46	51	57
Disagree	41	50	40	36

Q16. Do you agree or disagree with the following statement? My ability to access birth control and to decide if and when to have children impacts my and my family's economic security.

Strongly agree	45	42	47	44
Not so strongly agree	18	17	18	19
Not so strongly disagree	12	9	10	17
Strongly disagree	19	24	19	14
Not sure.....	7	8	6	6
Agree	63	59	65	63
Disagree	30	33	29	31

Q17. Do you agree or disagree with the following statement? My ability to access birth control to decide if and when to have children is an important part of me being able to make choices about my career and future.

Strongly agree	47	48	48	43
Not so strongly agree	17	15	15	22
Not so strongly disagree	11	9	9	15
Strongly disagree	19	23	20	14
Not sure.....	7	6	8	6
Agree	64	63	63	65
Disagree	30	32	29	29

The remaining questions are for statistical purposes only.

Q18. What is your religion?

Protestant (Baptist, Adventist, Lutheran, Methodist, Presbyterian, Pentecostal, Anglican)	33	35	28	32
Catholic	24	18	20	33
Other Christian	15	13	13	18
Jewish.....	6	6	6	5
Muslim	1	2	0	2
Mormon, Latter Day Saints, LDS	1	2	1	1
Other (Please write in).....	6	7	8	3
None/Agnostic/Atheist.....	15	20	17	9

	TOTAL	SOLO	2 - 9 EMPL	10+ EMPL
Weighted N=	507	116	233	158
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Q19. Generally speaking, do you think of yourself as a Republican, a Democrat, an independent, or something else?

Strong Democrat.....	23	20	21	27
Not strong Democrat	10	8	9	14
Lean Democrat.....	6	8	6	4
Democrat.....	39	36	36	45
Independent.....	11	8	11	14
Republican	41	46	40	39
Lean Republican	6	6	5	6
Not strong Republican.....	14	17	13	12
Strong Republican	22	23	22	21
Other	3	4	4	0
Not sure.....	2	2	3	1
Prefer not to answer.....	4	4	6	1

Q20. What is your age?

18-24	5	1	4	9
25-29	8	7	3	16
30-34	9	5	7	16
35-39	12	12	9	15
40-44	11	11	11	11
45-49	9	7	10	8
50-54	13	11	18	6
55-59	14	14	17	8
60-64	11	16	12	7
65-69	6	12	6	3
70-74	2	3	2	1
75 & older	0	1	0	0
(don't know).....	0	0	0	0

Q21. What is the last year of schooling that you have completed?

1 - 11th Grade.....	0	0	0	1
High School Graduate.....	10	9	12	9
Non-College Post H.S.	2	1	2	2
Some College.....	29	29	32	25
Bachelor's degree	36	38	35	37
Master's degree	16	16	13	19
Doctoral degree.....	6	7	5	7

Q22. At any point in your life, have you used birth control, like a pill, implant, patch, shot, vaginal ring, or IUD?

Yes	81	84	82	78
No	15	12	14	19
Prefer not to answer.....	3	4	4	3
Not sure.....	0	0	1	0

	TOTAL	SOLO	2 - 9 EMPL	10+ EMPL
Weighted N=	507	116	233	158
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Q23. (If have insurance) Does your health insurance cover your birth control?

Weighted N=	438	99	196	143
Unweighted N=	615	117	244	254
Yes, my insurance pays the full cost of my birth control	33	25	26	50
Yes, but I pay a copay for my birth control	13	10	14	15
No, my insurance does not cover my birth control	13	9	15	14
I do not use prescription birth control	28	39	31	16
I do not have health insurance	0	0	0	0
Not sure	12	16	14	5

Q24. For statistical purposes only, which of these categories best describes the gross revenue of your business in 2016?

Less than \$100,000	39	81	37	11
\$100,000 to under \$250,000	20	10	26	19
\$250,000 to under \$500,000	15	2	17	23
\$500,000 to under \$1 million	10	0	9	19
\$1 million to under \$2 million	7	0	7	14
\$2 million or more	4	0	1	12
Not sure	4	6	3	3