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Broken windows & broken trust: The impact of rising crime on small business

October 2024

Report highlights

- Nearly two-thirds (62%) of Canadian small businesses reported an increase in crime within their communities over the past twelve months, with 29% reporting a significant increase.
- Nearly half (45%) of small businesses report being directly impacted by crime and community safety issues. This marks a dramatic increase from just 24% in 2023. Notably, small businesses in Western Canada report higher levels of direct impact.
- Primary concerns among small businesses include waste and litter (63%), vandalism/breaking and entering (63%), and theft/shoplifting (60%).
- A significant majority of Canadian small business owners are dissatisfied with the way governments have been handling crime and safety issues: 79% feel the taxes they pay do not result in improvements, while 78% believe governments are not effectively collaborating to address these issues.
- More than half (54%) of business owners consistently file police reports when they experience community safety issues. However, only one-third (33%) are satisfied with police response times and services. The main reasons for not reporting include the belief that it will not make a difference (83%), a time-consuming process (55%), and the lack of police response (53%).
- Only 15% of businesses report always filing insurance claims when they experience community safety issues, with those in professional services (6%) and hospitality (11%) being the least likely to do so. The main reasons for not reporting include concern about potential increases in insurance premiums (82%), a time-consuming process (40%), and the complexity of claim requirements (29%).

Introduction

Crime is a growing issue across many Canadian communities. In fact, Statistics Canada data reveals that both the overall crime rate and the severity of crimes committed have been on the increase since 2021. These trends are compounded by rising concerns around homelessness, mental health, and addiction.

Small businesses are at the heart of communities dealing with increases in crime. They are often left to confront these issues firsthand without the necessary training or resources, as governments and law enforcement agencies have yet to find comprehensive, long-term solutions. In fact, the share of business owners who say they are directly impacted by community safety issues nearly doubled from 2023 (24%) to 2024 (45%).^{1,2}

While small business owners express empathy and concern for individuals in their communities struggling with homelessness, addiction, and mental health issues, they are equally worried about their personal safety and that of their employees and customers. Many have suffered significant financial losses due to theft, amounting to thousands of dollars. However, they report that law enforcement frequently deems these incidents too minor to act upon, leading to a decline in trust in local police agencies. They are rarely able to recoup these losses through insurance for fear of premium increases or due to lack of coverage. Frustrated by the lack of coordinated action from governments and law enforcement, small business owners are calling for meaningful change.

This report examines small business owners' experiences with crime and safety issues in their communities, the steps they are taking to deal with those issues, and their perception of the effectiveness of governments, law enforcement agencies, and insurance companies in supporting them.

Through consultation with business owners and community stakeholders, CFIB has developed a series of recommendations for federal, provincial, and municipal governments to address community safety issues, provide stronger support to small businesses, and increase the availability of insurance options in the market.

¹ CFIB, Your Voice May 2023 survey, May 4-25, 2023.

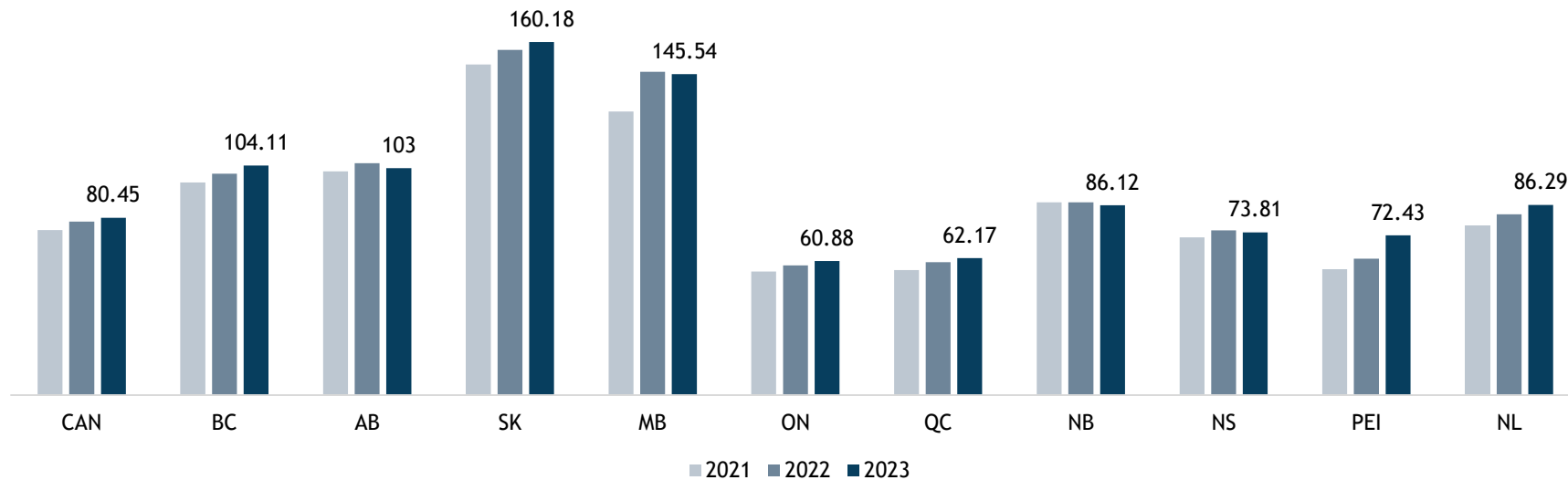
² CFIB, Special Survey on Crime and Community Safety, July 25-September 6, 2024, n = 1,666.

Rising crime rates and severity: Regional disparities and emerging trends across Canada

According to Statistics Canada data, Canada has experienced a steady rise in both the overall crime rate and the severity of crimes since 2021.^{3,4} Nationally, the crime rate has increased by 6%, with the Crime Severity Index (CSI) increasing by 7% from 2021 to 2023 (see Figure 1). Although 2023 data shows that the rate of increase has slowed in most provinces compared to 2022, the upward trend persists, signalling that crime remains a growing concern.

FIGURE 1

Crime severity in Western provinces is higher than the Canadian average *Crime Severity Index, Statistics Canada, 2021 vs 2023*



Source: Statistics Canada. Table 35-10-0026-01 Crime severity index and weighted clearance rates, Canada, provinces, territories and Census Metropolitan Areas.

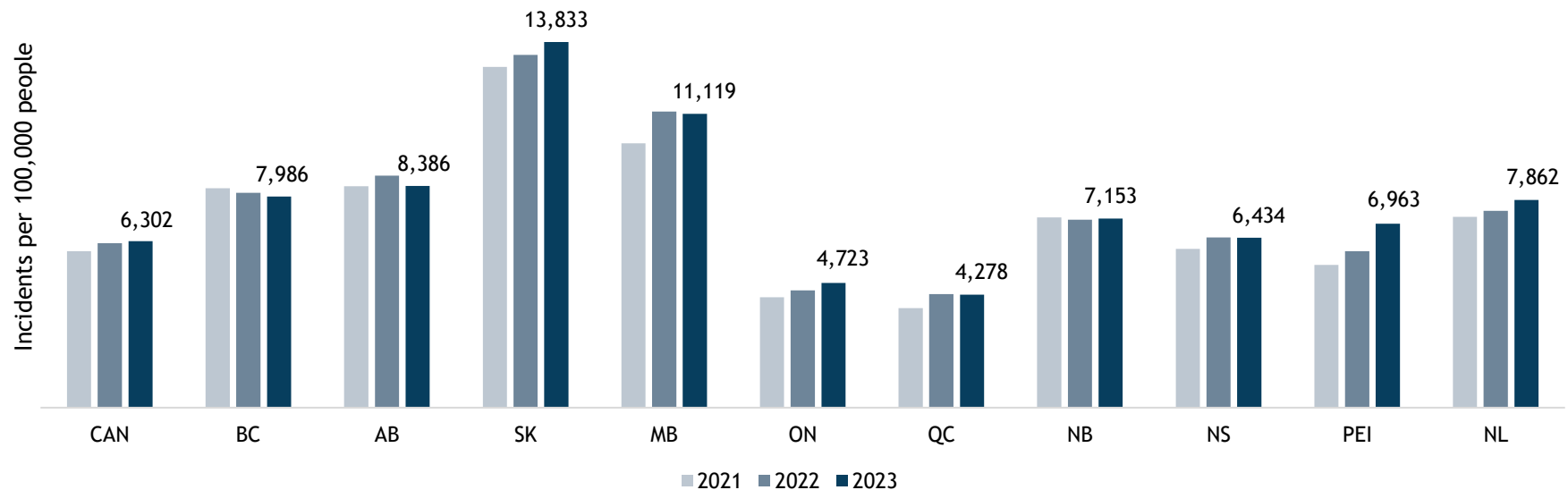
³ Statistics Canada's Crime Rate provides information on the volume of police-reported crimes, traditionally expressed as a rate per 100,000 population. The Crime Rate figures used in this report exclude traffic violations.
⁴ The Crime Severity Index (CSI) is another measure that is determined by assigning weights to police-reported crimes based on type and severity, resulting in higher index values for jurisdictions with a greater proportion of more severe crimes.

Both crime rates and severity are significantly higher in the Western provinces—especially in the Prairies—than in Central and Eastern Canada (see Figure 2). As of 2023, Saskatchewan recorded the highest crime rate, with 13,833 incidents per 100,000 people and a CSI of 160.18, marking a 7% increase in both metrics since 2021. This is double the national average and nearly triple that of Ontario and Quebec. Manitoba trails closely behind Saskatchewan, with a crime rate of 11,119 incidents per 100,000 people and a CSI of 145.54—an 11% and 13% increase, respectively, since 2021.

British Columbia (BC) and Prince Edward Island (PEI) exhibit unique trends that diverge from other provinces' patterns. While the crime rate and CSI typically rise and fall in tandem in most provinces, BC experienced the opposite. Its crime rate decreased by 4% from 2021 to 2023, while its CSI rose 8% (from 96.44 in 2021 to 104.11 in 2023). This indicates that, although the frequency of crimes in BC has decreased, the severity of those crimes has worsened.

FIGURE 2

Crime rates are increasing nationally, with Saskatchewan seeing the highest rate
Incident-based crime statistics, Statistics Canada, 2021 vs 2023



Source: Statistics Canada. Table 35-10-0177-01 Incident-based crime statistics, by detailed violations, Canada, provinces, territories, Census Metropolitan Areas and Canadian Forces Military Police. *Figure excludes traffic violations.

In contrast, PEI saw an alarming surge in both crime rate and severity levels, with spikes of 17% and 18%, respectively, from 2022 to 2023. This sharp escalation is particularly concerning, as it deviates significantly from the slower growth trends seen in other provinces during the same period. PEI's spike represents the largest increase in crime across all provinces, raising alarm about crime and safety in the region.

"Theft is becoming a huge issue. We now have to pay for tracking devices on vehicles and for security cameras."

- Construction business owner, Ontario

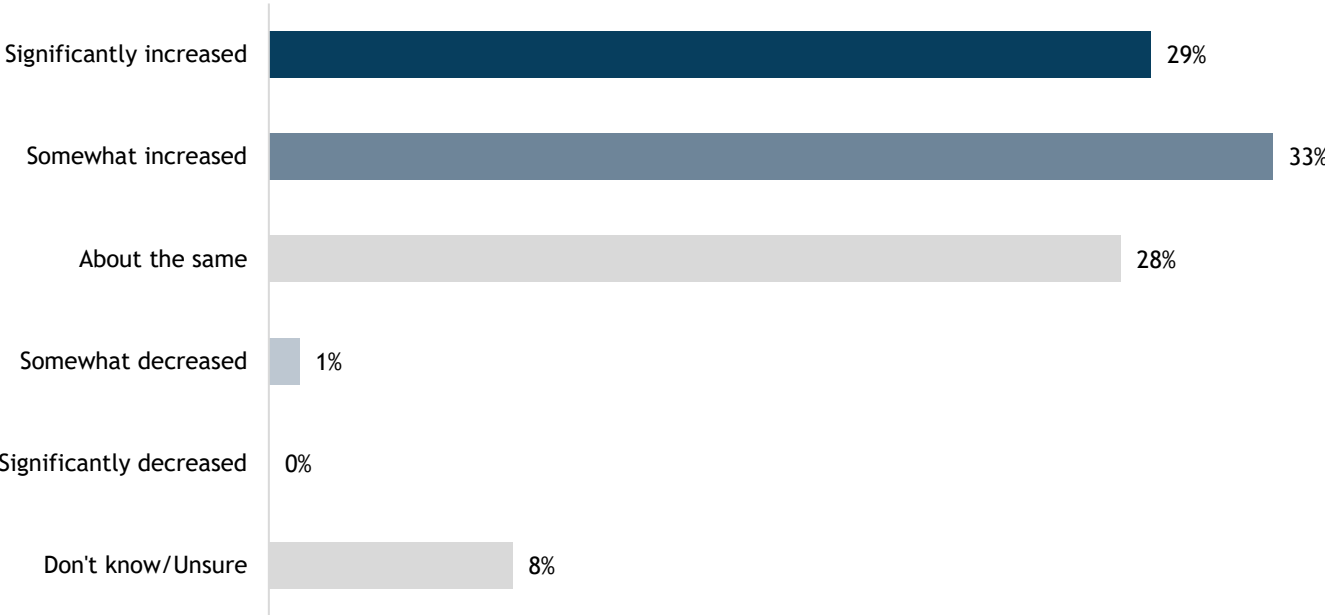
"Theft, dine and dashes, vandalism, staff cars broken into/stolen have all risen post-COVID."

- Hospitality business owner, Nova Scotia

Small business perception of local crime

Nearly two-thirds (62%) of small businesses report an increase in crime within their communities over the past twelve months, with 29% reporting a significant rise (see Figure 3). While this trend is consistent nationwide, it is especially pronounced in Saskatchewan and the Atlantic provinces, where 74% and 72% of small businesses, respectively, have observed a spike in crime levels. Conversely, in Quebec, only 38% of small businesses have noticed an overall increase, and 42% believe crime levels have remained stable.

FIGURE 3
Nearly two-thirds of small businesses report increases in crime within their communities



Source: CFIB, Special Survey on Crime and Community Safety, July 25-September 6, 2024, n = 1,666.
Question: Over the last 12 months, how has the level of crime changed in the community where your business is located? (Select one)
Note: Total may not add up to 100% due to rounding

The hospitality and retail sectors, which were among the hardest hit during the pandemic, appear to be disproportionately impacted by the surge in crime and safety concerns. In fact, 71% of small businesses in these sectors report an uptick in crime over the past year, further compounding the challenges they face as they strive to return to pre-pandemic operation levels.



Nearly two-thirds of SMEs report an increase in crime within their communities over the past twelve months.

“We have been left feeling ignored by our city. No one trained us or assisted us with any information on how to deal with these kinds of social issues and we have had to figure it all out on our own as the years have gone by. We have suffered financially and emotionally.”

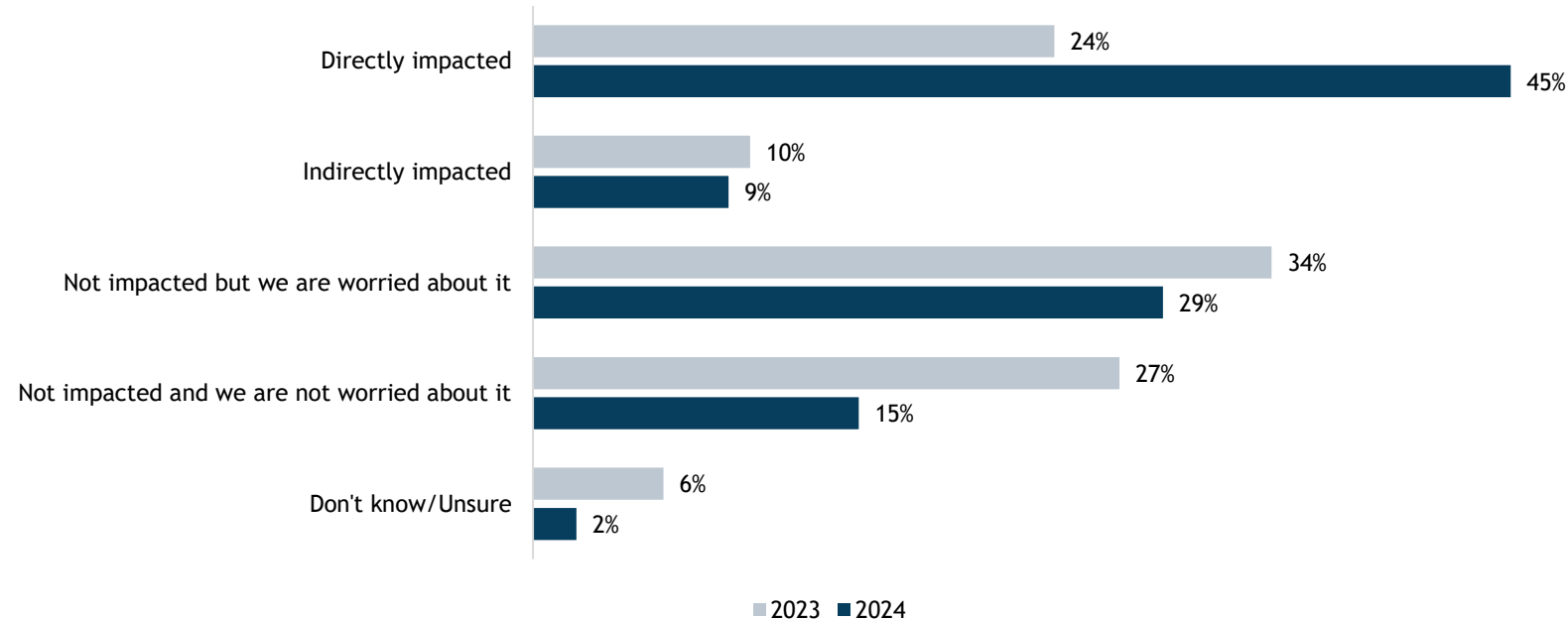
- Retail business owner, British Columbia

The impact of community safety issues on small businesses

In 2024, nearly half (45%) of small businesses report being directly impacted by crime and community safety issues (property damage, harassment, etc.)—an alarming increase from just 24% in 2023 (see Figure 4). While the percentage of businesses indirectly impacted by crime or unimpacted but concerned about crime has remained stable, the proportion of those unaffected and unconcerned about crime has nearly halved, dropping from 27% in 2023 to 15% in 2024.

As a result, many small business owners are increasingly taking on the role of social worker or emergency responder, diverting their attention from running their business. This shift underscores the growing burden crime places on businesses, as it emerges as a critical concern across Canada.

FIGURE 4
The impact of crime on small businesses, 2023 vs 2024



Sources: 1) CFIB, Special Survey on Crime and Community Safety, July 25-September 6, 2024, n = 1,666.

2) CFIB, Your Voice May 2023 survey, May 4-25, 2023, n = 2,672.

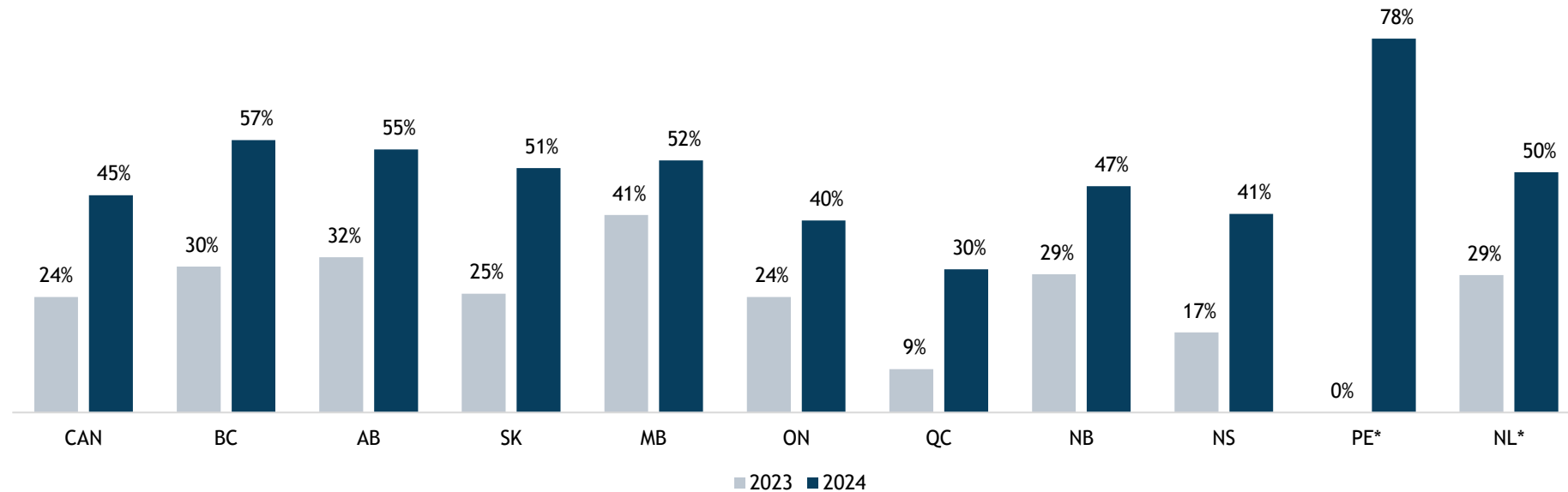
Question: Has your business recently been impacted by community safety issues? (Select one) Note: Totals may not add up to 100% due to rounding.

In the Western provinces, small businesses report above-average levels of direct impact, with Saskatchewan at 51% and BC at 57%. Manitoba, which led the country in 2023 with 41%, saw the smallest year-over-year increase of any province (11%). It is important to note that, despite the lower increase, Manitoba still has one of the highest rates at 52%. In contrast, BC experienced the largest rise, with a 27-percentage-point increase. Alberta (23%) and Saskatchewan (26%) also saw notable spikes, compared to the national average increase of 21%.

In Quebec, the share of small businesses directly affected by crime jumped from 9% in 2023 to 30% in 2024. Meanwhile, Nova Scotia saw the share of directly impacted businesses increase from 17% to 41%. Though the percentage of directly impacted small businesses in these provinces remains below the national average of 45%, their year-over-year increase is in line with the Canadian average (see Figure 5).

FIGURE 5

The share of small businesses directly impacted by crime has significantly increased across all provinces



Sources: 1) CFIB, Special Survey on Crime and Community Safety, July 25-September 6, 2024, n = 1,666.

2) CFIB, Your Voice May 2023 survey, May 4-25, 2023, n = 2,672.

Question: Has your business recently been impacted by community safety issues? (Select one) *Low response rate (N<40).

This data reveals that the issue of crime and safety is not confined to any single region. It is a nationwide trend that is now reaching areas that were previously less affected. The sharp increase in crime's impact on small businesses, especially in provinces like Quebec, signals that no part of the country is immune. This calls for a more coordinated and comprehensive approach to address the root causes of crime and ensure that small businesses can operate in safer environments.

The challenges

Waste and litter, vandalism/breaking and entering, and theft/shoplifting top the list of community safety concerns for small businesses (see Figure 6). While these issues are widespread, certain regions and sectors face more pronounced challenges. For example, 81% of small businesses in BC report issues with waste and litter, significantly above the national average of 63%. BC small businesses also struggle with higher levels of loitering (69%), and vagrancy and encampments (58%) compared to the rest of Canada.

"We have experienced theft from our unmanned remote warehouse and consequently installed an alarm system and security lighting."

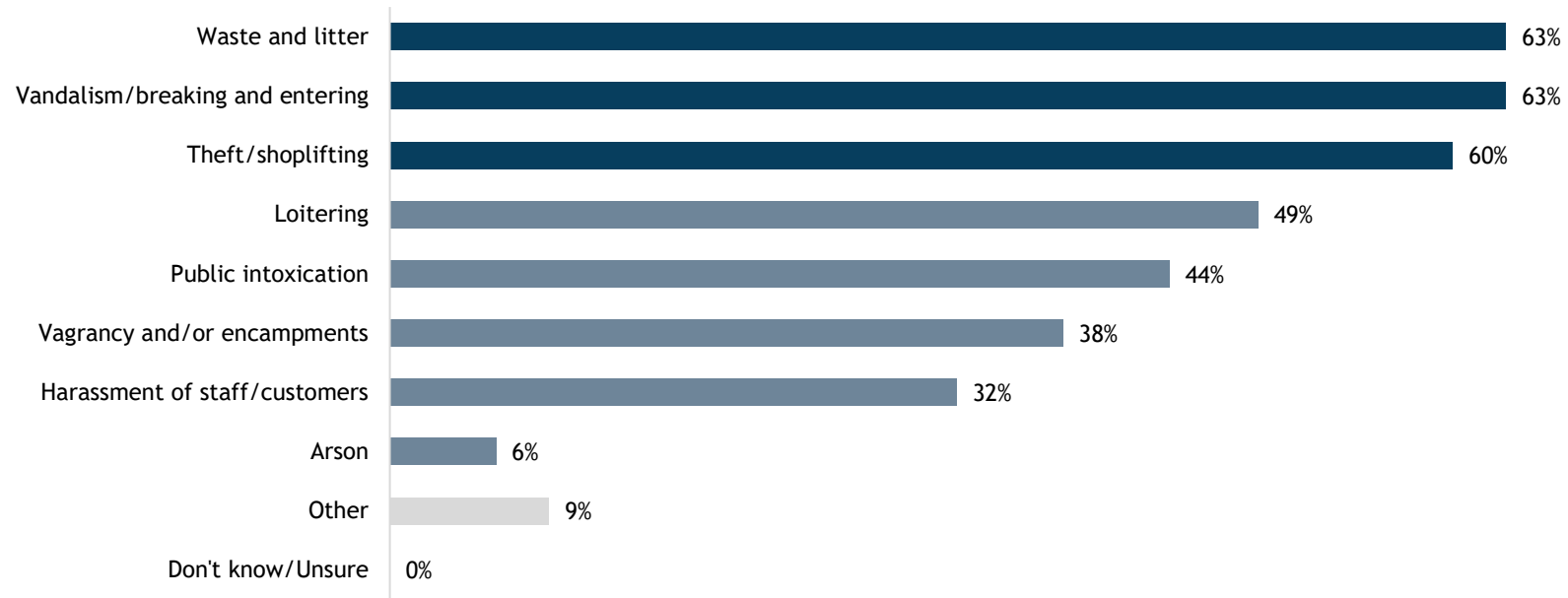
- Construction business owner, Nova Scotia

"We operate in telecom, and we experienced a lot of copper cable and tools theft. In most cases, it has resulted in damages to our fence, trailers, trucks, and other property. As a business, we are limited in what we can do to protect our property."

- Construction business owner, Ontario

FIGURE 6

Waste & litter, vandalism/breaking & entering, and theft/shoplifting are the most prevalent community safety issues



Source: CFIB, Special Survey on Crime and Community Safety, July 25-September 6, 2024, n = 1,666.

Question: What kind of crime and community safety issues has your business recently experienced? (Select all that apply)

In Western Canada, vandalism and breaking and entering are major concerns, affecting 70% of small businesses compared to 57% in the rest of the country. Interestingly, small businesses in Quebec report being less impacted by most community safety issues, apart from theft and shoplifting, which affect 66% of businesses—slightly above the national average.

From a sectoral perspective, hospitality businesses are particularly vulnerable, with 82% reporting incidents of breaking and entering and 75% citing waste and litter. Construction (68%) and retail (72%) businesses report higher rates of theft and shoplifting than other sectors.



“To safely secure equipment at the end of a long day by locking sheds and not leaving equipment in fields can be very costly and time-consuming.”

- Agri-business owner, Ontario

The cost of crime on small businesses

Community safety issues also hinder businesses from attracting and retaining customers and employees. Over one in 10 small businesses (13%) are having to work harder to attract and retain staff. This is especially concerning as more than half of Canadian small businesses cite insufficient demand as the main factor limiting sales and growth.⁵

For many, the financial toll of crime is significant. Over the past three years, small businesses reported a median expenditure of \$5,000 in response to crime, covering losses from theft, security investments, and repairs from vandalism or break-ins (e.g., replacing broken windows and equipment). This is a conservative estimate as it does not consider the cost of losses in productivity, sales, and business opportunities, all of which compound crime's real financial burden on small businesses. At a time when a third of small businesses report poor financial health, these unforeseen expenses can be crippling.⁶

How are small businesses responding?

More than nine in 10 small businesses (92%) have taken action to address crime and safety concerns. Two-thirds (67%) are investing more in security infrastructure such as cameras, security guards, and window bars. Additionally, half of small businesses are adjusting their ways of operating, adopting practices such as having appointment-based hours, keeping doors locked during business hours, and/or leaving lights on overnight. While necessary, these changes are an additional burden for small business owners who are already contending with the impacts of crime and community safety challenges.

Many small business owners have also turned to their local peers, sharing information and collaborating on safety strategies. Only 8% of Canadian small businesses have taken no action in response to community safety issues, highlighting the need for stronger support from governments and law enforcement to mitigate these challenges.

⁵ CFIB, Monthly Business Barometer, September 2024.

⁶ Marvin Cruz, "Financial health of small business amidst CEBA loan repayment and carbon tax hikes," CFIB, InsightBiz blog, April 26, 2024, <https://www.cfib-fcei.ca/en/research-economic-analysis/insightbiz-financial-health-of-small-business-amidst-ceba-loan-repayment-and-carbon-tax-hikes>.



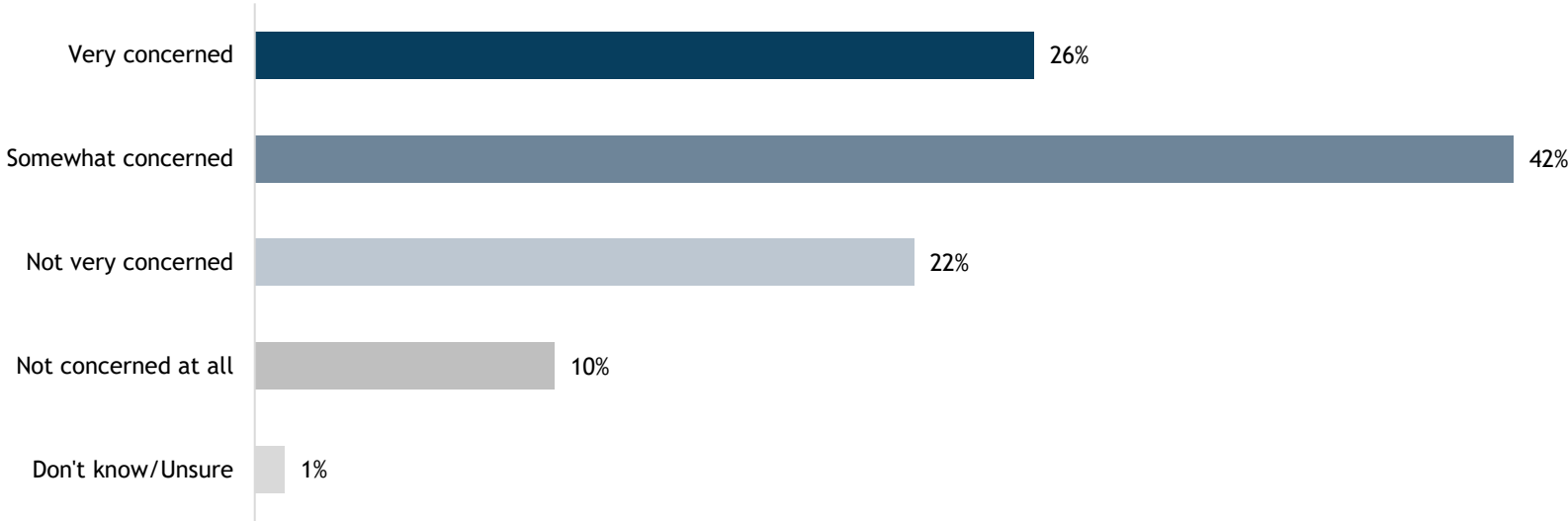
“One break-in to our clinic last year, some items were stolen totalling under \$2000. We now have a locked door policy which harms customer experience and potentially deters walk-in business.”

- Personal service business owner, Manitoba

The emotional toll of crime on small businesses

While crime and safety challenges impact businesses financially, they also take a great toll on the communities that small businesses help build and sustain. Small business owners are deeply invested in their local communities, not only as economic contributors but as community members who care about the well-being of their employees, customers, and neighbourhoods. Nearly seven in 10 (68%) small business owners across Canada report being concerned about their personal safety and that of their staff and customers due to crime and community safety issues (see Figure 7).

FIGURE 7
The majority of small business owners are concerned for their safety and the safety of their employees and customers



Source: CFIB, Special Survey on Crime and Community Safety, July 25-September 6, 2024, n = 1,666.
Question: How concerned are you about your personal safety, and the safety of your staff and customers due to crime and community safety issues? (Select one)
Note: Total may not add up to 100% due to rounding.

Business owners are often acutely aware of the complex social issues underlying crime, such as the lack of affordable housing, mental health challenges, and addictions. They understand that these issues are deeply intertwined with community safety and are sensitive to the needs and struggles of those affected. However, when these problems remain highly visible and unresolved for long periods of time, business owners become increasingly worried. These persistent issues can threaten employee and customer safety and pose challenges that businesses are not properly equipped to address.

“Approximately 2 years ago, one of the businesses in our plaza was robbed at gunpoint. Shots were fired and a bullet hit our front door, shattering the glass. Fortunately, we were closed when this happened. However, if it was an hour earlier, someone could have been seriously injured. The bullet hit the door around head level.”

- Personal services business owner, Ontario

Empathy is at the heart of the small business community. Owners frequently engage with their local communities, offering support to those in need and working to create a welcoming and safe space for everyone. Yet, the burden of addressing these social challenges often falls disproportionately on them. They, along with their employees and customers, are left to navigate the fallout from a lack of effective community resources and support, enduring the emotional and psychological toll of operating in an environment where safety feels compromised.

“Biggest concern is to find a person lying outside the building and calling the authorities (911) who basically tell us to approach the person and see if they are alive, unconscious, or deceased. I don't think that the ordinary Joe should have to do that. It also could put us in a dangerous situation.”

- Natural resources business owner, Ontario

No worker should feel threatened doing their job. Small businesses are vital to the fabric of our communities, and their owners and employees deserve to operate in environments where they feel safe and supported. It is crucial to address these challenges, not just as economic concerns but as fundamental issues impacting quality of life and community well-being.

“We all (employees and owners) feel a level of fear about our safety. Due to lack of action from the city and the law, we feel that we will have to put ourselves in harm’s way to protect our employees. That’s what the police are paid to do, not us. We do not have weapons or training for tense situations that arise with intoxicated persons entering or loitering around our business. The long response times, if they come at all, mean that we are left to handle unsafe situations on our own.”

- Manufacturing business owner, Manitoba

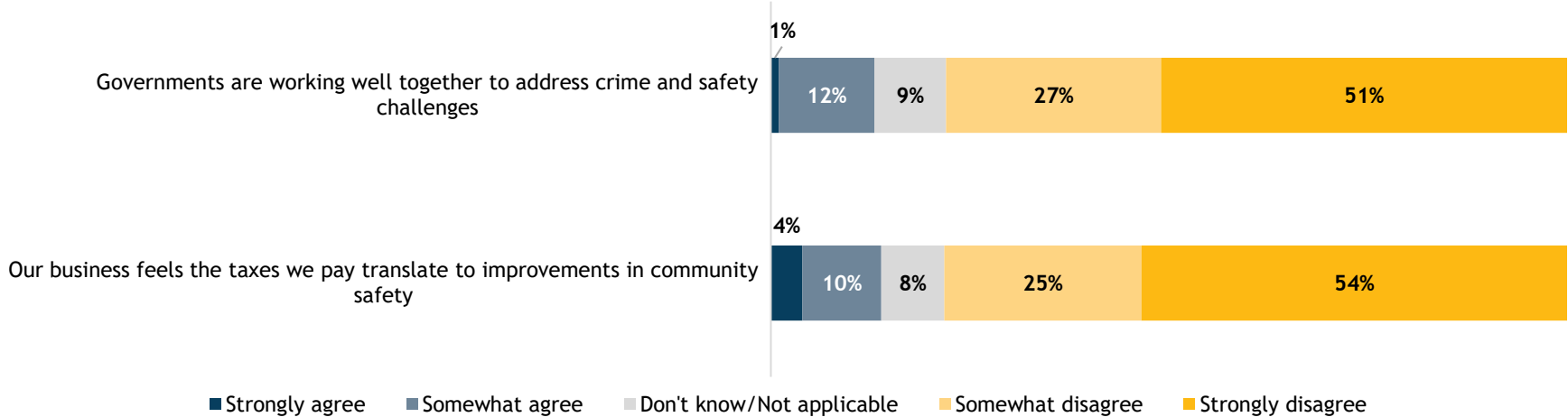
“We’ve been harassed, assaulted, stabbed, bitten, bear sprayed, and shot at by people suffering from addictions and mental health issues in our neighbourhood. Being a small business owner is stressful enough; wondering if today’s the day one of us dies or suffers serious bodily harm because no one will step up and do something has us at our wits’ end.”

- Retail business owner, British Columbia

Business owners are dissatisfied with the way governments have been handling crime and safety

The findings from CFIB’s 2024 survey data show a concerning level of dissatisfaction with the way governments have been handling crime and safety challenges. According to the survey, 79% of small business owners feel that the taxes they pay do not result in tangible improvements in community safety. This sentiment is especially strong in provinces like Nova Scotia (93%) and British Columbia (90%), where business owners express significant frustration. In addition, 78% believe governments are not working together effectively to address these issues (see Figure 8).

FIGURE 8
Small businesses feel that governments are not working well together on crime and safety issues and that the taxes they pay do not translate to improvements



Source: CFIB, Special Survey on Crime and Community Safety, July 25-September 6, 2024, n = 1,666.
Question: Please indicate the extent to which you agree or disagree with the following statements. (Select one for each line) Note: Total may not add up to 100% due to rounding.



“I have police as customers who tell me that they are understaffed and who just don't have time to deal with most property crime.”

- Retail business owner, Alberta

Small business owners are increasingly concerned about social challenges such as homelessness, addiction, and affordability. Many feel that governments are failing to provide adequate support or solutions for these issues, leading to increased crime and public safety issues. A notable number of respondents also believe lenient sentencing of repeat offenders is a driving factor behind rising theft and property crime. Some report frequent incidents where the same offenders repeatedly return to their premises knowing that they will not be charged or will be let go after a first court appearance. This sentiment was echoed by stakeholders in Western Canada in a previous CFIB report.⁷

In addition to social concerns, small businesses are calling for their local governments to improve public space management, including faster cleanups for litter and graffiti, and better maintenance of public areas, as poorly managed spaces can contribute to crime. Many business owners report having to clean up hazardous waste, such as drug paraphernalia, left outside their premises, as these can be a hazard to staff and customers.

The deep frustration among small business owners is rooted in a growing sense that governments are failing to deliver on their basic responsibilities to ensure safe communities. Despite their significant tax contributions, business owners are not seeing improvements in community safety. This, coupled with the perception of disjointed government efforts, only exacerbates their dissatisfaction.

Business owners' experience with law enforcement agencies

The dissatisfaction with government efforts is compounded by disappointing interactions with law enforcement. More than half (54%) of business owners report always filing a police report when they experience community safety issues, but only a third (33%) are satisfied with police response times and the services they receive. In Manitoba, satisfaction with police response times is particularly low, at just 25%.

⁷ CFIB, November 2023. “Crime & Safety in Western Canada: The Small Business Perspective.”

Among the 37% of business owners who do not always report community safety issues to police, the primary reasons include the belief that it will not make a difference (83%), the process being too time-consuming (55%), and the lack of police response (53%). Nearly a third (32%) also report that a previous negative experience with filing a police report has deterred them from reporting a subsequent crime-related incident (see Figure 9).

“We have seen a slight increase in disenfranchised persons in our neighbourhood. They seem, anecdotally, to have begun to appear as a result of increased police street patrols in the adjacent neighbourhood that are aimed at curbing the community issues. While they have helped those businesses, they have not helped ours, because they have just shifted the problem away, not solved the problem at its root.”

- Retail business owner, Manitoba

“My business is located in downtown—a business district. The security guards in the building can't really do anything but walk up to someone and try to move them out. We have people under the influence walking into our business and stealing. The police tell us they know the people. It is scary and stressful for our staff. It seems like no one cares and it just continues.”

- Social services business owner, Alberta

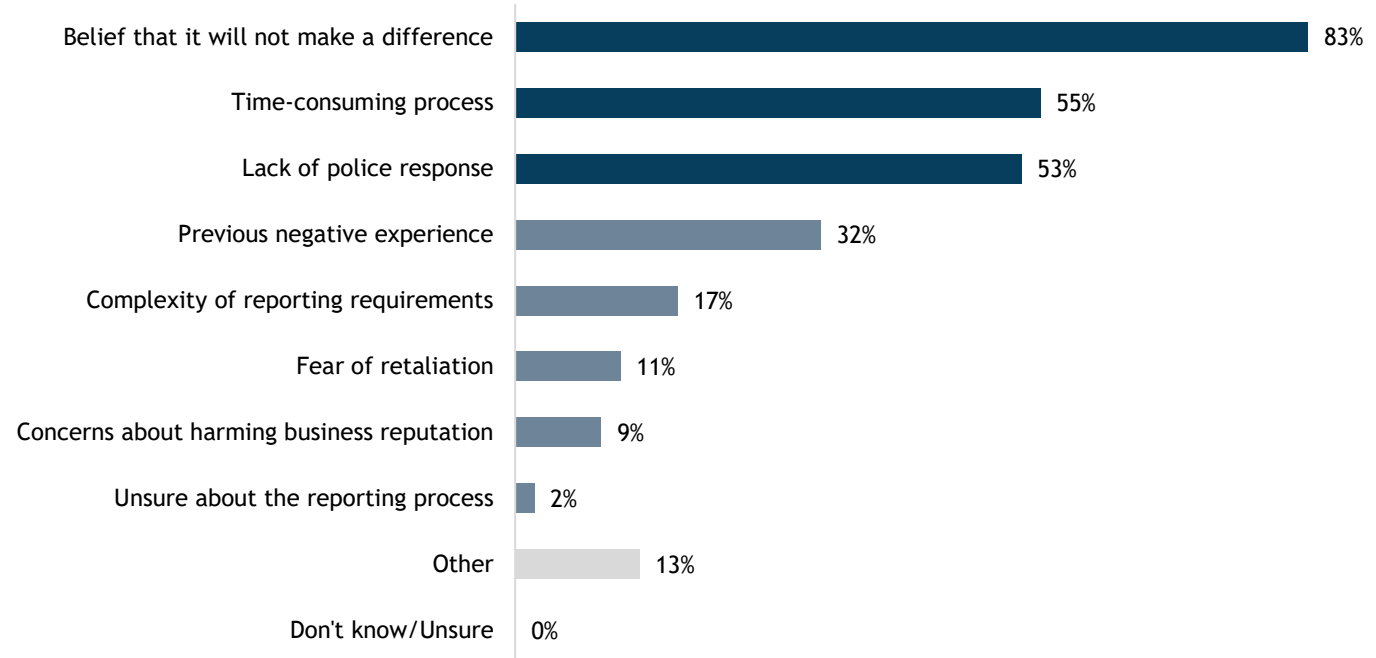


“The costs of high-resolution cameras that zoom in, read license plates, work day or night; the lighting needed; high, thicker wire fencing; fence top barbed wire; monitoring; special gates; and so on, are extremely expensive. Although insurance is supposed to account for these security measures, they simply don’t and it’s almost impossible to shop for better rates!”

- Retail business owner, Ontario

FIGURE 9

Reasons why businesses don’t always report community safety issues to police



Source: CFIB. Special Survey on Crime and Community Safety, July 25-September 6, 2024, n = 1,666.

Question: Why does your business not always report community safety issues to the police? (Select all that apply)

Some business owners report that the kinds of crimes they experience, such as theft or vandalism, are “too small” for police to take action, or that police might not come for hours or even days after they have been called in these cases. Long response times can also leave business owners or their staff to deal with dangerous situations by themselves, such as intoxicated or threatening individuals on their premises.

Few businesses bother filing insurance claims for community safety issues

Only 15% of businesses report that they always file insurance claims when they experience community safety issues. Those in professional services (6%) and hospitality (11%) are the least likely to always file claims.

Eight in 10 (82%) of those who don't always file claims say it is because they are worried about their insurance premiums increasing. The time-consuming process (40%) and complexity of claim requirements (29%) were also among the top reasons why businesses avoid filing claims. Notably, 18% of business owners said they are not covered by their insurance for crime and safety issues (see Figure 10).

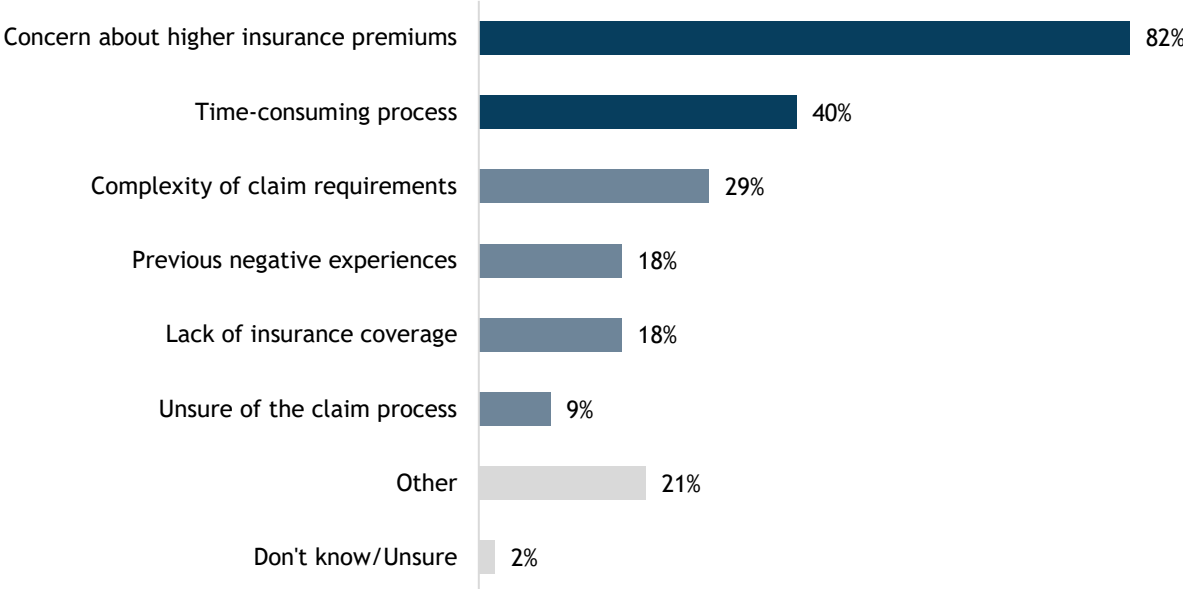
“We had our delivery truck stolen, and there was property damage when they took the truck. It's pretty burdensome dealing with auto insurance and property insurance, so we didn't bother making a claim and instead purchased another delivery truck and hired a contractor to repair the gate.”

- Manufacturing business owner, Alberta

*“Our windows were **smashed**, and merchandise was stolen. Our insurance company **discouraged us from submitting a claim**, saying our premiums will go up and we might be refused insurance in the future.”*

- Retail business owner, BC

FIGURE 10
Reasons why businesses don't always file insurance claims to deal with community safety issues



Source: CFIB, Special Survey on Crime and Community Safety, July 25–September 6, 2024, n = 1,666.
Question: Why does your business not always report community safety issues to your insurance company? (Select all that apply)

Insurance costs are a rising concern for small businesses. According to CFIB’s September Business Barometer®, 68% of businesses consider insurance a top cost concern, a significant increase over the historical average of 49%. And while eight in 10 (84%) businesses have not filed an insurance claim in the last 12 months, half of Canadian business owners experienced an increase of 10% or more in at least one of their insurance premiums over the same period.⁸ This suggests that many businesses are already dealing with large increases in their insurance premiums and are reluctant to turn to their insurance policies for crime and safety issues for fear of even greater increases.

⁸ CFIB, Insurance Survey, March 18–May 9, 2024, n = 3,058.

What small business would like to see from government

As crime and safety concerns increasingly impact small businesses across the country, there is a growing call for all levels of government to take stronger, more targeted action. Small business owners have been calling for practical solutions that can alleviate the financial and operational burdens they face due to rising crime, as well as improvements to community safety and justice policies. It is time for governments to heed these calls and work together to implement meaningful changes that support small businesses and strengthen the communities they serve.

According to CFIB's Your Voice May 2023 survey, 92% of small business owners believe the federal government should improve its handling of repeat offenders (e.g., by revising bail rules or by better connecting vulnerable individuals to the services they need). At the provincial level, 83% agree that governments should prioritize action on poverty reduction, affordable housing, and mental health issues. Municipally, 81% want faster cleaning and upkeep of public spaces (e.g., graffiti removal, sidewalk cleaning) and 78% support investments in community safety infrastructure such as streetlights and public restrooms.

“The catch and release change the federal government has made is reducing business and community safety, driving up insurance costs, driving up business costs to replace what is being stolen, and reducing efficiency and productivity because we are always forced to take steps to protect our people and assets.”

- Natural resources business owner, New Brunswick

As of 2024, a significant number of Canadian small business owners (62%) believe that their provincial governments should follow British Columbia's lead by introducing a security rebate program to help cover costs associated with crime and safety. BC's *Securing Small Business Rebate* program provides reparative and preventative rebates of up to \$2,000 and \$1,000, respectively.⁹ Following BC's initiatives, the Manitoba government recently introduced its own *Manitoba Security Rebate Program*, offering rebates of up to \$300 for the purchase and installation of qualifying security equipment for both residents and businesses.¹⁰

Additionally, many are struggling to secure or maintain insurance coverage, with nearly a fifth of small businesses currently uninsured for crime and community safety issues. Moreover, when renewing their insurance, 20% of small businesses reported they had no choice but to stay with their current provider due to limited options—having only one or no alternative insurer available.¹¹ To address this, governments must lower barriers to entry for insurance companies and encourage competition and diversity within the industry.

“I had to clean human excrement from in front of my shop one day. We had to remove our outside carpet from our entrance and replace it with cement to deter people from camping on the doorstep and to make it easier to clean human excrement.”

- Social Services business owner, Ontario

⁹ Government of British Columbia. *Securing Small Business Rebate*, May 6, 2024. <https://www2.gov.bc.ca/gov/content/employment-business/economic-development/funding-and-grants/securing-small-business-rebate>

¹⁰ Government of Manitoba. *Manitoba Security Rebate Program*. <https://www.manitoba.ca/justice/securityrebate.html>

¹¹ CIBF, Your Voice August 2024 survey, August 8–21, 2024, n = 2,331.

Recommendations

Last year, CFIB released its [Crime & safety in Western Canada report](#), presenting several key recommendations for all levels of government. To address the pressing crime and safety challenges communities are facing across Canada, CFIB developed a set of policy recommendations aimed at fostering collaboration, enhancing reporting and transparency, and addressing underlying issues, while implementing easily achievable measures in the short term to improve community safety. These recommendations were developed for consideration by all levels of government and are based on data from small business owners across Canada and insights from engagements with various stakeholder organizations that operate on the front lines of these issues. Many of the recommendations were of a general nature, so that they could be adapted to meet the unique needs of rural communities.

We have added some new key recommendations targeting specific needs. However, many of our recommendations remain unchanged, as we have yet to see significant progress from governments across the country in addressing these urgent concerns.

1. Address underlying issues contributing to crime and safety issues, including affordable housing, mental health, and addictions.
2. Improve resources for small businesses including proactive funding for increased security, funding for crime-related repairs, and guidance, prevention, and response strategies for small business owners and their staff.
3. Strengthen collaboration between all levels of government, non-profits, community organizations, and small businesses to develop data-driven and evidence-based policies and programs aimed at addressing crime and safety.
4. Improve safety in commercial areas and public spaces, including improved outdoor lighting, regular cleaning and maintenance, and increased presence of police and security.
5. Develop an improved approach to recidivism, including reevaluating bail rules and connecting repeat offenders to mental health and addictions services.
6. Set service standards to improve law enforcement response time when business owners report a crime.
7. Support competition and diversity among insurance firms by reducing barriers to entry.

It is crucial for stakeholders, including government authorities and law enforcement agencies, to address community safety concerns and collaborate with small business owners in implementing effective crime prevention strategies. By fostering a sense of security, small businesses can thrive, communities can flourish, and the overall well-being of society will be enhanced.

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.

Additional resources

Questions or data requests:

research@cfib.ca

All CFIB research:

cfib.ca/research

X:

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Endnotes

