

**Needs Assessment Project for Community Credit Union in Androscoggin County, Maine**

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## Table of Contents

Project Introduction.....3

### Chapters

I. Banks and Credit Unions.....4  
II. Community Engagement Through Trust Building and Reciprocity .....5  
III. Autonomy and Agency of Members .....6  
IV. Education and Workforce.....8  
V. Employment and Skill-Building.....10  
Project Conclusion.....11

## **Project Introduction**

We, the students of *Production and Reproduction* (Bates Professor Elizabeth Eames' Economic Anthropology Senior Seminar) here present the results of our needs assessment project to Community Credit Union, our community partner. We were asked to hold a series of focus groups about how the services CCU provides are interpreted by the people of Androscoggin County. This needs assessment report focuses on areas for improvement. Each chapter will outline findings and recommendations from one set of focus groups, so the document is broken into five main chapters in the following order: Banks & Credit Unions, Community Engagement Through Trust Building & Reciprocity, Autonomy & Agency of Members, Education & Workforce, and Employment & Skill-Building.

Each chapter is divided into an introduction, statement of issues, and then a conclusion. In the statement of issues sections, each chapter identifies areas for improvement outlined by bullet points, and expands upon the issue via body paragraphs. The goal of this structure is to provide a quick and accessible way for the officers of CCU to notice our main points and takeaways.

The Banks and Credit Unions chapter focuses on the products CCU offers and how these products address the needs and wants of the people in Androscoggin County.

The Community Engagement Through Trust Building and Reciprocity chapter addresses to what extent does CCU need to have a larger presence within the arena of local nonprofits and foundations.

The Members' Autonomy and Agency group focuses on how CCU can expand its membership through examining corporate culture, social networks, and attending to cultural difference.

The Education and Workforce chapter will present concrete ways in which CCU can expand financial literacy education in the community through working with schools and other educators.

The Employment and Skill-Building chapter will emphasize a need for accessible programming that utilizes a multilingual approach. In addition, we here suggest inventing an internship program for young adults.

## **I. Banks and Credit Unions**

### **Introduction**

Community Credit Union (CCU) will benefit from focusing on communicative measures and greater outreach initiatives by boosting the financial acumen of the people living in Androscoggin County. Through a localized and one-on-one approach, CCU will increase the financial knowledge of local people as well as area service organizations, indirectly increasing the number of members at CCU.

### **Statement of Issues**

#### Boosting Financial Acumen

Using the financial literacy course offered through CCU as an example, it appears there is room for growth to incentivize people toward enrolling. It seems there is a gap between the community-based image that CCU wants to project and the one that is being received. Based on our interaction with our focus groups, it seems there is a noticeable disconnect. In one particular example, we heard the story of a young student who intended to participate but could not attend due to her mother's disapproval. This might be because the mother misunderstood CCU's intentions and deemed it untrustworthy. However, it is clear that customers were not up to date about all the facilities provided by credit unions.

During a conversation with the first focus group comprised of representatives from various financial service providers in Androscoggin County, one individual was quoted as saying, "we are a financial institution, not a social service organization." While CCU cannot assume many of the roles a social service organization occupies, CCU could broaden the accessibility and promotion of its financial literacy programs among social service providers in the area, such as ProsperityME, The Center for Wisdom's Women, and Tree Street. If CCU offered basic financial literacy training to providers in these social service organizations, clients visiting these organizations would have the opportunity to receive basic financial information in an informal setting should they request it, as well as referral information to CCU perhaps. Investing effort in social service organizations can help CCU to retain an informal presence within the community while extending its reach into the lives of underserved populations in an unobtrusive way.

- Delivering products designed to boost the financial acumen of Androscoggin County
- Deploying a marketing strategy to show CCU involvement with social service organizations

### **Ch. I Conclusion**

Bolstering lines of communication between CCU and the people of Androscoggin County will attract members to CCU. Increasing communication between CCU and local social service organizations about financial services available will benefit the people CCU serves and act as a referral platform. Through one-on-one programming and group services in the classroom CCU will strengthen its formal presence in Androscoggin County. Investing in the financial acumen of social service providers throughout Androscoggin County will also increase opportunities for CCU to have an informal impact on underserved populations already making use of these social services, as well as potential new clients who can be referred to CCU through these programs.

## **II. Community Engagement Through Trust Building and Reciprocity**

### **Introduction**

Our research led us to conclude CCU and its representatives should heighten their presence in the Lewiston Community by becoming active members and leaders with a focus on nonprofits that provide tangential services that intersect with financial needs.

### **Statement of Issues**

#### Need to Build Trust

From our focus groups, we learned that service providers want CCU to be an active member in their organizations on an informal level. The service providers in the focus groups emphasized CCU should get involved in community events and programming beyond its official capacities as a financial institution. Employees and representatives of CCU need to become better integrated into the community to become a “familiar face.” Doing so will have a psychological and social effect. The psychological effect is members of a community are more likely to be open participants in CCU sponsored events if CCU is recognizable. From a social standpoint, these engagements in the community slowly build trust and a network of people who will view CCU as a dependable institution. Trust is a core element to building strong ties in a community or subcommunity before any effort to extend services can be pursued. Without this sense of implicit trust, CCU will face difficulties in trying to do meaningful outreach work. The absence of trust creates a power imbalance that will be felt by members of the Lewiston-Auburn Community.

- Participating in workshops and trainings as community members
- Board members, officers and employees of the credit union need to gain social capital and earn trust from community members, service providers, and their respective clients by being familiar faces and by being involved beyond their role/capacity as a credit union affiliate

#### Flexibility and Reciprocity

The need for reciprocity was also expressed by the focus groups. Reciprocity means CCU needs to be considerate on a logistical and practical level of the needs of organizations, service providers, and residents when trying to offer financial programs (such as educational classes or workshops). The service providers we spoke with explained their clients will not be willing to work with CCU if CCU is not flexible to the schedules, vulnerabilities, and sentiments of their clients. For example, having classes held in spaces where people feel more comfortable than a credit union.

- Being open to working with other organizations and accommodating their logistical needs
- Being okay with not always setting the agenda

### **Ch. II Conclusion**

Inspiring trust and practicing reciprocity will give Lewiston underserved residents the confidence to get involved at CCU. The next section explains how this effect can be enhanced by also addressing the autonomy and agency of community and CCU members.

### III. The Autonomy and Agency of Members

#### Introduction

Our focus groups allowed us to hear from members of Lewiston's immigrant populations, particularly Angolans. This section will focus on how CCU can expand and nurture its membership by reimagining corporate culture by attending to cultural difference. Through discussing organic social networks, comfortable language, respectful credit info-sessions, and aid to transportation, we hope to provide thoughtful tactics for CCU to address the preferences and goals of Lewiston/Auburn's underbanked.

#### Statement of Issues

##### Social Networks

Based on our focus groups, underbanked residents are not interested in CCU simply because it offers financial services and involves them as 'members', but word of mouth and community presence *are* crucial in the decision to work with a particular credit union. This finding backs up the issue of trust and familiarity discussed in the previous section; however, your being personable and locally involved also increases financial options for families. Immigrants and other L/A residents try to care and provide for their families in the way that best meets their situation: some use alternatives to bank-based credit, such as what are known in the literature as ROSCAs or rotating credit societies or are sometimes called credit circles (local Somalis call them *ayuto*). CCU could still serve them well, even if they are not considering credit unions at the moment. Family and social networks can be the ones to spark interest in CCU. If their own experiences were positive, extended family or friends might pass the word along to their relations. This keeps the decision to come to CCU with the community, so that these new members more likely know what to expect and better understand why they are seeking this financial assistance. Reputation at the level of personal relationships has substantial impact.

- Consistent community presence and strong ties to various social networks will keep CCU as an option for financial assistance, even if the results are not immediate
- Count on recommendations from family and neighbors
- Expand face-to-face relationships beyond the formal context

##### Language

Paying heed to language will be crucial for CCU to become a more welcoming space for members. Having employees that are conversational in Somali, French, and Portuguese will allow the CCU to build healthier relationships. It will provide the means for the CCU to understand the concerns of new members and respond adequately. While hiring multilingual employees is certainly fundamental, efforts should not stop there. CCU should translate all marketing, educational, and contractual information. By following these steps, CCU will be better prepared to talk with international and multilingual members on more equal footing: rather than simply telling people about the services available, the CCU will be able to hold a reciprocated discussion. Through language, the CCU will be able to better understand new members and thus become a more welcoming space for immigrant families in Maine.

- Translate all documents into Somali, French, and Portuguese
- Incentivize employees learning languages other than English
- Hire more multicultural and multilingual employees
- After your material is translated, invest in multilingual marketing; it will show that you are prepared to engage with the immigrant community on equal footing

## Decision Making

Credit is perceived negatively by some Lewiston residents, so CCU should also explain to them the positive aspects of credit involvement. However, do not simply dismiss their credit concerns, but acknowledge that credit does indeed have dangers and challenges. Try to explain all aspects of credit, so that any choice to engage in credit systems is voluntary and fully informed. This will help inspire the trust discussed in the previous section, for they will perceive your honesty and possibly spread the word along aforementioned social networks. Through respectful dialogue with individuals and understanding of cultural differences, CCU will be even more supportive of local residents' financial decision-making.

- Do not simply dismiss any concerns or disagreements that Lewiston residents may have about credit. Instead, actively try to understand why some members are averse to credit
- Talk *with* members instead of talking *to* them
- Provide both the pros and cons of credit
- Advocating for credit can be helpful and informative, but present it as an *option*
- Full honesty on this front will increase trust and cement a good reputation

## Transportation

Focus groups expressed the importance of transportation in their lives, especially concerning jobs. By initiating low or no interest loans for transportation, CCU could help members find and maintain employment. Difficulties with employment (e.g. waiting on work papers) can lead to avoidance of money-related institutions like CCU, so this action will give prospective members resources and confidence to get involved in the credit union. Although regulators complicate the possibility of creating new loan products, this specialized loan would definitely meet a noted need in the community.

- Low cost loans given out especially for transportation, furthering job access and mobility
- Finding employment increases the likelihood of engagement in credit systems

## **Ch. III Conclusion**

All of these practices would protect and increase the agency of members. Fortunately, credit unions honor financial agency by their very nature, i.e. having members rather than clients. Still, CCU must be careful not to coerce Lewiston residents into using its credit systems, no matter how beneficial they may seem to be. By putting the choice of coming to CCU in the hands of local networks, giving members the power to use their own language, respecting their approaches and opinions, and helping them attain easier transportation for jobs and mobility, the members would be the ones in control of their financial actions and decisions. Lewiston residents should not be limited to only conventional US credit systems, although participating in these can certainly be a helpful option.

Overall, this section suggests a careful, reflective ideology for CCU to keep in mind during its financial service and outreach. The following section presents practical measures for the areas of education and workforce, to which this ideology can be applied.

## **IV. Education and Workforce**

### **Introduction**

We will focus on how the Community Credit Union can expand financial literacy to youth and adults in the Lewiston community. Through more community engaged work in schools and discussions with educators the Credit Union could aid in informing the community on economic possibilities.

## **Statement of Issues**

### Financial Literacy

Discussing financial literacy with representatives of the Lewiston school district, as well as various representatives from those working on workforce development within Lewiston, we found that many participants in our focus groups voiced that they wished they had had basic financial classes while they were in school; providing financial classes earlier on in schools, to kids of younger ages, may aid in resolving such issues. In addition to the few courses that the Credit Union offers to the local schools, more implementation would help CCU reach the populations they want to access. Also, by forming a strong relationship with the local schools, the Credit Union staff would be able to teach classes more regularly. CCU could even have specific staff assigned to “Community Engagement within Schools,” who become familiar faces to teachers, students, and families at elementary schools. Dealing with the issue of financial literacy at a young age would provide background knowledge and reduce the need for further financial education in the long-term.

### How to incorporate financial literacy for younger community members?

- Build relationships with local schools
- Hold regular in-school financial literacy classes
- Provide financial classes outside of the school directed at youth

### Representation

It was evident to us that many members in the community were open to try new financial models and link up with new institutions if they perceived that other members of their community had benefited from such a switch. Many had changed banks or credit unions within the last couple of years on the basis of word of mouth or observing the benefits to relatives and acquaintances. As everyone else, they too expected their banking experience to be hassle free, pleasant, and culturally sensitive. They wanted to interact with someone who could understand their unique position, which most urgently required someone they could narrate their experience to in an authentic way—in their own language. But having someone who speaks a common language might still be seen as suboptimal—what seems most needed are employees who evince understanding through some shared cultural background.

We think the Community Credit Union should consider adding more members from the local community amongst their employees (maybe through their own financial literacy programs). These employees would better comprehend the relation between a Credit Union and the culturally sanctioned financial practices within the community, be able to relay the benefits of joining the Credit Union, and also allay any remaining concerns regarding familiarity and trust.

### How to Implement Greater Representation in CCU

- Employees should have background information on language and community culture. There must be employees the community could see as ‘one of us’
- Immigrants who have firsthand experience with foreign financial systems could be hired
- Relatability to CCU means members have more comfort with CCU and are more interested in accessing their financial services

## **Ch. IV Conclusion**



School programs and CCU employees are effective areas for establishing the credit union as a helpful resource for the underbanked. The tactics suggested here demonstrate community relevancy, build trust, and empower members: thus, they address the goals discussed in the prior sections of this project. Education and representation are powerful tools for helping the L/A community, and the next section explains that teaching skills and careful hiring can be expanded to benefit more members of the community and even to augment CCU itself.

## **V. Employment and Skill-Building**

### **Introduction**

From our meetings with a Lewiston police officer, an Auburn detective, a senior board member from the L/A Chamber of Commerce, and staff members from Tree Street Youth Center, two issues seemed most important: accessible financial education for youth and the creation of a series of apprenticeships.

### **Statement of Issues**

#### A Lack of Accessible, Multilingual Financial Education and Literature

Our first suggestion is that the Credit Union put on a financial education workshop--or series of workshops--at Tree Street Youth Center in the evening. This idea was suggested by a staff member at Tree Street, and it adds to the scope of financial literacy suggested in the previous Education section. The advantage of having the workshop take place in the evening, rather than during the day, is that more parents would have the opportunity to attend, especially if childcare were provided. From our conversations with community members, we've learned that financial education often happens at different rates within the same families, and that these rates tend to differ particularly dramatically among immigrant and refugee families. We believe this workshop would help get family members on the same page, or at least similar pages. We recommended that, if possible, any brochures handed out at this or future workshops be translated into Somali, Arabic, French, Portuguese, and Spanish. Finally, we think vegetarian (or halal) pizza could be served to boost attendance and enjoyment.

Financial education programs and workshops like this one should be widely advertised in public spaces and in local schools to bolster enrollment. Event planners should also consider the potential attendees, and be culturally considerate of the different backgrounds people are bringing with them into the room.

- Evening workshop at Tree Street aimed at families
- Brochures in Somali, Arabic, Portuguese, French, Spanish

#### A Missing Workforce of Skilled Workers

Our second suggestion is establishing a young adult internship program within CCU. We believe that an ideal internship system would have three or so interns from the community, who would stay at CCU for a four-to-six-month period (approximately one semester). This program has the potential to provide CCU with a larger presence in and more sustained connections to the community. The students who would be given the opportunity to work within CCU could either be paid, given school credit, or simply receive work experience to enhance their resume and better prepare for the workforce. While such a program would require a sustained effort on the part of CCU, this effort would prove largely beneficial because it would continuously produce knowledgeable individuals who could bring their new financial education back into the community. Ideally, this internship program could serve as a model for other businesses and organization like the Chamber of Commerce, ProsperityME, etc.

- Young adult internship program within CCU
- Semester-long
- Widespread advertisement
- Interns are either paid, given school credit, or at least gain resume-building experience

### **Ch. V Conclusion**

Both the Tree Street workshop and the internship program focus on youth, which CCU could see as an investment in the future of Lewiston's financial literacy and economic prosperity. Neither the Tree Street workshop nor the internship program would have to be followed to a T; our hope, rather, is that these suggestions generate ideas and excitement within CCU. We think that youth is a crucial demographic to reach when trying to create change, and we are excited about all the new ways CCU can reach that demographic.

### **Project Conclusion**

Through speaking with community members, service providers, and you, the leaders of Community Credit Union, we have learned much about the financial needs of this local community, as well as the challenges that must be overcome. CCU needs to pay particular attention to the realms of education, financial literacy in the community, and public relations both inside and outside the credit union. CCU must also convey a larger understanding of their current role in the community to better assess the community needs. In order to do so, we have identified multiple willing members and avenues in the Lewiston-Auburn community that could be accessed through listening carefully to community members and putting forth a sustained effort to educate individuals about the positive possibilities of 'banking' with a credit union. We appreciate the work you have already put forth, and we see great potential in the larger goals of this project to improve the financial situation in Androscoggin County. Thank you for letting us work with you, and we hope that our suggestions prove influential.