



UAKN  
Urban Aboriginal  
Knowledge Network

RCADU  
Réseau de connaissances des  
Autochtones en milieu urbain

## **RESEARCH PROJECT SUMMARY**

### Western Research Centre

#### **Name of Project:**

Precarious Banking in Prince George

#### **Research Start-up Summary and Abstract:**

This study on 'precarious banking' is being undertaken by Dr. Paul Bowles of the University of Northern British Columbia in collaboration with the Aboriginal Business and Community Development Centre (ABCDC).

The purpose of the study is to understand the financial barriers faced by urban Aboriginal people and their use of urban financial institutions including banks, credit unions and payday lenders. The aim is to inform public policy on how best to meet the financial service needs of urban Aboriginal people.

Participants in the ABCDC's financial literacy workshops will be asked to participate in this research project through focus groups. As part of a focus group, experiences with financial institutions, which ones have been used, when they have used them, how often, for what purposes, and with what consequences will be discussed.

Interviews will also be conducted with credit union and bank managers to discuss how these institutions are meeting the financial needs of urban Aboriginal people.

#### **Name of Principal Investigator:**

Paul Bowles, University of Northern British Columbia

#### **Collaborating Friendship Centre and/or other urban Aboriginal organization:**

Aboriginal Business Community and Economic Development Centre, Prince George, BC  
National Collaborating Centre for Aboriginal Health

**Engagement objectives:**

The focus groups will be facilitated by the researcher, a graduate Aboriginal student, and a staff member of the Aboriginal Business and Community Development Centre. This will help inform the ABCDC in its on-going financial literacy programs and advocacy role. The graduate student will also be fully engaged in the writing of the report which will come out of the project and which will be presented to the ABCDC and the NCCAH for their use and distribution.

**Main contact:**

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