



YOUR VOICE

Survey Results
September 2025

Insights From Canada's
Small Business Owners

Methodology

Your Voice September 2025

Survey Type: An omnibus, controlled-access online CFIB survey.

Survey period: September 11 - September 25, 2025.

Sample: Based on responses from 2,090 CFIB members who are owners of Canadian independent businesses, from all sectors and regions of the country. For comparison purposes, a probability samples with the same number of respondents would have a margin of error of +/-2.14%, 19 times out of 20.

Purpose and Context: The CFIB Your Voice omnibus survey is conducted bi-monthly, focusing on issues that matter most to small business owners across Canada. For over five decades, CFIB has harnessed the collective voice of its members to produce data-driven policy strategies that reflect the needs of small businesses. Our inhouse survey capacity is a powerful tool designed to empower business owners to share insights on topics from government support to regulatory burdens.

Impact: The survey's insights are gathered directly from CFIB members, ensuring an authentic representation of small business priorities. These responses help shape CFIB's advocacy efforts, driving policies that are aligned with the evolving needs of the small business community.

Notes:

-Respondents were randomly assigned to one of two blocks of questions: Block A (Strikes at federally regulated workplaces) or Block B (Canada-China trade dispute and Bill C-2 cash transaction limits). As a result, response counts for these questions are lower than the overall survey total.

-In some instances, responses may not add up to 100% due to rounding.

September Your Voice Survey Insights

The September 2025 edition of Your Voice captures the latest views of small business owners across Canada. With over 2,000 responses, the survey highlights the ongoing pressures, digital challenges, and concerns about labour disputes and trade policy. Small businesses continue to navigate elevated costs and regulatory change with a focus on practical solutions that help them stay resilient and grow.

Business Conditions

Rising costs remain the biggest concern. Taxes and operating expenses top the list, followed by economic uncertainty, energy, and labour costs.

Digital Practices

Most small businesses (9 in 10) use at least one digital channel—usually a website or Facebook—but only one in three sell online. Time, cost, and technical hurdles continue to limit deeper digital adoption.

Strikes at Federally Regulated Workplaces

Owners want quicker ways to resolve major strikes, strongly supporting back-to-work laws, arbitration, and more competition in key sectors.

Canada-China Trade Dispute

While most firms report no direct impact, agriculture and hospitality are feeling the strain. Over half of businesses support lifting tariffs on Chinese EVs to protect Canadian exports.

Bill C-2: Cash Transaction Limits

About one in three businesses expect new cash limits to affect them—especially in construction, hospitality, and retail—due to higher fees and new compliance costs.



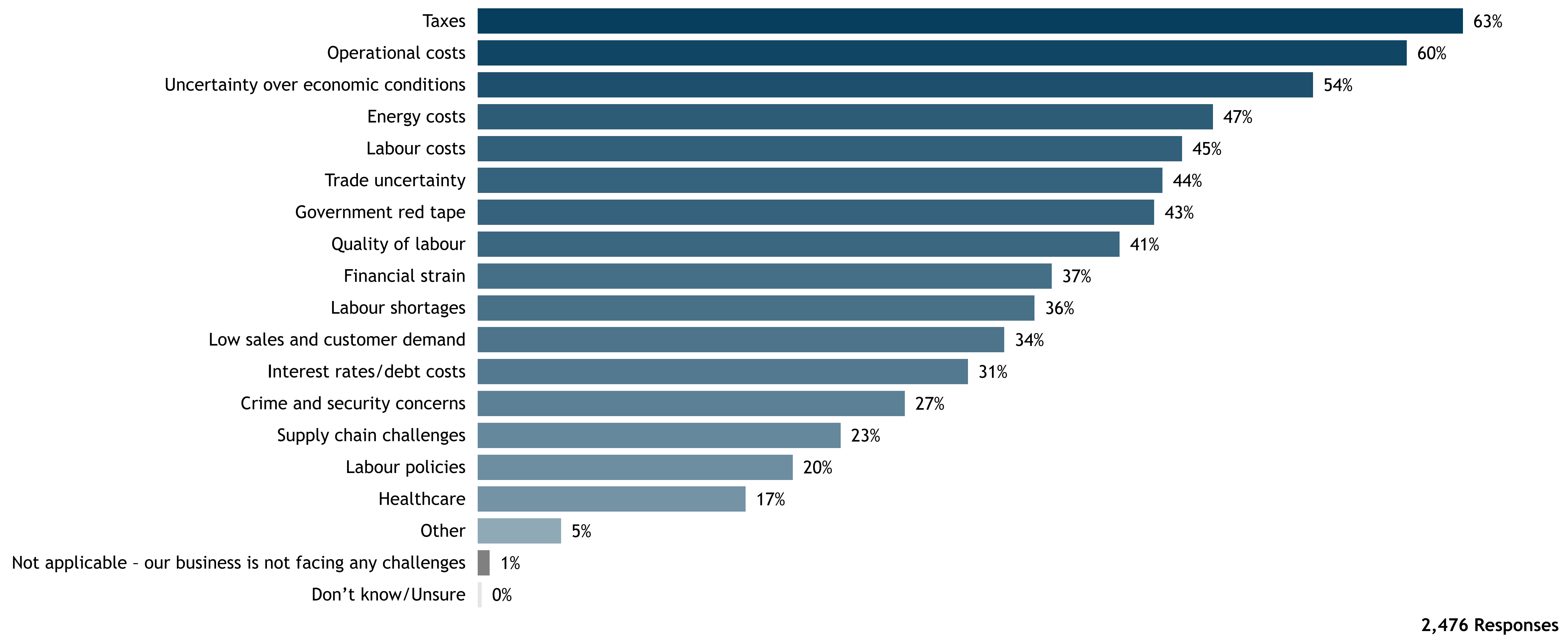
Marvin Cruz
Director, Research
CFIB



Sanaz Dolatkhan
Data Analyst, Research
CFIB

Business conditions

Taxes and operational costs are the top concerns for SMEs, with economic uncertainty also weighing heavily. Trade uncertainty remains a significant challenge, ranking alongside labour costs and government red tape.



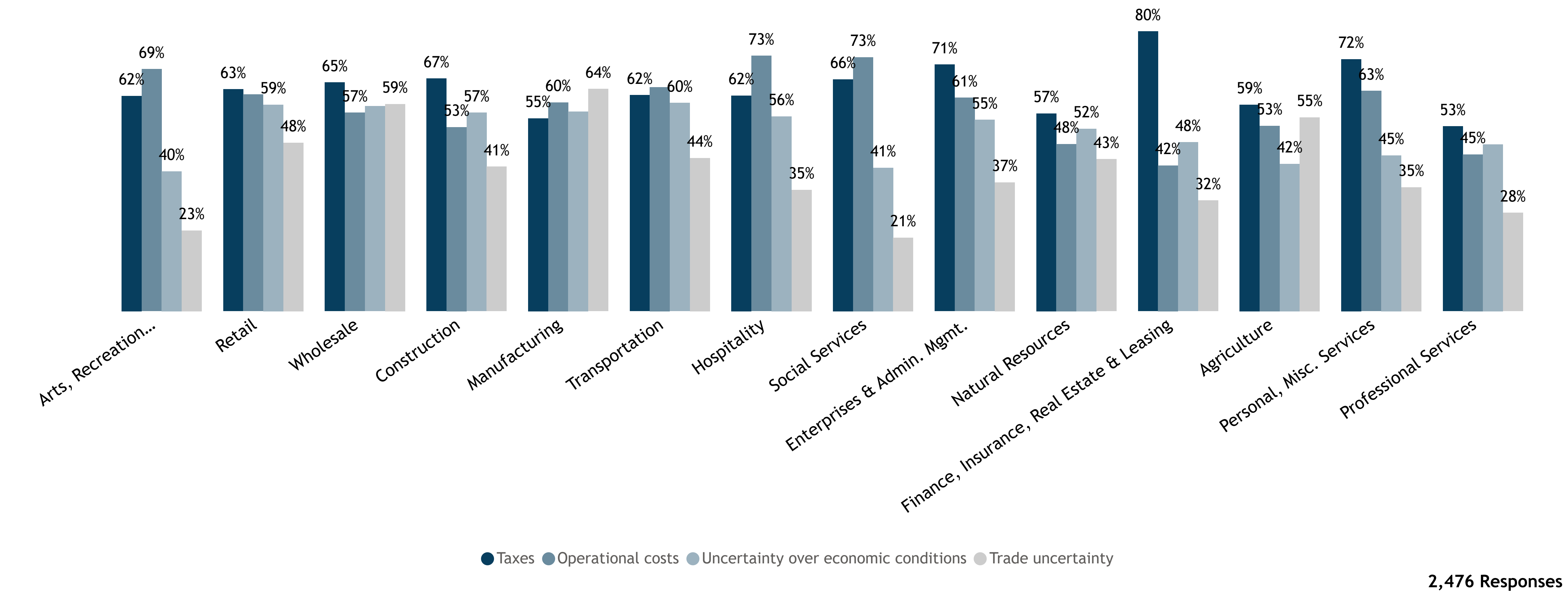
Question: Which of the following are serious concerns to your business right now? (Select all that apply)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.



Taxes are the leading issue in most sectors, particularly finance/real estate and personal misc. services, while operational costs weigh more heavily especially in hospitality and arts & recreation. Trade uncertainty is notably high in manufacturing, wholesale, and agriculture.

Business concerns, by sector



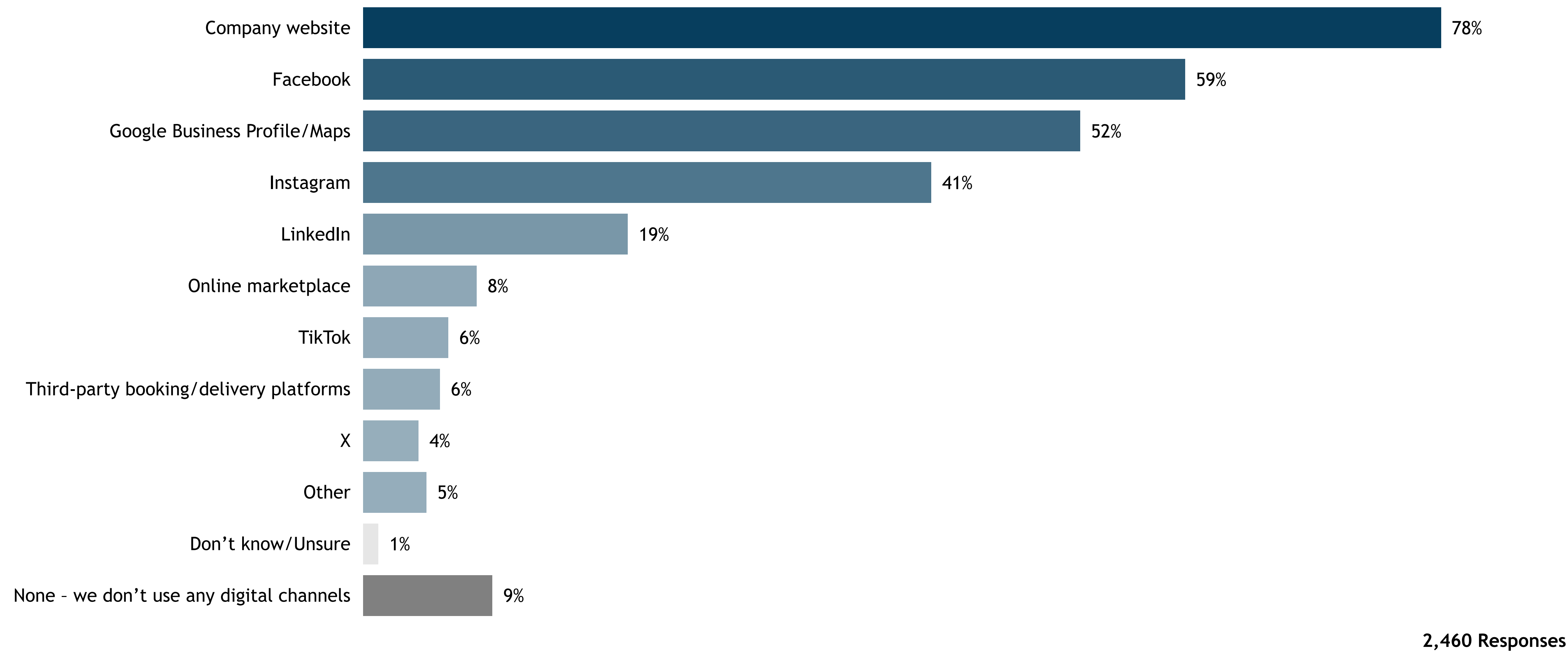
Question: Which of the following are serious concerns to your business right now? (Select all that apply)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.

Note: *Small sample size (<40).

Digital practices

Majority of small businesses (90%) report using at least one digital channel. Most maintain a company website, and actively use Facebook, Google Business Profile/Maps and Instagram. Platforms like TikTok, X, and online marketplaces are lightly used.

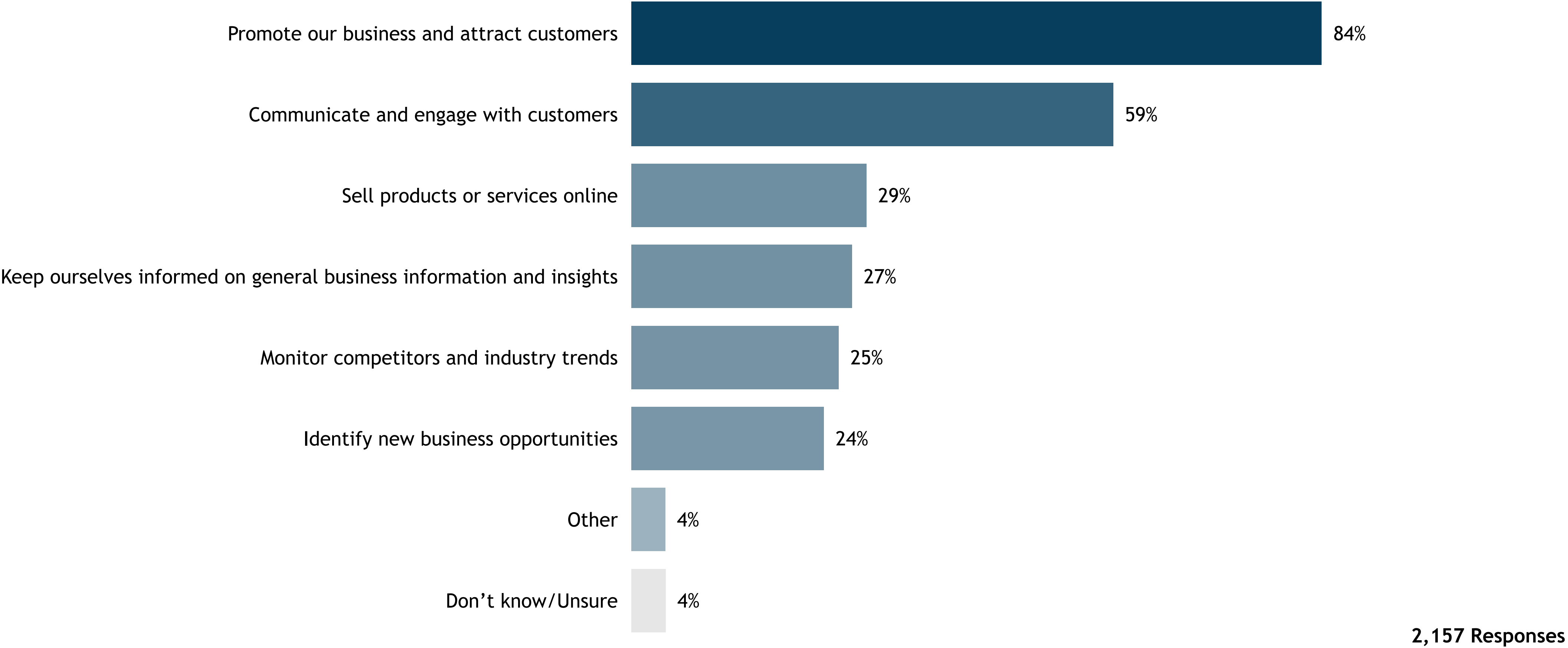


Question: Which of the following digital channels does your business actively use (i.e., maintain or update as part of operations)? (Select all that apply)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.



Most small businesses use digital channels primarily to promote their business and engage with customers, while fewer use them for e-commerce or market intelligence.



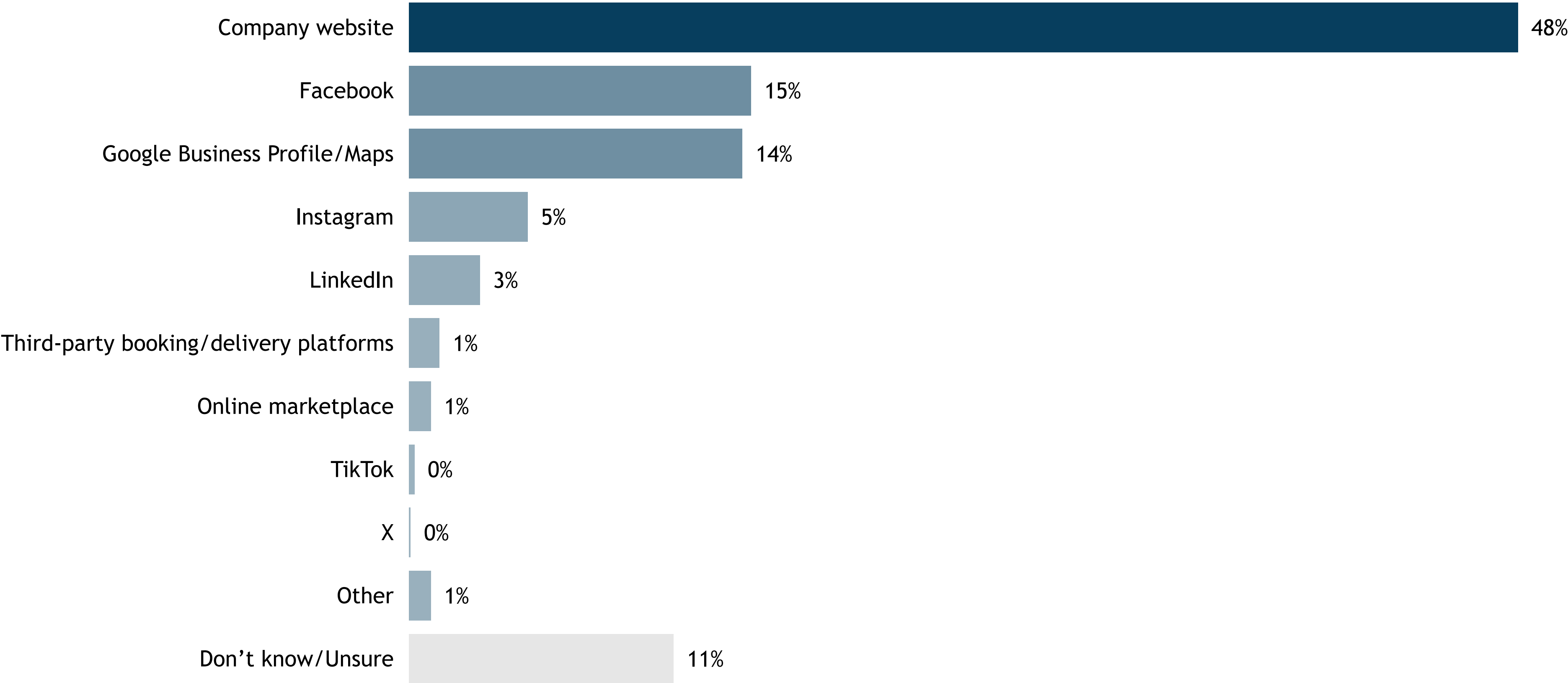
Question: What are the reasons for using these digital channels? (Select all that apply)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.

Note: Only those respondents that selected use of digital channels answered this question.



Nearly half of businesses say their company website is the most useful digital channel.



2,129 Responses

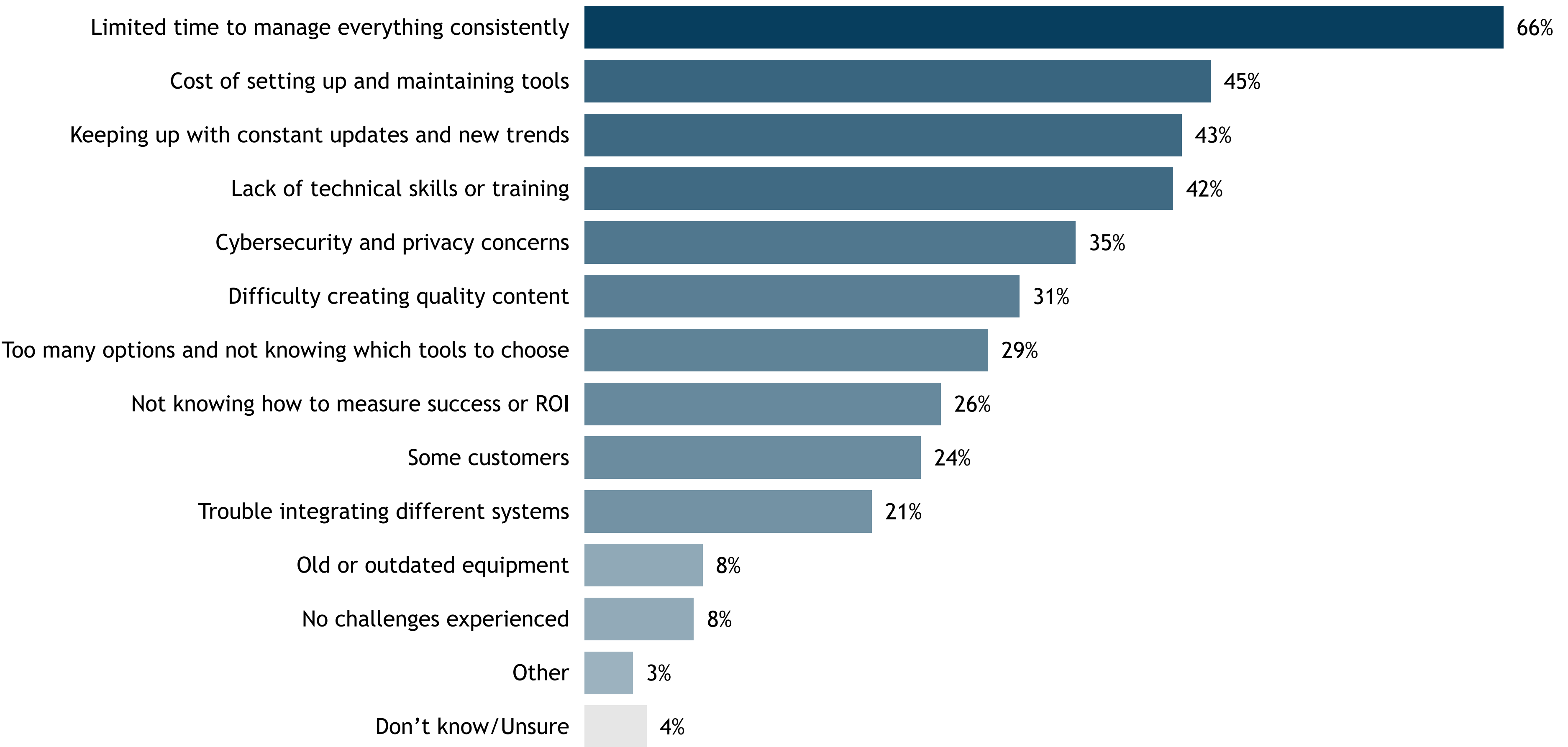
Question: Of the channels you use, which one is most useful to your business? (Select one)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.

Note: Responses reflect the single most useful channel selected from those the business already uses.



Limited time leads digital adoption hurdles, followed by costs and keeping up with trends.



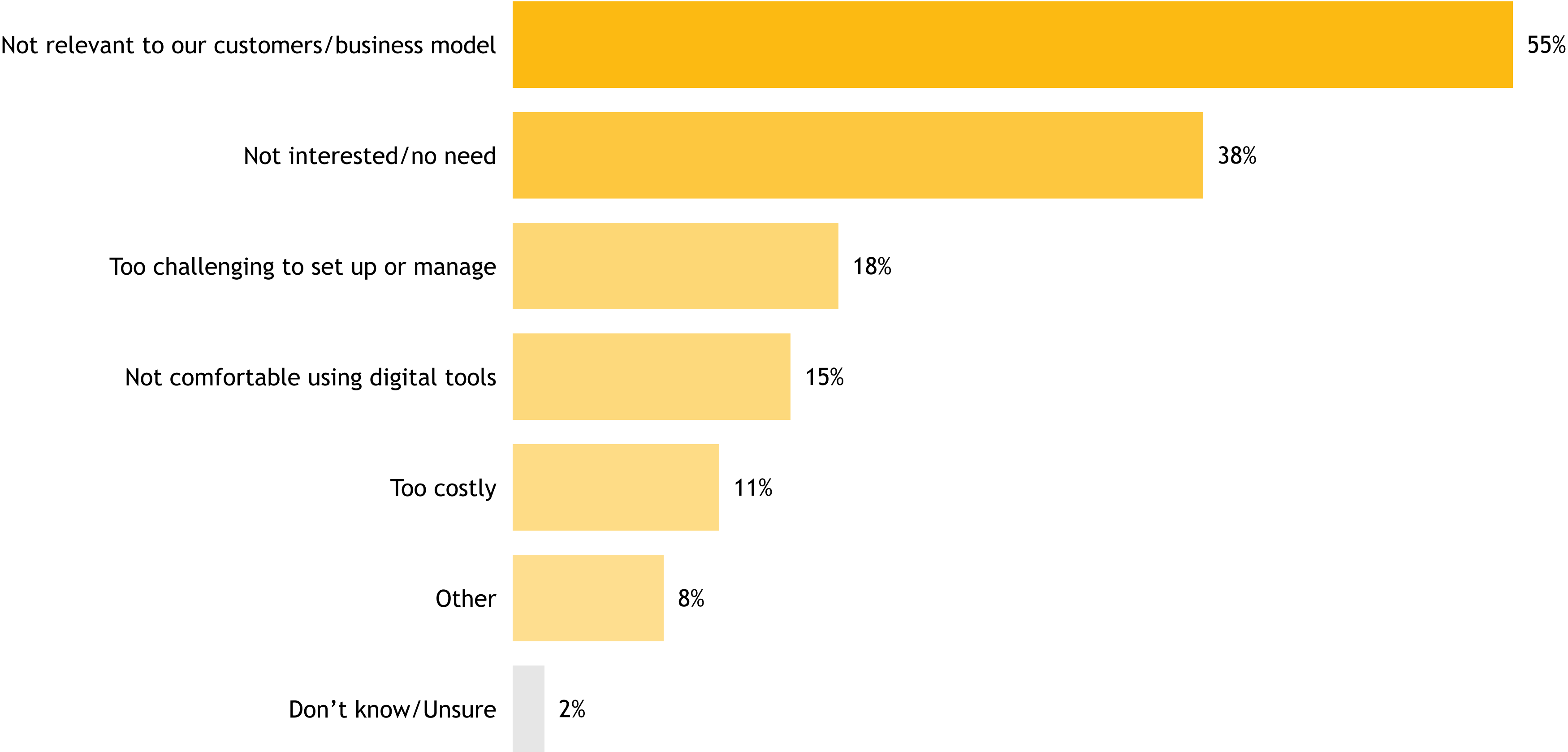
2,355 Responses

Question: What challenges, if any, does your business face when using or adopting digital tools (e.g., website, social media, online payments)? (Select all that apply)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.



For those that do not use any digital channels, the top reasons are lack of relevance and need, though technical and cost barriers remain factors for some.



229 Responses

Question: Why does your business not use digital channels? (Select all that apply)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.

Note: Only those respondents that selected "None we don't use any digital channels" answered this question.



Strikes at federally regulated workplaces

Strong majority support action to resolve labour disputes in federally regulated workplaces, with over three quarters supporting back-to-work legislation and arbitration in key sectors.

● Strongly agree ● Somewhat agree ● Don't know/Unsure ● Somewhat disagree ● Strongly disagree

Canada needs better ways to resolve labour disputes at major federally regulated workplaces



Back-to-work legislation is an appropriate tool when strikes at federally regulated workplaces cause broad economic disruption



The right to strike should give way to binding arbitration in federally regulated sectors that are essential to supply chains and where work stoppages cause severe economic harm



1,196 Responses

Question: To what extent do you agree or disagree with the following statements. (Select one for each line)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.



Regarding the recent Air Canada strike, most small businesses weren't negatively impacted. But more than 80% say major labour disputes show Canada needs more competition and choice in key industries.

● Strongly agree ● Somewhat agree ● Don't know/Unsure ● Somewhat disagree ● Strongly disagree

The recent Air Canada strike had a negative impact on our business



Labour disputes at major federally regulated workplaces highlight the need for more competition and choice in Canada's economy



1,196 Responses

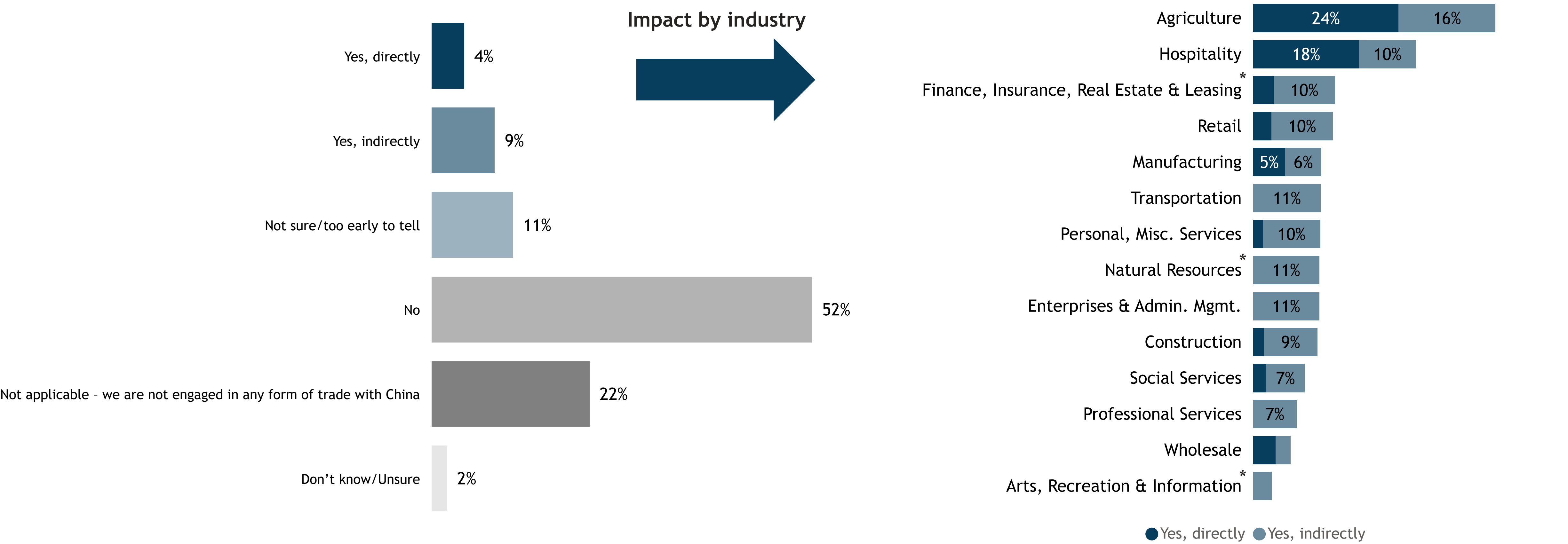
Question: To what extent do you agree or disagree with the following statements. (Select one for each line)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.



Canada-China Trade Dispute

About 1 in 10 firms report being impacted by the Chinese tariffs, with agriculture and hospitality feeling the most the strain.



1,194 Responses

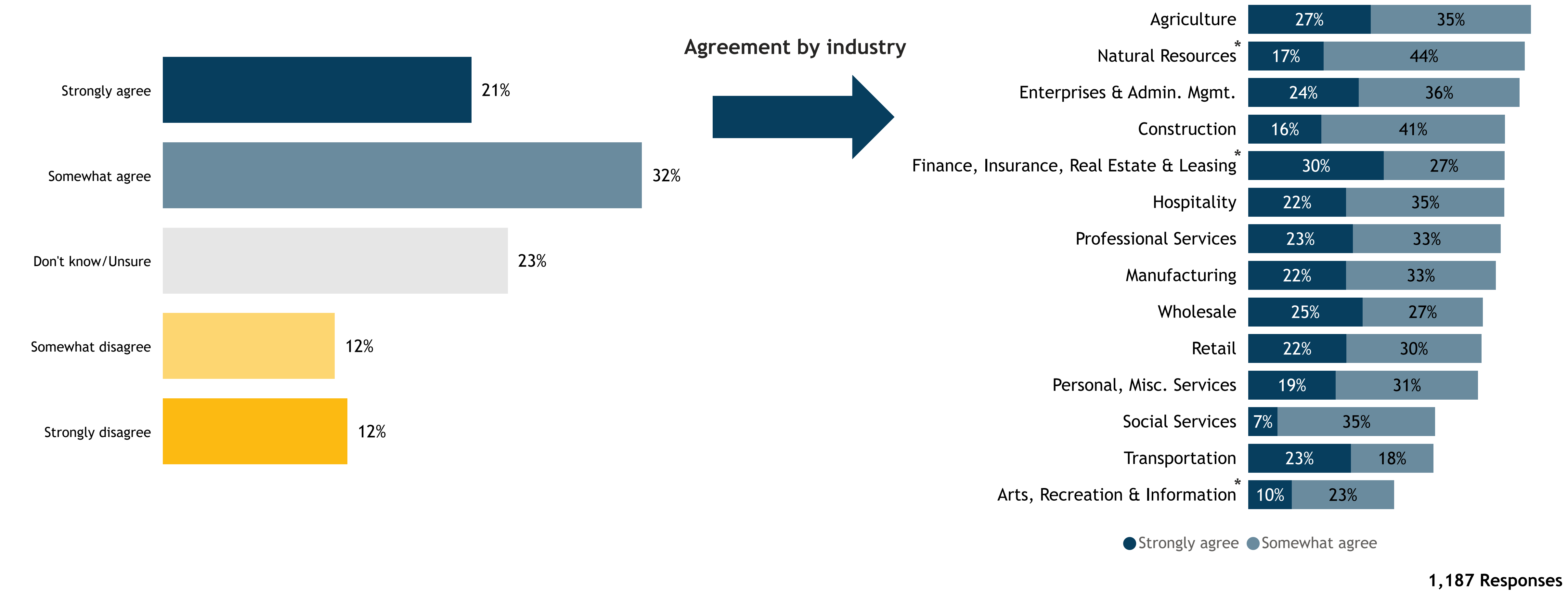
Question: Has your business been impacted by the recent Chinese tariffs on Canadian canola and other agri-food products? (Select one)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.

Note: *Small sample size (<40).

Over half of business owners support removing Canada’s 100% tariff on Chinese EVs to avoid retaliation against Canadian agriculture. Among sectors, support is high in agriculture, construction and hospitality.

Canada should remove the 100% tariff on Chinese electric vehicles to help reduce the risk of retaliatory tariffs on Canadian agricultural products



Question: Please indicate the extent to which you agree or disagree with the following statement. (Select one for each line)

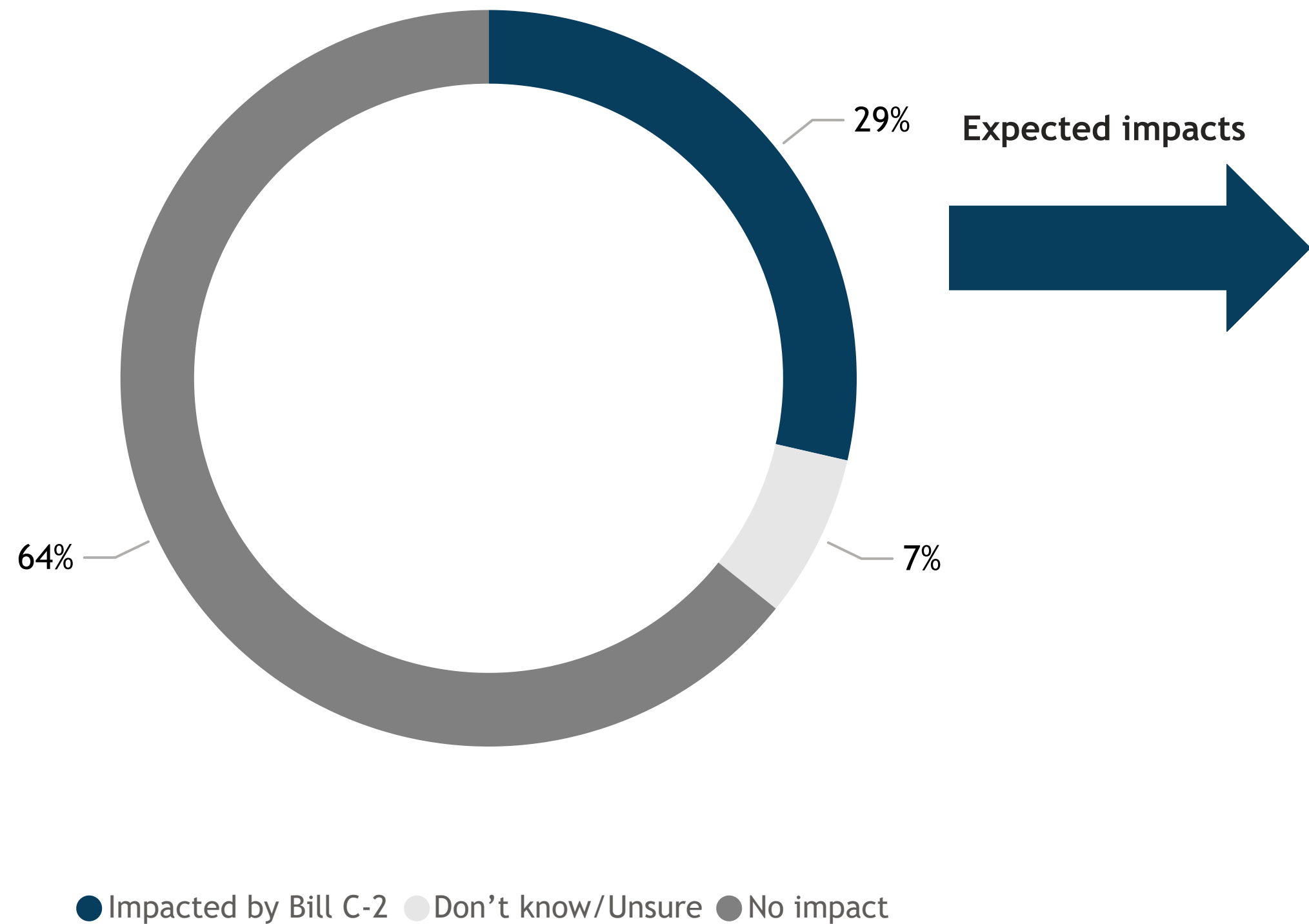
Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.

Note: *Small sample size (<40).

Bill C-2: Cash transaction limits

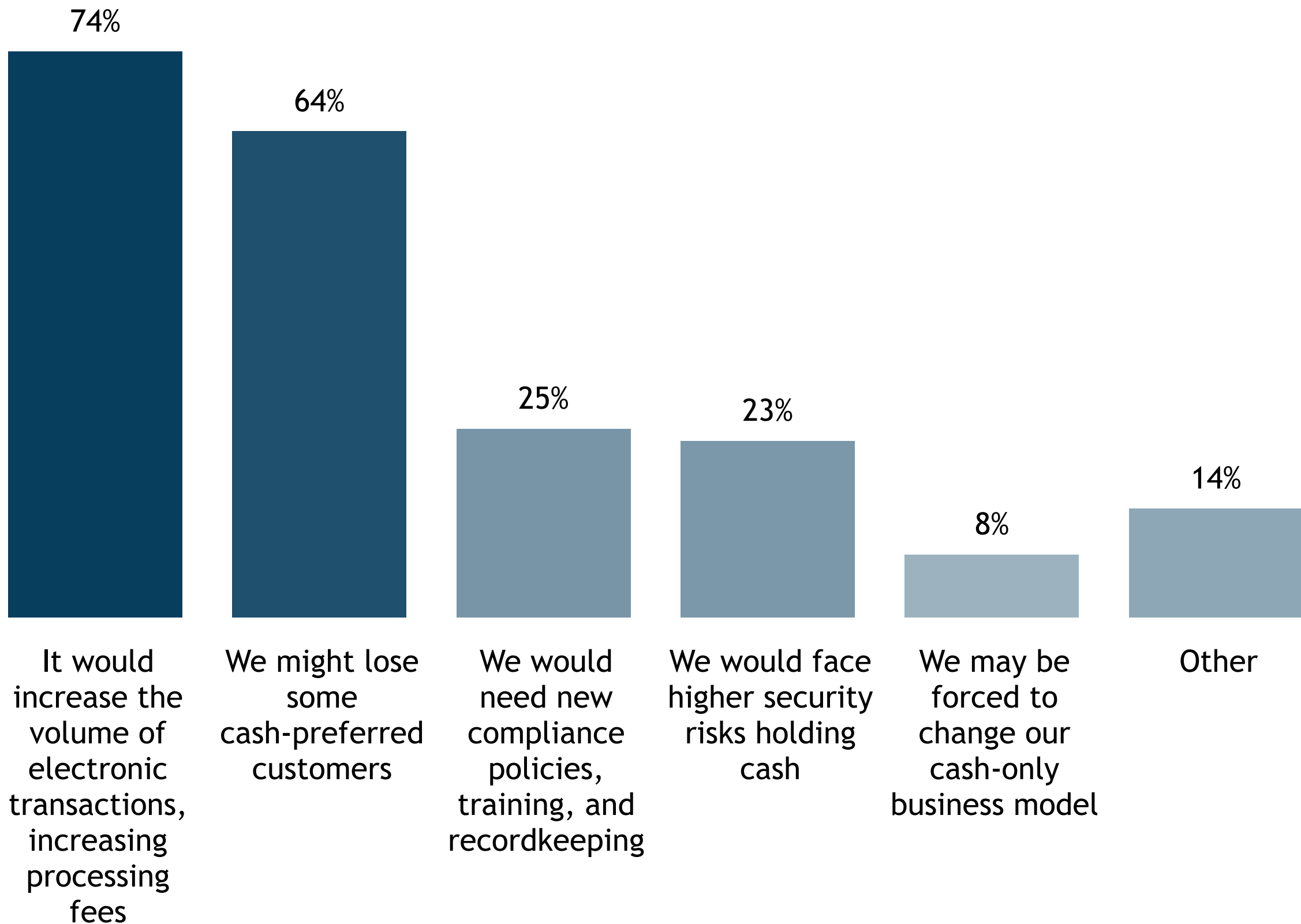
With Bill C-2 proposing new restrictions on large cash transactions and third-party deposits, nearly one in three businesses expect added costs or challenges if Bill C-2 moves forward.

Share of Businesses Impacted by Bill C-2



1,102 Responses

Expected Business Impacts of Bill C-2



315 Responses

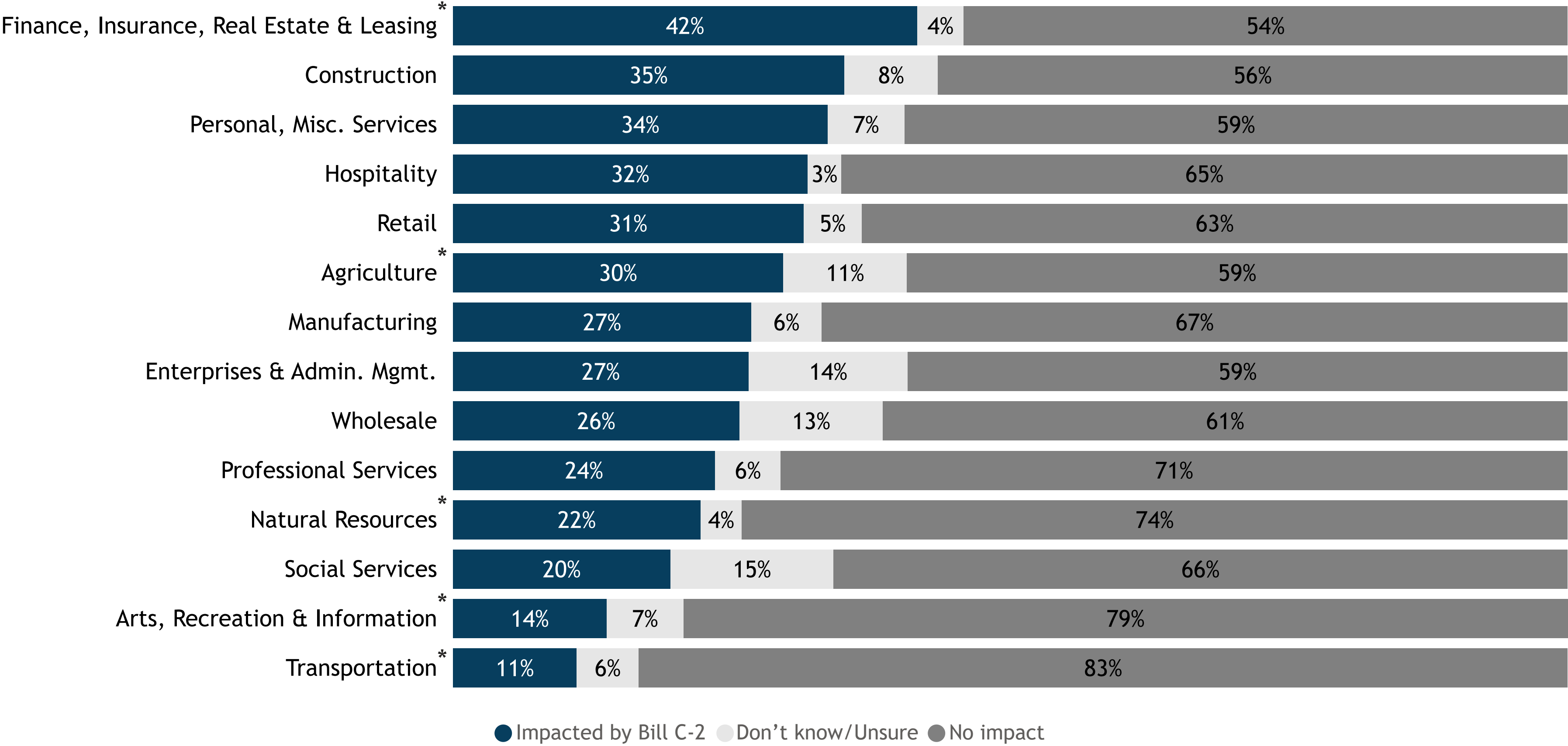
Question: If the proposed limits on cash transactions and third-party deposits are implemented, how would they affect your business? (Select all that apply)

Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.



Sectors most affected by Bill C-2 includes, construction, personal services, hospitality, and retail. These industries are more likely to handle larger volumes of cash or rely on customers that prefer cash.

Share of Businesses Impacted by Bill C-2, by Sector



1,102 Responses

Question: If the proposed limits on cash transactions and third-party deposits are implemented, how would they affect your business? (Select all that apply)

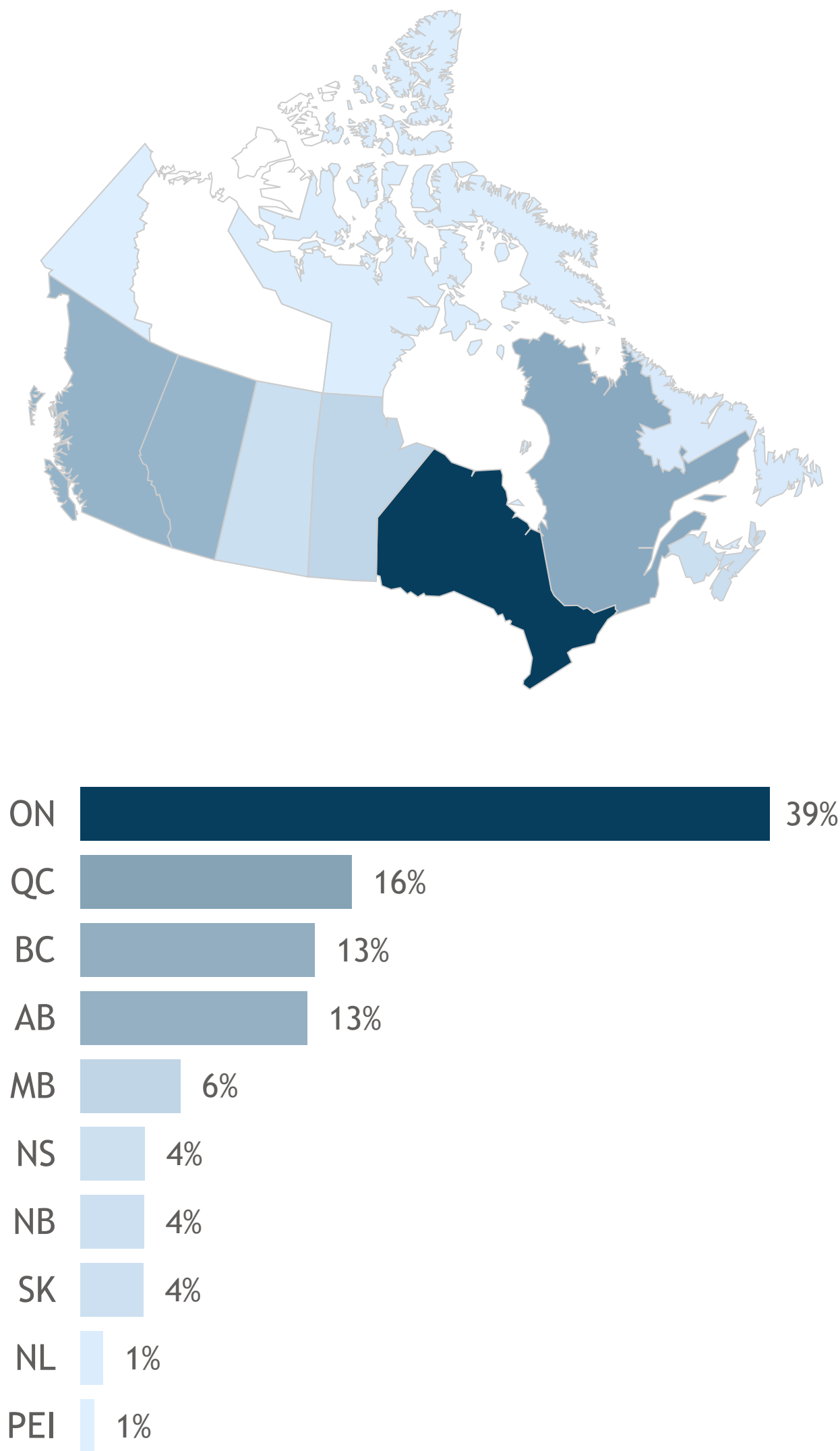
Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.

Note: *Small sample size (<40).

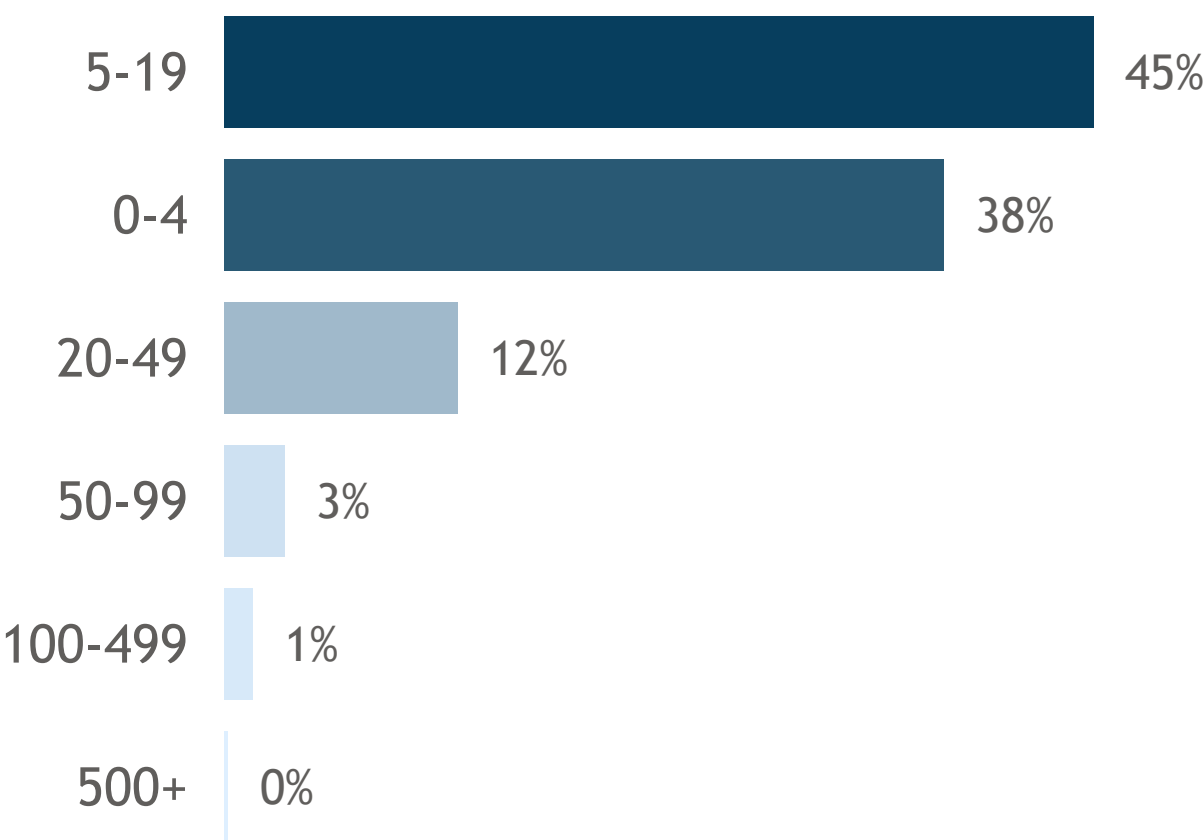


Appendix: Sample distribution

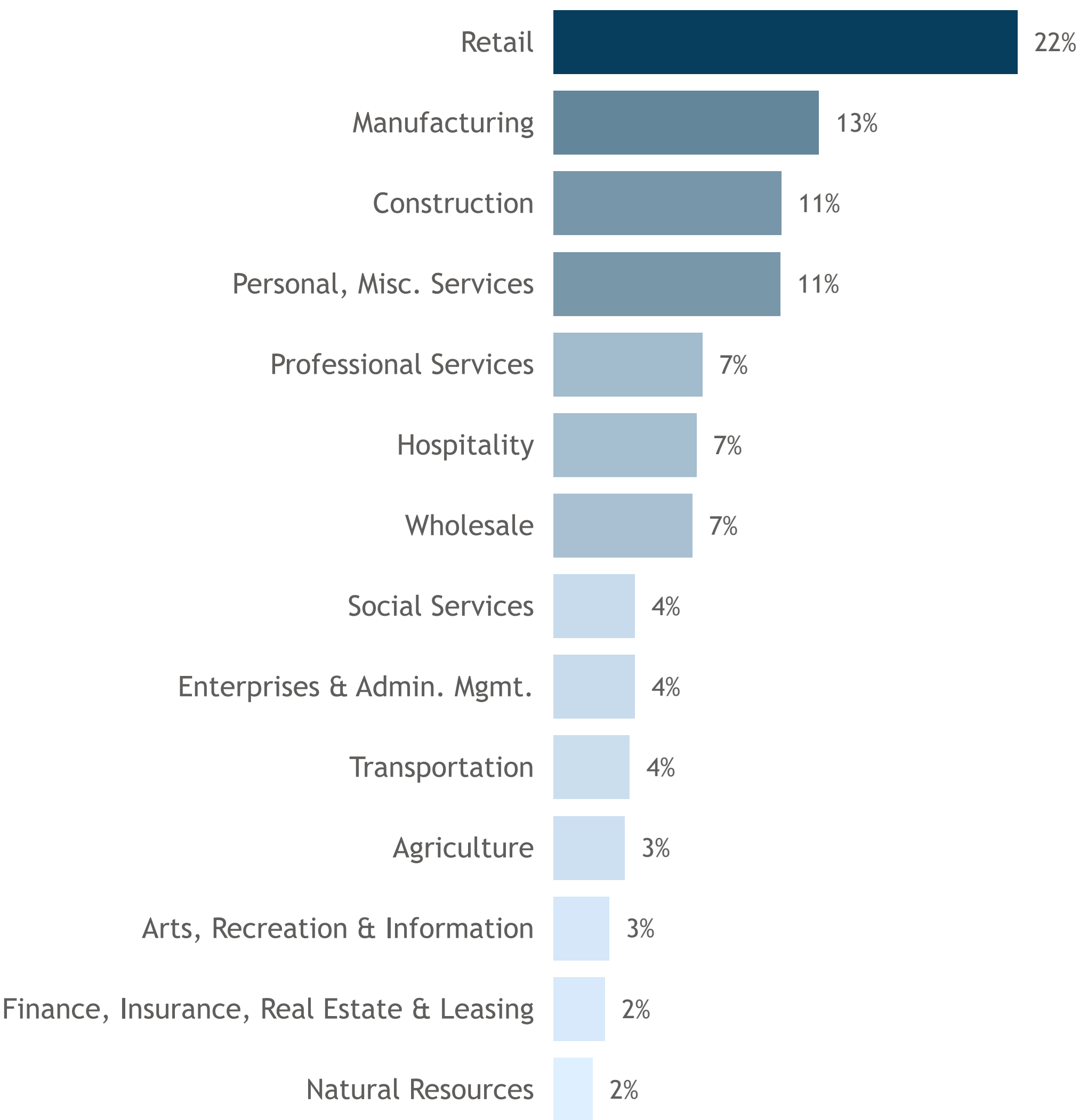
By location of the business



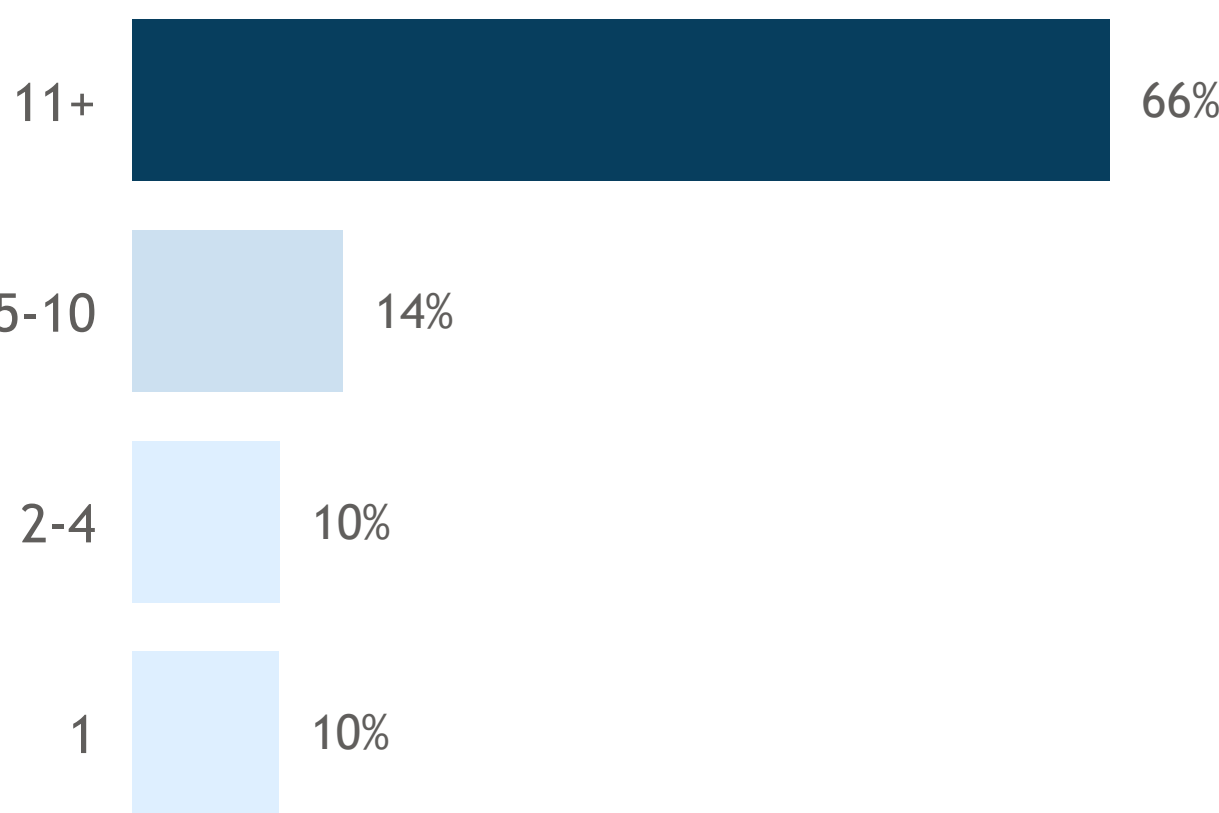
By number of employees



By industry



By years in business



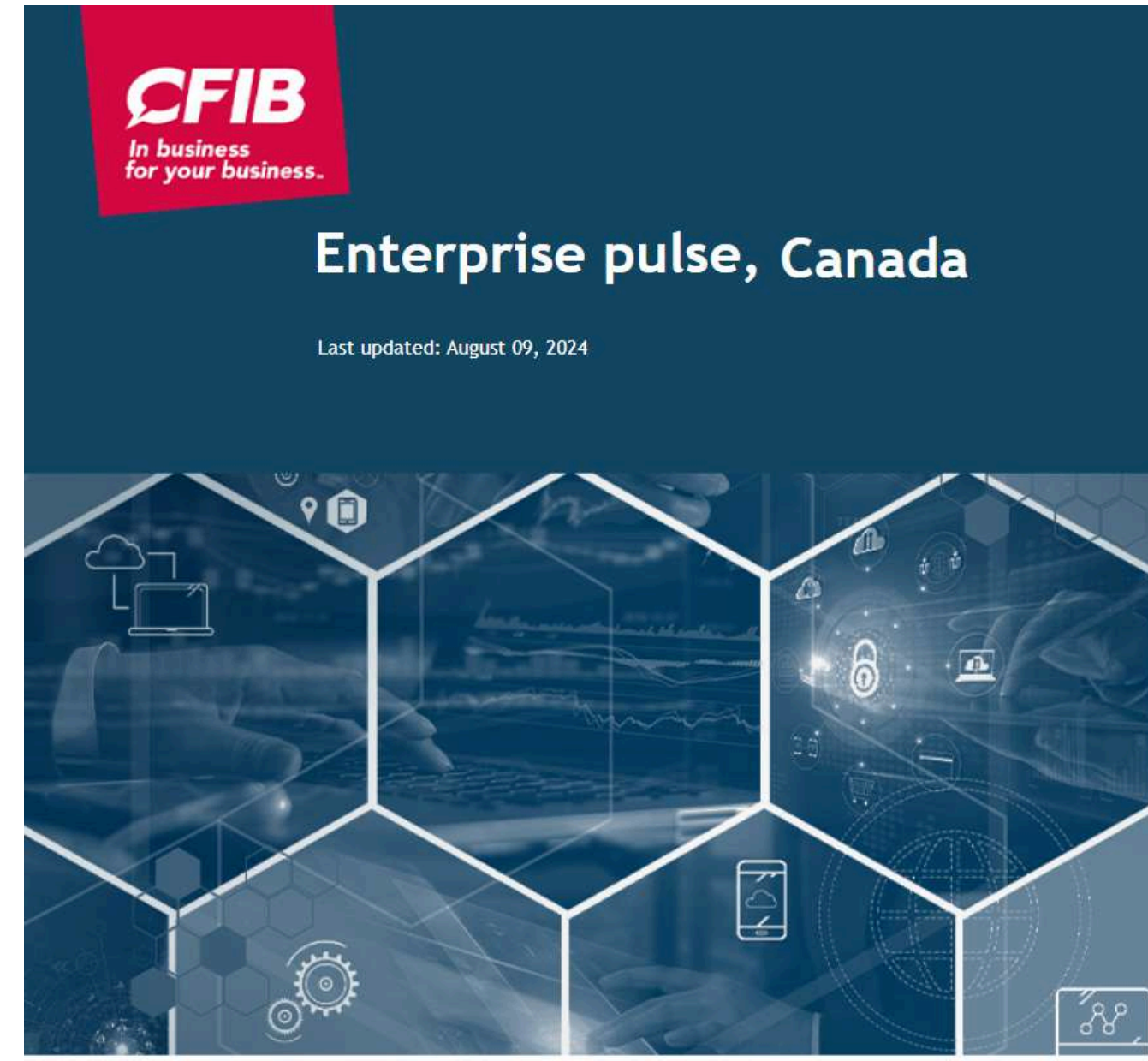
Source: CFIB, Your Voice - September 2025 survey, September 11 - 25, 2025, final results.

CFIB Research Publications and Business Stats



Monthly Business Barometer®

Our monthly survey tracks small business confidence, expectations and operating conditions in Canada.



Enterprise Pulse

Q2 2024 - Entrepreneurship in Canada is improving, but still not fully back to pre-pandemic strength.



Private Sector Job Vacancies in Canada

The private sector job vacancy rate in Canada remained fairly unchanged at 2.8% in 2025 Q1, though it is 0.6 percentage points lower than in 2024 Q1.

Questions or data requests

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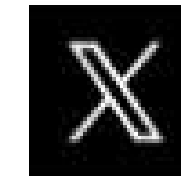


Additional information

All CFIB research



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