

An illustration of a woman with dark hair, wearing a brown top, standing in front of a storefront. She is holding up a sign that says "GRAND OPENING". The storefront has a striped awning and a window. The background is a warm orange and yellow gradient.

MarketStreet SMB Insider Report

How Main Street Businesses
Connect, Grow, and Thrive.

www.marketst.com

Introduction



Small businesses are the backbone of the American economy. There are about 35 million in the U.S., employing nearly half of all private-sector workers. That number is growing, with a net annual increase of over 3 million jobs. Among them, local, brick-and-mortar businesses, from restaurants to retail shops, clinics to auto repair, are vital employers and cornerstones of community life.

Yet these businesses are often left out of the conversation about economic health and innovation. News coverage tends to focus on large corporations, driven by public disclosures and stock market movements. **Main Street businesses (MSBs)**, by contrast, are privately held, highly varied, and geographically dispersed — making them harder to study and easier to overlook.

That's why we conducted this study: to uncover what matters most to MSBs, and to bring greater visibility to the challenges and aspirations of a sector that deserves more attention. While macroeconomic indicators offer a high-level view of the economy, they don't reflect the lived experience of local business owners. This report helps fill that gap, offering insight into how MSBs are operating, adapting, and collaborating in a time of rapid change.

Many MSB owners face mounting pressure to modernize: to embrace new tools, platforms, and technologies. Yet they're often doing so without formal support. Traditional business groups and associations feel disconnected from their reality. Most owners operate in isolation, not by choice, but because the available resources don't meet their needs. If relationships are key to resilience, then we must rethink what community looks like on Main Street.

The insights that follow aim to spotlight where MSBs stand today, and where they might go tomorrow.

What's Inside

1 Key Findings

- A Demographics
- B Audience Summary
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Key Findings:

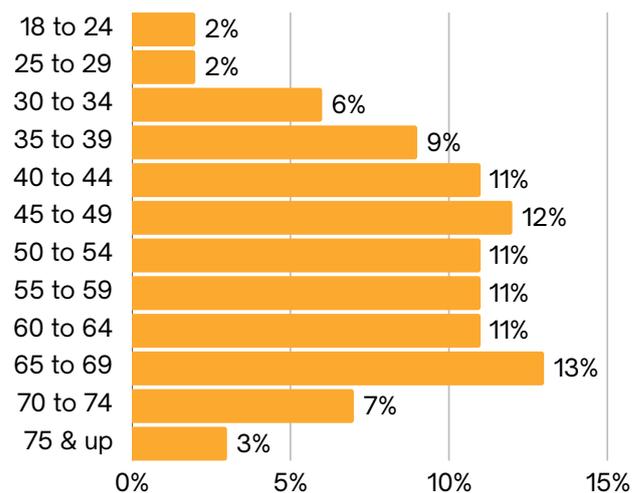
Demographics



We collected responses from a diverse cross-section of small business owners operating across industries. The majority of participants were sole proprietors or led teams of fewer than five people, reflecting the lean, agile nature of many independent ventures today. Importantly, over two-thirds of respondents had been operating their business for at least two years, offering insights grounded in real-world experience rather than early-stage experimentation. This demographic profile provides valuable perspective for interpreting the data that follows.

Age & Gender. Respondents skew older, with the 65–69 age range showing the most representation (13%), followed closely by those aged 45–64, each 11–12%.

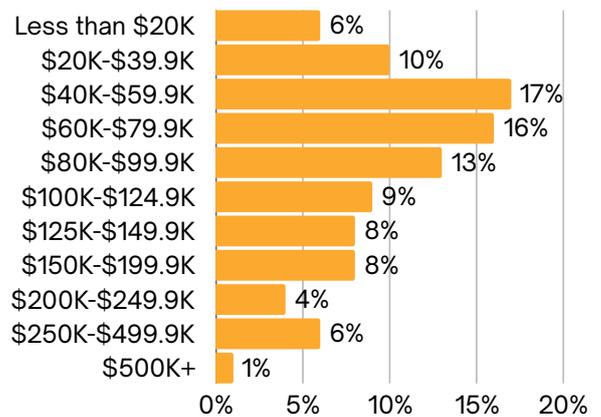
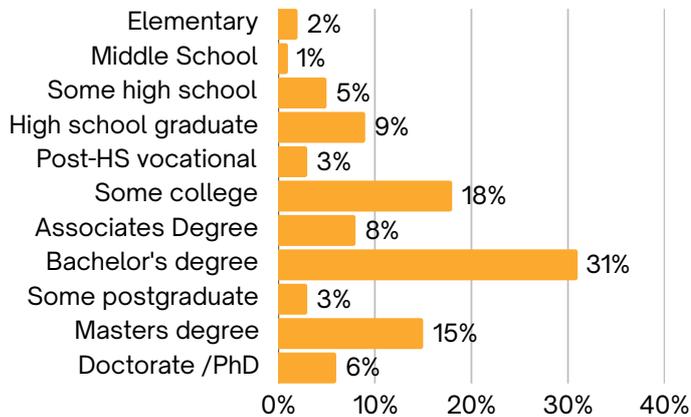
Participation steadily rises from age 30 and peaks around the late-career to early-retirement years. Younger demographics under 35 represent a small fraction of the sample, collectively accounting for just 10% of respondents. The respondent pool is slightly male-skewed, with 55% identifying as male and 45% as female.



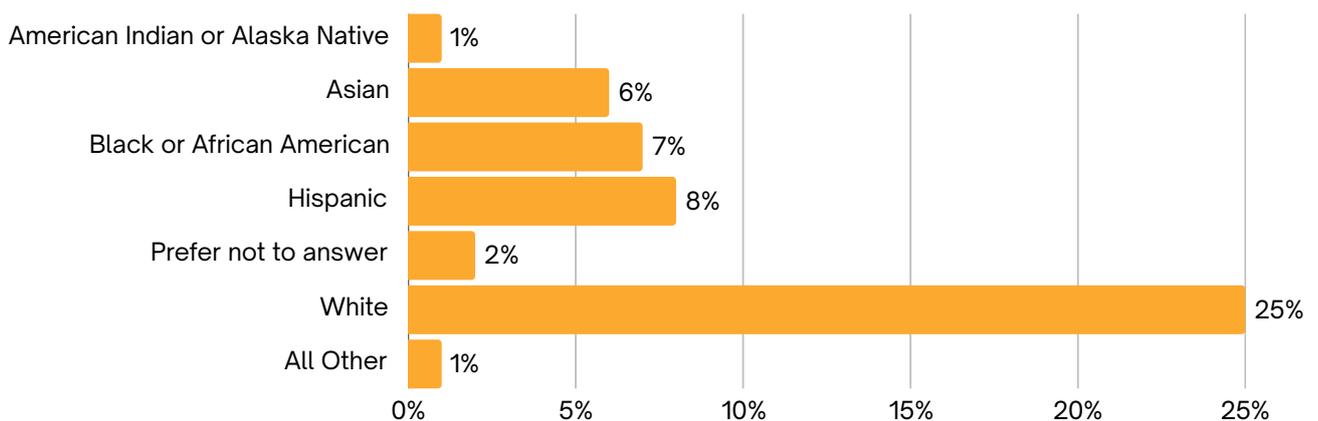
Education & Income. This group is highly educated compared to the general population. Over half of respondents (55%) have a bachelor’s degree or higher, whereas in the broader U.S. population, that figure is closer to 38%. The largest share holds a bachelor’s degree (31%), followed by master’s degrees (15%) and some college (18%). Very few respondents report only a high school education or less (a combined 17%), and just 1–2% report only elementary or middle school.

(charts on following page)

Key Findings: Demographics



Race & Ethnicity. Respondents skew older, with the largest representation in the 65–69 age range (13%), followed closely by those aged 45–64, each 11–12%. Participation steadily rises from age 30 and peaks around the late-career to early-retirement years. Younger demographics under 35 represent a small fraction of the sample, collectively accounting for just 10% of respondents. The respondent pool is slightly male-skewed, with 55% identifying as male and 45% as female.



The chart's X-axis is limited to 25% to allow comparison among smaller values and enhance visual clarity.

"All Other" includes: Middle Eastern, North African, Pacific Islander, or Unspecified/Some other race.

Key Findings:

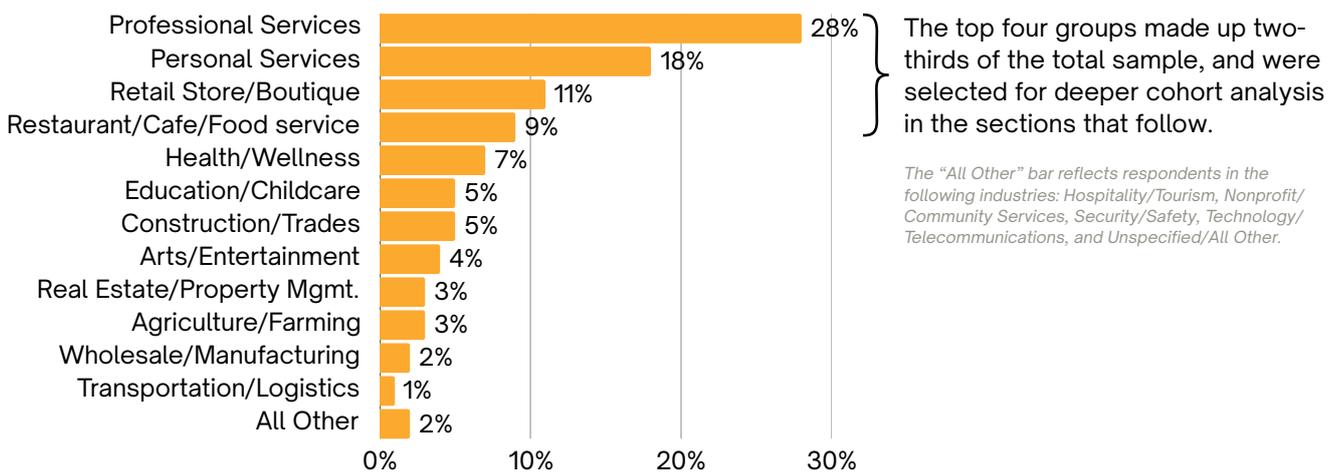
Audience Summary



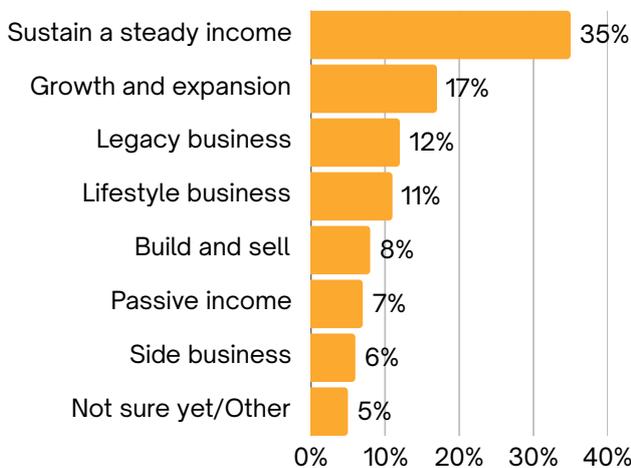
How do small businesses really operate? What keeps them up at night?

This section pulls back the curtain on the day-to-day realities of running a small business. From how owners make decisions to where they find support (or don't), these findings reveal what matters most to Main Street: what's working, what's missing, and where they could use a stronger hand. It's a snapshot of the energy, uncertainty, and ingenuity that define the small business experience today.

Which of the following best describes your business?



What is your long-term goal for your business?



The dominant motivation is financial stability, with 35% aiming to sustain a steady income from their business.

Growth and expansion is the next most common goal (17%), followed by legacy-building (12%) and lifestyle flexibility (11%). While fewer in number, other motivations (like building to sell, earning passive income, or running a side business) reflect a broad spectrum of entrepreneurial intent. Only 4% remain undecided on their long-term goals.

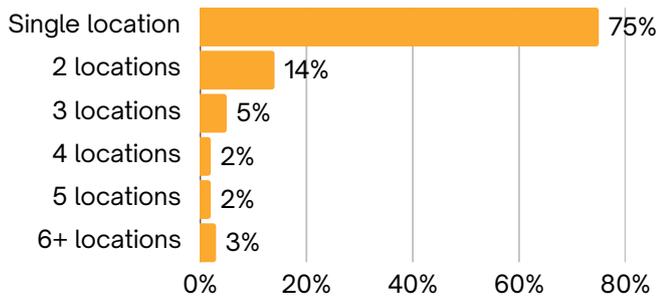
Recommendation: Clarify your long-term vision.
While income stability is vital, MSB owners who define a broader strategic goal (whether legacy, lifestyle, or scale) are better positioned to prioritize and adapt.

Key Findings:

Audience Summary



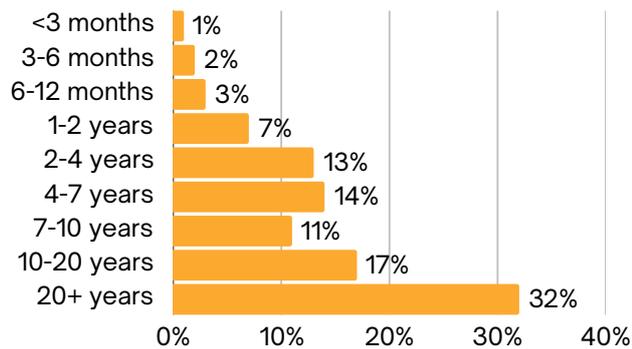
How many locations do you operate?



A full 75% of respondents operate a single-location business, underscoring the hyperlocal and community-rooted nature of the small business landscape. This reflects broader trends in entrepreneurship, where many founders prioritize local presence, personal service, and manageable scale.

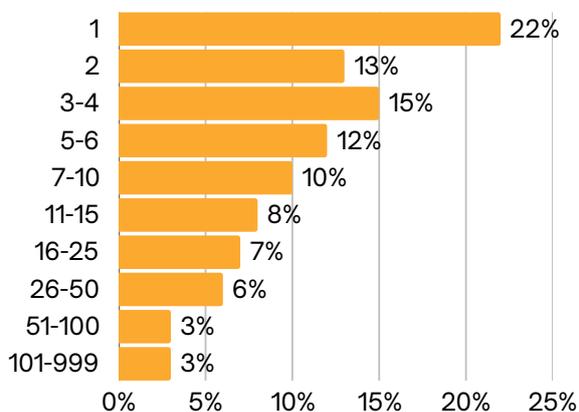
Recommendation: Focus on financial resilience. Proactively manage costs and pursue flexible financing options. Challenges around capital access are not going away.

How long have you been in business?



The majority of respondents are seasoned business owners, with nearly half (49%) operating for more than 10 years — including 32% who've been in business for over two decades. Newer businesses (under 2 years old) make up just 13% of the sample, suggesting this group brings overall depth of experience and operational stability. This longevity likely shapes how these owners approach growth, risk, and investment.

How many employees do you have?



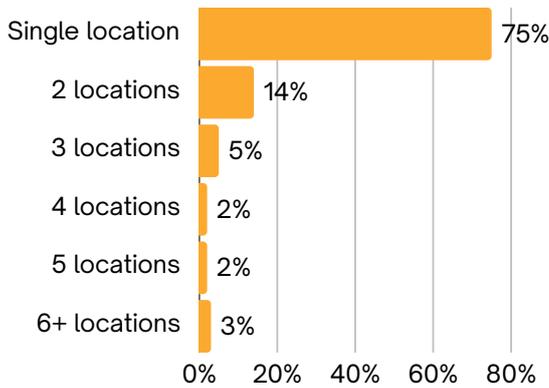
The sample is made up largely of very small businesses, with half (50%) employing 1 to 4 people, including the owner. Only 13% have more than 25 employees, and fewer than 3% cross the 100-employee threshold. This strong concentration in the lower ranges reflects the microbusiness character of the small business sector, where lean teams and owner-led operations are the norm. It also suggests that respondents may face resource constraints when it comes to hiring or scaling.

Figures shown above include the survey respondent, as well as any part-time employees.

Key Findings: Audience Summary



Where do you typically go for business-related discussions or problem-solving?



Totals may exceed 100% due to respondents selecting more than one option.

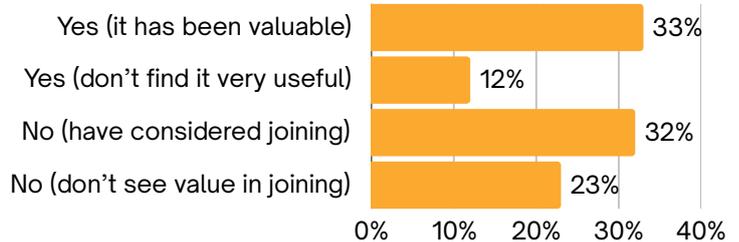
In-person interactions dominate, with 49% attending live meetups or events, and 41% favoring one-on-one networking like coffee meetings or peer lunches. Digital options also have strong traction, especially webinars/virtual summits and social media/online forums. Formal associations (21%) and coaching/mentorship programs (16%) play a smaller role.

Interestingly, nearly 1 in 5 say they don't participate in business-related discussions at all, signaling a potential gap in support or connection for a subset of small business owners.

Are you currently a member of any networking or lead generation groups?

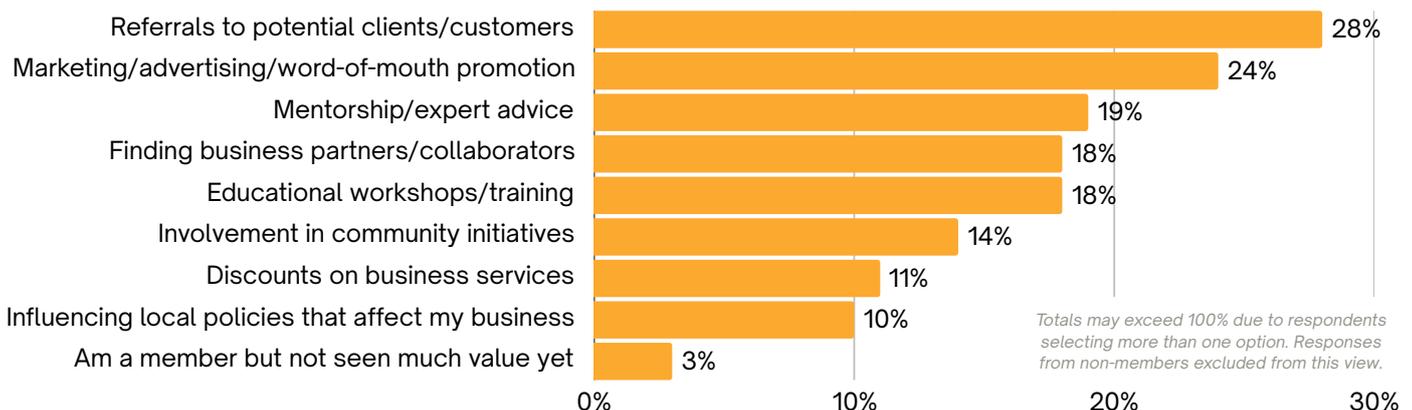
Among those who do participate (a subset of the complete data set shown below), 40% see value in getting referrals to potential clients and customers. 35% cite value in marketing, advertising or word-of-mouth promotion.

While these are the highest-ranked benefit categories, the results suggest that these groups (typically positioned as communities for business development) do not always live up to their promise.



Recommendation: Double down on visibility. Most owners aren't seeing these benefits from business groups. Invest time in activities that boost awareness: local events, partnerships, or digital presence.

What have been the most valuable benefits of participating in networking or lead generation groups?



Totals may exceed 100% due to respondents selecting more than one option. Responses from non-members excluded from this view.

Key Findings:

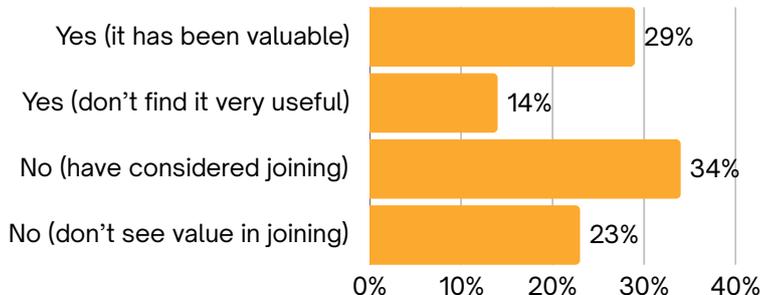
Audience Summary



Are you currently a member of any chambers or business associations?

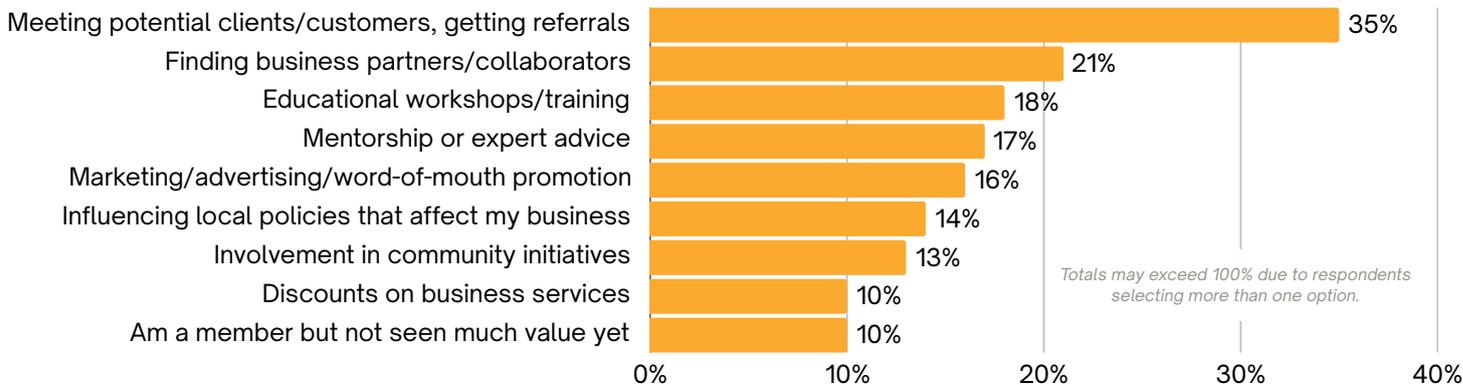
Among those who participate, the most cited benefit is meeting potential clients (35%) or getting referrals (21%), followed by marketing and word-of-mouth promotion (18%), and involvement in community initiatives (17%). Additional perceived value includes education, mentorship, partnerships, and policy influence.

Similar to networking and lead generation groups, engagement levels and outcomes vary.

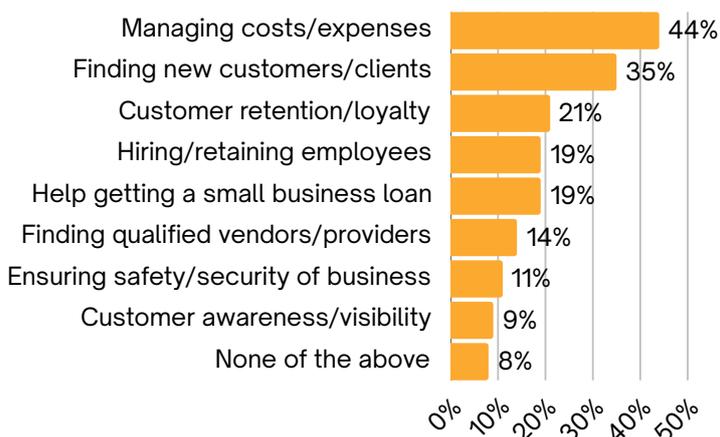


Recommendation: Build collaborative networks. Referrals and vendor sharing are accessible forms of partnership. Even without formal membership, informal relationships can yield real returns.

What have been the most valuable benefits of your participation in chambers or business associations?



What are the biggest problems facing your business right now?



The most pressing concern is managing costs and expenses (44%), reflecting ongoing financial pressure.

This is followed by customer acquisition challenges, with 35% struggling to find new customers and 21% citing low visibility or discoverability. Operational challenges also surfaced, including hiring and retention (19%), customer loyalty (19%), and difficulty finding trusted vendors (14%). A smaller segment flagged issues related to safety and security (11%) or accessing small business loans (8%).

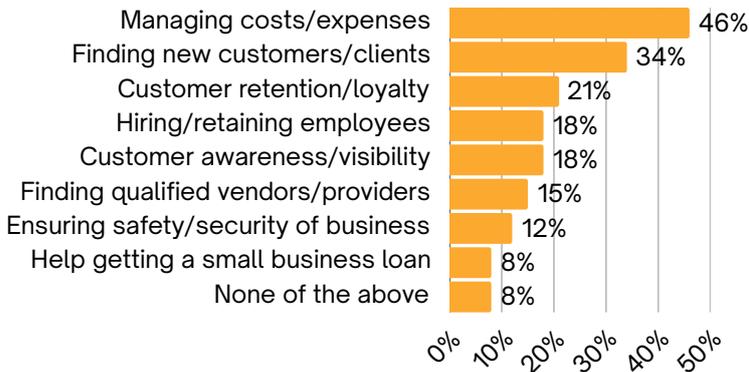
Totals may exceed 100% due to respondents selecting more than one option.

Key Findings:

Audience Summary

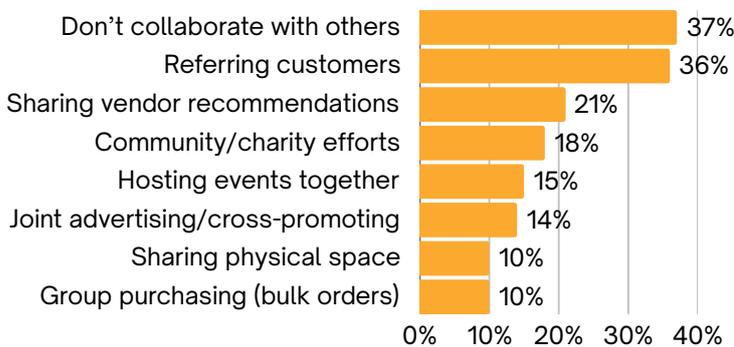


What are the biggest challenges you expect to face this year?



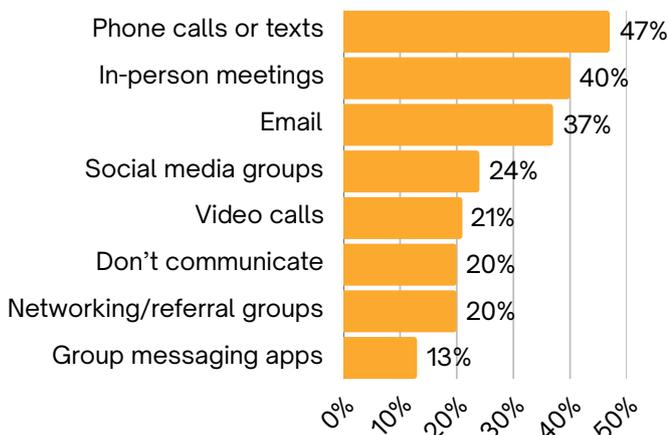
Looking forward, small business owners expect cost management to remain their top challenge (46%), closely mirroring current concerns. Customer acquisition (34%), retention (21%) and hiring (18%) are also persistent concerns. Customer visibility, vendor reliability, and business security remain mid-tier challenges, each cited by 12–18% of respondents. The overall trend suggests that owners expect ongoing pressure in both financial and growth-related areas.

In the past 6 months, have you collaborated with other local businesses in any of the following ways?



While 37% of respondents say they don't collaborate with other local businesses, a significant majority have found ways to work together. The most common form of collaboration is referring customers (36%), followed by sharing vendor recommendations (21%) and joining forces on community or charity efforts (18%). These findings suggest that local partnerships are active, but not universal.

How do you typically communicate and coordinate with other small business owners?



Small business owners rely most heavily on direct and personal channels, with phone/text (47%), in-person meetings (40%), and email (37%) leading the way. Digital platforms also play a role: 24% connect through social media groups, and 21% rely on video calls.

Interestingly, 1 in 5 respondents (20%) say they don't regularly communicate with other business owners, suggesting a segment that may be more isolated or independent. Our findings suggest that while tech plays a role, traditional methods still dominate small business communication.

For all charts on this page, totals may exceed 100% due to respondents selecting more than one option. Any answers under 1% have been omitted.

Key Findings:

Regional Analysis



Where you do business shapes *how* you do business.

In this section, we explore how responses differ across U.S. regions, highlighting regional nuances in priorities, concerns, and collaboration styles. Using indexed comparisons, we've surfaced where certain challenges or opportunities are more pronounced. These insights remind us that local context still matters — even in a connected economy.

(The values indicated below are expressed as an index-to-sample, which compares how likely one group is to do something compared to the overall group. An index of 120 means they're 20% more likely than average; an index of 80 means they're 20% less likely.) Full tables are available in the appendix.

Midwest

Midwest small business owners are more likely to have a “build and sell” mindset (index 133), signaling a pragmatic, long-term view of entrepreneurship. Despite this, many feel underwhelmed by traditional networking groups, over-indexing on finding them not very useful (134) and not gaining much value (135). This suggests a gap between expectations and outcomes in formal networking.

They are slightly more active in local events and chambers, especially when it comes to marketing and influencing policy, both of which over-index. While cost management and hiring are pressing challenges (both over 115), there's less concern about access to loans or vendor reliability compared to peers in other regions.

Their preferred communication channels include email and in-person meetings, with less reliance on video calls, reflecting a more traditional approach to professional interaction. They're also more likely to value partnering with other business owners, particularly for collaboration and cross-promotion. Overall, Midwest owners show a strong local orientation with a focus on practical growth and community engagement.

Northeast

Northeast small business owners tend to be more uncertain about their long-term business goals (index 121), and less focused on legacy-building or side businesses — suggesting a higher concentration of solo entrepreneurs or first-time founders still defining their path.

They show a higher rate of disengagement from formal networking: they over-index on seeing no value in lead generation groups (123) and are less likely to be members of chambers or business associations for policy or promotional support. While some do participate, many report limited benefit (mentorship aside, 133) and a preference for independent decision-making, including an above-average number who don't participate in business-related discussions (119). Interestingly, they over-index on customer retention as a projected challenge (124), indicating a focus on long-term client relationships.

Overall, Northeast business owners come across as independent, service-oriented professionals who value retention and efficiency — but may be less inclined toward structured collaboration.

Key Findings:

Regional Analysis



South

Southern small business owners are more likely than average to describe their business as a side business (index 123) or remain undecided on long-term goals (116) – pointing to a flexible or transitional entrepreneurial mindset, rather than one driven by aggressive scaling or exit planning.

This group reports stronger engagement with local networks: they over-index on finding value from networking groups (113) and chambers of commerce (115), particularly when it comes to client referrals (115) and community involvement (114). They're also more likely to collaborate with nearby businesses on customer acquisition and vendor sharing. Operational concerns are less about hiring and more about access to capital: Southern owners over-index on needing help with small business loans (119) and finding trusted vendors (119).

Altogether, small business owners in the South appear community-minded, resourceful, and more likely to be juggling multiple roles or commitments as they grow their ventures.

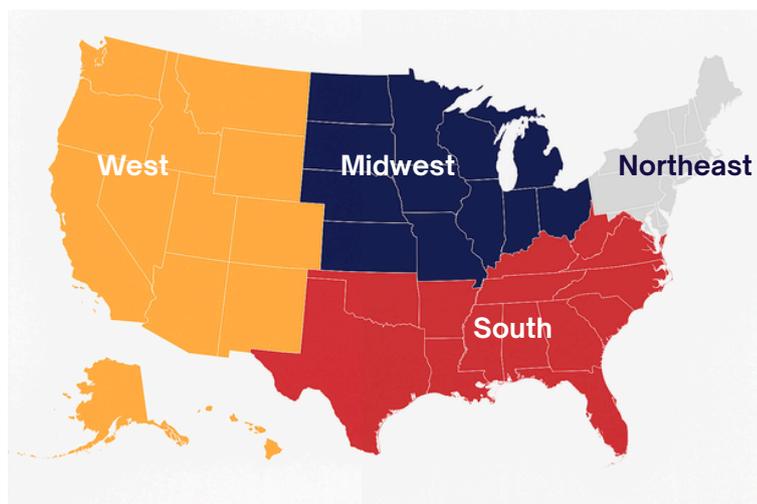
West

Small business owners in the West tend to choose goals that reflect lifestyle priorities: they over-index heavily on maintaining work-life balance (index 123) and generating passive income (110), while under-indexing on building to sell (85). This points to a group that's purposeful and quality-of-life driven, not growth-at-all-costs.

Western owners show moderate interest in networking, but tend to be critical of chambers of commerce. They place a low value on those memberships (78) and a high share indicate they aren't even members (134). However, referral groups (122) are still seen as beneficial in certain settings.

Top challenges include customer retention (137) and security (116). Collaboration is especially strong around loyalty and hiring, suggesting a community-minded focus on keeping good staff and customers. Overall, business owners in the West are intentional, digitally engaged, and lifestyle-oriented, with selective participation in formal networks.

Reference: Map of United States Census Regions.



Key Findings:

Sector Analysis



To better understand how business needs and attitudes vary across the small business landscape, we analyzed responses by sector. By segmenting the data in this way, we're able to identify which insights are broadly applicable and which are shaped by the nature of the business itself. These distinctions help illuminate where support, outreach, or solutions may need to be tailored — and where a unified approach may suffice.

Personal Services

Personal Services businesses stand out for their lower-than-average appetite for growth, and stronger preference for steady income.

They over-index on “legacy business” goals (index 119), signaling a more conservative or long-term mindset. These owners are less likely to pursue a “build and sell” strategy (66) and under-index on being unsure of their long-term goals (69), suggesting they have clearer, more grounded plans than others.

They are less likely to be members of coaching/mentorship programs (81) or formal associations (85). Collaboration is modest, though not with respect to managing costs and expenses (71). They are more likely to be out of regular touch with other business owners (124), but when they do collaborate, they prefer group messaging and social media (114 and 132).

Their most common business concerns tend to mirror the larger population, with slightly higher concern over getting a loan (118), and less over customer awareness (71).

Professional Services

Professional Services businesses are highly engaged with structured support systems and tend to be growth-minded.

They over-index on goals like “growth and expansion” (index 110) and are more likely to report finding chambers (112) and networking groups (112) valuable. Relationship-building seems to pay off: these businesses report stronger-than-average access to prospective clients via chambers (125) and frequent participation in mentorship (116) and partner collaboration (116).

They are heavy users of video calls (119) and referral meetups (117) for communication, but less likely to rely on social media (70) or group messaging apps (77), preferring more formal or high-touch channels. Their biggest relative challenges are finding new customers (117) and boosting visibility (113), even though they're less likely to struggle with cost management (85) or feel isolated (75). Notably, they also under-index on needing small business loans (77), suggesting greater financial stability.

Key Findings: Sector Analysis



Restaurant / Café / Food service

These owners are ambitious and growth-driven, but traditional support channels often fall short of their needs.

They dramatically over-index on wanting to build and sell (index 148) and their reliance on business coaching or mentorship (143), suggesting a growth mindset, but also a need for outside expertise. Their top benefits from chambers and networking include influencing policy (146) and community involvement (146), but are much more likely to say they haven't found value in these groups (216), highlighting a misalignment of expectations.

Educational content underperforms for this group (webinars at 71, workshops at 65), as does referral generation (71). While concerned around hiring and retention (149), they under-index on finding new customers (78) and retaining them (79), suggesting urgency in internal operations over market expansion. Communication skews informal and digital, with group messaging apps (163) and social media (114) outpacing traditional methods.

Retail Store / Boutique

For many retail store owners, being part of a local business community isn't just a strategy: it's central to how they operate.

They over-index on both "growth and expansion" (index 141) and "side business" goals (141), while under-indexing on legacy (68) and lifestyle models (62). This group is deeply involved in their communities, reporting above-average collaboration across cost-sharing (125), hiring (130), and retention (130). They value policy influence from chambers (143) and marketing benefits from networking groups (125), but struggle with discoverability overall (131).

Communication is digital-first, with high usage of social media (133) and group messaging apps (151) – but are less likely to find value in webinars (75) or Zoom-style communication (76). Encouragingly, they're less likely to report isolation from other owners (62), signaling that peer connectivity (when relevant and well-delivered) may be key to their continued growth.

Discussion



The survey offers a rare, nuanced snapshot of MSB owners with real-world operating experience (most have been running their business for 2+ years). Their perspectives highlight a hyperlocal, resource-constrained, and relationship-driven economy, one that remains undervalued in broader business discourse. This data brings voice to the experience of “Main Street” entrepreneurs who are building quietly but persistently — often without scalable systems or institutional support.

Findings from our survey reinforce that MSB owners continue to prioritize stability and visibility. The most common long-term goal remains sustaining a steady income, rather than scaling aggressively or exiting. At the same time, owners face enduring pressure on two fronts: financial management (costs, access to capital) and growth challenges (customer acquisition, visibility, and retention). These core needs appear across industries and tenure levels, suggesting they are structural rather than situational.

Our findings align with prior research from groups like the U.S. Small Business Administration and Institute for Local Self-Reliance, which also note the small scale, long-term orientation, and constrained access to capital that characterize MSBs. However, this survey adds a new dimension by showing how community collaboration and informal networking could fill the gaps left by more formal business infrastructure.

Looking ahead, the bricks-and-mortar small business economy may continue shifting toward hybrid models, balancing local presence with digital amplification. Owners may increasingly adopt incremental tech tools (like webinars, messaging apps) while still relying on relational, local ecosystems. Policy and business support strategies that emphasize cost management, discoverability, and flexible capital access will likely have the greatest impact. As traditional retail and service sectors compete with e-commerce and platform models, MSBs may benefit from policies that support community-based economic resilience, including local procurement, mentorship networks, and collaborative marketing programs.

***Limitations:** While the sample reflects a range of industries and tenure levels, the respondent pool is predominantly White (75%), older (most over 45), and well-educated, which may skew results toward more established, resource-savvy operators. The data is self-reported and may not fully capture the perspectives of newer, non-English-speaking, or underrepresented business owners.*

Discussion

Recommendations

As our findings suggest, many small business owners are navigating growth with limited guidance and evolving expectations. The following recommendations translate our insights into practical steps MSB owners can take to strengthen their businesses and position themselves for long-term success.

1

Clarify your long-term vision. While income stability is vital, MSB owners who define a broader strategic goal (whether legacy, lifestyle, or scale) are better positioned to prioritize and adapt.

2

Focus on financial resilience. Proactively manage costs and pursue flexible financing options. Challenges around capital access are not going away.

3

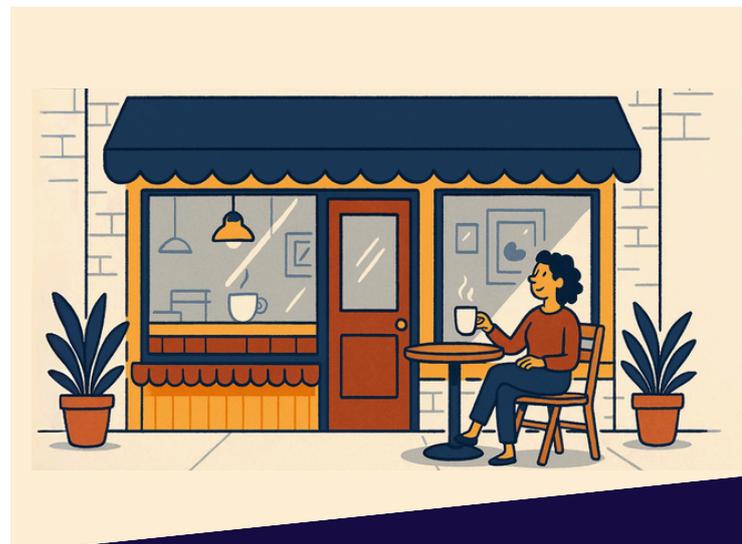
Double down on visibility. Most owners aren't seeing these benefits from business groups. Invest time in activities that boost awareness: local events, partnerships, or digital presence.

4

Build collaborative networks. Referrals and vendor sharing are accessible forms of partnership. Even without formal membership, informal relationships can yield real returns.

The small business economy is resilient, resourceful, and quietly evolving; these findings offer just a glimpse into the challenges and opportunities shaping its future. At MarketStreet, we believe that better insight leads to better outcomes for owners, communities, and the ecosystem around them. To learn more about how we support small businesses and share the stories behind the data, visit us at:

www.marketst.com.



Executive Summary



Main Street businesses are the heartbeat of local economies.

They're the independently owned retailers, service providers, restaurants, and repair shops that shape the character of our neighborhoods — and they employ millions across the U.S. In this report, the term Main Street Business Owners (or “MSB Owners”) refers to these owners and operators of bricks-and-mortar businesses. Their challenges are real, their contributions are vital, and their voices deserve to be heard.

In 2025, MSB Owners are fixated on two core priorities: managing costs and driving revenue. Yet, the community structures meant to support them — networking groups, chambers of commerce, and other associations — are falling short. Most owners either don't belong to these groups or don't find them valuable, signaling a clear gap between available solutions and real-world needs.

Our study surveyed over 1,500 independently owned, bricks-and-mortar businesses across the U.S. Two-thirds of MSB Owners fall between the ages of 45 and 74, a significantly older profile than the general population. They skew male (55%), are more likely to hold a bachelor's degree or higher (55%), but report household incomes very similar to the national average (63% at \$100K or lower). Most MSBs operate from a single location and employ fewer than 10 people.

While 60% of these businesses have been operating for at least seven years, their goals remain grounded: the most frequently-cited objective (35%) is to sustain a steady income. When seeking advice or support, MSB Owners favor informal, in-person conversations over structured programs. In fact, two-thirds (67%) don't engage meaningfully with networking or lead generation groups, and even more (71%) report little to no value from chambers or business associations. Among those who do participate, customer acquisition is often the only benefit.

Collaboration among MSB Owners is limited. More than a third don't partner with other businesses at all. Among those who do, the most common activity is referring customers through direct, personal outreach.

This research underscores the urgency for more relevant, outcome-driven community models that match the mindset and constraints of today's MSB Owner.



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Appendix

Methodology



Between March 3 and March 13, 2025, a total of 1,593 U.S.-based people participated in our survey. To ensure we heard from the right audience, we first asked all respondents to identify their profession. Only those who selected “Owner of a bricks & mortar business, independently owned” continued to the full set of questions. We will continue to refer to these individuals as MSB Owners.

Each participant answered a series of 14 questions, with responses collected in either single-select or multiple-choice format. To better understand trends across different groups, we conducted additional analyses by U.S. Census region (West, South, Northeast, Midwest) and by business type (including Professional Services, Personal Services, Retail Stores/Boutiques, and Restaurants or Cafés). We only conducted cohort analyses for business types with a large enough sample of respondents to support reliable comparisons.

To distribute the survey, we used a method called random device engagement. This means participants were reached through popular mobile apps they already use, and were offered small, non-cash incentives like access to premium content. This organic approach, combined with fraud detection tools powered by machine learning, helped filter out low-quality responses and ensured the data reflects a more natural, diverse mix of business owners.

Sources

1. “2024 Small Business Profile.” U.S. Small Business Administration.
2. Loh, Tracy H. “COVID-19 will upend retail, but there are steps we can take to save it.” Brookings Institution, 24 March 2020.
3. Salmon, Felix. “Media trust hits new low.” Axios, 21 Jan 2021.
4. In this report, regional definitions align to the regions as designated by the U.S. Census Bureau.
5. This cohort analysis of business types was limited to four segments with statistically-significant sample sizes: Professional services (e.g., accounting, consulting), Personal services (e.g., salon, fitness, repair), Retail store / Boutique, Restaurant / Café / Food service.
6. Haynes, George; Brown, Daniel; Williams, Victoria. “Small Business Lending in the United States.” Office of Advocacy, U.S. Small Business Administration, July 2022.
7. Smith, Kennedy. “Small Business’s Big Moment” Institute for Local Self-Reliance, January 2022.
8. A survey delivery method that reaches respondents through mobile apps they use in their daily lives, rather than traditional panels or email lists.
9. In this context, algorithms are used to detect suspicious patterns in responses that may indicate bots, duplicates, or inattentive answering.

Data Tables



Index to Sample figures, Regional Analysis

What is your long-term goal for your business?

	MW	NE	SO	WE
Sustain a steady income	94	104	100	103
Growth and expansion	101	107	97	96
Legacy business	100	88	104	107
Lifestyle business	102	96	90	123
Build and sell	133	96	89	85
Passive income	97	97	99	110
Side business	80	85	123	99
Not sure yet	115	121	116	25

Where do you typically go for business-related discussions or problem-solving?

	MW	NE	SO	WE
In-person meetups/events	105	94	103	94
One-on-one networking	103	103	97	101
Social media/email/online forums	95	109	99	97
Webinars/online courses/virtual summit	100	101	100	98
Business coaching/mentorship programs	93	93	106	104
Formal associations (e.g., Chamber)	105	85	106	100
I don't participate in these	87	119	87	117

Are you currently a member of any networking or lead generation groups?

	MW	NE	SO	WE
No (have considered joining)	105	89	100	108
No (don't see value in joining)	99	123	90	92
Yes (it has been valuable)	84	95	113	100
Yes (don't find it very useful)	134	97	83	94

What have been the most valuable benefits of your participation in networking or lead generation groups?

	MW	NE	SO	WE
Meeting potential clients/customers	93	101	102	103
Finding business partners/collaborators	115	85	103	94
Educational workshops/training	102	112	97	89
Mentorship or expert advice	101	92	100	108
Marketing/advertising/word-of-mouth	109	100	95	99
Influencing local policies	123	74	99	107
Involvement in community initiatives	89	97	114	86
Discounts on business services	85	110	111	83

Are you currently a member of any chambers or business associations?

	MW	NE	SO	WE
No, but I have considered joining one	96	97	96	118
No, I don't see the value in joining	101	103	89	117
Yes, and it has been valuable	97	97	115	78
Yes, but I don't find it very useful	115	109	99	71

What has been the most valuable benefit of your participation in chambers or business associations?

	MW	NE	SO	WE
Meeting potential clients/customers	101	86	115	86
Finding business partners/collaborators	103	95	103	97
Educational workshops/training	78	104	103	115
Mentorship or expert advice	88	133	83	109
Marketing/advertising/word-of-mouth	121	76	109	83
Influencing local policies	112	91	101	93
Involvement in community initiatives	111	91	105	87
Discounts on business services	113	123	96	63

What are the biggest problems facing your business right now?

	MW	NE	SO	WE
Managing costs/expenses	100	101	100	99
Finding new customers/clients	113	95	94	103
Customer retention/loyalty	96	99	102	103
Hiring/retaining employees	117	108	90	91
Help getting a business loan	86	106	112	87
Finding trusted/qualified vendors	80	104	112	95
Ensuring safety/security	94	96	101	109
Customer awareness/visibility	91	96	104	108

What are the biggest challenges you expect to face this year?

	MW	NE	SO	WE
Managing costs/expenses	109	103	98	90
Finding new customers/clients	93	97	100	112
Customer retention/loyalty	84	124	99	93
Hiring/retaining employees	119	97	91	100
Help getting a business loan	98	74	119	94
Finding trusted/qualified vendors	86	86	119	94
Ensuring safety/security	102	93	95	116
Customer awareness/visibility	98	102	97	107

In the past 6 months, have you collaborated with other local businesses in any of the following ways?

	MW	NE	SO	WE
Managing costs/expenses	102	91	101	106
Finding new customers/clients	91	103	110	87
Customer retention/loyalty	110	75	91	137
Hiring/retaining employees	95	94	101	112
Help getting a business loan	95	119	106	72
Finding trusted/qualified vendors	110	90	105	89
Ensuring safety/security	100	100	105	89
Customer awareness/visibility	98	113	89	111

How do you typically communicate and coordinate with other small business owners?

	MW	NE	SO	WE
In-person meetings	101	98	106	89
Email	111	95	95	103
Video calls	90	98	102	110
Phone calls or texts	98	112	96	96
Group messaging apps	95	100	103	99
Social media groups	102	98	108	85
Networking/referral groups	100	87	96	122

Data Tables



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What is your long-term goal for your business?

	Per	Pro	Rest	Ret
Build and sell	66	108	148	96
Growth and expansion	102	110	96	141
Legacy business	102	86	104	68
Lifestyle business	104	114	113	62
Not sure yet	69	84	86	148
Passive income	103	84	75	92
Side business	109	82	132	141
Sustain a steady income	106	102	87	92

Where do you typically go for business-related discussions or problem-solving?

	Per	Pro	Rest	Ret
In-person meetups/events	108	100	101	86
One-on-one networking	102	105	105	89
Social media/email/online forums	114	72	102	154
Webinars/online courses/virtual summits	90	119	71	75
Business coaching/mentorship programs	81	105	143	126
Formal associations (e.g., Chamber)	85	110	91	124
I don't participate in these	107	78	103	84

Are you currently a member of any networking or lead generation groups?

	Per	Pro	Rest	Ret
No (have considered joining)	119	97	102	86
No (don't see value in joining)	84	87	99	95
Yes (it has been valuable)	99	112	98	121
Yes (don't find it very useful)	84	99	103	89

What have been the most valuable benefits of your participation in networking or lead generation groups?

	Per	Pro	Rest	Ret
Meeting potential clients/customers	108	105	71	90
Finding business partners/collaborators	96	108	99	107
Educational workshops/training	86	104	79	89
Mentorship or expert advice	97	116	84	93
Marketing/advertising/word-of-mouth	102	96	107	125
Influencing local policies	113	97	146	115
Involvement in community initiatives	93	97	145	97
Discounts on business services	111	94	101	101

Are you currently a member of any chambers or business associations?

	Per	Pro	Rest	Ret
No (have considered joining)	128	96	94	85
No (don't see value in joining)	87	91	79	83
Yes (it has been valuable)	78	112	130	140
Yes (don't find it very useful)	98	100	86	83

What has been the most valuable benefit of your participation in chambers or business associations?

	Per	Pro	Rest	Ret
Meeting potential clients/customers	99	125	74	88
Finding business partners/collaborators	94	116	103	105
Educational workshops/training	97	93	65	90
Mentorship or expert advice	82	113	90	121
Marketing/advertising/word-of-mouth	78	100	144	101
Influencing local policies	118	87	108	143
Involvement in community initiatives	103	98	146	117
Discounts on business services	120	86	96	114

What are the biggest problems facing your business right now?

	Per	Pro	Rest	Ret
Managing costs/expenses	107	85	115	90
Finding new customers/clients	99	117	81	96
Customer retention/loyalty	108	104	86	110
Hiring/retaining employees	103	103	149	74
Help getting a business loan	118	77	80	109
Finding trusted/qualified vendors	97	104	83	92
Ensuring safety/security	103	85	97	125
Customer awareness/visibility	71	111	88	131

What are the biggest challenges you expect to face this year?

	Per	Pro	Rest	Ret
Managing costs/expenses	94	93	104	107
Finding new customers/clients	94	117	78	97
Customer retention/loyalty	123	103	79	101
Hiring/retaining employees	101	91	154	73
Help getting a business loan	102	72	107	101
Finding trusted/qualified vendors	99	101	108	97
Ensuring safety/security	105	84	94	119
Customer awareness/visibility	96	113	93	103

In the past 6 months, have you collaborated with other local businesses in any of the following ways?

	Per	Pro	Rest	Ret
Managing costs/expenses	71	90	169	125
Finding new customers/clients	88	112	97	127
Customer retention/loyalty	118	87	95	130
Hiring/retaining employees	98	93	93	130
Help getting a business loan	93	92	135	124
Finding trusted/qualified vendors	98	93	120	106
Ensuring safety/security	112	122	82	78
Customer awareness/visibility	104	88	75	67

How do you typically communicate and coordinate with other small business owners?

	Per	Pro	Rest	Ret
In-person meetings	86	109	85	103
Email	93	110	73	101
Video calls	88	119	93	76
Phone calls or texts	95	101	99	89
Group messaging apps	114	77	163	151
Social media groups	132	70	114	133
Networking/referral groups	94	117	111	108

Thank You



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