

# The Chasm Widens: Inequality in Manitoba Update

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## About the Author

Ian Hudson is a Professor of Economics at the University of Manitoba and a CCPA Manitoba Research Associate.

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## Dedication

This report is dedicated to the co-author on the 2018 Manitoba Inequality Update, Benita Cohen. Benita sadly passed away in 2021. She was a tireless advocate for a social justice approach to health and will be greatly missed.

# The Chasm Widens: Inequality in Manitoba Update

IN 2018, CCPA Manitoba released the Manitoba Inequality Update with the tagline “low-income families left behind.” The bigger picture was that inequality was substantial and had become worse since the late 1970s, although inequality in Manitoba had not increased as much as in the rest of the country. After five years and a COVID pandemic, it seems time is right for an update.

In an effort to make this update comparable with the 2018 report, it will use measures as close as possible to those in that study. It focuses mainly on Statistics Canada measures of market income (from “market” sources such as wages and investments — income before the federal and provincial governments get involved with taxes or transfers). It compares after-tax total income, market income plus all government transfers (like Old Age Security, Employment Insurance Benefits, child benefits, and Canada Pension Plan) less income taxes. The previous Manitoba inequality study used economic families with children under 18 as the unit of analysis. This study will come as close as it can to replicating this, but the available data have changed slightly, so families with children are now defined as those with children under 16.<sup>1</sup> Manitoba family incomes are divided into deciles, 10 percent of the population, ranked from poorest to richest. So, the bottom decile is the

poorest 10 percent of the population, the 2nd decile is the next poorest 10 percent of families with incomes ranked between 10 and 20 percent, and so on. Some measures have been grouped into four-year blocs to smooth out the data. The logic is to avoid drawing any false conclusions from single years, which may be outliers rather than genuine trends. This is especially important when examining low-income families, for whom market incomes can be quite variable from year to year. As a result of this averaging over four years, some of the results make for awkward wording. For example, the average income of a decile between 2016 and 2019 is the average income for that decile averaged out over the four years, which doesn't easily roll off the tongue. All the income numbers have also been converted into "real," (also called constant or inflation adjusted) values so that it measures the purchasing power of incomes.

The most recent year for which this data is available is 2020, in which COVID reared its ugly head and governments across the country, including Manitoba, took measures to reduce the spread of the disease with lockdown regulations of varying severity. These social restrictions, and the mostly federal governmental assistance such as the CERB that attempted to reduce the income blow of these measures, had important impacts on both market and after-tax incomes.<sup>2</sup> As a result, to disentangle the effects of COVID from the longer-term trends, most of the data will be presented using 2019 as the most recent year.

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## Why Inequality Matters

The 2018 Manitoba Inequality Update made a strong case for the detrimental impacts of inequality — a case that has gained considerably more traction over the last decade or so thanks to books like *Capital in the 21st Century* (Piketty, 2014) that highlighted the tremendous degree of inequality in different nations of the world, and how much it had increased since the 1970s. Wilkinson and Pickett (2011) added to this by showing that more unequal nations are more violent, less educated, less healthy and have less social mobility.

One of the co-authors of the 2018 Manitoba Inequality Update, Benita Cohen, illustrated how damaging inequality can be by drawing particular attention to the example of health. Part of the problem with inequality is the absolute issue of having people with incomes so low that it negatively impacts their health. Low income means it is difficult to afford a nutritious diet, adequate uncrowded housing, healthy, safer neighbourhoods, and

necessary medical care, such as prescriptions and dental work, that are not covered by Canada's public health care system. But it is not only low income that is a problem. Studies have shown that, even when people are not living on low incomes, their relative position in society and the job hierarchy also have important health impacts. Even in affluent societies, the greater the inequality, the greater the health gradient, even for people considered to have adequate incomes (Marmot, 2004). Unequal societies, even affluent ones like the US and UK, have higher rates of stress, anxiety, depression, and addiction, which are caused by people's reduced sense of control over their own lives and an overall decreased level of social coherence and security, compared to those in more egalitarian nations (Wilkinson & Pickett, 2019). The Indigenous populations in Canada bear an excessive burden of illness related to the continued effects of colonization and discrimination. This trend is more pronounced in Manitoba because Indigenous people make up a larger percentage of the population than in the nation as a whole.

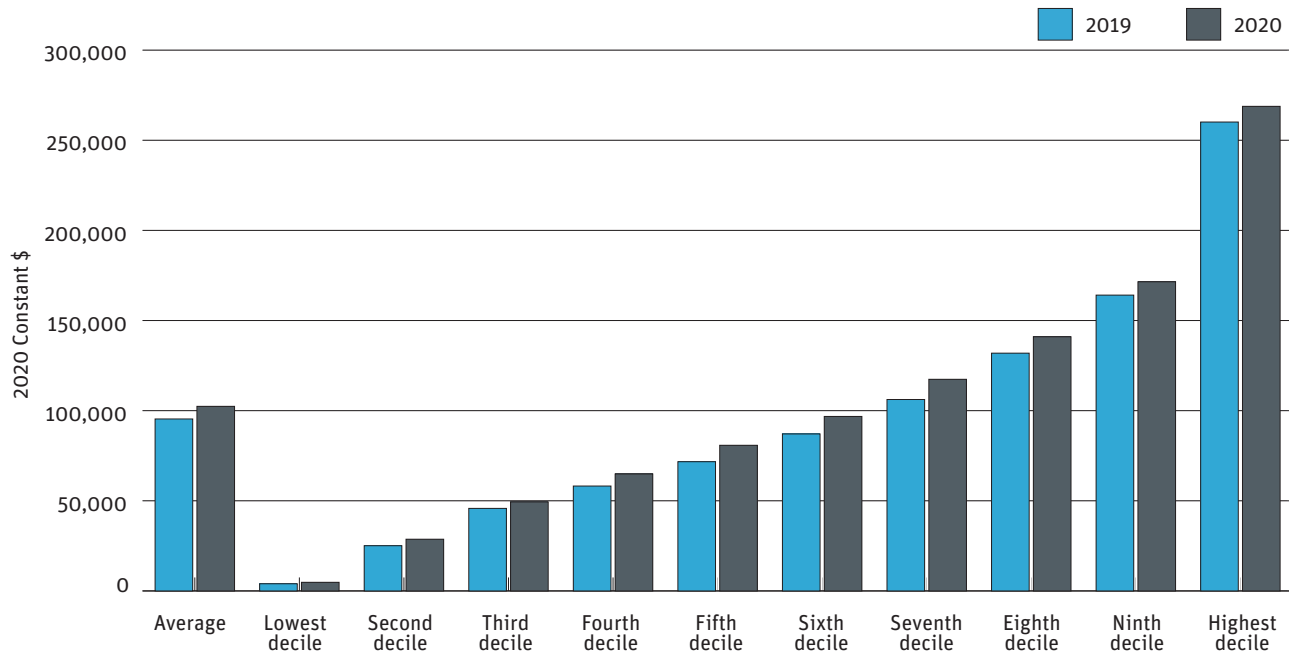
In an attempt to quantify the impact of income on health, a report funded by the Public Health Agency of Canada estimated that from 1991 to 2006, at least 40,000 premature deaths in Canada each year were due to income inequality (Raphael & Bryant, 2014; Tjepkema et al., 2013). One important measure of health status is Potential Years of Lives Lost (PYLL), which adds up the number of years when people die before the age of 75. The PYLL is four times higher for First Nations than other Manitobans (Roussin, 2022). To bring this home to Winnipeg, in 2015, in the neighbourhood of Fort Garry, the average household before tax income was \$110,000, the percent of the population with North American Indigenous origins was 4 percent, and the life expectancy was 85 years. In the Point Douglas neighbourhood, the average income was \$30,000, 32 percent of the population had North American Indigenous origins, and the life expectancy was 69 years (Manitoba Collaborative Data Portal, 2019). The difference between Winnipeg neighbourhoods is a remarkable 16 years. These conclusions about the effects of income inequality on health could have been almost identically repeated, using many of the same factors, when discussing education or crime.

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## Where Do You Fit On the Income Scale?

Market income in Manitoba is remarkably unequal. The average market income of the lowest decile was \$4,800 in 2020, an amount on which it would be completely impossible for a family with children to meet even their most

**FIGURE 1** Average Market Family Income by Decile Manitoba

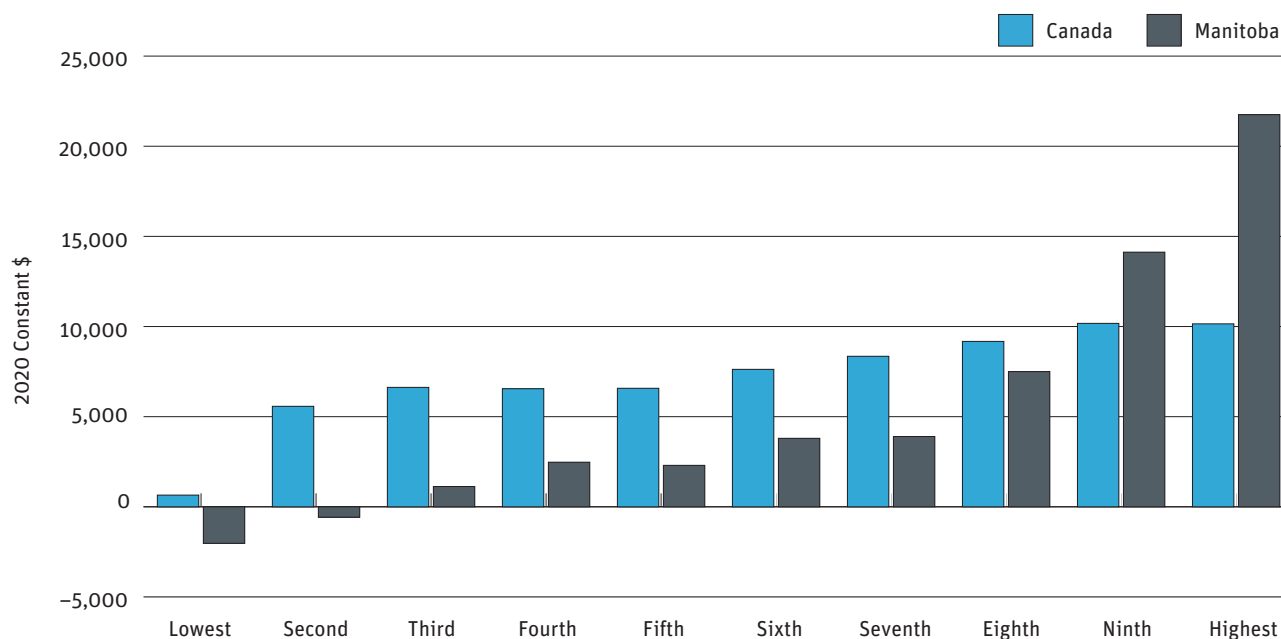


basic needs. The average market income of the top decile was \$268,800, 56 times the average market income of the lowest decile.

Manitobans are poorer than the rest of the nation. In 2020, Canada’s average family market income was \$114,300 compared to \$102,400 in Manitoba. Although people frequently argue that Manitoba is a cheap place to live and housing prices are lower in many major Canadian cities, renting is relatively expensive. In 2022, the average rent for a two-bedroom apartment in Winnipeg was \$1,350, compared with a national average of \$1,258 (CMHC, 2023). This gap between family market incomes in Manitoba and Canada becomes more pronounced as we move up the income spectrum. The average market income of the richest decile in Canada was \$321,300, 16 percent higher than in Manitoba. However, at the fifth decile, the Canadian average market income was \$87,600, a modest 8 percent higher than Manitoba’s \$80,800.

It is also worth noticing that COVID impacts are not as apparent in Manitoba’s labour market numbers in 2020, compared to the rest of the country. In Manitoba, average market incomes for all deciles increased between 2019 and 2020, while for the country, average market income fell for all but the top two deciles (see table 1 for the lowest two deciles). Most likely, this reflects the relatively late date at which COVID had an impact in Manitoba

**FIGURE 2** Change in Average Market Family Income by Decile 2011–2014 to 2016–2019

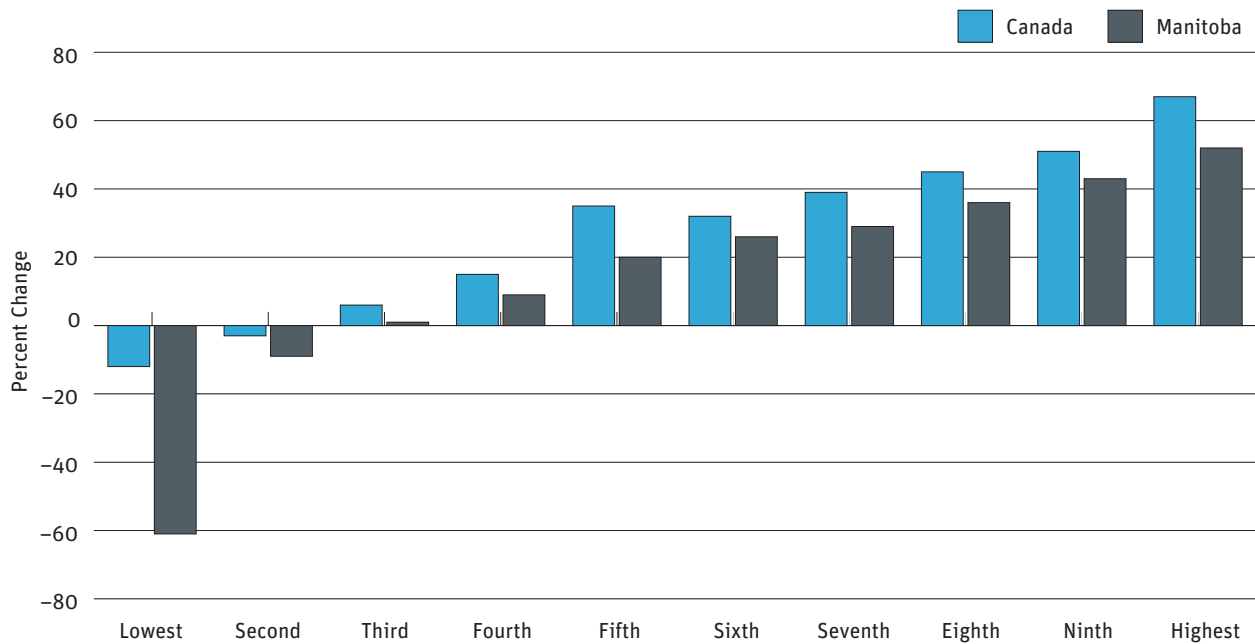


compared to the rest of the country. COVID infection rates remained fairly low in Manitoba until November 2020 and restrictions became much more stringent starting in late October and November 2020 (Aboulatta et al., 2022).

### Trends in Inequality

The years since 2014 have not been particularly good for most Manitoba families. *Figure 2* shows the changes in average market income for each decile between the 2011–2014 four-year period and 2016–2019. Nationally, the average income for all deciles increased (although not by much for the bottom decile). But for Manitoba, income increases are much more unequal than in the nation. There is a noticeable gradient, with those at the lower end of the income spectrum having income decreases and those at the top end enjoying the greatest gains. While the top 20 percent of Manitoba families received greater income increases than the national average, the bottom 80 percent of the population suffered through income increases that were lower than those in Canada. Even worse, the average market income of the bottom two deciles declined.

**FIGURE 3** Percent Change in Average Family Market Income by Decile 1976–79 to 2016–19

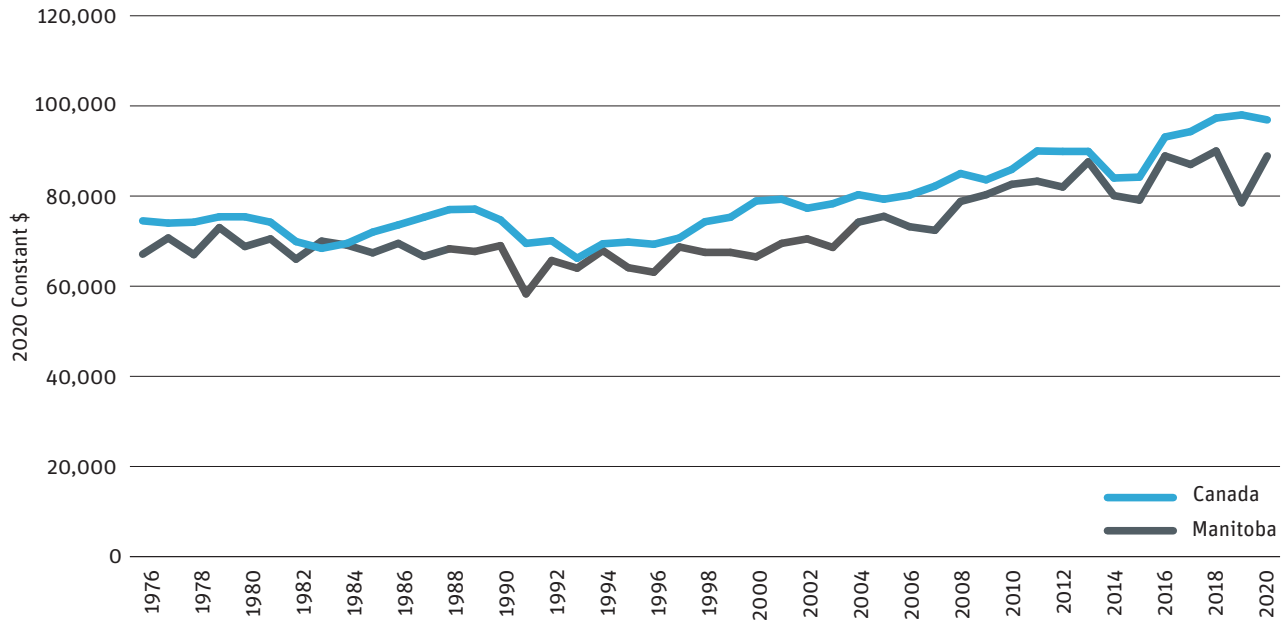


Over the longer term, the half-decade between 2014 and 2019 has done nothing to alter the conclusions of the 2018 report: that market income has become more unequal in Manitoba (*Figure 3*). The average market income of the bottom two deciles was lower in 2016–2019 than it was in the late 1970s and has barely grown at all for the third. Because the lowest decile in Manitoba shows large year-to-year variation, the very large decline in average market income is a factor of the specific years analyzed. For example, 1979 was a year of unusually high average market income for the lowest decile in Manitoba (\$9,000), which drags the 1976–1979 average income up, and creates a large percentage decline in the income of the lowest decile. On the other hand, even were the 1979 income closer to the average of the other years in the late 1970s, the decline in average income for the lowest decile would be a very high 48 percent. So, the discouraging trend is the same, but the magnitude is a little less pronounced.

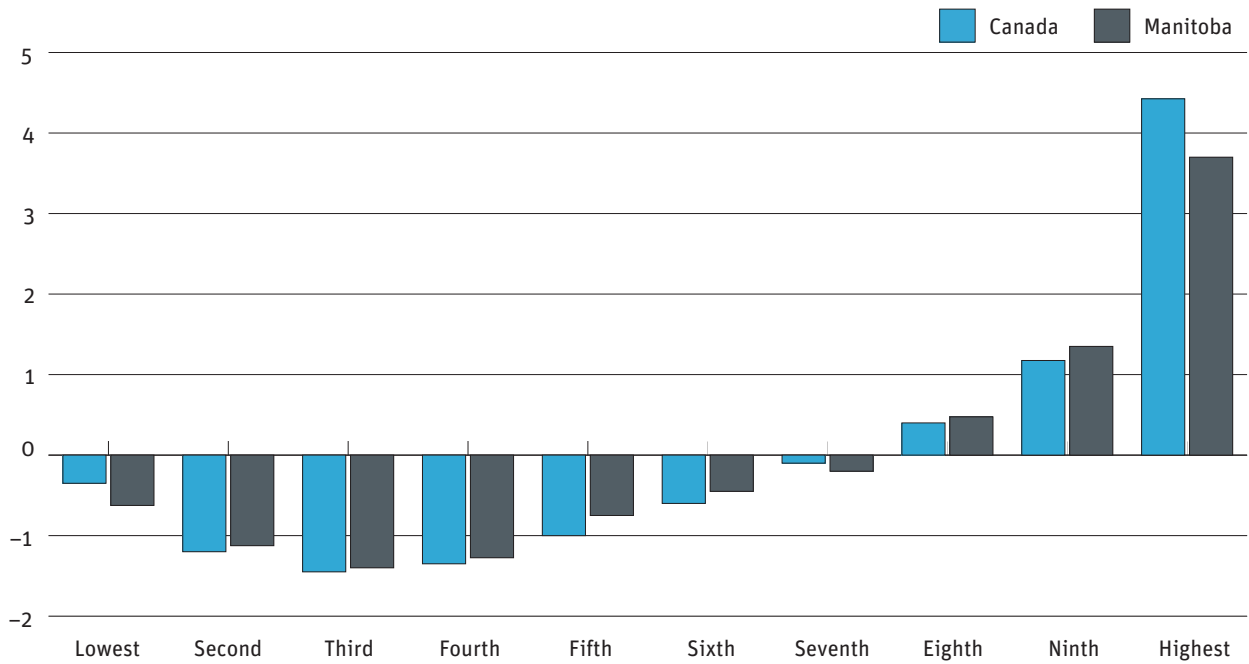
*Figure 4* provides a useful picture of when the market incomes of Manitobans were improving or stagnating. Between 1979 and 1996, the median market income in Manitoba fell from \$73,000 to \$63,100. The same broad stagnation was evident in Canada as well. The decrease in market income



**FIGURE 4** Median Market Family Income



**FIGURE 5** Change in Market Family Income Shares 1976–1979 to 2016–2019



was driven by reductions for the lower (bottom four or five) deciles in Canada and, to a slightly less extent in Manitoba.

In recent years, Manitoba's median market income has also fallen further behind Canada's. In 2016, the Manitoban median market income was \$4200 below Canada's, and by 2020, that gap had risen to \$8000.

Income shares represent the percent of total income in a society that is earned by each decile. If income were distributed completely evenly, each decile would take home 10 percent of total income. If income shares remained unchanged, meaning that each decile was taking home the same percentage of income between the late 1970s and the late 2010s, *Figure 5* would be a visually uninteresting "o" for each decile. Given that market incomes have decreased for the lowest income and increased the most for the highest income, it should come as no surprise that upper-income families are taking home a larger share of total income in both Canada and Manitoba. The market income shares have fallen in Manitoba and Canada for all but the top three deciles. In Manitoba, for example, the lowest market income share declined from 0.9 to 0.3 percent, while the share going to the top decile increased from 23.2 to 26.9 percent.

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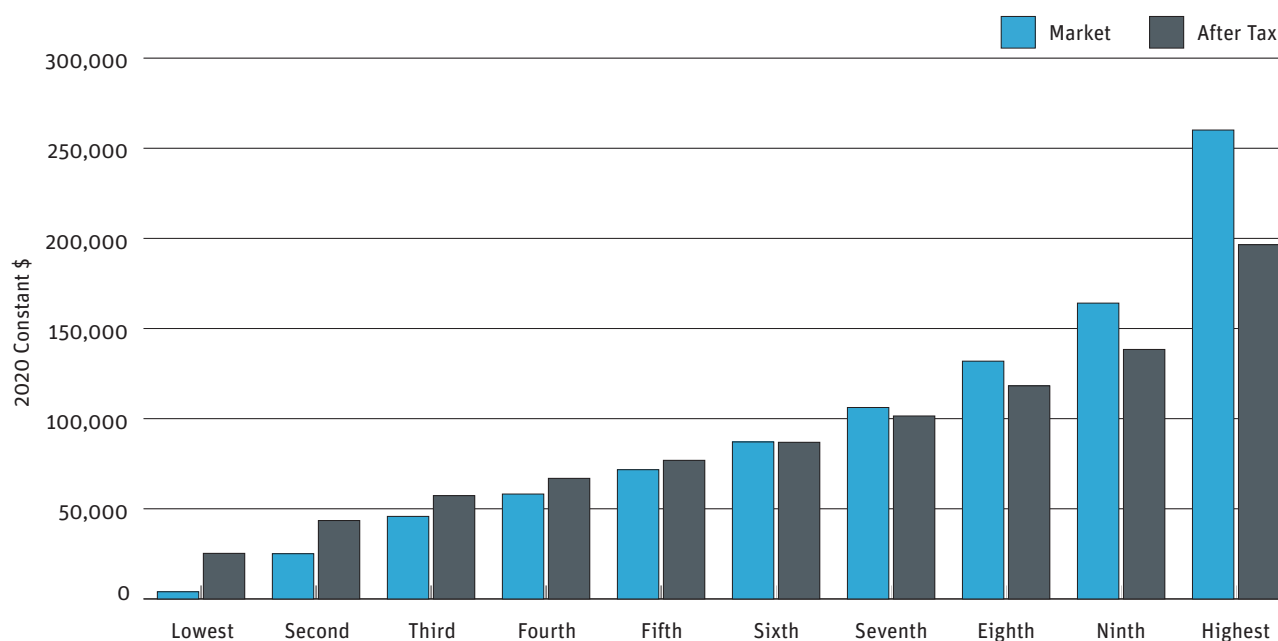
## Government Redistribution

The government's redistributive role in the tax and transfer system has an important equalizing effect (*Figure 6*). In the last pre-COVID year, 2019, the average income of the bottom decile increased from a market income of \$4,000 to an after-tax income of \$25,300. At the other end of the income spectrum, the average income of the top decile in Manitoba fell from \$260,100 to \$196,500.

Redistributive assistance to lower-income people in Manitoba is a little less than nationally. In 2019, the Canadian difference (not shown in *Figure 6*) between after-tax and market incomes for the average family in the bottom decile was \$23,900 (\$31,400 compared to \$7,500), while in Manitoba, the difference was \$21,300. At the top decile, the difference between the average market and after-tax income in Canada was \$76,600 (319,200 compared to 242,600), while in Manitoba, the average after-tax income was \$63,600 less than market income.

Although the government continues to play a crucial redistributive role, it is worth noting that other studies have found that this has decreased over the last few decades. According to The Conference Board of Canada (2010; see also Banting & Myles, 2014), between 1976 and 1994, governments in

**FIGURE 6** Average Market and After Tax Family Income by Decile Manitoba 2019



**TABLE 1** Average Market and After-Tax Family Incomes, Bottom Two Deciles, 2019 and 2020 (Constant 2020 Dollars)

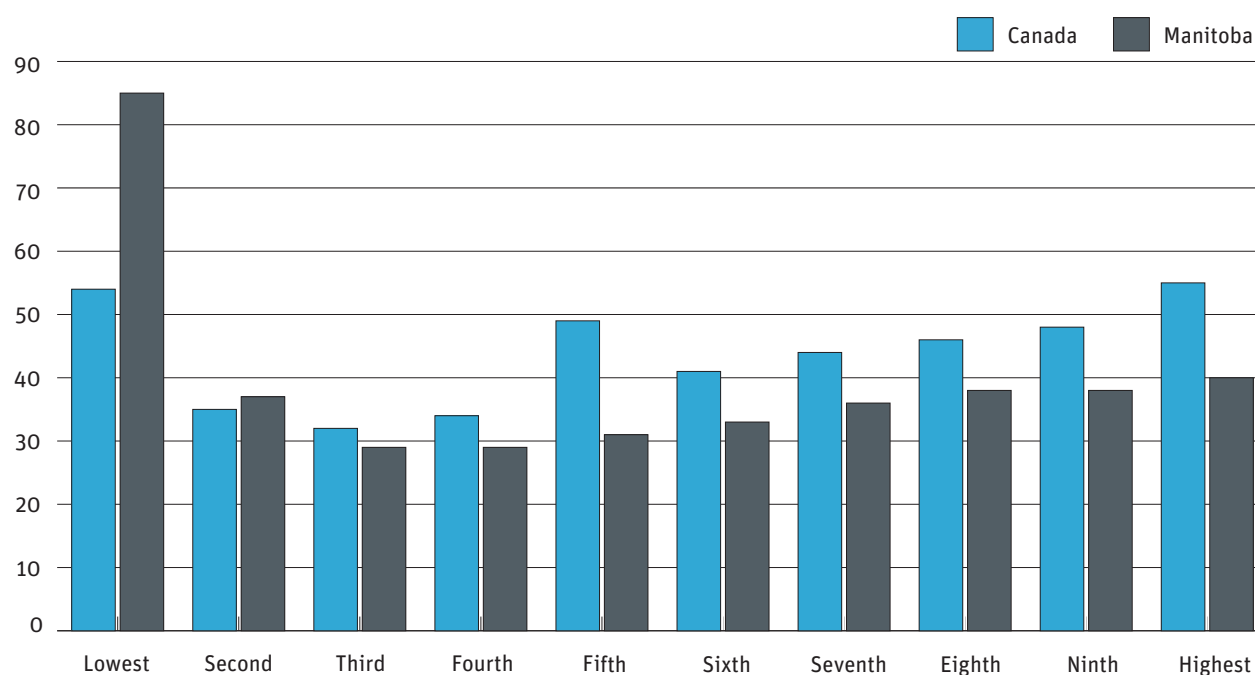
Manitoba	Lowest Decile		Second Lowest	
	2019	2020	2019	2020
Market	4000	4800	25100	28700
After Tax	25300	36300	43500	54500
Difference	21300	31500	18400	25800

Canada	Lowest Decile		Second Lowest	
	2019	2020	2019	2020
Market	7500	5900	35700	29800
After Tax	35700	38800	54700	61600
Difference	28200	32900	19000	31800

Canada increased the amount that they redistributed from rich to poor but between 1994 and 2009, this trend was reversed, so governments played a smaller role in redistribution over time. For example, the tax system has become less progressive because of reductions in, mostly provincial, income

**FIGURE 7** Percent Change After Tax Family Income by Decile 1976–1979 to 2016–2019



tax rates (Lee, 2007) and, at the very top levels of income, the lower tax rate for investment income compared to employment income (Broadbent Institute, 2021).

The redistributive role of the government increased dramatically in 2020 (Table 1). Because of the collapse of market incomes in Canada in 2020, the government played a crucial role in preventing economic disaster for Canadian families in the bottom two deciles. For both of the lowest two deciles, average market incomes fell between 2019 and 2020, yet because of increased government net transfers, after-tax income increased. This is supported by research that shows that pandemic benefits played an important role in reducing inequality in Canada (Statistics Canada, 2022a-07-13). In Manitoba, market incomes of the bottom two deciles did not collapse as they did nationally, but the increased income assistance from the federal government resulted in significant improvements in after-tax income for the bottom two deciles of Manitoba families. The average after-tax income of the lowest decile increased by \$11,000 from 2019 to 2020, all but \$800 of which came from the government. However, the pandemic relief measures were designed to be temporary, and by 2022 income inequality and the incomes of poorer Canadians had returned to their pre-pandemic levels (Statistics

Canada, 2022b-10-03). This demonstrates that, when the political will is there, the government could do considerably more to reduce poverty than it has historically.

As a result of the role of the government, the 40-year changes in after-tax income are much more equally distributed than was the case for market incomes. *Figure 7* shows that in Manitoba the largest gains accrued to the bottom decile, while the increases in all the other deciles ranged from about 30 to 40 percent.

Even with government redistribution, an unacceptably large proportion of families have after-tax incomes below a living wage. The CCPA-MB (Hajer & Apata, 2020) calculated that a family of two parents with two children in Winnipeg would require an income of \$58,786, which is \$29,393 per parent, to meet their basic needs in 2020.<sup>3</sup> Taking the pre-COVID year of 2019, this would leave the average after-tax income of the bottom three deciles (the average after-tax income of the third decile in 2019 was \$57,300) below this living wage. This means approximately one-quarter of Manitoba families live on less than a living wage. The increased after-tax incomes of Manitobans in the lower deciles, most of which was provided by government redistribution rather than changes to market income, for 2020 meant that the average income of only the bottom two deciles was below the estimated living wage for a Winnipeg family.

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## Policy

Any changes to tax policy should not undermine the equalizing effect of the government on a profoundly unequal market distribution of income. The 2023 Manitoba provincial income tax reductions, which increased the Basic Personal Amount from \$10,855 to \$15,000 and increased the marginal tax thresholds, are an example of what not to do. According to an analysis of the tax changes by the CCPA, the tax changes would result in an average tax savings of \$1,322 for those in the top decile, but only \$74 for the bottom 20 percent of tax filers (Macdonald, 2023).

Manitoba's recent \$450 million Education Property Tax rebate is another example. Because richer Manitobans own higher-value properties, reducing the property tax by the same percent for everyone results in benefits going substantially to those with higher incomes. Indeed, the cut has been criticized for handing back very large amounts to wealthy landowners and big businesses (Levasseur & Barghout, 2022).

Whether the property tax cut increases or decreases inequality depends on how the government accommodates the reduced revenue from the tax cut. If it responds by increasing income taxes to make up for lost revenue, it could increase equality because income taxes, as they are currently structured, are more progressive than property taxes (Palameta & Macredie, 2005). However, if it responds by cutting funding to education (or other important public services), this will exacerbate the inequality problems of the tax cut because high-quality public education is an important institution for alleviating the negative impacts of inequality, especially for families with children. The same claim could be made for the importance of subsidized, or even free, child care. For families at the lower end of the income spectrum, these universal publicly provided goods reduce the costs they incur raising children and help equalize the opportunities for children from high and low-income families.

Fixed dollar rebates, like the misleadingly named Manitoba Carbon Tax Relief Fund<sup>4</sup> are more equal than reductions in tax rates. However, the problem with the Carbon Tax Relief is that it is, at best, a one-time band aid. It is neither structurally built in as a long-term change to family income, nor does it alter the damaging market income trends that have driven inequality. Increasing government transfers to those out of work would further equalize after tax income and increase the bargaining power of lower wage workers in the labour market, which should increase their market income.

Inequality is driven to a great extent by the changes to the distribution of market incomes during this period. This points to solutions focusing on the root causes of inequality in market incomes. Cross-national research suggests that higher unionization rates are associated with greater income equality (Ahlquist, 2017). Within Canada, Scrimger (2020) and Haddow (2014) found that provinces with higher unionization rates have greater income equality. They also both found that unions did not have much of an effect on reducing poverty because unions very rarely represent those on lower incomes. An obvious policy conclusion, and one made by inequality expert Anthony Atkinson (2015), is to increase union representation by passing provincial legislation that makes unions easier to certify and sustain. This would be even more helpful if it targeted measures to increase union representation among low-wage workers. One example of this could be sectoral bargaining, in which employer associations and union councils set out broad sectoral standards similar to New Zealand's Fair Pay Agreements Bill (Slinn & Rowlinson, 2022).

Increasing the income of low-wage workers by increasing the minimum wage is another possibility. During the period from 2015 to 2019, when

market incomes in Manitoba were falling for families in the lowest deciles, Manitoba went from having the third-highest minimum wage in Canada at \$11.00 (only \$0.25 less than the highest minimum wage in the country in Ontario) to the 6th highest in 2019 at \$11.65 (\$3.35 less than the highest in the country in Alberta) (Treasury Board of Canada, 2023). The Manitoba government has taken a positive step in this direction by increasing the minimum wage from \$11.95 to \$13.50 in 2022 (although this still left it the second lowest in Canada — only the \$13.00 minimum wage in Saskatchewan was lower in January 2023) and increasing it to \$15 by October 2023. While this is an undoubted improvement, the living wage for a four-person family in Winnipeg was \$18.34 in 2022 (Apata et al., 2022). Again, the obvious policy recommendation, again from Atkinson (2015), is that the minimum wage should be “set at the Living Wage.”

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## Conclusion

Market incomes among Manitoba families are profoundly unequal. Even worse, in the five-year period between the early years of the 2010s and the end of that decade, market incomes in Manitoba have become more unequal, with the bottom two deciles suffering declining incomes. At the same time, the top 20 percent enjoyed income gains well above the Canadian average. Policies to strengthen the employment income of lower-income Manitobans to reverse this worrying trend, such as an increased minimum wage and rules that favour unionization, should be explored. The government has softened the degree of this inequality but, as the government assistance during COVID shows, more could be done. At the very minimum, changes to government policy that are more long-lasting than the one-time provincial rebate and more progressive than the Education Property Tax rebate should be implemented.

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## Endnotes

- 1** All of the data in this report was compiled by Statistics Canada from its Centre for Income and Socioeconomic Well-being Statistics.
- 2** The CERB paid \$2,000 for a 4-week period for people who stopped working for COVID related reasons between December 29, 2019 and October 3, 2020.
- 3** The living wage calculation and StatsCan's after tax income are not perfectly comparable. The living wage includes government deductions of CPP and EI, while after tax income does not.
- 4** A payment of \$375 per couple for couples with incomes below \$175,000 (which as our income charts show, is pretty much everyone). It is misleadingly named because 90 percent of the carbon tax collected in Manitoba is already rebated directly to Manitobans. In fact, for Manitobans who use less than the average fossil fuels, the carbon tax rebate will exceed the tax, increasing their income.







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