

# Advocacy Committee 2022 Survey Highlights



In July 2022, the Advocacy Committee conducted a survey of its membership to understand what business challenges NAWBO Chicago members are facing, with the goal of prioritizing these challenges in our future advocacy efforts.

The survey was completed by 45 of 250 NAWBO Chicago members.

Of those 45 members:

- + 91% own micro businesses with fewer than 10 employees
- + 47% of respondent's businesses have an annual revenue under \$250K
- + 39% of responses came from businesses that have existed for 10 years or less



## Challenges Addressed

### Child Care

The majority of survey respondents do have children, but are not currently utilizing child care.

- + 72% have children, 5% have children between the ages 2-6
- + 84% said access to child care did not impact them or their employees
- + 15% said access to child care was a challenge
- + 14% use child care

Of the 14% of survey respondents who reported utilizing child care:

- + 33% said that school is their primary form of child care
- + 8% utilize a nanny or a babysitter
- + Other forms of child care utilized by survey respondents:
  - Summer or holiday camps (25%)
  - After school programs (17%)
  - Daycare (8%)

The primary challenge related to child care according to survey respondents is expense (44%). While child care may not be as big a challenge as previously assumed, we can assume that business owners with children under school-age are the most in-need of accessible child care.



### Health Insurance

Just over half (53%) of survey respondents provide health insurance through their business. Of those members:

- + 30% use their own insurance
- + 70% do not use their own insurance

Of the 70% who do not use their own insurance:

- + 63% use their spouse's/partner's health insurance
- + 22% use Medicare/Medicaid
- + 12% use the Marketplace

Of the 53% of survey respondents who provide health insurance coverage:

- + 63% offer Preferred Providers Organization (PPO)
- + 27% offer Health Maintenance Organization (HMO)
- + 5% offer Point-of-Service Plans (POS)

Benefits offered:

- + 69% provide medical coverage
- + 43% provide dental coverage
- + 34% offer eye coverage

Those survey respondents who do not provide health insurance cited these reasons:

- + 48% don't have employees that would qualify
- + 38% said their employees don't want/need insurance
- + 14% said it's too expensive
- + 14% don't know how to go about obtaining insurance for their business

Health insurance is a major issue due to rising costs and high deductibles that affect all businesses.

## Business Funding

17% of survey respondents applied for a grant or loan (not including PPP loans) in the last two years, and shared these reasons:

- + Stability during the pandemic (76%)
- + General business growth (63%)
- + Front the cost of a new business opportunity (13%)

Funding Sources:

- + SBA/government loan (50%)
- + Grant (50%)
- + Private bank loan (25%)

The majority of respondents feel that access to capital is a challenge, and cited the following issues:

- + Requirements
- + Lack of assets
- + Too time consuming to apply for and track grants
- + Qualifying for grants and loans
- + Challenges negotiating with bank representative
- + Discrimination against women whose incomes are usually less than the norm

**Business funding is needed by women owned businesses of all sizes and number of years in business.**

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## Diversity, Equity, and Inclusion (DEI)

80% of survey respondents reported that they consider their business to be diverse—factoring in cultural, racial, religious, age, and gender diversity.

- + 71% create an inclusive company culture
- + 55% offer flexible schedule to ensure work life balance
- + 44% pay attention to pay equity
- + 30% include salary on job listing
- + 24% offer floating holidays so employees can celebrate various religious holidays
- + 24% are ADA compliant
- + 13% offer DEI education or training
- + 13% set key performance indicators by demographic
- + 9% sponsor employee resource groups

**While a large majority of women business owners feel they lead businesses that are “diverse,” many could likely benefit from DEI education and resources.**

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View the presentation of the full survey results to the NAWBO Chicago Board here (video or PDF):  
[doubletakedesign.com/NAWBO\\_Advocacy\\_Survey](http://doubletakedesign.com/NAWBO_Advocacy_Survey)

## Office Space

- + 52% of survey respondents have office space outside their home, 47% do not
- + 44% work in the same place as their employees, 28% do not
- + 26% do not have employees
- + 58% offer a remote/hybrid work, 17% do not

Challenges faced by respondents include:

- + Cost prohibitive (26%)
- + Hard to find the right location (15%)
- + Hard to find the right type of office (15%)
- + Prohibitive lease terms (7%)

Additional challenges:

- + Remote work limits productivity
- + Resistance from Home Owners Association to businesses in residential buildings
- + Not having enough warehouse space for equipment
- + Managing a hybrid workforce

**The biggest challenge with office space is cost, while the technical industries seem to struggle the most with finding the right office space.**

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## Hiring

71% of survey respondents plan to expand their number of employees in the next two years.

The most popular approaches for finding new talent are:

- + Professional network (78%)
- + Job search sites (63%)
- + References from current employees (63%)

Challenges related to hiring:

- + Access to skilled or qualified labor (63%)
- + Unable to meet salary/compensation expectations (44%)
- + Unable to provide physical workspace for additional employees (7%)
- + Currently in an undesirable or inaccessible location (4%)
- + Unable to meet remote work expectations (1%)

**While NAWBO business owners plan to expand their businesses in the future, the two biggest challenges with regards to hiring are lack of access to skilled labor and the inability to meet compensation expectations.**

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For more information, or to get involved, please contact our committee co-chairs:

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