

Main Street Agenda 2025

Main Street Alliance (MSA) champions the voices of small business owners to create a thriving economy. We cultivate a network of entrepreneurs, connecting them with resources to build sustainable enterprises. Our membership drives state and federal policymaking that gives a fair shot to small businesses and strengthens communities nationwide.

We are proud to share our Main Street Agenda 2025—developed in partnership with our members across the country. The following is a blueprint for what policies state and federal governments should pursue to achieve the promise of the American Dream for entrepreneurs, their employees and the communities they serve.

In this document, we also demonstrate *how* we will notch these policy wins for local economies across the country—through a movement-building strategy that includes small business owners, activated coalitions and engaged elected officials. Main Street—not Wall Street—will benefit from this more inclusive organizing approach.

Our movement building work includes a) survey administration to help small business owners shape their policy agenda; b) power-building with interest-aligned groups; c) elected official engagement to elevate the urgency around the Main Street agenda; and d) high-leverage digital advocacy that grows the base of stakeholders in resonance with our mission. We work closely with partners at the state and federal level to figure out where our efforts are needed—taking care to elevate the testimony of microbusiness owners, BIPOC, LGBTQIA+ and women entrepreneurs who have historically been cut out of mobilization efforts.

MSA Cares

High Road Employers understand that healthy employees drive sustainable enterprises. Paid leave, affordable healthcare, and accessible childcare help reduce employee turnover for small business owners. However, our patchwork care economy leaves many local enterprises struggling with employee churn and escalating operating costs. MSA Cares includes state and federal campaigns designed to restore the dignity of all work and ensure that owners and employees don't have to choose between caring for loved ones and paying their bills. Our entrepreneurs are proving that a stronger care economy is about more than good values—it's good business too.



Our 2025 Campaigns

Implementation of Minnesota and Maryland Paid Family and Medical Leave (PFML) (State)

In 2023, both Minnesota and Maryland passed PFML, extending coverage to millions of folks in the Midwest and Mid Atlantic. Main Street Alliance members were front and center in these fights. (<u>Watch</u>). But passage is only the beginning, and MSA and our members are hard at work to ensure that PFML in both states is implemented effectively for small businesses. Our coalition will be focused on leading an education campaign that ensures owners and employees understand how implementation works and why it matters for business sustainability. We will also be leveraging the coalition wins in both states to ground digital advocacy efforts that show other states that passage of PFML is possible.

Read more from the Minnesota Star Tribune.

Passage of Paid Family & Medical Leave in Pennsylvania, New Mexico and Virginia (State)

In 2024, a coalition of advocates came achingly close to passage of PFML in Pennsylvania, New Mexico and Virginia. We activated MSA members in those states, and we plan on returning to those efforts to finish the job—adding the 14th, 15th and 16th states with Paid Family & Medical Leave.

Read more from Virginia and Pennsylvania.

Passage of the FAMILY Act (Federal)

Though Main Street Alliance members have driven passage of PFML in New Jersey, Oregon, Washington, Minnesota and many other states, we believe in a federal Paid Leave law that protects all Americans. Main Street Alliance and our members are working closely with our partners at Family Values @ Work and others to build consensus support for the FAMILY Act in the US Senate and House of Representatives. Whereas many Americans recognize that Paid Leave is good for keeping families strong, fewer Americans understand how a stronger care economy sustains small businesses. Targeting our constituency of small business owners, we will elevate the testimony of entrepreneurs whose enterprises have been helped by the passage of Paid Leave at the state level.

Passage of the Childcare for Every Family Act (Federal)

Congressional offices all concur that the <u>cost and lack of availability of childcare</u> is the issue that is top-of-mind for all of their constituencies. Historically talked about as just a "woman's issue," MSA's small business owners are highlighting the fact that quality childcare is a workforce and business issue that, if left unaddressed, will hurt America's competitiveness in



global markets (<u>read more here</u>). Working with key coalition partners, MSA is looking to power-build at the federal level and elevate the urgency of this key issue.

Read more from the Wisconsin Examiner.

Passage of Badgercare (Medicaid) expansion in Wisconsin, with a public option (State)

Wisconsin is one of only 10 states remaining that have not expanded Medicaid. Some 89,700 residents would be eligible for coverage through expansion, according to estimates by the WI Department of Health Services. Furthermore, the federal government has incentivized Wisconsin to accept Medicaid expansion by offering additional fiscal support of \$1.6 billion dollars.

Main Street Alliance has supported both Medicaid expansion—along with a public option—in past years. There are very few things that will level the playing field for entrepreneurs more than this.

Read more from the WI Department of Health Services.

Passage of Child Care Counts funding in Wisconsin (State)

Working with early childhood educators in Wisconsin, MSA worked hard in 2023 to extend the critical Child Care Counts program—a product of federal stabilization dollars made possible by the American Rescue Plan. Many states have replaced these expiring funds with state dollars; however, the Wisconsin legislature failed to take action in the prior budget cycle. In the 2025-2027 budget cycle, Main Street Alliance members will demand \$2 billion in funding, which will both stabilize tuition for families and raise wages for providers by approximately \$10 an hour—making the profession more attractive and helping to retain existing workers.

Read more from the Washington Post.

Childcare Stabilization Act (Federal)

This legislation will help to sustain critical stabilization dollars for the child care industry that was originally passed into law by the American Rescue Plan. Those dollars have largely expired, but the need hasn't dissipated. To ensure providers are paid a higher wage to retain and attract staff—while stabilizing costs for parents—our coalition will work towards passage of this legislation in the 2024 Lame Duck session and the 2025 Congress.



When small businesses are given a fair shot, our communities thrive. Vibrant Main Streets create meaningful employment and prosperity, but declining antitrust enforcement has enabled corporations to grow too large—tilting the playing field to the advantage of monopolies. To bring dynamism back to markets and ensure Main Streets are not hollowed out by large enterprises, MSA Thrives powers state and federal advocacy focused on antitrust enforcement, fair tax policy and expanding capital access for entrepreneurs—key drivers of equity in local economies.

Our 2025 Campaigns

Work towards major changes to the Tax Cuts and Jobs Act, with most tax cuts and loopholes for large corporations expiring in 2025 (Federal)

In 2017, former President Donald Trump and Congressional Republicans passed the Tax Cuts and Jobs Act—premised on the idea that giving tax cuts to large businesses and the wealthy drives economic growth. Not only did that not happen but the TCJA ended up becoming <u>considerably more expensive than expected</u>.

Our members have indicated that they see the TCJA as deeply flawed and in need of reworking, but more data collection is needed—especially around the impact of the pass through deduction and lowering of the corporate tax rate. With millions of small and large businesses depending on American infrastructure to sustain their businesses, we are building a coalition focused on raising revenue without crushing Main Street innovation. This tax code discussion will also touch on the enhanced Premium Tax Credits that have kept health insurance costs affordable for most Americans. If those credits expire, millions of working families will see their healthcare costs skyrocket.

Support the efforts of the Federal Trade Commission and the Department of Justice Antitrust Division (Federal)

The revitalization of the Federal Trade Commission (FTC) and the enforcement authority of the Department of Justice Antitrust Department (ATD) is long overdue. Bad actors in Corporate America are desperate to kneecap the agency that protects small businesses and consumers. We will actively uplift the leadership of the enforcement agencies, ensure entrepreneurs weigh in during comment periods and make the case on Capitol Hill to increase funding for the FTC and DOJ ATD to give those departments the tools to level the playing field for small businesses. MSA will also support the reconfirmation of existing leaders in the antitrust space as needed.

Watch our program with ILSR and FTC Chair Lina Khan.

Fight efforts to cut SBA, Treasury and the Consumer Financial Protection Bureau budgets via the Appropriations Process (Federal)



This Summer, the House Appropriations Committee passed a funding package that would cut the Small Business Administration (SBA) by 10% and Community Development Financial Institutions by 20%. This would significantly reduce access to capital for the most vulnerable small business owners across the country. MSA will work with our allies on Capitol Hill and our partners to fight for stable funding of the SBA, Treasury and the Consumer Financial Protection Bureau.

Extend Funding for Capital Access and Technical Assistance Programs (Federal and State)

Local economic development organizations, chambers of commerce and technical assistance resources hubs were supercharged during the COVID-19 pandemic—due to targeted investments from the American Rescue Plan and the CARES Act. Those funding streams are drying up, but the need for that funding is greater than ever before. The United States is experiencing a "small business boom," with over 19 million new small businesses created since 2020. Bringing dynamism back to Main Street means maintaining funding levels and ensuring that new entrepreneurs have the resources they need to start and expand their businesses.

Achieve permanent extension of the "Main Street Bounceback program" in Wisconsin (State)

The Main Street Bounceback program in Wisconsin was an unmitigated success, with 10,000 small businesses receiving \$10,000 in funding if they took over a vacant storefront anywhere in the state. That was \$100 million directly in the pockets of folks who are betting on themselves, creating jobs and helping their communities bounce back. The program was also designed in a way to enable access for traditionally underserved communities. More than half of the grants went to women-owned businesses—and over one-third of the grants were awarded to businesses in rural communities. MSA strongly supports funding this program at \$50m per biennium in the next state budget.

Read more from the Wisconsin Examiner.

MSA Futures

Main Street is always changing and growing to meet the needs of local economies, and entrepreneurs need educational resources to stay competitive in that dynamic landscape. From embracing clean energy to contending with AI technological advancements, MSA Futures connects small business owners with the information they need to power sustainable enterprises. This campaign portfolio also focuses on powerbuilding and advocacy within the creator economy—one of the fastest growing segments of the small business ecosystem.



Our 2025 Education Verticals

Supporting the Implementation of the Inflation Reduction Act (Federal and State)

The Inflation Reduction Act (IRA) is the single largest investment to fight climate change in history by a single country. It is also projected to create 1.5 million jobs. Many provisions of the law include tax rebates, subsidies and support for small businesses to participate in the green energy transition. Main Street Alliance members commit to working with federal and state partners to promote relevant programs and connect our members with the resources to fulfill the goals of this visionary law.

Main Street Alliance's Response to the Signing of the Inflation Reduction Act.

Getting Up to Speed (GUTS) Webinar Series for Small Business Owners

Main Street Alliance's long-standing education programming, Getting Up To Speed, are held bi-monthly on topics of importance to small business owners in partnership with our issue-area allies. These member-focused webinars equip MSA members with the information they need to effectively advocate on policy that matters to them—and it gives small business owners a seat at the table for engaging with top national and state decision-makers.

Elected Leaders Training

In 2023, the Main Street Alliance team piloted an elected leaders training program, bringing together over 70 small business owners from across the country to learn about how to run for office (and win). Over three dozen of those members are running for office in the Fall of 2024. In 2025 and beyond, Main Street Alliance will continue to provide training for those members who are ready to take the leap from credible messengers in their community to elected leaders shaping pro-Main Street policy.

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