



**Statement for the Record
Submitted to the Committee on Small Business
United States House of Representatives
Washington, D.C.**

**Submitted by Kristie Arslan
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The National Association for the Self-Employed (NASE) respectfully request this official statement for the record on today's hearing, "The Path to Job Creation: The State of American Small Businesses." NASE on behalf of its member's thanks you for your continued focus on addressing the concerns of the self-employed and small business owners that are negatively impacted by burdensome government regulation and continued tepid economic and consumer confidence.

Public policy data, including the October 2011 Gallup poll, consistently identify the same concerns and fears of the nearly 27 million self-employed and micro-business owners accounting for nearly 99.9% of all businesses in the United States. Sadly, the self-employed and micro-business community is largely marginalized during important legislative and regulatory discussions, even though they bear the brunt of over burdensome regulation.

However, hearings like this allow America's smallest businesses to be heard as they express valid concerns as to what is impacting their ability to fully harness the economic potential of their businesses. As we look towards addressing these concerns, NASE encourages legislative action that would reduce burdensome regulation, encourage consumer confidence, and provide much needed capital to small businesses.

- Encourage Senate passage of the H.R. 527, *Regulatory Flexibility Improvements Act of 2011*;
- Continued strong oversight of the Consumer Financial Protection Bureau to ensure that regulatory proposals do not unfairly burden or restrict the self-employed or small businesses;
- Full year extension of the temporary payroll tax deduction for 2012;
- Extension of important expiring tax provisions that were passed in the Small Business Jobs Act;
- Increase access to various streams of capital, both within the SBA loan program and financial institutions.

The self-employed and micro-businesses owners are the economic engines of the U.S. economy and by advocating for the removal of burdensome regulation and supporting pro-growth economic initiatives NASE believes that economy would be unleashed on the strength of these critical businesses.

Kristie Arslan, CEO & President
National Association for the Self-Employed