October 27, 2025

Dear United States Senator:

The harmful toll generated by the federal government shutdown is hitting small businesses more deeply. A disruption in Small Business Administration (SBA) capital and lending programs, work stoppages for federal contractors, and the revenue hit that many DC-area businesses are enduring due to diminished foot traffic and tourism are creating financial hardship that will become more difficult to dig out of with each passing day that the government remains closed.

On behalf of our organizations representing millions of entrepreneurs and small business owners, we are calling on U.S. Senators to put an end to the instability and hardship by passing a clean continuing resolution, which will allow negotiations to continue on spending measures moving through Congress, including the future of the COVID credits that will expire at year-end. The viability of thousands of small businesses is at risk due to the shutdown, and it is unacceptable that the livelihoods of owners and their employees are being sacrificed for spending demands that can be resolved through regular order.

Access to capital for critical small-business investments has been significantly affected by the shutdown. According to the SBA, 4,800 small businesses have been blocked from receiving $2.5 billion in capital since the start of the shutdown. Every day the shutdown continues means another 320 small businesses will not have access to the SBA-backed commercial loans these businesses were counting on for expansion and growth. Hundreds of thousands of workers are impacted by the suspension through furloughs, reduced jobs and wages, along with missed opportunities for local economies.

Beyond lending, the shutdown is causing broad disruptions that hurt small businesses and consumers alike. Air traffic control operations have been stretched thin, permitting and contracting processes are on hold, and small firms that rely on timely federal action are left in limbo. Each passing day adds to the uncertainty that undermines confidence on Main Street.

With respect to the rising cost of health insurance premiums, small businesses have been the hardest hit by years of ever-increasing costs and diminishing choices. Premium tax credit expiration represents only a fraction of the reason why many small businesses are seeing hefty premium increases for next year. Lowering costs and increasing affordable choices will be

resolved through comprehensive reforms that need to be addressed by Congress and state legislatures. Congress must commit to this important task as well.

In the past, both Democrats and Republicans have agreed that no one wins when the federal government is shut down. Historically, both parties have supported clean funding extensions to avoid shutdowns, including members who have taken the opposite stance today. That principle should remain the standard.

The effects of the shutdown will only grow wider with each passing day unless the Senate acts. Passing a clean CR is a smart, responsible, and bipartisan course of action. It will provide certainty for small business owners, employees and workers who are counting on actions from their elected officials that produce certainty and stability. We urge every Senator to support a clean CR that allows the appropriations process to move forward to ensure the federal government remains open and operational.

Thank you for your service to our nation's small business community.

Sincerely,

Family Business Coalition

International Franchise Association

Job Creators Network

National Association of Wholesaler-Distributors

National Restaurant Association

National Retail Federation

Small Business & Entrepreneurship Council