



Report:

The impact of reproductive health on small businesses

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Small Business Majority
1015 15th Street, NW, Suite 450
Washington, DC 20005
(202) 828-8357
www.smallbusinessmajority.org

Abstract

Issue: Access to reproductive health services has been restricted since the Supreme Court overturned *Roe v. Wade*, and the small business community is adapting to these changes.

Goals: Develop a deeper understanding of how access to reproductive health impacts the small business community.

Methods: We conducted three focus group discussions with small business owners in January 2025. These 90-minute discussions were facilitated by Small Business Majority's National Women's Entrepreneurship Director, Rachel Shanklin, MPH and Dr. Rachel Powell Lewis of Powell Lewis Consulting. The focus group consisted of 16 small business owners from 9 different states, diverse in gender, race and age. Approximately one-third of participants were White, one-third Black, and the remaining third included Hispanic, Asian American, Native American, and multiracial individuals. Ages ranged from participants in their 20s and 30s to those over 50. Three-quarters of the businesses represented were very small, with 10 or fewer employees.

Key findings: Small business owners and their employees are greatly impacted by reproductive health and access to reproductive health services. Small business owners report that it affects recruitment and retention of employees, as well as the business' productivity. Affordable health insurance is also crucial to accessing reproductive healthcare, but many small businesses struggle to offer it to their employees. The small business owners who participated in our focus group discussions disapprove of restrictions on abortion and are concerned about further limitations and cuts to essential programs under the new administration. They want to engage in advocacy to promote reproductive rights and they also think that small employers need more access to resources and education about reproductive health.

Background

After the U.S. Supreme Court overturned *Roe v. Wade* in 2022, the landscape for reproductive rights shifted dramatically. With no national right to abortion, access is now determined by the states. Nineteen states have imposed a full or partial ban on abortion, and attempted bans in other states have been blocked by the courts or ballot initiatives.¹ Yet even states without bans are confronting challenges. For example, some states with restrictive abortion bans are seeking to pursue legal action against doctors in other states who are prescribing and sending abortion medication to women in states with bans.²

However, reproductive healthcare encompasses much more than abortion, and access to it is under threat. Legislators in several states have introduced bills that would restrict access to various forms of birth control.³ Additionally, an Alabama state Supreme Court decision resulted in a temporary pause to in vitro fertilization services (IVF).⁴ Reproductive healthcare also includes cancer screenings, menstrual health treatments, menopause management and gender affirming care.

While reproductive health impacts everyone, any restrictions in access to care places a disproportionate burden on women, especially those in vulnerable communities. This is particularly true for women in the small business community who already face greater barriers to accessing affordable and comprehensive healthcare, especially Black women entrepreneurs and employees. Black women are more likely to live in

¹ "Tracking Abortion Bans Across the Country." The New York Times. February 19, 2025. <https://www.nytimes.com/interactive/2024/us/abortion-laws-roe-v-wade.html>

² "A New York abortion doctor faces a \$100,000 fine in Texas. It's part of a larger playbook." Vox. February 25, 2025. <https://www.vox.com/abortion/400484/abortion-maggie-carpenter-mifepristone-medication-texas-new-york-rfk-louisiana-paxton>

³ "Conservative attacks on birth control could threaten access." The Washington Post. June 5, 2024. <https://www.washingtonpost.com/health/2024/06/05/birth-control-access-abortion-ban/>

⁴ "Alabama clinics resume treatment under new IVF law, but experts say it will take more work to protect fertility services." CNN. March 7, 2024. <https://www.cnn.com/2024/03/06/us/alabama-ivf-fertility-protection/index.html>

states with abortion restrictions, less likely to have health insurance, less likely to be able to afford an emergency health expense, have higher medical debt and have longer travel times to hospitals.⁵ Meanwhile, Black women are the fastest growing group of entrepreneurs, and the number of women-owned businesses between 2019 and 2023 increased at nearly double the rate of those owned by men.⁶ It's clear that women play a crucial role in driving small business formation and growth.

Therefore, it's not surprising that Small Business Majority's research found that access to reproductive healthcare is very important to women entrepreneurs. Ninety-two percent say the freedom to decide if and when to have children is important.⁷ Nearly two-thirds of women small business owners (64%) say their ability to decide if and when to have children has allowed them to advance in their career and start their own businesses. A majority agree that their ability to decide if and when to have children impacts their financial security, as well as their ability to grow their businesses.

Notably, women entrepreneurs support ensuring people have the right to receive abortion care under federal law (72% total support). Additionally, they want to ensure and expand access to birth control (90% support) and access to abortion care (70% support). The vast majority of women small business owners agree that all women should have access to reproductive healthcare including abortion care and birth control (76% agree) and that having the freedom to decide if and when to have children is an important part of their ability to make career choices (72% agree). This belief extends to their employees as well, with a majority (71%) agreeing that it is important for their employees to have access to reproductive health services. It's clear that women entrepreneurs believe that access to reproductive healthcare is vital to their economic well-being and that of the entire small business community.

Focus group findings

To better understand how the small business community is impacted by reproductive health, Small Business Majority's National Women's Entrepreneurship Director Rachel Shanklin, MPH and Dr. Rachel Powell Lewis of Powell Lewis Consulting held three focus group sessions with 16 entrepreneurs across a variety of industries in January 2025. During the three discussions, several key themes emerged. The entrepreneurs discussed the impact of reproductive health on their own businesses and on the small business community and highlighted some of the practical business challenges. They touched on the broad economic impact of reproductive health policies. Additionally, they discussed their policy concerns and avenues for future advocacy.

Impact of reproductive health on small businesses

Participants agreed that reproductive health access is critical for the economic stability of women-owned businesses and their employees. Yet it does not only impact women-owned small businesses. Male small business owners and their families can also be affected, as are their employees. Reproductive health access is a major component of small businesses' ability to recruit and retain employees. One small business owner said, "Recruiting and retaining employees who might need reproductive access is an issue for some of my clients in states that have passed abortion restrictions. This applies to recruiting people of any gender who are in the reproductive era of their lives in terms of family planning."

⁵ "What are the Implications of the Dobbs Ruling for Racial Disparities?" KFF. April 24, 2024. <https://www.kff.org/womens-health-policy/issue-brief/what-are-the-implications-of-the-dobbs-ruling-for-racial-disparities/>

⁶ "Black women helping close the gender gap as the fastest growing group of entrepreneurs." GoDaddy. November 16, 2023. <https://aboutus.godaddy.net/newsroom/news-releases/press-release-details/2023/Black-women-helping-close-the-gender-gap-as-the-fastest-growing-group-of-entrepreneurs/default.aspx>; "New Report Finds Growth of Women Business Owners Outpaces the Market." Wells Fargo. January 9, 2024. <https://newsroom.wf.com/English/news-releases/news-release-details/2024/New-Report-Finds-Growth-of-Women-Business-Owners-Outpaces-the-Market/>

⁷ "Opinion Poll Women entrepreneurs see access to reproductive health as essential to their economic security." Small Business Majority. June 14, 2023. <https://smallbusinessmajority.org/our-research/women-entrepreneurs-say-reproductive-health-essential-to-economic-security>

Reproductive health has a disproportionate impact on younger employees and participants shared that they worry about the ability of their workers to access the care they need, especially in states with restrictive policies. However, reproductive health does not only impact people of child-bearing age. Older adults are often overlooked in these policy discussions, yet they too need access to reproductive cancer screenings, menstrual health treatments and menopause management to take care of their health.

A small business owner explained, "Reproductive healthcare impacts not just women but their entire families. If an employee's wife has a health issue, that employee may need to take time off, which affects my business."

When entrepreneurs or their employees experience reproductive health issues, there is a direct impact on business operations and productivity. A solo entrepreneur participant noted that when they miss out on work, their work stops completely until they're able to return. Also, if an employee or entrepreneur cannot access the care they need and are forced to delay it, it can become a long-term issue that would impact their productivity. This challenge is even more pronounced for women, particularly those in rural areas, low-income communities and communities of color.

However, the inability of many small businesses to offer health insurance to their workers poses a major difficulty for both the employer and employee. Without insurance, employees are forced to cover all healthcare costs—for both reproductive and non-reproductive care—out of pocket. This in turn affects hiring, as it will be more challenging for small businesses to recruit and retain employees for a job that does not offer health insurance.

One participant noted, "The cost of health insurance is a huge barrier to hiring employees. If I had to pay for health insurance myself, I would probably have to shut down my business."

This hiring delay impacts their business' productivity and ability to grow.

"I have largely women in my employ and they expect access to reproductive care. They need to be able to take off to do what they need to do to take care of themselves. Their insurance needs to cover it, and they choose to work in places where they're going to have access to what they need. I've had people actually move to the different states that I operate in within our company for that reason."

Beyond the ability to offer health coverage, the participants weren't sure how to meet their employees' reproductive health needs. They agreed that there are limited employer resources available, and they want more education on how to support their employees.

Economic impact of reproductive health policies

Reproductive health intersects other family issues such as childcare and paid family and medical leave. Employees—especially women—need to take time off work to care for a new child. Once the employee is ready to return to work, they need someone to care for their child in order to rejoin the workforce. However, childcare costs and the ability to access paid family and medical leave are major burdens for both employees and employers. Parents often can't afford to take unpaid time off work to welcome a new child, while small businesses might not be able to afford to offer paid leave. Additionally, in many states, families have to spend more on childcare than they do on rent, mortgage or college tuition, making access to reproductive healthcare and the ability to make informed choices essential for their economic stability.⁸

⁸ "Child care in the U.S. today can cost more than families pay for rent, a mortgage or college tuition." CBS News. November 28, 2024. <https://www.cbsnews.com/news/child-care-costs-more-than-rent-in-some-u-s-counties-feds-find/>

Given the high costs of these needs, some parents must stay home to care for their children until they are old enough to go to school. Women are already more impacted by reproductive health, and they are also more likely than men to be forced to leave the workforce.⁹ Therefore, the ability to decide when and if to have children has a tremendous economic impact on women. One participant said, “Reproductive freedom isn’t just a moral issue; it’s an economic issue tied to labor force participation.”

States that have implemented abortion restrictions are also facing economic impacts. Without the freedom to decide whether to have children, more women will be forced to leave the workforce. Additionally, some workers and businesses may choose to relocate to states that do not restrict abortion. This would reduce the state’s workforce and lower its GDP.

One participant shared how abortion restrictions have changed her business operations: “I do a lot of keynote speaking and traveling for conferences. As someone who had a baby three months ago and might have more children, I stopped taking any and all gigs in states without abortion access. There’s too much risk of medical risk if I had a miscarriage. I just refuse to take those jobs, which is bad because they pay well. This impacts my bottom line, as I’ve had to pass on revenue. But I don’t feel physically comfortable as a potentially pregnant person in those states now.”

Policy concerns

These focus groups were held during the final week of the Biden Administration and the first week of the Trump Administration. Amid political change, participants expressed concerns about the potential rollback of reproductive health protections under the new administration, especially given proposed changes in Project 2025 that would rescind the U.S. Food and Drug Administration’s (FDA) approval of mifepristone for terminating early-stage pregnancies, and end the Emergency Medical Treatment and Labor Act (EMTALA) which requires hospitals to provide emergency abortion care to any patient who needs it and prohibit the mailing of abortion pills.¹⁰ Participants expressed concern that the federal government could take action to further limit abortion access—even in states with protections—and that contraception access could come under threat. There is also the potential for increased surveillance of digital apps that track menstrual cycles as they could be used to detect pregnancy and abortion putting women at risk of prosecution in states where abortion is criminalized. One small business owner said, “We need to advocate for the importance of tracking menstrual cycles and fertility without fear of criminal prosecution or data misuse.”

Additionally, information from the federal government on reproductive rights is now harder to access, with resources being deleted from federal agency websites. Shortly after the inauguration, the Department of Health and Human Services (HHS) removed its website ReproductiveRights.gov, which provides information on abortion rights, birth control and reproductive health services.¹¹ The website remains unavailable at the publishing of this report.

The president has also signed several executive orders targeting transgender people and mandating federal agencies remove any mention of “gender ideology” from any internal or external communication.¹²

⁹ “‘We Feel Stuck’: Child Care Needs Limit Women’s Work Force Gains.” The New York Times. July 26, 2024. <https://www.nytimes.com/2024/07/26/business/economy/women-jobs-child-care.html>

¹⁰ “The 19th Explains: What you need to know about Project 2025.” The 19th. November 7, 2024. <https://19thnews.org/2024/07/project-2025-women-education-lgbtq-workforce/>

¹¹ “Reproductive health site goes dark after inaugural.” Axios. January 23, 2025. <https://www.axios.com/2025/01/23/reproductive-health-site-skimm-goes-dark-inaugural>

¹² “Government agencies scrub LGBTQ web pages and remove info about trans and intersex people.” NBC News. February 3, 2025. <https://www.nbcnews.com/nbc-out/out-politics-and-policy/government-agencies-scrub-lgbtq-web-pages-remove-info-trans-intersex-p-rcna190519>

The participants were anxious about the impact on the LGBTQ community, especially as the new administration began removing language promoting gender equality from some government websites. They were afraid that transgender and nonbinary people will be unable to find information on reproductive healthcare that meets their needs.

Attacks on the LGBTQ community also could have broader, unanticipated consequences. Participants expressed concern that restricting access to hormones for transgender people might also limit access to hormone replacement therapy for women going through menopause, which is essential to managing their symptoms and supporting their overall wellbeing.

Furthermore, the participants were concerned about the potential defunding of programs like WIC (Special Supplemental Nutrition Program for Women, Infants, and Children), Head Start and Planned Parenthood, which provide essential services to low-income and marginalized communities. If WIC or Head Start are interrupted or defunded, parents and children will go without healthy food and early childhood education. This could impact some of the small business workforce that relies on these programs. If defunded, Planned Parenthood would be forced to scale back or eliminate essential reproductive healthcare services such as contraceptives, prenatal and postpartum care, and abortion care, leaving some communities without critical medical support.

Recognizing the power of advocacy

As access to reproductive healthcare is under threat, participants emphasized the need for policies that support it. Additionally, they discussed the importance of supporting paid family and medical leave, affordable childcare and comprehensive health insurance so that all people have access to the programs and support they need to thrive.

During the discussions, small business owners recognized the power of their collective voices. Sharing personal stories and experiences is a powerful tool for influencing policymakers. It also raises awareness about the broader economic impact of reproductive health access, which is often overlooked in discussions on reproductive rights. Participants expressed interest in collective action, such as lobbying for state-level protections, supporting women in politics, and backing candidates who support reproductive health access and advocate for affordable healthcare.

One small business owner said, “We need to make sure our elected officials are advocating for reproductive rights because they are the ones making decisions that impact our lives.”

Policy recommendations

During the focus group discussions, the participants recommended that action should be taken against restrictive policies. They also proposed increased access to paid family and medical leave, more affordable health insurance and increased access to quality reproductive care. The participants also stated that tax deductions for reproductive healthcare would be helpful, and they stressed the need for education on reproductive health.

Action against restrictions

The participants agreed that due to the federal rollback of reproductive rights, state-level protections are needed to ensure access to reproductive healthcare. In states without restrictions, they suggested codifying protections into law via ballot measures or legislation. In states with restrictions, they suggested advocating for policies that would restore protections or at least make current policies less restrictive.

They also expressed a desire to engage in targeted actions like divestment from states with restrictive reproductive health laws. One small business owner said, “Boycotts and divestment have historically been powerful tools. Small businesses must leverage these strategies.”

Paid family and medical leave

The small business owners agreed that access to paid family and medical leave (PFML) programs is important for themselves and their employees. While there is no national PFML program, 13 states and Washington, D.C. have mandatory paid leave insurance programs and an additional 10 states have voluntary systems that provide paid family leave through private insurance.¹³ Typically, these programs provide several weeks of paid family and medical leave, allowing employees to take time off for their own serious illness, to care for a seriously ill family member or to take parental leave to care for a newborn child. State-run programs are funded through modest payroll deductions paid by employees (and in some states this cost is shared by employers). Some programs also allow small business owners themselves to participate to access paid leave.

“As an entrepreneur, I did not get any leave because nobody gives that to you as a business owner. After having twins, I had to be in important meetings with two infant carriers sitting there with me while thinking, ‘Thank god I’m the business owner.’ Because in most positions, you cannot do that and if you don’t have that leave, you can’t work.”

The participants recommended that the small business community should advocate for state-run PFML programs in states that don’t currently have one. In states that do have one, they recommended that it should be expanded to better support employees during pregnancy and the postpartum period, in addition to allowing flexibility for taking care of childcare responsibilities.

Affordable health insurance

The Affordable Care Act requires that most private insurance include access to Food and Drug Administration (FDA) approved contraceptive methods, sterilization procedures, and patient education and counseling at a low cost. However, many small businesses still struggle to offer health coverage to their employees, with some unable to afford it at all. This impacts small businesses because it is a crucial benefit essential to recruiting and retaining talented employees who will choose an employer that can provide health coverage. One small business owner explained the impact on her business, saying, "If I can't provide healthcare for my employees, I have to keep them seasonal, which limits my business growth."

The high cost of insurance impacts entrepreneurs regardless of whether they have employees. One solo entrepreneur shared, “It has already been hard for me to find quality insurance at an affordable cost. I feel like I pay a lot more in insurance than the typical person that works in corporate because of the fact that I work for myself.” Highlighting this challenge, Small Business Majority’s research found that the majority of small business owners report that the cost of premiums, deductibles, copays and hospital visits have increased over the past few years.¹⁴ The focus group participants recommended that policymakers take action to make health insurance more affordable so that entrepreneurs and their employees can access the care they need, including access to reproductive health services.

Access to quality reproductive healthcare

Access to reproductive health services isn’t equitable, particularly in rural and underserved areas. Policymakers must ensure that reproductive health services, including maternal care, cancer screenings and contraception, are accessible and affordable in every community.

¹³ “State Paid Family Leave Laws Across the U.S.” Bipartisan Policy Center. February 20, 2025. <https://bipartisanpolicy.org/explainer/state-paid-family-leave-laws-across-the-u-s/>

¹⁴ “Opinion poll: Small businesses struggling with rising healthcare costs, support bipartisan policy solutions.” Small Business Majority. February 21, 2024. <https://smallbusinessmajority.org/our-research/healthcare/small-businesses-struggling-rising-healthcare-costs-support-bipartisan-policy-solutions>

A New Mexico small business owner shared her struggle in accessing care.

They said, “In Native American communities, we're already limited in our access to adequate healthcare. When clinics close, women's health services—including reproductive healthcare—are often the first to go. It's more difficult to access it elsewhere. Our local clinic is about 20 miles from where I live, but I cannot get women's healthcare services there. So now I have to go 40 to 50 miles in either direction to get care.”

Tax credits, deductions and grants

The participants suggested that federal, state and local governments could offer tax credits or deductions for reproductive health care expenses for small business owners and employees so that cost isn't a barrier to access. They also suggest that non-government organizations could offer grants to small business owners and employees facing health crises.

Reproductive health education

The participants agreed that many people don't understand reproductive health or how to access reproductive healthcare. They recommended that small employers and their employees should be provided with resources and education about reproductive health rights and options. Part of this education should include the knowledge that reproductive health issues are not limited to women of childbearing age. It impacts people of all ages and genders, including transgender and nonbinary individuals.

“Reproductive health is just health. It's about understanding your body, taking care of it, and having the right to make decisions about it.”

The entrepreneurs also recognized the need for themselves and other small business owners to help educate others on this topic. By sharing their stories and explaining the personal and economic impact of reproductive health with policymakers, they can advocate for policies that support reproductive health access.

Next steps

Moving forward, there are plans for future advocacy events in Washington D.C., allowing small business owners to speak with their representatives and senators to advocate for policies that expand access to reproductive health services. Additionally, participants were encouraged to engage with local and state representatives, attend city council meetings and advocate for reproductive health policies. Small Business Majority shared our “Reproductive Healthcare for Employers Toolkit” with participants and asked participants to encourage other entrepreneurs to engage in advocacy.¹⁵

Conclusion

The small business owners who participated in this series of focus groups echoed a message that Small Business Majority's survey has shown: the ability to choose if and when to have children is important to both small business owners' and their employees' careers and that entrepreneurs support access to reproductive health services.

¹⁵ “Reproductive healthcare toolkit for employers.” Venturize. 2024. <https://venturize.org/other-benefits-for-small-business/workplace-wellness/reproductive-healthcare-toolkit>; “Small business owners: Make your voice heard!” Small Business Majority. 2025. <https://go.smallbusinessmajority.org/l/229072/2018-01-02/w7xt>

The participating small business owners agreed that reproductive health access is crucial for the economic stability of their businesses and their employees. When employees or the business owners themselves experience reproductive health challenges, it directly impacts workforce stability, productivity and their bottom line. The entrepreneurs disapproved of state level restrictions on abortion and are concerned about further limitations from the federal government under the new administration. They are interested in engaging in advocacy to restore, protect and expand access to reproductive healthcare, including abortion care, contraception and other services, to ensure that policymakers understand the impact on small businesses.

They developed policy recommendations that would increase access to reproductive health services and lower costs for themselves and their employees. The small business owners were particularly supportive of more affordable health insurance that would make it feasible for them to offer reproductive health coverage and policies that support paid family and medical leave. They also wanted more resources and education for employers and employees on reproductive health rights and options that are inclusive for all communities.

Methods and data sources

Small Business Majority conducted three focus groups with a total of 16 small business owners between the dates of January 15 to January 23, 2025.