



Community Voices on the Collective Abundance Fund

A Community Engagement Report on Addressing
the Wealth Gap on Indigenous Terms - 2022

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Kauffman & Associates, Inc., (KAI) is an American Indian-owned management firm dedicated to enhancing the reach and effectiveness of caring organizations. At KAI, we do work that matters. KAI prepared this document for the NDN Collective - Foundation. www.kauffmaninc.com



Introduction

The NDN Collective - Foundation contracted with Kauffman & Associates, Inc. (KAI) to engage tribal communities across the tri-state area of North Dakota, South Dakota, and Minnesota to inform the program design of a potential resource to address the racial wealth gap, now known as the Collective Abundance Fund. In particular, the NDN Collective aimed to understand the community definitions and measures of collective abundance, wealth gaps and wealth-building activities through an Indigenous lens. KAI implemented qualitative and quantitative information gathering methods to ensure broad engagement and input from tribal individuals across the tri-state area. This included extensive community outreach, one-on-one discussions, community discussions and an online survey. Through this approach, the thoughts and opinions about wealth-building activities and collective abundance from community leaders, organizations, and the general tribal public were voiced. This report summarizes key findings and themes across the qualitative and quantitative information collected. The following sections present the overall themes on wealth, collective abundance, and programmatic design to structure the Collective Abundance Fund.

Community Engagement

The primary goal of community engagement in the planning phase of this initiative is to ensure responsiveness and a program model informed by, for, and with the people impacted by the wealth gap. Community engagement launched in May 2022 and concluded in July 2022. Outreach across the tri-state area included a public survey and individual and community discussions with Indigenous participants. Community discussions and events were held in urban, rural-reservation, and community-centric locations across the tri-state area. Figure 1 shows the map of the tri-state area indicating the locations of community discussions (building icon) and events (star icon).

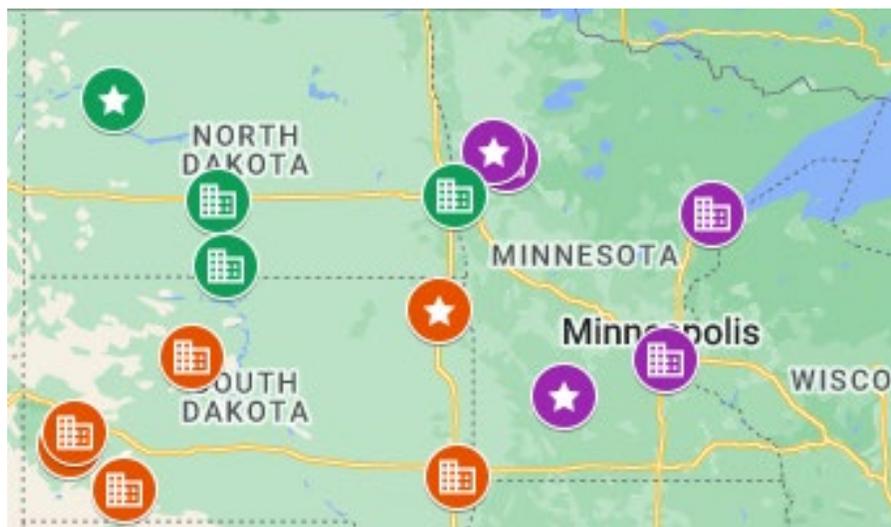


Figure 1. Map of the Tri-state Area of Community Discussion and Event Locations

The community engagement phase was strategically developed in coordination with the Collective Abundance Fund’s Regional Advisory Committee; a committee of regional tribal leaders, and non-profit leaders, elected public officials, artists, and knowledge holders. The aim was to ensure broad and inclusive participation from all the tribal communities across the tri-state area through the collective engagement methods. To maximize survey participation, all communications and campaign branding graphics and messaging were developed to highlight the essence of Indigenous culture and the potential of the program’s impact. The primary message was to “redefine wealth on our own terms.” Figure 2 shows the total community engagement by outreach method.

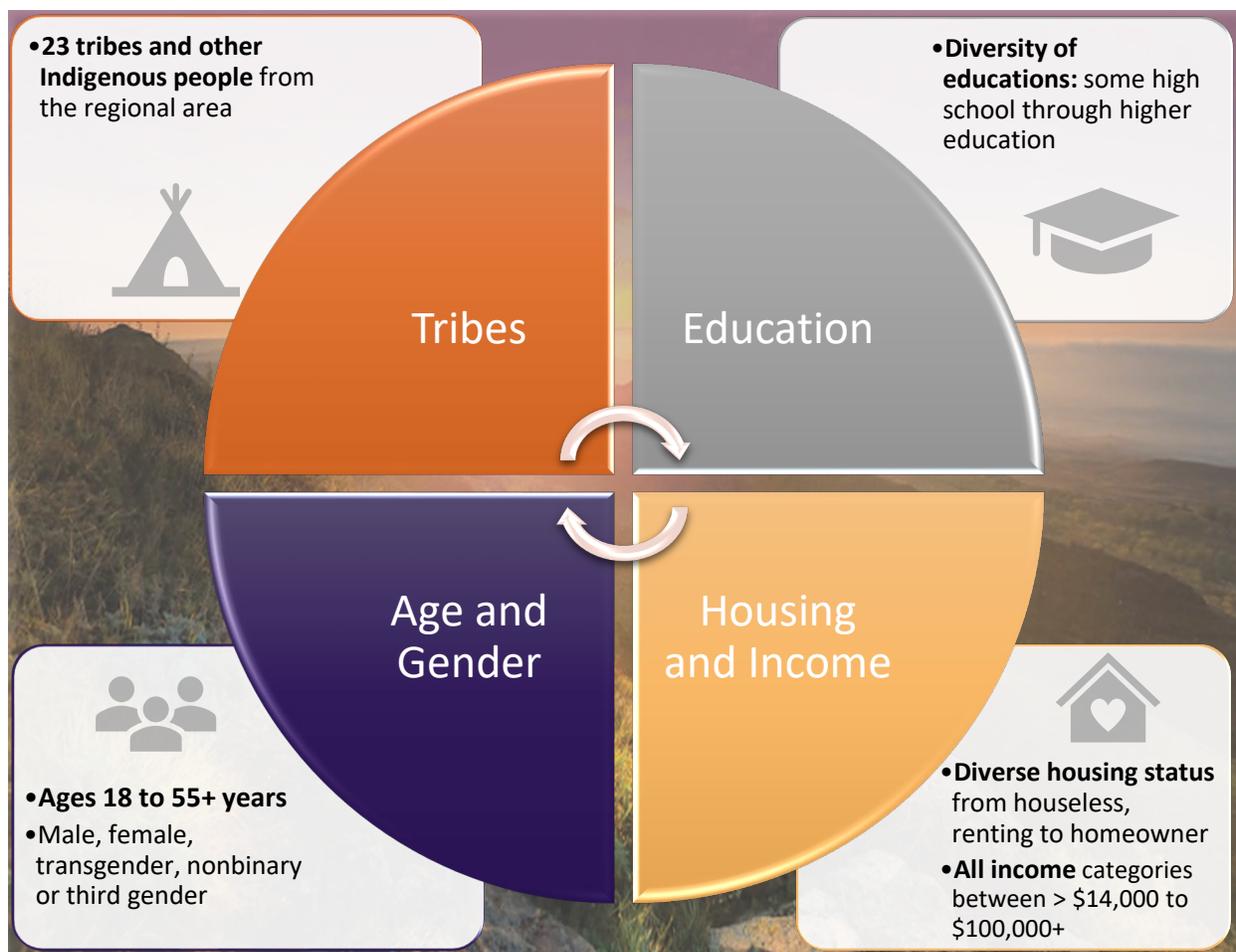
Figure 2. Total Community Engagement by Outreach Method



During the community engagement phase, twenty-two key individual discussions were completed with at least seven participants from each state. Eight community discussions were held with 117 total participants, at least three discussions in each state.

For the survey, and individual and community discussions, there was representation from each tribe in the tri-state area, across each demographic range, including: age, income, education level, housing status, and gender. The discussions, both individual and community, had 139 total participants and the survey had 5,325 responses, for a total of 5,464 voices across the tri-state area.¹ Figure 3 lists the survey demographics by age, gender, income, housing status, and education.

Figure 3. Survey respondent demographics by age, gender, income, housing status, and education



¹ The final sample size includes 2,635 survey respondents. The sample comprises survey respondents who identified as American Indian, Alaska Native, and/or Indigenous, 18 years or older, indicated their primary residence was in Minnesota, North Dakota, or South Dakota, and completed the survey. Survey responses were eliminated from the analysis due to not meeting qualifications or robot responses.

Survey demographic highlights representing broad community engagement:

- Of the 23 tribes in the tri-state region, all tribes are represented in the survey results. Other Indigenous people (e.g., Navajo Nation, Blackfeet Tribe, Choctaw Nation) represent individuals who are affiliated with tribes from outside the region but currently reside within the tri-state area.
- All education categories are represented, including those that reported having some high school to those that graduated high school (or GED), some college, but no degree, and higher education (associates, bachelors, and graduate school).
- For housing status, there was representation from each housing category from survey respondents, including owning a house, renting, living with someone to living in a facility (assisted living, or group home), to houseless.
- For employment status, there was representation across all the status options, including full-time employment, part-time, self-employed, student, stay-at-home caregiver, unemployed, unable to work, or temporarily laid off.
- For household size, there was representation from individuals that reported having one person to more than eight people in their household.
- For households with children under the age of 18 years, 28% of survey respondents reported having no children, with the remaining respondents reporting between one child to six children.
- For household income, there were survey respondents from each category, including less than \$14,999, to \$100,000 or more per year. Thirty-six percent of respondents reported a household annual income more than \$50,000 and 59% of respondents reported household annual income less than \$49,999 per year.
- For age, all age categories above 18 years of age were represented. Twelve percent of respondents were 55 years and older, and 9% were between 18-24 years of age.
- For gender, there was representation of survey respondents who reported identifying as cisgender male and female, as well as trans female, trans male, and nonbinary or third gender.

Overall, **each group across demographic categories were represented** in the survey responses. This provides an inclusive lens to begin framing the Collective Abundance Fund as a resource.

Summary of Voices

The Collective Abundance Fund is charged with addressing the wealth gap in the tri-state area by understanding wealth through an Indigenous lens. Along with defining wealth, it is important to understand what wealth-building resources and activities could support a life of abundance. Altogether, NDN Collective can use this information to design the Collective Abundance Fund for Indigenous individuals and families across the tri-state area.

Community voices gathered through the survey and individual and community discussions, provided information on the definition of wealth, hardships, and barriers. Other areas addressed through engagement include identifying ways to support wealth-building activities, and input on programmatic design elements for the Collective Abundance Fund. The following sections provide a summary of the community engagement efforts, findings which aligned across discussion and survey responses, as well as nuances that surfaced that may require additional consideration.

How is Indigenous wealth defined?

Drawing from community discussions, a reliable livelihood is a concept described to mean a life where one's basic life needs (e.g., safety, food, shelter, education) are met with a sense of **security**, and therefore, allow for freedom to participate in cultural and community activities. The consensus from community engagement is that a reliable livelihood or a life of abundance can be achieved by **feeling safe and secure** in the ability to meet your and your family's needs, specifically without working multiple jobs. Ultimately, abundance is **having time for participation in cultural traditions and ceremonies, to share and preserve Indigenous knowledge for future generations**. Overall, community participants found that wealth is defined differently from an Indigenous perspective than that of non-Indigenous people. The value of **culture, community, and generosity** are core principles in defining wealth. Similar language descriptions and terms repeated across engagement efforts and the following represents a collective definition of wealth.

Indigenous wealth is a quality of life and mindset that encircles family and community well-being and the care of relationships (i.e., self, family, extended family, community, land, environment), and a spirit of generosity. Money is a tool to support basic needs (e.g., safety, food, shelter, education) and bring financial security and self-determination so that one can live a “good life,” abundant in social and cultural sharing.

What is contributing to the Indigenous wealth gap?

Community participants identified the difficulty of accessing basic life needs, from **housing, health care, and transportation**, as systemic barriers to creating Indigenous wealth. Another gap was limited **financial opportunities**. Specific examples shared were lack of start-up funding for businesses, and poor credit. Education, including education opportunities and the burden of student loan debt, and limited affordable childcare options were significant barriers. Community discussions focused on identifying the root causes of these gaps.

The information that surfaced from community engagement about the Indigenous wealth gap shows that it is complex with multiple layers stemming from **Colonial and capitalist systems and racist policies** imparted by the federal government. This has resulted in multiple forms of **historical and intergenerational trauma** that Indigenous people face. This includes societal harms caused by trauma that plague many Indigenous communities today, as well as substance misuse and violence against women and children. Altogether, each Indigenous individual and family are managing their own set of separate but similar barriers requiring varying levels of resources.

What wealth-building activities are needed?

Throughout community engagement wealth-building activities were commonly identified as relating to **finance, culture, and community**. Resources that serve the entire community through individuals and families and those aimed at **sharing and preserving cultural knowledge** were identified as critical. Figure 4 displays the wealth-building activities identified during community engagement.

Figure 4. Wealth-building activities identified through community engagement



Safety and security are about having stable and consistent access to meet basic life needs. This means food, clothing, shelter, childcare, and education. Once these basic needs are met, one can focus on building personal resources, like becoming debt free. Examples of building personal resources include financial education, access to credit-building activities or business start-up capital.

“I had no positive examples to demonstrate healthy finances or effective planning ... I attended a university to make up for the disparity but now find myself obscured by student loan debt. Since the pandemic, I have no savings left, and I have been spending everything I make just to keep a roof over my head.”
- Survey Respondent

Meeting basic life needs and having access to or building-up personal resources can free-up time to toward participation in cultural activities. Community discussions highlighted that working two jobs to make ends meet did not leave time to go to ceremonies, powwows, or other community events even though cultural connectedness is considered a priority in life.

Community discussions emphasized that individual and family well-being is strengthened by being with community. Specific activities highlighted aimed to support individuals and families through shared spaces. Specifically, physical, and social needs could be accessed through a community center or gathering place. These are places where individuals and families come together to participate in cultural practices and nurture interpersonal relationships. **An investment in family is an investment in community** through culturally-driven values.

Overall, community participants identified wealth-building activities. However, there is a priority associated with these activities. Community discussions indicated that safety and security were priority factors in their lives and consumed their time and resources to maintain. They felt once safety and security were being met, there was more time and resources to dedicate toward building personal resources, participating in cultural events, and spending time in community.

How can Indigenous wealth-building be supported?

Throughout the engagement process, participants shared the types of support or resources needed to live a life of abundance. Given the nature of the Collective Abundance Fund, questions were geared toward program design elements. This focused on what should be supported or resourced, how much financial support is needed and program requirements. Figure 5 displays the results about program design elements.

Figure 5. Results from community engagement outline program design elements



Financial support

No one consistent amount was identified across all participants. For individual and community discussions, it was difficult for participants to indicate a specific funding amount because it was acknowledged that a family would know their needs better than anyone else. Ranges included \$45,000 up to \$300,000 from community discussion participants and between \$75,000 - \$100,000 for individual discussion participants. Thirty-five percent of survey respondents indicated \$50,000 or more followed closely by \$10,000 - \$24,999 and \$25,000-\$49,999 ranges (29% and 28%, respectively). Altogether, the middle range for suggested funding amount is between \$25,000 and \$75,000.

Program support and resources

Overall, the primary topic areas identified through community discussions indicated that Collective Abundance Fund should support activities related to **education, homeownership, skill-building, and wellness**. These topic areas stand in as broad categories that include specific activity areas. Education covers formal and informal learning opportunities, including college and financial planning. Skill-building covers workforce development including technical schools, trade schools, apprenticeships, and mentorships. Homeownership is related to generational housing stability through homeownership or home repair. While wellness covers access to health and healing resources including basic life needs, personal and cultural activities, mental health, or sourcing your own food. Community discussion participants described a range of

wealth-building activities that have been summarized into broad categories with a brief description and a limited list of activities to provide examples.

Program requirements

Overwhelmingly, community participants agreed there should be eligibility requirements and program criteria. Eligibility requirements include tribal affiliation, income level, and needs-based. Program criteria included knowing how proposed projects would **contribute toward collective abundance** for an individual, family, and the local community. More so, it is important to make sure individuals and families with the most needs are **aware of the program opportunity** and that there is the necessary support and guidance to provide an **equitable application process**.

Additional program requirements and design elements include:

- **Be a "good relative,"** including sharing and contributing to immediate family, extended family, clan, and friends, aligned with an unspoken understanding about "not just taking" but "paying it forward." Some individuals provided specific suggestions, including volunteering, sharing processes and lessons learned and documentation of their process.
- Consider **mental health and wellbeing**, including substance use behaviors.
- Need for **accountability**, process evaluation with progress updates, and sharing lessons learned about their project so others could benefit.
- Recipients of the Collective Abundance Fund program should be accountable by providing a **business or project plan**.
- The Collective Abundance Fund recipients receive necessary **financial education and mentorship**. Appropriate planning tools and ongoing support will help prepare recipients for success.
- Other suggestions include full **program transparency**, sharing practices amongst the funding recipients who may be working on similar projects or from the same local community, and **avoiding burdensome processes** for application and reporting requirements.
- Other concerns expressed related to **potential misuse of funds, and project monitoring**.

"There should be some looking at income in a family situation while keeping in mind the responsibilities that the person may have ... For example, a culturally responsible person may have on paper, more usable income but in reality, is using more to help family, friends and community."
- Survey Respondent

Concerns were expressed about imposing minimum requirements. These concerns related to using household income as a requirement to constitute need. Using income may become inadvertently restrictive and exclude families who may earn slightly more than a certain threshold but have a demonstrated need. It was stressed that mitigating this concern would need to be considered.

Program Considerations

The NDN Collective embarked on a tri-state community engagement effort to learn directly from Indigenous communities about creating wealth and understanding related barriers. This information in turn would guide and advise in designing a program to support wealth-building opportunities through direct grantmaking and resourcing Indigenous individuals and families. This required understanding how wealth is defined among Indigenous communities, what barriers are preventing individuals and families from creating their own wealth, and what wealth-building activities are needed.

The result has been a process informed by Indigenous people on Indigenous terms, a process rarely applied in the field of philanthropy. NDN Collective is now tasked with organizing community input and feedback and aligning it with the organization's mission and capacity to construct the Collective Abundance Fund. Ultimately, it will be necessary to consider varying contributing factors to ensure equitable access to the program resources once the program launches in 2023. Key takeaways and program design considerations from the community engagement phase are outlined in Figure 6.

Figure 6. Collective Abundance Fund program design considerations



Moving forward in the design phase of the Collective Abundance Fund, NDN Collective will use the collective **Indigenous definition of wealth** to develop core programmatic functions and integrate as part of the program evaluation. NDN Collective can use the concepts of “abundance” and “collective abundance” to support a collective movement away from away from colonial and capitalist frameworks based on

scarcity, extraction and dehumanization, and frame the Collective Abundance Fund resource by centering program values, principles, and application requirements based on the descriptions of abundance and Indigenous wealth.

Understanding wealth-building barriers among Indigenous people in the tri-state area allows NDN Collective to recognize potential circumstances program participants may be experiencing to shape program requirements and criteria, and ultimately, **program access**. This is especially important given that participants across community engagement methods indicated that money is not the only solution. Additionally, barriers identified underscore the dynamic and complex nature of the root cause of the current wealth gap, which in part, is the **result of historical and generational systemic barriers**. These types of barriers and related influences extend beyond the scope of NDN Collective's programmatic charge and accentuates a need for continued coordinated efforts by external organizations and government entities. It will be important for NDN Collective to **build in education and awareness to support program participants** to navigate the systems that led to barriers contributing to the Indigenous wealth gap in the first place. However, continued movement building is essential to changing the anti-BIPOC economic systems that impact our lives. A tidal economic shift is required to ensure that generational wealth is sustainable for years to come.

Further, NDN Collective needs to allow flexibility within its program design to permit families to determine what their needs are and matching funds to topics based on scale of each applicant project. There was enough of a represented response to each proposed wealth-building activity in the survey and echoed in individual and community discussions that each wealth building activity is relevant. This approach honors **self-determination** and **supports regenerative and sustainable wealth-building**, those that support regrowth, renewal, or restoration that does not harm people or the planet. This notion is broadly based on the Indigenous definition of wealth that emerged from this work. Additionally, this approach aligns with NDN Collective's theory of change to defend, develop, and decolonize to build Indigenous power based on Indigenous solutions

The Collective Abundance Fund has a unique opportunity to support Indigenous individuals and families across the tri-state area in a meaningful and impactful way. It's a chance to **support a future in which Indigenous people flourish** in the wealth that is found through the ways and values of Indigenous culture without sacrificing personal autonomy.

Conclusion

Throughout community engagement, NDN Collective was dedicated to an expansive outreach process that intentionally sought to include each pocket of the Indigenous population across North Dakota, South Dakota, and Minnesota. The response from the tri-state area was comprehensive and broad, including a range of demographic representation across age, gender, housing status, educational attainment, and

household income. Collectively, Indigenous voices shared their definition of wealth, barriers they faced, and their needs, all to help inform a program design to address the Indigenous wealth gap.

Across engagement, a shared vision emerged of a **future where basic life needs of individuals, families and communities are met**, allowing them to lead a safe and secure life grounded in Indigenous principles. Culture played a formative role in this vision: **Indigenous ways of knowing act as a lens** through which **to see the world** and act as a guide along the pathway toward a life of abundance.

NDN Collective recognizes that the undertaking to address the Indigenous wealth gap in the tri-state area does not begin and end with the Collective Abundance Fund. Rather, this program is an effort to initiate a unique approach that provides an opportunity to give individuals and families autonomy to aspire and determine for themselves how to receive financial resources that aligns with and advances their personal and cultural values. Further, the community engagement process and subsequent program design is a model to further address the racial wealth gap, although it does not solve it. The Collective Abundance Fund program design has been informed by the individuals who are directly impacted by the wealth gap; it's an effort that recognizes the value of collective individual and family voices to create viable change for future generations. It also recognizes the importance of movement and power building for systems and structures that work on behalf of Indigenous Peoples and lands.