

# The Development Issues

The following twelve development issues have been identified as barriers to economic growth and prosperity for families around the world. Each day, they impact the communities and members that credit unions serve.

## Technology



Appropriate technology, which provides solutions to the needs of its recipients, is required for sustained and viable development.

## Hunger



The food and agriculture sector offers key solutions for development, and is central for hunger and poverty eradication.

## Housing



One quarter of the world's population lack adequate shelter. In the US, housing concerns relate to rent affordability, high home costs, and declining home values.

## Environment



Climate change is a global challenge that affects people everywhere. It is important to sustainably manage forests, combat desertification, and reverse land degradation.

## Health



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

## Transportation



Transportation is a vital means for accessing employment and resources.

## Education



Obtaining a quality education is the foundation to improving people's lives.

## Credit



The ability to access credit is essential in providing opportunities and a path to financial security.

## Savings



Savings are essential to ensuring a financially healthy and sustainable future.

## Inclusion



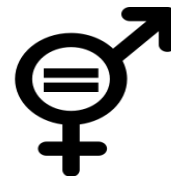
Governing bodies must represent the people they serve to promote transparency and accountability.

## Employment



Sustainable economic growth will require societies to create the conditions that allow people to have quality jobs.

## Diversity & Equity



Policies should be universal in principle while paying attention to the needs of disadvantaged and marginalized populations. Equity is a necessary foundation for a peaceful, prosperous, and sustainable world.