

# MANITOBA ELECTION 2019 SMALL BUSINESS PLATFORM

Challenging party leaders to  
make small business their big



**AUGUST 2019**



**CANADIAN FEDERATION  
OF INDEPENDENT BUSINESS**

*In business for your business.*

# MANITOBA ELECTION 2019: SMALL BUSINESS PLATFORM

**Challenging party leaders to make small business their big focus**

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## Executive summary

The Canadian Federation of Independent Business (CFIB) is challenging party leaders to make small business their big focus of the 2019 Manitoba Election. Small businesses drive the provincial economy, accounting for 98 per cent of all businesses and 73 per cent of private sector employment<sup>1</sup>. By focusing on small business priorities, the next government of Manitoba can create prosperity for all Manitobans.

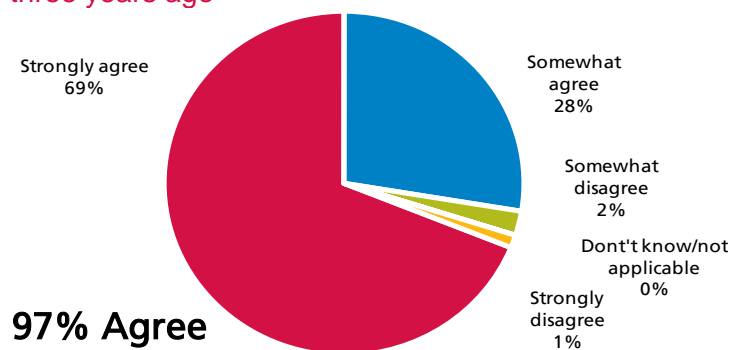
## Introduction

Over the coming weeks Manitobans will hear commitments from all parties about things like infrastructure, health care and education in advance of the September 10<sup>th</sup> election. But what about addressing small business priorities?

Small businesses are the backbone of Manitoba’s economy. Yet, over the last few years they have been hit with a barrage of cost increases by all levels of government including Canada Pension Plan premium increases, a new federal carbon tax, Manitoba Hydro rate increases, and municipal and school property tax hikes, among others. The fact is: *it is more costly to do business in Manitoba than it was three years ago* (see Figure 1).

Instead, we need to ensure that public policy spurs small businesses to succeed now and grow in the future. To do this, Manitoba needs to be a more easy and affordable place to do business by reducing the tax burden and further cutting red tape. The next government needs to deliver services more efficiently and spend within its means. Businesses must also have access to the workforce and infrastructure needed to support their growth.

Figure 1:  
**My business is facing greater cost pressures than it did three years ago**



Source: CFIB Manitoba 2019 Pre-Budget Survey, Nov, 2018, n= 242.

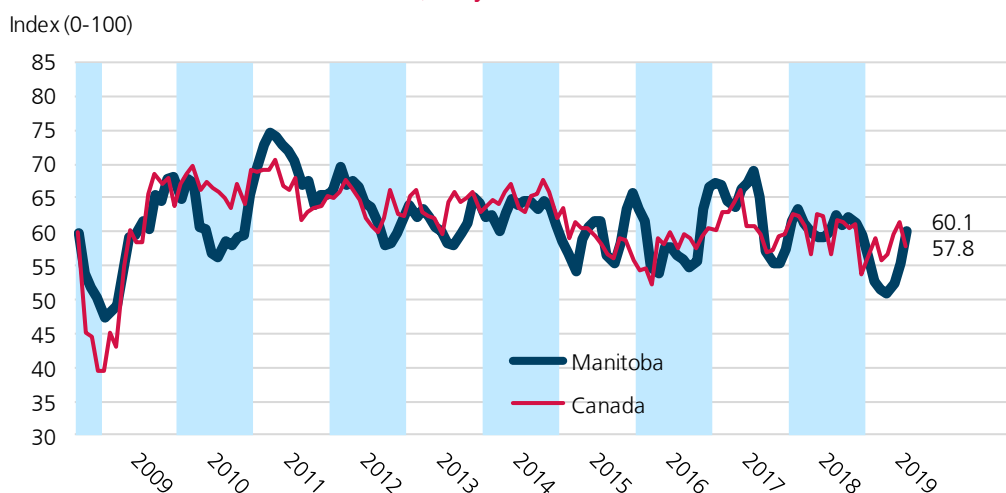
As a non-partisan organization representing 110,000 small- and medium-sized businesses in all sectors across Canada, including 4,800 in Manitoba, CFIB is calling on all provincial parties to make Manitoba the place where entrepreneurs want to start and grow their business. Our platform offers constructive solutions to help Manitoba’s businesses do what they do best; create jobs, grow the economy and create prosperity for all Manitobans.

We hope that our platform will guide all parties in addressing small business priorities. As always, CFIB stands ready to help all parties improve policies for small businesses, both before and after the September 10<sup>th</sup> election.

## Manitoba's small business climate

Given the high total tax burden, trade uncertainty, labours shortages and other challenges facing Manitoba's small businesses, it is not surprising that the province's business optimism is well below a provincial economy operating at or near its potential (a Business Barometer® index over 65). While Manitoba's business optimism rebounded in July, 2019 to an index of 60.1, the index remains significantly lower than the levels from two years ago (see Figure 2).

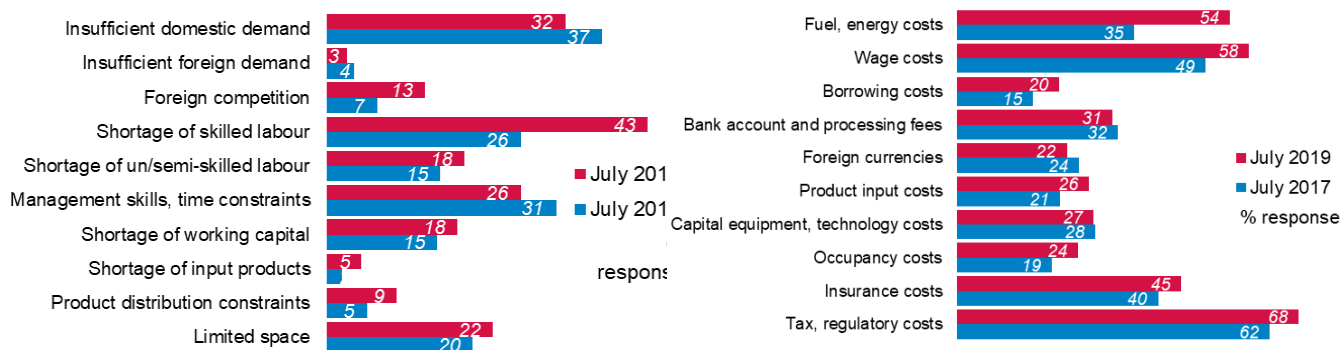
Figure 2:  
Business Barometer® - Manitoba, July 2019



Note: 4-month moving averages  
Source: CFIB Business Barometer®, Manitoba, July, 2019.

The drop in business confidence over that period has seen corresponding increases to employers' major cost constraints and limitation on sales or production growth. In July 2019, 68 per cent of employers surveyed identified "tax, regulatory costs" as a major cost constraint compared to 62 per cent in July, 2017 (see Figures 3 and 4).

Figures 3 and 4:  
Major cost constraints, Limitations on sales or production growth, July, 2017 vs. July, 2019

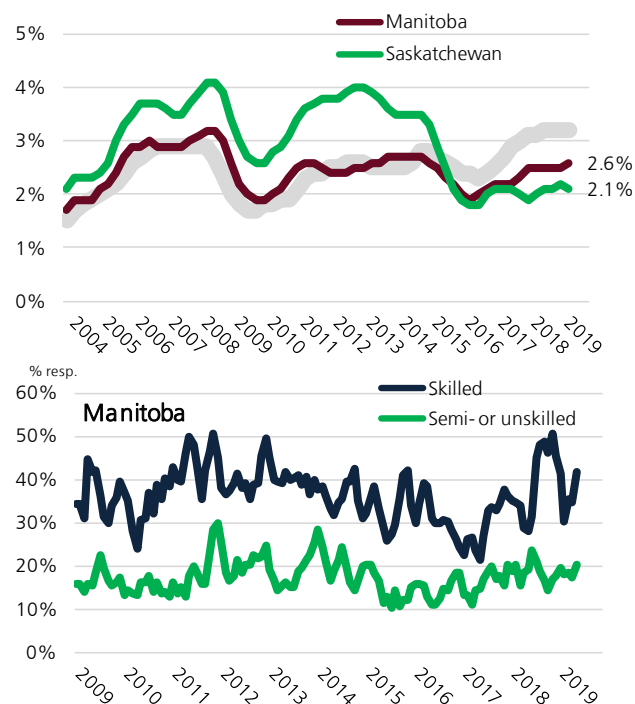


Note: 12-month moving averages  
Sources: CFIB Business Barometer®, Manitoba, July, 2017 and July, 2019.

Similarly, “wage costs” increased from 49 per cent to 58 per cent and “fuel, energy costs” jumped (35% to 54%) over the 24 months. “Shortage of skilled labour” also increased (26% to 43%) as a limitation on sales or production growth over the same time (see Figures 3 and 4). The shortage of skilled labour corresponds with Manitoba’s job vacancy rate, which increased from 2.2 per cent (9,500 vacant jobs) in Q2 2017 to 2.6 per cent (11,500 vacant jobs) in Q2 2019 (see Figures 5 and 6).

Given these growing challenges, CFIB’s Our Members’ Opinion Survey reveals the areas of most significant concern for small businesses in Manitoba. The top provincial priorities include; the total tax burden (89%), government debt/deficit (74%), government regulations and paper burden (63%), and shortage of qualified labour (51%) (see Figure 7). These top priorities are where the next provincial government should focus.

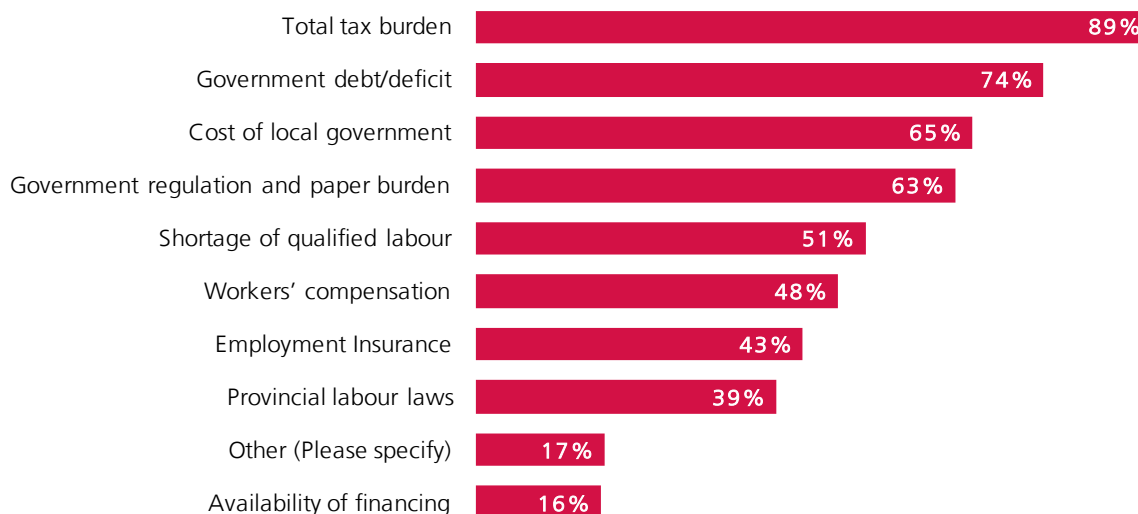
Figures 5 and 6: Job vacancy rates by province, shares, Q2 2019



Sources: CFIB Help Wanted Report, Manitoba, Q2 2019.

Figure 7:

Areas of most serious concern for Manitoba’s small business owners



Source: CFIB Our Members' Opinion Survey, No. 82 & 83, Jan - Dec 2018, Manitoba responses, n = 1,268.

As a result CFIB’s Manitoba Election 2019: Small Business Platform focuses on policies to address our outstanding competitive challenges by providing needed tax relief, prudent government spending and service delivery, reducing red tape, balancing labour laws and enhancing training programs for the province’s small businesses.

## Priority 1: Deliver needed small business tax relief

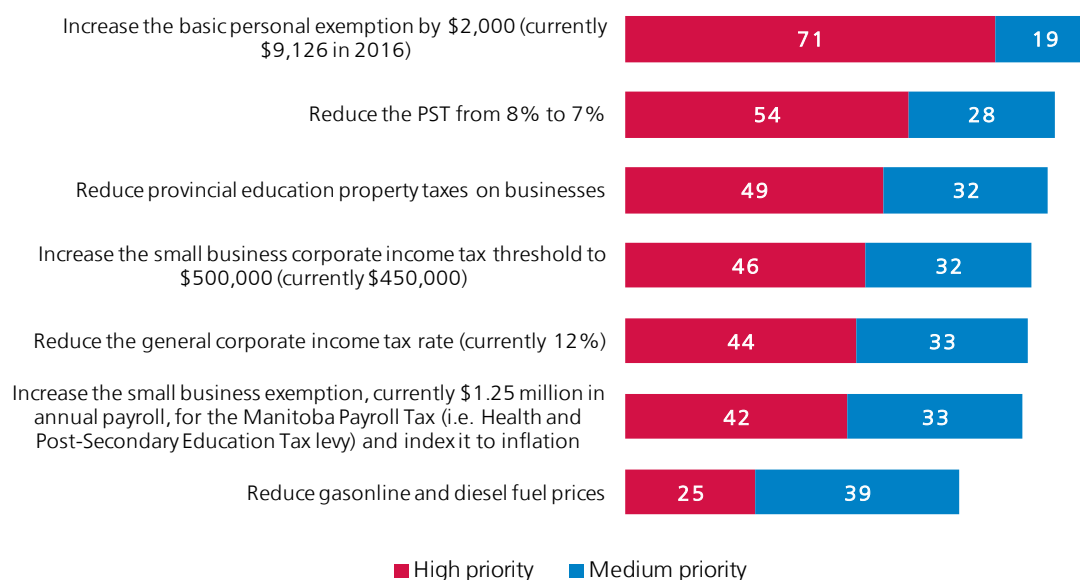
The simple fact is: Manitoba’s small businesses are facing a greater cost crunch than they did three years ago. Tax increases and other rising costs from every level of government contribute to this growing concern, which is expected to get worse with annual hikes coming to both Canada Pension Plan premiums and carbon taxes.

The Government of Manitoba increased the small business corporate income tax threshold to \$500,000 to begin 2019, and lowered the Provincial Sales Tax (PST) to 7 per cent on July 1<sup>st</sup>, 2019. While these measures represent positive steps for small businesses, more tax relief is needed now to ensure Manitoba’s tax competitiveness doesn’t further erode compared to other provinces and countries.

The policies below have been identified as top tax relief priorities for Manitoba’s small business owners through surveys, conversations and external research (see Figure 8).

Figure 8:  
Top tax relief priorities

***If the Manitoba government were to offer additional tax relief for your business, how would you rank the priorities of the following? (% response)***



Source: CFIB 2017-18 Manitoba Budget Survey, November 2016, n=285.

### ***Personal Income Taxes:***

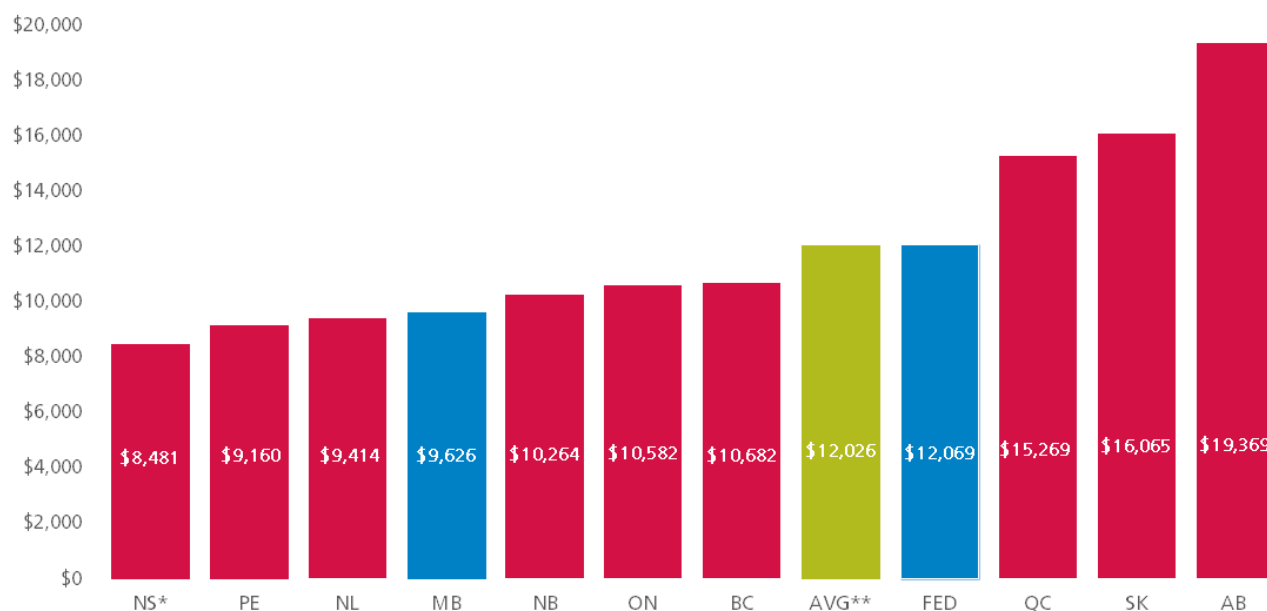
Small businesses owners understand that high personal income taxes negatively impact their employees and their customers. In Manitoba, the Basic Personal Exemption (BPE) amount is now indexed to inflation, but remains the lowest west of Prince Edward Island. In 2019, Manitoba

was \$2,420 lower than the national average and \$6,439 lower than neighbouring Saskatchewan (see Figure 9).

Raising the basic personal amount will put more money back in residents’ pockets to spend in their local communities.

***CFIB is challenging Manitoba parties to increase the Basic Personal Exemption amount to the national average (\$12,026 in 2019) before 2021, while keeping income tax brackets indexed going forward.***

Figure 9:  
Basic Personal Exemption amounts, by province, 2019



Notes: \*Individuals with an income of up to \$25,000 can claim the maximum amount of \$11,481, with a sliding scale down to \$8,481 for those making \$75,000 and over. \*\* Average Basic Personal Exemption amount across provinces and territories.

Sources: Government of Canada, Canada Revenue Agency. Current Year T4032 Payroll Deductions Tables, 2018. Government of Quebec, Revenu Quebec. Principal Changes, Personal Tax Credit Amounts, 2018.

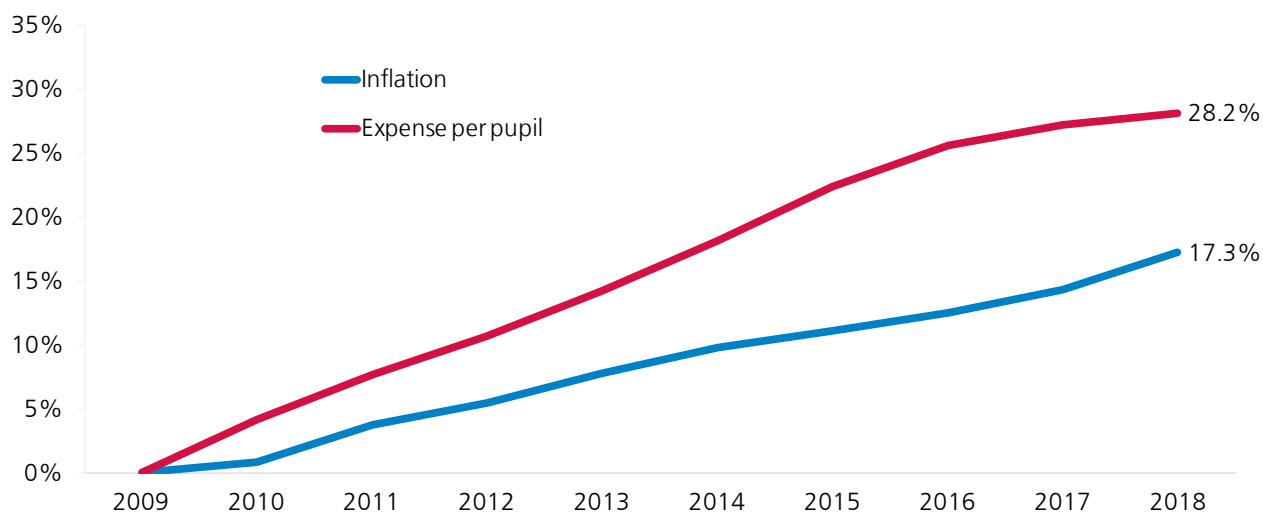
### ***Education Property Taxes:***

Education spending in Manitoba has dramatically outpaced inflation growth over the last ten years. New CFIB research shows that from 2009 to 2018, expenses per pupil grew by 28.2 per cent, while inflation grew by just 17.3 per cent (see Figure 10). School property taxes have seen a corresponding increase, and to make matters worse, business owners and farmers pay a disproportionate share of these school property taxes. As a result, businesses are feeling increasing cost pressures from these taxes, without seeing any direct benefits from these increasing costs. In fact, when surveyed, 86 per cent of Manitoba small business owners believed that annual increases to property taxes collected by school boards should be limited to the rate of enrollment growth<sup>2</sup>. Furthermore, 81 per cent of business owners supported freezing funding to school divisions at current levels (2017) in order for the Government of Manitoba to return to a balanced budget<sup>3</sup>.



As school costs continue to outpace inflation, it is concerning that the share of overall school property taxes that farms pay has increased by an alarming 40 per cent from 2009 to 2018 (see Figure 11). While the share of the overall school property taxes collected has decreased over the last ten years (17%), businesses are still paying far more than their fair share. Of the total school property taxes collected, commercial properties are paying 51.3 per cent of the total bill, despite representing significantly less of the property tax base.

Figure 10:  
Increase in education spending per pupil in Manitoba vs. inflation, 2009-2018



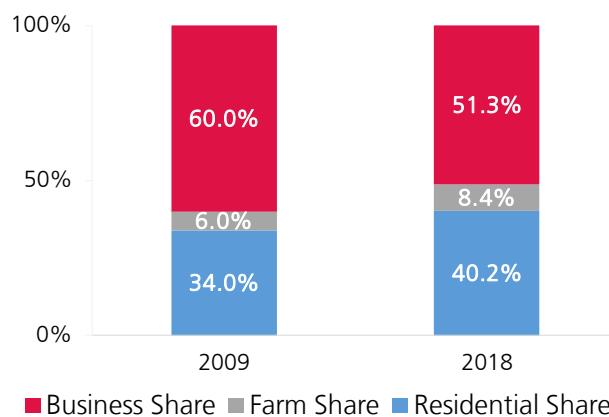
Sources: CFIB analysis of FRAME Budget Reports, 2009-2018. Statistics Canada Manitoba CPI 2009-2018. Data is for total Manitoba School Board Spending.

In fact, when comparing the school property tax gaps between commercial and residential properties in Winnipeg, both valued at \$300,000, commercial properties are paying 3.9 times what residential properties do! This gap widens further when comparing commercial properties to residential properties for seniors (6.3 times more) (see Figure 12).

As a result, for a property in Winnipeg valued at \$300,000, a senior would pay \$736 in school taxes compared to a non-senior resident at \$1,206. In contrast, a business owner would be paying \$4,667! This is in addition to what they already pay on their own residential property.

It is not surprising then that 83 per cent of Manitoba’s small business owners believe their business is paying more than its fair share for school property taxes, or that 71 per cent of business owners believe they should be paying closer to what residents do<sup>4</sup>.

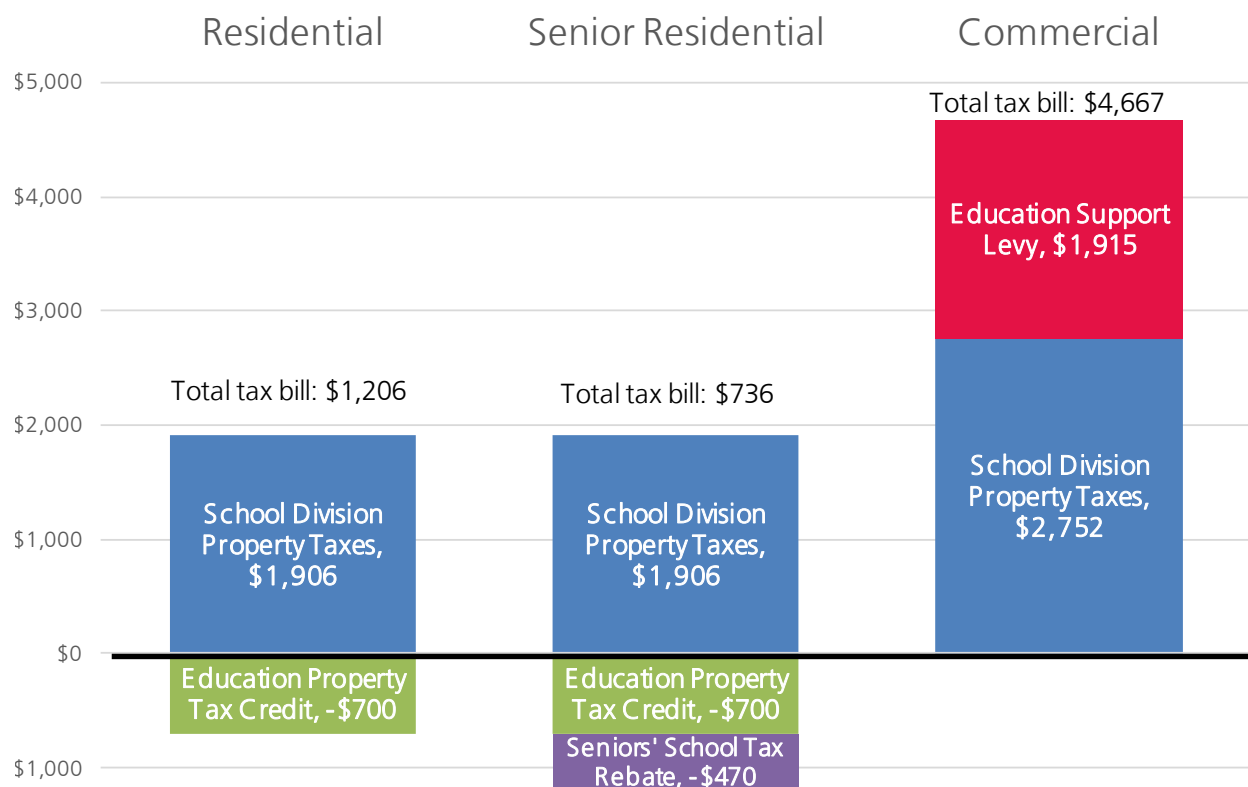
Figure 11:  
Classification share of school property taxes, residential, farm and business, 2008 - 2019



Sources: CFIB analysis of FRAME Budget Reports, 2009-2018. StatsCan Manitoba CPI 2009-2018. Data is for total Manitoba School Board Spending. 2019 Senior Rebate, Education Property Tax Credit and Farmland School Tax Rebate.

Figure 12:

2018 school property tax gaps, City of Winnipeg residential vs. commercial properties



Sources: Winnipeg average School Mill Rate 2019; 2019 Education Support Levy; \$300,000 property value in City of Winnipeg; 2019 Senior Rebate and Education Property Tax Credit.

One potential solution to address this concerning commercial to residential tax gap is to create a separate property tax classification for small businesses to allow them to be charged a lower portion rate and pay a fairer share of school property taxes. This policy is supported by 60 per cent of Manitoba’s small business owners, with 20 per cent opposed and 18 per cent undecided<sup>5</sup>.

CFIB is challenging Manitoba parties to:

***Create a new property assessment class for small businesses and lower the portion rate;***

***Eliminate the “special levies” from commercial properties to increase education funding fairness;***

***Work with school boards to find efficiencies and savings in order to spend sustainably going forward;***

***Eliminate the \$5,000 cap on the Farmland School Tax Rebate program; and***

***Implement a longer-term plan to adjust education property tax portioning to lower the Education Support Levy (ESL) for businesses and farmland. Business and farms combined should pay no more than a 1:1 education property tax ratio with residents.***

**Payroll Taxes:**

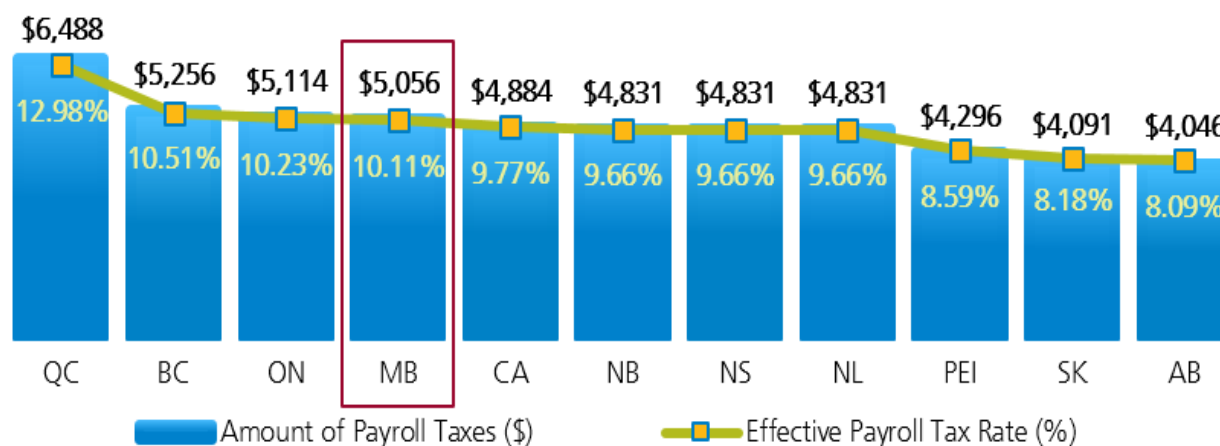
Research shows that payroll taxes are the most punitive taxes for small businesses<sup>6</sup>. They are profit insensitive, punish growth, and affect smaller businesses more as they are labour-intensive. Simply put, we need to lessen the payroll tax burden we place on small businesses if we want our economy to grow to its potential.

In Manitoba, businesses pay several payroll taxes at the federal and provincial levels. Federal payroll taxes are increasing, led by seven straight years of Canada Pension Plan (CPP) premium increases. Provincially, Workers Compensation Board of Manitoba (WCB) premiums are decreasing, but the Health and Post Secondary Education Tax Levy (the HE Levy or also known as the Manitoba Payroll Tax) is high and increasing each year.

According to a forthcoming national report from CFIB, Manitoba’s businesses have one of the highest payroll tax burdens in the country. Manitoba ranks just behind British Columbia and Ontario for the fourth worst (highest payroll taxes) in Canada (see Figures 13 and 15).

Figure 13:

Effective Employer Payroll Tax on a \$50,000 salary, by province, 2019



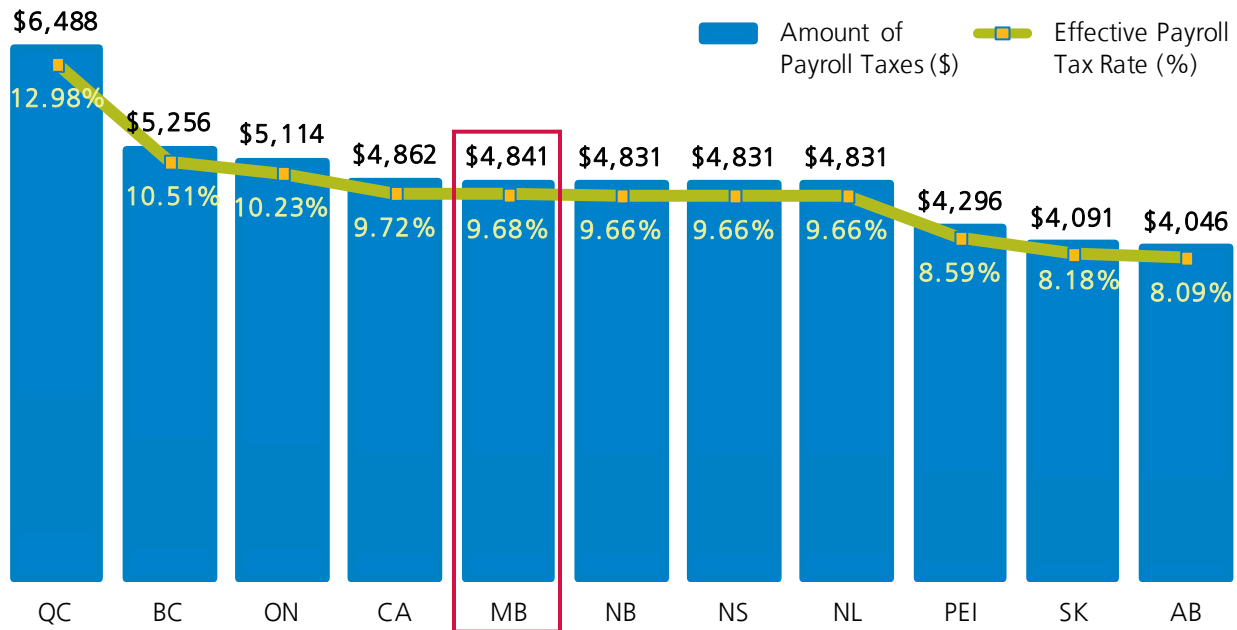
Note: CFIB calculation, based on a small business with 50 employees and a payroll of \$2.5 million.

The Manitoba Payroll Tax’s exemption levels are not indexed to inflation and have not risen since 2008. For example, the lower exemption threshold is \$1.25 million, but would have been \$1.47 million in 2019 had it been indexed to inflation over the period<sup>7</sup>. At a lower exemption threshold of \$1.5 million, Manitoba would rank below the national average in terms of its overall payroll tax burden (see Figure 14).

When you take a closer look, Manitoba’s payroll tax burden is more punitive than nearly all others. Between a payroll of \$1.25 million and \$2.5 million, the Manitoba Payroll Tax hits businesses with a 4.3 per cent tax on every new dollar spent on labour! This leads to a significant disincentive to hire a new employee or pay your existing staff more.

Figure 14:

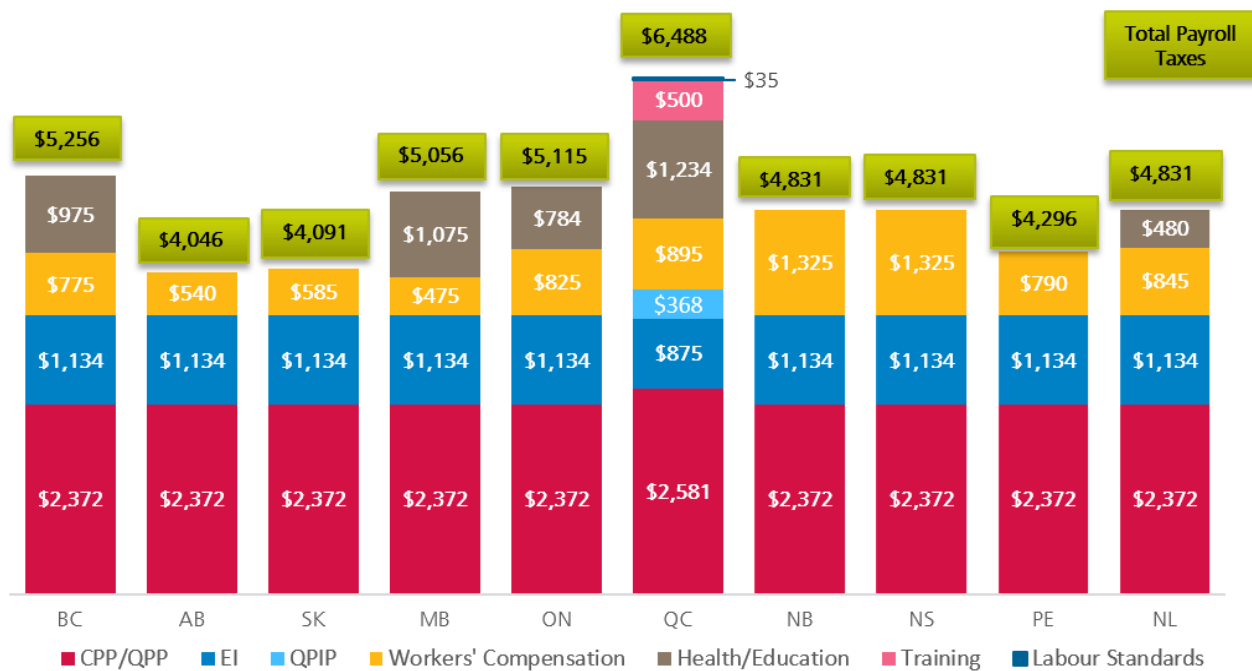
Effective Employer Payroll Tax on a \$50,000 salary, by province, 2019, the Manitoba Payroll Tax lower exemption threshold increased to \$1.5 million



Note: Payroll taxes as a percentage of salary – based on a typical salary of \$50,000 with a total payroll of \$2.5 million.

Figure 15:

Employer payroll taxes on a \$50,000 salary, by tax, by province, 2019



Note: Payroll taxes as a percentage of salary – based on a typical salary of \$50,000 with a total payroll of \$2.5 million.

Make no mistake; the Manitoba Payroll Tax is hurting small businesses. While \$1.25 million may seem like a lot of payroll, this can truly represent a small business. For example, a small trades company with just 17 employees earning \$75,000 per year, has a payroll of \$1,275,000. For the business to hire another \$75,000 employee, they would have to pay an additional \$3,225 for just the Manitoba Payroll Tax. Similarly, to give each of their 17 employees a 3.0 per cent raise next year, it would cost an additional \$1645 for just the Manitoba Payroll Tax.

It is not surprising then that, when surveyed, 40 per cent of Manitoba employers said they would increase employee compensation (salary and benefits) if the provincial government raised the \$1.25 million exemption on the Manitoba Payroll Tax<sup>8</sup>. Twenty-seven per cent employers said they would hire additional employees and 23 per cent said they would invest in additional employee training.

While not every small business is currently paying the Manitoba Payroll Tax, most hope to grow, continue contributing to the provincial economy and hire more Manitobans. Despite this, the Payroll Tax is not even indexed to inflation, so it becomes more burdensome every year.

CFIB is challenging Manitoba parties to:

***Raise Manitoba's Health and Post Secondary Education Tax Levy exemption to \$2,500,000 and index the exemption to inflation; and***

***Implement a longer-term plan to phase out the Health and Post Secondary Education Tax Levy.***

#### ***Provincial Sales Tax (PST):***

While 80 per cent of CFIB members in Manitoba supported the decision to reduce the PST from 8 to 7 per cent beginning July 1, 2019, more must still be done to reduce the burden of the PST. In fact, 79 per cent of the province's small business owners support removing PST charges for small businesses on MB Hydro bills to help alleviate the impact of increases in the electrical rate. Reducing the PST in this area, among others, while keeping Manitoba Hydro rate growth minimal and predictable should help reduce "fuel, energy costs" as a growing cost constraint (see Figure 3).

***CFIB is challenging Manitoba parties to expand the PST exemption base with an emphasis on reducing energy costs (e.g. Manitoba Hydro bills for businesses, new window installations and other home retrofit projects, insurances, sports equipment, etc.).***

#### ***Federal Taxes:***

Many small businesses in Manitoba are feeling a cost crunch after a series of increases to federal taxes including seven years of CPP premium increases (started in 2019), changes to federal passive investments, and the new carbon tax. For CPP premium increases and the

carbon tax, costs will increase incrementally each year for another six years and three years respectively.

For the changes to passive investments, many small business owners will lose access to the small business tax rates that they need to save and invest for their business such as for future renovations, a bad crop, or to keep their business afloat during an economic downturn. In some cases, these passive investments are an important tool to help business owners save safely for retirement, as they do not have lucrative pension plans.

Figure 16:  
Cost of additional CPP premium increases, per employee

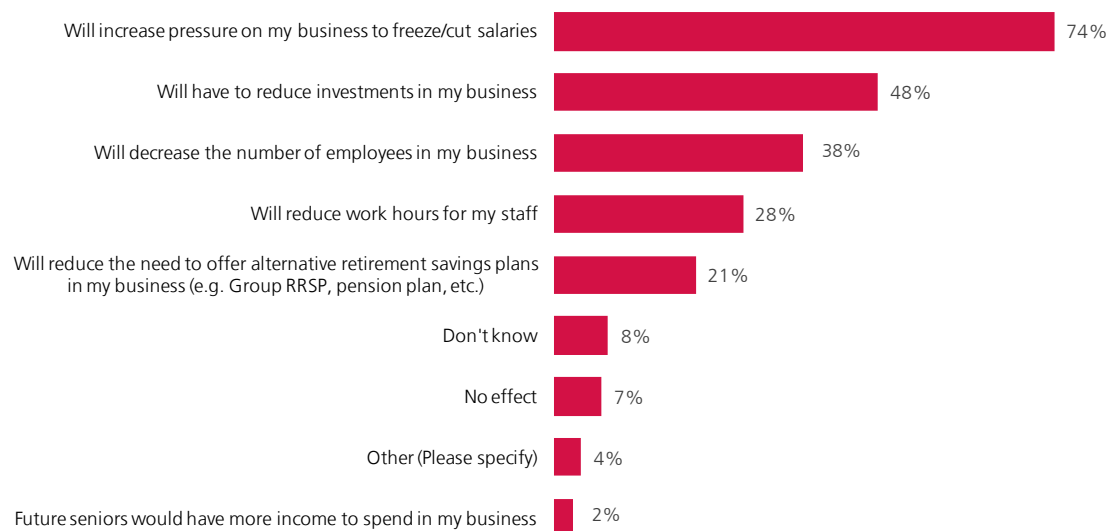
Year	Annual Earnings \$27,450	Annual Earnings \$55,900	Annual Earnings \$85,000+
2019	\$36	\$79	\$83
2020	\$72	\$157	\$170
2021	\$120	\$262	\$292
2022	\$180	\$393	\$452
2023	\$240	\$524	\$622
2024	\$240	\$524	\$830
2025	\$240	\$524	\$1,050

Note: Amounts are doubled for self-employed staff.  
Source: CFIB calculations based on CPP premium enhancements, 2019.

Under the changes to CPP premiums, employers are facing up to seven straight years of increases to this payroll tax. In 2023, this will cost employers an additional \$524 per year for per employee earning \$55,900, while seeing no direct benefit to their business (see Figure 16).

Like the Manitoba Payroll Tax, this CPP premium increase discourages hiring new employees, paying existing staff more, and is profit insensitive. It is not surprising then that, when surveyed on how the increase in the Canada Pension Plan (CPP) would affect their business, 74 per cent of Manitoba owners said it will increase pressure on their business to freeze/cut salaries (see Figure 17). Thirty-seven per cent said they will decrease the number of employees in their business, and 28 per cent said they will reduce the number of hours for their staff.

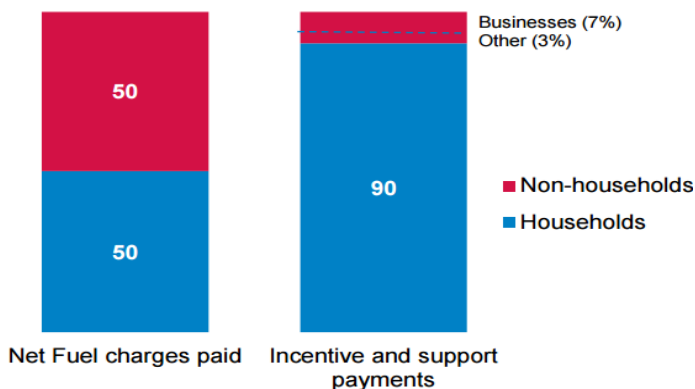
Figure 17:  
How will the increase in the Canada Pension Plan (CPP) affect your business?



Source: CFIB Federal Pre-Budget & Election Survey, October to November 2018, Manitoba responses, n=248.

The federally-imposed carbon tax will hit Manitoba’s small businesses hard as they will have a limited ability to pass along the added costs, but will receive back just a small fraction of the revenues through new programming. CFIB research reveals that 80 per cent of Manitoba’s small business owners will be able to pass on less than a quarter of their carbon tax costs to customers<sup>9</sup>. To make matters worse, while households receive rebate cheques totaling 90 per cent of all carbon tax revenues collected in Manitoba, SMEs are receiving only 7 per cent of the revenues while paying nearly half of the carbon tax (see Figure 18)!

Figure 18:  
Federal carbon tax and support payment % distribution



Note: Estimates combined for SK, MB, ON, NB, 2019-20 to 2022-23, Includes businesses, municipal, education, healthcare, non-profit and indigenous, communities sectors; excludes OBPS participants. Sources: CFIB estimates based on data from Federal Climate Plan, Finance Canada, University of Calgary School of Public Policy.

As a result, 79 per cent of business owners believe the federal carbon tax will make it more difficult to make further investments to reduce their business’s emissions.

CFIB is challenging Manitoba parties to:

***Follow the leads of New Brunswick and Ontario by keeping access to the Manitoba small business tax rate open for businesses affected by the few federal tax rules on passive investments;***

***Work with other provincial governments to freeze further expansion of the Canada Pension Plan premiums; and***

***Say “no” to the federal carbon tax, and focus instead on better methods to reduce emissions including empowering entrepreneurs to reduce emissions with better information, technology and tax relief.***

**No New Taxation:**

Manitoba’s small businesses already face a high and growing tax burden. They are already bracing for several more years of CPP premium increases, carbon tax hikes on top of annual hikes to Manitoba Hydro rates and property taxes, among others. It is not surprising then that they do not support additional taxes such as a provincial carbon tax, a health-care premium, or new municipal tax powers.

When surveyed, 83 per cent of Manitoba’s small business owners supported the Government of Manitoba’s decision to not proceed with the planned Made-in-Manitoba carbon tax (see Figure 19). Seventy-eight per cent also agreed that municipalities should not have the authority to levy new taxes<sup>10</sup>.

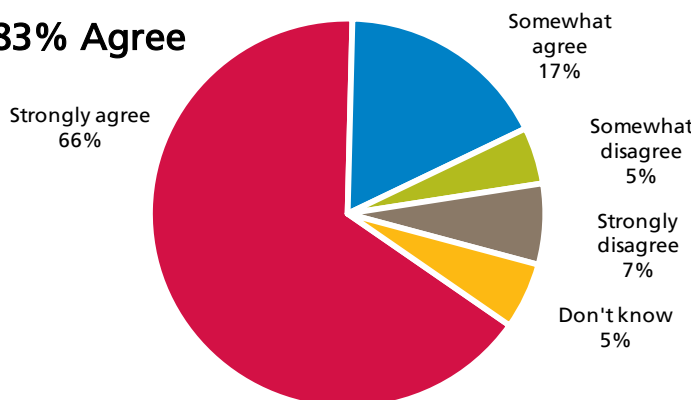
Furthermore, only 24 per cent of business owners believe Manitobans should pay a health care premium to make up any shortfall from a federal cut to the health care transfers to Manitoba<sup>11</sup>.

***CFIB is challenging Manitoba parties to not introduce a provincial carbon tax, a new health-care premium, or provide new taxation powers to municipalities, etc.***

Figure 19:

**I support the Government of Manitoba's decision to not proceed with the Made-in-Manitoba carbon tax**

**83% Agree**



Source: CFIB 2019 Manitoba Pre-Budget Survey, Nov 2018, n= 274.

## Priority 2: Spend like a small business

Small business owners work hard to operate within their means and they expect their governments to do the same. Manitoba is still expecting a \$360 million summary deficit in the 2019 budget, and the provincial debt has ballooned over the last few years. It is essential that the province returns to balanced budgets as soon as possible and spend sustainably thereafter as the growing debt load will become increasingly challenging to finance and will continue drawing away financial resources from essential government programs like healthcare, education and infrastructure, among others. Small business owners are also worried that large deficits and growing debt today will lead to tax increases in the future.

### ***Return to Balanced Budgets and Practice Long-term Fiscal Prudence:***

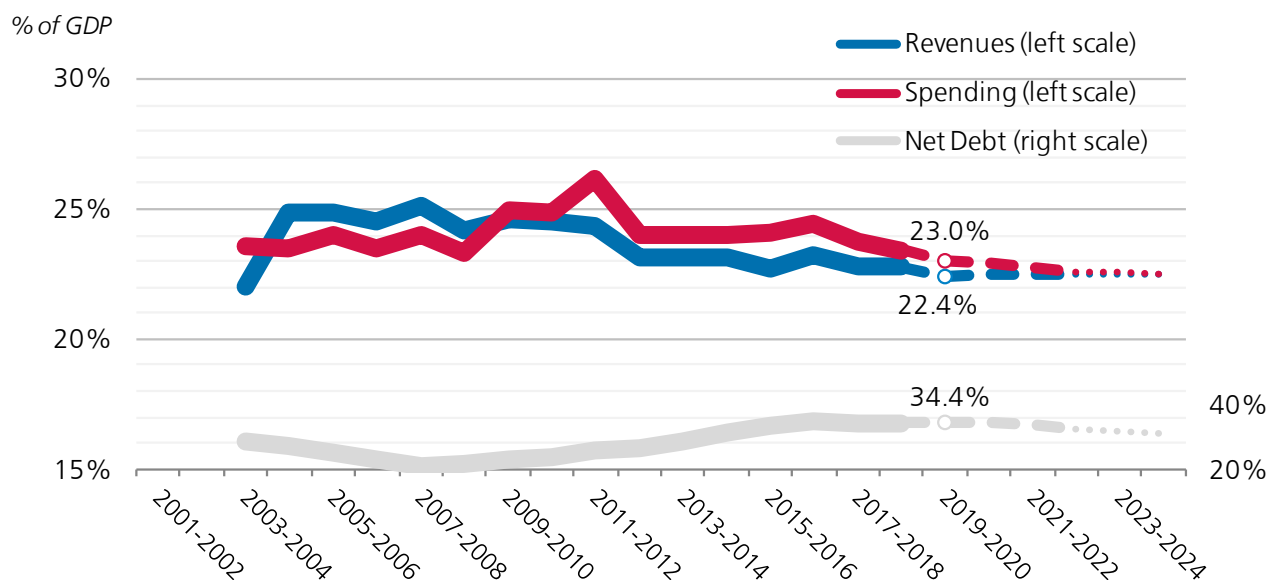
The province is inching closer to balanced budgets, and according to CFIB's projections, the provincial summary deficit is expected to be roughly zero dollars (balanced) in the 2022-2023 budget, on the current path (see Figure 20). This projected timeline is consistent with the preference of CFIB members (see Figure 21).

It is important to recognize the differences in spending. CFIB studies summary spending (government including crowns and agencies) and core spending (government not including crowns and agencies), although puts an emphasis on keeping annual summary spending growth to sustainable levels (no more than inflation + population growth). It is also important to recognize the difference between operating spending and capital spending.

While infrastructure investments are not always as essential or efficient as possible, they can provide important, tangible assets for Manitobans. In fact, when surveyed, 95 per cent of small business owners support spending more on infrastructure (e.g. road, bridges), if funded through a reallocation of the Manitoba government's operating budget<sup>12</sup>.



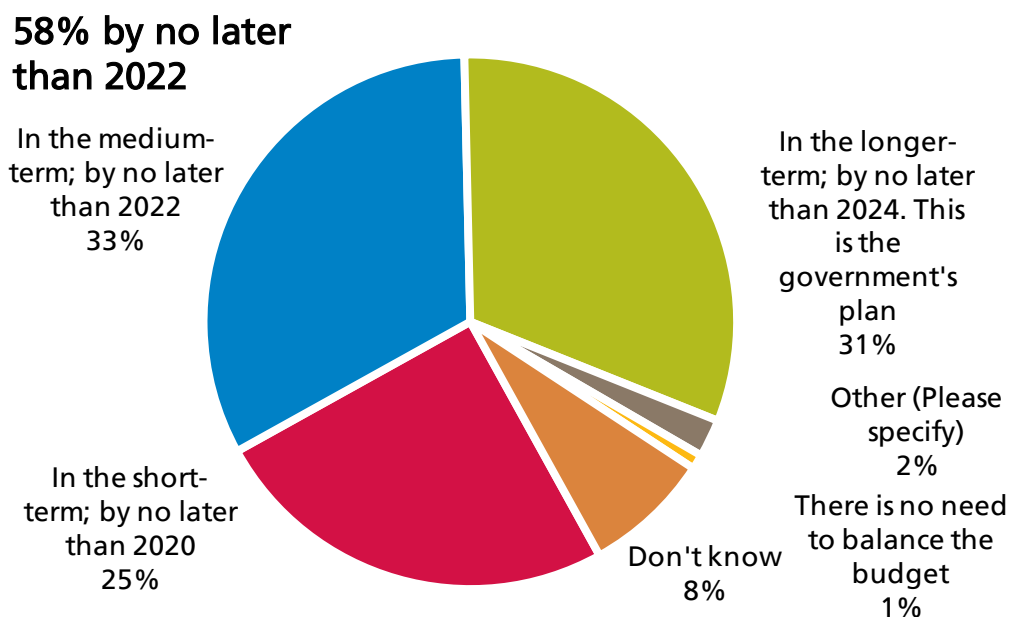
Figure 20:  
Projected Manitoba summary spending and revenues as % of GDP



Source: CFIB analysis of Statistics Canada data and Government of Manitoba projections, August, 2019.

As the province is currently on a track to reasonably meet this target, it is essential that the next government identifies efficiencies within government to deliver tax relief while keeping spending growth on track. And, once the budget is balanced, only increase spending at a sustainable rate going forwards in order to begin paying down the debt and offer more tax relief.

Figure 21:  
In what time frame should the provincial government balance its budget?



Source: CFIB Manitoba Pre-budget Survey 2018-2019, November 2017, n=223.

CFIB is challenging Manitoba parties to:

***Balance the budget by no later than 2022, without tax increases, as per CFIB’s projected timeline;***

***Limit short-term spending growth to no more than inflation and population growth in order to return to balanced budgets by no later than 2022, while annually increasing infrastructure spending;***

***Outline and publically release a comprehensive multi-year plan to return to balanced budgets and begin paying down the provincial debt; and***

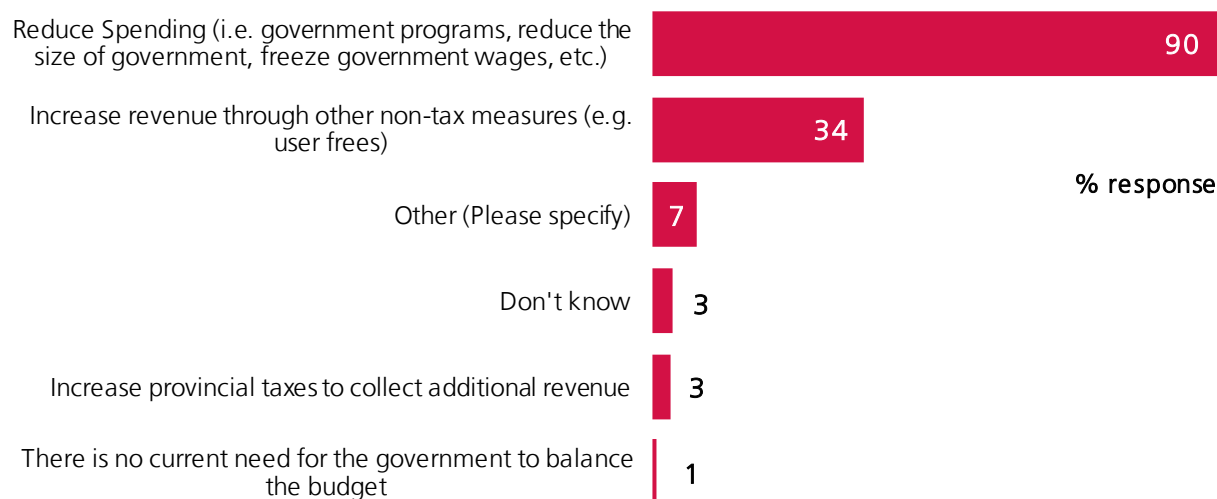
***Limit long-term spending increases to inflation and population growth after the budget is balanced.***

***Curb Spending Growth:***

To balance the provincial budget, Manitoba’s small business owners support the government reducing spending to achieve this goal (90%). A lesser number (34%) support increasing revenues through non-tax measures to help. It is clear that small business owners do not support returning to balanced budgets by increasing taxes, and just 1 per cent believe there is no current need to balance the budget at all (see Figure 22).

Figure 22:

**What should the Manitoba government do to balance the budget?**



Source: CFIB 2017-2018 Manitoba Budget Survey, November, 2017, n=285.

When looking closer, nearly all of the province’s small business owners surveyed (98%) support reducing the size of the government, through workforce attrition in order to return to balanced budgets. In addition, CFIB believes the province can further reduce operating spending by narrowing the wage disparity between the provincial public sector and their private sector counterparts. In Manitoba, as of 2015, this gap equated to 19.5 per cent when you consider

important factors including wage, benefits and hours worked<sup>13</sup>. CFIB also believes the province should reduce future labour cost liabilities including eliminating banked sick days in favour of short-term disability plans, for example, and moving new hires to defined contribution pension plans, which are much more fair for taxpayers. And, importantly, the next Manitoba government must conduct fiscal performance reviews in the future and implement findings to ensure taxpayers are getting the best value possible.

CFIB is challenging Manitoba parties to:

***Significantly reduce the size/cost of the provincial civil service (crown corporations included) by;***

- ***Eliminating redundancy and excess staff through attrition;***
- ***Continuing to narrow wage disparity (19.5%) between public and private sector workers;***
- ***Eliminating work week hours gap between public and private sector workers;***
- ***Eliminating banked public sector sick days (208)<sup>14</sup>;***
- ***Moving new hires from a defined benefit to defined contribution pension plan; and***

***Implement Fiscal Performance Reviews in future years.***

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### Priority 3: Reduce red tape for small businesses

Taxes are, of course, a huge cost to businesses in Manitoba. And as you'd expect, the government keeps a close eye on how many taxes there are, how much they will cost businesses and residents, and which ones they are trying to add to or, ideally, lessen.

Red tape is also a huge cost to businesses, but why then is red tape not receiving the same attention as taxation from governments across Canada? Fortunately for Manitobans, the province now has North America-leading measurement, tracking, reporting and reduction requirements for red tape.

While progress is being made, red tape is still a huge cost and problem for Manitoba's job creators. CFIB estimates that in 2017, red tape at all levels of government cost Manitoba's businesses about \$360 million<sup>15</sup>. To make matters worse, red tape impacts small businesses more so than larger ones. For a Canadian business with fewer than five employees, each employee spent an average of 178 hours per year complying with government regulations in 2017! In contrast, a business with 100 or more employees only spent 20 hours per employee.

#### ***Provincial Red Tape:***

More can and must be done to reduce red tape for Manitoba's small businesses. At the provincial level, CFIB members cite PST (57%), WCB, Workplace Safety and Health (55%) and

Employment Standards (43%) concerns as the most burdensome regulations in terms of how much time they and their staff spend on compliance (see Figure 23). Many of these rules and regulations are important, but the government can still reduce red tape in these areas while maintaining safety for employees, employers, residents and the environment. For example, many rules can be put online in plain language, necessary forms can be shortened and redundant ones eliminated, and vague language can be clarified to ensure that inspectors or auditors are applying the same standards to everyone. Ultimately, making it easier to comply with rules and regulations improves safety for everyone.

Figure 23:

**What are the most burdensome provincial regulations in terms of time and money spent on compliance? (% response)**



Source: CFIB, 2017-18 Manitoba Budget Survey, November 2016, n=285.

To accomplish these goals, the next provincial government must maintain the legislative tools created to measure, track, report, and reduce red tape. Then, the government must work regularly with small businesses, industry stakeholders, and the civil service to continually identify the different red tape headaches that stifle growth in Manitoba. CFIB would be pleased to work with the next government on an ongoing basis in this regard. Last, but not least, the next government must use the tools available to reduce these identified red tape headaches, especially when they are bound by legislation.

CFIB is challenging Manitoba parties to:

***Maintain the Regulatory Accountability Act's one-for-one reduction requirements and produce an annual report outlining the province's progress;***

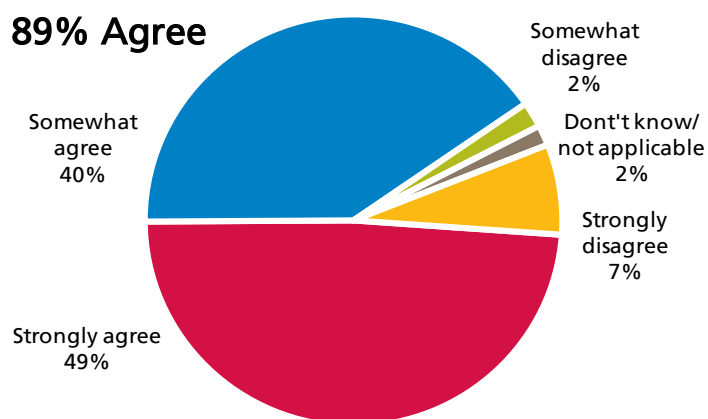
***Consult annually with businesses and stakeholders to identify red tape headaches in different sectors; producing an annual report outlining feedback received and actions taken to reduce red tape; and***

***Introduce red tape reductions through a legislative vehicle on an annual basis with a focus on reducing red tape for small businesses.***

As red tape is reduced and changes are made to existing rules and regulations, the provincial government must do a better job communication these changes with businesses. This is an essential step to encourage compliance. When surveyed, 89 per cent of small business owners agreed that the Government of Manitoba should create an online portal for business owners to search and/or receive all important upcoming policy changes that will impact their business (see Figure 24).

In addition, the provincial government must have safeguards in place so small businesses can rely on the information they receive from government. A Taxpayer Fairness and Service Code, similar to ones in place in British Columbia, Saskatchewan and at the Canada Revenue Agency, will help encourage compliance. The codes often include important rules like the right to receive information and rulings in writing. Importantly, the codes also specify that the government will honour its written rulings even if they are found to be wrong later. In other words, if the tax authorities get it wrong, that business isn't on the hook.

Figure 24:  
Creating an online red tape portal to identify upcoming policy changes for your business



Source: CFIB 2019 Manitoba Pre-Budget Survey, November 2018, n= 274.

Considering that PST regulations are greatest red tape burden for Manitoba's small businesses, adopting a Taxpayer Fairness and Service Code would significantly reduce the red tape burden.

CFIB is challenging Manitoba parties to:

***Improve communications of requirements and changes with business owners through an online business portal;***

***Introduce a Taxpayer Fairness and Service Code; and***

***Create an annual Red Tape Reduction Day.***

Last, but not least, one industry where the next provincial should take immediate action to reduce red tape is in the construction industry; especially around getting paid for work done in a timely manner. Whether working on government contracts, private jobs as a general contractor, or a sub-contractor on a larger project, there is no dependable method in place to ensure you can be reliably paid on time. This red tape can add huge costs, make it difficult to plan, and add unnecessary stress to the employers and employees. Prompt payment legislation has helped address this problem in other jurisdictions and has been supported by all provincial parties in Manitoba.

***CFIB is challenging Manitoba parties to work with stakeholders of every size and trade in the construction industry to pass prompt payment legislation or make other legislative changes to improve the speed and reliability of payments to all contractors doing construction in the province.***

***Inter-provincial Red Tape:***

Inter-provincial trade is rising each year and represented \$406 billion of goods and services in 2017<sup>16</sup>. Signing the Canadian Free Trade Agreement (CFTA) in 2017 was a big deal for business across Canada, but much work is left to be done to continue breaking down inter-provincial barriers to trade. Progress made so far has included streamlining standards for tires and health and safety equipment. Work planned going forward will help improve labour mobility, driver training in transportation, and liberalize the trade of alcoholic beverages, among others.

Survey data shows that 87 per cent of Canada's entrepreneurs agree that provincial and territorial premiers should commit to reducing barriers to the flow of goods and services<sup>17</sup>. As a result, the next government of Manitoba must work with the other provinces, through the Regulatory Reconciliation and Cooperation Table (RCT) to continue progress made under the CFTA to break down barriers from province to province. The Premier should also work to ensure internal trade becomes an automatic agenda item at the Council of Federation meetings to discuss and report on progress made.

***CFIB is challenging Manitoba parties to, through the Council of the Federation, work with other provincial, territorial and federal leaders to ensure the success of the Canadian Free Trade Agreement and the reduction of inter-provincial trade barriers.***

***Municipal Red Tape:***

Red tape stifles business growth at all levels of government. Across Manitoba, this is certainly the case at the municipal level. Manitoba enjoys short summers and red tape found in permits, among others, negatively impacts growth during our construction seasons, discourages investment, and makes compliance more challenging. According to the Manitoba Treasury Board Secretariat's (TBS) Report on Planning, Zoning, and Permitting, for every day we can reduce permitting delays, the Manitoba GDP would grow by \$17 million, provincial tax revenues would grow by \$1.7 million and municipal revenues by \$400,000<sup>18</sup>.

The TBS Report outlines several recommendations and ongoing work to help reduce provincial and municipal red tape, including much in the City of Winnipeg. The City is underway with its own red tape review focusing on permitting and roadwork construction mitigation, but like all municipalities in Manitoba, will likely need the help of the next provincial government to make several important changes to help reduce red tape at the municipal level. It is essential that provincial and municipal government work together going forward to accomplish these mutual goals.

CFIB is challenging Manitoba parties to:

***Share red tape tools and experience with Manitoba’s municipalities to further reduce red tape for businesses at the local level; and***

***Work with the City of Winnipeg and other Manitoba municipalities to cut red tape with permits and mitigate the impacts of roadwork at the municipal and provincial levels.***

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## Priority 4: Balance labour laws and enhance training programs

Outside red tape, there are some rules and regulations that stifle business growth in Manitoba. For example, many small business owners believe there needs to be more of a fair and equitable partnership between employers and employees to ensure safe working environments. Similarly, there are programs in place that do not work to recognize the realities for running a small business in the province. For example, many small business owners do not believe students are graduating high school with enough soft skills to be adequately prepared to enter the workplace.

The following section recommends a series of policies to balance labour laws and enhance training programs in Manitoba to better meet the demands of safe and growing businesses.

### ***Training:***

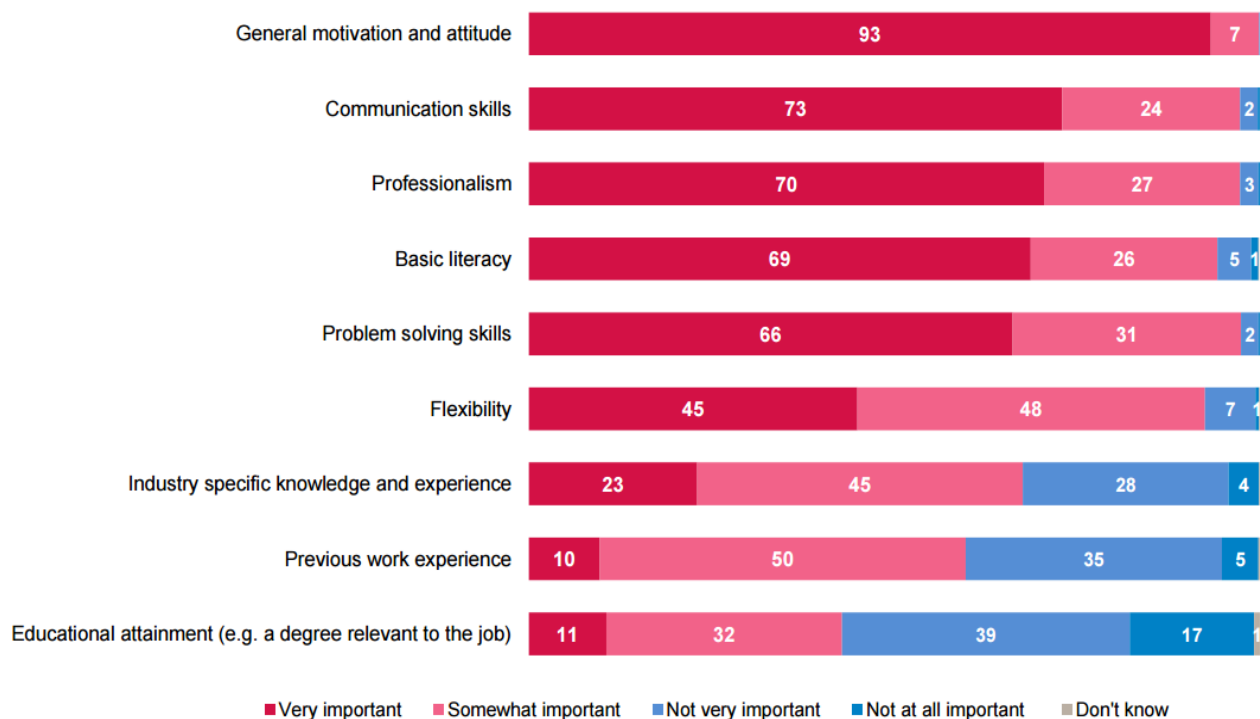
Shortages of skilled and semi- or unskilled labour have increased over the last two years in Manitoba (see Figure 6). This becomes especially problematic for small businesses, which have higher job vacancy rates than larger businesses. One important solution to this growing problem is to better train prospective employees. According to CFIB’s *Hire Education* report, there are gaps between the skills and training that employers expect, and what students are graduating with from high schools, colleges and universities<sup>19</sup>. These gaps can and must be addressed to ensure students graduate prepared to meet the needs of employers.

When it comes to youth hiring, small businesses are placing greater emphasis on “soft skills” like attitude, professionalism and flexibility. In fact, 93 per cent of business owners regard general motivation and attitude as “very important” in their decision to hire a young person. Another 73 per cent identify communication skills as very important, and 70 per cent emphasize professionalism as a key consideration (see Figure 25).

In contrast, not having these soft skills can also be a significant barrier to hiring. When asked, small business owners identified the general motivation and attitude of youth in the workforce (60%) as the biggest barrier to hiring youth<sup>20</sup>. For employers, soft skills are essential, not only in higher-level positions, but also for entry-level positions. However, most educational institutions, from high school to post-secondary, do not place as much emphasis on these skills, despite their importance in ensuring youth are job-ready.

Figure 25:

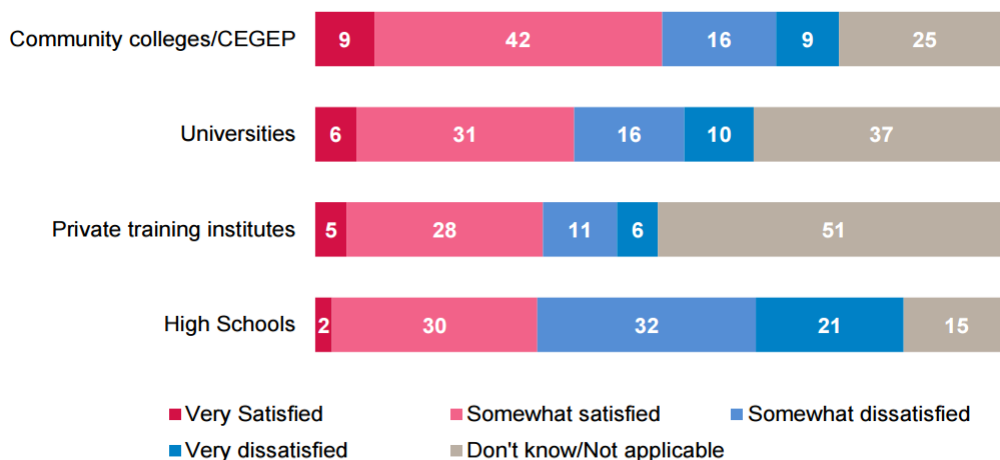
How important to your business are the following skills and personal characteristics when hiring youth? (% response)



Source: CFIB, Youth Employment Survey, 6,398 responses, May-June 2018.

Figure 26:

How satisfied are you with the job of the following educational institutions in preparing youth for employment? (% response)



Source: CFIB, Youth Employment Survey, 6,398 responses, May-June 2018.



Employers expressed varying levels of satisfaction with how different educational institutions prepared youth for the workplace. Colleges came out on top with 51 per cent of employers saying they were either very or somewhat satisfied. Universities trailed behind with only 37 per cent of employers expressing satisfaction (see Figure 26). High schools were ranked last by employers with over half of them saying they were somewhat or very dissatisfied in their role of preparing youth for employment. In general, colleges and private training institutes tend to be more connected to the business community and are better at incorporating employer needs and feedback into their curriculums. Additionally, instructors at colleges and training institutions have often had previous experience either in the workforce in related careers or as business owners themselves.

Curriculums need to be updated to reflect the realities of the workplace. To ensure that the skills sought by small businesses are incorporated, the business community must be involved in the creation and implementation of these curriculums. For example, the provincial government of Nova Scotia, with the help of a Business Education Council comprised of stakeholders in the business community, has started embedding entrepreneurial skills in both its primary school and high school curriculums.

CFIB is challenging Manitoba parties to:

***Introduce a mandatory, comprehensive financial literacy course at the high school level;***

***Encourage more soft skills and workplace literacy in high school curriculums to better prepare youth for the workplace. Work with local small businesses to identify what skills are relevant;***

***Provide more networking opportunities and access between local small businesses and students; and***

***Better emphasize the importance and value of a career in the skilled trades so that a greater number of students consider it as a viable career option.***

In addition to the provincial training changes listed above, the federal government may require provincial governments to make changes to employment and labour standards legislation to allow for leaves and job protection related to the new Canada Training Benefit (CTB) program. While some aspects of the CTB are encouraging, there is currently no requirement for employer input in order for employees to leave and receive training under the program (e.g. what is being studied, when the courses take place). As it currently stands, it appears the CTB would allow an employee to take any accredited training program, whether or not it has any relevance to the current job or employer<sup>21</sup>. Instead, the program should allow an employee and employer to jointly agree on a training plan.

***CFIB is challenging Manitoba parties to say “no” to any provincial changes to employment and labour standards legislation to allow for leaves and job protection related to the new Canada Training Benefit (CTB) until it is re-targeted to allow employees and employers to jointly agree on training plans.***

### Holidays:

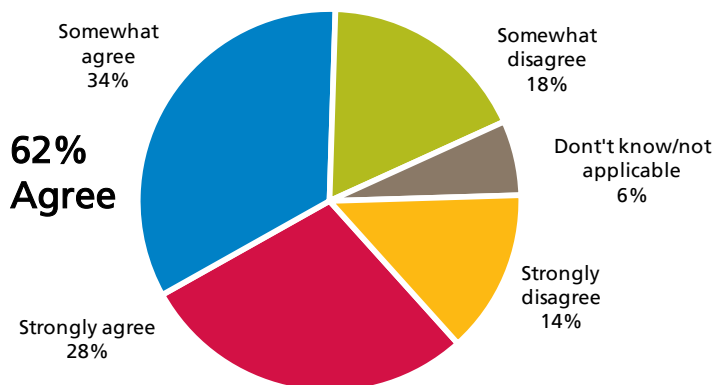
The regulations around statutory holidays in Manitoba are confusing and outdated. As it stands, there are questionable differences between which employers can remain open and on what days. For example, some public sector employees can work on July 1<sup>st</sup>, but general grocery stores cannot.

The differences also appear when looking at what groceries you sell or how many staff you have. The rules become very confusing and CFIB's office in Winnipeg regularly receives calls from employers before holidays trying to understand their obligations.

While statutory holidays can be controversial for several reasons, new CFIB research reveals that the majority (62%) of Manitoba small business owners agree that all businesses in the province should have the choice to remain open during statutory holidays (see Figure 27).

Figure 27:

**All businesses in Manitoba should have the choice to remain open during statutory holidays**



Source: CFIB 2019 Manitoba Pre-Budget Survey, Nov 2018, n= 274.

CFIB is challenging Manitoba parties to:

***Change existing statutory holiday rules to allow businesses the choice to remain open on all statutory holidays, regardless of size or business type. Employees should maintain a right to not work on statutory holidays;***

***Ensure all changes to statutory holiday rules are clear, written in plain language, and have fair associated penalties; and***

***Say “no” to introducing additional statutory holidays.***

### Help for Low-income Earners:

Manitoba's small business owners support helping low-income earners, but know there are better ways to do so than simply increasing the minimum wage. Minimum wage is a blanket policy that doesn't always help those it is designed to help. When it increases, inexperienced youth are often the first ones to lose their jobs, while the government benefits from receiving higher personal income taxes and payroll taxes<sup>22</sup>.

This is not surprising when you understand the costs associated with minimum wage increases. In 2019, the cost to employers of raising the wage of a full-time employee from \$11.35 to \$15.00 per hour would amount to \$8,198, or a 32 per cent increase (see Figure 28). For a business with just 10 of these employees, like your neighbourhood restaurant, the cost would

be \$81,977 annually! It is clear that past minimum wage increases have added significant costs to Manitoba’s small businesses and had negative impacts on them and their staff.

When surveyed on the impact past increases to the minimum wage had on their business, 35 per cent of the province’s small business owners reduced hiring of youth and/or inexperienced workers, 25 per cent delayed expansion plans, and 22 per cent reduced the number of employees and/or staff hours (see Figure 29).

As a result, it is essential that the next government focuses on better ways to help low-income earners including: targeted tax relief such as adjusting the BPE amount or introducing low-income reduction tax credits; improving workforce development such as making training more accessible; and/or improving social programs. For targeted tax relief, several provinces have introduced policies to lower the tax burden for low-income earners including the Nova Scotia government who introduced a tiered BPE amount as incomes rise<sup>23</sup>. Several provinces have also introduced low-income reduction tax credits to help in these cases.

Figure 28: Annual cost of employing a minimum wage worker, at \$11.35 minimum wage and at \$15.00 minimum wage, Manitoba, August, 2019

Manitoba	\$11.35 Minimum Wage* (August 2019)	\$15.00 Minimum Wage
<b>Minimum wage (per hour)</b>	\$11.35	\$15.00
<b>Gross income (40 hrs/week)</b>	\$23,608.00	\$31,200.00
<b>CPP</b>	\$1,025.51	\$1,412.70
<b>Employment Insurance</b>	\$535.43	\$707.62
<b>WCB**</b>	\$144.01	\$190.32
<b>Total cost to employer</b>	\$25,312.95	\$33,510.64
<b>Additional cost to employer (\$)</b>	—	\$8,197.69
<b>Additional cost to employer (%)</b>	—	32%

Notes: \* The minimum wage in Manitoba is \$11.35 as of October 1, 2018. Figures shown are for illustration purposes. \*\*Workers’ Compensation Board (WCB) contribution is calculated based on a full-service restaurant. Based on payroll deduction calculations.

Sources: Canada Revenue Agency. Payroll Deductions Online Calculator. Accessed August 1, 2019. Workers Compensation Board of Manitoba, 2019 Classification Codes and New Business Rates.

Figure 29:

What impact have past increases to the minimum wage had on your business?



Source: CFIB Employment and Wages Survey, June – August 2016, Manitoba responses, n=280.

CFIB is challenging Manitoba parties to:

***Say “no” to a \$15 minimum wage in Manitoba. Keep minimum wage increases predictable and in-line with inflation; and***

***Focus on better tools to help low-income earners such as increasing the BPE, introducing targeted tax credits, improving training, etc.***

### **Labour Law Fairness:**

In some cases regarding labour and safety laws, small business owners do not feel that they are being treated as fairly as employees by the Manitoba government. For example, when it comes to working on some major public infrastructure projects, contracts may use Project Labour Agreements (PLAs). PLAs require that all workers to join a union and/or pay union dues to ensure the business qualifies for the project at hand. This policy can go as far as requiring unionized employees to switch unions, and, in its most extreme form, the Bi-Pole 3 Transmission Line PLA required all workers to belong to one of just two authorized unions.

This unfair practice has been banned in most of Europe, New Zealand and Australia, among others. Similarly, when surveyed, 88 per cent of small business owners in Manitoba believed that union membership should not be a requirement to work on public infrastructure projects<sup>24</sup>.

***CFIB is challenging Manitoba parties to end Project Labour Agreements.***

Another area that requires more fairness for employers is with ensuring safe workplaces under Workplace Safety and Health (WS&H) and the Workers Compensation Board (WCB). Manitoba's small business owners place a priority on keeping their workplaces and employees safe. However, nearly all responsibility to maintain safe working environments falls on the employers' shoulders. This is of course unfair, and employers and employees should have an obligation to practice and promote safety to everyone's benefit. For example, an employer can purchase safety equipment for staff, require them to wear it, but takes full responsibility if an employee is caught without required safety equipment or causes an accident with unsafe work.

To ensure our workplaces are as safe as possible, we need to hold both employers and employees responsible. We also need to make sure that: the important rules in place are being applied consistently; that penalties, such as an increase to WCB premiums, are applied fairly; and that we incorporate the experience of small business owners and their staff in our WS&H rules. It is not surprising that, when surveyed, 87 per cent of members agreed a review of Manitoba WS&H should be conducted to ensure the organization is being run in a fair and efficient way<sup>25</sup>.

***CFIB is challenging Manitoba parties to improve workplace safety by ensuring that both employers and employees play a key role in safety and reducing accidents, that penalties are applied fairly, that rules are more clear and consistently applied, and that the employers' and employees' workplace experience is better incorporated in WS&H rules.***

## Conclusion

CFIB looks forward to hearing from all provincial party leaders in advance of the 2019 Manitoba Election on September 10<sup>th</sup>. As always, CFIB is committed to represent our 4,800 Manitoba members by working with all parties to improve policies for the small businesses that drive our provincial economy.

If the next government of Manitoba makes small business their big focus, it will provide small businesses with the opportunity to do what they do best; create jobs, grow the economy and create prosperity for all Manitobans.

## Summary of recommendations

CFIB is challenging Manitoba parties to adopt the following priority policies:

### Priority #1: Deliver needed small business tax relief

#### Personal Income Taxes:

- Increase the Basic Personal Exemption amount to the national average (\$12,026 in 2019) before 2021, while keeping income tax brackets indexed going forward.

#### Education Property Taxes:

- Create a new property assessment class for small businesses and lower the portion rate;
- Eliminate the “special levies” from commercial properties to increase education funding fairness;
- Work with school boards to find efficiencies and savings in order to spend sustainably going forward;
- Eliminate the \$5,000 cap on the Farmland School Tax Rebate program; and
- Implement a longer-term plan to adjust education property tax portioning to lower the Education Support Levy (ESL) for businesses and farmland. Business and farms combined should pay no more than a 1:1 education property tax ratio with residents.

#### Payroll Taxes:

- Raise Manitoba’s Health and Post Secondary Education Tax Levy exemption to \$2,500,000 and index the exemption to inflation; and
- Implement a longer-term plan to phase out the Health and Post Secondary Education Tax Levy.

#### Provincial Sales Tax (PST):

- Expand the PST exemption base with an emphasis on reducing energy costs (e.g. Manitoba Hydro bills for businesses, new window installations and other home retrofit projects, insurances, sports equipment, etc.).

#### Federal Taxes:

- Follow the leads of New Brunswick and Ontario by keeping access to the Manitoba small business tax rate open for businesses affected by the few federal tax rules on passive investments;
- Work with other provincial governments to freeze further expansion of the Canada Pension Plan premiums; and
- Say “no” to the federal carbon tax, and focus instead on better methods to reduce emissions including empowering entrepreneurs to reduce emissions with better information, technology and tax relief.

#### No New Taxation:

- Do not introduce a provincial carbon tax, a new health-care premium, or provide new taxation powers to municipalities, etc.

## Priority #2: Spend like a small business

### Return to Balanced Budgets and Practice Long-term Fiscal Prudence:

- Balance the budget by no later than 2022, without tax increases, as per CFIB's projected timeline;
- Limit short-term spending growth to no more than inflation and population growth in order to return to balanced budgets by no later than 2022, while annually increasing infrastructure spending;
- Outline and publically release a comprehensive multi-year plan to return to balanced budgets and begin paying down the provincial debt; and
- Limit long-term spending increases to inflation and population growth after the budget is balanced.

### Curb Spending Growth:

- Significantly reducing the size/cost of the provincial civil service (crown corporations included) by;
  - Eliminating redundancy and excess staff through attrition;
  - Continuing to narrow wage disparity (19.5%) between public and private sector workers;
  - Eliminating work week hours gap between public and private sector workers;
  - Eliminating banked public sector sick days (208);
  - Moving new hires from a defined benefit to defined contribution pension plan; and
- Implement Fiscal Performance Reviews in future years.

## Priority #3: Reduce red tape for small businesses

### Provincial Red Tape:

- Maintain the Regulatory Accountability Act's one-for-one reduction requirements and produce an annual report outlining the province's progress;
- Consult annually with businesses and stakeholders to identify red tape headaches in different sectors; producing an annual report outlining feedback received and actions taken to reduce red tape;
- Introduce red tape reductions through a legislative vehicle on an annual basis with a focus on reducing red tape for small businesses;
- Improve communications of requirements and changes with business owners through an online business portal;
- Introduce a Taxpayer Fairness and Service Code;
- Create an annual Red Tape Reduction Day; and
- Work with stakeholders of every size and trade in the construction industry to pass prompt payment legislation or make other legislative changes to improve the speed and reliability of payments to all contractors doing construction in the province.

### **Inter-provincial Red Tape:**

- Through the Council of the Federation, work with other provincial, territorial and federal leaders to ensure the success of the Canadian Free Trade Agreement and the reduction of inter-provincial trade barriers.

### **Municipal Red Tape:**

- Share red tape tools and experience with Manitoba's municipalities to further reduce red tape for businesses at the local level; and
- Work with the City of Winnipeg and other Manitoba municipalities to cut red tape with permits and mitigate the impacts of roadwork at the municipal and provincial levels.

## **Priority #4: Balance labour laws and enhance training programs**

### **Training:**

- Introduce a mandatory, comprehensive financial literacy course at the high school level;
- Encourage more soft skills and workplace literacy in high school curriculums to better prepare youth for the workplace. Work with local small businesses to identify what skills are relevant;
- Provide more networking opportunities and access between local small businesses and students;
- Better emphasize the importance and value of a career in the skilled trades so that a greater number of students consider it as a viable career option; and
- Say "no" to any provincial changes to employment and labour standards legislation to allow for leaves and job protection related to the new Canada Training Benefit (CTB) until it is re-targeted to allow employees and employers to jointly agree on training plans.

### **Holidays:**

- Change existing statutory holiday rules to allow businesses the choice to remain open on all statutory holidays, regardless of size or business type. Employees should maintain a right to not work on statutory holidays;
- Ensure all changes to statutory holiday rules are clear, written in plain language, and have fair associated penalties; and
- Say "no" to introducing additional statutory holidays.

### **Help for Low-income Earners:**

- Say "no" to a \$15 minimum wage in Manitoba. Keep minimum wage increases predictable and in-line with inflation; and
- Focus on better tools to help low-income earners such as increasing the BPE, introducing targeted tax credits, improving training, etc.

### **Labour Law Fairness:**

- End Project Labour Agreements; and
- Improve workplace safety by ensuring that both employers and employees play a key role in safety and reducing accidents, that penalties are applied fairly, that rules are more clear and consistently applied, and that the employers' and employees' workplace experience is better incorporated in WS&H rules.



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