

# HARD HATS AND HARD TIMES: PUBLIC CONSTRUCTION IMPACTS ON SMALL BUSINESSES

**CFIB**  
In business  
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August 2024

# Table of Contents

<b>Overview</b> .....	<b>2</b>
<i>Key takeaways</i> .....	3
<b>Introduction</b> .....	<b>3</b>
<b>Big impacts, big costs</b> .....	<b>5</b>
<i>Lack of notice</i> .....	8
<i>Extended disruptions</i> .....	10
<i>Lapse in government services</i> .....	11
<i>Emotional toll</i> .....	12
<b>The importance of compensation</b> .....	<b>13</b>
<i>Existing compensation programs</i> .....	14
<i>Minding the gap</i> .....	16
<i>Building better government support</i> .....	16
<b>Conclusion</b> .....	<b>18</b>
<i>Government recommendations</i> .....	18
<b>Sources</b> .....	<b>19</b>

## Overview

As Canada continues to invest in much-needed infrastructure improvements, local small businesses are too often left in the dust. Prolonged disruptions and persistent noise, clunky scaffolding, and debris severely impact businesses' foot traffic, sales, and operations. Troublingly, there has been a notable increase in the number of businesses affected by these challenges over the past five years.

Though municipal and provincial construction plans are beyond small business owners' control, they lead to uprooted plans, strained finances, and halted dreams. For entrepreneurs already navigating the precarious landscape of business ownership, these construction-related issues are not merely inconveniences, but substantial threats to their livelihoods and those of their employees.

This report quantifies and analyzes construction's profound impacts on small and medium-sized enterprises (SMEs), evaluates current government mitigation efforts, identifies critical gaps in support between provincial and municipal governments, and proposes a comprehensive construction mitigation plan for government consideration. Additionally, it serves as a benchmark for assessing government effectiveness in mitigating construction impacts and improving outcomes for small businesses.

### Key takeaways

- Almost **7 in 10** Canadian small businesses have experienced disruptions due to local construction projects in the past five years, marking a **27% increase since 2018**.
- Among businesses affected by construction, **40% report a decline in sales**. Over the past five years, the average business also **lost 22% of its revenues** and incurred **\$10,000 in additional expenses** for necessities like repairs and cleaning.
- The most frequent disruptions construction causes include **traffic congestion, dust, debris, and noise**, affecting **58%** of small business owners. Half of surveyed businesses also experience **reduced parking availability and logistical challenges**.
- On average, construction-related disruptions last for **508 days**.

## Introduction

The Canadian Federation of Independent Business's (CFIB) *Hard hats and hard times: Public construction impacts on small businesses* report encourages municipal and provincial governments across Canada to help small and medium-sized enterprises survive during times of construction within their communities. This report challenges governments at all levels to establish policies that make it easier for small business owners to do what they do best: run their business—a task that becomes especially difficult during heavy construction disruption.

In 2018, CFIB published a report entitled *Paving a smoother road* which found that 4 in 10 small businesses faced disruptions from major construction projects, with 5% experiencing severe impacts.<sup>1</sup> Despite these findings and CFIB's advocacy work, little has been done to address these challenges. New CFIB survey data<sup>2</sup> shows the situation has worsened, as nearly 7 in 10 Canadian small businesses say they have experienced local construction disruptions over the past five years (Figure 1). Of those affected, 22% report these disruptions have a major impact on their business, which equates to approximately 266,953 SMEs across the country.

Figure 1

*Nearly 7 in 10 Canadian small businesses say they have been disrupted in some way by local construction projects over the past five years*



Source: CFIB, *Special survey on construction mitigation, May 16-June 15, 2024, final results, n = 1,240*. Question: During the last five years, what impact, if any, have disruptions from local construction projects had on your business? \*Note: this is the sum of all businesses experiencing minor, moderate, and major impacts to business operations due to construction.

<sup>1</sup> CFIB, *Paving a smoother road*, May 2018.

<sup>2</sup> CFIB, *Special survey on construction mitigation, May 16-June 15, 2024, n = 1,240*

The share of small businesses impacted by public construction projects has risen by

**27%**

since 2018





## Hard hats and hard times: Public construction impacts on small businesses

Small businesses recognize the importance of public infrastructure upgrades, but every project is unique and their scale, duration, and disruptiveness can vary. While businesses benefit from completed infrastructure projects, public builds can drag on for years, making it more difficult for SMEs to survive long enough to reap the benefits. Case examples highlight significant public infrastructure projects currently impacting Canadian small businesses in different cities.

In Halifax, *the Cogswell District construction project* has resulted in traffic, parking, and transit disruptions impacting the surrounding businesses near the downtown core. The Cogswell District project has been under construction since 2021 with a planned completion of fall 2025. CFIB has advocated for the Government of Nova Scotia to approve the Halifax Regional Municipality's request for the power to create a construction mitigation fund.

"The ongoing *Broadway Subway Project* in Vancouver is impacting small businesses located on Broadway Street, a bustling retail area. They have greatly suffered from reduced foot traffic, limited parking, noise, and debris due to the construction. The project began in 2021 but has faced repeated delays and is now expected to be completed by 2027. Despite a "Broadway business awareness" campaign launched by the city; many impacted businesses have been forced to close their doors."

Toronto's *Eglinton Crosstown project*, which began in 2011 and aimed for completion by 2020, is still ongoing as of summer 2024. Numerous delays have affected the project, and some businesses have reported insufficient notice of extensions. CFIB has actively advocated on this issue through budget submissions, letters, and discussions in relevant meetings.

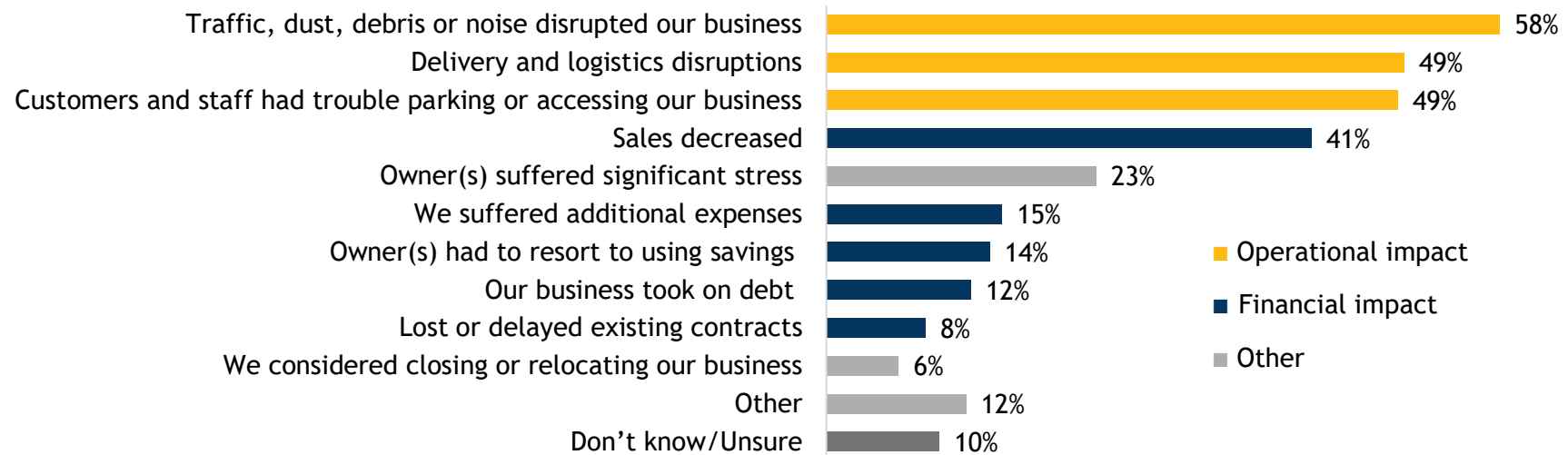
These projects, and their consequences, demonstrate the need for easing the burden that public construction projects can place on small businesses. This report provides an overview of construction's impacts on SMEs, evaluates current government mitigation efforts, and identifies critical gaps in support between provincial and municipal governments. It also offers targeted recommendations to guide policy improvements aimed at easing construction-related challenges for small businesses.

## Big impacts, big costs

Every small business faces unique obstacles when confronted with construction projects, including operational and financial challenges. The most common issues, affecting 58% of small businesses, are traffic congestion, dust, debris, and noise (Figure 2).

Figure 2

6 in 10 businesses are impacted by traffic, dust, etc.



Source: CFIB, Special survey on construction mitigation, May 16-June 15, 2024, final results, n = 746.

Question: How did/has this construction project impacted your business? (Select all that apply)

In addition, almost half of small businesses (49%) report construction making it difficult for customers and staff to access their storefront or to find parking. Reduced access decreases foot traffic, and ultimately, revenues. This is an especially pressing challenge, when over half (53%) of small business owners across Canada already cite lack of demand as an issue for their business.<sup>3</sup>

<sup>3</sup> CFIB, MBB – July 2024, n = 467.

“Reasonable compensation and acknowledgement of effects from construction and delays in completing the jobs would be appreciated. Construction is usually for the better of the community, but during already hard times, it has a significant impact on the operations of small businesses.”

-Hospitality, New Brunswick

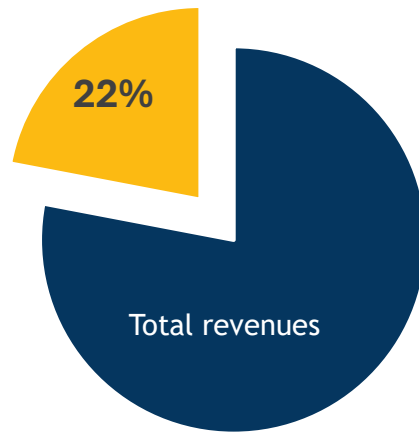
Additionally, construction creates logistical disruptions, such as impeding deliveries. Maintaining customer loyalty and ensuring a positive experience amid these challenges can be exceedingly difficult and requires strategic adaptation and resilience. This is often exacerbated by the financial losses small businesses face during the construction period.

### *Financial burdens*

Small businesses often face financial challenges when construction occurs nearby. On average, they report having lost 22% of their revenues during the single most significant construction project affecting them over the past five years (Figure 3). Of course, any abrupt revenue loss substantially undermines a small business's ability to thrive, especially when the cause is outside of its control. Additionally, businesses often incur extra costs for necessities such as repairs and cleaning when construction takes place. The median business spent around **\$10,000** over the past five years on these additional expenses.

Figure 3

*Small businesses lost 22% of their revenues during construction periods*



Source: CFIB, Special survey on construction mitigation, May 16-June 15, 2024, final results, n = 1,248.

Question: Overall, what percentage of your business revenues were lost due to this construction project? (Enter an approximate percentage)

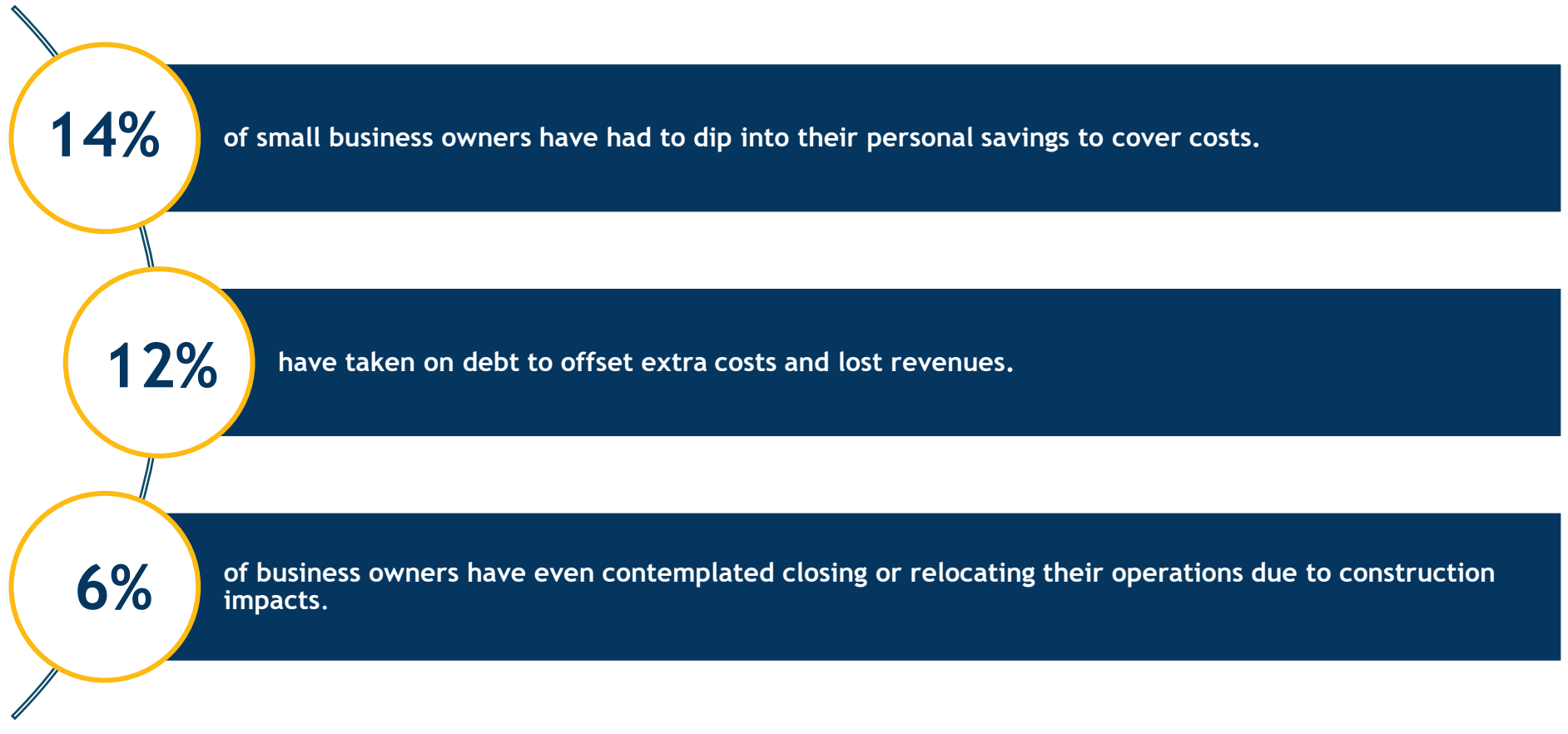


On average, during construction periods small businesses

lose **22%** of their revenues

and incur **\$10,000** of extra expenses

The financial strain caused by construction projects is evident:



**41%** of small business sales decreased due to construction

With insurance, wage, and tax costs all being major cost constraints for over 60% of CFIB members,<sup>3</sup> the added strain of public construction projects can cause some small businesses to consider closing or relocating (Figure 2). Ultimately, some SMEs are unable to survive the financial strain of major public construction projects long enough to enjoy the benefits of public infrastructure upgrades.



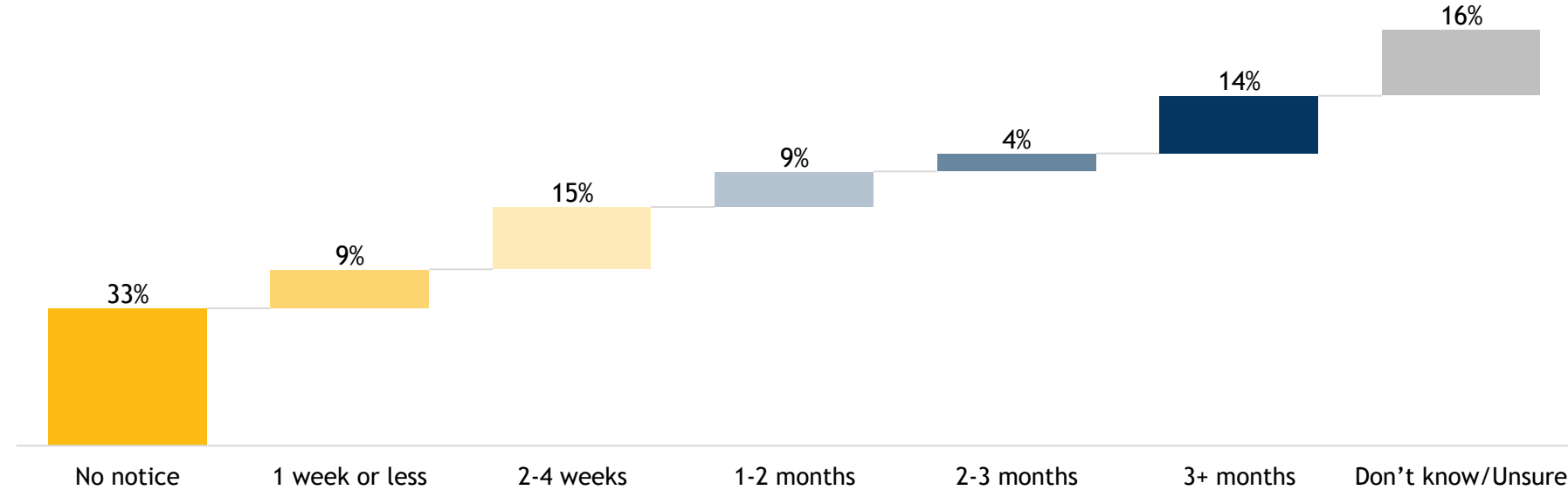


### Lack of notice

Many small business owners are not adequately informed about upcoming construction projects. In fact, 33% of small businesses impacted by public construction projects did not receive any notice prior to the commencement of construction, while another 24% were given less than a month to prepare (Figure 4). Such inadequate notice periods limit small businesses' ability to plan, make alternative arrangements, or take steps to mitigate adverse impacts. Additionally, these projects can disrupt ongoing investment and hiring plans, which undermines businesses' long-term stability and growth.

Figure 4

33% of businesses receive no notice prior to construction in their area

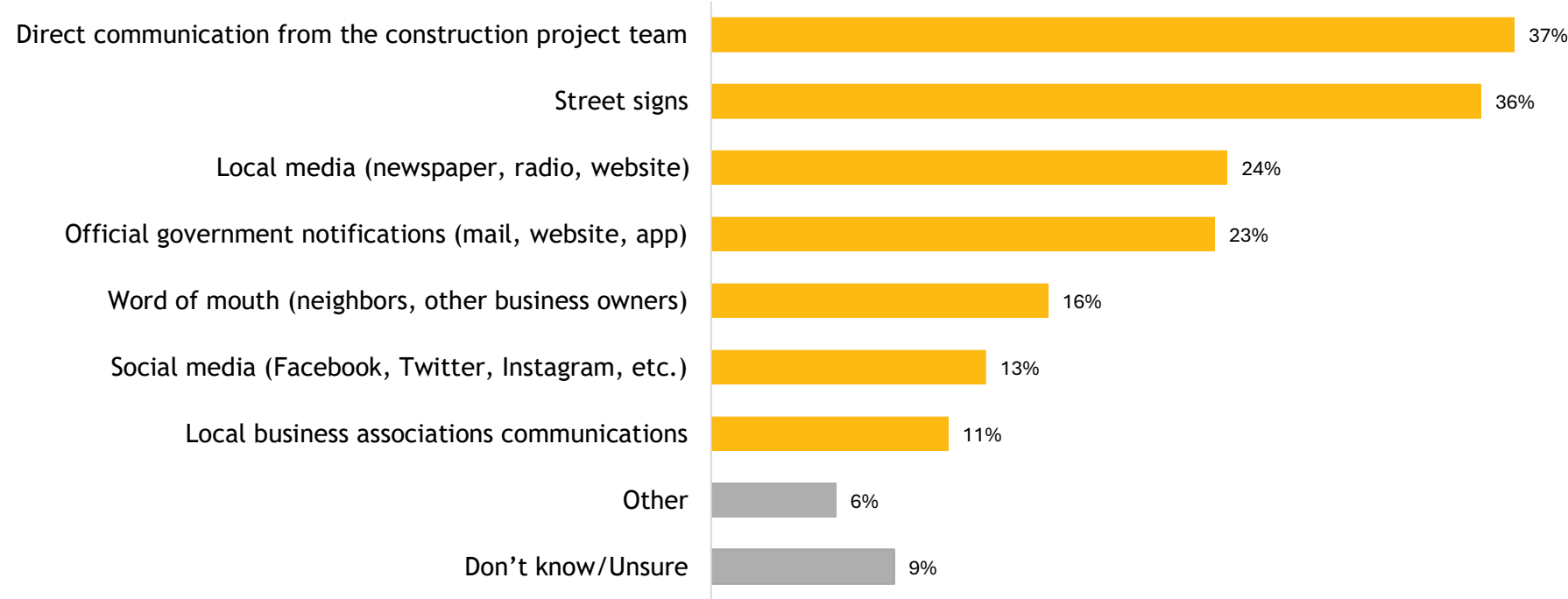


Source: CFIB, Special survey on construction mitigation, May 16-June 15, 2024, final results, n = 809. Question: How much notice was your business given about this construction project? (Select one)

When small businesses did receive some form of notice, the methods and sources varied drastically. Most businesses received direct communication from the construction project team (37%) or learned about the project through street signs (36%) (Figure 5). Only 23% of businesses received an official government notification about the project, while the rest were left to find out about the situation themselves through local media, word of mouth, social media, or their local business association (Figure 5). These inconsistent, patchwork communication plans leave small businesses unprepared.

Figure 5

*Direct communication and street signs are the top ways SMEs receive notice*



Source: CFIB, Special survey on construction mitigation, May 16-June 15, 2024, final results, n = 517.  
Question: How was your business notified about this construction project? (Select all that apply)



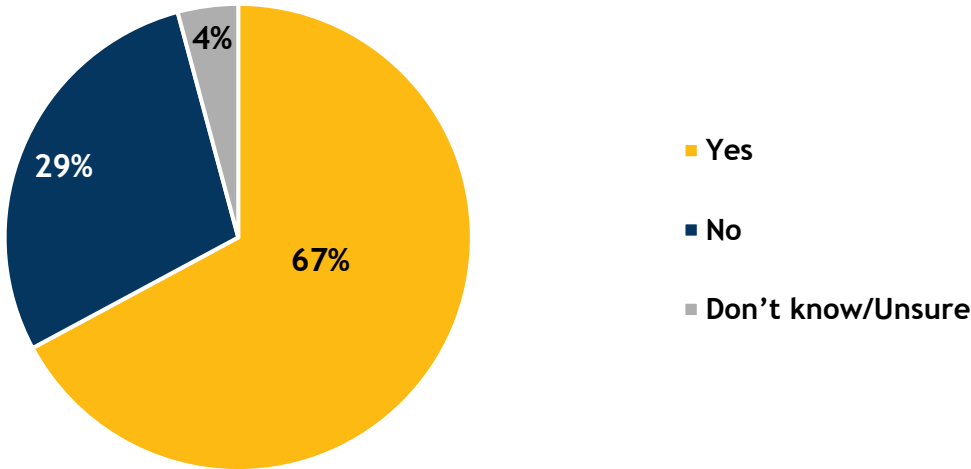
Only **23%** of businesses impacted by public construction projects received **official notice** from the government

### Extended disruptions

When construction projects break ground, it is difficult for small businesses to confirm how long their operations will be disrupted. On average, small business owners report the duration of disruptive local construction projects over the past five years was 508 days. Projects are sometimes delayed midway through the process, which compounds the frustration for businesses trying to plan around established start or end dates. Drawn-out timelines place substantial emotional, operational, and financial strain on small businesses. Further, surviving one public construction project does not guarantee a business’s construction woes are over—nearly 70% of small businesses affected by construction over the past five years **have experienced multiple disruptions** (Figure 6).

Figure 6

67% of small businesses have been impacted by construction in the past five years



Source: CFIB, Special survey on construction mitigation, May 16-June 15, 2024, final results, n = 837.  
Question: Has your business been impacted by disruptions from multiple construction projects over the past five years? (Select one)

The average duration of construction impacts on small businesses is

508 days

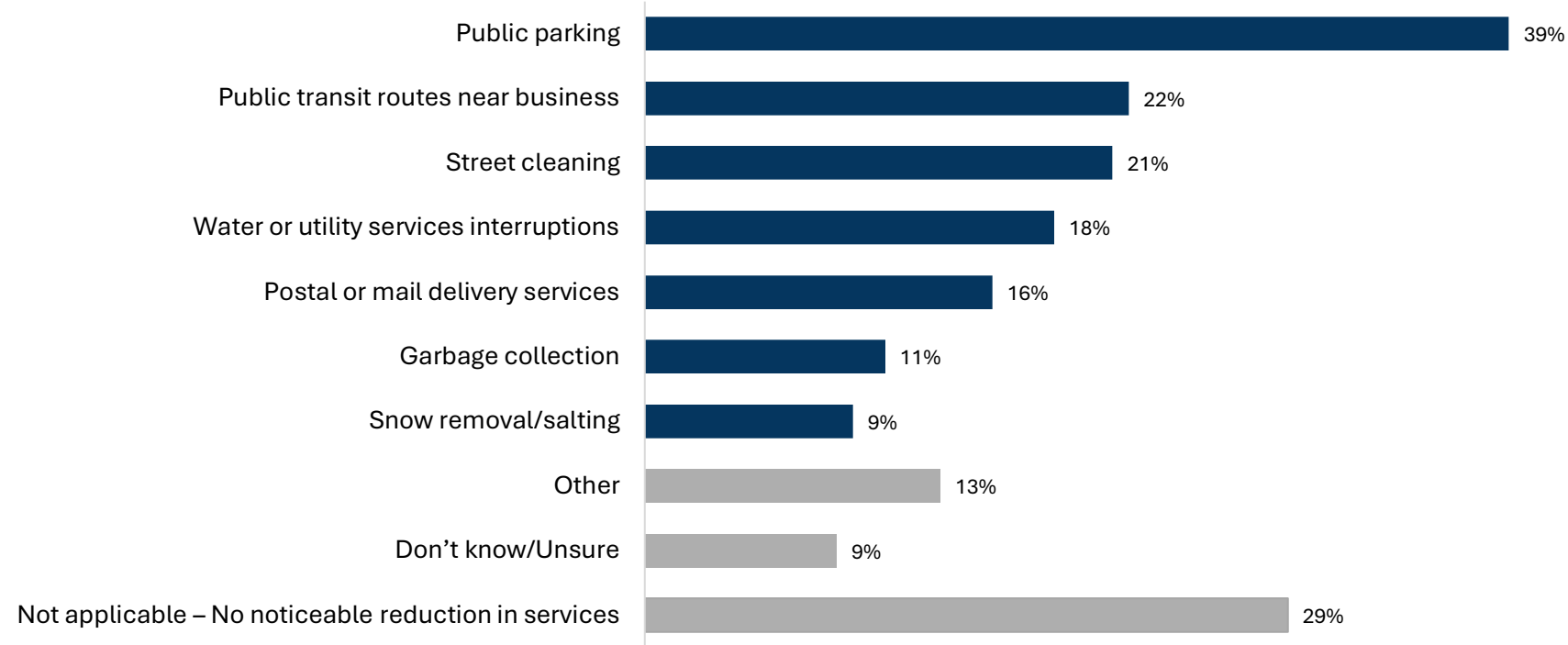


*Lapse in government services*

Lengthy construction projects are often made worse by the loss of government services. The temporary or permanent loss of critical services such as public parking, street cleaning, or water (Figure 7) not only inconveniences customers but also reduces accessibility and overall operations.

Figure 7

*Public parking and public transit routes are the largest service disruptions felt by SMEs*



Source: CFIB, Special survey on construction mitigation, May 16-June 15, 2024, final results, n = 686.  
Question: Which of the following services, if any, did your business feel were noticeably reduced during this construction project? (Select all that apply)

According to Statistics Canada, total investment in transportation, waterworks, and sewage infrastructure increased by **59%** between 2019 and 2023<sup>4</sup>

Disrupted government services, like loss of parking, can negatively impact the lives of employees and customers. Overnight, driving to work or to the store become frustrating, time-consuming, and expensive hassles. For example, a chiropractor in Toronto that caters to seniors told us that the construction in front of his business was so severe that he was forced to encourage his clients to go to other businesses because his was too difficult to access. Lapsed services also pose accessibility challenges for community members that rely on essential services like public transit or seasonal snow removal/salting.

### *Emotional toll*

It is not only the financial, operational, and service challenges that impact small businesses—these situations take an emotional toll on business owners and their staff. Running a small business is inherently demanding, and the added stress of construction-related disruptions exacerbates the pressure when operational and financial difficulties arise. Nearly a quarter (23%) of business owners report experiencing significant stress due to construction, consistent with CFIB’s 2018 data, which reported the same percentage.<sup>5</sup>



Nearly a quarter (23%) of business owners experience

**significant**

**stress** due to construction projects

**“WE HAVE NO IDEA HOW LONG IT WILL TAKE, OR WHEN IT WILL START OR FINISH. IT IS VERY STRESSFUL TO THINK ABOUT, CONSIDERING THE LAST FEW YEARS WITH THE PANDEMIC AND ECONOMY. THESE PROJECTS ALSO TAKE PLACE DURING THE VERY BUSIEST TIMES OF THE YEAR, WHICH GREATLY IMPACT BUSINESS.”**

**- NOVA SCOTIA, RETAIL**

<sup>4</sup> Statistics Canada. Infrastructure Statistics Hub, Assessed July 10, 2024. <https://www150.statcan.gc.ca/n1/pub/71-607-x/2018013/invest-eng.htm>

<sup>5</sup> CFIB, Paving a Smoother Road, May 2018.



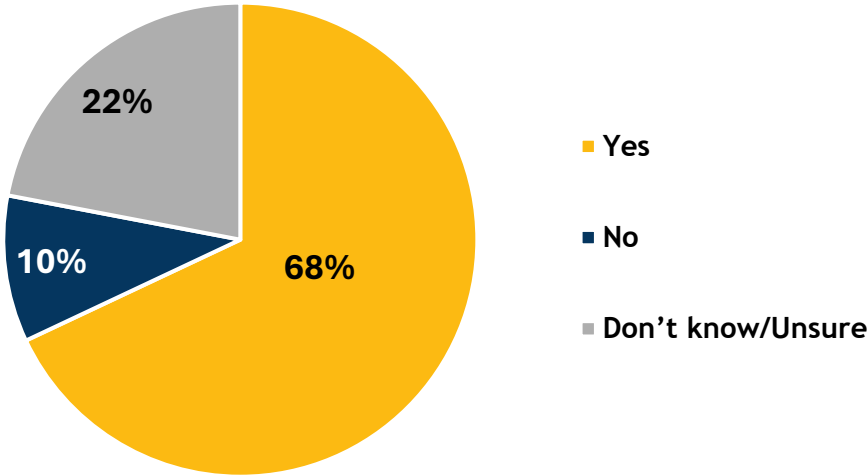
## The importance of compensation

Though small businesses generally support public infrastructure upgrades funded by their tax dollars, they often bear the brunt of the disruptions caused by public construction projects and do not always survive to benefit from the completed project.

To help offset construction-related losses, 68% of small businesses believe they should be compensated by government when a public construction project has a major impact on their operations (Figure 10). Notably, cities like Montréal and Calgary have already established construction mitigation programs to help sustain the vital contributions of small businesses to the local economy and community.

Figure 8

*Two thirds of SMEs believe businesses should be compensated by government when construction has a major impact*



Source: CFIB, Special survey on construction mitigation, May 16-June 15, 2024, final results, n = 967.

Question: Should a business be compensated by government when a public construction project has a major impact on business operations? (Select one)

### Existing compensation programs

Across Canada, there are multiple examples of municipalities that have implemented construction financial assistance funds. Montréal, Québec, Lévis, and Calgary are paving the way for other municipalities to implement similar policies for small businesses to help mitigate the financial impact of prolonged construction projects. Other municipalities, such as Edmonton, are actively considering mitigation options at Council and exploring best practices from other jurisdictions at home and abroad.

While it's promising to see more municipalities adopting construction mitigation policies, there is room to improve current programs, e.g., by offering compensation more proactively rather than waiting for businesses to lose revenues.

Figure 9

### Construction mitigation programs across Canada

Municipality	Mitigation strategy	Application
<a href="#">City of Montréal, Québec</a>	<p>In 2018, Montréal became the first municipality in Canada to create a permanent assistance fund for businesses impacted by public construction projects. Montréal's program remains the most comprehensive in Canada, and includes:</p> <ul style="list-style-type: none"> <li>Financial assistance of up to <b>\$40,000</b> per fiscal year, based on the reduction in the business's gross profit.</li> <li>A lump-sum subsidy of <b>\$5,000</b> for businesses affected by major projects lasting six months or more.</li> </ul> <p>Businesses can make a single request covering all the applicable fiscal years at the end of a project or file a separate request for each eligible fiscal year, but there is a limited time after completion of the work to submit an application.</p>	<p>To be eligible, businesses need to:</p> <ul style="list-style-type: none"> <li>Be operating before the project begins.</li> <li>Provide retail sales, product rentals, or consumer services.</li> <li>Demonstrate a decrease of more than 5% in gross profits.</li> </ul> <p>Applicants must be based in an eligible area designated by the Executive Committee and the project must last a minimum of six months. A company that has ceased operations or gone bankrupt within 40 days of submitting its application is not eligible.</p>

In 2018, Montréal became **the first** city in Canada to implement a construction mitigation program

**68%**  
of small businesses believe they should be compensated by government when a public construction project has a major impact on business operations

<p><a href="#">City of Lévis, Quebec</a></p>	<p>The City of Lévis’ current program only offers compensation to businesses impacted by construction on Guillaume-Couture Boulevard. The program offers:</p> <ul style="list-style-type: none"> <li>• An interest-free loan ranging from \$5,000 to \$20,000, with a term of 3 to 5 years.</li> <li>• The possibility of a moratorium on loan repayment for a maximum period of 12 months.</li> <li>• *Eligible expenses include working capital requirements that relate strictly to the operations of the business.</li> </ul>	<p>The program is in effect until December 31, 2026, or within 6 months of the completion date. The fund also has a yearly limit of \$200,000. To apply, businesses must:</p> <ul style="list-style-type: none"> <li>• Be in good financial health pre-construction.</li> <li>• Demonstrate the construction has negatively impacted revenues.</li> <li>• Have positive equity.</li> <li>• Not have declared bankruptcy or owe the city money.</li> </ul>
<p><a href="#">City of Québec, Quebec</a></p>	<p>The City of Québec was the <a href="#">third municipality</a> to compensate businesses for construction work. Its program closely resembles Montréal’s:</p> <ul style="list-style-type: none"> <li>• Businesses are eligible for up to <b>\$30,000</b> per fiscal year to offset construction-related revenue losses.</li> <li>• Businesses can also apply for a lump-sum subsidy, which the city recently increased from a minimum of \$5,000 to <b>\$7,500</b>.</li> </ul>	<p>To apply for this compensation:</p> <ul style="list-style-type: none"> <li>• Businesses need to be operating before the project begins, though recent changes allow businesses that have been operating for less than a year to apply.</li> <li>• The project needs to last at least three months.</li> </ul>
<p>City of Calgary, Alberta</p>	<p>In 2024, the City of Calgary initiated the first construction mitigation policy in Western Canada with the Main Streets Business Support Grant pilot. Approximately 228 businesses could qualify to receive a <b>\$5,000</b> lump-sum grant, amounting in a potential subsidy of more than \$1.1 million from the city.</p>	<p>To apply for this compensation:</p> <ul style="list-style-type: none"> <li>• Businesses need to be affected in Marda Loop or Bridgeland (as of 2024).</li> <li>• Businesses must operate a storefront location within one city block of construction and require customers to attend the physical location to complete a business transaction.</li> <li>• At this time, the program is only temporary.</li> </ul>

### *Minding the gap*

Despite promising first steps from some municipalities on this policy file, more governments need to establish comprehensive construction mitigation plans. All levels of government have a role in enhancing public infrastructure and mitigating the impacts of construction. However, establishing responsibility for the fallout from these projects can be challenging, especially with funding overlaps from multiple government levels. The issue of split accountability creates a situation where no single entity feels responsible for addressing construction projects' negative impacts on small businesses. This gridlock is particularly evident in projects like Vancouver's Broadway Construction Project, where neither the provincial nor municipal governments have provided direct support to affected businesses.

Effective mitigation requires clear delineation of responsibilities and cooperation across all levels of government. By establishing joint committees or task forces dedicated to construction mitigation, governments can ensure that there is a cohesive strategy and that small businesses receive support. In some provinces, like Quebec, Ontario, and Nova Scotia, provincial legislation appears to prevent some or all municipalities from providing construction mitigation relief. These rules pose significant barriers to cities like Lévis, that have to seek alternative solutions to offset the burdens of construction mitigation for small businesses. Provincial governments should provide funding themselves when they are funding construction and empower municipalities to provide mitigation when the project is funded at the local level.

Moreover, establishing clear lines of accountability can help streamline the process of providing aid to businesses. This includes setting up designated points of contact within each level of government that is responsible for coordinating mitigation efforts. Transparency in communication and decision-making processes is crucial to build trust and ensure that small businesses are not left to navigate bureaucratic obstacles alone. Comprehensive plans, backed by legislation that empowers both municipalities and provinces, are essential for creating comprehensive construction mitigation policies.

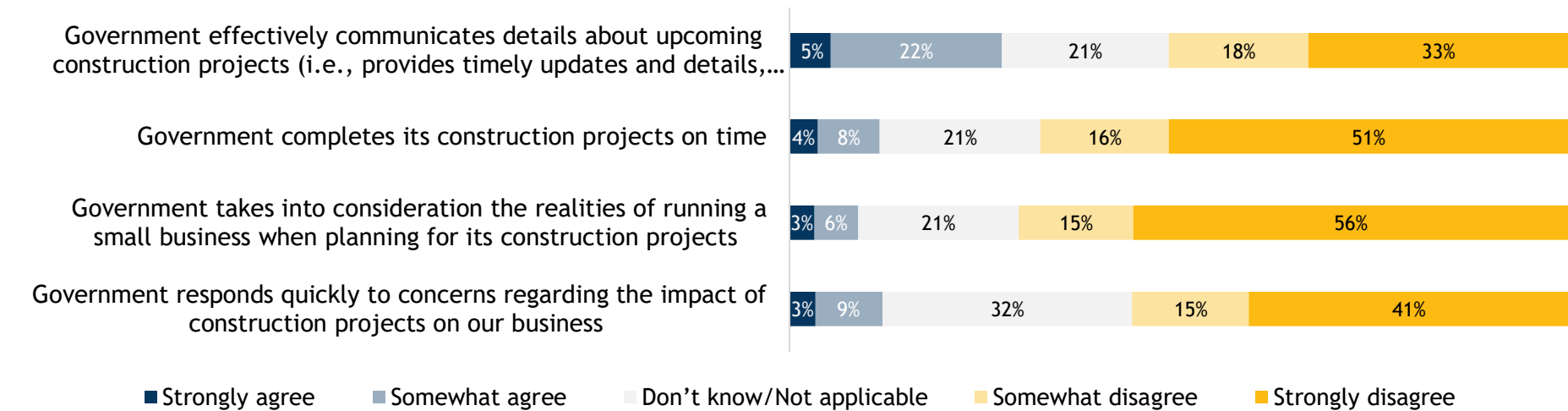
### *Building better government support*

While some municipalities have introduced initiatives like improved ongoing consultation with businesses, or temporary signage and parking arrangements, most have yet to establish even minimal mitigation planning, leaving small businesses to suffer the consequences. It is no wonder that over 70% of SMEs think the government does not consider the realities of running a small business when planning for its construction projects (Figure 10).

Inadequate communication from the government further exacerbates these perceptions for small businesses by making them feel like an afterthought in the planning process. Implementing requirements to inform local business about upcoming projects is a straightforward way to reduce confusion and frustration for all involved. Additionally, small businesses report prolonged disruptions due to the government’s inability to complete infrastructure projects on time. In fact, two out of three SMEs say the government does not finish construction projects on time (Figure 10). These issues highlight the urgent need for more effective and timely government interventions to support small businesses.

Figure 10

67% of SMEs disagree with the statement “government completes its construction projects on time”



Source: CFIB, Special survey on construction mitigation, May 16-June 15, 2024, final results, n = 966.

Question: To what extent do you agree or disagree with the following statements regarding the management of construction projects that have impacted your business? (Select one for each line)

Often, contractors are blamed for construction disruptions and delays. However, regardless of a contractor’s timeline, the government is ultimately responsible for commissioning the project, ensuring it runs smoothly, communicating changes, and minimizing impacts on the surrounding community. To encourage faster timelines, governments should consider implementing a bonus and penalty system for contractors who complete projects early or late.

More than **5 in 10** SMEs **strongly disagree** with the statement “Government completes its construction projects on time”



## Conclusion

There is overwhelming support among small business owners for governments to adopt coherent construction mitigation policies, including compensation for revenue losses. A large portion of the costs of construction can be avoided with better planning, execution, and giving more consideration to the reality of local businesses. Improving how construction projects are handled is in the interest of local businesses, citizens, and governments alike. Municipal and provincial leadership is needed to give small businesses the support they deserve and to pave a smoother road during current and future public infrastructure projects.

### *Government recommendations*

1. Establish a **compensation program** for cases where construction has a moderate to major impact, for an extended period, on the revenues and operations of local businesses. It should be easy to understand and access, involve significant and timely monetary compensation (e.g. property tax break, or compensation based on gross profit declines or revenue losses), and be financed by factoring in its costs in the budget of each project. It should also specify which levels of government are involved and outline their roles.
2. Implement a **no surprise rule** mandating the municipality to track its infrastructure's condition and let local businesses know about construction well in advance. A good way for cities to do this is to have a state of the infrastructure report, a 5-year capital investment plan, and relevant pre-construction consultation with all impacted businesses.
3. Adopt a comprehensive planning approach involving the **“dig once” principle** and the phasing/timing of projects.
4. Improve contracting processes with integrated mitigation provisions and a **bonus/penalty system**, especially for the early/late completion of a project.
5. Designate a **Business Liaison Officer** with managerial authority designated for each project.
6. Increase **clarification of responsibilities** prior to the start of construction projects. In addition, provincial governments should give permission to municipalities to create a construction mitigation financial assistance fund where necessary.



## Sources

The Canadian Federation of Independent Business (CFIB) is a non-partisan organization that represents the interests of 97,000 small and medium-sized enterprises (SMEs) across Canada. Entirely funded by its members, CFIB relies on regular surveys to gather their perspectives on various issues, ensuring its direction is member-driven. CFIB advocates vigorously on behalf of SME owners, recognizing their critical role as entrepreneurs.

CFIB's research capabilities are unparalleled, as it can swiftly collect concrete information from its members regarding issues that impact their daily operations. In this capacity, CFIB serves as a valuable resource for governments to consult when formulating policies for Canada's SME community.

Between May 16 and June 15, 2024, CFIB surveyed its members on the impact of construction on their business operations. It received answers from 1,240 small businesses from across the country. For comparison purposes, a probability sample with the same number of respondents would have a margin of error of plus or minus 2.8 per cent, 19 times out of 20.

CFIB also conducted a jurisdictional scan of municipalities across Canada and the world to determine best practices related to construction mitigation. Outside data was used in certain areas for a more rounded view of issues.

### How to cite:

BOSTON, Emily and OULTON, Alex. Hard hats and hard times: Public construction impacts on small businesses. Canadian Federation of Independent Business (CFIB), July 2024.

This publication is also available at [cfib.ca/research](https://cfib.ca/research).

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### About CFIB

CFIB is a non-partisan organization exclusively representing the interests of 97,000 small and medium-sized businesses in Canada. CFIB's research capacity is second-to-none because it is able to gather timely and concrete information from members about business issues that affect their day-to-day operation and bottom line. In this capacity, CFIB is an excellent source of up-to-date information for governments to consider when developing policies impacting Canada's small business community. To learn more, visit [cfib.ca](http://cfib.ca).

## Endnotes

### Additional resources

Questions or data requests:

[research@cfib.ca](mailto:research@cfib.ca)

All CFIB research:

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