

# PIIKANI MONEY CAMPAIGN

## Follow-Up Report

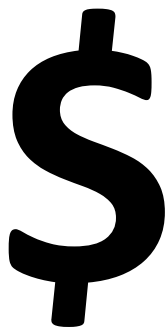
10 July 2017

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# DEMOGRAPHICS



Median annual household income:

**\$28.50**

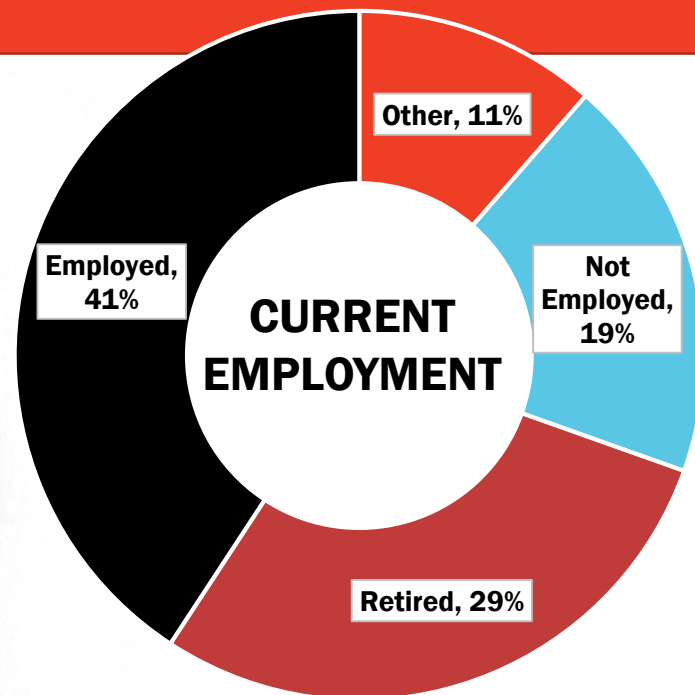
Avg. annual household income:

**\$3,721.96**

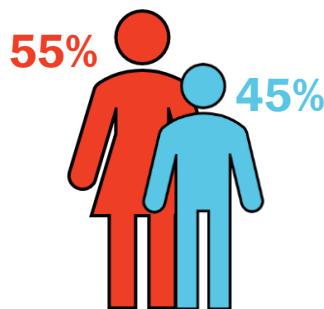
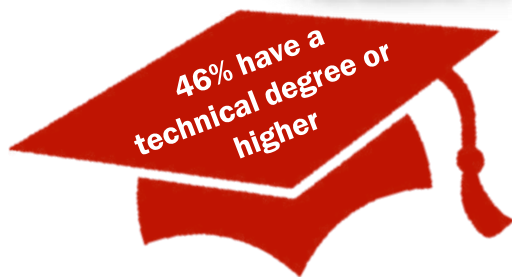
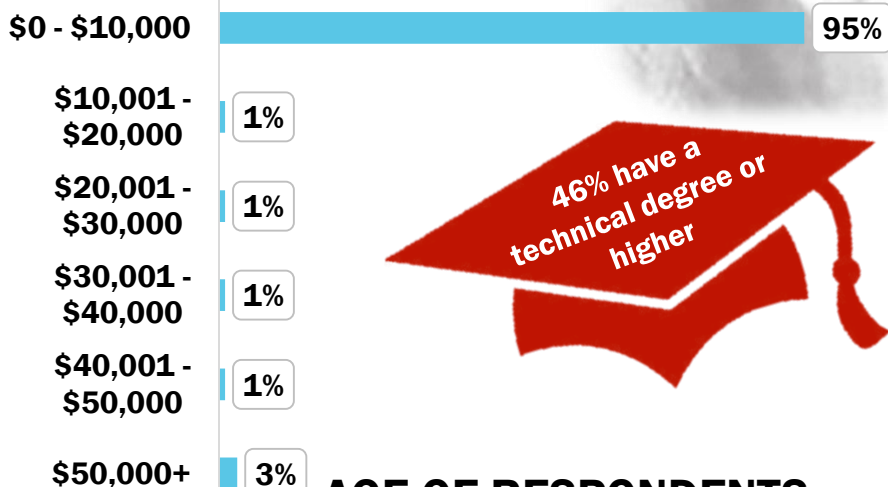
Annual Household income range:

**\$0 to \$180,000**

Only 10% of households earn more than \$1,000 per year.



## Reported Annual Incomes



**58%**  
currently  
own a home

**84% want**  
to own a  
home

**80%**  
Do not use public assistance



Average Age: 53

Were you offered a payment by the Land Buy Back Program?



Was the offer for land on the Blackfeet Reservation?



If offered a payment, did you accept it?

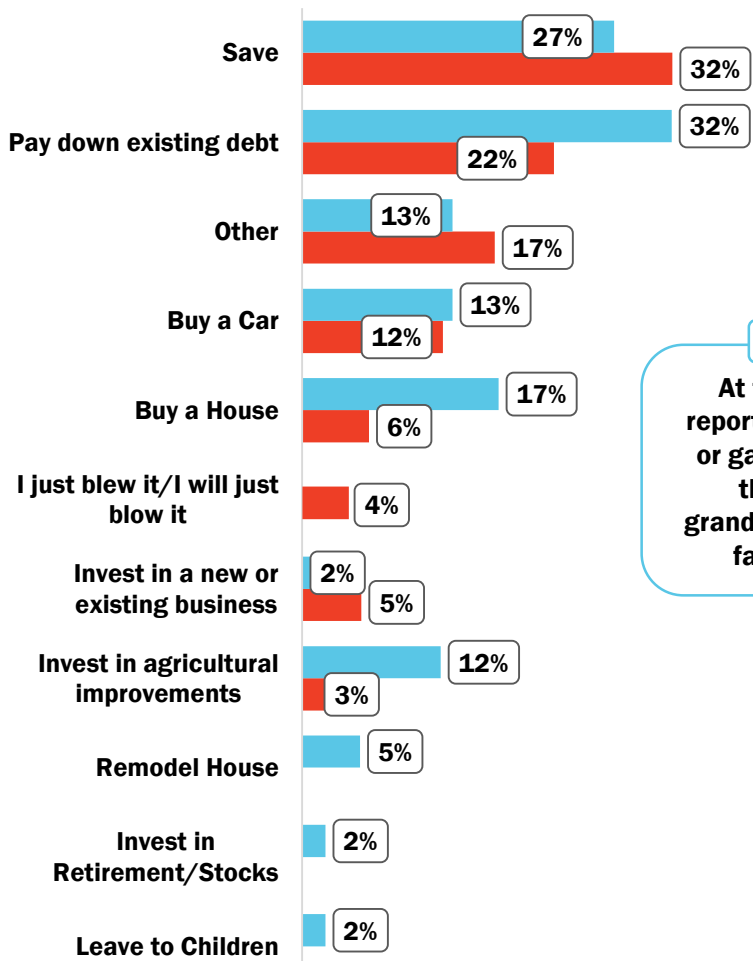


Did information from the campaign help you make your decision?



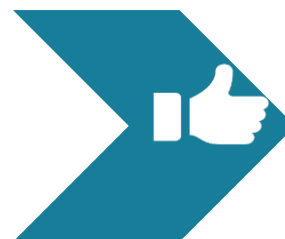
## What did you do/will you do with the money?

■ Pre-Assessment ■ Follow-Up



### OTHER:

At follow-up, 33% reported they spent on or gave the money to their children, grandchildren, or other family member



42% felt the campaign helped them understand how to best utilize their payment



Of those that said the campaign did not help, 36% said it was because they did not know about the campaign or they did not attend any of the meetings/workshops

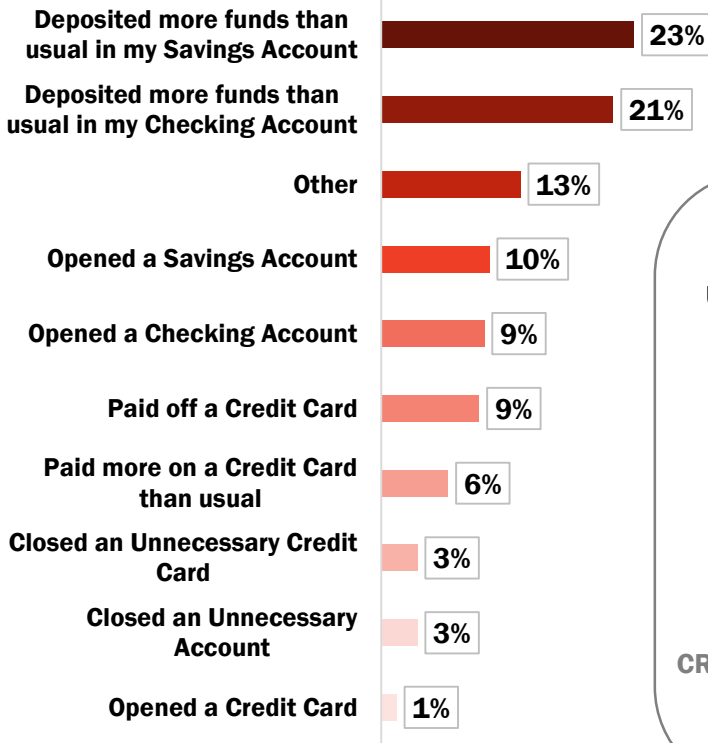


42% of respondents knew about the Piikani Money Campaign

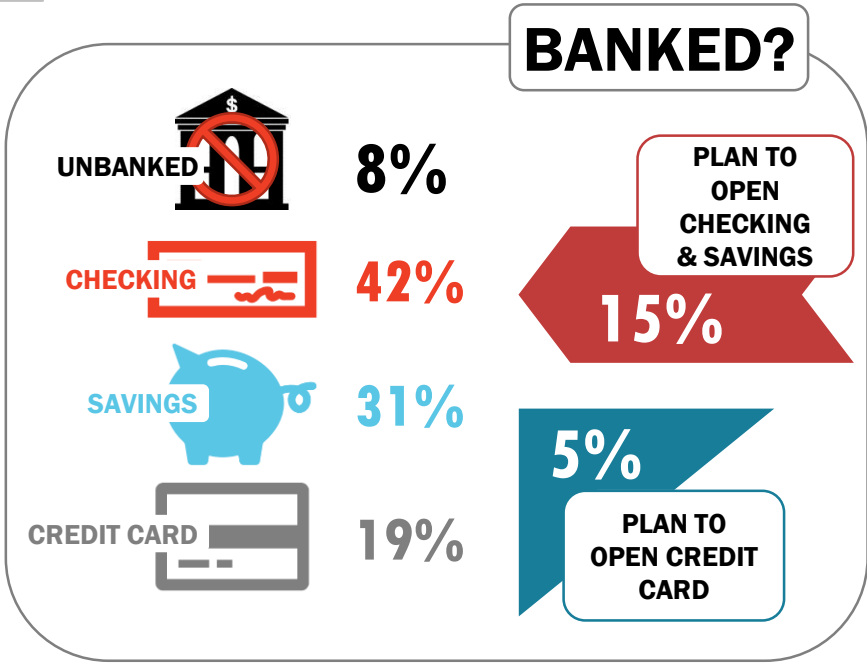
21% attended a Native American Community Development Corporation educational workshop to help them understand the implications of accepting a payment

Average Number of Workshops Attended: 1.6

## Since Land Buy Back Offer Distribution, How Has your Accounts' Status Changed?



**47%** know their credit score → Of those who know their credit score, they would rate it as:



**29% Excellent (850-800)** 😊

**20% Very Good (799-750)** 😊

**20% Good (749-700)** 😊

**18% Fair (699-650)** 😞

**12% Poor (649-600)** 😞

**1% Very Bad (599-300)** 😞

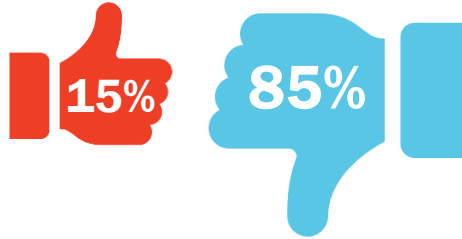
**32%** felt the campaign provided them with the necessary information to make changes to their accounts

## Has Your Credit Score Changed Since Land Buy Back Payments Were Made?



■ Yes, it has risen ■ Yes, it has lowered ■ No, it has not changed ■ Unsure

Has the campaign influenced where you cash your checks?



19% developed a budget as a result of training/outreach

Where do you/will you cash checks in 2017?

66% BANK

12% OTHER

12% DO NOT CASH CHECKS

5% CREDIT UNION

6% LOCAL STORE

Steps Toward Homeownership:  
29% said yes



Business Ownership & Expansion:  
31% said yes



Did the campaign provide you with adequate training and information on...



The Importance of Attending Workshops, Classes, and Financial Opportunities:  
38% said yes

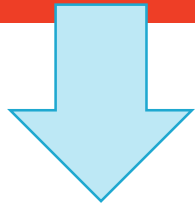


Helping Your Child(ren) Know the Importance of Responsible Money Management:  
33% said yes

## Has the campaign helped increase your ability to identify/prevent/confront financial abuse?



## Since Land Buy Back payments have been dispersed, did you experience/witness/hear about financial abuse?



**30% reported they heard rumors of financial abuse. 27% reported it involved children and grandchildren taking money from elders.**

## Has the campaign improved your ability to spot financial fraud, scams, predatory sellers, or predatory lenders?

Yes,  
47%

No,  
53%

**36%**

felt the information learned from the campaign helped them avoid financial fraud and scams

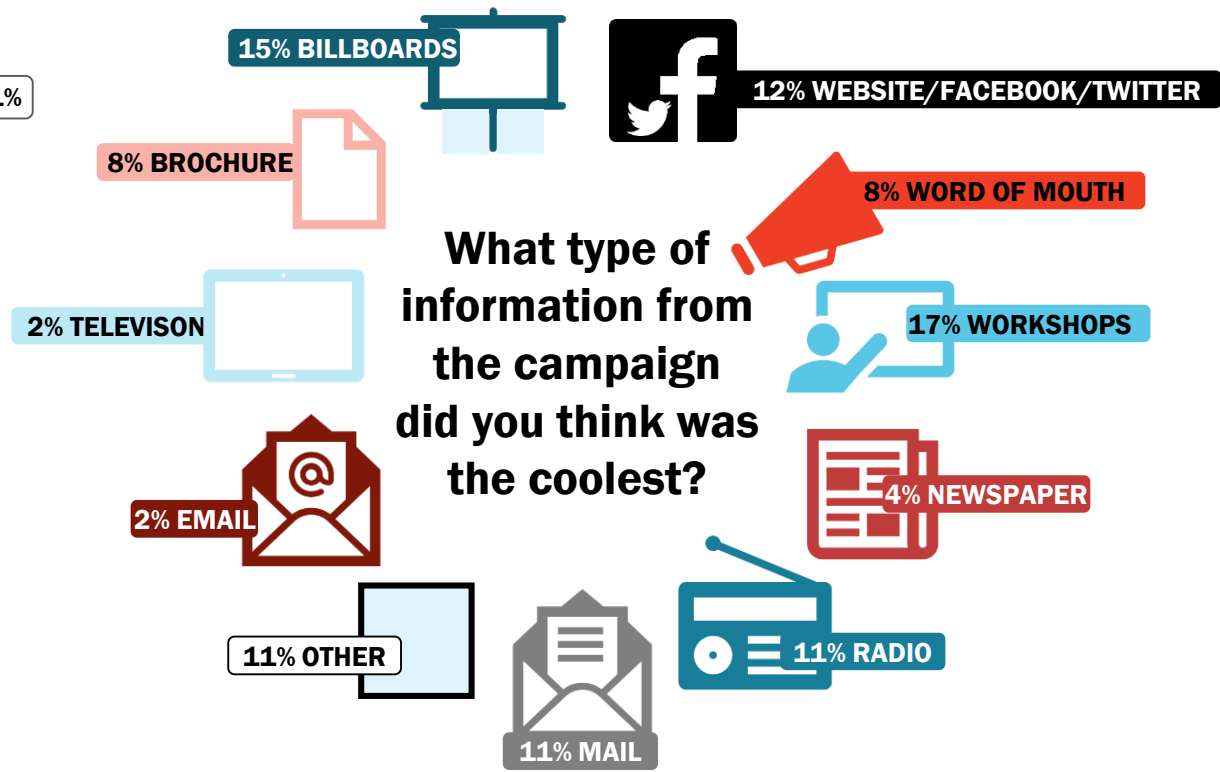
**77%**

said after payments were dispersed, they were not contacted by predatory sellers, lenders, or other scams

**71%**

felt the campaign taught them how to spot fraud and to be aware of the wrong people and scams

# Top 10 Most Liked Aspects of the Campaign



**25% wished there was other information focused on by the campaign**

**29% reported they would have liked financial training including things like money management, basic accounting, and budgeting**

**37% didn't have enough or any information about the campaign or wished the information had been given sooner**

# Pre-Assessment and Follow-Up Comparison



## Financial Abuse, Fraud, and Scams

During follow-up, 48% reported that they felt the campaign increased their ability to identify, prevent, or confront financial abuse. Furthermore, 47% also felt the campaign has helped them improved their ability to spot financial fraud, scams, predatory sellers, or predatory lenders. The number of respondents reporting being a victim of or hearing about elder financial abuse did increased by 22% from the pre-assessment to follow-up. More reports of elder financial abuse could be due to increased knowledge about and ability to spot the abuse.

## Banking, Accounts, and Credit Scores

Most respondents still reported using a bank for their check cashing services. The amount who are not cashing checks increased by about 4%. Accounts used by respondents stayed similarly dispersed from pre-assessment to the follow-up. A combined 20% reported they plan to open a checking, savings, or credit card in the near future as a result of their participation in the campaign. Less respondents knew their credit score at the time of the follow-up, but the reported credit score did increase. The majority (35%) reported their credit score to be good at the time of the pre-assessment, and at follow-up most (29%) described it as being excellent.

## Land Buy Back Program Payments and the Piikani Money Campaign

Before money was distributed, 32% reported they would use the money to pay down their existing debt and 27% said they would save. After receiving their payment, 22% used it to pay down their debt, and 32% reported they saved the money. 38% said they would accept a one-time payment form the Land Buy Back Program if it was offered. Of the 73% that were offered a payment, 83% accepted it. Though 77% said they would attend a one-time payment workshop provided by NACDC, only 21% reported they did attend one. 57% did not know or had not heard about Piikani at the time of the pre-assessment. 58% still reported they did not know about Piikani by follow-up. This is not to say the campaign wasn't promoting their services well enough, but people may not have realized who sponsored the posters, billboards, mailings, and trainings.



**Prepared by Sweet Grass Consulting, LLC**



**Sponsored by**

**Blackfeet Tribe  
Northwest Area Foundation  
Native CDFI Network  
First Interstate BancSystem Foundation  
Center for Indian Country Development/  
Federal Reserve Bank of Minneapolis  
Montana Financial Education Coalition**

**Led by Native American Community Development Corporation**



**Partners include**

**Blackfeet Housing Authority  
Blackfeet Land-Buy Back Program  
Blackfeet Law Enforcement  
Blackfeet Elder Protection Team  
Blackfeet ManPower  
Blackfeet Office of Public Assistance  
Blackfeet Land Department  
Native American Development Corporation  
First Interstate Bank**

**Native American Bank  
Wells Fargo  
Blackfeet Eagle Shields Senior Center  
Blackfeet Tribal Credit  
Everfi  
MT Office of Public Instruction  
MT Financial Education Coalition  
Blackfeet Department of Commerce  
Opportunity Link, Inc.**



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