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Biblio Credit Union: SOCIAL Inequality and the Living Wage

Kent Walker and Curtis Labutte wrote this case solely to provide material for class discussion. The authors do not intend to illustrate either effective or ineffective handling of a managerial situation. The authors may have disguised certain names and other identifying information to protect confidentiality.

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In 2016, Sandra Meloche, the community engagement manager at Biblio Credit Union (Biblio), a financial institution in Ontario, Canada, was watching the evening news. Increasingly, she had been noticing stories about rising social inequality dominating the national news coverage. Excessive executive compensation towered over relatively stagnant wages for average employees. Massive executive bonuses followed the disaster of the Great Recession, where many average families were left without homes. The hollowing out of the middle class had become analogous to the image of an hourglass with fattening portions on both the bottom and top of the social hierarchy but little to no middle area. Although Meloche did not consider herself to be wealthy, the organization she worked for had been doing well for almost 70 years. The credit union generated over CA$80 million[[1]](#endnote-1) in annual revenue, with expenses totalling almost $75 million. Of that amount, 650 employees’ salaries and benefits made up over 60 per cent of the organization’s total expenses.

Meloche felt that most employees were paid well, but she was aware that some employees received little more than the minimum wage. She wondered whether it was possible that Biblio Credit Union was contributing to the rising social inequality, and if so, how she could contribute to reducing that inequality. For example, if the credit union were simply to give a raise to the lowest-paid employees, all other employees would likely also expect a pay increase. Therefore, to bring all employees to what was considered a living wage, the credit union would need to consider adjusting the organization’s pay scale. According to the non-profit organization Pathway to Potential (PTP), the term “living wage” referred to “the notion that every individual has the right to enjoy good health, recreation, culture and entertainment, to raise children, and to fully partake in social and civic activities, as opposed to minimally ‘surviving’ in basic physiological terms.”[[2]](#endnote-2) The more she thought about it, the more Meloche felt passionate about providing a living wage for her community.

As Meloche began reviewing Biblio’s salaries and wages, she thought back to the time in her life when she had worked countless hours just to survive, and how difficult and unsatisfying it had been. Having gained the power and position to make a difference, she wondered whether she could increase the pay of employees to enable them and their families to enjoy a better quality of life. How would the credit union’s board of directors feel about this sudden change in expenses? Would an increase in expenses be offset by a corresponding increase in revenues? Would new customers pay more for the services from a living wage employer? Meloche needed to weigh this theory against the prospect of revenues failing to increase, which could place Biblio in serious jeopardy after 70 years of success.

Clearly, the easiest thing to do was to simply continue operating as usual, remaining indifferent to rising social inequality and the potential role Biblio was playing in furthering this trend. However, she could no longer claim to be unaware of the social problem. As the community engagement manager, she would need to make a conscious decision to be either part of the problem or part of the solution. She also needed to carefully consider the business implications of her decision. An unwise choice could hinder the success of Biblio Credit Union.

SOCIAL INEQUALITY

“All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood.” This text was from the first article of *The Universal Declaration of Human Rights,* adopted by the United Nations in 1948 as a benchmark of core democratic principles. Article one set the economic, social, and cultural rights that make possible a life of dignity for everyone. An equal, fair, and just society did not mean equal outcomes for all, but did mean enabling all individuals the opportunity to live in dignity, to participate in the community, to be free of discrimination, and to develop themselves.

Global Inequality

Social inequality was on the rise all over the world. Based on domestic income distribution, purchasing power, and exchange rates, global inequality increased from 68.4 per cent in 1998 to 70.4 per cent in 2005. At the same time, income for the top 10 per cent of the world population increased from 51.5 per cent to 55 per cent. Behind these numbers was the negative impact of rising global inequality on poverty reduction, social mobility, social unity, political stability, and overall social development.[[3]](#endnote-3)

Although social inequality was rising across the world, it had effectively declined in some countries. Two key factors had contributed to these declines: the expansion of education, and public transfers to those living in poverty. For example, increases in public expenditures in countries such as Brazil and Mexico had led to rising secondary education enrolment and completion rates, which was a leading cause in the reduction of wage inequality.[[4]](#endnote-4)

In countries where inequality had risen, income was increasingly concentrated at the extreme top of the distribution ladder. In the United States, for example, the average income of the top 1 per cent increased at an annual rate of 4 per cent between 1980 and 2011, while the average income of the bottom 99 per cent increased by only 0.6 per cent annually.[[5]](#endnote-5)

Social Inequality and Societal Well-Being

In their book on the importance of equality, Wilkinson and Pickett found no direct correlation between gross national income per capita and societal well-being. However, when examining developed countries, they found that levels of social inequality were directly related to overall societal well-being. Perhaps most importantly, the data demonstrated that overall societal well-being was no longer dependent on national income or economic growth, but on the level of social inequality.[[6]](#endnote-6) For example, they found a direct correlation between social inequality and life expectancy, as well as between inequality and the UNICEF (United Nations Children’s Fund) index of child well-being, which included 40 different components.

A common measure of social inequality was to compare the richest 20 per cent of a country’s population to the poorest 20 per cent. Countries with relatively low social inequality included Japan, Finland, Norway, and Sweden—all with less than four times the difference between the top and bottom. In comparison, countries with high social inequality, at more that eight times the difference, included Portugal, the United States, and Singapore.

Using this measure, countries with higher levels of social inequality had greater and more prevalent social problems related to issues such as life expectancy, math and literacy, infant mortality, homicides, imprisonment, teenage births, trust, obesity, mental illness, and social mobility. In all of the 23 countries studied, the higher the social inequality, the worse these social problems.[[7]](#endnote-7)

Differences in social inequality and societal well-being were prevalent at multiple geographic levels of analysis. That is, inequality was present both nationwide and within individual states (in the United States) and provinces (in Canada).[[8]](#endnote-8)

Inequality in Canada

Social inequality had become extremely prevalent in Canada over the previous three decades. Starting in the 1980s, income was increasingly concentrated in the top portion of the income ladder. In 1982, the median income of the top 1 per cent was $191,600, almost seven times higher than the median income of $28,000 for the other 99 per cent at the time. By 2010, the median income for the top 1 per cent was $283,400, while the median for the other 99 per cent had risen only to $28,400.[[9]](#endnote-9) Therefore, for each $1 increase in national earnings, more than $0.30 went to the top 1 per cent, while less than $0.70 was shared among the bottom 99 per cent. Globally, between the mid-1990s and the late 2000s, Canada had the fourth-largest increase in income inequality, behind only Denmark, Finland, and Sweden, respectively.[[10]](#endnote-10)

According to a Statistics Canada report, inequality was closely linked to life expectancy. The study found that “compared with people of higher socio-economic status, death rates were elevated among those of lower socio-economic status, regardless of whether status was determined by education, occupation or income.”[[11]](#endnote-11) For example, a 25-year-old Canadian in the top one-fifth of the income distribution could expect to live 5.6 years longer than a similarly aged Canadian in the bottom one-fifth, and 1.7 years longer than the middle one-fifth of the income distribution. This difference also varied by gender and was more pronounced for males, where life expectancy between the top and bottom one-fifth of the population was 6.8 years longer for men, and 4.3 years longer for women.[[12]](#endnote-12)

Inequality in Windsor, Ontario

Windsor was the southern-most city in Canada. Given its proximity to Detroit in the United States (separated only by the Detroit River), Windsor became the automotive hub of Canada and prospered from this title for decades. However, with little diversification in its economy, and following the Great Recession, the city was hit particularly hard. Between peak employment in 2006 and the trough in 2010, Windsor lost approximately 20,000 jobs, a decrease of about 14 per cent of total jobs.[[13]](#endnote-13) As of July 2015, Windsor had held the highest unemployment rate in the country for 66 months since 2001, longer than any other city in Canada.[[14]](#endnote-14)

Interestingly, the severity of the effects of the Great Recession had created a hub for social innovation within Windsor. One area in particular had been the focus on poverty and the rise in social inequality that had been exacerbated following the Great Recession, where the gap between the rich and poor increased significantly. “People want wins, they want to feel like they’ve accomplished something,” according to Pathway to Potential’s director Adam Vasey. In 2010, the top 1 per cent of Windsorites (1,425 people) earned an average income of $289,455, experiencing 21 per cent growth. In comparison, the bottom 90 per cent (127,930 people) earned an average income of $28,519, experiencing –3 per cent growth.[[15]](#endnote-15)

the LIVING WAGE IN CANADA

The living wage was a call to private and public sector employers to pay sufficient wages to both direct and contract employees to provide a basic lifestyle. This wage reflected the belief that every individual had the right to enjoy good health, recreation, culture, and entertainment, as well as to raise children and fully partake in social and civic activities, as opposed to minimally surviving. This movement was growing across Canada and the world.

The National Living Wage Framework included a consistent living wage definition, calculation methodology, and strategy for recognizing corporate and community leadership that were committed to passing a living wage policy. The framework calculated a living wage that would allow two income earners to support a family of four in the following scenario: a healthy family of four with two children; one child in full-time daycare; full-time hours of employment between two partners; one parent taking evening courses at a local college; cost-of-living expenses, including transportation, food, rental housing, clothing, and medical care; and receiving all applicable tax credits and tax benefits. Experience with this framework showed that the rate was not significantly different for individuals without dependants or a spouse. This method was sensitive to changes in the market and in government policy that affected people’s incomes. It recognized that not all of the burden should be on employers but that governments and communities also played a role. This method standardized the calculation, while allowing for variation so that estimates were more meaningful between different communities. Accordingly, each geographical location could have had a different living wage based on idiosyncratic differences among communities.[[16]](#endnote-16)

The Living Wage Employer Certification Process certified employers that committed to paying all staff a living wage based on the locally calculated rate. The Ontario minimum wage (after October 1, 2015) was set at $11.25 per hour, amounting to a gross income of $21,938 per year. The living wage for Windsor and surrounding area (valid through July 2015) was $13.10 per hour with benefits (including healthcare or medical coverage), and $14.15 per hour without benefits. A living wage of $13.10 per hour amounted to a gross income of $25,545 per year.[[17]](#endnote-17)

Demographics of People Who Would Benefit from a Living Wage

Roughly one in five children and youth in Windsor and the surrounding area lived in poverty. Surprisingly, almost 40 per cent of these children lived in a family where at least one parent was working the equivalent of a full-time job. At the other end of the age spectrum, 6 per cent of seniors living in Windsor and the surrounding area were living in poverty, and one in 10 was still working. Lastly, one in four individuals living in Windsor and the surrounding area were immigrants, with over 20 per cent having achieved postsecondary education, but 33 per cent still living in poverty.[[18]](#endnote-18)

According to Statistics Canada, the low-income measure was a fixed percentage (50 per cent) of median adjusted household income, where “adjusted” indicated that household needs were taken into account.[[19]](#endnote-19) Individuals working for the minimum wage were earning just over $165 more per month than the low-income measure of $1,660 per month. If these individuals had another dependant, their low-income measure became $2,348.75 per month, pushing them below the poverty line. With a living wage, a single individual would be making $465 over the low-income measure. With another dependant, the individual still dropped below the poverty line but only by $220 per month, compared with $560 per month below the poverty line with a minimum wage.[[20]](#endnote-20)

In Ontario, almost 25 per cent of workers earned wages below the poverty line, and almost half of them felt that they were only one to two paycheques away from poverty.[[21]](#endnote-21) PTP’s Vasey claimed, “We can’t ignore these challenging discussions in our city.”

A Living Wage: Costs versus Benefits

According to Seth Klein, the British Columbia director for the Canadian Centre for Policy Alternatives, convincing employers about the benefits of a living wage took some effort:

When an employer first hears what the living wage figure is, there is a bit of a sharp breath in when they hear what the number is, because it’s quite a lot higher than the minimum wage. But then when you walk them through the calculations, something amazing always happens. Because, instead of looking at the question of compensation through that market lens, when you instead walk them through the calculation of seeing what it actually costs to live and raise children here in the community where we are, it’s this revelatory moment.[[22]](#endnote-22)

Such initial thoughts were not unusual, until the benefits that could be derived from paying employees a living wage were explained. Three major benefits had been documented.

First, paying a living wage could lower employee turnover. Employees that were paid less than the living wage—especially lower than the minimum wage—were more willing to leave for another job with higher wages. This situation resulted in companies having to pay significant amounts for administration, training, and turnover. For example, after San Francisco’s airport increased its employees’ wages by 55 per cent, turnover among contracted security screeners decreased from 95 per cent to 19 per cent, which resulted in savings for the airport of US$6.6 million per year.[[23]](#endnote-23)

Second, paying a living wage could reduce health costs for employers, most significantly, costs related to stress. According to the Canadian Centre for Policy Alternatives, paying a living wage reduced employee stress, which was the highest health concern for 56 per cent of employees. Stressed employees were more likely to spend more on prescriptions, which could increase absenteeism costs up to 19 per cent, disability costs up to 30 per cent, and turnover costs up to 40 per cent.[[24]](#endnote-24)

Third, as general information about the living wage became more common, reputational benefits for the relevant companies began to improve. Companies could promote their support for the living wage and become portrayed as positive, ethical businesses among the community. For example, 70 per cent of employers in London, England, who were involved in the Living Wage Program, stated that being publicly recognized as companies that paid a living wage had increased consumer awareness about their organization’s commitment as ethical employers. Research found that most consumers wanted to be associated with a company whose values were consistent with their own.[[25]](#endnote-25)

However, along with the benefits described above, there were also negative consequences. Data results showed that implementation of the living wage reduced employment among low-wage workers by 12–17 per cent.[[26]](#endnote-26) Similarly, Mark Brenner’s analysis of Boston’s living wage ordinance found an average growth in employment of only 11 per cent for firms that raised wages, compared with 17 per cent for those that had not raised wages.[[27]](#endnote-27)

Other studies showed negative effects extending beyond job losses and low employment growth. Research found that some employers that paid a living wage favoured more highly skilled workers, at the expense of less skilled workers. Although the living wage was intended to help the least skilled individuals, this study showed that it seemed to be harming them more than any other category of employees. The living wage may have been helping to raise some families above the poverty line, but that effect was reflected only as large gains for a small number of families, while those families that were dramatically below the poverty line were negatively impacted.[[28]](#endnote-28)

Although the implications of the implementation of a living wage in Windsor and the surrounding area were uncertain, other communities that increased income for the bottom earners had data available. At the beginning of 2014, 13 U.S. states increased their minimum wage.[[29]](#endnote-29) Four of them passed legislation to do so, whereas the minimum wage in the other nine states increased due to inflation. Of these 13 states, all but one (New Jersey) saw employment gains in the first six months. Goldman Sachs conducted an evaluation and found that those states with an increased minimum wage saw faster employment growth than states that had not increased wages in relation to the previous year.[[30]](#endnote-30)

In Canada, between 1974 and 1979, poverty was completely eliminated in Dauphin, Manitoba, due to a program called Mincome, which ensured basic annual incomes for everyone, similar to the effect of a living wage. This program was one of the first of its kind in North America because it did not distinguish between seniors and workers with disabilities (see Exhibit 1). The program’s initial purpose was to test whether the simple act of giving cheques to the working poor would kill their motivation to work. Early results seemed to confirm that motivation was not affected. However, the new incoming government chose to discontinue the program before more results could be determined.[[31]](#endnote-31)

In the five years that the program ran, over 1,000 families earned a liveable income and saw improved health. Overall hospitalization rates dropped by 8.5 per cent. According to Vasey, “If you’re wealthy, it doesn’t mean you’re guaranteed to have good health; if you’re poor, it’s a life sentence to bad health.” The Mincome program did, however, have a slight impact on the labour market, with working hours dropping 1 per cent for men, 3 per cent for married women, and 5 per cent for unmarried women. After the Conservative governments gained power provincially in 1977 and federally in 1979, the $17 million program was shut down.[[32]](#endnote-32)

Although the program was abruptly terminated, mostly for political reasons, Mincome proved that poverty could be eliminated, at least on a small scale. As Robert Longley noted, “Perhaps the most significant results of the Canadian mincome test are that it has never been repeated, and that mincome has never been implemented in Canada or anywhere else in the world.”[[33]](#endnote-33)

Discouraged by growing income inequality and the increasing amount of research suggesting that it had harmed both high- and low-income earners,[[34]](#endnote-34) over 600 U.S. economists signed a letter of support in January, 2014 for an increase to the minimum wage by 2016. The letter stated that “the vast majority of employees who would benefit are adults in working families, disproportionately women, who work at least 20 hours a week and depend on these earnings to make ends meet.”[[35]](#endnote-35)

Since 2009, Vasey and his team had developed a successful organization that became well known within the Windsor community. PTP continued to advocate for the living wage as a piece of the puzzle toward ending poverty in Windsor and the surrounding area. According to Vasey, “We can’t talk about the living wage without talking about poverty.” PTP’s living wage movement in Windsor included over 20 organizations that paid a living wage. Windsor’s Hotel Dieu Hospital, with approximately 1,100 employees, signed on as a living wage employer to bring the total number of affected employees in Windsor to over 4,000.[[36]](#endnote-36)

The Decision

Since her preliminary investigation, Meloche had looked deeper into the implications of implementing a living wage at her financial institution. Although approximately 650 people were employed by the institution, only about 5 per cent of the staff would see an immediate pay increase. Of those 5 per cent, only 0.76 per cent were more than a dollar per hour below the living wage (see Exhibit 2). Meloche calculated that the maximum increase in wage expenses for the financial institution (based on full-time hours for a year) would be approximately $28,500 per year.

Meloche believed that she had three options. First, she could simply leave the wages unchanged. Second, she could increase the wages for the 5 per cent of employees that were paid less than a living wage, with the potential for a phased increase of pay for the other employees, should that become necessary. Third, she could increase the wages for the bottom 5 per cent, and implement a corresponding and immediate pay increase for the others.

Biblio Credit Union prided itself on being an important and contributing member to its community. However, the credit union’s pay structure, with employees being paid less than the living wage, was inconsistent with this image. Becoming a living wage employer would align the organization with its corporate values. However, Meloche could not risk the financial health of Biblio. She knew she needed to make a decision that considered both corporate and personal values, along with the financial reality of operating in a highly competitive industry.

Exhibit 1: Mincome cheque calculation

How Mincome cheques were calculated:

1. Everyone was given the same base amount: 60 per cent of Statistics Canada’s low-income cut-off. The cut-off varied, depending on family size and where they lived. However, in 1975, a single Canadian who was considered a low-income earner was allowed an average of $3,386.

|  |  |  |
| --- | --- | --- |
|  | **1975** | **2014 Dollars** |
| **Individual** | $3,386 | $16,094 |
| **Family of Two** | $4,907 | $20,443 |

1. The base amount was then modified: $0.50 was subtracted from every $1 earned from other income sources.

Source: Zi-Ann Lum, “A Canadian City Once Eliminated Poverty and Nearly Everyone Forgot about It,” December 2014, accessed December 11, 2015, [www.huffingtonpost.ca/2014/12/23/mincome-in-dauphin-manitoba\_n\_6335682.html](http://www.huffingtonpost.ca/2014/12/23/mincome-in-dauphin-manitoba_n_6335682.html).

Exhibit 2: BIBLIO credit union’s wage scale below the living wage

Wage scale of percentage of employees below designated living wage for Meloche’s financial institution.

|  |  |
| --- | --- |
| **Amount per Hour below Living Wage ($)** | **Staff (%)** |
| 0.09 | 1.67 |
| 0.30 | 0.15 |
| 0.50 | 1.21 |
| 0.60 | 0.76 |
| 0.71 | 0.15 |
| 1.11 | 0.15 |
| 1.12 | 0.61 |

Source: Company documents.

Endnotes

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