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2005

Wealth Building in Rural America Project

Center for Social Development

Washington
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George Warren Brown School of Social Work

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Eric Henson
Research Fellow, The Harvard Project on American Indian Economic Development
Director, Lexecon

Anna Lee
Senior Consultant, Lexecon

Luxman Nathan
Senior Compliance Specialist, Capital Research and Management Company

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Center for Social Development
George Warren Brown School of Social Work
Washington University
One Brookings Drive
Campus Box 1196
St. Louis, MO 63130
tel 314-935-7433
fax 314-935-8661
e-mail: csd@gwbmail.wustl.edu
http://gwbweb.wustl.edu/csd

Rural Wealth Building: Native Americans

Eric Henson, Anna Lee, and Luxman Nathan[1]

Wealth. For some the term evokes the accoutrements of the world's business or celebrity elite: private islands, exotic vacations, personal jets, and multi-million dollar homes. For many others, however, wealth is simply the financial assets that are necessary for attaining more mundane goals or possessions: the down payment for a house, the funds necessary to pursue an early retirement, savings for college tuition, or seed money to start a business.

Regardless of the images inspired by the term, people around the world have attempted, in their own ways, to achieve wealth and its attendant prosperity. The basic dictionary definition of wealth is: "An abundance of valuable material possessions or resources; riches."[2] For our purposes in this essay, wealth is not necessarily intended to connote the extravagant or merely material possessions, but rather is defined as the following: wealth in a population is a standard of living and community observed in a setting conducive to capital accumulation, social cohesion, high rates of meaningful employment, and low rates of social pathology.

By most accounts, and using the definition above, the United States is perhaps the wealthiest nation in the world, with a standard of living many times greater than that of

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1 Eric Henson is Research Fellow at The Harvard Project on American Indian Economic Development ("HPAIED") and is Director at Lexecon, an FTI Company ("Lexecon"). Anna Lee is Senior Consultant at Lexecon. Luxman Nathan is Senior Compliance Specialist at Capital Research and Management Company. HPAIED is housed at the John F. Kennedy School of Government at Harvard University, Cambridge, MA. Henson and Lee are currently based in the Lexecon office in Tucson. Nathan is based in the Los Angeles headquarters of Capital Research and Management Company. The views expressed herein are those of the authors and not those of HPAIED, Harvard University, The John F. Kennedy School of Government, Lexecon, FTI, Capital Research and Management Company, Capital Group Companies, Inc., or the American Funds family of mutual funds.

2 *The American Heritage Dictionary of the English Language, Third Edition*, Boston: Houghton Mifflin Company, 1992.

even many other industrialized nations. Along with abundant natural resources and access to cutting edge technology, the United States benefits from deep, liquid, and efficient capital markets, a highly sophisticated mortgage and consumer finance system, and strong and transparent legal and regulatory institutions. These were all initially designed, and have further evolved, to promote the process of capital accumulation among businesses, workers, investors, and consumers. Thus, the creation of wealth, along with its maintenance and enhancement, is relatively accessible to the majority of the American populace. For example, many Americans in the labor force are participants in employer-sponsored defined contribution plans (e.g., 401(k), 403(b), profit sharing plans, etc.), which allow them to invest a portion of their wages on a tax-deferred basis in order to save for their retirement. In some cases, workers' contributions are enhanced through employer-sponsored matches, adding to the retirement nest eggs of millions of workers. The rise of discount and Internet-based brokerage has made Wall Street – once the province of the super-rich – more accessible to America's growing legions of small investors. Small- and medium-sized enterprises have a vast array of lending options available through banks, as well as grants and loan programs operated by municipal, state, and federal agencies. Further, concurrent with record low interest rates and the recent dramatic rise in property values nationwide, more and more Americans are either purchasing or investing in real estate, or they are enjoying the convenience of accessing their real estate-based equity stakes in order to finance other wealth-building activities. While the rise in personal and corporate wealth within the United States has been widespread, certain areas have not benefited to the same extent. In particular, rural communities within the United States have been experiencing declines in employment, business formation, and property values over the past several decades.[3] Notwithstanding the recent gains discussed below, nowhere is this rural poverty more acutely evident than in Indian Country,[4] where building wealth has traditionally been a relatively difficult endeavor for both individuals and tribal communities.

Indian Country: Current Conditions & Wealth Building Capacity

Even for the many tribes that do have some access to "an abundance of valuable resources" in the form of large landholdings and mineral rights, these resources have not translated into a higher standard of living for most Indians.[5] In fact, Indian Country suffers from very high rates of poverty and unemployment. As some Indian nations are turning the corner on wealth building, others remain poor relative to the non-Indians surrounding them. For example, as of the 2000 Census, real per-capita income of natives

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3 Leslie A. Whitener and David A. McGranahan, "Rural America: Opportunities and Challenges," US Department of Agriculture, *Amber Waves*, 1.1. See also, David McGranahan and Calvin Beale, "Understanding Rural Population Loss," *Rural Americ*a, 17.4, Winter 2002; and United States Department of Housing and Urban Development, "Research Works," 1.1, October 2004.

4 The term "Indian Country" is used herein to refer to Native communities and areas, rather than to strictly denote those areas legally defined as Indian Country by the federal government. "Native America" and "Indian Country" are used interchangeably throughout this report, as are the terms "Indian," "Native American," and "American Indian," which are intended to include Alaska Natives, unless otherwise noted. The legal definition of Indian Country is found in 18 USC 1151. It defines Indian Country as: (a) all land within the limits of any Indian reservation under the jurisdiction of the United States Government, notwithstanding the issuance of any patent, and including rights-of-way running through the reservation, (b) all dependent Indian communities within the borders of the United States whether within the original or subsequently acquired territory thereof, and whether within or without the limits of a state, and (c) all Indian allotments, the Indian titles to which have not been extinguished, including rights-of-way running through the same.

5 Rebecca Adamson, "Land Rich and Dirt Poor – The Story of Indian Assets," *Native Americas*, Summer 2003, 26-37.

living in Indian Country was less than half of the US level, Indian unemployment was more than twice the US rate, and Indian family poverty was three times the US rate.[6]

Obviously, the creation of wealth within a community takes much more than simply resources. There are examples throughout history and even today. Nations such as Venezuela, China, and Nigeria all fall into the category of countries that possess vast natural resources but are not part of the group of wealthy nations.[7] Indian nations are not that different from many other developing economies, and until fairly recently all Indian nations were poor, even those with abundant resource endowments.

Despite the discouraging relative poverty figures cited above, there have been many recent developments in Indian Country which are increasing the capacity, as well as the potential, for wealth accumulation among individuals and tribes. For example, following the passage of the 1975 *Indian Self-Determination and Educational Assistance Act* (PL 93-638), a re-emergence of Indian economic development has taken hold. This Act, as well as subsequent legislation, political activism, and development initiatives,[8] has helped tribal governments to increase their control over the many aspects of economic development within their reservations, with spillover effects in surrounding areas and communities. Take, for example, the Salish and Kootenai at the Flathead

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6 Jonathan B. Taylor and Joseph P. Kalt, *American Indians on Reservations: A Databook of Socioeconomic Change between the 1990 and 2000 Censuses,* Cambridge, MA: The Harvard Project on American Indian Economic Development, 2005, xii.

7 This is not to say that abundant natural resource endowments cannot be a good base from which to launch economic development. The oil-rich countries of the Middle East have achieved relatively high levels of per-capita income, but are only now beginning to grapple with many other aspects of sustainable economic development, e.g., how to employ increasing numbers of college-educated members of their labor forces.

8 Joseph P. Kalt and Joseph William Singer, "Myths and Realities of Tribal Sovereignty: The Law and Economics of Indian Self-Rule," Joint Occasional Papers on Native Affairs (JOPNA), January 2004. See also, Paul VanDevelder, *Coyote Warrior: One Man, Three Tribes, and the Trial That Forged a Nation,* New York: Little Brown and Company, 2004.

Reservation. The Tribes have essentially taken over all aspects of wealth building, including natural resource rights as well as the other components of community development (see below). Some tribes have become the most successful economic entities in their regions: working with neighboring governments and private sector interests, the Mississippi Choctaw have become one of the largest employers in Mississippi.

One of the most well-known of these legislative acts was the passage of the *Indian Gaming Regulatory Act* (IGRA) in 1988. In some instances IGRA gave tribes the ability to start and promote casino gaming operations on Indian land by compacting with state authorities. This has ignited a large influx of tourists to some Indian casinos, resulting in substantial employment for tribal populations and nearby non-Indian communities,[9] as well as swelling the revenues of certain casino gaming tribes. These revenues, put to use for the benefit of tribal communities and individuals, have grown rapidly. In 2004, Indian gaming revenues exceeded those of Las Vegas.[10] A recent examination of socioeconomic changes in Indian Country from the 1990 to 2000 Censuses[11] found that despite the substantial progress that has been made over the past decade (for gaming as well as non-gaming tribes), the wealth, employment, education, and housing gaps between Indian Country and the rest of the United States still remain

[9] Even before casino-style gaming became widespread, Indian bingo had allowed some tribes, such as the Morongo Band in California, to effectively eliminate dramatically high unemployment rates. See, for example, James Cook, "Help Wanted – Work, Not Handouts," *Forbes*, May 4, 1987, 68.

[10] According to the Associated Press, Indian gaming generated $18.5 billion in 2004, while Nevada gaming revenues totaled $9.9 billion. Erica Werner, "Tribal Casino Revenues Surpass Nevada's," Associated Press, February 15, 2005. By way of comparison, Deere & Company, based in Moline, IL, had 2004 revenues of $18.4 billion. Deere & Company is the well-known manufacturer of farm and lawn-care equipment, including John Deere tractors.

[11] Taylor and Kalt, *op. cit*. Also, "Income Growth Seen on Native American Reservation," *All Things Considered*, National Public Radio, January 31, 2005.

very large. Some factors that contribute to the resiliency of this wealth gap are characteristic of all rural communities throughout the United States and the globe. Others are idiosyncratic, reflecting the range of cultural, economic, and legal environments within Indian Country.

Wealth Building Challenges in Rural Communities

Building and maintaining wealth in many rural settings around the world, including Indian and non-Indian communities in the United States, has proven difficult. Within the United States this has been especially so in communities that developed around small family farms; these communities increasingly have become less and less viable.[12] Also, the tendency of most rural economies to be both dependant on the production of commodities (agricultural or mineral) and not as industrially diversified as more urban communities contributes to the problem.

Ongoing changes in the US agricultural sector have become acute. As agribusiness becomes more reliant on sophisticated technology and production techniques, and as US agricultural producers face more global competition, small-scale or individual family farms have slowly given way to larger-scale commercial operations. Larger commercial farming enterprises are better able to compete globally and acquire, retain, and develop the technologies and skills among their workforce that are necessary in modern agribusiness. Small farms have less of a revenue base from which to generate profits; however, these profits are usually redistributed within the local economy. In contrast, the revenues and profits from most commercial farms are often shared with

[12] Jim Richardson, "Pulling Together the Great Plains: 30 Years in the Life of Cuba, Kansas." *National Geographic Magazine*, May 2004.

distant corporate headquarters and eventually shareholders. Rural areas that depend on mineral extraction or energy production industries are also facing similar difficulties.[13] Consequently, since most of the profit generated from rural areas is essentially "repatriated" to other parts of the national or even global marketplace, the local economies of most US rural areas are not growing as fast as their urban or suburban counterparts (and in some areas are shrinking). Building wealth is much easier to achieve when the dollars in the system turn over multiple times within the community.[14]

A drop in local revenues from farming, coupled with lower capital and business investment, results in low levels of job creation and has spawned another problem: rural brain drain. To the extent that local communities offer fewer long-term economic opportunities, the best and brightest members of these communities seek higher incomes away from their rural homes.[15] For economic survival these communities effectively ask people, often young people not yet established, to stay near home and invest their time, efforts, and skills locally, pitting the local area against every other investment/career opportunity available to these members of the labor force.[16] Some entire states are affected; Iowa, for example, has recently begun to offer young working Iowans tax incentives to keep them from migrating to nearby Minnesota.[17]

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13 Phyllis Austin, "The Making of a One-Company Ghost Town," *Business and Society Review*.

14 John P. Blair, *Local Economic Development: Analysis and Practice*, Thousand Oaks, CA: Sage Publications, 1995, 124.

15 Carol Ward, "Key Actors in American Indian Human Capital Formation: The Northern Cheyenne Case," in Alan Sorkin, ed., *Research in Human Capital and Development: American Indian Economic Development,* Volume 10, 1996.

16 Joseph P. Kalt, "Statement before the United States Senate Committee on Indian Affairs, Hearing Regarding Lessons in Economic Development Policy," September 12, 2002, 9.

17 Verlyn Klinkenborg, "Keeping Iowa's Young Folks at Home After They've Seen Minnesota," *New York Times*, February 9, 2005.

There is significant evidence showing that education leads to wealth and an educated population is more able to achieve a high standard of living when given the opportunity.[18] However, the path leading from educational attainment to economic prosperity remains difficult in Indian Country.[19] This is particularly disheartening since native educators were among the first to push for greater educational opportunities and self-determination, and thus cultural and economic renewal.[20] What may be most critical is the opportunity to put one's educational attainment to use once one comes out of the local high school or college, be it tribal or non-tribal.[21]

Wealth Building Challenges in Indian Country

The above factors all contribute to a gradual erosion of wealth building opportunities within many rural communities. While the experience of Indian Country parallels that of most rural America – decreasing revenue growth in small-scale agriculture, low levels of local investment and business development, stagnant job creation, an exodus of young, talented workers, and brain drain – there are other factors which serve as additional obstacles to sustainable wealth building in rural Indian Country.

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[18] See, for example, Dani Rodrik, "Getting Interventions Right: How South Korea and Taiwan Grew Rich," *Economic Policy*, 1995, 20.

[19] Ward, *op. cit.*

[20] It is worth noting that what many consider to be the watershed event in the current wave of Indian *economic* development was entitled the *Indian Self-Determination and Educational Assistance Act*. More than a decade of research at HPAIED verifies that sustainable economic development is largely a question of self-determined governance.

[21] This is an issue not confined to American Indians. Malaysia, for example, faces similar difficulties. See Dianthus Saputra Estey, "Indonesia Exports Migrant Workers," <aljazeera.net>, November 12, 2003.

It is important to bear in mind that the development struggles faced by Indian nations derive in large part from their status as "sovereign dependent nations" within the United States. Native nations have a unique status of treaty-protected rights within the federal United States, based on the original treaties negotiated between the United States government and the leaders of Indian nations. What the treaties did not do was absorb the tribes into the Untied Sates, as many non-Indians assume. In return for ceding most of their land to the US, the tribes were assured protections on their reserved lands and the right to govern their own sovereign nations. This unique status of Indian nations, coupled with the sovereign status of states and the overarching federal government, creates myriad layers of governance resulting in conflicts that inhibit economic development.[22]

Past efforts to build sustainable wealth in rural Indian Country have typically centered on federal government's trust oversight of tribal assets. This oversight, administered by the US Department of the Interior's Bureau of Indian Affairs (BIA), has frequently resulted in poor returns on investment dollars and effort.[23] In addition to leasing efforts by the BIA, periodic, *ad hoc* initiatives from organizations such as the US Department of Commerce's Economic Development Administration (EDA)[24] compounded the problems of ongoing below-market leasing and mismanagement of the

[22] Terry Anderson, *Sovereign Nations or Reservations: An Economic History of American Indians*, San Francisco: Pacific Research Institute for Public Policy, 1995.

[23] Matthew B. Krepps, "Can Tribes Manage Their Own Resources? The 638 Program and American Indian Forestry," in Stephen Cornell and Joseph Kalt, eds., *What Can Tribes Do? Strategies and Institutions in American Indian Economic Development*, Los Angeles: University of California, American Indian Studies Center, 1992, 179-203. Also see Matthew B. Krepps, and Richard E. Caves, "Bureaucrats and Indians: Principal-Agent Relations and Efficient Management of Tribal Forest Resources," *Journal of Economic Behavior and Organization*, 24.2, 133-151.

[24] For example, in the 1960s and 1970s the EDA built hotels, resorts, and industrial parks throughout Indian Country without sufficient analysis to justify the investment decisions being made. These decisions involved substantial sums of money and cost taxpayers millions of dollars in wasted capital funding. For more on this see Cook, *op cit*.

resultant funds. These practices, though viewed by many as well-intentioned and in the best interests of individual Indians and the tribes, have been largely unsuccessful. In an effort to fulfill trust obligations and simultaneously "protect" tribal lands and other assets, the federal government has instead fallen far short of these noble ideals, and administration of the programs has been substandard. Negligent management and a concomitant lack of supervision have resulted in the squandering of reservation resources[25] and are now the subject of ongoing and costly litigation pending against the federal government.[26]

Against this backdrop of failed federal interventions and persistent challenges to the degree of tribes' sovereign status, the promotion of wealth building in rural Indian communities is specifically hampered by the following factors:

- There are conflicting incentives between federal trust management of tribal assets and the interests of tribal governments.
- Administration of federal governmental programs has been slow and burdensome, while tribal governmental programs oftentimes are not coordinated.
- There is uncertainty surrounding the application of tribal, federal, and/or state laws and regulations within tribal jurisdictions.
- There is a lack of transparent and/or well-functioning tribal government institutions, especially tribal courts.

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25 Krepps, *op. cit*. Also see Krepps and Caves, *op. cit.*

26 In 1997 concerns over the administration of trust accounts held by the BIA for the benefit of *individual* Indians came to a head when a federal judge ruled that Native Americans could file a lawsuit encompassing 300,000 Indian trust accounts. The *Cobell* case is still in dispute, and has led to contempt of court rulings against the Department of Interior and the Department of the Treasury for the federal government's inability to account for trust fund monies. This case does not address the larger claims of mismanagement of the *tribal* (as opposed to individual) trust assets.

- Efforts to leverage individual and/or collective assets for wealth building are hampered by restrictions on the transfer of trust land.
- Physical and commercial infrastructure necessary to support business activities is scarce.
- There is a lack of opportunity for income-enhancing skills development and employment on reservations.
- Low levels of financial literacy and insufficient credit histories inhibit utilization of capital even when access to funding is available.

In addition, citizens of Indian nations feel a strong connection to their physical reservation lands. Many Indians consider their remaining tribal land sacred and fundamental to their definition of themselves as tribal citizens. Some researchers in development economics have argued that one feasible way to raise living standards in poorer regions is to institute increased limited visas to wealthier regions. In effect, the suggestion is that taking aid to people who are poor might be much less efficient and effective than taking poor people to places that have more opportunity.[27] While this is leading-edge thought on globalization, similar initiatives have been tried before in Indian Country, with disastrous results. For example, in 1952 the BIA instituted a *Voluntary Relocation Program* that sparked a mass migration of Indians to urban centers with promises of vocational training, relocation assistance, medical care, and job placement assistance.[28] Between 1952 and 1972, the BIA resettled more than 100,000 reservation

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[27] Dani Rodrik, *Feasible Globalization*, Cambridge, MA: National Bureau of Economic Research, Working Paper 9129, September 2002.

[28] Eric Henson, Jonathan Taylor, et al., *Native America at the New Millennium*, Cambridge, MA: The Harvard Project on American Indian Economic Development, John F. Kennedy School of Government, Harvard University, 2002.

Indians, most of who were processed through centers in Chicago, Cleveland, Dallas, Denver, Los Angeles, Oakland, San Francisco, San Jose, Seattle, Tulsa, and Oklahoma City.[29] The federal government ended its relocation programs in the 1970s, but migration to the cities remains substantial in spite of the fact that urban living does not necessarily end the cycle of poverty for many American Indians.[30] Thus, there is a real need to find sustainable economic development solutions for natives in rural areas.[31] In many instances this is undeniably a difficult undertaking. However, as discussed below, tribal examples demonstrate that it is possible to achieve sustainable development in many locations without forcing residents to emigrate from Indian Country.

Rural Indian Country Wealth Building: Success Stories

The examples of successful wealth building in rural Native America differ from the failures discussed above in at least one critical sense. They are tribally driven. In addition, many of these success stories tap into a historical and cultural past where the building blocks of wealth creation are familiar to the members of the communities involved. For example, contrary to the public perception, pre-contact Native American history shows examples of elaborate property rights among native cultures. The idea of individual ownership of property is deeply rooted in Indian legal history and native

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[29] Thomas Kingsley, Maris Mikelsons, and Carla Herbig, *Housing Problems and Needs of American Indians and Alaska Natives*, Washington, DC: US Department of Housing and Urban Development, 1996.

[30] Henson, Taylor, et al., *op. cit.*

[31] According to the US Department of the Treasury, factors hindering development in Indian Country include problems with: legal infrastructure, government operations, economic barriers, lack of access to capital, and education. For a more complete discussion see *The Report of the Native American Lending Study*, *Community Development Financial Institutions Fund*, Washington, DC: US Department of the Treasury, November 2001, 4-6. See also Adamson, *op. cit.*, 34-36.

societies had developed elaborate ramifications for the mistreatment of private property.[32] Furthermore, with the changes brought on by contact with Europeans, Native Americans displayed a wide range of adaptations to their new commercial surroundings. One example of this is the ability of the Iroquois Confederacy to simultaneously negotiate with both the French and the British during much of the 18th century.[33] These examples show that there exists a historical basis for many of the factors necessary for rural wealth building in Indian Country.

In contrast to the BIA and EDA model of economic development, successful Indian nations are beginning to make decisions for themselves and are lessening their reliance on outsiders for the administration of their own resources. They are, in many ways, employing tactics like those heretofore successfully employed by their non-Indian rural neighbors, i.e., self-reliance and innovative approaches to long-term economic prosperity. These range from creation of micro-credit programs[34] to founding businesses that are not location-specific (e.g., Internet businesses, telemarketing,[35] and others). These efforts illustrate individual and tribal enterprises taking advantage of financial, commercial, and technological advances that help overcome the above-mentioned problems, which are common to all rural settings.

The Harvard Project on American Indian Economic Development (HPAIED) administers a governmental awards program that identifies, celebrates, and shares tribal

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[32] Bruce Benson, "Customary Indian Law: Two Case Studies," in Terry Anderson, ed., *Property Rights and Indian Economies: The Political Economy Forum*, 1992.

[33] Jennifer Roback, "Exchange, Sovereignty, and Indian-Anglo Relations," in Anderson, ed., *ibid*.

[34] David Mushinski and Kathleen Pickering, "Micro-Enterprise Credit in Indian Country," in Sorkin, ed., *op. cit*.

governmental success stories from around Indian Country. This program, entitled Honoring Contributions in the Governance of American Indian Nations (Honoring Nations), has allowed researchers to discover a wide range of flourishing development strategies in Indian Country. These successes fall broadly into two categories: (1) those that secure development through establishing businesses and building an improved regulatory and legal environment within the tribal community; and (2) those that secure development though management of the natural environment and resources (e.g., the land and animals).

Among recent Honoring Nations recipient programs are several cases of tribes that have fostered economic development by recognizing the conflicting incentives inherent in most federal development projects, and have taken it upon themselves to leverage their vast resource bases. The Confederated Salish and Kootenai Tribes (SNK) of western Montana have been very successful in doing this within their Flathead Reservation. After more than a century of mismanagement under a trust arrangement with the US federal government, SNK began to take control of their own resources. The Tribes formed an Office of Support Services in order to oversee their vast natural resource base, which includes more than a million acres of mountains, forests, grasslands, a riparian corridor, the southern half of Flathead Lake, and a wide range of wildlife and fish stocks. Both tribal citizens and the tribal government benefit from the proper administration of the Tribes' assets, but also bear responsibility for potential management failure. Through their activities, SNK has helped to foster a more business-friendly

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[35] Lakota Express, a Native American- and women-owned and operated marketing company provides telemarketing services as well as operating <lakotamall.com>, with links to other Indian businesses and organizations.

environment – with a large number of non-farm businesses operated by SNK citizens – while still maintaining a system of tribal regulatory oversight that emphasizes sustainable resource management.[36]

Some tribes have also become more successful in creating and administering their own economic development projects, thereby lessening their reliance on federal government-sponsored initiatives. In September 1994, the Winnebago Tribe of Nebraska formed an economic development corporation, Ho-Chunk, Inc., controlled by the Tribe. Established to diversify the Tribe's enterprises away from an over-reliance on gaming profits, Ho-Chunk, Inc. oversees a portfolio of business activities ranging far beyond the boundaries of the Winnebago reservation. These include hotels, grocery and convenience stores, tobacco and gasoline distribution, temporary hiring agencies, and telecommunications activities, such as the development and ownership of two Internet websites dedicated to Native American commercial and cultural resources. Ho-Chunk, Inc. has been very adept at vigorously maintaining the line that separates business and government activities on the Winnebago reservation, thereby increasing the profitability of these businesses by establishing a transparent boundary between commercial and political functions which, if combined, could lead to commercial decisions being driven by political considerations rather than sound business judgment.[37]

Honoring Nations also provides several examples where tribes have worked to clarify the application of overlapping regulatory and legal jurisdictions. This in turn helps to lay the groundwork for more successful commercial development on reservations. Take, for example, the Swinomish Land Use Program, operated by the

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[36] HPAIED, "Honoring Nations, Celebrating Excellence in Tribal Government, 2003."

Swinomish in northern Washington State. The Swinomish Tribe, working with the local county government, entered into a land use and planning agreement that helps coordinate economic activities within the boundaries of what is a highly "checkerboarded" reservation – i.e., a reservation with mixed fee and trust land. In addition, the cooperative approach of their program established a mechanism by which conflicts over jurisdiction and land use can be addressed and resolved more efficiently. Thus, the process for obtaining building permits on the Swinomish reservation, for commercial and/or residential use, has been streamlined.[38]

On a related development track, several tribes have been successful in attracting investment onto their reservations through the establishment of transparent judicial institutions. The Navajo Nation's Judicial Branch and the Tribal Court of the Grand Traverse Band of Michigan provide two examples of independent and fair courts. Both courts operate in a manner consistent with their tribal customs and beliefs, while at the same time establishing precedents within tribal law that apply to both Indians and non-Indians. These tribal courts have increased transparency into their respective tribal judicial processes, thus enhancing the confidence of outside investors and lenders and facilitating access to capital for their own citizens and businesses.[39]

Other programs have focused on the establishment of the requisite commercial, regulatory, and/or legal infrastructure necessary for wealth creation. Starting in the 1970s, community members in the Kayenta Township on the Navajo Reservation in northern Arizona realized that decision-making needed to be local, and not entirely

[37] HPAIED, "Honoring Nations, Tribal Governance Success Stories, 2000."

[38] HPAIED, "Honoring Nations, Tribal Governance Success Stories, 1999."

[39] See, for example, HPAIED, "Honoring Nations, Tribal Governance Success Stories, 1999."

controlled by the Navajo tribal government, which is seated 150 miles away. In addition, the Kayenta community wanted to streamline the decision-making process relating to economic development initiatives in their township. After securing the right from the Navajo Nation Tribal Council to create the township as a separate legal entity, Kayenta's community leaders spent years planning how to establish the rules and procedures for operating as a self-sufficient municipality. After thorough study Kayenta instituted a municipal tax on businesses operating within the township, elected a Township Commission to develop the necessary municipal codes, and hired a Town Manager. Kayenta has used its ability to levy taxes to fund vital infrastructure projects such as the building of a solid waste disposal plant and the implementation of a land surveying and appraisal process for commercial and home construction. Due to the formation of a functioning municipal government with a competent and well-funded administration, Kayenta Township has witnessed the development of several successful businesses over the years.[40]

Still other tribes have focused on providing their citizens with opportunities to develop their human capital and put their skills to work, thereby enhancing their ability to generate income and decreasing their dependence on public assistance. The Yukaana Development Corporation (YDC), located in Galena, Alaska, was established by the Louden Tribal Council in 1997 in order to clean up the environmental contamination from a nearby military facility. YDC currently provides employment and training for Native Alaskans in the remediation of environmental hazards. Traditionally, the Louden have relied on subsistence fishing, hunting, and gathering in order to make a livelihood in

[40] HPAIED, "Honoring Nations, Tribal Governance Success Stories, 1999."

the Alaskan wilderness. YDC has provided certification and training to over one-fifth of the tribal population, providing them with marketable skills and the ability to supplement their income. Through its efforts, YDC is now able to respond to environmental crises and cleanup needs far from their home base in rural Galena.[41]

Finally, some HPAIED honorees have worked to increase financial literacy and creditworthiness, which in turn helps them build their own individual wealth through the accumulation of financial assets. The Chuka Chukmasi Home Loan Program, run by the Chickasaw Nation of Oklahoma, was established to meet the home financing needs of tribal citizens regardless of their location. Individuals who apply for a loan through the program must participate in financial literacy and home ownership courses run by the Tribe. The program also offers post-purchase counseling to help recipients maintain their creditworthiness. The program reinvests its interest revenues to make more home loans available to others. Through the first five years of operation, the program has experienced a zero default rate and has closed over 273 home loans for Chickasaw citizens.[42]

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[41] HPAIED, "Honoring Nations, Tribal Governance Success Stories, 2000."

[42] HPAIED, "Honoring Nations, Celebrating Excellence in Tribal Government, 2003." In addition to establishing the Chuka Chukmasi home loan program, the Chickasaw Nation is one of a number of rural tribes that own and operate their own banking institutions. The Chickasaw bank, named Bank2, is located in Oklahoma City and is one of several rapidly growing Native American owned banks. See

Conclusions and Policy Recommendations

To build wealth as defined here,[43] not even a sudden influx of natural resource riches or gaming funds is sufficient. There is no quick fix to ameliorating more than a century of mismanagement, abuse, and poverty.[44] The success stories above demonstrate the potential for wealth creation within rural Native America, but each project took significant time and effort to launch, and requires ongoing vigilance and energy to maintain. These programs and initiatives, in addition to being tribally driven, share several common features. The characteristics common to their success provide the beginnings of a roadmap that others can utilize in their own attempts to build rural wealth. At a minimum, the following items should be included in policy recommendations aimed at wealth development for tribes.[45]

- Planning and development policies that reconcile conflicting incentives of the interested parties – tribal governments, federal agencies, states, and/or individual tribal citizens. These policies help enshrine institutional knowledge and allow spur-of-the-moment decisions to be balanced against overarching goals shared by tribal membership. Effective planning will also streamline economic initiatives and ensure the efficient execution of development policies.

Jerry Reynolds, "Native-Owned Banks Exceed Averages," *Indian Country Today*, September 15, 2003, <www.indiancountry.com/content.cfm?id=1063640360>.

43 Wealth meaning more than the simple accrual of an abundance of material possessions but instead encompassing sustainable development conducive to capital accumulation, social cohesion, high rates of meaningful employment, and low rates of social pathology.

44 Although the socioeconomic disparity between Native America and the overall US population is shrinking, it will take an additional 55 years at the current rate for per-capita incomes on the reservations to surpass the average for all citizens of the US. See Taylor and Kalt, *op. cit*., 6-7.

45 Eric Conrad Henson, "Statement before US Senate Hearing on S.519 – The Native American Capital Formation and Economic Development Act of 2003," April 30, 2003.

- Clarifying the application of regulatory codes and ordinances in tribal jurisdictions. Understanding which regulatory structure governs business transactions or development projects in Indian Country is critical to maximizing the ability of all parties to understand the rules under which their initiatives should operate. For example, the adoption and fair enforcement of regulatory regimes, such as tribal health codes, housing ordinances, commercial codes, tax collection systems, etc., helps all parties involved in the rural economic development process – be they tribal citizens or non-Indian actors – assess their ability to make profitable investments in tribal jurisdictions.
- Implementation of an independent tribal judiciary. An essential component of a well-functioning tribal regulatory system is the existence of a fair, independent, and transparent tribal judiciary. This helps build confidence among investors, lenders, and entrepreneurs both from within American Indian communities and from outside Indian Country.
- Embracing principles of corporate governance, including separate boards of directors independent from tribal government. The marketplace is extremely competitive in most industries, and this separation insulates businesses from fractious tribal politics. In addition, the use of independent, apolitical directors, selected for their expertise, injects essential knowledge vital to commercial undertakings.
- Instituting financial and budgetary controls in order to facilitate leveraging of financial assets. Audits and oversight help in the process of collateralization

and use of tribal and individual assets, and facilitate the evaluation of success or failure. This builds a learning process by which future efforts are more likely to succeed.

- Fostering a range of commercial development within the tribal economy. Over-dependence on a single revenue stream, for example large-scale tribal casino operations, can increase the economic development risk for the tribe as a whole. In addition to limiting opportunities for revenue diversification, it further undermines economic development by diminishing the range of employment options for the best and brightest members of the tribal workforce. To further this goal, tribes may consider actively promoting small-scale entrepreneurship within their communities through small business incubator programs.
- Enhancing financial literacy and access of individual tribal citizens to the larger financial system. Tribal government-sponsored initiatives will be less effective if individual tribal citizens lack either the knowledge or the ability to build their own pool of wealth to parallel that of the larger tribal economy.

Economic development initiatives that take these factors into account help stimulate increasing rural development within Indian Country, and thus help promote sustainable wealth creation among tribal citizens. While tribal governments can address several of these policy items themselves, others will require a more focused outlay of development funds from various federal agencies. Thus, in order to bring about the conditions within Indian Country that are necessary to end dependence on the federal government and to generate more opportunities for wealth creation, there needs to be more federal government involvement – albeit in a more targeted and effective fashion – in the immediate short term.

This leads to a more fundamental question, which has become part of the political debate in much of the United States over recent years. That is: "Why should the pursuit of sustainable wealth creation in Indian Country concern the average American citizen?"

It matters for several reasons. First, the trust relationship between the US federal government and Indian nations necessitates that the federal government, and by extension the US taxpayer, does not shirk its responsibilities to the indigenous people of this country. While some may argue that the federal government already funds a large portion of development activities and social programs on tribal lands, studies point out that overall federal funding for Indian Country has been declining.[46] Many of the cuts in federal programs for Indians – including cuts in funding for expanded health care, education, and law enforcement infrastructure on reservations – not only deprive individual Indians of a standard of living comparable to non-Indians, but also hamper the creation of an environment where tribal citizens can participate in wealth building activities. Tribal governments often must fill in the gaps, and thus devote most of their scarce resources to delivering basic services to their citizens. As reported by the US

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[46] For example, a 1995 analysis showed that if "one looks not only at overall Indian spending but also at its major components – BIA, IHS, Office of Indian Education in the Education Department, Indian Housing Development program in HUD, ANA, and INAP – one sees…that, in constant dollars, **all** major spending items except IHS have declined during the period FY 1975-1996." (Emphasis in the original.) In addition to evaluating funding on a constant dollar basis, the study showed that until 1985, per-capita spending was greater for Indians than for the rest of the US population, but that after 1985 expenditures were less, per capita, for Indians than for the population as a whole. For more, see Roger Walke, *Indian-Related Federal Spending Trends, FY 1975-1996*, Washington, DC: Congressional Research Service, The Library of Congress, February 13, 1995. This study considered the budgets of six major categories: the BIA; the Indian Health Services (IHS); the Office of Indian Education within the Department of Education; the Indian Housing Development program for new construction (estimated) within the Department of Housing and Urban Development (HUD); the Administration for Native Americans (ANA); and the Indian and Native American Employment and Training Program (INAP).

Commission on Civil Rights, "Underfunding violates the basic tenets of the trust relationship between the government and Native peoples and perpetuates a civil rights crisis in Indian Country."[47] Therein lies the second reason for focusing on this issue: The continued presence of obstacles to wealth creation and development in Indian Country is a violation of the legal compact, and in fact, the civil rights, of Native Americans.

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[47] United States Commission on Civil Rights, *A Quiet Crisis: Federal Funding and Unmet Needs in Indian Country*, July 2003. For additional information see United States Commission on Civil Rights, *Broken Promises: Evaluating the Native American Health Care System*, 2004.

Third, the promotion of wealth building initiatives on reservations acts as an engine for growth in surrounding non-Indian communities. The relationship between Indians and non-Indians, especially in communities surrounding reservation lands, has been unnecessarily rife with conflict. This is partly the result of lingering racism, and partly the result of misconceptions regarding Indian sovereignty and the contributions of tribes to local economies. Indians pay numerous federal and state taxes and, when measured on a state-by-state basis (rather than a US national level), studies indicate that the amount of tax revenue received by states from Indian tribes and tribal citizens is larger than state outlays to tribes within their jurisdictions.[48] Creating more vibrant and dynamic tribal economies helps improve the economic prospects for all citizens in rural areas.

This paper demonstrates that it is possible and desirable for all Americans to foster native access to the same mechanisms for wealth creation that have helped non-Indian communities prosper. While there will always be some level of federal government involvement in Indian Country, an over-reliance on federal funding creates distortions within tribal economies, as described above, that further inhibit the process of wealth creation. By assisting tribes and tribal citizens in seizing their own opportunities for sustainable wealth creation – be it through sound management of natural resources,

[48] For example, the Arizona Commission of Indian Affairs found that "for every dollar the state spent on a tribe, nearly $42 was returned to the state through taxes assessed on businesses that operated on reservations and sales tax that Native Americans paid on goods purchased off the reservation." In 1999, tribes contributed more than $1 billion to the economy of Washington State, which far exceeded state funding for services for tribes and tribal citizens. See the United States Commission on Civil Rights, *A Quiet Crisis: Federal Funding and Unmet Needs in Indian Country*, *op. cit*., 4. The Commission on Civil Rights cites Stephen L. Pevar, *The Rights of Indians and Tribes, The Authoritative ACLU Guide to Indian and Tribal Rights*, Carbondale, IL: Southern Illinois University Press, 2002, which in turn cites "Tribes Represent Multi-Million-Dollar Asset for Arizona," *Indian Country Today*, February 4, 1993, A6, and "Washington Tribes Boost State Economy by $1Billion," *Indian Country Today*, February 8, 1999, A6.

the creation of the requisite physical, regulatory, and legal infrastructure to attract investment, the promotion of a vibrant and diverse tribal business community, or increasing financial literacy of tribal citizens – the US federal and state governments and their non-Indian citizenry can work with Indian nations to address the persistent inequalities that plague rural Indian Country.

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