

The Resiliency Report

PATHWAYS OUT OF THE ECONOMIC STORM



Contents

Executive Summary	1
A United Response	3
Setting the Stage	4
Our Community Scan	8
Key Findings	9
Strategic Responses	21
Next Steps	24
Sources	25

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Executive Summary

THE SITUATION

To gain a clearer picture of how Calgarians and Calgary's human service agencies are being impacted during these uncertain times, United Way has completed a community assessment. Our goal is to use this information to help inform our response to the needs of low-income Calgarians as well as those who are newly impacted and struggling to make ends meet.

WHAT WE'VE LEARNED

People are not getting the help they need in a timely way and as a result are becoming or will become increasingly vulnerable.

The findings are presented through five key themes that emerged from the research:

1. Increasing Demand, Limited Resources
2. Increasing Complexity of Demand
3. Lack of Information about and Awareness of Available Supports
4. Increased Anxiety, Stress and Fear
5. Calgarians are Resilient

NEXT STEPS

In the weeks and months to come there will be more opportunities and ideas that will allow United Way, our partners and the community to make Calgary a great city for everyone.

The overarching conclusion of the first Resiliency Report is that people are not getting the help they need in a timely way and as a result are becoming or will become increasingly vulnerable. The main strategy for a United Way response to the economic downturn is to make sure people get the help they need as quickly as possible.

As a result, we have identified six interconnecting actions. These actions are the first in a series of responses that United Way will undertake throughout the economic recession.

1. Get Calgarians to the Right Services First - Enhance awareness and capacity of 211
2. Develop "Hope in Hard Times: A Where-to-Turn Guide for Calgarians"
3. Form Three Rapid Response Task Groups in June
4. Support Agency Partners to Continue to Innovate and Adapt
5. Review Government Benefits
6. Engage Calgarians to Give, Speak Up and Volunteer

WHAT WE'VE DONE

Even before we began this project, United Way started taking action, developing programs and pilots that are helping Calgarians increase their income.

Benefits Navigator.

Launched in February, the Navigator is a very simple on-line tool that helps individuals and families identify government benefits and credits for which they might be eligible. It's intended to help put additional dollars into the pockets of low-income Calgarians. Based on our research, a family can increase their income by as much as \$500 per month, just by filing their taxes and applying for all the available benefits. The Navigator can be found at www.reducepoverty.ca.

My I.D.

United Way and Calgary Legal Guidance are expanding an innovative program which helps Calgarians get identification, specifically those who have chronic difficulties securing ID. One of the many benefits of this program is improved opportunities for financial stability: most government benefits and supports cannot be accessed without identification, nor can many other services. A mobile clinic will have the capacity to create notarized ID on the spot for clients at pre-determined partner agencies.

Community Resource Pilot.

Together, United Way, The Alex Community Health Centre, and Alberta Seniors and Community Supports have launched a one-year pilot project to streamline access to AISH (Assured Income for the Severely Handicapped) and other supports used by individuals with disabilities and social and health barriers. The pilot will reduce delays in AISH benefit payments and improve earned income opportunities for Calgarians with disabilities.

The research for this report highlighted many diverse issues that have arisen from the recent economic downturn, and the impact these are having on Calgarians and Calgary-based human service agencies. The strategic responses we have proposed are intended as an initial effort to take action, with some short-term solutions and some longer-term recommendations.

A United Response

UNITED WAY'S RESPONSE TO THE ECONOMIC DOWNTURN

Thoughtful, transparent – our actions impact others.

The current recession raises serious concerns about Calgary's most vulnerable individuals and families, and the organizations that support them. United Way of Calgary and Area assessed the impact of the economic downturn on Calgarians and human service agencies in this city, the findings of which helped United Way formulate a rapid-response plan to build capacity with our community partners. These responses go beyond the limited dollars we can invest and incorporate suggested solutions at the policy, collaborative, and service levels.

Over the coming months we anticipate that more and more Calgarians, those who are already vulnerable and those who are newly vulnerable, will experience increased economic stress. At the same time, we are aware that there has been and will continue to be an increase in demand for the services our agency partners offer. As a community, we face divergent challenges - fewer resources and greater need.

In April we mobilized the staff and some of the volunteer resources of the Poverty Reduction Coalition, a United Way initiative, to gather information about the effects of the economic downturn on Calgarians and our service providers. The team searched the literature for information about how other North American communities are responding, then consulted with agency partners, individual Calgarians, human resource placement specialists, United Way board and committee members and the business community to produce this environmental scan.

"We see our clients' resilience on a day to day basis; that gives us hope."

United Way believes this time of difficulty is also a time of opportunity. We are confident that by working together with our agency partners, other funders, government, and the business community we can take action to lessen the impact of the recession. Calgary has a history of resiliency and the city's non-profit sector is known to be responsive, innovative, and forward-thinking. We need to identify and take advantage of opportunities to make strategic changes in the systems, communities and services that can make Calgary a great city for everyone.

Setting the Stage

A REVIEW OF THE LITERATURE

For many, the latter part of 2008 and into 2009 has proven to be an unprecedented time, due to the economic turmoil and the resulting impact on our community.

What would prove to be the beginning of the Canadian slide into the current global economic crisis was, in the early days of 2008, being referred to as a healthy economic adjustment by many in Alberta and Canada. Factors including a relatively high Canadian dollar and a slumping American housing market, had many feeling the cooling economy was, overall, beneficial.

In the previous three to five years, Alberta in general, and Calgary in particular had experienced phenomenal rates of growth. The city's population passed the one million mark as people flocked to the city for its promise of opportunity, low unemployment rates and higher than national average wages. In a generally upbeat global climate, Calgary's fortunes seemed best-in-class.

However, the rate of growth had resulted in some undesirable consequences including housing shortages, an insufficient physical infrastructure (roads, hospitals, schools, etc) and mounting pressure on human services. The slight contraction felt at the beginning of 2008 was thus welcomed as a chance "...to catch up a bit" (Paszkowski in Remington, 2008, p. A.3).

"In my 30 years in the field, I have never seen this type of increase with this amount of general uncertainty of our clients." *Robbie Babins-Wagner, Calgary Counselling Centre*

By the spring of 2008, however, it seemed to some as though the cooling-off period was going to be short-lived.

The price of a barrel of oil continued to be, to some degree, the single measure by which many wished to assess the entire country's economic health. The cost continued to rally throughout the summer months, not falling below \$100 per barrel between March and September 2008. During the same period, however, the American housing market was in decline and some regional economies in Canada were feeling the effects of a drop in American consumer demand.

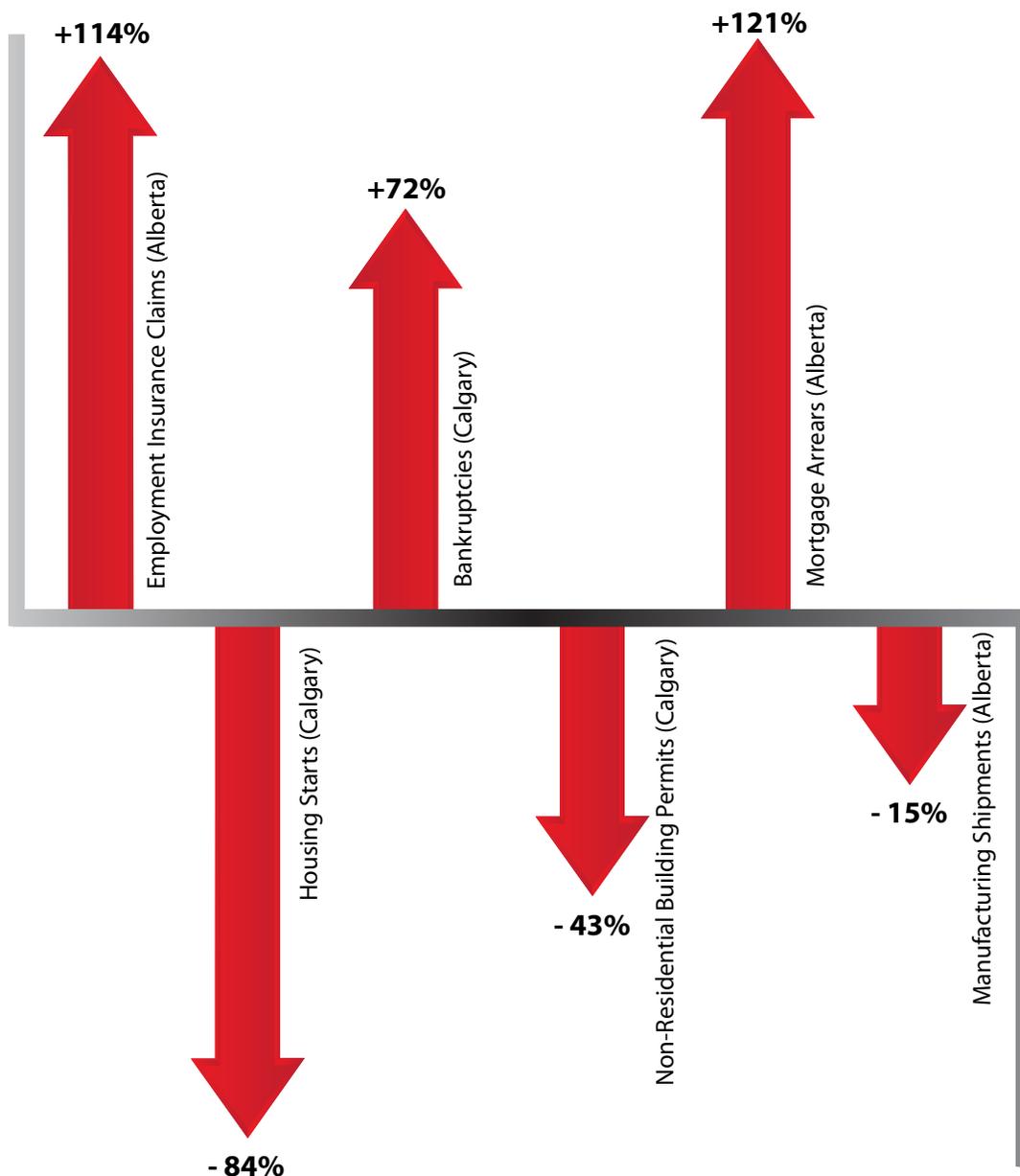
By October, with the average cost of crude just over \$88 per barrel, the sentiment that Canada may be insulated from what was emerging as a global economic situation, seemed to fade. With the American economy already well into the recession, demand for Canadian natural resources sputtering, and the price of crude plummeting, the economists of Canada's largest banks began predicting a recession.

Alberta's unemployment rate as of November 2008 was still just 3.4 per cent. However, a month later, with the average cost of crude having fallen nearly \$100 per barrel from the high posted in July, the economic slow-down arrived in Alberta.

Currently, the indicators of provincial financial stability are mixed. Unemployment rates increased in Alberta for a sixth straight month to six per cent in April 2009 (Statistics Canada). However, this remains well below the national rate of eight per cent and dramatically lower than some provincial numbers, including Newfoundland and Labrador at 14.7 per cent and Prince Edward Island at 11.5 per cent (Statistics Canada). Locally, unemployment has risen to 6.4 per cent, with a loss of 21,600 jobs in Calgary since January 2009 (City of Calgary 2009). Overall, however, it seems as though the Alberta economy has been largely effective at staving off the kinds of economic consequences felt in other jurisdictions so far. Yet there are signs which could suggest that the effects of this economic downturn may ultimately prove more lasting and significant in Alberta.

During the last boom-bust cycle, oil prices increased significantly between 1979 and 1985, before falling 47 per cent in 1986 and causing a 63 per cent loss in resource revenues (Emery and Kneebone, 2009, p.3). During this latest cycle, oil prices ballooned between 2000 and 2008, before losing 70 per cent of their value between July and December 2008 (Ibid), contributing to a nearly 40 per cent reduction in provincial natural resource revenues from the 2008/9 budget to the current 2009/10 budget. While some remain optimistic that crude prices will recover quickly, University of Calgary economists Emery and Kneebone have recently articulated the case for a more cautious view, noting that oil prices did not fully rebound from the 1986 bust until 2005 (p. 4). There are, of course, notable differences between the bust period of the 1980s and that of today; most significantly the absence of the National Energy Program and dramatically lower interest rates in the current period, two factors which could ultimately provide insulation from the kind of disastrous downturn of the 1980s.

Economic Indicators



On the micro-economic side, there are two key differences between this recession and the last that are putting people in more vulnerable positions. First, personal debt levels are higher than ever; second, in Calgary a significant number of people are self-employed or work as contractors, which often leaves them with less options for government-sponsored financial support if their work is terminated.

What may, in hindsight, be considered the unique characteristic of this current recession is not the speed with which it hit, nor its global nature, but rather the degree of uncertainty surrounding it. World leaders, economists and amateurs alike have proven unable, thus far, to accurately predict either the scope or length of this crisis. Daily headlines offer readers a contrasting range of pessimism on the one hand, and optimism on the other. Anticipating even some of the details seems too complicated a task.

This all suggests that it is likely impossible to accurately predict the future state of the economy, or even accurately assess the current circumstances. However, it is perhaps possible to offer some insight into indicators which may point to the ability of Canadians, Albertans and Calgarians to withstand the adjustments they are likely to experience as a result of the economic situation.

The period between 1950 to approximately 1980 saw the development, implementation and adaptation of nearly every Canadian social support. Pension plans, health care, unemployment insurance, child care, housing (Finkel, 2006, p. 149), parental benefits, sickness benefits and family allowance (Baker, 1997, p. 8) were all either introduced or strengthened, and all were heavily invested in with public dollars during this era.

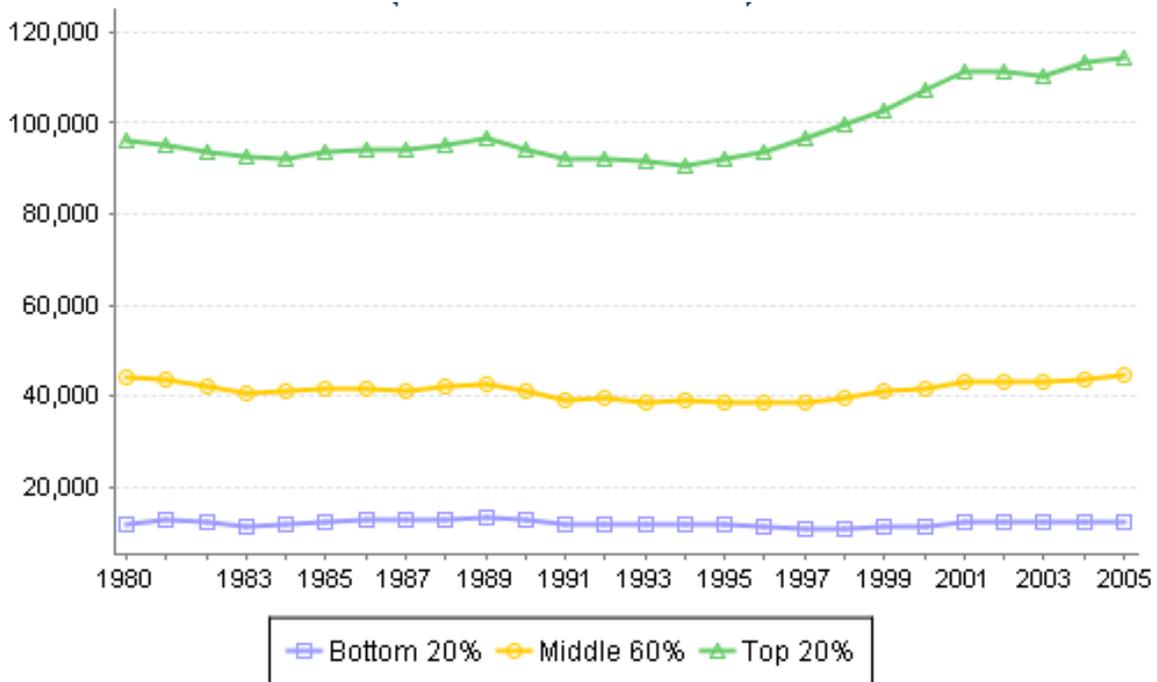
The period between 1980 to present was, in many ways, a reversal of trends from the previous decades, as public spending on social programs diminished. Devolution, privatization, clawbacks, public-private partnerships or efficiencies - regardless of the shape the policy has taken, the consequence has been the same: less public dollars for social supports, and the results have been significant.

The case of employment insurance is illustrative of, though in no way unique to, the kinds of changes applied to many of Canada's publicly funded social supports. In 1971, 96 per cent of unemployed individuals were eligible to receive benefits under the Unemployment Insurance Program (Finkel, 2006, p. 294). By the end of the 1980s, only 85 per cent of the unemployed population was eligible. The 1990s brought a more fiscally prudent government and broad-based tax cuts, which further depleted public funds. By 1997, only 41 per cent of the unemployed were eligible for the renamed Employment Insurance (Finkel, 2006, p. 294). The regional picture is even grimmer: because of the way the program is structured, only 28 per cent of Albertans qualify for Employment Insurance (Torjman, 2008, p. 16). Plans recently announced as part of the federal government's stimulus package only extend the benefits by five weeks for those who already qualify for Employment Insurance, and do not address the fact that so many are not eligible.

Only 28% of Calgarians who pay into Employment Insurance are able to collect benefits if they lose their job. Their wait time can be up to eight weeks and their maximum weekly benefit is \$447. For many of us, this would not even cover the basics like mortgage payments and basic needs.

Overall, the public policy trends of the last three decades have resulted in an increase in vulnerability for many Canadians. Armine Yalnizyan summarizes the effect: "Choose a measure, any measure, and hold it constant over time: the number of people who are poor has grown and the depth of their poverty has increased" (2001, p. 131).

Average after-tax income, by income group, Canada, 1980-2005 (2005 constant dollars)



Source: Human Resources and Skills Development Canada

Unfortunately, it is the middle and lower income earners who have borne the brunt of these trends. Over the past 30 years, earnings for those at the top of the income distribution list have increased, and earnings have stagnated for those in the middle and those at the bottom (Statistics Canada, 2006, p. 6). The graphic above illustrates the growing income inequality for Canadians over the past 25 years.

Groups with existing vulnerabilities seem to have, on the whole, fared poorly over the past 25 years as well. For example, in 1980, recent immigrants made 85 cents for every dollar made by Canadian-born people. By 2005, recent immigrant men were making 63 cents on the dollar, and recent immigrant women just 56 cents (Statistics Canada, 2007, p. 6).

Having a job is no longer enough to ensure people remain resilient. Declining or stagnating wages, coupled with a diminished social safety net has meant difficult times for many. Put in stark terms, the population of today, particularly middle and lower income groups and vulnerable populations, are less resilient to the kinds of difficulties they will face over the coming months and years, regardless of the extent of the downturn.

Our Community Scan

METHODOLOGY

Before the project got underway, a research question was developed under an advisory committee co-chaired by Adam Legge of Calgary Economic Development and Dr. Daniel Lai of the University of Calgary (the full advisory committee list can be found at the end of this report). The results of the research helped inform the organizational response to the immediate needs of Calgarians who are experiencing the effects of the recession. With that intention, the research question became: "What is the impact of the economic downturn on Calgarians and service providers, and what are the best strategic responses?"

United Way is committed to helping identify and build pathways out of the economic storm to help Calgarians get through this recession in the best way possible.

The information required to answer the research question was collected in a variety of ways:

Literature search

A search of journal articles, print media, books, on-line media, policy papers by other non-profits, and government websites was undertaken in an effort to gather economic forecasts, confirm economic facts, define contributing factors and look for best practices and potential solutions. The responses of other United Way organizations were examined, particularly those in the United States where they have been experiencing this economic downturn for a longer period of time, as well as other philanthropic organizations across Canada and the USA.

Data point collection

Key facts from various agencies were compiled in order to spot current local trends.

Survey questions

Human service agencies were asked to report on the amount and type of demand they have seen over the past six months. They were also asked to describe what actions they had already taken and the actions they predict will be necessary in the future.

Focus groups and individual interviews

Fifty human service agency representatives, 25 individual Calgarians, and several neighbourhood and ethno-cultural groups participated in focus groups and one-on-one interviews, allowing United Way to gain a better understanding of the economic impact being felt throughout our community and to solicit their perspectives on opportunities for response. Six human resource placement specialists were also interviewed, to gain a deeper understanding of how labour market conditions are changing.

The research mined a multitude of sources, then refined the proposed solutions through consultation with Calgary's business community, United Way board and committee members, and funded-agency executive directors and board chairs.

Key Findings

The overarching finding of this first Resiliency Report is that people are not getting the help they need in a timely way and as a result are becoming or will become increasingly vulnerable.

The findings are presented through five key themes that emerged. Where appropriate, the themes are split from two perspectives: the pressures on the agencies that serve Calgarians and the pressures on individual Calgarians.

THEME: INCREASING DEMAND, LIMITED RESOURCES

There is a growing gap in our human service sector as demand has increased while resources are stagnant, resulting in more and more people not getting the timely help they need. This service gap will likely continue to widen as the faltering economy puts more pressure on these divergent trends.

On one side there is an increase in demand for services and supports - not surprising as we have seen Alberta shed approximately 42,000 jobs since October of 2008, while witnessing Calgary's unemployment rate rise from 2.9 per cent in April 2008 to 6.4 per cent by April 2009 (Statistics Canada, Labour Force Survey). On the other side of the gap is an emerging deficit of resources. As government support and fundraising opportunities become more limited, existing resources do not have the capacity to grow sufficiently to meet the increasing demand.

Increasing Demand: Pressures on Agencies

The increase in demand for human services in Calgary has been nearly uniform across all services and dramatic for some. Eighty per cent of the agencies that participated in the research survey had experienced at least a five per cent increase in demand for services over the past six months. More than 60 per cent of the agencies claimed an increase of between six and 25 per cent, and 17 per cent had seen an increase of greater than 25 per cent.

Food bank usage, traditionally an indicator of economic impacts on local circumstances, draws a definitive picture in the Calgary context. The Calgary Food Bank distributed nearly 3,000 more food hampers between December 2008 and February 2009 than it did over the same months in 2007/8 – an increase of more than 32 per cent. The number of clients visiting the Calgary Food Bank increased by more than 30 per cent, or nearly 8,000 people, during the same comparison period. Perhaps most alarmingly, the total number of new clients over that period of time grew by more than 1,500 Calgarians – an increase of more than 44 per cent.

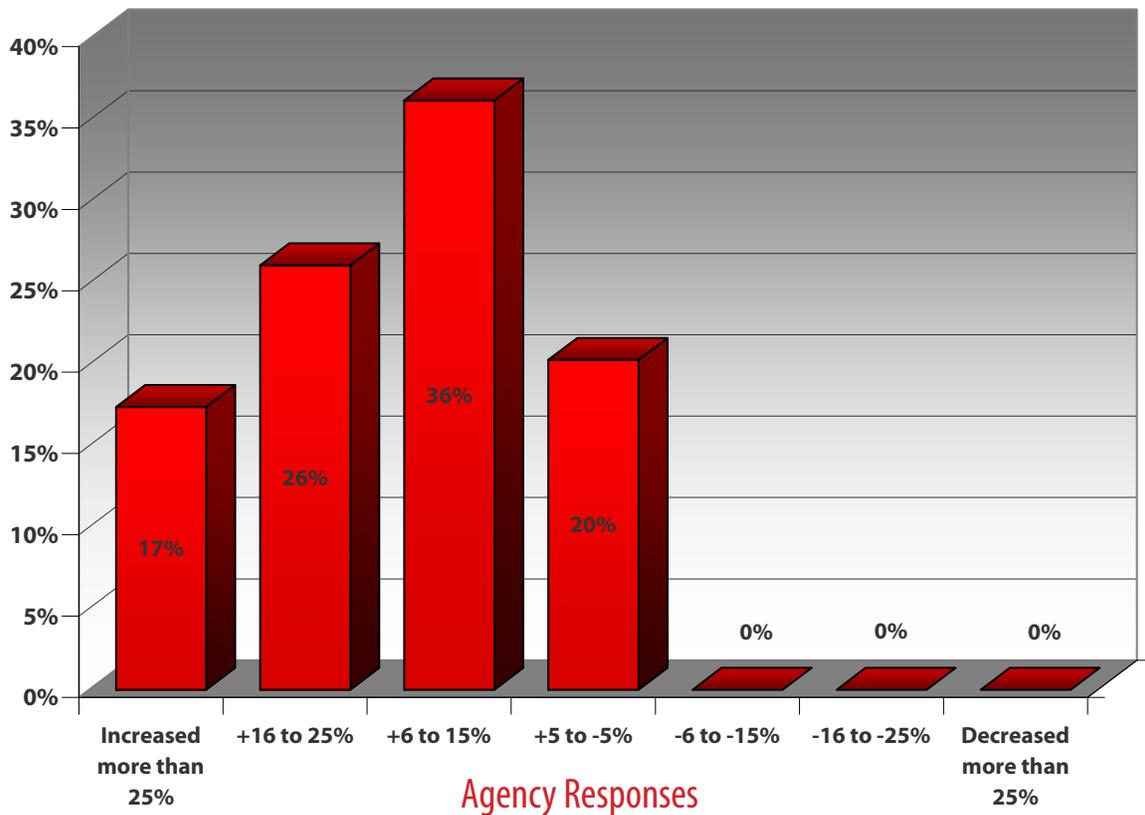
Shelter use is also illustrative of the dramatic increases in demand being experienced by some sectors. In May 2008, the River Front site of the Calgary Drop-In Centre could have accommodated another 69 persons per night before hitting their capacity. In April 2009, the shelter was over capacity by an average of 11 clients every night.

Representatives from the human service sector have noticed dramatic increases in demand for their services. One agency staff observed, "We've seen an increase in need, and the complexity of issues faced by my clients has risen".

Others have noticed increases in specific populations. For example, a number of agency staff mentioned an increase in demand "especially for that 18- to 24-year old age group" (FG3, Speaker 13). Another agency employee remarked, "...we're seeing a lot more people - a lot of younger females" (FG3, Speaker 21). While yet another noticed, "...a significant increase in dads...calling in" (FG1, Speaker 12). The ethno-cultural sector is seeing a marked increase in job loss, levels of stress, and inquiries about job opportunities or temporary work, but interestingly, not in requests for food or clothing.

The accounts provided by agency staff seem to indicate that the impacts of this economic downturn have been dispersed throughout the population.

Survey Question: Compared to six months ago, have you seen an overall change in demand for the services provided by your organization?



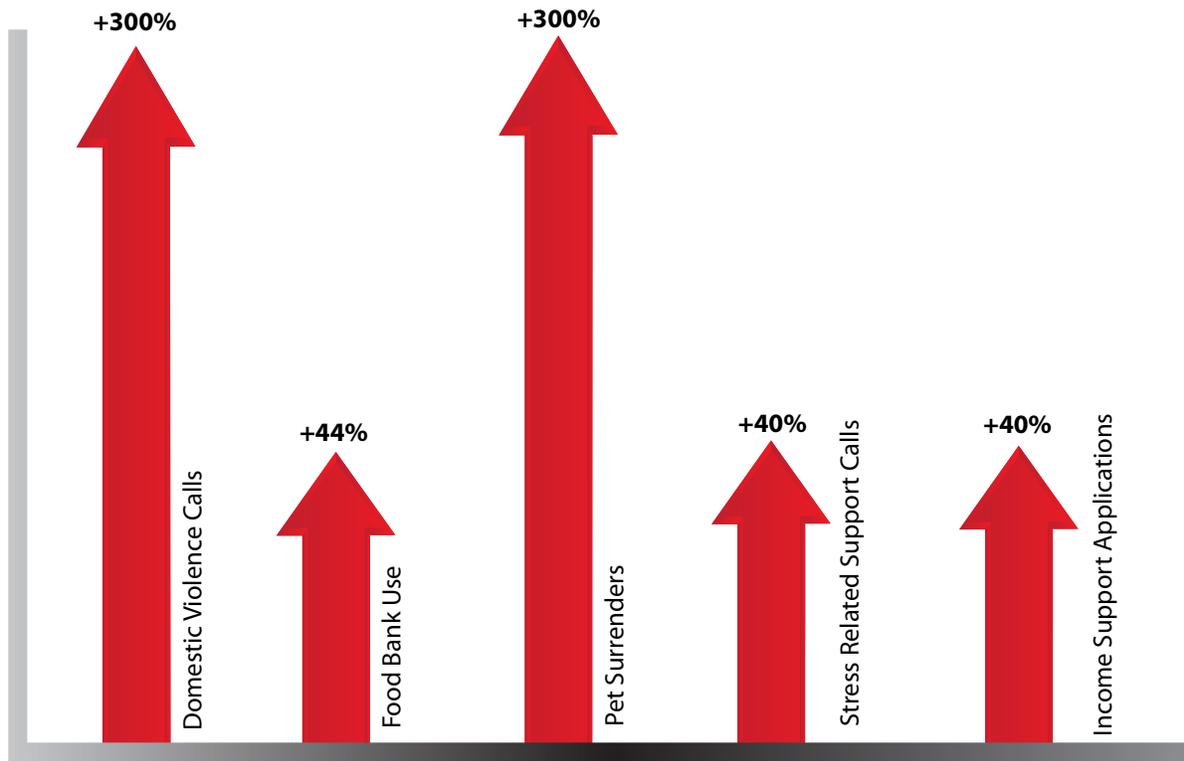
Limited Resources: Pressures on Agencies

It is no secret that the funding environment is much tighter than it was just a year ago. Funding freezes and cutbacks have emerged amid plummeting investment revenue and dramatic reductions in both organizational and personal wealth. A recent study conducted by the Calgary Chamber of Voluntary Organizations (CCVO) found that many non-profit organizations are in the midst of declining revenue sources (Impact of the Economic Downturn on Alberta's Nonprofits and Charities. March 2009). Only 51 per cent of agency respondents reported that revenues from cash donations had either increased or remained the same, indicating that almost half had experienced a decline in cash revenues in 2008. Given that the national economy remained strong throughout most of 2008, with little sign of significant decline until the fall, it is generally felt by many in the sector that 2009 will be more difficult. The report notes, "many organizations expected cash donations to fall in 2009" (Impact of the Economic Downturn on Alberta's Nonprofits and Charities. March 2009).

When survey respondents were asked to describe one major initiative they would hope to see in the near future, 37 per cent indicated that they would like an increase in funding, staff and/or flexible funding. Clearly, many agencies recognize a deficit of resources as a significant issue at the moment.

In interviews with agency staff, the same issue emerged. One agency representative commented on some of the difficulties associated with limited resources: "Another piece that's been challenging is when you have to hear from your funders that the 5 per cent increase that was more than likely going to happen isn't going to happen. And people are working harder and then you have to go and deliver the news - 'Sorry, you're working harder but you're also not going to get that pay increase'" (FG3, Speaker 14).

Community Impact



Note: Community impacts above reflect increases seen in January - March 2009 compared to January - March 2008

Another person noted difficulties in delivering services to some clients as they lacked the resources to even produce basic identification. "I think just some of the basic things that we all need in order to be able to go out and find employment, ...birth certificate, SIN card, ... there's just no budget for those basic needs" (FG3, Speaker 51).

Not all the responses about decreased financial resources were funding related, however. The Hindu Society of Calgary noted that while they are seeing an increase in the number of people attending temple, there has been no similar increase in offerings.

Some agency staff saw previous government cutbacks to the human service sector as leading to the overall deficit of resources. For example, one staff felt that "we let the government, in the late 80s, get away with taking away sustainable funding for project-to-project funding, and now we're really paying the price for it" (FG2, Speaker 23). Another staff member commented on recent developments: "of course we are all strapped now, because money is quickly going and the Alberta government has recently made changes (such as those made to the Homeless and Eviction Prevention (HEP) fund, which have resulted in significantly less money being available and many more restrictions on access) which has just really thrown us into a tailspin..." (FG2, Speaker 21).

Given the twinned circumstances of increasing demand and limited resources in the human service sector, it is not surprising that agencies, at least thus far, seem to have established few effective means of coping. Sixty-six per cent of agency respondents indicated that they had increased their wait lists for services, while 60 per cent indicated that they had referred clients to other service providers. Clearly, these strategies are logical from the perspective of an individual agency; however from a system perspective, such strategies create more issues. It can be expected that shuffling clients through a system of increased waiting lists and multiple agencies will only add to their frustration and anxiety. Encouragingly, three-quarters of agencies reported plans for future accommodations to respond to the increase in demand. Nevertheless, such transitions often take time, and at this point, effective, system-level accommodations may need additional support in order to be realized.

Limited Resources: Pressures on Individuals

While many agencies are struggling with deficits of organizational resources such as funding, staff and expertise, individual Calgarians are experiencing deficits of personal resources in areas such as access to employment and affordable housing. These difficulties are in some cases brought about by the economic downturn (i.e.: employers downsizing), and in other cases exacerbated by it (i.e.: affordable housing becomes unaffordable after an employer reduces staff hours).

The most significant issue here is the loss of employment opportunities over the past six months. The provincial unemployment rate has skyrocketed, shedding 42,000 jobs since October 2008. While some provinces saw a reduction in the unemployment rate through March and April, it continues to rise in Alberta. In April 2009, Calgary's unemployment rate of 6.4 per cent was sitting slightly higher than the provincial rate at 6.0 per cent.

It is not surprising then that many Calgarians interviewed for this project reported that they had recently become unemployed and were having difficulty finding new employment. One woman reported that she had been recently laid off from her full-time job and had, since then, only been able to find part-time work, although she continues to search. This was particularly difficult because her husband was also employed part-time. Another interviewee and her family arrived in Calgary as refugees. Her husband started a construction company with three partners, and at first they were doing very well, until the recession hit. Then, the work dried up and the company folded. The interviewee and her family could not maintain the lifestyle to which they had become accustomed; the bank foreclosed on their house, they lost their car, and in all likelihood they will have to declare bankruptcy. Her husband continues to look for work.

Alberta Employment and Immigration (AEI) has experienced a marked increase in service demand. As mentioned earlier, Calgary's unemployment rate continues to rise; an abrupt decline in employment opportunities has resulted in AEI receiving more Employment Insurance and Income Support benefit applications than they have in ten years. EI claims rose 114 per cent between February 2008 and February 2009, and wait times have bulged to six or eight weeks for financial benefits. The increasing wait time has created an extended period during which applicants often have no income at all, leaving them more vulnerable for longer periods of time.

Dean's Story

It's a chain reaction – the housing market slows down and so do all the jobs associated with the market. "I install hardwood floors, particularly in new homes, and new home construction dropped 60 per cent this year. My contract work just stopped and I no longer had money coming in," says Dean, a contractor in Calgary.

Dean is a single dad with two daughters who admits he is just barely getting by. "I haven't even made \$10,000 yet this year and it's about halfway through the year. The industry just dried up."

Dean has been unemployed for a month. Looking for work he got up early and headed to Alberta Works. "I showed up at 7:15 in the morning and there were already 50 people in line ahead of me. By the time the doors opened there were 300 people in line; I'm sure they were all looking for work. It's crazy out there."

Many service providers, from family violence agencies to those providing services to immigrants, have noticed the impact. One worker in the immigrant sector commented: "...the situation is not good to look for another job. So they come to us and ask 'what can I do? I need to get another job' and it's very hard for us to tell them, 'Sorry, but we don't have any jobs here'" (FG1, Speaker 5). With regional rates of Employment Insurance qualification at around 28 per cent (compared with 40 per cent nationally), the odds of receiving income support in Calgary are low. As one sector employee commented: "People are losing their jobs and....with the shift in the economy, in most cases, they are left on their own. The interesting thing is they contribute to EI but they're not eligible for it" (FG1, Speaker 40).

In the face of more complex client issues, staff are responding as best they can – often with insufficient resources and a lack of appropriate training, resulting in increasingly long wait lists and multiple referrals.

One immigrant-serving community group noted that the downturn has been especially difficult for immigrants who are here through a work permit in the skilled class. A slowing economy means less employment opportunities, and in some cases immigrants must remain employed or face deportation from Canada. This sometimes leads to excessive hardship on the individual and his family: pulling the children from school, selling a house in a slumping market or vacating a rental agreement, no eligibility for support and little flexibility in the rules. Even if the worker finds a new job, immigration rules do not necessarily permit them to stay.

Discussions with human resource (HR) professionals in Calgary who deal primarily with white-collar workers revealed a similarly themed, though slightly less bleak story. According to the HR professionals there are still some jobs available in this economy (I7). Yet, the impacts of the economic downturn on white-collar workers who lose their job are no less dramatic for those individuals. One HR professional observed that companies that are struggling with the size of their current workforce are turning to hiring freezes, attrition, shortened work weeks and increasing flexibility around holiday time without pay (I6). It is important to note the increased anxiety, stress and mental health issues which inevitably arise from the uncertainty and insecurity of a recession. In this global economic crisis, very few people have been spared.

T H E M E : I N C R E A S I N G C O M P L E X I T Y O F D E M A N D

The increasing complexity of demand is a very strong theme that arose from this research. It is likely reflective of many things, including the increase in the number of people facing personal and financial instability, the increase in the number of people seeking supports and services, the increase in demand being faced by service providers and the increasing demands on the human service system, as well as the changing nature of the issues. People are frequently presenting with many complex needs and traditional approaches are proving inadequate to address them.

Increasing Complexity: Pressures on Agencies

The survey found that 60 per cent of responding agencies indicated that the type of service being requested of them had changed in the past six months. Of these agencies, 18 indicated that the new demand was related to unemployment and requests for help with housing and other basic needs. Thirteen agencies described this new demand as the result of increased stress and more complex client needs. There is some indication that, in at least some cases, agencies are seeing people who have not traditionally accessed human services and supports, but who are doing so now because they have lost their job.

Fifty-eight per cent of the agencies that participated in the survey said that clients were arriving with more complex demands. Twenty-three agency representatives described the challenges presented by these emerging complexities - the most common responses being that complex and new needs take more time to address and often involve emotional, stress-related and mental health issues. These more specific concerns require a suite of specialty services and supports which many agencies are not equipped to offer and their staff are not trained to provide.

It appears that this increase in emotional and stress-related issues is bringing about an increase in family violence, another emerging issue for which many agencies are ill-equipped to address as it is outside their mandate. One agency representative reported, "I think some of our population is now mirroring what other agencies are seeing. For example, an increase in family domestic violence; so people are seeking out more guidance and support around that. And that's not something we specialize in..." (FG3, Speaker 8).

A respondent from another agency with some expertise in the field noted, "We don't have enough counselling services in Calgary. If you want to see a counsellor in Calgary right now it can take up to a month to get an appointment" (FG2, Speaker 2).

An increase in emotional and stress-related needs is not the only contributing factor to an increase in the complexity of demand. Rather, there seems to be an overall increase in complexities being faced by agencies that simply do not know how to address the emerging needs they are facing. As one agency staff noted of clients: "They're coming to us with needs that we can't meet, nor are there any resources available for them because it's fairly new" (FG2, Speaker 1). Another commented, "When my clients come, we don't know what to give them" (FG2, Speaker 2).

In some cases, agencies seem to be contending with a return to a previous kind of complexity. When the economy was strong, and many more people were employed, not only was there less demand on the human service sector, there was a less complex demand on the system as well. Since the economic downturn, however, some agencies have had to readjust and reintroduce programs, strengths and capacities that had been dormant during the recent economic boom, as demand from previous clients re-emerges. For example, one agency staff from the family violence sector noted, "I'm seeing a lot of names that I've seen before. I think they have either gone back to the partner or whatever the case may be; I'm seeing their names again on my list" (FG3, Speaker 8). Another interviewee commented:

"When things were economically stable, particularly for us around the issue of pregnancy and child bearing, people were more disconcerted [sic] so there wasn't as much of a demand for our counselling services. So we moved forward with using resources in other areas. Now we're seeing a demand back in that area so now we're reshuffling to those growth areas. So now we put projects on hold to move our resources back to where demand is" (FG3, Speaker 7).

In addition to the complexities facing agencies, agency staff are having to manage increasing concerns as well. Not only are staff trying to accommodate ever more vulnerable and complex populations, they are facing a more challenging workplace environment as well, as a result of the increase in demand, deficit of resources and increased complexity of need. One senior agency staff said:

"Staff are also asking how the agencies are going to respond to the increased demands from the population that we're working with. There was an article in the paper that United Way is reviewing programs and there's concern about that. So you have this increased demand and then this wonder about how is that going to impact each individual program. So, of course that impacts staff morale" (FG3, Speaker 3).

While it seems clear that agencies and agency staff are struggling with the increase in complexity they are seeing as a result of the economic downturn, individuals coping with job loss, heightened anxiety and stress, and potentially a difficult transition into the human service system also have to adjust to emerging complex issues of their own.

Increasing Complexity: Pressures on Individuals

It is hardly surprising that there is an increase in general stress and anxiety throughout society that accompanies an economic downturn. As job markets tighten, savings deplete and economic uncertainty leads the daily news, it is easy to understand how everyone's lives become more complex. For those in situations of vulnerability, the effects can be dramatic.

Job loss is contributing to the emergence of other issues with which individuals were previously able to cope. In the face of this economic crisis, however, they are in need of, and looking for, support.

A woman who recently separated from her husband illustrated the point well. She had been struggling with taking over full financial responsibility for herself since the recession hit. When asked how the economic downturn had affected her, she answered:

"It has in a lot of ways. Financial, everything. I'm in a place now, I want to get out. I got separated last year. \$1,200 is a lot for me to pay for rent and I have to pay for my utilities. I'm just getting by. I can't afford to move and I can't afford to stay there... What more can I say? If I buy a [monthly] bus pass it costs more to get [than tickets] but I can't [afford to] get it [until] the next [pay period] because [my current pay is] going to groceries" (11).

Another woman who had recently been laid off shared the following:

"Well I'm looking for work actually and it's taking a really long time to find... I'm on AISH so I'm looking for part-time work to supplement that and I'm having a hard time. I know there's a lot of poverty and a lot of people asking for help and stuff. I was on welfare before AISH; it's really, really hard sometimes to make ends meet" (13).

An interview with a homeless couple revealed that even those with many pre-existing complexities (homelessness, mental health issues, addictions) are facing an introduction of additional complicating factors. When the economy was more robust, the man had been accessing the day-labour market through various formal and informal means. However, when the economy began to contract, he was no longer able to find work this way. The couple then began to "pick bottles" for their income, an activity which is becoming less viable as more people are relying on it as a source of money and levels of violence amongst those involved is increasing. When asked about the changes in the number of people engaged in this activity since the downturn, the interviewee responded:

"Yeah you know it was detrimental to income you know. Because you get out there and all of a sudden you find out that there's everybody else... The vultures are hitting the traps. We call it trap lines where you can hit the bins. Like now you got the group [blue] bins right? And they haven't started fining people yet for going into the group [blue] bins but I imagine it's just a matter of time before the police find out some way to go through City Hall to give you a \$500 fine for going in people's plastic blue bins" (14).

Another vulnerable group which may have been hard hit by the downturn but are often invisible in the government statistics are youth. Our research uncovered that some parents have asked youth to move away from home in order to rent out their bedrooms for additional income. Others have been asked to drop out of school and find a part-time job to help support the family. This group may require more study in a future research report to better understand their particular issues, needs and potential solutions.

For many of the people attempting to access services, the complexity continues as they encounter increased wait times, overburdened staff, and agencies stretched beyond capacity. Many people are finding that they have to approach several agencies before they find one with the capacity, skill, expertise or mandate to help them. This circuit most certainly adds complexity and puts additional pressure on those looking for supports. One agency staff commented on the exasperation felt by some clients:

"I think what we've noticed is an increase in people, as you had mentioned, that just don't want to tell their story again. It's just 'please, just get my power turned back on' or 'don't get me kicked out of my house', 'don't make me say it again'" (FG1, Speaker 33).

THEME: LACK OF INFORMATION ABOUT AND AWARENESS OF AVAILABLE SUPPORTS

A common theme which arose throughout the research was the lack of information and awareness about available supports. This was particularly evident when talking to individuals impacted by the economic downturn and to agencies serving those individuals. In order to gain a better understanding of how people were accessing supports, questions were asked about service users' points of entry and navigation through the system.

It is important to note that this is not a new issue resulting from the economic downturn, but that the issue has been exacerbated by the increase in demand for services and the increase in the complexity of needs.

Lack of Information: Pressures on Individuals

Overall, there seems to be a lot of confusion about what services are available to people and how to access those resources. In the individual interviews, respondents reported that they did not know where to go and that they had often gone to places that were not equipped to help them. Immigrants were identified in many of the discussions with agency staff as a population who particularly struggle with this issue. "...Most of the clients came to the country during the boom time, and they don't understand what the recession means. They are not aware of the social services that are around, and they are confused" (FG1, Speaker 3). Difficulties understanding language and cultural differences create barriers to accessing information and support. Several individual respondents reported that they did not access resources because they were fearful that they would not understand or that they would be treated poorly.

Individuals and agency staff reported that the initial agency points of contact are often unable to meet the specific needs of clients. For example, the majority of individual respondents were looking for employment supports, but were unable to access such resources from the agencies they were contacting. In many cases, agencies have referred individuals elsewhere, starting an onerous cycle of referrals and wait lists. In the research survey developed for agencies, 60 per cent of respondents reported that they had referred clients to other agencies or systems. One agency representative reported that "...many of them [clients], if they're just looking for general information, and they don't know where they belong, they come to us and from there we provide them with information and we refer them to other services – if what they are looking for is not what we do at [our agency]" (FG1, Speaker 23). Sometimes an agency may be able to support a client in one area, but not in others. With the increasingly complex needs being reported in individuals accessing the system, this makes it very difficult to fully support someone in crisis.

Individuals reported several different points of entry into the system. Common services included: the Distress Centre, 211, Women in Need, doctors' offices and religious institutions. Most people reported hearing about services through word of mouth. If someone had already accessed an agency for support, they most often returned to that agency, regardless of the issue or the capacity of the agency to assist with that issue. For example, immigrants who used resettlement services or women who were part of a women's support group would call on those agencies for employment support. A referral process would then begin, and those individuals reported that this further navigation of the system was very difficult. Some agency staff believed that this process was probably easier for people who had already been in the system for a while; while those who were newly impacted by the recession and were accessing resources for the first time were more fearful and struggled to understand how to navigate the system.

It was reported that people often used government services including Employment Insurance (EI), Alberta Works and Income Supports as entry points to the human services system. Discussions revealed that many newly-impacted individuals believe their situation is temporary: they lose their job, apply for EI, and start looking for employment. However, some of these people continue to struggle and eventually run out of resources. They then require additional supports and more often than not they do not know how to go about finding the help they need. Compounding this frustration is the increased caseloads of Income Support workers at Alberta Employment and Immigration where the highest-ever number of applications was received in March 2009, and resulted in processing delays of up to eight weeks.

Clients who have never needed to use social services before are having difficulty navigating the system – they don't know what's available or where to go to find out.

An issue identified by some agency staff was the unrealistic expectations on the part of Calgarians accessing support. Staff felt that there needed to be more information available about existing services and programs and the processes involved in obtaining these resources. "We have individuals coming into the program who have never used social services before, which is interesting in that their understanding of how it works isn't exactly how it works. I think their understanding is that there's money there and it's an application process and it's a waiting time, which is again, new for them so it's understanding a system that they've never used before" (FG1, Speaker 12). Agency staff pointed out that when such expectations are not met, people get frustrated and angry, increasing the complexity and risk of the situation.

Lack of Information: Pressures on Agencies

Interestingly, agencies also reported that they are struggling with a lack of available information about existing community resources. This is not surprising given the hundreds of human service agencies in Calgary and the program revisions and adjustments that agencies make throughout the year. Agency staff talked about situations they had encountered in which they were unable to meet the needs of a client. In an effort to provide good service, staff wanted to refer that client to another agency or program that might offer the required support. The stumbling block was the lack of information - agency staff did not know where to refer these clients. Often, staff were simply unaware of what agencies and services were operating in their community. Some interviewees felt that improved written and electronic communications offering service listings would be helpful. Many respondents felt that, in the end, it was easier to use their internal resources to support clients, rather than navigate the system themselves.

Agency staff indicated a reluctance to refer clients to other agencies that might not be able to support them. Some staff said they felt they were deferring the problem, rather than helping the client find a solution. "The system is getting strained on every level. We [offer] support by making referrals but [we know] that those referrals are going to a waiting list. ...How do we help [clients] manage the stress and cope when ... every resource is tapped out" (FG3, Speaker 11).

Agencies reported seeing more and more clients with needs they have been unable to meet. This may be due to the increasing complexity of needs, or that the client group is changing. Most agencies are not equipped to deal with client needs that fall outside of their mandate. Particularly in this time of economic instability, many people just want a job.

When my clients come, we don't know what to give them. They have lost their jobs. Especially those people in the 40 to 50 age range. That is the age group that is really, really hard to serve. There's nothing for them. I have someone who was an engineer for 40 years. Laid off. I cannot tell them they have a good chance of finding another job. Where can I put them? What can I do? I can't tell them to do training. Fifty years old and training? Those people have more problems now – not just with money – but also psychological. Where can I refer them? They say they don't have any psychological problems, but you find out they're depressed. They're not happy but they won't admit that. They don't want to go for professional help – they just want a job. ...but where do we refer? (FG2, Speaker 2).

THEME: INCREASED ANXIETY, STRESS AND FEAR

Throughout the research, increased anxiety, stress and fear were identified as issues for both individuals and service providers. In fact, several interviews and focus groups contained emotional moments as the respondents talked candidly about their experiences.

Increased Anxiety, Stress and Fear: Pressures on Individuals

Existing issues for men and women were further complicated by the economic downturn, and more specifically, by losing jobs. In the interviews with individual Calgarians, participants reported feeling stressed and anxious because of the financial strain they were shouldering. Even individuals who were still employed reported additional stress and fear caused by the uncertainty of what might happen to their jobs in the future. The survey found that 35 per cent of agency respondents said that their new clients had emotional, stress or mental health needs, and 17 per cent reported that their new clients had financial needs. The Distress Centre in Calgary reported that there were 213 more financially-related calls in the first three months of 2009, compared to the same time period in 2008. At the same time, the Calgary Counselling Centre saw a 40 per cent increase in stress-related calls and are seeing record numbers of requests each month.

Anecdotally, our counsellors tell us we are seeing a new group of vulnerable Calgarians in addition to those who were already vulnerable. I am calling this group the professional class, where one or both partners have lost their jobs, they have mortgages, they have investments that are taxing them, and they have never experienced unemployment. Robbie Babins-Wagner, CEO, Calgary Counselling Centre

For many, anxiety and stress are the first manifestations of mental health issues. One individual who was interviewed lost his job after 22 years with the same company. He received eight weeks notice and no severance. The company said there was not enough work, but in fact, he said, they had hired someone on contract so they would not be required to pay benefits. The individual said he was trying to keep busy at home, but it was depressing and embarrassing.

Job loss is particularly hard for those who find identity in their work. One interviewer said of a respondent, "When she is not working, the emotional aspect is the toughest. She wants to work, as it is a big part of who she is and how she sees herself. She needs to work to feel like herself again" (I5). Some respondents were specifically trained or educated in certain areas, but were unable to find work in their field after a job loss. Respondents reported that having to accept a job of lower status, or stay in a job where you are not happy, is very discouraging.

Most people felt that getting a job would solve their problems. The fear and anxiety would go away and they would then be able to cope with the other issues in their lives. These respondents were not interested in receiving external support; they wanted the opportunity to make it on their own. "We don't want the money given to us; we want the opportunity to work for it" (FG4, Mom B).

Many respondents brought up the concerns about Calgarians turning to unhealthy coping mechanisms in response to financial stress. In the focus groups, agencies reported seeing more cases of substance abuse, gambling addictions and family violence. The Calgary Counselling Centre reported a 22 per cent increase in calls related to substance abuse and a 12 per cent jump in domestic violence calls. This again, further complicates the situation. Some people, those who seemed to be doing all right before the downturn, really started to struggle when a job was lost and financial pressure increased. Others, who were already struggling, now struggle even more.

Increased anxiety, stress and fear is impacting families. The Calgary Counselling Centre has experienced an increase of almost 20 per cent in calls related to family separation or divorce. Calgarians are giving up their pets – pet surrenders were up 300 per cent in January 2009 and have remained at this level. The Calgary Women's Emergency Shelter reported that February 2009 was the highest month ever recorded for domestic violence calls in the shelter's history. There was a 300 per cent increase in calls in February 2009, compared to February 2008.

In the focus groups, service providers discussed the increase in cases of family violence:

"One more thing I wanted to add, which is something noticeable in our agency, is that the number of clients with issues of family violence have increased tremendously. And that is probably lack of employment, joblessness and things like that, which increase tension and stress in the family. So that is something we have seen a lot. And we have a family services department and their waiting list has increased tremendously, and our waiting list to see family lawyers has increased" (FG1, Speaker 8).

They also talked about the negative impact the downturn is having on children:

"I also find it puts a strain on the families that are already trying to deal with issues from family services. The stress of them not functioning in a family is now paired with them losing their job. And we find parents are leaving kids on their own more now because they're out looking for a job" (FG2, Speaker 6).

Sandra's Story

Sandra and her husband moved to Calgary four years ago from Columbia. Since their arrival her husband has been employed ... until last November, when the recession hit and he was one of the first to go. "We were so upset but it got even harder when he couldn't find work anywhere else. Companies were shutting down and nobody is hiring," says Sandra. No longer able to afford their mortgage, Sandra and her family were forced to leave their home, a home that they spent more than two years saving for. "It was awful for us but it was even harder for our two children, they cried and cried, it was heartbreaking."

Respondents felt that overall, stress levels and tension within the general population has increased, and many participants blamed some or most of this on the media's coverage of the economic downturn.

Increased Anxiety, Stress and Fear: Pressures on Agencies

Service providers also reported anxiety, stress and fear among their staff. All their staff were experiencing heavier workloads, dealing with more complex clients, and working with limited resources. As a result, staff have sometimes had to turn away clients and are finding the reality difficult to deal with. Respondents were concerned for their staff and reported watching out for their well-being:

"Our human resources have not increased to keep up to the needs, so we have great concern about our staff and their own wellness. So...just because our waitlists have increased, we're not saying, 'Okay, here's an additional five clients' (to add to your caseload), because we're really trying to be aware of our staff and their stress levels" (FG1, Speaker 2).

Agency representatives said that staff are also questioning their own job security. While many in upper management positions reported that jobs were secure "for now", there were no guarantees for the future. Funding is harder to obtain, sometimes being cut, and management can rarely forecast beyond a year.

In addition, staff themselves are feeling financially stressed. While the non-profit sector has historically been paid less than other sectors, the economic downturn has increased the financial pressure on staff. Even though they have been required to work harder, there has been no financial compensation for this additional effort. Respondents reported that many of their staff have taken second and third jobs, and some are experiencing job loss in their own families.

Theme: Resiliency in Calgarians

The research for this report tells us that Calgarians are struggling, professionally and personally – there is a deficit of resources and a surge in demand for support. We can't claim to know when this recession will lessen or end, but we do know that, as has been the case before, the solutions lie in joint actions and efforts – Calgarians must support one another. Our research tells us that this is already beginning to happen. So far this year, 211 has received nearly 500 calls from people who want to donate or to volunteer.

Calgarians are resilient and are accessing untapped personal resources to get through this challenging time. Despite, or perhaps in spite of, the frustrations of limited and often difficult to find resources for individuals who have been affected by this recession and the stress of increasing demand upon agencies, Calgarians are showing their resiliency.

In a survey of clients by the Calgary Counselling Centre, 47 per cent of the respondents said they were coping well, 75 per cent of the respondents said they were optimistic, and 51 per cent said they had a plan to manage.

Agencies are communicating more. "We try to collaborate with other agencies as much as we can, because we can't do it all ourselves". When times are good and the economy is strong, agencies don't feel the need to work together as closely as they do when resources are limited and demand is high.

Staff are finding reasons to remain hopeful. "In times like these, people living in poverty have more of a voice."

"Going back to work increased my income and decreased my stress."

Families are spending more time together. During the boom, individuals were off with their own families or on their own, enjoying their own activities. Now, extended families are spending time together, cooking together, socializing. Coffee dates amongst sisters are still happening, but now they're meeting in the kitchen rather than the mall. "Before, we used to buy a lobster and eat it together. Now, we open a can of tuna together."

Free long-standing community services are helping build stronger communities. "I went to the library and took out books, something I haven't done in a long time, because I needed inspiration." Several individuals talked about joining one of the many agencies offering free family outings, "It's fun for the kids; and it's really good for us to be able to get together and talk about what's going on with each other."

Strategic Responses to the Economic Downturn

The overarching conclusion of the first Resiliency Report is that people are not getting the help they need in a timely way and as a result are becoming or will become increasingly vulnerable. The main strategy for a United Way response to the economic downturn is to make sure people get the help they need as quickly as possible.

In identifying actions, we looked at how funders and human services are responding to the economic downturn throughout North America. We considered key opportunities and roles that United Way could play in supporting Calgarians and agency partners. We then vetted our proposed actions with business leaders, the Advisory Committee for this project, our Board of Directors, United Way Community Services Committee members, and agency partners.

As a result, we identified six interconnecting actions. These actions are the first in a series of responses that United Way will undertake throughout the economic recession.



1. Get Calgarians to the Right Services First - Enhance awareness and capacity of 211

Many United Ways in the United States have used 211 successfully as an immediate response to the economic downturn. “211 provides one memorable number that works for any kind of ... human service need. In a study completed for the Brookings Institution by Ross et al (2002), researchers reviewed the experience of laid-off hotel workers after the September 11th attacks and found that even when human service agencies were doing a good job making housing, food, and other assistance available, displaced workers couldn't figure out how to get help. A researcher from George Washington University noted that 211 ‘enables people to get assistance before they decide to give up’” (United Way of Pennsylvania).

The Resiliency Report found that there are many newly vulnerable people in Calgary. We are fortunate to have 211 as a one-stop resource for Calgarians to get access to the right services. People will call 211 because it is neutral and anonymous and does not require callers to label themselves as homeless, abused, elderly, or mentally ill.

United Way and the Distress Centre will launch a marketing campaign for 211 by the end of June. This campaign will endeavour to reach Calgarians who may be most in need of assistance. We will link the Benefits Navigator (an on-line tool to identify financial benefits for which people may be eligible) and other access initiatives to 211 and the marketing campaign. We will also support 211 and agency staff with updated information about the most current resources available to Calgarians.

While 211 helps people access the right resource on their first try, it is recognized that 211 is an immediate response and will not replace long-term, systemic solutions to a lack of services, growing waiting lists for existing services, the increasing number of Calgarians unable to meet their own basic needs such as paying utility bills, and rising individual and family stress levels. A collective community and government response is required to address these complex issues.

2. Develop “Hope in Hard Times: A Where-to-Turn Guide for Calgarians”

The Resiliency Report found that there are newly impacted Calgarians who need immediate support and do not know where to turn. A guide is now available that will help Calgarians obtain information about available benefits and supports. The guide offers resources to help users develop financial and stress management strategies for coping with economic instability.

The guide will be available in electronic and hard copy and will be distributed through United Way's website and network of service providers. It will also be linked to the 211 marketing campaign.

3. Form Three Rapid Response Task Groups in June

Three major complex problems that require strategic solutions emerged from the report. These are:

- increased waiting time to access almost any kind of support whether financial or emotional;
- increased demand for financial support for basic needs issues such as food, clothing and shelter; and,
- increased stress experienced by individuals and families.

Three task groups will be formed to address these issues. They will be rapid-response and action-oriented, will include representatives from all sectors, and will answer the question “If we had funding to address this issue by September, what would we do?” These rapid response teams will meet before the end of June. In preparation, United Way's Poverty Reduction Coalition researchers are preparing briefing documents identifying existing, effective efforts in dealing with these complex problems elsewhere in North America.

4. Support Agency Partners to Continue to Innovate and Adapt

Non-profit experts across North America suggest that it is the responsibility of every non-profit organization to make the economy and its potential impact a priority organizational issue. The economy should be on the agenda for every board meeting and be a filter for and driver of all major decisions. Agencies must analyze their

financial situation and plan for contingencies. They need to be clear about priorities and determine the core activities, programs and staff resources that are key to achieving impact.

The Resiliency Report found that agencies are responding to increased demand and the probability of decreased resources. At the same time, they are striving to adapt and innovate. United Way wants to support partner agencies in responding as effectively as possible to the economic downturn. This might take the form of helping agencies develop the skills and expertise they need to better accomplish such tasks as:

- financial planning analysis
- scenario planning
- program review and modification to ensure focus on core and mission impact
- restructuring opportunities
- strategic alliances
- alternative financial structures
- leadership planning
- other creative opportunities

The newly-created Innovate and Adapt Fund will entertain and respond to requests from agencies and collaborations who are interested in pursuing the above.

5. Review Government Benefits

United Way will work to examine policy and system barriers that keep Calgarians from getting access to timely and meaningful support. Two areas of focus might include the eligibility for Employment Insurance with the Federal Government and the recently revamped Homelessness and Eviction Prevention (HEP) fund of our Provincial Government.

6. Engage Calgarians to Give, Speak Up and Volunteer

We know that the act of helping helps. Feeling a lack of control over a situation adds to stress. Calgarians are resilient and want to help. United Way will work with citizen-led groups to connect people to relevant volunteer opportunities, to areas where they can lend their voice and influence, and to donation opportunities that will provide meaningful impact. The Women's Initiative of United Way of Calgary and Area has already started to organize their activities around connecting Calgarians with opportunities to help.

Next Steps

We're not done yet, and we cannot do it alone. In the weeks and months to come there will be more opportunities and ideas that will allow United Way, our partners and the community to make Calgary a great city for everyone.

The research for this report highlighted many and diverse issues that have arisen from the recent economic downturn, and the impact these are having on Calgarians and Calgary-based human service agencies. The strategic responses we have proposed are intended as an initial effort to take action - with some short-term solutions and some longer-term recommendations.

The Advisory Committee will continue to meet and drive this process forward with the understanding that this Report is the first of a series of pieces that will develop out of the Resiliency project. United Way is committed to helping identify and build pathways out of the economic storm to help Calgarians get through this recession in the best way possible.

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Focus Groups and Interviews

FG1: Katrina's Agency Focus Group

FG2: Monica's Agency Focus Group

FG3: Michael's Agency Focus Group

FG4: Women's Centre Focus Group

I1: Michael's Library Interview #1

I3: Michael's Library Interview #3

I4: Michael's Library Interview #4

I5: Individual Interview

I6: HR Professional Interview #1

I7: HR Professional Interview #2

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