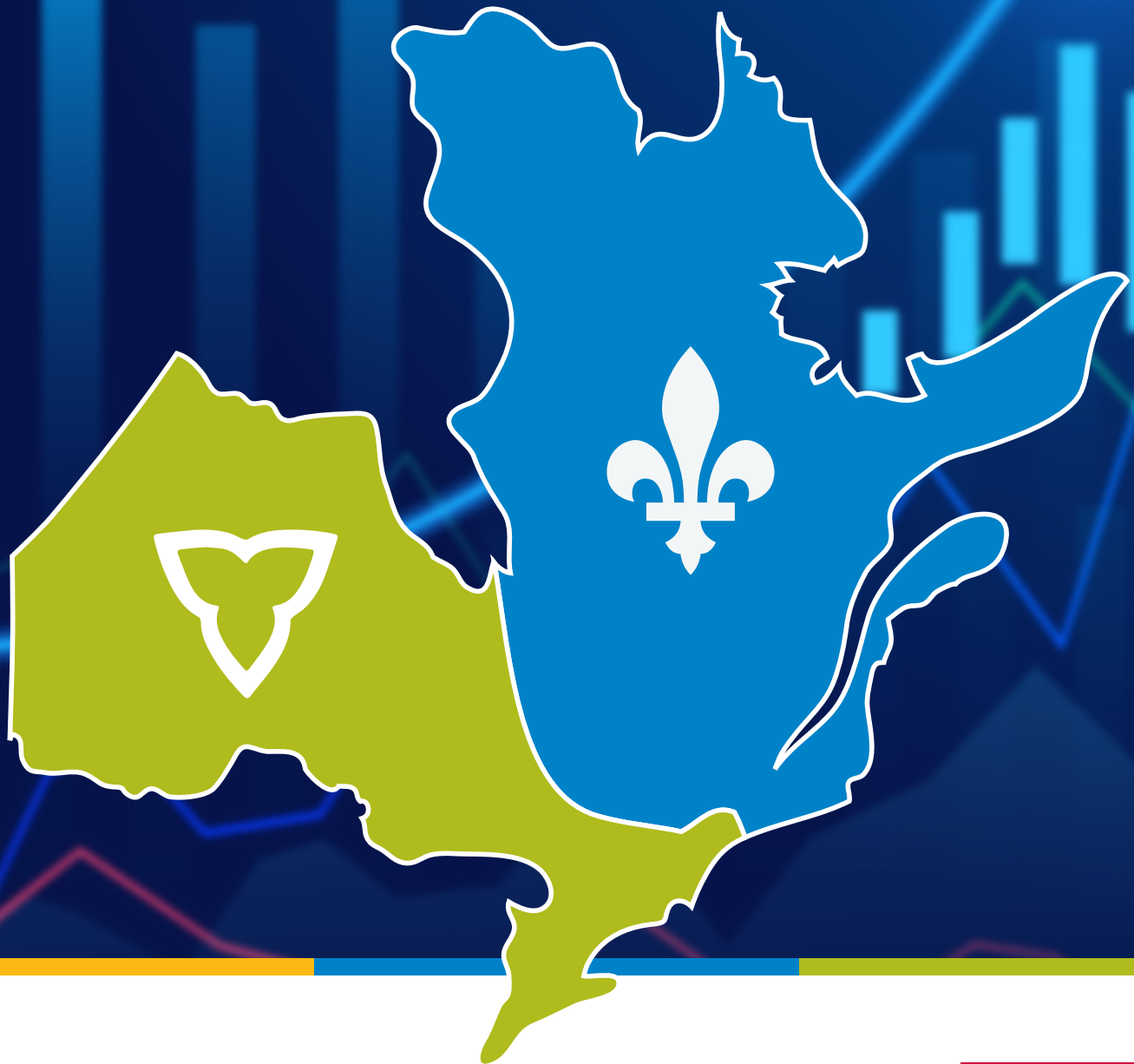


Ontario and Quebec:

Unlocking an economic corridor for SMEs



Introduction

With its first Quebec-Ontario report, the Canadian Federation of Independent Business (CFIB) will highlight the remarkable contributions of small and medium-sized enterprises (SMEs) to both provinces' economies, and areas where governments can improve the economic environment. Quebec and Ontario are Canada's economic engine. They share a rich history of cooperation, agreement, and strong relations across provincial borders. For example, it is a tradition that their premiers meet annually, and in September 2009, both provinces signed the Trade and Cooperation Agreement Between Ontario and Quebec, making their joint efforts and shared vision for improvements official.¹

Small and medium-sized business owners in both provinces are facing issues that are deeply affecting their bottom lines. The rising cost of doing business and labour shortages are two examples of challenges that are limiting SMEs' capacity to expand and grow. Government-level collaboration on tackling these challenges will create more paths to success in both provinces.

For both economies to reach their potential, there needs to be greater collaboration between the provincial governments to promote seamless business operations across borders by effectively reducing red tape barriers in areas of labour mobility and internal trade.

This report includes an overview of the current situation and policy recommendations to improve economic growth for both provinces. To learn about the perspectives of small and-medium sized businesses on collaboration between Quebec and Ontario, CFIB conducted a survey of business owners in November 2022.²

¹ <https://www.ontario.ca/document/trade-and-cooperation-agreement-between-ontario-and-quebec/part-vii-final-provisions>

² CFIB's *Your Voice* - November 2022 survey was conducted from November 10 to November 28, 2022, and its findings are based on a sample of 1,684 small business owners in Ontario and Quebec. For comparison purposes, a probability sample with the same number of respondents would have a margin of error of +/-2.4%, 19 times out of 20. The survey received 471 responses from small business owners in Quebec (margin of error of +/-4.5%, 19 times out of 20) and 1,213 responses from small business owners in Ontario (margin of error +/-2.8%, 19 times out of 20).

Small and medium-sized businesses: Economic drivers

Productivity, labour, and employment levels

Canada boasts the 8th largest economy in the world, generating an annual gross domestic product (GDP) of over \$2 trillion.³ Ontario (\$779 billion) and Quebec (\$391 billion) account for well over half (57%) of the country's GDP at a combined \$1.17 trillion. Together, Quebec and Ontario represent the fourth largest economic zone in North America, after California, Texas, and New York.⁴

Small and medium-sized businesses power both Quebec and Ontario. In both provinces, 99% of all businesses are either a small or a medium-sized business (see Table 1). More than half of Quebec businesses and almost 3 out of 5 businesses in Ontario have 1 to 4 employees. Over the 2015-2019 period, Quebec's and Ontario's SMEs contributed an annual average of 52.4% to the country's GDP.⁵

Table 1: Over 98% of SMEs in Quebec and Ontario have fewer than 100 employees

Distribution of businesses by the number of employees

2022	Quebec	Ontario
1 to 4 employees	53%	59%
5 to 9 employees	19%	17%
10 to 19 employees	13%	11%
20 to 49 employees	9%	8%
50 to 99 employees	3%	3%
100 to 499 employees	1.6%	1.6%
500 or more employees	0.3%	0.2%
Total businesses	274,296	494,107

Source: Statistics Canada, Canadian business counts, with employees, June 2022:

https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3310056801&request_locale=en

Note: The total may differ from 100% due to rounding.

SMEs also represent the bulk of employment in both provinces (see Figure 1). In Quebec, approximately 2.35 million people work in small or medium-sized businesses, representing 68% of its total private sector workforce. In Ontario, SMEs employ more than 4 million workers, representing 71% of the province's private sector workforce.

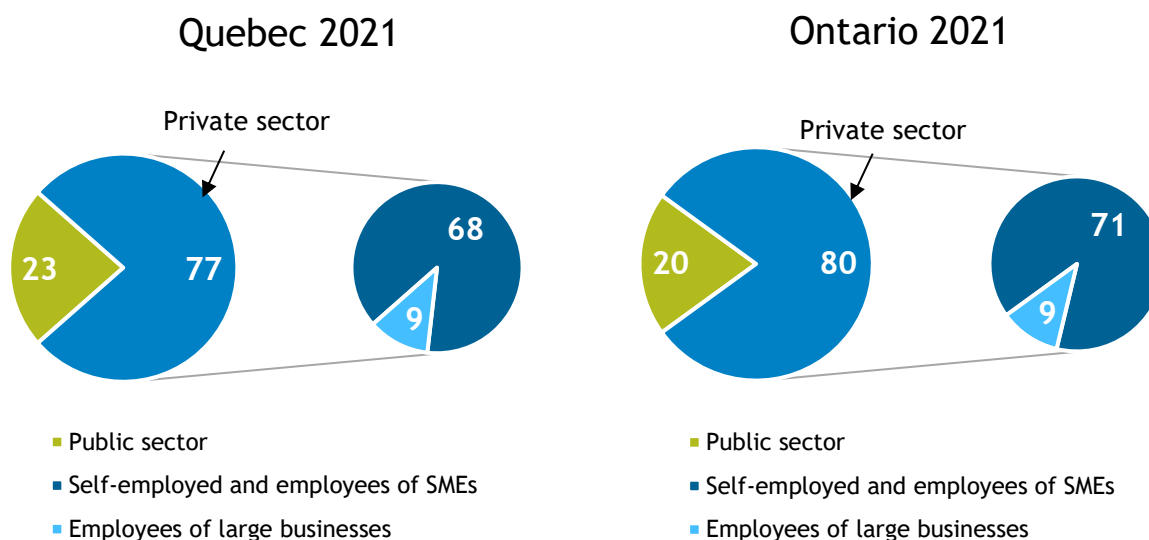
³ Statistics Canada, Gross Domestic Product (GDP) at basic prices, by industry, provinces and territories (x 1,000,000), 2021, chained dollars (2012): [Table 36-10-0402-01. Gross domestic product \(GDP\) at basic prices, by industry, provinces and territories \(x 1,000,000\)](https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3310056801&request_locale=en)

⁴ Bureau of Economic Analysis, U.S. Department of Commerce, Gross Domestic Product by State and Personal Income by State, Table 1. Gross Domestic Product by State and Region: Level and Percent Change from Previous Period, 2021: <https://www.bea.gov/sites/default/files/2022-12/stgdpipi3q22.pdf>

⁵ Innovation, Science and Economic Development Canada, *Key Small Business Statistics 2022*: <https://ised-isde.canada.ca/site/sme-research-statistics/en/key-small-business-statistics/key-small-business-statistics-2022>

Figure 1: Vital contribution of SMEs to employment: 68% in Quebec and 71% in Ontario

Provinces' total employment (% of total employment)



Sources:

1- Statistics Canada, Employment by class of worker: [Table 14-10-0027-01 Employment by class of worker, annual \(x 1,000\)](#)

2- Statistics Canada, Labour Force Survey; and ISED calculations, *Key Small Business Statistics 2022*: <https://ised-isde.canada.ca/site/sme-research-statistics/en/key-small-business-statistics/key-small-business-statistics-2022>

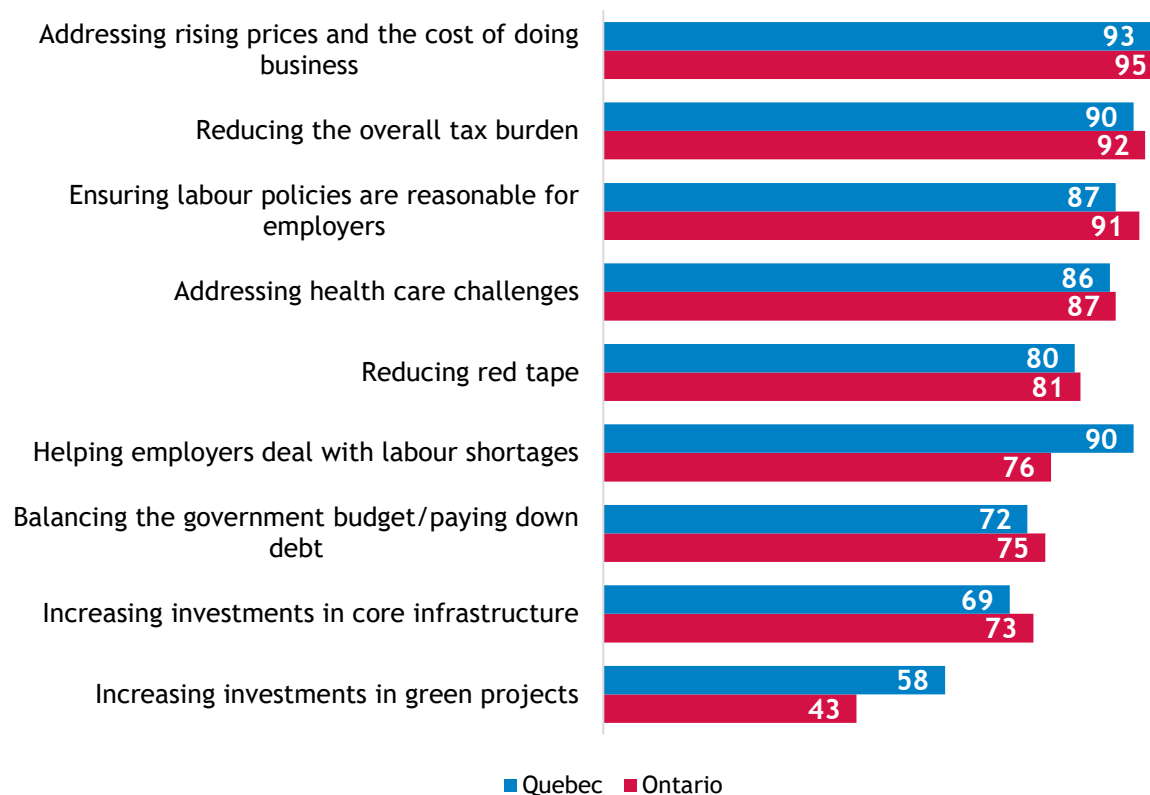
Entrepreneurs in both provinces are facing a challenging economic environment. Small and medium-sized businesses in both provinces have many pressing issues that require immediate government attention. Unsurprisingly, inflation has been pushing the cost of doing business to a level not seen in decades. Business owners in both Ontario (95%) and Quebec (93%) overwhelmingly agree that addressing rising prices and the cost of doing business should be a priority for governments in 2023 (see Figure 2).

Labour shortages are a main concern for 76% of Ontario's business owners, and an astounding 90% in Quebec. CFIB's monthly Business Barometer⁶ shows the severity of this problem. The skilled labour shortage is the most limiting factor to the sales or production growth of businesses in both provinces. Unskilled labour ranks second for Quebec businesses (48%) as well as Ontario businesses (34%).

⁶ CFIB, Business Barometer[®]—June 2023, June 5-13, 2023, final results, n=528.

Figure 2: Heading into 2023, SMEs would like governments to prioritize addressing rising prices and the cost of doing business, as well as labour shortages

Main priorities for SMEs heading into 2023 (% of respondents)



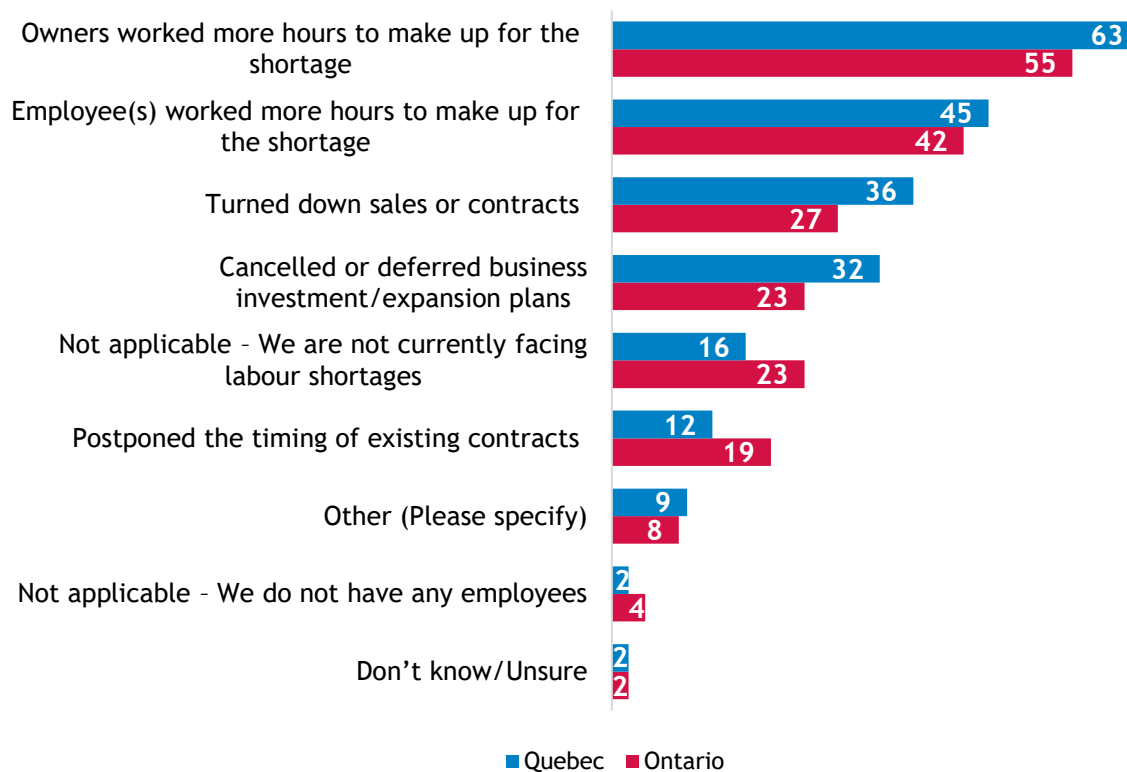
Source: CFIB, *Your Voice*—January 2023 survey, January 18-31, 2023, final results, Quebec n=624, Ontario n=1,386.
 Note: Respondents that selected “Low priority,” “Not a priority,” and “Don’t know/Not applicable” are not displayed.

The labour shortages in both provinces are having a significant impact on operations. Almost two thirds (63%) of business owners and close to half (45%) of SME employees in Quebec have had to work more hours to compensate for the labour shortage (see Figure 3). In Ontario, over half (55%) of business owners and more than two in five (42%) employees have had to work more hours to compensate for the labour shortage.

Businesses’ finances are also being impacted. Over a third of the SMEs in Quebec (36%) and 27% of those in Ontario were forced to turn down sales or contracts due to labour shortages. As these lost business opportunities hinder the provinces’ economic recovery, it is essential that both governments address labour shortages as a priority.

Figure 3: Coping with labour shortages: increased workload for business owners and employees, and businesses turning down contracts and sales

Impact of labour shortages on SMEs (% of respondents)



Source: CFIB, *Your Voice*—April 2023 survey, April 5-20, 2023, final results, n=1,060 for Ontario, n=393 for Quebec.

SMEs want stronger collaboration between Quebec and Ontario

Small and medium-sized business owners in both Ontario and Quebec believe that stronger ties between the two provinces will benefit the Canadian economy (70%), their economic sector (59%), and their business (51%).

Two thirds (66%) of Quebec businesses and over half (52%) of Ontario businesses believe that reviewing the Trade and Cooperation Agreement between the two provinces represents an economic opportunity for Canada. The agreement was first introduced in 2009 and was renewed most recently in 2015. Its primary components include economic, regulatory and energy cooperation, and trade liberalization.

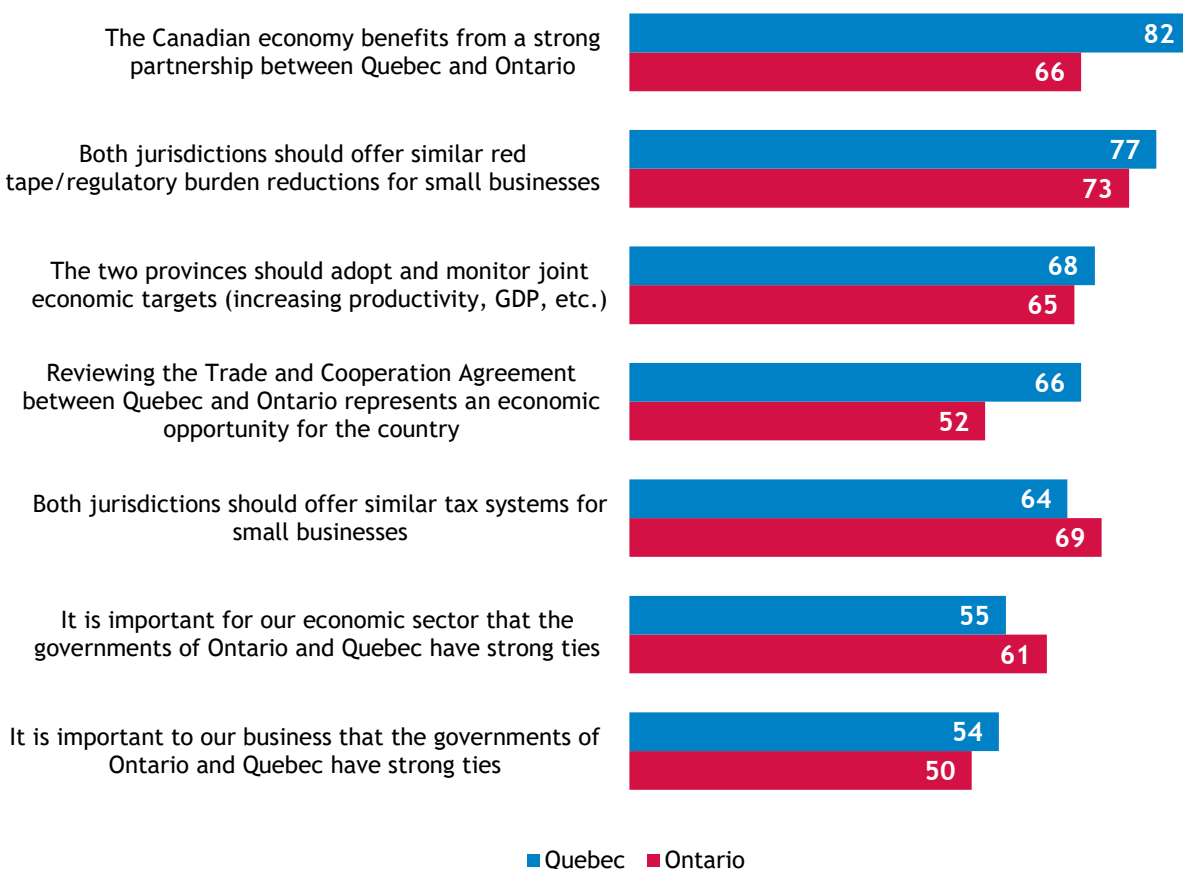
About three quarters of business owners in Quebec (77%) and Ontario (73%) agree that the provinces should offer similar red tape and regulatory burden reductions for SMEs. Less red tape would allow business owners to focus on areas other than compliance, such as expansion and development projects.

Tax system disparities pose a significant challenge and impede the expansion of businesses across provincial boundaries. A considerable majority of SMEs, specifically 64% in Quebec and 69% in Ontario, consider it crucial for both governments to establish comparable tax systems for small businesses.

One notable area of concern is the substantial difference in payroll taxes between Quebec and Ontario. Quebec-based employers bear a significant additional burden compared to their counterparts in Ontario.⁷ This discrepancy places excessive financial strain on businesses and restricts their ability to allocate resources to other operational needs. Furthermore, the small business tax rate in Quebec and Ontario is the highest in the country, sitting at 3.2%. This elevated tax rate further exacerbates the financial burden on SMEs, limiting their capacity to reinvest in their business, innovate, and stimulate growth.

Figure 4: Business owners support action at various levels to improve collaboration between Quebec and Ontario

Agreement on different statements about the relationship between the two provinces (% of respondents)



Source: CFIB, *Your Voice*—November 2022 survey, November 10-28, 2022, final results, n=1,213 for Ontario, n=471 for Quebec.

⁷ CFIB calculations, based on a small business with a payroll of \$2.95 million per year.

State of trade between SMEs in Quebec and Ontario

Trade with Ontario represents more than 60% of Quebec’s interprovincial trade, while trade with Quebec represents nearly 40% of Ontario’s interprovincial trade.⁸ In a recent CFIB survey,⁹ business owners were asked if they operate their business in the other province. Almost one quarter (22%) of Ontario SMEs said they purchase or sell goods and services in Quebec, while 39% of Quebec SMEs said they purchase or sell goods and services in Ontario. As previously demonstrated in Table 1, there are approximately 274,000 SMEs in Quebec and 493,000 in Ontario. Based on these numbers, we can conclude that approximately 107,000 Quebec-based SMEs engage in commercial activities in Ontario, and 108,000 Ontario-based SMEs operate in Quebec. The main sectors purchasing or selling goods or services between the two provinces are the same in Quebec and Ontario: wholesale (75%; 49%), manufacturing (55%; 33%), and retail (42%; 29%).

Quebec businesses operating in Ontario reported that 15% of their total revenue is generated from trade with Ontario, while Ontario businesses operating in Quebec reported that 12% of their total revenue is generated from trade with Quebec. Businesses in both provinces see trade expansion opportunities (see Figure 5), with around 2 in 5 saying they would like to sell more goods or services across the border. Among the over 100,000 businesses operating in both Quebec and Ontario, 40,000 express a desire to increase their sales.

Figure 5: A considerable number of SME owners are willing to increase their presence across provincial borders

Proportion of businesses considering increasing their presence in the other province (% of respondents)



Source: CFIB, *Your Voice*—November 2022 survey, November 10-28, 2022, final results, n=285 for Ontario, n=169 for Quebec.

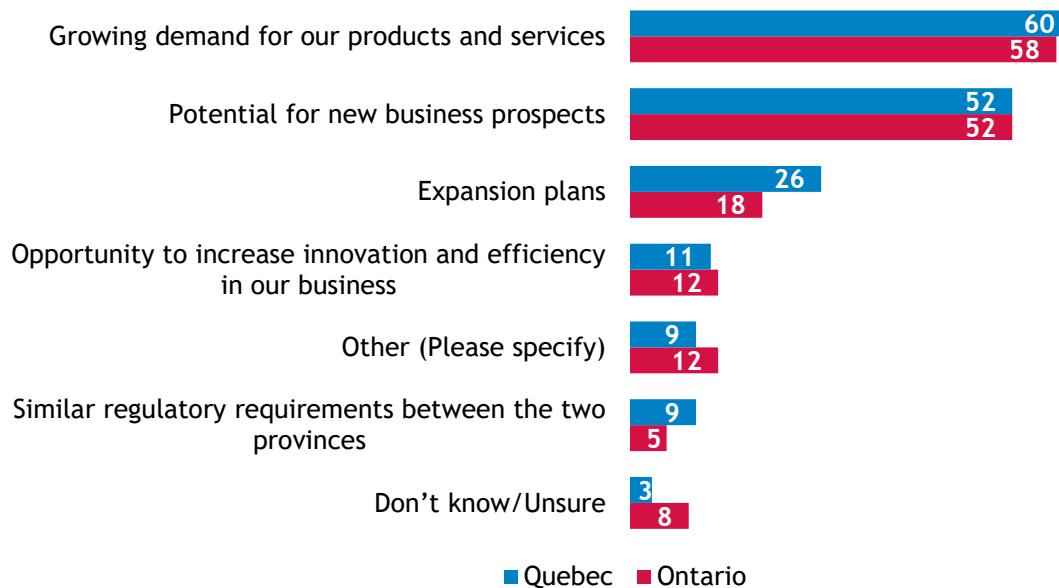
⁸ Ontario, Office of the Premier, *Ontario and Québec Strengthen Interprovincial Trade*, 2015: <https://news.ontario.ca/en/release/32737/ontario-and-quebec-strengthen-interprovincial-trade>

⁹ CFIB, *Your Voice*—November 2022 survey, November 10-28, 2022, final results, n=1,275 for Ontario, n=477 for Quebec.

The main factors influencing small and medium-sized business owners' willingness to increase their presence across provincial borders are growing demands for their products and services, and the potential for new business (see Figure 6). Trading goods and services present great opportunities for business owners to expand their operations and reach new customers.

Figure 6: Growing demand for products, and potential new business prospects among top factors for increasing presence across provincial borders

Main factors influencing SMEs' interest in increasing their presence in the other province (% of respondents)



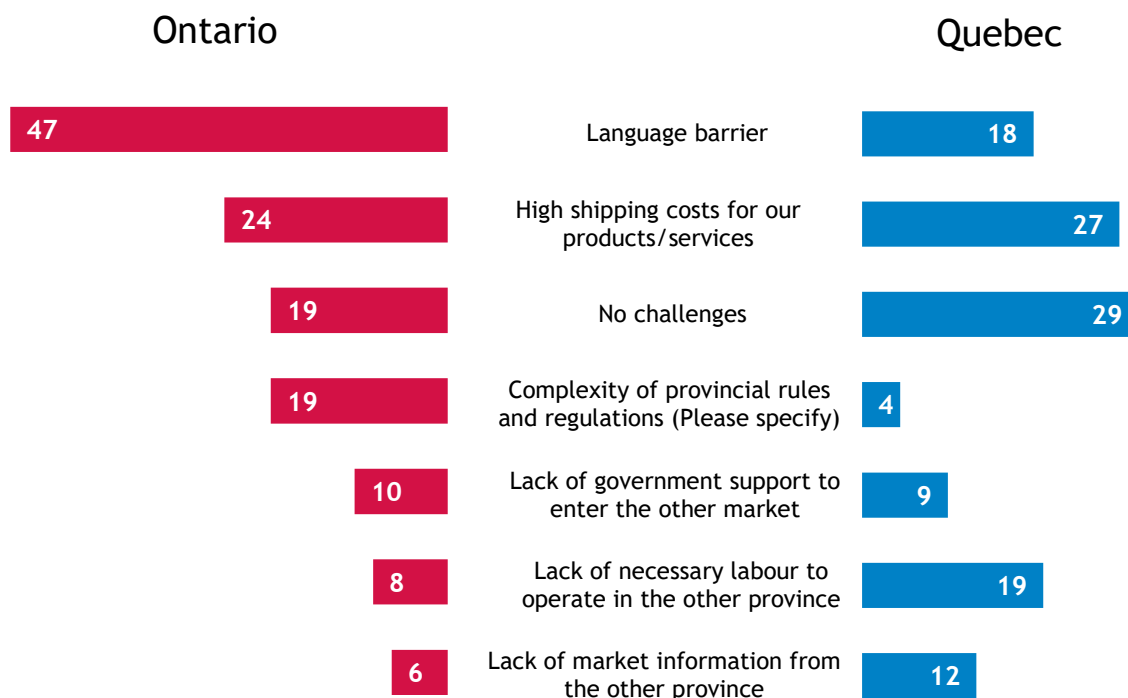
Source: CFIB, *Your Voice*—November 2022 survey, November 10-28, 2022, final results, n=285 for Ontario, n=169 for Quebec.

Challenges to trade between Ontario and Quebec

Many barriers are holding back entrepreneurs who are interested in doing business in the other province. Language is the main barrier for almost half (47%) of businesses in Ontario intending to operate in Quebec, in comparison with less than a fifth (18%) of business owners in Quebec who would like to conduct business in Ontario (see Figure 7). The Quebec and Ontario governments should partner to provide enhanced support for business owners who might not be proficient enough in French or English to conduct business activities in the other province.

Figure 7: Language: A top barrier to interprovincial trade

Main challenges businesses face when they operate in the other province (% of respondents)



Source: CFIB, *Your Voice*—November 2022 survey, November 10-28, 2022, final results, n=285 for Ontario, n=169 for Quebec.

High shipping costs are the main challenge for Quebec businesses and the second-greatest challenge for Ontario businesses. This is aligned with CFIB’s May Business Barometer® data, which indicated that fuel and energy costs were the second major cost constraint for Ontario SMEs (60%) and the third for Quebec SMEs (42%).¹⁰

For about 1 in 5 SMEs in Ontario, one of the main barriers to conducting business in Quebec is the complexity of provincial rules and regulations. In this area, the Ontario government should continue to reduce the regulatory burden to stimulate investment and business expansion in the province.

Both provinces have different regulations that exist under their respective Consumer Protection Acts. Business owners must understand the laws in both jurisdictions, which can be time-consuming and frustrating, particularly for the many small businesses that do not have legal or compliance departments. For example, under this law, Quebec is the only province where businesses are prohibited from passing

¹⁰ CFIB, Business Barometer®—June 2023, June 5-13, 2023, final results, n=528.

on the cost of accepting credit cards to their customers. Ontario business owners that impose the surcharge would be non-compliant in Quebec and risk significant penalties.

Labour shortages also present challenges for Quebec and Ontario businesses looking to operate in the other province. As shown in Figure 7, about one in five (19%) Quebec business owners report that the lack of necessary labour to operate in the other province is a challenge, compared to 8% of Ontario business owners. Breaking down the interprovincial trade barriers between Quebec and Ontario and better supporting SMEs doing cross-border business will benefit both provinces' economies. Removing trade barriers across the country would increase Quebec's GDP by 4.6%, which represents more than \$18 billion. In Ontario, this would mean a GDP increase of 2.9%, or more than \$23 billion.¹¹

Interprovincial trade and labour mobility

Quebec's 2023 Budget, *Un Québec engagé*, noted that with current employment rates at high levels, additional employment gains will be difficult to achieve. The same can be said for Ontario, which also has a near full-capacity labour market. As labour shortages continue, future economic gains will need to come from inputs other than job creation. Business productivity gains will be fundamental to sustain strong growth and improve the population's standard of living.¹² In 2021, Quebec trailed Ontario by 4.9% in labour productivity.¹³

Allowing for greater interprovincial trade between Quebec and Ontario is one way to help close the productivity gap between the two provinces. Removing trade barriers would allow both regions to specialize in what they are good at and import what they are not good at producing, resulting in increased trade flow, better productivity, lower prices, and a rise in real income.¹⁴ Ontario and Quebec are the two largest interprovincial traders in Canada, but both provinces have plenty of room for improvement. In CFIB's *2022 Interprovincial Cooperation Report Card*,¹⁵ Ontario and Quebec received overall grades of 6.7/10 and 4.3/10 respectively. Quebec received four 0 grades for "Legislated Timeframe for Professional Certification Approval," "Mutual Recognition of Registration for Workers' Compensation," "Mutual Recognition of Occupational Health and Safety Rules," and "Direct-to-Consumer Interjurisdictional Shipment of Canadian Wine/Craft Beer and Spirits." Ontario also needs improvement in the category of "Select Barriers to Internal Trade," but one of the main reasons its overall grade is low is because of its high number of exceptions to the Canadian Free Trade Agreement (CFTA). The

¹¹ Deloitte, *The case for liberalizing interprovincial trade in Canada*, November 2021: <https://www2.deloitte.com/content/dam/Deloitte/ca/Documents/finance/ca-en-the-case-for-liberalizing-interprovincial-trade-in-canada-aoda.pdf>

¹² Government of Quebec, *Un Québec engage - Plan budgétaire*, budget 2023-2024, March 2023, p. 12:

http://www.finances.gouv.qc.ca/Budget_et_mise_a_jour/budget/documents/Budget2324_PlanBudgetaire.pdf

¹³ Statistics Canada, *Labour productivity and related measures by business sector industry and by non-commercial activity consistent with the industry accounts*, 2021:

https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3610048001&pickMembers%5B0%5D=1.6&pickMembers%5B1%5D=2.7&cubeTimeFrame.startYear=2021&cubeTimeFrame.endYear=2021&referencePeriods=20210101%2C20210101&request_locale=en

¹⁴ Trevor Tombe, *Towards a more productive and united Canada: The case of liberalizing interprovincial trade*, Chapter 2, Achieving the four-day week: essays on improving productivity growth in Canada, Frasier Institute, 2020, p. 3.

¹⁵ CFIB, *The State of Internal Trade: Canada's Interprovincial Cooperation Report Card*, 2022.

higher the number of exceptions, the more difficult it can be to conduct business in other Canadian jurisdictions.

Alcohol trade

In recent years, Ontario and Quebec have each relaxed regulations on out-of-province alcohol purchases, with both provinces now allowing consumers to bring home alcohol that was purchased in another province for personal use. However, both provinces still prohibit direct-to-consumer shipments of alcohol products from out-of-province producers. There is overwhelming support among SMEs in Ontario (75%) and Quebec (81%) for allowing Canadians to order Canadian alcohol products directly from any province or territory.¹⁶ Restricting direct-to-consumer alcohol shipment limits consumer choice and the potential customer base of Canadian alcohol producers.

Manitoba is currently the only province that allows shipments of Canadian wine, beer, and spirits from any province or territory directly to consumers. We urge the provinces of Ontario and Quebec to follow Manitoba's lead.

Labour mobility

As labour shortages continue to be an issue for small and medium-sized businesses, provincial governments should promote interprovincial labour mobility. Easing limitations and restrictions on the mobility of workers with occupational certifications is one way governments across Canada can improve labour mobility between provinces. Occupations governed by provincial/territorial legislation often require workers to hold a certification/licence in the province/territory they are working in, even if they are already certified in another province. This creates barriers for workers looking to practise in different provinces as well as for businesses seeking to recruit them.

Ontario's "As of Right" legislation¹⁷ (Bill 60, *Your Health Act*, 2023) was passed in May 2023, setting the framework to allow certain out-of-province registered health professionals to practise immediately in Ontario while waiting for the registration with applicable Ontario regulatory colleges. This marks a critical first step towards a Canada-wide portable registration model for health professionals. We urge Ontario to use the same model to allow greater labour mobility in other sectors. We also recommend that other provinces, including Quebec, adopt this model to allow greater labour mobility in healthcare and other sectors.

Another barrier to both business and labour mobility in Canada is the disparity between workers' compensation boards' rules in different provinces. For instance, businesses doing work in another province may be required to register for workers' compensation coverage for their employees, depending on the amount of time their employees spend in that province. This amount of time is arbitrary and differs between provinces.

¹⁶ CFIB, *Your Voice*—September 2022 survey, September 8-26, 2022, final results, n=1,290 for Ontario, n=556 for Quebec.

¹⁷ *Your Health Act*, 2023, S.O. 2023, c. 4 - Bill 60:

<https://www.ontario.ca/laws/statute/S23004#:~:text=It%20permits%20the%20Minister%20to,Minister%20or%20a%20prescribed%20person>

Given the strong economic relationship between Ontario and Quebec, their governments should work to mutually recognize each other's workers' compensation registration standards to ensure that workers of businesses registered in one province are permitted to work in the other province without having to deal with excessive red tape. There is strong support for mutual recognition of workers' compensation registration among SMEs in both Ontario (74%) and Quebec (69%).¹⁸

Strategies and courses of action

In this section, we will share some key actions that should be considered by both governments to support and improve SMEs' presence in the other province.

Business owners believe both governments should collaborate more to improve accessibility to each other's markets. There are a few areas where improvements could promote interprovincial trade between Quebec and Ontario. Reducing barriers to labour mobility could assist businesses in addressing labour shortages. While it is important to prioritize the reduction of trade barriers between Ontario and Quebec, certain industries are particularly affected by these barriers, such as the alcohol sector. Both provinces are experiencing growth in this industry, but many businesses face numerous obstacles when trying to expand across provincial borders.

To address this issue, both governments should consider harmonizing regulations and licensing processes related to the sale and distribution of alcoholic beverages.

Additionally, implementing mutual recognition agreements could be beneficial. This means that each province would recognize and accept the other's regulatory requirements and certifications. These measures would simplify the process for businesses seeking to expand their operations and distribute alcohol products in both Quebec and Ontario.

To mitigate the language barrier for Ontario business owners in Quebec, the Quebec government should offer language training programs tailored to specific business needs. Additionally, establishing translation and interpretation services, particularly in key sectors, could enhance communication and foster better understanding between businesses in both provinces, thereby facilitating successful business transactions and partnerships.

Ensuring a fair tax environment is also part of supporting businesses. Government taxes are affecting the cost of doing business in both provinces. Over half of business owners in Ontario (52%) and more than a third in Quebec (37%) say that tax and regulatory costs are major cost constraints.¹⁹ In an October 2022 survey, 48% of businesses in Ontario and 60% in Quebec said that the small business corporate income tax is the most harmful to the operation of their business.²⁰ The small business income tax for both provinces is currently at 3.2%, making it the highest tax rate in the country. The consensus between the

¹⁸ CFIB, *Your Voice*—September 2022 survey, September 8-26, 2022, final results, n=1,286 for Ontario, n=556 for Quebec.

¹⁹ CFIB, *Business Barometer*—June 2023, June 5-13, 2023, final results, n=528.

²⁰ CFIB, *Your Voice*—October 2022 survey, October 6-31, 2022, final results, n = 2,269.

two provinces' small businesses is that a reduction in taxes is needed, especially in this time of high inflation and labour shortages.

The smallest companies in Quebec's construction and service sectors encounter tax unfairness. Those with an annual payroll of 5,500 hours or less are subject to a higher tax rate of 11.5%, instead of the 3.2% rate. This taxation disparity imposes an unjust burden on these businesses, impeding their competitiveness and growth. Urgent measures are needed to address this issue and establish an equitable tax system for all small companies in Quebec. The Ontario and Quebec governments should establish consistent regulations across both provinces. This would not only foster a more favourable and competitive landscape for businesses, but it would also encourage their expansion into new markets within the other province. Reviewing and updating the existing Trade and Cooperation Agreement or creating a new one could better help businesses seeking to expand their activities. It is essential for both governments to align their objectives and set economic targets that will collectively contribute to the overall improvement of interprovincial trade between Ontario and Quebec.

Conclusion

SMEs play a pivotal role in driving the economies of both Quebec and Ontario. Considering their significant contributions, it is crucial that we provide them with optimal support to unlock their full potential. While trade between the two provinces already accounts for a substantial portion of revenues, with around 15% for Quebec SMEs and 12% for Ontario SMEs,²¹ this report highlights a genuine desire to increase these figures. Business owners are actively exploring new markets and partnerships to expand their presence beyond their home province.

Despite this eagerness to expand, various barriers hinder SMEs' growth prospects. These barriers are not insurmountable, and governments have the power to reduce them. This report emphasizes the importance of collaboration and stronger ties between the two provinces to address these challenges and promote economic growth. It highlights the need for greater cooperation in areas such as labour mobility, internal trade, and reducing regulatory barriers. The survey results show that SME owners in both provinces strongly support maintaining strong economic ties and believe that joint measures can be implemented to increase their chances of success.

By addressing the identified challenges and implementing targeted policy measures, governments can support SMEs, promote interprovincial trade, and strengthen the economic ties between Quebec and Ontario for the benefit of the entire country.

²¹ CFIB, *Your Voice*—November 2022 survey, November 10-28, 2022, final results, n=271 for Ontario, n=169 for Quebec.

Methodology

CFIB conducted the November *Your Voice* survey across Canada from November 10 to November 28, 2022. The online survey received 471 responses from small business owners in Quebec. In comparison, for a probability sample with an equal number of respondents, the margin of error would be +/- 4.5%, 19 times out of 20. The online survey received 1,213 responses from small business owners in Ontario. In comparison, for a probability sample with an equal number of respondents, the margin of error would be +/- 2.8%, 19 times out of 20. The online survey received a total of 1,684 responses from small business owners in Quebec and Ontario. In comparison, for a probability sample with an equal number of respondents, the margin of error would be +/- 2.4%, 19 times out of 20.

About the authors



Benjamin Rousseau

Policy analyst

Benjamin Rousseau is a Policy Analyst in Quebec for the Canadian Federation of Independent Business (CFIB). As part of his work, Benjamin analyzes, comments on, and advocates for various policies affecting small businesses across the province.

Benjamin joined CFIB in 2022 as an intern before becoming a policy analyst for the Quebec team and the President's Office. Some of the key files he works on include insolvency, taxation, and interprovincial trade between Quebec and Ontario.

Benjamin holds a Master of Law from the Université Laval, a Bachelor of Business Administration from the Université du Québec à Montréal, and a Certificate in Law from the Université de Montréal.



Riley Locke

Policy analyst

Riley is a Policy Analyst on CFIB's Ontario Legislative Affairs team. Since joining CFIB in 2021, Riley has provided fresh perspectives on the changing needs of small businesses in the modern economy while also assisting with the team's communications. Riley has worked on key files pertaining to taxes, red tape, municipal issues, and LCBO pricing.

Riley holds a Bachelor of Arts degree in Political Science and Communication Studies from Wilfrid Laurier University.