

# SUPPORT

*the ability for all to take risks*



The lack of access to health insurance is a serious inhibition to starting and growing a small business in North Carolina. We can spur our state's entrepreneurial energy by taking the lack of access to affordable healthcare out of the equation. Additionally, access to reliable and affordable high-speed broadband poses a great concern for small-business owners as they move to e-commerce to best adapt to the COVID-19 pandemic. North Carolina has made a good start in extending affordable broadband to rural communities, but as the data below suggests, we have so far yet to go to achieve parity. Without it, rural small businesses will be at a competitive disadvantage.

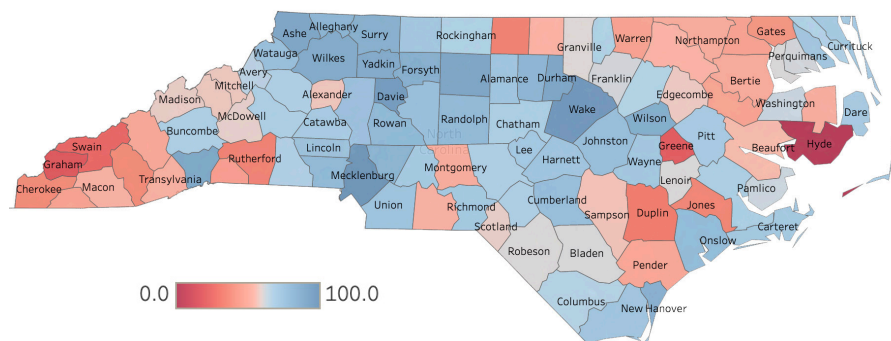
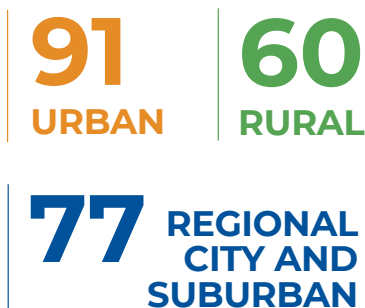
## POLICY SOLUTIONS

- Address the health insurance coverage gap for our state's entrepreneurs, small-business owners, their employees, and families.
- Ensure the state's Unemployment Insurance System provides jobless workers with adequate benefits for the standard length of time so that they maintain spending locally and stay connected to the labor market.

- Establish a short-time compensation (i.e., work-sharing, shared-work) program to benefit small-business employers particularly in retail, food service, hospitality, and manufacturing industries so that they can maintain connections with a trained workforce in a downturn.
- Increase broadband adoption rates by establishing an incentive-based program to provide low-cost options for unserved and underserved small-business sectors.

FIGURE 5  
BROADBAND AVAILABILITY AND QUALITY INDEX

Average Scores Based on Rural Center Classification:



Source: The North Carolina Department of Information Technology, Broadband Infrastructure Office. Available at: <https://www.ncbroadband.gov/indices/>.