

# The Twelve DEVELOPMENT ISSUES

▶ These 12 development issues have been identified as barriers to economic growth and prosperity around the world. Each day, they impact the communities and members that credit unions serve.



## SAVINGS

People can't rely on credit alone to solve all issues. A habit of saving will provide financial security and peace of mind when it comes to emergency expenses. Longer-term savings allows people to build wealth and plan for retirement.



## CREDIT

Credit provides convenience to consumers and is often required to make major purchases. Improper use can negatively impact a borrower's credit worthiness and limit future opportunities.



## DIVERSITY & EQUITY

Diversity is expressed in many forms and must be embraced throughout all business and social structures. Equity can be achieved by combating discrimination and creating processes and cultures that promote equity.



## INCLUSION

Inclusion addresses representation at the highest and most visible levels. We must ensure that diverse, disadvantaged, and marginalized populations have a "voice" or "seat at the table" within our power structures.



## HUNGER

Hunger is not limited to developing countries or those living in poverty. People around the world live with malnourishment, food insecurity, and greater issues related to hunger that can be devastating to communities.



## HOUSING

Humans have a basic need for shelter. Inadequate or unstable living conditions can have significant impact on people's ability to overcome many of the other development issues.



## HEALTH

Ensuring healthy lives and promoting the well-being of people of all ages is foundational to human development.



## ENVIRONMENT

We rely on our environment for air, food, and other critical needs. While climate change is a threat, there is no shortage of challenges that require us to consider the impact and sustainability of our actions.



## EDUCATION

Addressing education is essential to resolving many of the other development issues. Quality education provides knowledge and resources that can improve people's lives.



## EMPLOYMENT

The ability to produce and generate income provides individuals with a path to contribute in the greater economy and marketplace.



## TRANSPORTATION

Simply put, transportation provides access. Without transportation, individuals may not be able to maintain employment and families may not be able to access resources such as schools and food pantries.



## TECHNOLOGY

The absence of technology is very real to many people around the world. Lack of appropriate technologies can create inefficiencies, impair employment opportunities, and limit people's access to education and resources.