



# Municipal Property Tax Fairness in Manitoba

September 2024

**CFIB**

*In business  
for your business.*

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## Key Takeaways

- Manitoba businesses pay a significantly higher property tax rate than residents. On average, in Manitoba's 10 largest municipalities, businesses pay 1.2 times more in property taxes than residential properties with equivalent assessment values.
- Despite accounting for 24 per cent of the total property assessment in the 10 major municipalities on average, small businesses contribute 27 per cent of the total property tax revenue.
- Rising property taxes are forcing Manitoba small businesses to raise their prices (59%) and forgo expansion (55%), with 43 per cent of small business owners unable to pay themselves as a result of property taxes.
- CFIB estimates that an annual 1 per cent property tax shift from residential to commercial properties over a period of five years (5% total) would result in commercial property tax increases of over \$11,000 in Winnipeg and over \$7,000 in Brandon during this time period.
- The municipality that ranked worst in the tax fairness ratio is Taché at 1.33, compared to the highest ranked municipalities of Winnipeg and Thompson at 1.00. Winnipeg scored perfectly fair with a ratio of 1.00, and Brandon had scored relatively fair at 1.18.

## Introduction

Small businesses in Manitoba are the backbone of their communities. A recent study by the Canadian Federation of Independent Business (CFIB) found that, 66 cents of every dollar spent at a small Canadian business stays in the local economy.<sup>1</sup>

Despite their vital role, small businesses face significant challenges that hinder their ability to do business. One of the most pressing issues is the increasing burden of property taxes, which stifles business investment, limits job creation, and reduces the ability to serve their communities. CFIB has long monitored municipal property tax fairness across Western Canada, and this report marks our first in-depth exploration in Manitoba.

In this report, we examine the disparity between commercial and residential property taxes among Manitoba's 10 largest municipalities, highlighting its adverse impact on the province's small businesses. Additionally, we provide scenarios that simulate potential tax shifts currently under consideration by some municipalities, illustrating their potentially detrimental effects on small businesses.

Municipal property taxes in Manitoba are calculated with Property and Portioned Values Regulation under the Manitoba Municipal Act:

- After the assessment of a property, they are assigned to a property class with an assigned portion percentage
- The portioned percentage is applied to the assessment to calculate the taxable assessment amount
  - o Example: If a business is assessed at \$100,000 and has a portion percentage of 65 per cent, the portioned property tax amount is \$65,000, which is the amount to be taxed
- Each municipal council establishes, based on property class, the municipal tax rate and mill rate factor<sup>2</sup>
- A tax rate is calculated by dividing the mill rate by 1,000 and multiplying that number by the mill rate factor

$$Tax Rate = \frac{Mill Rate}{1,000} \times Mill Rate Factor$$

- The tax rate is applied to the portioned taxed amount to calculate property taxes owed

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<sup>1</sup> CFIB (2023), Small Business, Big Impact: Small Retailers Local Contributions

<sup>2</sup> Mill rate factor is a tax requirement relative to property value used to adjust the tax rate to achieve specific tax revenue goals

## The Impact of Property Taxes on Small Businesses

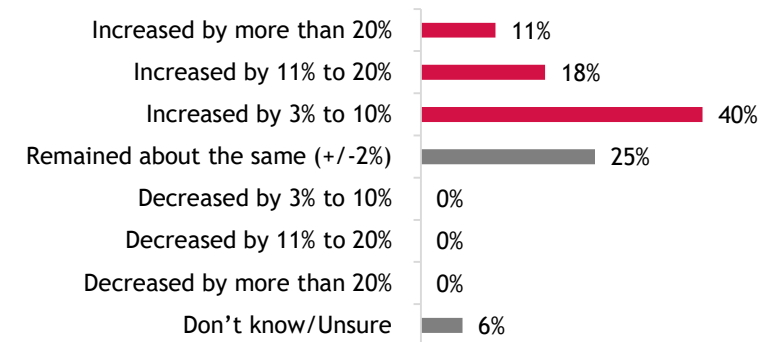
Municipal property tax increases are placing significant strain on small businesses across Manitoba. As municipalities seek to offset financial shortfalls, many have turned to property tax increases - a strategy that disproportionately impacts small businesses in almost all municipalities explored.

In a recent CFIB survey, over half (56%) of Manitoba businesses identified business property taxes as one of the most harmful costs to their operations.<sup>3</sup> The burden of property taxes is particularly challenging for small businesses, as they must pay these taxes regardless of their levels of revenue. Among small businesses that directly pay property taxes, 69 per cent reported an increase in property taxes in the past year (Figure 1). Notably, 11 per cent of small businesses saw an increase of more than 20 per cent, and 18 per cent of small businesses experienced an increase between 11 to 20 per cent.

The impact of property tax hikes is more severe for businesses than for residents. For instance, a 3 per cent increase in property taxes would increase the tax bill of the average commercial property in Winnipeg and Brandon by an average of \$517 - six times higher than the \$81 increase for the average residential property (see Figure 2). This disparity exists because there are more residential properties than commercial, so the cost increase can be spread across far more residential properties than commercial properties.

Figure 1

Over the last year, how has your business's property tax or lease/rent bill changed? (Select one)



Source: CFIB, Your Voice Final Results, June 2024, MB breakout n = 84.

Additionally, it is important to note that while over a third (36%) of small businesses are leasing their property, half (18%) of that share are directly responsible for paying property taxes, while the other half (18%) have these taxes included in their rent.<sup>4</sup>

<sup>3</sup> CFIB, Your Voice Survey - June 2024, Final Results

<sup>4</sup> CFIB, Your Voice Survey - June 2024, Final Results

*“We need to see sustainable government spending and restraint from putting more burdens on businesses.”*

- *Manufacturing Business, MB*





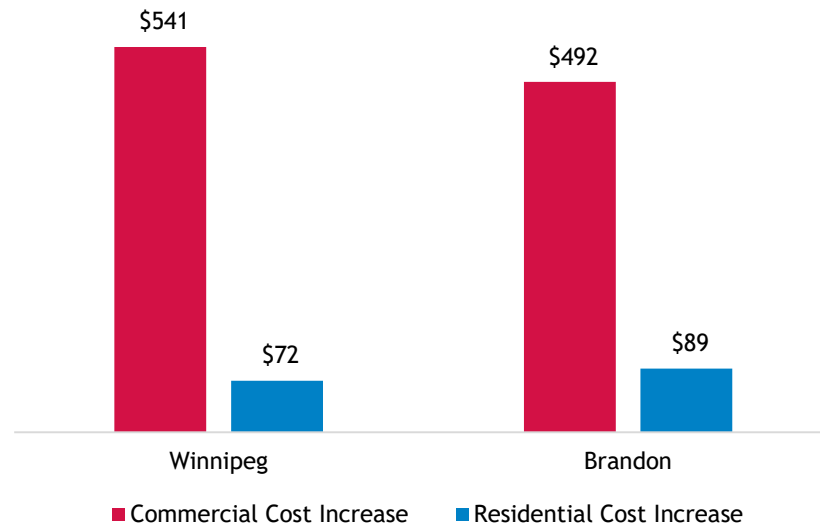
## Municipal Property Tax Fairness in Manitoba

As a result, even businesses that do not own their property are indirectly impacted by property tax increases. These increases force small businesses to make difficult decisions, such as raising prices (59%) or halting expansion plans (55%). Most concerning is that 43 per cent of small business owners are unable to pay themselves, underscoring a critical issue where, running a small business no longer guarantees a sustainable livelihood.

This financial strain not only strains the viability of existing businesses but ultimately discourages the creation of new ones. As small businesses continue to face mounting challenges, municipalities must consider offering cost relief and reducing the property tax burden to support their survival and growth. Doing so would by in large expand the municipal tax base, fostering a more robust local economy.

Figure 2

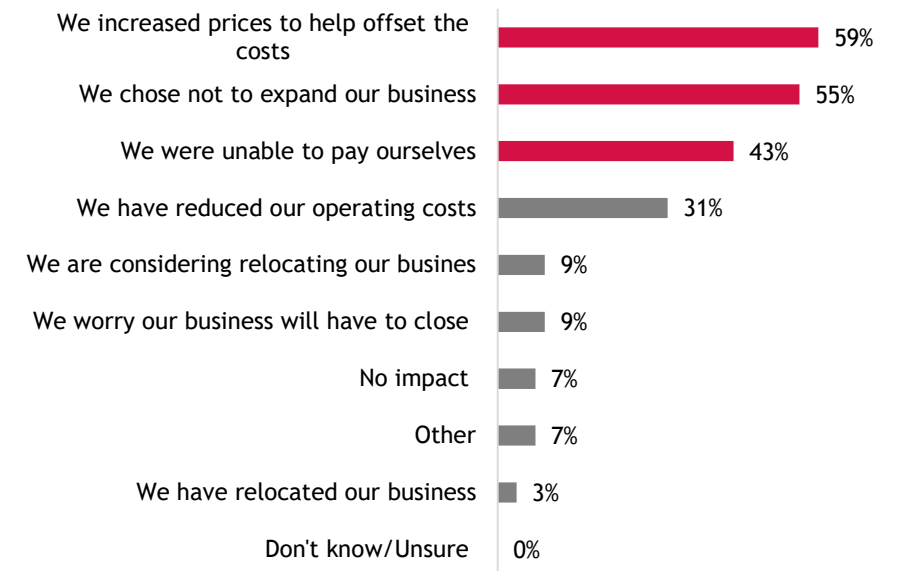
A 3% increase in property taxes will disproportionately burden commercial properties compared to residential properties.



Source: Own calculations, see Appendix for more detail.

Figure 3

How have rising property taxes impacted your business? (Select all that apply)



Source: CFIB, Your Voice Final Results, June 2024, MB breakout n = 58.

## Ranking Property Tax Burden and Fairness in Manitoba’s Largest Municipalities

To evaluate the property tax burden on small business, CFIB analyzed the tax rate ratio and tax fairness ratio for Manitoba’s 10 largest municipalities. These rankings provide insights into the extent of the tax burden and fairness between different municipalities.

### Tax Rate Ratio

The tax rate ratio is a key metric that compares the tax rates of commercial properties to those of residential properties, offering a clear measure of the property tax burden on businesses. For example, a tax ratio of 2:1 indicates that commercial properties are taxed at a rate two times higher than residential properties. This ratio is calculated as follows:

$$\text{Tax Rate Ratio} = \frac{\text{Commercial Tax Rate}}{\text{Residential Tax Rate}}$$

The 2023 findings indicate that in most of the examined municipalities, the commercial property tax rate exceeds the residential rate. On average, businesses pay 1.2 times more in property taxes than residential properties with the same assessment value. This difference underscores the significant tax burden placed on businesses.

Winnipeg ranked fairly with a 1:1 ratio, meaning commercial properties are taxed at the same rate as residential properties. Conversely, Taché and Hanover rank the worst, with businesses

facing a tax rate 1.36 times higher than that of residential properties.

Table 1

On average, businesses pay a property tax rate that is 1.2 times higher than residents in Manitoba’s 10 largest municipalities.

Municipality	Residential Tax Rate	Commercial Tax Rate	Tax Rate Ratio
Hanover	2.25%	3.07%	1.36
Taché	2.30%	3.13%	1.36
Winkler	2.48%	3.29%	1.33
Steinbach	2.57%	3.38%	1.32
Brandon	2.93%	3.74%	1.28
Portage la Prairie	3.26%	4.07%	1.25
Selkirk	3.57%	4.38%	1.23
St. Andrews	8.13%	9.97%	1.23
Winnipeg	1.29%	1.29%	1.00
Thompson	2.60%	2.60%	1.00

Source: CFIB calculations, see Appendix for more details.

“Our industry’s costs are out of control. Food costs, taxes, and employee wages. It’s becoming too much to manage.”

- Hospitality Business, MB



## Tax Fairness Ratio

The tax fairness ratio measures the difference between the overall assessed value of commercial properties compared to the share of property taxes that commercial properties pay. This ratio serves as an indicator of how equitably the tax burden is distributed between businesses and other property types. For example, a tax fairness ratio of 2:1 would imply that commercial properties pay twice the proportion of property taxes relative to their share of property assessments. A higher ratio suggests a more disproportionate tax burden on commercial properties.

$$\text{Tax Fairness Ratio} = \frac{\text{Commercial Share of Tax Revenue (\%)}}{\text{Commercial Share of Property Assessment (\%)}}$$

On average, businesses in Manitoba's 10 largest municipalities contribute almost a quarter (24%) of property tax revenues despite only representing 19 per cent of total property assessments (see Table 2). Taché ranks the worst with a ratio of 1.33, indicating that businesses are contributing 1.3 times their share of the municipality's assessment. Winnipeg and Thompson have equitable fairness ratios, each being 1:1. These municipalities deserve credit for ensuring that small businesses are not unfairly shouldering the property tax burden, unlike many other municipalities where businesses face a disproportionate share.

Table 2

Municipality	Share of Assessment (%)		Share of Tax Revenue (%)		Tax Fairness Ratio
	Residential	Commercial	Residential	Commercial	
Taché	95%	5%	93%	7%	1.33
Hanover	89%	11%	86%	14%	1.31
St. Andrews	92%	8%	90%	10%	1.20
Winkler	65%	35%	58%	42%	1.19
Steinbach	66%	34%	59%	41%	1.19
Brandon	70%	30%	65%	35%	1.18
Portage la Prairie	73%	27%	68%	32%	1.17
Selkirk	70%	30%	65%	35%	1.15
Winnipeg	72%	28%	72%	28%	1.00
Thompson	72%	28%	72%	28%	1.00

Source: Own calculations, see Appendix for more details. (Agricultural properties are excluded from this analysis due to lack of available mill rate data in some municipalities.)



## Shifting the Commercial Property Distribution

In recent years, some municipalities have proposed increasing the share of property tax revenue contributed by commercial properties. To evaluate the potential impact of such a policy, we conducted a simulation of a 1 per cent annual shift in property tax contribution from residential to commercial properties over a five-year period.

In Winnipeg, commercial properties account for 28 per cent of the overall assessment value and contribute an equal amount (28%) of property tax revenue (Table 2). This balance positions Winnipeg as one of the most small-business-friendly cities among major western Canadian cities. If Winnipeg were to increase this tax burden by 1 per cent each year for the next five years for commercial properties (and therefore lower it by 1 per cent for residential properties), the tax fairness ratio would rise from 1.00 to 1.17. As a result, additional business costs for the average property valued at \$1.4 million would increase to just over \$11,000, while residential properties would save only \$579 over the same period (Table 5).

A similar pattern emerges for Brandon, where commercial properties make up 30 per cent of overall assessment value but contribute 35 per cent of all property tax revenue (Table 2). If a 1 per cent tax shift were implemented over the next five years, the tax fairness ratio would increase from 1.18 to 1.35. As a result, business costs would rise by over \$7,000, while residential properties would save just \$715 during the same period (Table 6).

Table 3

Winnipeg Simulation	Tax Fairness Ratios	
	Without Shift	With Shift
2023	1.00	1.00
2024	1.00	1.03
2025	1.00	1.07
2026	1.00	1.10
2027	1.00	1.13
2028	1.00	1.17

Source: Own calculations, see Appendix for more details.

Table 4

Brandon Simulation	Tax Fairness Ratios	
	Without Shift	With Shift
2023	1.18	1.18
2024	1.18	1.21
2025	1.18	1.25
2026	1.18	1.28
2027	1.18	1.32
2028	1.18	1.35

Source: Own calculations, see Appendix for more details.

Table 5

A 1% increase in the commercial property tax burden would result in just over \$11,000 in additional property taxes for the average commercial property in Winnipeg

Winnipeg Simulation	Business Cost Increase	Residential Savings
2023	\$ -	\$ -
2024	\$673	\$35
2025	\$1,400	\$72
2026	\$2,184	\$113
2027	\$3,029	\$156
2028	\$3,938	\$203

Source: Own calculations, see Appendix for more details.

Table 6

A 1% increase in the commercial property tax burden would result in just over \$7,000 in additional property taxes for the average commercial property in Brandon

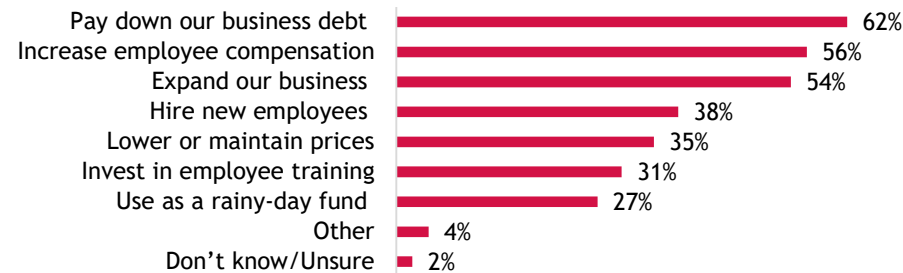
Brandon Simulation	Business Cost Increase	Residential Savings
2023	\$ -	\$ -
2024	\$470	\$46
2025	\$950	\$94
2026	\$1,439	\$142
2027	\$1,938	\$191
2028	\$2,447	\$241

Source: Own calculations, see Appendix for more details.

A tax shift is a significant concern for many small businesses, as it could negatively impact their ability to operate and contribute to their communities. By reducing the financial resources available to small businesses, the tax shift may limit their ability to support local jobs, sponsor community events, and contribute to local charities. Small businesses have indicated that if governments were to reduce the overall burden of taxes and fees, they would prioritize paying off debts (62%), increasing employee compensation (56%), and expanding their operations (54%) (Figure 4). When governments propose such changes, it is crucial they consider the wide-ranging implications of the tax shift on small businesses and the local communities they serve.

Figure 4

If government were to reduce the overall burden of taxes and fees, what would your business do with the savings? (Select all that apply)



Source: CFIB, Your Voice Final Results, June 2024. MB breakout n = 91.

“We cannot afford any more tax hikes. The government is not supporting small businesses or workers.”

- Social Service Business, MB



## Lack of Accessible Taxation Information

While undergoing municipal property tax research and its impact on small business owners, CFIB encountered significant challenges in accessing essential property tax information for municipalities across Manitoba. Accessible tax information is crucial to inform taxpayers on how much tax revenue is collected and allocated. This transparency not only fosters public trust but also encourages greater public engagement and better understanding of tax policies. Additionally, easy access to this information allows individuals and businesses to make informed financial decisions and help address potential questions, reducing the burden governments may face from inquiries.

Currently, Manitoba stands as the only western province without readily accessible municipal tax data available to the public. In contrast, the Saskatchewan government publishes tax information in a singular cohesive document, which is easily available online.<sup>5</sup> This document is updated annually with archives available from the last eight years. The government of British Columbia maintains similar public access to municipal tax information with detailed municipal tax rates, tax revenues, expenditures, and highlights tax burdens by municipality.<sup>6</sup> The Alberta government also has readily available info on municipal tax rates by municipality, making Manitoba the only western province with inaccessible tax information.<sup>7</sup>

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<sup>5</sup> Government of Saskatchewan (2024), Mill Rate Survey Results (2016-2023), <https://publications.saskatchewan.ca/#/products/72573>

<sup>6</sup> Government of British Columbia (2024), Municipal tax rates and tax burden, <https://www2.gov.bc.ca/gov/content/governments/local-governments/facts-framework/statistics/tax-rates-tax-burden>

<sup>7</sup> Government of Alberta (2024), Municipal tax rates by municipality, <https://open.alberta.ca/opendata/municipal-tax-rate-by-municipality>

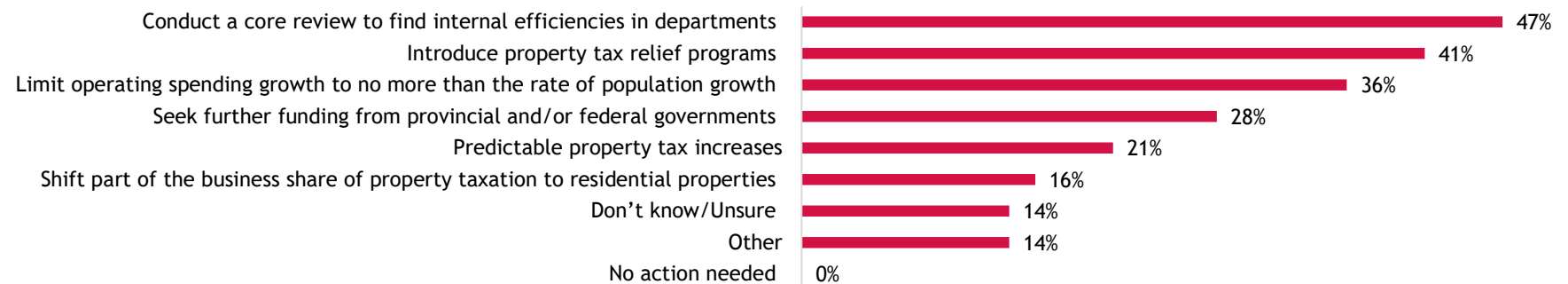
## Recommendations & Conclusion

Small businesses are struggling with substantial debt, inflationary pressures, high interest rates and low consumer spending on top of rising property taxes. Governments need to reduce costs for businesses, not increase them. Furthermore, the inequity of property taxes in most municipalities places a disproportionate burden on business properties, exacerbating their challenges. Municipalities must take steps to resolve both these issues (Figure 5). CFIB recommends the following:

1. Finding internal efficiencies in municipal operational costs. This would reduce the need for higher property tax revenue, which ultimately falls on small businesses.
2. Avoiding increasing the share of property tax revenue paid by commercial properties. For those municipalities with higher tax fairness ratios, reduce the share paid by commercial properties.
3. Limit operational spending increases to no more than the rate of inflation and population growth. This may guarantee that small businesses are not burdened by excessive property taxes required to cover higher spending.
4. Introducing property tax relief programs that would mitigate the negative unintended consequences of rising property taxes.
5. Publish municipal taxation information consistent with other western provinces. The lack of transparency and accessibility to municipal tax information in Manitoba is a significant concern for our members and all Manitobans who seek this public information.

Figure 5

How should your municipal government mitigate the impacts of business property taxes? (Select all that apply)



Source: CFIB, Your Voice Final Results, June 2024. MB breakout n =58.

## Appendix A: Sources

Data used to calculate property tax impact indicators (tax rate ratio and tax fairness ratio), and assessment data is provided by Statistics Canada and the municipal offices assessed in this report.

- City of Winnipeg (2024), Historical Combined Mill Rates, <https://assessment.winnipeg.ca/Asmttax/pdfs/rates/HistoricalCombinedMillRates.pdf>
- Municipality of the City of Brandon (2023), Financial Plan, <https://brandon.ca/images/pdf/2023-Budget/Financial%20Plan%202023%20Signed.pdf>
- City of Steinbach (2024), Property Taxes, <https://www.steinbach.ca/residents/property-taxes/>
- Municipality of Hanover (2023), Tax Rates\*
- City of Winkler (2023), Tax Rates\*
- City of Portage la Prairie (2024) Tax Impact Calculator, <http://www.city-plap.com/cityplap/wp-content/uploads/2024/03/2024-Tax-Impact-Calculator.xlsx>
- City of Thompson (2023), Mill Rates, <https://www.thompson.ca/p/taxes>
- Rural Municipality of Taché (2023), Tax Rates\*
- Rural Municipality of St. Andrews (2023), Tax Rates\*
- City of Selkirk (2023), 2023 Financial Plan, <https://www.myselkirk.ca/city-government/city-administration/financialplan/>
- Province of Manitoba (2023), Departmental Reports and Statistics: Municipal Relations and Northern Relations, <https://manitoba.ca/openmb/infomb/departments/index.html>

*\*Data was acquired through direct email communication.*

#### Municipal Property Tax Fairness in Manitoba

- Statistics Canada (2022), Population and dwelling counts: Canada, provinces and territories, and census subdivisions (municipalities), <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810000202&pickMembers%5B0%5D=1.2892>
- CFIB (2023), Small Business, Big Impact: Small Retailers' Local Contributions, <https://www.cfib-fcei.ca/en/research-economic-analysis/small-retailers-local-contributions>
- CFIB (2024), Your Voice Survey Final Results, June 2024, <https://www.cfib-fcei.ca/en/research-economic-analysis/your-voice-omnibus-survey-on-small-business-issues>

## Appendix B: Methodology

### Assessed Municipalities

The (i) tax rate ratio and the (ii) tax fairness ratio was measured and ranked for the following 10 largest municipalities in Manitoba, listed by population (largest to smallest). Various aspects of the property tax system with and without a tax shift were simulated over the next four years (2024 -2028) for the largest two (Winnipeg and Brandon).

1. Winnipeg
2. Brandon
3. Steinbach
4. Hanover
5. Winkler
6. Portage la Prairie
7. Thompson (City)
8. Taché
9. St. Andrews
10. Selkirk

### Data Projections

To estimate how property assessments will change in the future, the average yearly growth over the last ten years (2013 - 2023) has been calculated, then projected into the next five years (2024 - 2028). Municipal spending and property taxation has been averaged over the next five years to calculate the expected average growth of yearly spending and the property levy. Exponents in the averages are divided by the number of years being measured to find an estimated yearly change. For example, since business assessment is being averaged over a period of 10 years (2013 - 2023), the exponent is divided by 10.

- Average yearly growth in commercial assessment:  $\left(\frac{2023 \text{ Commercial Assessment}}{2013 \text{ Commercial Assessment}}\right)^{\frac{1}{10}} - 1$
- Average yearly growth in residential assessment:  $\left(\frac{2023 \text{ Residential Assessment}}{2013 \text{ Residential Assessment}}\right)^{\frac{1}{10}} - 1$
- Average yearly growth in total assessment:  $\left(\frac{2023 \text{ Total Assessment}}{2013 \text{ Total Assessment}}\right)^{\frac{1}{10}} - 1$
- Average yearly growth in property tax levy:  $\left(\frac{2023 \text{ Tax Levy}}{2013 \text{ Tax Levy}}\right)^{\frac{1}{10}} - 1$

## Calculations

Tables 5 to 8 serve as templates for each municipality, using equations and variables such as tax rates, assessments, and growth rates to simulate the tax shift in Winnipeg and Brandon. The variable T in each equation denotes the year that the result is being calculated with T - 1 representing the previous year.

Calculations for business savings and residential cost increases from the tax shift are outlined in table 5. To calculate business savings and residential cost increases from a tax shift, current and future tax rates from both property classes (i.e., residential, commercial) are needed. The methodology for calculating this can be found in table 6 which draws property tax revenue data from table 7.

Table 5  
Business savings and residential cost increases from a tax shift

		Total assessment	Assessment for the average Commercial property	Average Commercial property saves	Assessment for the average residential property	Average residential property has payment increase of
<b>Current</b>	<b>2023</b>	Provided by the municipal offices	Commercial assessment (2023) / Number of commercial properties (2023)	0	Residential assessment (2023) / Number of residential properties (2023)	0
<b>Forecast (Simulation)</b>	<b>2024-2028</b>	(Total assessment (T - 1) x Average yearly growth in total assessment) + Total assessment (T - 1)	(Property assessment (T - 1) x Average yearly growth of Commercial assessment) + Property assessment (T - 1)	(Commercial tax rate (with shift, T) x Property assessment (T)) - (Commercial tax rate (without shift, T) x Property assessment (T))	(Property assessment (T - 1) x Average yearly growth of residential assessment) + Property assessment (T - 1)	(Residential tax rate (with shift, T) x Property assessment (T)) - (Residential tax rate (without shift, T) x Property assessment (T))



Table 6

Assessments and tax rates with and without a tax shift

		Tax paid by Residential properties (without shift)	Commercial assessment	Residential assessment	Commercial tax rate (with shift)	Commercial tax rate (without shift)	Residential tax rate (with shift)	Residential tax rate (without shift)
<b>Current</b>	<b>2023</b>	Residential tax rate (T) x Residential assessment (T)	Provided by municipal offices	Provided by municipal offices	Provided by municipal offices	Provided by municipal offices	Provided by municipal offices	Provided by municipal offices
<b>Forecast (Simulation)</b>	<b>2024-2028</b>	(Share of property tax borne by Residential properties (2022)) x Total property tax collected (T)	(Commercial assessment (T - 1) x Average yearly growth of Commercial assessment) + Commercial assessment (T - 1)	(Commercial assessment (T - 1) x Average yearly growth of Commercial assessment) + Commercial assessment (T - 1)	Tax paid by Commercial properties (with shift, T) / Commercial assessment (T)	Tax paid by Commercial properties (without shift, T) / Commercial assessment (T)	Tax paid by Residential properties (with shift, T) / Residential assessment (T)	Tax paid by Residential properties (without shift, T) / Residential assessment (T)

Table 7

Property tax revenues with and without a tax shift

		Commercial share of tax revenue	Residential share of tax revenue	Total property tax collected	Tax paid by Commercial properties (with shift)	Tax paid by Commercial properties (without shift)	Tax paid by residential properties (with shift)
<b>Current</b>	<b>2023</b>	Tax paid by Commercial properties (T) / total property tax collected (T)	Tax paid by residential properties (T) / total property tax collected (T)	Provided by municipal offices	Commercial tax rate (T) x Commercial assessment (T)	Commercial tax rate (T) x Commercial assessment (T)	Residential tax rate (T) x Residential assessment (T)
<b>Forecast (Simulation)</b>	<b>2024-2028</b>	Tax paid by Commercial properties (with shift, T) / total property tax collected (T)	Tax paid by residential properties (T) / total property tax collected (T)	(Total property tax collected (T - 1) x Average yearly growth in property taxation) + Total property tax collected (T - 1)	(Share of property tax borne by Commercial properties (T - 1) - 2%) x Total property tax collected (T)	(Share of property tax borne by Commercial properties (2022)) x Total property tax collected (T)	(Share of property tax borne by Residential properties (T - 1) + 2%) x Total property tax collected (T)

## About CFIB

CFIB is a non-partisan organization exclusively representing the interests of 97,000 small and medium-sized businesses in Canada, including 4,000 in Manitoba. CFIB's research capacity is second-to-none because it is able to gather timely and concrete information from members about business issues that affect their day-to-day operation and bottom line. In this capacity, CFIB is an excellent source of up-to-date information for governments to consider when developing policies impacting Canada's small business community.

To learn more, visit [cfib.ca](http://cfib.ca).

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## Additional resources

### Questions or data requests

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