

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



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.

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.

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.

Health



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

Environment



Our environment is a system that we rely on for air, food, and other critical needs. While climate change is a global threat, there is no shortage of smaller environmental challenges that require humans 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.

Diversity & Equity



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

Credit



Credit provides convenience to consumers and is often required to make major purchases. Even when available, it may come with high interest rates and put further stress on the borrower. Improper use can negatively impact a borrower's creditworthiness and limit future opportunities.

Savings



People cannot rely on credit alone to solve all money issues. A habit of savings 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.

Inclusion



This development issue 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.

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 or food pantries.