

# The Cost of Poverty in Manitoba

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## About the Authors

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## Land Acknowledgement

The CCPA Manitoba publishes research on the original lands of the Anishinaabe, Anisininew, Cree, Dakota, and Dene peoples and the homeland of the Métis Nation on Treaty 1 Territory. Beyond recognizing the importance of place, we acknowledge our responsibility to contribute to solutions to the problems caused by past and present colonial policies in Canada. We are committed to contributing research that builds on the strengths of Indigenous communities, respects the spirit and intent of Treaties, and that is done in partnership with First Nation, Métis and Inuit people and organizations.

# Introduction

THIS REPORT QUANTIFIES the damaging costs of poverty for the first time in Manitoba. It demonstrates the economic burden imposed by poverty and the urgency for the Manitoba and Canadian governments to act to end poverty. Inaction on poverty is tremendously costly in terms of loss of productivity and costs to the health and justice systems, which Manitoba taxpayers are paying for.

This research is the first study into the cost of poverty in Manitoba. It is based on three measurable components: remedial costs, opportunity costs, and intergenerational costs of poverty.

The total cost of poverty in Manitoba in 2019, the latest year for which complete data are available, was \$2.5 billion a year, which amounts to 3.4 percent of Manitoba's GDP.

This is a conservative estimate. Other costs of poverty, such as intergenerational costs, are not included in our analysis. The costs documented in this report could be reallocated to preventing poverty, yielding larger financial and other benefits if poverty were eliminated. They were calculated using the Market Basket Measure (MBM) of poverty, the federal and provincial governments' official poverty line.

The provincial government, in particular, has the power to do more as it holds jurisdictional responsibility for key policy areas to address poverty, including health, justice, social assistance, education and action on the TRC Calls to Action and the MMIWGTS+ Calls to Justice.

The COVID pandemic showed that governments can respond quickly and boldly to crises. The Canada Emergency Response Benefit (CERB) cut the poverty rate in half in Canada (Prosper Canada 2023). Provincial governments also acted quickly to provide help to those in need during the pandemic, for example the B.C. government provided \$300 per month extra for those on social assistance and disability, which lowered poverty rates. The experience with COVID shows that when governments are motivated, change can come quickly.

Directing funding to bold investments to help people escape poverty and urgent needs from low-income Manitobans for sufficient income transfers within a comprehensive poverty reduction strategy would finally make substantive improvements on poverty in Manitoba.

# The Manitoba Context

THE COVID PANDEMIC has shown that governments can act quickly to address pressing problems. The CERB benefit helped thousands of Manitobans to make ends meet when workers were not able to work due to the pandemic shutdowns. One in three Manitoba workers received the \$2,000 monthly CERB payment at one point during the pandemic (Frew, 2021).

Pandemic benefits played an essential role in reducing inequality in Canada. Economist Dr. Ian Hudson shows that income transfers during COVID helped stabilize the incomes of those in the bottom two deciles in Manitoba, which otherwise would have fallen dramatically (2023). The average after-tax income of the lowest decile – the lowest 10 percent of all earners – increased by \$11,000 from 2019 to 2020; all of this income, save \$800, came from the federal government.

But income inequality is growing in Manitoba at a rate faster than in the rest of Canada (Hudson 2023). Government transfers can alleviate this inequality and reduce poverty.

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## Poverty Rates in Manitoba

Manitoba has consistently had higher average poverty rates than the rest of the country. In 2021, the child poverty rate in Manitoba was 39 percent in the north and 30 percent in Winnipeg's inner city; Manitoba has had the

highest poverty rates, or close to the highest rates, for decades (Campaign 2000, 2022).

The Market Basket Measure, 2018 base, is the federal and provincial government's official poverty line. It is the cost of a specific basket of goods and services representing a modest, basic standard of living and reflects actual living costs in different regions and communities. The MBM has been criticized in the past for not covering all costs that need to be met for families to get by in Canada, such as education, extended health care, and education (Hunter and Sanchez 2021). Additionally, the MBM is critiqued for not measuring if families have higher expenses due to their particular circumstances (Notten 2022). Statistics Canada reviews and updates the basket of goods included in the MBM every ten years.

Poverty impacts different Manitobans differently. Women, Indigenous Manitobans, recent Immigrants, people with disabilities, and children under 18 are likelier to be in poverty. But poverty is not at all confined to these categories of people, it is widespread, affecting all types of people.

Women are more likely to be low-income than men, for example, 9.1 percent of Manitoba women live in poverty compared to 8.6 percent of all men (Statistics Canada 2021). Lone-parent families headed by females in Manitoba are at an even higher risk of poverty at 23.9 percent.

First Nations, Métis and Inuit peoples are more likely to live in poverty. In Manitoba, 20.2 percent of First Nations people live in poverty, while 14.3 percent of Indigenous people and 15.3 percent of Inuk people also live in poverty (Statistics Canada 2020a). Manitoba is home to many Indigenous peoples, who also experience high poverty rates. The Truth and Reconciliation (TRC) Calls to Action and the Murdered and Missing Indigenous Women and Girls and Two-Spirited Calls to Justice advise comprehensive approaches to address systemic racism and inequality amongst Indigenous peoples. Many of the recommendations in these reports are related to poverty reduction: genuinely affordable housing, adequate income support, mental health, addictions and healing supports and more.

The overall average poverty rate for racialized groups is higher in Manitoba, at 12 percent, compared to 7.6 percent for non-racialized groups (Statistics Canada, 2020b).

People with more severe disabilities were most likely to be living in poverty—28 percent than those with milder disabilities (14 percent), compared to those without disabilities (10 percent). There are two changes to benefits for people with disabilities—the new provincial Manitoba Supports for Persons with Disabilities (Manitoba Supports) program is an increase of

monthly benefits for those with severe and prolonged disabilities previously on Employment and Income Assistance (EIA). The new program is still below the MBM poverty line. The federal Canada Disability Benefit Act was recently passed, and advocates are urging the provincial government and insurance companies not to claw back any new benefits.

Gender-based analysis and an intersectional lens are crucial to poverty reduction strategies so that any government response supports the empowerment of people systematically marginalized from the economy and society.

# Social Determinants of Health

POVERTY IS A social determinant of health and thus drives health expenditures. Manitoba's Public Officer of Health acknowledges that income, poor housing and food insecurity lead to increased health costs (Roussin, 2022).

One of the most dramatic examples of the impacts of poverty on health is life expectancies. Life expectancies for urban and rural Manitobans living in the lowest income areas are 9 percent lower than those in the highest income areas. When we look at females in low-income rural areas, this discrepancy jumps to 33 percent lower life expectancies than their high-income counterparts (Cui, 2019, pg. 201, 208).

There is also a strong correlation between poverty and illness. Compared to their high-income Manitobans, low-income Manitobans are 10 percent more likely to be diagnosed with cancer, 20 percent (rural) and 30 percent (urban) more likely to experience hypertension, 40 percent more likely to contract a respiratory disease, up to 70 percent more likely to experience heart attack or stroke, and more than 100 percent more likely to be diagnosed with diabetes (Ibid., pg. 246, 258, 264, 270, 273, 309, 322).

Individuals experiencing poverty are not only at a higher risk of developing illness, but socio-economic barriers hinder access to preventative care and treatment, thereby exacerbating health. Urban Manitobans in the lowest income areas are hospitalized at rates 50 percent higher than Canadians in the highest income areas. This jumps to 70 percent higher in rural areas.



Adopting an intersectional lens, there are significantly larger discrepancies in health outcomes for Manitobans experiencing poverty who are also racialized and discriminated against based on gender sexuality, or disability. In 2021, one in three Manitobans hospitalized in the Intensive Care Unit (ICU) were from racialized communities in the lowest income quintile (Manitoba Department of Health, 2022, pg. 68). Systemic failures are exacting a heavy price on Manitobans. Eliminating socio-economic barriers to preventive healthcare reduces the degree to which people experiencing poverty are forced to seek expensive acute care.

Failure to address inequality and poverty is expensive for Manitobans. Winnipeg-based studies done in the mid-2000s estimated that 15 percent of total healthcare expenditures could have been avoided if all Winnipeggers experienced health outcomes comparable to the top 20 percent of income earners in the city (Roos et al., 2004, pg. 460).

The evidence is clear that poverty drives up the cost of healthcare in Manitoba, and healthcare is the largest component of the provincial budget.

# Social Determinants of Crime

MANITOBA HAS THE second-highest incarceration rate among provinces in Canada at 153 people per 100,000, compared with 67 per 100,000 nationally in 2021/22 (Statistics Canada 2022a). Among youth, Manitoba's incarceration rate is the highest among all provinces, with 9.5 out of every 10,000 young people incarcerated, four times higher than the national average. Of those leaving custody, 21 percent are convicted of a new offence and returned to provincial custody within two years of release (Manitoba 2023).

Indigenous Manitobans are vastly over-represented in the incarcerated population: comprising 75 percent of prisoners, while Indigenous people represent 16 percent of the population overall. Black and People of Colour are also over-represented, as are people of low socio-economic status.

Research shows that social and economic disadvantage is strongly associated with crime. Offenders are more likely to be unemployed or employed in low-paying, unskilled jobs.

An Australian study identifies eight factors that comprise the social determinants of crime (McCausland and Baldry 2023):

1. Involvement in child welfare
2. Low educational attainment
3. Indigeneity

4. Early contact with police
5. Unsupported mental health or cognitive disability
6. Problematic alcohol and/or drug use
7. Experiencing homelessness or unstable housing
8. Coming from a disadvantaged location

Activists from low-income communities have been calling for greater support for vulnerable communities for decades (see CCPA's State of the Inner City report series).

Many people end up in adult detention after the child welfare, education, social services, and health systems fail them.

Manitoba spends approximately \$250,000 million annually on custody corrections, most of which is spent on Probations Services and the Restorative Justice Centre, however preventative measures like rent-geared-to-income housing, social support and community-based restorative justice programs are underfunded.

Failure to address systemic poverty is not only fueling rampant health and criminalization inequality, but it is costing Manitoba financially.

# How the Cost of Poverty is Calculated

WORKING WITH STATISTICS Canada's Canadian Income Survey (CIS), Canada's official poverty measure (GoC 2018) (also known as the Market Basket Measure (MBM)), and various updated five sources of information on public expenditures and their distributions among low and high-income Canadians (Plante 2020). Here is a summary of the steps and items included in the cost of poverty calculations in Canada and how these have changed over time. In short, the cost of poverty includes three areas of cost: remedial costs, opportunity costs, and intergenerational costs:

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## 1. Remedial costs:

The direct costs of poverty arising from treating the damage that poverty causes people. This category includes costs to the health and criminal justice systems and to victims of crime.

### Increased Health Care Spending

Income is a determinant of health. Poverty impacts physical and mental health via stress, and less access to healthy food and recreation, for example. Poverty increases the burden on the health system. The cost due to poverty

is calculated as the excess provincial health care costs attributed to those living in the lowest income quintile compared to the second.

### **Increased Crime Costs**

Living in poverty creates vulnerabilities that place people at risk of being criminalized or victims of crime. Crime costs include direct expenditures, victim costs, and preventative measures. To estimate the cost of poverty due to crime, the calculation uses the provincial crime severity index to extrapolate from national excess criminal justice system costs, and with most of these costs attributed to the excess costs to victims because of poverty.<sup>1</sup>

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## **2. Opportunity costs:**

The indirect costs of poverty that prevent people living in poverty from fully taking advantage of economic opportunities. This category considers how much higher the earnings of poor people would be if they were not poor and how much more they could contribute to society in taxes.

### **Lost Productivity**

Productivity is defined in economic terms as the value of output a worker contributes to the economy. Unemployment, lack of education, unemployment, unrecognized qualifications, health issues and discrimination limit a person's productivity and earned income. Increases in productivity advance all of Manitobans' economic opportunities. Estimates for productivity in this research are limited to the working-age population and assume that most persons in this group in the lowest income quintile would be able to work in better-paying jobs equivalent to the second quintile.

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## **3. Intergenerational costs:**

The life course costs of poverty reflect the scarring effects of poverty over time. Our methodology takes into account long-term intergenerational remedial and opportunity costs.

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<sup>1</sup> Charles Plante, OpCit

## Missed Opportunity

This is the cost of being trapped in the cycle of poverty. It is calculated by estimating the number of children that would escape poverty if the intergenerational transfer of poverty were eliminated. It includes estimates of both long-term remedial and opportunity costs. The estimated costs are based on research that finds that no less than 30 percent of children who grow up in poverty can be expected to remain in poverty in adulthood.<sup>2</sup>

The calculation of the cost of poverty involves a complex accounting process. In brief, the methodology begins by calculating differences in costs associated with the first and second income quintiles in each cost category. It then multiplies this discrepancy by the total number of poor individuals, as indicated by Canada's official poverty measure, to arrive at an estimate of the cost.

The total number of poor individuals used depends on the cost category. The total number of individuals living in poverty is used to calculate remedial costs, while the number of working-aged individuals living in poverty is used for the opportunity cost and the number of children living in poverty for the intergenerational cost.

In effect, the method attempts to answer the question, "How much would society save if the living standard of the poor were raised to those of the second income quintile?" The cost of poverty tends to be higher or lower if we use alternative poverty indicators to the official measure, such as the Low-income Measure (LIM) or the Low-Income Cut-off (LICO).

The cost of poverty calculations in Canada consider various costs but not all. Some costs associated with areas that are not explicitly distinguished in the methodology, such as mental health costs, are likely to be at least partially accounted for by categories that are included in the calculations. Plante (2020) argues that costs associated with social assistance should be regarded as an investment meant to offset the cost of poverty and excluded from cost calculations.

Broadly speaking, it is in the spirit of the cost of poverty methodology to intentionally err on the side of underestimating costs (Barayandema and Frechet 2012; Laurie 2008). Whenever a methodological choice has had to be made, the option resulting in lower estimates has been chosen. Even though results likely underestimate the true costs of poverty, they still result in large estimates that should cause us all to pause and motivate significant additional investments in poverty reduction.

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<sup>2</sup> 5 Corak 2017 cited in Plante, 2020

**TABLE 1** Cost of Poverty in Manitoba (2019)

Health Costs	\$347 million
Crime	\$197 million
Opportunity Costs	\$1.6 billion
Intergenerational	\$324 million
<b>Total Cost of Poverty in Manitoba</b>	<b>\$2.5 billion</b>
<b>Cost per Manitoban</b>	<b>\$1,952</b>
<b>Poverty Cost as a Percent of Manitoba's GDP</b>	<b>3.4%</b>

**Source** Author's calculations based on data from various sources including Statistics Canada's Canadian Income Survey Public Use Microdata File. See Plante (2020) for details.

# Solutions

THE \$2.5 BILLION poverty costs in Manitoba should be spent instead on preventing and addressing poverty so that people can live a life of dignity. Recent history shows that public investment makes a difference in poverty rates. Manitoba's poverty rates were reduced twice in the past decade. In 2015, the federal government introduced the Canada Child Benefit, and the provincial government introduced Rent Assist, the shelter benefit, which brought down the overall MBM poverty rate from 12.3 percent to 9.3 percent (Manitoba 2019). In 2020, the poverty rate was brought down from 11.5 percent to 6.8 percent due to CERB payments (Manitoba 2023). Since CERB ended, the poverty rate has been rising again.

Anti-poverty activists have been calling for adequate income transfers to low-income people, alongside strong, progressive, and culturally safe, comprehensive public services to bring down poverty rates and support the human dignity of those living in poverty. Hudson (2023) finds that 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. Increasing government transfers is one of the main recommendations of Make Poverty History Manitoba (MPHM).

But instead of investing to bring down poverty rates, the Manitoba government has cut taxes representing \$1.6 billion of revenue lost annually since



2016 on corporate, property and regressive personal income tax cuts.<sup>3</sup> It is well-documented that the “trickle-down” theory of economic development does not work (Dabla-Norris 2015, Quiggin 2012). Cutting taxes like the Basic Personal Exemption changes in Budget 2022 only remits \$74 a year to the low-income earners who make enough to pay taxes, and the highest-income earners receive \$1,322 in taxes back (CCPA 2023). The money saved on taxes is gendered as well. CCPA Manitoba found that the top 10 percent of male earners received 20 percent of the tax savings, equivalent to the amount saved by the lowest 60 percent of female earners (CCPA MB 2024). These regressive changes cost the Manitoba government \$326 million of lost revenue that could otherwise be spent on anti-poverty initiatives, thereby reducing the \$2.5 billion costs of poverty.

Anti-poverty activists have assembled in Make Poverty History Manitoba (MPHM), a broad coalition of groups and individuals concerned with ending poverty in Manitoba. In July 2023, MPHM put forward 10 evidence-based policy Demands for Action to end poverty in Manitoba, informed by people with lived experience and based on public consultations:

1. Act on the Truth and Reconciliation Calls to Action and the Murdered and Missing Indigenous Women and Girls and Two-Spirited Peoples Calls to Justice.
2. Develop a bold, comprehensive poverty reduction plan with targets and timelines
3. Transform Employment and Income Assistance into a Basic Needs Benefit to lift people out of poverty
4. Make the minimum wage a living wage and advance inclusive, equitable and decent employment
5. Implement a Comprehensive Housing Strategy
6. Support school nutrition programs, an Early Learning and Child care system and Adult Education
7. Increase funding for mental health services

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<sup>3</sup> The previous NDP government cut revenues \$1 billion per year by 2016 on income tax and property tax reductions (Manitoba 2016, p. A20). From 2016 to 2023, the Conservative government cut an additional \$1.6 billion of revenue: by reducing the PST (-\$408.3M) changes to the Basic Personal Exemption (-\$808.50M), Education Property Tax Rebate Cheques (-\$450M), plus business tax cuts (-\$64.8M) (Hajer, Harney and Macdonald 2023).

8. Increase support for restorative justice programs
9. Support children in care and youth aging out of care
10. Invest in equitable public transit and transportation
11. More details can be found at [www.knowpoverty.ca](http://www.knowpoverty.ca)

Given the high costs of poverty to the Manitoba economy and society, the cost of solutions is put in perspective. Poverty is costing our economy and society now- therefore public spending to bring down poverty rates would reap benefits to individuals, communities and the province overall. The cost of one example prioritized by MPHM is to: “Transform Employment and Income Assistance into a Basic Needs Benefit”. The following section provides more information on this public policy priority within a comprehensive poverty reduction action plan.

Make Poverty History Manitoba and Basic Income Manitoba are advocating for replacing the basic needs portion of Employment and Income Assistance (EIA) with a new Basic Needs Benefit (LBNB) that would be available for all low-income households, including those currently receiving EIA as well as low-income households not receiving EIA. Previously, in response to anti-poverty activism in the “Have a Heart, Raise the Rates” campaign of Right to Housing and Make Poverty History in 2012–2014, the Manitoba government created Rent Assist, a portable benefit in Manitoba that fixes the benefit for people on social assistance to 75 percent of the Median Market Rent (Brandon and Hajer, 2019; CMHC). The BNB completes the transformation of EIA on the “basic needs” side of social assistance.

The BNB would be a financial benefit that provides sufficient resources to allow all households in Manitoba to meet their basic needs and replace the “basic needs” budget of those on assistance. Combined with Rent Assist and federal financial benefits such as the Canada Child Benefit, it would raise the incomes of all households in Manitoba to at least Canada’s official poverty line. This was developed between MPHM and Basic Income Manitoba in 2018 and a description can be found in “Change Starts Here: 2020 Alternative Provincial Budget” (Fernandez 2020).

The BNB breaks down the “Welfare Wall,” defined as barriers and disincentives to seeking paid work or employment. Anyone, working or not, should have the resources to live decently. But everyone should also be able to choose to work to enjoy financial and social inclusion.

This benefit would replace a major portion of the EIA system with a universal income benefit not conditional on work, education or job seeking.

Combined with other federal and provincial programs such as Rent Assist and Canada Child Benefit, it would approach much closer to an adequate income. The BNB would be income tested and decline in value as other income sources rise at 30 percent.

A rough estimate of the cost to implement the BNB finds the cost is \$165 million above what the province is already spending on EIA to bring all Manitobans on EIA and transform EIA to the new BNB. Given what this report has found about the costs of poverty to Manitoba. This is a small portion of the downstream, damaging costs of poverty and a worthwhile investment.

# Conclusion

THE MONETARY COSTS of poverty do not capture the emotional, spiritual and cultural toll on Manitobans' health and well-being. The rising cost of living means that people are struggling further just to survive, and band-aid approaches like food banks cannot meet the demand. Living in poverty is stressful. Poverty is a trap, and without additional support, people cannot escape without support.

Access to social and economic rights are human rights that the Manitoba government has a legal, jurisdictional and moral obligation to act upon. Action on poverty requires a comprehensive approach that includes adequate government transfers alongside investment in public services, programs and wrap-around supports to ensure that all Manitobans have what they need to reach their full potential.

This research shows that Manitoba can afford to act on poverty and cannot afford not to.

# Appendix A

**TABLE A1** Manitoba Market Basket (MBM) Low-Income Thresholds by MBM Region for a Reference family of Four

Geography	2018	2019	2020	2021	2022
Manitoba, Rural	38,954	39,931	40,126	41,419	45,233
Manitoba, Population Under 30,000	40,780	41,797	42,003	43,357	47,324
Manitoba, Population 30,000 to 99,999	40,842	41,861	42,067	43,423	47,395
Brandon, Manitoba	40,404	41,442	41,678	42,953	46,779
Winnipeg, Manitoba	44,030	45,164	45,428	46,810	50,942

**Note** Thresholds for families of other sizes can be calculated by dividing these thresholds by 2 and multiplying it by the square root of the reference family size.

**Source** Statistics Canada. 2023. Table: 11-10-0066-01: Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year. Statistics Canada: Ottawa.

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