

Appleseed This Week

Connecticut Appleseed Expands Reach of Financial Services for Immigrant Communities

June 20, 2008 - During the past year, **Connecticut Appleseed** has expanded its Financial Access program, bringing more immigrant communities into the financial mainstream to save money, access credit, build assets, and better protect themselves from theft and financial predation. A central component of the project is encouraging banks to improve their outreach and expand the products and services they offer to the immigrant community. An equally important component is working directly with immigrant groups to reduce any apprehension or discomfort about using financial services and eliminate any barriers to accessing those services.

Connecticut Appleseed has enlisted the partnership of several organizations to help assess the financial market for immigrants in the state. A pro bono team from financial services research firm **Greenwich Associates** has completed a survey of eight Connecticut financial institutions to determine which products and services are already offered to immigrants. **Yale Law School's** Community Development Financial Institutions clinic conducted a series of conversations in New Haven to probe the financial services desired by immigrant communities in that area.

Preliminary findings have shown that banks are spending a lot of time and money on outreach that has not been particularly successful; rapport and trust have been difficult to establish with immigrants. So this month, Connecticut Appleseed devised a survey tool for broader use that also explores the reasons for immigrants' reluctance to use offered financial services and products. The project structure also includes interviews and conversations with immigrant community representatives to gather feedback on how financial institutions can better reach their constituents.

"The combination of Greenwich Associates' bank survey, our new survey instrument and a long series of informal conversations should enable our project team to present valuable recommendations to the state's banking community in 2009," said **Bob Kettle**, executive director of Connecticut Appleseed.

Over the summer, Connecticut Appleseed will draw on the Yale Law School clinic's introductions that identified key New Haven immigrant groups with whom to follow up. Engaging these groups will allow Connecticut Appleseed to disseminate Appleseed's financial education materials -- which includes a series of nine bilingual brochures that are specifically targeted to the immigrant consumer -- and to learn more about the immigrant communities' response to financial product and service offerings.

Connecticut Appleseed is also partnering with Stamford's **Housing Development Fund** (HDF) and **Connecticut Legal Services** (Stamford) to distribute Appleseed brochures and financial education materials. The HDF expects that distributing Appleseed's literature will assist with their mortgage counseling efforts. Connecticut Appleseed will also borrow contacts from both of these organizations to extend the reach of the survey to more members of Fairfield County's immigrant communities.

For more information on Appleseed, visit www.appleseednetwork.org. To support the work of Appleseed, donate [here](#).

Appleseed, a non-partisan and non-profit organization, is a network of public interest law Centers working to identify and address injustices in their communities. Appleseed works to build a just society through education, legal advocacy, community activism and policy expertise, addressing root causes and producing practical solutions. As one of the nation's largest legal pro bono networks, Appleseed Centers work both independently and collectively, bringing their own experiences to create local solutions that are nationally relevant. We connect the top private practice lawyers, corporate counsel, law schools, civic leaders, and other professionals to tackle problems locally, at their root cause.