



2025

Business Retention & Expansion Report

Professional Services

Executive Summary



This report shares the findings of the 2025 Business Retention and Expansion (BR+E) survey, which focused on professional services and remote workers.

Staff undertook an online survey, followed by four focus groups, and individual 1:1 interviews with select employers.

Briefly, the findings indicate that this is a relatively large segment of the working population (at almost 15%) with concerns about connectivity, affordability and liveability.

Most are seeking ways to connect with local suppliers and clientele and many are seeking meaningful opportunities to connect with one another.

In response to these findings, staff have already built out a networking series to combine opportunities for connection with opportunities to learn more about trending topics, fellow operators and business development activities, and will pilot a co-working space in the Picton Town Hall in 2026.

A schedule of workshops is being coordinated through the Four Season Visitor Economy Partnership, and is expected to be supplemented with a day-long business development conference that builds on the success of 2025's Teeny Tiny Summit.

Background

A BR+E survey helps municipalities gauge the health of the local economy, as well as identify issues, challenges and opportunities.

Typically, a BR+E survey follows a template provided by the Ontario Ministry of Rural Affairs (MRA) and asks questions about five themes:

- business climate,
- workforce,
- business development supports,
- community development needs, and
- a business's future plans.

This report follows an all-sector BR+E conducted online in 2023; a BR+E focusing on the Construction & Skilled Trades sector in 2024; and precedes a BR+E focusing on Agriculture in 2026.

Mike Farrell of Farrell Insights was engaged to help analyze and understand survey results, using funds from the former Rural Economic Development (RED) program.

BR+E-inspired initiatives

2023

The municipality conducted an online all-sector BR+E in 2023 that turned up issues with transit, taxi service and questions around how the municipality spends its portion of the Municipal Accommodation Tax (MAT). We've since added a transit coordinator, retooled summer transit service, updated the taxi by-law and will be conducting consultations in 2026 to develop a framework guiding municipal MAT spending.

2024

In 2024, the municipality completed a BR+E looking at the construction and skilled trades sector. It led to a review of Development Services, particularly planning processes, and resulted in a series of recommendations to automate processes, improve public meetings, and develop templates and communications tools to better serve applicants, neighbours and concerned residents.



Methodology

This sector represents a wide cross-section of services and careers including:

- Business Services & Consulting
- Real Estate, Building & Landscape Services
- Personal & Family Services
- Health & Wellness Services (NOT including Doctors, Nurses and Dentists)

Remote workers were also included in the survey and focus groups.

A custom online survey was fielded via a combination of PEC databases , social media channels and news release. The survey utilized a mix of essential BR+E questions included in the the Ontario Ministry of Rural Affairs template and custom questions designed to detail the Professional Services sector in The County.

All respondents were screened to be full-time, non-seasonal residents of PEC, and either self-employed or an employee of one of the four Professional Services categories. These surveys took ~20 minutes to complete. A total of 79 surveys were completed, providing rich qualitative and quantitative insight, and an aggregate confidence interval of +/- 10.8 against the estimated population of the Professional Services sector in PEC.

This was augmented with a series of four facilitated focus group discussions with members of the Professionals Services sector in the County. These sessions were each two hours in length. The goal was to delve deeper into the data from the survey and bring the participants' needs as Professional Services practitioners into focus. A total of 20 participants participated in these sessions.

Finally, a short series of in-depth interviews were conducted with senior leaders at PEC-based Professional Services businesses.

Demographics

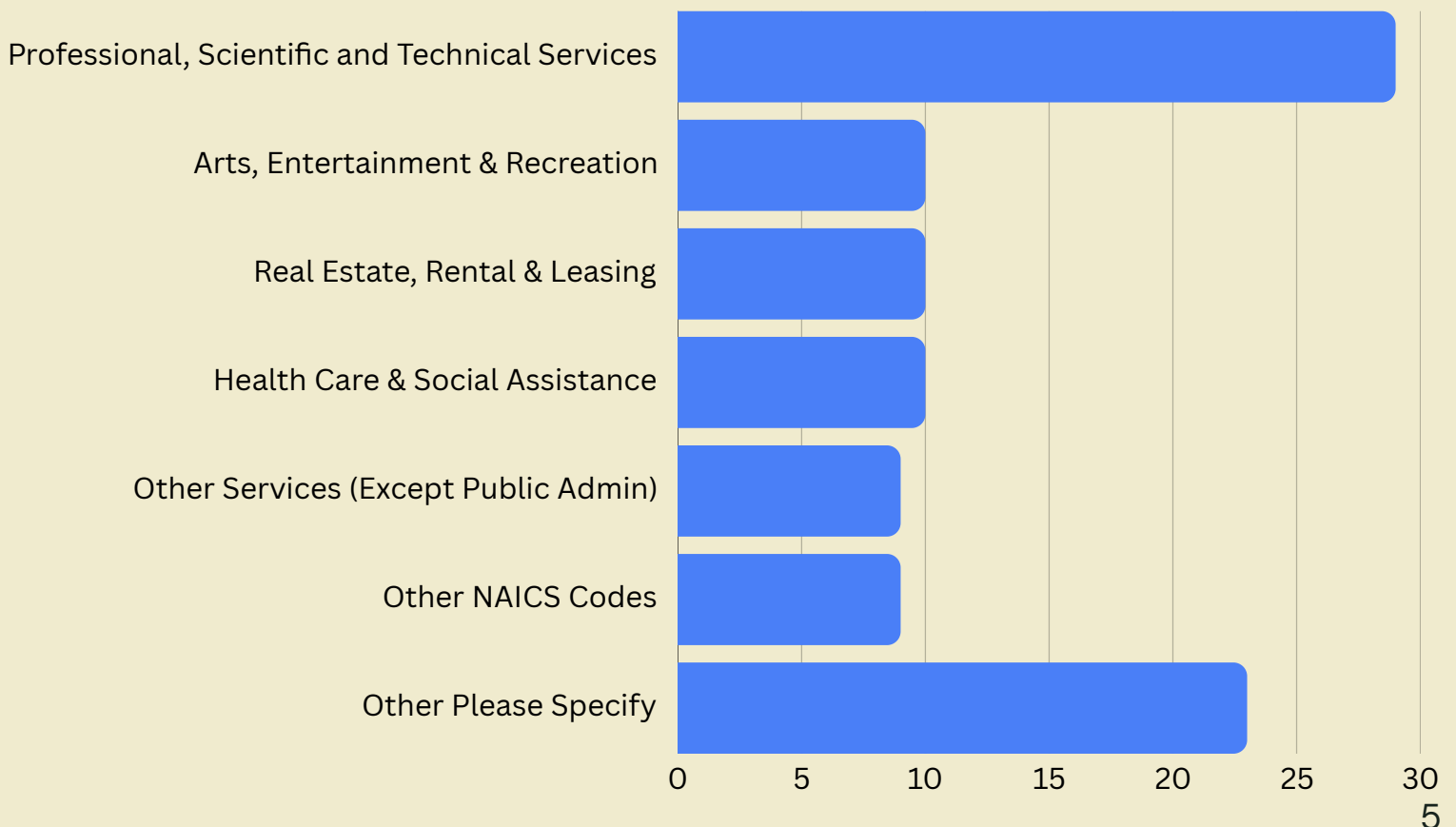
By far the dominant macro category of professional in the County is “business services and consulting” at 62%.

This is followed by Real Estate, Building and Landscape Services (18%), Health & Wellness Services (11%), and Personal and Family Services (5%).

Only 4% identified a Home-Based Business not covered by any of the broadly defined “Professional Services.”

This trend was matched with NAICS codes selected by respondents.

- 29% selected “Professional, Scientific and Technical Services,” which encompasses Business Services & Consulting.
- 10% selected Arts, Entertainment and Recreation
- 10% selected Real Estate, Rental and Leasing
- 10% selected Health Care and Social Assistance.
- 9% selected Other Services (except Public Administration)
- 9% selected a variety of other NAICS codes.
- 23% selected “Other - Please Specify”



Demographics

- 12% work at a location that is not their home. (9% at a location in the County, 3% in a location outside the County)
- 10% work from a mix of the two . (6% between home and an office in the County, 4% between home and an office outside the County)

Working predominantly from home is a contributing factor to a sense of “disconnection” (from others in similar careers, from others in general, from the County). This was a major theme of the survey and a contributing factor to the need-state of those working in Professional Services in the County.

Verbatim

“I’m finding working from home really hard. At first, it was delightful. There was no lunchroom. I didn’t have to go for the birthday cake and all that stuff. But now I’m just at a point, having done it for a number of years, I realize I really need to be with other people. Being self-employed is difficult for all kinds of reasons, and then to not be buoyed by the company of others and inspired, it just makes it harder to sustain.” – Executive Coach

“I have a consulting partner, but she’s in Toronto. I’d just like being in a room with people, even if I were not working on the same kinds of things, but it’d be great if we were as well. It’s just too isolating, and it’s difficult.”
– Marketing & Communications Consultant

“I’ll sometimes go to The Royal and work, but then I end up having meetings, and I don’t want to be yelling into my phone or what have you. I work fractionally with another client, but that’s also remotely, we don’t actually see each other in person much. We saw each other in Montreal when we went for a project, so we’re going to work a little harder at connecting.” – Marketing Specialist

“I live alone, and I actually like being in the office. Like, when I go to Toronto (I don’t like going to Toronto!) but I DO like being in the office there. It’s good for socializing but there’s energy there and you focus better. It’s like going to the gym. I don’t work out at home, but if I go to the gym to work out, it gets done. Same thing for offices, at least for me. Would love a space to go to for all that here.” – Legal Professional

Demographics

- 92% of professionals in the County have come ‘from away.’ Only 8% have always lived in the County.
- That said, 33% reported having lived here for 11+ years (16% for 21+ years as a subset). These might be considered the ‘early wave’ of professionals relocating to the County.
- 42% of survey respondents represent the second, most recent wave of inbound Professionals at 4-10 years since they moved here from elsewhere.
- 18% have lived in the County for three years or less.

Those in the Professional Services sector bring attitudes and expectations from typically larger cities. This is a very big area to dig into. It’s at the crux of ongoing and understandable friction between heritage County residents and newer residents. This friction remains present and it can be a frustrating influence. But when blended well, with openness and equal voice, it can be a great spark for innovation and creativity.

Verbatim



“I made a lot of changes in my life very quickly coming to live in The County, and one of the first things that came to mind is I’m living kind of a Toronto Life, but not in Toronto, right? I’m on the phone or videocalls with clients for fractional work, but I’m not talking to anyone out here during ‘work days’ otherwise. So, what am I doing?! It’s not that this isn’t the right place to be, but, yeah, it just doesn’t serve me totally because there’s not the hum of the city where I could go to the coffee shop for 20 minutes and kind of have that interaction, then come back and yell in my computer for another four hours. I don’t always want to be at home, sometimes I feel trapped in my country life.” – Communications Specialist

“It’s true, in Toronto you always have a lot you CAN do but it can turn into a lot of FOMO (Fear Of Missing Out) static. I tell people by not being in Toronto, I don’t have a lot of that static. There’s less networking opportunities here (in the County) but it also shifts my focus. Like, if I’m going to go out and go to Macaulay Park and go for a walk with my dog, or just take a walk down Main Street, in a way, they’re ‘non-productive’ but they’re non-transactional, which it seems to be much more in the city, and better for my mental and physical health, right?” – Architectural Consultant & Writer

Demographics

- 52% of survey respondents are predominantly sole owners of their business. A further 13% are partial owners. Only 33% are not owners (partial or sole). (The remaining 2% of respondents did not respond to this question.)
- 75% of respondents described their business as 'locally owned and operated.' The majority, or 62%, are locally owned and operated with one location, usually their home, while 13% operate with more than one location, but still consider their business locally owned and operated.
- 54% are established as businesses, operating for 4-25 years. This speaks to longevity and experience. More than a third have been operating in the community for 11 years or more. 13% have been in operation for 25-35 years. 41% have been operating for 11-25 years. 13% have been in operation for 4-10 years, while 1% have been operating for three years or less. Only 12% of respondents have never operated in the community. This may mean they commute, or work remotely. (The remaining 20% chose not to respond.)
- These are truly small businesses - 60% report employing 1-4 employees. 17% indicate the current business they work for as a professional has 100+ employees. 20% reported 5-99 employees.

Market & Reach

- While the majority of respondents classified their business as locally owned, with one office in the County, their primary markets are an even split between local (27%), regional (28%) and national (28%). The remaining 17% focus on global markets.

Sales

- On an aggregate level, almost two-thirds (65%) of those working in professional services report annual sales ranges of \$249,000 or under.
- More than a third (35%) report annual sales ranges of 0-\$99,000. The next band is 17% reporting annual sales ranges of \$100k to \$249,999. The remaining 35% represent annual sales ranges \$250,000 and up.
- Note: Non-owners (employees) account for 80% of those reporting annual sales ranges \$1,000,000 or higher.

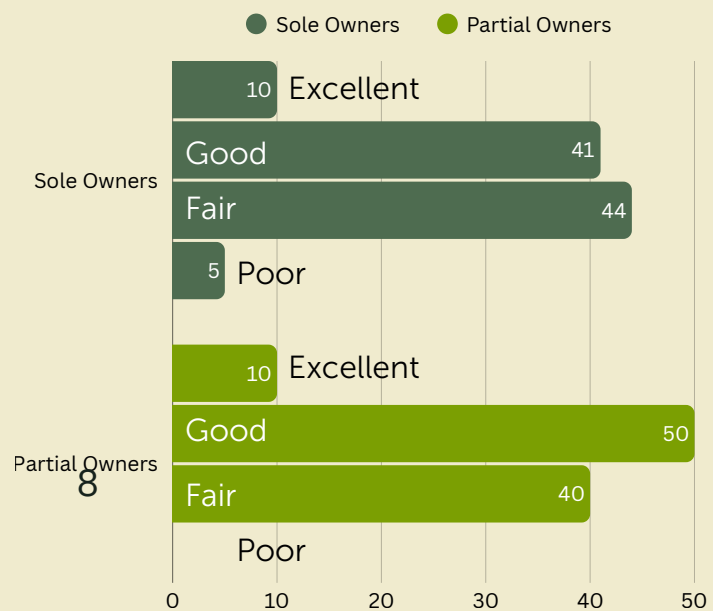
Doing Business in the County

- 52% of respondents have a positive outlook on doing business in the County. 11% of professionals contacted see PEC as an excellent place to do business. 41% say it's good.
- However, 47% rated it more negatively. 41% say it's fair to do business here, while 6% rated it as poor.

The top stated advantage of doing business in the County is the community.

The County delivers on the allure of being a small and close-knit community where you know its people. Many referenced location, a supportive business community, and business opportunities provided by working in a small community. Notes about a general balanced quality of life were fairly common, as well.

PEC as a Place to Do Business



"There is a sense we're in this together out here that I don't feel in bigger places I've lived. I feel this is shared by many out here, but we just don't know enough about each other. That would be a great next step for businesses here. Itemizing all the richness of our community and maybe spurring more County-to-County business at the same time."

Verbatim

"I'm finding some really amazing people here in the community that, in some ways, exceeds my social network of Toronto, which started becoming very transactional, not real."

"Close business community."

"With a rural population I can offer a unique service with little competition; not many architects in our area."

"This is a wonderful place to live and work. Best place I ever lived. There are challenges... but the community cannot be beat!"

"Location: Toronto-Ottawa-Montreal"

"Decent work/life balance. Good quality of life."

"The slower pace supports creative, focused and meaningful work which is especially valuable for a business like mine that works with health and wellness professionals."

Doing Business in the County

The top stated disadvantage of doing business in the County is internet.

This is a clear, simple call for action to make The County more business-ready, more professionals-ready. Most professionals work from home; they need stable, cost-efficient WiFi and mobile data access at all times.

Other top mentions included the lack of office space, a lack of familiarity with vendors and support, and public transportation. Others focused on the challenges of working in a small population with fewer opportunities, and frustration with municipal processes, especially around short term accommodation licensing and Planning approvals.

Verbatim



"Internet is not always reliable, especially in the summer."

"Accessibility to (office) space"

"Lack of professional spaces available; forces me to work from my home."

"Rural transportation. I need to drive everywhere."

"High speed internet access and cost."

"I have to go out of town to find suppliers for my business needs and tech support."

"Small population with many retirees."

"Client budgets are smaller."

"Frustration with municipal protocol. Understaffed and inexperienced Planning staff."

PEC Business Environment Ratings

Digging much deeper into the Professional Services mindset, we see an echoing of the unprompted top advantages of doing business in The County with “Quality of Life” and “Support from Local Residents” the top two rated factors of 26 examined.

Similarly, we see Internet Service and, especially Cellular Phone Service, deep in the “red zone” of business factors seen negatively.

The red and yellow really tells the story; despite great love for the community, business irritants in The County are over-represented.

Some irritants of note include:

- Municipal Property Taxes (54%)
- Availability of Serviced Land (52%)
- Support from Municipality (51%)
- Workforce (50%)
- Land Costs (49%)
- Availability of Health & Medical Services (49%)
- Mental Health Supports (46%)
- Development / Building Permit process (45%)
- Availability of Adequate Housing (43%)
- Water / Wastewater Fees (37%)

Quality of Life (91%)
 Support from Local Residents (74%)
 Adequate Electricity (73%)

Support from Other Businesses (68%)
 Support for DEI, anti-racism (61%)
 Municipal Property Taxes (54%)
 Water / Wastewater Capacity (53%)
 Regional / Provincial roads & highways (53%)
 Availability of serviced land (52%)
 Cost of Electricity (52%)
 Support from Municipality (51%)

Workforce (50%)
 Local roads and streets (50%)
 Cost of natural gas (50%)
 Land costs (49%)
 Availability of health and medical services (49%)
 Internet services (48%)
 Availability of natural gas (46%)
 Availability of space for rent or lease (46%)
 Mental Health Supports (46%)
 Proximity to rail and airports (46%)
 Development / Building permit process (45%)
 Development charges (43%)
 Cellular phone service (43%)
 availability of adequate housing (43%)
 Water / Wastewater fees (37%)

PEC Business Environment Ratings

An important insight from these Business Environment Ratings is a focus on workforce, where there is substantial room to improve.

In discussions with professional service employers in the financial services sector, there was unanimous mention of the difficulty they have in recruiting entry-level positions locally. These are positions that pay, on average, \$5 per hour above-minimum wage, with vacation pay, benefits and match retirement contributions. There is also career growth potential.

Employers interviewed said the lack of applicants may be a perception issue, with candidates assuming a strong background in math, finance or business might be a prerequisite. However, as one interviewee noted: “We have calculators and computers, you don’t have to be ‘good at math’ to find a career in finance. Customer service is where it starts.”

This speaks to practical approaches connecting professional employers more directly with the local workforce. For instance, including financial services in Career Fairs that are more typically service industry-focused, and working more closely with job placement and job training agencies to help promote financial services as an option.

Other key work is also needed to make The County more workforce-ready, including adequate affordable housing and strong public transit.

Business Services Satisfaction

Level of satisfaction with various community services is muted amongst those who know enough about each service to answer. Almost half of respondents clicked “not applicable” when asked about post-secondary education and the Chamber of Commerce. Almost two-thirds clicked “not applicable” about workforce planning.

Very Good

Picton BIA

Fair to Good

LGTBQ+ Organizations
PEC Chamber of Commerce
Community Futures
Schools (elementary, secondary)
Small Business Centre
Workforce Planning
Settlement & Newcomer Services

Poor to Fair

BIPOC Organizations
Post-Secondary Education
Childcare Services

Satisfaction with Government Services

Level of satisfaction with government services is also muted, but more positive generally.

In this case, respondents demonstrated greater familiarity with Government Services. More were able to provide ratings than was the case for Community Services. That said, there still remains ongoing work to let professionals know more about the work the government services are doing in the community.

Of particular note are Economic Development (48% not able to rate), Health Department / Unit (44% not able to rate), and Planning, Engineering, Zoning and Building Permits (41% not able to rate).

On a comparative level, it's important to note that local government services, as a whole, receive more overall positive response and ratings from PEC professionals when compared to ratings for community services or business environment.

Library Services (83%)
Fire Services (78%)
Parks & Open Spaces (74%)
Garbage / Recycling (72%)

Snow Removal (68%)
Health Dept./Health Unit (59%)
Recreation Facilities (59%)
Economic Development
Services (59%)

Planning, Engineering, Zoning
and Building Permits (47%)
Public Transit (41%)
Street / Road Repair (41%)

These ratings by members of the Professional Services landscape in Prince Edward County identify areas where improvement of service (perceived or real, usually somewhere in between) or simple awareness, are ongoing priorities.

They provide good windows into what things needs to happen, invariably in combination with each other, to make those employed in Professional Services see Prince Edward County more than “good” or “fair” as a place to do business.

The final set of data around doing business in PEC focuses us away from ratings detail and more into the reality of the day-to-day of professionals who live in our community.

This is where prioritization of action can happen.

Craving Connection

Professionals in the County are after connection and knowledge on a local level.

There's a great need, and big potential value for The County in working with local partners and bringing professionals together.

- For client access and marketing.
- For connecting with other professionals and enjoying the fruits of professional development.
- For getting to know The County's different businesses and encouraging more local-to-local servicing and vending.

Amping up this focus on acknowledging and supporting these particular social, educational and business needs of professionals shouldn't be all that cost intensive. With the proper partners, a little bit of effort can go a long way in bringing this significant sector of the local economy into the light. They want this. Acknowledgement of the sector is the first step.

"I would just love to know who's here and what people are focused on, what they're interested in, what they might want to build, and what skills they have."

"This is The County! There are so many interesting people, stories, businesses, and so much creativity. Let's find a way to bottle that up; we don't need paint by numbers 'networking' events. I avoided those almost all the time in Toronto."

I think business events are best within the context of something new; new people, new things you're learning, new ways of working – different. The big events may start with that intention, but they always seem to end up being the same. That's why I like these smaller innovations set up for real connections and real discovery."

Verbatim



"Europe is at the forefront of doing a lot of innovation for work life. When you go to a lot of the big cities, you see those kind of, 'one step further' co-working spaces that are set up for cocreation and discovery. But the first step is actually the networking; we need to get people together more often, and then the ideas come from that."

"I like the idea of a rotating 'takeover' of a local business so everybody comes and works, but you're not forced to mingle. And it doesn't have to be boozy with awkward speeches or ice-breakers. But you'll kind of see the same people, you know, every week or something. And then, naturally and organically, you just start talking. And it's not like 'so what do you do?' all the time. Less schmoozy and more just meeting people. I like the anti-schmooze vibes."

I'd like the supplies and services that I need for the business I work for or own to COME FROM The COUNTY as much as possible. 71%

I wish there were more opportunities to CONNECT with POTENTIAL CUSTOMERS or CLIENTS who could benefit from my expertise and services here in The County. 64%

I wish there were more opportunities to CONNECT WITH OTHER PROFESSIONALS related to my line of business here in The County. 62%

I wish there were more opportunities for PROFESSIONAL DEVELOPMENT related to my line of business here in The County. 49%

I don't know enough about other businesses in The County that could provide supplies and services to the business I work for or own. 43%

Expansion

The mood of the professional services sector in the County is unsurprisingly cautious. But it's also mildly optimistic. 29% see their business expanding in the next five years.

The majority see the outlook for the industry as stable (52%) or growing (26%).

Similarly, when it comes to the business they own or work for, over the next 18 months they plan on it remaining the same (55%) or expanding (29%).

Municipal Impact

The last section of the survey asks: “What could the municipality do that would have the most impact NOW on your business? In their responses, professionals in the County showed they’re focused on networking, promotion and work spaces.

Asked to name one most significant change they’d like to see in the next five years, responses showed their focus is more on infrastructure development.

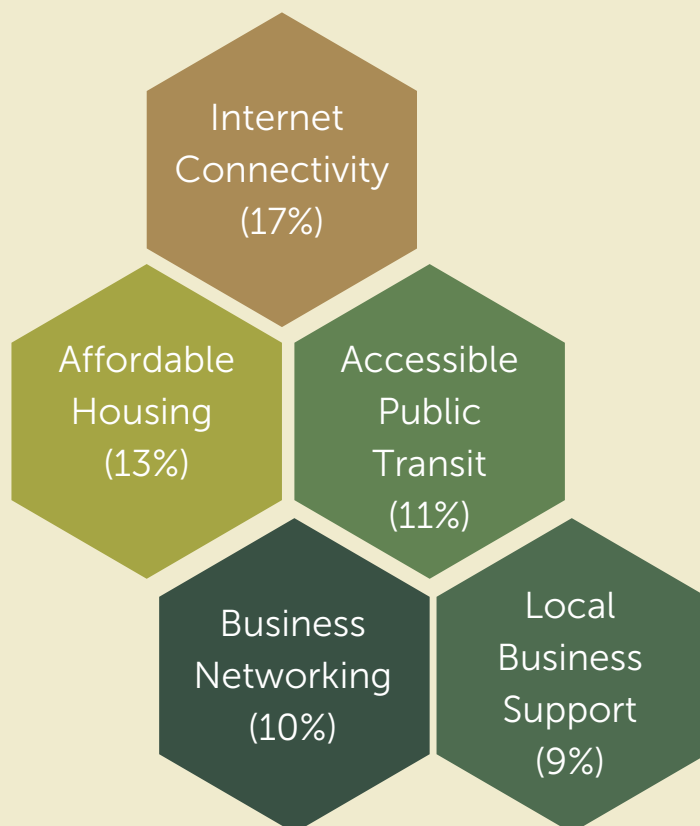
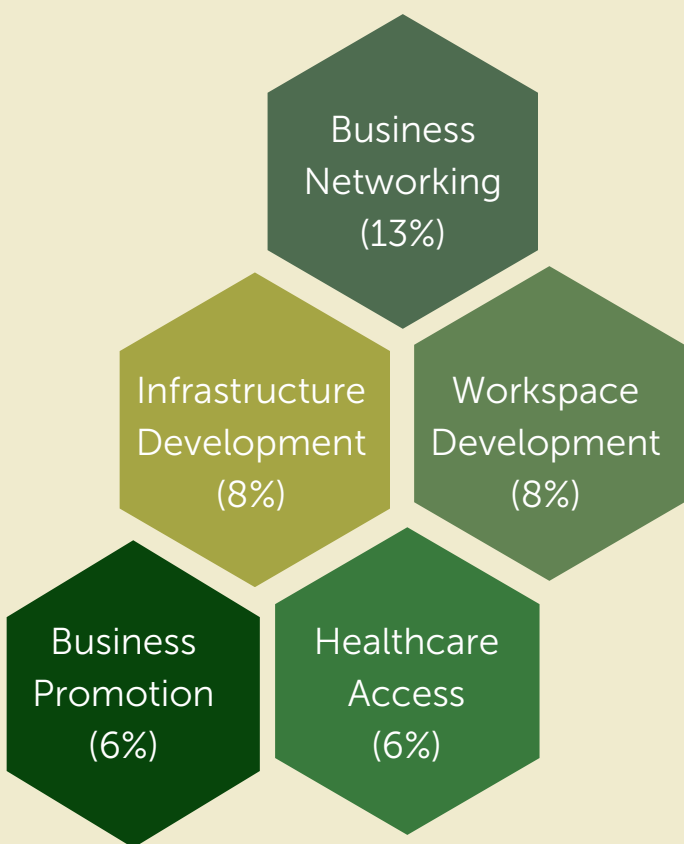
What could the municipality do that would have the most impact

Now

on your business?

In terms of overall impact on the business community, what is the ONE most significant change you’d like to see

In the next 5 years?



Key Takeaways

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Those employed in the Professional Services sector are a significant chunk of the business landscape in Prince Edward County, representing at least 14% of our working age population. This translates to almost 1 in 7 workers.



- ❑ They are predominantly sole or partial owners of their business (65%)
- ❑ They almost all come from “away,” though 33% have been here for 11+ years.
- ❑ Almost 4 in 5 (78%) work primarily from home.
- ❑ They are typically small businesses (60% report 1-4 employees, including owners)
- ❑ While the majority are locally owned, with one office in the County, their primary markets are an even split between local (27%), regional (28%) and national (28%). The remaining 17% focus internationally.



The key unprompted advantage of doing business in the County for professionals is community (supportive businesses and residents at large + quality of life).



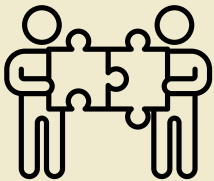
The key unprompted disadvantage of doing business in the County for Professionals is internet (spotty WiFi and seasonally spotty WiFi in high season.)



Only 11% of Professionals in The County see it as an “excellent” place to work / run a business. Fully 47% see it as a fair (41%) or poor (6%) place to do business.



A large portion of Professionals in PEC are not aware of Community or Municipal Services.



Most Professionals in the County (whether owners or employees) are seeking connection and knowledge on a local level. This is primarily business-oriented, but there is a general aspect, too. There’s a great need, and big potential value for The County in working with local partners and bringing professionals together.



Almost a third (29%) of professionals in PEC expect their business to expand in the next 18 months.

Recommendations

Internet



Advocate for better rural Internet and cell service.
Encourage partners at the PEC Chamber and Picton BIA to bring their voice to the issue

Co-Working



Professionals in the County are interested in co-working concepts that are budget-friendly and promote drop-in rather than membership models.

Co-working concepts that caught fire in our facilitated group sessions:

- more drop-in or “club” oriented vs. hard membership
- opportunities for casual, ad hoc social and business discovery (i.e. a weekly series of coworking “takeovers” of various spaces in the community – cafes, restaurants, art galleries, etc.)
- occasional formal knowledge sharing opportunities (i.e. mini TedTalks or immersive workshops on a given business or business-adjacent topic)
- include basic work essentials like reliable WiFi, tables and chairs, coffee, tea and snacks

Innovative Networking



Many respondents noted they are tired of the “same old” networking events and, with many coming from larger urban markets (particularly the GTA) there is a defined “been there, done that” attitude when it comes to networking.

Consider incorporating themes. For example, come together around creativity, local philanthropy, surprise skills you have to share, mix and match skills to needs, etc.

Recommendations



Knowledge & Learning

Create more engaging, less run-of-the-mill knowledge sharing opportunities for the business community in The County.

Database of PEC Professionals



To better connect business-to-business services, respondents noted that they would benefit from a searchable database of PEC professionals.

Currently, this does not exist in one place. The PEC Chamber, BIA Picton, Visit The County, Arts & Culture, Health & Wellness, and Trades organizations all have various types of lists, but these remain siloed.

A County-wide, all-sector organization like the PEC Chamber should be encouraged to lead the design of an online repository for this highly useful information (searchable, with job posting and skills matching functionality).

Grow Awareness of Economic Development Activities



In addition to municipal resources, there are a number of organizations working on economic development activities in Prince Edward County. These range from the PEC Chamber, Community Futures, Picton BIA, PEC Wines, Visit The County, County Arts to Vital Signs (County Foundation), Prince Edward Learning Centre and Small Business Centre.

Ensuring business operators are aware of the services available to them, and the efforts being taken to improve opportunities and conditions for economic activity is vital. It's important for these groups to be not just transparent, but to proactively communicate and celebrate achievements. It's recommended that business groups help amplify one another's activities, to ensure operators are reached.