Acknowledgements

This enquiry into the work of credit unions in the United Kingdom was supported by the Joseph Rowntree Memorial Trust. It contributes to a PSI programme of research on the uses of credit and the problems of debt among low income families. The programme has benefited from a series of grants from the JRMT, and we are grateful to the Trustees for their support.

Within the Institute, the research was the joint responsibility of Richard Berthoud and Teresa Hinton. Teresa Hinton carried out much of the fieldwork and supervised a team of local interviewers. Rosemary Lewin, Karin Erskine, Clare Pattinson and Christine Telford also worked directly on the project.

We are grateful to the Registries of Friendly Societies in London and Belfast, the Irish League of Credit Unions, the Association of British Credit Unions and the National Federation of Credit Unions for their cooperation and encouragement. But most of this report is based on interviews with officers and members of individual credit unions, and we are especially grateful for their contributions.