

### Survey Response: Canadian Federation of Independent Businesses

# 1. If elected, what is your government's specific plan to improve small business affordability?

Small businesses are the heart of Ontario's economy, so they are central to our recovery plan. For the last two years, much of Ontario hasn't been "open for business." The pandemic's devastating impacts on people's jobs and small businesses were made worse by the Ford Conservatives' chaotic decision making. Now, inflation is driving up costs.

While the Ford Conservatives offered rigid, inaccessible and frankly inadequate grant programs for Ontario's small businesses, an Ontario Liberal government would eliminate corporate taxes for two years for small businesses deeply hurt by the pandemic. Relief would be scaled to losses in revenues and eliminated entirely for businesses that lost more than 50% of revenues as a result of the pandemic.

With the cost of doing business rising dramatically, our government will help small businesses mitigate these challenges by boosting the flow of capital by partnering with financial institutions and credit unions to backstop loans and support tens of thousands of small businesses. We'll help finance start-up costs like equipment and real estate through a \$300 million loan portfolio, with targeted outreach to small businesses led by women and people of colour.

Lastly, an Ontario Liberal government would eliminate incorporation fees for new business start-ups to ensure that new members joining the CFIB's fold have one less cost to worry about as they embark upon a new journey and take significant risk for the benefit and progression of Ontario's economy.

# 2. If elected, what is your government's specific plan to address the province's labour shortage?

Ontario's workforce is in desperate need of specific skills – with labour shortages plaguing many critical industries that Ontarians rely on.

The federal government currently controls immigration to Ontario; however, we think it's time for Ontario to take over its own immigration and gain control over who we welcome to our province, just as Québec has. Ontario knows best what skills it needs, so Ontario should be in the driver's seat. We'll also ensure a dedicated Immigration Minister supports these newcomers to work in their field of expertise and develops a new generation of entrepreneurs – including by creating a pathway to permanent residency for international graduates of Ontario's universities and colleges who invest in or purchase a local business.

One of the most glaring labour shortages exists in the skilled trades. Our government will enhance the apprenticeship system, working with unions, employers and schools to promote attractive opportunities and make it easier to participate in an apprenticeship. This includes expanding the Ontario Youth Apprenticeship Program and reintroducing shop classes in more high schools, as well as funding union and employer-led training at more



comparable levels to colleges. We'll also give \$2,000 to those who go into apprenticeship training by doubling the existing federal incentive grant.

We also have a plan to make everyday life more affordable in Ontario, including removing the provincial portion of the HST off prepared meals under \$20, slashing transit fares to a buck-a-ride, reducing child care fees to \$10/day, reintroducing rent control across Ontario and an ambitious plan to get the cost of housing under control by building 1.5 million new homes.

### 3. If elected, what is your government's specific plan for the minimum wage moving forward?

Effective January 1, 2023, an Ontario Liberal government would increase the minimum wage to \$16 per hour. We'll then consult broadly and develop a living wage structure that factors different wage rates in different regions of the province – recognizing that some areas are more expensive to meet basic needs in than others.

# 4. If elected, how will your government address the regulatory burden on small businesses?

The pandemic has demonstrated the ingenuity, creativity and resilience of Ontario's small business community. The Ontario Liberal Party believes that small businesses have navigated enough challenges over the past several years – and well beyond – and should be spared from additional onerous burdens that constrain growth and distract business owners from focusing on the real task at-hand.

In an effort to decrease regulatory burdens for Ontario businesses across all areas of provincial governance, the Ontario Liberals would adopt a mandatory "small business lens" to all new regulations to make sure the impact on small business owners is clearly understood. We will also develop concrete measures to track our progress on reducing regulatory burdens, such as the number of requirements on business rather than just counting individual regulations. On top of that, we'll work with federal partners to cap onerous credit card transaction fees charged to businesses, as well as introduce a permanent commission cap for restaurant food delivery services.

### 5. If elected, what is your government's specific plan for paid sick days, if any?

As we navigate our way out of the pandemic, an Ontario Liberal government would cover the incremental costs of ten days of paid sick leave. Paid sick days can be used for getting tested, vaccinated, isolating or providing care to others. The days can also be used for major life events that require stepping back from work, like a death in the family or pregnancy loss. We will compensate small businesses in a timely manner up to \$200 a day to cover the costs of workers taking more sick days.

### 6. If elected, what is your government's specific plan for a portable employee benefits program, if any?

Many workers lack access to basic employment benefits, such as prescription drugs, dental care, vision care, and mental health care. Moreover, traditional ways of structuring



workers' benefits can fail to account for the various models of work that are becoming increasingly available to Ontarians.

If elected, the Ontario Liberal Party will create a package of high-quality, affordable benefits that everyone can use, including self-employed, gig, contract and creative workers. Employers without comparable benefits would be required to enroll their staff while offering employees the option to opt-out.

Our government will work directly with small businesses to support the transition to portable benefits. Small businesses will be given an extra two years before automatic enrolment is required and be provided with a tax credit to contribute up to 25% of their employees' benefits. We also know that when employers contribute to the cost of the package, they will in turn improve talent retention.

We'll also make it easier for smaller employers or individual people to join pension plans, and provide low-income earners with dollar-for-dollar matching of up to \$1,000 to help save for retirement or a rainy day.

### 7. If elected, what is your government's specific plan to put the province in the best position possible to avoid future lockdowns and capacity restrictions?

An Ontario Liberal government will leverage a stronger, more comprehensive approach to health care to avoid future public health restrictions and finish the fight against COVID-19. For Ontario's economy to stay open, our most fundamental shared public asset – our healthcare system – needs to be supported in order to maintain normal standards of care. Over the next six years, our government will train and hire 100,000 healthcare workers. We'll repeal Bill 124 that is driving nurses out of the profession. Our COVID-19 and pandemic preparedness plan would broaden access to vaccines and antiviral drugs and would require vaccination for students and front-line health and education workers. We will also ensure that the province is ready for future pandemics and outbreaks of COVID-19 by permanently increasing laboratory testing capacity, stockpiling in-home rapid tests and PPE, and build an Ontario pandemic resilience hub--all while reversing the Ford Conservatives' planned public health cuts.

### 8.If elected, what is your government's specific plan to encourage more people to not only get out and spend in their communities, but also to assure them that it is safe to shop local?

While the Ford Conservatives have favoured big box stores over workers and small businesses, an Ontario Liberal government will work to reinvigorate main streets and local economies across the province. We'll remove the provincial portion of the HST off prepared foods under \$20 to provide immediate pocketbook relief and help our restaurants bounce back. We'll also boost Old Age Security for eligible seniors by \$1,000 per year, giving them more room in their stretched budgets. We are also slashing public transit fares to a buck-a-ride, making it easier for more Ontarians to get around and spend in their communities.

We are also extending \$75 million in support through Ontario's Tourism Recovery strategy by an additional two years, and we'll help cities create municipal tourism strategies so people can enjoy the incredible experiences available right here at home.



As more of our lives have moved online, so has our economy. We'll help Ontario businesses go digital with \$40 million in dedicated programs, including special streams for rural and agribusinesses. We'll also reduce the risks to online transactions by promoting low-cost cybersecurity solutions for businesses to keep their data safe.

Finally in recent years, Ontario's downtowns and main streets have been flooded by new cannabis stores, crowding out other small businesses. We'll end the clustering of cannabis stores by requiring a minimum distance between them, using a similar model to the one currently applied between stores and schools.

#### 9. If there's one thing you want small business owners to know, what would it be?

The magic of Ontario is that progress has always been possible. Today, that's not always true. It used to be if you worked hard and played by the rules, Ontario would have your back. But supports haven't kept up with the times.

That's because the Ford Conservatives have the wrong priorities. Instead of building up supports, they make deep cuts. They side with billionaires and big box stores over workers and small businesses. They choose costly highways over our kids' schools. They scheme with developers and shut out communities. They back private health profits over public care.

We saw how that played out for seniors in long-term care. For parents during school closures. For businesses during shutdowns and workers without sick days. Every time, Ford's chaotic, cruel approach left people scrambling.

I refuse to let our kids grow up with less opportunity than I had.

Ontario can be a place to grow, if we make the right choices.

We need to rebuild what's always made us strong. Education. Health care. Public services that support working families. They're all key to a better future and economic dignity for our families.

That's what motivates our Liberal team to work relentlessly for all of Ontario. That's what's at the core of our competent and inclusive plan to deliver for families. That's how we can build a province that works as hard and cares as much as you do.