CEA
Christian Employers Alliance

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CEA 2026 Main Street Freedom Agenda

A Federal Policy Brief on Small Business Freedom, Entrepreneurship, and Economic Opportunity

"Small businesses do not need Washington to run their companies. They need Washington to protect the freedom to build them."

FIRST FREEDOM | ECONOMIC FREEDOM | HEALTHCARE FREEDOM | WORKFORCE FREEDOM | OPERATIONAL FREEDOM

Freedom to Start. Freedom to Hire. Freedom to Grow.

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ABOUT THIS BRIEF

This policy brief is published by CEA Action as part of its federal legislative engagement for the 119th Congress. It covers small business regulatory, capital-access, healthcare, entrepreneurship, workforce, and energy policy.

INTRODUCTION

Executive Summary

The federal small business debate is often reduced to taxes. Taxes matter, but the challenges facing Main Street are broader.

A small employer must be able to:

- ✓ Start a business without unnecessary barriers
- ✓ Obtain banking and financing
- ✓ Understand and comply with federal regulations
- ✓ Hire and compensate workers
- ✓ Provide healthcare and benefits
- ✓ Compete for customers and contracts
- ✓ Purchase reliable energy
- ✓ Invest in equipment and expansion
- ✓ Operate without being excluded from essential economic systems because of lawful beliefs, associations, or business activities

> The objective is not special treatment for small businesses. It is recognition that federal policy should not unintentionally create an economy in which only the largest companies possess the legal departments, compliance infrastructure, access to capital, and political influence necessary to succeed.

REGULATION | CAPITAL & BANKING | HEALTHCARE & BENEFITS | ENTREPRENEURSHIP | ECONOMIC INFRASTRUCTURE

FRAMEWORK

The CEA Main Street Freedom Standard

A durable small business policy framework should recognize six principles.

1 REGULATION SHOULD BE PROPORTIONATE

Federal agencies should understand the cost their rules impose on small employers before those rules take effect. Regulatory flexibility should be meaningful rather than procedural.

2 ACCESS TO CAPITAL IS ESSENTIAL INFRASTRUCTURE

Small businesses depend disproportionately on community banks and local financial institutions. Federal regulation should not make small business lending less available, more expensive, or concentrated among the largest institutions.

3 LAWFUL BUSINESSES DESERVE FAIR FINANCIAL ACCESS

Lawful businesses should not lose access to essential financial services merely because decision-makers disagree with their religious beliefs, industry, customers, associations, or lawful activities.

4 SMALL EMPLOYERS NEED BENEFIT FLEXIBILITY

Federal policy should expand legitimate opportunities for small employers and associations to obtain affordable benefits while preserving employer choice and conscience protections.

5 COMPETITION REQUIRES OPPORTUNITY

Entrepreneurs must be able to enter markets, obtain capital, compete for government contracts, and challenge entrenched economic power. Policies that protect incumbents undermine genuine competition.

6 ECONOMIC INFRASTRUCTURE SHOULD SERVE ECONOMIC PURPOSES

Energy systems, financial institutions, and regulatory agencies should focus on their core responsibilities. Small businesses should not finance unrelated ideological agendas through higher rates or mandates.

SECTION I

Regulatory Freedom

Federal agencies frequently certify that proposed rules will not substantially affect small entities. CEA supports legislation that strengthens accountability, requires meaningful justification for regulatory burdens, and accounts for the cumulative cost of federal compliance on Main Street employers.

H.R. 1163

STRONGLY SUPPORT CRITICAL

Prove It Act

Economic Freedom Operational Freedom

The Prove It Act strengthens the ability of small businesses to challenge federal determinations that proposed rules will not substantially affect small entities. It reinforces the principle that agencies must genuinely evaluate the effects of federal regulation on smaller organizations before those rules take effect.

> *"If Washington wants to impose a significant new burden on America's small businesses, Washington should first have to prove that the burden is necessary and justified."*

H.R. 2965

STRONGLY SUPPORT CRITICAL

Small Business Regulatory Reduction Act

Economic Freedom Operational Freedom

A small employer does not experience regulations as isolated government actions. This legislation advances greater accountability for the cumulative federal regulatory burden placed on small businesses, recognizing that individual rules are often evaluated separately even though businesses experience their combined cost.

> *"Washington should account for regulatory spending just as businesses account for financial spending."*

COMBINED CEA REGULATORY STANDARD

Together, the Prove It Act and Small Business Regulatory Reduction Act establish the foundation for a Small Business Regulatory Bill of Rights: **Measure the burden. Justify the burden. Control the burden.**

SECTION II

Banking and Access to Capital

CEA supports policies that protect small business access to banking, lending, and financial services without ideological gatekeeping or unnecessary compliance burdens.

STRONGLY SUPPORT CRITICAL

H.R. 425 / S. 100

Repealing Big Brother Overreach Act

Operational Freedom | Economic Freedom

The Corporate Transparency Act created a federal beneficial-ownership reporting system applicable to millions of businesses. Administrative policy may reduce the current burden, but administrative policy can also change. Congress should provide permanent statutory certainty for domestic small businesses.

> *"Forming a lawful business should not automatically place an American entrepreneur into a federal ownership surveillance system."*

STRONGLY SUPPORT CRITICAL

H.R. 987 / S. 401

Fair Access to Banking Act

First Freedom | Economic Freedom | Operational Freedom

Checking accounts, credit, lending, merchant services, and payments are not luxuries for most employers -- they are essential to operating a company. CEA supports protections against financial institutions denying lawful businesses access to services on the basis of political, ideological, religious, reputational, or other nonfinancial considerations unrelated to legitimate risk.

> *"A lawful American business should not lose access to the financial system because someone disagrees with its beliefs, industry, customers, associations, or lawful activities."*

SECTION II (CONTINUED)

Small Business Lending Reform

Small business lending is built heavily on relationships. CEA supports reducing unnecessary compliance requirements that make lending to Main Street more difficult.

H.R. 976 / S. 557 — PREFERRED

STRONGLY SUPPORT | CRITICAL

1071 Repeal to Protect Small Business Lending Act

Economic Freedom

Statutory repeal of Section 1071 of Dodd-Frank. Rep. Roger Williams (R-TX) / Sen. John Kennedy (R-LA). Removes mandatory small business lending data collection requirements that impose disproportionate compliance costs on community banks and relationship lenders serving Main Street.

H.R. 941 — FALLBACK

SUPPORT | CRITICAL

Small LENDER Act

Economic Freedom

Rep. J. French Hill (R-AR). Delays and reforms 1071 compliance through 2031. A fallback if full statutory repeal does not advance, this legislation provides meaningful near-term relief from Section 1071 reporting requirements while preserving legitimate lending protections.

H.R. 6955

SUPPORT | CRITICAL

Main Street Capital Access Act

Economic Freedom

Community banks and local financial institutions remain important sources of capital for small businesses. Policy should encourage healthy competition in banking and preserve institutions capable of understanding local companies rather than driving continued consolidation toward the nation's largest financial organizations.

"Community banking is Main Street infrastructure."

SECTION III

Healthcare and Benefit Freedom

Small employers frequently lack the purchasing power available to larger corporations. Federal policy should expand legitimate opportunities for small employers and associations to obtain affordable benefits while preserving employer choice and conscience protections.

H.R. 2528 / S. 1847

SUPPORT WITH GUARDRAILS | CRITICAL

Association Health Plans Act

Healthcare Freedom | Workforce Freedom

Association-based health coverage can allow qualifying businesses and self-employed individuals to pool purchasing power and expand coverage options. CEA supports expanded association health plans when accompanied by strong protections for employer choice and religious conscience.

CEA GUARDRAILS

- ✓ Employer choice preserved
- ✓ Faith-based association rights
- ✓ Conscience protections
- ✓ Flexibility in benefit design
- ✓ No abortion coverage mandates
- ✓ No gender-transition coverage mandates
- ✓ Meaningful association governance, not federal micromanagement

> *"A 20-person company should have more options for providing healthcare to its employees, not fewer."*

SECTION IV

Entrepreneurship and Competition

Federal policy should make it easier to start, finance, and expand an independent business. CEA supports legislation that expands capital access, strengthens small business competition for federal contracts, and reduces startup barriers.

H.R. 3174

Made in America Manufacturing Finance Act

SUPPORT HIGH

Small manufacturers frequently face substantial capital requirements before production generates revenue. Expanding financing opportunities strengthens domestic production, entrepreneurship, and job creation.

H.R. 2804

Protecting Small Business Competitions Act

SUPPORT HIGH

Federal procurement represents an important marketplace. Small businesses should have meaningful opportunities to compete rather than seeing federal purchasing concentrated among the largest contractors.

H.R. 8882

Main Street Competes Act

SUPPORT HIGH

Competition policy should consider the ability of new and smaller businesses to enter and remain in markets. Free markets require both limited government and genuine competition.

S. 1613

Tax Relief for New Businesses Act

SUPPORT HIGH

Entrepreneurs frequently incur significant startup expenses before earning their first dollar of revenue. Federal tax policy should encourage rather than penalize business formation. "The tax code should make it easier to start a business, not harder."

H.R. 9791

NO FEES Act of 2026

SUPPORT TARGETED

Provides targeted regulatory-fee relief for qualifying very small medical-device businesses. The underlying principle is sound, although its application is limited to a particular industry.

SECTION V

Family, Workforce, and Employer Flexibility

Helping American workers care for children and family members is a legitimate public concern. CEA does not believe that concern requires a single federal employer mandate applicable to every company regardless of size, industry, geography, or workforce.

S. 5017 / H.R. 3089

SUPPORT WITH GUARDRAILS HIGH

More Paid Leave for More Americans Act

Workforce Freedom Economic Freedom

A state-centered approach can provide greater flexibility for employers of varying sizes, industries, and locations. CEA's support depends upon continued protection against a national employer mandate, a new federal payroll tax, and prescriptive federal benefit structures.

CEA GUARDRAILS

- ✓ No national employer mandate
- ✓ No new federal payroll tax
- ✓ No prescriptive federal benefit structures
- ✓ No restrictions on private-sector alternatives
- ✓ No infringement on religious-employer protections

> *"Helping families and protecting small businesses are not competing goals."*

SECTION VI

Affordable and Reliable Economic Infrastructure

Reliable and affordable electricity is a basic operating requirement for virtually every American business. Utility rates should principally reflect the costs of providing safe, reliable service.

H.R. 4603

STRONGLY SUPPORT CRITICAL

FAIR Act

Economic Freedom Operational Freedom

Reliable and affordable electricity is a basic operating requirement for virtually every American business. Utility rates should principally reflect the costs of providing safe, reliable service rather than becoming vehicles for unrelated ideological objectives. Small businesses should not be required to finance agendas that have nothing to do with keeping the lights on.

> *"Small businesses should pay for safe, reliable electricity, not ideological agendas embedded in utility rates."*

BILLS PREVIOUSLY TRACKED

WATCH / SUPPORT CONCEPT

H.R. 3275

Small Business Tax Relief Act

Several provisions align with small business tax relief, but does not currently warrant elevation above principal CEA priorities.

OBJECTIVE ACHIEVED

H.R. 2603 / S. 1998

Small Business Tax Fairness Act

The principal Section 45B objective was addressed through broader tax legislation. Policy status should be distinguished from bill status.

REFRAME

S. 1639

American Innovation and Jobs Act

R&D expensing substantially changed through broader tax legislation. Remaining provisions should be evaluated for additional startup benefits.

CONCLUSION

The Main Street Freedom Standard

When evaluating future federal legislation affecting small business, five questions should guide the analysis:

1. Does the policy make it easier or harder to start and grow a business?
2. Does it increase or decrease unnecessary government control over business decisions?
3. Does it protect access to capital, banking, healthcare, energy, and other essential infrastructure?
4. Does it preserve genuine competition and economic choice?
5. Does it strengthen or undermine CEA Action's Five Freedoms?

Small businesses do not need Washington to guarantee success. They need Washington to protect the conditions in which success remains possible.

Freedom to Start. Freedom to Hire. Freedom to Grow.

Join CEA Action

CEA Action is the legislative and policy engagement arm of the Christian Employers Alliance. We equip Christian employers to engage federal policy with clarity, courage, and conviction.

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This policy brief is published by CEA Action as part of its federal legislative engagement for the 119th Congress. For membership inquiries, contact us at joinceanow.org.