

**LEADCenter**  
WIOA POLICY DEVELOPMENT



# Advancing Financial Mobility within Native Communities

May 3, 2023

*The LEAD WIOA Policy Development Center is led by National Disability Institute and is fully funded by the Office of Disability Employment Policy, U.S. Department of Labor, Grant No. OD-38977-22-75-4-11.*



## Moderator

### Michael Roush

Subject Matter Expert on  
Advancing Economic Self-  
sufficiency for People with  
Disabilities

(Facilitator)

LEAD Center / WIOA Policy  
Development

National Disability Institute

# Housekeeping I: Captioning

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(<https://www.streamtext.net/player?event=NDI>)
  - Adjust the background color, text color, and font using the drop-down menus at the top of the browser. Position the window to sit on top of the embedded captioning.

## Housekeeping II: Questions

### Content questions?

Click on the Q&A button and type in your question.

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# White House Welcome

**Dr. Jason Cummins**

Deputy Director

White House Initiative on Advancing  
Education Equity, Excellence, and  
Economic Opportunity for Native  
Americans and Strengthening Tribal  
Colleges and Universities



# Department of Labor Welcome

**Anupa Iyer Geevarghese**

Chief of Staff

Office of Disability Employment Policy,

U.S. Department of Labor



# Learning Objectives



In this virtual dialogue, participants will:

- Gain a deeper understanding of the impact of financial inequalities within urban and rural Tribal communities.
- Understand the impact of asset-building tools offered by Native-led nonprofits and Native Nations.
- Learn about personal journeys of success from multiple perspectives within Native communities.
- Identify promising Native asset-building practices, areas of need, resources, and policy considerations to inform a national policy agenda.



## **Spero Manson, Ph.D.**

Distinguished Professor and Director  
Centers for American Indian and Alaska  
Native Health  
Department of Community & Behavioral  
Health  
Colorado School of Public Health



## Storytellers

**Rosalie Perry** – Ak-Chin  
Papago/Tohono O’odham



**Crystal Hernandez** – Cherokee Citizen





## Meet Rosalie Perry



## Meet Crystal Hernandez

# Presenters

## Christy Finsel, Ph.D.

Executive Director  
Oklahoma Native Assets  
Coalition, Inc. (ONAC),  
Citizen of the Osage Nation



## Stephanie Cote

Senior Programs Officer –  
Financial Education and  
Asset Building  
Oweesta Corporation  
Grand Traverse Band of  
Ottawa and Chippewa  
Tribes



## Lee Gaseoma, Ed.D.

Project Manager and Traditional  
Cultural Guidance and Support Lead  
American Indian Vocational  
Rehabilitation Training and Technical  
Assistance Center (AIVRTTAC),  
Member of the Hopi Tribe





## Oklahoma Native Assets Coalition, Inc.

Christy Finsel, Ph.D.  
Executive Director  
Oklahoma Native Assets Coalition, Inc.  
Citizen of the Osage Nation  
[cfinsel@oknativeassets.org](mailto:cfinsel@oknativeassets.org)





## Introduction

The [Oklahoma Native Assets Coalition, Inc. \(ONAC\)](#) is a Native-led nonprofit that directly provides asset-building resources to Native families and also collaborates with Native Nations and other partners to promote and establish additional Native-led and culturally compatible asset-building programs and initiatives in Native communities. ONAC and partners work together to create greater opportunities for self-determined economic success for tribal citizens.



## Need for Native Asset-Building Programs

- History of asset-stripping in Native communities in the U.S. (continues today)
- American Indians/Alaska Native (AI/AN) highest rates of poverty in the country (U.S. Census, 2020)
- 50.5% of AI/AN un- or underbanked (FDIC, 2017)
- Faced with issues of geographic access to financial institutions; mistrust of financial institutions; difficulty with affording home Internet subscriptions and devices; and challenges with access to online banking (46.5% of population on Tribal Lands have adopted broadband service of 25 Mbps/3 Mbps, according to Federal Communications Commission, 2021)

## Need for Native Asset-Building Programs

- “Native Americans have the lowest rates of savings for college for their children, for retirement, and for an emergency” (FINRA and FNDI)
- “... Nearly 80% of Native Americans over the age of 25 hold less than a bachelor’s degree” (Joint Economic Committee)
- 54% of AIAN own a home, compared to 75% homeownership rates by White, non-Hispanic families (Joint Economic Committee)
- Unemployment rates among AIAN was 11.1% compared to 4.4%, the latter being the “topline unadjusted unemployment rate” (Jan. 2022, Bureau of Labor Statistics)





## Need Resources for All in the Native-Asset Building Field

- Native asset-building ecosystem comprised of Native Nations, Native-led nonprofits that are not Community Development Financial Institutions (CDFIs), and CDFIs that all deliver asset-building programs to Native families.
- Many have infrastructure in place and are ready to scale.
- In need of equitably-distributed resources to fund Native asset-building programs for all in the ecosystem.
- Low philanthropic giving: “...from 2002 to 2016, large U.S. foundations gave an average of 0.4 percent of total funding to Native American communities and causes.” (NAP)
- A number of Native nonprofits and Native Nations are also unable to access Federal funding for their Native asset-building programs.



## ONAC's Interrelated Asset-Building Programs - I

Current Native-specific programs and initiatives include:

- Intermediary funder: Mini-grant program (supporting 20 Native VITA programs in 2023)
- Coordinate the national Native Earned Income Tax Credit ( EITC) / Volunteer Income Tax Assistance (VITA) Network
- Coordinate the national Native Bank On ONAC/Get Banked Indian Country Initiative
- Training and technical assistance for Native Nations and other Native-led nonprofits
- Prevention of frauds and scams



## ONAC's Interrelated Asset-Building Programs - II

Current Native-specific programs and initiatives include:

- Native-specific financial education
- Financial coaching
- Children's Savings Account program
- Emergency Savings Account program
- Down payment assistance program
- Emergency cash assistance program



## ONAC's Interrelated Asset-Building Programs - III

Current Native-specific programs and initiatives include:

- Resource guides: Investor education, remote financial education, Native women entrepreneurs, etc.
- National research: Best practices for delivering Native asset-building programs (such as remotely-provided VITA in Native communities), racial, gender, and digital equity, banking access, documentation of Native children's savings initiatives, etc.

<https://oknativeassets.org/ONAC-Publications>



# OWEESTA

C O R P O R A T I O N



# Our Mission and Values



## Mission

Oweesta Corporation's mission is to provide opportunities for Native people to develop financial assets and create wealth by assisting in the establishment of strong, permanent institutions and programs contributing to economic independence and strengthening sovereignty for all Native communities.

## Values

We believe that when armed with the appropriate resources, Native peoples hold the capacity and ingenuity to ensure the sustainable, economic, spiritual and cultural well-being of their communities.



# Our Work



## Training & Technical Assistance

Creating Native Community Development Financial Institutions (CDFIs) is becoming an increasingly popular way for Native people to build stronger, more self-sufficient communities and nations. Our training and technical assistance department offers expert training and customized follow-up assistance to support the establishment and sustainability of Native CDFIs.



## Lending & Capitalization

We understand how crucial investment capital is to Native CDFIs; investing in the communities we serve is a priority. We make every effort to provide loans to qualifying organizations, enabling them to reinvest the capital back into their communities or to use as leverage to attract other capital.



## Research & Policy Advocacy

It is within unity that we find strength. We serve as a voice for Native communities to help inform policy that supports Native community economic development. By speaking out on relevant issues, we affect change at state and federal levels to further not only our efforts, but the efforts of our clients.

# Suite of Curricula



Financial Skills for Families

Native-Specific Group  
Adult Financial Education



Financial Empowerment for Teens & Young Adults

Native-Specific Group  
Youth Financial Education



Financial Coaching for Families

Native-Specific One-on-One  
Adult Financial Education



# Additional Offerings



Credit As An Asset

Credit Builders Alliance's  
Credit As An Asset for  
advanced credit training  
for financial practitioners



SpendingFrenzy

Credit Builders Alliance's  
Credit As An Asset Small  
Business for advanced  
small business credit  
training for financial  
practitioners

First Nations  
Development Institute's  
youth money  
management fair

# Our Strategic Goals - 1



## GOAL 1

Increase Native CDFIs' access to capital by expanding our loan portfolio to \$40MM.



## GOAL 2

Build an effective platform that will support Native CDFIs' ability to provide homeownership financing for Native families.



## GOAL 3

Increase the financial capacity among Native people by growing and supporting our financial capability suite of training products.

# Our Strategic Goals - 2



## GOAL 4

Increase the capacity of Native CDFIs to grow their impact, build resilience and achieve long-term sustainability.



## GOAL 5

Build internal capacity and financial strength to ensure Oweesta is a vibrant and sustainable Native intermediary.



# Technical Assistance and Capacity Building

**2,868**

hours of Technical Assistance provided in 2021

**3,583**

people educated by TA visits, convenings, webinars, and conferences in 2021

**\$2,108,259**

amount regranted to Native CDFIs last year

**3,469**

participants in financial education trainings led by BNC trainers in 2021



# 23 Years of Proven Results

**\$50MM+**

revolved in Native  
communities

**182**

housing units created

**2,654**

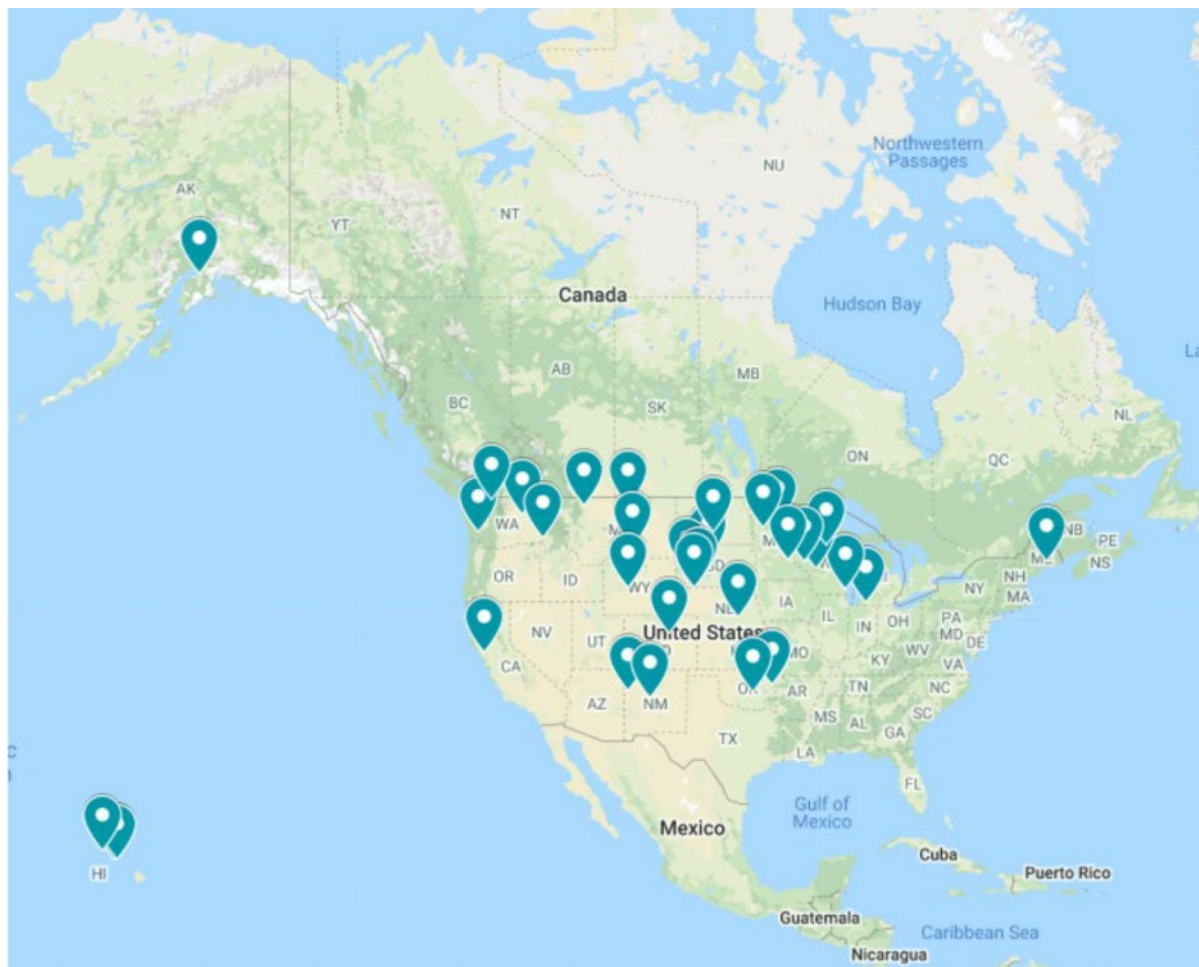
small businesses financed

**12,453**

jobs created or retained



# Current Native CDFI Borrowers





# Oweesta Loan Fund Performance

**\$129,564,598**  
disbursed by Native CDFI borrowers



**33**  
total borrowers

**167**  
total investors



**0%** written off & **0%** past due

# 2021 Portfolio Impact by the Number



**3,008**  
jobs retained



**429**  
jobs created

**35** new  
homeowners



**162**  
Agricultural Loans



**104**  
new small businesses

**72.9M**

was leveraged by our  
investments

**5,742**

hours of technical  
assistance for small businesses



**127**

financial education  
classes

**1,130**

hours of credit coaching







# Supporting Entrepreneurship



U.S. Small Business Administration



# Creating Homeowners



# Thank You!



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[www.oweesta.org](http://www.oweesta.org)





**NORTHWEST**  
INDIAN COLLEGE



**TVR**  
*Institute*

**AIVRTTAC**

**NAU**

Institute for Human  
Development

# **Northern Arizona University Land Acknowledgement Statement**



**Northern Arizona University sits at the base of the San Francisco Peaks, on homelands sacred to Native Americans throughout the region. We honor their past, present, and future generations, who have lived here for millennia and will forever call this place home.**

# **AIVRTTAC & TVR Institute**



The purpose of the American Indian Vocational Rehabilitation Training and Technical Assistance Center (AIVRTTAC) and the Northwest Indian College Tribal Vocational Rehabilitation (TVR) Institute is to serve AIVRS projects through culturally appropriate and responsive support in

- academic professional development,
- grant management,
- daily project operations, and
- VR service provision to help eligible tribal participants with disabilities achieve gainful employment.



# American Indians / Alaska Natives



As of January 12, 2023, there were **574** ethnically, culturally, and linguistically distinct Indian tribes recognized by the Bureau of Indian Affairs (BIA) and established as sovereign tribal governments.

These tribes have a government-to-government relationship with the United States, with the responsibilities, powers, limitations, and obligations attached to that designation, and are eligible for funding and services from the BIA.

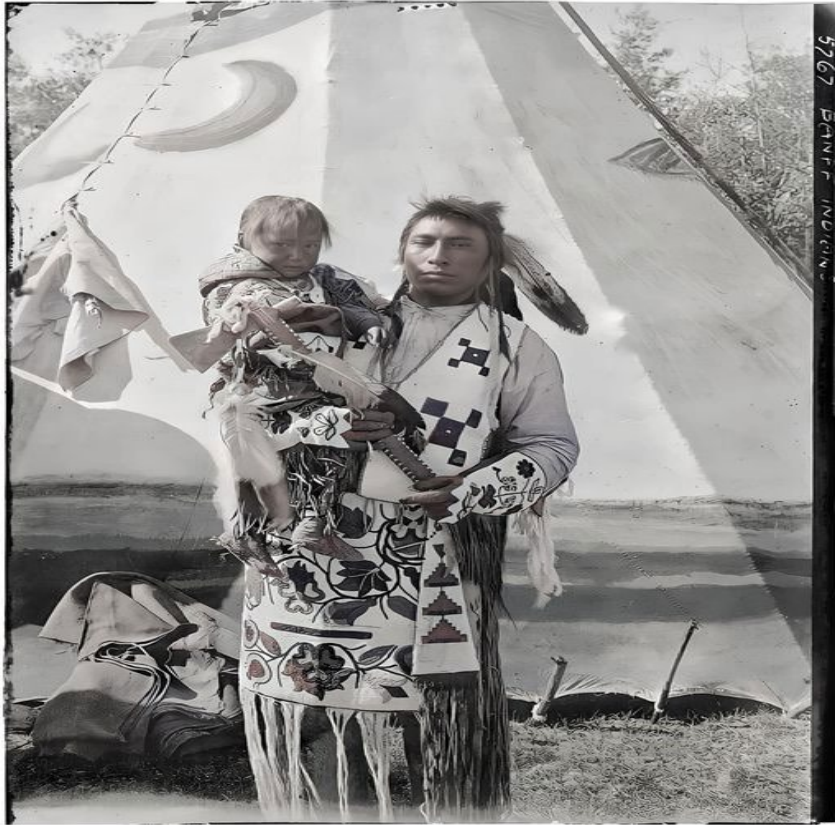


# AI/AN Unemployment



In 2019, the AI/AN unemployment rate was **8%** - **twice as high as that of the general population** (American Community Survey, 2019). The situation on tribal reservations is even more dire, with unemployment rates historically ranging from **20-80%** (Miller, 2012).

# AI/AN Unemployment (1)



A 2016-2018 study indicated that **only 23%** of AI/AN with disabilities were employed or looking for employment in that time period (Allard & Brundage, 2019).

The incidence of disabilities for AI/AN is significantly higher than the general population.

## AI/AN Unemployment (2)



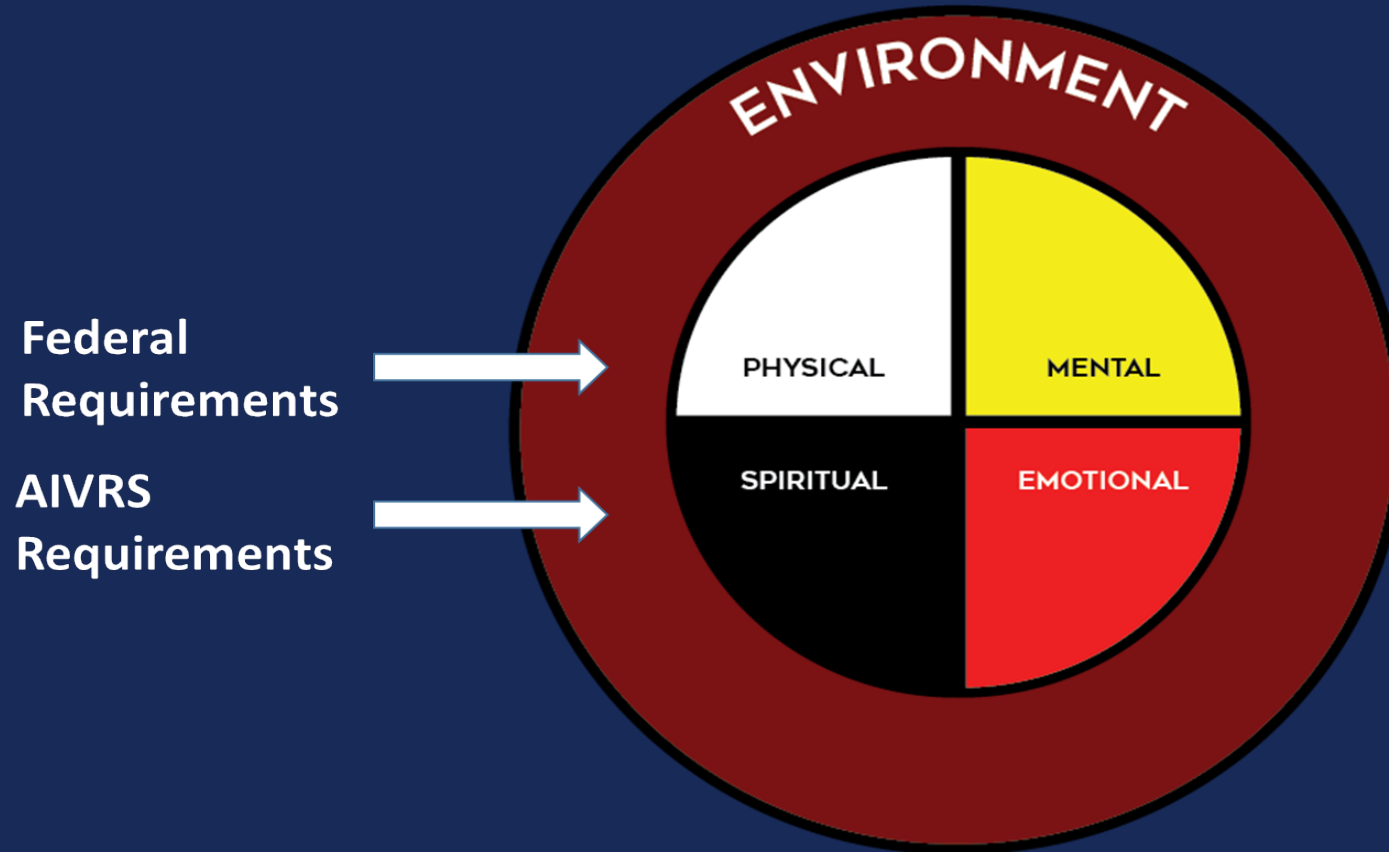
In 2019, there were at least **477,954** AI/AN living with disabilities – a disability incidence rate of **17.2%**, compared with **12%** for the general population (American Community Survey, 2019). These data indicate a substantial need to support AI/AN individuals with disabilities in obtaining employment.

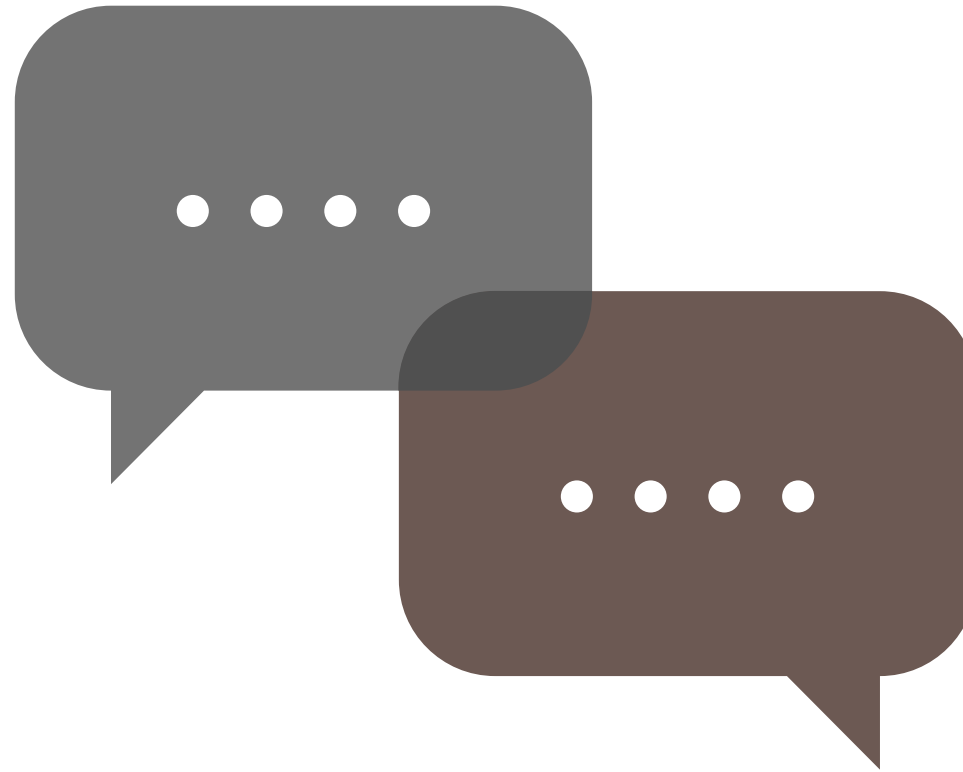
# AIVRS Purpose

The American Indian Vocational Rehabilitation Services (AIVRS) projects were established to provide vocational rehabilitation services, including culturally appropriate services, to American Indians with disabilities who reside on or near Federal or State reservations, consistent with such eligible individual's strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice, so that such individual may prepare for, and engage in, high-quality employment that will increase opportunities for economic self-sufficiency.

[Authority: Section 121(a) of the Rehabilitation Act of 1973, as amended; 29 U.S.C. 741(a)]

# AIVRS Holistic Traditional Service Delivery Model: Consumer/Participant/Relative Centered








**What are opportunities to build the financial health of Native communities, including individuals with disabilities?**



**What are systemic and programmatic barriers that need to be addressed?**





**What are policy changes that you recommend to build the financial health of individuals with disabilities in Native communities?**



Questions?



## Resources: Oklahoma Native Assets Coalition, Inc. (ONAC)

ONAC provides Native VITA resources: <https://bit.ly/NativeVITA2023> and <https://bit.ly/NativeVITAEITCNetwork>

National Native banking access: [https://bit.ly/AccountFeatures\\_ONAC](https://bit.ly/AccountFeatures_ONAC) and <https://bit.ly/ONACGetBanked>

ONAC financial coaching: <https://bit.ly/ONACCoaching>

Down payment assistance (serving veterans, elders, those receiving SSDI, survivors of domestic violence, etc.): <https://bit.ly/ONACDPA>

Prevention of frauds and scams: <https://youtu.be/q1fLmko9jlk>

Resources for Native women entrepreneurs: <https://bit.ly/Nativewomenentrepreneurs>



## Resources: Black Feathers Podcast

Black Feathers Podcast: disability focused topics of interest to tribal communities through data, storytelling, and innovative content. An initiative of States of the States in Intellectual and Developmental Disabilities Project of National Significance and The Kansas University Center on Excellence in Developmental Disabilities.

Article: It's Autism Awareness Month: Native inclusion is critical, by Dr. Hernandez

Article: Culture and Language Inclusion in the Practice of Applied Behavior Analysis: A Call to Action

Podcast: WATCH: Native Bidaské with Podcast Co-hosts Crystal Hernandez and Shauna Humphreys



# Resources: American Indian Vocational Rehabilitation Training and Technical Assistance Center (AIVRTTAC)

AIVRTTAC: The Institute for Human Development (IHD) and Northwest Indian College (NWIC) collaborate to serve AIVRS projects through support in academic professional development, grant management, daily project operations, and VR service provision to eligible Tribal participants with disabilities.

American Indian Vocational Rehabilitation Services Project Directory: There are 93 grantees covering 26 states.



## Resources: LEAD WIOA Policy Development Center

### Effectively Serving Native Americans with Disabilities – Inclusion and Partnerships (May 2022)

From the 42nd National Indian and Native American Employment and Training Conference where non-profit and tribal grantees serving people with disabilities share promising practices and stories about participants served.

### In-Depth Q&A Event: Blended, Braided, and Sequenced Funding for Employment, Equity, and Inclusion (August 2022)

This Q&A event brought together professionals from Arizona, Colorado, Maryland, North Carolina, and multiple federal agencies to answer implementation and policy questions related to blending, braiding, and sequencing resources and funding including “How can states and localities intentionally partner with programs serving Native Americans?”

## Resources: National Disability Institute

### [Race, Ethnicity, and Disability: The Financial Impact of Systemic Inequality and \(August 2020\)](#)

This brief shares a historical context for understanding intersectionality, the financial impacts on individuals with disabilities and presents a set of conclusions and recommendations.

### [Quick Reference Guide: Understanding the Disability Service System](#)

Provides information on the various types of services provided by the disability service system, as well as the funding sources involved and program qualifications.

### [Financial Wellness Tools](#)

Free financial wellness tools to help individuals, families, financial institutions and community partners improve the financial future of people with disabilities.



# White House Initiative on Advancing Educational Equity, Excellence, and Economic Opportunity for Native Americans and Strengthening Tribal Colleges and Universities (WHI TCU): Previous Dialogues

[Mental Health within Native Communities: A Story of Resilience, Recovery, and Employment](#) (November 1, 2022)

[Helping Native Youth Succeed through Family and Community Engagement](#) (March 15, 2023)

## LEAD Center Website



<http://leadcenter.org/>

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