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# Financial Inclusion and Manitoba Indigenous Peoples

## Results from an Urban and a Rural Case Study

By Jerry Buckland, Dion McKay,  
and Nolan Reimer

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**Financial Inclusion and Manitoba Indigenous Peoples: Results from an Urban and a Rural Case Study**

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The Indigenous economy was very strong before colonization and, as the Europeans settled Canada, they signed treaties and moved Indigenous People onto marginal land. This damaged their economies... “We were successful, we were removed from it”; “We are resilient, and still wanting to participate.”

*—Paraphrase and quotes from Debrief Session Respondent*

Low-income Indigenous people can masterfully manage a tiny budget, and they could teach middle-income people about budgeting.

*—Paraphrase of Debrief Session Respondent*

However, fringe banks present their fees in ways that make them seem small, i.e., \$1.99 instead of \$2.00 and \$20 per \$100 loaned rather than \$60 for a two week loan of \$300...there are so many different types of fees for mainstream and fringe bank services that it is hard to discern which is least expensive. This points to the need for education of consumers and regulation of firms.

*—From Debrief Session*



# Executive Summary

This research project used a case study approach to examine access to mainstream Financial Institution (FI)<sup>1</sup> services in one rural First Nation community and among Indigenous People in inner city Winnipeg. By case study we mean that through field research methods we examined the problem of financial exclusion, and gained research insights for Indigenous Peoples located in two unique and particular geographic locations: a rural First Nation and among Indigenous Peoples in Inner-city Winnipeg. The results from this study cast light on the situation of Indigenous financial exclusion in Manitoba. However, given that they are based on only two case studies, the results should not be interpreted to represent the situation for all Indigenous People in Manitoba. Case studies using mixed methodologies can be indicative of broader populations but, statistically speaking, they are not meant to be representative.

Two points make these case studies distinctive. First, relative to some other First Nations communities and the inner city sample, most Fisher River respondents are well-off in terms

of employment and have enjoyed relatively good banking in their locale. Second, roughly one-half of the Winnipeg respondents came from a list of graduates of a SEED Winnipeg financial empowerment program. This program, which involves financial literacy, matched savings, and assisted participants gain personal identification and a bank account. In the urban case as in Fisher River, then, a portion of the sample is a relatively advantaged group.

The research followed a quantitative-qualitative mixed methodology. A total of 94 respondents were interviewed as follows: 9 as key informants, 53 as respondents of a survey with quantitative and qualitative components, 10 through “financial” life histories, and another 22 through a series of participatory methods. In addition, 15 people participated in three debrief sessions with partner organizations.

Respondents noted that an examination of Indigenous financial exclusion must be placed within important contextual factors, most notably the historical and contemporary consequences of colonialism, and traditional and changing In-

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<sup>1</sup> Mainstream Financial Institution, FI, refers to banks, credit unions, and trust companies. These are institutions that accept deposits and are regulated by the federal or provincial government.

digenous views towards money. Several key informants explained that the unique history and culture of Indigenous People have led many to have a relationship with money and the financial system that is different from that of the dominant culture. This relationship has emerged from a more collectivist tradition within the Indigenous community (Silver 2006). In one session a participant noted that while Indigenous culture did not encourage individual financial saving it did emphasize, in contrast to our modern economy, collective saving of natural resources such as rivers and forests. On the particular topic of financial services, key informants noted that some Indigenous People are hesitant to go to mainstream Financial Institutions. This is because of an experience of being treated poorly by staff of mainstream FIs — banks and credit unions — and other modern institutions, such as residential school staff.

Respondents were asked about the relationship between financial well-being, on the one hand, and financial literacy and Financial Institution access, on the other. The majority of key informants thought that it was not either one or the other, i.e., financial literacy or financial access. They noted that Indigenous People's financial access *and* financial literacy needed to be improved to promote financial well-being. In order to promote financial literacy, many of the informants felt that it should be an increased focus in schools. A number of informants also felt that non-profit groups like SEED Winnipeg had a role to play in promoting financial literacy. Others felt that financial literacy needed to be learned through the example set by one's parents and elders. Informants thought that mainstream FIs share the responsibility to foster financial literacy and promote financial inclusion.

Fisher River Cree Nation is located close to several mainstream FIs, it has no fringe banks, and there are some informal financial service providers within the community. Most Fisher River participants of our surveys were employed

and enjoyed these mainstream FI services. Those who were unemployed often relied on informal bank services offered by the local grocery store and the gas bar. In terms of interviews and relative to the urban voices, the rural voices were positive about banking.

Another significant factor accounting for the difference between the urban and rural experiences with banking in this study relates to the socio-economic differences among the respondents. Respondents from FRCN had higher incomes and rates of employment and were better educated than the Winnipeg respondents. The financial life histories indicated, for instance, that the FRCN respondents were employed full time or were students; they had vehicles and houses; they found mainstream FIs accessible; they were able to save significant amounts of money; and they were able to plan for retirement and future financial goals. Banking interests for FRCN respondents were largely directed at mainstream FIs, but more vulnerable respondents relied on informal financial service providers.

The survey found that socio-economic status, indicated by employment and income, was a good predictor of whether the resident used a mainstream or informal financial service provider. While all survey respondents had a mainstream FI account, the unemployed and employed groups chose informal providers and mainstream FIs, respectively. The choice of provider was driven particularly by convenience and the appropriateness of the product. Higher employment rates and income levels may create more complex financial needs, as well as the opportunity to seek out more complex financial services. The small proportion of respondents who had sought out informal financial services may have done so primarily because they needed immediate access to funds.

Moving to the inner-city case study, many Winnipeg respondents used mainstream and fringe bank products, sometimes simultaneously and sometimes sequentially. Given the relatively high fees associated with fringe banks as com-



pared with mainstream FIs, and the relative disadvantage of the respondents as compared to the general Winnipeg population, this is an example of the poor paying more for poorer quality and weakly — if at all — regulated services.

Winnipeg respondents said that they choose financial services based on a number of factors including the service's usefulness, convenience, and fees. Usefulness had to do with how helpful the product was to meet the respondent's financial needs. Cheque-cashing and small loans were common products listed from fringe banks; cheque-cashing and direct deposits, common services of mainstream FIs. Fringe banks market themselves as being precisely the solution for those who need quick cash and an alternative to mainstream FIs, where a cheque will generally be held for several days.

Another important issue arose in the debrief session at Ma Mawi. Staff pointed out that there are so many different types of fees for mainstream and fringe bank services that it is hard to discern the less expensive one, particularly when they are mixed up as is the case in using a generic ATM to access funds from one's mainstream FI account. Low-income people have the option of choosing financial services from informal, fringe, and mainstream providers. But this number of options can overly complicate the calculations used to decide. Moreover, fringe banks present their fees in ways that make them seem small, i.e., \$1.99 instead of \$2.00 and \$20 per \$100 loaned rather than \$60 for a two-week loan of \$300. This point raises the need for education of consumers and further regulation of financial service firms, both mainstream and fringe.

# Introduction

## Financial Exclusion and Indigenous People

A variety of literatures are relevant to the study of Indigenous Persons' financial exclusion and access to mainstream Financial Institutions (FI). These include work focused directly on financial exclusion, work on financial literacy, and work on financial behavior. However, only a few studies focus particularly on Indigenous People. An examination of Indigenous People must place its analysis within the context of historic and contemporary colonization.

Globally there are between 300 and 500 million Indigenous People (World Bank 2010). The relationship between Indigenous People and nation-state and corporate development efforts has been a troubled one (Gow, 2008; Blaser et al. 2010). Oftentimes, state and corporate projects establish development goals that are directed by central authorities in distant cities, but they fail to include — or they include only superficially — local and Indigenous Peoples in the decision-making, even though such projects can have dramatic consequences for these people. In many cases Indigenous People have been by-passed, marginalized, or violently suppressed (Blaser et al. 2010); in addition to suffering the spread of disease, they have faced forced relocation, mili-

tary conquest, and land dispossession (Blaser 2010, p.3). In Canada there is systemic evidence of such strategies; the residential school system, for example, is a more “modern” system that has harmed a great many Indigenous People (Warry 2007). An understandable consequence of these processes is that the ostensibly positive adjective “development” has, for many Indigenous communities, become associated with ambivalence or outright rejection. Efforts to promote Indigenous financial inclusion must proceed with caution, cognizant of the historic and contemporary processes of colonization. Authentic participation by Indigenous People in financial inclusion efforts is a pre-requisite for successful inclusion. Authentic participation implies that Indigenous People are meaningfully engaged — that is, engaged in ways that are meaningful to them and to the design of the project.

Considerable research has aimed to understand the phenomenon of financial exclusion. Much of this research addresses the situation of poor people. Research on financial exclusion in Canada, the US, and the UK has tended to find that it is linked to the general problem of social exclusion and is caused by structural and personal obstacles faced by poor people. Main-

stream FIs — banks, credit unions, savings and loans companies (US), building societies (UK), trust companies — are often required by national regulations to provide universal basic banking services; but a variety of barriers lead some people (predominantly those of low income) to rely on fringe banks — payday lenders, cheque-cashers, rent-to-own operators, pawnshops — with their higher fees, weaker regulations, and absence of personal financial services to help people to further develop their finances through savings, investments, and credit rate building. The consequences of financial exclusion are economic and social. Economically, exclusion increases the costs of transactions and limits people's future financial and economic outcomes (Buckland 2012; Caskey 2008; Leyshen and Thrift 1997). Socially, financial exclusion marginalizes and stigmatizes people; it can affect individual and collective self-image. Moreover, there is evidence that asset-poor people *do* save, and that these savings are important to their lives (Mullainathan and Shafir 2009). But since their savings involve small sums financial institutions are not very interested in them.

Some studies have examined the particular experience of Indigenous People with financial exclusion (Martin et al. 2006; Bowles et al. 2010; Bowles et al. 2011). Martin et al. studied Indigenous and other people in Winnipeg's North End and found that financial exclusion was linked with low income, an absence of mainstream Financial Institutions (FIs) — banks and credit unions —, a sense of lack of control with finances held in mainstream FIs, a preference for anonymous finances associated with fringe banks, poor treatment by mainstream FI staff, and inadequate personal identification. In their study of fringe bank clients in Prince George, a small city in the British Columbia interior, Bowles et al (2010, 2011) found that Aboriginal People, as compared with non-Aboriginal clients, were poorer, less educated, had higher unemployment rates, were more likely to be female, and were

less satisfied with fringe bank services. Unlike mainstream and fringe banks in some large urban inner city spaces, such services operate side-by-side in Prince George; Bowles et al. argue that the drivers of fringe bank use were economic factors, such as physical location, hours of operation, access to immediate cash from cheque-cashing, and lack of personal identification, and socio-cultural factors such as having a sense of being alienated from mainstream FIs.

Mainstream FIs are not homogenous and some have performed better than others with respect to bank access issues. For instance a mystery shopping study of banks and payday lenders in Canada found a substantial difference in experience for low-income shoppers across the big six banks (Buckland, Brennan and Fikkert 2010). Low-income shoppers had surprisingly positive experiences with certain bank branches. Moreover, certain credit unions — Vancity, Assiniboine, and the Desjardins Federation — have paid particular attention to this issue. With a local social development agency, Vancity Credit Union runs a basic bank in a poor neighbourhood in Vancouver, Pigeon Park Savings, and, across its working area offers an alternative payday loan product. Assiniboine Credit Union runs two special branches in disadvantaged Winnipeg neighbourhoods and works with several local social development agencies to provide access to credit and savings products. In conjunction with local *caisse* and financial counsellors, the Desjardins Federation offers a small loan product to asset/income poor people in Quebec and Ottawa.

There is some debate among academics about the causes of financial exclusion: is it a lack of access to finances, a lack of literacy, or both? There is also some disagreement about how much both of these causes impact financial exclusion. One argument in the financial exclusion literature is that low-income areas have few mainstream FIs and more fringe banks, leading low-income people to rely more on the latter. Fringe banks are often more convenient for inner city people

because of their longer hours and location, but they charge higher fees than mainstream FIs, offer only transactions and not developmental services, and are weakly, if at all, regulated. It is also argued that financial exclusion is the result of low financial literacy. According to this argument, people choose to go to higher cost fringe banks because they do not understand the benefits of mainstream FIs. They are acting against their own best interests. What they need, according to this view, is financial education.

The tensions between analyses that focus on structural causes and those that focus on personal causes of financial exclusion have arguably enriched our understanding of the problem. Financial literacy studies consider a variety of contemporary challenges, including rising household debt levels. These studies have found that often people are over-confident regarding their financial literacy, they cannot correctly answer basic questions dealing with the risk-reward relationship of investments, and/or they do not understand the relationship between inflation and real rate of return on an investment (Pignal and Arrowsmith 2009; Lusardi and Mitchell 2009). A challenging issue within the financial literacy research is the relationship between illiteracy and poverty. Some literature finds a correlation here, while other literature finds that financial literacy is generally aligned with financial activities and goals, and poor people, who are generally not investing in the stock market, do not need to understand its workings (Buckland 2011).

Only a few studies examine Indigenous People and financial literacy in the Canadian context (Brascoupé et al. 2013; Collin 2011).<sup>2</sup> Collin (2011) notes,

Aboriginal individuals, entrepreneurs and communities have been affected by financial literacy challenges in many of the same ways that lower-income people and remote

populations in Canada have. However, there is the additional weight of specific cultural and structural barriers and the additional pressure of unprecedented opportunities to participate in the financial life of the country after generations of exclusion. Cultural barriers such as language, values that affect financial decisions, the persistence of non-cash-based economies, lack of trust in financial institutions, and habituation to government program management culture all affect financial literacy. Structural barriers include the huge education, literacy and numeracy deficit, geographical remoteness, and the lack of access to basic banking services (p.3).

Brascoupé et al (2013) find that there is a paucity of literature examining Indigenous People and that much of it focuses on adults, despite the fact that the Indigenous population is quite young. There is also a gap in financial education for Indigenous Elders. Brascoupé et al (2013) argue that best practices in terms of financial education include building partnerships with Indigenous People, building socio-cultural components into financial literacy curricula, and engaging individuals and communities in developing and implementing financial literacy education (Brascoupé 2013, p.78). These recommendations support our earlier emphasis on the need for authentic participation.

Financial behavior studies are rooted in a relatively new area of research, behavioral economics, a branch of economics that relaxes the assumption of “rational economic human” and seeks to understand the nature and character of “bounded” rationality. Financial behavior studies have examined credit choice (Bertrand et al. 2009), payday lending use (WB 2015), and retirement planning (Shefrin and Thaler 1993). Such studies find that humans — at all income levels — make decisions that are not necessarily in their best interests, for example, by taking

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<sup>2</sup> Also, see Appendix for a listing of some relevant websites.

short cuts, using simplistic rules of thumb, or sticking to the status quo. Behavioral economics has provided poignant evidence of complex human reasoning, reinforcing not only the views held in other social science disciplines such as anthropology but also what corporate marketers have known for a long time.

Other relevant research related to Indigenous People's experiences with financial exclusion includes a study of Aboriginal participation in the banking sector in Manitoba (Sexsmith 2006). Sexsmith finds that Aboriginal People in Manitoba are under-represented in the banking sector in general and upper-level positions in particular. She argues that this is related to a number of factors: a disconnect between neighborhoods where Aboriginal People live and where mainstream FIs are located, weak rural bank-oriented training programs in schools and post-secondary institutions, weak connections between training programs and the FI sector, and lack of experience in the sales and service sectors. Brandon and Peters (2014) examined the experience of Indigenous People with housing in Winnipeg and found bank issues an important factor to consider. They note that many recent Indigenous newcomers to the city do not have experience with an FI and lack the personal identification needed to get an account (Brandon and Peters 2014, p.19).

While there is some literature on Indigenous People's financial literacy, there has been little analysis of the particular experience of Indigenous People with banking. This article seeks to contribute to this literature by presenting the results of two case studies of Indigenous People's experiences with FIs and their financial literacy. One case study is of Indigenous People in inner city Winnipeg; the other is of an Indigenous community, Fisher River Cree Nation. A variety of field research methods were undertaken to examine the topic of financial exclusion and financial literacy among people in these two communities.

## The Case Study Communities

The two case study sites are Winnipeg's North End and Fisher River Cree Nation. Fisher River is a First Nation community located in central Manitoba. By case study we mean that through field research methods we examined the problem of financial exclusion, and gained research insights for Indigenous Peoples located in two unique and particular geographic locations: a rural First Nation and among Indigenous Peoples in Inner-city Winnipeg.

The North End, an area of approximately 7.5 km<sup>2</sup>, is the poorest section of Winnipeg's inner city. The inner city forms an almost complete ring around the downtown, and the North End lies just north of the downtown, across the CPR rail line. It has been Winnipeg's historic site of newcomer settlement. In the 20th century, international migrants from Eastern Europe settled there; since the late 20th century, it has been the site of settlement of people from Asia (particularly Filipinos) as well as domestic migrants from First Nations communities. The southern fringe of the North End, "Point Douglas South," includes neighborhoods such as William Whyte and Lord Selkirk Park, some of the poorest in Winnipeg. In 2005 Point Douglas South had a population of 12,255. Incidence of low income was 45.3% for families and 62.4% for individuals, well above the Winnipeg averages of 11.1% and 34.8% respectively (Buckland 2012, p.98). Forty-five percent of the residents identified themselves as Aboriginal compared with 10.2% for the city overall. Average years of schooling for the inner-city sample was 11.5 years. The North End saw a rapid decline in mainstream FI branches and a rise of fringe bank outlets at the end of the 20th and early 21st centuries.

Fisher River Cree Nation is an Indigenous First Nation located approximately 200 km north of Winnipeg on the Fisher River just west of Fisher Bay, Lake Winnipeg. The community began in 1877 when 200 Indigenous People from Norway House First Nation migrated 200 km south to

the present-day site in search of employment in agriculture and other traditional activities (Fisher River Cree Nation, FRCN 2015). According to the 2011 National Household Survey, there were 1,220 people in Fisher River (Aboriginal Affairs and Northern Development Canada, AANDC 2015), and according to the Band Council there are currently 1,900 members. Fisher River explains that 66% of its population lives on reserve and 34% lives off reserve (FRCN 2015). In 2011 virtually all the population — 98% — was “registered Indian”

(AANDC 2015). Roughly one-third of the adult population (15 years and older) had completed high school and 21% had completed some post-secondary studies. Education levels were slightly higher for the FRCN sample as compared with the inner-city sample, at 12.0 years of average and levels were higher for FRCN women than men, e.g., 27% of women had some post-secondary education as compared with 14% for men. Participation rates in the workforce were 48.3% as compared with the Manitoba rate of 67.3%.

# Research Purpose and Methodology

The purpose of this research project was to gain insight into the factors affecting financial exclusion, and its relationship to financial literacy, among Indigenous Manitobans, drawing largely from Indigenous People. To this end, Indigenous voices were sought intentionally for all of the research methods. With the exception of one key informant, all the people interviewed for this project were Indigenous. The objectives of the study were two-fold:

- 1) To examine the views of Indigenous key informants and community members regarding the importance and characteristics of Indigenous financial exclusion, with an eye to understanding the relationship of financial exclusion to financial literacy, and
- 2) To analyze the causes and consequences of Indigenous financial exclusion in order to understand what are economically

viable and socio-culturally appropriate approaches to financial inclusion.

The research project was guided in the early stages by an advisory group.<sup>3</sup> Its final stages were assisted by community partners through debrief meetings.<sup>4</sup>

This research project followed a mixed research methodology case study approach. Mixed methodology, in this case, uses quantitative and qualitative methods, with small sample sizes and purposively selected samples. We apply triangulation, or the use of several methods to examine the same topic, to enhance validity and reliability. Validity is the accuracy of the results in explaining the phenomenon, and reliability is the consistency of the results in explaining it. The case study approach means that we focus on two special cases: one rural First Nation community and Indigenous People in inner city Winnipeg. The study results are *not* represent-

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<sup>3</sup> The advisory group was composed of: Cindy Coker (Executive Director, SEED Winnipeg), Tamara Dionne Stout (Coordinator, MPD, University of Winnipeg), Wab Kinew (Associate Vice-President of Indigenous Affairs, The University of Winnipeg), Dion McKay (Councilor, Fisher River Cree Nation), Kevin Schachter (SEED Winnipeg), and Diane Roussin (Former Executive Director, Ma Mawi Wi Chi Itata Centre Inc.).

<sup>4</sup> The community partners include: Fisher River Cree Nation Band Council, Ma Mawi Wi Chi Itata Centre Inc., and SEED Winnipeg.

ative of all Indigenous People in Winnipeg or rural Manitoba. However, they are useful starting points and the triangulated results can be compared with those from other studies to determine their validity.

Preliminary results were presented at three sites with the purpose of getting feedback from select partner organizations. We met with Band Councilors from Fisher River Cree Nation (1 December 2014), with SEED Winnipeg staff (26 May 2015), and with staff from Ma Mawi Wi Chi Itata Centre Inc. (15 June 2015) (see the Appendix for

notes from these meetings). In some cases comments were included in the discussion section below; these comments are identified as having come from these debrief sessions.

Four research methods were used: a key informant interview, a survey with quantitative and qualitative components, a life history, and group-based participatory methods. The questionnaires and one version of the consent form are included in the appendix. All respondents except key informants received a \$20 to \$30 honorarium, depending on the length of the interview.



# Results

The results are presented by method and then combined into a discussion that is included in the executive summary. Because the goal was to include primarily Indigenous voices in the study, Indigenous participants were sought intentionally for all of the research methods. With the exception of one key informant, all the people interviewed for this project were Indigenous. All quotations and statements attributed to an individual are the words of Indigenous Manitobans.

## Key Informant Interview Results

### **The Method**

The project began with key informant interviews intended to help shape the research project. In these interviews, we interviewed Indigenous and other leaders regarding the state of finances and banking among Indigenous People and organizations. The key informants were initially chosen and recruited with the assistance of the steering committee and then through snowball sampling. The criteria used for selection included, knowledge of the particular community, knowledge of financial service access issues, and, in some cases, knowledge of both.

The interviews, which took from 30 to 60 minutes, were semi-structured and consisted of open-ended questions. The primary researcher conducted the interviews, in person and over the phone, from August to October, 2013. The interviewer made notes during the interviews, and in some cases recorded them. These notes were then analyzed to find key themes, both common and conflicting, among the informants.

The questions asked in these interviews focused on four areas: cultural factors specific to Indigenous People that affect their relationship to finances and the financial system, issues of respect that Indigenous People face when going to Financial Institutions, the importance of financial literacy and access as they relate to financial exclusion, and ways to improve Indigenous People's financial inclusion.

Key informants included nine Indigenous and non-Indigenous People, five women and four men, who had special knowledge about Manitoban Indigenous People's experiences with finances. The informants included members of the financial community, representatives from community organizations that work with Indigenous People, and individuals who had particular knowledge about the issue of Indigenous

People's financial exclusion. Seven separate interviews were held.

### **Indigenous People and Money**

The key informants mentioned a number of ways in which Indigenous People's culture affects their relationship to money. A common theme was that money is more likely to be shared in Indigenous communities than in the dominant culture. However, this cultural tradition has been radically challenged over the years and in the current Canadian context, leading, in some cases, to harmful repercussions for Indigenous People.

A number of factors contribute to Indigenous Canadians' unique relationship to money and financial literacy. One key informant described their mother as growing up in a sod house built by the entire community. Then, in 1952, the implementation of welfare and government housing turned the community "upside down." These new institutions, foreign to this community, were externally imposed, their meanings left unexplained. This informant said that money is still a foreign concept to Indigenous People.

Two informants talked about how money has traditionally been a collective good among Indigenous People. One informant discussed how, in their community, a person's worth is determined by what they give away. Another informant identified this value as creating a "social multiplier" effect: when Indigenous People get money, they may hire family members for small jobs, like cutting the lawn, and give loans that are often really gifts, as repayment is not assumed. In this way, many people in the community benefit when one person gets money.

However, some informants noted that these collective traditions related to money can also have negative consequences for some Indigenous People today. Two informants mentioned that Indigenous Elders who receive large cash payments, like residential school settlements, have them taken away or give them away because of

guilt or because they feel they must give relatives money in order not to be abandoned by them.

The issue of receiving large cash settlements also affects young people. One informant shared a story about their hometown in Alberta that could apply to Indigenous People receiving lump payments for other reasons in other parts of Canada. In this informant's community, young people receive huge royalty payments from oil and gas revenues when they turn 18 years old. One young person received a payment of \$100,000. She had no experience dealing with this type of money and received no financial literacy education ahead of time. Within two years all the money had been spent and the person returned to relying on a low income. The informant noted that while these young people have money they are very popular, though this popularity fades once their money is gone.

### **Financial Services & Respect**

Contrasting views were offered when the informants were asked about whether Indigenous People were treated with respect in Financial Institutions. The contrast was strongest between informants talking about the urban situation and those discussing the rural setting.

Five informants, speaking from an urban and inner city perspective, discussed Indigenous People's distrust of FIs and their bad experiences with mainstream FIs. The reasons mentioned for this distrust included racism and a general distrust of formal institutions. Two informants mentioned that when Indigenous People do not see Indigenous faces in advertising or in the FI, they do not feel the FI is open to their business. Informants believed that distrust of mainstream Financial Institutions contributed to Indigenous People's financial exclusion.

Regarding financial access in Fisher River, however, one informant stated that Fisher River Cree Nation residents using local mainstream FIs did not have issues with disrespect. In fact, a local RBC branch located in an adjoining First Nations

community employed members of Fisher River, and the informant felt that this FI enjoyed good ties with the community. There are no Indigenous Employees at the CIBC bank in the nearby town of Fisher Branch, but the informant had not heard of any disrespect issues there either. In this informant's experience, the close ties of the FI branches with the Indigenous community seemed to play a role in the lack of disrespect.

Two informants agreed that if FI staff could speak Indigenous languages, then an important barrier would be removed for some Fisher River residents to use mainstream FIs.

### **Financial Access and Financial Literacy**

Key informants were asked their views about financial exclusion and its relationship to FI access and financial literacy. They expressed a range of views, but three informants saw Indigenous People's access to financial services and financial literacy as mutually reinforcing. That is, improved access to mainstream FIs and financial literacy would build the financial well-being of Indigenous People. One without the other would not be effective, according to this view. Moreover, access to mainstream FIs would give Indigenous People more chance to learn financial literacy *in situ* (see Buckland 2014).

Referring to Indigenous People in general and not to the particulars of the two case studies, key informants raised concerns about a lack of access to mainstream FIs. They noted that physical FI branches are important to access banking, as online banking is inadequate to meet the full range of financial service needs. Internet banking cannot provide one with cash and does not help to build confidence between client and staff the way an in-person interaction can. The consequence of a lack of mainstream bank branches in inner-city Winnipeg was that urban Indigenous People rely on fringe banks. Some informants noted that mainstream FIs are able to assist with financial education, whereas fringe banks are not, so that reliance on fringe

banks creates a double effect — high fees and no education. One informant believed that in this regard, urban Indigenous People face the same barriers as do other urban poor.

Regarding rural access, informants noted that because of limited internet access, northern communities rely on physical FI branches, yet their number is few; many communities do not have a physical FI branch. In rural areas the unemployed often rely on cheque-cashing at the local store. As well as the high fees associated with fringe financial institutions, this practice creates a greater propensity to spend the money quickly.

While identifying financial illiteracy as a problem for some Indigenous People, several key informants noted that this problem was not unique to Indigenous People in Manitoba. Informants noted that financial illiteracy was a problem among other people in Canada and internationally including in Australia, New Zealand, and the US. In fact, informants thought that given the similarities among Indigenous Peoples' experiences in these countries, lessons learned from other countries could be useful for Canadian Indigenous People.

An informant from the banking sector mentioned that there are financially illiterate people everywhere, not just among the Indigenous population. Another informant mentioned that many Indigenous People are financially literate. Financial literacy seems to be a very individual matter, but it was agreed that it is a problem for many Indigenous People.

One informant was particularly concerned about the financial literacy of elderly people, who are more likely to have been raised with the idea of money as a collective good. Families are often aware when elders receive money, such as a residential school settlement. The concern was that sometimes younger members of the family may take advantage of the elder's collective views and take the money away from the elder to use it for their own purposes. It was mentioned that money might be the only form of power that el-

derly Indigenous People have, and they may give the money away for fear of being abandoned by their families.

One informant said that financial literacy training is not enough to promote financial literacy. This informant stated that what is needed is a lifetime of training and modeling, both at home and at school. This sentiment was echoed by another informant who felt that young people learn financial literacy from their parents as well as from financial institutions. This informant felt that without access to financial services, residents of northern communities would not learn financial literacy and foster healthy financial behavior. This informant noted that in northern communities people are often reliant on Northwest Company pre-paid cards; without access to physical and/or internet banking, they do not have the ability or incentive to save.

Informants noted that many Indigenous People do not distinguish between fringe banks and mainstream FIs. If these people learn their financial habits from fringe banks, the informant noted, then their financial literacy will be constrained. Another informant stated that, even with her advanced education, she had trouble understanding FI products, and that people with less education would have more difficulty. This informant thought that FIs should work harder to make their services more understandable. The idea that FIs should play a role in promoting financial literacy was echoed by another informant who felt that FIs should also be investing in financial literacy efforts.

A representative from a local financial literacy program said that at 30–35%, Indigenous People made up the largest identity group in their financial literacy classes. Participants in these classes enjoyed the deeper examination of human well-being and spending. In particular, participants enjoy the discussion of human wants and needs, and how to distinguish between the two. They also appreciated discussing how spending could be linked with conflict within their families.

### **Personal Identification**

Informants noted that one barrier to financial services faced by Indigenous People is a lack of personal identification (ID), which is necessary for many financial transactions such as opening a bank account, filing taxes, and accessing the Child Tax Benefit. An informant noted that Indigenous People face a particular challenge in obtaining ID because of a general disconnect with government bureaucratic offices and lower education levels. An informant from a local FI, however, said that people without proper identification were referred to a partner agency that could help them get identification.

### **Mortgages**

Three informants addressed the issue of access to mortgages for Indigenous People. They were dissatisfied with the current reserve system in which individuals do not own their homes and cannot obtain mortgages. One informant believed that the current system made home ownership undesirable and that homes are not seen as a good investment. Another informant identified the issue of getting mortgages on reserves as a key systemic obstacle to the financial success of Indigenous People. This informant found that even though he was financially successful, he was unable to get a mortgage to buy a home on a reserve. He felt that these restrictions create a brain drain as they push Indigenous People out of their First Nation communities. The lack of private ownership on the reserve also prevents the accumulation of financial capital in the community.

### **Ways to promote financial inclusion**

The key informants noted several ways in which financial inclusion could be fostered among Indigenous Canadians. One felt that micro-credit and other business-related interventions could promote financial inclusion. He was supported in this belief by another informant, who felt that FIs and corporations should work to increase the

inclusion of Indigenous People in the economy, beyond minimum-waged workers. Another informant felt that non-profit organizations had an important role to play in reducing Indigenous People's reliance on fringe banks. Another informant suggested that education programs for young Indigenous People are needed. This informant pointed to a program, coordinated by SEED Winnipeg,<sup>5</sup> where elders and youth work together; elders gained confidence as they realized their expertise, and young people gained respect for their elders. This informant also suggested a youth camp for children to learn about financial literacy.

To overcome the distrust that Indigenous People feel towards financial institutions, the informants mentioned that FIs need to come to the people, not only to educate consumers but also to build relations and trust. One informant mentioned that FIs could use "brown faces" in their advertising and hire more Indigenous People to make their institutions more welcoming. Also suggested was training FI staff on Indigenous People's specific needs and implementing better policies. As well, a culturally relevant, community-driven approach was mentioned. One informant shared an example of an Australian credit union which set up collective FI accounts for Indigenous People's culturally relevant activities.

## Survey Results

### The Method

The survey was conducted in the summer of 2013. Participants in Winnipeg were recruited using purposive sampling methods, via two partner organizations, SEED Winnipeg and Ma Mawi Wi Chi Itata Centre Inc. SEED Winnipeg, which maintains records of its current and former participants, compiled a list of approxi-

mately 300 participants who had self-identified as Indigenous Persons and sent them a form letter briefly describing the project and inviting their participation. Interested parties were directed to contact the researchers by email or telephone. This mail-out generated roughly a 10% response rate, half of which resulted in completed surveys. The majority of these surveys were carried out by telephone, while a very small number were completed in person.

At Ma Mawi Wi Chi Itata Centre Inc., the research assistants generally recruited respondents by approaching community members who had dropped in for various purposes, explaining the research project, and inviting their participation. Some recruitment also occurred by snowball sampling, as respondents referred friends or family members. Successful recruitment took place after the research assistants had visited the Ma Mawi Wi Chi Itata Centre Inc. a few times, and had begun to meet and connect with community members.

Participants in Fisher River were recruited through purposive sampling methods. In some cases, the research assistants approached individuals at various locations in the community (the local store, school, and band offices), explained the research project, and invited them to participate. The majority of participants, however, were recruited via snowball sampling, as respondents referred friends or family members.

Because participants were recruited for the survey using non-probability sampling methods, the results generated cannot be taken to be representative of the communities in which the research was conducted, nor of Indigenous People in general. The mixed methodology approach used here aligns with the purpose of the research project, which was to gain a deeper understanding of the respondents' experiences with financial services in two case site locations.

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<sup>5</sup> The program was called *Money Stories: Grounding Youth in the Lessons of Their Elders*, organized with Children of the Earth School and Aboriginal Seniors' Resource Centre.

However, triangulation of methods can improve the validity and reliability of qualitative methods, and since four methods are used, triangulation is possible. Moreover, these results could be used to develop theory and/or devise more quantitative methods to measure these variables.

The survey had quantitative and qualitative components and began with questions regarding respondents' socio-economic profiles. They were asked their gender, age, and Indigenous identity (First Nations, Inuit, Métis), as well as questions about their family, living situation, and current employment status. The questionnaire included the following sections:

- Mainstream FIs: e.g., chequing or savings accounts, credit cards, secured

credit cards, lines of credit, small loans, mortgages, RRSPs;

- Fringe financial institutions: e.g., payday lenders, cheque-cashing services, pawnshops;
- Informal financial services: e.g., loans from family or friends, cheque-cashing at a corner store, loan from or tab with a retailer, rent-to-own, title loan;
- Other financial services: e.g., retail credit card, retail debit card.

For each of these sections, the respondents were asked about the products and services they had used in the last twelve months and the factors that had led them to make these choices. Re-

**TABLE 1 Selected Socio-economic Characteristics of Survey Respondents in Winnipeg & Fisher River Cree Nation**

Variable	Sub-variable	Winnipeg Respondants	FRCN Respondents
Total Respondents (#)		53	21
	SEED Wpg	15	
	Ma Mawi	17	
Gender (%)	Male	31	43
	Female	69	57
Aboriginal Identity (%)	First Nations	66	100
	Métis	31	0
	Inuit	3	0
Average Age	Minimum	22	19
	Maximum	75	67
	Average	37	38
Education (Years)	Minimum	5	6
	Maximum	16	16
	Average	12	12
Unemployment (%)		84	9.5
Average # of Dependents		1.6	1.7
Median Income		\$16,000	\$23,500
Hold a bank account	FRCN		21 or 100%
	SEED Wpg	13 or 87%	
	Ma Mawi	14 or 83%	
Hold a credit card	FRCN		9 or 43%
	SEED Wpg	5 or 33%	
	Ma Mawi	4 or 24%	

spondents were also asked whether they were satisfied with their current financial services, and to elaborate on the reasons why or why not, and also what, if anything, they would like to change about these services or the institutions providing them.

The survey data was analyzed using descriptive statistics to find similarities and contrasts between the two communities being researched, as well as to provide an idea of the context in which the other results were gathered.

### **Socio-Economic Information**

There were 53 respondents in total, more than one-half of whom were female (Table 1). By way of background, respondents from Winnipeg and Fisher River were similar in terms of age, average number of years of education, and average number of dependents. All Fisher River respondents were First Nations, while two-thirds of Winnipeg respondents were First Nations, 31% Métis, and 3% Inuit. Economically speaking, Fisher River respondents were much better off than Winnipeg respondents, with an employment rate nearly nine times higher than that of Winnipeg respondents. Since income was widely spread in FRCN, incomes were compared using the median, through which it was seen that the incomes of FRCN respondents were almost 50% higher than those of Winnipeg respondents.

### **Use of Mainstream FIs**

FI account holding was universal among the Fisher River respondents. Among the Winnipeg survey and life history respondents, FI account holding was similar to levels found in oth-

er community-based research (Buckland 2012, p.98), but it was higher for respondents recruited from SEED Winnipeg than for those recruited from Ma Mawi. Roughly one-half of Winnipeg respondents had completed one of SEED Winnipeg's financial empowerment programs, which address financial literacy, matched savings, and micro-lending.<sup>6</sup> These programs assist participants who need help to obtain personal identification and a bank account.<sup>7</sup> The other one-half of the survey respondents and the urban participants for the participatory methods came from a drop-in program at Ma Mawi. These respondents were unlikely to have completed a financial empowerment program.

Fisher River respondents had also used more mainstream bank products: on average, they had used three products, whereas Winnipeg respondents had used two. The most commonly used of these products was a deposit account. All Fisher River respondents and 85% of Winnipeg respondents had used a chequing or savings account. These accounts were also identified by almost all respondents in both sites as the most important product they had used.

### **Use of Fringe Financial Institutions**

The differences between the two groups were even more significant when it came to their use of fringe banks. Of the Fisher River respondents, 28.5% had used fringe banks in the last year, whereas 72% of Winnipeg respondents had done so. This discrepancy could be explained in part by the greater proximity and accessibility of fringe banks in Winnipeg, as there are no payday lenders or pawnshops in Fisher River. Respondents

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<sup>6</sup> I am grateful to the participants of the SEED Winnipeg debrief session for highlighting this point.

<sup>7</sup> Kevin Schachter noted that many people who enter SEED Winnipeg's programs already have a bank account. Additionally, he provided data on SEED Winnipeg participants for 2014–15 who needed assistance to get personal identification — a precursor to getting e.g., a bank account — and obtaining a bank account. Mr. Schachter noted that over three-quarters of SEED Winnipeg clients — 75% and 77% — who needed assistance to obtain personal identification and opening a bank account, respectively, were Indigenous People. Just fewer than 30% of SEED's active clients are self-declared Indigenous, so the proportions above suggest that Indigenous People are highly over-represented among people without identification and a bank account.

in Winnipeg had used, on average, two different fringe bank products or services. This is more than respondents in Fisher River, who had used 0.4 fringe bank products, on average. Of those who had used fringe banks, 50% of Fisher River respondents and 48% of Winnipeg respondents said pawnshops were the most important.

### **Use of Informal Financial Services**

Both groups had used an average of one informal financial service in the last year: 90% of Fisher River respondents and 69% of Winnipeg respondents had used informal financial services. Of Fisher River respondents who had used informal financial services, 68% had cashed a cheque at a corner store, which is indeed the only place to cash a cheque within the community. In addition, 58% had gotten a loan from a family or friend. Fisher River is a close-knit community with a number of large extended families, and although it was not the most used service, most residents who had used informal services identified a loan from a family or friend as being the most important service. Of Winnipeg respondents who had used informal financial services, 77% had gotten a loan from a family or friend, and 59% had cashed a cheque at a corner store. These residents also identified a loan from a family or friend as being the most important informal service they had used.

### **Factors for use**

In both sites it was seen that respondents' choice of mainstream or fringe banks is based on the type of products and services offered. When their needs are not being met at one type of institution, they seek services from the other. The primary reason for using informal financial services was convenience. In both locations, the second most important factor leading to choosing a mainstream FI was the relationship individuals had with the institution, whether their own personal relationship, through their family, or through SEED Winnipeg's recommendation of a particular institution. Fees were rarely named as a factor

in choosing products, services, or institutions, but were identified more frequently among the Winnipeg group than the Fisher River group.

### **Satisfaction level**

Respondents were asked whether they were satisfied with their current financial services. Approximately 70% of Winnipeg respondents and 80% of Fisher River respondents said that they were satisfied with their financial services. This satisfaction rate is similar to levels found in other surveys and other neighborhoods (Buckland 2012, p.118).

In Winnipeg, the most common source of dissatisfaction was high fees, followed by lack of convenience. In Fisher River, lack of convenience was the most common reason people were not satisfied, followed by high fees and limited products and services. In Winnipeg, those that were satisfied most commonly identified appropriate products and services as the reason why, followed closely by convenience. In Fisher River, respondents were most likely satisfied with their services because of the relationship they had with the FI and its staff. The second most important reason was appropriate products and services, followed by convenience.

When asked what, if anything, they would change or improve about their financial services, the most common response in the Winnipeg group was the development of new products relevant to their needs and interests (e.g., small loans, savings programs, low-fee accounts) and accessibility of products and services, followed by reduced fees and increased availability of education and support. In Fisher River, the most common response was a desire for increased convenience, followed by relevant products and services, and then reduced fees.

## **Financial Life History Results**

### **The Method**

The purpose of this method is to gain an in-depth understanding of the experiences of individuals



who are currently excluded from financial institutions and have been throughout their adult lives. This understanding could help in identifying cause-and-effect patterns related to financial exclusion and inclusion, as such patterns are experienced in people's lives in the context of other, simultaneously unfolding events or factors.

This method was carried out at both sites in the form of individual interviews with the principal investigator and research assistants. The interviews at the Winnipeg sites were conducted in July and August, 2013, while the Fisher River interviews were conducted in June, 2014. Participants were recruited through snowball sampling. In Fisher River a research assistant from the community was vital in recruiting participants.

Each interview began with introductions of the principal researcher and/or research assistants, as well as of the research project itself. Then the purpose and format of the interview was described, and the respondent was invited to ask any questions before beginning. The interviews were carried out by two members of the research team, one of whom did the interviewing while the other took notes. With the consent of the respondent, the interviews were recorded. Each interview lasted approximately 45–60 minutes.

These interviews were intended to be semi-structured. The interviewer had a list of four very broad questions for reference and general direction, but the main objective was for the respondent to speak freely about their experiences with various financial institution, products, and services. The main topics that were discussed included the principal types of financial services the respondents had used throughout their adult lives; the reasons they had chosen these financial products; the major life events in their adult lives and the role of financial services in dealing with these events; and the respondents' major life goals, both past and present, as well as the role of financial services in meeting them.

After the interviews were conducted, the field notes were analyzed to determine key themes

within each group. The key themes were then analyzed to determine commonalities and contrasts between the participants from both communities.

### **Socio-Economic Information**

There were ten financial life history respondents in total, five from Winnipeg and five from FRCN. Five were women and five were men. All respondents from FRCN were First Nation, while in Winnipeg, two were First Nation, two were Métis, and one was Inuit. All Winnipeg respondents were unemployed during the period of interviewing while four of five respondents in FRCN were employed. Three of the Fisher River respondents had homes through the band. Another respondent rented a home in Winnipeg and lived with family in the Fisher River Cree Nation. These four also had at least one motor vehicle, while some of them had multiple vehicles. Another respondent did not discuss his housing situation. In contrast, three of the five Winnipeg respondents rented houses in Winnipeg and the other two lived with friends or family.

Because the socio-economic position of the two groups — Winnipeg and FRCN — were so different, the analysis below is broken up by case study.

### **Winnipeg**

#### *Financial Goals*

Four Winnipeg respondents mentioned having financial and life goals, one of the most common goals being just to survive day-to-day. One respondent had previously taken out a bank loan to pay for his wedding; though he was able to pay that loan off, he was currently living day-to-day and commented that he hoped to win the lottery. Another explained that she would buy things she needed if she had the money but if not she would wait until she could afford them. At the time of the interview this respondent was on disability assistance and relied on her sister to manage her finances.

Some respondents mentioned goals beyond day-to-day survival, but no Winnipeg respondents mentioned any savings beyond occasional small sums. One respondent's goal was to start using a mainstream FI again, because they were currently relying on fringe banks to cash their cheques. The goal of another respondent was that she "wouldn't want to be stuck there and go and get a cheque every two weeks, I know that I'm capable to work, and I can still work, I want to go to school, to have more knowledge in life." This respondent did not know how financial services could help her meet this goal; she was unaware of how saving money could help her meet that goal. This respondent also mentioned that she would occasionally send money to help one of her children, who was pursuing an education. Another respondent stated a desire to assist her grandchildren to move out so she could regain her independence.

#### *Banking*

All five respondents had used mainstream banking services and had no problem opening accounts there. All respondents had also accessed a fringe financial institution of some kind, in some cases even while having bank accounts at mainstream FIs. In two cases the reason given for choosing a specific mainstream FI was the convenient proximity of a particular branch. One respondent stated that they opened an account at a particular FI because it had special conditions to enable people with limited ID to open an account. All five respondents were satisfied or said they had positive experiences at mainstream FIs. None of the financial life history respondents — as differentiated from other respondents — mentioned experiencing racism at mainstream or fringe banks.

In three cases participants stated the reason for choosing fringe financial institutions was that a family member or friend used them. Another respondent's reason for choosing a fringe bank was that it was easier and more conveni-

ent than a mainstream FI. When mentioning payday loans, one respondent stated they were satisfied, and two were unhappy with the high fees that were charged. One respondent stated they did not like them, but used them occasionally because they were easier and quicker than getting money from a mainstream FI.

#### **Fisher River**

##### *Financial Goals*

Whereas Winnipeg respondents' goals were day-to-day survival, all five of the Fisher River respondents mentioned goals that involved saving money for the future. These goals included paying off debt, saving to buy a house, travelling, finishing school, and/or paying for their children's school expenses. Three of the respondents, those who were employed full time with the Fisher River Cree Nation, had retirement savings. All the Fisher River respondents were planning for their future and had looked at how financial services could help them achieve their goals; however, one respondent of the five had not been able to begin saving.

##### *Banking*

The Fisher River respondents had positive experiences with their local mainstream FIs; however, three of them had negative experiences with mainstream FIs in Winnipeg. Two respondents mentioned experiencing racism because of being Indigenous. The third did not mention racism but felt "terrible" and was made to feel "very small" by staff at her FI. The two respondents who mentioned why they chose specific mainstream FIs said that they did so because of the FIs' proximity.

Four of the five Fisher River respondents had used credit cards. Of these four, all had amassed large amounts of credit card debt and had to pay it off or avoid credit cards thereafter. Three Winnipeg respondents mentioned credit cards, and all wanted to avoid them. One had used a credit card many years previously but did not like the high interest rate. The other two respondents

avoided credit cards because they were “bad with money” and had the philosophy that “if we can’t afford it we don’t need it”.

Three Fisher River residents mentioned fringe banks in their interviews, and all three had overall positive opinions of their experience. One had used Money Mart twice when they had no choice but to use a payday loan and was satisfied with it even though the fees were high. Another had no problems at all with cheque-cashing at the local gas station because it charged no fees and required the respondent only to spend five percent of her cheque at the store, which she would do in any case. The third respondent thought that the fees for cheque-cashing were minimal and the service received was very accommodating; this respondent regularly cashed his cheques at a bar close to a downtown FI and also used Money Mart occasionally. The two respondents who stated why they chose particular fringe banks did so because of location and convenience.

### Participatory Methods

The participatory methods used in this study included “Problem Tree Study of Financial Exclusion” and the “Ideal Bank” exercise. Each method was applied once at both research sites. The researcher and the research assistants facilitated discussion within groups of five to seven people. Three of these discussions were conducted in June and July, 2013, while the Fisher River discussion that applied the problem tree was conducted in June, 2014. Participants for these discussions were recruited in person by the research team on the days the discussions were conducted.

The problem trees and ideal banks of both groups were analyzed by comparing the features chosen and the problems brought forward by either group. The data was analyzed to determine commonalities and key differences between the two groups. This gave the researchers insight into the features of both communities and what they would look for in banking services.

### Winnipeg Problem Tree

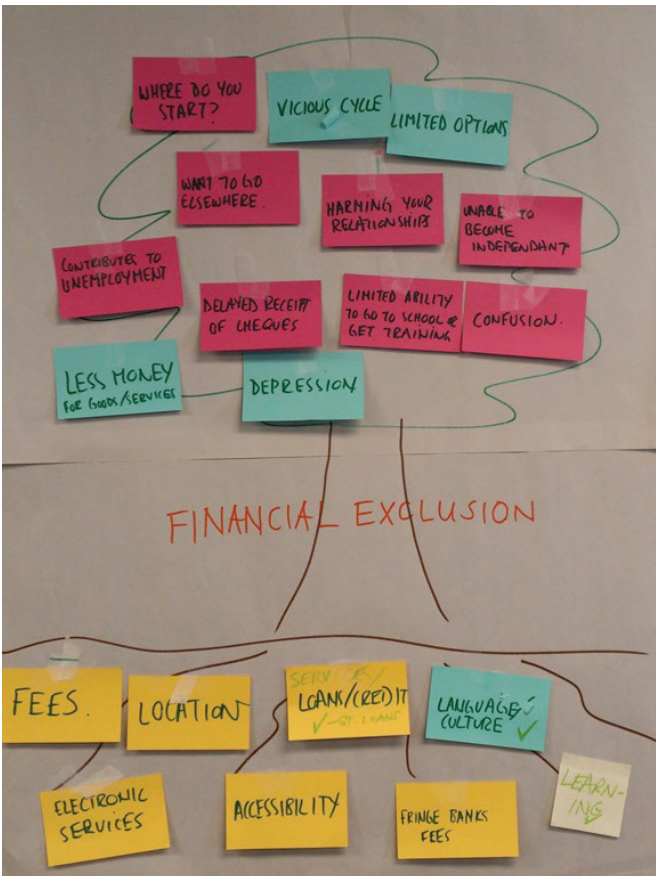
The purpose of the Problem Tree Analysis is to creatively and graphically illustrate various orders of cause and effect related to a challenge a group has identified as facing or having faced either as individuals or as members of a community. In this case, the core problem was financial exclusion. Participants identified their own needs and resources and those of their communities, as well as what they saw as the causes of financial exclusion. These were written on cards and the cards placed on a tree diagram, with the roots being causes and the leaves being the effects of financial exclusion.

The Winnipeg group was the first to undertake the participatory exercises and did the problem tree first. The research team did not control the conversation but sought to facilitate it so the analysis would be the group’s own. A phenomenon that the group felt was important was that their analysis of financial exclusion was comprehensive. It listed a variety of *effects*, including the following (see Figure 1):

- More practical issues such as difficulty in knowing where and how to start with banking, wanting to find banking alternatives but facing limited options, receiving cash from cheques with a delay, and having less money due to high fringe bank fees.
- Deeper issues such as getting engaged in a vicious cycle of high fees, low income, and reliance on fringe banks; not having a bank account can be a barrier to getting a job; being unable to become independent; harming one’s relationships; facing obstacles to further education and training; and experiencing confusion and depression.

The group then listed *causes* of financial exclusion, among them high and/or complicated bank fees, poor bank locations, lack of access to bank credit, language and culture barriers in main-

FIGURE 1 Problem Tree of Financial Exclusion: Winnipeg Group



stream FIs, a lack of learning about financial issues, high fringe bank fees, and inaccessibility of FIs and electronic services.

After identifying the challenges and effects of financial exclusion, the participants created a problem tree by writing “financial exclusion” as the tree trunk, then sticking the causes as roots and the effects as branches. The recommendations and suggestions that came out of this exercise included the need for more friendly staff with Indigenous Language skills, fewer or lower charges for those on social assistance, and less jargon in FI materials.

### Fisher River Problem Tree

The negative effects of financial exclusion identified by participants in Fisher River included

poor credit ratings, a lack of options for credit, high-interest-rate debt, and aggressive collection practices on the part of the creditor. Other problems related to financial exclusion included low rates of social assistance and high food prices at local grocery and convenience stores.

The causes of financial exclusion identified by the participants in Fisher River included poverty, low rates of social assistance, difficulty opening savings accounts, teenage pregnancy, and poor quality education. Following the problem tree exercise, the participants had a general discussion about their frustrations over financial as well as social exclusion. The participants felt that there are more support programs for non-Indigenous People and newcomers than for First Nations people because of racism against First Nations people.

Some participants felt that it was easy to just “give up” because society didn’t “give a damn” about them. It was felt that people do not stop to consider the possible reasons for someone’s living on the street. The group pointed out that homeless Indigenous People cannot get welfare because they lack ID and knowledge of these programs. One participant noted that social assistance is not enough to cover one’s basic needs.

The conversation ended on a positive note, with the participants saying that FRCN still had a long way to go but was getting better. They mentioned that FRCN was recently in third party management but had gotten out of that, unlike other First Nations nearby which remained in third party management.

### Winnipeg Ideal Bank

The purpose of the Ideal Bank Exercise is to engage participants in the design of the “ideal” bank, identifying desirable products and services as well as the costs they would consider reasonable. To avoid the facilitators leading or influencing the discussion too much by being prescriptive, participants were given a blank slate, in the form of cards on which to write down desired prod-

**TABLE 2 Hypothetical Costs of Different Services**

Service	Cost
Branch with account	\$50.00
Branch with investments	\$15.00
Branch with credit	\$15.00
Branch with long hours	\$20.00
Branch with short hours	\$10.00
Branch close by	\$20.00
Branch further away	\$10.00
Additional services	\$5.00

**TABLE 3 Winnipeg Group 1 Ideal Bank with Budget Results**

Service	Cost
Branch with bank accounts	\$50.00
Branch with short hours (but open on Sunday)	\$15.00
Branch with middle distance	\$15.00
Overdraft (credit services)	\$15.00
Personalized services for Natives	\$5.00
ATM	\$5.00
<b>TOTAL</b>	<b>\$105.00</b>

ucts and services. Then the researcher and/or research assistant collected the cards and stuck them on the board to facilitate discussion with the participants. The groups were then invited to draw up a plan or layout of their ideal bank. The purpose of this exercise was to propose a creative, joint solution within the local context.

The ideas that were brainstormed for the services offered by an ideal bank fell into a few categories, among them lower fees, easier access (including extended hours and internet access), more personal service by FI staff, and the hiring of more Indigenous staff. The group also wanted their ideal bank to offer financial literacy education.

As a second step the groups were given an imaginary budget of \$100 each, told the costs of different types of services (Table 2), and then asked to choose the services that were most important to them but also within their budget.

The results of the exercise were interesting. Both groups opted, beyond the basic branch

with bank accounts, for a branch that was either close by or middle distance away and offered either investment or overdraft services as well as personalized service in the form of Indigenous language or Indigenous staff (Table 3 and 4).

#### **Fisher River Ideal Bank**

The ideas that the group in Fisher River had for an ideal bank were similar to those of the Winnipeg group. They included ease of access, both in terms of location and alternative ways to access accounts. The group in Fisher River was also concerned with better service and wanted more and better trained staff.

The group felt that they should have the FI further away instead of close by so that they could use the extra \$10.00 on additional services, such as an ATM that takes deposits and money-wiring services (Table 5). A participant also mentioned that the finance department always encourages beneficiaries of residential school settlements

**TABLE 4 Winnipeg Group 2 Ideal Bank with Budget Results**

Service	Cost
Branch with accounts	\$50.00
Branch with investments	\$15.00
Branch with short hours	\$10.00
Branch close by	\$20.00
Personalized services (language)	\$5.00
<b>TOTAL</b>	<b>\$100.00</b>

**TABLE 5 Fisher River Group Ideal Bank within the Budget**

Service	Cost
Branch with bank accounts	\$25.00
Branch with investments	\$15.00
Additional services (electronic services)	\$5.00
Branch with short hours	\$10.00
Branch close by	\$20.00
Bank with credit	\$15.00
Additional services (ATM that takes deposits)	\$5.00
Additional services (Money wiring services)	\$5.00
<b>TOTAL</b>	<b>\$100.00</b>

to invest their money instead of spending it all; hence the need for a branch with investments.

Participants negotiated further because they wanted more services than the budget could bear. Finally, they decided to change the rules, reducing the cost of the account from \$50 to \$25 in order to make all the services they wanted obtainable. The group also felt that there was a need for the community store to start offering money-wiring services so people could send money to their family off-reserve.

This research project used a case study approach to examine access to mainstream Financial Institution (FI)<sup>8</sup> services in one rural First Nation community and among Indigenous People in inner city Winnipeg. By case study we mean that through field research methods we examined the problem of financial exclusion, and

gained research insights for Indigenous Peoples located in two unique and particular geographic locations: a rural First Nation and among Indigenous Peoples in Inner-city Winnipeg. The results from this study cast light on the situation of Indigenous financial exclusion in Manitoba. However, given that they are based on only two case studies, the results should not be interpreted to represent the situation for all Indigenous People in Manitoba. Case studies using mixed methodologies can be indicative of broader populations but, statistically speaking, they are not meant to be representative.

Two points make these case studies distinctive. First, relative to some other First Nations communities and the inner city sample, most Fisher River respondents are well-off in terms of employment and have enjoyed relatively good

<sup>8</sup> Mainstream Financial Institution, FI, refers to banks, credit unions, and trust companies. These are institutions that accept deposits and are regulated by the federal or provincial government.

banking in their locale. Second, roughly one-half of the Winnipeg respondents came from a list of graduates of a SEED Winnipeg financial empowerment program. This program, which involves financial literacy, matched savings, and assists participants gain personal identification and a bank account. In the urban case as in Fisher River, then, a portion of the sample is a relatively advantaged group.

The research followed a quantitative-qualitative mixed methodology. A total of 94 re-

spondents were interviewed as follows: 9 as key informants, 53 as respondents of a survey with quantitative and qualitative components, 10 through “financial” life histories, and another 22 through a series of participatory methods. In addition, 15 people participated in three debrief sessions with partner organizations.

In this executive summary, we first report on the results of both case studies in a general section; then in the two sections following, we report separately on each case study.

# Discussion

## Common Themes

### **Colonialism and Traditional Indigenous Views about Money**

Respondents noted that an examination of Indigenous financial exclusion must be placed within important contextual factors, most notably the historical and contemporary consequences of colonialism, and traditional and changing Indigenous views towards money.

Globally, Indigenous People have often been by-passed, marginalized, and in some cases violently suppressed (Blaser et al. 2010). Common strategies and consequences of colonization included forced relocation, spread of disease, military conquest, and land dispossession (Blaser 2010, p.3). In Canada there is evidence of many of these processes, and the residential school system is an example of a more “modern” system that harmed a great many Indigenous People (Warry 2007). Key informants and participants in one debrief session noted that before colonization, the Indigenous economy was very strong and that as the Europeans settled Canada, they signed treaties and moved Indigenous People onto marginal land, damaging their economies. One debrief session respondent noted that “We were successful, we were removed from it,” and

that “We are resilient, and still wanting to participate.”

Several key informants explained that the unique history and culture of Indigenous People have led many to have a relationship with money and the financial system that is different from that of the dominant culture. This relationship has emerged from a more collectivist tradition within the Indigenous community (Silver 2006). The key informants pointed out that money was, and in some cases still is, treated as a collective or a quasi-collective good by many Indigenous People. Participants in the two Winnipeg-based debrief sessions discussed this point (see Appendix for notes from these meetings). In one session a participant noted that while Indigenous culture did not encourage individual financial saving it did emphasize, in contrast to our modern economy, collective saving of natural resources such as rivers and forests.

On the particular topic of financial services, key informants noted that some Indigenous People are hesitant to go to mainstream Financial Institutions. This is because of an experience of being treated poorly by staff of mainstream FIs — banks and credit unions — and other modern institutions, such as residential school staff.



## Literacy and Access

Respondents were asked about the relationship between financial well-being, on the one hand, and financial literacy and FI access, on the other. The majority of key informants thought that it was not either one or the other, i.e., financial literacy or financial access. They noted that Indigenous People's financial access *and* financial literacy needed to be improved to promote financial well-being.

In order to promote financial literacy, many of the informants felt that it should be an increased focus in schools. A number of informants also felt that non-profit groups like SEED Winnipeg had a role to play in promoting financial literacy. Others felt that financial literacy needed to be learned through the example set by one's parents and elders.

Informants thought that mainstream FIs share the responsibility to foster financial literacy and promote financial inclusion. In general this view was embraced by participants in the three debrief sessions. Participants at all three debrief sessions affirmed their interest in continuing or beginning to promote financial literacy with their clients. In fact, one noted that low-income Indigenous People, who can masterfully manage a tiny budget, could well teach middle-income people about budgeting.

## Themes Associated with Particular Cases

### Fisher River Cree Nation

Fisher River Cree Nation is located close to several mainstream FIs, it has no fringe banks, and there are some informal financial service providers within the community. Most Fisher River participants of our surveys were employed and enjoyed these mainstream FI services. Those who were unemployed often relied on informal bank services offered by the local grocery store and the gas bar. In terms of interviews and relative to the

urban voices, the rural voices were positive about banking. What explains this positive view? One reason, implied above, is the proximity of mainstream FIs. In the debrief session at Fisher River, Councilors explained that a central reason for the good banking service they received is because they know the staff. Many Fisher River residents grew up with other community residents, went to school and played hockey with them. These long-term relationships have formed important inclusive forms of social capital. Moreover local FI staff are — through encouragement or not — building on that inclusive social capital.

Another significant factor accounting for the difference between the urban and rural experiences with banking in this study relates to the socio-economic differences among the respondents. Respondents from FRCN had higher incomes and rates of employment and were better educated than the Winnipeg respondents. The financial life histories indicated, for instance, that the FRCN respondents were employed full time or were students; they had vehicles and houses; they found mainstream FIs accessible; they were able to save significant amounts of money; and they were able to plan for retirement and future financial goals. Banking interests for FRCN respondents were largely directed at mainstream FIs, but more vulnerable respondents relied on informal financial service providers.

Respondents and participants in the debrief session talked about the challenge of accessing mortgages on a reserve. It is difficult for home owners in First Nations communities to obtain standard mortgages because they do not privately own their property; instead, property is held by the First Nation for the Crown. So communities face a dilemma.<sup>9</sup> On the one hand, private ownership would facilitate access to mortgages and improved housing for residents able to afford it. On the other hand, private ownership might erode access to housing for the community or

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<sup>9</sup>I am grateful to Jim Silver for highlighting this important result.

particular individuals (i.e., the poor and vulnerable). Debrief participants talked about the need for a mortgage product that would facilitate individual investment within a collective ownership system. Precisely what this would look like is beyond the scope of this project.

The survey found that socio-economic status, indicated by employment and income, was a good predictor of whether the resident used a mainstream or informal financial service provider. While all survey respondents had a mainstream FI account, the unemployed and employed groups chose informal providers and mainstream FIs, respectively. The choice of provider was driven particularly by convenience and the appropriateness of the product. Higher employment rates and income levels may create more complex financial needs, as well as the opportunity to seek out more complex financial services. The small proportion of respondents who had sought out informal financial services may have done so primarily because they needed immediate access to funds.

Moreover, when asked how their financial services could be improved, nearly a third of Fisher River respondents expressed the desire for more accessible and relevant products and services. These included accounts more tailored to meet the needs of senior citizens and people who are less financially stable. (A similar awareness of gaps in the types of products and services currently being offered was present in the Winnipeg survey results.) Low-fee accounts, small loans, and savings devices are examples of these types of products.

Participants in the debrief sessions noted that residents face barriers in accessing mainstream bank credit. It was interesting, however, to note that those Fisher River respondents who did have experience with credit cards were the ones who voiced some concern about household debt. That the lowest income people have lower debt rates than middle income people is consistent with other data (e.g., Werner et al. 2015).

### **Indigenous People in Inner City Winnipeg**

The level of FI account-holding among the survey and life history respondents was similar to that found in other community-based research (Buckland 2012, p.98), but it was higher for respondents recruited from SEED Winnipeg than for those from Ma Mawi.

Many Winnipeg respondents used mainstream and fringe bank products, sometimes simultaneously and sometimes sequentially. Given the relatively high fees associated with fringe banks as compared with mainstream FIs, and the relative disadvantage of the respondents as compared to the general Winnipeg population, this is an example of the poor paying more for poorer quality and weakly — if at all — regulated services. It is one more factor to add to what Silver calls *complex poverty* in Canada:

[C]omplex poverty, [sic] exists when people experience not only a shortage of income, but also a host of other causally connected problems that can trap them in a cycle of poverty.

These may include inadequate housing, poor nutrition and poor health, elevated exposure to crime and violence, low levels of educational attainment, intergenerational exclusion from the labour market and reliance on forms of social assistance, negative interaction with various agencies of the state...and so on (Silver 2014, p.4).

Winnipeg respondents said that they choose financial services based on a number of factors including the service's usefulness, convenience, and fees. Usefulness had to do with how helpful the product was to meet the respondent's financial needs. Cheque-cashing and small loans were common products listed from fringe banks; cheque-cashing and direct deposits, common services of mainstream FIs. Fringe banks market themselves as being precisely the solution for those who need quick cash and an alternative to mainstream FIs, where a cheque will generally be held for several days.

The cost of such convenience is that fringe banks charge much higher fees for their services. Because of this trade-off, fees and service charges had been expected to figure prominently in the survey results as a reason for choosing one type of institution over another, as a factor influencing satisfaction levels, and as something respondents would like to see changed. Winnipeg respondents in particular identified fees as a concern, but it was often not the first factor. Usefulness and convenience were, generally speaking, more valued.

Another important issue arose in the debrief session at Ma Mawi. Staff pointed out that there are so many different types of fees for mainstream and fringe bank services that it is hard to discern the less expensive one, particularly when they are mixed up as is the case in using a generic ATM to access funds from one's mainstream FI account. Low-income people have the option of choosing financial services from informal, fringe, and mainstream providers. But this number of options can overly complicate the calculations used to decide. Moreover, fringe banks present their fees in ways that make them seem small, i.e., \$1.99 instead of \$2.00 and \$20 per \$100 loaned rather than \$60 for a two-week loan of \$300. This point raises the need for education of consumers and further regulation of financial service firms, both mainstream and fringe.

## Solutions

During the research, a number of solutions were suggested by participants or flowed from their comments and these are discussed below. It should be noted at the outset that many of the suggested practices are already a part of the operations of some financial-inclusion oriented credit unions.

- **Integrate Indigenous People's Experiences, Goals, and Needs into Banking**

Informants agreed that, to overcome the financial exclusion of Indigenous People,

mainstream FIs need to make a greater effort to understand Indigenous People and their unique experiences, needs, and goals. This involves engaging them more as clients and staff (see next bullet).

- **Hire, Train, and Promote Indigenous People as Staff within FIs**

Respondents noted that sometimes they do not feel accepted in mainstream FIs. This might be one reason for using fringe banks. In order to make them feel more welcome, participants suggested that mainstream FIs hire Indigenous People as staff and include Indigenous People in their promotional literature. This point was affirmed by participants in the two urban-based debrief sessions.

- **Develop Appropriate Financial Services for Low-income/asset People**

Indigenous People in this study are looking for financial services that are appropriate, convenient, and fairly priced. In some cases they are willing to pay a higher fee for fringe bank services, but that is because the service is not available at a mainstream FI or the mainstream FI's location makes it too difficult to access. The middle-income group from Fisher River was interested in a full range of banking services, but the Winnipeg groups were satisfied with a more modest set. All groups mentioned the need for appropriate banking to include economic and socio-cultural factors. Economic factors included reasonable fees and the availability of credit products. Social factors included friendly service, Indigenous staff, and the use of Indigenous language.

- **Build Ways to Foster Financial Empowerment**

The research uncovered a series of ways in which Indigenous People are engaging or would like to engage in financial empowerment.

– *Financial Literacy Education*

Respondents identified the need to bolster their literacy about finances and financial services. Participants felt that they would benefit from appropriate financial education, including assistance with budgeting, tracking spending, and financial planning. Respondents noted two more traditional ways in which this is currently or could be done. First, in Fisher River, it was found that families can be an important source of learning about financial literacy and FI access. Respondents noted that family members are trusted and respected and so can be models for younger generations.

A second source of financial literacy is interaction with staff at a mainstream FI that is proactively reaching out to low-income people. Empowerment here flows from being able to receive coaching from knowledgeable staff and to access developmental services such as savings, investments, mortgages, credit repair, and improved credit. Related to the point for appropriate financial literacy, staff members at both debrief sessions commented on how helpful the participatory method used by participants at the Ma Mawi group discussion — the Problem Tree (see below) — was for their understanding of financial exclusion.

Promoting inter-generational financial literacy and encouraging mainstream FIs to offer appropriate financial literacy coaching are two solutions that flow from these points.

– *Holistic Financial Empowerment*

A relatively new source of financial empowerment is a more holistic model

that works directly with individuals and communities and links them to relevant Financial Institutions.<sup>10</sup> Through the research it became clear that the SEED Winnipeg financial empowerment programs, along with its relationship to Assiniboine Credit Union, present a very important model for addressing the financial exclusion of Indigenous People.<sup>11</sup> Many Winnipeg survey respondents identified their participation in various SEED Winnipeg programs as the main factor in their decision to use a mainstream FI. Learning about the products and services offered at these institutions from a source they trusted led them to open bank accounts or RESPs. The point was affirmed by participants at the SEED Winnipeg debrief session.

This model should be carefully examined with the possibility of scaling it up to meet the needs of income-poor Indigenous and other people.

– *Build an FI from the Grassroots-up*

Participatory groups were organized at the two locations to brainstorm what services they felt would be provided by the “ideal bank.” The groups were then asked to prioritize the essential services and assign each a cost that would fit within a hypothetical bank budget. The results across the sites were quite similar. The rural group chose basic services such as money-wiring and one “higher-end” service (investments). The inner city participants, broken into two groups because of the larger numbers, opted for a set of basic services, including a bank account and either investments or

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<sup>10</sup> I am grateful to Jim Silver for highlighting this key result from the research.

<sup>11</sup> Seed Winnipeg is a part of a network of organizations, including Ma Mawi Wi Chi Itata Centre Inc., that offer a matched savings programs, the Manitoba Saves Initiative, supported by the provincial government.

credit. All groups included in their Ideal Bank some reference to Indigenous staff, Indigenous language, or friendly staff who were sensitive to Indigenous People's needs and/or could speak Indigenous languages. Even after a budget was introduced, participants asked this feature remain.

– *Regulation of Financial Services*

A key problem identified in this research is that while middle-income Indigenous People in Fisher River are able to rely on mainstream FIs, low-income Indigenous People are relying on fringe and informal financial providers and as a result are facing high fees as well as mixed quality and transactional services that are weakly regulated, if regulated at all. There is a need to upgrade regulation of fringe and mainstream FIs. Fringe bank regulation needs to be guided by the principle of balancing access to transaction services while protecting the consumer. Simultaneously, regulation that requires mainstream FIs to address financial exclusion is needed. This can be done by requiring FIs to address access, appropriate product criteria, and staff training. Two types of regulations are particularly needed: fair disclosure and access to basic banking.

First, because there are a variety of financial service providers and fees, all presenting their fees in different ways, the urban financial service market place is complicated. Fair disclosure regulations are needed so that people can easily determine the full cost of the service and easily compare it with the fees associated with equivalent services. For instance, Bertrand and Morse (2011) found that when payday loan clients were given a

statement of the dollar cost of a payday loan versus credit card costs for various periods (two weeks, one month, etc.) — as opposed to the simple fee or APR — they were 11% less likely to obtain a payday loan (p.1867).

A second type of needed regulation indicated by the results is access to basic banking. Currently the federal government has established access to basic banking regulations that are implemented by the Federal Consumer Agency of Canada. However, the regulations are too narrow in scope and weakly enforced. The regulations require federally regulated banks to open an account and cash certain types of cheques for people with adequate personal identification. Given the fact that between 3 and 5% of people — and a much higher percentage of poor people — are unbanked, regulations need to be improved. Simply allowing people to open an account will not address the obstacles to mainstream banking that people face. Regulations need to address a range of basic banking issues such as accessibility, product appropriateness, and staff training. Moreover, enforcement must be more effective. The consumer complaint mechanism currently used is not ideal when consumers may be unaware of their rights, let alone how to complain. Canada's Access to Basic Banking Regulations need to be strengthened and more effectively enforced. Some options include strengthening the existing regulations, enforcing them more carefully, or developing new regulations (e.g, establishing a financial inclusion fund or a community reinvestment requirement).

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# Appendix

## Feedback from Fisher River Cree Nation Band Councilors' on the Indigenous Financial Exclusion Research Project

### 1 December 2014

Jerry Buckland and Nolan Reimer met with two members of the Fisher River Cree Nation Band Council. Jerry explained the research ethics protocol and they discussed the principles of ownership, control, access and possession as important consideration for research related to First Nations communities. Nolan presented the results for the project and then the group discussed the results and the implications.

- A band councillor shared that the situation for Fisher River Cree Nation residents, regarding access to banking is unique. There are four bank and credit union branches near the community. Many other First Nation communities do not have this kind of accessibility. This is particularly the case for norther First Nations. He noted that there are only about 3 to 4 First Nation communities with a local bank branch.
- The question of access to mortgages came up. It was noted that the Indian Act

prevents residents from using their land as collateral to obtain a mortgage. However the Band Council is implementing a special program whereby residents can access funding for a down payment and the Band Council co-signs the mortgage. So far six houses have been built on this basis. The Band Council is taking other initiatives to promote access to better housing and they are cognizant of the need to ensure safeguards so that people do not lose their assets.

- We discussed the issue of some FRCN residents using the informal cheque-cashing services available locally. It was suggested that now that some banks are accepting cheques being deposited through a photo sent by a cell phone, that this might be preferred to cheque cashing at an informal financial service provider. It was noted that residents can relatively easily access the internet in FRCN but it was noted this is more difficult in more remote communities.
- Regarding accessing banking services it was noted that staff at the local banks and

credit unions know the FRCN residents very well because residents and staff are from the locale. It was noted that, “We went to school with them [the bank staff],” “I played hockey with them [bank staff].”

- However, it was noted that obtaining one’s first credit card is difficult because of the need of a credit history and that most people face a ‘catch-22’: with no history there is no credit card but with no credit card there can be no history.
- The Band Council is interested in the issue of financial literacy for Indigenous People and they are currently studying a project that is supported by Paul Martin’s

Aboriginal Initiative. Both Indigenous and non-Indigenous People need financial education.

- Finally we brainstormed various ways to improve bank access for the community and the following ideas were proposed,
  - Set up a bank kiosk in the community that would be staffed a few days per week and would allow people to complete their banking transactions and build a relationship with bank staff
  - Set up a drive through ATM in the community
  - Develop a better way to deposit and cash cheques

## Feedback from SEED Winnipeg Staff on the Indigenous Financial Exclusion Research Project

### 26 May 2015

The research team, Jerry Buckland (Investigator) and Nolan Reimer (Research Assistant), met with approximately ten SEED Winnipeg staff members to share preliminary results from the research project and get feedback from the staff on the results. The meeting was highly interactive and staff picked up on a number of key points and the discussion of these points was peppered throughout the presentation. The meeting progressed as follows,

- The team explained the origin and purpose of the project and discussed how SEED Winnipeg had supported it.
- Jerry explained that this step — sharing and feedback — is seen as an integral part of the research project.
- Nolan described the research methods
- Nolan then presented the results associated with each method
- Finally, staff were asked if they had any final questions, comments, and/or concerns about the research.

Staff interacted with the results on a number of points and the remainder of this summary seeks to describe the key points.

- 1) Staff interacted with the results with regard to the importance of Indigenous Culture with respect to banking and financial literacy. It was noted that Indigenous Culture is historically a more collective culture and this collective emphasis has an impact on how Indigenous People view money today. Traditionally financial savings were frowned on as it was associated with greed. Financial windfalls should be shared with one's extended family and community and not hidden

away. This generosity is exemplified by one staff person's experience who spoke of how her [Indigenous] grandmother 'loved her by giving her money, not a hug.' Another staff person explained that while Indigenous Culture did not encourage individual financial saving it did emphasize collective saving of natural resources such as rivers and forests. Another staff person noted that both Indigenous and newcomer clients at SEED prefer that their savings are not easily accessible so that they are not subject to family pressure to gain access to the funds. The team explained that key informants had made both points: that the collective treatment of resources has been a strength for Indigenous Communities, but that more recently and with regard to financial lump sum payments, it has been a source of weakness if some people take advantage of it.

- 2) Staff asked for clarification regarding the representativeness of the results: are the results representative, statistically speaking, for Indigenous People? The team reiterated that the research project was a mixed-methodology case study and that the results are not representative of the research sites or of the larger Indigenous Population. So statistics presented in the research, e.g., percentage banked, are representative of the sample but not of a larger population.
  - a. The report needs to clearly explain this point and how sub groups within the sample (e.g., middle income professionals in the Fisher River Cree Nation Ideal Bank Exercise) affect the results.
- 3) The team and staff discussed the issue of 'banked-unbanked' and 'personal identification-no ID' cycles. The results showed that several people cycled in and out of a relationship, e.g., holding an

account, with a mainstream bank. When people moved out of this relationship they would then rely on fringe banks. Other respondents in the sample had relations with fringe and mainstream banks simultaneously. The mainstream bank offers the account and the fringe bank offers instant cheque cashing and access to small loans. Historically SEED has less experience with completely unbanked people but is beginning a new program that will address this group's needs more directly. *SEED does have experience working with people who do not have personal ID and they can provide the team with statistics on uptake in their ID program, by Aboriginal and non-Aboriginal Identity.*

- 4) There was quite a bit of discussion on the role of racism as an obstacle to mainstream banking for Indigenous People. The staff asked the team to clarify for which group or groups in the case study this was identified as an obstacle to mainstream banking.
  - a. One staff person emphasized that the fact that racism was not identified by SEED respondents in the survey relates to the successful initiatives that ACU has taken in this regard, *not evidence that racism is not a general obstacle to banking.* Another staff person shared that she has literally seen SEED participants cry over opening a bank account because it was so hard in the past and such an important step for them.
- 5) One staff person noted that access to banking includes access to credit and this is a major obstacle for SEED participants. It

was noted that SEED is working on a way to integrate credit access and credit building through its matched savings programs.

- a. Another staff person emphasized how important ID access is for SEED's clients and prospective clients. She noted that there is often a cycle of ID loss and gain which can compound a person's challenge with maintaining a bank account. Some fringe banks and credit unions (ACU, at least in the past) use signature cards to overcome this barrier.
- 6) One staff person noted the proliferation of credit schemes targeting vulnerable people. She described a car dealership that would provide loans at high interest rates to First Nations people in their communities.
- 7) One staff person stated that she felt the Winnipeg Problem Tree exercise was very helpful at pointing towards the 'bigger picture' in which financial exclusion operates. Another staff person encouraged the team to consider the deeper roots of financial exclusion for Indigenous People associated with, e.g., colonial processes.
- 8) One staff person noted that the fact the SEED respondents were all banked and carried ID demonstrates the success of the SEED-ACU model. Another staff person noted that SEEDS overall approach, combining Access to Benefits supports, matched savings programs, and ACU's financial access program, is nested in community economic principles which are empowering to their clients.
  - a. It was noted that in post-participation conversations, respondents have expressed a desire for ongoing support from SEED.

Feedback from Ma Mawi Wi Chi Itata Centre Inc. Staff on the Indigenous Financial Exclusion Research Project

**15 June 2005**

Jerry Buckland introduced himself and the staff from Ma Mawi Wi Chi Itata Centre Inc., five in total, plus one person from SEED Winnipeg, introduced themselves. Finally, one SEED Winnipeg staff member introduced herself. Jerry shared with the group the preliminary results from the project. During the presentation and at the end there were many helpful comments, suggestions, and questions. Many of these points have been described below. Jerry noted that the results presented here focused on the inner-city case study, not Fisher River.

**Questions and discussion during the presentation**

*Question: The matter of the federal gov't moving to electronic transfer payments for GST, Child Tax Benefits, etc. Will this be part of the report? Will it improve people's lives or not?* This point was not raised by the research participants, who are the source of the data. But this is an important point and relates to the changing context of banking.

*Question: Are there similarities between rural and urban?* Yes, for instance, there was more reliance on mainstream banks by Fisher River participants as compared with Winnipeg inner-city participants.

*Question: Definition of financial exclusion needed. Put it into context with examples, please explain and put it in plain language.* Jerry explained the concept.

*Comment: Make it clear that participants are a very small group of people, not a generalized study applicable to the group as a whole.* Jerry agreed this was very important.

*Comment: There are many different kinds of banks and charges/fees involved. Some people change*

*bank accounts because of the fees, or because their deposits come in faster. On the second point one person switched banks in order to be able to access their Child tax benefit at midnight rather than wait until 6am the next day. People prefer quick access to their money fast.*

*Comment: Access to banking is difficult, not accessible for cheque cashing for low-income and working people, e.g., Ma Mawi Wi Chi Itata Centre Inc. honourariums are often difficult to cash, with banks holding them up to 5 days, etc.*

*Comment: No payday loan alternative available. No micro loan opportunities.*

*Comment: Community members are struggling to pay their bills. Online bill payments are a benefit, with access to computers/internet available at Ma Mawi Wi Chi Itata Centre Inc.*

*Comment: The problem tree was well liked. Jerry explained that it was developed by participants in a group project at Ma Mawi.*

**Questions and discussion after presentation**

*Question: Who is the study going to, what is the outcome you want?* Jerry shared that the purpose is to influence organizations that work with indigenous people, policy makers, and bankers to inform them about banking barriers faced by and opportunities for Indigenous People, with the goal to creating better banking for Indigenous People.

*Question: Will you compare other groups in the future? Eg. Single parent family, 2 kids, 5 kids, working, not working, etc.* Jerry noted that a study dealing with more variety of indigenous people would be good. Perhaps more funding can be found to pursue that study.

*Comment: Staff felt that there is a disconnect between bank profits and banking services, feeling that banks are focused too much on the former and too little on the latter.*

*Comment: A comment was raised regarding a point from a key informant regarding how the*

*dominant culture view of money is very individualistic and the Indigenous view of money is very collective. The staff member noted that the Indigenous economy was very strong before colonization and that as the Europeans settled Canada, they signed treaties, and moved Indigenous People onto marginal land. This damaged their economies. It was noted that “We were successful, we were removed from it”; and “We are resilient, and still wanting to participate”; “It is hard to live on KD for ten days”; and “Nowhere to go but up.”*

*Comment: A staff person noted that there are many low-income Indigenous People who are very capable in watching over their finances and that*

*they could teach non-poor people a lot about living on a limited budget.*

*Suggestion: It was suggested that banks have a day a month where they send staff into the community and talk about banking, services, and fees, e.g., the “Show me the Money” info session by Scotiabank.*

*Suggestion: Often Aboriginal People are often studied, but don’t get to hear or see the outcomes of those studies directly. It would be good to present this report to the community, and try include people who participated as well. Held at Ma Mawi Wi Chi Itata Centre Inc. — a celebration. Here’s what we learned from you (community members) and we are thanking you for participating.*

**TABLE A1 Websites and Resources for Indigenous Financial Exclusion & Literacy**

Resource	Country	Website	Details
Aboriginal Financial Officers Association, Canada	Canada	<a href="https://www.foa.ca/foaen/Home/en/Home.aspx?hkey=141de6bb-7dc8-43d9-8c04-697998d2ad86">https://www.foa.ca/foaen/Home/en/Home.aspx?hkey=141de6bb-7dc8-43d9-8c04-697998d2ad86</a>	Includes many helpful resources related to financial management and links to provincial chapters which have their own resources.
The Martin Aboriginal Education Initiative	Canada	<a href="http://www.maei-ieam.ca/">http://www.maei-ieam.ca/</a>	Includes projects to promote Aboriginal entrepreneurship and education.
Prosper Canada	Canada	<a href="http://prospercanada.org/">http://prospercanada.org/</a>	Includes numerous resources relating to financial empowerment and literacy.
Financial Literacy Task Force website	Canada	<a href="http://www.financialliteracyincanada.com/">http://www.financialliteracyincanada.com/</a>	Includes synthesis and other reports on the state of financial literacy in Canada.
First Nations Development Institute	USA	<a href="http://www.firstnations.org/knowledge-center/financial-education/bnc">http://www.firstnations.org/knowledge-center/financial-education/bnc</a>	Curriculum guides to build Native People’s financial literacy.
Financial capability research	New Zealand	<a href="http://www.cffc.org.nz/research-and-reports/financial-capability-research/">http://www.cffc.org.nz/research-and-reports/financial-capability-research/</a>	Includes a variety of reports including the topic of Maori financial literacy.
Financial literacy - Australia	Australia	<a href="http://www.financialliteracy.gov.au/research-and-evaluation/australian-research-and-evaluation">http://www.financialliteracy.gov.au/research-and-evaluation/australian-research-and-evaluation</a>	Includes a variety of reports including the topic of Indigenous Australian financial literacy.



## Interview Schedule for Key Informants

### a) Possible Respondents

Ten to twelve key informants to be selected because they are knowledgeable about financial access and/or literacy of indigenous people in Manitoba, such as: knowledgeable aboriginal national & community leaders; bank representatives, government representatives. We would seek to work for a level of gender-equity and to identify the range of views held on central issues and survey people who represent the range of views.

### b) Notes to interviewer

Discuss the questionnaire methodology: this questionnaire is a semi-structured format and, in addition to the point that your participation is voluntary, we invite you to add to this research however you would like. For instance you might comment on,

- Are there important issues that we have missed?
- Are there important issues that you think we misunderstand?
- Do you perceive assumptions in the questionnaire that you believe are not accurate?

For the purposes of this questionnaire we think that people interact at a number of levels: as individuals, as members of households, as parts of communities and organizations. Questions in this section seek to understand your thoughts on aboriginal peoples as individuals and as members of households. (The next section explores your views about aboriginal peoples as parts of communities and organizations.)

1. From your perspective, do you think that individual/household finances are important for indigenous individuals to maintain and/or improve their personal sense of well-being?

*For this study, by 'individual/household finances' we mean cash (or debit), credit, savings, to support financial needs to meet life goals that range from short-term (daily, this month), medium-term (beyond this month to 'a few' years) and long-term (5–10 years).*

2. Do you think that individual/household finances — as defined above — are important for indigenous individuals to maintain and/or improve their individual well-being?
3. Why or why not?
4. If applicable, discuss the difference between your definition and our definition of individual/households finances

### Financial services

5. From your perspective, are financial services for aboriginal individuals/households important?
6. Why or why not?

*For this study financial services for individuals/households include transactions services that convert money for immediate needs (e.g., cheque to cash, cheque or cash to debit) and accessing credit or savings for longer-term needs (e.g., major loan, registered savings, pension, mortgage). They can be offered by mainstream banks, (banks like BMO and RBC or credit unions like Assiniboine credit union and Vancity credit union), fringe banks (pawnbrokers, payday lenders like Money Mart), or informal financial services such as small retailers (e.g., drug stores, corner stores).*

7. Do you think that financial services — as defined above — are important for aboriginal individuals/households important?
8. Generally speaking, what types of financial services do indigenous individuals currently rely on? E.g., mainstream banks, fringe banks, etc.

9. In First Nations' communities
10. In urban centers such as Winnipeg and Brandon
11. Are these financial services the optimal services for these individuals and households?
12. Why or why not?
13. If not, what are the optimal financial services?
14. What are the barriers preventing indigenous individuals from accessing these financial services?

**Financial access**

15. Do you think that appropriate and comprehensive financial services are available to individual aboriginal people?

*For this study financial access refers how available are financial services. Access is affected by factors such as whether they are locally available, if the client feels the staff are inviting, and if the services they offer are useful and holistic.*

16. Do you think that appropriate and comprehensive financial services –as defined above– are accessible to individual aboriginal people?
17. Why or why not?
18. Are mainstream bank financial services accessible for indigenous people?
19. Why or why not?

## Resident Survey

### Indigenous Financial Exclusion Research Project

#### General Information

In this section we ask you to share with us some basic information about your and your family's characteristics.

1) Respondent code (e.g., SEED 001, MMW 002, FRCN 021)	
2) What gender are you?	
3) Are you a participant in a SEED Winnipeg or Ma Mawi program?	Program name (e.g., Savings circle, drop-in program): _____
4) Would you please describe your aboriginal identity? E.g., First Nations, Metis, etc.	
5) How would you describe your current residence (rented, owned, other)?	
6) What is your age?	
7) What is your final level of education?)	
8) Number of household members who live together with and excluding you?)	
9) Number of income earners?	
10) Number of dependents (unemployed, children, elderly, disabled)?	
11) How do you financially support yourself at the present time: employed or unemployed?	
12) If employed do you work part-time or full-time?	
13) What is your approximate household gross income per year?	

*Banking Information*

In this section we ask you to share with us information about your banking and paying practices.

14) List the <b>mainstream FI</b> (bank or credit union) services you used in the last 12 months:	<ul style="list-style-type: none"> <li>a. deposit account</li> <li>b. credit card</li> <li>c. secured credit card</li> <li>d. line of credit</li> <li>e. small loan</li> <li>f. mortgage</li> <li>g. RRSP</li> <li>h. Other: _____</li> </ul>	<p style="text-align: right;">RANK</p> <ul style="list-style-type: none"> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> </ul>		
15) Above, please rank, in order of importance (1 = 'most important'), the <b>mainstream FI</b> (bank or credit union) services you used.				
16) Please tell me what factors lead you to use these <b>mainstream FI</b> services:				
17) Do any of the following factors explain why you use <b>mainstream FI</b> services?	<ul style="list-style-type: none"> <li>a. Physically close</li> <li>b. Hours of operation good</li> <li>c. Quick</li> <li>d. Products and services are useful</li> <li>e. Personal identification</li> <li>f. Fees are reasonable</li> <li>g. Staff are polite and respectful</li> <li>h. Employer requires</li> <li>i. Other: _____</li> </ul>	<p style="text-align: center;">YES</p> <ul style="list-style-type: none"> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> </ul>	<p style="text-align: center;">NO</p> <ul style="list-style-type: none"> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> </ul>	<p style="text-align: center;">RANK</p> <ul style="list-style-type: none"> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> <li>-----</li> </ul>
18) Above, please rank, in order of importance, the factors that explain why you use <b>mainstream FI</b> services.				

<p>19) List the type of 'technologies' you use to access your <b>mainstream FI</b> services in the last 12 months:</p>	<table border="0"> <thead> <tr> <th></th> <th style="text-align: right;">RANK</th> </tr> </thead> <tbody> <tr> <td>a. Physical branch</td> <td style="text-align: right;">-----</td> </tr> <tr> <td>b. ATM</td> <td style="text-align: right;">-----</td> </tr> <tr> <td>c. POS</td> <td style="text-align: right;">-----</td> </tr> <tr> <td>d. Internet</td> <td style="text-align: right;">-----</td> </tr> <tr> <td>e. Telephone</td> <td style="text-align: right;">-----</td> </tr> <tr> <td>f. Other: _____</td> <td style="text-align: right;">-----</td> </tr> </tbody> </table>		RANK	a. Physical branch	-----	b. ATM	-----	c. POS	-----	d. Internet	-----	e. Telephone	-----	f. Other: _____	-----
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a. Physical branch	-----														
b. ATM	-----														
c. POS	-----														
d. Internet	-----														
e. Telephone	-----														
f. Other: _____	-----														
<p>20) Above, rank in order of important (1 = 'most important') the type of 'technologies' you use to access your <b>mainstream FI</b> services.</p>	<div style="background-color: #e0e0e0; height: 150px;"></div>														
<p>21) List the <b>fringe bank</b> service that you used in the last 12 months:</p>	<table border="0"> <thead> <tr> <th></th> <th style="text-align: right;">RANK</th> </tr> </thead> <tbody> <tr> <td>a. Pawnshop</td> <td style="text-align: right;">-----</td> </tr> <tr> <td>b. Rent-to-own</td> <td style="text-align: right;">-----</td> </tr> <tr> <td>c. Cheque cashing from a payday lender</td> <td style="text-align: right;">-----</td> </tr> <tr> <td>d. Payday loan</td> <td style="text-align: right;">-----</td> </tr> <tr> <td>e. Title loan</td> <td style="text-align: right;">-----</td> </tr> <tr> <td>f. Other: _____</td> <td style="text-align: right;">-----</td> </tr> </tbody> </table>		RANK	a. Pawnshop	-----	b. Rent-to-own	-----	c. Cheque cashing from a payday lender	-----	d. Payday loan	-----	e. Title loan	-----	f. Other: _____	-----
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<p>22) Above, please rank, in order of importance (1 = 'most important'), the <b>fringe bank</b> service that you used in the last 12 months.</p>	<div style="background-color: #e0e0e0; height: 150px;"></div>														
<p>23) Please tell me what factors lead you to use these <b>fringe bank</b> services?</p>	<div style="background-color: #e0e0e0; height: 150px;"></div>														

<p>24) Do any of the following factors explain why you use <b>fringe bank</b> services?</p>	<p>a. Physically close  b. Hours of operation good  c. Quick  d. Products and services are useful  e. Personal identification  f. Fees are reasonable  g. Ineligible for mainstream FI loans  h. 'Maxed out' on mainst. FI loans  i. Feel 'in control' of your money  j. Staff are polite and respectful  k. Employer requires  l. Other: _____</p>	<p>YES  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----</p>	<p>NO  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----</p>	<p>RANK  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----  -----</p>
<p>25) Above, please rank, in order of importance, the factors that explain why you use <b>fringe bank</b> services.</p>				
<p>26) List the <b>informal financial</b> service that you used in the last 12 months:</p>	<p>a. Loan from family/friend  b. Cheque-cashing from corner store  c. Loan or running a tab with retailer  d. Other: _____</p>	<p>RANK  -----  -----  -----  -----</p>		
<p>27) Above, please rank, in order of importance, the factors that explain why you use <b>informal financial</b> services.</p>				
<p>28) Please tell me what factors lead you to use <b>informal financial</b> services?</p>				

<p>29) Do any of the following factors explain why you use <b>informal financial</b> services?</p>		<p>YES</p> <p>-----</p>	<p>NO</p> <p>-----</p>	<p>RANK</p> <p>-----</p>
<p>30) Above, please rank, in order of importance, the factors that explain why you use <b>informal financial</b> services.</p>				
<p>31) List the <b>other payment</b> services (not offered by banks but by large retailers) you use:</p>	<p>a. Retail debit card (e.g., gift card, Itunes card).</p> <p>Name: -----</p> <p>b. Retail credit card</p> <p>Name: -----</p> <p>f. Other: -----</p>	<p>RANK</p> <p>-----</p> <p>-----</p> <p>-----</p>		
<p>32) Above, please rank, in order of importance, the factors that explain why you use <b>other payment</b> services.</p>				
<p>33) Please tell me what factors lead you to use <b>other payment</b> services?</p>				

34) Do any of the following factors explain why you use <b>other payment</b> services?	YES	NO	RANK
a. Physically close	-----	-----	-----
b. Hours of operation good	-----	-----	-----
c. Quick	-----	-----	-----
d. Products and services are useful	-----	-----	-----
e. Personal identification	-----	-----	-----
f. Fees are reasonable	-----	-----	-----
g. Ineligible for mainstream FI loans	-----	-----	-----
h. 'Maxed out' on mainst. FI loans	-----	-----	-----
i. Feel 'in control' of your money	-----	-----	-----
j. Staff are polite and respectful	-----	-----	-----
k. Employer requires	-----	-----	-----
l. Other: _____	-----	-----	-----
35) Above, please rank, in order of importance, the factors that explain why you use <b>other payment</b> services.			
36) Are you currently satisfied with your financial services?			
37) Why or why not?			
38) If you are not satisfied with your financial services, how could they be improved?			

Thank-you for your time and consideration.



## Financial Life Histories

This method seeks to gather in-depth information about a person's adult life activities & goals, his/her financial activities & plans, & the financial services that they have & do use. It will involve semi-structured 2-3 hour interview with the residents.

Section I. Household Socio-economic Characteristics [Insert Section I from Interview Schedule, from above]

Section II. Major Adult Life Events/Goals & Finance Issues/Plans

1. What are the principal types of financial services that you have used over the course of your adult life? E.g., fringe, mainstream & informal
  - a. Why did you choose to use these particular services?
2. What were major (unexpected or expected) life events in your adult life? E.g., illness,

death in family, bankruptcy, marriage, move to new location, etc.

- a. What type of financial services did you use to meet the needs encountered during these events?
  - b. Did these services help you through these events? Why or why not?
3. What were major life goals in your adult life? E.g., education, training, business start-up, etc.
    - a. What type of financial services did you use to meet the needs encountered during these events?
    - b. Did these services help you to meet these goals? Why or why not?
  4. To meet major life events/life goals in the future what type of financial services do you think would best assist you?
    - a. Will you use the services you think are best? Why or why not?

## Protocol for Participatory Methods

A variety of participatory methods will be undertaken, some examples are included below. These methods will be facilitated by the Researcher and/or Research Assistant with 2 to 3 groups of 5 to 7 people at each site. The participatory methods that will be used in this study are: problem tree and the 'perfect' bank. The methods will be facilitated by the researcher and/or research assistant.

### **1. Needs and resources exercise**

The researcher and/or research assistant will facilitate this exercise with 2–3 groups of 5–7 people. This will be conducted at Ma Mawi, SEED Winnipeg, and Fisher River Cree Nation. The objective of this exercise is for the group to identify their needs and resources regarding personal/household finances and community finance, as well as the causes of these needs and resources. The facilitators will start by explaining the exercise, and the group will provide any feedback they may have. To begin, each participant will write down a few ideas for needs and resources on cards. They will then share their thoughts and ideas, posting the cards on a 'Needs' board and a 'Resources' board. The group will then discuss these ideas (clarifying, fleshing out, adding, removing as needed). Once the group feels that they have adequately identified their needs and resources, the facilitators will invite them to discuss the causes of these needs and resources, again posting cards on a 'Causes' board. It should be noted that this exercise should be focused on finances; though other needs and resources related to other areas may be identified as well, those are beyond the scope of this research.

### **2. Problem tree**

The researcher and/or the research assistant will facilitate discussion within 2–3 groups of 5–7 people. This will be conducted at Ma Mawi,

SEED Winnipeg and Fisher River Cree Nation. This exercise is contingent on the identification, in the previous exercise, of financial exclusion as a need, since this is the focus of this research. The purpose of this exercise is to creatively and graphically illustrate various orders of causes and effect related to a challenge the group has identified that they face either as individuals or members of the community. In this case, the core problem would be financial exclusion. The facilitators will begin by explaining the exercise, and the group will provide any feedback they may have. Using the Needs, Resources, and Causes cards from the previous exercise (and adding new cards as needed), participants will create a problem tree causally linking the different elements they feel are related to financial exclusion.

### **3. The 'perfect' bank**

The researcher and/or research assistant will facilitate a group discussion within 2–3 groups of 5–7 people to identify components of their ideal bank. This will be conducted at Ma Mawi, SEED Winnipeg and Fisher River Cree Nation. The facilitators will begin by explaining the exercise, and the group will provide any feedback they may have. The participants will be asked to design their 'perfect' bank, identifying desirable products and services, and the costs they would consider to be reasonable. To avoid the facilitators overly leading or influencing the discussion by being prescriptive, participants will be given a blank slate. The participants will have cards to write down desired products and services, then the researcher and/or research assistant can collect the papers and stick them on the board, to facilitate discussion with the members. The groups will then be invited to draw a plan or layout of the ideal bank. The purpose is to creatively and jointly propose a solution within the local context.



# THE UNIVERSITY OF WINNIPEG

## Participant Questionnaire and Financial Life History

We invite you to participate in a research study 'Indigenous Financial Exclusion in Manitoba,' conducted by Dr. Jerry Buckland of Menno Simons College at the University of Winnipeg. The study will investigate indigenous peoples' experiences financial services. We are asking you to participate in an interview (or meeting) involving questions (or group discussion) that will take between 1 to 2 hours to complete during which time we will take notes and, optionally, record the conversation. Please note that if you find talking about your personal finances stressful you might want to contact a specialist who could assist you such as a personal financial advisor, or take a financial literacy course through, e.g., SEED Winnipeg.

If you have any concerns about the way this study is conducted, you may contact Jerry Buckland, at 204-988-7101, or [j.buckland@uwinnipeg.ca](mailto:j.buckland@uwinnipeg.ca). If you have further questions about the research project please contact the University Research Program Officer, at 204-786-9058 or [ethics@uwinnipeg.ca](mailto:ethics@uwinnipeg.ca). Please note that your participation is voluntary and you may refuse to answer any question(s) and are free to stop participating in the study at any time before we complete our draft report, without consequence. If you have any questions about the research and/or wish to receive a summary of the study's results please contact Jerry Buckland.

CONSENT: I understand that the information I provide during the interview will be held in strict confidence. Only the interviewers and the research supervisor (Jerry Buckland) will have access to the information. Confidentiality and anonymity will be maintained at every stage of the research and in the publication of the results. Your responses will be kept in strict confidence in the offices of the researchers and locked in a secure place at the University of Winnipeg. Your responses will be kept for one year after which they will be shredded and disposed of. Data, which will be anonymous, will be kept for 5 years.

Please check one:

- I do agree to participate in the study described above.
- With audio recording
- Without audio recording
- I do not agree to participate in the study described above.

Name (please print): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Principal Investigator's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

A copy of this consent form will be provided to you. Thank you for your consideration.



**CCPA**

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