



2019 SMALL BUSINESS SCORECARD

Introduction

Elected officials everywhere tout their support of small businesses, but do they actually deliver? California is home to 4 million small and micro businesses, represented by 79 Assembly Members and 40 California State Senators. We decided to find out by looking at the voting records of California's legislators when it comes to bills that affect the entrepreneurial ecosystem and the small businesses that it serves.

CAMEO's policy positions derive from our work with our 240+ members that support underserved small business with loans and entrepreneurial training. We weigh in on legislation that will help these small and microbusinesses and strengthen the entrepreneurial ecosystem.

This first-ever scorecard for the 2019 legislative session looks at how the California Legislature performed in authoring, voting, and passing laws to promote and protect the interests of California's small and micro business owners. We compiled a narrow list of bills for the 2019 legislative session that we identified as important for micro and small businesses and/or the ecosystem that supports them.

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Examples include:

- AB 230 ensures Disabled Veterans Businesses are treated fairly in state contracts;
- AB 377 expands the cottage kitchen laws to include home cooked meals;
- AB 498 eliminates business license fees for veteran owned businesses;
- AB 857 will create a framework for public banking in California and expand community capital for locally owned businesses.

We included committee votes, floor votes, authorships, co-sponsors and measured if a legislator voted in favor or against, as well as the No Vote Record (NVR). If legislators received 80 percentage points, then we have ranked them. Those with less than 80 percentage points need to do more next year to earn a ranking. We hope this scorecard will encourage elected officials to stay true to their word and support small and micro businesses, a vital part of California's economy.

About CAMEO

CAMEO is California's statewide network made up of over 240 organizations, agencies, and individuals dedicated to furthering microbusiness development in the state.

Our mission is to grow a thriving ecosystem of support for underserved entrepreneurs so that all entrepreneurs have access to the resources they need to succeed, creating family economic mobility and community prosperity.

Annually, CAMEO members serve about 34,000 very small businesses with training, business and credit assistance and loans. These firms – largely start-ups with less than five employees – support or create 51,000 new jobs in California and generate a total of \$2.5 billion in economic activity. Many of the business owners served by our members are low-to-moderate income and face challenges with access to resources.

Thanks to Jill Bletz, CAMEO's policy fellow from Mills College for developing the Scorecard.

To develop the list of relevant bills, CAMEO consulted with Small Business Majority, Veterans Business Outreach Centers and Small Business California. In future years, we look forward to working with our other partners who are advocates for small businesses.

Key Takeaways

Good News

Overall, California's Legislature scored well on the bills that went the legislative process this year.

- Sixteen bills representing key issues of concern to California small businesses were passed at some stage by the Legislature this year, with bi-partisan support for many (13) of the 16 bills that mattered most to small businesses,
- Five bills were unanimously passed in both houses.
- The overwhelming majority of elected representatives in both chambers supported these bills, earning passing grades of A or B, that is 76% of Assembly and 80% of Senate. We applaud the 34 Assembly Members and 21 State Senators who scored A+.

Bills included: ensuring veteran-owned businesses are treated fairly in state contracts; greater lender transparency and borrowers protections; paving the way for home-based businesses to expand; and access to capital.

Assembly JEDE Committee showed leadership in introducing bills.

Stand-out bills that will make an impact were:

- AB 857, which would create public banks (which was pass only with Democratic support) and will improve access to capital for small businesses.
- AB 539, a rate-cap of 36% on loans from \$2,500 to \$10,000, many of which are used by very small businesses to purchase small pieces of equipment.

Room for Improvement

Most of the bills that were introduced in this session will have a positive impact on specific small businesses. We would like to see more bills, overall and ones that have more impact on the entirety of California's small businesses. Every session has their important bill. Last year, CAMEO was proud to be a strong supporter of SB 1235, the first in the nation truth-in-lending law for small businesses. We encourage the legislature to continue to tackle the bigger problems California's small businesses face, such as healthcare and diversifying access to capital.

Small businesses are the backbone of every district in California, yet many legislators aren't leading by either authoring or co-sponsoring small business bills. We would like to see more legislators leading on behalf of small business.

- 44 (a little over half) of Assemblymembers co-sponsored or authored one of the 13 bills originating in the Assembly.
- 14 (about a third) of Senators co-sponsored or authored one of the 3 bills that originated in the Senate.

Failing to vote, either by abstaining or not being present for voting, is problematic - albeit not as bad as voting against. Scores for about half of Assemblymembers with C grade or lower may have improved if they didn't have a concerning number of missing votes, whether they be in committee or on the floor. Likewise, two-thirds of the Senators at the bottom rung could have improved their scores.



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CALIFORNIA SENATE

SENATOR	LEADER-SHIP	TOTAL VOTES	NRV	PERCENT
Benjamin Allen - D	0	17/17	0	100
Bob Archuleta - D	0.5	22/22	0	102
Toni Atkins - D	0	12/13	1	92
Patricia Bates - R	0	15/26	6	NR
Jim Beall - D	1	17/17	0	106
Andreas Borgeas - R	0	9/20	9	NR
Steven Bradford -D	1	29/31	2	97
Anna M. Caballero - D	0.5	16/17	1	97
Ling Ling Chang - R	0.5	17/20	0	88

NR= NOT RANKED

SENATOR	LEADER-SHIP	TOTAL VOTES	NRV	PERCENT
Brian Dahle - R*	0	17/23	2	NR
Bill Dodd - D	0	18/18	0	100
Maria Elena Durazo - D	0.5	27/27	0	102
Cathleen Galgiani - D	0	16/18	2	89
Steven Glazer - D	0	18/18	0	100
Lena Gonzalez - D	0	14/14	0	100
Shannon Grove - R	0	6/18	6	NR
Robert Hertzberg - D	0	14/17	3	82
Jerry Hill - D	0.5	29/29	0	102
Ben Hueso - D	0.5	18/20	2	93
Melissa Hurtado - D	0	20/22	0	91
Hannah-Beth Jackson - D	0	16/16	0	100
Brian Jones - R	0	20/32	3	NR
Connie Leyva - D	0	14/15	1	93
Mike McGuire - D	0	17/17	0	100
Holly Mitchell - D	0.5	14/15	1	97

SENATOR	LEADER-SHIP	TOTAL VOTES	NRV	PERCENT
Bill Monning - D	0	17/17	0	100
John Moorlach - R	0	8/18	5	NR
Mike Morrell - R	0	7/14	3	NR
Jim Nielsen - R	0	16/24	2	NR
Richard Pan - D	0	14/15	1	93
Anthony Portantino - D	0	32/32	0	100
Richard Roth - D	0.5	17/18	1	97
Susan Rubio - D	0	18/18	0	100
Nancy Skinner - D	1	13/13	0	108
Henry Stern - D	0.5	16/16	0	102
Jeff Stone - R	0	6/14	2	NR
Thomas Umberg - D	0	19/20	1	95
Bob Wieckowski - D	1	28/28	0	104
Scott Wiener - D	1	20/20	0	105
Scott Wilk - R	0	18/21	0	86



2019 SMALL BUSINESS SCORECARD

CALIFORNIA ASSEMBLY

ASSEMBLYMEMBER	LEADERSHIP	TOTAL VOTES	NRV	PERCENT
Cecilia Aguiar-Curry - D	0.5	22/22	0	102
Joaquin Arambula - D	0	16/20	4	80
Rebecca Bauer-Kahan - D	0.5	24/24	0	102
Marc Berman - D	0	22/22	0	100
Frank Bigelow - R	0	24/33	2	NR
Richard Bloom - D	0	34/34	0	100
Tasha Boerner Horvath - D	0.5	19/24	2	81
Rob Bonta - D	0.5	32/32	0	102
William Brough - R	1	27/35	1	NR

ASSEMBLYMEMBER	LEADER-SHIP	TOTAL VOTES	NRV	PERCENT
Autumn Burke - D	0.5	22/27	5	83
Ian Calderon - D	0	31/33	2	94
Wendy Carillo - D	1	31/31	0	103
Sabrina Cervantes - D	2.5	27/30	2	98
Ed Chau - D	1	40/40	0	103
Philip Chen - R	1	26/32	1	81
David Chiu - D	0.5	22/22	0	102
Steven Choi - R	0	15/23	3	NR
Kansen Chu - R	0.5	22/22	0	102
Ken Cooley - D	0	14/21	6	NR
Jim Cooper - D	0	15/21	4	NR
Jordan Cunningham - R	2	26/28	1	100
Tom Daly - D	0.5	20/23	1	89
Tyler Diep - R	0	22/31	4	NR
Susan Talamantes Eggman - D	0	32/32	0	100
Heath Flora - R	0	14/21	4	NR

ASSEMBLYMEMBER	LEADER-SHIP	TOTAL VOTES	NRV	PERCENT
Vince Fong - R	0	18/31	7	NR
Jim Frazier - D	0.5	15/23	6	NR
Laura Friedman - D	0.5	19/20	1	98
Jesse Gabriel - D	0.5	34/35	1	99
James Gallagher - R	0	17/22	2	NR
Cristina Garcia - D	0	17/20	1	85
Eduardo Garcia - D	0.5	24/29	5	85
Mike Gipson - D	0.5	22/22	0	102
Todd Gloria - D	1	23/23	0	104
Lorena Gonzalez - D	1	32/32	0	103
Adam Gray - D	0	13/21	6	NR
Timothy Grayson - D	0.5	20/25	4	82
Chris Holden - D	0	22/22	0	100
Jacqui Irwin - D	1	23/24	1	100
Reginald Jones-Sawyer, Sr. - D	0	22/22	0	100
Ash Kalra - D	1	21/21	0	105

ASSEMBLYMEMBER	LEADER-SHIP	TOTAL VOTES	NRV	PERCENT
Sydney Kamlager-Dove - D	0	17/21	3	81
Kevin Kiley - R	0	12/22	3	NR
Tom Lackey - R	0	18/24	1	NR
Marc Levine - D	0	20/20	0	100
Monique Limon - D	0.5	21/24	3	90
Evan Low - D	0	18/21	3	86
Brian Maienschein - D	0	31/21	1	97
Devon Mathis - R	0.5	16/22	1	95
Chad Mayes - R	0.5	18/23	4	80
Kevin McCarty - D	0.5	22/22	0	102
Jose Medina - D	0.5	21/23	1	94
Melissa Melendez - R	0	14/24	1	NR
Kevin Mullin - D	1	18/22	4	86
Al Muratsuchi - D	0.5	20/22	2	93
Adrin Nazarian - D	0.5	21/21	0	102
Patrick O'Donnell - D	0	18/20	2	90

ASSEMBLYMEMBER	LEADER-SHIP	TOTAL VOTES	NRV	PERCENT
Jay Obernolte - R	0	23/34	0	NR
Jim Patterson - R	0	16/22	3	NR
Cottie Petrie-Norris - D	1	31/37	4	87
Bill Quirk - D	0	27/32	5	84
Sharon Quirk-Silva - D	0	21/23	0	91
James Ramos - D	1.5	26/30	2	93
Anthony Rendon - D	0	20/20	0	100
Eloise Gomez Reyes - D	1.5	20/21	1	102
Luz Rivas - D	2	30/30	0	107
Robert Rivas - D	0.5	33/33	0	102
Freddie Rodriguez - D	0	19/21	2	91
Blanca Rubio - D	0	17/20	2	85
Rudy Salas, Jr. - D	0.5	20/22	0	93
Miguel Santiago - D	0.5	21/21	0	102
Christy Smith - D	1.5	28/30	1	98
Mark Stone - D	1	24/24	0	104

ASSEMBLYMEMBER	LEADER-SHIP	TOTAL VOTES	NRV	PERCENT
Philip Ting - D	1	19/22	2	91
Randy Voepel - R	0.5	18/25	3	NR
Marie Waldron - R	0	14/21	2	NR
Shirley Weber - D	0.5	22/23	1	98
Buffy Wicks - D	1.5	25/25	0	106
Jim Wood - D	0	21/21	0	100