

Nearly Two-Thirds of Small Business Owners Have Less Than Three Months of Cash, New Revenued Survey Finds

Revenued's Q1 2026 SMB Economic Outlook Report reveals widespread cost pressure, financing barriers, and cash shortfalls across U.S. small businesses.

JERSEY CITY, NJ, UNITED STATES, March 12, 2026 /EINPresswire.com/ -- Three in four small



Most small business owners are doing everything right and still struggling — because the system wasn't built for them."

Elona Bregasi, Revenued

business owners say their operating costs are higher today than they were a year ago. Nearly two-thirds have fewer than three months of cash available if revenue slows. And among the 61 percent who sought financing in the past year, more than half were either turned away or left uncertain about whether they would qualify.

Those are among the central findings of the [Q1 2026 SMB Economic Outlook Report](#), published today by Revenued, a

U.S.-based financial technology company that provides revenue-based business funding to small and medium-sized businesses. The report is based on a survey of 307 small business owners and operators conducted in February 2026 across industries including construction, retail, healthcare, professional services, and food service.

"What stood out to me most wasn't any single data point — it was how consistent the picture was across every type of business we heard from," said Grant Pastor, Director of Marketing at Revenued. "Solo operators, teams of 20, restaurants, contractors, healthcare providers. The stress is not concentrated in one sector. It's everywhere. And a lot of these owners are one bad month away from a decision they can't undo."

Cost Pressure Is Broad-Based and Intensifying

75.6 percent of respondents say business costs are higher than a year ago, with 34.5 percent describing the increase as "much higher." Inventory and materials ranked as the top cost driver at 36.5 percent, followed by labor and wages (16%), rent or real estate (10.4%), and software and technology (8.5%).

Unlike inflationary environments driven by a single input category, cost pressure in this survey is distributed across nearly every operational line item — making it structurally harder to offset

through any single adjustment.

In the 90 days prior to the survey, owners reported taking a wide range of simultaneous actions: reducing expenses (16.6%), seeking financing (15%), drawing down savings (14.1%), raising prices (13.8%), and postponing expansion (10.7%).

Cash Reserves Are Dangerously Thin

33.9 percent of respondents have less than one month of operating cash available if revenue slows. An additional 29 percent have one to two months. Combined, 62.9 percent of respondents have fewer than 90 days of runway — a figure that held consistently across all three respondent segments, including existing funded accountholders.

72.6 percent say cash flow management feels harder today than it did a year ago. 42.3 percent selected the most extreme available response: "much harder." Only 4.9 percent say it has gotten easier.

When asked how they would respond to an unexpected expense tomorrow, only 23.8 percent said they would draw from existing cash. The remainder would seek financing, use a credit card, defer payments, or say they did not know what they would do.

The Financing System Is Failing Small Businesses

60.9 percent of respondents sought business financing in the past 12 months. Of those, 50.3 percent either could not qualify or faced significant uncertainty about approval. The top frustrations were inability to qualify (25.8%), cost of capital (24.2%), and uncertainty of approval (19.3%) — pointing to structural rather than administrative barriers. The more common obstacle was not paperwork or processing time, but failing to meet eligibility standards or finding the available capital too expensive to justify.

When asked what single policy action would most help small businesses right now, 39.1 percent of respondents said improving access to capital — the top answer by a wide margin, nearly double the second-place response of stabilizing inflation (17.3%). When combined with respondents who cited lower borrowing costs, 53.1 percent of owners identified capital access as their top policy priority.

Access to capital also ranked as the single biggest forward-looking business risk over the next six months, cited by 23.8 percent of respondents — above revenue slowdown, economic uncertainty, and rising costs.

"What made this survey striking to work through was the consistency across segments," said Elona Bregasi, Marketing Manager at Revenued, who led the research. "Owners who were funded, owners who were declined, owners who hadn't applied yet — they all described the same reality. The cash is thin, the costs are up, and the financing system isn't meeting them where they are. That's not a data anomaly. That's a structural problem."

Owners Are in Survival Mode, Not Growth Mode

74.3 percent of respondents are not more optimistic about their business outlook than they were a year ago. 63.2 percent describe their current strategy as either maintaining stability or actively reducing risk and conserving cash. Less than 30 percent say they are focused on growth and expansion.

Open-ended responses paint a detailed picture of what that looks like in practice: new locations put on hold, equipment purchases deferred, marketing budgets cut, and in several cases, operations temporarily suspended. A recurring secondary theme was personal financial sacrifice — cancelled family vacations, delayed home purchases, and second jobs taken to keep the business running.

"Revenued exists because the traditional financing system was not built for these businesses," Pastor said. "Approval based on revenue, not credit score. Capital that moves when the business needs it to move. The data from this survey makes clear why that matters and how much further there is to go."

About the Survey

The Q1 2026 SMB Economic Outlook Survey was conducted by Revenued in February 2026. The primary survey included 307 respondents drawn from three segments: existing Revenued accountholders (n=68), applicants who were not approved for funding (n=125), and prospective leads who had not yet applied (n=114). A supplemental pulse survey on tariff policy reactions was separately administered to 18 respondents in the same period. The survey was administered online. Respondents received a gift card incentive of up to \$25 for their participation. This report does not constitute financial or legal advice.

Full report available at: <https://www.revenued.com/q1-2026-smb-report>

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