



# RESILIENCE CIRCLES

## BORN IN A STRUGGLING ECONOMY

SARAH BYRNES, INSTITUTE FOR POLICY STUDIES

Illustrations: iStockphoto

Think back to September 15, 2008. Lehman Brothers had just crashed. No one was sure what it meant. Would other banks go too? Would the economy unravel, even collapse?

In the midst of the confusion, a group of people at a church in Boston decided to meet and talk about what had happened. “People were worried, and no one knew what was going on,” recalls group member Andree Zaleska. “We just started getting together to talk about the meltdown and what it meant for our own personal economic security.”

In hindsight, we know that people were right to be worried. After the events of 2008, we entered a global recession. In America, millions of jobs and homes were lost, and trillions of dollars in savings.

The group in Boston found that their meetings were a huge help in weathering the downturn. “As we started talking,” Zaleska says, “we realized that as a group, we had a

lot more shared wealth than we thought. It was incredibly helpful to share stories and resources and savings tips with each other. We kept meeting together every month for over two-and-a-half years.”

This group turned out to be the first Resilience Circle. Since then, hundreds of Circles (also called Common Security Clubs) have met across the country. They have discovered that when 10 to 20 people get together and begin speaking honestly about their economic fears and concerns, they come up with all kinds of ways to help each other, and they discover a new sense of wealth and abundance. Additionally, they often end up taking social action to address what they see as structural economic and social problems.

Resilience Circles use and adapt a free seven-session curriculum provided by the Resilience Circle Network.<sup>1</sup> The curricu-

lum focuses on learning, mutual aid, and social action. Many groups continue meeting after finishing the curriculum, engaging in activities and projects of their choosing. They have been convened through congregations, neighborhood associations, activist networks, and the like. New ones are forming all the time.

### Surviving Tough Times

“These are hard times for a lot of people,” says Wendee Crofoot, an unemployed member of a Resilience Circle in the Bay Area. When Crofoot lost her job, she turned to members of the group for support. “My Resilience Circle is a network of people I can rely on,” she says. The group has created a *time bank* to exchange time, skills, and goods.<sup>2</sup> “As an unemployed person,” Crofoot remarks, “I have more time, but less money. It’s great to be able to barter and ex-

change for things I need. Plus, I get to meet people and network.”

Networking is crucial during unemployment because unemployment can exacerbate isolation, which in turn can make it harder to find a new job. Resilience Circles provide a space for people to remain connected and engaged with their communities. This connection can help them hear about new job opportunities, and it can also provide emotional support. As Crofoot puts it, “My group reminded me that I am a valuable member of society even if I’m not employed right now. That encouragement has really been huge during this time.”

Some members of Circles use the experience to help them launch new business ventures. With help from their groups, participants have published books, taught classes, and set up small businesses. A circle member in Boston began a personal-organizing business, calling upon the contacts from her circle to be her first, pro bono, clients. Their rave reviews helped launch her business in the wider community.

Circle members help each other in lots of other ways, and mutual aid is at the heart of the experience. The curriculum encourages people to start with small acts of support in order to warm up their “mutual aid muscles.” Many immigrant and low-income communities never lost the practice of mutual aid, but Americans who gained income often moved away from depending on extended families and neighborhood networks. They stopped asking for help from neighbors because they could afford to pay for things. The ideal of self-sufficiency encourages people not to rely on each other, and many have begun to think of asking neighbors for help as a sign of weakness. They may experience shame and embarrassment. Resilience Circles are a deliberate attempt to combat this sense of embarrassment.

To get warmed up, Circles engage in a process called “gifts and needs,” in which members tell each other what they can offer and what they need help with. For example, during this exercise at a Circle in Boston, the facilitator offered to give bike tune-ups. And after several people mentioned wanting to learn to sew, a woman offered to run a sewing class. Another participant offered free haircuts. Then a dog-sitting and child-

care exchange bloomed, and people began brainstorming about how to find and share a 20-foot ladder.

In addition to saving money, this activity helps people create relationships that can prove essential in hard times. In Florida, a young man facing foreclosure was able to move with his son into the in-law apartment of an older couple he met at a Resilience Circle. That never would have happened without the relationship-building the Circle provided.

Participants also learn to connect their own economic stories to larger economic trends, such as joblessness, income inequality, and debt. They begin to see that the economic structure behind their situations has problems, and that dispels their shame and embarrassment. People then feel emboldened to take action by directly helping each other through mutual aid and by demanding that policymakers alter the structures that hurt their communities.

For many members of Circles, a new understanding of security begins to take shape—one that is rooted in community connections and new skills. Circles help folks acquire these new skills, making them less reliant on buying things. People learn how to grow and preserve food. They start community gardens. They acquire sewing skills and fix-it skills. Resilience Circles have also seen members venture into new, ecologically based livelihoods. It is not uncommon to hear of someone launching a composting business, a garden supply co-op, or a “chicken consultancy” to teach people how to raise chickens and form egg-sharing co-ops. Many such locally based livelihoods are likely to be sustainable well into the future as food and oil prices rise.

## Facing the Future

In Washington state, Billy R. dubs his Resilience Circle a “reality support group.”

He says, “All around me I’m surrounded by media and advertising urging me to

keep borrowing, buying, and sleepwalking. I love meeting with others who are staring down the potential risks and challenges of the future.”

Indeed, the challenges of the future are considerable. That’s

why the Resilience Circle Network issues this caution: Don’t learn alone. Learn-

ing alone can be hazardous to your mental health. The Network recommends that individuals learn about the economy and the environment via small groups. A small group comprising people with common concerns can be a source of emotional support for facing the future—and a source of energy for building something different.

When people honestly discuss their future with others, they find the energy to tackle challenges. Trudy McNulty in Portland, Maine, explains, “Facilitating a Resilience Circle feels like providing water to desperately thirsty people. People are hungry for this information, hungry to share their experiences and frustrations, and hungry to gain some control in a world that often seems out of control.”

The heart of the experience is using the strength found in community to provide a sense of economic security in the context of recession and an uncertain future. Supportive communities take care of members who are struggling, and they provide a place for people to connect honestly. Anyone can do it. Anyone can take the small step of knocking on a neighbor’s door just to say hello. Many congregations, activist groups, and neighborhood associations are hoping that new people will come in with fresh energy and ideas. These are places to gather and begin building a different future. There is plenty to be done, and there is infinite room for many more people to join the ranks of those already benefiting from Resilience Circles.

---

**Sarah Byrnes** is the economic justice organizer at the Institute for Policy Studies. She is based in Boston. Contact her at [sarah@localcircles.org](mailto:sarah@localcircles.org).

## Endnotes

<sup>1</sup> See <http://localcircles.org>.

<sup>2</sup> See Anna Afshar, “Giving and Receiving in the Non-monetary Economy,” *Communities & Banking* 16, no. 4 (fall 2005), <http://www.bostonfed.org/commdev/c&b/2005/fall/nonmonetary.pdf>.

This *Communities & Banking* article is copy-righted by the Federal Reserve Bank of Boston. The views expressed are not necessarily those of the Bank of the Federal Reserve System. Copies of articles may be downloaded without cost at [www.bos.frb.org/commdev/c&b/index.htm](http://www.bos.frb.org/commdev/c&b/index.htm).

