

Youth Involvement in Irish Credit Unions A Case Study

Victoria Morris

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YOUTH INVOLVEMENT IN IRISH CREDIT UNIONS

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ABSTRACT

CREDIT UNIONS AND CO-OPERATIVES IN CANADA and many other countries struggle with how to attract and retain youth as members, staff, and elected leaders. Irish credit unions have been working to address this challenge for more than twenty years at the national and local levels. This research was designed to find out what Irish credit unions are doing to involve youth and why.

This study examined what strategies and policies credit unions have in place to involve youth, what initiatives are working well, their challenges, barriers, and limitations, and why credit unions selected their current approaches. The study incorporated secondary data such as journal articles and reports, and built on the secondary data with primary data collected through eight structured and semi-structured interviews. The respondents included six Irish and two Canadian credit union representatives.

Respondents gave examples of initiatives that are working well, such as the Irish schools quiz. They identified challenges such as lack of technology and the difficulties of competing with banks, and external factors such as the economic downturn and resulting emigration. They shared lessons from their experiences that may be useful for other credit unions. They also mentioned the value of viewing increased youth involvement as a long-term goal, with long-term benefits and advantages that can be realized by sharing information and collaborating to achieve more than one group can do alone.

PREFACE

THIS IS A CASE STUDY of youth-engagement programs and policies in the credit union sector in Ireland. It explores strategies and policies in Irish credit unions that are intended to encourage and support youth involvement. The question of how to engage young people in the co-operative movement has been a priority in Canada since the sector developed the first co-operative youth education programs in the 1920s (Puchala and Heggie 2009, vii). The need to attract, develop, and retain young people will become increasingly important to the survival of the sector as leaders and members age (Credit Union Central of Canada (CUCC) 2006, 4). This study presents an opportunity to learn from the Irish experience and to make the information available to Canadian credit unions and co-operatives, which are also confronting challenges with attracting and retaining youth.

This study includes data outlining the strategies, results, successes, and challenges of the various approaches that have been taken. It examines the reasons why Irish credit unions focused their strategies in the particular ways they did and, in addition, notes programs and policies in place at the local and national levels. It also looks at additional factors that have an impact on the ability of Irish credit unions to involve youth, such as the availability of services and technology, and other possible constraints.

Chapter One looks at the context of the problem, noting that credit unions in both Ireland and Canada have struggled over the decades to attract and retain young members. It explains the rationale for choosing the Irish credit union system as a focus for the research, and outlines the scope and limitations of the project.

Chapter Two focuses on a review of related literature, analyzing material that addresses

the Irish credit union system's youth involvement initiatives. It examines literature that informs our understanding of the Irish system and factors that may have an impact upon youth involvement, as well as literature from Canadian sources and other credit union and co-operative research. It also reviews selected materials encompassing theories of youth development, youth involvement, and civic engagement.

Chapter Three presents the findings of the research — the new knowledge developed through this study that outlines what Irish credit unions are doing to involve young people, including the strategies and policies in place and why they have selected these approaches.

Chapter Four discusses implications and recommendations, and also makes suggestions for practice and further research.

CHAPTER ONE: INTRODUCTION

The Context of the Problem

SINCE THE 1920S, co-operative leaders in Canada have recognized the need to recruit and educate young people about co-operatives in order to equip them to become the future members and leaders of co-operatives (Puchala and Heggie 2009, vii). Credit unions in both Ireland and Canada have struggled to attract and retain young people and through the decades have developed various initiatives to recruit them, ranging from education initiatives and marketing campaigns to governance programs and staff recruitment and retention initiatives. Despite these efforts, difficulty persists in attracting youth to credit unions and co-operatives.

Facing a serious lack of youth involvement, the Irish League of Credit Unions (ILCU) decided to take action. By 1999, the ILCU had appointed a Youth Policy Task Force to develop a comprehensive youth policy for Ireland (McCarthy et al. 2000, 4, 6). Credit Union Central of Canada, in comparison, released its first position paper on increasing youth involvement in 2006.

This study assumes that there were two main reasons for Ireland's early attention to the need to increase youth involvement. One is the fact that Irish credit unions were having difficulty competing with banks, which more quickly adopted new technology such as ATMs and bank cards. Another is that they may have been feeling the effects of an aging population in advance of the impacts being experienced among Canadian credit unions. Canadian credit unions were leaders in adopting new technology, so this paper assumes that the reduced involvement of young people in credit unions is a more recent phenomenon here.

Despite a recognition of the need and the work done to date, Ireland's credit unions continue to face challenges in involving young people. When identifying internal constraints on development in a survey of credit union boards of directors for the 2012 *Report of the Commission on Credit Unions*, all types of credit unions categorized concerns about attracting and retaining young members as more than "quite important"; it was one of the highest-rated limitations identified (Commission on Credit Unions 2012, 37, 38). Clearly, Irish credit unions are still struggling to address this issue, even though a national policy was established more than two decades ago. This study examines the current state of youth involvement in Irish credit unions, with the hope of gaining a better understanding of current practice, successes, and challenges.

Rationale

The Irish credit union system was chosen as a focal point for this research partly because it is unique in having been actively involved in efforts to increase youth involvement for more than twenty years. In the process, it has also implemented an array of successful programs and strategies at local and national levels. In comparison, while credit unions in many countries have implemented strategies or policies to increase youth involvement, these initiatives have either been short-term, more recently implemented, or focused only on one level. Ireland stands alone in its long-term, direct commitment to credit-union-led youth initiatives. And its plans go well beyond marketing programs and are designed to build a life-long knowledge and appreciation of credit unions.

According to a number of recent studies, many co-operatives will be or already are facing a substantive exodus of baby-boomer-aged staff, management, and members (CUCC 2006, 4; McCarthy et al. 2000, 2). As baby boomers retire, co-operatives and credit unions will face a gap in human resource capacity and institutional knowledge; co-operatives may struggle to maintain a sustainable volume of business if they cannot attract new, younger members. Maaniche's theory, frequently referred to by Harold Chapman and other leaders in the co-operative movement, has been noted as one reason to focus on getting the next generation involved. The theory predicts that unless co-operatives educate adults and particularly youth, the life cycle of a co-op will be only a generation and a half (Crewe 2001, 47). Combined with the findings of demographic researcher Robert D. Putnam, who assessed the connections between civic engagement and economic attainment (Putnam 1995, 65–66), it will become increasingly important for co-operatives and communities to engage younger people in both civil society and the workplace.

Credit unions in both Canada and Ireland have identified low levels of youth involvement as a problem and are taking action to ensure that young people are educated about credit unions and opportunities for involvement. Thus far, there is little research on the outcomes of these programs; this study can begin to fill that gap.

By examining the Irish approach, Canadian credit unions may be able to gain new insights into effective ways to involve young people. Co-operative organizations focused on education, youth member recruitment, or staff attraction and retention will be able to use this study as a resource to inform their own program planning into the future.

Scope and Limitations of the Study

This study utilizes samples from national and local youth involvement initiatives in Ireland and is thus not an exhaustive cataloguing of all credit union activities focused on young people. It focuses on selected elements, with the intention of understanding outcomes, successful approaches, and lessons learned from the Irish example, rather than doing a comprehensive analysis of each program. In addition, this is a qualitative rather than a quantitative study; the intention was to gather data that examined the experiences and perceptions of those involved, with the view that there are lessons to be learned that can more easily be gleaned from a qualitative approach.

There are several limitations to the findings. First, the study subjects are a small sample of specific policies and programs in one country; the approach taken by these credit unions, therefore, may not be transferable or applicable elsewhere, where the context is different and other factors are involved.

Second, the majority of Irish credit union respondents were youth officers or National Youth Committee members, and while they were knowledgeable contributors to the research, more diversity of roles might have provided some differences in the primary data collected. To address this limitation in future, research could be conducted or at least overseen by the Irish League of Credit Unions, which perhaps might result in wider participation, or an additional interview instrument could be promoted to credit union management or board members.

A third limitation was the number of respondents and participating credit unions; future research that could provide a quantitative analysis may be useful.

Fourth, this study identifies but does not include an in-depth assessment of all factors related to recruitment successes and/or failures, such as the effects of the world economic downturn on Ireland. It does include, however, factors unique to Ireland and Irish credit unions that may affect youth involvement initiatives.

Fifth, participants were advised that their responses would not be completely anonymous, given the nature of the study and their unique contributions to the research. The researcher has assumed that respondents provided honest answers to the data collection instrument, but the lack of anonymity and the static nature of the majority of the interviews may have limited the information that respondents provided.

Finally, it should not be taken for granted that successful strategies in one program area apply equally (or well) to others. So, while this study may help educate and inform program designers or policymakers, the models presented here and the lessons learned from each will need to be adapted to fit a local context.

CHAPTER TWO: LITERATURE REVIEW

CREDIT UNIONS ARE A COMMON FEATURE of many communities in Canada, Ireland, and around the world. Understanding how they engage youth and why they have adopted particular approaches may help other co-operatives facing the same challenges in encouraging the involvement of the next generation. This chapter examines a number of academic research papers, articles, and other materials in an attempt to better understand why credit unions are so interested in attracting young people, what they are doing, and how that relates to broader theories of youth engagement. The chapter also explores some of the additional factors that may be affecting the ability of Irish credit unions to get young people involved.

Credit Unions and Co-operatives

According to Gibson (2005), the first co-operatives appeared in the mid-eighteenth century in France and spread rapidly to other countries, with England's Equitable Pioneers of Rochdale Society in 1844 being the first example of a successful "modern" co-operative. These modern co-operatives, classified as such by retaining the principles and approach begun with Rochdale, have spread throughout the world. Since the time of the Rochdale Pioneers, co-operatives have recognized the need to educate and recruit new members and, in addition, have incorporated social benefits into their philosophy. It is partly because of this commitment to social purpose that co-operatives have a long-standing interest in involving youth.

The International Co-operative Alliance (ICA 2014) defines a co-operative as "an autonomous association of persons united voluntarily to meet their common economic,

social and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise.” Co-operatives encompass many different types of enterprises; credit unions are defined as “member-owned, not-for-profit financial co-operatives” (World Council of Credit Unions (WOCCU) 2014). According to the ICA (2014), more than one billion people are involved in co-operatives worldwide.

Co-operatives and credit unions not only share the same member-based structure; they also have a shared philosophy. All co-operatives are formed around the same seven principles, two of which are most relevant to this research — Principle 5: Education, Training and Information; and Principle 7: Concern for Community (ICA 2014). Following these two principles in particular, co-operatives have demonstrated a long-standing interest and commitment to involving and educating youth in co-operatives as members, elected leaders, and staff. Since the time of Rochdale, as noted, co-operatives have focused on education and recruitment and the dual purpose of attending to business while championing the greater social good (Laidlaw 1980; Fairbairn 2000; Handy 2002; Birchall and Ketilson 2009; McMurtry 2009). Recent research reiterates social responsibility as integral to [Irish] credit union activity (Power et al. 2012, 11).

In many countries, including Ireland and Canada, credit unions work together through national associations. Credit Union Central of Canada (CUCC) and the Irish League of Credit Unions (ILCU) offer several similar services. They act as a trade association for their members, creating the opportunity for them to network and learn from each other, while providing a national voice for advancing government relations issues as well as central support services (CUCC 2014; ILCU 2014).

Irish Credit Unions

Irish credit unions represent more than 2.9 million members (ILCU 2014). In 2009, Irish credit union membership represented 66 percent of the population, the greatest proportion of credit union members of any country in the world (McKillop and Quinn 2012, 23). The ILCU represents over 500 of the more than 600 credit unions in Ireland (ILCU 2014; Power et al. 2012, 10). By comparison, as of November 2013, there were 332 Canadian credit unions affiliated with Credit Union Central of Canada, representing more than 5.3 million members (CUCC 2013, 2, 4), or about 33 percent of the population (Canadian Co-operative Association (CCA) 2014). As of 2012, the World Council of Credit Unions (WOCCU) reported that there were almost 56,000 credit unions in 101 countries, representing more than 200 million members (WOCCU 2014). Table 1 summarizes these statistics.

Table 1: Comparative credit union statistics for Ireland, Canada, and worldwide

| Location | # of CUs * | # of members | % of population |
|-----------|------------|--------------|-----------------|
| Ireland | 500 | 2.9 million | 66% |
| Canada | 332 | 5.3 million | 33% |
| Worldwide | 56,000 | 200 million | 2.8% |

* This number is based on the number of credit unions that are affiliated with the national credit union association in a given region.

As in most countries, Irish credit unions originally formed as a way to ensure that people who could not get loans from banks could still gain access to credit (Power et al. 2012, 10). In Canada, the first credit union helped people gain access to credit at a fair interest rate (Manitoba’s Credit Unions 2014). Credit unions in both countries have built upon these services and have grown significantly in recent decades.

Credit unions in Ireland are the most successful and largest co-operative sector in the country (Power et al. 2012, 10). Given that they have only been around since the 1950s (Power et al. 2012, 10), and the Irish League of Credit Unions since 1960 (ILCU 2014), this can be seen as quite an accomplishment. Even so, they were classified by researchers led by McKillop in 2006 as less developed than their counterparts in Canada, Australia, and the United States, based largely on their lack of technological capabilities (McKillop and Quinn 2012, 23).

Compared to its UK neighbours, Ireland’s credit union system has some unique strengths. According to Thomas et al. (2008), credit unions in Ireland are relatively self-sufficient, benefitting only from a tax break from the government (111). In comparison, credit unions in the UK rely on government financial support and are even more limited than Irish credit unions in service offerings (Thomas et al. 2008, 108, 109). This autonomy and independence allows Irish credit unions to focus on serving their members’ needs, and to adapt their strategies with more freedom than is available to their counterparts in the UK. Ireland’s credit unions, for example, are renowned for their commitment to local involvement, supporting a variety of community initiatives (Thomas et al. 2008, 113). This commitment is seen as “a natural part of a successful credit union movement’s involvement with its members” (113). Some researchers have noted that Ireland’s credit unions are thought of as having a permanent presence in the communities they serve (Power et al. 2012, 12). If Canadians feel the same way, given the widespread concern with retention of services in

rural communities, credit unions could build on this perception of permanence in their marketing. These strengths and perceived commitment to community may help Irish and Canadian credit unions compete with banks into the future.

Despite the strengths of the Irish credit union system, there are some significant challenges to growth and sustainability, including an aging membership, competition with banks, and limits on services and technology such as debit cards and ATMs (McCarthy et al. 2000, 4, 6, 7). Several of these issues are discussed in more detail below.

The Need for Youth Involvement in Co-operatives and Credit Unions

Credit unions are not alone in their challenge to attract young members and elected leaders. The low level of youth involvement in co-operatives is part of the larger societal trend of disconnection from civic organizations, especially amongst youth. As Putnam notes in his mid-1990s research, involvement in civic organizations, the democratic process, and other membership-based and voluntary organizations by US citizens is decreasing (Putnam 1995, 65, 67–69). Putnam attributes this to declining social capital in communities. For a co-operative, the decreasing involvement of youth as volunteers, members, and in the democratic process poses a real threat to their ability to survive. The decline of these traditional methods of building human and social capital through involvement in community and voluntary organizations means, as Farganis (2014, 243) suggests, that alternative methods of engaging young people will need to be sought.

Irish and Canadian credit union strategies recognize the need to demonstrate that youth input is valued and to ensure youth feel they are doing important work (CUCC 2006, 5; McCarthy et al. 2000, 6). McCarthy et al. also point out that youth involvement, or a “hive” of youth activity will attract other youth to participate, arguing that “a credit union that does not involve young people will have greater difficulty in being attractive to young people” (2000, 5). The Irish and Canadian approaches to encouraging youth involvement are examples of what these theories look like in application and are described below. Significantly, the credit unions that have found a way to involve young people have seen the effect multiplied as more young people are attracted to the organization. Those credit unions that have taken a more adult-driven approach have tended to struggle with levels of youth involvement. However, this is not the only factor affecting the issue.

In Canada, the co-operative sector identified the need to involve and educate young people as early as the 1920s, yet challenges remain. Co-operatives have a long-standing

commitment to youth education and concern for community (Puchala and Heggie 2009). As Smith et al. (2005, xv) outline in *Youth Reinventing Co-operatives: Young Perspectives on the International Co-operative Movement*, “Young people are inevitably carriers of contemporary issues.” So youth may be a significant source of information about the direction a co-operative might take to engage members and staff into the future.

The need to attract, develop, and retain young people in the Canadian co-operative sector will become increasingly important to the survival of the sector as leaders and members age and retire (CUCC 2006, 4). Many co-operatives want to involve youth but struggle with how to reach and engage them. Analyzing the Nova Scotia Co-operative Council’s future leadership challenges, for example, Soots et al. (2007) note that its Innovation Council seems at a loss when asked to identify young or emerging leaders in the co-operative sector, stating, “Engaging youth in the co-op sector is a major challenge and as a result there is a lack of leadership on the horizon” (12). Although thousands of young people are educated about co-operatives each year through the Co-operative Youth Education programs in many Canadian provinces, they are not engaging in the co-operative sector in large numbers (McCarthy et al. 2000, 2, 4; CUCC 2006, 4).

Definition of Youth

“Youth” is defined in a variety of ways, depending upon the jurisdiction. In Irish credit unions, youth initiatives were focused on people up to the age of thirty (McCarthy et al., 1999, 9) and more recently, up to thirty-five. Young & Free Alberta focuses on youth aged seventeen to twenty-five (Servus Credit Union 2014). In Quebec, youth is often defined as up to age thirty-five, while some professional groups in Canada include people up to forty. Given the focus on the Irish credit union system, this paper defines youth as people up to and including the age of thirty-five.

The Need for Youth Involvement in Irish Credit Unions

In their analysis of what changes are needed in the Irish credit union system, McCarthy et al. (2000) note three areas, the first of which is ageing membership and the need to address the age imbalance of credit union practitioners (2). Glass et al. (2009) found that credit unions become less efficient when a greater than normal percentage of the population retires (74). The need to increase levels of youth involvement in Irish credit unions was identified in the early 1990s and has continued to be an issue of concern since.

A main theme of the research reviewed is the concept “youth attract youth” (McCarthy et al. 1999, 16). As McCarthy et al. state, “It is only by giving youth a real and meaningful input into the operations of a credit union that youth involvement will be maintained” (16). They note, further, that “youth who are already involved in the credit union provide more practical ways to encourage other youth to become involved” (21). This youth-led design resonates with the Irish co-op principle of “design for use,” i.e., that the services of the co-op should be designed for members by members (28).

Theories of Youth Involvement

While Irish researchers have identified a number of strategies, approaches, and recommendations for building youth involvement, some credit unions still struggle to get strong results or build momentum. In order to better understand the Irish strategies, this paper will examine a number of theories of youth involvement.

In one model, Cornforth (2004) outlines a stakeholder theory wherein “user involvement” is incorporated into a governance structure (17). Cornforth notes that co-operatives are constrained in their ability to adopt a stakeholder model due to the nature of democratic elections, which particularly limit the inclusion of youth (Cornforth 2004, 18). As noted earlier, McCarthy et al. also observed that credit unions will struggle to involve youth if they aren’t already involving youth and building a hub of activity (2000, 5). The limitations of the governance model may be one factor, although some co-ops and credit unions make a point of including young people in their governance structures, such as Otter Co-op in British Columbia, which had a Junior Director Program in place for several years (Otter Co-op 2013, 2).

Another approach that may hold some promise is a youth-adult partnership. Camino (2005) argues that youth-adult partnerships are an innovative method for both community and youth development, suggesting that they offer a way for youth and adults to work collaboratively for community or program action (Camino 2005, 75–76). The broader community focus could hold promise for engaging youth in co-operatives. This concept builds on the idea of young people and adults working together for the common good, as outlined in stakeholder theory, without the limitation of focusing solely on the governance structure.

Camino’s theory aligns well with what Roger (2007) advances as a “positive youth development” approach (1), wherein youth are viewed as active agents of change in their commu-

nity. Roger argues for the need to reconsider youth policy and participation in society (470), as well as for a narrowing of the gap between youth and leadership (477). Gauthier builds upon this idea, arguing that the movement from learning to commitment among youth happens most often when they are part of the governance structures and executive bodies of organizations, where they can learn meeting procedures and develop leadership skills (Gauthier 2003, 270). She echoes the idea of the youth-adult partnership, outlining this model as one that achieves the most complete form of participation (270). However, the challenge persists of finding young people willing to invest the time to be part of the governance structures of organizations they may not perceive as aligned with their interests.

Chana (2007) suggests some possible barriers to successfully engaging youth, arguing that, “historically, working collaboratively with youth was not taken as seriously given the social and developmental stereotypes attached to youth” (2007, 2). Combined with this challenge, McCarthy et al. (2000) report that a 1998 Irish League of Credit Unions study found both fear and apathy in credit unions related to involving youth and developing youth-specific services (4). The challenges of overcoming fear, apathy, and misunderstanding, as well as finding common ground between young people and adults persists, but they must be overcome to ensure the sustainability of these businesses.

How Credit Unions Are Involving Youth

Young people are unlikely to become members and board members of credit unions without programs to encourage youth participation, a critical mass of young people to entice them, or a perception that their involvement is welcome. While both countries have taken action to involve young people, Canada and Ireland have used somewhat different approaches.

Youth Involvement in Canadian Credit Unions

Canada’s national strategy for involving young people in credit unions focuses on attracting and retaining young staff (CUCC 2006, 4). The strategy was developed by Credit Union Central of Canada’s National Young Leaders Committee (NYLC), which is composed of young credit union staff from across the country. The over-arching objective outlined in this strategy is for Canadian credit unions to “become the #1 employer for young leaders in the financial sector in Canada” (4). NYLC’s priority is to support the engagement, development,

and retention of young leaders within the system (4). It has also developed a successful youth mentorship program, which has been running since 2008 (CUCC 2014) and has been replicated by the Canadian Co-operative Association (now Co-operatives and Mutuals Canada) for use with co-operatives and credit unions across the country (CCA 2014).

At the provincial level, Young & Free Alberta has increased youth membership in Servus Credit Union. An award-winning initiative, Young & Free Alberta is a “member-focused program... [that] creates engagement and ongoing relationships with 17–25 year olds to help young adults: get money smart..., save money..., and win free stuff” (Servus Credit Union 2013). The program has dramatically increased youth membership in Servus, resulting in more than twenty-five thousand new youth memberships since the program launched in 2008 (Servus Credit Union 2013). The program also provides a multitude of resources and financial information for youth, but is primarily a marketing strategy to increase the number of youth members in the credit union.

Both these Canadian examples include aspects of the theories noted earlier in this chapter, such as youth-adult partnerships. Both programs involve young people as leaders, who have access to the resources and expertise of adults in the organizations and networks. While these programs have seen some success, they have not yet meant an increase in youth involvement for all credit unions in Canada. More options are needed at the local and national levels.

Youth Involvement in Irish Credit Unions

In the early 1990s, credit unions in Ireland identified the need for a co-ordinated and strategic focus to engage young people as the next members, staff, and leaders of their organizations (McCarthy et al. 1999, 4). As early as 2000, the Irish League of Credit Unions appointed a Youth Policy Task Force that recommended appointing youth development officers at national, regional, and local levels (McCarthy et al. 2000, 6). The ILCU appointed a National Youth Development Officer and made recommendations to develop complementary materials, including school education packs for teachers and nationally branded youth products and services (6).

McCarthy et al. mention a few examples of targeted efforts that some credit unions had taken to engage youth, such as the Mitchelstown Credit Union Ltd., which established a youth committee in 1982, worked directly with the board of directors, provided training and

education to youth, youth services, school credit unions, and supported transitions from the youth committee to the board of directors (McCarthy et al. 2000, 4–5). They also suggest that national and local commitment and action are needed and that “individual credit unions need to implement their own youth strategy while central league and chapter levels must develop appropriate procedures and products” (5). This local-level strategy appears to be the main approach taken since, along with a National Youth Committee that has been in place since at least 2007 (ILCU 2014).

Irish credit unions have led various youth-focused activities since 1999, by which time most credit unions had already held poster competitions and provided sponsorships to youth groups (McCarthy et al. 1999, 27). In that same year, youth on credit union committees also suggested ideas to encourage more youth involvement on boards and committees, ideas that are now popular activities of Irish credit unions — namely, being active in local schools (McCarthy et al. 1999, 12). Those participants also strongly recommended more training and education activities for youth (12). More recent research suggests that Ireland’s credit unions have become known for focusing their community engagement efforts on working with schools (Thomas et al. 2008, 114). A 2012 study of Irish credit unions noted that 93 percent of credit unions provide sponsorships or donations to local schools and 45 percent operate school credit unions (Power et al. 2012, 13–14). In addition, Irish credit unions provide work experience initiatives, visit schools, and make educational presentations to youth (Power et al., 2012, 13).

The Irish League of Credit Unions continues to develop new ways to involve young people. In February of 2014, for example, the league hosted a Credit Union Youth Conference (ILCU 2014). The ILCU website lists an annual art competition and schools quiz, noting that the latter is a particularly popular and successful promotion (2014). The ILCU also has an entire website designed for youth (2014, which includes information about contests, savings tips, games, historical information about credit unions, and links to find a local credit union (2014). Since 2009, the ILCU has also been partnering with the Canadian Co-operative Association (CCA) through the ILCU Foundation to have young people participate in CCA’s International Youth Internship Program (ILCU 2014).

Further research will provide a more complete understanding of the activities and services Irish credit unions offer young people. They clearly have a long-standing interest in involving young people and have developed a wide array of initiatives to encourage youth to support credit unions. More research is needed to determine whether a national strategy is

still in effect and what efforts are being made to involve young people in board and committee work. It is also not yet clear whether targeted initiatives are in place to take young people from an awareness-raising level of engagement, such as through the school poster and quiz competitions, to a membership recruitment strategy.

Challenges, Barriers, and Limitations in Involving Youth in Credit Unions

This literature review does not outline all constraints and challenges faced by Irish credit unions, but focuses, instead, on those most directly related to barriers to involving young people. These range from competition with banks, to limits on available credit union services, and the perceptions and attitudes of credit unions and youth.

Reliance on Volunteers

One challenge is the day-to-day reliance on volunteers, who deliver services ranging from frontline responsibilities to serving as board members (Commission on Credit Unions 2013, 81). Irish credit unions have already identified challenges in attracting skilled volunteers (Commission on Credit Unions 2013, 37), and they will become even further hampered as the population ages if young people do not replace retiring staff and volunteers. This poses a serious risk for credit unions in both service delivery and member recruitment.

Competition with Banks

McCarthy et al. (1999) identified banks as a major source of competition for credit unions in attracting new, young members. By 1999, banks had already focused their attention on primary-school-aged youth and even had special accounts available for the estimated twenty thousand young people getting confirmed per year (McCarthy et al. 1999, 31). While credit unions also pursued some of these activities, banks were perceived to have captured the market. Banks also had school bank programs and sponsorships and were leaders in money-management education, while credit unions lagged in these areas or were not active at all (McCarthy et al. 1999, 31). Banks also had ATMs, student packs, grants, money management, and loans for youth already in place in 1999 (McCarthy et al. 1999, 31–32). Yet, as the researchers noted, credit unions “[hadn’t] targeted youth in an efficient manner” (32). This

lack of an efficient or comprehensive approach is connected to the independent strategy Irish credit unions adopted and may point to the need for further national-level co-ordination and information sharing.

Banks were also perceived as having a young, well-trained staff, whereas credit unions were seen as being slow to provide training and staff therefore appeared to lack professionalism (McCarthy et al. 1999, 32). Because of the number of young staff and assistant managers at banks, the banks were perceived as “better positioned to aim services at different youth sectors by having younger people at decision-making levels” (McCarthy et al. 1999, 32). By 2000, McCarthy et al. argued that banks had entered the market first in all possible financial services and it was not likely that credit unions could find untapped services with which to beat the banks to market (7).

Lack of Credit Union Services

A number of factors affect the ability of credit unions to involve youth and attract new members (Commission on Irish Credit Unions 2012, 37, 38). Irish credit unions, for example, are far behind Canadian standards for information technology and breadth of services. The regulatory limit on types of services Irish credit can provide and limited technology such as ATMs are identified as factors in hampering attracting new, younger members (Commission on Credit Unions 2012, 91).

Young people want to access their accounts through modern technology, but the Irish system has been slow to provide the infrastructure. In a 1999 survey, youth indicated an interest in new services such as ATMs, student loans, and student accounts (McCarthy et al. 1999, 28), and while some of these services are now available, this is not the case for all credit unions. McKillop and Quinn (2012) also note that Ireland’s credit union movement is less developed than in countries like Canada, partly due to the constraints on information technology, such as challenges in accessing broadband Internet and lack of familiarity with ATMs (23).

Glass et al. (2009) note that Irish credit unions are constrained in their ability to compete with banks as they cannot provide mortgages or wealth-management products (74). The limit on the type of services that Irish credit unions can provide means it will be more difficult to attract young members looking to buy their first homes or to start investing. Anyone who wants access to these services will have to engage the services of a bank. Limited services

coupled with less technology and infrastructure than banks will invariably lead to increased perception challenges amongst youth.

Attitudes and Perceptions

The research offers varying perceptions of youth and credit unions. These perceptions do not always align and may indicate a need for further communication and more interaction. In McCarthy et al.'s 1999 research, 75 percent of board members surveyed indicated that young peoples' views were encouraged and respected in their credit unions (24). This finding is somewhat in contrast to the perceptions of younger board members, as indicated by their responses to the question about the quality of services for youth. While 69 percent of board members older than thirty thought youth services were good, only 55 percent of board members under thirty felt the same way (McCarthy et al. 1999, 28). Further, in McCarthy et al.'s 2000 research, 57 percent of credit union board members felt their organizations did nothing to encourage youth participation (5).

Youth on credit union committees had somewhat divergent opinions as to "whether credit unions encourage youth participation on committees." Older youth in McCarthy et al.'s original research responded much less positively than did their younger counterparts — 94 percent of youth on committees aged eighteen to twenty-five responded positively to this question, while only 47 percent of youth aged twenty-six to thirty did so (McCarthy et al. 1999, 11).

McCarthy et al. (1999) offer several notably positive statistics. These include the fact that 55 percent of the sixty-two Irish credit unions surveyed reported having youth (age thirty or under) on their boards (8), and that 60 percent of credit union volunteers identified that gaining work experience was the main advantage of youth involvement in credit unions (15).

Less positively, 66 percent of the credit unions surveyed had no youth representation on committees. While there were a total of fifty-nine youth on committees, all of them were from just 21 percent of the credit unions (McCarthy et al. 1999, 9). While there were some positive levels of involvement in 1999, challenges persist, with more recent research noting the ongoing lack of progress in increasing the number of youth as volunteers and board members (Walsh 2012, 83).

CHAPTER THREE: FINDINGS

CHAPTER THREE presents the findings of the research, examining and discussing the primary data in relation to the secondary data provided earlier in the study. It examines the themes that emerged from the data, including the breadth and depth of current Irish credit union programming, what is working well, and some of the challenges with existing programs. The chapter explains why the credit unions have chosen their current approaches, how they arrived at them, and comments on what has been learned. It also incorporates information from Canadian credit union respondents for comparison. Each section includes a discussion of the significance of the data presented.

Strategies, Policies, and Initiatives in Place

Irish credit unions have a wide array of programming and initiatives in place at the local, regional, and national levels. Many of the national and some local programs have been in place for twenty years or more and have strong participation rates throughout the country. Strategies in Ireland are mainly focused on increasing and retaining young members, but there are also some activities designed to increase youth participation as volunteers and/or elected leaders. One credit union noted that due to the economic downturn, it has not hired new staff in seven or eight years; if it did, hiring young people would be a priority. As discussed in Chapter Two, Canadian credit unions have focused nationally on increasing the number of young staff members, and at the individual credit union level are working to increase membership and representation at the governance level.

Several respondents indicated that their credit union does not have a formal strategy or policy in place, but all respondents offer a variety of ongoing and annual youth initiatives.

This finding is of note primarily because the Irish League of Credit Union's (ILCU) Rules for ILCU chapters include the development of a youth policy as the first duty of a youth officer (ILCU 2005, 8). This policy-setting task may be reserved for chapter youth officers rather than youth officers at individual credit unions, or the rules may have changed since the publication of the document in 2005. One chapter youth officer participated in the research and described working at the chapter level educating other youth officers as well as participating on the National Youth Committee.

Local Initiatives

There are a wide variety of initiatives in place at the local level in Ireland. A couple of initiatives, such as Interview Skills Day, were mentioned by only one respondent. However, all respondents indicated that their credit unions deliver a combination of several of the initiatives listed below:

- primary school saving schemes and school credit unions
- secondary school credit unions, often run by students in the school and supervised by youth officers
- youth officers
- work experience programs
- youth committees
- volunteer development programs, which may lead to involvement in the board of directors
- welcoming and encouraging young board members and committee members
- scholarships and bursaries, especially for students going to the third level (postsecondary)
- discounted student loan rates
- Interview Skills Days
- school visits to the credit union boardroom
- social media promotions, predominantly on Facebook and Twitter, although multiple other social media platforms were mentioned
- sponsorships of youth groups, sports clubs, sports tournaments, etc.
- young people's awards
- school presentations

Many Irish credit unions are committed to having a strong presence among youth at the local community level. School credit unions are one example of this, as they require weekly credit union staff time on-site at the schools. Almost all Irish respondents talked about their work with school credit unions. As one youth officer explained:

Our credit union is very focused on engaging youth as members as we recognize the importance of building relationships with our younger members and continuing this relationship with them as they grow up. We feel it is important to be actively involved in the community and to be familiar and approachable to our young members.

— chapter youth officer and NYC member

School credit unions are much more predominant in Ireland than in Canada. That said, one Canadian credit union respondent noted that they have a school savings program. And Vancity Credit Union has a well-established youth program, established in 1996 and currently reaching two thousand youth and involving twenty-five schools (Vancity Credit Union 2014). However, these two Canadian examples are, to the researcher's knowledge, some of the only school or youth credit union programs in the country. These limitations may be directly linked to the amount of human resources dedicated to youth programming.

Many Irish credit unions have youth officer (YO) or chapter youth officer positions. One respondent indicated that all credit unions have a youth officer. YOs can be elected by the board or be a staff person. They implement local youth programming and often dedicate significant time to overseeing the school savings schemes and school credit unions. One YO noted that expanding school credit unions to new schools is challenging, given the weekly visits required. Some credit unions have multiple YOs on staff, which may provide the capacity to offer more school credit unions.

The existence of these positions is in contrast to the majority of Canadian credit unions. Both Canadian respondents noted the challenge of budgeting for or prioritizing dedicated human resources to focus on youth initiatives:

From 2010–2013, we had a youth co-ordinator position to build strong relationships with youth members, business development in the demographic, etc. Recently the person holding this position has moved into another position, and due to budgetary constraints, this position will not be filled in 2014.

— Atlantic Canadian credit union staff

I came to our credit union in 2010 and everyone recognized that we needed to get a younger membership, that we needed to drive our average age down and start attracting younger people, but nothing was ever being done about it. As much as we'd say it was important, if we proposed the idea that we should have a campaign specifically focused on youth, just to get people to come in the door — it got shot down because what we really needed was to sell mortgages. So, what we kind of realized was that people were always kind of putting off the long-term needs for the short-term needs. So what happened was, we had budgeted for a summer student in our communications team in 2013 and by the time it got to the point of hiring ... the communications manager ... couldn't take on another person. So ... I snapped that position up and said this is what we're going to use it for: we're finally going to put a concentrated effort towards youth.

— western Canadian credit union staff

Three Irish respondents mentioned that their credit unions have a youth committee. A Youth Community Council also featured in the data provided by one of the Canadian respondents. One respondent noted that the committees are a key feature of the Irish approach:

One of the key initiatives used by credit union is the Youth Committee structure. A number of credit unions would set up a Youth Committee in the credit union. The age ranges can vary — some aim this at 15–24, others perhaps at the 15–18 range. The Youth Committee is generally tasked with developing strategies and initiatives to promote credit unions to their peers. The committee gets a good grounding in how credit unions operate and can often keep their connection with the credit union and serve on the credit union board when an opportunity arises.

— ILCU staff

Regional and National Initiatives

There are a number of regional and national programs and initiatives. Additional details can be found in Appendix B. Regional and national initiatives include:

- Credit Union Schools Quiz
- Credit Union Art Competition

- GR8 Savers Week
- student loan campaign
- music and talent competitions, i.e., talent competitions aimed at teenagers, such as the Credit Union Factor
- national youth conference
- National Youth Committee
- World Council of Credit Unions Young Credit Union People Programme (WYCUP)
- chapter/regional youth officer events and education opportunities

Many of these initiatives begin as competitions at the local level, then move to the regional and national levels. Participation rates are detailed in Table 2. Some initiatives have been around for almost thirty years, while others, such as Credit Union Factor, have been developed more recently.

Table 2: Statistics of key national Irish credit union youth initiatives

| Initiative | Ages | Participation Rate, Youth | Participation Rate Credit Unions | Years in Existence |
|---------------------------|--|---------------------------|----------------------------------|--------------------|
| Schools Quiz | up to 11, 11–13 | 25,000 | over 300 | 23 |
| Art Competition | 7 and under 8–11, 11–13 14–17, 18+ | 30,000 | over 300 | 29 |
| GR8 Savers' Week | mainly 13 and under | growing | n/a | 4 |
| National Youth Conference | staff | 200 staff | 110 | 8 |
| National Youth Committee | staff/volunteers | n/a | 7 people | 10 |
| WYCUP | up to age 35 | 2 awarded | varies | 13 |

Initiatives at the local and national levels include a wide range of ages. Some programming, such as savings schemes or school credit unions, may begin as young as age four, while others hoping to attract board members include people up to age thirty-five. Many of the initiatives are focused on teenagers, although the most popular, such as the national art and schools quiz programs and school credit unions are largely aimed at younger children (note

that the art competition does include categories up to adult level). Focusing on younger people may be a result of the difficulty expressed by several respondents in retaining the interest and involvement of teenagers and those in their twenties.

National-level programs include both staff- and youth-focused activities, though there are more national than local initiatives for staff. The largest national programs, such as the schools quiz and art competitions, are focused on youth and youth members. To put the participation rates of these two popular Irish programs (55,000 combined) into perspective, Table 3 compares these rates to the equivalent participation level among Canadian youth.

Table 3: Youth population and program participation levels in Ireland and Canada

| Country | Youth Population | Equivalent Participation Level |
|---------|------------------------|--------------------------------|
| Ireland | 1,559,840 ^a | 55,000 ^b |
| Canada | 5,674,100 ^c | 198,593 |

a. Irish youth population based on ages 0–24 (Central Statistics Office 2014).

b. Assumes no overlap of participation between the two Irish initiatives counted

c. Canadian youth population based on ages 0–14 (Statistics Canada 2014)

What Is Working Well?

Respondents mentioned several youth initiatives that they feel are working well. Two of the most commonly noted areas are their work with primary-school-aged youth, and with schools in general. Many respondents also cited national-level events. The participation rates noted in Table 2 underline the popularity of these initiatives.

Working with Primary-School-Aged Youth

Several respondents mentioned that working with primary-school-aged youth, and working with the schools was going well. Working with this age group was seen as a good way to connect with young people, a good source of new members, and a way to maintain good relationships with schools. Comments included the following:

Credit unions have very strong links with primary schools and have very high membership penetration rates at this age group compared to other financial institutions. Most credit unions run primary school savings schemes.

— ILCU staff

The youth strategies we have in place ensure that each year as new children join the local schools they are signing up to become credit union members. Therefore we almost have a guaranteed increase year-on-year of youth membership.

— Irish credit union staff responsible for youth initiatives

We have very good relationships with the schools and they like the approach we have of coming every week and letting the students help operate the school credit union.

— youth officer and NYC member

National-Level Events and Connections

National-level events and initiatives fall into two main categories: those focused on youth and those focused on staff. Respondents noted both types of activities as working well. The popularity and longevity of some of the national youth-focused activities detailed above underscore how well these initiatives are doing. One chapter youth officer noted:

All national youth events work well and receive good co-operation from local schools and the students enjoy getting involved.

— chapter youth officer and NYC member

Some respondents cited the importance of information sharing and the ability to work together that comes from staff-focused initiatives. The most frequently mentioned was the Credit Union Youth Conference. Respondents said:

Sharing information amongst credit unions is also critically important. Initiatives such as the annual Credit Union Youth Conference serve as a platform for credit unions to share information with their peers and to work together for a stronger combined outcome.

— ILCU staff

I attended the Annual Youth Conference in February, where representatives from all over Ireland meet to discuss youth development in credit unions, which is brilliant to meet other staff and youth officers involved in youth development and share ideas and attend presentations on various topics. I am

also on the National Youth Committee and we meet several times during the year to review policies and set the agenda for youth involvement and it aims to promote and encourage a standard approach to youth development.

— youth officer and NYC member

Incorporating a combination of national- and local-level initiatives and supports may be an important factor in the success of the Irish approach. Working with youth in primary schools helps set lifetime perceptions of credit unions. And while local initiatives are important, respondents also noted that there is great value in coming together at the national level to share information, learn from each other, and work on initiatives that cannot be undertaken alone.

Responses to the “What Is Working Well?” interview question revealed the most divergence between Irish and Canadian respondents. Canadians tended to focus on their successes in educating youth about financial literacy, and their digital presence and knowledge. One Canadian respondent, whose overall approach is quite similar to the Irish, also talked about the level of engagement of their youth council.

Challenges, Barriers, and Limitations to Youth Involvement

Challenges noted by the interview respondents largely echoed those explored in Chapter Two that were identified in previous research. There were, however, new insights into experiences and current challenges. This section explores a number of them, including competition with banks, lack of ability to keep pace with technology and service demands, and issues with attitudes and perceptions.

Competition with Banks in Resources, Technology, and Service Offerings

There are multiple challenges in credit unions’ ability to compete with banks. Nearly all respondents in both countries indicated that competition with banks is a concern or challenge. The challenges for Irish credit unions largely focused on their lack of technical ability to provide modern services. One Irish youth officer stated this challenge as:

We are up against the banks, who are paying the schools to let them in and also the banks have more automated services, e.g., Apps, student ATM cards, etc. Also, the banks lure them with expensive rugby jerseys, iPad draws, and

generous donations to the schools. We do not have these type of budgets....
The banks just come in and all they want is to get an account opened.

— youth officer and NYC member

Competition with banks seriously affects the ability of Irish credit unions to implement new technology and the technology-based services that youth expect. While this constraint was identified in research more than twenty years ago, some of the same items, such as providing ATMs, are still lacking. A chapter youth officer stated:

One factor which is affecting youth involvement in credit unions is improvements in technology which are allowing banks to offer services which credit unions as yet do not provide for example, ATMs, transferring money via smartphone apps, and online banking. Due to the increasing use of these methods by the younger generation this could be a factor which they consider when deciding whether or not to join their credit union.

— chapter youth officer and NYC member

An ILCU staff member expanded on the impacts of attracting and retaining young members that stem from the lack of technology and related services:

In relation to attracting (and retaining) young members, the principle challenge for Irish credit unions is the lack of a range of electronic payment services. Although a growing number of credit unions (mostly large credit unions) can offer payment accounts, the majority offer standard savings and loan accounts, with most relying on “branch banking” to offer access to the account. Most do not offer debit cards, ATM access, online/mobile banking etc.

In many cases, this means that credit unions struggle to retain young members, particularly if they leave their local area to go to college. Credit unions also do not have an on-campus presence. Without being able to access their account remotely, young members can drift away from the credit union. If credit unions could offer a wider range of services (particularly online and mobile banking), they would be much more likely to retain young members.

— ILCU staff

A lack of services and technology also presents challenges with participation in the school credit unions. One youth officer noted that the inconvenience of having to come

to the credit union branch lowered the interest in participation among first-year school credit union participants:

They prefer to keep the money at home in a jar, not bothered to save and also told us that they would have to get up to our credit union office to withdraw funds. Principals in the schools do not want them withdrawing money for security reasons, so they have to come up to our office to withdraw funds.

— youth officer and NYC member

In contrast, one Canadian credit union respondent talked about technology and digital presence as one of their strong points:

On the digital side I feel we're quite strong. That's one where I don't feel we need to put a lot of effort in, we just need to keep up — to maintain our place.

— western Canadian credit union staff

Despite Canadian credit unions having more advanced technology and services than the Irish, challenges still persist:

We're not as flexible and responsive as I would like to be. The process it took to build that new free account product was quite intensive and it took a long time. And so there are other products that we identified that we would like to have, and they're not even on the radar yet. From a technical perspective, we just can't pull them off that quickly. Whereas some credit unions, I think they're on a newer banking platform that might have better flexibility.

— western Canadian credit union staff

A looming future challenge in Canada is competition with banks in technology-based activities. One Canadian respondent expressed concern about “the pace of technology and credit unions' potential inability to keep up, compared to some larger competitors” (western Canadian credit union staff).

Attitudes and Perceptions

Based on the primary data gathered, attitudes toward youth involvement in Irish credit unions seem to be more positive than what was noted in the previous scholarly research

conducted by McCarthy et al. in 1999 and 2000. Given the success and longevity of several of the initiatives, it makes sense that credit unions view youth involvement more positively than decades ago. Whereas previous research indicated that fear and apathy on the part of some credit unions played a role in constraining youth involvement, attitudes seem to have shifted. As one ILCU respondent commented:

There is a growing realization of the importance of putting young people at the heart of credit unions and reaching out further to young people. Although a growing number of credit unions are focusing on youth involvement, there still exists a large cohort who are not active in this area. It is likely that the lack of involvement is principally due to a resource issue (particularly for smaller credit unions) rather than apathy.

— ILCU staff

As might be expected, a newer style of youth-focused initiative planned at a Canadian credit union was greeted with some initial resistance:

As something totally new and different, you run into resistance. So the idea of this street team and the amount of money that we want to spend on it, it took convincing to get certain people to buy into that idea... So that was a challenge and it took some education... The first time I said “experiential marketing,” most people didn’t know what that meant. And then you kind of explain it in layman’s terms and then it’s, “Okay, I understand that, but I’m still not sure it’s worth spending the money on, but we’ll trust you.”

— western Canadian credit union staff

While most respondents provided positive comments related to youth attitudes and participation, they noted that attitudes among teenagers themselves can sometimes be a challenge. One Irish youth officer mentioned the challenge of getting secondary-school-aged boys to participate in the school credit union, noting, as well, some attitudes about saving and participation.

I was finding it very hard to get the secondary school boys to save, so I decided to move over to the primary boys school... I thought that if I got them saving in the primary school that they would continue to save with the same account in the secondary school. NOT SO! The attitude is it is not COOL to save when they are in the bigger school... The secondary school girls are

great for saving but we find great difficulty in getting the boys from twelve to seventeen to save. They come back to us saving when they want a car loan. That is all the boys think about — their first car.

— youth officer and NYC member

Since the “Celtic Tiger” in Ireland when the financial situation was much better, younger people grew up with money not being a problem and getting things instantly and the old ethos of having to save for everything kind of went out the window. Banks were giving 100 percent mortgages etc., and credit was plentiful so young people thought all you had to do was to put your hand out and you got money. Also there were plenty of part-time jobs for the students and they had plenty of money to spend. Now with the downturn, things are very much different, but it is still hard to get them to save.

— youth officer and NYC member

Another Irish respondent identified the challenges in engaging twelve- to eighteen-year-olds and wondered whether, in fact, they are even interested in credit unions.

Sometimes I think we’re trying to offer them something that they don’t want... They can’t get a loan because they’re under eighteen. So it’s kind of like, “Yes, save at a credit union, to save your money,” but ... I think we’re missing the thing — we’re kind of missing it. I think we say, “Oh, we do want to be like a bank,” but in fact, young people want to bank because they want their cars, to buy their bits and pieces, they want to be able to do their thing ... they want it cheap.

— youth officer and NYC member 2

Out-Migration and the Economy

Several respondents noted that out-migration is impacting their ability to retain young members when they finish secondary school. Whether they leave their communities for post-secondary education or for work, young people are exiting local areas. This trend increases the challenge of retaining young members, since many credit unions do not have debit cards, linked payment systems, mobile banking, or the technology and services for members to access their accounts from elsewhere. As one Irish credit union staff person remarked:

The challenge is getting the children to continue to save and use our credit union when they leave the local schools to attend college... Many Irish college graduates are currently leaving Ireland in search of work abroad, reducing the numbers seeking employment. Also, the number of youth currently employed in Ireland is low due to economic factors; therefore the level of disposable income available is low, affecting saving and borrowing levels in this age category.

— Irish credit union staff responsible for youth initiatives

One Canadian respondent also talked about the challenges of out-migration:

In our region there is a high level of outward migration (young people leaving the province to work in western provinces with more employment and income opportunities). This has been very challenging because when youth members leave the youth council team, they aren't joining the regular board as board members and many have left the province to work elsewhere, which means the efforts in engaging them could be potentially lost if they don't return to our communities.

— Atlantic Canadian credit union staff responsible for youth initiatives

A recent major development in technology may give Irish credit unions some short-term relief in their competition with the banks. The initiative, titled the Credit Unions Service Organisation for Payments (CUSOP), provides a way for credit unions to offer electronic payment services, such as direct deposit and bill payments. An ILCU staff member explained:

In November 2013, the Credit Unions Service Organisation for Payments was granted a payments licence by the Central Bank of Ireland... The vision driving the initiative was that all credit unions who wish to provide payments services to members should be enabled to do... Ultimately, 169 credit unions signed up for CUSOP. These credit unions serve more than 1.4 million members.

CUSOP is a core payments infrastructure dedicated to meet credit unions' needs. It is a shared "not-for-profit" service for the benefit of all participating credit unions. It will enable members to have payments from a bank, employer, or social welfare office paid directly into their credit union account via electronic transfer. It also has the capability, over time, to deliver wider payment services such as direct debits, debit cards, and ultimately a full on-line banking service to credit unions and their members.

It is hoped that this initiative will bring about the development of a wide range of electronic services to a large number of credit unions (and their members) and result in credit unions being positioned to offer a much wider range of services to young members.

— ILCU staff

While generally positive attitudes may indicate the potential for continued commitment to resources for youth initiatives, there are still some challenges. As noted by youth themselves, interest in credit unions may not be that high among teenagers. This is reflected in the research conducted by a Canadian credit union, which is highlighted later in this chapter.

External factors such as out-migration and the economic downturn will continue to have an impact on Irish credit unions. The introduction of CUSOP may lessen the impact, but the economic downturn is also increasing the pressure to focus on shorter-term priorities, which may pose challenges for resourcing youth initiatives. This was mentioned as an issue by both Irish and Canadian credit unions. An ILCU staff stated it this way:

With loan books falling (reduced demand for loans across the board), credit unions are very much focused on the short term (reducing cost base / increasing income streams). Youth involvement would be considered by some as a long-term issue and not one which bears a quick return.

— ILCU staff

Why Credit Unions Have Chosen Their Current Approaches

Respondents noted various reasons for their current approaches to youth involvement. Many focused on the origins of the approach rather than on why they have concentrated their efforts in a particular way. As described earlier in this chapter, the overall approach is comprised of a combination of local, regional, and national initiatives. One respondent noted that their approach is based in part on a perceived benefit from involvement in the schools:

We have been going to the schools for the last ten years or more and find that the interaction with the students in the school is very beneficial. The students ... love the idea of lodging the money at the desk themselves, rather

than their parents doing it. They love the way we stamp every completed page “Well Done.” It is a great sense of achievement for them, seeing their money grow and learning that every little counts and it all adds up.

— youth officer and NYC member

One Canadian respondent explained that while they will continue to work with and market to all ages of youth, they plan to focus their new efforts on a few key ages when youth make major financial decisions. They will not be expending a lot of effort on teenagers, which is a significantly different approach from the majority of credit unions, although it fits well with the experiences of several respondents who expressed challenges in engaging this age group. The Canadian credit union is focusing on opportunities to get youth to open accounts, on gaining youth members, rather than on the broader educational initiatives included by many Irish credit unions. The Canadian respondent explained their approach this way:

The way we decided to look at it is we broke them into three different age ranges. Eighteen to twenty-five for us is the primary one we want to go after. Because once people hit eighteen, that’s kind of when they start to take ownership of their finances. That’s when they’re faced with their first big decisions. But because of that, there’s an opportunity to win them at that time. We go back to the youngest age group, we looked at it as six to ten, because that’s the age group where most kids get their first account. And so there, that’s another opportunity to win them, if we win them the first time, then you’re not having to steal them from someone else, but you’re not marketing to them, you’re marketing to their parents... And there’s that in-between age, kind of that eleven to seventeen. And, I think it’s an easy trap to fall into, to try to market really hard to that group, but we decided we’re not going to. Because most of those people already have their account — their first account — so they’re not going to switch, so the ability to actually win them is next to zero. So all we want to do with that age group is stay relevant. We will have activities, but there will be no hard sells, no conversions, just kind of our brand presence, just trying to establish who we are and what we stand for. So that by the time they hit that eighteen age group, that it’s not a cold call. For us, I think that was a huge learning.

— western Canadian credit union staff responsible for youth initiatives

Despite Ireland’s overall success in involving young people, one respondent noted a

problem that echoes the western Canadian challenge of engaging twelve-to-eighteen-year-olds in the credit union. Although many young Irish people participate in the programming, they are not engaged at a deeper level. The respondent suggested that they could use the twelve-to-eighteen-year-old time period to simply keep credit unions top of mind for youth:

So we have great young people involvement, but it's engaging them is the problem. And realizing that we can't offer these twelve- to eighteen-year-olds anything. But it doesn't mean we can't give them things, to keep credit unions in their head.

— youth officer and NYC member 2

How Credit Unions Arrived at Their Current Approaches

Several Irish respondents noted that their credit union's approach developed out of direct contact with the local community and schools, while others referenced gaining inspiration and ideas from youth officers or national events. Below are some examples:

We approached the schools and asked them for their permission. We felt it was best to get into the schools. We see it as a form of advertisement also as even the students who do not save with us will know that their local credit union was always there in their school, every week.

— youth officer and NYC member

All the initiatives mentioned have evolved from our close ties with community organizations.

— credit union staff responsible for youth initiatives

Our youth officer went to a Best Practice Conference for Youth Development and came back with the idea of the Youth Advisory Committee.

— youth officer and NYC member

It has been more of an evolution than a revolution. There is a growing realization of the importance of putting young people at the heart of credit unions and reaching out further to young people. The development of

national strategies and initiatives are predicated on the uptake by credit unions.

The approach has been adapted based on changes which have taken place in the marketplace. For example, in recent years, the use of social media has become a critical area for credit unions (the ILCU provide extensive training and support to credit unions in this area). Equally, the growing demand for electronic services from credit unions (particularly by young people) has increased the importance of focusing on developing services in this area.

— ILCU staff

Canadian respondents identified different development paths for their strategies. One noted that the concept started with their youth co-ordinator working with the board of directors to identify peer-to-peer and leadership components. Another explained that their strategy was the result of an extensive research process designed to help them better understand youth needs and interests, current best practices and competitors, with data to back up their findings. This approach has led to the development of a strategy quite different from any other credit union interviewed for this study. Because it is not fully launched, results are not yet known.

Changes to the Strategies, Lessons Learned, and Advice for Credit Unions

Respondents provided numerous messages about their own experiences, lessons learned, and recommendations, focusing not so much on how their strategies have changed, but rather on general recommendations for credit unions to consider.

Give it a go — working with the young people. They are our members of tomorrow, our savers and our borrowers. We need to keep investing in them and this message needs to be made stronger and stronger right across the country. They only have to be asked to do things and they respond and love a bit of responsibility also.

— youth officer and NYC member

You have to define who youth is for you ... because you can't just say youth and treat them all like the same group.

— western Canadian credit union staff responsible for youth initiatives

The importance of all credit unions to focus strongly on youth development, to appoint a youth officer within every credit union, and to work together and learn from other credit unions as to new ideas and best practices.

— chapter youth officer and NYC member

It is clear that young people's attitudes to credit unions are extremely positive. They like the ethos, the not-for-profit structure, and the deep roots in local communities. However, there is a clear demand for a wider range of services from credit unions. For the Irish credit union movement to attract and particularly retain younger members into the future, the development of a range of payment services is critical. Initiatives such as CUSOP have a vital role to play in the roll-out of a payments infrastructure to a large number of credit unions and their members. By having the product range clearly demanded by younger members, credit unions can further enhance youth involvement and continue to go from strength to strength.

— ILCU staff

Do not look for an immediate impact on the bottom line in your efforts to market/engage youth. It is all about building an early, lasting relationship for future business. It's a LONG-term growth and sustainability effort and difficult to determine the short-term impact on the bottom line. Don't lose hope in the early stages.

— Atlantic Canadian credit union staff responsible for youth initiatives

The important thing that I find within credit unions is listening to others. There's so many credit unions out there that have done it, tried it, and did it again, so, don't invent the wheel, but just improve it.

— youth officer and NYC member 2

Keep investing in the youth, keep involving them in the credit unions at all ages, maybe get very small child saving products up and running, keep them involved through social media, advertise on these modern channels. We can't get messages out to them if we are not on the same platforms as they are, i.e., Instagram, Snapchat, Mashable, Twitter, Facebook, and all the others.

— youth officer and NYC member

Developing close relationships in the community and staying core to the credit union principles has been key to running these youth initiatives.

— credit union staff responsible for youth initiatives

Those working on youth involvement in credit unions clearly find value and long-term benefit from current approaches. Involvement in local communities and schools is key to the majority of the strategies described. The western Canadian approach, as mentioned, is quite different from all the others, but lessons may arise from each of them. Of particular note are the multiple references to youth involvement as a long-term strategy with long-term benefits. As credit unions face increasing pressure to produce short-term results, youth initiatives may thus be threatened. However, the need for new and younger members will persist.

CHAPTER FOUR: IMPLICATIONS, RECOMMENDATIONS, AND FURTHER RESEARCH

Implications

THE RESEARCH IDENTIFIED two implications for credit union practice. One relates to resources for youth involvement work, and the other to the value of and need for information sharing and peer learning. The first may be of greater consideration for Canadian credit unions, while the second may be of value for both Canadian and Irish institutions.

The ability to provide ongoing, dedicated staff time to developing and implementing youth initiatives is often a challenge for Canadian credit unions, and there is a marked difference between the Irish and Canadian approaches. The benefits of permanent staff positions dedicated to youth are multiple, and implementing this model in Canada could have a sizable impact on credit unions seeking to increase youth memberships and involvement. Despite the limitations of technology in Irish credit unions, they have still been able to attract many young members, in part because of their commitment to youth involvement.

The importance of peer learning, information sharing, and collaboration was a common theme arising from the primary data. Irish credit unions provide a variety of means for staff to discuss youth involvement strategies, challenges, and successes. According to the data gathered, Canadian credit unions have fewer opportunities to contribute to and learn from these types of discussions. Finding and supporting ways to facilitate information sharing and learning among staff will provide new ideas, help identify ways to address challenges, and create opportunities to develop collective approaches and responses to increasing youth involvement. A similar approach to addressing technology challenges may also serve Irish and Canadian credit unions well.

Recommendations

The researcher offers several recommendations related to the findings and implications of the research.

1. Irish credit unions should maintain, and Canadian credit unions develop, structured opportunities for staff to come together to discuss youth involvement initiatives. Broadening the discussion will provide valuable learning opportunities and possibilities for developing creative new approaches.
2. Canadian credit unions should invest the human and financial resources necessary to support a long-term effort to increase levels of youth involvement.
3. Irish credit unions, in particular, need to increase their technological capability in order to develop services that will appeal to youth.
4. Canadian credit unions need to develop a range of initiatives in which young people can get involved. One unique strength of the Irish approach is the diversity of youth initiatives, ranging from one-time events such as the schools quiz, to ongoing activities such as school credit unions and youth committees. Offering a variety of activities increases the opportunity for young people to get involved and learn about the credit union at their individual level of interest.
5. Credit unions should consider implementing initiatives that focus on different segments of the youth demographic. Different age groups have vastly divergent service and programming needs. Segmenting would allow credit unions to focus their efforts more efficiently on the particular aspects of the credit union model and services that would appeal to youth at different ages.

Further Research

Throughout the course of this research, the researcher identified several questions for further examination. First, as more segmented youth initiatives are implemented, particularly in the western Canadian case, it would be useful to examine the impact of this approach. A second area for further enquiry would be the impact of Irish credit unions' youth involvement work related to youth perceptions of credit unions. What is the difference in member attraction and retention, and perceptions overall, between those who have participated in credit union youth initiatives versus those who have not? Given the level of

involvement in segments of the youth market, as well as the reach of initiatives such as sports sponsorships, it may be challenging to locate youth who have not been impacted by the work of Irish credit unions. Third, additional research identifying changes to rates of youth member retention as Irish credit unions implement new technology may provide new understanding of the relationship between technology-based services and youth member retention. Fourth, while Irish credit unions have achieved a comparatively high level of youth engagement, it may be helpful to identify whether there is a standard, or replicable, level of youth engagement needed to retain young members over time. A final area of research would be to examine the perceptions of youth related to the credit union model overall. How relevant and of interest are credit unions to young people? Do credit unions need to consider adapting the model to attract and retain the next generation of members, staff, and elected leaders?

Conclusion

Credit unions clearly recognize the need to attract and retain youth members, staff, and elected leaders. The findings reveal that successes can be achieved in increasing levels of youth involvement when resources are dedicated to this work. Respondents noted the importance of working together and sharing information and ideas at regional and national levels. By collaborating, sharing information, and investing in these regional and national discussions, credit unions can achieve more than they could on their own. Balancing short-term pressures to generate revenue with the longer-term benefits of increasing the number of young credit union members can be challenging. Irish respondents indicated that persistence is needed to increase youth involvement, and that there is value in investing in these efforts for the long-term benefit of credit unions. Credit unions everywhere need to attract and retain the next generation of members, staff, and elected leaders. The Irish experience may provide some insights into how this challenge might be approached.

APPENDIX A: METHODOLOGY AND PROCEDURES*

THIS SECTION DESCRIBES the methodology and procedures used to gather and analyze the data in this research. It explains the rationale for the methods used and how the primary data collected in the interviews relates to the secondary data. Finally, it describes how the researcher's methods increase validity, reliability, and trustworthiness of the findings.

We begin with details about the design of this case study research.

Research Design

This case study provides the opportunity to build a comprehensive understanding of Irish credit unions' efforts to involve youth in their organizations. Given Ireland's long-standing interest in involving young people and the existing breadth of programming already in place, a case study was selected as the most appropriate approach.

Many factors have influenced the choices Irish credit unions have made in attempting to increase youth involvement. Several are identified and examined here, but an exhaustive listing and in-depth analysis of all factors were not within the scope of this study. Identifying additional factors that may have an impact on youth involvement levels in Irish credit unions may be useful for Canadian credit unions and co-operatives seeking to implement their own youth involvement initiatives.

* This is a significantly condensed version of the original that appeared in this paper and retains only the information essential to an understanding of the current report. Readers wishing to view the original can find it at <http://www.coopresearch.coop/wp-content/uploads/2013/05/A-Case-Study-of-Youth-Involvement-in-Irish-Credit-Unions-by-Victoria-Morris.pdf>.

Selection of Participants

Participants for qualitative interviews were recruited by email invitation. Credit union websites in Ireland featuring youth content on their websites were utilized as the main criteria to initiate contact, and where a youth officer was listed, that was the first point of contact. The researcher invited selected Canadian credit unions to participate based on their recent and planned youth-focused initiatives and geographic diversity. The researcher also involved the National Youth Policy Task Force of the Irish League of Credit Unions (ILCU), often referred to as the National Youth Committee.

Participants selected for interviews included representatives from:

- Irish League of Credit Unions National Youth Committee members
- Irish League of Credit Unions staff
- members of the boards of directors of Irish credit unions
- Irish credit union youth officers and chapter youth officers
- Irish and Canadian credit union staff responsible for youth-focused initiatives

Data Collection and Instrumentation

This study uses both secondary and primary data. The secondary data consists of various documents and non-statistical information, supplemented by written interviews with key informants. This is complemented by qualitative data produced by the research. The researcher conducted six structured interviews with various actors in the Irish credit union system, and two with Canadian credit union staff.

The researcher began secondary data collection with academic and publicly available documents and proceeded to structured written and phone interviews. Existing research papers and reports served as part of the base for data collection in advance of interviewing respondents. Secondary data helped the researcher to better understand the current and historical approaches to youth involvement in Irish credit unions. The researcher triangulated this data with the primary qualitative data, discussed below, in order to improve the reliability of the findings.

Email interviews utilizing a structured written instrument were the basis of the primary data collection. Six respondents participated by email and two by phone or video call.

The researcher interviewed multiple respondents to increase the reliability and trustwor-

thiness of the findings. This process provided the opportunity to both gather new information and confirm common themes, perceptions, and experiences of respondents.

The written interview instrument included nine or ten open-ended questions, depending on the role of the respondent. Open-ended questions provided the opportunity for respondents to tell their stories and share their experiences and perceptions. There were three sets of questions: one for Irish credit union staff and youth officers; one for the National Youth Committee / Youth Task Force members, and ILCU staff; and another for Canadian credit union staff. There was considerable overlap in the questions for each group. Sample questions are below.

- Is your credit union focused on engaging youth as members, staff, and/or elected leaders?
- How was the idea/strategy developed?
- What aspects of the strategy are working well?
- What have been some of the challenges?
- What, if any, other factors outside of the credit union system do you believe are affecting levels of youth involvement in credit unions?
- How does the Irish credit union system currently work to increase youth involvement in credit unions?
- What is the role of the National Youth Committee?
- What lessons would you want to share with others?
- Is there anything else you would like to share about your experience and observations of the Irish credit union system's youth involvement work?
- Is there anyone else or other credit unions you would recommend I speak to about this?

Data Collection Procedures

Written and phone interviews were conducted in March of 2014. Prior to the interviews, an exchange of emails with potential participants explained the purpose of the project, the type of information being sought, the consent form, and the proposed format of the interview. Once interviews were complete, the researcher conducted member checks with respondents to ensure they understood how their responses would be used.

The majority of the interviews were conducted by email, which provided the researcher

with concise responses to the questions and helped to ensure that pertinent primary data was collected. It did not, however, provide a venue for open, unstructured dialogue, so the data may be more limited than would have been the case if the interviews were conducted by phone or in person.

The researcher also conducted and transcribed two phone interviews, which provided more data than the written format as some of it came from unstructured dialogue. While this additional data was valuable, these interviews took longer than expected, which may have led to less focus on the interview instrument questions.

Data Interpretation and Analysis

This case study provided a means for those involved in Irish credit unions to tell the story of their youth involvement initiatives. The study is designed to allow them to speak through the research. The researcher interpreted and analyzed secondary and primary data separately and then together, through various techniques. She selected the methods based on the scope of the project, the qualitative nature of the data collected, and the relation of the existing data to the experience and perceptions of the respondents.

Interpretation of Data

Themes began to emerge from the historic, academic, and publicly available data, in advance of collecting the primary data. The researcher used analytic induction for secondary data such as previous research papers and current publications, since these materials were directly related to the subject matter. She made use of non-academic data and publications to supplement academic research, as there was little current academic research focused on the topic.

Analysis of Data

The researcher built on the themes that emerged from the secondary data combined with the interview data, employing constant comparative analysis as the primary data became available. Her interpretation emphasized the data collection and the stories of interviewees, rather than depending upon an analysis of the data through coding or statistical analysis. This approach allowed the researcher to find patterns and relationships among all of the data analyzed.

Units of observation included individuals, credit unions, and social artifacts such as research reports, policy documents, strategic plans, or other historical data. The unit of analysis was a credit union or the Irish League of Credit Unions. The researcher used historical and comparative methods to discover patterns on a limited basis. Documents from the organizations studied, academic databases, and public information such as websites all contributed to a historic understanding of the data.

Validity and Reliability of the Findings

The researcher sought to demonstrate the dependability of the data by using a variety of data-collection and analysis processes. Triangulation of the data increased reliability and validity. Although there were few scholarly articles to use for triangulation, there was some useful publicly available information. Primary data was triangulated with a combination of secondary data from the literature review and other documentation and reports, policy and strategy documents, annual reports, peer reviewed journal articles, as well as the primary data from the interviews. By triangulating and cross-referencing the primary and secondary data, the researcher was able to increase the dependability of the findings.

The researcher conducted interviews with multiple subjects, thereby providing different perspectives, broadening and strengthening the reliability of the data. Further, the researcher connected themes and content from the primary interview data with written and historical documents, contributing to a consistent analysis of the material. A combination of face, criterion-related, and content validity were built into the interpretation and analysis of the data.

Ethical Considerations

The researcher was limited in her ability to maintain the anonymity of the participants. To mitigate this challenge, she advised them of the issue and obtained informed consent from all of them. She also obtained approval for the research from Cape Breton University's Research Ethics Board.

The researcher maintained the confidentiality of the interview subjects and as much anonymity as possible. Identifying information in interview materials was removed or generalized where possible. Interviewees were advised of their ability to voluntarily participate or withdraw from the research at any time.

APPENDIX B: SUMMARY OF KEY IRISH CREDIT UNION YOUTH INITIATIVES

THERE ARE A NUMBER OF KEY INITIATIVES to promote credit unions to young people in Ireland, many of which operate from the local to the regional or national level. Much of the following material was provided courtesy of and directly from the Irish League of Credit Unions. Interview respondents and Irish League of Credit Union staff also provided data. Initiatives explained in this appendix include the Credit Union Schools Quiz, the Credit Union Art Competition, GR8 Savers Week, the Student Loan Campaign, recognition for young staff, the National Youth Committee, the credit union Youth Conference, and the role of chapter youth officers.

Credit Union Schools Quiz

The annual Credit Union Schools Quiz is run by just over three hundred credit unions. The competition is divided into two sections: Competition A for children up to eleven years and Competition B for children between eleven and thirteen years. More than twenty-five thousand school children take part in the quiz each year. Local winners go forward to regional finals, and winners from there go through to the national final. The quiz is one of the largest competitions of its type in Ireland.

Credit Union Art Competition

Now in its twenty-ninth year, the art competition continues to be one of the most successful annual events undertaken by the credit union movement. The competition

in 2014 attracted thirty thousand entries through three hundred credit unions nationwide. As with the quiz, local winners in each category go forward to regional finals, and regional winners go on to the national final. There are two categories in the art competition — general and special. Each category has the following age groups: seven years and under, eight to ten years, eleven to thirteen years, fourteen to seventeen years, and eighteen years and over. The special category encourages participants with a physical or intellectual disability to submit entries in free expression without the restriction of the competition’s official theme (should they so wish).

GR8 Savers Week

Each May, credit unions run a GR8 Savers Week, an initiative to encourage children (predominantly primary school) to develop a savings habit with the local credit union. Each credit union receives a participation pack with posters, leaflets, activity sheets, sample press releases, etc., which raises the awareness of credit unions and can be used as a springboard to encourage young people (via their parents) to join. Since its inception in 2010, it has become a strong initiative, with a growing uptake by credit unions. Many are now using the GR8 Savers “brand” to promote their offerings to young members. This will help create a degree of standardization and has also shown that national promotions can be equally effective at the local level.

Student Loan Campaign

Each year, the Irish League of Credit Unions runs a national advertising and public relations campaign to promote credit union student loans. The campaign focuses on the value of the loans, with credit unions using the press releases, posters, leaflets, web banners, etc., to promote student loans at the local level.

Recognizing Young Staff Members/Volunteers

The ILCU sponsors two young people (aged under thirty-five) to attend the World Council of Credit Unions’ Young Credit Union People Programme (WYCUP), as recognition for young staff members and volunteers who have made, and have the potential to make, a strong contribution to the credit union movement. WYCUP forms part of the

World Council Annual General Meeting. Credit unions and chapters are encouraged to participate by nominating applicable young people, all of whom then attend a one-day meeting at which topical credit union issues are discussed and debated. Ultimately, two of them are selected to attend the WYCUP Programme. After the programme, the candidates are encouraged to share their experiences with other young people by giving a presentation at the Credit Union Youth Conference, attending chapter meetings, via social media, etc.

National Youth Committee

The main purpose of the National Youth Committee (NYC) is to assist, promote, and support youth involvement within the credit union movement, both by attracting young members and by encouraging and enabling young people to volunteer in their local credit union. The committee, selected via an application process, is comprised of seven members: the chair is drawn from the league board, while the other six come from credit unions throughout Ireland. The NYC has been in operation since approximately 2004.

Credit Union Youth Conference

The youth conference, a two-day event, attracts more than two hundred credit union representatives; 2014 marked its eighth year (ILCU 2014). As ILCU staff noted:

The conference is an opportunity to share information and for credit unions to learn from one another. Credit unions are very cognizant of their role in supporting young people in Ireland and this event allows us to share ideas on how to further engage with this segment of the population.

A key item for discussion on the agenda is the importance of credit unions growing and expanding their range of services, particularly electronic services, for young credit union members. The conference will also look at the role of the credit union in assisting families and students to meet the escalating costs of third level education. A number of other topics such as engaging, empowering and supporting young people and the role of the credit union in providing broad financial education to secondary and third level students in Ireland will also feature throughout the event. The conference participants will hear presentations from the National Youth Council of Ireland, the ILCU Youth Committee and social media experts, among others (ILCU 2014).

Chapter Youth Officers

According to the “Rules for Chapters” of Irish credit unions, the role of the [chapter] youth officer (YO) includes developing a youth policy for the chapter, organizing all youth activities, facilitating co-operation among regional YOs, assisting in providing support and training to YOs, and working with the ILCU, the National Youth Committee, and other YOs as needed (ILCU 2005, 8). Where they exist, youth officers implement the national-level, youth-focused programming. As one chapter YO stated: “ I work to promote youth involvement within all credit unions within my chapter region and I am currently planning a youth event which would be for all staff/board members under the age of thirty-five to attend” (chapter youth officer and NYC member).

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