

A Brief History of the Farmworker Financial Advocacy Committee in Washington County.

Beginning in November of 1993, the Oregon State Department of Housing and Community Services began holding meetings of farmworker advocates throughout Oregon to explore the possibility of establishing a credit union for the farmworker population. The first two meetings, in December and February, focused exclusively on this goal.

At the third meeting in June of 94, technical advisors from Credit Unions in Oregon introduced the possibility of having the farmworker population join an existing credit union structure. The financial services immediately available would be enhanced, and the amount of work involved would be reduced. However, the larger goal of establishing a financial institution to help pave the way for greater empowerment would be sacrificed.

Three options came out of this meeting. Should the Committee pursue

- A. establishing a credit union from scratch?
- B. joining an existing credit union?
- C. temporarily joining an existing credit union, then "spinning off" in a couple of years and establishing a new credit union?

The committee then divided. Each region (i.e. Washington County) was to discuss the above possibilities with its farmworkers and advocates. The hope was that in the future some type of statewide coordination of the regional efforts would be possible.

The members of the statewide meeting who represented Washington County invited farmworker advocates to come to a late June meeting to check interest in distributing a county survey and to investigate any other options to determine unmet needs of farmworkers. The Farmworker Financial Advocacy Committee (FFAC) decided that more information was necessary before plotting any definite course. Three agencies were primarily involved with the FFAC: Oregon Legal Services, Oregon Human Development Corporation, and Washington County Community Action. No farmworkers were attending.

Between July and August, the FFAC interviewed farmworkers in an effort to find out what financial services, if any, were desired and not available in Washington County. The FFAC developed a survey in Spanish, and verbally questioned farmworkers using the survey as a guideline. Furthermore, one of the FFAC members was already doing research on farmworkers for Oregon Housing and Community Services. When possible as a part of that research she also included questions to help us clarify the above question regarding farmworkers needs for financial services.

At the next meeting in August, the FFAC decided to visit financial institutions and businesses in Washington County to see what kinds of services they were currently offering and attempt to ascertain whether they were readily accessible to the local farmworkers, and what fees were being charged. It was at this point that the FFAC expanded its purpose. Until this point, all of the work involved creating or using a preexisting credit union. The goal now was to find the best means for serving the financial needs of the Washington County farmworkers. Thus, banks and other businesses were now included in the information search.

In September the FFAC had finished its brief review of existing local services. Again, more questions were created than answered.

Who was going to be in the project for the long term?

Where can FFAC find active farmworker community leaders who will be more closely involved in future decision making?

Should the FFAC strive to establish a local credit union?

Should the FFAC act as a liaison between the farmworker community and a local financial institution?

Would it be better to involve a number of businesses and institutions in the solution?

So, in October this information is being reported and sent to farmworker advocates in Washington County. Accompanying the report is an invitation to a November 15th meeting at Su Casa Imports in Hillsboro at 6:00 PM. The advocates will be asked to invite farmworkers with them. The above questions will be addressed.

Next Steps

1. Identify the future leadership of the FFAC: To this point, the membership of the FFAC has done the work as outlined here "on the side." To begin to accomplish the goals of the FFAC, one or two individuals need to be found who can commit at least 10 hours per week in Washington County exclusively to the work of the FFAC. There are simply too many tasks undone to leave it as a side role any longer. As of this moment, none of the FFAC members is able to take on this expanded role.

2. Identify the key members. Which agencies and individuals are going to be committed to working together to improve the financial services available to farmworkers? Which representatives from the agencies will be the key contact people? Which farmworker community leaders will join the team? How will they be identified? In summary, how can we establish more links with the farmworker population to ensure that what the FFAC develops is truly needed and wanted?

3. Objectively research the available options. This requires:
 - A. Developing a consistent method of research when working with financial institutions and businesses. Record the results in a consistent manner for easy comparisons.
 - B. Researching the Community Reinvestment Act or CRAs.*
 - C. Researching the development of credit unions.
 - D. Researching the cultural educational barriers that exist between the Washington County financial institutions and the farmworker population. Looking at the businesses that have successfully served this population, i.e. the Corberos, may provide some important clues.

4. Develop a plan. This would include:
 - A. Educating the farmworker population in using the available financial services.
 - B. Act as a liaison between the farmworker population and the existing resources.
 - C. Decide whether to work towards establishing a farmworker credit union.
 - D. Continue networking with similar efforts in other regions in Oregon.

* This is an important area that has been barely touched to this point. Some summary information on the Community Reinvestment Act (CRA) is either included or available from Dan at WCCAO.

One obvious advantage is that they are all bilingual and bicultural. Furthermore, some services are provided differently in Mexico and other Latin-American countries than they are here. For example the time that they are open are generally different. This is another point of future study.

Legal status does not appear to be a barrier to clients using these services.

It did not appear that these businesses were as eager to speak with the FFAC as the financial institutions above.

Though there is some brief information included here on each of the businesses we visited, we were not uniform in our questions or in our approach to any of them. Thus, it would be very difficult to accurately compare and contrast our findings at this time. Furthermore, the staff who visited the financial institutions were different from the staff who visited these businesses. All of these results are preliminary.