

Data Initiatives at the University of Arizona and the Harvard Project

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THE RIGHT:

INDIGENOUS DATA SOVEREIGNTY

is the right of a nation to protect, control, and govern the ownership, collection, and application of its own data.

1

Derives from tribes' inherent right to govern their peoples, lands, and resources.

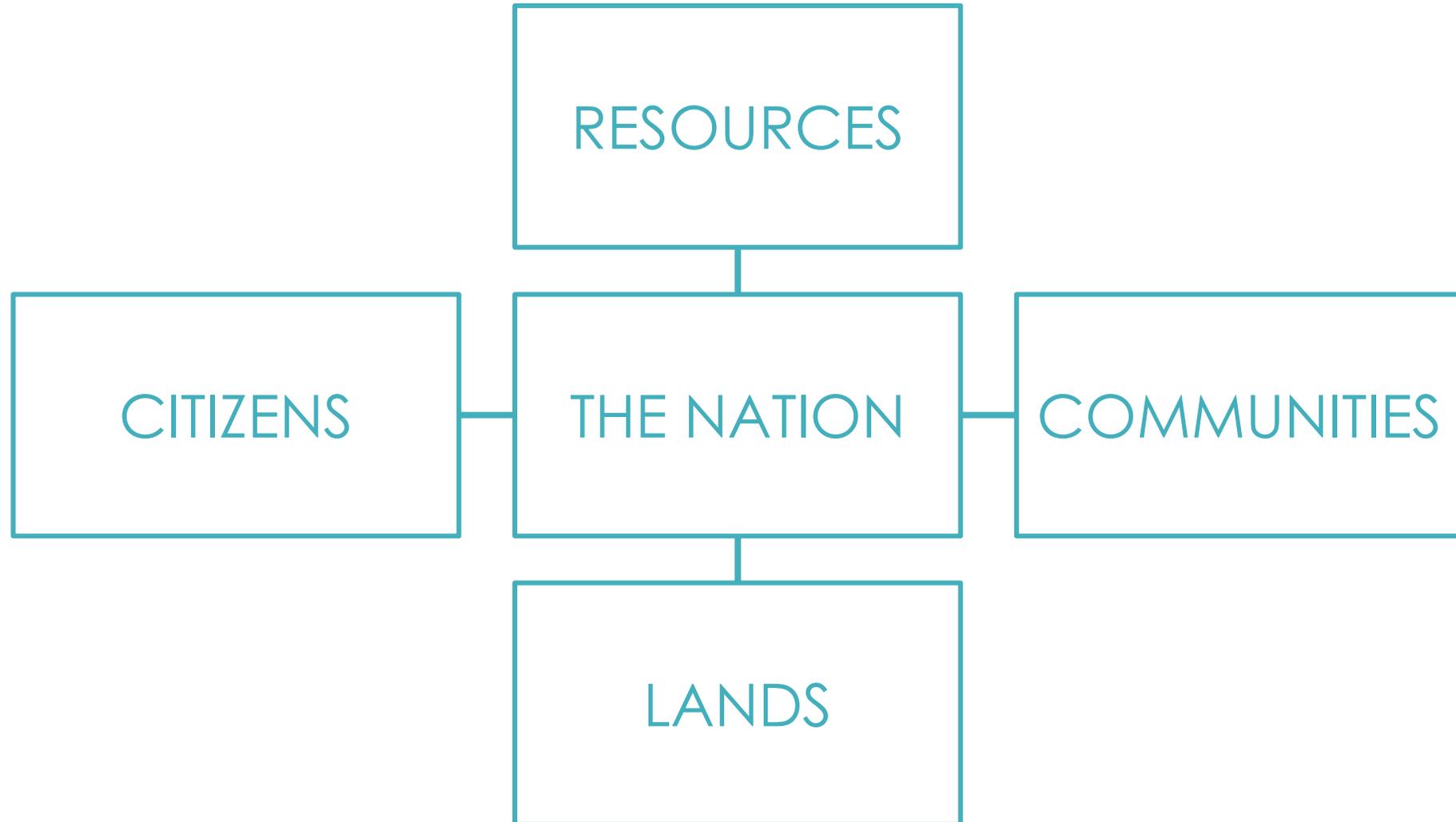
2

Positioned within an Indigenous rights framework.

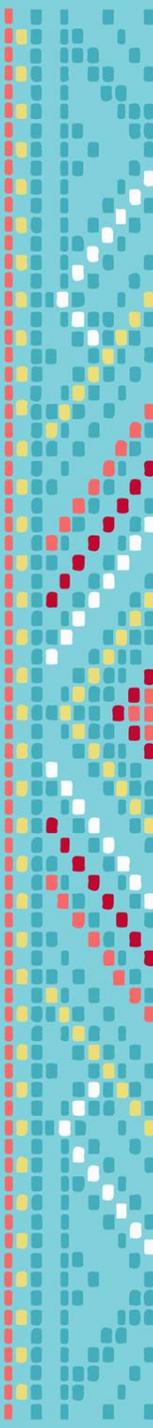
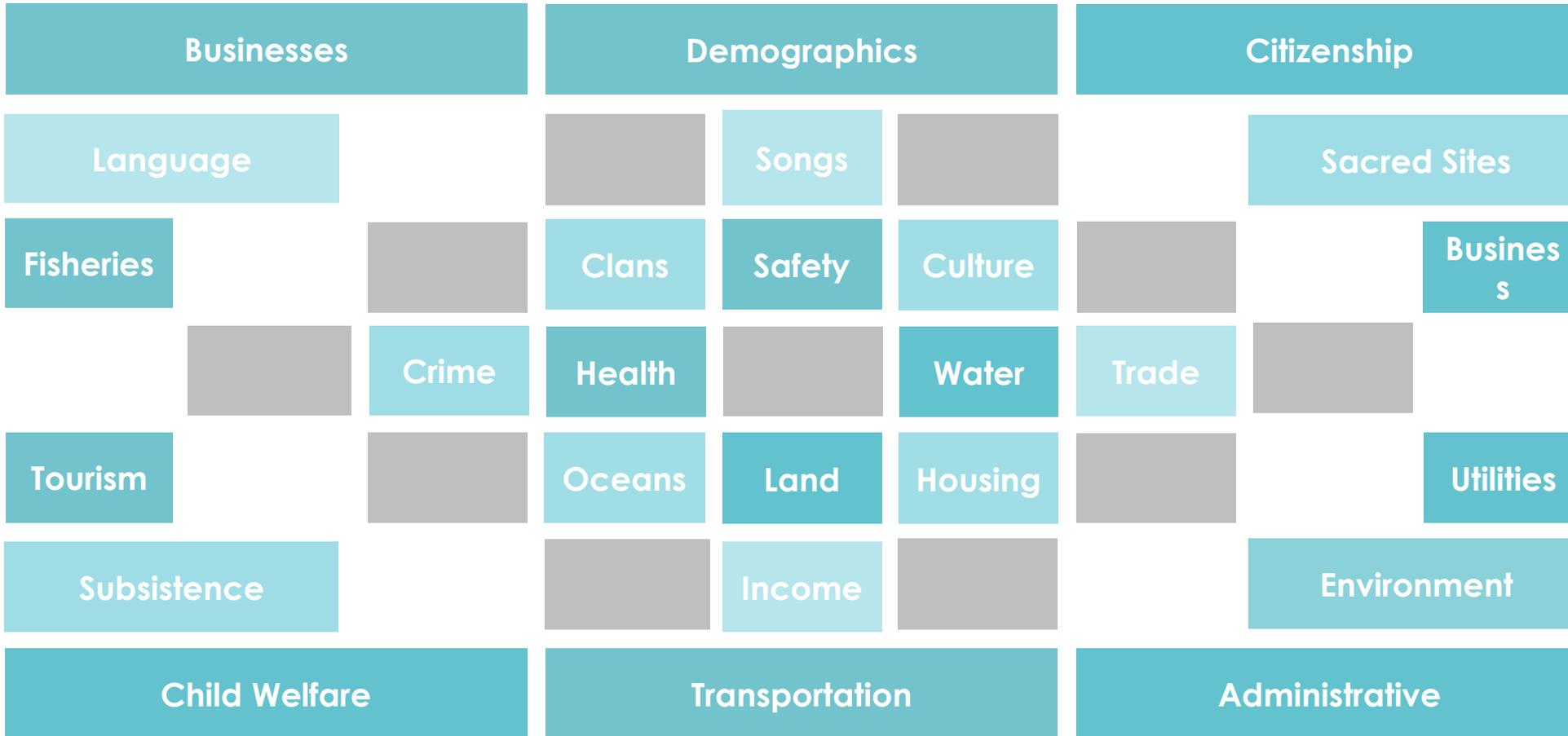
3

Collective and individual rights.

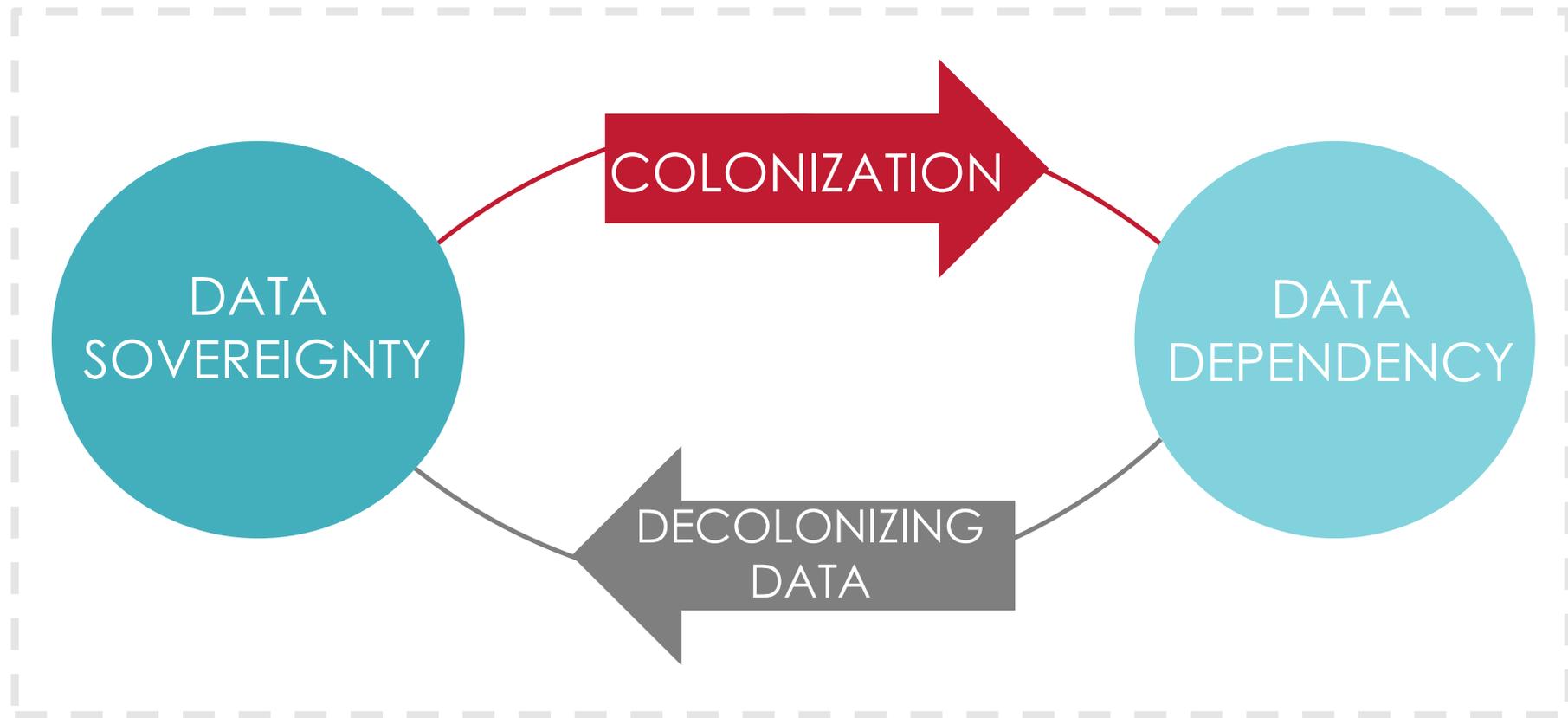
INDIGENOUS NATION DATA ABOUT:



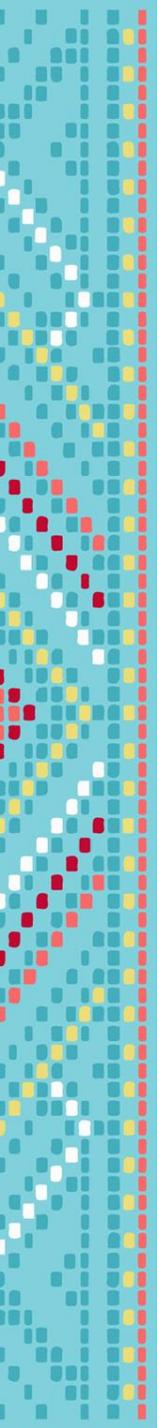
DATA LANDSCAPE



DECOLONIZING DATA



Rodriguez-Lonebear, D., (2016), Doctoral Research.



To conduct a 15-year follow-up to the 2001 *Native American Lending Study*, the US Treasury CDFI Fund asked two questions:

- What has been learned across a set of key topic areas that related to access to credit and capital in Native communities?
- What do we know about changes in the supply of capital to Indian Country since 2001?

Data Reviewed

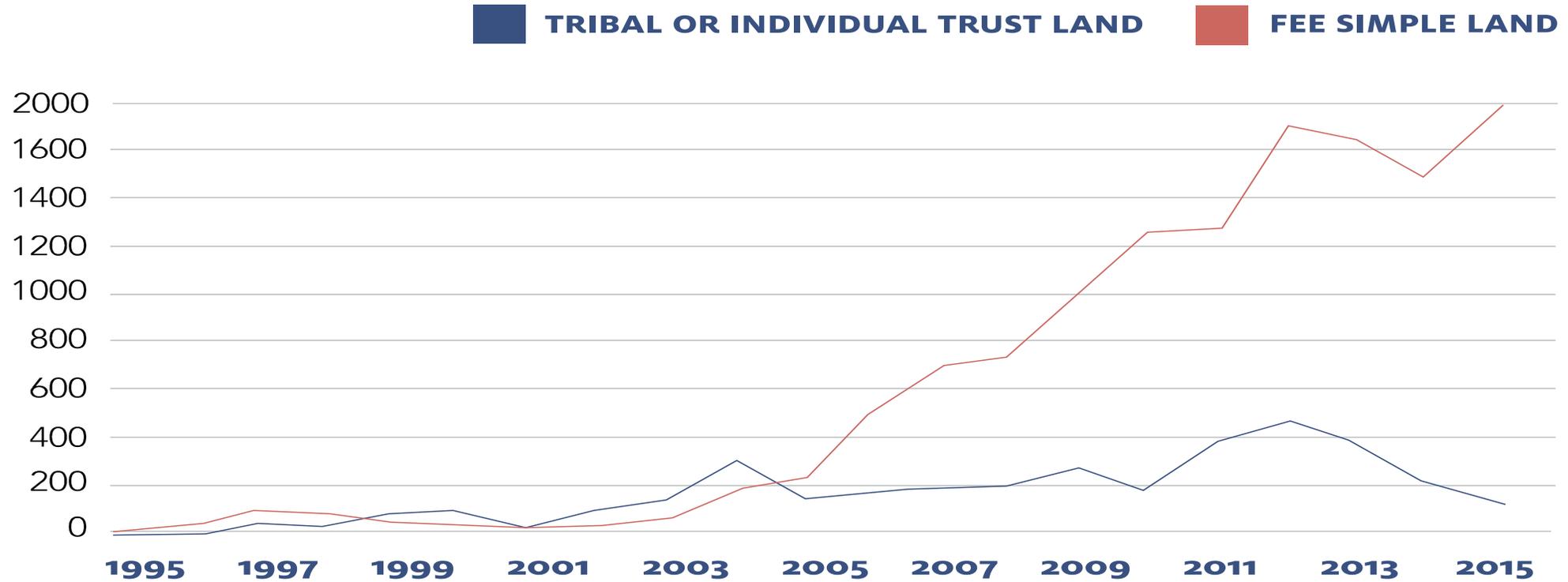
- Growth and impact of Native CDFIs
- Access to banks and ATMs
- Access to home mortgages
- Native-owned businesses' start-up and expansion capital
- Access to SBA monies
- New Markets Tax Credits
- The Indian-owned banking sector
- Tribal government bonding activity



Photo credit: Sylvia Cates

Housing capital concern: too little lending on trust lands

Number of Section 184 IHLGP loans issued outside Oklahoma



Sources: HUD (2015b, 2016b).

Exhibit 8. Mortgage Loan Applications by AIANs on or Near Indian Lands Compared to All Applicants in at State (2003, 2006, 2009, 2012, & 2015)

As compared to all applicants in the state, AIAN applicants on or near Indian Lands:



requested lower loan amounts.



had a higher loan denial rate.



were more often denied because of a poor credit history.



were offered loans with a higher mean rate spread.



applied for proportionately more manufactured housing loans.



applied for proportionately more home improvement loans.



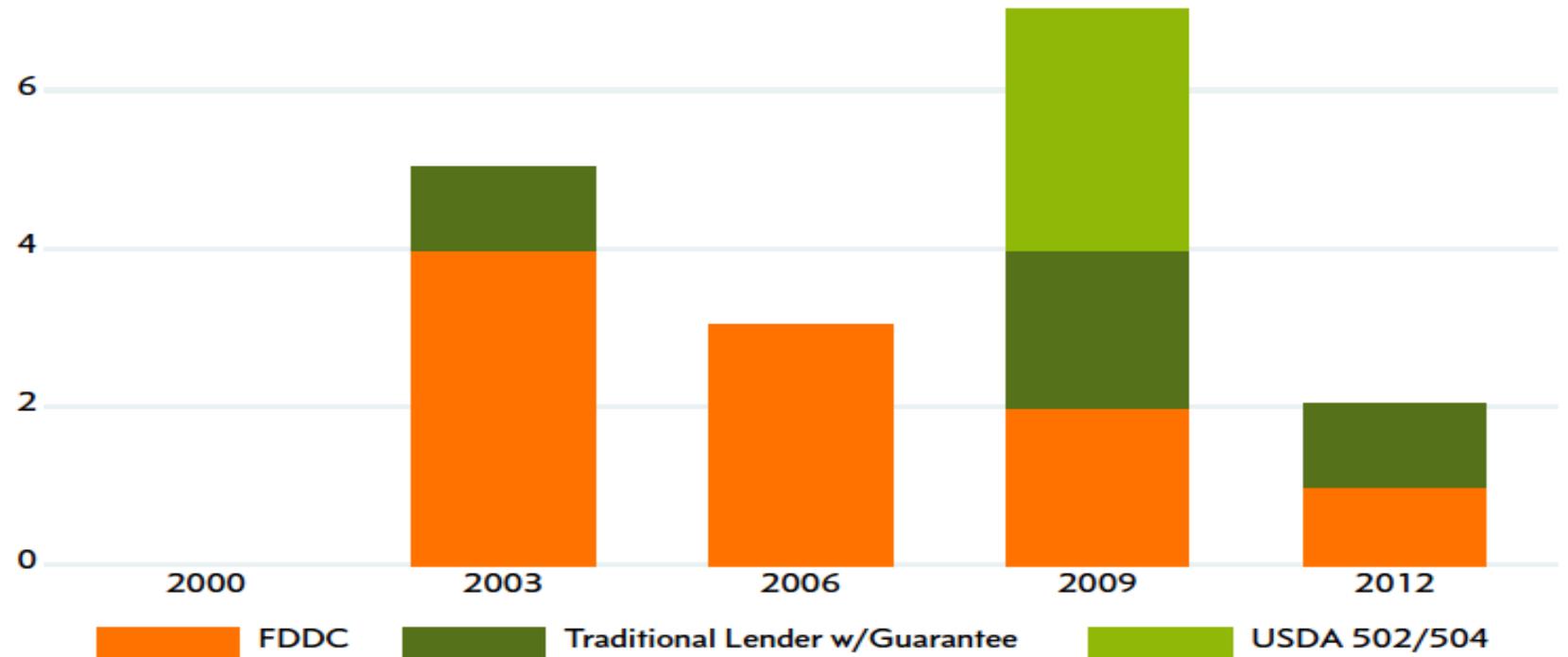
○ STATE NOT SELECTED FOR ANALYSIS

Housing capital concern:
too little lending
on trust lands

**Distribution of mortgages
reported through HMDA**

One Native CDFI's Impact

Four Directions Expands the Home Mortgage Market on Indian Island
counts of closed mortgages by year



These data reflect new home purchases only; refinance, home improvement, home equity, credit builder, and consumer loans are excluded. Maine Indian Housing Mortgage Insurance Program data were reported for 5-year intervals and, thus, were allocated across years as a best estimate of activity. (FDDC course-of-business records, Home Mortgage Disclosure Act annual data files, and personal communications with Bangor Savings Bank, US Department of Agriculture Rural Development, US Department of Housing and Urban Development Office of Native American Programs, and the Maine Indian Housing Mortgage Insurance Program)

Need: More Native Entrepreneurs

NUMBER OF BUSINESSES



GROSS RECEIPTS



SELF-EMPLOYMENT

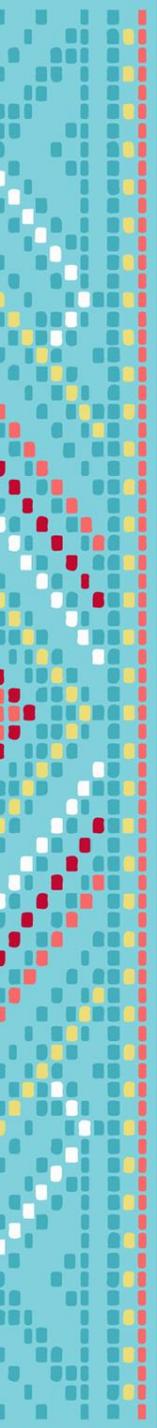


Note: Proportionality is with respect to Native Americans' representation in the U.S. population. Source: U.S. Census 2007 Survey of Business Owners.

INDIGENOUS NATION DATA GOVERNANCE: DECOLONIZING INDIGENOUS DATA



Rodriguez-Lonebear, D. and Rainie, S., (2017), JIT Law 631 N. Tucson, AZ: Native Nations Institute, Udall Center for Studies in Public Policy, University of Arizona.



For more information:

Access to Capital and Credit in Native Communities (Study Report)

Access to Capital and Credit in Native Communities: Data Review

<http://nni.arizona.edu/publications-resources/publications/papers>

US Indigenous Data Sovereignty Network

usindigenousdata.arizona.edu