

Small Business Perspectives Report 2026

Regional Voices. National Impact.

Insights from Australia's Small Business Community.

COSBOA COUNCIL OF SMALL BUSINESS ORGANISATIONS AUSTRALIA

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COSBOA COUNCIL OF SMALL BUSINESS ORGANISATIONS AUSTRALIA

CEO's foreword

Regional Australia is home to roughly a third of the nation's population, a significant share of our economic output, and the small businesses that hold many of our towns together. They are the local café, the family farm, the mobile mechanic, the allied health clinic, the construction firm building the new homes our regions desperately need. These businesses are not a sideshow to the national economy. They are the economy in much of the country beyond the capital cities.

The **2026 Small Business Perspectives Report** turns the lens onto these small businesses. It is the fifth edition of COSBOA's research, and the first to focus specifically on regional, rural and remote small businesses. The results are sobering. Costs have risen for almost every business we spoke to. Profits have fallen for nearly three in four small businesses. Workforce shortages remain stubbornly persistent, particularly in trades and skilled roles. Housing, childcare and connectivity gaps are not just liveability frustrations, they are direct constraints on the regional labour pool and on business viability.

Beneath the numbers is something more personal. More than three in four small business owners have experienced business-related stress or anxiety in the past year. Two in three have lost sleep or felt burned out. Fewer than one in three feel they have a strong support network. The cumulative load of running a small business in regional Australia in 2026 is taking a measurable toll on business owners.

This report does not paint a picture of collapse. It also highlights areas of genuine resilience in regional small business communities. Almost half of businesses experiencing hiring challenges have offered more flexible working arrangements. More than four in ten have lifted wages. Around one in five are switching energy retailers, investing in efficiency upgrades, or shifting their service model in response to energy costs. Owners describe opportunities in adding service lines, deepening community ties, picking up domestic tourism, and selectively adopting AI.

But resilience is not a policy setting. Small businesses should not have to rely on resilience because policy settings around them are too complex, too costly or too slow to respond. The findings in this report tell us where governments at all levels can and must do more, with practical changes that would genuinely make a difference. Simpler, more consistent regulation. Faster visa processing in areas of genuine skill shortages. A coordinated response on housing and childcare in regional towns. Insurance reform that does not abandon disaster-exposed communities. Modernised connectivity that recognises mobile coverage on regional roads as essential infrastructure. These are necessary, not optional.

COSBOA will continue to advocate for these changes and for a policy environment that recognises small businesses not as a residual category to be managed around larger employers, but as the foundation on which regional Australia is built, and a significant contributor to the nation's economy. With the right settings, small businesses can keep employing local staff, keep investing, and keep contributing to the communities they serve.



Skye Cappuccio
CEO, COSBOA

Sponsor's message

Small businesses in regional Australia carry a workload that is often under-appreciated. They create local jobs, provide essential services, support community organisations and help shape the character and resilience of the towns and regions they serve.

At CommBank, we work alongside thousands of regional business owners every day. We see their determination, adaptability and commitment firsthand.

With more than one in four Australian businesses choosing to bank with us, we understand the unique challenges that come with running a business outside our major cities, where distance, workforce shortages, infrastructure constraints and rising operating costs can have a disproportionate impact on performance and confidence.

The findings in this report provide a clear snapshot of the challenging operating environment facing regional small businesses in 2026. They highlight the significant pressures many businesses are navigating, including rising costs, persistent skills shortages, housing constraints and access to essential services. Just as importantly, they reflect the resilience of regional business owners and their continued focus on opportunities for growth, innovation and investment despite these challenges.

What stands out throughout this research is the strength of commitment regional small businesses have to their communities. They continue to adapt, diversify and invest in their people, while playing a vital role in supporting local economies and strengthening regional Australia.

This report also reinforces that strong regional economies rely on more than successful businesses alone. Access to housing, childcare, healthcare, digital connectivity and essential infrastructure all play a critical role in enabling businesses to attract talent, serve customers and grow sustainably. Addressing these challenges will be key to unlocking the full potential of regional Australia in the years ahead.

As Australia's leading business bank, CommBank remains committed to supporting small businesses through changing economic conditions. We are proud to partner with COSBOA on this research and help amplify the voices of regional business owners, whose insights are essential to informing future policy, investment and support.

We thank the small business owners who contributed to this report. Their perspectives provide a valuable view of both the challenges and opportunities facing regional Australia and reinforce the important role small businesses play in building stronger, more prosperous communities.



Rebecca Warren

Executive General Manager, Small Business Banking, Commonwealth Bank of Australia

COSBOA COUNCIL OF SMALL BUSINESS ORGANISATIONS AUSTRALIA

Executive summary

The 2026 COSBOA Small Business Perspectives Report highlights a regional small business sector under substantial pressure, operating on tighter margins, with fewer services, and at growing personal cost to its owners.

Now in its fifth edition, COSBOA's annual research turns its focus specifically to regional, rural and remote small businesses – businesses carrying much of the economic and social weight of communities beyond Australia's capital cities.

The survey of 572 regional Australian small businesses paints a picture of a sector facing significant cost pressure and softening customer demand, struggling with workforce shortages, and increasingly exposed to risks beyond its control. Businesses are still hiring where possible, still investing in their workforce, and still serving their communities, but they are doing so on tighter margins, with fewer local services to support them, and at growing personal cost to the people running them.

Cost pressure is now the baseline

Rising costs are the clearest and most consistent signal in the data. Nearly nine in ten (87%) regional small businesses report business expenses have increased over the past year. Only 16% report revenue has grown over the same period, with over one-third saying that customer demand is down on last year. As a result, profit has fallen for 73% of regional small businesses. The widening gap between cost growth and revenue growth is the dominant theme of the research, and it is reshaping how regional owners think about the future. Only 7% are optimistic that expenses will decrease in the next 12 months, suggesting the cost environment is now seen as structural rather than cyclical.

Workforce shortages remain entrenched

Eighty-seven percent (87%) of regional businesses that recruited in the past year reported difficulty filling roles, with over two in five (42%) describing recruitment difficulty as significant. High wage expectations (67%) and a lack of skilled candidates (63%) are the leading barriers. Roles for trades and skilled labourers are the hardest to fill (36%), and the construction and manufacturing sectors are bearing the brunt of these shortages. Recruitment intent for the year ahead is muted with 49% of regional businesses not expecting to recruit at all.

Service-access gaps reveal a two-tier Australia

Housing, childcare and health services are rated poorly by a sizeable proportion of regional small businesses. 52% rate housing access as poor and 42% rate childcare as poor. These ratings worsen sharply in smaller towns and remote areas. These are not abstract liveability issues. They flow directly into the regional labour pool, restrict trading hours, and constrain the capacity of regional small businesses to operate.





Fuel costs and supply have become a defining pressure

Nearly two in five (37%) regional businesses report fuel costs are causing significant or critical financial pressure, with 16% describing the impact as critical to business viability. A further 20% report serious operational disruption from fuel access constraints. This combination of price and supply pressure is having widespread implications; half of affected businesses are reducing travel and site visits, and nearly half are passing fuel costs through to customers, putting further pressure on regional household demand.

Insurance and climate risk are concentrated in disaster-exposed regions

Among regional businesses in natural disaster-prone areas, 73% report a net increase in insurance premiums over the past year, with 52% reporting a significant increase. Yet two-fifths of all businesses in these areas have taken no action to mitigate insurance or climate-related risks, often because the mitigation options are out of reach. This finding is consistent with the ACCC's ongoing observation that insurance affordability is a top-line concern for SMEs, particularly in regional and high-risk areas.

Small business wellbeing is the quiet emergency

Over three-quarters (77%) of regional small business owners have experienced stress or anxiety due to their business in the past 12 months. 69% have difficulty switching off, 66% have experienced sleep disruption or felt burned out. Nearly half report negative impacts on personal relationships, and 37% report symptoms of depression or hopelessness. Only 32% feel they have access to a good support network. These figures, read alongside the financial pressures captured elsewhere in the survey, describe a small business base carrying a sustained personal cost that is not yet adequately recognised in policy or support infrastructure.

A picture of resilience under strain

Despite all of this, regional small businesses display notable resilience. Half of businesses with hiring challenges have introduced more flexible working arrangements. More than four in ten have lifted wages. Nearly one-third have switched energy retailers or plans, and one in five has invested in energy efficiency upgrades. Regional small businesses describe genuine opportunities in service-line expansion, community engagement, domestic tourism and selective AI adoption. The 2026 story is not one of regional small businesses giving up; it is one of businesses continuing to adapt, even as pressure intensifies.



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Key findings at a glance

Small businesses make up around 97% of all Australian businesses. There were more than 2.66 million small businesses operating in Australia as at June 2025 and of these, around 770,000 were in regional locations[1]. Regional small businesses represent almost one-third of all small businesses nationally, and contributed a combined $596 billion in revenue in 2023-24, around one-third of Australia's GDP[2]. Small businesses employ over 5 million Australians, around 39% of the private sector workforce[3].

Eight findings define the state of regional small business in 2026.

COSTS ARE UP

87%

of regional small businesses report business expenses have increased over the past year

PROFIT IS DOWN

73%

report profit has fallen, compared with just 5% reporting profit growth. Only 23% report higher customer demand

FUEL COST PRESSURE

37%

report fuel costs are causing significant or critical financial pressure and 48% are passing higher prices through to customers

HIGHER INSURANCE

73%

of disaster-exposed businesses report a net increase in insurance premiums

DIFFICULTY RECRUITING STAFF

87%

of businesses that recruited had difficulty filling roles, with 63% of these businesses saying there is a lack of skilled candidates

HOUSING ACCESS IS POOR

52%

rate housing access in their local area as poor, and 25% have had to offer higher wages to offset the cost of housing for staff

EXPERIENCING STRESS

77%

of small businesses experienced stress or anxiety in the past 12 months

CONFIDENCE IS LOW

Only 18%

are confident profits will improve over the next 12 months



01

The state of small business in regional Australia

1.1 A sector under sustained pressure

Regional small businesses are facing a prolonged period of rising costs, softer demand and workforce constraints, creating significant pressure on profitability, confidence and future growth.

Across the sector,

87% of businesses report that operating expenses have risen over the past year.

Only 16% report revenue growth over the same period and just 5% report profit growth.

73% report profit has gone backwards.



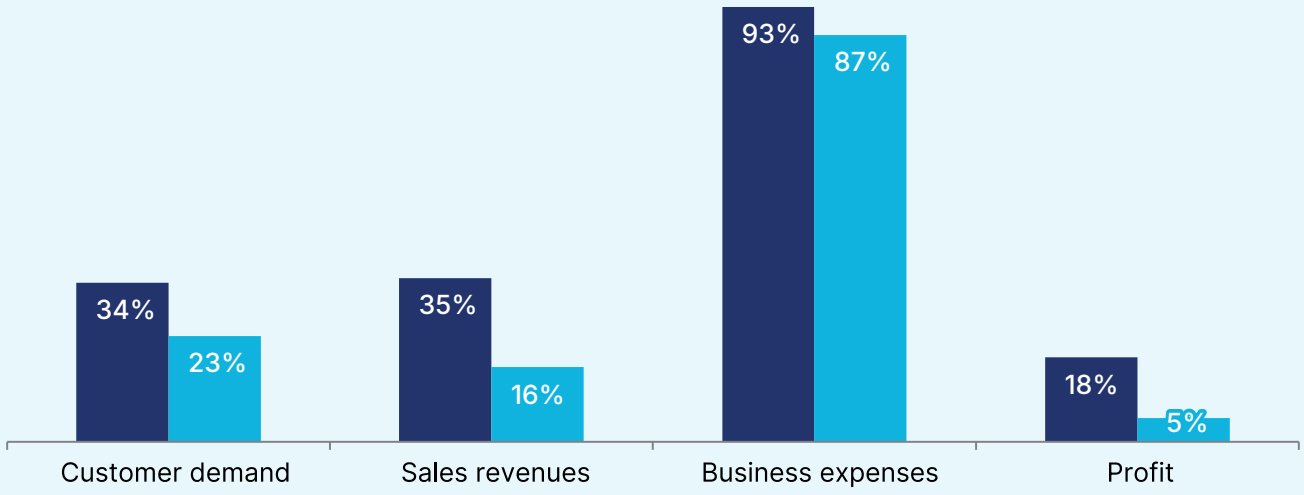
That changes the kind of decisions businesses make. It tilts them toward survival rather than investment, toward holding hours rather than expanding them, and toward passing costs through where they can rather than absorbing them.

Survey comments from small businesses reinforce what the numbers show. They describe rising rent, fuel costs, freight, utilities, materials, insurance and wages, alongside softer customer demand. Many feel they cannot raise prices fast enough to keep pace without losing customers and several describe absorbing cost increases out of personal income. The sense conveyed is not of one bad year but of several years of pressure compounding, with each input cost movement building on the last.

> "The combination of falling demand and rising costs is placing significant pressure on cashflow and business sustainability."
>
> **5-19 employees, Accommodation and Hospitality**

Importantly, this is not a story confined to the smallest businesses. It is consistent across every industry, state and business size in the SME sector. Businesses with turnover between $500,000 and $2 million, and those employing 5 to 19 staff, show some of the most acute pressure – nearly all businesses in these categories reported higher costs over the last 12 months. These are the businesses doing most of the regional hiring, training and investment. When they show signs of strain, the implications extend well beyond their own viability.

Financial Performance Over the Last 12 Months
% Increased



2026 COSBOA Small Business Perspectives Survey

Q. Compared with this time last year, how have the following financial aspects of your business changed?

2025
2026
n=572

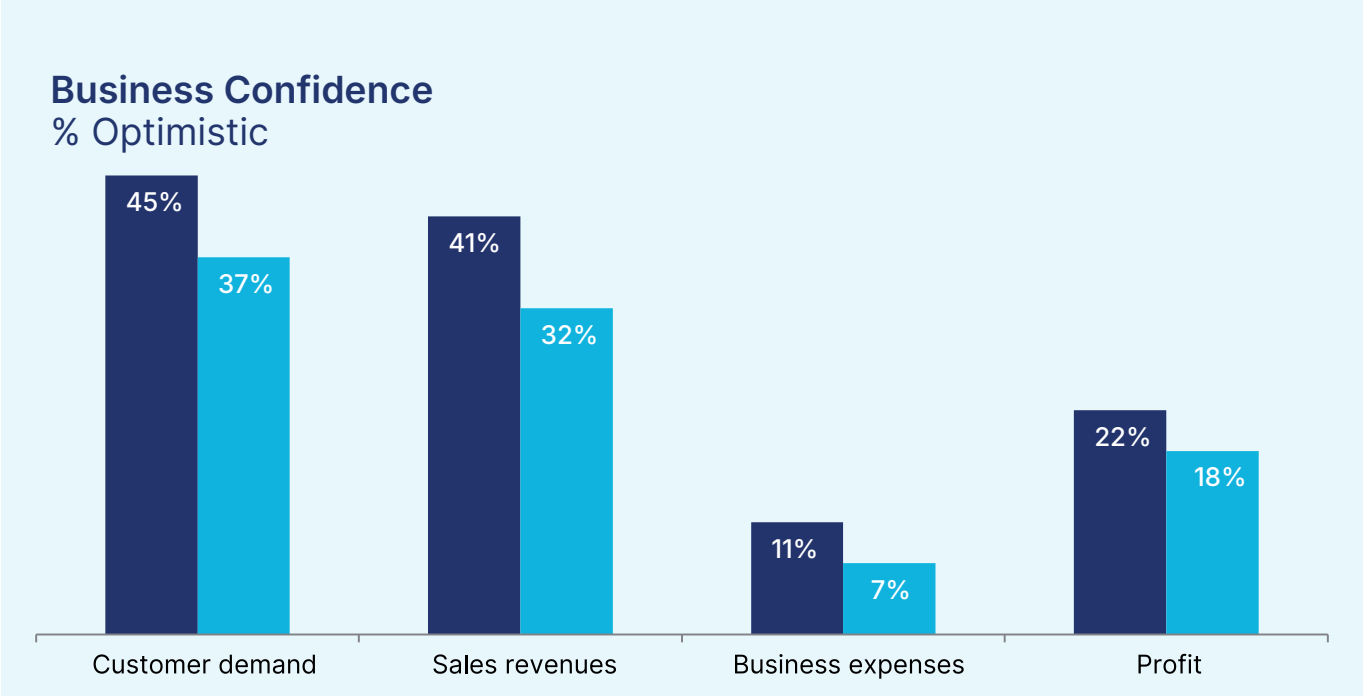
1.2 Confidence and outlook

Optimism is muted, with regional small businesses realistic about the year ahead.

Looking ahead to the next 12 months, regional small businesses describe a guarded outlook. Less than two in five (37%) are optimistic that customer demand will improve, 32% are optimistic about revenue, and 18% are optimistic about profit. These figures are all substantially lower than the wider small business survey results in 2025.

The single lowest result, and arguably the most telling, is that only 7% are optimistic that business expenses will fall. That number tells us how small businesses are thinking about the future: not in terms of recovery, but in terms of how to keep operating in a business environment that is no longer expected to ease. Owners no longer expect relief; they expect to keep absorbing higher costs while trying to extract enough revenue to remain viable.

The dominant message from regional small businesses is that the cost of doing business has reached a level many owners are struggling to absorb, and that these cost pressures are compounded by economic conditions, softer customer demand, harder-to-fill jobs and a sense that government settings are working against rather than with small enterprise.



2026 COSBOA Small Business Perspectives Survey

Q. How optimistic are you about these aspects of your business in the next 12 months?

2025
2026
n=572

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What this means

Regional small businesses are not expecting the operating environment to ease in 2026. They are planning around persistent cost pressure, soft demand, and falling profitability. Policy settings that target cost relief, workforce supply, and regional cost-of-living are the changes most likely to move sentiment in the year ahead.

> "I just need somebody to acknowledge that small business is struggling. We employ most of Australia and we are being ignored."
>
> **5-19 employees, Construction and Building**

1.3 The top challenges facing regional small business

Costs, economic conditions, regulation and workforce challenges dominate the regional small business agenda for 2026.

Regional small businesses face a convergence of pressures that extend well beyond day-to-day operations. Rising costs, economic uncertainty, increasing regulatory demands and persistent workforce shortages are creating a challenging operating environment, with many business owners questioning their ability to maintain profitability and invest for future growth.



59%
Rising business costs
(72% in 2025)



46%
Economic conditions
(34% in 2025)



36%
Impact of the fuel crisis
(new in 2026)



32%
Change in consumer spending
(34% in 2025)



25%
Regulatory / compliance burden
(45% in 2025)



22%
Difficulty attracting staff
(39% in 2025)

2026 COSBOA Small Business Perspectives Survey

Q. Which of the following are having the biggest impact on your business right now?

2025
2026
n=521



Rising costs and the impact of the fuel crisis

Cost pressures remain the dominant concern for regional small businesses, with 54% identifying rising operating costs as the issue most likely to affect their business in the year ahead. Comments from regional small business owners suggest these pressures are being felt across multiple fronts, including insurance, energy, wages, freight and taxes, with 36% specifically identifying the fuel crisis as one of their biggest concerns because of its flow-on effects.

"Keeping up with increasing costs across a range of areas but especially wages, transport and insurance."

5-19 employees,
Agriculture, Forestry and Fishing



Economic conditions and customer demand

Nearly half (46%) of regional businesses nominate economic conditions, including interest rates and inflation, as the issue most likely to affect their business, while 32% point to changes in consumer demand or spending. Many owners describe a knock-on effect, with customers cutting discretionary spending, deferring services they had previously considered essential and trading down to cheaper alternatives.

"Our business is experiencing a noticeable decline in bookings, largely due to our remote regional location and a reduction in visitor numbers. This has directly impacted our revenue and overall financial stability. At the same time, rising interest rates and increasing operating costs are placing significant pressure on our cash flow..."

1-4 employees,
Accommodation and Hospitality



Regulatory and compliance burden

Compliance pressures are also felt strongly by regional small businesses, with 25% nominating regulatory burdens as one of their biggest challenges. Owners point to industry registration fees, council charges, GST obligations, professional indemnity requirements, workers compensation and ever-changing industrial relations as cumulatively burdensome. The frustration is not necessarily with any single rule, but with the volume and frequency of change.

"Employee relations continuing to work against small business. Increased wages, super payday, removal of credit surcharge in October will make small business even less profitable."

1-4 employees,
Retail and Wholesale



Workforce and staffing

Difficulty finding and retaining staff continues to be a major source of strain, cited by 22% of small businesses. Workforce concerns are also sharper in specific segments than this headline number suggests, rising to 63% among Western Australian businesses, 43% in construction, and 40% among businesses with turnover above $1 million. These are the parts of the economy that are otherwise best-positioned to grow, and the workforce constraints are placing a clear ceiling on that growth.

"I have been advertising for clinical staff but unable to find any who want to come to a major regional town. There appears to be oversupply in the big cities and undersupply elsewhere."

1-4 employees,
Retail and Wholesale

"Our business is experiencing a noticeable decline in bookings, largely due to our remote regional location and a reduction in visitor numbers. This has directly impacted our revenue and overall financial stability. At the same time, rising interest rates and increasing operating costs are placing significant pressure on our cash flow. The ongoing impact of high fuel costs is also discouraging travel to regional areas like ours, further reducing demand.

These combined challenges are creating an increasingly unsustainable situation for small businesses in regional communities. Without improvement in economic conditions or targeted support, there is a genuine risk of financial distress and potential default."

1-4 employees,
Accommodation and Hospitality








02

The cost squeeze

COSBOA COUNCIL OF SMALL BUSINESS ORGANISATIONS AUSTRALIA

The cost squeeze

Cost pressure has moved from cyclical to structural, with nine in ten small businesses reporting higher costs for the second year in a row.

Across the 2026 **COSBOA Small Business Perspectives Survey**,

87% of regional small businesses report business expenses have increased over the past year

85% report higher electricity costs

70% report higher insurance premiums

37% say fuel costs are having a significant or critical impact on their business.

There is no segment of the regional small business population that has escaped cost pressure in 2026.

Small businesses are clear about which costs are rising. Qualitative responses consistently identified rent, utilities, materials, freight, insurance, wages, council rates, software subscriptions and council charges as rising cost pressures. Many small businesses describe being stretched across multiple cost categories at once, with no obvious circuit-breaker. Comments such as ***"every cost is going up" and "I don't know which bill to pay first this month"*** recur across industries and states.

These findings reflect the **CPA Australia Asia-Pacific Small Business Survey 2025-26**[4] which reported that Australian businesses were among the most affected by cost pressures across the region, with 46% citing rising costs as having a major negative impact on their business.

The **2026 COSBOA Small Business Perspectives Report** demonstrates that for regional small businesses, energy supply, climate risks, distance and freight add a multiplier effect not experienced by capital city businesses to the same degree, making the experience of cost pressure sharper.

> "Operating costs – rent, wages, tax, GST, PAYG, energy costs. Our margin is getting slammed as the cost of goods is going up and I can only imagine what increases we are going to see in freight costs over the next few months due to fuel costs. All of this comes out of our profit."
>
> **5-19 employees, Retail and Wholesale**

2.1 The fuel shock

The fuel crisis is pushing regional small businesses to the brink, as rising costs, weakening demand and supply chain pressures converge.

Fuel pressures are inherently more acute in regional Australia, where greater distances, dependence on freight and higher levels of vehicle use make fuel a critical input rather than a discretionary expense.

The **2026 COSBOA Small Business Perspectives Survey** suggests that fuel has emerged as one of the defining pressures facing regional small businesses. Nearly two in five (37%) regional businesses report that fuel costs are causing financial pressure, with 16% saying the impact is critical to business viability. A further 20% report significant or critical operational disruption from fuel access constraints.

Regional small businesses describe the fuel crisis as a compounding pressure affecting costs, demand and supply chains simultaneously. Rising fuel prices are squeezing already thin margins, while reduced customer travel is dampening demand across tourism, hospitality and services. Many operators report they are unable to absorb or pass on these pressures, with some warning that closure is now a realistic short-term risk.

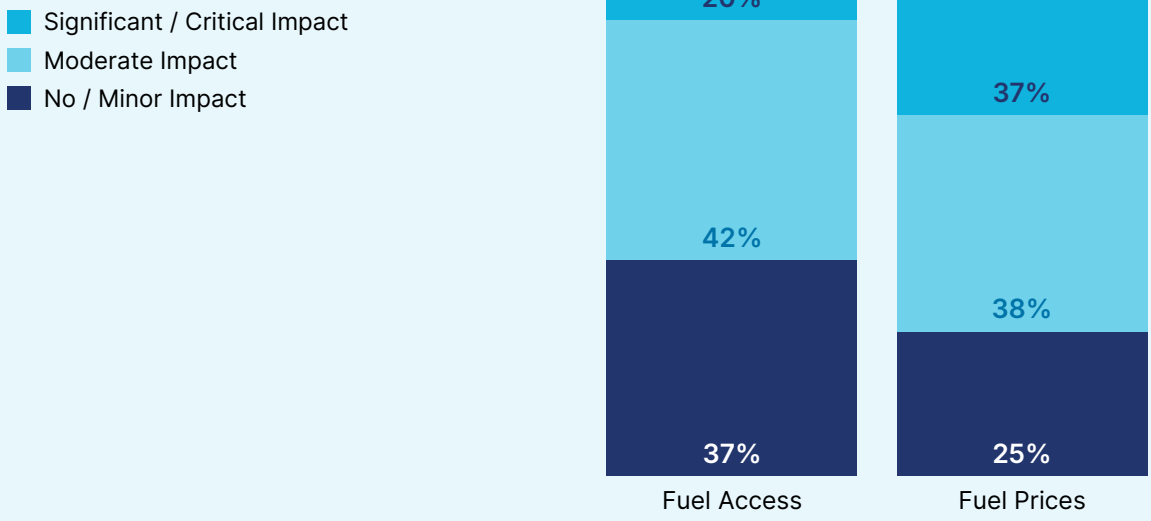
Regional small businesses are responding to the pressures imposed by the fuel crisis in a variety of ways.

50%	are reducing travel, site visits or mobile services
48%	are passing fuel costs through to customers
29%	are delaying or cancelling jobs, deliveries or expansion plans
13%	are increasing remote work, digital services or local supplier use.

Of note, construction businesses (89%) and businesses with turnover above $2 million (75%) are significantly more likely to pass fuel costs through, while small-town businesses (54%) are more likely to delay or cancel work.

> “One of the biggest challenges in running our business right now is the rising cost of fuel, which has a direct impact on nearly every part of our operations. Because we travel to remote and regional communities, transport expenses have increased significantly, making it more expensive to deliver services, move equipment, and maintain consistent outreach. These rising costs put pressure on pricing, profitability, and our ability to expand services to the communities that need them most.”
>
> **5-19 employees, Education and Training**

Impact of the Fuel Crisis
% Regional Small Businesses



Regional small businesses are responding to the fuel crisis in different ways.

50%
reducing travel, site visits or mobile services

48%
passing fuel costs through to customers

29%
delaying or cancelling jobs, deliveries or expansion plans

13%
increasing remote work, digital services or local supplier use

2026 COSBOA Small Business Perspectives Survey

Q. With the current global uncertainty and international supply chain disruptions affecting fuel availability across Australia, how is fuel access impacting your business? n=320

Q. In the current global uncertainty and international fuel price, how are fuel costs affecting your business right now? n=320



Michael Combs

20-49 employees, Recreation and Hospitality, REGIONAL TOWN, VICTORIA

The cost of keeping the lights on

When Michael and his business partner took over a regional golf club after it had spent more than a year in administration, they knew there would be challenges ahead. The club is more than a sporting venue. It includes hospitality, dining and community activities and serves as an important social hub for the local community. It employs around 40 people, most of them casual staff.

Like many regional businesses, the club operates on relatively tight margins. Over the past two years, rising costs across almost every area of the business have placed increasing pressure on those margins.

For Michael, fuel has become one of his most significant cost drivers. And the impact extends well beyond the cost of filling a vehicle.

Fuel affects deliveries, contractor costs, maintenance services and the movement of goods and supplies. It also affects the day-to-day operation of the golf course itself, where fuel-powered equipment is essential to maintaining facilities and grounds.

As fuel costs have increased, difficult decisions have followed.

"We've had to scale back the actual maintenance on the course because we can't afford to cut the grass anymore."

The consequences are visible throughout the business. Planned improvements have been postponed, maintenance schedules have been reduced and investment decisions delayed. He notes that "renovations, basic maintenance and repairs, all of those things to just keep a venue fresh and alive, that's 100% stalled."

At the same time, customer demand has become less predictable. Rising household costs are affecting discretionary spending, with fewer people dining out, travelling or participating in leisure activities as frequently as they once did.

Like many regional hospitality operators, the club has responded by adjusting the way it operates. "We've changed the hours" he says, "we've reduced the hours that we're open, reduced the services and products offering on a day-to-day basis." While these decisions may protect cash flow in the short term, they can have longer-term consequences for the quality of facilities, community services and economic activity in regional towns.

Staffing remains another ongoing challenge. Recruiting skilled workers in regional areas has become increasingly difficult, while labour costs continue to rise. Businesses are left balancing the need to attract staff with the realities of what customers can afford to pay.

In Michael's business, the challenge is not a single cost increase or isolated disruption. **It is the cumulative effect of multiple pressures arriving at the same time. Fuel costs flow through supply chains, maintenance programs, service delivery and customer behaviour, creating impacts that compound across the entire operation.**

His experience reflects a broader finding from this research. In regional Australia, fuel is not simply another business expense. It is a foundational input that affects how businesses operate, maintain facilities, deliver services and connect with customers.

As fuel and transport costs continue to rise, businesses are increasingly being forced to defer investment, reduce services and postpone maintenance simply to remain viable.

For businesses like Michael's, the issue is not just the price of fuel itself. It is the way rising fuel costs ripple through every aspect of a regional operation, making it harder to invest, grow and continue providing the services that communities rely upon.

2.2
Energy costs are not just about prices

Electricity costs have risen for almost every regional small business, with many also paying a significant price when the network goes down.

Energy is a fundamental input cost for almost every regional small business, making both affordability and reliability critical to day-to-day operations. The survey findings suggest that regional small businesses are increasingly being squeezed by a combination of rising electricity prices and network disruptions, creating both financial pressure and operational uncertainty.

Over four in five (85%) regional small businesses report higher electricity costs than a year ago, with one in three describing them as much higher; 48% say price volatility and bill shock are the main challenges. This reflects the data from **Energy Consumers Australia**[5] which reported that in 2024, average annual electricity bills for small businesses increased nationally by 8%, with increases of 24% in Queensland and 23% in South Australia.



In response, many regional small businesses are taking proactive steps to manage higher prices;

28% have switched energy retailers or plans

21% have implemented efficiency upgrades

17% have shifted usage to off-peak times.

However, a considerable

35% **have taken no action,**

raising a clear question of awareness, capacity and accessibility of energy-cost management options, particularly given the near-universal exposure to cost increases reported across the sample.

Regional small business owners point to a clear set of priorities to manage power costs over the next 12 months. Around one-third call for direct price reductions, with many mentioning a lack of competition or alternative providers available to them. Others see solar and battery systems as the most practical way to reduce bills, supported by targeted rebates or incentives. A smaller group highlights energy efficiency upgrades, though many note these depend on landlord cooperation.

01

Direct reductions in grid electricity prices

"Stop the energy retailers from continuously raising prices."
1-4 employees, Retail and Wholesale

"Choice of electricity supplier. There is no competition."
5-19 employees, Construction

02

Solar plus battery power

"Access to affordable energy solutions such as battery storage and improved energy efficiency would help manage power costs."
Sole Trader, Education and Training

"Subsidies for solar panels."
20-49 employees, Accommodation and Hospitality

03

Government rebates or incentives

"Continued government rebates. Better incentives to have solar panels and batteries."
Sole Trader, Medical and Allied Health

"Rebates for small businesses."
Sole Trader, Accommodation and Hospitality

04

Practical efficiency upgrades

"Energy efficient appliances"
Sole Trader, Medical and Allied Health

"Ability to install solar and switch to efficient electrical appliances."
5-19 employees, Agriculture, Forestry and Fishing

2026 COSBOA Small Business Perspectives Survey

Q. What would most help you manage power costs over the next 12 months? n=242

Energy prices are only half of the story. Network stability is also costing regional small businesses time and money, and the **2026 COSBOA Small Business Perspectives Survey** is the first to capture the scale of regional outage exposure at the small business level.

One in five regional small businesses nominate network reliability or outages as one of their main power challenges. Among these businesses (which represent a smaller sample than the rest of the survey) 91% have experienced at least one network outage in the past 12 months; 35% experience outages monthly, and 3% weekly.

The cost of these outages is material. The median time lost in the last network power outage was 5 hours. Approximately two-thirds of regional businesses affected by a network outage lost at least three hours of operating time, and 48% lost more than half a working day. On average, the financial cost of the last outage was approximately $1,860, with a median cost of $250. Nearly one in five (17%) affected businesses reported a cost between $1,001 and $2,000 from a single outage, 9% reported $2,001 to $5,000, and a further 8% reported a cost above $5,000.

For a small operator working on thin margins, an unanticipated four-figure hit from a single outage is significant. For a business that experiences outages monthly, the cumulative annual cost is a meaningful impact on profitability.

Cost of Power Outages

The impact on regional small business productivity and profit

5+ hours lost

48% of regional businesses report that they **lost more than 5 hours** during their last power outage.

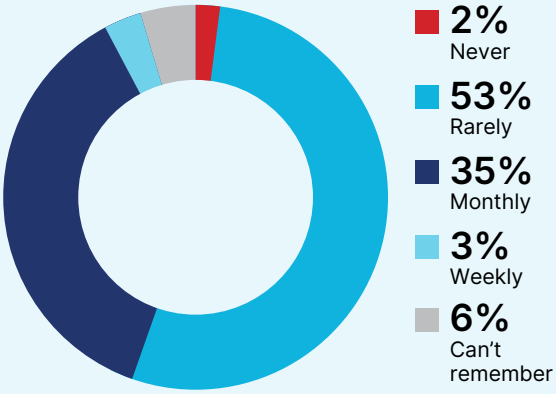
$1,000+ cost

36% of regional small businesses report that their last power outage **cost them over $1,000**.

2026 COSBOA Small Business Perspectives Survey

Q. Thinking about the last network power outage, approximately how much total time and cost did your business lose as a result? - Total hours outage / Estimated financial cost

Frequency of Network Disruptions



2026 COSBOA Small Business Perspectives Survey

Q. In the past 12 months, how often have network power outages disrupted your business? n=107

2.3 Insurance and climate risk

Premium pressure in disaster-exposed regions is concentrated, severe, and largely unmitigated.

Insurance is an increasingly important operating cost and business resilience issue for regional Australia. While the **ACCC's July 2025 Insurance Monitoring Report**[6] found that targeted interventions have reduced premiums in some high-risk regions, it also concluded that premiums remain very high for many small businesses and that affordability concerns remain widespread.

The **2026 COSBOA Small Business Perspectives Survey** reflects these findings.

Across the sample,

70% saw their insurance premiums increase significantly in the past year

36% had excess rises

22% had coverage reduced or exclusions added

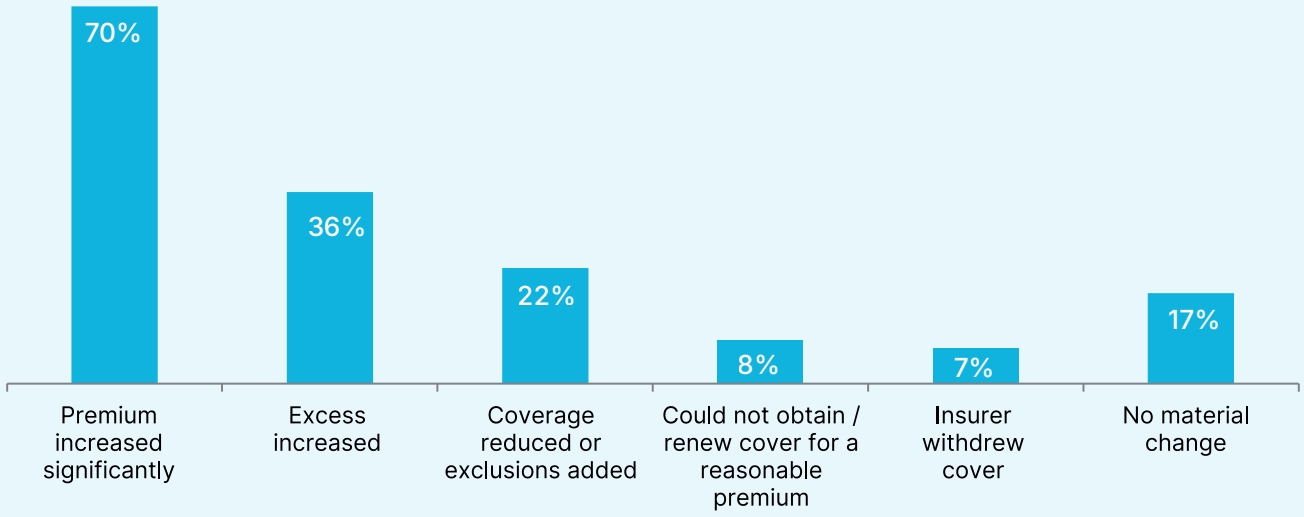
8% could not obtain or renew cover at a reasonable premium

7% had an insurer withdraw cover entirely.

Comments from regional small business owners reinforce that insurance affordability has become a major challenge, with many reporting steep and ongoing premium increases, reduced coverage, difficulties obtaining flood or bushfire insurance, and concerns that premiums are being driven by broad postcode classifications or disasters occurring elsewhere rather than their individual risk profile.

> "Operating in a regional area with exposure to natural disaster risks, such as flooding and bushfires, has contributed to rising insurance costs. While my specific location is less directly affected, broader regional risk factors continue to influence premiums. In addition, natural disasters can impact road access and travel, which affects the ability to deliver mobile services and maintain scheduled training."
>
> **Sole Trader, Education and Training**

Insurance Experiences, 2026
% Regional Small Business



2026 COSBOA Small Business Perspectives Survey

Q. Which insurance experiences have applied to your business in the past 12 months? n=397

This pressure is felt most acutely in areas where exposure to natural disasters is higher and alternative insurance options are limited. Climate-related risks such as bushfires, floods, cyclones, drought, storms and extreme weather affect regional small businesses both directly through property damage, disruptions to operations, road access, tourism and supply chains, and indirectly through rising insurance and operating costs.

Among regional small businesses identifying as being in natural disaster-prone locations (bushfire, cyclone or flood-exposed), 73% report a net increase in premiums in the past year, 52% report a significant increase, and 21% a small increase.

Despite the rising risks, the mitigation picture is concerning. Nearly two in five (39%) regional businesses have taken no action to mitigate insurance or climate-related risks. Among those that have, the actions tend to be administrative rather than physical: 30% have reviewed or updated business continuity plans, only 13% have installed backup power or communication, 13% have relocated or protected key equipment, and only 9% have upgraded or reinforced premises, reflecting the high upfront cost of physical mitigation.

Without affordable insurance, regional small businesses will struggle to sustain their operations in the event of natural disaster.

73%

of regional small businesses in natural disaster-prone locations reported an increase in insurance premiums last year

2.4 The hidden cost of compliance

Compliance is a measurable cost on regional small business, in money and in time.

The **2026 COSBOA Small Business Perspectives Survey** findings suggest the compliance burden is an ongoing and significant productivity challenge for regional small businesses. One in four regional small businesses identify compliance requirements as one of their biggest challenges, highlighting the cumulative impact of registration requirements, taxation reporting obligations, industrial relations changes and industry-specific regulations.

Comments from survey respondents suggest that the frustrations evident among regional small business owners are rarely about a single rule. Regional small business owners describe a layered burden of industry registration fees, local council charges, GST obligations, professional indemnity requirements, workers compensation and adherence to ever-changing industrial relations laws.

25%

of regional small businesses say that regulatory and compliance demands are one of the main burdens for their business

They also frequently highlight the volume and frequency of change, the duplication between Commonwealth, state and local jurisdictions, and the perception that regulation is designed for larger businesses with dedicated HR, legal and compliance staff.

These are not abstract complaints, but describe a permanent overhead that erodes time, energy and profit, and that falls hardest on sole traders operating without staff and small companies that have limited administrative or legal resources.

"Too many reporting obligations, red tape and compliance. It is strangling productivity and creativity."

1-4 employees, Professional, Scientific and Technical Services

"So much regulation, red tape and disjointed Commonwealth systems."

1-4 employees, Administrative and Support Services

“Government policies are corrosive to small business... Taxes are way too high and it’s very hard in this climate to keep up with bills. Work from home, red tape has made it impossible to run a business in Australia. The government has made so much red tape you have to employ an HR representative just to keep up with all the policies.

The cost of living has slowed customers down around 30%. Energy prices have doubled. Cost of goods have gone up around 35%. Superannuation up 3%, Workers compensation has gone up 30%.”

Manufacturing, 1 – 4 employees, ACT











03

Workforce and skills

COSBOA COUNCIL OF SMALL BUSINESS ORGANISATIONS AUSTRALIA

Workforce and skills

Workforce availability is emerging as one of the most significant constraints on the growth and prosperity of regional Australia.

According to **Jobs and Skills Australia's 2025 Roadmap for Regional Australia**[7] around

30% of Australia's working-age population lives in regional areas

28% of residents are aged over 65 (compared with 19% in major cities)

while around **1 in 6** young people are not in employment, education or training (compared with one in ten in metropolitan Australia).

These demographic and participation gaps are contributing to persistent labour shortages and difficulties attracting and retaining skilled workers.



3.1 Recruitment difficulty remains entrenched

Workforce shortages are not a new issue in regional Australia, but they remain one of the most consistent constraints on business growth.

Of the regional small businesses in the **COSBOA 2026 Small Business Perspectives Survey** that attempted to recruit in the past 12 months,

44% reported some difficulty filling roles

42% reported significant difficulty.

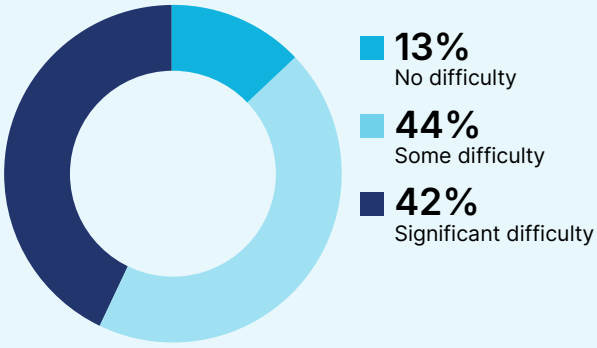
Combined,

87% experienced hiring challenges.

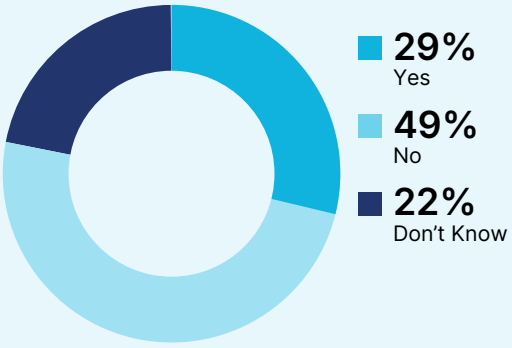
The latest **Jobs and Skills Australia Occupation Shortage Report**[8] also suggests the labour market remains structurally more challenging for regional employers than for businesses in metropolitan areas. In December 2025, 68.6% of regional vacancies were successfully filled, compared with 71.8% of metropolitan vacancies, highlighting the smaller labour pools and persistent recruitment difficulties that continue to constrain business growth in many regional communities.

As a result, recruitment intent for the year ahead is also muted. Half (49%) of regional businesses surveyed do not expect to recruit in the next 12 months and 22% are uncertain. While larger regional SME businesses are more active in the labour market, with 52% of businesses turning over more than $2 million planning to hire, a small but striking signal in feedback from regional small business owners is the share of sole traders (76%) who do not employ staff and do not intend to. For these owners, the easier strategy is to stay small rather than build capacity, because the financial risk and regulatory exposure of employing is too high.

Recruitment Difficulty,
Last 12 Months



Hiring Intention,
Next 12 Months



2026 COSBOA Small Business Perspectives Survey

Q. Have you experienced any difficulties filling roles over the past 12 months? n=239

Q. Do you expect to recruit staff in the next 12 months? n=527

"Labour – finding and employing experienced and qualified engineers."

5-19 employees, Professional, Scientific and Technical Services

"Do not intend on hiring any staff – too much compliance as a sole trader without adding staff."

Sole Trader, Medical and Healthcare

3.2 Wages, skills and competition

High wage expectations, skill shortages and competition from larger employers are the main barriers to hiring or retaining staff for regional small businesses.

Regional small businesses face a labour market challenge that extends beyond simply finding workers. For many, the issue is a mismatch between the skills available locally and the wages and employment conditions required to compete for talent in a constrained labour market.

High wage expectations from candidates is the most significant recruitment barrier, cited by 67% of regional small businesses, followed closely by a lack of suitably skilled applicants (63%). Competition from larger employers is also a major challenge (43%), reflecting the difficulty many small businesses face matching the salaries, benefits and career opportunities offered by larger organisations.

Secondary barriers include housing affordability and availability (23%), difficulty offering flexible work arrangements (18%), limited long-term career pathways (15%), lower levels of local educational attainment (14%) and visa and migration settings (12%).

These challenges are closely linked. Small business owners frequently described difficulties attracting workers because suitable regional housing was unavailable, unaffordable, or because candidates were unwilling to relocate to more remote communities. Competition from mining companies, government agencies and larger employers further compounds the issue, with many businesses reporting they cannot match the wages on offer.

Together, they suggest that workforce shortages in regional Australia are being driven by a combination of skills, affordability and structural labour market constraints rather than a simple lack of job seekers.

In response, regional employers with hiring challenges have not been passive.

49% have offered more flexible working arrangements.

44% have increased wages or offered financial incentives.

32% have increased the use of casual, temporary or contract staff.

29% have invested in training, upskilling or traineeships.

Among the small group of regional businesses that have sponsored or tried to sponsor a migrant worker, 78% nominated visa processing times as the hardest aspect, 72% cited costs and red tape, 41% cited recognition of overseas skills, and 27% cited settlement support such as housing and family services.

These findings, although based on a small sample, are consistent with longstanding small business advocacy that the migration system is too slow and too complex for regional employers with genuine, sustained shortages.

The biggest barriers to hiring or retaining staff in regional Australia

67%
High wage expectations

63%
Lack of skilled candidates

43%
Competition from large employers

23%
Housing availability or affordability

2026 COSBOA Small Business Perspectives Survey

Q. What are the biggest barriers to hiring or retaining staff in your region? n=210



"Finding qualified staff to live in our location (Far West NSW). Paying staff wages in a declining population (reduction of customers). Living standards of a remote country town, which decreases the appeal of relocation.

5-19 employees, Medical, Healthcare and Allied Health

"Subsidising small businesses in mining areas so they can offer wages that compete with mining roles.

5-19 employees, Transport, Logistics and Warehousing

Vanessa

20-49 employees, Hospitality,
REGIONAL TOWN, NEW SOUTH WALES

When workforce shortages and policy limit business growth and opportunity

Vanessa owns a regional pub in New South Wales. The business provides food, beverage and accommodation, employs 27 people, and serves a mix of locals, tourists and workers travelling to the region.

For Vanessa, workforce shortages are one of the biggest constraints on the business. The issue is not simply finding people. It is finding people with the right skills, motivation and availability in a regional town where the labour pool is limited. "You just don't have the same population from which to draw from," she says.

Hospitality faces its own particular challenges. The hospitality industry relies heavily on young workers, casual employees and people entering the workforce for the first time. In regional communities, that pool is often limited and becoming smaller. Young people often leave town to study in metropolitan areas, reducing the casual workforce many venues rely on.

Skilled roles are also difficult to fill, and competition from major infrastructure projects has added another layer of pressure. These projects are "paying really good wages," Vanessa says, and in addition, "it's standard nine to five hours, Monday to Friday or whatever. It's attractive to people by comparison," making it harder for small hospitality businesses to attract and retain staff.

The result is a workforce shortage that extends from entry-level positions through to experienced hospitality professionals.

Finding local workers is the preferred option for Vanessa's business. But when the local labour market cannot meet demand and skilled workers are not available, businesses need access to practical alternatives, such as skilled migration.

But Vanessa's experience shows how difficult that pathway can be. She has gone through the process of applying to sponsor a chef from overseas. The process has been expensive, slow and uncertain.

As she points out, "the bureaucracy and the cost of me doing that is exactly the same as what it is for a big corporate to do it". For Vanessa, that feels particularly unfair because small businesses do not have the same administrative capacity, legal resources or financial buffer as larger employers.

Her application was initially rejected because the Department of Home Affairs questioned whether the business had a genuine need for a chef. That decision made little sense to Vanessa, as she observes that *"45% of my revenue is from the kitchen. And as I said, we don't have poker machines. It's either they drink or they eat. We need chefs."*

The appeal process creates further pressure. Appealing can take more than 18 months, leaving the staff member and the business in limbo. But starting again means significant additional cost, as she notes, "instead of appealing, you can just start the whole visa process again and there's another $10,000."

More than one year later, the business is still waiting for a decision.

Vanessa's experience highlights a broader issue for regional small business. When skilled workers cannot be found locally, migration pathways need to be practical, timely and proportionate to the size and capacity of the businesses using them.

For businesses like Vanessa's, workforce and migration policies are not an abstract issue. They determine whether regional venues can open, serve their communities, maintain service standards and continue contributing to local economies.

3.3
The roles regional Australia cannot fill

Trades and skilled professionals top the shortage list, with manufacturing and construction bearing the deepest pressure.

The workforce challenge facing regional Australia is not evenly distributed across occupations. According to **Jobs and Skills Australia's Roadmap for Regional Australia**[7],

36.8% of occupations in regional Australia face hiring challenges,

compared to

23.2% in metropolitan centres.

When asked what the hardest roles to fill are, over one-third (36%) of regional businesses responding to the **2026 COSBOA Small Business Perspectives Survey** refer to technical or skilled labourers, such as trades. A further 30% cite specialist or experienced professionals, 24% cite sales, customer service or front-line roles, and 18% cite apprentices or trainees.

The shortages are concentrated in sectors that are critical to regional supply, production and infrastructure delivery. The construction sector shows the most acute trade-skill shortage, with 65% of regional construction businesses identifying trades as the hardest roles to fill. Manufacturing is at 81% for the same roles. Specialist roles are hardest in professional, scientific and technical services (67%), while seasonal and casual roles are significantly harder in agriculture (36%) and accommodation (36%).

These are not abstract gaps. They translate into homes that take longer to build, regional infrastructure projects that slow, manufacturing capacity that cannot scale, and tourist accommodation that cannot fully open

The Hardest Roles for Regional Australia to Fill

ROLE	%	ROLE	%
Technical or skilled labourers (e.g. trades)	36%	Entry-level / graduate roles	14%
Specialist or experienced professional roles	30%	Administrative or office-based roles	13%
Sales, customer service or front-line roles	24%	Seasonal or casual roles	9%
Apprentices / trainees	18%	Senior management or leadership roles	6%
Supervisory or middle-management roles	17%	IT, digital or technology-related roles	5%

2026 COSBOA Small Business Perspectives Survey
Q. Which roles are hardest to fill? n=209

What changes or support would have the biggest impact on finding the staff you need for your business?

Financial support

"Wages are increasing with cost of living, but people cannot afford to buy what we sell when the prices are rising. So, we can't meet the high wage standards in a small business."

5-19 employees, Retail and Wholesale

"Assistance with funding and ensuring staff skillset is what is committed to in the interview. To terminate an employee is costly and training value is hard to recover."

1-4 employees,
Financial and Insurance Services

"Financial aid to train and upskill graduate professionals on-the-job, similar to the systems in place for trade apprentices and cadetships."

5-19 employees,
Professional, Scientific and Technical Services

Regulation and compliance

"I don't employ people because I worry that it would be too difficult to terminate their employment should they not do their work to my standard."

Sole Trader,
Medical, Healthcare and Allied Health

"Avoid having staff due to wage cost and cost of retaining and hiring. Worker's compensation, super, etc."

Sole Trader, Manufacturing

Skills and training

"More qualified carpenters with a higher skill level."

5-19 employees, Construction and Building

"In the longer term we need more local access to technical training and pathways for secondary school students"

5-19 employees, Construction and Building

"Apprentices should be 100% funded for at least the first year so businesses can afford to train while the apprentices are not producing enough billable hours to cover their wages. We all want to train new people, but the cost is huge."

1-4 employees, Transport and Logistics

Housing availability

"Affordable housing for retail and service workers."

20-49 employees, Retail and Wholesale

"The biggest challenge in finding staff in our region is the limited availability of affordable housing and the difficulty in attracting workers to remote areas. Many potential employees are unwilling to relocate due to a lack of accommodation and local amenities."

1-4 employees,
Accommodation and Hospitality

Craig Otte

5-19 employees, Retail
REGIONAL TOWN, VICTORIA

Adapting to survive, constrained by workforce realities

Craig's business began as an information technology business selling computers, photocopiers and office equipment and has evolved into a diverse operation that now includes an Asian grocery store, courier services, parcel collection, dry cleaning and technology support.

The changes were not part of a long-term strategic plan. They were a response to changing customer needs and a willingness to adapt. Craig and his wife have continually looked for new opportunities to create revenue, attract customers and strengthen the business.

The approach has worked. New services have introduced new customers, while investments in digital marketing and social media have expanded the business's reach far beyond the local area.

Yet despite that adaptability, workforce shortages remain one of the biggest constraints on growth, with Craig noting that "getting staff is nigh on impossible."

The business operates seven days a week, requiring a steady and reliable workforce to keep the doors open and services running. But finding people willing to commit to those hours has proven increasingly difficult, and as Craig says, "we can't do it by ourselves seven days a week, we just will burn out."

Craig describes repeated turnover among delivery drivers and difficulties recruiting staff willing to work consistent hours. **While the business pays above award wages, the challenge is often not attracting applicants but finding people whose expectations align with the needs of the role.**

For delivery services, reliability matters. Parcels cannot simply wait until another day. Customers expect deliveries to arrive when promised. "It's delivering parcels," he says, "so it's not like you can go, 'Oh, we'll just do it tomorrow or the next day.' People are relying on getting those parcels."

The same pressures affect the retail side of the business. Despite actively looking for staff, Craig has struggled to find people willing to take on the hours required to support a seven-day operation. While he has "found some good fill-in people here and there", the issue is "they don't want to do it full-time."

As a result, the business cannot always operate in the way Craig would like. Opportunities to expand hours, increase capacity or reduce pressure on existing staff are often limited by workforce availability.

The challenge is particularly frustrating because demand exists. The town is growing, customer numbers are increasing and the business has demonstrated a willingness to evolve.

Craig's experience reflects a broader theme identified throughout this research.

Regional small businesses are often highly adaptable. They diversify, innovate and find new ways to serve their communities. However, adaptation alone cannot overcome structural workforce shortages.

The findings of this report suggest that labour availability is placing a ceiling on growth for many regional businesses.

For businesses like Craig's, resilience is not the issue. The challenge is when one of the most basic requirements for growth and expansion, people, remains so difficult to find.

"The biggest impact on finding and retaining the staff we need would come from targeted support that addresses the unique challenges of working in remote and regional areas. Financial assistance such as wage subsidies, travel allowances, and accommodation support would make it far more viable to attract skilled staff to locations where the cost of living and transport is significantly higher due to fuel and logistics."

5-19 employees,
Retail and Wholesale





04

Liveability, services and the regional disadvantage

COSBOA COUNCIL OF SMALL BUSINESS ORGANISATIONS AUSTRALIA

Liveability, services and the regional disadvantage

The strength of regional economies depends not only on jobs and investment, but also on the liveability of the communities in which people live and work.

The **State of Australia's Regions 2024**[9] highlights that housing, infrastructure and access to services are increasingly important to attracting and retaining workers. With regional job advertisements more than doubling over the four years to October 2023, the pressures on regional infrastructure are becoming more consequential for the future growth and resilience of regional Australia.

4.1 Housing as a workforce issue

Housing is the worst-rated service in the survey, and it is a binding constraint on regional employment.

Housing is emerging as a critical piece of economic infrastructure in regional Australia. Without sufficient housing to attract and retain workers, businesses face growing difficulty filling vacancies, expanding operations and meeting local demand, regardless of broader labour market conditions.

In the **2026 COSBOA Small Business Perspectives Survey**, more than half (52%) of regional small businesses rate housing access in their local area as poor. Just 7% rate it as good. Housing is, by some margin, the worst-rated aspect of regional life in the survey.

> "Being a tourist destination, the increased short-term rental market has seen housing shift beyond the means of many locals forcing them to move away."
>
> **Sole Trader, Arts, Entertainment, Media and Recreation**

The implications for business are direct and measurable. Around one in three regional businesses report having to offer higher wages to offset housing costs, 23% report difficulty recruiting staff who need to relocate, 11% report staff turnover due to housing issues, and 8% report operating reduced hours or services due to staffing problems caused by housing. Among businesses with 5 to 19 employees, the pattern is sharper, with 50% having to offer higher wages and 37% facing relocation difficulties.

50%

of regional small businesses with between 5-19 employees have had to offer higher wages to offset housing costs

> The Swan Hill region is severely impacted by a lack of housing, and it is costing jobs and opportunities for locals with the young then moving away to take up these opportunities elsewhere. This impacts the whole region and investment in the local area.

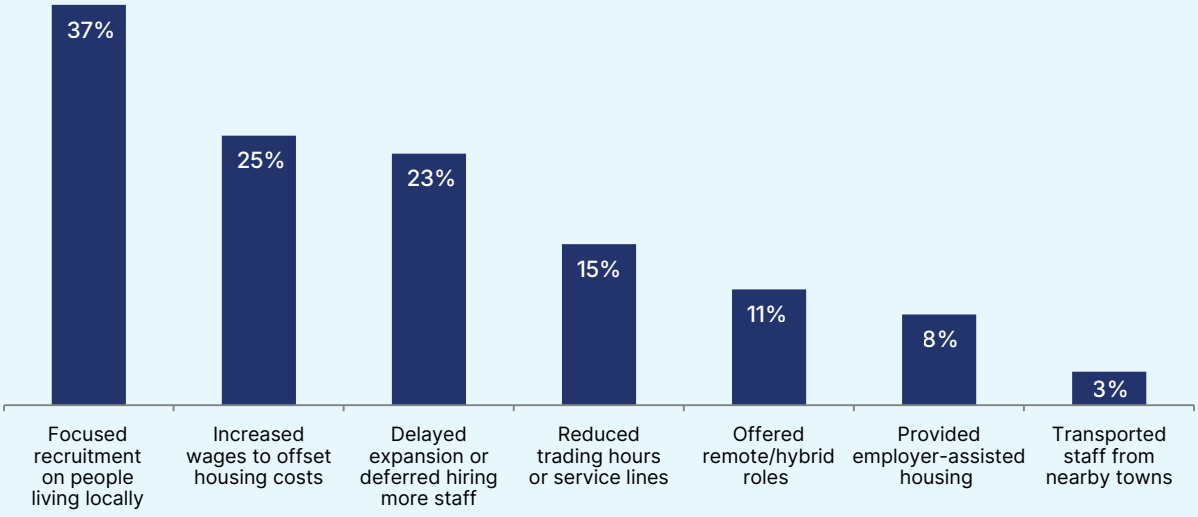
5-19 employees, Financial and Insurance Services

The **Regional Australia Institute's Regionalisation Ambition 2032 Report**[10] also identifies housing as a critical liveability constraint, with rental vacancy rates well below the 3% benchmark needed for functional regional housing markets. The RAI is calling for 40% of the 1.2 million homes under the National Housing Accord to be built in regional Australia.

Comments from regional small business owners who responded to the **2026 COSBOA Small Business Perspectives Survey** are clear about what is driving regional housing pressure and what would help to relieve it. Housing affordability, slow planning approvals, metro-priced rents, short-term rentals and investor concentration recur as themes. It is clear the housing market is not delivering the supply regional Australia needs, and regional small businesses are paying for that gap through higher wages (25%), delaying or deferring work (23%) and constrained growth.

Nearly one in ten affected businesses provide employer-assisted housing, with that rate rising sharply to 42% among remote and very remote businesses, 43% among those with more than 20 employees, and 28% in accommodation businesses. Employer-provided housing has effectively become a workforce strategy of last resort in the most affected regions, and the cost of that strategy is borne disproportionately by larger regional businesses.

The Impact of Housing
Measures Used to Overcome Housing Impacts



2026 COSBOA Small Business Perspectives Survey

Q. In the past 12 months, have you considered or implemented any of the following to overcome housing access impacts on your business? n=232

4.2 The impact of childcare and health services on regional productivity

Childcare and health service gaps have direct productivity impacts for regional businesses.

Essential services play a fundamental role in the functioning of regional economies. When childcare and healthcare services are unavailable or difficult to access, the impacts flow directly through to workforce availability, productivity and business performance.

The **2026 COSBOA Small Business Perspectives Survey** results suggest that these impacts are already being felt by many regional businesses. More than two in five (42%) rate childcare access in their local area as poor, rising to 65% in towns and rural communities with fewer than 5,000 residents. One-third (34%) rate local health services as poor.

Many comments explicitly compare regional service levels to metropolitan equivalents. Owners describe their regions as receiving 'second-hand' health services, with specialists rotating through major centres infrequently and bulk billing increasingly rare.

The **Regional Australia Institute's 2025 Regionalisation Ambition 2032 Progress Report**[10] identifies meaningful gaps between regional and metropolitan access to medical and allied health professionals, and notes that Australians in metropolitan areas access Medicare-funded services 73% more than regional Australians.

55%

of regional small businesses in areas where healthcare services are rated as poor, report lost productivity due to medical appointments

"Our region has a second-hand health system. We seem to get the leftover specialists here. Access to reliable healthcare is poor and many people travel to Brisbane to be seen."

Sole Trader,
Medical, Healthcare and Allied Health

"Due to very limited health services in our area, we all have to travel significant distances to attend appointments, often having to stay overnight. This can mean turning work away due to staff unavailability."

5-19 employees,
Accommodation and Hospitality

The **2026 COSBOA** data shows how that gap is registering at the small business level as productivity loss, staffing pressure, and constrained service hours.

Where childcare access is poor:

39% of businesses report reduced staff availability or hours

31% report difficulty recruiting or retaining staff with children

37% report increased absenteeism and

29% report lost productivity from unplanned leave or roster changes.

Businesses with 5 to 19 employees are significantly more affected on nearly every measure, with 59% reporting lost productivity, 63% reporting recruitment difficulty and 32% reporting higher staffing costs.

Where health service access is poor:

55% of businesses report lost productivity from medical appointments or unplanned leave

26% report increased pressure on other staff to cover absences, and

32% report greater management time spent managing health-related absences.

Comments from regional small businesses are striking for how directly they tie service shortfalls to business performance. Owners describe last-minute customer cancellations because they are travelling hours for specialist appointments, staff unavailability because they are accompanying family members to distant hospitals, and how difficult it makes it to attract families to under-serviced towns.

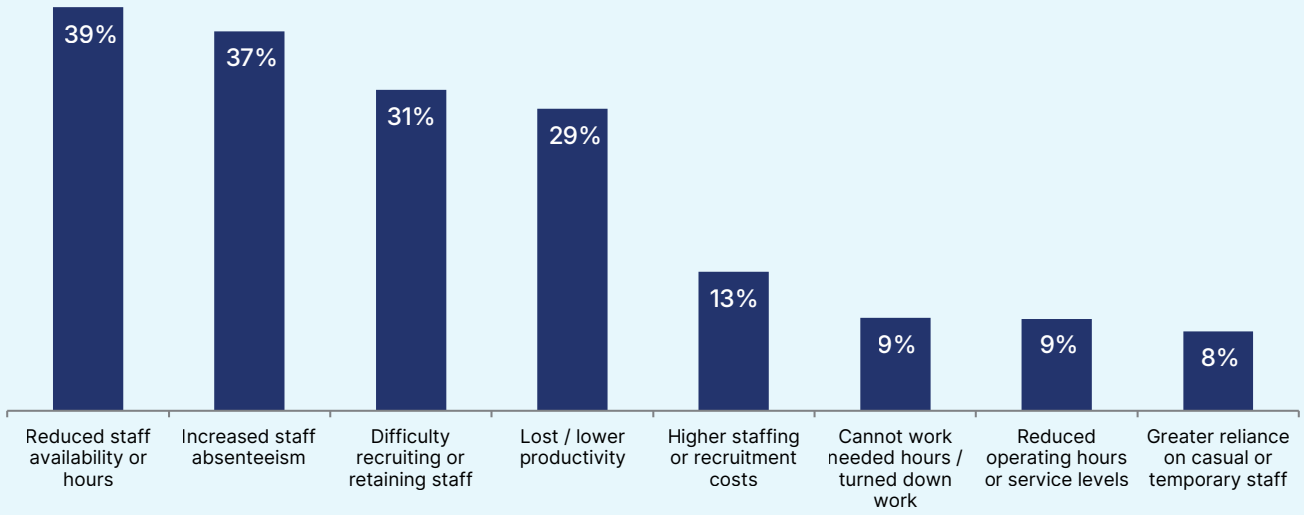
Many respondents argue that improving local services would itself be a regional economic development measure, by raising population retention, lifting workforce participation and freeing small businesses to deploy more of their time on revenue-generating work.

> “Childcare is expensive so it is hard to find full time staff as they can only work the free kinder hours the Government provides.”
>
> **5-19 employees, Retail and Wholesale**



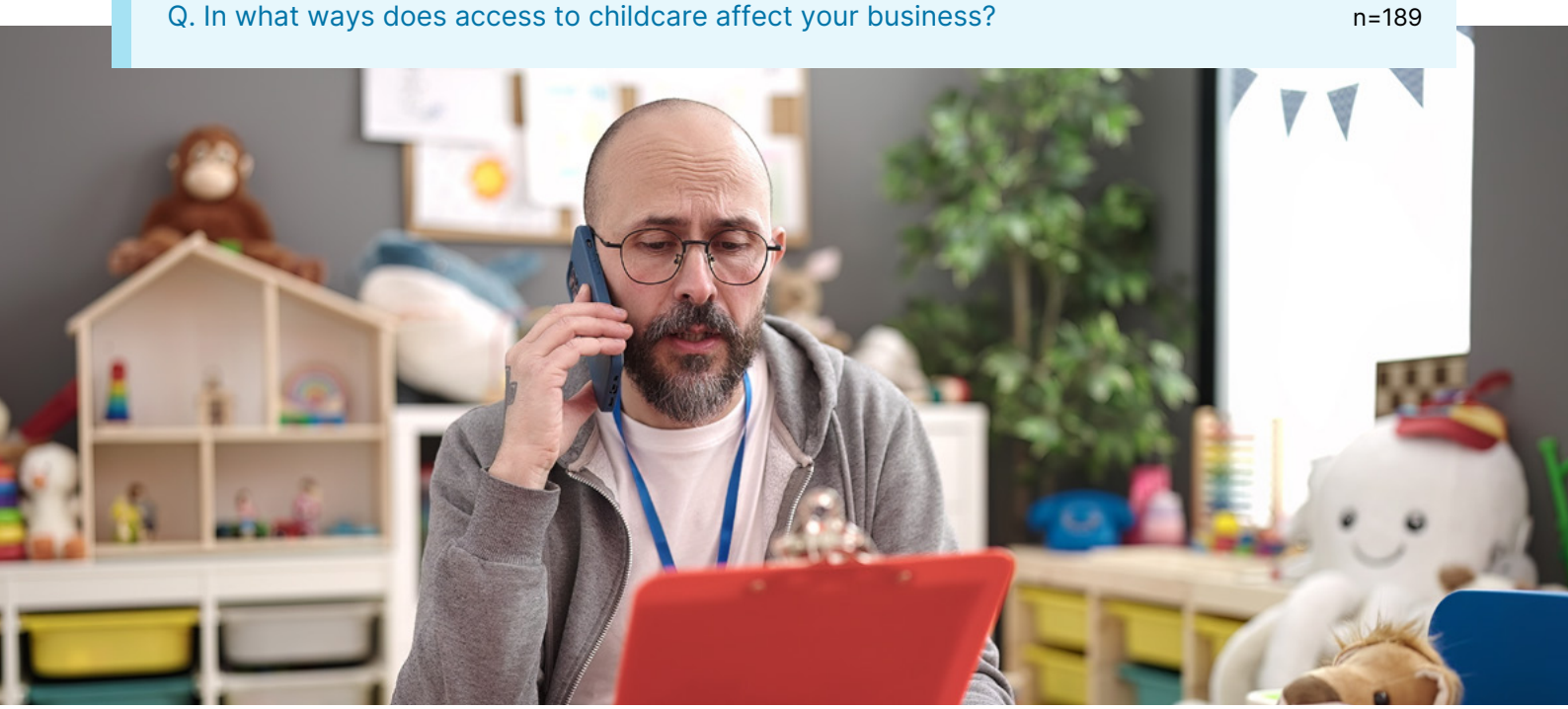
The Impact of Childcare

Impacts on Regional Businesses where Childcare is Poor



2026 COSBOA Small Business Perspectives Survey

Q. In what ways does access to childcare affect your business? n=189





Fiona Forsyth

1-4 employees, Building and Construction, REGIONAL TOWN, VICTORIA

Regional jobs exist, but the conditions to fill them do not

Fiona and her husband operate a building and renovation business in a town in rural Victoria, servicing communities across a wide geographic area.

Like many regional businesses, finding work is not the problem. Finding and keeping people is. For years, workforce shortages have been discussed as a recruitment challenge, but Fiona sees it differently.

In her experience, the issue is not simply about finding workers. It is about whether regional communities have the housing, services and infrastructure that allow people to build a life there. Fiona notes that "the further rural you go, the harder it is to get the trades and it's because we just don't have the support network here."

As a builder, she regularly sees the pressures facing regional communities firsthand. Attracting skilled tradespeople is difficult but retaining them can be even harder. People considering a move to regional areas increasingly weigh up access to healthcare, childcare, housing and community services alongside employment opportunities.

Housing is a key part of the challenge. Even where jobs exist, securing suitable housing can be difficult. Across many regional communities, housing supply has struggled to keep pace with demand. The growth of holiday accommodation and short-term rentals has added further pressure, reducing the stock available to workers and families looking to establish themselves in the region.

In her words, "there's not enough supply and the price is elevated. And part of that would be because of where we live, a lot of people are trying to capitalise on Airbnb, so they'll buy houses in the area and they'll be vacant most of the time except for the peak periods."

For families, childcare presents another barrier, and Fiona recalls the experience of a local doctor with young children who spent time on waiting lists for childcare, delaying her return to work despite being desperately needed within the local healthcare system.

Healthcare itself is also one of Fiona's concerns. She describes travelling hours to see a long-term doctor because she has limited confidence in being able to access the care she needs locally.

More recently, her husband was taken to hospital by ambulance with chest pain and spent ten hours waiting for treatment, reinforcing her concerns about access to health services in regional areas.

What frustrates Fiona most is that these issues are interconnected, yet policy responses are often fragmented.

She points to situations where state and federal systems fail to align, creating additional complexity for businesses already operating in challenging environments. In one example, she described the difficulties faced by a business attempting to restructure, where government agencies applied different rules and classifications, creating confusion and unnecessary administrative burden.

She says, "there's a lack of trades and there's a lack of people taking up study to be a tradesperson, whether it's Victoria or nationwide. But why would anyone want to get into that sphere if they're not being supported? We are so under-supported, it's wrong."

For Fiona, these challenges all point to the same underlying issue. **Businesses can create jobs, but they cannot solve housing shortages, childcare waiting lists, healthcare access problems or disconnected government systems on their own.**

Her experience highlights a broader finding from this research. Liveability is not simply a social issue. It is an economic one. The ability of regional businesses to attract workers, grow and invest depends heavily on whether people can access the housing, services and support needed to live in regional communities.

For regional Australia to prosper, jobs must be accompanied by the infrastructure and services that allow people and families to stay. Without that foundation, workforce shortages will remain one of the most significant barriers to regional growth.

4.3 Connectivity and the digital divide

Digital connectivity is essential infrastructure for regional businesses. It is the foundation of communication, customer service, logistics, payments and increasingly the delivery of products and services. While many businesses report adequate connectivity at their premises, the survey reveals mobile coverage on regional roads as the worst-rated infrastructure service.

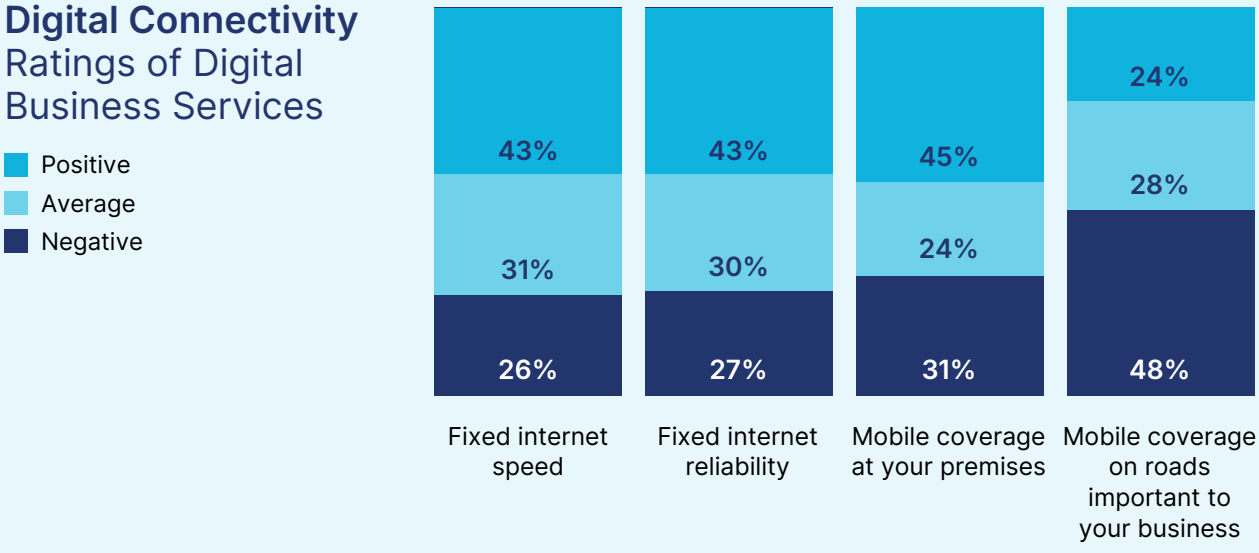
Less than half (45%) of regional businesses rate mobile coverage at their premises highly, and performance deteriorates further once businesses leave the office, workshop or shopfront and rely on mobile connectivity. Just 24% rate mobile coverage on roads important to their business highly, while almost half (48%) rate it as poor. Among agriculture, forestry and fishing businesses, 81% rate mobile coverage on roads as poor. Nearly two-thirds (63%) of small town and rural businesses (populations under 5,000) also rate mobile coverage on roads as poor.

Coverage is only part of the challenge. Reliable internet access is equally fundamental, yet only 43% of businesses rate fixed internet speed and reliability highly. For many, outages and service disruptions are not isolated incidents but a routine feature of operating in regional Australia.

Only
10%
of regional businesses reported no internet outages or connectivity disruptions in the past 12 months.

Eighty-five percent (85%) of regional small businesses have experienced at least one outage, including 13% that experience weekly disruptions and 3% that experience them daily. The problem is particularly acute in remote and very remote areas, where almost one-third (31%) report daily disruptions.

Digital Connectivity
Ratings of Digital Business Services



2026 COSBOA Small Business Perspectives Survey

Q. How would you rate the following digital connectivity services your business relies on? n=476

The practical implications are significant. Agricultural businesses rely on mobile networks for precision agriculture equipment, in-field data and safety. Tradespeople depend on connectivity for invoicing, payments and customer scheduling between sites, while tourism, transport and mobile service businesses require reliable coverage on the roads that their work depends on. The connectivity divide is real, persistent and concentrated in exactly the communities where mobile networks are most often the primary, rather than backup, connection.

The operational cost of outages is substantial. Among affected businesses, the median time lost in the most recent outage was approximately four hours. While the majority of respondents (62%) lost less than five hours, nearly one in five lost more than 20 hours, equivalent to more than two working days of productivity.

Cost of Internet Outages

The impact on regional small business productivity and profit

20+ hours lost

Nearly **one in five regional businesses** report that they lost **more than 20 hours** during their last internet outage

$1,000+ cost

33% of regional small businesses report that their last internet outage **cost them over $1,000**

2026 COSBOA Small Business Perspectives Survey

Q. Thinking about the last internet outage, approximately how much total time and cost did your business lose as a result? - Total hours outage / Estimated financial cost n=381

Q. What connectivity improvements would most benefit your business? n=212

"Mobile coverage on the road between our two sites is non-existent. We can't take card payments in the field, can't get on the system to look up jobs."

5-19 employees, Utilities

"We have now switched to Starlink as NBN was terrible."

1-4 employees, Accommodation and Hospitality

"Have moved to Starlink to ensure that I have connectivity. Huge cost but worth it for the reliability that was not available via mobile services especially in regional Australia (even on major highways)."

Sole Trader, Administrative and Support Services

The financial impact is also material. One-third of businesses report losses exceeding $1,000 and 15% estimate that their most recent outage cost more than $5,000. For businesses experiencing weekly or daily disruptions, the cumulative annual impact is significant.

These findings are consistent with the Australian Government's **2024 Regional Telecommunications Independent Review**[11], which found that telecommunications connectivity remains a significant challenge for many regional and remote communities, particularly in relation to mobile coverage and service reliability.

"Improved reliability and consistency of internet and mobile connectivity, particularly in regional areas and when delivering services on-site. While disruptions are minimal, stable connectivity supports payments, bookings, and access to digital systems when working remotely, including stronger mobile coverage in more remote locations."

Sole Trader,
Education and Training





05

Owner wellbeing

Stress, sleep disruption and burnout are now widespread among regional small business owners.

Behind every regional small business is an owner carrying much of the financial, operational and emotional burden of the enterprise. The findings of the 2026 COSBOA Small Business Perspectives Survey indicate that the cumulative impact of these responsibilities is taking a considerable toll, raising concerns about the long-term sustainability of both business ownership and the communities that depend on it.

More than three-quarters (77%) of regional small business owners have experienced stress or anxiety in the past 12 months due to their business. Seven in ten (69%) experienced difficulty switching off or relaxing, while 66% report disrupted sleep and an equal proportion report experiencing burnout. A further 62% say they have felt overwhelmed by their responsibilities and workload.

These are not isolated experiences. Last year's Small Business Perspectives Report found that 76% of small business owners nationally reported stress or anxiety in the previous year, 65% reported disrupted sleep, and 57% experienced burnout. The 2026 regional results take that already-concerning national picture and show it is even more acute for regional small businesses, that carry the additional weight of distance, service-access gaps, and limited local professional support networks.

This takes a very personal toll. Half of regional small business owners (49%) report their business has negatively impacted their personal relationships. Over one-third (37%) report symptoms of depression or feelings of hopelessness and 35% report loneliness or feelings of isolation.

Regional small business owners aged 65 and over consistently report significantly lower rates across all wellbeing measures.

However, for small business owners aged under 65 years these impacts are the norm rather than the exception, at a time when they are also most likely to be supporting families, carrying mortgages, and bearing the personal financial exposure of the business itself.

It is also worth noting that access to support is limited. Only 32% of regional small businesses feel they have a good support network and access to resources when they need them, while 26% sometimes have support but find it is not always enough. Notably, 21% feel unsupported.

Set alongside the financial and operational pressures captured elsewhere in the survey, these figures describe a small business owner base running their businesses at significant personal cost, with inadequate infrastructure and support to absorb both the material and mental costs.

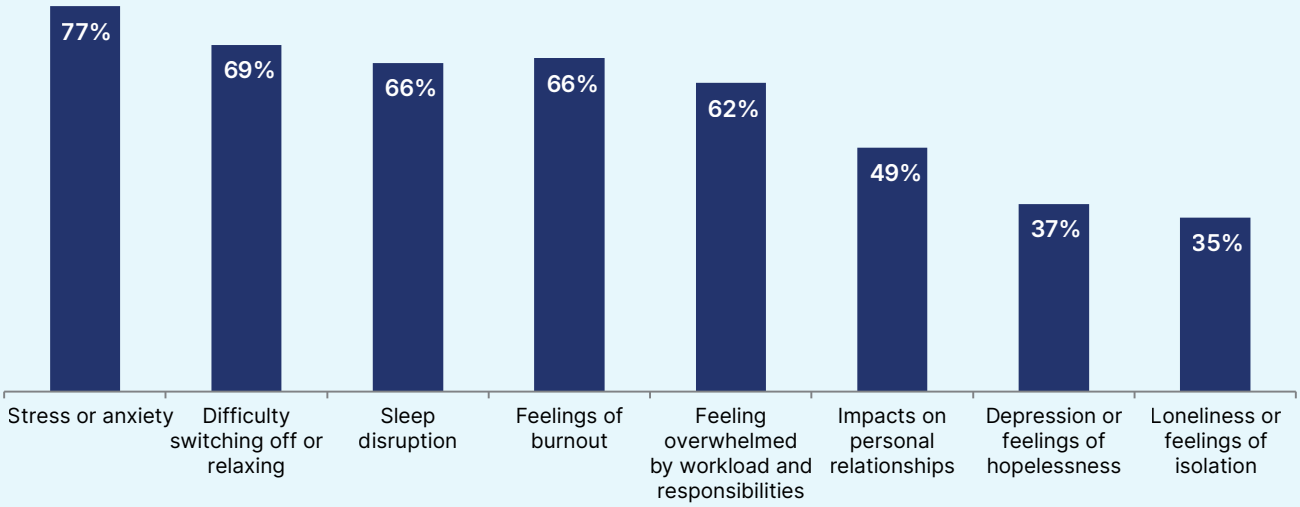
"Free personal counselling on dealing with business stress. Counselling on business, on dealing with admin red tape."

Sole Trader,
Professional, Scientific and Technical Services

"I have used the Beyond Blue business help service which was good."

Sole Trader,
Medical, Healthcare and Allied Health

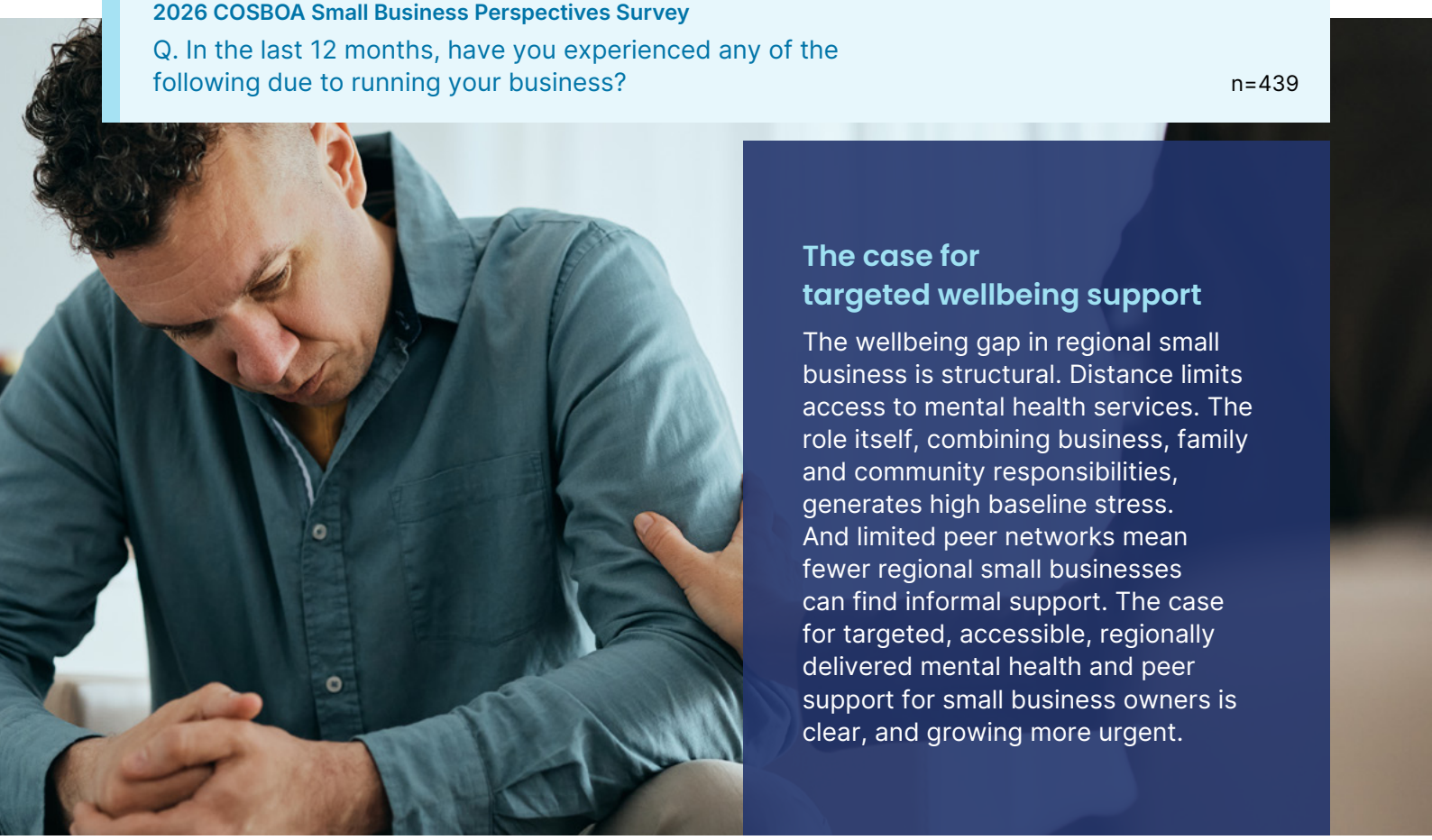
Wellbeing
% of Regional Small Business Owners Reporting



2026 COSBOA Small Business Perspectives Survey

Q. In the last 12 months, have you experienced any of the following due to running your business?

n=439



The case for targeted wellbeing support

The wellbeing gap in regional small business is structural. Distance limits access to mental health services. The role itself, combining business, family and community responsibilities, generates high baseline stress. And limited peer networks mean fewer regional small businesses can find informal support. The case for targeted, accessible, regionally delivered mental health and peer support for small business owners is clear, and growing more urgent.



Jenny Cameron

Sole Trader, Allied Health,
MAJOR TOWN, VICTORIA

Carrying the weight of the system

For more than two decades, Jenny has built a business around caring for people. Drawing on a background in nursing, she now spends much of her time supporting older Australians receiving care in their own homes.

Demand for her services has never been stronger. The challenge is that meeting that demand is taking an increasing personal toll.

Every week, Jenny travels to visit clients across regional Victoria, and says she is "doing over a thousand kilometres a week at the minute."

Many of her clients are elderly, vulnerable or living with complex health conditions. Most receive care at home, meaning long hours on the road have become a routine part of running the business.

The workload has reached a point where Jenny knows it is not sustainable. **Like many small business owners, Jenny wears multiple hats. In addition to seeing clients, she manages scheduling, administration, invoicing and the day-to-day operation of the business.**

Every change to a client's circumstances can create a chain reaction of phone calls, rescheduled appointments and additional administrative work. She would benefit from "someone to manage the bookwork and a lot of the day-to-day phoning in and all that stuff, that would take an enormous pressure off me" but says "I can't afford it".

At the same time, rising costs continue to erode already thin margins. Fuel is a major expense for a business built around home visits. Insurance costs have increased. Energy bills continue to rise. Even routine administrative tasks consume time and resources that could otherwise be spent supporting clients.

Yet the greatest source of stress is not the workload itself. It is the way the aged care system operates.

Jenny works with aged care providers that contract her services and refer clients. While demand remains strong, she has become increasingly concerned about the gap between what providers charge older Australians and what practitioners delivering services receive.

She describes spending significant time advocating for clients, writing to regulators and raising concerns about practices she believes are unfair. The emotional burden of that, alongside her workload, is becoming increasingly difficult to carry.

The strain has become so significant that Jenny is questioning whether she can continue running her business at all, despite having no shortage of private clients available.

"I just have to find that balance in my heart to know what to do ... because I don't want to let people down. I know they rely on me."

Jenny's experience highlights that the wellbeing of business owners matters too. Many regional businesses are built around personal commitment, community relationships and a strong sense of responsibility.

For business owners like Jenny, the issue is how long dedicated people can continue carrying growing workloads, rising costs and increasing emotional strain before the personal cost becomes too great.



06

Opportunities, resilience and the path ahead

Regional small businesses are realistic, not defeated. They see genuine opportunities, even if they may be fewer than in past years.

Where the **2026 COSBOA Small Business Perspectives Survey** data captures the weight of present-day pressures, comments show where owners believe opportunities still exist. The most common themes are broadening service offerings, strengthening operational resilience, deepening community engagement, adapting to emerging trends and selectively adopting AI and digital tools. More than one-third of comments describe expanding into adjacent services or building more diversified offerings, reflecting a preference for low-risk growth strategies that do not depend on major investments or favourable workforce conditions.

Resilience is a recurring theme. Around one in five comments describe opportunities arising from running leaner operations, enduring difficult market conditions and increasing market share as competitors exit. AI also features throughout the responses, with some businesses viewing it as a stand-alone opportunity and others seeing it as a tool for improving efficiency, reducing costs and enhancing customer engagement.

Perhaps most striking is that regional small businesses are already planning how to improve their position rather than waiting passively for conditions to improve. Nearly half (49%) of businesses experiencing hiring difficulties have introduced more flexible work arrangements and 29% have invested in training and upskilling. To manage rising costs, 28% have switched energy retailers or plans and 21% have implemented energy efficiency upgrades.

The regional small business community is building resilience, improving capability and retaining control over its future, but frequently with limited support and at considerable personal cost.

What do you think are the biggest opportunities for your business over the next 12 months?

1. Expanding service offerings

"New products and new markets to develop into, however the cost of moving into new markets requires additional outlay before realising any sales or take up."

5-19 employees,
Retail and Wholesale

"We are diversifying & looking into building our catering & wholesale components of the business. Less wastage & more control on wages."

5-19 employees,
Accommodation and Hospitality

What do you think are the biggest opportunities for your business over the next 12 months?

2. Operational resilience

"Being able to see out the tough time where others will struggle and close. This will open the door for new clientele."

Sole Trader,
Medical, Healthcare and Allied Health

"Wholesalers have been running a lot of specials to encourage spending, so we are stocking up business at a reduced cost."

1-4 employees,
Retail and Wholesale

"Reviewing operational costs so that we do not have to reduce head count as they depend on our business to feed their families."

5-19 employees, Retail and Wholesale

3. Community engagement

"Continuing our current sponsorships, getting our name out into the community more, expanding our shop lines."

1-4 employees, Retail and Wholesale

"We also see strong potential in deepening partnerships with government, community organisations, and industry stakeholders."

5-19 employees, Education and Training

4. Adapting to emerging trends

"Localising production and increasing Australia's independence for food supply and security."

1-4 employees, Agriculture

"Online – we are currently working hard to adopt AI technologies into our business to help us find new audiences Australia-wide so we can sell more online."

5-19 employees, Retail and Wholesale



Bec and Nick

5-19 employees, Retail,
SMALL TOWN, NEW SOUTH WALES



Building resilience through reinvention

Operating from a small regional town in northern New South Wales, Bec and Nick originally established their business as a wholesale bakery. The business took a significant step forward in early 2026 with the opening of a retail café and bakery outlet in town designed to strengthen the business, create a direct connection with customers and provide a platform for future growth.

As a result, the business has grown four-fold in terms of revenue. **However, this growth has also been accompanied by a substantial increase in staffing and operating complexity. As Nick puts it,**

"we're about four times better than last year... but it's not necessarily four times the profit,"

reflecting the extent to which higher labour and operating costs absorb the gains from increased turnover.

A larger business requires more staff, more management and longer hours, and they have gone "from 4 staff to 12 staff."

Building the right team remains a work in progress. Nick says staff are generally available, but retention can be difficult in hospitality, particularly when expectations about the work do not always align with the realities of the industry.

Retail, he says, is often underestimated.

"It's hard work... and you're there to actually serve people, so you've got to be hospitable."

For the past several months, Bec and Nick have effectively worked seven days a week while managing both the wholesale operation and the new café. The workload is intense, often beginning in the early hours of the morning and continuing well into the afternoon.

As the business grows, Bec and Nick are increasingly focused on creating systems that will allow it to operate more efficiently and sustainably. They aim to create a business that can continue to operate successfully without requiring its owners to be present every hour of every day.

The findings of this report suggest that adaptation has become a defining characteristic of regional small business.

Owners are finding practical ways to strengthen their businesses, improve customer engagement and create new opportunities, often with limited resources and significant personal commitment.

For Bec and Nick, resilience is not about enduring difficult conditions and hoping things improve. It is about constantly adapting and evolving to meet changing circumstances and building a strong foundation for the future.






07

What regional small businesses are asking for

Survey participants identified five practical changes that would deliver measurable improvement in regional small business conditions.

Drawing together the survey findings and open-ended feedback, five practical priorities emerge for strengthening the resilience and growth of regional small businesses.

01 Reduce cost pressures and improve business viability

Regional businesses consistently called for action on the rising costs of running a business. Tax relief, grants, rebates and measures to address energy, fuel, insurance and interest costs were the most common suggestions. Many owners described the pressure of absorbing increases across multiple cost lines simultaneously and highlighted the importance of policies such as measures to improve insurance affordability.

02 Simplify regulation and reduce administrative burden

Business owners repeatedly expressed frustration with growing compliance requirements and the cumulative impact of regulation, industrial relations changes and government processes. Regional small businesses highlight practical reforms that simplify reporting, reduce red tape and make existing programs easier to access would deliver significant productivity benefits. Many respondents argued that complexity, rather than the absence of support, is often the biggest barrier to growth.

03 Invest in regional workforce capability and liveability

Small business owners consistently linked workforce shortages to broader issues of housing, childcare and the ability to attract people to regional communities. Businesses highlight the need for investment in skills, apprenticeships and training, alongside measures to improve housing availability and access to essential services. For some businesses, faster and simpler migration pathways for occupations experiencing persistent shortages were seen as an important complement to local workforce development.

04 Treat connectivity and regional infrastructure as essential economic assets

Regional businesses view reliable infrastructure as fundamental to productivity and growth. Improving telecommunications, transport connectivity, energy reliability and other enabling infrastructure emerged as a recurring theme. Many respondents argued that digital connectivity should be treated as essential infrastructure, with the same priority afforded to roads, power and water.

05 Strengthen support networks and owner wellbeing

Regional small business owners are calling for more accessible mental health services, peer networks, mentoring and practical advice delivered by people who understand regional conditions. Underlying many responses was a desire not simply for financial assistance, but for greater recognition of the pressures associated with running a small business and support that helps owners remain resilient over the long term.

Taken together, the findings suggest that regional small businesses are seeking less complexity, lower costs and stronger local support, rather than entirely new layers of programs. Above all, owners are looking for practical, accessible assistance and policy settings that recognise the realities of operating a small business outside metropolitan Australia.



Conclusion

The **2026 COSBOA Small Business Perspectives Report** describes a regional small business sector that is unmistakably stretched. Costs are rising for almost every regional small business. Profits are falling for nearly three in four. Workforce shortages remain entrenched in the industries that matter most for regional supply, regional production and regional infrastructure. Housing, childcare and connectivity gaps are not just frustrations; they are constraints on what regional businesses can do. And the personal toll – measured in stress, sleep disruption, burnout and isolation – has become a defining feature of running a regional small business.

At the same time, regional small businesses are resilient and are continuing to hire where they can, lift wages, invest in flexible working arrangements, train staff, switch energy retailers, install solar, and adapt through new or different services and selective technology adoption. The opportunities they describe, including domestic tourism, ageing population services, infrastructure-related work, and AI productivity gains, are real, even if they are quieter than the opportunities described in earlier surveys. The strength of regional small business is in its ability to keep operating through pressure that would force consolidation in other sectors.

The 2026 findings point clearly to the need for a coordinated policy agenda of cost relief, faster migration for genuine shortages, regional housing and childcare investment, treating connectivity as essential infrastructure, and accessible wellbeing support for small businesses. None of these are novel. All of them have been advocated in some form by COSBOA, by the Regional Australia Institute, by Jobs and Skills Australia, by the ACCC and by the Australian Small Business and Family Enterprise Ombudsman. The cumulative weight of evidence is that these reforms are necessary to ensure productivity and innovation by regional small businesses.

The 572 regional small businesses that responded to the survey are the businesses that keep the lights on in towns where the loss of small business capacity has no easy substitute. They are the local employer, the supplier of essentials, the trusted advisor, the community sponsor and the first response when something goes wrong. COSBOA will continue to make the case for a policy environment that recognises and supports their contributions.



COSBOA COUNCIL OF SMALL BUSINESS ORGANISATIONS AUSTRALIA

Methodology and References

Methodology

The **2026 COSBOA Small Business Perspectives Survey** was conducted by Survey Matters on behalf of COSBOA in early 2026. The survey covered business confidence and outlook, cost pressures, workforce and skills, liveability and local services, connectivity, energy, insurance, fuel, and small business owner wellbeing.

Respondents were sourced through COSBOA member networks. A total of 572 regional small businesses participated, with the sample weighted by industry sector based on Australian Bureau of Statistics, Counts of Australian Small Businesses12 to reflect the composition of the regional small business population. Statistical testing was used to distinguish meaningful differences between groups from random variation in the data. All percentages in this report are rounded to the nearest whole number for readability.

Ten open-ended questions were included across the survey, generating thousands of free-text responses. These were coded thematically using a structured framework for each question, with most comments assigned to one or more themes. Quotes used throughout the report are presented unedited and attributed by business size and industry. Where the report draws on findings from earlier waves of COSBOA research, or from external research and policy sources, these are referenced inline.

Where useful, the findings are placed alongside other contemporary evidence on regional Australia, including, among others, the Regional Australia Institute's Regionalisation Ambition 2032 Progress Report, the Jobs and Skills Australia Roadmap for Regional Australia, the CPA Australia Asia-Pacific Small Business Survey 2025-26 and Australian Bureau of Statistics data on regional employment and population.

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