

CANADA GETS A RECESSION BUDGET

Introduction

Focus

Thanks largely to a global economic crisis, Canada's economy is now in recession. This *News in Review* module examines the Canadian government's response: a budget that includes huge amounts of new spending and the government's first deficit in many years.

Further Research

To stay informed about the views of Canadian political parties on Canada's economic woes, consider a visit to their official Web sites: Conservative – www.conservative.ca, Green – www.greenparty.ca, Liberal – www.liberal.ca, NDP – www.ndp.ca, Bloc Québécois – www.blocquebecois.org.

On February 27, 2009, the Government of Canada unveiled the most eagerly anticipated budget in recent history. A country in the middle of a recession—an economic meltdown that affected every nation in the world—waited to hear what steps its minority Conservative government would be taking to address the country's financial problems.

As recently as October 2008, the governing Conservatives, who were running for re-election, had denied that there was any problem. The country's economy was sound. A Conservative budget would result in a small surplus; a deficit was out of the question.

How quickly things can change. Immediately after the election it became apparent that the economy was in serious condition. Production was declining. Markets abroad were drying up. The stock markets began a rapid decline. More and more Canadians found themselves out of work.

The Conservative response was to offer Parliament what an editorial in *The Globe and Mail* (January 1, 2009) called “a hyper-partisan economic update that took few serious measures to protect Canada's interests.” The opposition's reaction was to unite against the government by forming a coalition. Not only would they vote non-confidence, but they would urge the Governor General to request that they form a new government. The Liberals and New Democrats would form that government, with the guaranteed support of the Bloc Québécois.

Instead, Prime Minister Harper convinced the Governor General to suspend the work of Parliament until January, preventing a non-confidence vote. At that time Harper would present

a new budget; the extended break would give him time to prepare it.

Expediency vs. Ideology

Several things happened during that period that helped to shape the final look of the budget.

- Some people in almost every part of the country expressed disgust at the idea of a ruling coalition that owed its support to a separatist party.
- The true severity of the recession became increasingly obvious, both at home and abroad.
- Most Canadian economists advised that the government would have to be proactive in stimulating the economy and would have to accept running a considerable deficit.
- The industrialized nations with the world's largest economies agreed that they would each have to provide spending-stimulus packages to restart economic growth. That stimulus would have to be significant; two per cent of each country's gross domestic product was the recommended amount.
- The Prime Minister decided that the crisis required that he put together a budget that would contain the necessary policies to ensure that at least the Liberals would be willing to vote for it.

The result was startling for many people: a government of fiscal conservatives presenting the country with a package of tax cuts combined with stimulus spending, all of it bleeding red ink. The government, however, knew exactly what it was doing. The tax cuts satisfied its own ideological needs, providing a small reduction across the board for all Canadians.

Tax Cuts

How useful a stimulus to spending are broad-based tax cuts? Most economists believe that in an economic crisis tax cuts are not very good for stimulating the economy. The *Toronto Star*, for example, reported (January 10, 2009): “A study of the U.S. tax rebates of May 2008 found that only 20 per cent of those tax cuts ever got spent. The rest went to debt repayment, savings, or purchase of imports. The study found that a dollar of tax cuts in the U.S led to only 10 cents in stimulus. There is no reason to believe the Canadian situation would be much different.”

The rest of the budget described huge increases in government spending on infrastructure projects and increased spending on employment insurance and job retraining—the very kinds of things the Liberals were insisting should be funded.

The budget saved the Conservative government when the Liberals decided to break with their NDP and Bloc allies and support the program. Their price: the government is required to report three times a year on how the spending is progressing. After each report the Liberals will decide if they still support the government or if they will introduce a motion of non-confidence and bring it down.

So Canada’s 2009 budget is a creature of compromise—and compromise is what the polls all show Canadians want from their Parliamentarians. Two major questions remain. Will the stimulus package have the desired effect? And how long will the compromise last? There are already signs that Parliament is returning to its old, confrontational ways. Canadians will have to wait a little longer to discover how well the budget is performing.

For Discussion

It is highly likely that all Canadians will be directly affected or will know someone directly affected by the current recession. In some communities the effects will be far more drastic than in others.

Before you watch the video that accompanies this reading, respond to the following questions.

1. What kinds of workers are likely to be most affected by a major economic recession in Canada? Do you know any people who have already lost their jobs because the business that employed them has closed or laid them off?
2. What would make a particular community or region especially susceptible to economic collapse in a recession? Do you think the community in which you live might be vulnerable? Explain.

As you watch the video, look for examples from both these categories.

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Video Review

Answer the questions in the spaces provided.

1. How large a deficit does the 2009 budget predict? _____
2. How does Carla Robinson define the word *deficit*?

3. For how many years has the Canadian government been running surpluses? _____
4. Who is the new leader of the federal Liberal Party?

5. How many manufacturing jobs were lost in Chatham-Kent in the last year?

6. Which taxpayers will get a “break” in the new budget?

7. How many years of deficits are predicted in the federal budget? _____
8. How much money will a family with a combined income of \$100 000 save thanks to tax changes? _____
9. What change does the budget make to employment insurance (EI) benefits?

10. What do municipalities have to do to receive new infrastructure money from the federal government?

For Discussion

(You may want to view the video a second time before discussion.)

During the video, many interested parties express their opinion of the budget's tax breaks and new spending initiatives. Are there any people or economic initiatives that you think should have received more or less attention in the federal budget? Why or why not?

What is your personal impression of the budget? Does it have your support? Why? Why not?

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Global Recession

Canada is far from being the only country currently suffering from a recession. In fact, most economists point out that Canada is actually better off than several other countries. While we have seen negative economic growth in the past several months, the decline has been far less than that in most other industrialized countries.

The current economic problems are world-wide. Even budding economic powerhouses like China are seeing declines in demand for products from their manufacturing sector. As major foreign markets—especially those in the United States—reduce demand for Chinese products, factories across the country have closed or have laid off workers.

The New York Times provides extensive coverage of the international financial situation. Here are some examples of stories covered by the newspaper in a one-week period from February 23 to March 1, 2009.

China

Probably the hardest-hit industry in China is the textile industry. China has been a major supplier of clothing for major U.S. corporations ranging from Wal-Mart to Gap. As demand has declined, thanks to the recession, more than 2 400 factories have closed. This is only one part of the biggest economic downturn in China in years. An estimated 20 million migrant workers—workers who left the countryside to work in the cities—have lost their jobs. The Chinese government has expressed its concern over the number of demonstrations by workers responding to the factory closings. It fears that the demonstrations could turn into serious domestic unrest.

The Chinese government has announced a USD\$586-billion package aimed at keeping factories operating. Industries to be assisted include auto manufacturing, ship building, and electronics. Several state-owned factories have been told they cannot lay off any workers.

Japan

Japan's economy is in extreme recession, having shrunk by 3.3 per cent in the last quarter of 2008. Japan's economy is driven by exports and is extremely vulnerable to economic downturns in other parts of the world. Japan's January exports were down 45.7 per cent from the previous year. The result was the largest trade deficit in the country's history. Even its major automakers have seen major declines in sales. Honda reported its first loss in 15 years.

As in many other countries, Japan's banks are beginning to see a series of major loan defaults by creditors. Several economists describe the economy as deteriorating faster than at any time since the 1970s.

Europe

The governments of two European countries—Iceland and Latvia—have collapsed because the countries are, effectively, bankrupt. The International Monetary Fund (IMF) has been forced to extend billions of dollars in economic aid to both countries, as well as to Hungary and Ukraine. This kind of IMF assistance is rarely given to developed economies. However, faced with this extent of economic collapse (in Latvia, for example, the economy has contracted by over 11 per cent in the last year) the IMF was forced to act. Even Germany,

Further Research

A webcast summary of the IMF forecast is available on the IMF Web site at www.imf.org/external/mmedia/view.asp?eventID=1369.

Europe's strongest economy, is in recession, and its economy is expected to contract this year by anywhere from 2.5 to five per cent. In fact, all of the big European economies, including Britain, France, and Spain, are in recession. Most of their larger banks have significantly reduced their lending both at home and abroad. Britain has been forced to nationalize several banks.

Many observers have noted that the European Union (EU – http://europa.eu/index_en.htm) is showing signs of being in serious danger of falling apart. Some of its members—especially those from Central and Eastern Europe—are suffering much more than other member countries. At a recent meeting, the wealthier nations voted down a proposal that would oblige them to fund a bailout of poorer members. Some members of the EU have also said that they would earmark any of their bailout money for industries in their own countries, rather than sharing with the larger EU.

Future Prospects

The IMF is an organization that keeps close tabs on the international financial system, even making loans to help

poorer countries reduce their levels of poverty. The IMF forecast for 2009 can best be described as “gloomy.” The IMF is predicting that the world economy will grow by only 0.5 per cent in 2009. This is the lowest rate of growth since the Second World War.

The IMF is also predicting that the growth rate will rebound to three per cent in 2010, largely on the strength of improvements in the economy of developing countries such as China and India. The organization does, however, point out that this is a prediction that could be revised downward at any time. They have noted that there is much uncertainty surrounding this forecast, and that “downside risks continue to dominate, as the scale and scope of the current financial crisis have taken the global economy into uncharted waters” (*The New York Times*, February 27, 2009).

In other words, the entire world is confronting a situation we have never really been in before. Stay tuned for further developments. They could be positive or negative. Right now, things aren't looking very good.

Inquiry

1. What specific evidence is there that the current recession is global in scope?
2. What global solutions to this recession can you suggest?

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The Canadian Budget

Further Research

Extensive information on the 2009 budget is available on the CBC Web site at www.cbc.ca/canada/story/2009/01/27/budget2009-main.html.

Definition

GDP, or gross domestic product, is a measure of a country's total output of goods and services.

Further Research

For a more complete listing of proposed spending initiatives in the 2009 budget, see the CBC Web site at www.cbc.ca/canada/story/2009/01/26/f-budget2009-spending-priorities.html.

Many have called the 2009 Canadian budget the most important budget since the Great Depression. In some ways, the budget tries to be all things to all people. Under extreme pressure from the opposition parties, the Conservative government has created a document aimed to prevent its collapse.

In it the Conservatives have included tax cuts for both individuals and businesses. Broad-based tax cuts (cuts that apply to most taxpayers, rich or poor) are one of the key interests of all fiscally conservative governments, Canadian or otherwise.

But the budget also includes a massive increase in government spending. Most of this spending is aimed at infrastructure projects. Roads, public housing, and public transportation are three areas that will benefit from new funding. This spending is so-called stimulus spending. It is intended to stimulate the Canadian economy by putting billions of dollars into public projects, creating demands for increased labour and production.

As a rule, conservative governments avoid spending increases. Pressure to use stimulus spending to fight the recession came from both inside and outside Canada. Outside Canada, an international consensus emerged that every government should devote about two per cent of its gross domestic product (GDP) to investment in its economic growth. Inside Canada, the pressure came from the opposition parties, who threatened to bring down the Conservative government if it failed to provide a stimulus package aimed especially at job saving and job creation.

The result is a budget that projects a \$34-billion deficit for the 2009-10 fiscal year and a \$30-billion deficit in the

second year. It will be at least 2013-14 before the budget is once again balanced.

What will Canada get by going into debt? The government says that the budget will provide stimulus worth about \$40-billion over two years and create or maintain about 190 000 jobs. Here are some of the programs in the 2009 budget.

Tax Relief

The government has made small but significant changes to the tax rate. The basic personal exemption (those with an income less than that amount pay no taxes) has been raised from \$9 600 to \$10 320. The upper limits for the two lowest tax brackets have also been raised. Both lower- and middle-income Canadians will find their tax burden reduced as a result of these changes. About 265 000 Canadians will find themselves no longer paying any tax.

Small business will benefit from a tax change that sees the lowest federal rate of tax applied to the first \$500 000 of small business income. This rate currently applies to the first \$400 000. Changes in personal income tax laws, combined with reductions to business taxes, are estimated to cost the government \$5.9-billion in the coming year.

Spending Initiatives

Spending initiatives are focused on two major needs: creating new jobs and assisting those who are unemployed as a result of the recession.

- The budget has promised \$4-billion in spending over the next two years for infrastructure projects proposed by provincial, territorial, and municipal governments. This funding is to be matched, mostly on a 50-50 basis, by

the local authorities. Such projects are intended to be “shovel-ready,” that is, these are projects that are already planned or for which planning is almost completed. Work on them can begin almost immediately.

- \$2-billion will be spent on building projects at colleges and universities across Canada.
- Over \$2.5-billion is to be spent on renovating and building new social housing, including that for seniors, Aboriginals, and people with disabilities.
- \$1-billion is set aside to help single industry communities hardest hit by the economic downturn. These are forestry, agricultural, and mining communities that have lost their largest employers. The money is to help them adapt to the changing economic conditions.
- \$150-million goes to the forest industry alone. Some will be used to develop new uses for forest products. \$50-million will be used to promote the industry in foreign markets as one that is environmentally responsible.
- \$1-billion is earmarked over the next five years to be spent on sustainable green infrastructure projects.
- \$550-million is earmarked for farmers, helping them to adjust to new economic challenges. \$50-million will be spent on expanding slaughterhouse capacity across the country.
- The maximum for Employment Insurance (EI) benefits has been extended from 45 to 50 weeks. This measure is expected to cost about \$1.15-billion over the next two years.
- \$500-million will be spent for additional EI benefits for workers enrolled in long-term training programs. \$60-million will be available specifically for retraining older workers.

The government stimulus package will amount to about 1.5 per cent of GDP in 2009-10, and 1.1 per cent in 2010-11. The government expects the economy to improve by 2010, with revenues increasing and deficits decreasing.

Inquiry

1. Which parts of the Canadian budget do you most support? Why?
2. Which parts of the budget do you not support? Why?
3. Note those elements of this budget will likely affect your family and/or your community.

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The United States

Did you know . . .

One of the problems facing Americans is evidence of widespread greed and fraud in the financial sector. One individual, Bernie Madoff, is accused of stealing USD\$50-billion from investors.

Quote

"For every day we wait or point fingers or drag our feet, more Americans will lose their jobs. More families will lose their savings. More dreams will be deferred and denied. And our nation will sink deeper into a crisis that, at some point, we may not be able to reverse." — Barack Obama, excerpt from his first major address to a Joint Session of Congress (*Washington Post*, February 24, 2009)

Economists agree that Canada's recovery from recession is ultimately dependent on the performance of the economy of the United States. This is true for one simple reason: Americans buy 80 per cent of the goods that Canada exports. If Americans aren't buying, Canadian products aren't selling—and Canadian jobs are lost. The U.S. economy is in its worst shape in decades. Consider the following economic indicators:

- The U.S. economy has been in recession since late 2007.
- Since the recession began, more than 3.6 million jobs have been lost in the U.S. Almost 600 000 were lost in January 2009 alone. This is the biggest rise in the jobless rate since 1974.
- The Dow Jones Industrial Average, the most respected stock market index in the U.S., had by March 2 declined to its lowest level since 1997. Since the beginning of 2009, it has declined by 25 per cent.
- In the last quarter of 2008, the U.S. gross domestic product declined at a greater rate than even worst-case scenarios had forecast. The country's total output of goods and services fell 6.2 per cent—the steepest decline since the recession of 1982.
- General Motors and Chrysler, two of the Big Three U.S. car manufacturers, have obtained massive bailout packages from the U.S. government. As car sales in the U.S. have declined by over 40 per cent, the only alternative appeared to be bankruptcy protection.
- 67 000 homes were repossessed by lenders in January 2009 after their owners defaulted on their mortgage payments.
- \$700-billion in government money

was spent in 2008 to save U.S. banks threatened by collapse because of losses on their mortgage loans.

- Some economists predict that the jobless rate in the U.S., currently about seven per cent, could climb to as high as 11 per cent.

Government Response

U.S. President Barack Obama began work on an economic policy package for his new administration shortly after winning the November 2008 election. His government's stimulus bill was being considered by the U.S. Congress even before he had been inaugurated. Its official title is The American Recovery and Reinvestment Plan. The plan will spend about \$185-billion in 2009 and \$787-billion in total over the next few years.

Like the Canadian plan, the stimulus package is a combination of tax cuts and increased government spending. Obama's preference was clearly for targeted spending rather than broad-based tax cuts. However, he included the cuts in an attempt to win support from fiscally conservative members of the Republican Party in Congress. He failed in this effort, but the tax cuts remained in the final bill.

The tax cuts target the poor and the middle class and will amount to about \$275-billion over the next two years. They provide direct income tax reductions of \$400 for individuals and \$800 for families. In addition, there are additional credits for college tuition, first-time home purchases, and families with children. Small businesses will receive \$54-billion in tax credits and write-offs. Additional spending will be concentrated in five areas:

Further Research

For your consideration: The U.S. government has created a Web site (www.recovery.gov) where citizens can monitor how the stimulus money is being spent. Among other things it describes, state by state, how the money is being apportioned and the purposes for which it is to be used. Do you think it would be worthwhile for the government to set up a Canadian equivalent? Why or why not?

- Modernizing federal infrastructure (transportation, buildings, water projects): \$83-billion
- Alternative energy production: \$22-billion
- Expanding health care: \$138-billion
- Improving education: \$117-billion
- Research in science and technology: \$18-billion

With this stimulus package the Obama administration hopes to create as many as seven million new jobs in the next two years.

But the President has warned that this will come with a price. That price is deficits of about one trillion dollars in both of the next two fiscal years.

For obvious reasons, Canadians hope

that the U.S. stimulus program turns the U.S. economy around. Canada needs its biggest trading party to be healthy. Both our manufacturing sector (including automotive and steel manufacturers) and resource sector (including forest products and petroleum) depend heavily on sales to the U.S.

A “Buy American” provision of the stimulus legislation led to some Canadian concern that we might be excluded from selling some of our products to the U.S. The final legislation contains such a provision, but most commentators believe that it is unlikely to have any real effect on Canadian-U.S. trade. World leaders, including Obama, are in agreement that this is not a time to be discouraging international trade.

Analysis

1. What evidence is there that the U.S. is in a terrible economic downturn?
2. Why is the state of the U.S. economy so important to Canadians?
3. How effective do you think President Barack Obama will be with his economic measures? Explain.

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Budget Talk

Needless to say, the 2009 Canadian budget has been the subject of considerable commentary—some of it positive, and some of it not. Here are some of the voices of interested parties, ranging from the Prime Minister and the Leader of the Opposition to ordinary Canadian citizens.

The Conservative Government

On October 8, 2008, just a week before the election, the Prime Minister was quoted: “We will not be running a deficit. We will keep our spending within our means. This government will not panic at a time of uncertainty” (*Toronto Star*, January 25, 2009).

A week before the tabling of the budget, however, Harper’s opinion had changed considerably. “There’s a general consensus—a strong consensus—that all governments need to spend, need to invest quickly and efficiently and effectively while at the same time avoiding a long-term, permanent deficit,” he announced in Halifax on January 19 (*Toronto Star*, January 20, 2009).

Jim Flaherty, the Minister of Finance, was eager to explain why the government had decided that stimulus spending and temporary deficit financing was now a necessity. “Conservatives are pragmatic. Conservatives understand risk. Conservatives understand the seriousness of the synchronized global recession. Conservatives understand that a government must be pragmatic and respond to those concerns, protect our country, protect our families and our industries and make sure that we can get through this well and emerge from the global recession with strength” (*Toronto Star*, January 28, 2009).

Opposition Reaction

The opposition parties in Parliament were quick to express their suspicions of the government’s conversion to stimulus spending. Michael Ignatieff, the new Liberal leader, commented: “This government appears to have a split personality. One time it uses one language, another time it uses another, and our difficulty . . . is figuring out which government to believe” (*Toronto Star*, January 27, 2009).

Jack Layton, Leader of the New Democratic Party, immediately announced that the NDP would not support the budget. “It doesn’t protect the jobs of today and it doesn’t create the jobs that we need for tomorrow” (*Toronto Star*, January 28, 2009).

Layton later wrote: “Harper’s budget contains \$60 for corporate tax cuts for every \$1 to help the unemployed. But tax cuts won’t create jobs the way fast-flowing infrastructure funding will. According to the government’s own figures, for every dollar in corporate tax cuts, you get a 20-cent improvement to the GDP. One dollar in personal income taxes provides a 90-cent improvement. And it’s \$1.50 for infrastructure spending and support for low-income earners. Yet the lion’s share of Harper’s spending is still being spent on tax cuts. It doesn’t make sense” (*Toronto Star* January 29, 2009).

Ignatieff, however, decided to work his way through the budget before deciding whether to support it. “There are some positive elements in this budget that would have been unthinkable before Christmas. That is to say, the government has responded to combined pressure from the opposition parties. Those results are positive” (*Toronto Star*, January 28, 2009).

The Liberals did ultimately vote for the budget, but with one major condition.

On January 29, Ignatieff wrote in the *Toronto Star*: “We will require regular reports to Parliament on the budget’s implementation and its cost—one in March, one in June, and one in December. Each of these reports will be an opportunity to withdraw our confidence should the government fail Canadians.”

“Ordinary” Canadians

What Canadians wanted in the budget depended very much on how the recession affected them personally.

Doug Tingley, a mill worker in Delta, BC, hoped that workers would come first. “The biggest concern is whether anyone’s going to have a job. We don’t know week to week whether this place is going to actually exist.”

Victoria Foley is a Toronto entrepreneur. “I really hope that the budget really identifies opportunities for business, for individuals. Our lives are very much entwined with business, employing people, keeping an economy going.”

Mauro Ceolin is a house framer in Brampton, Ont. His wife Cathy is expecting that his work will soon slow down and their income will drop. “I’ll be looking for a job soon, just in order to help with the lower income . . . if something does slow down with him. He hasn’t been affected yet, but I’m sure he will be.”

Source: All quotes are from *The Globe and Mail*, January 24, 2009.

The Pundits

The country’s political and economic experts also had plenty to say. Conservatives wanted tax cuts. Niels

Veldhuis, a senior economist with the Fraser Institute, stated: “The critical thing on tax cuts is that they’re permanent and that they change marginal rates. So this is not just about putting money in the hands of Canadians, who will then spend it, at least on a temporary basis. This is more about changing and improving incentives for work effort, for investment, for taking entrepreneurial risk—all things that will produce better economic results” (*Toronto Star*, January 25, 2009).

Columnist Thomas Walkom argued that broad-based tax cuts supply little economic stimulus. “There is some help for the poor, although the \$6.6-billion allocated to this over six years is far outweighed by the \$13.9-billion in tax cuts and housing measures aimed at the middle classes. Oh, and did I mention the \$4.4-billion in cuts to business and payroll taxes? Interestingly, the government itself admits—in a technical portion of the budget—that its business and middle-class tax cuts will be far less effective in combatting [sic] recession than infrastructure spending and relief for the very poor” (*Toronto Star*, January 28, 2009).

And then there are those who believe that a stimulus budget is an exercise in futility, and that there is little the government can actually do. Douglas Porter, deputy chief economist at BMO Capital Markets, was quoted as saying: “I think all we’re talking about here is trying to limit the damage to the economy from the very serious winds that are howling out there in the global economy. We’re just talking about cushioning the blow” (*Toronto Star*, January 25, 2009).

Activity

1. Circle the three comments that you most agree with and be prepared to explain your choices.
2. Circle the three comments that you most disagree with and be prepared to explain your choices.
3. Which comments do you not understand? (Be sure to ask for clarification from your class.)

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Activity: Surviving the Tough Times

These are tough economic times, and many people are looking for ways to spend less and save more until we return to more certain economic conditions. Needless to say, there are plenty of sources of advice being created on how to do exactly that. But what are the best ways you and your family can cope with the downturn?

Your task is to prepare a pamphlet titled "Ten Tips for Tough Times for Tough Families." In it you will include the 10 steps you think your family could best adopt to deal with the current recession. Begin by brainstorming ideas with a small group of classmates. You may or may not use them in your final product, but be sure to keep a list of all the ideas your group comes up with.

The next step is to consult the experts. Here are some of the more useful suggestions available on the Web. Note that not all are Canadian, so some suggestions may not apply. Some deal with day-to-day living, others with money management, and some with employment:

- frugaldad.com/2008/06/16/75-tips-to-survive-a-down-economy/
- hubpages.com/hub/Surviving-hard-times
- www.goodhousekeeping.com/money/budget/recession-proof-budgeting
- bulletin.aarp.org/yourmoney/personalfinance/articles/tips_for_surviving_tough_economic_times_following_a_few_simple_rules_will_protect_you_two_local_experts_say.html
- www.gatherlittlebylittle.com/2009/02/surviving-economic-recession/
- idahoptv.org/dialogue/extras/financialTips.cfm
- beingfrugal.net/2008/04/03/frugal-tips-to-survive-a-recession/
- ca.askmen.com/money/investing_200/208_investing.html

Finally, prepare a one-page folded pamphlet with your 10 best suggestions for dealing with tough times. It will be interesting to compare these with those of your classmates. Are your concerns similar or very diverse? Those that seem most workable might be presented to your family. Good luck.