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DIALOGUES ON ASSETS IN NATIVE COMMUNITIES: RECORDING A NATIVE PERSPECTIVE ON THE DEFINITION AND BENEFITS OF RETAINING AND BUILDING ASSETS

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OVERVIEW

Purpose

INSIGHT provided support for the Kathryn M. Buder Center for American Indian Studies (BCAIS) and the Center for Social Development (CSD), at Washington University in St. Louis (WU), to engage Lac Courte Oreilles Ojibwe Community College (LCO OCC) in a research partnership. The primary purposes of this study are to explore how a Native community defines assets, to learn more about asset holdings in a Native community, and to understand how wealth-building strategies might work best in an American Indian cultural context. In addition to learning more about assets, we set out to utilize the community-based participatory research model to engage our community partner (a Native tribal land grant college) in conducting this research.

Goals and Objectives

The primary goals and objectives of this project include:

- To gain a better understanding of the definition and vision of asset building in the Lac Courte Oreilles (“LCO”) Ojibwe Community including a better understanding of the role financial assets play in community development.
- To create a community-focused research design, including measurement tools and benchmarks, for determining how assets (including financial assets) are currently perceived and utilized in the LCO Ojibwe Community and how they might better be developed and utilized.
- To engage LCO communities and create equitable partnerships with them in the overall execution of this project – particularly by providing opportunities for Native post-secondary students to participate in research that may assist in generating direct social and economic benefits for Native communities.
- To provide LCO Ojibwe leaders with concrete recommendations for developing initiatives that leverage assets and promote asset reclamation, asset building, and asset preservation.

Methodology and Design

LCO OCC, WU, and Native post-secondary graduate students collaborated to gain a better understanding of how the LCO Ojibwe Tribal Community defines assets and to determine ways in which the tribal community might better assist Native individuals to meet economic needs. The research considered the needs of Native individuals living on the LCO reservation and those living in the community.

WU relied on its tribal college partner to lead the data collection efforts. Throughout every phase of this research project, the tribal college faculty, staff, and students served as expert advisors on their community. Specifically, the tribal college partner was responsible for:

- Identifying and navigating tribal, institutional, and community protocols for conducting research;
- Recruiting undergraduate students to conduct interviews in the tribal community; and
- Presenting results to the community.

The Native tribal college students were instrumental in:

- Contributing to the development of the research design, conducting interviews and a focus group, and collecting, analyzing, and interpreting data.

The LCO tribal college does not have an institutional review board (“IRB”) in place to approve and oversee research activities. Therefore, steps were taken to fully include the tribal college in WU’s IRB approval process. A Research Advisory Board (“Advisory Board”) was formed in the tribal community to navigate the tribal, institutional and community protocols for conducting research. The Advisory Board was comprised of representatives from the tribal college and community. This group held several meetings during the early phases of this research project to illicit responses regarding the project’s content and design.

Four Native tribal college students studied interpersonal communication skills and qualitative research principles in a course offered in conjunction with this research project at LCO OCC. In addition, these Native students were required to complete WU’s human subjects training. Following successful completion of their training, the students were certified to conduct research using human subjects. In addition to classroom instruction, the tribal college students completed a number of pilot interviews with their family and friends. These pilot interviews were conducted under the supervision and instruction of LCO faculty and a WU graduate student. A faculty member from LCO OCC also held a focus group for purposes of piloting a few question in the interview instrument.

Following the pilot phase of this research project, the tribal college students assisted in redesigning the interview instrument. The finalized interview instrument used in this study is attached as [Appendix A](#). Using this refined interview instrument, the LCO OCC Native students conducted 34 interviews at LCO OCC.

Study participants were recruited via fliers, word-of-mouth, and print and radio advertisements. They were offered a \$30 gas card or an equivalent amount in bus passes as compensation for their time and travel. The interviews were open to individuals living on the LCO reservation who were at least eighteen years of age and no longer in high school. Participants were all American Indian, although not all of them were LCO tribal members. The participant sample was representative of the twelve villages which make up the LCO Reservation, even though geographic representation was not part of the study design. A geographic map of the LCO Reservation showing the various villages represented in this study is attached as [Appendix B](#). Study participants were asked to identify and assign value to assets. For purposes of this research project, we attempted to define assets broadly as things that both individuals within specific LCO tribal villages and the larger LCO community might value. To better explain our study purpose to participants, interviewers suggested that the definition of the word assets might include such things as money, people, education, skills, things people own (such as a car or a home) or financial investments. They could also include culture, traditions, and family; the benefits received from being part of a tribal group; and land, air, water, forests, wildlife, or fisheries. Finally, assets could include things that help people achieve their goals and enable them to help others; they may be handed down from one generation to another or given to friends, neighbors or communities; they may be related to our sense of identity, belonging, community pride, or any other thing that defines or improves our quality of life; and they may help individuals or communities achieve goals or allow individuals or communities to help others.

Given this broad definition of assets, we asked a variety of questions such as: *What assets do you value as an individual? What three assets are the most important to you and why? What assets do you think the tribal community values as a whole? What benefits do you believe the tribal community receives from these assets?* We also asked questions such as: *How would you describe the community you currently live in? What do you like most about your community? What do you like least about your community?* The purpose of these questions was not only to understand how people in this tribal community defined and prioritized assets, but also to understand how they felt about the community in which they lived. Answers to these questions and many others were recorded by the Native tribal college students and later transcribed by a transcriptionist within the community. Each transcript was reviewed by the research team and the responses were coded according to themes. In all, 19 themes emerged from the data. The themes ranged from education and culture to financial security and money.

After preliminary results were developed, faculty, staff, and students from LCO OCC and the tribal community were asked to assist WU researchers in understanding all possible meanings of the respondents' terminology, taking into account community norms.

The first gathering to discuss data analyses was held at WU's George Warren Brown School of Social Work. Two Native students, one faculty member, and two staff members from LCO OCC attended the meeting in St. Louis. This team, along with members from both BCAIS and CSD, met for two days to analyze the data and discuss the results. The research team also discussed possible methods of disseminating the research results in the LCO community.

The results were presented at two separate community gatherings held at the LCO OCC. These meetings were lead by the tribal college faculty, staff, and students who were engaged in the research project. These events were open to LCO tribal members and interested community members. Postcards and fliers which were circulated around the community and mailed to community members informing them of the presentations are attached as Appendix C.

SUMMARY OF FINDINGS

In total, 34 interviews were completed by the tribal college students. General demographics from our participant population are as follows:

Figure 1. Ages of Participants

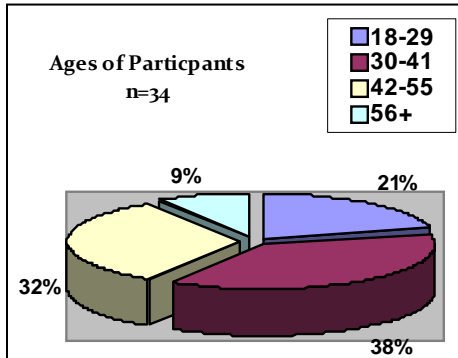


Figure 1 shows the ages of participants in the study. The majority of participants were in the 30-41 and 42-55 age ranges. We were not surprised by the participation of these particular groups because individuals in the 30-41 age range typically have established their families and have developed a sense of civic responsibility for improving conditions for future generations. Further, many individuals in the 42-55 age range are either established leaders or emerging leaders within the LCO tribe or their respective communities. These participants are likely the ones who felt the greatest responsibility and had the greatest interest in participating.

Elders made up a minority of our study sample. However, since elders are not frequently on the tribal college campus, it was not surprising that they were underrepresented in this study.

Figure 2. Level of Education

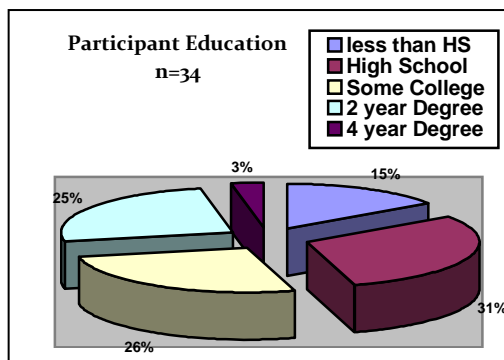


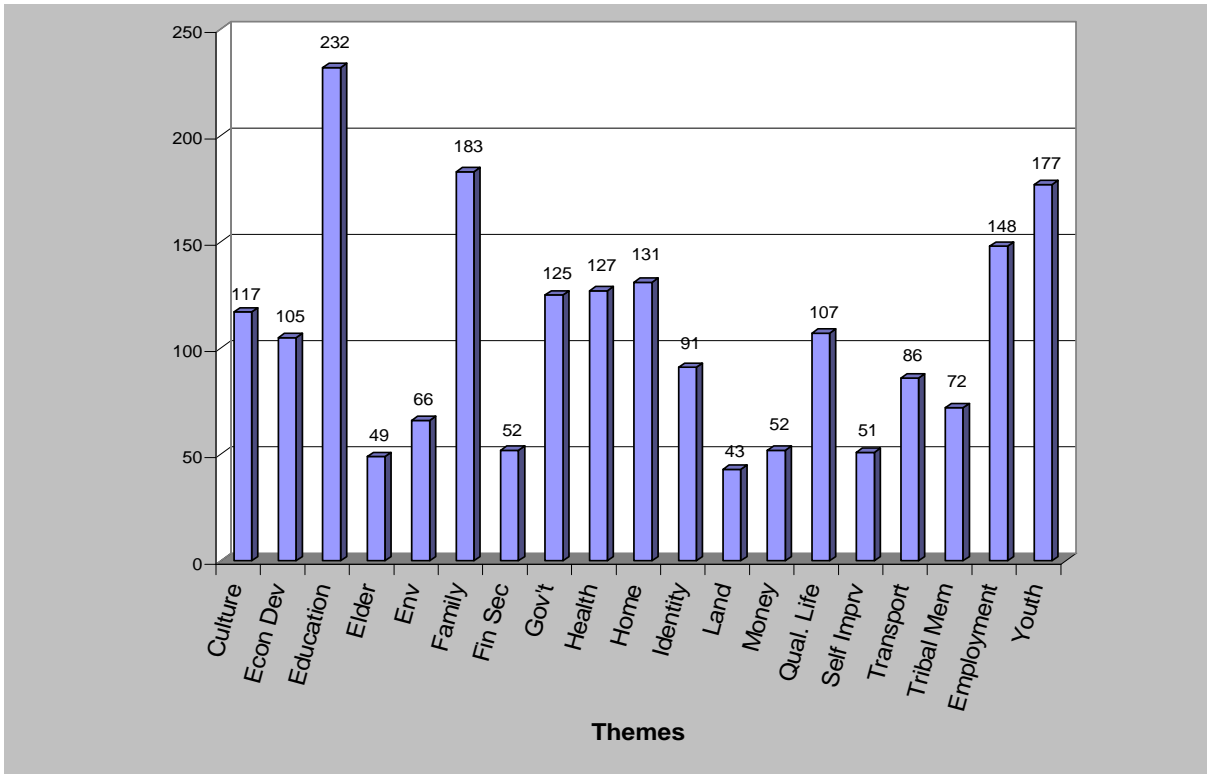
Figure 2 shows the level of education of participants. Over half of the study participants had either some college or a two-year degree with a few having a four-year degree. However, on the LCO reservation as a whole, the majority of adults have a high school degree or less. We assume that individuals who had some college or a two-year degree were overrepresented in our sample because the interviews were conducted at the tribal college.

Assets categories mentioned from Interviews

References to assets during interviews were counted and frequencies were tabulated. Thematic categories were developed to encompass assets with similar characteristics. For example, references to primary education, college, or informal learning were included under the major asset theme of education. In many cases, a single statement was counted under multiple themes. For instance, a comment such as, “education is important for my children,” was counted under the themes of education, family, and youth.

Figure 3 shows the frequencies of interview references to nineteen major asset themes. Education (n=232), family (n=183), and youth (n=177) were mentioned most often. Each thematic category is discussed below.

Figure 3. Frequency of interview references to major asset themes.



Education¹

The most frequently mentioned asset during the interviews was education (n=232). In general, education was most often mentioned in the context of gainful employment and providing for basic needs. Numerous comments indicated that respondents understood the relationship between education and lucrative employment, as in this example: *“Education helps them improve financially. How...because they have, they’re able to succeed in higher education where their education gets them higher paying jobs.”* Another respondent mentioned, *“Everybody agrees on the education...Every parent wants their kids to have a good education so they can attain that job.”* Researchers noticed, however, that respondents attributed different meanings to different levels of educational attainment. Consequently, we divided this category into two: (1) primary and secondary education, and (2) post-secondary education.

References to primary and secondary education (n=44) were often mentioned as an investment in the future. For example, one respondent stated:

“...do more for our children’s futures. ‘Cause it’s our children that’s going to be taking care of all of us, you know, in the next twenty years, you know, it’s going to be the kids of today that’s taking care of everybody, and without them getting a

¹ The LCO tribe operates a primary and secondary school on the reservation. LCO OCC serves as the post-secondary institution on the LCO reservation.

good education, you know, going to school, they're not going to be able to do that."

K-12 education was also often referenced in the context of culture. In general, respondents stated that K-12 education was important for multiple purposes, including teaching and sustaining tribal language and culture on the reservation. For example, one respondent mentioned the LCO School's effect on students *"gives 'em confidence and knowledge of being Ojibwe, of having a language, um, being so close, I mean, having the culture around you all the time, get a high school diploma from them..."*

Higher education, mentioned 159 times, was perceived as a strong tribal asset and was often linked to higher paying jobs and financial security: *"Education helps them improve financially. How...because they have, they're able to succeed in higher education where their education gets them higher paying jobs."*

Post-secondary education was also viewed by many as an important contract between the tribal community and its youth. Respondents noted that the tribal community had a responsibility to teach the youth and that the youth had a responsibility to give back to their tribal community:

"Ah, well, education, when um, you know, get an education they can come back and help out the tribe, whether they work at the health center or over there at the tribal government offices, or become a teacher at the college or the school. That'd be the biggest return [on investment] that the tribe could see. People coming back to help their people."

LCO OCC also provides students to opportunity to complete college courses locally, while continuing to live on the reservation with their families. Thus, the tribal college serves as a means to not only educate tribal members, but also to keep family units together and in the reservation community. Respondents valued how this policy preserved culture and family: *"Because it's right here on the reservation where it's educating our Native American people. Giving our people the diplomas and the education that they need, don't have to travel outside to major cities to go to school, can stay right here with their families."*

The tribal college is also a major employer on the reservation. When the college provides employment to its graduates, it is seen as promoting the link between education and access to better jobs. This access to employment, in and of itself, is viewed as an asset by some respondents:

"...and the third [asset] would have to be the college. It gave me a degree, it gave me a job...allowed me to take courses, to fulfill my, I want to...do a bachelor degree program and they're going to allow me to do that. And I'm also very grateful because when I did receive my associates degree no one would give me an interview for a job because I had no experience so the college gave me that opportunity to get that experience."

For this respondent, the tribal college provided education, employment, and experience.

Family

References to family, children, spouse, parent, grandparents, etc. were categorized as family (n=183). Family was most often mentioned in the context of assets valued most by individuals. Specifically, community members viewed family as a source of unconditional love, strength, support and as a place where morals and values are taught. Further, family was mentioned as something greater than any one person or group of people. For example, one respondent commented: *“Family. There’s your life, your blood, it’s where you’re from, it’s all a sense of family.”* Another stated:

“when I seen my first child born, I, myself, regained a respect for life...when I had my first child, I understood more that, you know, all of a sudden I cared for something, and I loved something, and I loved that child so much, I understood more that you have to respect that other people have children too...everybody had a mother, everybody has a grandmother and a grandfather that doesn’t want to see their children hurt or anything like that. And so I think that was the most important turning point in my life.”

About half of the time, family was mentioned in the context of children (99 out of 183 times). For example, one respondent stated:

“For my daughter I would have to say... she’s the most important to me because ... ‘cause she is ... my daughter...without her I probably wouldn’t be who I am today, or where I’m at, if it wasn’t for her.”

Again, another stated:

“Number one, my priority in life is my children, I consider them my assets. My daughter was born when I was about 22 years old. As soon as I had my daughter I regained a respect for life and for trying to be a role model for them.”

Youth

The third most frequently mentioned asset was youth (n=177). References to youth included responses pertaining to children in the immediate family, youth in the community, programs needed for youth, and the role of youth in the community. The second most common association was with education (n=57). Youth was most often mentioned in association with family and education, with 132 out of 177 youth references pertaining to either family or education. Regarding education, one respondent stated:

“Keep teaching the youths, keep teaching the youths. Like they say, the youth is our future, you know?”

And another stated:

“...the college, you give the young people a start into the educational process...this college here gives ‘em that foot in the door towards their education, makes ‘em feel good about their selves, ah, makes ‘em more confident and when

they do go outside the community for a lot, a lot of the children here have never been outside the community for anything, and ah, I think this, this college, ah, kind of gives them, gives them their start.”

References to family and/or education were associated with 132 out of 177 references to youth.

Employment

References to employment (n=148), mentioned fourth most often, related to issues such as the desire for employment, community shortage of job opportunities, and employment as a source of security. Employment was mentioned in the context of assets valued by both individuals and by the tribal community. Education was associated with 61 comments about employment, 43 of which were specific to higher education. Based on our findings, employment was more than a way to simply pay the bills, it also helped individuals better themselves, their families, their homes and, in a larger context, the tribe. *“Work is a very big part of my life. I work to better myself, I work to better my children, and I work to better this, my home, you know, the tribe, LCO.”*

Employment was also described as essential for individuals to obtain economic independence and financial security. *“And number three [most important asset] is um, jobs for tribal members to meet their needs, meet their children’s needs without having to rely on government help such as food stamps or any other type of monetary assistance.”*

Employment was mentioned in association with comments concerning family 40 out of 148 times. As previously mentioned, employment was closely tied to education, as one respondent stated: *“Every parent wants their kids to have a good education so they can attain that job.”*

With respect to the tribal community, respondents often mentioned the need for greater economic development on the reservation in order to create more opportunities for employment for tribal members. In response to the question, *“What are your hopes and dreams for the LCO tribal community in the next one to five years?”* one respondent stated, *“...some development that’s going to create more jobs, job stability for tribal members and other members of the surrounding community.”*

Home

Home was referenced 131 times during the interviews. References to home included home ownership, a feeling of being “at home,” a place of shelter and comfort, and tribal housing programs. Additional analysis divided this asset into four sub-categories: tribal housing (n=40), home as providing a sense of well-being and connectedness to the tribe, a place of comfort (n=17), homeownership (n=77), and shelter (n=48).

Housing provided by the tribe was mentioned by a number of respondents as an important asset. When respondents were asked the question, *“Why did you move to [a particular community] over other communities on the LCO reservation?”* the general response was because it was the first available housing on the LCO reservation, or because it was the housing provided to them by the tribe. This finding is particularly important given the structure of the various villages on the reservation. According to respondents, housing on the LCO reservation is limited, and many

stated they presently live in a village different from the one where they were raised. This change in villages was based solely on the available housing on the reservation. One respondent's answer to the question, "*Do you think they should build more homes?*" was typical in that it reflected respondents' desire to live on the reservation:

"I think they need to build more homes here. Our land base is big. And I do think we need more homes here. I think they need to continue to maintain those homes so they are decent. I think that they need to have some type of program to help members learn how to care for their yards and their homes."

For some, the concept of home referred to something intangible and ancestral. For example, one respondent stated:

"Oh...I would say my number one asset is that this is home. LCO is my home. These are my people and I will always belong here. It's nice to know that my ancestors were here. That also includes the fact that we have a beautiful forest, we have beautiful lakes, we can go ricing [traditional method for gathering wild rice], we can go maple sugar, you know, sugaring, or whatever, um, we have all of this, all of these different ways to stay connected with the land. And I think that's very, very, very important for people to know that they are connected with not only this land in particular, LCO, but with the whole world."

Home in this sense was closely tied to the land, and to the traditional ways of life. It was also tied to a sense of well-being and connectedness to the tribe.

Given the lack of available tribally owned housing on the reservation, homeownership was mentioned most often (n=77) as a goal for the future. In response to the question, "*What are your hopes and dreams for yourself in ten years from now?*" many respondents responded that they hoped to own their own home. One respondent stated, "*To own my home and preferably on a lake. Or to have one built anyways, one of the two. Either buy or build one. 'Cause our rez has no housing available at all.*" When asked, "*What are your hopes and dreams for the LCO tribal community in the next ten years?*" one respondent stated, "*More homes for families that are still homeless.*" The mention of homes to combat homelessness demonstrates the need to provide shelter for tribal families. Similarly, occupying tribally funded housing in villages different from one's own were also coded as shelter because it was the desire for a place to live which drove these individuals to move from their own village to a different village.

Health/Wellness

References to healthcare services, personal health issues, and substance abuse were categorized as health/wellness. This asset category was mentioned 127 times by respondents, and 36 of those responses involved alcohol/drug use. In fact, alcohol and drug use emerged as a common concern about the community. When asked, "*What do you like least about the LCO tribal community?*" one respondent stated, "*The alcohol and drugs...Because it's very hurtful, painful to our people. It makes....weak in spirit as well physical.*" Another stated:

“Our [alcohol and other drug abuse] issues are high. So I think we need to keep building on ways of treatment, support, counseling, mental health, all those areas. Find ways to reach the people if they’re not coming to the facility itself.”

Health was often referenced, not as a current asset, but as a condition that was desired or currently lacking. In response to the question, “*What assets would you like to see in the next one to five years that would be available to people?*” one respondent stated, “*I’d say healthier. Healthier community. A healthier, happier community.*” Many respondents mentioned the current health care system as inadequate. As one respondent noted:

“The community as a whole, healthcare is big. I don’t know if it’s an asset. We have a clinic right now, but we don’t have adequate funds to meet the needs of tribal members. We rely on contract health service funding and there’s not enough contract health service funding and we don’t have adequate health insurance for the ones that are employed and the cost of health insurance is so high that people can’t afford to get it, but they rely on contract health service dollars and the contract health services dollars are limited so they’re caught. That’s number one.”

Government

The government category referred to tribal (or in some cases federal or state) management of community resources, community planning, leadership and governance, and provision of public goods. The government category was referenced 125 times by respondents, most often in association with education (n=37), health (n=28), and economic development (n=27). Comments associated with education typically called for more active support, such as this respondent’s statement:

“For the tribe... I’d like to see more help for people, um, to, you know, I keep saying to become more employable, to become more educated. I’d like to see our tribal government take a very strong stance in educating people on the issues that are really relevant. Not things that happened five hundred years ago or a hundred years ago, but things that are happening now.”

Likewise, references to health and economic development were often in the context of existing or desired tribal support for those areas.

References to tribal agencies or departments were often mentioned in response to the question, “*What assets are owned or managed by the LCO tribal community?*” Responses such as this one were typical: “*Well we have our own school, tribal administration. We have a variety of entities within the tribe, Housing, Development, gas stations, casino, Head start, college, WOJB... transfer station, I mean, you could go on and on.*”

Culture

Culture was mentioned 117 times as an asset valued by both individuals and by the tribal community. References to ceremonies, traditional practices, spirituality, cultural norms, collective values, and identity were categorized as culture. Culture also carried with it an

element of responsibility. For example, many respondents referenced the need to teach their children and youth in the LCO community about Ojibwe culture: *“I think we need to hold on to some traditional, or, we need to hold on to our traditional ways and teachings and keep passing them forward to our children and our grandchildren. Keep those teachings going.”*

When asked about what else was important as a member of the LCO community, one respondent stated:

“How my children grow up here, they get a sense of...their culture and tradition more than they would’ve if they had grown up in the city. Ah, my son attended [a language immersion school], to me it was amazing how much Ojibwe he had learned where he could actually, he knew more than me at a certain point after going there two years. Ah, I think being around the reservation, particularly LCO, ah, stressing culture and their language and traditions is very important to give a sense of identity, a positive identity, ah, to let them feel good about themselves, about ah, their history and the things they should be learning about...as we were taught, you know, when we’re little kids, we have to continue the language, we have to continue our traditions and culture, ah, that’s the only way you’ll, you’ll keep the Ojibwe people alive actually as, not just as a tribe, but as a complete, a complete, I don’t know, band....”

Another respondent linked the desire to maintain culture among tribal members while the tribe developed economically. The respondent stated: *“...we’re Native American. Tradition and culture. We are growing and trying to expand but we want to try to develop or retain our culture as much as possible as we expand so we don’t lose our heritage.”*

Finally, in response to the question about hopes and dreams for the LCO tribal community in the next one to five years, one respondent stated, *“...go back to finding out who we really are as Anishinabe people. To use the language more and not to be afraid of our own culture.”* These results suggest that respondents in our sample value culture and believe in maintaining and growing the value of it with community members. When LCO community members learned about this study’s results, however, many expressed surprise that culture did not rank higher among the assets mentioned. One possible explanation is that many Native people may experience culture as simply part of their identity and value it intrinsically, but do not think about it as separate from themselves. Another possible explanation is that interviews were conducted by tribal students on the LCO Reservation. Since the respondents were surrounded by their culture, many may not have felt the need to voice the fact that they valued their culture.

Quality of Life

References to lifestyle and neighborhood/community environment were categorized as “quality of life.” Comments concerning violence or crime and general well-being fell under this code as well. Quality of life issues were mentioned 107 times during the course of the interviews. Quality of life was most often mentioned in response to questions such as, *“How would you describe the community you currently live in?”*; *“What do you like most about your community?”*; and *“What do you like least about your community?”* Typical responses included

statements like, *“My particular area I got a lot of traffic in, ‘cause it’s kind of a main cut through. And like I said, the playground, I’d like the playground to be fixed up. I’d like trees.”*

Economic Development

References to businesses, business development, gaming, commerce, and job development were coded as economic development. Economic development was mentioned 105 times during the interviews. In response to the question, *“What assets should be owned or managed by the LCO tribal community do you believe?”* one respondent stated:

“I think we should own our own nursing home where our own people can live out the remainder of their years, you know, in their own environment type of a setting I guess...where they can do cultural things. Geez, I actually thought about that at one time, you know, what else could we build or own, just, you know, I don’t know, just something that maybe could create more jobs.”

The need for more employment on the LCO reservation was mentioned frequently by respondents. One mentioned wanting *“some development that’s going to create more jobs, job stability for tribal members and other members of the surrounding community.”* Another mentioned other economic opportunities: *“Maybe if we got a ... no more gas stations...like open up a daycare facilities, you know, things that people need. Um, maybe a bigger grocery store, maybe new restaurants. Just something that gives LCO people more opportunity.”* Similarly, when asked, *“What assets would you like to see the tribe own so that you could utilize?”* respondents mentioned places of employment. For example, this respondent that he would like to see the tribe own *“some companies....assembly, anything that would provide work.”*

The LCO casino was mentioned about half of the time when economic development was being referenced (54 out of 105 times). The casino was seen primarily as a generator of jobs rather than a source of revenue for the tribe, as in this comment, *“Hopefully expanding our casino and more jobs open for people around here.”* Another respondent similarly stated, *“...the casino as a financial entity that allows people to make a living for themselves and their children.”*

Finally, tribal strategies for economic development were offered by many respondents. For instance, one respondent stated:

“...[the tribe] should actually run...their own road maintenance type, where the county gets so much money to keep the roads on the reservation up, I think the tribe should get that money and have their own way of maintaining instead of relying on the county to do it. There’s a lot of money that goes to the county that the tribe could maintain itself. Um, and some kind of business to employ more people.”

Another respondent thought of mining as an economic development venture, *“...all the minerals that LCO has...that that would be an asset too, all the minerals, I’m just saying right now, though, that if they, um, start mining it or something, it would help out, help a lot in money.”*

The following themes were mentioned less often by respondents and had frequencies of less than one hundred.

Identity (n=91)

Closeness to others—in particular, closeness to other Natives—was mentioned as a valuable asset. The category of identity was used for all such references to group affiliation, tribal membership, self-identification, etc.. Comments typical of this category of assets included these: *“I got a tight knit close family”*; *“all the native brothers I got are all close to me”*; and *“so that’s about the best thing I’ve got in life right now is the closeness between us natives.”*

Transportation (n=86)

Both privately-owned cars and publicly-owned vehicles were described as assets. The code of transportation was used to refer to comments concerning personal transportation (car ownership, need for transportation) and transportation as a public good. Examples of personal transportation included, *“I would say my car [improves me financially] because it gets me back to go to work here. If I didn’t have that, I probably wouldn’t be working,”* and, *“the vehicle, that’s just a basic necessity for life and for, ah, taking care of children, you know, for any emergencies that may arise day to day.”* Transportation as a public good was mentioned in statements such as this, *“our transportation, shuttle bus...a lot of times when I don’t have a car, that’s really good ‘cause it’s a ride.”*

Tribal membership (n=72)

Rights and benefits associated with being a tribal member were valued as assets. This category included comments regarding per capita payments to tribal members, hunting and fishing rights, and access to tribal services. For example, when asked, *“What benefits do you believe the LCO tribal community receives from those assets that you just mentioned?”* one respondent stated, *“...Having our own police, and they get there faster than Sawyer County. Tribal Government, they, they have a lot of things they do for us, too, you know. I would say...fishing and hunting, we can do that. Survive.”*

Environment (n=66)

Another category of assets mentioned was the natural world, and included environmental quality and natural resources such as land, water, air, and wildlife. Responses that refer to the use or preservation of resources, and to hunting, harvesting, and fishing, are also coded under this category. Typical responses in this category included this one, *“What I don’t like to see is them cutting down the forest. And better protection of our lakes, they have so many boats, motor, you know, big boats, you get all that poison in the water, gas and all that.”*

Financial Security (n=52)

This category was used to capture references to economic security and well-being in the financial area. References to relieving debt, increasing incomes, investing in retirement, etc. were assigned this code. Typical responses for this category include the following statement,

“Well at my age when you’re retired, it all depends on how you look at finances. If I look to get rich and everything, I don’t do that. But if I’m comfortable and all my needs are met, that’s what provides all my needs.”

Money (n=52)

This category was used for references to money related to income, money to meet basic needs, and money to provide security for the future. This category applied to both individual and collective needs for monetary resources. After being asked what it would take to turn his hopes and dreams into reality, one respondent provided a typical statement concerning this category, *“Right now I guess it would be money, right now I guess it would be money. Because you need money for supplies, art supplies and stuff like this.”*

Self Improvement (n=51)

This category was used to capture references of desirable personal goals, values, and qualities that are considered assets. For example, one respondent stated, *“I relocated, I mean, I moved down south, [for]...Personal, personal gain, or however you want to say it...Advancement, or... just needed some experience somewhere else.”*

Elders (n=49)

Tribal elders were mentioned as an asset. Elders were sometimes referenced in the context of cultural teachers, as in this comment: *“...[elders] teach us how to respect each other, mother earth, they're wise, they can teach us the language, the culture, the way things should be, um, if it wasn't for them, we wouldn't have things we have today. That's good.”*

Other comments included in this category referred to services for elders and grandparents. Typical responses for this category include the following statement:

“...possibly building a whole new health center, ah, something that could take care of the elders on the reservation better, ah, maybe even actually having some type of elderly home where the, the older, the older generation and the older people don't have to go to Hayward [a nearby town], or they don't have to go to a nursing home somewhere where they don't really fit in, they don't feel comfortable, they don't feel a part of the community anymore, but if something like that could happen for, to build a elderly home, that's, something like that would be a good thing for the tribe.”

Respondents appeared to value elders and grandparents as important assets, and thus desired community-level assets that would support older members of the community. Community members, however, were surprised to learn of these findings at a local presentation. They had anticipated that elders would have ranked more highly among assets valued in their community. In an effort to explain why elders may not have been mentioned more frequently, one community member stated that the establishment of the tribal college has diminished the role of elders as the teachers of the community.

Land (n=43)

This asset category referred to comments concerning land, land rights, and access by individuals as well as the tribe. After being asked what assets the LCO tribal community values as a whole, one respondent provided a typical response concerning this category, *“...And our land. I'm really proud of the LCO tribe buying, starting to buy up land back for our people.”* A desire for the Tribe to purchase land was common.

Assets mentioned, by age group

Figure 4 shows the average frequency of the top ten asset themes mentioned during interviews, by age group of respondent. On average, education was most often mentioned for all age groups except for ages 56 and more, which mentioned culture most often. For 18-29 year olds, family was the second most often mentioned asset, followed by youth. For 30-41 year olds, youth was mentioned second, followed by family. For 42-55 year olds, family was second, followed by culture. The trend lines in Figure 4 show that education generally trends downward as age increases, while family and youth are relatively constant, with a slight downward trend. This suggests that education, and to a slighter degree family and youth, becomes less salient assets as one gets older.

Figure 4. Average frequency of themes, by age group, with trend lines for Education, Family and Youth.

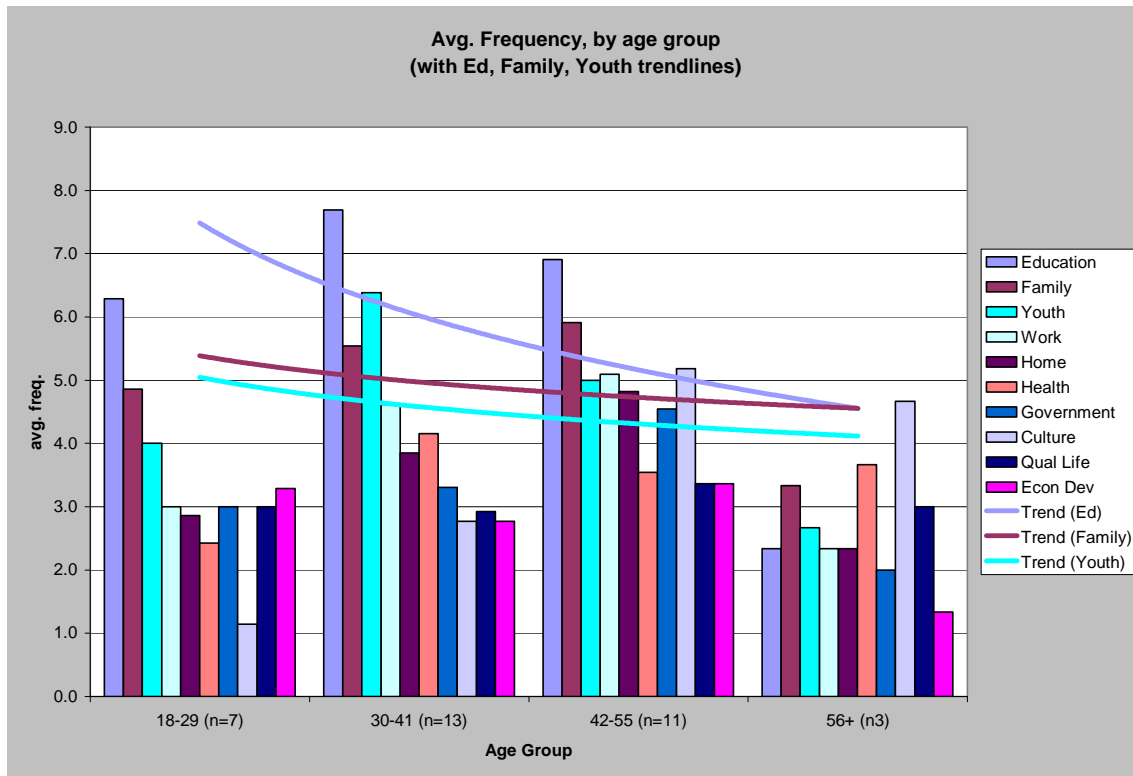
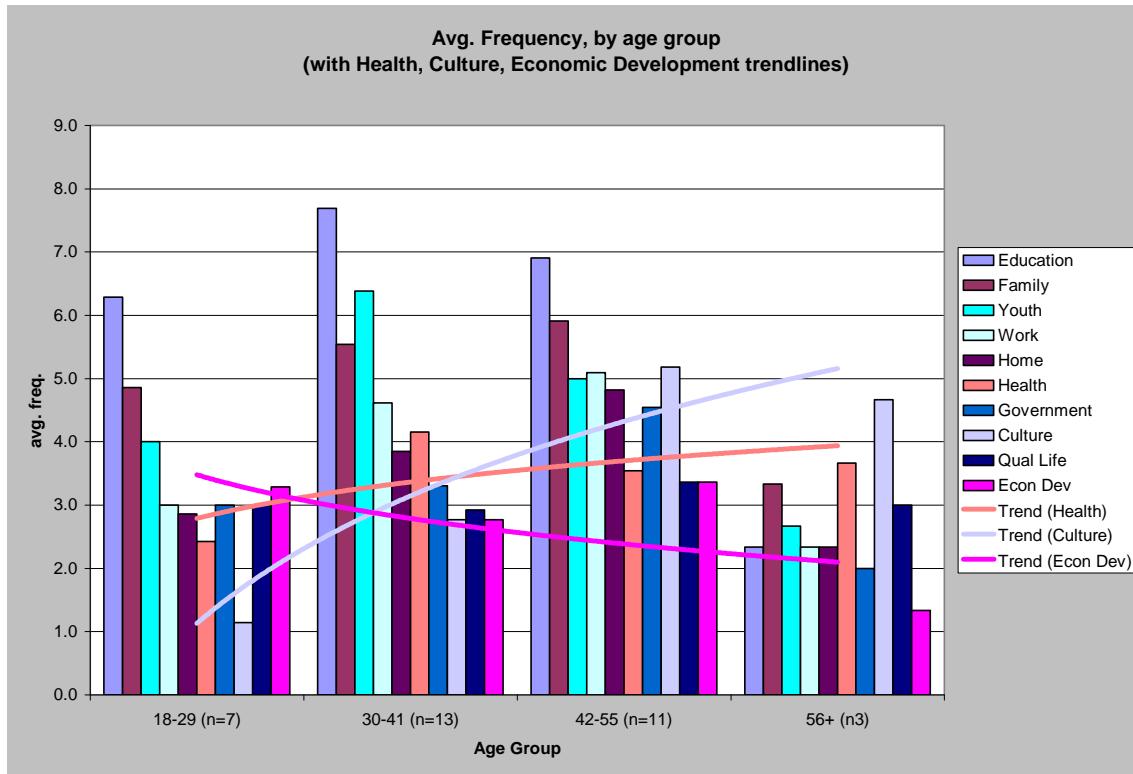


Figure 5 shows the same data as Figure 4, highlighting trend lines for the health, culture, and economic development asset themes (all other themes showed constant trend lines across all age groups). Culture and health themes show more saliency as age progresses, while the economic development theme shows less saliency. This suggests that, as one ages, culture and health-related assets are more frequently considered important.

Figure 5. Average frequency of themes, by age group, with trend lines for Health, Culture and Economic Development.



Assets mentioned, by education group

Figure 6 shows the average frequency of the top ten asset themes mentioned during interviews, by education group of respondent. The number of assets mentioned increased as educational level increased. Educational groups showed more variation in frequency of assets mentioned than did age groups in this study. For those with education less than a high school degree, family was the most frequently mentioned asset, followed by health, and education. For those with a high school degree, education was mentioned first, followed by family, and employment. For respondents with some college, education and youth were tied for first, followed by family. For those with a two-year college degree, education was first, youth was second, and family was third.

The trend lines in Figure 6 show that, as would be expected, the frequency of references to education trends upward as education increases, while family and youth show only a slight upward trend. This suggests that as higher levels of education are achieved, education, and to a lesser degree family and youth, become more salient assets.

Figure 6. Average frequency of themes, by education group, with trend lines for Education, Family and Youth.

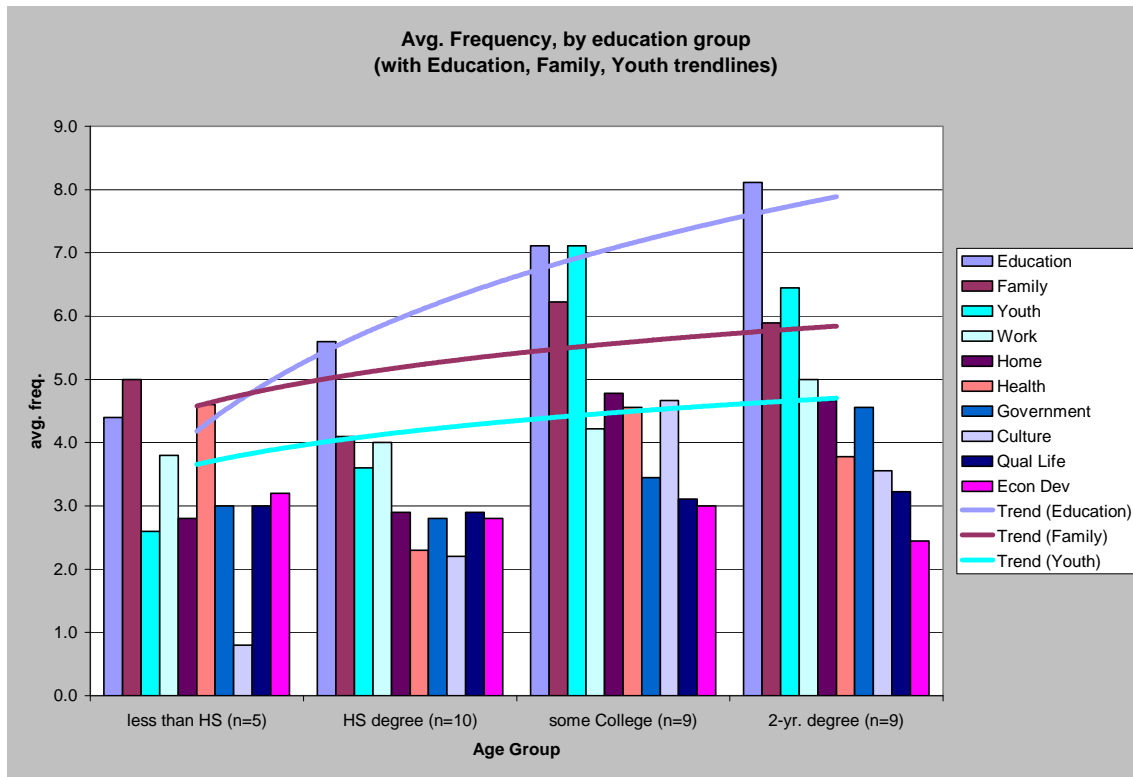
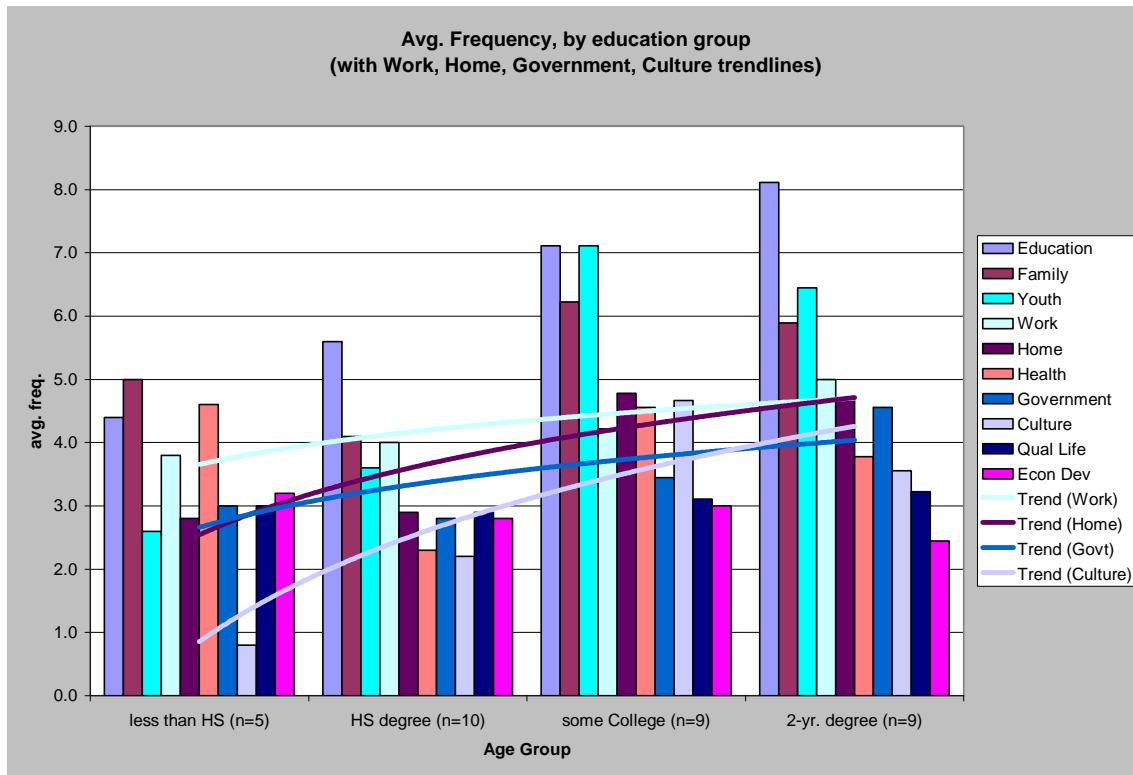


Figure 7 shows the same data as Figure 6, highlighting trend lines for the employment, home, government, and culture asset themes (all other themes showed constant trend lines across all age groups). All four themes show more saliency as educational level increased. This suggests that, as education level increases, these assets are more frequently considered. In particular, comments about cultural assets increased more sharply than other asset themes in Figure 7.

Figure 7. Average frequency of themes, by education group, with trend lines for Employment, Home, Government, and Culture.



ASSET-BUILDING PROGRAMS IN THE LCO TRIBAL COMMUNITY

The LCO tribe operates a number of asset-building programs related to financial and economic development. Tribal members expressed interest in how the findings from this study might inform their current asset-building strategies for the community. A summary of the tribe’s current asset-building programs follows:

- The tribal college operates a free voluntary income tax assistance (VITA) site where community members may take advantage of free tax preparation services and apply for the Earned Income Tax Credit (EITC). According to another Buder/CSD study, in 2006 which LCO OCC participated, the EITC/VITA program brought \$7,500,000 dollars into fourteen different tribal communities, benefitting both individual community members and the tribal community.
- The LCO tribe owns and operates a Community Development Center which is responsible for enhancing economic development, creating private homeownership opportunities, providing credit counseling for tribal members and tribal entities, and providing consultation for non routine issues that may affect tribal businesses.

- The Tribe operates the LCO Federal Credit Union which is open to all enrolled LCO tribal members and employees and their families. The services provided include savings programs, personal loans, and educating members on all aspects of savings and loans. The Credit Union also provides financial literacy training. The LCO Federal Credit Union is a community development financial institution.
- The tribal college collaborates with the LCO Federal Credit Union to provide quarterly workshops targeting financial skills for families. They utilize the Building Native Communities curriculum created by First Nations Development Institute, a national intermediary organization for Native communities.

RECOMMENDATIONS FOR POLICY CHANGE AT THE TRIBAL, STATE AND FEDERAL LEVELS

Tribal Community Level

- Create a car ownership program like the one offered in Winnebago, Nebraska by Ho-Chunk, Inc. that would offer quality used cars at reasonable prices and provide financing options for tribal members. Such a program would also provide an opportunity for tribal members to improve their credit ratings in preparation for home purchase.
- Create a series of training programs established within the tribal community and with the cooperation of tribal leadership, dedicated to encouraging, leading and facilitating sustainable grass roots projects. The purpose of these training programs would be to develop leaders within the community who could marshal a number of the tribal community recommendations contained within this report.
- Create new opportunities for Native youth to become involved in tribal traditions, such as establishing a tribally-run summer camp program where they learn culturally relevant stories and traditional arts from Native elders. This would give Native youth an opportunity to learn from elders, and would restore elders to their traditional role as teachers of the community.
- Create an incentive for families who can afford to purchase their own home to move out of tribally subsidized housing and into home ownership. For example, the incentive could be rent escalation for renters who remain in subsidized housing after they are able to afford to purchase their own home. Such a program would help families who could afford a home to build their assets, while making more rental units on the reservation available to younger families who are not able to afford a home.
- Create a tribally owned nursing home facility on the reservation where Native elders may live and receive healthcare. Such an institution would allow elders to live out their remaining years close to family and culture. Likewise, elders could continue to feel a

part of the tribal community as they age. Further, the establishment of a nursing home on the reservation would bring employment opportunities into the tribal community.

- Create village gardening projects which link meeting basic needs with cultural practices. Such projects could utilize Native elders to teach ricing and other Ojibwe gardening practices and techniques to Native youth.
- Encourage community members to become civically engaged in the LCO Ojibwe Community. Civic engagement not only encourages a set of actions by community members, but may also be utilized to enhance community members' sense of belonging and understanding of local, state and federal government relations.

State Level

- The State of Wisconsin could work directly with the LCO tribe to determine how the state's housing trust fund could be used to increase homeownership opportunities in LCO communities. The tribal community could initiate a discussion of this issue by circulating the housing policy recommendation brief attached as [Appendix D](#).
- Wisconsin could pass IDA legislation that would provide matching dollars to all state residents earning either 80 percent or less of Area Median Income or 200 percent of the Federal Poverty Line, whichever is greater, to expand opportunities for LCO community members to buy or build a home, start a business, or gain a post-secondary education.
- State government could contribute funding for ongoing tribal cultural identification programs for Native youth, tying these programs into college-level courses offered at state-supported post-secondary educational institutions.

Federal Level

- Encourage the U. S. Department of Housing and Urban Development (HUD) to make financial support available for multiple family housing. When multiple families are related, multiple family housing enhances and maintains connections between elders and youth while supporting the family network.
- Increase funding appropriations for Indian Health Services so that people on reservations can meet their health needs without facing financial ruin. People with jobs that pay a low salary and do not provide health benefits are especially vulnerable. This federal subsidy could impact both homeownership rates and attainment of higher education in a positive way.
- Increase funding appropriations for Indian Health Services so that the tribe can build and operate a nursing home on the reservation. This would not only allow the tribe to take care of its elders on the reservation, but would also create job opportunities for tribal members.

- Develop a policy recommendation for Federal support of family-centered educational programs. Once Native students are in college, studies show that family support is the most important factor in student success. Recognizing that need, the Family Education Model employed at several tribal colleges and universities (TCUs) emphasizes family-centered education that includes students' families in learning, cultural, and social activities.² By bridging campus and home life, TCUs and families together provide the support that students need to succeed. However, family obligations can also present impediments to academic success. Therefore, on-campus child care services, provisions for elder care, flexible course scheduling, and independent studies help support students who care for their families.

SUMMARY OF PRESENTATIONS

From November 2007 through March 2008, this work was presented at a number of local and national venues. A brief summary of each presentation follows.

- Two LCO community meetings were held at the tribal college to present the results of this research project to the tribal community. The meetings were attended by LCO tribal members and community members and were led by members of the LCO OCC research team. These meetings were held on February 1, 2008 and February 11, 2008.
- One of the tribal college students who participated in this research project presented our findings at the First Americans Land-Grant College Organization & Network (FALCON) 3rd Annual Conference, held December 8-11, 2007 at the Flamingo Hotel, Las Vegas, Nevada. The conference was held in conjunction with the 2007 Intertribal Agriculture Council (IAC)/Indian Nations Conservation Alliance (INCA) Symposium, and the Tribal Colleges and Universities Water Quality Facilitation Project Meeting. The FALCON conference, "*The Tribal Colleges and Universities Environmental Research Conference: Ecosystem Protection in Native America*," focused on environmental research being conducted at tribal colleges and universities by students and faculty. There was a strong focus on students at the conference, and tribal college students were especially invited to participate and present their research.
- A member of the Washington University research team presented preliminary results at a meeting hosted by the Ford Foundation in New York City on October 29-30, 2007. The meeting, organized by INSIGHT, brought together experts of diverse races and ethnicities, including researchers, policy analysts, practitioners, funders, academicians, and members of the private sector. The purpose of the meeting was to address closing the racial wealth gap. A summary of this research was presented as part of a panel entitled, *Highlighting Experts of Color: Action and Research in the Field*.

² Boyer, 1997. *Native American Colleges: Progress and Prospects*. Princeton, NJ: Carnegie Foundation for the Advancement of Teaching.

- A presentation of our findings and research model was presented by a member of our Washington University research team at the *New Directions in American Indian Research Conference* at the University of North Carolina at Chapel Hill, March 7-8, 2008. This presentation was made as a part of a panel presentation on Cultural Values and Political Identities.

Given the level of interest from both Natives and non-Natives in this work, the research team intends to continue making presentations as opportunities become available to share the results of this work at a variety of venues. The research team has submitted a presentation proposal to the National Congress of American Indians (NCAI) Policy Research Center to present our findings at the National Congress of American Indians Mid Year Conference to be held June 1-4, 2008 in Reno, Nevada. The Policy Research Center invited proposals from scholars and organizations conducting research with practical implications for tribal communities. Presentations will be made in an interactive forum which will allow Native and non-Native scholars who research Native issues to present their work and hold a critical dialogue with tribal leaders and representatives from across the country.

CONCLUSION

As previously stated, the primary purposes of this study are to explore how a Native community defines assets, to learn more about asset holdings in a Native community, and to understand how wealth-building strategies might work best in an American Indian cultural context. This project was successful at exploring how the LCO tribal community defines assets. We were also successful with respect to learning more about asset holdings in a Native community. However, more time under this grant was necessary to fully address how wealth-building strategies might work best in an American Indian cultural context.

This research shows that the assets most valued in this Native community were education, family and youth. Although culture was identified as an asset by study participants, many community members were surprised that it did not rank higher among the assets mentioned. One reason for this is that culture may be so intrinsically linked to identity that it is not perceived as an external asset. However, if the categories of culture and identity were combined, this combined category would have ranked much higher among assets valued in this community. Culture/identity, therefore, is a significant factor when determining how wealth-building strategies might work best in an American Indian cultural context.

Another significant finding is that Native people do not shun modernity or want to exclude economic progress and development from community development as evidenced by the statements related to economic development and employment. Instead, participants in this study embraced the notion of economic development provided it does not strip them of their culture or traditional ways.

The desire for retention of heritage, traditions, and language are not unique to Native Nations, but it is particularly poignant when expressed by Native Americans, who have a history of witnessing their culture and heritage being forcibly stripped away by other governments. When “asset stripping” is spoken of in the Native context, the meaning of the term will likely always

include a stripping of vital community identifiers that make each Native Nation and culture unique. Therefore, financial asset-building strategies that allow Native Nations to retain their sense of identity by preserving language, ideals and other communal ways of their ancestors are most likely to be successful in Native communities.

To fully address how wealth-building strategies might work best in an American Indian cultural context, the research partners would have required more time under this grant to engage the community. The targeted aspect of this grant was critical to the research design and data collection phase of this research project; however, the community-based participatory model used to conduct this research required more community engagement than the sixteen-month time period provided. From the community partner's perspective, the project brought successes and challenges: *"Ultimately the project was successful, however, along the way there were some serious difficulties. First were time constraints to simply conduct and perfect the process. Secondly the project really required a dedicated staff member for this project – expectations for roles and responsibilities placed on the department were and continued to be difficult to manage and significantly overwhelmed the staff. . . . an additional half-time person perhaps a consultant here at LCO to provide temporary relief for the Director so that complete participation could have been possible."* Future grant projects and research program design should build on these lessons learned in order to achieve important research goals.

Time interview starts: _____

Date: _____

LCO

IN-DEPTH INTERVIEW GUIDE

Thank you for participating in this interview. It should take about an hour to complete. Let me know if you need to take a break at any time or if you are uncomfortable answering any of the questions.

I am talking with Native people in the LCO Tribal Community about things that you or the LCO Tribal Community values. For the purpose of this interview we will call these things assets. If you are not sure what I mean by the term asset, it will likely become clearer as the interview continues.

This interview is completely confidential, and will be kept confidential during the entire project as well as after the project is completed. No one will be able to connect your name to any of your responses. Before we begin, I will need you to read the Study Information Sheet.

[Review the Study Information Sheet with them.]

During the course of this interview I may take some notes, but I will not be able to write down everything you say. Because I do not want to misinterpret anything you say, I would like to record this interview. Your name will not be recorded; however, a case number will be recorded to identify your responses. The recording will be stored securely and only the researchers will have access to the recording. The recording will be erased once this interview has been transcribed. Do I have your permission to record this interview?

[If yes, turn on audio tape—record time/date, interview number (no names).]

[If no, ask if you may conduct the interview anyway and write down their responses. Let the respondent know that if you are not able to record their responses using the tape recorder, the interview will likely take twice as long to complete.]

As I mentioned before, we will be talking about assets. Assets are things that either you or the LCO Tribal Community values. Assets may include money, people, education, skills, things you own (such as a car or a home) or financial investments. Assets can include culture, traditions, family, or the benefits you receive from being part of a tribal group. They can also include land, air, water, forests, wildlife, or fisheries. Assets can help us achieve our goals and enable us to help others; they can be handed down from one generation to another or given to friends, neighbors or communities.

Assets may also be related to our sense of identity, belonging, community pride, or any other thing that defines or improves our quality of life. Assets can help individuals or communities achieve goals or allow individuals or communities to help others.

We appreciate your time and willingness to share your thoughts on assets which are important to you and your community. Please feel free to ask questions at any point during the interview. We are ready to begin the interview. The first few questions I will ask you are general questions. After that, I will be asking you questions regarding your thoughts and opinions on the topic of assets. There are no correct or incorrect

responses and you may chose not to answer any question which you are not comfortable answering.

1. 1) Within which of the following age ranges do you fit?
 - a) 18 – 29
 - b) 30 – 41
 - c) 42 – 55
 - d) 56 - 64
 - e) 65 or older
- 2) What is the highest level of education you have obtained?
 - a) 11th grade or less
 - b) High school diploma or equivalent
 - c) Vocational training
 - d) Some college, but not graduated
 - e) Graduated from a 2 year college
 - f) Graduated from a 4 year college
 - g) Master's degree
 - h) MD, JD, PhD or other doctoral degree
- 3) Are there any children below the age of 18 living in your household? If yes, how many?
- 4) Are you currently employed, unemployed, disabled, a student or retired?
- 5) What radio stations have you listened to during the past week?
- 6) What newspapers have you read in the past week?
- 7) Where are you enrolled as a tribal member?
- 8) Where do you live?
- 9) How would you describe the community you currently live in?
 - a) What do you like most about your community?
 - b) What do you like least about your community?
- 10) Is the community you currently live in the same as the community where you are from?
 - a) *If yes*
 - i) Have you ever left your community?
 - ii) How long were you away from your community?
 - iii) Would you mind sharing why you left your community?
 - iv) Why did you return to your community?
 - b) *If no*
 - i) Why did you choose to move to the LCO Tribal Community over other communities?
 - ii) Would you mind sharing why you left the community where you are from?

11) What assets do you value as an individual?

EXPLORE:

Remember, assets may include money, people, education, skills, things you own (such as a car or a home) or financial investments. Assets can include culture, traditions, family, or the benefits you receive from being part of a tribal group. They can also include land, air, water, forests, wildlife, or fisheries. Assets may also be related to your sense of identity, belonging, community pride, or any other thing that defines or improves your quality of life.

12) We recognize that some of the assets you mentioned may be ones that you can own, and others may not (such as family and friends) – even though they are an important part of your life. Would you please identify the assets you value and own?

13) In what ways do you think you benefit from owning (name of asset)? Ask this question for each asset mentioned.

EXPLORE:

For example, if they listed education as an asset, ask them how they benefit from education?

If they listed their car as an asset, ask them how they benefit from their car?

If they listed their home as an asset, ask them how they benefit from their home?

14) Does owning any of these assets improve your life financially? If yes, how?

15) What assets do you not currently own, but would like to own?

16) If you owned (name each asset individually), what benefits would it bring to your life? Ask this question for each asset mentioned.

EXPLORE:

If they listed education as an asset, ask them how they would benefit from an education?

If they listed their car as an asset, ask them how they would benefit from a car?

If they listed their home as an asset, ask them how they would benefit from a home?

17) We have talked about many things that are of value to you. Did we miss anything? Is there something else you value that plays an important role in your life, that you haven't mentioned yet? If yes, what would that be?

a) **Anything else?**

18) What three assets that you mentioned are the most important to you and why? (If you want me to read the list of assets you mentioned, I would be happy to do that.)

19) What are your hopes and dreams for yourself in the next 1-5 years?

20) What are your hopes and dreams for yourself 10 years from now?

21) How would you connect the assets you value to your hopes and dreams? In other words, what would help you to turn your hopes and dreams into reality?

EXPLORE:

Are there any specific people that could help you achieve your hopes and dreams? If yes, how could they help you?

What specific resources could help you achieve your hopes and dreams?

From this point forward, when I use the term LCO Tribal Community, I am referring to the whole LCO reservation.

22) What assets do you think the LCO Tribal Community values as a whole?

EXPLORE:

Remember, assets may include money, people, education, skills, things you own (such as a car or a home) or financial investments. Assets can include culture, traditions, family, or the benefits you receive from being part of a tribal group. They can also include land, air, water, forests, wildlife, or fisheries. Assets may also be related to your sense of identity, belonging, community pride, or any other thing that defines or improves your quality of life.

23) What benefits do you believe the LCO Tribal Community receives from (name each asset individual)? Ask this question for each asset mentioned.

24) Do any of these assets help the LCO Tribal Community improve financially? If so, how?

25) What assets are owned or managed by the LCO Tribal Community?

26) Do you have access to these assets?

a) *If no*

i) **What keeps you from being able to access those assets?**

27) What assets do you think should be owned or managed by the LCO Tribal Community and why?

28) What are your hopes and dreams for the LCO Tribal Community in the next 1-5 years?

EXPLORE:

If the respondent says he or she would like to see more jobs in the community ask what types of jobs are needed.

If the respondent says that he or she would like to see more activities for young people, ask what types of activities? What age groups would be served? Where would the activities take place? How often would the activities take place? Who would run the activities?

If the respondent says that he or she would like to see more homeownership by tribal members ask how that could be accomplished.

If the respondent says that he or she would like to see more ownership of lakefront property ask how the tribe could accomplish that goal.

29) What are your hopes and dreams for the LCO Tribal Community in the next 10 years?

EXPLORE:

If the respondent says he or she would like to see more jobs in the community ask what types of jobs are needed.

If the respondent says that he or she would like to see more activities for young people, ask what types of activities? What age groups would be served? Where would the activities take place? How often would the activities take place? Who would run the activities?

If the respondent says that he or she would like to see more homeownership by tribal members ask how that could be accomplished.

If the respondent says that he or she would like to see more ownership of lakefront property ask how the tribe could accomplish that goal.

30) What resources are needed to turn these hopes and dreams into reality? Discuss each hope or dream that the respondent just mentioned separately. Ask how, what could be done or what is needed. Ask to be as specific as possible

31) Does the LCO Tribal Community already own or have these resources? If yes, which ones?

32) Do you believe the LCO Tribe needs outside help to get the resources it does not own or have? If yes, what type of help is needed? Discuss each hope or dream separately and ask about the specific types of outside help needed, if necessary.

EXPLORE:

Could the LCO Tribal Community use help from the local, state or federal government? If yes, what type or help?

Is there a business or nonprofit in Hayward that the LCO Tribe could use to help? If yes, how could that business or organization help?

Are there individuals outside of the LCO Tribal Community that could serve as a resource and help achieve your hopes and dreams? How and how?

33) What three assets do you believe are most important to the LCO Tribal Community and why?

34) What do you like least about the LCO Tribal Community and why?

35) What do you like most about the LCO Tribal Community and why?

36) Is there anything else you value or you believe the LCO Tribal Community values which we have not discussed?

37) Do you have any final comments on the topic of assets?

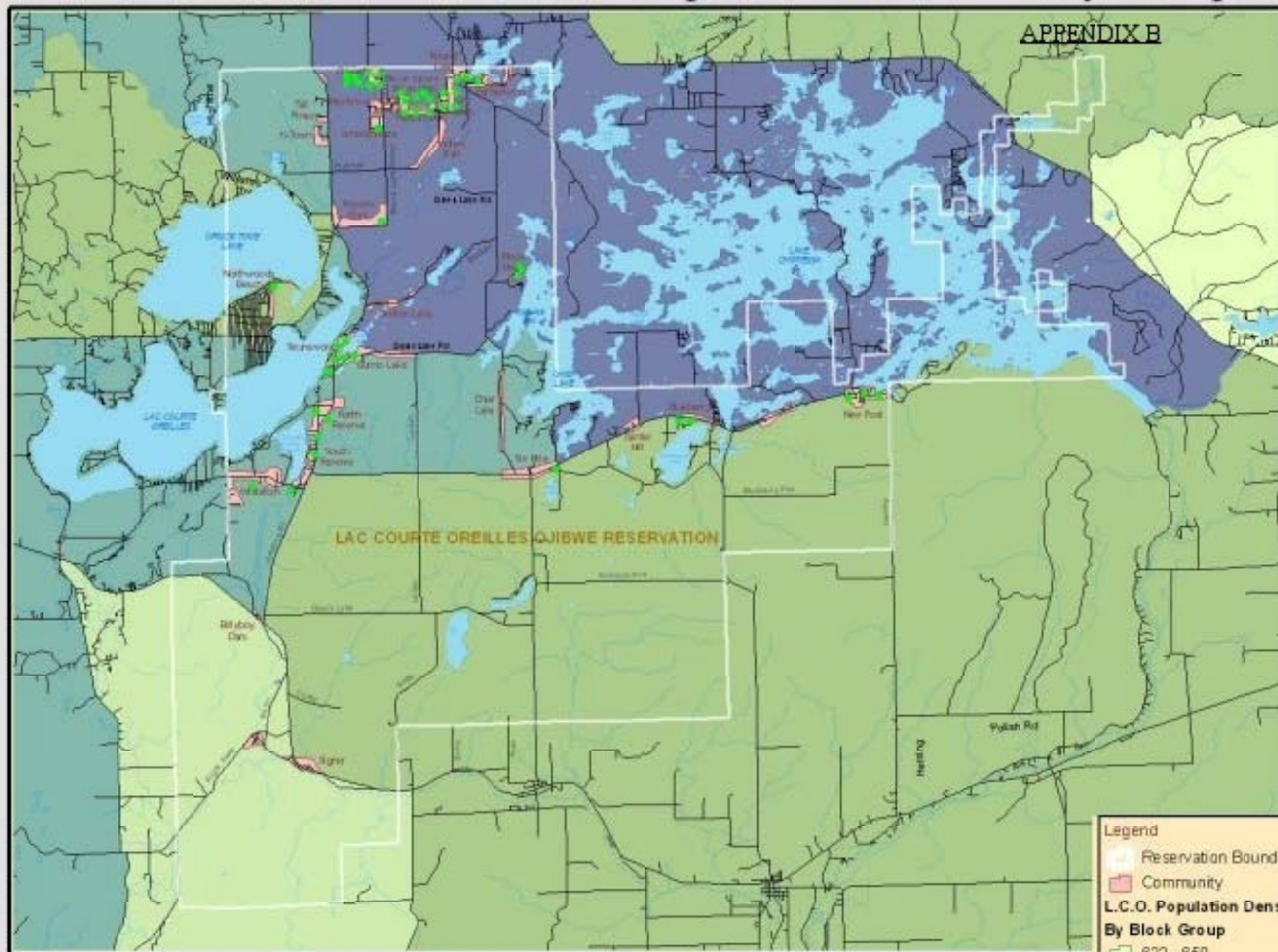
We are finished with the interview. Thank you for your time and patience. We appreciate your participation. As a token of our appreciation we would like to offer you either a \$30 gas card or four \$5 shuttle bus vouchers. Which would you prefer?

Time interview ends: _____

Interview #: _____

[Turn off audio tape—record time]

Lac Courte Oreilles Population Density Map



0 0.250.75 1.5 Mile

This map is for illustrative purposes. We guarantee a clear view to the application or content of any of the data. Lac Courte Oreilles Community College will accept no liability for environmental and related damages resulting from the use of this product.



This map was created by the LCO/CC GIS/RS Lab on July 13, 2007. Displayed information was obtained from the 2000 census data provided by the U.S. Census Bureau. Background data for the roads, lakes and streams were provided by the U.S. Tiger data. Reservation boundary was provided by the Bureau of Indian Affairs. The LCO community layer was hand drawn based on the Lac Courte Oreilles housing maps.



Be An Agent Of Change In The LCO Community

Join us as we discuss results from the
Enhancing Community Resources Research Project

LCO Community Meeting

Who: All Community Members

When: Friday, February 1, 2008 at 10:00 a.m.
Light refreshments will be served.

&

Monday, February 11, 2008 at 6:00 p.m.
A spaghetti dinner will be served.

Where: LCO OCC James Pipe Mustache Auditorium

Contact person:
Shanna Clark

Phone:
(715) 634-4790
ext. 160



This project is sponsored by
the LCO OCC Extension
Department as well as the
Kathryn M. Buder Center for
American Indian Studies and
Center for Social Development
at Washington University in St.
Louis.



*Extension
LCOOCC
13466 W. Trepania Road*

*Ojibwe Nation Tribal Members Living within the LCO
Reservation are invited to participate in a discussion
forum.*

*The Topic:
“Enhancing Community Resources Research Project”*

A small incentive is being offered for your participation

First forum is going to be held June 21st , 2007

*Contact Jennifer Bunker for more information
At 715)634-4790 extension 160*



Extension Dept.
13466 W. Trepania
Road
Hayward, Wi.
54843
715)634-4790



Homeownership on the Lac Courte Oreilles Ojibwe Reservation

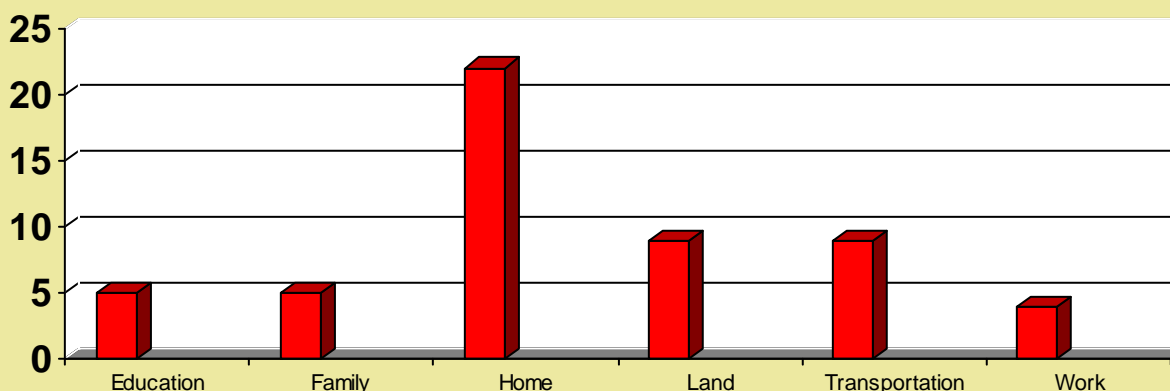
During 2007, a total of 34 American Indians living on the Lac Courte Oreilles Ojibwe Reservation were asked questions about assets such as: *What assets do you value as an individual? What assets are the most important to you and why? What assets do you not currently own, but would like to own.* The desire to own a home was mentioned 77 times during these interviews. Below is a brief summary of the study results.

Homeownership Statistics

- 65% of participants reported they would like to own a home
- 34% of participants stated that they value their home as an asset
- 34% stated that homeownership is one of their hopes and dreams for themselves in the next one to five years
- 19% stated that homeownership is one of their hopes and dreams for themselves next five to ten years

What assets do you not currently own, but would like to own?

n=34



This data is the result of a larger research project titled, *Dialogues on Assets in Native Communities: Recording a Native perspective on the definition and benefits of retaining and building assets*. The primary purpose of this study was to explore how a Native community defines assets, learn more about asset holdings in a Native community and understand how wealth-building strategies might work best in an American Indian cultural context. Study activities took place from October 2006 through February 2008. For additional information about the study, please visit <http://gwbweb.wustl.edu/CSD/>



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