



How To Help Small Businesses Grow in 2026

The OCIE SBDC Small Business Survey was conducted in late 2025 to gain a deeper understanding of the challenges and opportunities faced by small businesses across Orange, Riverside, and San Bernardino counties. With over 1,200 responses from businesses spanning diverse industries, the survey provides valuable insights that will help guide the development of targeted programs, resources, and advocacy efforts to support the local small business community.

The survey focused on key areas, including business demographics, operational challenges, financial pressures, marketing practices, and future outlooks. The top responding industries were Professional/Technical Services, Retail, Health & Wellness, and Food Service, with 40% of respondents in business for over 10 years, reflecting a strong presence of established enterprises. Respondents shared details about their industries, years in business, number of employees, and geographic locations, offering a comprehensive snapshot of the region's small business landscape.

Operational challenges were a major focus, with businesses identifying struggles to reach new customers, hire

and retain qualified staff, adopt new technologies, and comply with government regulations. Financial pressures were another significant theme, with businesses reporting difficulties managing rising costs, uneven cash flow, debt payments, and limited access to affordable financing. Many respondents shared that they applied for funding but faced barriers such as high credit costs, complex application processes, and limited awareness of available programs. Marketing practices were also explored, revealing that nearly 20% of businesses do not engage in any form of marketing, while others struggle to establish a strong digital presence or effectively use social media and other tools.

**WE ASKED 1,200+
SMALL BUSINESS
OWNERS...**

65%

**expect 2026
revenue to
surpass 2025**

45%

**anticipate
needing to
access capital
in 2026**

75%

**have 5 or fewer
employees
(44% have no employees)**

KEY FINDINGS

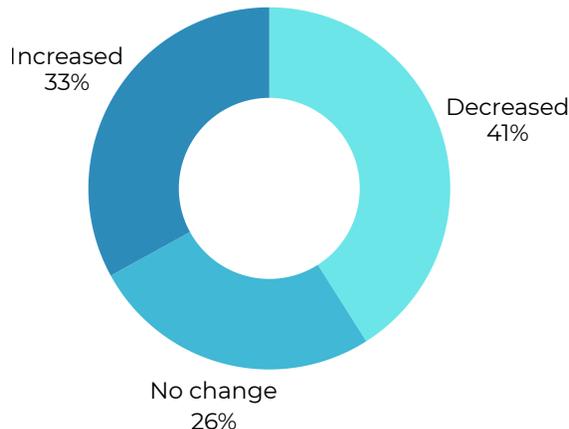
- **Customer Acquisition:** The top operational challenge for small businesses is reaching new customers and growing sales.
- **Financial Pressures:** Businesses are grappling with rising costs, uneven cash flow, and limited access to affordable funding.
- **Workforce Issues:** Hiring and retaining qualified staff remains a significant challenge for many businesses.
- **Marketing Gaps:** Nearly 20% of businesses do not engage in marketing, limiting their ability to grow and compete.

These findings highlight the critical areas where small businesses need support, but they also reflect optimism for the future. Looking ahead to 2026, 56% of businesses anticipate revenue growth, and 34% plan to hire at least one additional employee, signaling confidence in expansion and job creation. The OCIE SBDC and its partners will leverage this data to develop targeted programs and resources that not only address challenges but also capitalize on these growth opportunities. Efforts will focus on helping businesses attract more customers, access affordable financing, manage financial pressures, build their workforce, and implement effective digital marketing strategies.

The SBDC and its partners remain dedicated to empowering small businesses, fostering their growth, and ensuring their voices are heard. Thank you to all who participated in this year's survey, your insights are invaluable to shaping the future of our small business community!

53% of those looking to access capital are seeking under \$100,000

How has your business revenue changed in 2025 compared to 2024?



Top interests for 2026 business growth:

- Marketing strategy
- AI
- Financing to grow/scale
- Contracting
- E-Commerce

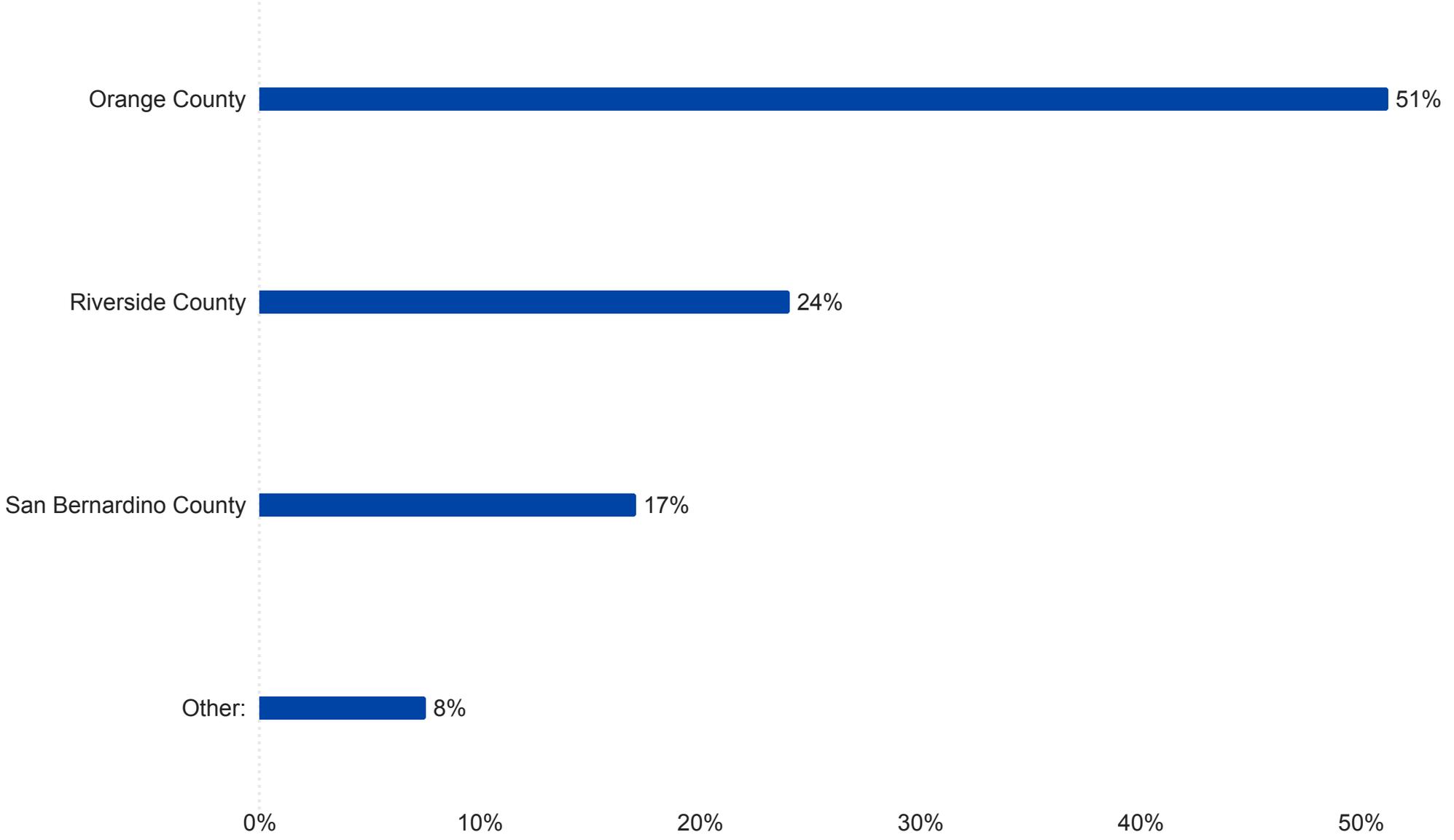
Biggest needs for 2026:

- Marketing
- Increase sales
- Increase clients
- Capital
- Equipment

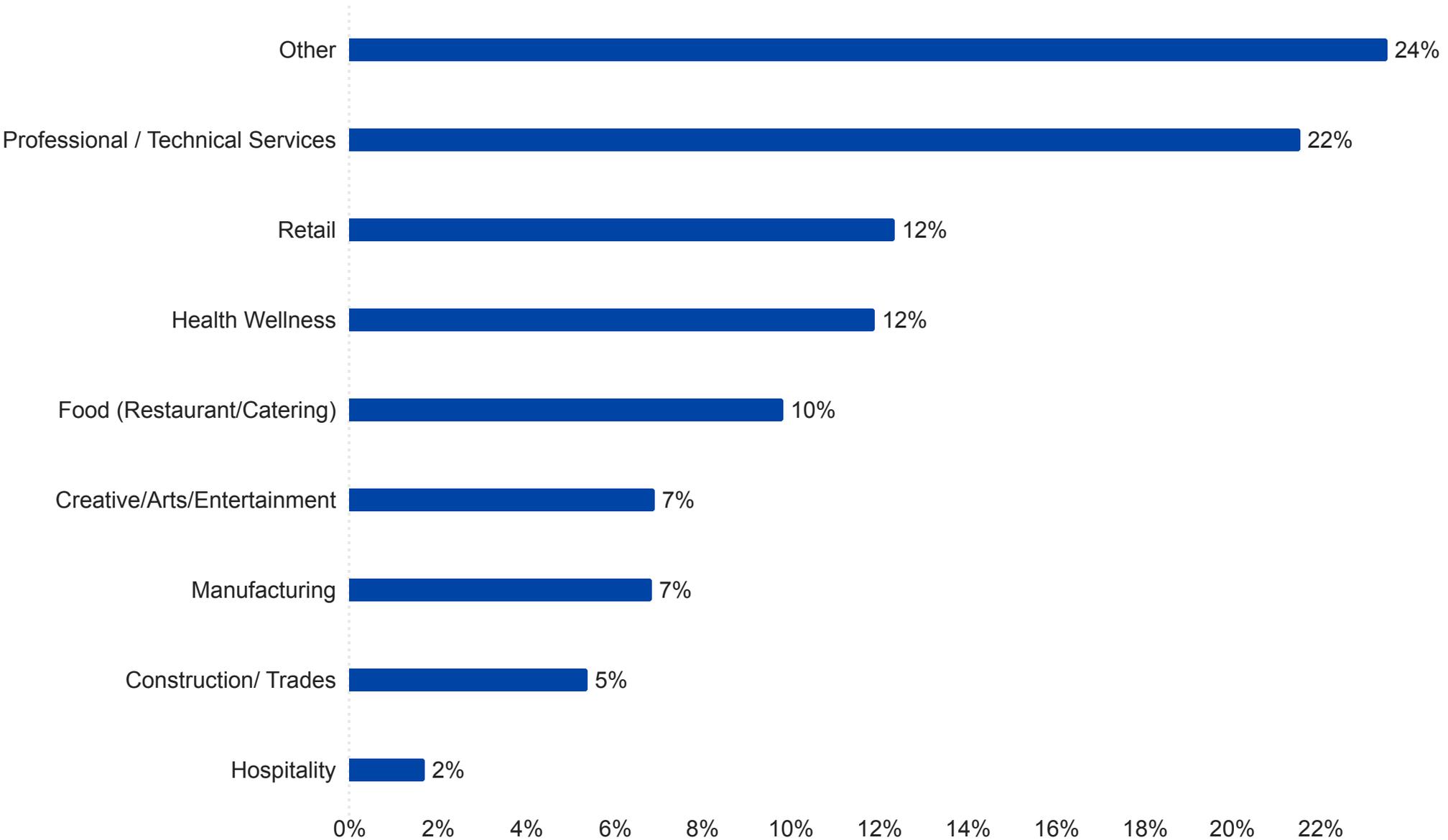
45%

of small business owners believe tariffs will have a negative impact on their business in 2026 (2% expect a positive impact)

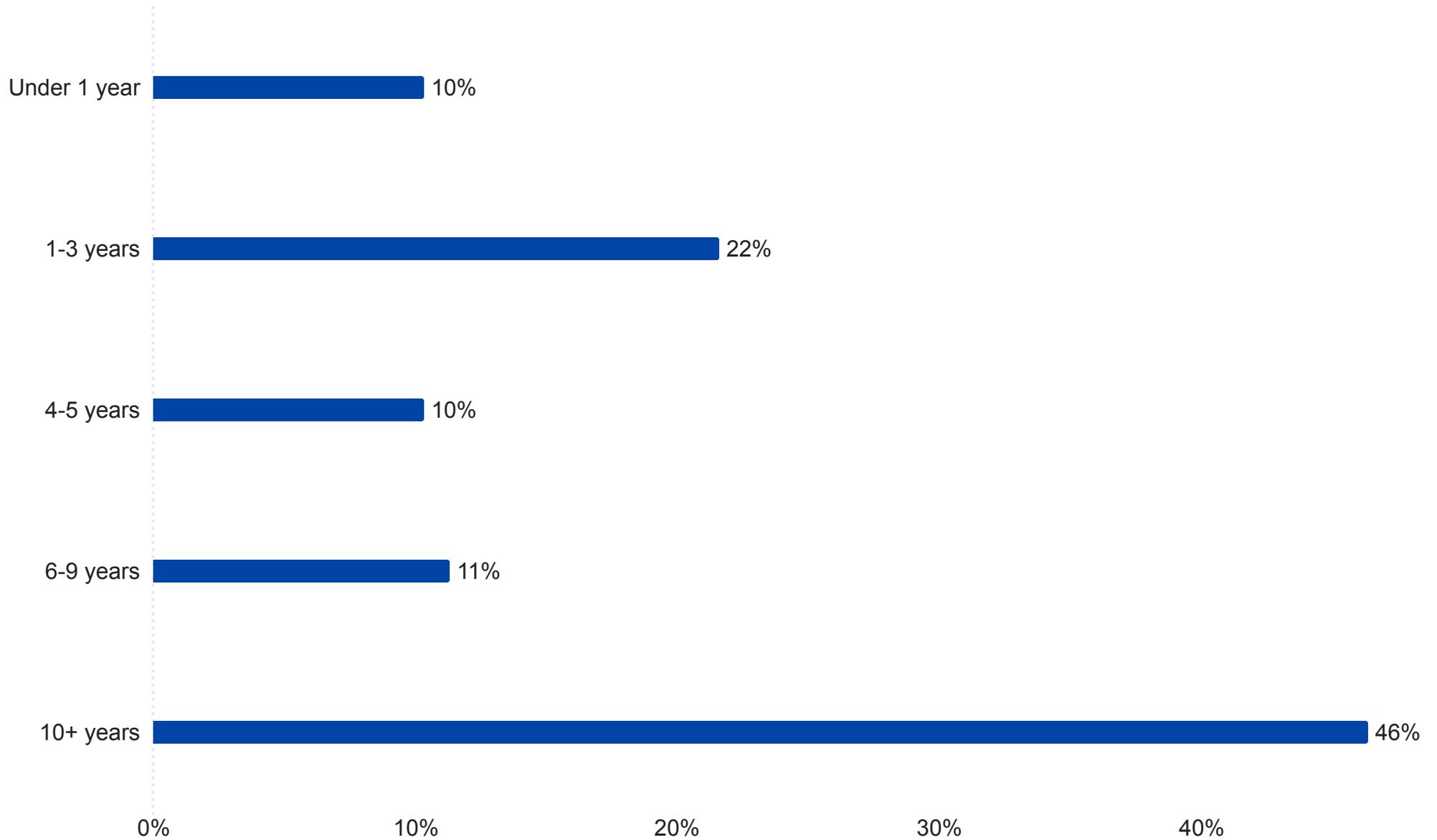
Q2 - In what county is your business located?



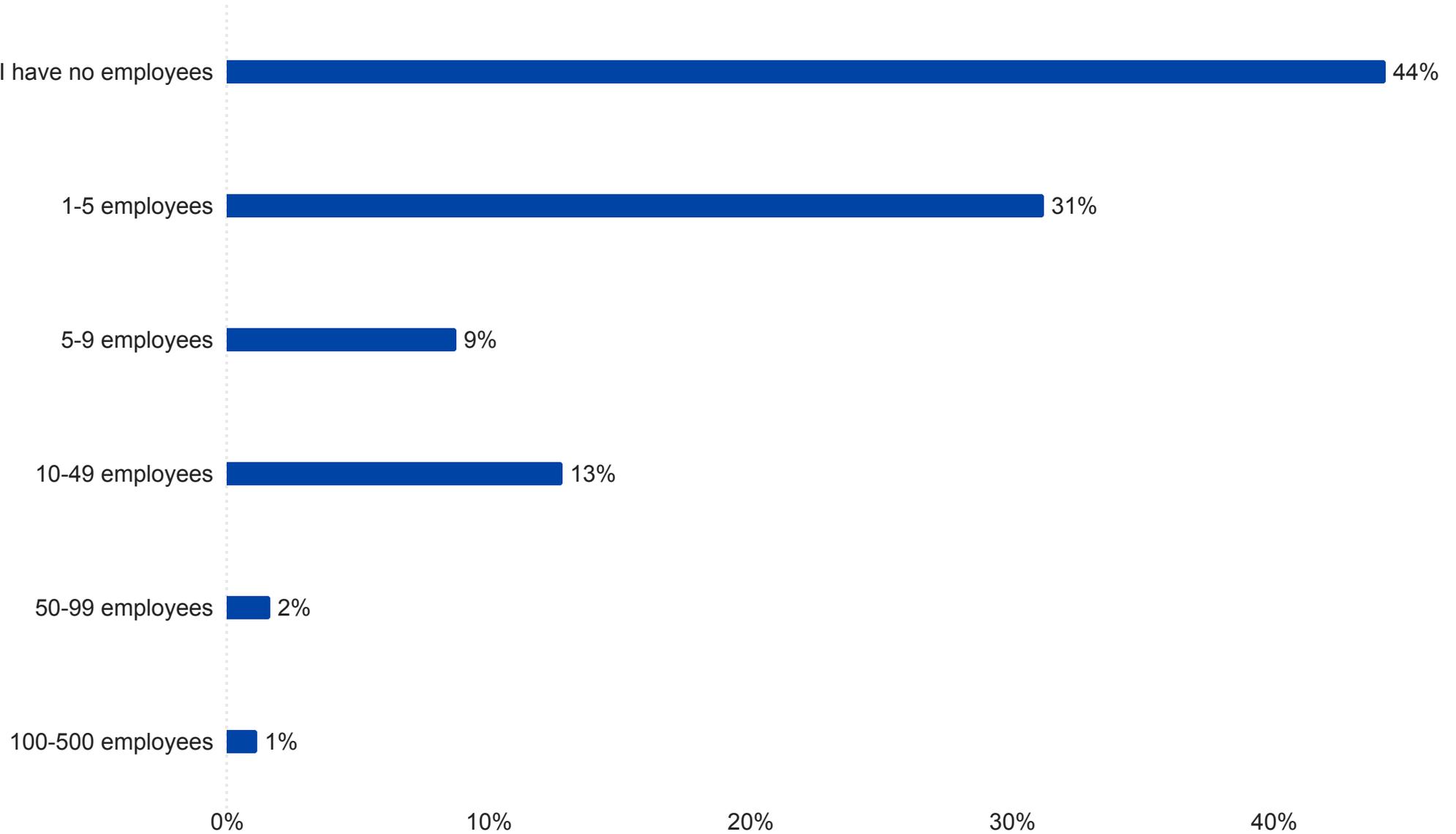
Q3 - Which of the following best describes the industry your business is in:



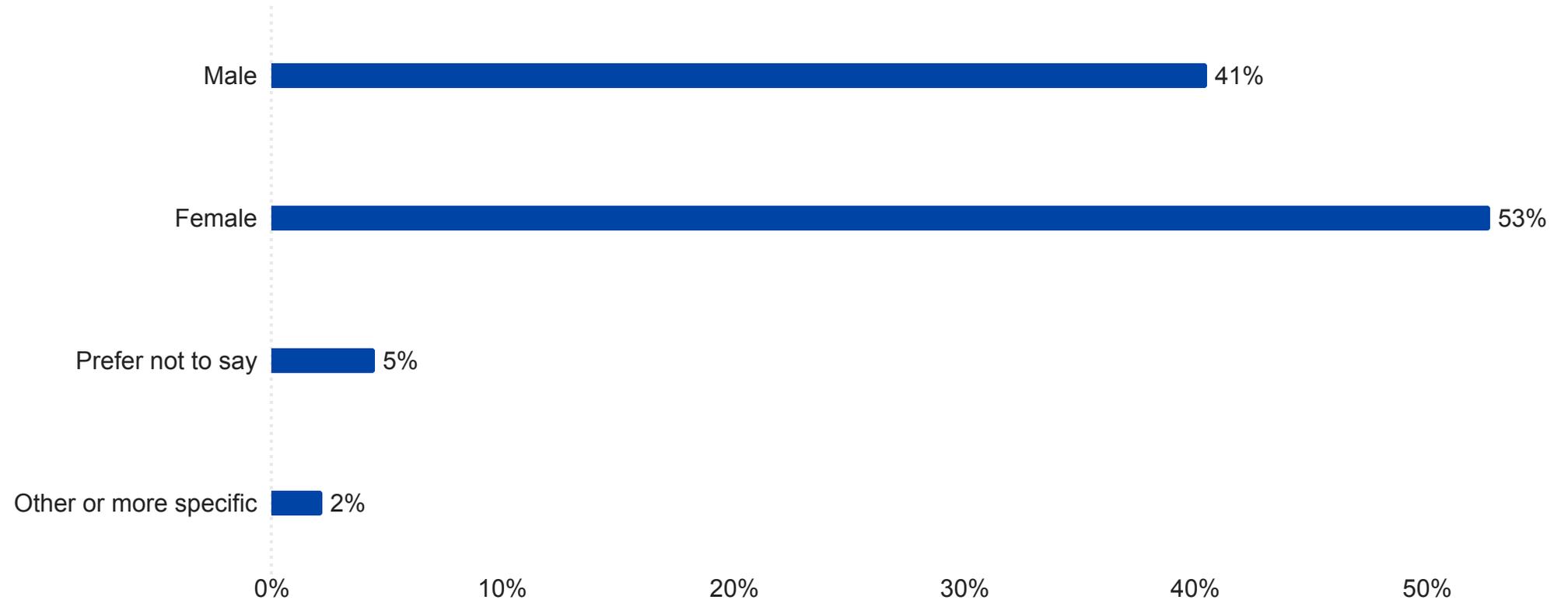
Q4 - How long have you been in business?



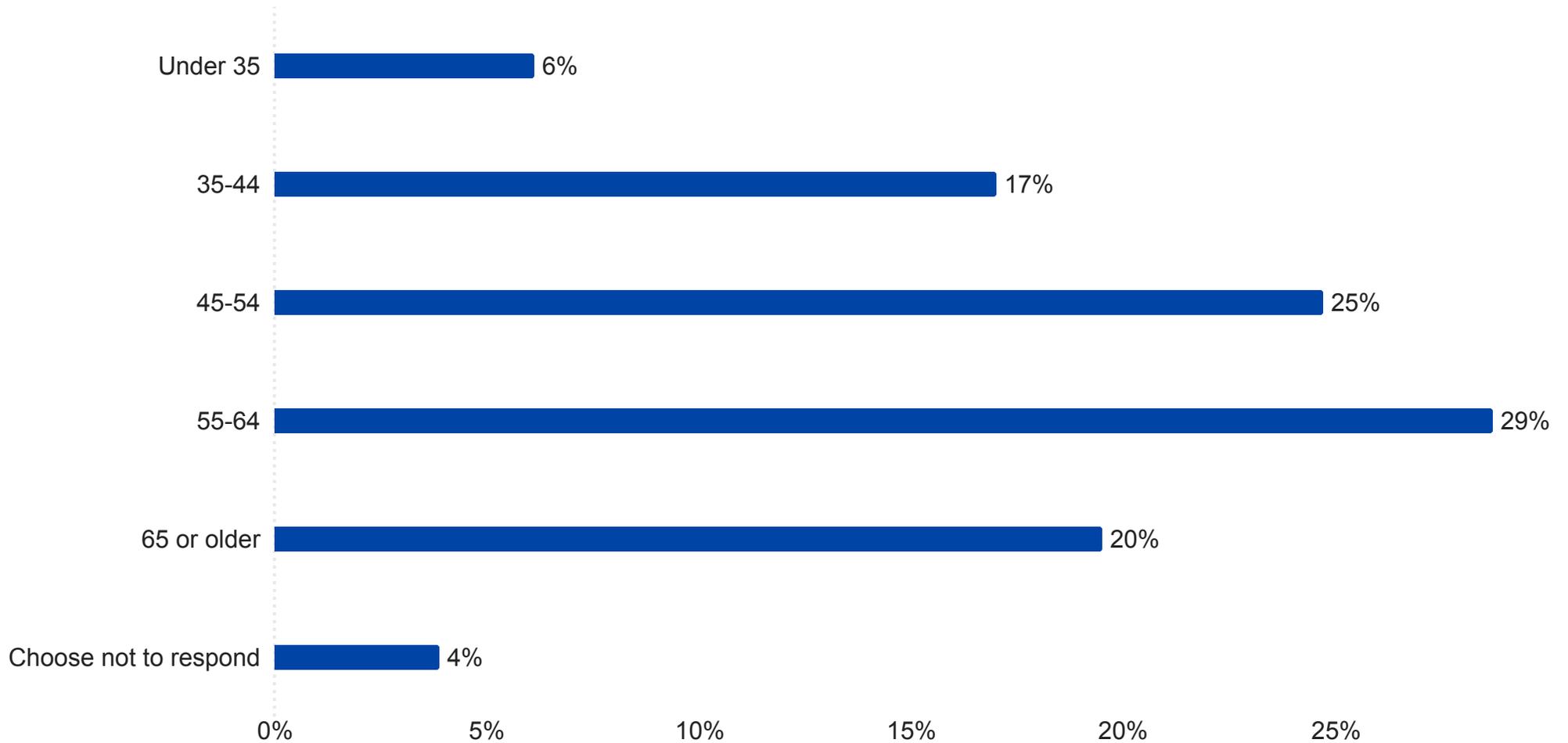
Q5 - How many employees does your business have (W-2)?



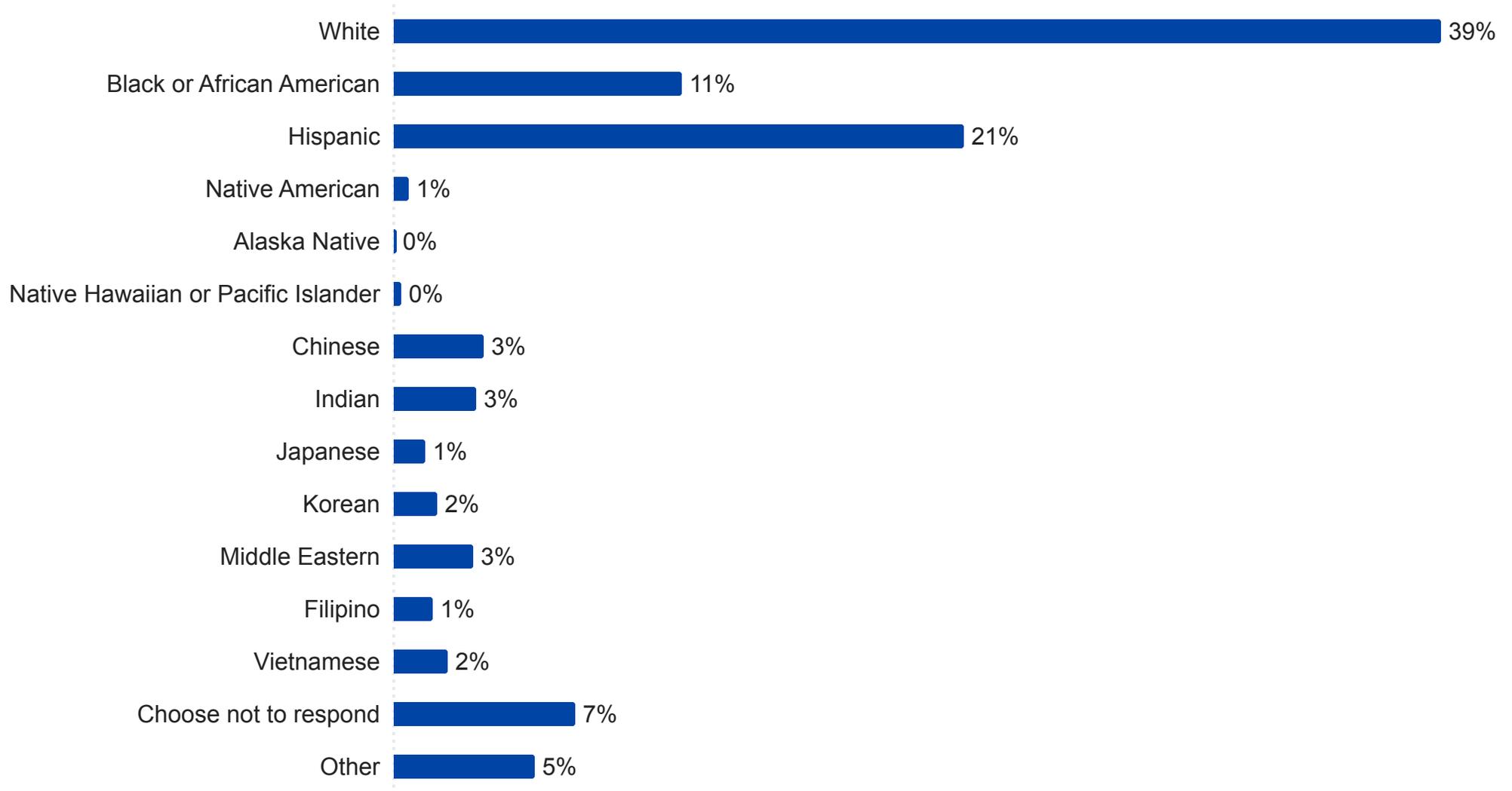
Q6 - Which gender best describes the business owner?



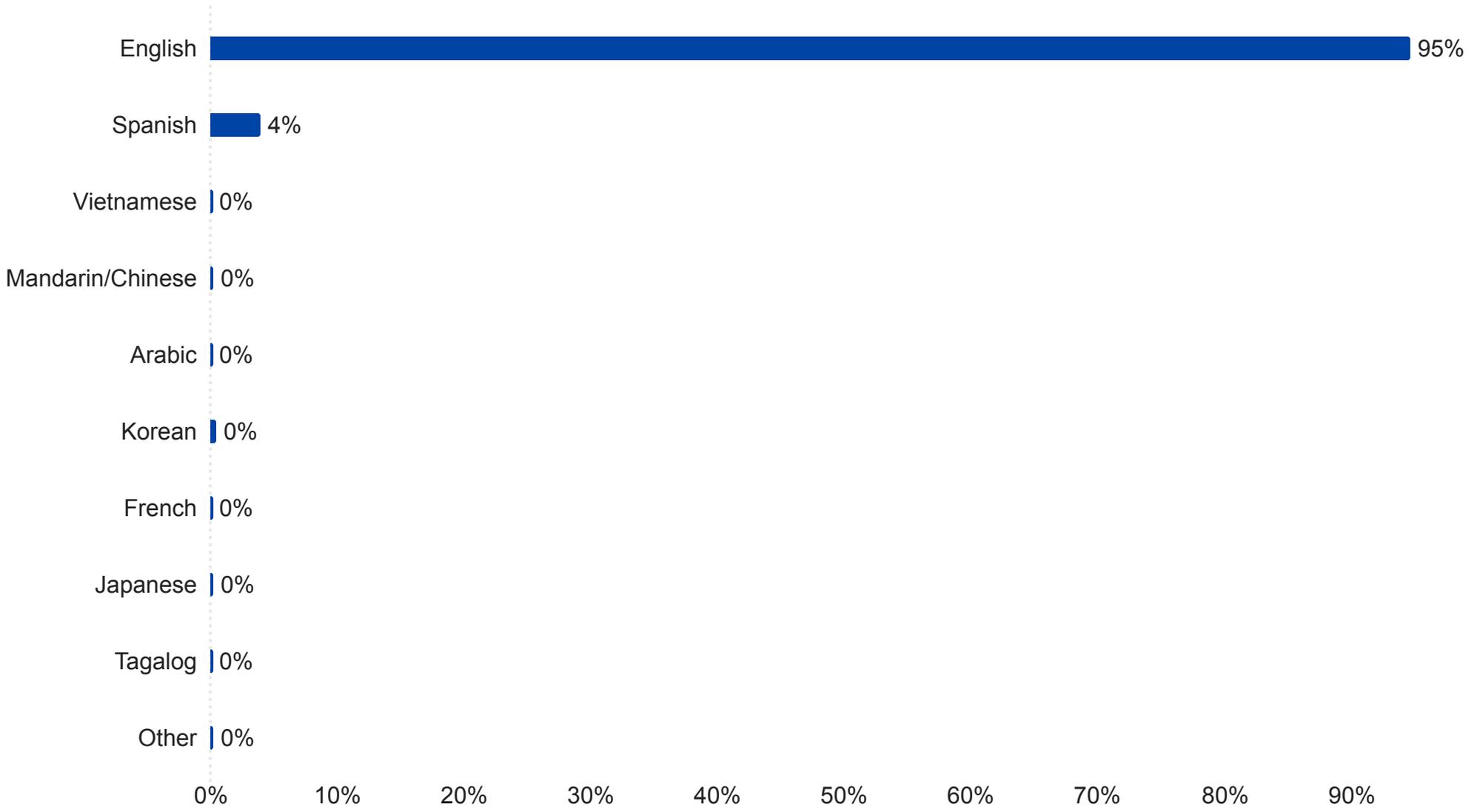
Q7 - Which age range best describes the business owner?



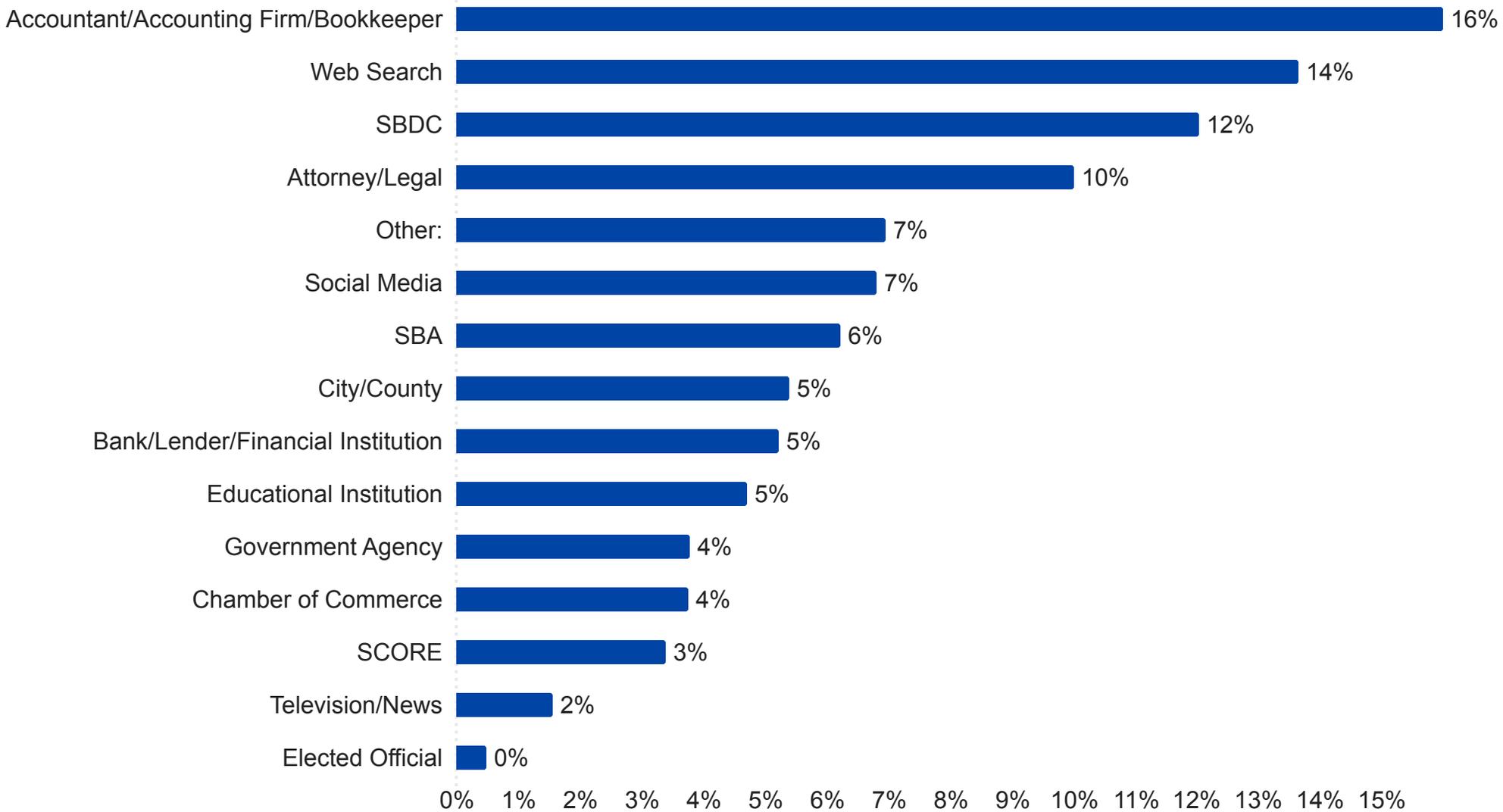
Q8 - Which race/ethnicity best describes the business owner?



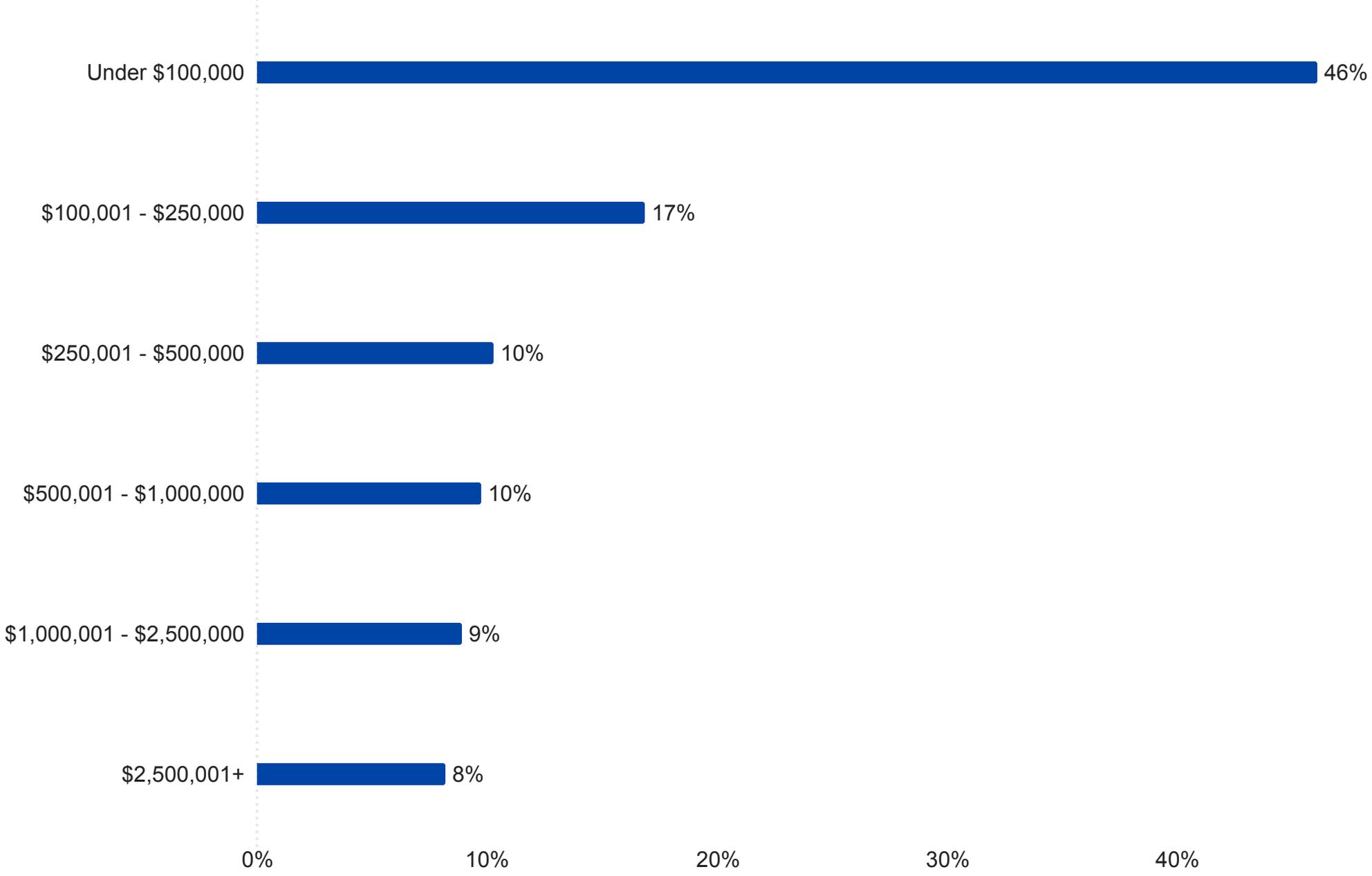
Q9 - What language do you prefer to receive information in?



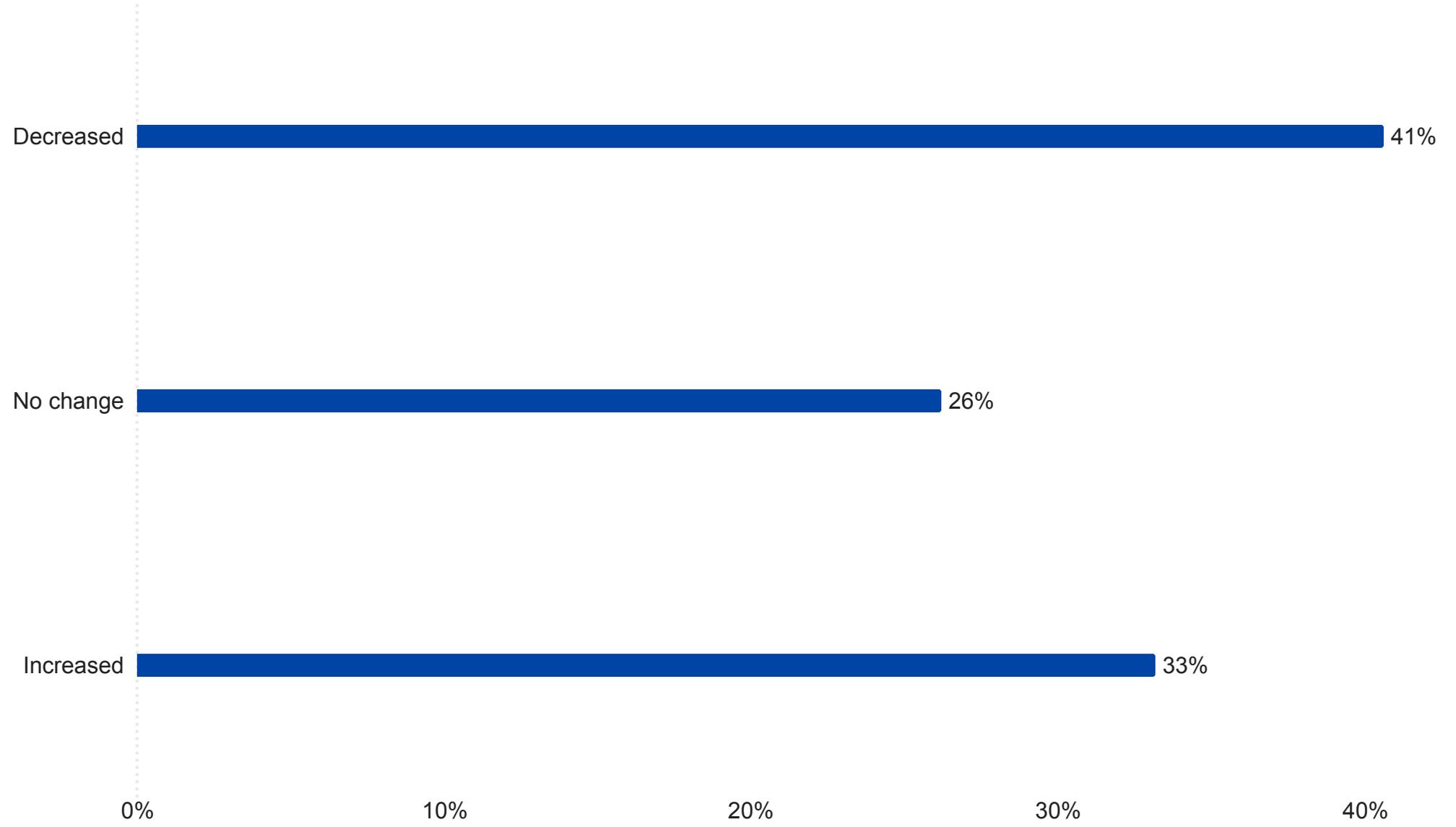
Q10 - When it comes to advice for operating your business, where do you get your information from? (select all that apply)



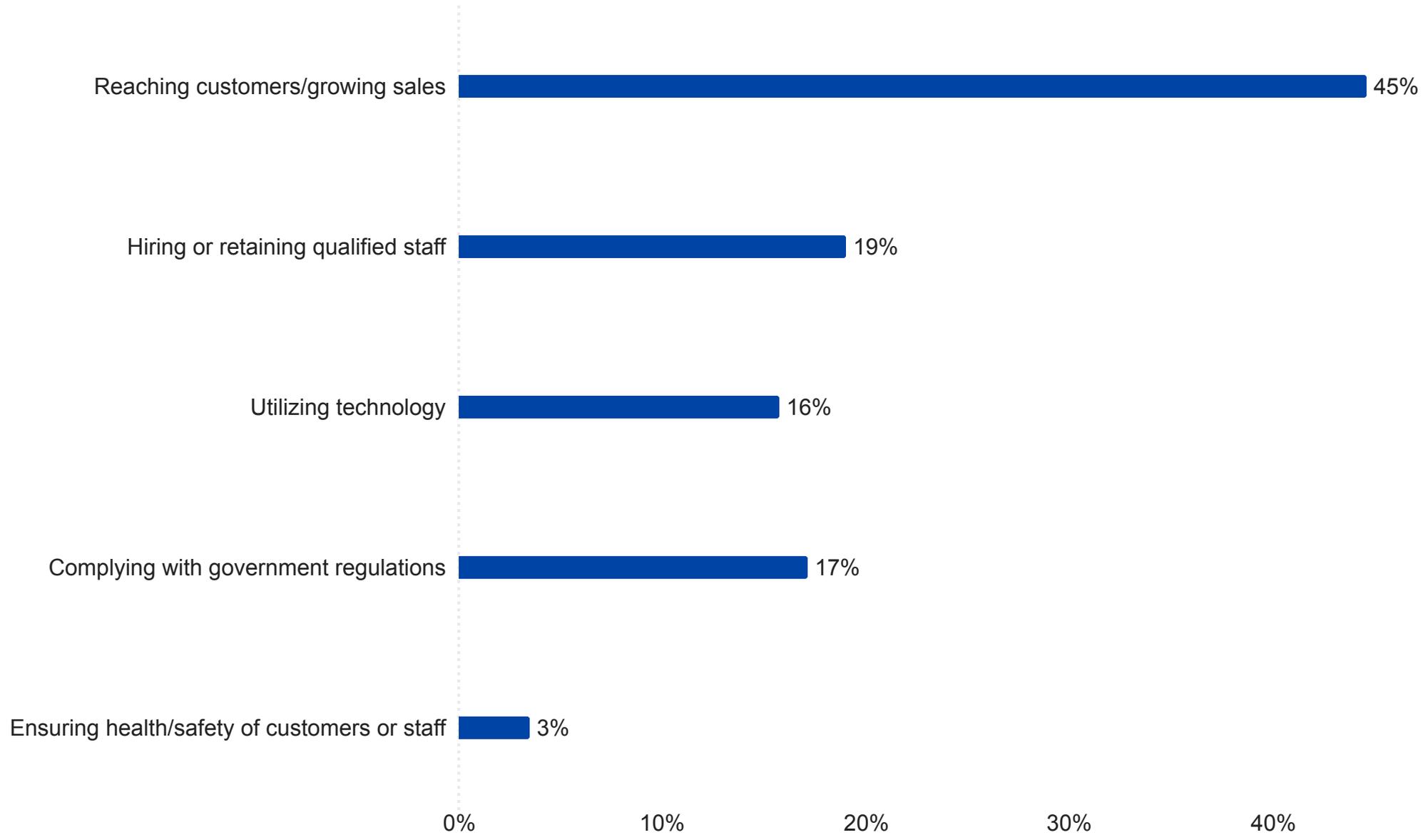
Q11 - What is your business revenue size in 2025?



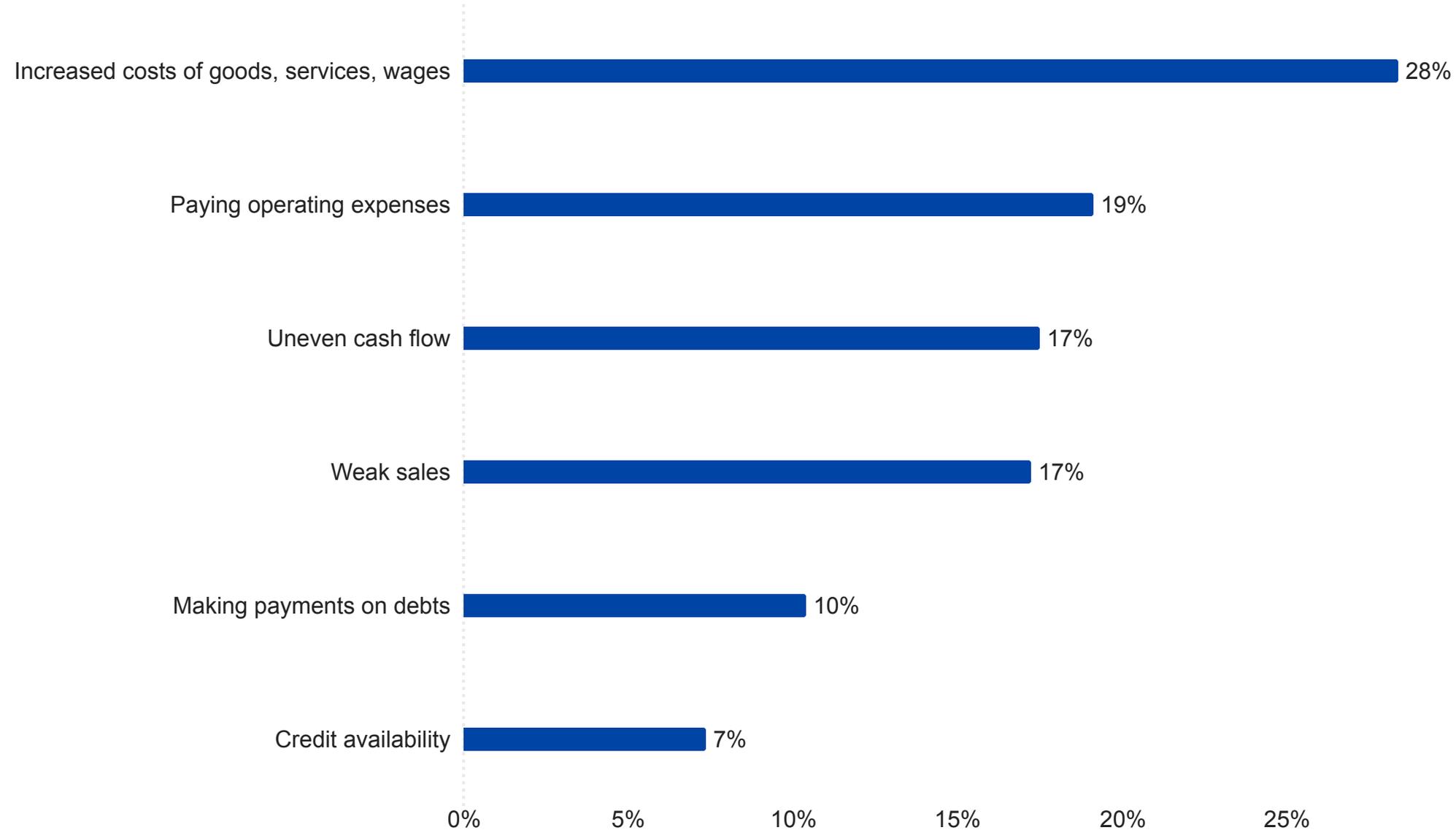
Q12 - How has your business revenue changed in 2025 compared to the year 2024?



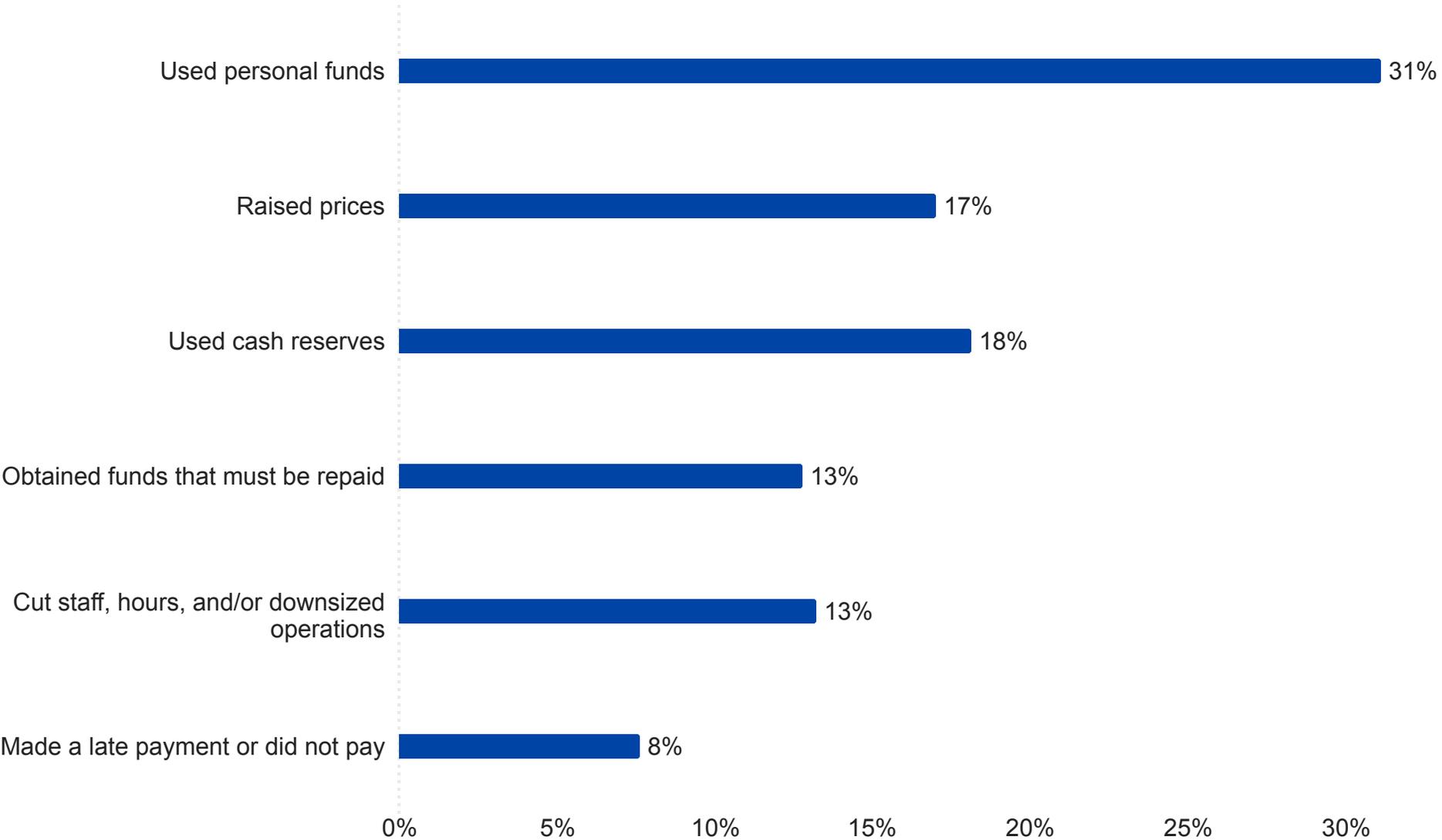
Q13 - Has your business experienced any operational challenges in 2025? (select all that apply)



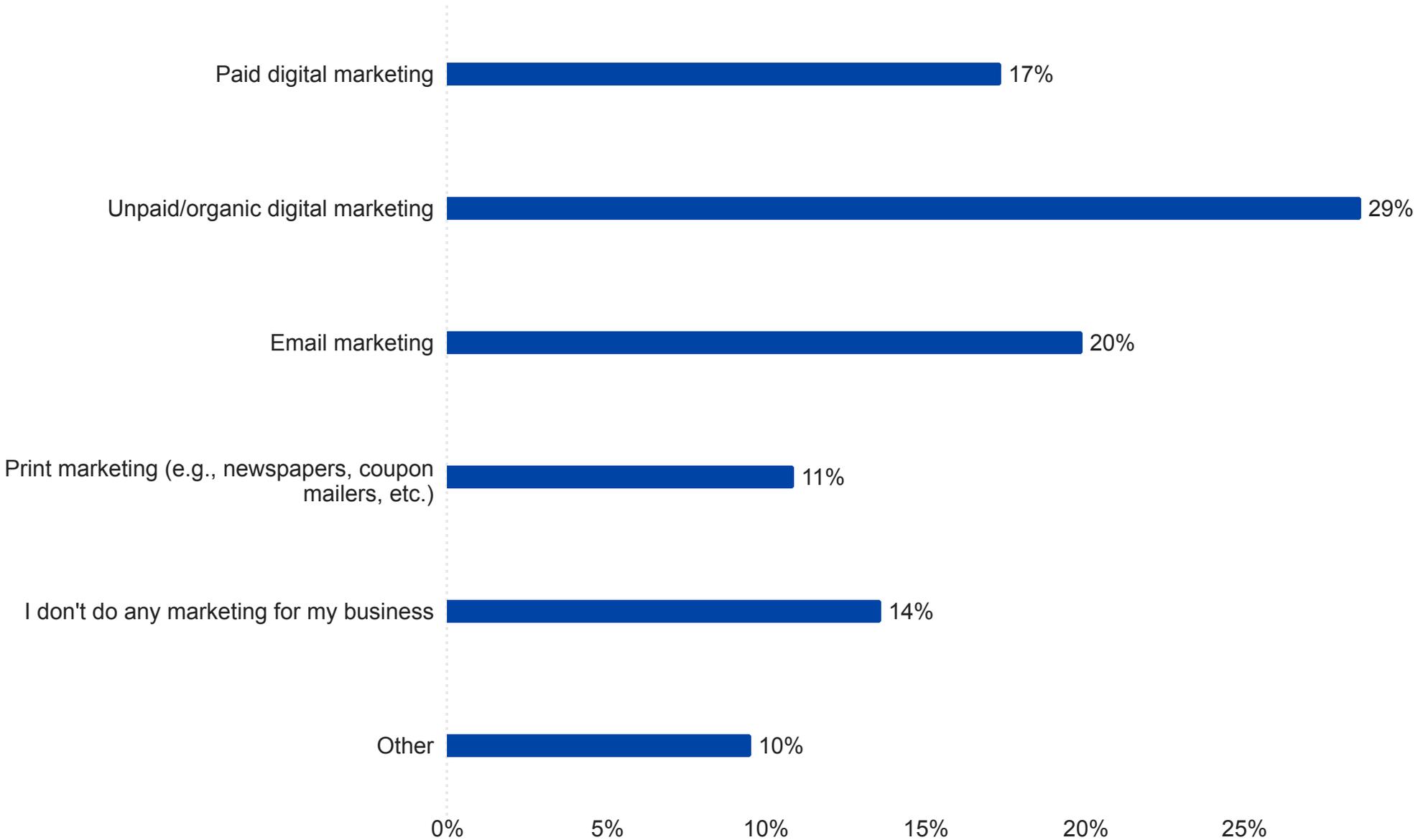
Q14 - Has your business experienced any financial challenges in 2025? (select all that apply)



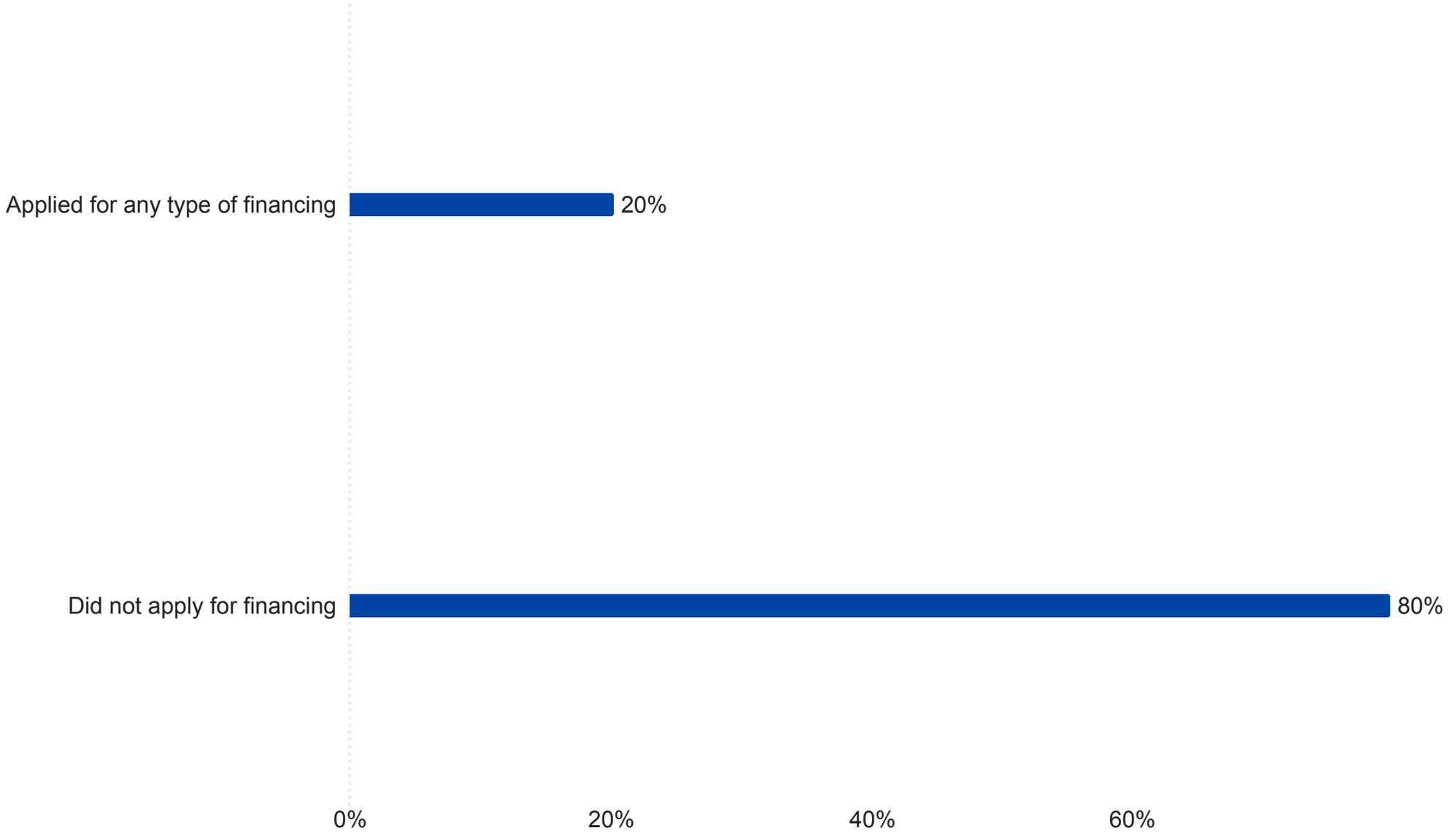
Q15 - What actions did your business take in dealing with some of these financial challenges? (select all that apply)



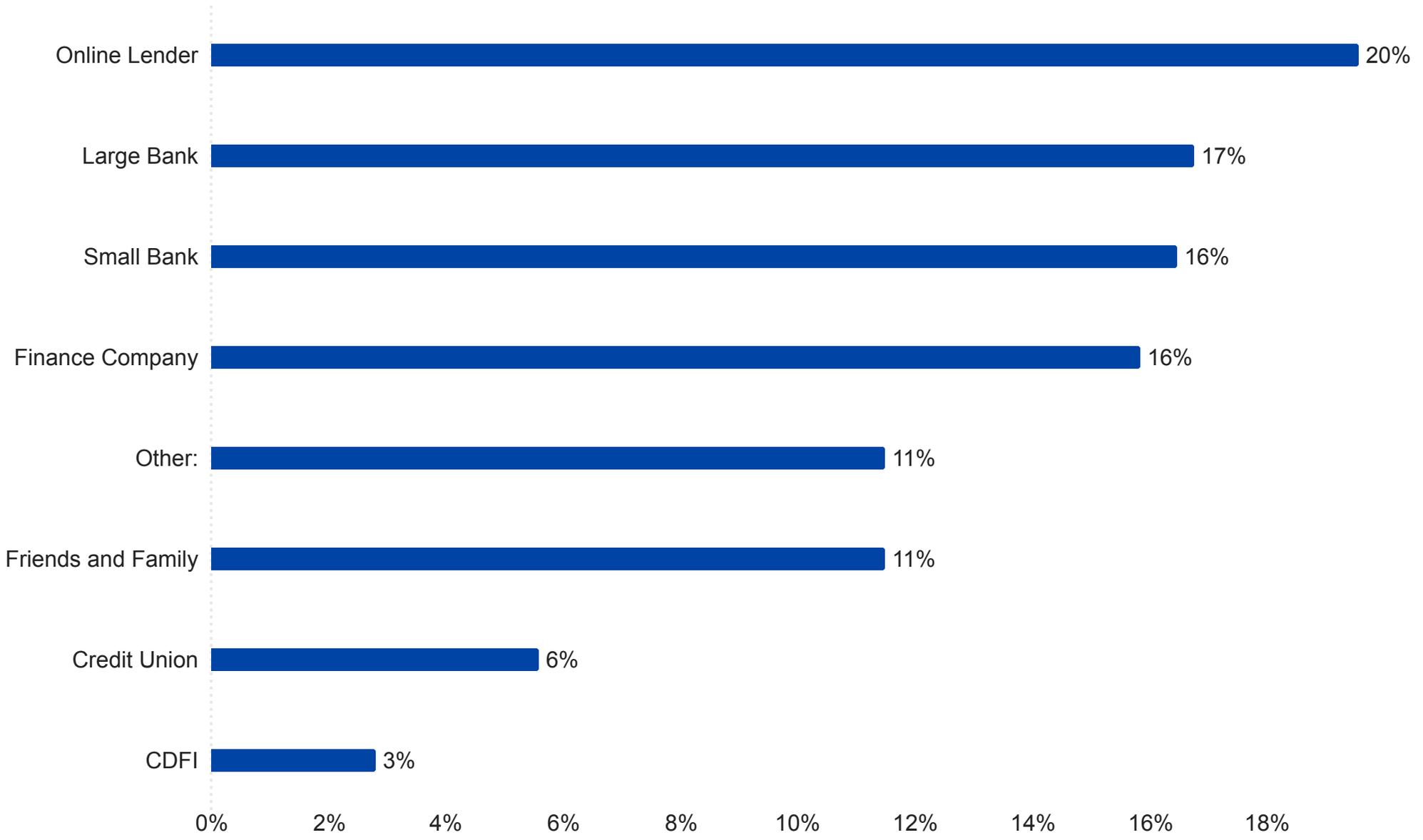
Q16 - What type of marketing do you currently use for your business? (check all that apply)



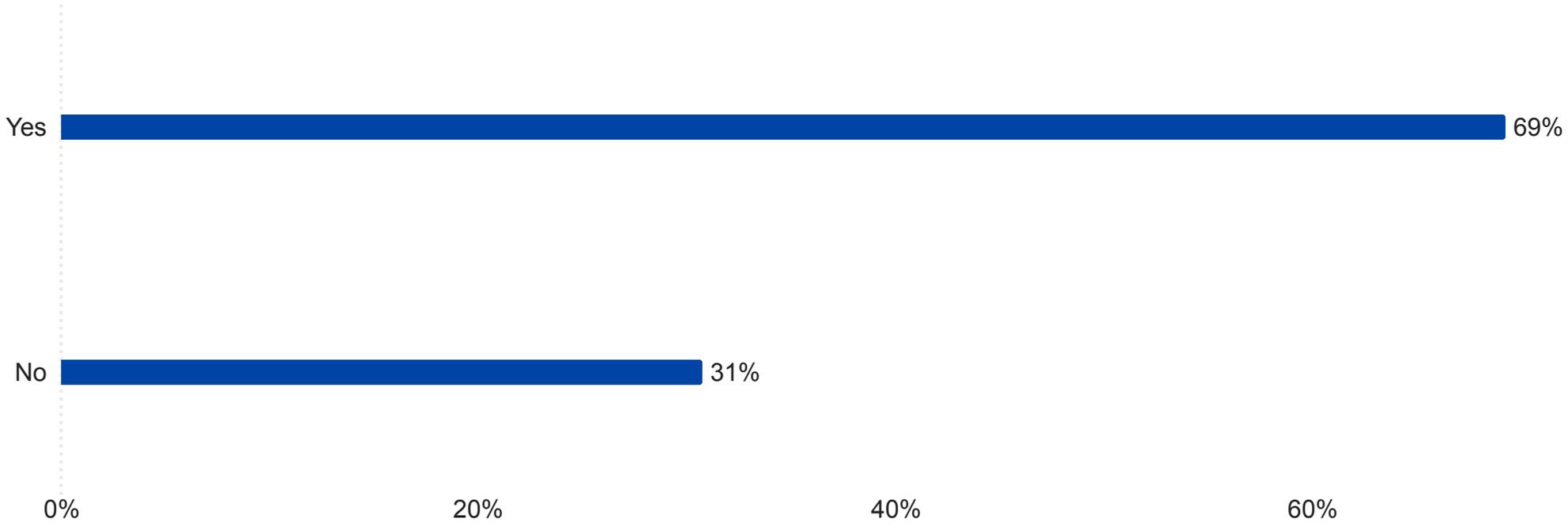
Q17 - Did you apply for any financing in 2025?



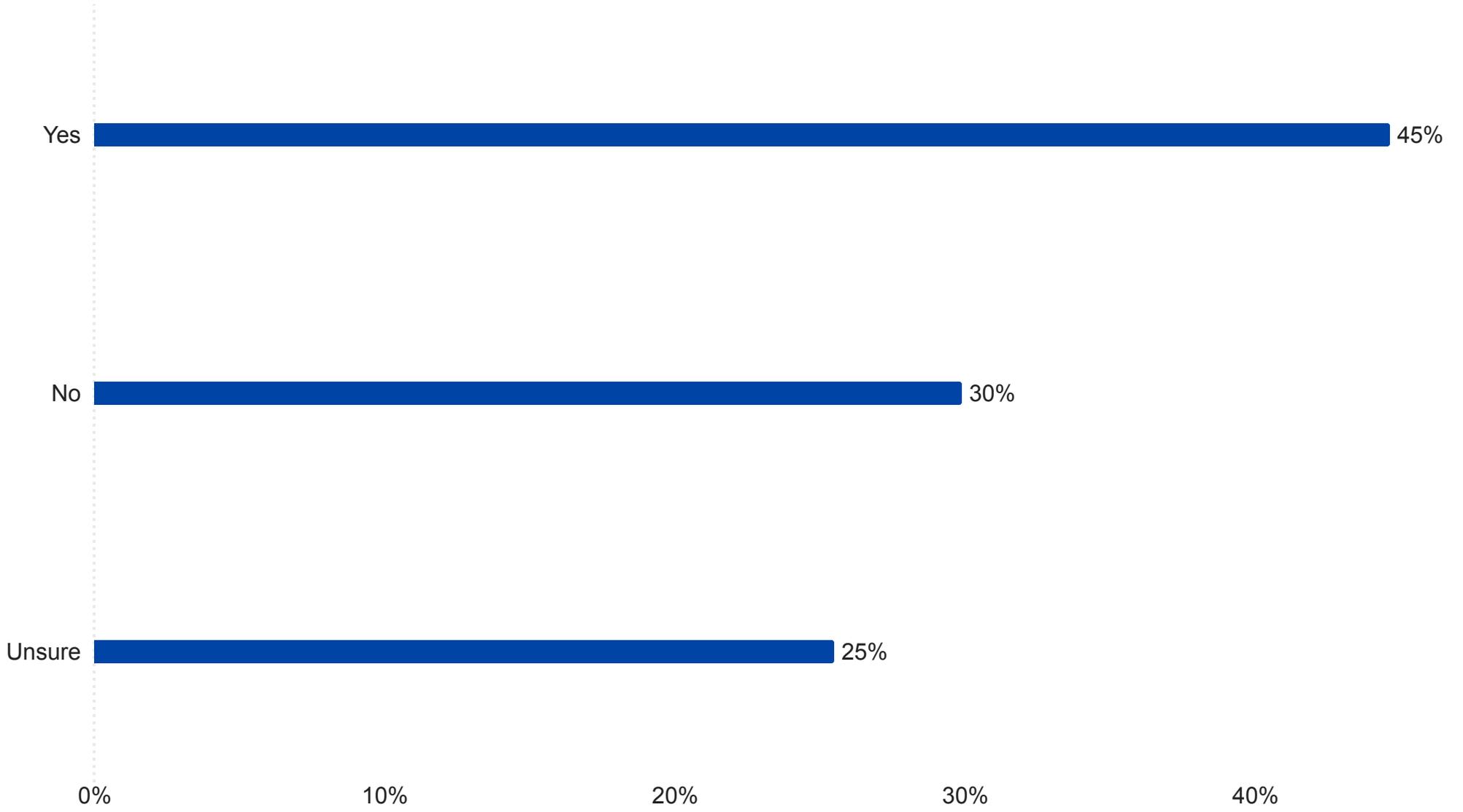
Q17 A - If Yes, which financial service provider did you use?



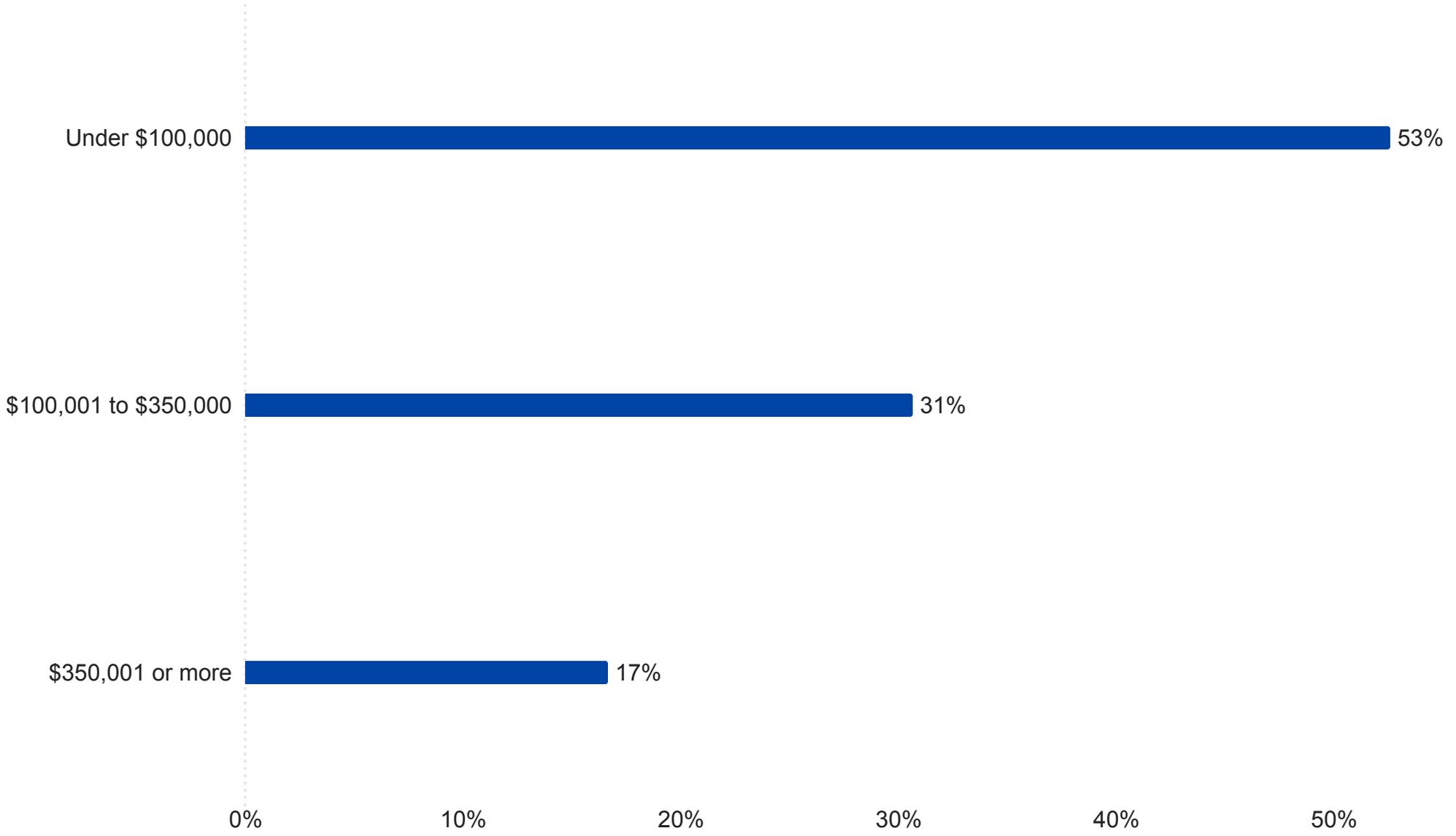
Q17 B - Were you successful in accessing the funds from the previous question?



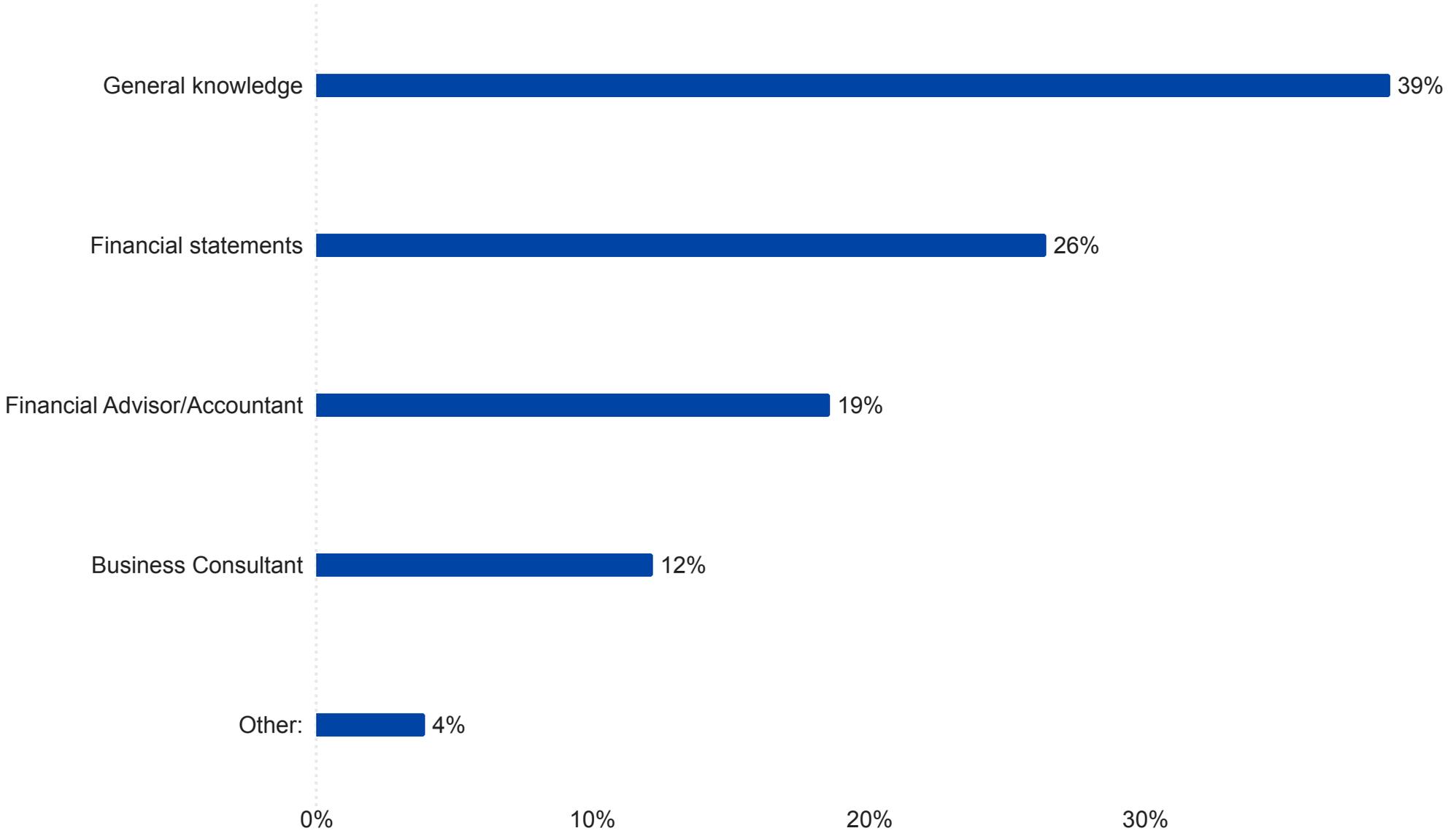
Q18 - Do you anticipate needing to access capital for your business in 2026?



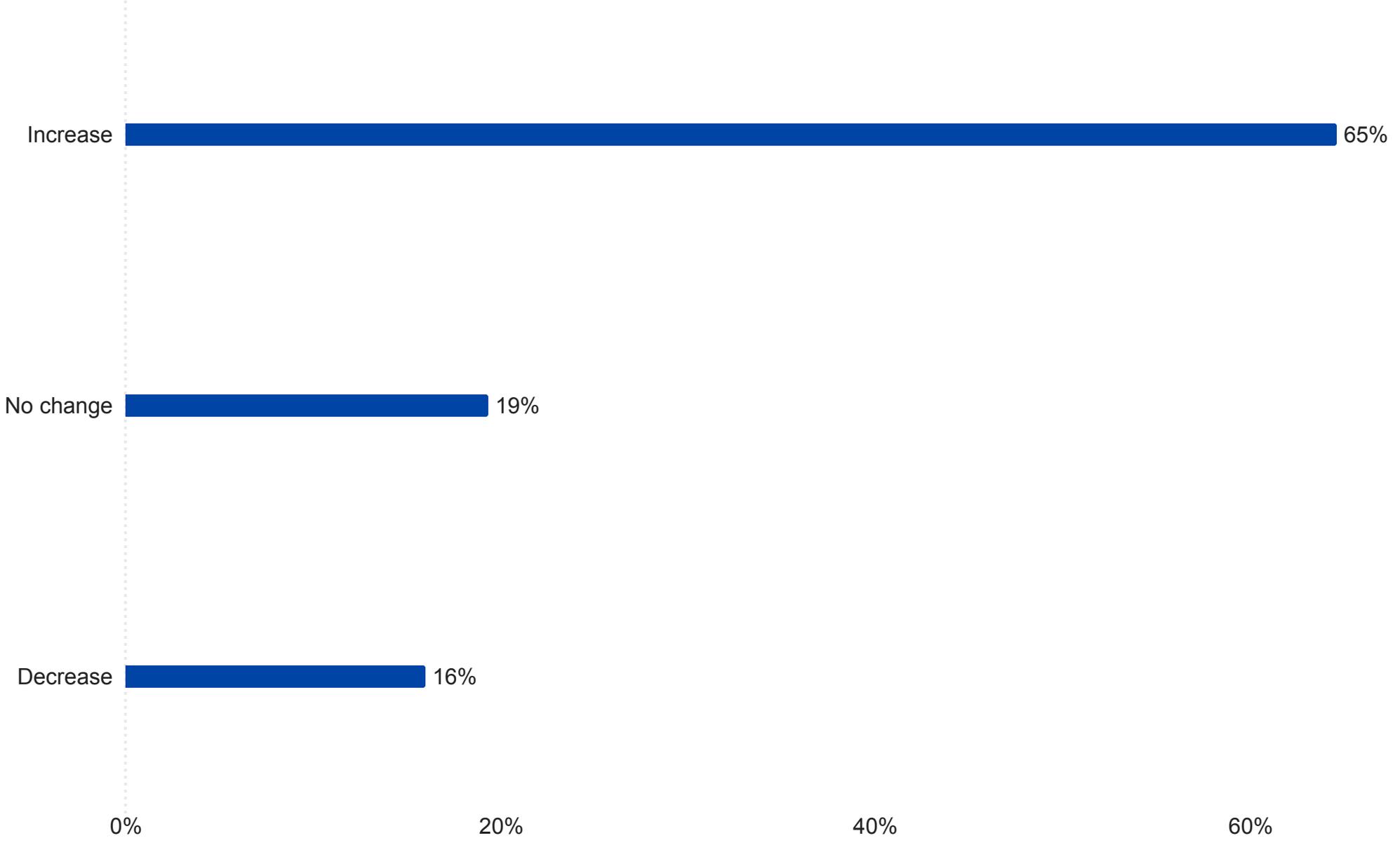
Q18 A - If Yes, how much capital will you need for your business?



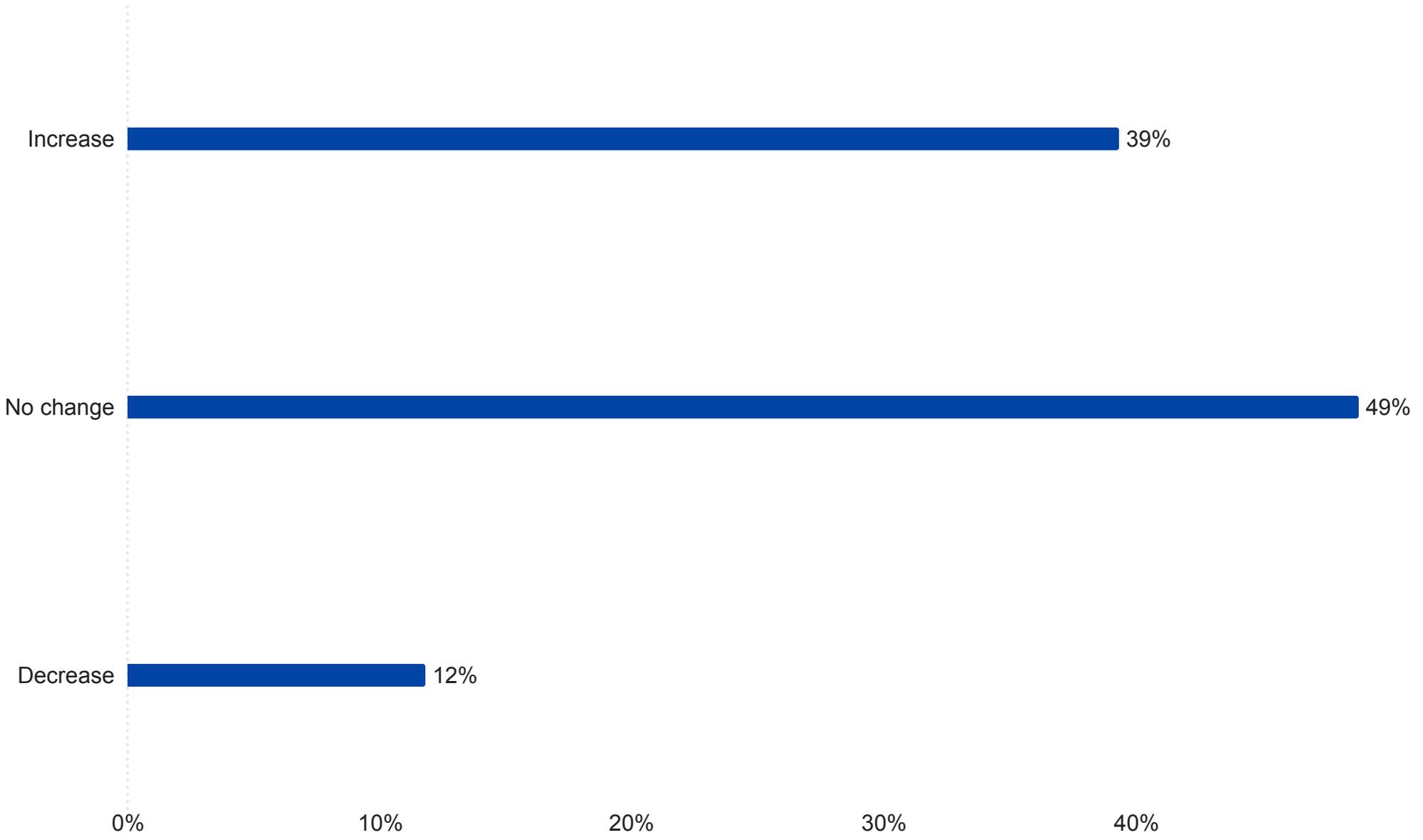
Q19 - What do you use to make financial decisions about your business?



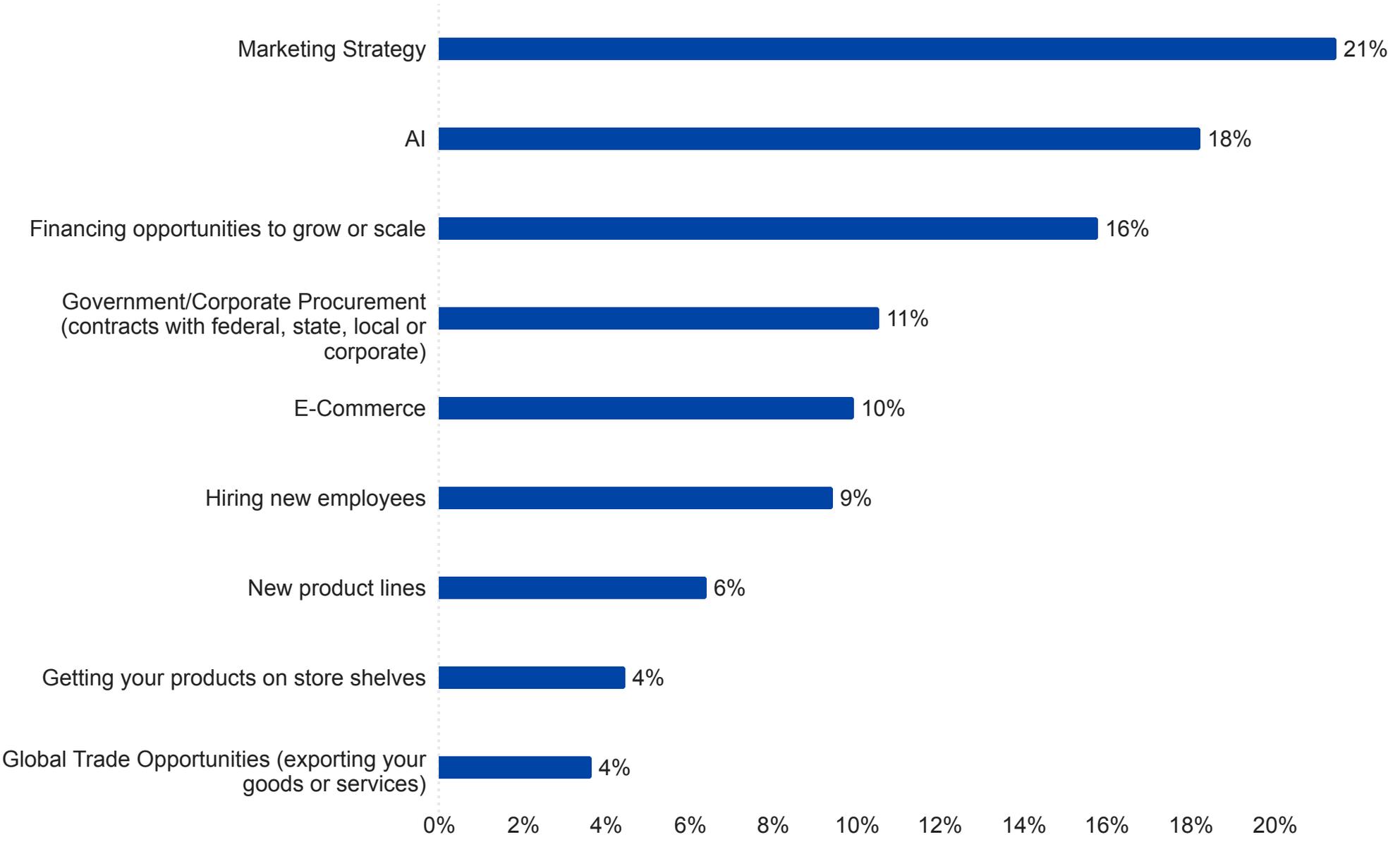
Q20 - What is your revenue expectation for 2026 compared to 2025?



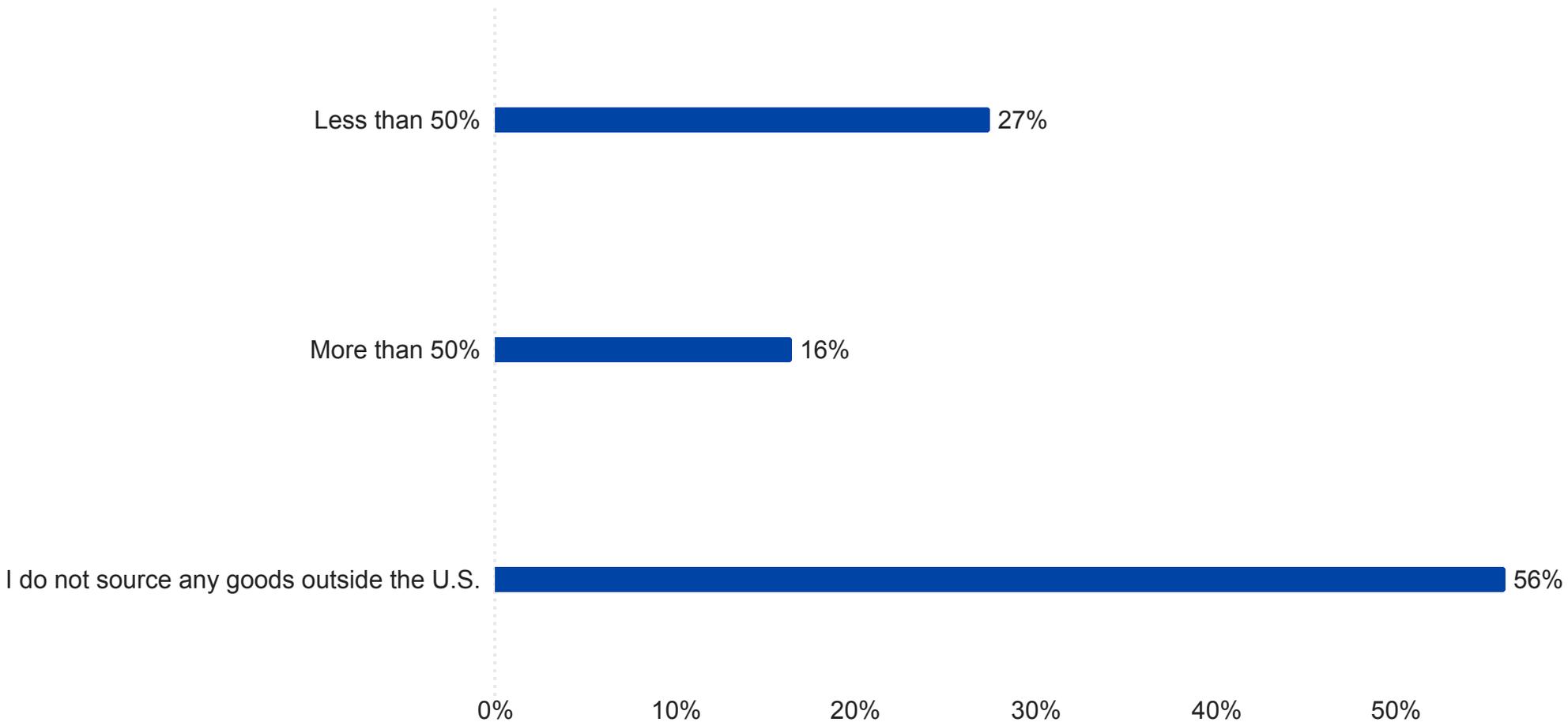
Q21 - What is your employment expectation for 2026 compared to 2025?



Q23 - What areas are you interested in learning more about to grow your business in 2026?



Q24 - Please estimate the percentage of goods you use in your business directly sourced from outside the U.S.



Q25 - How do you think tariffs will affect your business in 2026?

