BC COMMENTARY

a review of provincial social and economic trends

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INSIDE:

British Columbians are ready for a thoughtful conversation about taxes

By Shannon Daub, Seth Klein and Randy Galawan

Last year we commissioned a major opinion poll from Environics Research, and the results offer some surprising insights into what people of different political stripes think about taxes, inequality and public services.

It turns out we aren't nearly as divided on these issues as you might think. On the whole, British Columbians appear ready to approach issues of tax reform—and even tax increases—with more openness than our political leaders give us credit for.

The overwhelming majority of British Columbians (90 per cent) think there should be income tax increases for those at the top, and a clear majority (57 per cent) say increases should start at $100,000 per year of income. A majority (67 per cent) also think major corporations are asked to pay less tax than they should.

Those results aren't terribly surprising given the high level of concern respondents have about inequality. British Columbians want to see a significant redistribution of income—away from the richest 20 per cent, towards the middle and the bottom. Three quarters of us also say we'd have greater confidence in a government that reduces the income gap between the wealthy and others.

What is surprising is the extent to which these responses cut across party lines. It's not just those who would vote NDP or Green in a provincial election who think high-income individuals and corporations should pay more tax. A majority of Liberal and Conservative voters say the same.

Perhaps this widespread appetite for tax fairness reflects the growing consensus, including among many business leaders, that extreme inequality is as much an economic problem as it is a moral one.

Or perhaps it reflects the reality that tax cuts over the last decade have contributed to the growing gap by delivering the lion's share of benefits to the richest 10 per cent and 1 per cent. Meanwhile, higher consumption taxes, user fees and MSP premiums have hit modest and middle-income earners hardest. Indeed, the richest British Columbians now pay a lower overall tax rate (all provincial taxes combined) than everyone else.

Of course it's easy to say someone else should pay more taxes. That's why it comes as a further surprise to discover the openness British Columbians show when it comes to potential tax increases for *themselves*. When asked about their own level of taxation, most people feel they pay too much—no surprise given the cost of living challenges many wrestle with. But, when taxes are linked to concrete policies that can reduce inequality and improve quality of life, the story changes.

Respondents were asked if they would consider paying a slightly higher share of their income to provincial income tax (a few hundred dollars per year for most people) in order to help

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Options for raising new tax revenues: The need is clear and the possibilities many

By Seth Klein and Iglika Ivanova

The good news, as revealed in the CCPA's recent opinion research, is that British Columbians are prepared to entertain tax increases (see "British Columbians ready for a thoughtful conversation about taxes" on cover).

The BC government likes to boast that our taxes are the lowest in the country. But if BC collected the same amount of personal income tax as the Canadian average, we'd have an additional $2.4 billion in revenues.

On the other hand, many in the punditry insist there is little room for tax increases. They claim the only options before us are very modest increases for only the very wealthiest, and that this would raise only a small amount of additional revenues. (Unfortunately, so far, BC's official opposition seems to concur).

Not so. There is a clear need to raise more tax revenues. There is considerable room to do so. And the options for doing so are many.

British Columbia needs to raise new revenues. If we are truly to meet the challenges we face—climate change, growing income inequality, affordability challenges, and persistent poverty—we will need to take bold action together. Yet, we keep being told that we can't even afford to sustain existing public programs, let alone introduce new ones like universal child care. How can that be in one of the richest provinces of one of the richest countries in the world?

BC's finances are squeezed because, for more than a decade, a series of cuts to both personal and business taxes has steadily eroded our fiscal capacity. And in the process it has produced a tax system that is much less fair. Taxes have been shifted from corporations to families, and from upper-income families to middle- and modest-income ones. As a result, British Columbians now pay more out-of-pocket for a host of services, from school fundraisers and post-secondary tuition to seniors care fees.

Consider these two startling facts:

- If BC collected today the same amount in tax revenues as a share of the economy (GDP) as it did in 2000, we'd have $3.5 billion more in public funds (meaning, no deficit, and the ability to invest in enhanced or even new public services).
- The BC government likes to boast that our taxes are the lowest in the country. But if BC collected the same amount of personal income tax as the Canadian average (including BC's MSP, which is unique in the country), we'd have an additional $2.4 billion in revenues.

That's a lot more money to meet our shared needs.

If income tax increases were confined to the current top three brackets, most British Columbians would be unaffected. Only about 14 per cent of British Columbians make over $70,000, and thus only they are impacted by changes to the top three brackets.

An increase to the current top bracket (which kicks in at just over $100,000 of income) would only impact the richest 5.5 per cent of BC tax-filers. A new tax bracket at $150,000 of income would only impact the richest 2 per cent. And a new bracket at $200,000 of income would only impact BC's top 1 per cent.

But as the CCPA's opinion research showed, most of us are in fact willing to pay a little more for public services that enhance our quality of life. If most people pitched in the cost of a cup of coffee a day, with higher earning folks paying more, collectively, we would raise a lot of needed new revenues.

The table (opposite) outlines a menu of tax policy options that would help to increase BC's fiscal capacity, creating budgetary room to meet our most pressing needs, and reduce BC's growing income inequality. To be clear, this is not an exhaustive list and we are not recommending that the province adopt all these options. Rather, we merely seek to enrich the public debate by highlighting a range of possible tax policy scenarios, along with estimates of the revenues that could be raised with each one. There is much room for different formulations. We have focused here mainly on personal income taxes (the most progressive element of any tax system), but many other progressive tax reform ideas exist for property taxes, corporate taxes and resource royalties as well.

Table: Summary of Tax Options

Tax change *Note these are single changes, not cumulative*	**Potential provincial revenues raised**	**Could fund...** *Note these are merely a selection of possibilities, not specific recommendations*
Increase the current top (5th) bracket rate from 14.7% to 17%	$375 million	Increases to welfare benefit rates of $200-$400 per month
New tax bracket at $150,000 of income set at 18%	$400 million	2,000 units of new social housing per year
Two new brackets at the top: 18% on incomes $150,000 – $200,000; and 21% on income over $200,000	$700 million	2,000 units of social housing **plus** restore K-12 class sizes, composition, and specialist teacher staffing to levels that prevailed five years ago
Two new upper-income brackets (at 20% and 22%) plus increases to the existing top three brackets of 2% of income **OR** Reintroduce a two-level surtax modeled on Ontario's surtaxes (an extra tax on one's provincial tax once certain thresholds are passed)	$1.1 billion	The above **plus** first phase of a comprehensive publicly-funded child care plan
Increase the tax rate in each bracket by 20%*, and add two new upper-income tax brackets (as above)	$2.3 billion	2,000 units/year of new social housing; welfare benefit increases; restore class sizes, composition and specialist teachers to where they were 5 years ago; first phase of child care plan; needed investments in community health care for seniors and people with disabilities; Ministry of Children and Family Development budget increases; and substantial increase to environmental protection **OR** Eliminate MSP premiums (in this scenario, even with the income tax increases in column one, a majority of British Columbians would be net beneficiaries)
Increase natural gas royalties	Amount would depend on the rate and production levels	Establish a Heritage Fund from which to pay for future job re-training for energy workers and alternative energy development
Increase the BC carbon tax to $50 per tonne of CO_2 (see article on page 5).	$2.2 billion	$1.1 billion for an expanded low and middle-income carbon credit (making the bottom half of BC households net beneficiaries even with a high carbon tax) and $1.1 billion for public transit and/or building retrofits to reduce greenhouse gases

* Note that a 20% increase sounds like a lot. But the vast majority of British Columbians pay less than 5% of their income in provincial income taxes, and thus such an increase represents less than 1% of income. For most people, a 20% increase amounts to between $200-$800 a year.

Source: Authors' calculations. Tax revenue estimates calculated using Statistics Canada's Social Policy Simulation Database/Model for 2012.

For most of us, our BC provincial income taxes are remarkably low, given the high quality of life we enjoy. The scope of unmet social and environmental needs in our province should compel us all to pitch in a little more to strengthen our communities and build a province we can all be proud of.

Seth Klein and Iglika Ivanova have co-authored a forthcoming CCPA report outlining many options for how BC can raise new revenues. Watch for it coming soon.

BC's Natural Gas Strategy is bad economics and bad for the climate

By Marc Lee

BC's quest to substantially boost natural gas development seems like a real winner at first glance: heaps of new jobs in the Liquified Natural Gas (LNG) industry, billions in government revenues, and exports that fight global climate change by displacing coal in China.

BC's plans for expanding the natural gas industry would be like adding 24 million cars to the roads of the world.

Alas, this story is too good to be true. Many are questioning whether these ventures work at all from a corporate profitability perspective, given interest by other countries in LNG exports. But it is also the case that economic benefits for ordinary British Columbians, in terms of jobs and government revenues, will be miniscule, and environmental costs high.

The fact that Chinese temporary foreign workers may be brought in to mine coal in northern BC should give us pause. Use of temporary foreign workers has surged in recent years, particularly in the oil and gas industry. In Alberta, more than 58,000 temporary foreign workers were on the job in 2011.

Even assuming all work is done by British Columbians, the natural gas industry is very capital-intensive, and not a big employer. Extraction and processing of gas, plus various support services, amounted to about 7,000 jobs in 2011, or just 0.3 per cent of BC's 2.3 million workers.

Jobs for LNG projects are mostly in the construction phase, with a much smaller number of long-term jobs. For the Kitimat LNG facility, the government estimates 3,000 short-term jobs in the construction of pipelines and the LNG terminal facilities, but only 125 long-term jobs once built.

On the higher end, up to 2,500 long-term jobs have been claimed, if five large LNG plants are built. This seems willfully optimistic, but even at face value that latter number represents a mere 0.1 per cent of BC's current employment.

As for royalties to the government, don't bank on them. Current year natural gas royalties are estimated at $157 million, 0.3 per cent of the BC budget, in spite of record high production levels. BC is basically giving away the resource right now, even as the North American market is flooded.

BC's gas reserves are not going anywhere—this is a finite resource after all—so why the rush to liquidate? A real commitment to reforming the gas royalty regime is needed to ensure that British Columbians receive fair compensation.

Big picture: activity in this sector needs to be managed for wind-down, not ramp-up. Natural gas may be the cleanest burning fossil fuel, but it's still a significant contributor to global warming, which is now breaking weather records all over the world and causing tens of billions of dollars per year in damage to housing, infrastructure and food production.

BC's plans for expanding the natural gas industry would be like adding 24 million cars to the roads of the world. And emissions from extraction and production would mean BC breaking with 2007's Greenhouse Gas Reduction Targets Act, and its 2020 target of a 33 per cent reduction in GHG emissions.

The government's assertion that BC's natural gas is good for the climate because it will displace coal use in China is wishful thinking. Natural gas will only pile on to China's growing demand for energy. Meanwhile, Japan wants LNG to displace its nuclear capacity, which will mean a major increase in their emissions.

Natural gas can only be a useful transition fuel if managed as part of an international climate action plan, and only if exported to jurisdictions that have GHG targets as tough as our own. Otherwise, it's just another fossil fuel contributing to global warming.

The infrastructure investments BC really needs are in public transit, building retrofits, district energy systems and waste reduction. Funded by a rising carbon tax, these investments would create 10-20 times the number of jobs per million dollars as fossil fuel investments.

BC would be much better off by finishing what we started five years ago, and by making sure all political parties commit to obeying the law of the land by sticking to its GHG reduction targets. Some

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What's next for BC's carbon tax?

By Marc Lee

Back in 2008 when the carbon tax was announced, it was scheduled to rise from an initial level of $10 per tonne (2.3 cents at the pump for those who don't speak fluent carbon) to $30 a tonne as of July 2012. Since then, the government has been silent on next steps for the carbon tax, reflecting dissent and division within caucus. Moreover, the government has proudly pointed to the carbon tax when trying to demonstrate their green street cred, while behind the scenes it has been busy pushing a natural gas expansion agenda that will make it impossible for BC to meet its legislated GHG targets.

Nonetheless, BC brought in a carbon tax that is better than anything out there in North America. European countries have much more experience with both carbon taxes and their more politically presentable cousin, cap-and-trade. California's recent foray into cap-and-trade may change that. BC was supposed to join in this carbon market, called the Western Climate Initiative, but the provincial government backed away from making a firm commitment.

In September, I made a submission to the Carbon Tax Review, summarizing recommendations from a more detailed research paper, called *Fair and Effective Carbon Pricing: Lessons from BC,* released in 2011. The brief has four big picture recommendations:

- Continue to increase the carbon tax.
- Expand the coverage of the tax to include all industrial emissions, exports and imports.
- Reform the low-income credit and make it available to more households up the income ladder.
- Use revenues to support climate actions like public transit and building retrofits.

It also models a carbon tax and credit system based on continued $5 per year increases, which would take the carbon tax to $50 per tonne by 2016 (see table). I assume that a renewed commitment to climate action leads to BC meeting its 2016 target of an 18 per cent reduction relative to 2007 levels, and that the tax is expanded to cover 82 per cent of provincial emissions. Not included is the application of the carbon tax to imports and exports, nor are estimates adjusted for population growth. In effect, this scenario means that BC reduces its emissions from 64.9 million tonnes of carbon dioxide equivalent (Mt CO_2e) in 2007 to 53.2 Mt in 2016.

Based on these assumptions, the carbon tax in 2016 would raise $2.2 billion, and I propose that half of that revenue be allocated to an expanded carbon credit system and half to support complementary climate actions (latter not shown in table).

Table: A carbon tax scenario of $50 per tonne in 2016

Household income	Carbon tax per household	Credit per household	Net carbon tax
Poorest 10%	$372	$770	$(398)
Decile 2	$537	$770	$(233)
Decile 3	$765	$904	$(139)
Decile 4	$815	$918	$(103)
Decile 5	$951	$974	$(23)
Decile 6	$1,120	$604	$516
Decile 7	$1,180	$383	$797
Decile 8	$1,444	$162	$1,282
Decile 9	$1,547	$-	$1,547
Richest 10%	$2,248	$-	$2,248
Richest 1%	$3,948	$-	$3,948
All households	$1,096	$548	$548

The table shows household income groups by decile (groupings of 10 per cent from lowest income to highest) and the top 1 per cent. The redesigned carbon credit increases the maximum amount of the credit for low-income households, and is designed so that 80 per cent of households would receive at least some of the credit. In particular, the bottom half of households would receive a credit that, on average, is larger than carbon tax paid. Thus, the heavy lifting is accomplished by households with higher incomes, who have, on average, the largest carbon footprints. Note that the credit is larger for some households in the middle of the distribution than lower deciles due to larger family size.

While this is just one possible scenario among many tax and revenue recycling options, the key point is that it is possible to have a progressive carbon tax system that reduces inequality as it raises the price of emitting greenhouse gases.

Marc Lee is Senior Economist with the CCPA-BC. Download his submission to the Carbon Tax Review here: www.policyalternatives.ca/publications/reports/ccpa-bc-submission-carbon-tax-review, or download the research report on which the submission is based: www.policyalternatives.ca/publications/reports/fair-and-effective-carbon-pricing.

It is possible to have a progressive carbon tax system that reduces inequality as it raises the price of emitting greenhouse gases.

Time to rethink the way we fund higher education

By Iglika Ivanova

Today's generation of college and university students are in for a very different experience from the one their parents had. Higher education in Canada is being transformed, and not in a good way, as colleges and universities scramble to replace the public funding they used to rely on with tuition fees and private donations. Government funding has not kept pace with the increasing costs of education, falling from 84 per cent to 58 per cent of university operating budgets over the last 30 years. Colleges have also seen a significant decline, from 88 per cent to 74 per cent.

As higher education increasingly becomes a standard job requirement, it's time to consider expanding publicly provided education beyond secondary schools and into institutions of higher learning and do away with tuition altogether.

This means increased financial barriers to education as tuition fees more than doubled since the early 1990s, and that's after adjusting for inflation. It is no longer possible to earn enough in a summer job to pay for tuition (let alone living expenses). While financial aid spending has increased, much of the support is now provided through loans rather than grants. It's hardly surprising, then, that student debt ballooned over a generation, doubling in real terms over the 1990s and growing more moderately, but still faster than inflation, over the 2000s. Even if those moderate trends persist over the 2010s, today's university students who borrow to pay for their degree (58 per cent of all students in 2009) are looking at an average debt load of $34,000 upon graduation in 2016. College students will rack up half that amount, and grad students will often borrow much more.

This is fundamentally inequitable, because it means that students who take out loans end up paying considerably more for the same education (through interest on their debt) than their peers whose parents can afford the tuition fees up front. There is increasing evidence that high debt levels are an obstacle for many of the highest-needs students as they transition into the workforce and start families.

For colleges and universities, increased reliance on corporate donations and philanthropy means that fundraising consumes a growing share of resources that could instead be dedicated to teaching and research. It has also shifted how universities spend their money: there's less of a focus on teaching and a shift towards research, which is easier to fund privately. This has negatively affected the undergraduate educational experience. In addition, the increasing share of university research budgets coming from corporate sources and the growing number of law and public policy schools underwritten by big business is starting to raise questions about the independence of university research and, more fundamentally, about the changing nature of what research does and does not get done.

Policy-makers have largely ignored these trends so far, but it's time to rethink how we fund colleges and universities before we reach a crisis point. The reality is that if we want our institutions of higher learning to provide a top-notch educational experience that's accessible to all Canadians regardless of their family finances, and to produce independent research that furthers the public interest (rather than being driven by private funders' agendas), we must increase government funding for higher education.

This is not a pipe dream — it's how education is financed in most of the other developed countries. Canada is among the OECD countries with the highest reliance on private funding for higher education. Many countries in Europe fund over 80 per cent of higher education through the public purse.

An educated and highly skilled workforce is crucial for success in the modern economy and is associated with a number of social benefits, such as better health, increased civic engagement and stronger democracy. It is estimated that over the next decade, more than three quarters of new jobs will require some form of post-secondary education. Canada is not producing the graduates we need to meet the demands of our changing and aging workforce and our government's proposed solution — to import them instead — is short-sighted. What we need is an expansion of our higher education participation rates, not of the temporary foreign worker program.

And as higher education increasingly becomes a standard job requirement, it's time to consider

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The BC disadvantage for women: Earnings compared with other women in Canada

By Marjorie Griffin Cohen

Women in BC may well decide who becomes the next premier. According to a recent Ipsos Reid poll, most are not inclined to support Christie Clark, and this could make all of the difference in the election. There is much speculation about why Clark is having such trouble with female voters. These explanations sometimes relate to the economy (women do not rate economic performance as highly as men), or to women's "quirks" (women are less forgiving about Clark's mistakes), or to their disapproval of her style of leadership.

These are simply guesses and while some may have a ring of plausibility, there is a more obvious explanation. In general women have fared poorly under the governments of Gordon Campbell and Christie Clark, and many would have noticed this in their paychecks.

The problem is evident when comparing the earnings of BC women with women in the rest of Canada. The average earnings for all women in BC in 2010 (last available data) were $2,700 below the national average for women in Canada. In both BC and Canada, wages (adjusted for inflation) have improved slowly over the past two decades and the income gap between women and men has been reduced a little. But throughout the 21st century's first decade BC women's average earnings have remained substantially below the national average, whereas women in BC tracked the national average for most of the 1990s. Women's earnings also lag far behind men's. On average they earn only 65 per cent of male earnings, while the figure for all women in Canada is 68 per cent.

For women working full-time, full-year the picture is somewhat better than the average for all women (including part-time workers), although for all but three years in the decade this group of working women in BC received less than the national average.

The low earnings of women in BC may be partially explained by economic recessions that have different effects on provinces, but in BC economy recovery did not improve women's earnings relative to the Canadian average, as could have been expected. This is probably because of significant public policy changes that have restrained wages in BC.

When the current government was elected in 2001 it began concerted efforts to make labour more 'flexible' and responsive to employers' needs. It also instituted measures to reduce what it considered to be a high wage economy. The effect on labour was direct and brutal and it often had the effect of targeting women. These changes mostly related to the minimum wage, contracting-out, changes in labour legislation to favour employers, and changes to other programs for women.

Since women predominate among low-wage workers either at or near the minimum wage, keeping the minimum wage at $8.00 an hour for 10 years affected them. So too did the $6.00 'training wage,' for the first 500 hours of work. While designed for teenagers, it also affected female immigrants. Christie Clark did change this in 2011 and the minimum wage is now $10.25, but it is still far below a living wage, and there is no plan for future increases.

Direct government action negatively affected the wages of pubic sector workers, who are predominately women. Early in the mandate the government rescinded a collective agreement and privatized many hospital jobs, an action that affected more than 8,000 workers, most of whom were women. The wages of these workers dropped dramatically and many lost their jobs altogether.

Other unprecedented legislation made the work of teachers an essential service, which affected their right to bargain on issues like wages and class size. The majority of teachers are women. In 2009 a two-year wage freeze was instituted for all public sector workers. Also, the reduction in labour standards affected many women's ability to work. One of the most difficult changes was the elimination of the requirement for 24-hour notice of shift change, but also significant was the reduction in minimum work shift times from four to two hours. These changes are hardest on women with childcare to organize.

Many programs and institutions that supported women were either eliminated or dramatically underfunded. Included in this was any capacity the government had for dealing with women's issues by eliminating the Ministry for Women's Equality and the Human Rights Commission.

Christie Clark has initiated both a 'families first'

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The average earnings for all women in BC in 2010 (last available data) were $2,700 below the national average for women in Canada.

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A conversation about taxes

bring about 11 different policy changes, such as providing more access to home and community based health care for seniors, increasing welfare rates, creating a $10 per day child care program, protecting BC's forests and endangered species, or reducing class sizes in K-12 education.

The results are striking: 68 per cent say they are willing to pay a higher share of their income in order to help bring about four or more of the 11 policies. And once again, this held true for majorities regardless of which political party people intended to vote for in the next provincial election.

Equally surprising, when we tested to see if the willingness to pay varied across a host of demographic differences, only one stood out—age. Younger respondents (aged 18 to 44) are significantly more willing to pay more tax than their older counterparts.

These results are hopeful. British Columbians know we face a budget crunch. We know we need more revenues if we are going to deal with challenges like the affordability crisis, inequality and climate change. The results reflect an understanding that taxes are fundamentally about quality of life, and a preference for paying for goods and services as citizens, through our taxes, rather than privately, as consumers.

That said, this opinion research also tells us that people aren't interested in writing a blank cheque to government. People want greater transparency and accountability from their governments. They want to know the money will be well spent on needed programs. And most importantly, they want to have a say in how decisions are made.

It's time for a thoughtful, democratic conversation about taxes. The idea that we should debate whether taxes are 'good' or 'bad' is old. The questions we need to answer now are: what are the things we want to pay for together, and how can we raise the money needed in a way that ensures everyone pays a fair share.

Shannon Daub is the Director of Communication for the CCPA-BC. Seth Klein is the CCPA's BC Director. Randy Galawan is a public engagement specialist. The opinion poll was conducted by Environics Research with 1,023 respondents using an online survey. Beyond the 1%: What British Columbians think about taxes, inequality and public services *is available at www.policyalternatives.ca/bc-tax-opinion.*

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BC's Natural Gas Strategy

progress has already been made: GHG emissions were down 4.5 per cent between 2007 and 2010.

But the BC government lacks a strategy to meet its 2020 legislated target. Jettisoning natural gas ambitions and making a new round of investments in a Climate Action Plan 2.0 is not only better for the climate, but it's a much better jobs plan for BC.

Marc Lee is Senior Economist with the Canadian Centre for Policy Alternatives and Co-Director of the Climate Justice Project. Download BC's Legislated Greenhouse Gas Targets vs Natural Gas Development: The Good, The Bad and the Ugly *at www.policyalternatives.ca/natural-gas-ghgs*

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Funding higher education

expanding publicly provided education beyond secondary schools and into institutions of higher learning and do away with tuition altogether.

Of course, funding higher education through the public purse doesn't make it free. We still pay for it, just like we pay for roads, hospitals and clean drinking water—through our taxes. But if you think about it, funding higher education through progressive taxation is much fairer than charging students upfront. It doesn't mean that graduates get a free ride—they will still pay for their degrees, but they do so at a time when they are better positioned to afford it:after they've started working and are reaping the benefits of their education.

Iglika Ivanova is an economist and author of Paid in Full: Who Pays for University Education in BC? *available at www.policyalternatives.ca/paidinfull.*

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BC disadvantage for women

policy and policies to increase employment in the province. Unless these kinds of programs are designed to recognize the needs of working women, and have specific goals to improve women's wages, women in BC will continue to trail the nation in earnings. Women are unlikely to support any government that continues the restrictive wage policies that so dramatically affects them.

Marjorie Griffin Cohen is a Professor of Political Science and Gender, Sexuality and Women's Studies at Simon Fraser University and is a member of the CCPA-BC Board. She is the author of BC Disadvantage for Women: Earnings Compared with Other Women in Canada, which *can be downloaded at www.policyalternatives.ca/ publications/ reports/bc-disadvantage-women*

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