

May 2024

A supplement of the **Journal Review**

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# Make a Difference

## Small businesses offer a unique experience and personal service

When you shop with a small business, you're growing the local economy and supporting your neighbor's dream. You are also likely to find the kind of unique shopping experience and personal service that big box stores can't approximate.

These local outfits also tend to innovate in a manner that larger corporations simply can't. Their smaller operations make them more nimble, so big ideas find their way to the market more quickly. Customers benefit because they have access to the latest products, and the money they spend remains in the community.

National chains are job growth machines, but they often suffer from huge turnover — and profits tend to flow out of town. Shopping at a small business strengthens the local economy, while fostering a sense of community. You'll get to know the people who own and operate these companies, creating a close personal relationship. These human connections are special in their own way.

### BUILDING COMMUNITY

Small businesses often create value by marketing products and services that are unique to their area. They also funnel money

back into the local economy through purchases of related goods and services, tax payments, and regular paychecks to their employees. Every expansion for these companies is a net plus for the communities they serve.

Sales taxes alone often support an impressive range of local services, including police and fire protection, schools, parks and recreation, local roadways and other public programs. In the end, studies have shown that small businesses return as much as 75 cents from every dollar earned to the surrounding community.

### ECONOMIC ENGINES

Small businesses create the vast majority of job opportunities in the United States, while their tendency toward forward-thinking also leads to the creation of the most entirely new jobs. So, supporting them helps grow the economy in more ways than one. You're also encouraging innovation and fresh ideas.

### PRODUCTS AND SERVICE

Mass-produced items surround us, as franchised companies continue to standardize the American shopping and dining experience. Service questions are answered by faceless phone-bank employees, rather than friends and neighbors. Small businesses not only offer consistently engaging new products

through everyday innovation, they're still a haven for the kind of one-on-one customer relationships that once dominated our economy. This attention to detail

happens because they're trusted members of your community, not a corporate executive in some faraway office building.



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# Inside the Numbers

Small businesses provide a needed platform for those who want to dream big. These innovators can seize an idea, and then follow it to its fullest form.

Shopping at a small business makes you part of this inspiring dream, whether you're taking advantage of a local service, buying a one-of-a-kind product or simply enjoying an evening at a restaurant or café. Here's a look inside the numbers:

## CREATING JOBS

About half of every American job is inside a small business. Companies like these create an average of more than half a million jobs every year, and have been doing so annually for decades. Experts say more than 60 million people work at more than 32 million small businesses across the country.

## SOURCE OF EMPOWERMENT

Small businesses allow everyone to flourish. Women own more than 30% of all small businesses, according to a study by one trend-following company. That's more than any other era



in our nation's long history. There are well over 125,000 Black-owned establishments, too. They are particularly active in the health care and social assistance sectors, leading more companies than any other minority group.

## EMPLOYEE STATS

The U.S. Census Bureau reports that roughly 5% of the American workforce is employed by the smallest of small businesses — those with 1 to 4 employees. About 13% work in businesses with 5 to 10 employees. Roughly 17% work in places

with 20-99 employees, while 14% are employed by small businesses with 100 to 499 members of their workforce.

## OVERCOMING ADVERSITY

Owning and operating a small business isn't easy. Around 80% of small businesses make it through their first year, but their numbers then begin to fall off. Researchers say that more than half of all small businesses close within five years. Some 30% are gone after 10. Startups that last 15 years only number about 25%. Those numbers were even worse during the pandemic,

when thousands of small businesses closed.

## AGE BRACKETS

Some 30% of Americans count themselves as self-employed, but they aren't evenly distributed by age. The largest cohort of U.S. small business owners, at 46%, are aged 41 to 56. People who are 57 to 75 own more than 40% of these hometown operations. Around 13% of small business owners are 25 to 40 years old, while only about 1% are younger.



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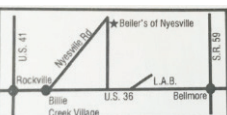
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# Discovering New Options

Do a little digging and you're likely to find a local treasure.

Experts report that nearly half of our economy is driven by small businesses with fewer than 500 workers. Yet they're not as easy to discover and patronize since they often don't have the huge advertising budgets associated with big-box stores and chains.

You might not find these spunky local operators on billboards, junk mail, broadcast ads or in your social media feeds. Look around, however, and you're likely to discover a host of hometown stores, eateries and service providers who can offer quality products and a personal touch at a great price.

## LOOK AROUND

Set aside one weekend afternoon to explore your area. Drive into downtown or a bustling retail area, and commit to stopping at the small businesses you may have overlooked. Sometimes, getting out there on foot or a bike is the best way to notice these tucked-away gems. These personal interactions will give you a better sense of their hopes and dreams for the operation, while also providing a sense of what they have to offer. You'll be developing the kind of individual relationships that are



much more difficult to maintain at a big-box operation — and impossible to foster in an online store. Find out more by contacting the local chamber of commerce, where you'll typically find shopping guides and helpful maps.

## ONLINE SEARCHES

If you aren't near the chamber or can't find published maps, consider online options to help in the discovery of new small business shopping experiences.

Basic searches for services or products will lead to maps or review sites with addresses, operating hours, phone numbers and other pertinent information. In many cases, this can lead you right to their front door. Many libraries provide their patrons with free access to business databases.

Some of the more trusted places to find local offerings include Yelp, the Whitepages, Google Maps, Nextdoor, Facebook and TripAdvisor. Some

search results might not distinguish local options from national chains, but you can sort those out with a little more digging. Facebook pages often serve as a defacto website for small businesses, while Yelp and Nextdoor will include local recommendations from your neighbors. Once you've developed a new working relationship with a small business, add your own review. It could lead still more people to shop locally.



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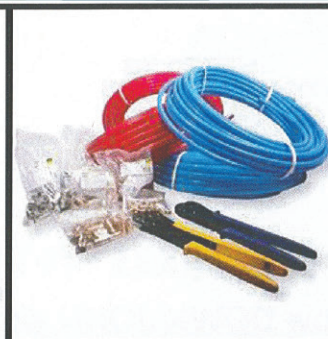
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# Why Startups Are Flourishing

More people are leaving their jobs to found a small business.

Optimism is rising again after a few tough years for small business owners, as more people leave their old jobs to become their own bosses. Some are dissatisfied with their current work situation, while others simply want to pursue an individual passion. Here's a look at how and why this entrepreneurial spirit is growing:

## **FOLLOW THEIR PASSION**

Entrepreneur magazine reports that most modern small business owners create startups around a personal passion. It's less about making money than pursuing an individual vision. They might provide a service that fills an empty niche in the local economy, or a unique twist on a tried-and-true product. If you're contemplating a move into small business, you'll need drive and dedication — but you'll also need that big idea.

## **YOUTH MOVEMENT**

The vast majority of small business owners are older Americans, typically 50 and above. Small business owners found a new



enterprise after years in a successful career, building a strong resume of ideas while developing unique expertise. Various reports now note a more recent rise in startups founded by those in their 30s. Millennials are proving to be much more likely to follow their

dreams at an earlier age.

## **LOCATION MATTERS**

A brick-and-mortar store is usually a must, and that decision factors in a wide range of variables. Vehicle and foot traffic remain important, meaning the

best locations are often higher-priced spaces near other shops and stores. Population numbers will come into play, as well as state and local taxes and incentives. The good news is, our current online shopping environment has made it easier to get started as a small business owner, sometimes without immediately opening a traditional storefront.

## **SERVICE AND TRADITION**

After years of dwindling human interaction, customers are craving the unique commitment to service that small businesses provide. These nimble operations are also always innovating, finding new ways to address local market needs and desires in ways that national chains simply can't with their one-size-fits-all approach.

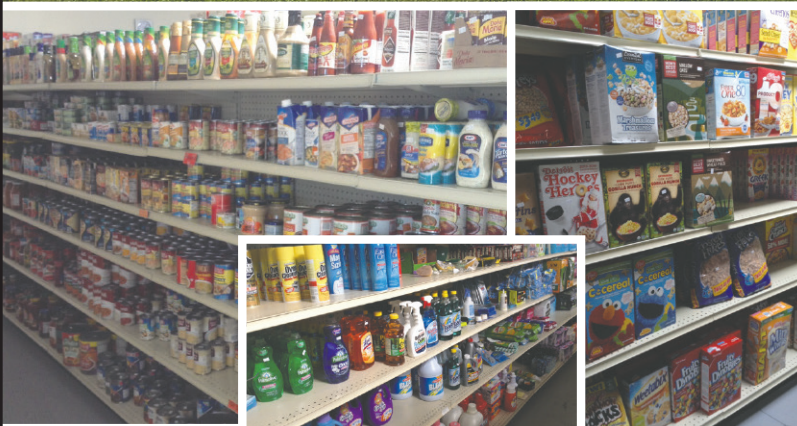
## **PLAYING IT SMART**

Potential small business owners also have a vast array of data points that weren't always available before to better understand the local market. Instead of simply joining in on a successful trend, they can offer their own twist. At the same time, data might show that an existing business is simply in need of some fresh ideas to spark a long-awaited revitalization.



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# Make a Week of It

Each May brings an opportunity to recognize our entrepreneurial spirit.

National Small Business Week was established more than half a century ago by presidential proclamation. Held each May, the event serves as an important reminder that hometown businesses provide the backbone for our wider economy. In fact, more than 5 in 10 Americans work for or own a small business. Small business owners create about two in every three American jobs each year.

As a consumer, you probably already frequent many of them. You likely have friends and neighbors who own a small business or work at one. But National Small Business Week provides a regular framework to do more. Here's how to make the most of this opportunity:

## SHARE THEIR STORY

Most startups are organized around a personal passion, even more than personal or economic goals. Share the story of your favorite local shop or store with others, and ask owners to tell you more about why they started this business. Everyone will form closer bonds, while more tightly weaving the small business into the community. Often, these personal histories are defined by overcoming adversi-



ty, as the dream of owning their own business is met with challenges in getting started and then maintaining the company's momentum. There's inspiration in every one of these stories.

## THANK THEM

National Small Business Week is obviously a welcome opportunity to patronize these spunky hometown favorites. In truth, these entrepreneurs need your business every week of the year. So why not take the time during

the special event to say, "thank you." That will make your new purchase all the more special. Speak in person and then post a positive review on the internet or social media, where other potential customers might find it and continue to help this special business grow.

## MAKE CONNECTIONS

This week-long event is sponsored annually by the Small Business Administration, a national outreach program that

was developed to assist entrepreneurs throughout the year. They can become a trusted partner with your favorite local business – or help in your own entrepreneurial journey. The SBA offers a number of free seminars and informational content through their website, with key topics including marketing and financial management. They also connect small business owners through online groups and local networking opportunities.



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