



**WEBER STATE  
UNIVERSITY**

Center for Community  
Engaged Learning

# FURLOUGH SURVEY

## Report of Findings

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# Table of Contents

<b>Acknowledgements</b> .....	2
<b>Introduction</b> .....	3
National Context .....	3
Local Context.....	3
<b>Executive Summary</b> .....	4
<b>Project Objectives</b> .....	5
<b>Methodology</b> .....	5
Surveys .....	5
Recruitment and Distribution.....	6
Limitations.....	7
<b>Results</b> .....	8
Personal Finances .....	8
<i>Personal Savings</i> .....	8
<i>Concerns around Financial Obligations</i> .....	8
<i>Temporary Jobs</i> .....	9
<i>Assistance Received</i> .....	10
<i>Missed Payments and Late Fees on Essential Bills</i> .....	10
<i>Missed Payments and Late Fees on Non-Essential Bills</i> .....	12
<i>Changes in Spending in Furloughed Employees</i> .....	12
<i>Loss of Revenue and Changes in Operations for Businesses</i> .....	14
<i>Business Impacts (Write-In Responses)</i> .....	15
<i>Housing</i> .....	16
<i>Medical Care</i> .....	16
<i>Credit Cards and Loans</i> .....	17
Anxiety and Workplace Morale.....	18
Resources .....	21
<i>Community Assistance</i> .....	25
Demographics .....	25
<i>Furlough Employee Survey</i> .....	25
<i>Business Survey</i> .....	32
<i>Nonprofits Survey</i> .....	33

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## Introduction

Weber State University's Economic Development Office approached the RE to conduct a study that would measure the impact the federal government shutdown of 2018-2019 had on the Northern Utah community. The RE agreed and proposed a two- to three-phase project consisting of surveys and focus groups that would analyze how furloughed workers, businesses, and nonprofits were affected. In the first phase of this project and in conjunction with other stakeholder groups, the RE designed four comprehensive surveys that targeted furloughed workers, nonprofits, businesses, and a control group. This report discusses the findings of the first phase of the project.

### National context

On Dec. 22, 2018, the U.S. federal government shut down when President Donald Trump and the U.S. Congress could not agree on an appropriations bill stemming from disagreements over a U.S.-Mexico border wall. This federal government shutdown was the longest shutdown in U.S. history and only ended on Jan. 25, 2019, when President Trump agreed to sign a stopgap-funding bill that would fund the government for three more weeks, which did not include funds for a border wall. President Trump signed a more long-term funding bill on Feb. 15, 2019. This record-breaking shutdown left 800,000 federal workers without paychecks and no timeline for when they may receive them (Woodruff, 2019). In addition to going without pay, the shutdown likely led to emotional and psychological stressors for many furloughed employees as well as yet unexplored wider impacts for communities and businesses.

### Local context

Northern Utah and Ogden in particular have a high number of federal workers who were furloughed (these do not include most employees at Hill Air Force Base, who were not furloughed or are civilian contractors). In Ogden, there are roughly 5,000 Internal Revenue Service (IRS) and U.S. Forest Service workers. Therefore, the effect on Ogden and Weber County was particularly pronounced. During those weeks, our community saw its neighbors suffering, heard about nonprofits that were strained, and saw local restaurants cutting hours because of the shutdown. This study is a first attempt to understand not only the financial effect the shutdown had on both furloughed employees and local businesses, but broader and long-lasting impacts on our community.

## Executive Summary

1. The majority of American families are financially unstable and do not have enough savings to cover a \$1,000 emergency (<https://www.bankrate.com/banking/savings/financial-security-january-2019/>). The ramifications of this insecurity were borne out in the experience of the furloughed workers: More than 35% missed a rent or mortgage payment, 30% went to a food pantry or received a free meal, 60% applied for a skip or defer payment for a credit card, mortgage, or loan during the course of three missed paychecks, and 65% were very or somewhat concerned about finances *after* the shutdown.
2. Furloughed employees had considerably less savings than their control-group counterparts. Just over a third of furloughed employees had no savings prior to the shutdown compared to 12% of the control group. Another 30% of furloughed employees had less than one month's savings.
3. As widely reported in the media, local businesses – especially restaurants – had significantly reduced revenues, some of more than 30%.
4. The effect on businesses was mostly restricted to those located near federal buildings and who served furloughed workers. However, some businesses were affected because they work with government agencies in the course of their operations and were unable to contact necessary federal agencies like customs agents (TSA), the IRS, or the Forest Service. This hurt their bottom line and slowed workflow.
5. Of those furloughed workers who indicated they sought social services during the shutdown, most said they visited a food pantry. Further research is needed to understand if those food pantries were able to meet the increased need and to explore what kind of preparations and assistance they will need to accommodate furloughed workers should another government shutdown occur.
6. Many of the furloughed workers faced a mental health crisis during the shutdown, with 72% reporting high anxiety or stress during the shutdown. However, very few received help for their mental health challenges. Further research could explain *why* workers did not receive help. Possibilities include not being able to get an appointment (currently, local wait times are up to seven months), not wanting to reach out, or not knowing where to find help.
7. Morale at work dipped significantly at work following the shutdown. Forty-two percent reported wanting to make a career change, like retire or find other work. Workers articulated feeling used as pawns in a political game and unappreciated by politicians in Washington, D.C., and even fellow citizens.
8. Furloughed employees, nonprofits, and businesses expressed gratitude at how the Northern Utah community rallied to support those affected by the shutdown. However, at the same time, many respondents noted that they felt more services were needed to meet financial, food, and health needs. In addition, information on how to access services could have been better communicated to furloughed workers or businesses hurt by the shutdown.
9. The most widely utilized services by furloughed workers was a skip-payment program through their financial lenders, food pantries through a nonprofit, and free meals from restaurants. There was an unmet mental health need during the shutdown.

## Project Objectives

This project had several objectives. Primarily, it endeavored to gauge how the federal government shutdown of 2018-2019 affected Northern Utah. Due to the high concentration of federal workers in our community, several national media outlets spotlighted Ogden and described stories of hardship and financial difficulties for both the furloughed workers and local businesses. However, there has not previously been an attempt to capture the broad impact of the shutdown on our community in a single project. This project attempts to gather information that was only captured in glimpses through a survey of federal government workers, nonprofits, and local businesses. Second, this survey information could help local governments and nonprofits better prepare to support federal employees and their families during any future shutdowns thanks to this glimpse into how our community was affected. Third, this project aims to better understand the government shutdown's effect on nonprofits and business. Many nonprofits that assist individuals and families in crisis rely on federal grant monies to operate. We wanted to learn whether local nonprofits had to contend simultaneously with an increased work load and unstable funding sources. We also wanted to better understand how local businesses were affected by furloughed employees potentially spending less on non-essentials like eating out. Fourth, we hope this project encourages other communities with a high number of federal employees to conduct a similar project.

## Methodology

This project will be split into up to three phases. This report will cover the first phase, which ended in May 2019. The second phase will begin in Fall 2019. As this is an evolving project, new reports will be produced as data collection from various sources continues. All reports for this project will be available at <https://www.weber.edu/ccel/research.html> or by emailing [kfrenchfuller@weber.edu](mailto:kfrenchfuller@weber.edu).

The second phase will include focus groups of federal employees, businesses, and nonprofits. Economic data from the Department of Workforce Services also will be used to inform this project. A follow-up survey examining the long-term effects of the government shutdown (or other subsequent shutdowns) will make up the third phase.

## Surveys

The first phase includes four surveys: employee furlough survey, business survey, nonprofit survey, and a control group survey, which will be compared against the employee furlough survey. For the sake of this project, all furloughed employees and federal employees who were asked to work without pay will be referred to as furloughed employees. The control group sample was drawn from Weber State University and Weber County employees. Members of the research team were concerned that changes in behavior and attitudes around spending might be skewed since the furlough began during the December holiday season. Therefore, we utilized a control group of non-federal public employees for comparison.

The employee survey begins by asking employees about their employment, such as length of time employed, furlough status, GS level, and eligibility for back pay. The personal finances section asks about prior savings, level of concern about finances, temporary jobs, missed payments, and late fees. Additionally, there are questions about loans, housing, and ability to pay and receive medical care. The following section asks about resources and assistance received. Lastly, there is a section about anxiety, depression, morale, career plans and demographics. The survey ended by asking respondents if they would like to participate in future follow-up studies related to the impact of the government shutdown. Respondents who agreed were then redirected to a different survey to submit their contact information.

The control group survey is nearly identical with a few minor exceptions. Mainly, some of the language was altered to make sense to public employees not impacted by the furlough. Some questions that directly relate to furloughed employees such as GS level also were omitted.

The business survey starts by asking the business type and number of employees. The next section asks whether businesses offered any discounts or other assistance to furloughed employees. Questions address changes in revenue, hours of operation, employee hours, and other impacts due to the furlough. The last part is an open-response section where businesses could leave any final thoughts. The survey ended by asking respondents if they would like to participate in future follow-ups on the matter. Respondents who agreed were then redirected to a different survey to submit contact information.

The nonprofit survey begins by asking respondents to identify the services their agency offers, followed by whether they noticed a change in demands for the service. We ask about their federal funding and ability to provide services considering the possible increased demand and funding freeze. Open-ended questions centered on their ability to provide services and what the community could do to assist nonprofits in the future. The survey ended by asking respondents if they would like to participate in future follow-ups on the matter. Respondents who agreed were then redirected to a different survey to submit contact information.

### Recruitment, distribution, and data notes

For the furloughed employee survey, WSU staff conducted outreach to local federal agencies and their respective unions in order to distribute the survey through internal channels. While local representatives of the IRS, TSA, and Forest Service were willing to distribute the survey and collaborate more broadly on the project, they were unable to do so due to federal regulations. The research team decided to not distribute the survey publicly as it could potentially result in loss of validity of the results. Therefore, the research team reached an understanding with the local IRS and Forest Service unions to send the online survey link out through their internal channels. Email language for participant recruitment was given to the unions along with a survey link. In addition, the research team distributed flyers to TSA employees. For the control group, the survey was sent directly to WSU employees through work email using similar language found in the recruitment email to the furloughed employee group. WSU conducted outreach to Weber County to distribute the survey through internal channels. We used Qualtrics as the survey tool.

For the business and nonprofit surveys, outreach was conducted through the Chamber of Commerce and select nonprofits. The survey was sent electronically to local nonprofits in the Weber County and Davis County area as well as select businesses in the Ogden City area, concentrating on those around federal buildings and all Chamber of Commerce members. For businesses, the survey was distributed by the Ogden-Weber Chamber of Commerce as well as directly to businesses. All nonprofits and businesses received the initial email inviting them to participate along with two reminder emails. No incentive was given to any participants for survey participation. Surveys were open from March 5 to April 29, 2019.

Response rates cannot be calculated for the surveys. For the furloughed employee survey, the research team did not have access to the respondents as the survey was distributed through the IRS and Forest Service unions' internal channels. Same was true for Weber County employees in the control group. The business survey was sent to the Chamber for distribution as well as directly to businesses, some of whom do not associate with the Chamber. The nonprofit survey was distributed directly to nonprofits, and some nonprofits also assisted with distribution.

The four surveys had few required questions. If a participant chose not to answer a question, the survey would remind the participant that there were unanswered questions while letting them proceed forward. Therefore, some questions have a low response rate while others have 100% participation.

In the employee furlough survey, three respondents indicated that they worked and received pay as scheduled and therefore were excluded from the analysis. In the control group survey, 10 respondents indicated that a member of their household was furloughed or asked to work without pay and therefore were excluded. An additional respondent from the control group was omitted due to lack of validity in results.

Several questions refer to “before the shutdown,” “during the shutdown,” and “after the shutdown.” Before the shutdown refers to the month before the shutdown, Nov. 22 to Dec. 21, 2018. During the shutdown refers to Dec. 22, 2018, to Jan. 25, 2019. After the shutdown refers to the day the shutdown ended to the day respondents took the survey.

## Limitations

The main limitation of the first phase is that it is not statistically representative of the furloughed employee community. In Northern Utah, a high number of federal employees affected are employed with the IRS. There are approximately 4,000 of union federal IRS employees in the Northern Utah area. A representative sample of them would be 325 employees. The federal employee survey received 112 responses, making the results suggestive but not representative of the experiences of those furloughed. Survey distribution proved to be a difficult challenge due to inability to confirm the survey link was indeed sent to all union members. Anecdotally, several IRS union members reported not receiving an email with the surveys. Additionally, there was difficulty reaching the IRS or Forest Service union for clarification. Reasons for this are unknown although timing due to tax season may have contributed to communication stopping.

Additionally, this project cannot capture the entire magnitude of possible effects from the federal furlough. There were many businesses, contractors, and nonprofits that could have been potentially affected. Further research utilizing different methodologies is highly encouraged as this is not a comprehensive needs assessment.

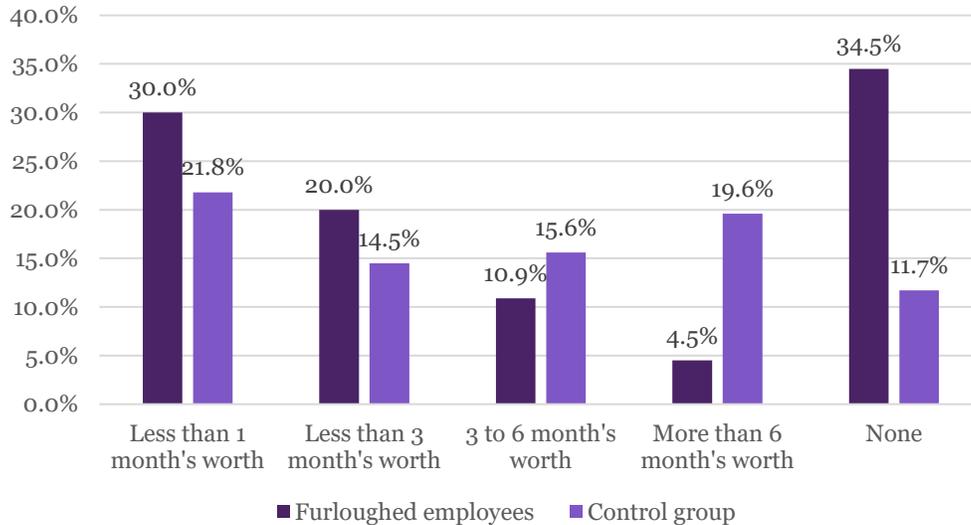
# Results

## Personal finances

### *Personal savings*

When asked whether or not they had savings prior to the shutdown, the greatest number of furloughed employees answered they did not have any savings. About one third of furloughed employees had no savings. A smaller percentage of the control group did not have any savings.

Graph 1. Personal savings



### *Concerns around financial obligations*

Almost the same number of furloughed employees and the control group were not concerned about their financial obligations before the shutdown. However, there is a clear difference in how concerned each group was about finances during the shutdown. While only 7.1% of the control group were very concerned about finances during the shutdown, 56.5% of furloughed employees were very concerned. Once the shutdown had ended, fewer furloughed employees felt this level of concern, but there was a higher percentage of furloughed employees that were still concerned compared to the control group. One respondent describing their experience said, “I felt the shutdown was inevitable, so I scaled back my spending, and Christmas was very lean. I stocked up on some foods and meal-prepped a little more. My spending before, during, and after has declined as a consumer. Although I was lucky enough to make it without assistance, I was on the verge at the end of the shutdown and took out a loan. ... It made me realize I need a bigger emergency savings so I don’t have the anxieties I experienced during the shutdown.” Another respondent said that they were more “wary” of spending money and had postponed a new car purchase for at least a year.

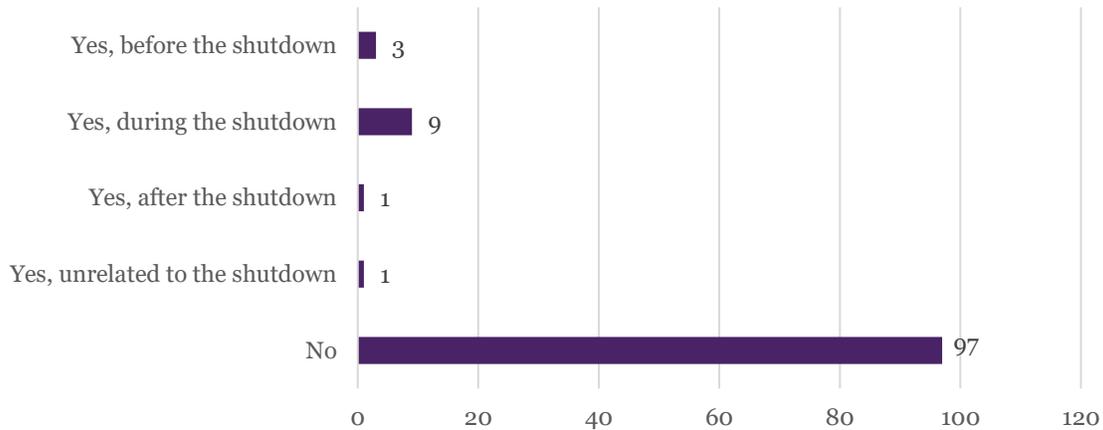
Table 1. Level of concern around financial obligations

	Before the shutdown			During the shutdown			After the shutdown		
	Very	Somewhat	Not	Very	Somewhat	Not	Very	Somewhat	Not
<b>Furloughed employees</b>	24.8%	22.0%	53.2%	56.5%	32.9%	10.6%	29.8%	34.5%	35.7%
<b>Control group</b>	3.8%	30.4%	65.8%	7.1%	35.7%	57.1%	5.3%	30.3%	64.5%

*Temporary jobs*

The graph below shows the number of furloughed employees that had temporary jobs. Of those who had temporary jobs, most obtained them during the shutdown. No one in the control group indicated they had temporary jobs before, during, after, or unrelated to the shutdown. Most respondents quit approximately within a month after the shutdown ended.

Graph 2. Temporary jobs



Graph 3. Still working temporary job



Furloughed employees with second jobs held a variety of job types. Gig economy jobs, while few, were the most common job type. Other examples include construction and massage therapy.

Graph 4. Type of temporary job

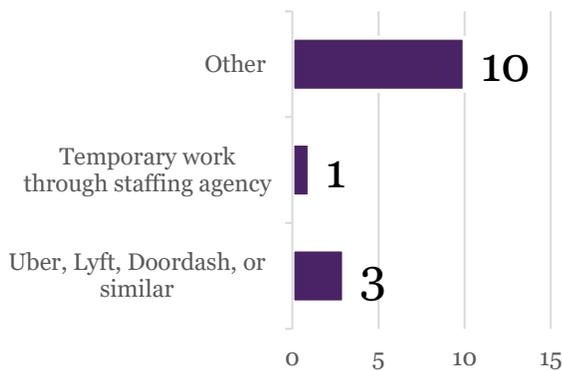


Table 2. Other types of temp jobs

Other	
Food service	2
Construction	1
Beauty services	1
Customer service	1
Retail/grocery	2
Janitor	1
Wellness/health	1

*Assistance received*

The most common way respondents received assistance was through family and friends. Write-in responses included Utah Jazz, Catholic Community Services (non-profit), and Ziegfeld Theater.

Table 3. Assistance paying for bills

	Furlough	Control
<b>Family/friends</b>	34.4%	1.6%
<b>Crowdfunding</b>	1.1%	0.0%
<b>My church</b>	3.2%	0.0%
<b>Charity organizations</b>	1.1%	0.0%
<b>Other</b>	3.2%	3.1%
<b>None</b>	57.0%	95.3%

*Missed payments and late fees on essential bills*

In the next section of the survey, respondents were asked what payments they missed before, during, and after the shutdown. Before the shutdown, no more than 2.7% of both the furlough and control groups missed payments in any of the categories. This was not surprising as around half of both the furlough and control groups indicated they were not financially concerned before the shutdown.

When looking at missed payments during the shutdown, there was a noticeable difference between the two groups. The percentage of missed payments in every category increased drastically for furloughed employees. While only 2.7% of furloughed employees missed their mortgage/rent payments before the shutdown, 34.8% missed these payments during the shutdown. This finding is consistent with the fact that furloughed employees felt more concerned during the shutdown than the control group. Interestingly, the percentage of the control group that missed payments decreased. For example, around 1% of the control group respondents missed their rent, internet, and insurance payments before the shutdown, whereas none of them missed these same payments during the shutdown.

Once the shutdown ended, the percentage of furloughed employees who missed payments decreased in every category. However, the percentages after the shutdown are still higher than before it. This shows

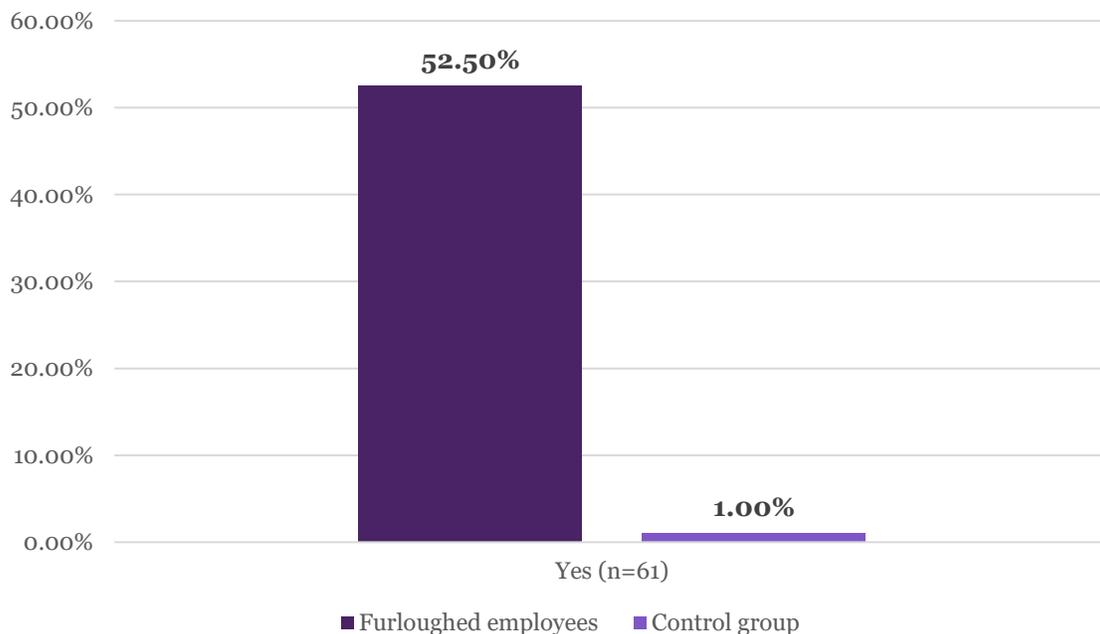
that those who were furloughed became slightly more financially stable after the shutdown than they were during it, but they still feel some lasting, negative effects.

Table 4. Missed payments on essential bills

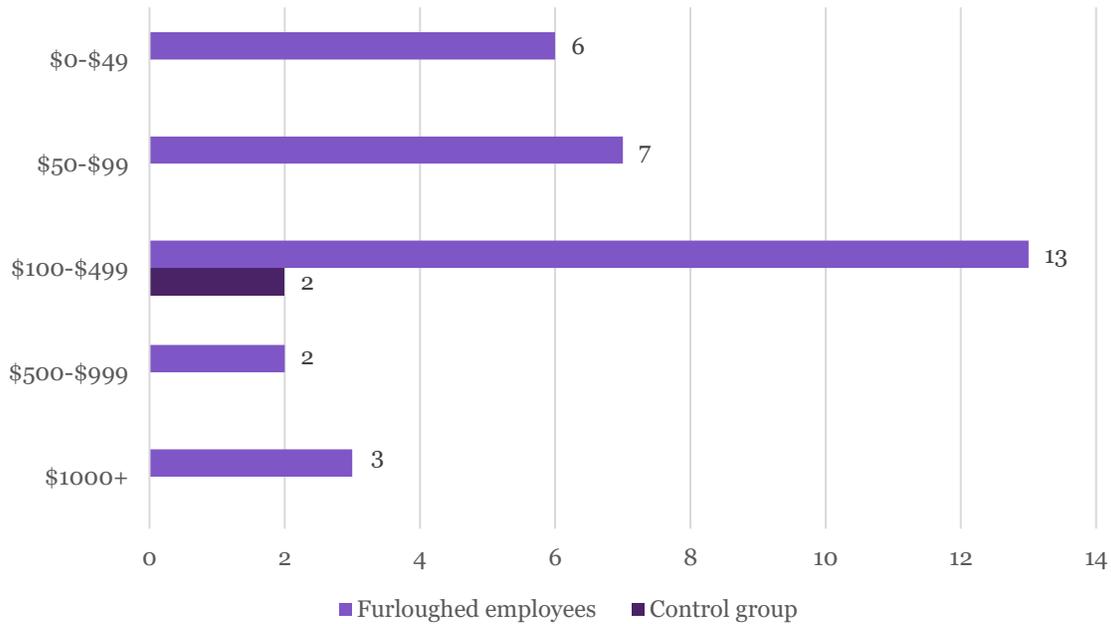
	Before shutdown		During shutdown		After shutdown	
	Furlough	Control	Furlough	Control	Furlough	Control
<b>Mortgage/rent</b>	2.7%	0.5%	34.8%	0.0%	21.4%	0.5%
<b>Gas</b>	1.8%	0.0%	31.3%	0.5%	8.9%	0.5%
<b>Electricity</b>	1.8%	0.0%	30.4%	0.0%	9.8%	0.5%
<b>Water</b>	0.9%	0.0%	21.4%	0.0%	8.0%	0.5%
<b>Internet</b>	0.0%	1.0%	20.5%	0.0%	8.0%	0.0%
<b>Childcare</b>	0.9%	0.0%	4.5%	0.0%	0.9%	0.5%
<b>Car payment</b>	0.0%	0.0%	28.6%	0.5%	10.7%	0.0%
<b>Student loans</b>	2.7%	0.5%	11.6%	0.0%	7.1%	0.5%
<b>Credit cards</b>	0.9%	0.5%	31.3%	1.0%	12.5%	0.0%
<b>Cell/phone</b>	0.9%	1.0%	32.1%	0.5%	13.4%	0.5%
<b>Insurance (car, health, etc.)</b>	0.0%	1.0%	33.9%	1.0%	16.1%	0.0%

The respondents were then asked if they had to pay any late fees due to missing the payments on the categories listed above. More respondents from the furloughed employees answered the question than respondents from the control group. The plurality of respondents from the furloughed group said they paid between \$100 and \$499 in fees, while a few answered they paid between \$500 and \$999 in fees.

Graph 5. Late fees on essential bills



Graph 6. Late fees paid on essential bills



The respondents were also asked if they missed or were late paying for any of the following non-essential expenses. In all categories, the percentage of furloughed employees that missed a payment during the shutdown increased. For the control group, there was only a slight increase of missed payments for Hulu, Netflix, or other similar services during the shutdown.

*Missed payments and late fees on non-essential bills*

Table 5. Missed payments on non-essentials

	Before shutdown		During shutdown		After shutdown	
	Furlough	Control	Furlough	Control	Furlough	Control
<b>Cable/satellite TV</b>	0.9%	0.0%	20.5%	0.0%	8.9%	0.0%
<b>Gym membership</b>	0.0%	0.0%	6.3%	0.0%	0.0%	0.0%
<b>Hulu/Netflix/Sling TV</b>	0.0%	0.0%	11.6%	1.0%	4.5%	0.5%

*Changes in spending for furloughed employees*

Changes in spending were especially pronounced for furloughed employees. More than 90% of respondents indicated they decreased spending in eating out and entertainment during the furlough. The control group had considerably less respondents indicating that they decreased their spending habits. Although spending rebounded after the shutdown, it does not return to pre-shutdown levels.

Table 6. Changes in spending: Eating out

	Before the shutdown			During the shutdown			After the shutdown		
	Decrease	Same	Increase	Decrease	Same	Increase	Decrease	Same	Increase
<b>Furlough</b>	25.8%	69.7%	4.5%	93.1%	6.9%	0.0%	58.8%	36.5%	4.7%
<b>Control</b>	9.3%	90.7%	0.0%	16.2%	82.9%	1.0%	14.6%	84.5%	1.0%

Table 7. Changes in spending: Groceries

	Before the shutdown			During the shutdown			After the shutdown		
	Decrease	Same	Increase	Decrease	Same	Increase	Decrease	Same	Increase
<b>Furlough</b>	15.6%	78.9%	5.6%	76.7%	22.1%	1.2%	36.9%	52.4%	10.7%
<b>Control</b>	3.7%	96.3%	0.0%	9.5%	89.5%	1.0%	6.8%	91.3%	1.9%

Table 8. Changes in spending: Entertainment (theater, live music, etc.)

	Before the shutdown			During the shutdown			After the shutdown		
	Decrease	Same	Increase	Decrease	Same	Increase	Decrease	Same	Increase
<b>Furlough</b>	24.4%	72.2%	3.3%	91.9%	8.1%	0.0%	54.8%	40.5%	4.8%
<b>Control</b>	9.3%	90.7%	0.0%	12.5%	87.5%	0.0%	10.8%	88.2%	1.0%

Table 9. House cleaners

	Before the shutdown			During the shutdown			After the shutdown		
	Decrease	Same	Increase	Decrease	Same	Increase	Decrease	Same	Increase
<b>Furlough</b>	23.2%	76.8%	0.0%	63.6%	36.4%	0.0%	39.7%	54.4%	5.9%
<b>Control</b>	5.4%	93.5%	1.1%	6.6%	92.3%	1.1%	5.6%	92.1%	2.2%

Table 10. Travel

	Before the shutdown			During the shutdown			After the shutdown		
	Decrease	Same	Increase	Decrease	Same	Increase	Decrease	Same	Increase
<b>Furlough</b>	38.0%	59.5%	2.5%	84.4%	13.0%	2.6%	53.9%	40.8%	5.3%
<b>Control</b>	7.1%	92.9%	0.0%	11.5%	86.5%	1.1%	8.5%	88.5%	3.2%

Table 11. Child(ren) activities

	Before the shutdown			During the shutdown			After the shutdown		
	Decrease	Same	Increase	Decrease	Same	Increase	Decrease	Same	Increase
<b>Furlough</b>	27.7%	72.3%	0.0%	77.4%	22.6%	0.0%	47.6%	46.0%	6.3%
<b>Control</b>	2.3%	96.6%	1.1%	5.7%	93.1%	1.1%	2.4%	96.5%	1.2%

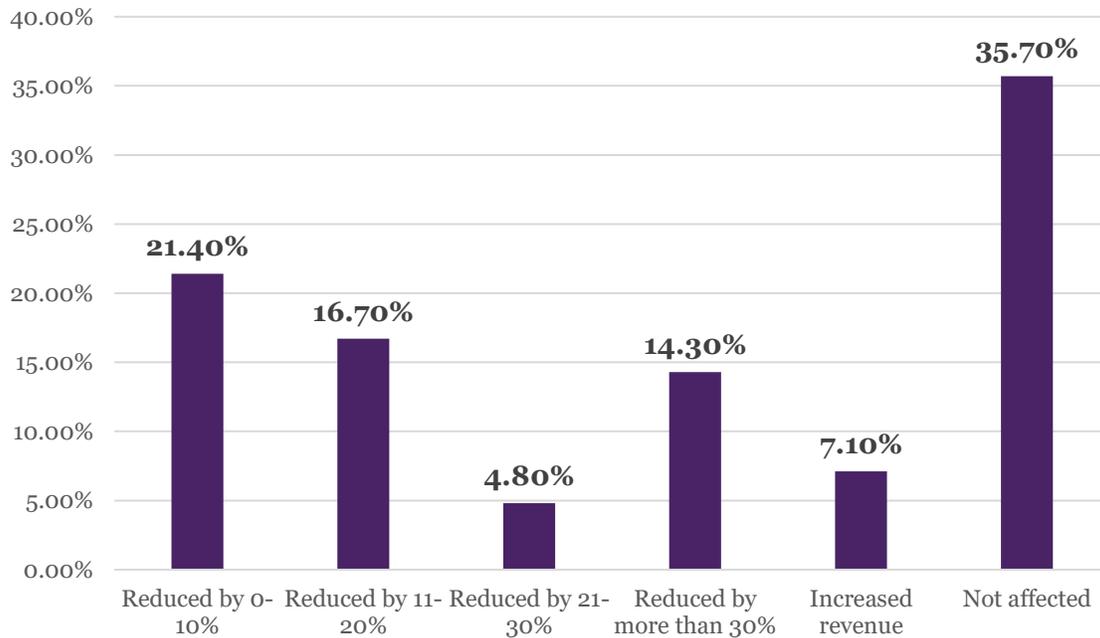
Table 12. Recreation

	Before the shutdown			During the shutdown			After the shutdown		
	Decrease	Same	Increase	Decrease	Same	Increase	Decrease	Same	Increase
<b>Furlough</b>	28.0%	72.0%	0.0%	83.8%	13.8%	2.5%	53.2%	40.5%	6.3%
<b>Control</b>	4.0%	96.0%	0.0%	11.0%	89.0%	0.0%	8.2%	91.8%	0.0%

## Loss of revenue and changes in operations for businesses

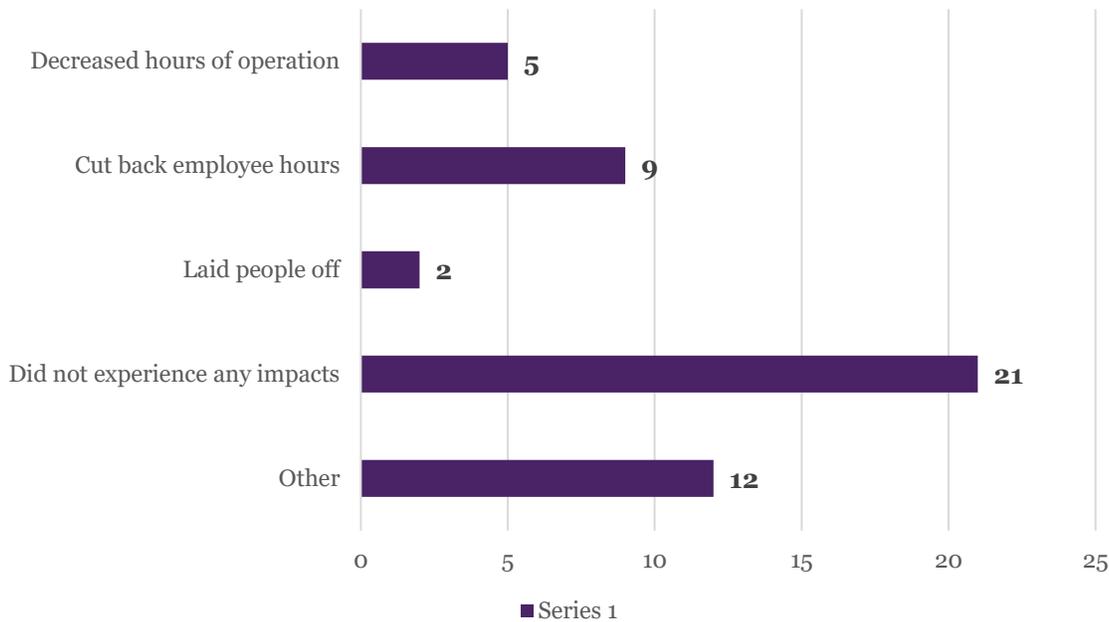
Most businesses reported some type of change in operations due to the shutdown. When asked about changes in revenue compared to the same time last year, about half of the respondents indicated they lost revenue during the government furlough. Besides loss of revenue, other effects include cutting employee hours, decreased hours of operations, delayed reimbursements from government projects, and inability to move forward on government contracts (see Graph 7 and Appendix A).

Graph 7. Loss of revenue for businesses



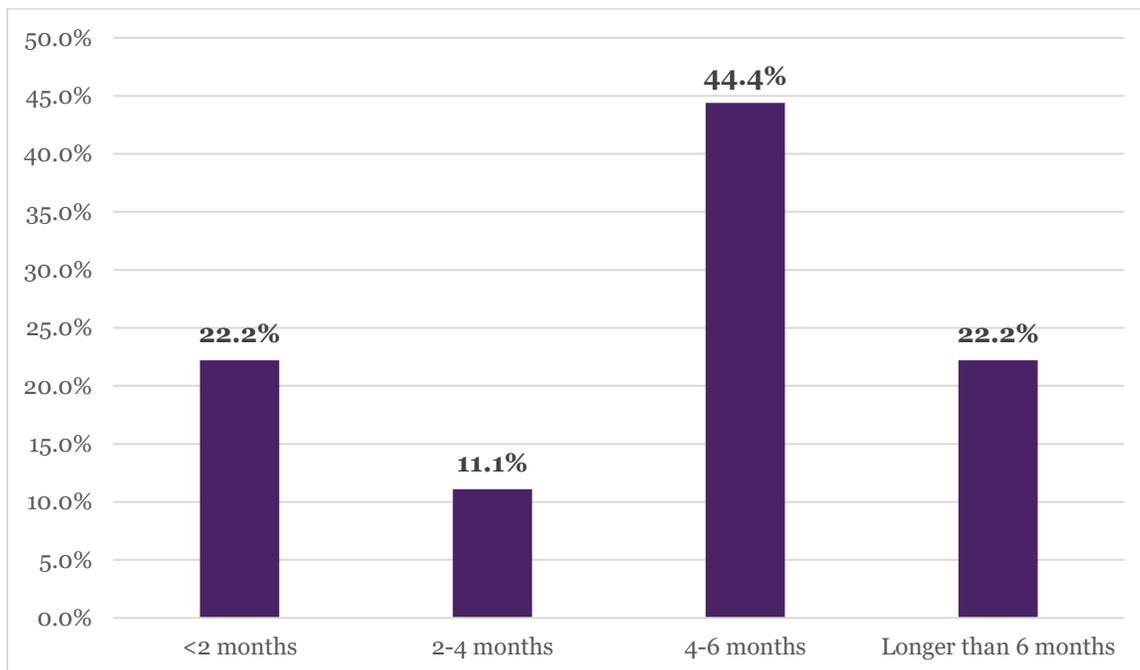
As a result of the loss of revenue, some businesses altered their hours of operation, cut back work hours, and laid people off (see Graph 8). One restaurant reported that they based their decision on whether to close early each night on daily sales. Some businesses reported that they cut their employee hours up to 10 hours per week.

Graph 8. Types of impacts



Seventy-eight percent of businesses do not expect enduring effects from the federal shutdown. Of those who do expect enduring effects, 22% expect effects to linger past six months (see Graph 9).

Graph 9. Expected length of time of enduring effects



*Business impacts (write-in responses)*

Although a few businesses stated they were not impacted by the furlough, most businesses were impacted at least in some way. The inability to communicate with various federal agencies is a challenge for a number of businesses. Although some businesses do not rely on revenue from government

employees or from direct contracts with government agencies, they were impacted by their inability to acquire licenses or otherwise communicate with the required agencies. Other common themes were loss of revenue and delays in major purchases. Some businesses reported that they were cognizant of furloughed employees and engaged in assisting those employees.

*Housing*

Most furloughed employees said they did not experience changes in housing during the furlough. However, in the nonprofit survey, two nonprofits that provide emergency rental assistance stated that they saw a considerable increase in IRS employees seeking emergency rental assistance and the available (federal) funding went quickly: “We offer an emergency rental assistance program and we saw a huge increase in IRS workers who requested this program. We’ve never had IRS workers apply in the past. The funding went quickly. We also had IRS workers apply for our Housing Choice Voucher Program, which has a five-year waiting list.”

Table 13. Housing changes

	<b>Eviction</b>	<b>Moved in with family</b>	<b>Moved in with friends</b>	<b>Took someone in to offset costs</b>	<b>Took someone in as a favor</b>	<b>Other changes</b>	<b>No changes</b>
<b>Furlough</b>	0.9%	1.8%	0.0%	1.8%	5.4%	5.4%	74.1%
<b>Control</b>	0.0%	0.0%	0.0%	0.0%	0.5%	3.5%	59.8%

Write-in responses from the “other” category include borrowing money to pay for housing and inability to rent an apartment due to furlough status.

*Medical care*

Nearly a fifth of respondents indicated they were unable to receive some sort of care due to lack of funds. Nearly 40% of furloughed workers had issues receiving medical care during the furlough: 18% actually did not receive care because of lack of funds and 21.3% more had to put the expenses on a credit card. Nearly a third paid for prescription medications by borrowing money or placing the cost on a credit card. The control group was more likely to not have issues paying for care. While fewer furloughed workers had trouble paying for dental care, a significant minority (18.2%) chose to delay treatment because of the furlough. Nearly 16% of respondents indicated they did not receive mental health care, while another 10.7% had to put the expense on a credit card.

Table 14. Paying for medical care

	<b>Was not able to receive due to lack of funds</b>		<b>Had to borrow money or place expense on credit card</b>		<b>Did not have issues paying for care</b>		<b>Did not need this service</b>	
	Furlough	Control	Furlough	Control	Furlough	Control	Furlough	Control
<b>Medical care</b>	18.0%	1.9%	21.3%	1.9%	21.3%	59.3%	39.3%	37.0%

Table 15. Paying for dental care

	<b>Was not able to receive due to lack of funds</b>		<b>Had to borrow money or place expense on credit card</b>		<b>Did not have issues paying for care</b>		<b>Did not need this service</b>	
	Furlough	Control	Furlough	Control	Furlough	Control	Furlough	Control
<b>Dental care</b>	18.2%	0.9%	4.5%	0.0%	18.2%	56.1%	59.1%	43.0%

Table 16. Paying for mental health care

	<b>Was not able to receive due to lack of funds</b>		<b>Had to borrow money or place expense on credit card</b>		<b>Did not have issues paying for care</b>		<b>Did not need this service</b>	
	Furlough	Control	Furlough	Control	Furlough	Control	Furlough	Control
<b>Mental health care</b>	15.5%	1.9%	10.7%	0.0%	13.1%	35.8%	60.7%	62.3%

Table 17. Paying for prescription medication

	<b>Was not able to receive due to lack of funds</b>		<b>Had to borrow money or place expense on credit card</b>		<b>Did not have issues paying for care</b>		<b>Did not need this service</b>	
	Furlough	Control	Furlough	Control	Furlough	Control	Furlough	Control
<b>Prescription medication</b>	13.1%	0.9%	28.6%	2.8%	34.5%	64.8%	23.8%	31.5%

### *Credit cards and loans*

Nearly a third of respondents were approved to skip a loan payment and about 5% were denied their request. Ten percent applied to skip a credit card payment and were approved. Write-in responses for other types of payments skipped include bankruptcy payments (declined), legal fees (declined), and other bank payments (declined).

Table 18. Participation in skip payment programs

	<b>Furlough</b>	<b>Control</b>
<b>Skip payment for a credit card, approved</b>	9.8%	0.5%
<b>Skip payment for a credit card, declined</b>	4.5%	0.0%
<b>Skip payment for a mortgage payment, approved</b>	6.3%	0.0%
<b>Skip payment for a mortgage payment, declined</b>	6.3%	0.0%
<b>Skip payment for a loan, approved</b>	28.6%	0.0%
<b>Skip payment for a loan, declined</b>	4.5%	0.0%
<b>Skip payment on other</b>	5.4%	0.5%
<b>None of these</b>	44.6%	57.8%

The majority of respondents had to use some sort of loan to survive the furlough. The plurality used a credit card, but more than 5% did seek a payday loan or used retirement funds.

Table 19. Loans and credit cards to meet living expenses

	<b>Furlough</b>	<b>Control</b>
<b>Bank loan with no interest</b>	5.4%	0.0%
<b>Bank loan with low interest</b>	9.8%	0.5%
<b>Payday loan</b>	5.4%	1.0%
<b>Home equity loan</b>	1.8%	0.0%
<b>Credit card for living expenses</b>	30.4%	3.5%
<b>Retirement funds</b>	4.5%	0.0%
<b>None</b>	38.4%	60.8%

At the time of the survey, only 19% of respondents indicated that they had paid back all the loans and credit cards used during the furlough.

Table 20. Loans and credit card paid in full

	<b>Furlough</b>	<b>Control</b>
<b>Paid back all loans or credit card charges</b>	18.8%	16.7%
<b>Paid back some loans or credit card charges</b>	75.0%	66.7%
<b>Paid back no loans or credit card charges</b>	6.3%	16.7%

Of those who put expenses on a credit card and had not paid them back, 71% expected it would take more than three months to pay them off.

Table 21. When will loans and credit cards be paid in full

	<b>Furlough</b>	<b>Control</b>
<b>Within the month</b>	2.6%	-
<b>In 1-3 months</b>	26.3%	-
<b>In 3+ months</b>	71.1%	-

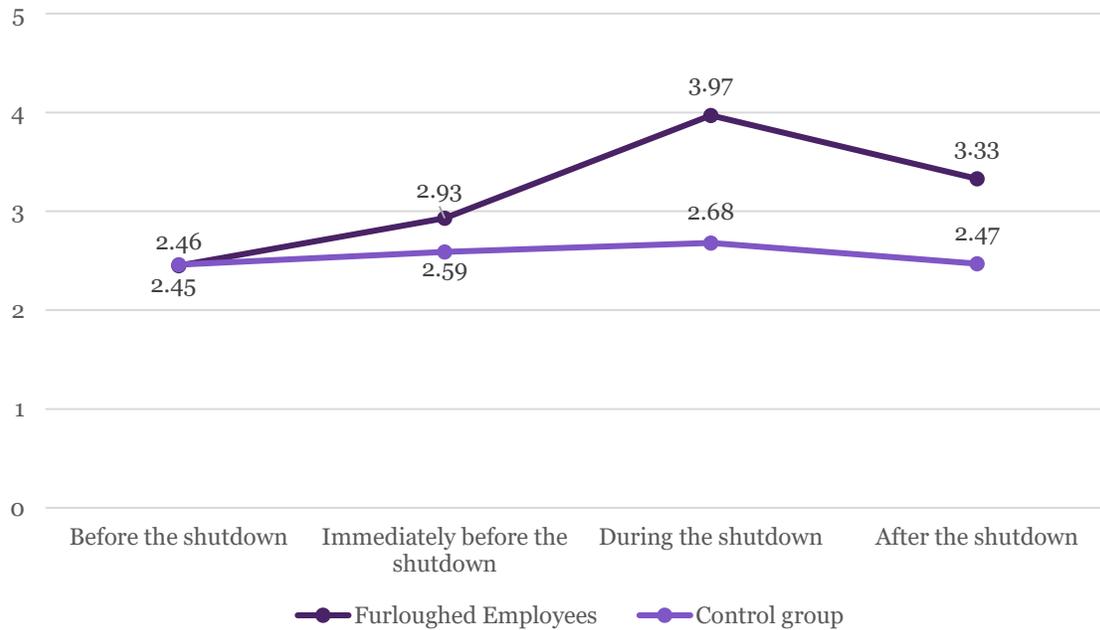
Respondents took out loans mainly with America First Credit Union, followed by Goldenwest Credit Union and Washington Federal. Respondents named three different payday loan companies. Respondents reported the interest on their loans ranging from 0% to 299%.

### Anxiety and workplace morale

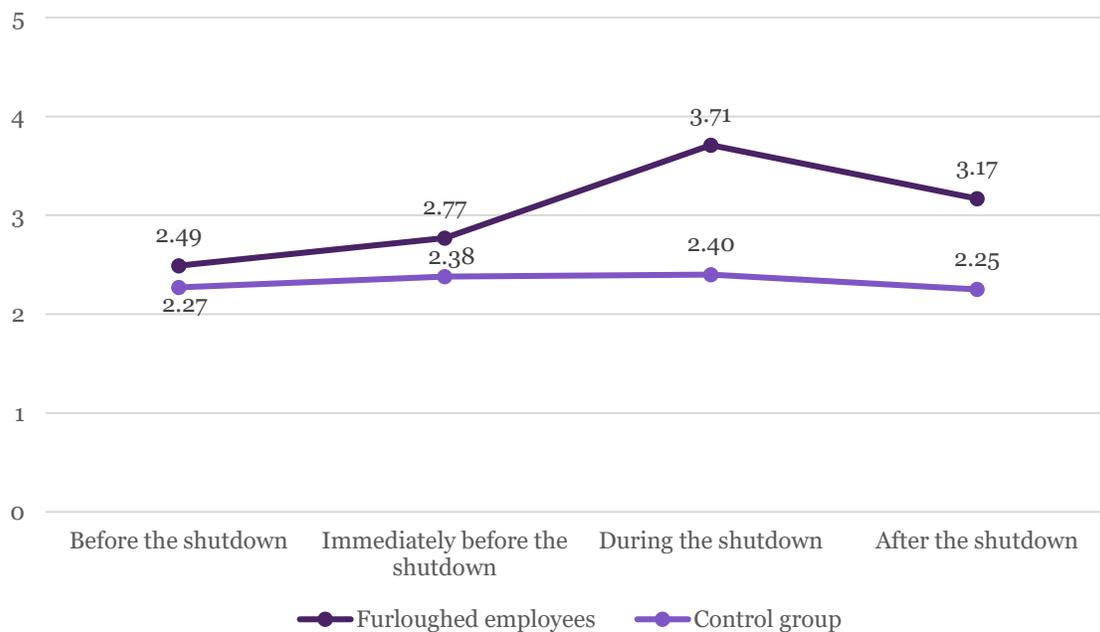
Anxiety and depression increased considerably during the government shutdown for furloughed employees compared to the control group. Both anxiety and depression increased as the possibility of a furlough approached, with highest levels reported during the furlough. Anxiety and depression decreased after the furlough although it did not return to the levels before the shutdown. One respondent articulated her experience this way: “The most stressful parts of being shut down were not knowing when we were going to be back to work. The repeated comments by [politicians] about being

shut down for a ‘very long time,’ maybe even years, were some of the most detrimental for my family be far. ... Now there’s talk of another shutdown ALREADY for October. This brings up all the same stressful thoughts and feelings associated with 35-day shutdown, and I’m struggling with fighting off depressing thoughts and stressful thinking related to a shutdown.”

Graph 10. Anxiety

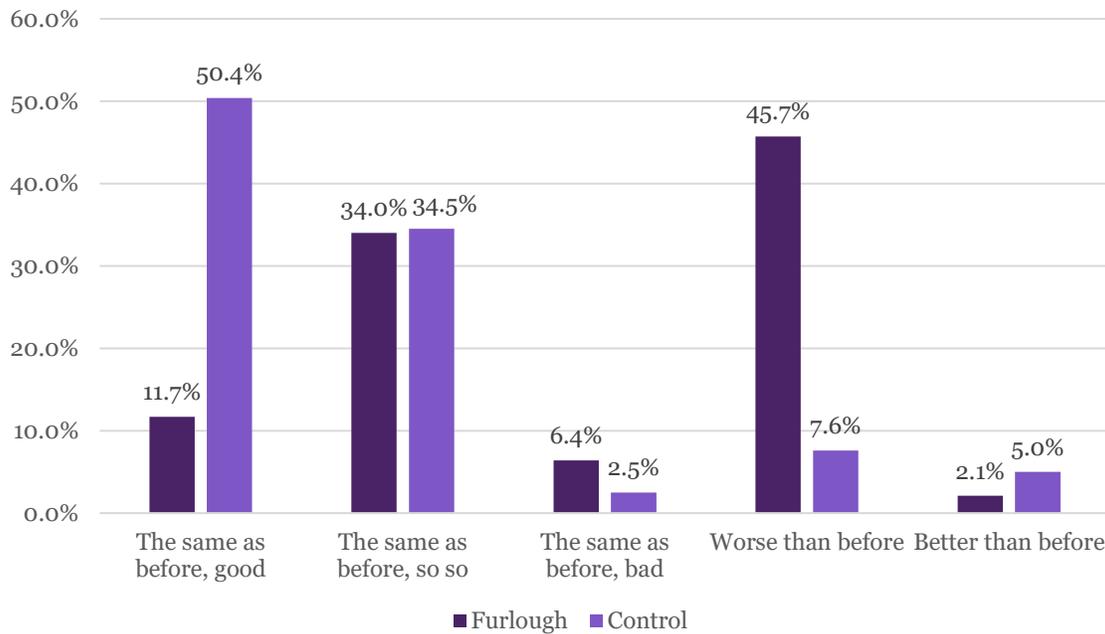


Graph 11. Depression



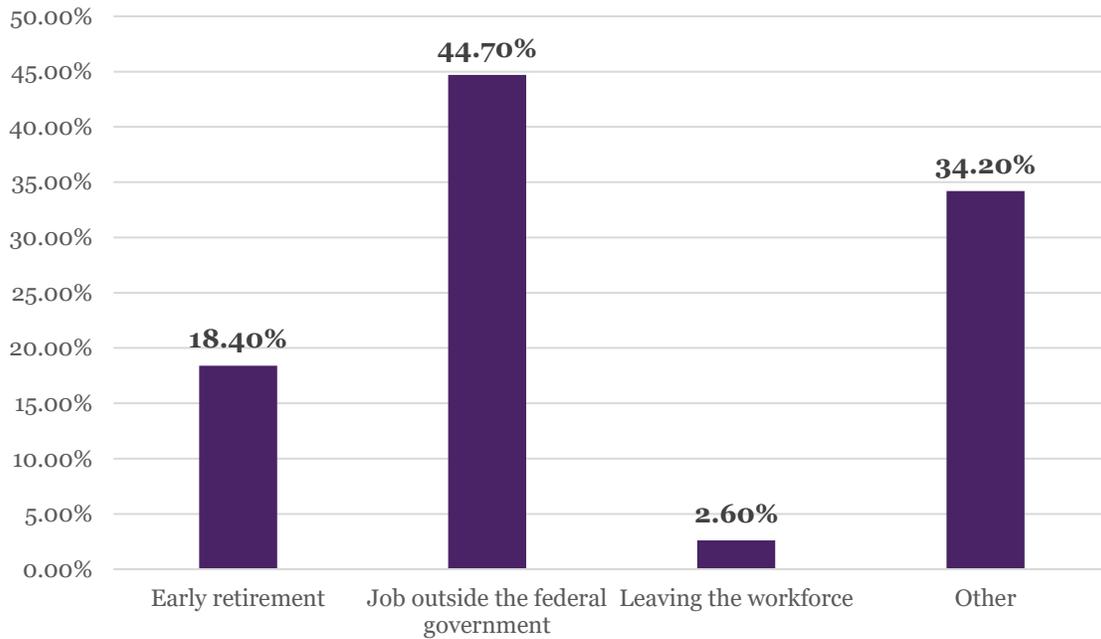
Morale at work was considerably worse after the shutdown than before, with nearly 46% saying morale had declined. Respondents indicated that stress at work was much higher than before, with one person noting: “Many issues have arisen due to the shutdown and doesn’t look like it is getting any better. Way too much stress at work now and [that] translates into family life.” Another respondent had a similar perspective, “[The stress of the shutdown] was more than being worried about finances. ... About how often are we going to experience this? Then knowing when we did go back it would be a nightmare. Systems not working, back log of work.”

Graph 12. Morale at work



Forty-two percent of respondents indicated they are planning on making a career change, in part influenced by the shutdown and the possibility of future shutdowns. Nearly 45% of those respondents indicated that they would find employment outside the federal government. Write-in responses include finding a higher-level position within the IRS, working for a different federal agency, and retirement. Part of the reason respondents indicated they wanted to make a career change was because they felt they were being “manipulated like a pawn” by politicians: “The biggest stress after worrying about bills was the attitude from people in D.C. that it was no big deal.” Respondents were also distressed that some in their community did not understand the stresses they were experiencing: “People on social media trashing federal employees was worse [than politicians not caring]. It’s rough when people assume that it only takes the essential employees for the government to run and feel that everyone else is either lazy or unnecessary.”

Graph 13. Changes in career



## Resources

Table 22 represents the resources used by furloughed employees during the government shutdown. Food pantries were the most used resource followed by free meals or food from other services. It was harder for employees working without pay to receive services or be eligible for the same ones as their furloughed colleagues: “Since I was considered ‘essential’ and required to work, I was not ELIGIBLE for any of those programs. The most I could have received was food from a food bank. I was required to work without pay but continued to pay for work-related expenses (such as gas and lunches) and told I wasn’t eligible for the services received by some of my non-essential co-workers who didn’t have to work. This beat me down more than anything. I cried nearly every day after week two.”

Table 22. Resources used and satisfaction

Resource	Used resource	Satisfaction (out of 5)
Adult & child abuse/neglect	0.9%	5.0
Child & youth/family services	0.0%	-
Domestic violence assistance	0.0%	-
Employment help/job training	2.7%	3.7
Ethnic/cultural support services	0.0%	-
Financial counseling	2.7%	4.7
Food pantry/assistance	18.8%	4.8
Healthcare/hospitals	3.6%	4.3
Homeless services	0.9%	5.0
Household items, furniture, clothing	1.8%	4.0
Housing/utilities assistance	1.8%	5.0

<b>Legal services</b>	0.9%	5.0
<b>Library</b>	2.7%	5.0
<b>Mental health</b>	3.6%	4.8
<b>People with disabilities</b>	0.0%	-
<b>Pregnancy</b>	0.0%	-
<b>Rape and sexual assault</b>	0.0%	-
<b>Senior citizens</b>	0.0%	-
<b>Sexually transmitted diseases/AIDS info</b>	0.0%	4.0
<b>Substance abuse</b>	0.9%	-
<b>Support groups</b>	0.9%	5.0
<b>Welfare and financial services</b>	3.6%	4.0
<b>Free meals/food from local services</b>	10.7%	4.8
<b>Other</b>	1.8%	5.0

Six businesses responded that they offered discounts to furloughed employees. Of those respondents, four were restaurants, one was in tourism, and one was a recreation organization. Some of the restaurants offered buy-one/get-one meals, while others offered a percentage off meals, or free meals for employees and their children.

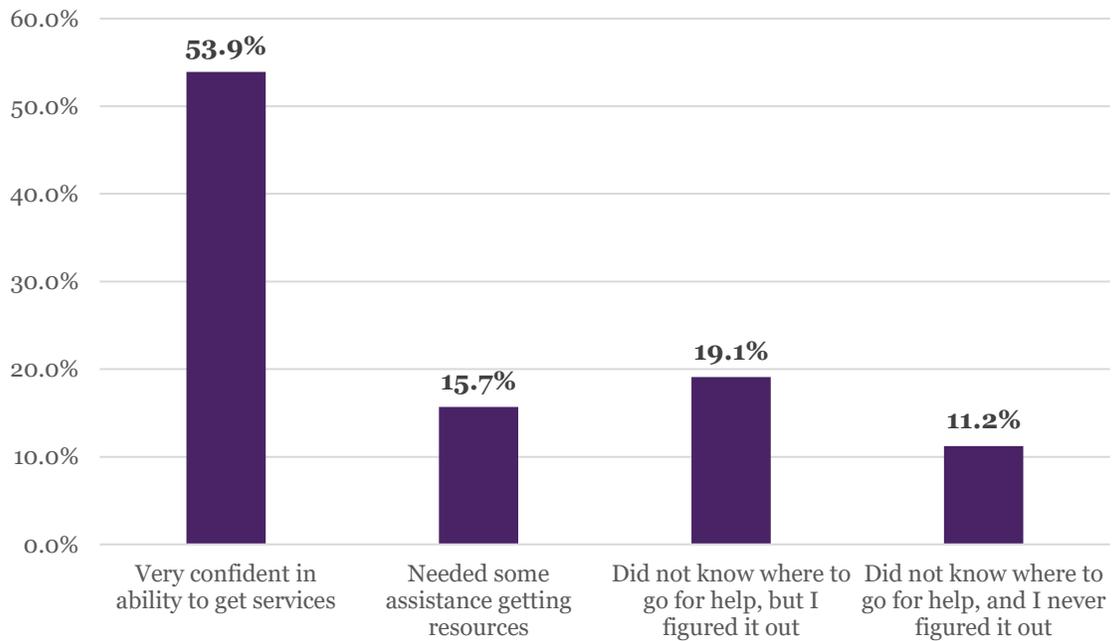
In the nonprofit survey, most agencies reported that some services increased a little or significantly (see Table 23). Interestingly enough, although employees reported that they used the food pantry, nonprofits reported that food pantry use increased little. When asked how they kept up with demand, most nonprofits stated that they were able to meet increased demand due to the efforts of staff and the generosity of the community who donated goods. Other nonprofits reported that if they were unable to assist workers, they made appropriate referrals to other agencies and needed time to figure out how to help a demographic they were not used to serving: “We received calls that we were initially unprepared for. We had to take time from daily operations to find, display, and report furlough calls.” One nonprofit reported that they were unable to keep up with services due to a freeze in federal funding. Some nonprofits reported creating resource lists and webpages to guide furloughed employees (see Appendix A). About half of employees reported that they knew where to go get assistance (see Graph 14). Most employees found out about resources from social media, their union, or word of mouth.

Table 23. Increased need for services

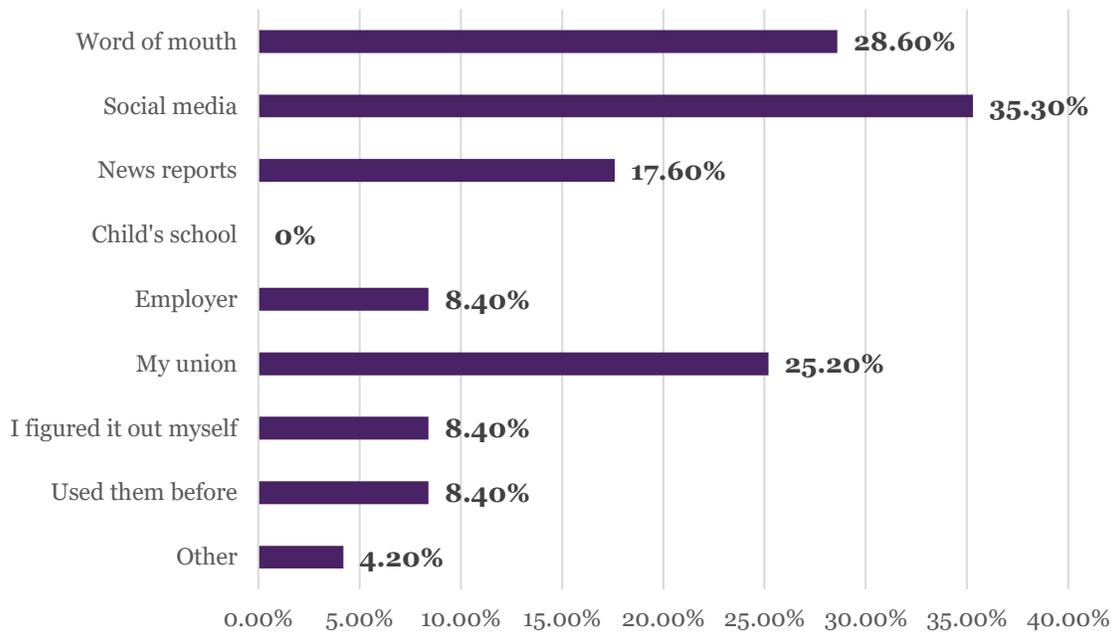
<b>Service</b>	<b>No.</b>	<b>Increased significantly</b>	<b>Increased little</b>	<b>Same</b>	<b>Decreased little</b>	<b>Decreased significantly</b>
<b>Adult &amp; child abuse/neglect</b>	3	-	-	66.7%	33.3%	-
<b>Child &amp; youth/family services</b>	10	-	40%	60%	-	-
<b>Domestic violence assistance</b>	3	33.3%	-	66.7%	-	-
<b>Employment help/job training</b>	5	-	40%	60%	-	-
<b>Ethnic/cultural support services</b>	1	-	-	100%	-	-
<b>Financial counseling</b>	1	-	100%	-	-	-
<b>Food pantry/assistance</b>	2	-	100%	-	-	-
<b>Healthcare/hospitals</b>	2	-	100%	-	-	-
<b>Homeless services</b>	4	-	25%	75%	-	-

<b>Household items, furniture, clothing</b>	2	-	100%	-	-	-
<b>Housing/utilities assistance</b>	5	20%	60%	20%	-	-
<b>Legal services</b>	1	-	100%	-	-	-
<b>Library</b>	2	-	-	100%	-	-
<b>Mental health</b>	4	-	25%	75%	-	-
<b>People with disabilities</b>	3	33.3%	33.3%	33.3%	-	-
<b>Pregnancy</b>	0	-	-	-	-	-
<b>Rape and sexual assault</b>	2	-	50%	50%	-	-
<b>Senior citizens</b>	6	-	66.7%	33.3%	-	-
<b>Sexually transmitted diseases/AIDS info</b>	0	-	-	-	-	-
<b>Substance abuse</b>	2	-	-	100%	-	-
<b>Support groups</b>	3	-	33.3%	66.7%	-	-
<b>Welfare and financial services</b>	0	-	-	-	-	-
<b>Other</b>	10	-	20%	80%	-	-

Graph 14. Where to go for help

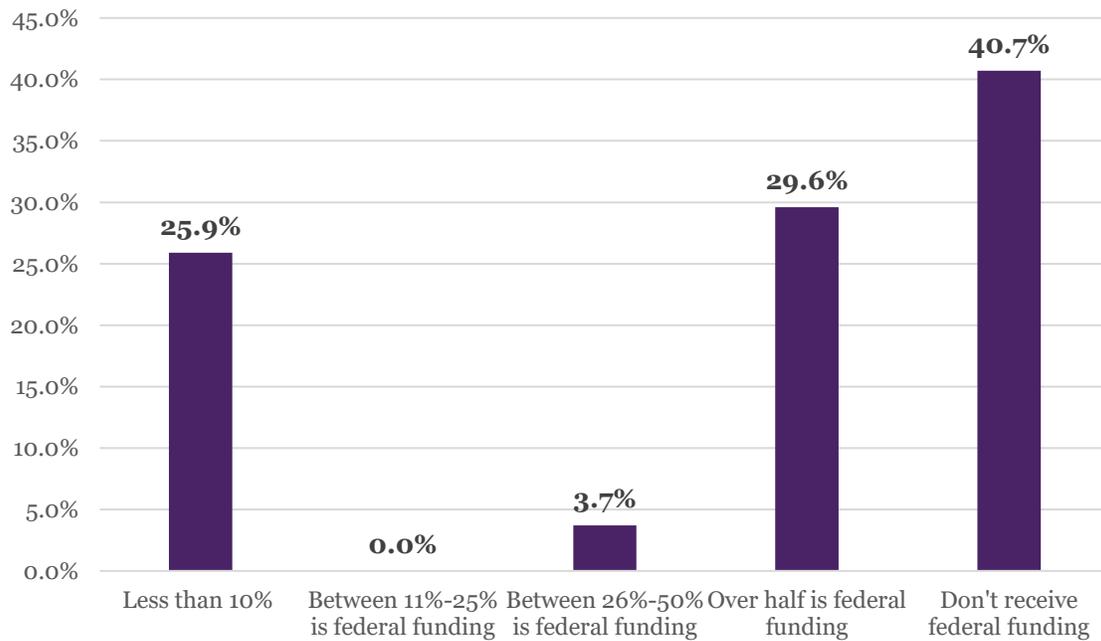


Graph 15. Find out about services

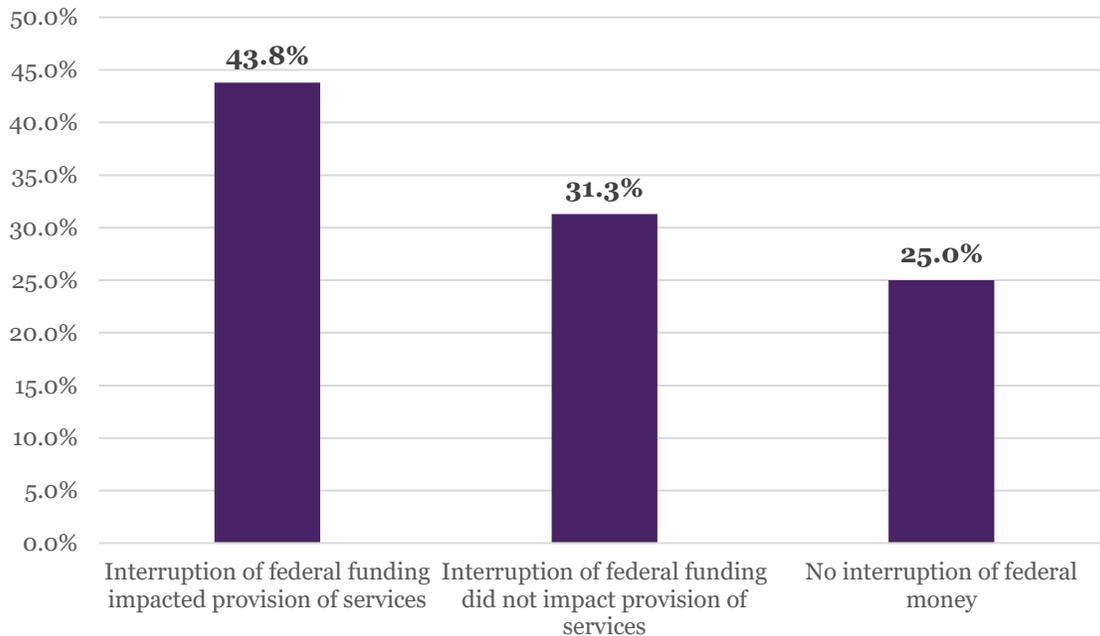


More than half of nonprofit respondents reported that they receive federal funding. Nearly a third rely on federal funding for more than half of their operating budget.

Graph 16. Nonprofit federal funding



Graph 17. Interruption of federal funding and impact on provision of services



When asked to describe how delayed federal funding impacted them, some nonprofits reported not receiving federal payments in a timely manner and being forced to pay wages out of reserve accounts. Others reported delays in programming or declining new clients due to delayed federal payments. One housing agency reported that the government shutdown ended just in time to avoid delaying payment for housing assistance: “It’s difficult to put into words how stressful it would be to our consumers at the thought of their monthly rent not being paid. Then if they were evicted for non-payment of rent, they would experience more obstacles in the face of circumstances beyond their control.” In addition, other nonprofits reported an increase in families with children seeking services.

### *Community assistance*

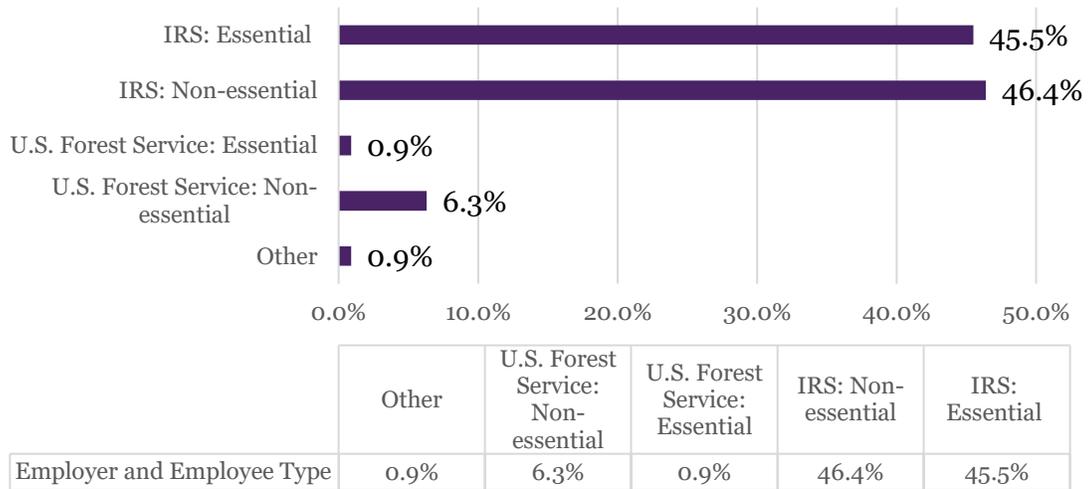
Donations of money, time, and items were listed as the best ways for the Northern Utah community to help during future furloughs. Items mentioned included food, household, cleaning, and baby items. Donations for emergency rental assistance was mentioned a few times. Multiple nonprofits mentioned that the Ogden community rallied and came through with food drives and donations. As one business owner said, “We used the shutdown as a means to give back to the community and create some common ground for everyone affected. We decided if we were possibly going to lose our business after 18 years from a shutdown, we would do everything we could to help others on the way out.” Another area of need identified availability and access for employees who were required to work but were unpaid during the furlough. Since those employees were working, agencies’ hours of operations should be adjusted.

### Demographics

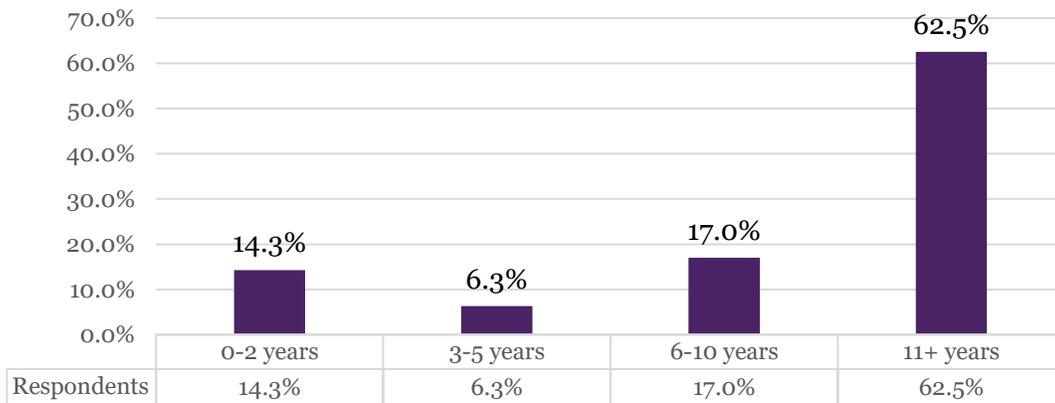
#### *Furloughed employee survey*

Most respondents indicated that they were employed with the IRS. A majority answered that they have been employed for more than 11 years. Around 49% of the respondents indicated they were furloughed, while around 50.9% said they were asked to work without pay.

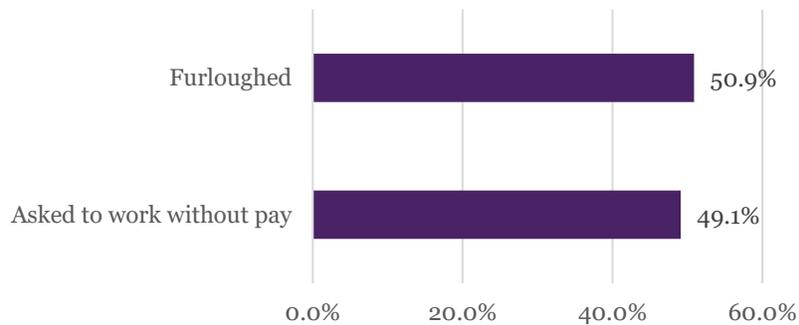
Graph 18. Employer and employee type



Graph 19. Length of time employed

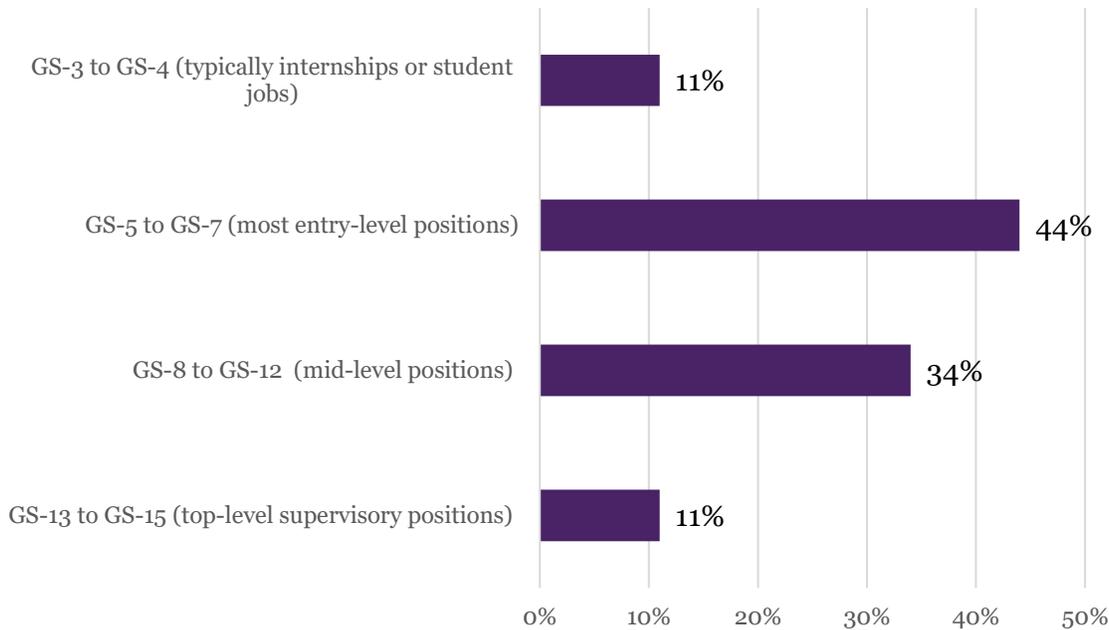


Graph 20. Furlough status



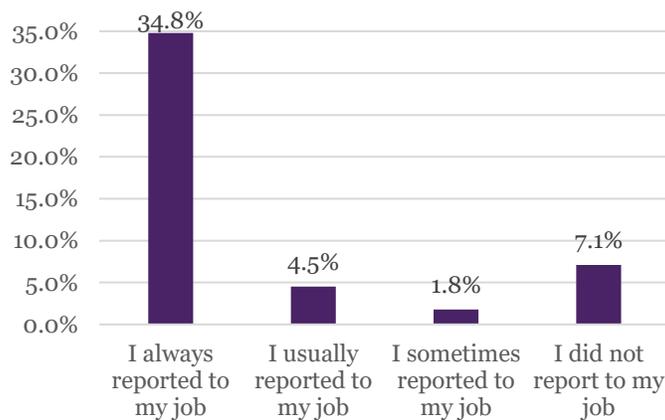
When asked about their GS levels, most respondents indicated they fell into levels GS-5 to GS-7, or entry-level positions. The second-most popular levels were GS-8 to GS-12, or mid-level positions. The smallest amount of respondents fell into GS-13 to GS-15, or top-level supervisory positions.

Graph 21. GS level

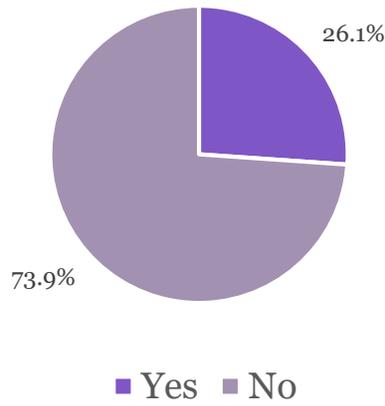


Out of the 54 respondents who were asked to work without pay, 39 answered they always reported to their jobs during the shutdown. Only eight answered that they did not report to their jobs. Slightly less than one-third of respondents indicated that someone else in their household was furloughed.

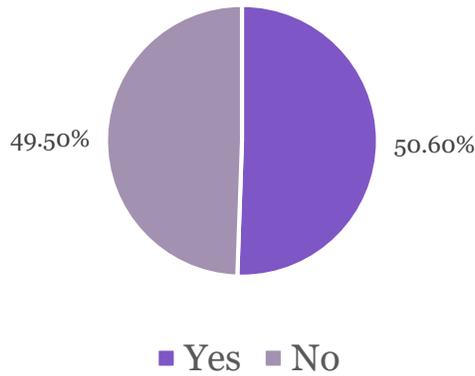
Graph 22. Reporting to work without pay



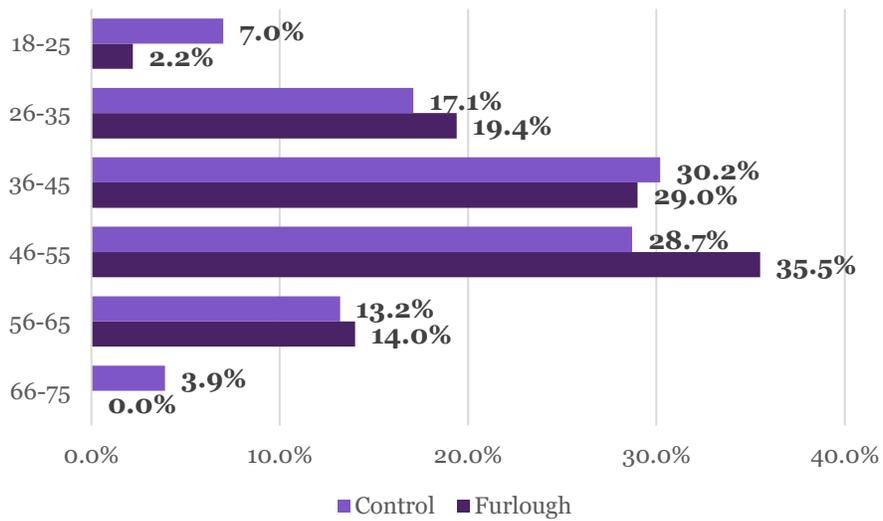
Graph 23. Anyone else furloughed in household



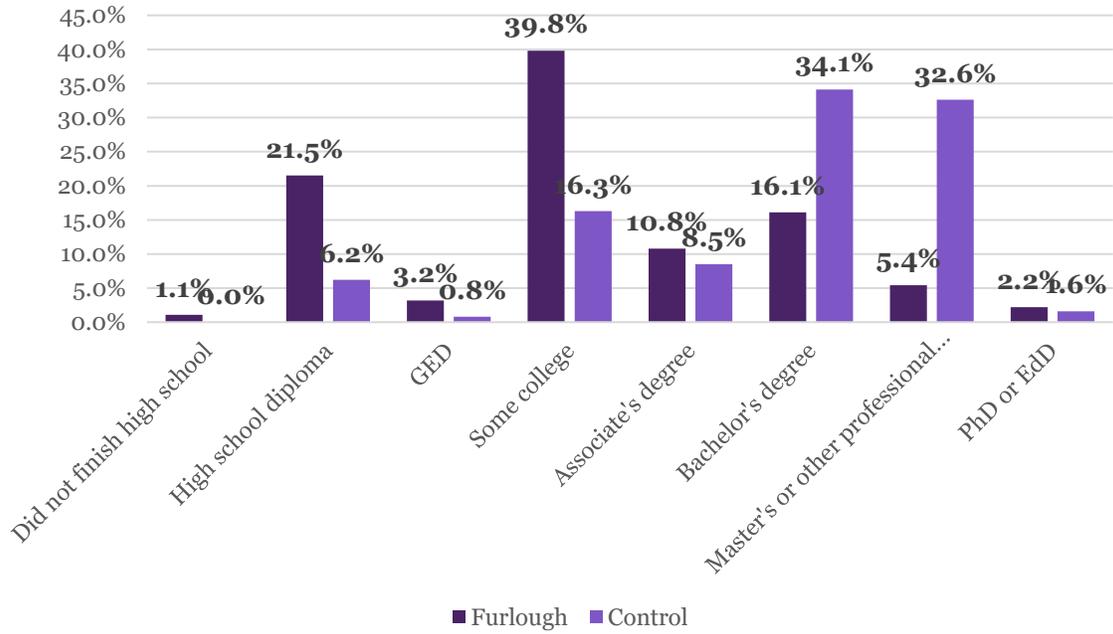
Graph 24. Received Unemployment Pay



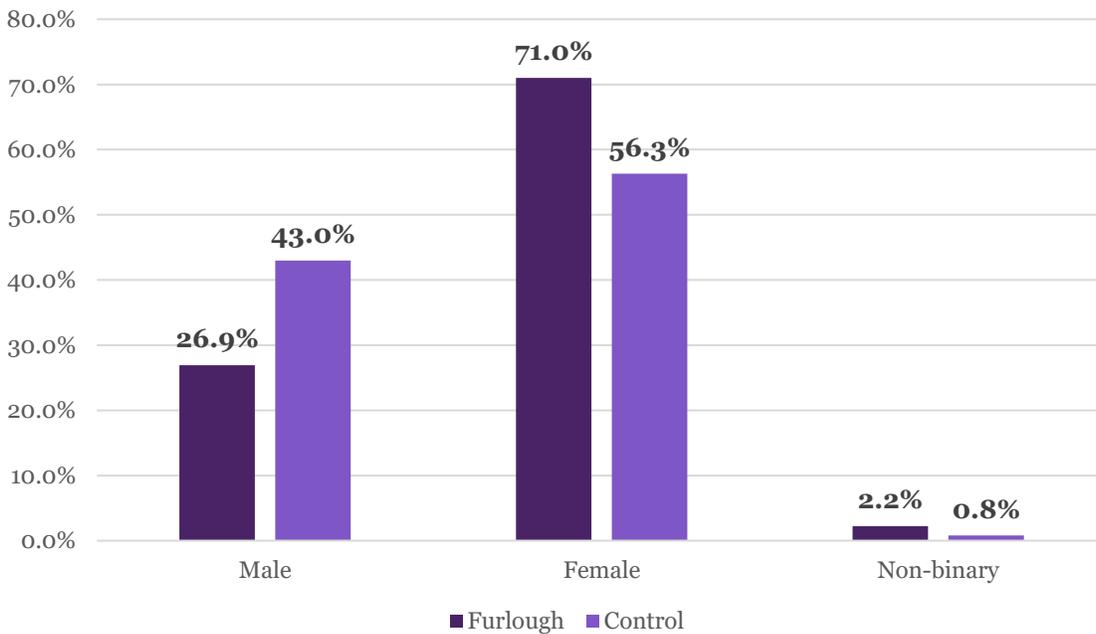
Graph 25. Age



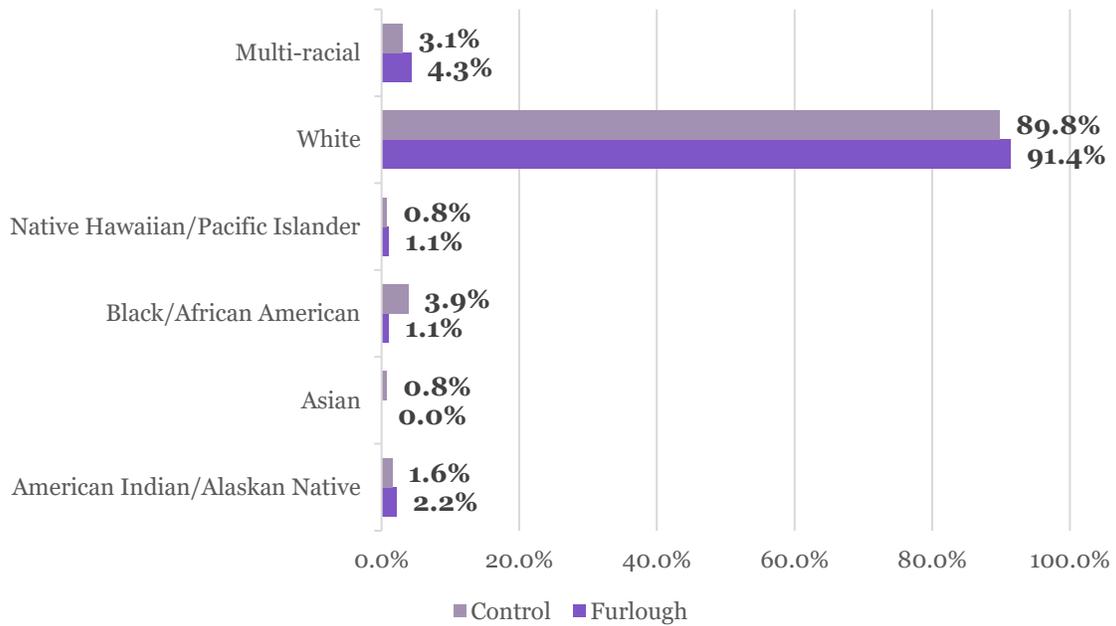
Graph 26. Highest level of education



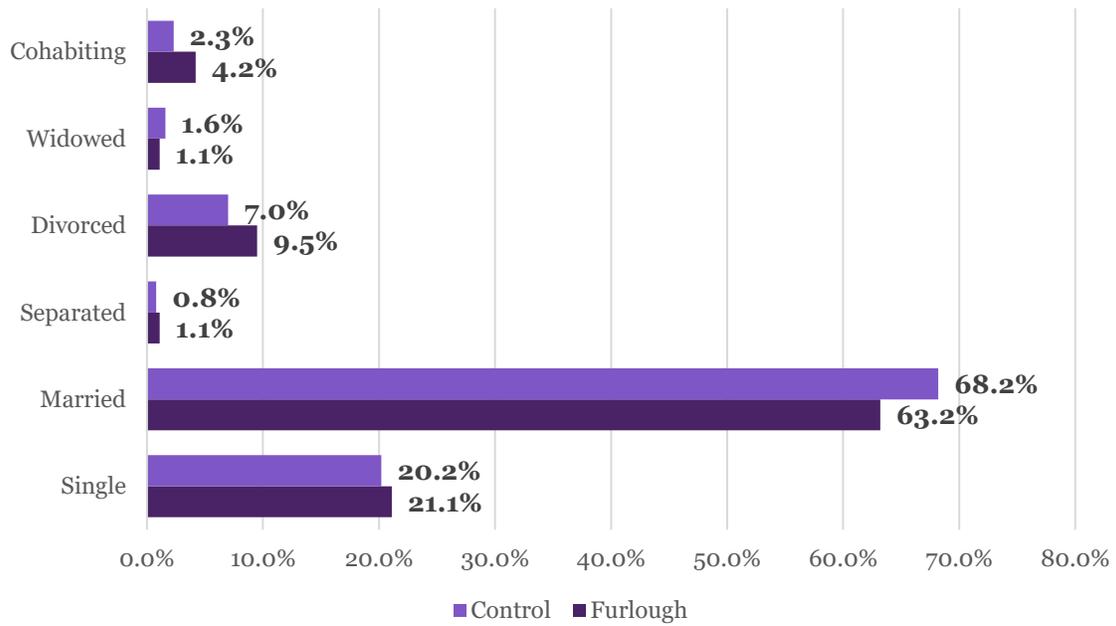
Graph 27. Gender



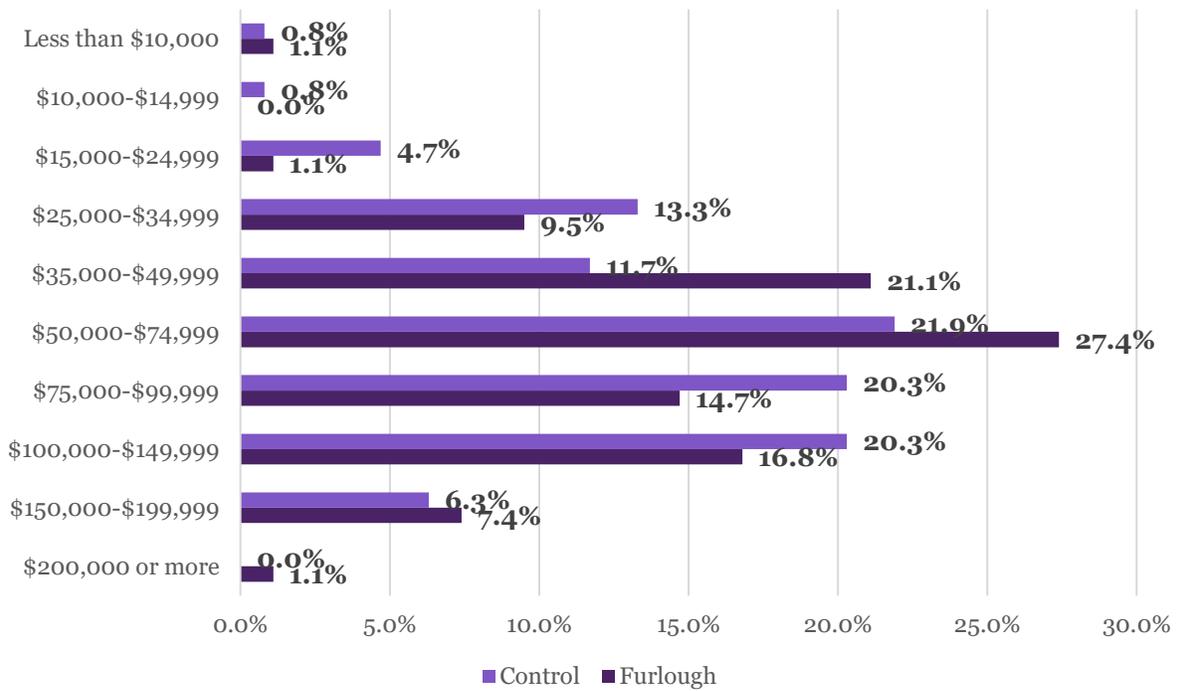
Graph 28. Racial breakdown



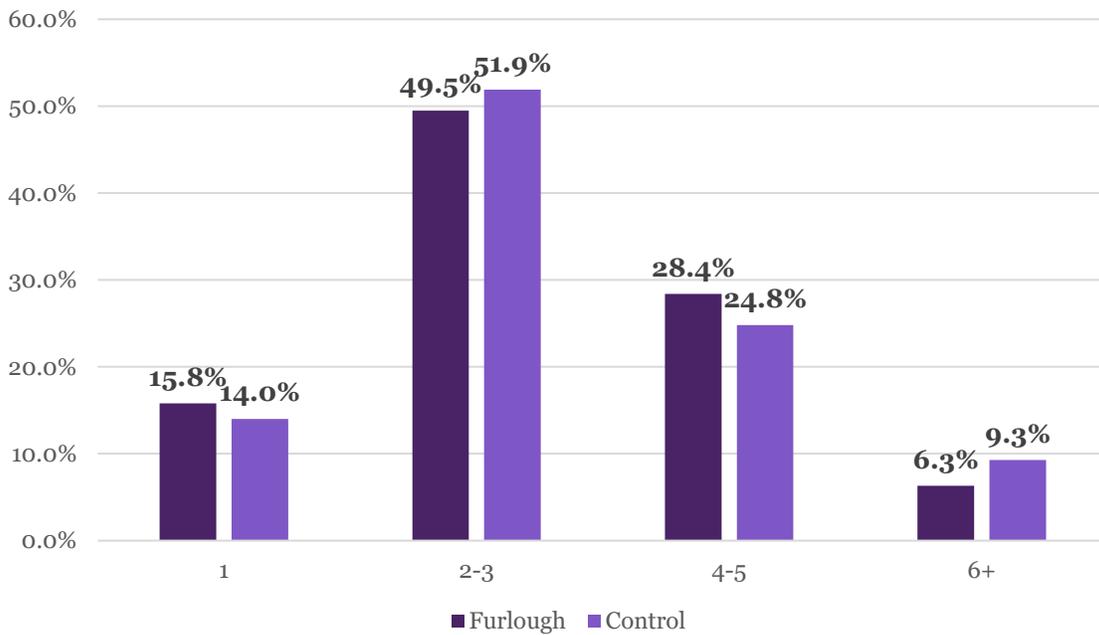
Graph 29. Marital status



Graph 30. Household income

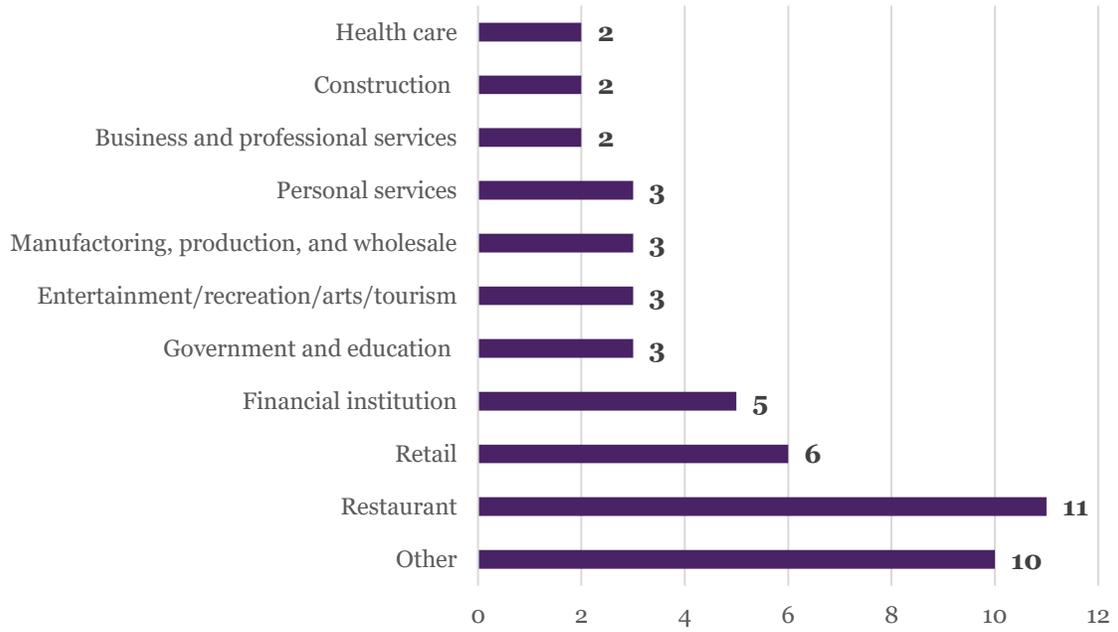


Graph 31. Family size



*Business survey*

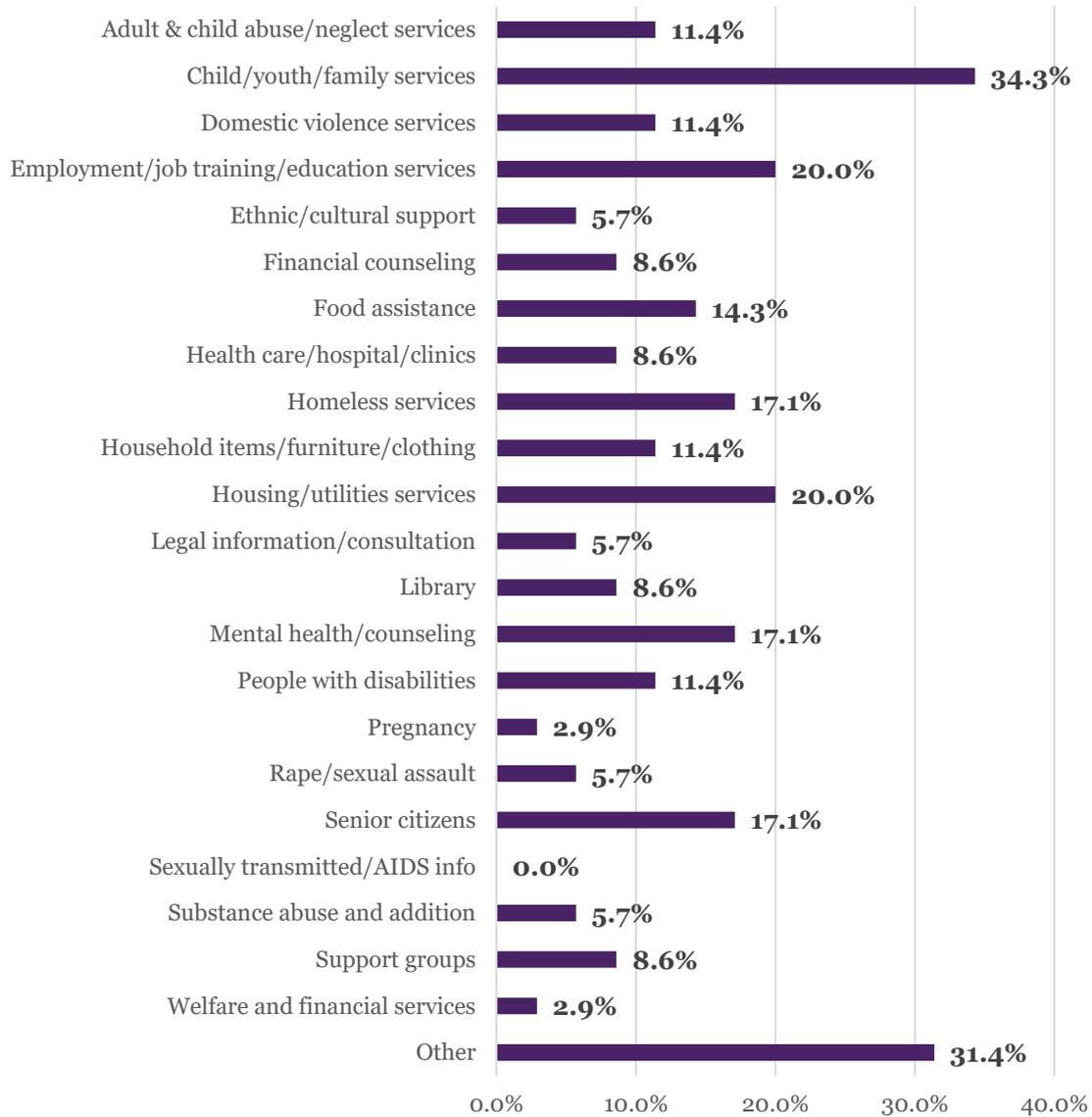
Graph 32. Business type



### Nonprofits survey

There were a total of 35 nonprofits who answered the survey. Graph 30 illustrates the breakdown in services.

Graph 33. Nonprofit services



Other services include animal control, business development, information and referral services, education for females, home health care, trail planning, outreach, and services for military families.

## Appendix A. Open-ended responses

### Employees

*Is there anything else that you would like to add that would better help us understand the effect the government shutdown had on you and your family?*

#### **Negative experiences**

I just wish that congress would realize them shutting the government down affects a lot of people. All we want to do is work, do our job, and get paid like everyone else.

Myself and my wife were both furloughed, with me working occasionally, without pay, as an excepted employee. My wife was also called back to work as excepted, without pay, towards the end of the shutdown.

Being the bread winner of a family of 5 is extremely challenging, it happened right after Christmas so funds were low anyway. It literally happened at the worst possible time of year. Since going back I have had to work 5 times as hard to get caught up during main filing season. Many issues have arisen due to shutdown and doesn't look like it is getting any better. Way too much stress at work now and translates into family life as well.

I feel as if I let down the public by not providing services while we were furloughed. They pay my salary and I could not serve them.

It was more about being worried about finances. Having to deal with paying everything back, which still isn't done to date. About how often we are going to experience this? Then knowing when we did go back it would be a nightmare. Systems, not working, back log of work. Many missed the first week back, due to stress of what it would be like.

I have been through four govt shutdowns and it is very disheartening to be manipulated like a pawn, as if we do not matter. We are USA citizens that have families to support. Often we hear we deserve it, because we work for IRS. We are doing a job that is dictated by congress. It is surprising how people seem to want others to hurt. It is sort of sickening. It is very expensive to organize and shut down the government and when we return from a shutdown it is extremely stressful as the public and management expects us to have everything cut up the minute we return. Do I feel anything is accomplished by a Govt. shutdown? Nothing but large expenses that the public does not see, but they pay for and contention among the USA citizens.

I live payday to payday & I am very blessed that I have family that helped during the shutdown. The biggest stress after worrying about bills was the attitude from people in D.C. that it was no big deal. I work for these people. It made it extremely hard to want to go to work & bust my butt for them. They're not all bad & I realize that the media was writing stories about the worst ones, but still. I'm in a unique position that I'm one of very few people in the nation that does my particular job. It would've made a noticeable impact if I didn't show up. I'm not irreplaceable, just trained. By the end of the shutdown the only reason I showed up for work every day was so my coworkers wouldn't have to shoulder more work. (I work with great people)

While the government doing like to address the shutdown was frustrating and demoralizing, the people on social media trashing federal employees was worse. It's rough when people assume that it only takes the essential employees for the government to run and feel that everyone else are either lazy or unnecessary.

You asked if I was essential during the shutdown - which I was. You asked if I "always" or "usually" reported to work. In the beginning, I always went to work. As time went on though, I was more likely to call in sick. Since I was considered "essential" and was required to work, I was not ELIGIBLE for any of those programs. The most I could have received was food from a food

bank. I was required to work without pay but continue to pay for work related expenses (such as gas and lunches) and told I wasn't eligible for the services received by some of my non-essential co-workers who didn't have to work. This beat me down more than anything. I cried at work nearly every day after week 2.

I was in bankruptcy before the shutdown. The shutdown meant my bankruptcy was dismissed and I am now being garnished. I am facing eviction because of costs incurred during the shutdown. My car was wrecked before the shutdown, so I could not get another job. Then I got deemed essential. No money for food or gas. No car, no way to get to work. My boss was able to find a loophole so I didn't lose my job. But my job has nothing to do with issuing refunds or processing people's tax returns. Like many others, I was deemed essential to make the president feel better.

The most stressful parts of being shut down were not knowing when we were going to be back to work. The repeated comments by Trump about being shut down for a "very long time" maybe even years were some of the most detrimental for my family by far. Although we had adequate savings and were prepared financially the mental discouragement and hardship made it extremely difficult to stay positive and increased the mental and emotional stress. Having enough money in the bank didn't compensate for that stress. Peer pressure from others (including family members) about how we were "going to get back pay" what's the big deal, and "you knew this was coming" it's part of the job was almost as discouraging as not knowing when we were going to return to work with pay. My husband was exceptioned the entire time. His morale dropped significantly after we missed the first paycheck. It still hasn't recovered. We rarely watched the news before the shutdown (because it's so depressing), but I felt I had to watch so I knew what was going on with my job and whether or not I needed to find a new job permanent job. The mental and emotional stress have not fully dissipated. Now there's talk of another shutdown ALREADY for October. This brings up all the same stressful thoughts and feelings associated with the 35-day shutdown and I'm struggling with fighting off depressing thoughts and stressful thinking related to a shutdown. I feel I have to work as much OT as possible to save up more money, but there's only so much I can work after 40 hours a week.

The isolation and lack of guidance was the hardest. Everyone was doing something different. Some people took out loans at the very beginning and those loans became due before the shutdown ended. I was close to getting a bank loan to pay my mortgage. Many of us didn't apply for unemployment right away. I got one week unemployment and went to the food bank just once. I did not eat out or go to a movie or spend anything for fear it would last more than a month.

It's not over yet. Husband lost his job at the same time as shutdown. Now I'm on my own to catch up and worry about how to handle the next shutdown. It is still so overwhelming. I was struggling prior. It is still a very real possibility that this whole shutdown attitude and political people using federal employees as game pawns to get their way, might still be the straw that breaks the camels back. My life has a real possibility of ending in suicide. But hey, the folks in Washington gotta do what they gotta do right? There's gonna be some peripheral damage along the way.

Most of the shutdown I was worried most on how I was going to manage getting formula for my son when he isn't drinking Similac (which is the most common now) and most community food pantries didn't contain his formula (Enfamil).

If not for the fact that I have 24 years invested I would leave federal service. We have been made us targets far too often. You can only beat the house so many times before his spirit is broken.

Single mom of 4 kids; mortgage, car payment, trying to keep up on Bills was very stressful

Due to the timing of the shutdown we had already purchased Christmas gifts. Some on credit cards. Making those payments was a struggle because of the lack of a paycheck. Thankfully we had my husbands retirement to fall back on but now we will need to replace that money.

I had my husband's income to help during the shutdown. However it was still stressful not knowing when I would get paid. It was stressful when the government made employees work without pay. In the state of Utah you cannot get unemployment if you are working doesn't matter if you are getting paid. Claiming a hardship was difficult because each area throughout the IRS received different directions. I personally took a hardship because I simply could not afford to drive to work and public transport is not an option for me. Since the hardship has ended I have still conserved my spending to ensure that I have enough emergency funds in case this happens again.

Anxiety was very high. Spent more time in the house, sometimes in bed, just so I wouldn't have to use my resources such as food and utilities and gas. I had to cancel my 25th wedding anniversary cruise due to the shutdown. After the shutdown hit one month, my family was nearly in crisis. There was no end in sight and the politicians were not giving me hope that this was going to be resolved soon. I blame Trump and McConnell solely for this shutdown. It affected me, my family and my community greatly. Very scary time.

I had only just started working for the federal government at the IRS before the shutdown. Their on-boarding process for new employees is not very good and the shutdown really made things worse, and interfered with both training and getting enrolled in the usual benefits packages. Because of the stress of the shutdown and the chaos and disorganized ramping back up, I missed out on enrolling in some critical benefits that I should be receiving. I am probably going to be quitting so I can get these benefits. The shutdown has made me much more wary about spending money. I had planned to purchase a new vehicle and now that is definitely postponed for at least a year, and maybe a couple of years. I had also planned to do a few things like getting a membership in Barnes & Noble and making some charitable contributions and I won't be getting the membership and will not be making as large of donations as I had originally planned to.

Terrible that a select few have to report to work while the rest don't. Awful that I was denied earned vacation over the holidays because I was deemed essential

It impacted my child day care with a 70% drop in attendance, I had to take my child out of child care as a single parent. It made it so I'm less likely to spend money in the economy and will save most my income now, will avoid taking any loans from any financial institutions in the future even if for starting a business or to pay people. Showed that laws do not matter, and expect to employers take the same tactics in the private sector. I would've had to work two jobs on top of be a single parent father going to school, without any state assistance, without receiving child support even though ORS is involved. Couldn't purchase rx I needed. This effected my holidays, people who have had days off scheduled and never worked during the holiday periods in 26 years were forced to come to work and lost their use or lose which is still pending. Very stressful, and illegal, so broke trust between my employer, ruined moral for weeks which impacted productivity due to the stress. Lots of people with knowledge will retire this year or very soon due to this. I had to work the whole time, while the people causing this traveled and vacationed and got paid. Still effects me due to the lingering delays in premiums being taken out, they should be liable for it, which will effect my future budget randomly. It was very wrong.

I have good attendance and rarely take days off. I have a good work ethic. I have a lot of available sick and annual leave. I plan to use my leave more often. Morale is lower. I lost some of my committment to the employer. When I did get called back to work without pay, I worked, but I probably could have faked a hardship like I know many others did. But, I chose to work. I won't

be so loyal next time this happens. If it happens again, I won't work without pay and I will fake a hardship.

The indifference by many government officials, added insult to injury. Watching the officials we count on behave like children amplified the stress and anxiety. Let them eat cake is not the attitude we expect from our government. Shame on them for creating this trauma. Stress will continue due to lack of trust in our government officials.

I felt the shutdown was inevitable so I scaled back my spending and Christmas was very lean. I stocked up on some foods and meal prepped a little more. My spending before during and after has declined as a consumer. Although I was lucky enough to make it without assistance I was on the verge at the end of the shutdown and took out a loan. I couldn't understand how our livelihood mattered so little. It made me realize I need a bigger emergency savings so I don't have the anxieties I experienced during the shutdown. Lastly, I felt angry that my government that I was so proud to be working for wasn't doing their jobs. I still think they need to pass a law that we can't shutdown and they don't leave Washington until their job is done.

It was very stressful, hated it, felt punished, angry, depressed, decided not to spend much, if I didn't have family that needed my help, I would have never spent a dime!

My husband and I were both shutdown leaving us to scramble and scrape to provide for my 3 kids. Immediately prior to the shutdown we had had about \$13000 in unexpected Bill's including a NICU bill, and a hospital visit from being rear ended. Even tho my husband and I live within our means there are just some things you cannot control. We are not villains nor do we make 100's of thousands of dollars a year. (Average salary is about 38k- 42k a year at IRS) we are hardworking people in a thankless job being used as expendable pawns in a fight we didn't start nor do we have any control over

The questions above morale after shut down do not give me an opportunity to discuss my feelings about my job before the furlough. I love it. I never got tired of coming to work. But now, with a month of catch up at my busiest season, it is so stressful. This is the first time in 15 years I am exhausted after work and do not want to go in the mornings. That was never the case before

While my workplace said it was sensitive to needs of employees coming back from the furlough, my experience is the agency has condoned bullying activities on off-center employees trying to catch up. In some regards, the furlough gave some much needed mental time-off. When most are off, the email/work doesn't pile up. It was morally shocking that this country's government could force people to work for that long without pay. For me this was disheartening and discouraging for I call that slavery.

The shutdown was very depressing for our family not know how long it would be before we received a paycheck and put us in a much worse financial situation having to borrow new loans and unemployment that now has to be paid back over time. Some people lost homes, rentals and cars. Very sad...

Congress needs to do their job with budget by September 30. This problem is due to Congress failing in service to the public. This is a cronic failure of Congress. The Congress and party system is failing to do what their Constitutional duties are. They over spend, don't follow the Constitution and spend their time doing what is in their best interest. Congress needs term limits reduced loss of benefits especially considering their job performance. They are the non-essential employees.

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## Positive experiences

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I didn't have it bad like the younger generation. I will retire in 3 yrs and have been able to pay off most debts. No mtg no car pmt. I was happy for the break. However I did stress over no income once unemployment ran out.

My depression/anxiety during the shutdown was due to a personal crisis. The shutdown actually allowed me time to process my emotions and make the appropriate life decisions to move past the depression and anxiety.

I actually enjoyed the shutdown. Went to the gym and library. De cluttered my home and donated clothes. Spent quality time with my family. I was depressed when it reopened and I had to go back to work.

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### **Community support in difficult time**

It was extremely exhausting and depression not knowing when you would get paid. There were businesses that offered free lunches and that was nice to not worry about paying for lunch and getting out of the house.

That our communities in Ogden and northern Davis county are amazing. People are so kind and giving of their heart and service to help and pull together. Such a humbling experience.

Their wonderful support of the community was amazing. I never understood how supportive they could be.

I was very fortunate that my husband had some income and I was able to receive divine help with my emotional and mental state of mind.

People were wonderful, while working without pay several local restaurants brought in food for us.

To many creditors praying on those who need help during critical times. Some people were not so fortunate to get a delay in rent or anything or got loans before everyone said hey we will skip a payment for those affected. Limits need to be in on credit rates for those in a bad spot. Just glad that many other businesses helped with food and free meals or something to try and make a difference.

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### **Businesses**

*In what other ways did the shutdown impact your business(es) and/or the furloughed clients you serve?*

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#### **Negative impacts**

Clients couldn't afford DJ Service for their events. Many of the clients work for the State/City.

Normally, I am having approximately 10 government reservations per night. During the shutdown beginning in January, I might have had 1 reservation per week

Delay by contracting officers in responding to contract issues.

Delayed Export licenses due to State Dept unavailability

Some of my clients had to dip into savings or borrowing to pay for my services and my business dipped into savings to pay for current expenses.

Memberships were paused, some were canceled due to fear of a future shut down. Business improvements and ad campaigns were down scaled or canceled due to membership drop.

I realized that some may have been effected by it. But if we don't send a message to D.C. that things need to change and that an oppressive government needs to stop, then we all will suffer and for a long time.

We definitely saw a decrease in revenue at this time.

**Plain lack of business.**

It impacted our business primarily because we could not communicate with the IRS on behalf of our clients. Which delayed resolving issues that impact our clients.

I sell birdseed for wild birds. Many of my customers work for the IRS and I was directly impacted.

I believe that the shutdown, slowed down people from wanting to start, or keep moving on there remodel projects.

It impacted the solutions we were able to provide to our business clients as they work with variance compliance requests directly with the Internal Revenue Service - delays as that agency closed their customer service lines

We are a restaurant. Our furloughed guests were not getting paid which meant they could not afford to go out to eat. We are also right in between multiple federal buildings so we saw a huge decrease in lunches due to employees from these businesses not being able to go out.

Customers complained they wouldn't get paid for several weeks, so they cancelled service calls. Many people that were planning on purchasing appliances, did not purchase them.

Our advertising views were even down, customers still don't want to spend their money, bc they're unsure if it will happen again.

-Delayed federal SBA loans -Delayed some grant writing activity (minor in nature)

We import products and a closing down of Customs Agents could hold our products at the point of arrival and cause us to miss client event dates and impact our revenue.

**Neutral or positive impacts**

Revenue decrease carried over into the next month. Our local customers were a little more weary. My business wasn't affected as much as the restaurants which makes me think I may be more of a tourist destination. It would be interesting to compare tourist revenue durring that time. On the plus side it was much easier to park downtown.

More parking spaces available.

We used the shutdown as a means to give back to our community and create some common ground fro everyone affected. We decided if we were possibly going to lose our business after 18 years from a shutdown, we would do everything we could to help others on the way out.

Increased the hours for those working for me part-time who held full-time IRS jobs.

It is hard to track since our business is based on what Hollywood produces and our level of business seemed to fluctuate with the national industry so that is why I don't believe it necessarily affected us but if it did it was probably minimal.

Our members were cognizant of the shutdown and engaged in helping those who were furloughed.

We did not change out staffing during the shutdown.

I saw no decrease during, before or after the shutdown

No Impact

We did not see nearly as much business because we serve mostly working customers in our lunch hours.

The shutdown had very little impact on us.

**Non-profits**

*If you noted an increased need for your agency's services due to the shutdown, how did you meet the demand?*

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**Changes made**

Most of it was for food assistance-- those we were able to serve, we provided meals for and sent home with frozen meals. Those who did not qualify for our program due to age, we sent to other agencies for assistance

we were able to work with the families on a temporary basis

Our office wanted to support federal agencies which are major employers in our community. We compiled a list of resources to share with agencies and their employees.

Resource mining for organizations who were helping, added a web page and a new reporting measure

There was a slight increase by court patrons whether court services/hearings would be interrupted. They were not.

There was a higher need for donations of food for seniors and individuals, families, generally

The shut down didn't affect the foundation; however, a food drive was held to support our food pantry.

We offer an emergency rental assistance program and we saw a huge increase in IRS workers that requested this program. We've never had IRS workers apply in the past. The funding went quickly. We also had IRS workers apply for our Housing Choice Voucher Program, which has a 5 year waiting list.

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**No changes made**

We did not change our activities; the demands were met because we have amazing people working for us.

We were not able to meet the demands during the shutdown due to funding freezes

We were able to accommodate everyone. We had enough services to meet the demand.

Continued funding all operations out of reserves

Our agency was equipped with proper capacity prior to the shutdown. In our Emergency Food Pantry, we did run out of some food items more quickly than usual.

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*Can you please describe any changes in the provision of your services (increase/decrease, different clientele, etc.) due to the shutdown?*

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**Changes in provision**

We offered federal employees a place for their youth to attend while they were not getting a pay check but still needed to be at work

USDA Forest Service personnel were unavailable for meetings.

There was an increased need for our office to provide information about resources for impacted workers. Typically we focus on direct business support, so this was a slightly different type of project for us.

We received calls that we were initially unprepared for. We had to take time from daily operations to find, display, and report furlough calls.

We saw a slight increase in families in need of emergency food assistance, transportation assistance, and financial education services. Many of these were clientele that had not previously received services at our agency.

Different clientele with increased dental pain and higher need for care

We decreased services for clients and stopped all non emergency funding, reduced the number of clients able to access the emergency shelter and prepared for a reduction in staff

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Our agency sends out about \$150,000 each month in rental assistance. We were advised by HUD that we would receive our regularly scheduled February payment, but that would be the last payment until the government opened back up. HUD gave guidance that landlords and tenants needed to be aware of the situation to plan for the lack of payment. Luckily the government shutdown ended when it did because I had landlords threatening to evict our tenants if they didn't receive their payment. As mentioned in a previous question, we have a reserve for salary, but not for housing payments.

We had an increase in clients with children.

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### **No changes in provision**

Fortunately, we were able to continue as normal during this time-- we had enough in reserves that the only impact was on correspondence with our federal partners.

No change. Services continued as the majority of our funding comes from State funds.

We did not initiate new programming that had been approved for by federal sources.

No change. Funding was available.

There were no changes to the services we provide

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*Is there anything the community can do next time to help during the furlough? For example, volunteer, give donations, etc.?*

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### **Types of community support**

Give monetary donations. Volunteering is nice, and items are nice, but monetary donations go further and help much more all the time, not just during the shut downs.

No, we conduct projects on USFS land and their presence is needed for projects on their land.

No. However, if funding had not been available Housing Assistance Payments to landlords would not have been paid. There would have been a need to help offset the shortfall to secure housing.

It would be great to centralize communication about resources. 211 seemed to work well for existing services, but many businesses stepped up with new support for impacted workers, and there wasn't a single place to access information about what they were offering.

We were very impressed with how the community stepped up and did food drives, donations, etc. The trickiest part of the experience I saw was helping those affected who were NOT federal employees, and helping those federal employees who were still required to work (without pay) because of the nature of their duties. They did not have as much flexibility in schedule to visit food pantries, call creditors, etc., and because they were working, they were not eligible to collect unemployment benefits as a supplemental income. In addition to the offerings of agencies like CCS, Little Lambs Foundation, Seager Clinic at the Ogden Rescue Mission, etc., it would have been nice to see an agency that could offer zero-interest loans so employees in that situation could make their mortgage/rent payments, utility payments, etc.

OWCAP is in a position to assist many families from a centralized location. In the event of another furlough, the community would greatly benefit from donations of money, food, household items, cleaning items, baby items, etc.

Contact your legislator and ask him/her to work toward an agreement.

Give more donations to support food banks

Our amazing Ogden community rallied around those affected.

Volunteers could have helped us staff the facilities for minor services. Cash donations during the shut down allow us to continue to provide services and in kind donations allow us to continue to provide essential items to clients

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We would accept donations to be able to provide emergency rental assistance to households affected by a shutdown.

Donations and volunteering is always helpful.

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*Is there anything else you would add to this discussion (anecdotes, details, etc.)?*

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**Additional comments**

There was a bit of nervousness regarding federal funding of some of our Juvenile Court child welfare programs regarding federal grants, however there was no disruption in funds as it has been previously appropriated by Congress for this fiscal year.

The community needs to understand the level of reliance we have on these grants and that if we shut down, all of the other shelters are shut down as well. This creates a high level of stress for clients and staff as it creates an increase in homelessness for our community and immediately affects the safety of our clients

It's difficult to put into words how stressful it would be to our consumers at the thought of their monthly rent not being paid. Then if they were evicted for non-payment of rent, they would experience with more obstacles in the face of circumstances beyond their control.