

# Industry Reports & Media Review on Co-operative Responses to the Pandemic

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## *INDUSTRY REPORTS & MEDIA REVIEW ON CO-OPERATIVE RESPONSES TO THE PANDEMIC*

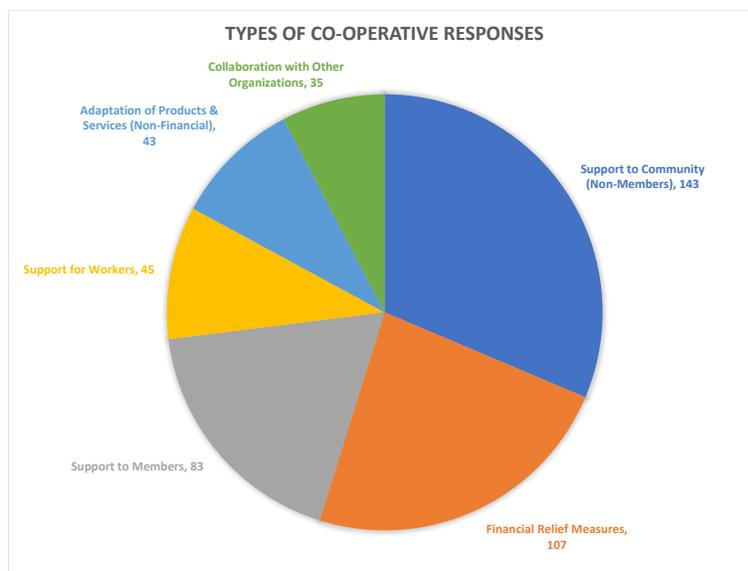
How have Canadian co-operative and mutual enterprises (CMEs) adapted or responded to the COVID-19 pandemic? Is the co-operative difference apparent during this crisis? As part of a larger inquiry, this literature and media review intends to help answer some of these questions and complement data gathered through different research methodologies – including key-informant interviews, a survey questionnaire, and economic impact analyses and comparisons.

In this section, media documents (primarily articles and press releases) pertaining to Canadian CMEs and published between 1 March 2020 and 31 March 2021 (inclusive) were collected. 282 articles and press releases (180 in English, 102 in French) were analyzed. The media provide a sampling of Canada's CME sector – across region, typology, and industry. Responses found in the media were categorized into response categories (each with sub-categories) to facilitate analysis.<sup>1</sup> Canadian results were contextualized within a reading and analysis of industry reports from farther afield. CMEs around the world and in Canada share specificities in their responses to the pandemic.

### 1. CO-OPERATIVE RESPONSES

CME responses to the pandemic fall into the following categories, in order of frequency of data points found<sup>2</sup>:

1. Support to Community (Non-Members) – 143 data points
2. Financial Relief Measures (Members and Non-Members) – 107 data points
3. Support to Members – 83 data points
4. Support for Workers – 45 data points
5. Adaptation of Products & Services (Non-Financial) – 43 data points
6. Collaboration with Other Organizations – 35 data points



<sup>1</sup> Please refer to the Annex for a detailed account of the research methodology.

<sup>2</sup> The volume of responses may reflect media bias regarding what is deemed relevant to public interest by news outlets. Our research cannot account for this potential bias – a limitation of the nature of a media review. Being mindful of the potential media bias, the total number of data points for each category are presented for information only. Further, some data points fall into multiple categories of responses.

Figure 1. Types of CME responses (by data points)

A NOTE ON GENERAL PANDEMIC SAFETY MEASURES – Both overseas and in Canada, the literature on co-operatives cites swift responses in the first 6 weeks of the pandemic. Such responses indicate broad mobilization of the sector. Responses include, but are certainly not limited to:

- New or increased measures to secure safety on premises for members, workers, and customers
- Provision of PPE for members, workers, customers, the elderly, vulnerable populations, and the surrounding community
- Special access measures for populations at particular risk during the pandemic – for the benefit of members, workers, and customers
- Conversion to digital work, commerce, and/or governance

### 1.1 SUPPORT TO COMMUNITY (MEMBERS & NON-MEMBERS)

The most frequent type of response captured in the Canadian media pertain to co-operative organizations offering support to their surrounding communities. Responses include:

- Emergency funds, grants, sponsorships, donations, matching donations, donations of a portion of sales, and other financial support to non-members. Civil society organizations (CSOs) (such as food banks, poverty alleviation charities, community organizations, etc.), as well as health workers and health-care systems are the most frequent recipients.
- Special services for vulnerable populations (e.g., elderly, immuno-compromised, immigrants, refugees, victims of domestic violence, youth, etc.) such as free transport, free delivery, free delivery for those in quarantine, (re)employment schemes for youth, etc.
- Provision of free foodstuffs and care packages for those in quarantine
- Sharing hard assets and resources for communal use – such as hotels for lodging health-care workers, venue space for community activities, car fleets for transporting health-care workers, etc.
- Sharing staff time and expertise

Support to the surrounding community is something that co-operative organizations of all types engaged in including small co-operatives and large co-operative federations – from food retail to banking to healthcare. Support to the community tended to consist of financial donations, though co-operatives responded in a variety of ways beyond monetary contributions including in-kind contributions of OTHER TYPES OF EQUITY VALUED BY CO-OPERATIVES such as sweat equity, industry expertise, and local or regional solidarity. The data abound with examples of the ways Canadian co-operatives practice *Principle 7: Concern for Community*, such as:

- Coopérative de solidarité de Saint-Hubert (a multi-stakeholder, health co-operative) extended its services to anyone in the community – extending benefits otherwise reserved for members to non-members in need (Tercaefs, 2020). Services offered included home delivery of health services, home blood tests, and free foodstuffs for anyone aged 70 or older (Tercaefs, 2020).
- The West Kootenay Permaculture Co-op rallied its own members to donate products to local households in need constituting an instance whereby member engagement drove the co-operative in its support to the surrounding community (Harper, 2020).
- A microbrewery, worker co-operative, Le Trou du diable, purchased advertisement space in three local news organizations otherwise struggling amid the pandemic – an act of business solidarity. The microbrewery also donated staff time to help local grocers meet increased demand for deliveries. They gave \$30 to each of their own workers to use in local restaurants (Rédaction Shawinigan, 2020).

- Co-operatives made donations in-kind of N95 and surgical masks to local organizations and government actors – Desjardins Group alone donated 20,000 N95 masks and 40,000 surgical masks to the provincial government of Québec (Desjardins Group, 2020).
- Central Alberta Co-op committed to maintain stable prices on staple household goods and foodstuffs (Red Deer Advocate, 2020).
- Kootenay Carshare Cooperative engaged members in community support by dedicating a portion of its fleet to health-care workers and to the city’s emergency response departments. Members pitched in by helping to disinfect and clean vehicles between use (Nelson Star, 2020).
- Nutrinor, an agricultural producer co-operative, donated 27,000 litres of milk and 7,000 kilograms of cheese to area food banks (Nutrinor, 2020). Several primary agricultural producer co-operatives – acting individually and as part of a collective effort coalesced by their federation, Sollio Cooperative Group – donated \$450,000 worth of foodstuffs to food banks, \$100,000 in cash to community organizations, \$200,000 worth of Olymel products, and \$10,000 worth of Citadelle maple products to the greater Montreal area (Food in Canada, 2020).
- Several credit unions supplemented their financial contributions to civil society organizations with free technical assistance. Interior Savings Credit Union “pledged its support to a variety of other community relief efforts including programs led by the United Way as well as a unique mentorship program that will help non-profits build leadership, financial, and operational resiliency to adapt not only to today’s challenges but also to a future that could look quite different” (Taylor, 2020). Vantage One Credit Union partnered with its local chamber of commerce to support local commerce. The credit union produced a “video [that] follows a \$100 bill’s journey from the credit union to several local businesses and shows how that money helps to create jobs, fund local infrastructure and pay taxes” (BC Local News, 2020).
- The Co-operators Group Limited (a co-operative in the insurance industry) created a community relief fund for youth employment launched in partnership with a national civil society organization (The Co-operators Group Limited, 2020). The Co-operators contributed \$2 million aimed specifically to support the employability of marginalized Canadian youth – including those who lost jobs and/or educational opportunities to the pandemic (The Co-operators Group Limited, 2020).
- Presentation House Theatre (PHT) launched “the PHT Creative Hub Co-operative, transforming how the company collaborates and shares performing arts with its communities” (Minter, 2020). PHT opened its venue space to the community for pandemic-safe activities (Minter, 2020). Coopérative de travailleurs d’Ambulance de l’Estrie (a paramedic, worker co-operative) provided labor and a mobile testing clinic to the municipal health authorities in its area (Boriero, 2020). The co-operative also partnered with local health systems to fill summer staffing vacancies (Boriero, 2020).
- Matawa Health Cooperative went above and beyond their industry mandate – going so far as to go fishing to redistribute food to their indigenous community, distributing 50 bags of food every other week to people experiencing homelessness, administering vaccines for members and non-members, advocating to local government for the opening of a testing and vaccination site near indigenous communities experiencing high transmission rates, and serving members’ evolving and expanding needs throughout (Garrick, 2021).
- Interior Savings Credit Union offered \$500,000 in student bursaries – usually reserved for members (Manchester, 2021). The credit union announced that it would welcome new student members to join the credit union so that they could take advantage of this member benefit.
- Wawanesa Insurance donated funds to Canadian and American food banks (ICMIF, 2020). Desjardins Assurances allocated \$1 million dollars to support small enterprises across Canada and offer technical

assistance through a partnership with MBA candidates at the Schulich School of Business, York University (Desjardins Group, 2021).

According to the media reviewed, some of these responses of support (with financial implications) were made quite early:

- 30 March 2020 – Westminster Federal Credit Union (WFCU) commits \$650,000 to lodge health workers in local hotels, partnering with the local hospital and hotelier’s industry (CBC News, 2020).
- 3 April 2020 – Libro Credit Union donates \$320,000 to the COVID-19 Emergency Response Initiative of the local United Way (Libro Credit Union, 2020).

*“As a community gathering place, we have a responsibility to our members, customers, and staff to reduce the spread of COVID-19” – Kootenay Co-op (The Nelson Daily, 2020).*

*“Credit unions have a long and proud tradition of local decision-making and investing in the health, safety and well-being of those that live, work and play in our communities – through good times and through challenging times,” shares Kootenay Savings President and CEO Brent Tremblay” (Regnier, 2020).*

*“From the onset of the COVID-19 pandemic, the local Co-ops supported by FCL [Federated Co-operatives Limited] have provided essential goods to their communities and in many cases have served as a lifeline to residents in many communities. Co-ops began adapting quickly by finding creative solutions to meet their communities’ unique needs” (FCL, 2020).*

## 1.2 FINANCIAL RELIEF MEASURES

Most CMEs cited in the media engaged in financial relief measures of some kind for members and non-members alike. Some of these are mentioned in examples of CMEs offering support to the community – especially where financial donations are concerned.

In this section, we capture the financial relief measures adopted by credit unions and that include proactive and precocious implementation of:

- loan and/or interest deferral schemes
- lowering and zeroing of interest rates
- establishment of *new* low-or-no-interest loans for individuals and businesses
- waiving fees associated with banking services
- suspension of negative impact to credit scores
- proactive communication and outreach to members to inquire about finances and offer individualized refinancing options

Sustaining the distribution of patronage dividends – cited most often for consumer retail co-operatives (primary and secondary / tertiary) and in credit unions (cited particularly during the last quarter of 2020 and first quarter of 2021) also constitute financial relief.

Often, these responses constitute quick adaptations to products and services in the short-term though some may carry into the medium- and long-term. Examples include:

- Libro Credit Union implemented a member-wide “Financial Support Questionnaire” for its individual members and offered interest-free loans up to \$40,000 to commercial clients (Kenny, 2020).
- Salmon Arm Savings and Credit Union adopted a policy to remove bureaucratic banking paperwork to ease access for their members to the financial instruments and relief they needed (Labere, 2020).

- Servus Credit Union deferred collection on more than \$4 billion in loans, “approved and funded more than \$198 million in Canadian Emergency Business Account (CEBA) loans,” and paid more than \$2.4 million in additional pay to all employees between March and May 2020 (Servus Credit Union, 2020). Ladysmith and District Credit Union dedicated \$1 million in interest-free loans to members-only as early as 31 March 2020 (Schisler, 2020).
- The Canadian Emergency Business Account (CEBA) loans offered an administration fee to the financial institutions transacting the loan program. Conexus Credit Union pooled this administration revenue into a \$200,000 Kindness Capital Fund to support and honor the service of individuals and businesses through a member-nomination process (Nikkel, 2020).
- On 8 April 2020, Vancity Credit Union was the first financial institution in Canada “to temporarily offer zero per cent interest rates for people affected by COVID-19” (Basu, 2020).

Virtually all the Canadian credit unions cited employed one or more of the financial relief measures listed above. Many of them – along with other types of co-operative organizations – did more still by also donating funds to actors in their surrounding communities (see Support to Community).

According to the media reviewed, some of these financial commitments were made quite early:

- 30 March 2020 – Westminster Federal Credit Union (WFCU) commits \$650,000 to lodge health workers in local hotels, partnering with the local hospital and hotelier’s industry (CBC News, 2020).
- 3 April 2020 – Libro Credit Union donates \$320,000 to the COVID-19 Emergency Response Initiative of the local United Way (Libro Credit Union, 2020).

Overseas, Rabobank was “the first bank in the Netherlands to postpone the interest payments and repayments on loans for SMEs”; it “also established a support fund for cultural and sport organisations” (Carini et al, 2021). Co-operative organizations – acting individually and collectively – in India, Japan, Malaysia, Myanmar, Nepal, Palestine, Singapore, and South Korea made sizable donations (financial and in-kind) to their national governments in support of pandemic relief (Dave, 2021).

*Cyndie Martini, President and CEO of Member Access Processing (a USA-based aggregator of card services for credit unions) said: “banks are tightening their lending standards, slashing credit lines and making it tougher for lower-income customers to get by. They’re preparing for the worst-case scenario, while credit unions are doing the opposite” (Bond, 2020).*

*“I am most proud of how we’ve been able to support our members – both financially and personally. Financially, in addition to financial relief programs, we were able to maintain our annual commitment to sharing our profits with members” (Servus Credit Union, 2020).*

*“We have weathered these kinds of economic crises many times, and very often we find that when the other formal institutions stop lending, credit unions continue to lend” (CU-Today, 2020).*

### 1.3 SUPPORT TO MEMBERS

Consistent with the co-operative model, many CMEs’ responses to the pandemic revolve around their members. Federations and primary co-operatives of diverse typology and industry took initiative through the following types of responses:

- Proactive outreach to and increased communications with members asking about their needs and offering support
- Provision of information and awareness campaigns (about the pandemic, governmental relief programs, post-pandemic opportunities, and more)
- Adaptation of products and services to meet member needs

- Increase in service provision to members
- Sustained distribution of patronage dividends (cited particularly during the last quarter of 2020 and first quarter of 2021)

*A NOTE ON PATRONAGE DIVIDENDS.* Some Canadian CMEs chose to maintain the distribution of patronage dividends to their members. Though not unique, Vivaco Groupe Coopératif held virtual, extraordinary general assemblies to allow members to vote on decisions about distribution of patronage dividends (Toupin, 2020). In contrast, Access Credit Union – in an article dated 19 August 2020 – was holding the distribution of patronage dividends preferring instead to provide lower interest loans to members (Greschner, 2020). Starting in December 2020, we see an increase in articles citing revenue margins of various CMEs – as well as an uptick in articles explicitly stating the amount of patronage dividends the co-operative organizations were distributing back to members, and the amount retained for broader financial support to civil society organizations.

In most instances, co-operative support to members – as a response category – often overlaps with an offering or extension of financial relief and short-, medium-, and (in some cases) long-term adaptation of products and services. Credit unions’ support to members is most often a provision of financial relief in some form. Below are some other examples of support to members:

- Golden Community Coop hired a “COVID-19 Response Coordinator” to help members navigate new challenges caused by the pandemic, as well as navigate the federal wage subsidy program (Palmer, 2020). Other co-operatives and credit unions are cited as hiring additional staff to help increase support to members.
- The Co-operative Housing Federation (CHF) Canada provided technical assistance and guidance to their co-operative members about appropriate tools to facilitate digital governance after conducting a member-survey on their needs (Voinea, 2020).
- The Canadian Worker Co-operative Federation held webinars for their members and the public with advocacy and awareness aims – promoting the worker co-operative model and its role in rebuilding a post-pandemic economy that addresses the inequities revealed by the pandemic (The Canadian CED Network, 2020).
- Federated Co-operatives Limited (FCL) (a federation of consumer retail co-operatives) completed a technological conversion for 1,500 member co-operatives. Their aim was to “provide consistent and secure retail experiences and keep their costs down with seamless, centralized management. FCL home office employees and local co-op location employees can easily access the network from home offices and remote sites to collaborate and serve their nearly 2 million members” (OnX, 2020).
- Wawanesa Insurance, a Canadian mutual, expanded legal protection services to meet evolving member needs “especially in light of the shifting legal landscape due to COVID-19” (ICMIF, 2020).
- Norris Crescent Housing Co-operative supported owner residents who had lost their jobs with grocery gift cards, payment plans for missed rents, and – perhaps most importantly – a promise they would not be evicted (Lorinc, 2020).
- In a press release dated 2 April 2020, The Desjardins Group announced dedicated responses for their young members including an increase of funds allocated to their scholarship fund up to \$1.8 million for 2020 (Desjardins Group, 2020).
- The BC Eco Seed Co-op saw a 300% increase in demand for local seeds and succeeded in meeting this demand (Fawcett-Atkinson, 2020).

*“We are here for our members — their well-being through this challenging time is our top concern,” said Garth Warner, President & CEO of Servus Credit Union” (Servus Credit Union, 2020).*

*“We represent survival for some individuals. There are those who do not have a social network. No one goes to see them. We identified and targeted the most isolated individuals. We contact them regularly. We seek to know what their needs are” – Lynda Bélanger, General Manager, Coopérative de solidarité de services à domicile du Royaume du Saguenay (translated from the French; Radio-Canada, 2020).*

*“As the preferred destination for many of Canada’s small and medium-sized businesses especially, we are deeply aware of the potential financial hardship this crisis may cause for those members in addition to our individual members and their families [– Martha Durdin, CEO of CCUA]” (CCUA, 2020).*

*Dr. Brian Branch, President and CEO of the World Council of Credit Unions (WOCCU) praised “the many steps credit unions have already taken to help members even as they come at a financial cost to the institution” (CU-Today, 2020).*

#### 1.4 SUPPORT FOR WORKERS

With regards to safe-guarding livelihoods, employment, wages, and associated benefits, media about primary co-operatives outnumber references about secondary / tertiary or federated co-operative structures. The most frequent types of responses include:

- Policies of job retention (primarily from *non* worker co-operatives in Canadian media)
- Adoption of hazard pay and solidarity wages for workers (USFWC, n.d.; Carini et al, 2021)
- Adaptations to protect worker safety and health
- Hiring staff to support increased demand for member services

In Canadian media, responses are evenly split between actions taken for the enterprise’s *own* workers and actions taken in solidarity with workers-*at-large*. Several credit unions promised to maintain full employment and/or full wages and engaged in other responses to protect their own workers. Additionally, some took responses to support workers outside their own staff. Consumer retail co-operatives, particularly in food and grocery, took early steps to protect workers (deemed essential from the beginning of the pandemic) including several that committed to keep all workers employed. An increase in hourly wages was implemented by various co-operatives across Canada. Overseas industry reports claim that worker co-operatives stand out in their worker-centred responses. Further research is required to determine if this was likewise the case in Canada.

- Desjardins Group committed to paying full wages to workers who could not telework due to the nature of their positions starting on 18 March 2020 (Desjardins Group, 2020).
- Nutrinor, an agricultural producer co-operative, laid off 141 workers but re-employed 50% of those by 19 May 2020 (Nutrinor, 2020). They allocated \$26,000 in financial-aid support to those laid-off and offered weekly food stipends to all workers of between \$55 – \$80 per week per worker.
- Vancity Credit Union created a new loan scheme specifically for self-employed and low-income workers (Smith, 2020). Working for their *own* workers’ benefit, Vancity Credit Union created a new health-care application to support workers through the pandemic (Rolfe, 2020). It implemented shift rotations for frontline workers allowing them to work one week in the branch, then one week from home (Rolfe, 2020). Under normal circumstances, Vancity holds benefits for the first six months of employment for new hires – they waived this policy during the pandemic and offered benefits to all regardless of tenure (Rolfe, 2020).
- Community Savings Credit Union created a specific loan scheme for labor union organizations (where workers had experienced layoffs) promising zero interest rates through the end of 2022 with the possibility to extend the loans at a 5% interest rate if not repaid by 2023 (CSCU, 2020).

- Wawanesa Insurance launched a new training and professional development platform entirely free for workers and brokers. The mutual’s Vice President of Broker Distribution, Graham Haigh said, “with our new program, we are building on our commitment to brokers and empowering them with better digital training tools to provide excellent service to our mutual policyholders” (ICMIF, 2021).
- A microbrewery worker co-operative, Le Trou du diable, offered hazard pay to their workers and implemented responses in solidarity with workers in the restaurant and food industry beyond their own co-operative. They donated meals to the households of restaurant workers, as well as workers who had been laid-off or furloughed from jobs in other companies (Rédaction Shawinigan, 2020).
- Arctic Co-operatives Ltd. (a retail co-operative federation) redeployed hotel workers into other business areas to avoid layoffs in the tourism arm of the federation (George, 2020).
- Sollio Cooperative Group (an agricultural co-operative federation) ensured that its more than 15,000 employees “remained safe, whether they worked in essential industries such as food transformation, slaughterhouses, or retail stores or held administrative jobs that they could do from home” (Montreal Gazette, 2021). They offered their workers tools and resources ranging from mental health support to yoga classes.

*“The Co-op will do everything possible to remain operational. Operational hours/days may change. This will all depend on health of our Staff. Any abuse/harassment of our Staff will not be tolerated,” said Tofino Co-op general manager Michael Tomilin, adding that this includes social media” (O’Malley, 2021).*

*“By mid-March, Calgary Co-op, one of the first grocery stores to offer differentiated hours for seniors shopping, raised front-line team members’ salaries by \$2.50 an hour, retroactive to March 8. To compare, the federal government’s Canada Emergency Wage Subsidy was announced on April 1, and is retroactive to March 15” (Duguid and Vieta, 2020).*

### 1.5 ADAPTATION OF PRODUCTS & SERVICES

Virtually all the co-operative organizations’ responses to the pandemic covered by Canadian media constitute at least a short-term change in products and/or services. Sometimes, these short-term changes are likely to outlast the pandemic – particularly where facilitation (or outright conversion) to digital / virtual banking was implemented by credit unions. Included in this category are measures related to:

- Temporary closures of physical commerce locations and conversion to digital work for workers and digital commerce for members and customers
- On the other hand, *staying open* to allow member-access to products and services was often cited in the media (particularly for health and food co-operatives and credit unions)
- Temporary changes in policies and/or associated fees around various services (e.g., ATM fees, daily withdrawal limit at ATM’s increased, delivery fees waived, changes in insurance premiums, etc.)
- New digital / virtual services – which will likely become long-term adaptations – such as new provision of digital enrollment for direct deposit from the CRA for federal tax transactions
- Redeployment of staff and services (uniquely within federations) from hard-hit industries such as travel and tourism to those experiencing stable or increased demand – such as food or oil and gas
- Adaptation of products and services to meet early demand for PPE – particularly in worker and producer co-operatives

Listed below are some responses that illustrate Canadian CMEs’ adaptation of products and services:

- Coopérative funéraire de l'Outaouais chose to deepen and expand digital services including support for grieving families (Radio-Canada, 2020). Similarly, Coopérative funéraire du Grand Montréal took considerate measures to adapt grieving practices and ceremony traditions to the evolving pandemic safety requirements (Coopérative funéraire du Grand Montréal, 2020).
- Steinbach Credit Union expanded their online banking menu to include youth- and student-specific options in the short- and long-term (Ross, 2021).
- Coop Couturières Pop, a worker co-operative in the textile industry, converted their activity to produce 20,000 coveralls / vests per week for local health-care workers (Journal Métro, 2020).
- Federated Co-operatives Limited implemented special delivery schedules to some of its co-operative members operating in remote locations with diminished access to stores selling necessary household goods and foodstuffs (O'Malley, 2020).

Some of these adaptations are designed to offer immediate and/or short-term relief to the pandemic while others will have lasting impacts on the firm's operations (e.g., digitalization of some products and services, etc.).

### 1.6 COLLABORATION WITH OTHER ORGANIZATIONS

Overseas, the industry reports suggest that secondary and tertiary co-operatives, co-operative federations, and co-operative associations have played a pivotal role in relaying government policies to their members, mobilizing advocacy / lobbying campaigns to ensure CMEs are considered in governmental relief measures, and providing technical assistance to their members to facilitate access to and use of various pandemic-mitigating strategies and tools. International industry reports focus more on inter-cooperation (between co-operative actors) (Carini et al, 2020; Cooperativas de las Américas, 2020; Cooperatives Europe, 2020; Dave, 2021; Hunt and Willetts, 2020; USFWC, n. d.).

Canadian media tend to cite examples of collaboration between CMEs and other types of organizations. Nevertheless, Canadian media cite several co-operative federations that engaged in collaborative responses with their members or other CMEs. Secondary- and tertiary-co-operatives and co-operative federations maximized the impact of their financial donations by pooling their contributions towards one or a few targeted recipients. The examples of agricultural producer co-operatives acting in concert with each other and through their federation – such as Sollio Cooperative Group to donate foodstuffs and fresh produce – exemplify how federated co-operative organizations can channel efforts that reach communities well beyond their own membership (Food in Canada, 2020). Canada's national, cross-sectoral CME apex – along with regional, provincial, territorial, and sectoral co-operative associations across Canada – engaged in advocacy, information dissemination, and webinars to help Canadian CMEs access government funds throughout the pandemic. Other illustrative examples include:

- Sollio sustained its advocacy efforts during the pandemic lobbying for governmental policies that consider the impact of the pandemic on the agricultural producers of their member co-operatives (Sollio Cooperative Group, 2020).
- Nova Scotia Co-operative Council (a provincial association) collaborated with its members and local organizations to launch a virtual co-operative pharmacy – easing access to prescription medication for isolated or quarantined households and for those financially impacted by the pandemic (Nova Scotia Co-operative Council, n. d.).
- Vancity and Sunshine Coast Credit Unions collaborated to provide free technical assistance to businesses and entrepreneurs – specifically to create and implement business resilience plans in response to the pandemic (Kirkwood, 2020).

- The Co-operators Group Limited created an emergency fund of \$200,000 for Canadian provincial associations to use in supporting their member co-operatives. This allowed the Ontario Co-operative Association (a provincial association) to distribute \$20,000 in relief funds to co-operatives in its province (Ontario Co-operative Association, 2020). Though this is the only instance cited in the media, presumably other provincial associations have redistributed these allocated funds to their co-operative members.
- Horse Lake Community Farm Co-op – a multi-stakeholder, agricultural co-operative – joined private and public actors to revive a local council to address food (in)security in the South Cariboo region of British Columbia (100 Mile Free Press, 2020).
- The collaboration between Community Savings Credit Union and labor union organizations was a direct response to a hole in federal pandemic response bills, specifically the Canada Emergency Business Account (CEBA) program, from which “unfortunately, most union organizations were excluded” (CSCU, 2020).

*““As a cooperative organization, we know that we can do even more when we work together,” said Conway [CEO of Interior Savings Credit Union]” (Taylor, 2020).*

*““Our business model is resilient because it is based on a very strong culture of cooperation, collaboration and transparency,” said Gaétan Desroches, CEO of Sollio Cooperative Group [...] “This certainly helps us to navigate through more turbulent times”” (Sollio Cooperative Group, 2021).*

## 2. TRENDS INFORMED BY MEDIA COVERAGE

Media coverage of Canadian CMEs’ responses to the pandemic was more intensive during the first quarter of the time period (1 March 2020 to 31 March 2021) (Figure 2). This period is characterized not only by the novelty of the virus around the world, but also by the first lockdown measures in Canada. Figure 2 illustrates that the responses of CMEs during the first quarter most often offered financial relief and/or support to the community, followed by support for workers. Figure 2 represents the frequency of reporting in the media.

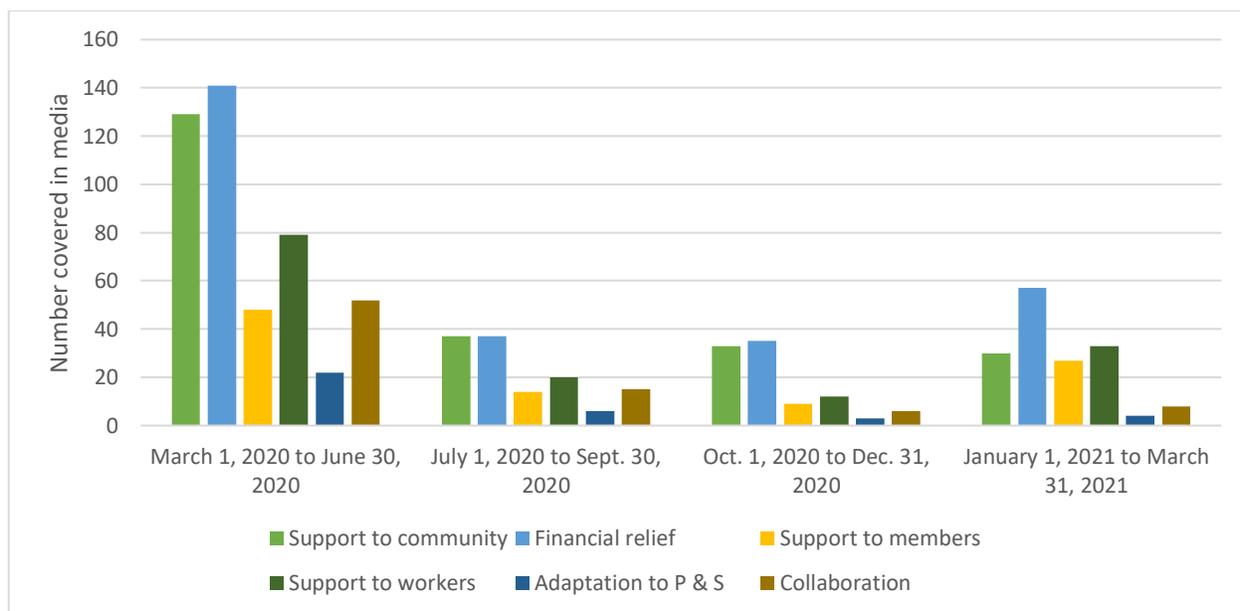


Figure 2. Types of Canadian CME responses covered by media, based on quarters

However, CMEs were responding to the anticipated impact of lockdown measures on the horizon, as early as 15 March 2020. As cited in an article published on 25 March 2020, Calgary Co-op, a food retail co-operative, implemented hazard pay for front-line workers and made the policy retroactive to 8 March 2020 – exemplifying

concern for workers and speed in assuring and implementing a policy with financial implications (Nagai, 2020). In an article published on 26 March 2020, we learn of Prairie North Co-op (another food retail co-operative) committing to pay a shift premium to all staff (Durling, 2020). “To compare, the federal government’s Canada Emergency Wage Subsidy was announced on April 1, and is retroactive to March 15” (Duguid and Vieta, 2020).

Some CMEs also adopted policies of financial relief and support in the first six weeks of the pandemic (and sustained these through 2021). Two emergency funds were already established – and covered in the press – by 24 March 2020. Caisse Desjardins du Plateau-Mont-Royal and UNIFOR (a co-operative refinery in the oil and gas industry) allocated \$200,000 and \$30,000 respectively to support civil society organizations such as food banks and poverty alleviation charities in their responses to the pandemic (Ville de Montréal, 2020; Unifor, 2020). On 30 March 2020, Westminster Federal Credit Union allocated funds to lodge health-care workers for four months in local hotels (CBC News, 2020). One day later, Ladysmith and District Credit Union announced \$1 million as a new line of interest-free credit for members (Schisler, 2020).

Moving on to the second and third quarters, we observe a sharp decrease in media coverage of CME responses to the pandemic (Figure 2). Despite this decrease, coverage retains its majority focus on financial relief and community support. Some cases illustrate the capacity of some CMEs to anticipate crises (in this case pandemic transmission waves). For example, Coop Couturières Pop, a worker co-operative in the textile industry, had converted its operations to the production of various personal protection equipment. In an article published on 12 September 2020, the co-operative was cited as having placed 50,000 masks aside in anticipation of a second wave of the pandemic (Noël, 2020). For context, Canada’s Prime Minister officially announced the second wave on 23 September 2020.

It is interesting to note an upsurge in media coverage in the fourth quarter, which covers the period from January to March 2021 (Figure 2). The latter could be explained by the concentration of CMEs’ annual general meetings typical at this time of year accompanied by the delivery of annual reports (from which could be extracted CME responses to the pandemic occurring in 2020 and/or responses otherwise not yet covered by the media). During this fourth period of our research time frame, financial relief is the predominant type of response cited in the media. This can be explained by the closing of fiscal years, the publication of financial statements, and (when applicable) the amount of patronage dividends redistributed to members.

In Figure 3, we note that primary co-operatives’ and credit unions’ responses were most frequently covered during the first quarter. The nature of the responses covered by the media also differs according to the typology of the co-operative organization. Thus, the primary co-operatives’ responses at the community level were more often covered by media, while credit unions were mostly mentioned for their financial relief measures and closely followed by their support to the community. It is also evident that the responses of mutuals, federations, and associations were less covered by Canadian media. This could be a result of media choices or a gap in public relations. It could also result from the internal nature of some of these responses (aimed at co-operative members). The media’s portrayal of CME response to the pandemic cannot, therefore, be taken as representative nor comprehensive of the co-operative sector’s overall efforts.

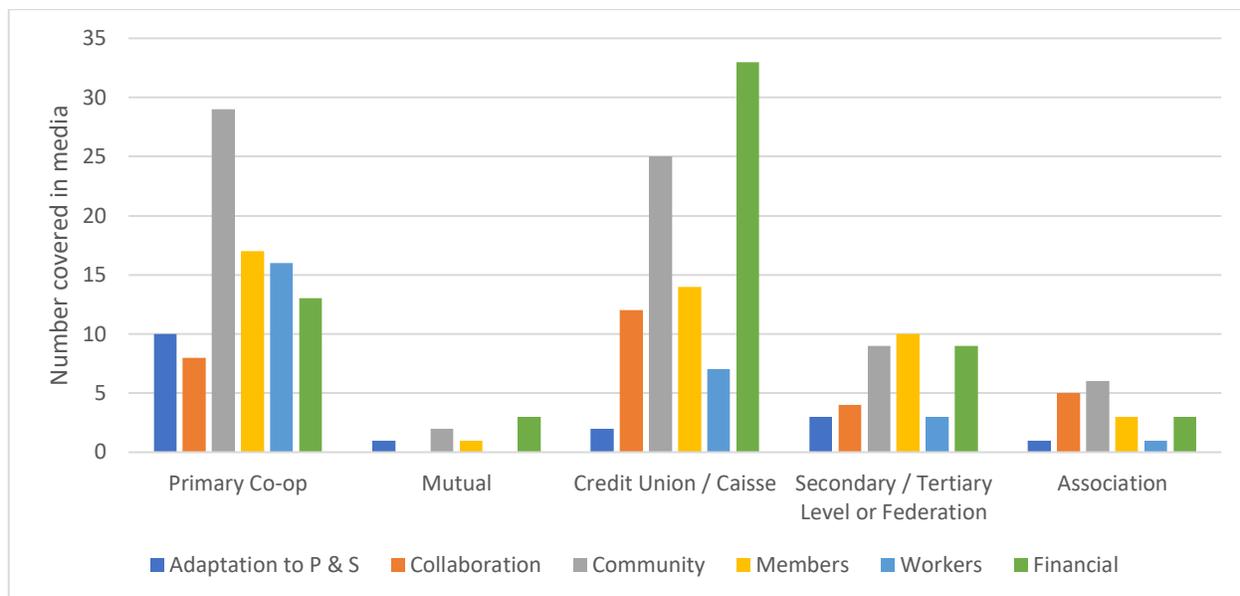


Figure 3. Responses by Type of CME from 1 March 2020 to 30 June 2020

Most of these responses bear important financial implications for the co-operative organizations that made them. This offers insight into the financial stability or security these organizations felt they had when they made decisions, sometimes in the first weeks of the pandemic. It also shows how, in these cases, human considerations take precedence over financial ones.

*“Although the federal and provincial governments are rolling out support programs, the LDCU decided to roll out their programs to support their members more rapidly than the government” (Schisler, 2020).*

*“[CEO Roberta Bobicki] said the real bonus to being a credit union is the ability to do what’s best for Revelstoke. [Revelstoke Credit Union] RCU is governed by its own board of directors and doesn’t need approval for decisions they make from a head office elsewhere, such as Toronto. “We live and work right here,” she said” (Harrap, 2020).*

*“On March 17, 2020, CSCU was the first financial institution to launch an Interest-free \$2500 line of credit” (Community Savings Credit Union (CSCU), 2020).*

*Matawa Health Co-operative attributed its ability to act swiftly to its co-operative nature as a locally embedded enterprise: “which leverage community connections and offer translation and transportation services, are the kind of Indigenous-led vaccination effort that advocates and health-care workers are calling for more of to ensure First Nations, Metis and Inuit living in Ontario cities are vaccinated as swiftly as possible” (McKenzie-Sutter, 2021).*

## CONCLUSIONS

~ Co-operatives and Mutuals (CMEs) are mostly people-centred in their responses to the pandemic – for their workers, members, and surrounding communities. CMEs are resourceful and generous in sharing their surpluses with members and organizations in need. CMEs acted quickly and nimbly to respond to evolving needs and adapt their operations to the rapidly and constantly changing pandemic context. Co-operative organizations worked collaboratively with each other and other types of organizations to broaden and deepen the impact of their responses to the pandemic.

~ In addition to responding and adapting to members' evolving needs, CMEs of all stripes support their surrounding economies and communities – including organizations and individuals who are not necessarily members. CMEs showed the importance they place on the well-being of people, whether they are members, workers, or non-members.

~ Surpluses generated by CMEs have been used to support members, communities, and society during the pandemic. Financial responses were made for the benefit of members and non-members alike. Based on basic knowledge and understanding of co-operative organizations and accounting, one can infer that those responses that are financial in nature are most likely made possible by undistributed reserves coupled with people-centred decision-making. In contrast to shareholder-owned enterprises, the co-operative enterprise model allows for member-owners to make collective, democratic decisions about when and how to use revenue and surplus. During the pandemic, we see co-operatives redistribute surplus back into their surrounding communities. This indirectly reduces the need for financial support through government aid. As the Australian co-operative and mutual association, BCCM, suggests, co-operative organizations tend to lean-in to their own resources in times of crisis: “CMEs have bailed-in their resources, using built up reserves on their balance sheets, rather than seeking to be bailed-out from government [...] CMEs have relied on their own savings to get through the crisis, using historic earnings to support employment rather than taxpayer funds” (Hunt and Willetts, 2020).

~ CMEs in Canada have donated hundreds of millions of dollars to Canada's civil society between March 2020 – March 2021 – this in addition to less tangible donations of time, expertise, infrastructure, products, services, and sweat equity through staff and member volunteerism.

~ Financial responses on the part of co-operative organizations suggest solvent business practice and imply optimism about co-operative business viability through the pandemic.

~ The number of articles reporting support for members, workers, other CMEs, and the broader community suggest that CMEs have contributed, at their respective scales, to the resilience of Canadian communities and society. Often perceived as businesses focused on meeting member needs and aspirations, CMEs have demonstrated consideration for local communities and territorial needs throughout the pandemic.

~ According to industry reports elsewhere, co-operatives exhibited concern for workers in their pandemic responses. Industry reports from abroad by and about worker co-operatives claim they achieved retention of jobs, hours, wages, and/or benefits for workers. Further research is required to determine if this has been the case in Canada. Media bias may account for the underwhelming number of citations in Canadian media describing the sector's treatment of labor during the pandemic.

~ Canadian CMEs, like co-operative sectors in other countries around the world, ought to spread the word about the co-operative advantage, particularly as the pandemic opens conversations and opportunities to redefine the *status quo* of how business operates in society.

~ Canadian CMEs covered in the media exhibited speed in their responses to the pandemic – sometimes outpacing the government in their responses. These findings dispute the theoretical models in economics which suggest that decision-making in co-operatives is slow and costly (eg, Hansmann, 1996). This finding is true of all types of co-operative organizations in Canada suggesting that size does not necessarily facilitate or impede businesses' capacity to implement relief / support measures in times of crisis.

As the pandemic continues to evolve, it is worthwhile to continue to explore the longer-term impact of the pandemic on co-operatives – as well as their long-term performance. The findings presented here capture a snapshot in time of the sector's earliest responses captured in the media and suggest that CMEs can be resilient to crisis. This resilience is *not solely organizational resilience alone*, it is contagious to the individuals, communities, and society surrounding co-operative organizations.

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## *ANNEX I – ABBREVIATIONS & TERMS*

CDN – Canadian dollars  
CEBA – Canadian Emergency Business Account  
CMC – Co-operatives & Mutuels Canada  
CME – co-operative and/or mutual enterprise  
CRA – Canada Revenue Agency  
CSO – civil society organizations  
CSR – corporate social responsibility  
CU – credit union  
ESOP – employee stock ownership plan  
HR – human resources  
ICA – International Cooperative Alliance  
ICMIF – International Cooperative and Mutual Insurance Federation  
IHCO – International Health Cooperative Organization  
PPE – personal protective equipment  
WHO – World Health Organization

CO-OPERATIVE & CO-OPERATIVE ORGANIZATION – Throughout this study we use the word “co-operative” or “co-operative organization” to include co-operatives, credit unions, and mutuels. We also use the acronym “CME” (co-operative and/or mutual enterprise).

CREDIT UNIONS & CAISSES POPULAIRES – For the purposes of this report, the use of the word credit union includes *caisses populaires*.

## ANNEX 2 – METHODOLOGY

### I. INDUSTRY REPORTS – OVERVIEW & METHODOLOGY

To contextualize our media review, we collected reports and academic articles published between 1 March 2020 and 31 March 2021 concerning co-operative responses to the pandemic. Surely, additional reports and academic papers will continue to explore how the pandemic impacted co-operatives and how they have responded. We chose to limit our time period of collection and analysis to facilitate a timely delivery of findings.

A total of 28 documents were collected, two of which are published in peer-reviewed academic journals. Of the 28, five focus on Canada; some of the reports (two) were deemed relevant for our methodology for the development of our Survey Questionnaire; some documents (six) focus more broadly on employee stock ownership plans (ESOPs), social enterprises, and civil society organizations. Some documents focus solely on the impact of the pandemic on co-operatives and only tangentially capture co-operative responses, while others provide argumentation for a co-operative approach to a post-pandemic economy and cite historical examples of co-operative resilience. While valuable, these documents did not always contain information deemed useful or relevant to this research. After elimination we retained 14 documents for coding and analysis.

Our framework for reading, coding, and analyzing the gray material included a matrix of categories of responses predicted based on our knowledge of co-operatives and the literature on resilience factors. A coding grid was developed to allow for consistent analysis of the articles, even when read by different research team members. The categories (identical for gray material and media) are as follows:

- General Pandemic Safety Measures
  - Safety on Premises – temperature checks, social distancing markers, reduced capacity, increased cleaning and sanitization, etc.
  - Provision of Health Materials – masks, sanitizer, PPE, jackets, etc.
  - Special Access Measures – shopping hours for the elderly, immune-compromised, and other vulnerable populations; etc.
  - Conversion to Digital Work, Commerce, and/or Governance
- Members
  - Extraordinary Member Mobilization
  - Co-operative Support to Members
- Workers / Labor
  - Jobs (retention, lay-offs, etc.)
  - Hours
  - Pay / Hazard Pay
  - Solidarity Wages
  - Benefits (health insurance, retirement, etc.)
  - Other – Workers / Labor
- Financial Measures (Internal Financial Capital and/or Instruments)
  - Creation of Emergency Fund(s)
  - Patronage Dividends
  - Financial Relief
  - Other – Financial Instruments
- Adaptation of Products & Services (Non-Financial)
  - Immediate Term
  - Long-Term
- Collaboration with Other Organizations
  - To include collaborations such as: coop-to-coop or C2C; *Principle Six: Co-operation Among Co-operatives*; C2B; B2C; social & solidarity economy (SSE) actors (social enterprise, B-Corps, etc.); civil society organizations; government actors; etc.
- Surrounding Community (Non-Members)

- Community Supporting the Co-operative Organization
- Co-operative Organization Support to Community (Non-Members)
- Policy Framework
  - Pre-Pandemic Policy Framework
  - Pandemic Response Policies: Municipal, Provincial / Territorial, and/or Federal
- Speed
- Other

After an initial reading, coding, and analysis, we find that most reports collected:

- Provide summaries about the *impact* of the pandemic on co-operatives by geography / country and – in some instances – sector / industry
- Comprise collections of anecdotal information on co-operative *responses* to the pandemic
- Provide information on responses at the *micro* level, as authors are often themselves meso-level actors
  - Some reports include meso-level, collective, co-operative responses to the pandemic (particularly in South-East Asia)
- Come from outside Canada – thus providing some international contextualization for Canadian co-operative responses (see below for the review of Canadian media and Survey of Canadian co-operatives)

## 2. MEDIA – OVERVIEW & METHODOLOGY

In keeping with our time period for the gray material, we collected media published between 1 March 2020 and 31 March 2021 (inclusive).

We collected a total of 426 documents (260 in English, 166 in French) using Fullintel internet search software. We used Co-operatives and Mutuels Canada’s (CMC) standard sweep for media pertaining to co-operatives, credit unions, and mutuels as the foundation of the search. CMC’s search parameters find material pertaining to co-operatives, credit unions, and mutuels published online including on media publications, social media websites, and press releases<sup>1</sup>. We added the following search terms (using the Boolean search-string format) to identify documents particularly relevant to the pandemic: *COVID-19 OR COVID OR “Corona virus” OR Coronavirus OR pandemic OR pandémie*. This initial search did not yield results pertaining to co-operative mutuels. To capture mutuels’ responses to the pandemic, we added the names of Canada’s largest mutuels to the Boolean search-string (*Promutuel OR Beneva OR SSQ OR “La Capitale” OR “Wawanesa Mutual” OR “Groupe Promutuel” OR “Equitable Life of Canada” OR “Humania Assurance” OR “UV Assurance” OR “UV Mutuelle”*) and found results representing mutuels in the media. Documents that did not pertain to co-operatives, credit unions, or mutuels in any way, as well as duplicates were excluded. **282 documents<sup>2</sup> were retained for analysis** (180 in English, 102 in French).

Figures 1 and 2 illustrate the diversity of CMEs sampled in the media. This validates that the Fullintel search yielded a representative sampling of Canada’s co-operative sector. In the charts below, we measure the region or industry of the *co-operative organization* each document cites.

### *FINDINGS OF NOTE*

- Few articles treat the activity of Canada’s co-operative associations, though other parts of our research suggest these have played a pivotal role in the sector’s resilience and response to the pandemic.
- Within Canada, CMEs in Québec and British Columbia enjoy more frequent coverage in media.
- 67% of the articles focus on consumer co-operatives of some kind. This may reflect the diversity of industries for which the consumer co-operative model is appropriate – from food retail to banking. It may also reflect a bias in media coverage towards consumer co-operatives in Canada. It may suggest that consumer co-operatives are the most common co-operative typology in Canada’s sector. Consumer co-operatives are – often – larger than other types of co-operatives, and thus may have more effective marketing and communications activity, which might also account for higher media coverage.

- Most articles were published within the first 2 – 4 months of the pandemic onset. This may suggest precociousness of CMEs in responding in the first weeks of the pandemic. Or it may reflect a general preoccupation in the media with all things pandemic as the Corona Virus spread around the globe.
- Media reports did not make significant mention of policy frameworks as it pertains to co-operatives, credit unions, and/or mutuals whether with regards to pandemic-specific policies or pre-pandemic policy frameworks. This informed our commitment to collecting co-operatives’ assessments / evaluations of governmental pandemic-relief programs in the Key-Informant Interviews with provincial and sector-based co-operative associations and the Survey Questionnaire.

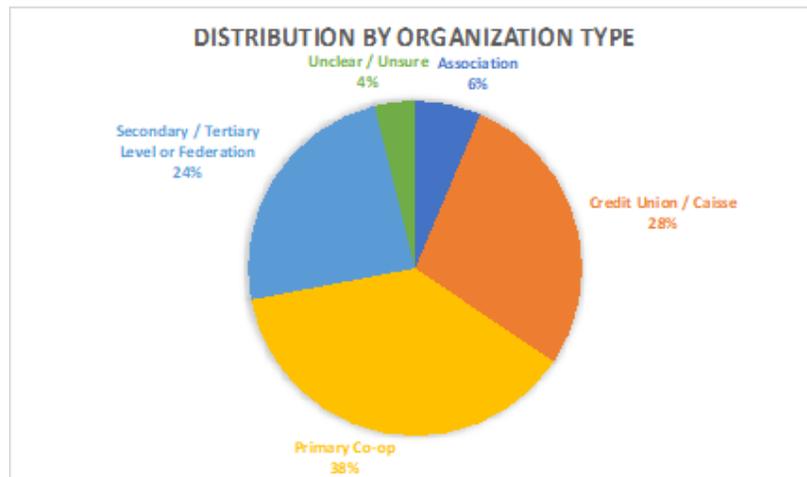


Figure 1. Distribution by Type of Organization

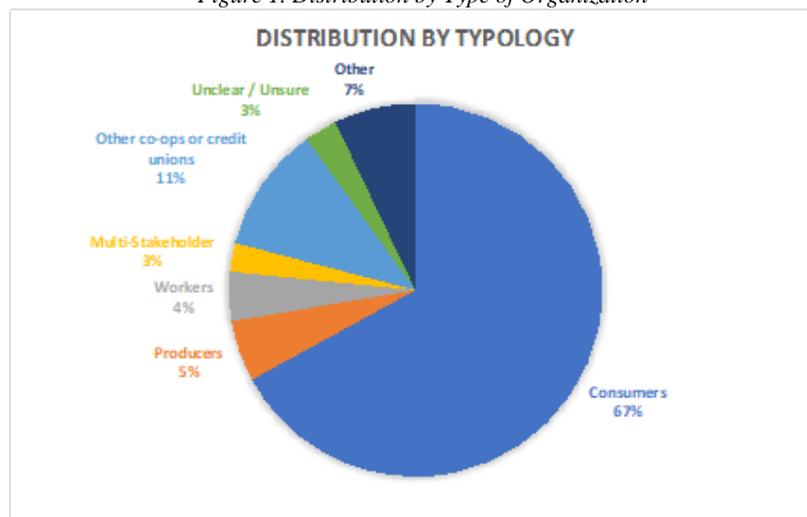


Figure 2. Distribution by CME Typology

Of the 282 documents analysed, 98% focus on co-operative organizations operating in Canada. Of the 2% that are extra-Canadian, a few articles cite examples of Canadian CMEs collaborating with co-operative organizations overseas. Some articles are global in scope, and we have drawn Canadian examples from those as appropriate.

The map below shows distribution by province for organizations cited for activity in one single province or territory of Canada. The following provinces and territories are not reflected in the articles sampled: New Brunswick, Newfoundland-Labrador, Northwest Territories, Nunavut. However, some co-operative federations cited in the media do have activity in some of these areas (e.g., Arctic Co-operatives Limited in Nunavut).

Through the time period under study, a review of articles from the media shows that the volume of articles whose focus is on responses from CMEs is unevenly distributed across the provinces across Canada. Not all provinces /

territories have been affected equally by the pandemic. To this, it is possible to correlate the number of CMEs per province / territory with the number of media articles.

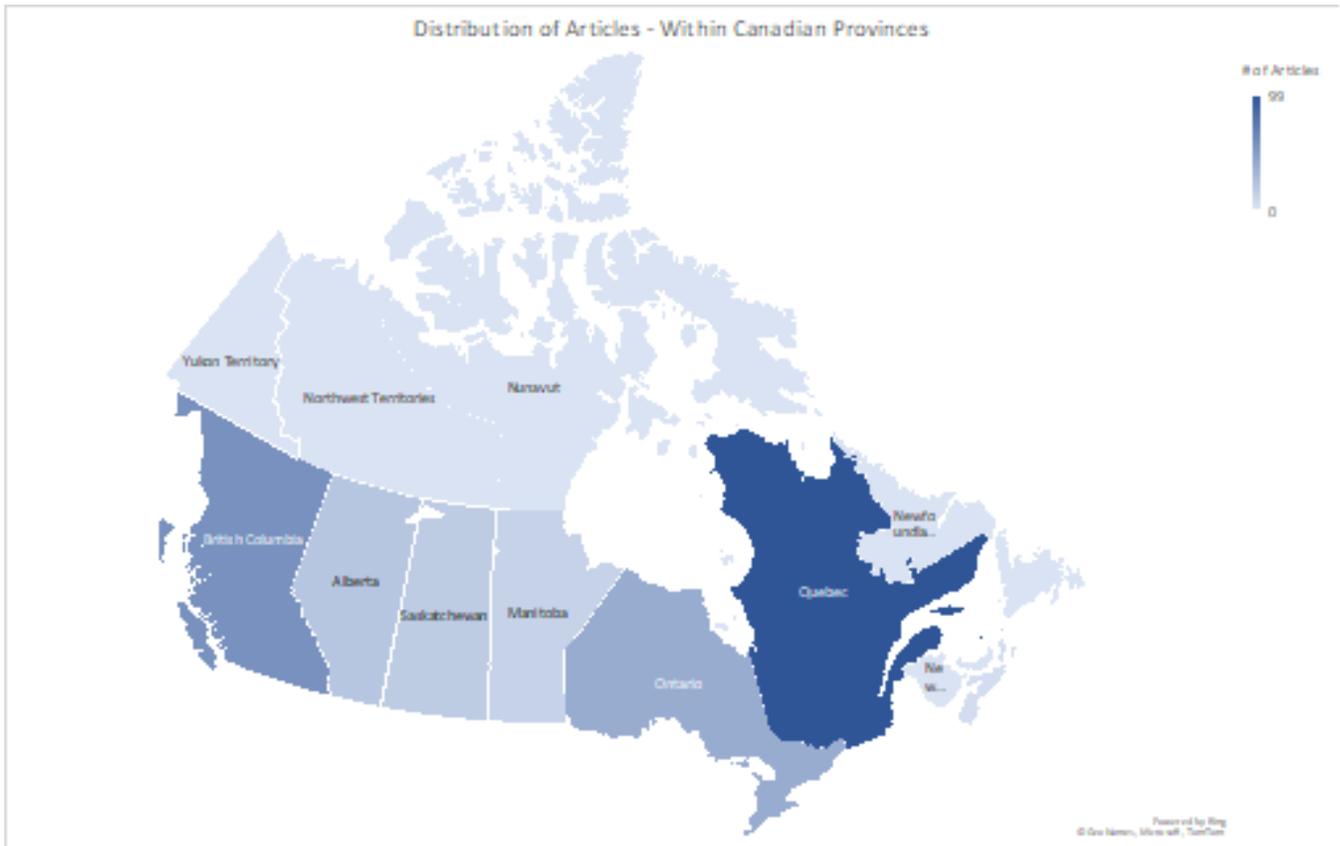


Figure 3. Distribution across Canada

Most articles were published within the first 2 – 4 months of the pandemic onset:

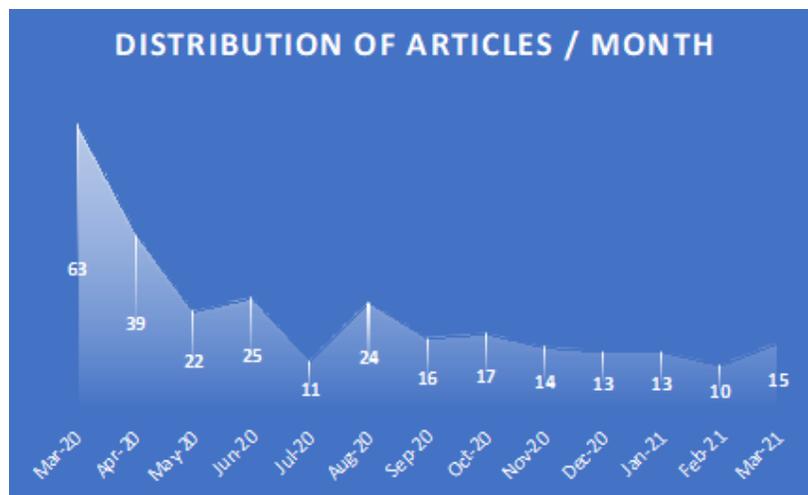


Figure 4. Distribution over Time

We used a timeline capturing key dates and moments in the timeline of the pandemic in Canada to situate and anchor our findings and to determine 15 April 2020 (marking roughly six weeks of public awareness about the pandemic) as a date limit for responses deemed precocious. The following dates mark key moments in the evolution of the pandemic in Canada (Statistics Canada, 2021; The Canadian Press, 2020):

Pandemic Milestone	Date	Month	Monthly Trends
1st case of COVID-19	27-Jan-20		
1st case of community transmission	5-Mar-20	March, 2020	90% of Canadians adopt public health precautions
COVID-19 declared a global pandemic (by the WHO)	11-Mar-20		
Canada bans entry of all non-residents	16-Mar-20		
First provinces declare state of emergency	17-Mar-20		
Federal state of emergency declared	23-Mar-20		
Canada Emergency Relief Bill (CERB) passes	25-Mar-20		
Canadian Emergency Business Account (CEBA) wage subsidy program announced	30-Mar-20		
Restrictions begin to lift	25-Apr-20	April, 2020	GDP declines 18% from pre-COVID level, International arrivals down 92% year-over-year
Unemployment rate reaches record high of 13.7%	May, 2020		
8-week extension of the government's signature benefit for those whose jobs have vanished	16-Jun-20	June, 2020	Declines in mental health—55% of Canadians reported having excellent or very good mental health—compared to 68% in 2019
Atlantic bubble is formed	3-Jul-20	July, 2020	58% of Canadians report they would be very likely to get a vaccine
Transfers to provincial & territorial governments of \$19 billion	16-Jul-20		
Smallest number of business closings since COVID, 95% of Canadians adopt public health precautions	August, 2020		
Employment at accommodation and food services hits highest level since COVID	September, 2020	September, 2020	16% of Canadians reported having been tested for COVID-19, Vaccine hesitancy increases—only 48% of Canadians report they would be very likely to get a vaccine
Students return to school	8-Sep-20		
Prime Minister announces the second wave is underway	23-Sep-20		
Bill C-4 passes to usher in new COVID-19 benefits	30-Sep-20	November, 2020	62% of Canadians reported having excellent or very good mental health—up from 55% in July, 33% of healthcare workers report fair or poor mental health
First doses of vaccine administered	14-Dec-20	December, 2020	Alberta and Ontario enter lockdown, 43.3% of Canadians employed concerned about contracting COVID-19 in the workplace, Vaccination begins in Canada
Employment declines by 213,000, young females particularly hit	January, 2021		
Alberta and Ontario exit lockdown	February, 2021		