

PIIKANI MONEY CAMPAIGN

Final Assessment Report

Gauging how the campaign impacted tribal members' financial decisions regarding Land Buy Back one-time payments.

26 August 2017

PIIKANIMONEY.ORG

JUST DON'T BLOW IT.

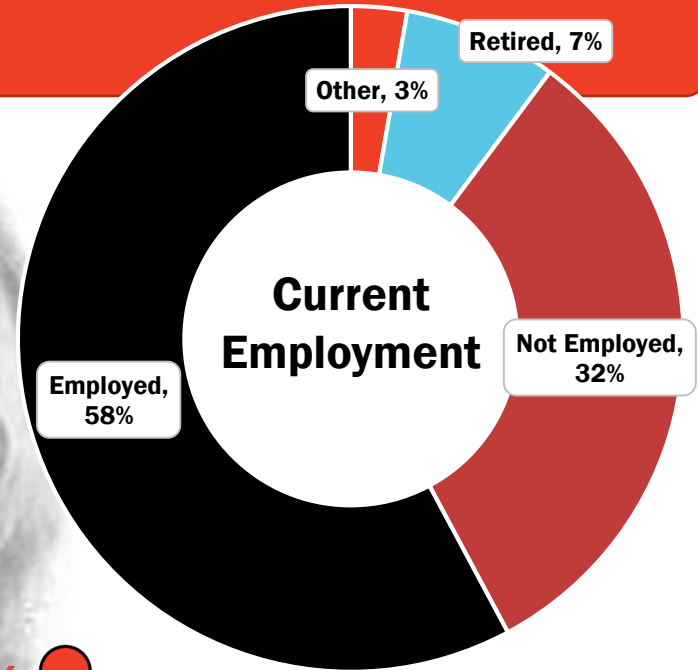
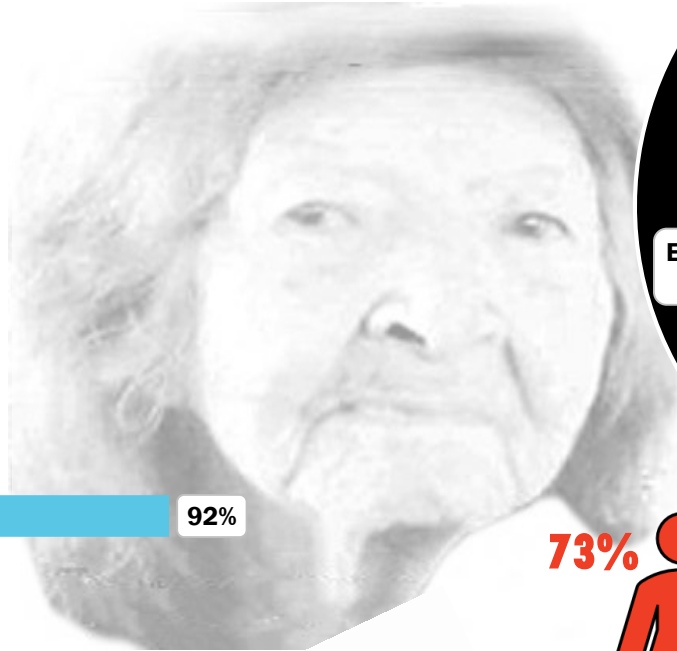


DEMOGRAPHICS



Median household income was **\$30,000** per year

55% of households earn \$30,000 or less per year



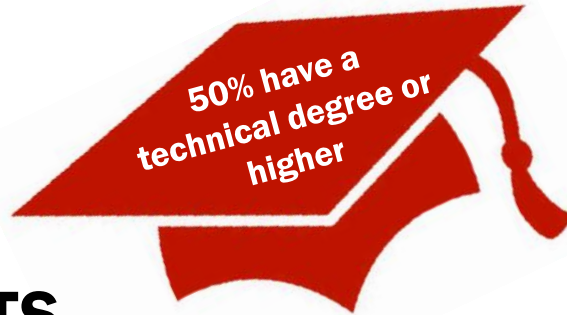
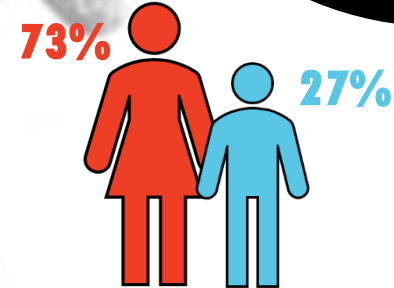
Where do you live?

I live on the Blackfeet Reservation **92%**

I live off the Blackfeet reservation, but still in Montana **5%**

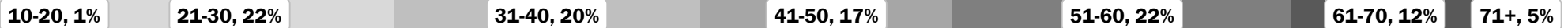
I live off of the Blackfeet Reservation, but near the reservation border **2%**

I live in a different state **1%**



69%
Do not use public assistance

AGE OF RESPONDENTS



Average Age 45.1

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

51% (thumbs up) 49% (thumbs down)

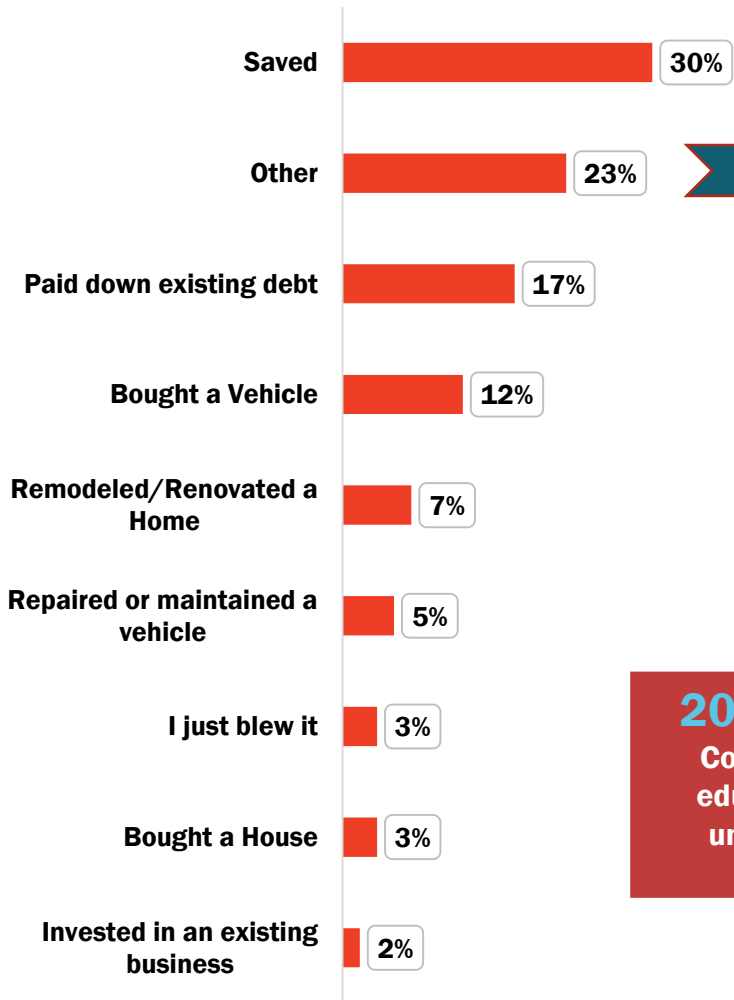
If yes, did you accept an offer from the Land Buy Back program?

77% (thumbs up) 23% (thumbs down)

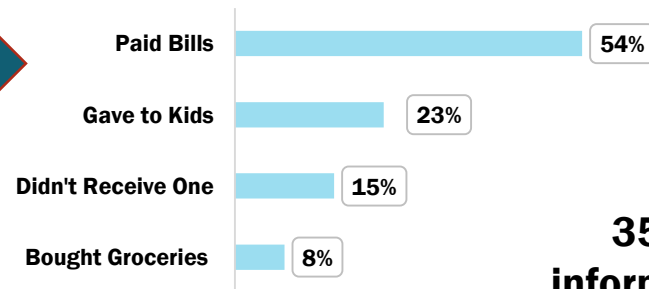
If you accepted an offer, was the land located on the Blackfeet Reservation?

91% (thumbs up) 9% (thumbs down)

What did you do with the money?



Other Ways Payments Were Spent



20% have attended a Native American Community Development Corporation educational workshop to gain a better understanding of the implications of accepting a one-time payment



35% indicated information from the Piiikani Money Campaign helped make their decision.

43% of respondents knew about the Piiikani Money Campaign



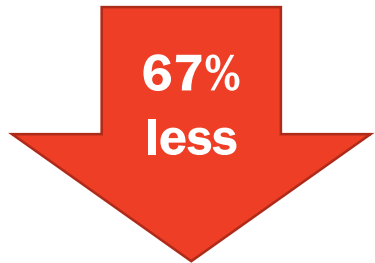
How satisfied are you with what you decided to do with your Land Buy Back Payment?



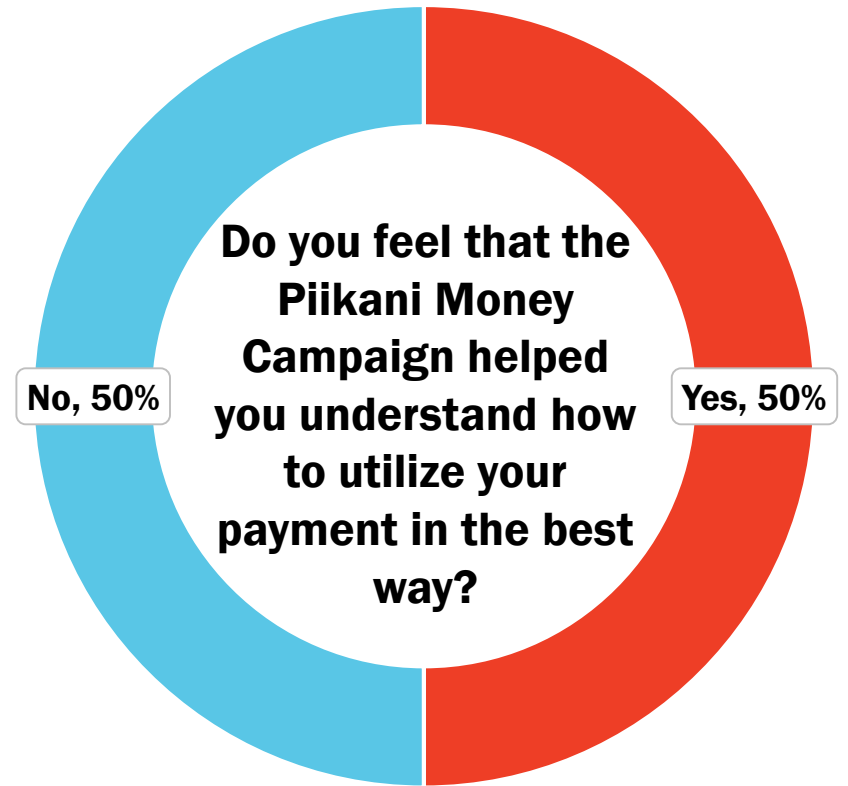
Very Dissatisfied Dissatisfied Neither Dissatisfied or Satisfied Satisfied Very Satisfied



Was your payment more or less than \$28,000?



The average Land Buy Back offer was **\$33,304.58**, which is more than the reported annual incomes of **55% of respondents**, and an average of **45.2 acres**.



BUSINESS?

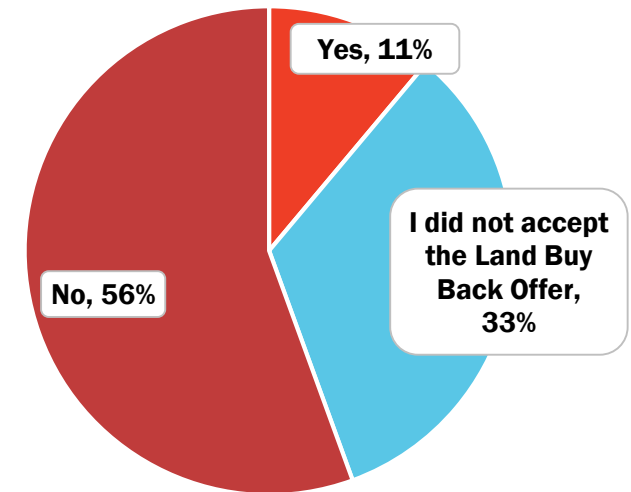


11% own a business

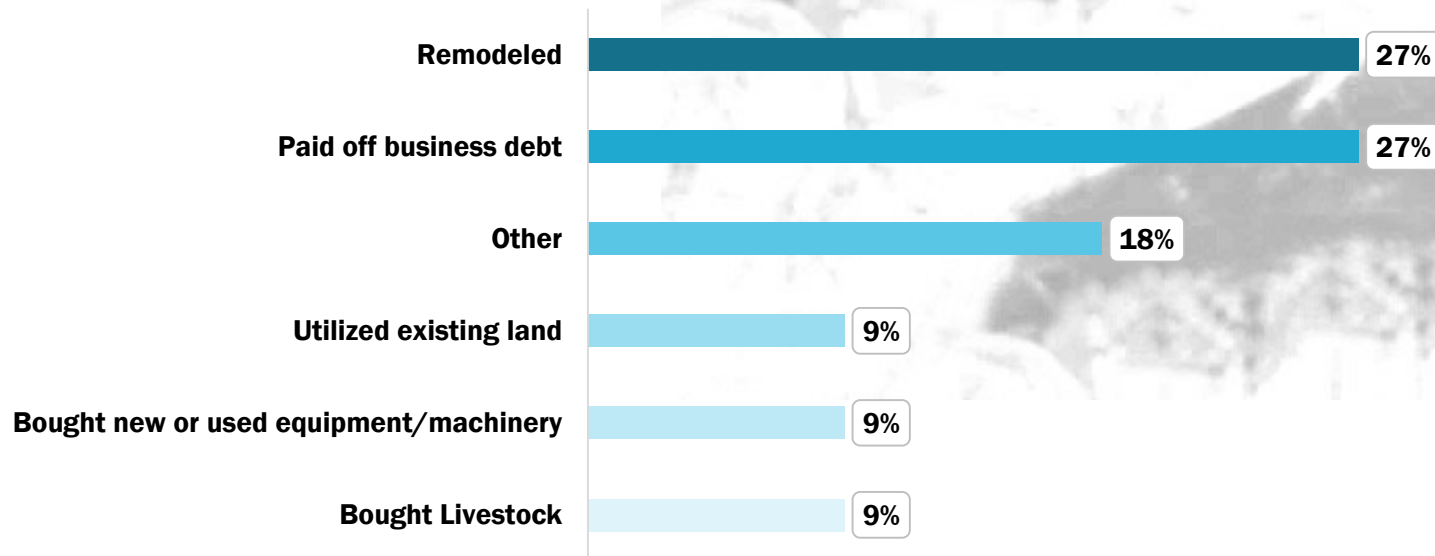


25% own a farming or ranching business

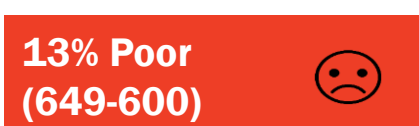
Are you hoping to start a business with your Land Buy Back Money?



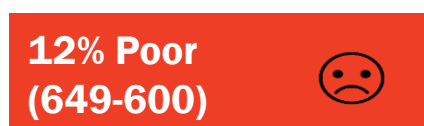
How did you utilize your Land Buy Back payment for a business?
n=11



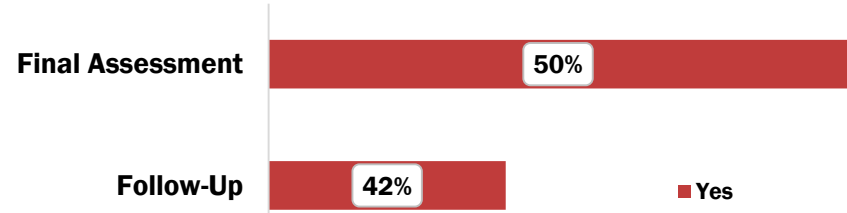
Pre-Assessment Credit Score Rating



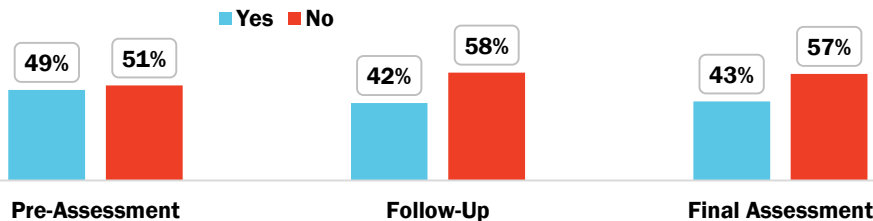
Follow-Up Credit Score Rating




Did the Campaign Help You Understand How to Best Utilize your Payment?




Do You Know About the Piikani Money Campaign?



Steps Toward Homeownership:
29% said yes




Business Ownership & Expansion:
31% said yes




At the time of the follow-up assessment, respondents felt the campaign helped with 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



*The Pre-Assessment, Follow-up Assessment, and Final Assessment were not all filled out by the same respondents, though many did fill out two of the three or all three of the assessments. Thus, scientifically valid comparisons and correlations cannot be made across the 3 assessments. However, the data is useful to understand the impact of the Piikani Money Campaign. Furthermore, the Final assessment, and previous Follow-up Assessment were created so that each of them, individually, provides useful impact data. For a more comprehensive analysis of impacts, from the entire campaign, see the forthcoming Piikani Final Compilation Report.



Demographics

A vast majority of final assessment respondents (92%) lived on the Blackfeet Reservation. While reported annual income dropped drastically from pre-assessment to follow-up, they increased again to a median of \$30,000 during the final assessment. Other demographic information varied from pre-assessment to final assessment, but stayed relatively similar. Most respondents reported they were employed at the time of each assessment, but those reporting they were unemployed increased from pre- to final assessment. Respondents using public assistance increased by 19% during the course of the assessments.



Land Buy Back Payment

From the pre-assessment responses, the most popular response for spending the LLB payment was to pay down debt. The final assessment showed that 30% saved their payment, while 17% paid down their debt. 22% reported they did something else with their payment. Of those: 54% paid bills and 23% gave the money to their child(ren) as a gift or toward something else (i.e. their wedding). The remaining used it for groceries or did not receive a payment. A combined 49% reported they were satisfied or very satisfied with the way they chose to spend their payment. When asked if the Piikani Money Campaign helped them decide how to spend their money, 50% said yes. The average Land Buy Back offer was \$33,304.58, which is higher than 55% of respondents reported annual incomes. Of those that did not feel comfortable reporting the exact payment offer, 33% reported it was more than \$28,000.

92 pre-assessment



216 follow-up



152 final



460 total respondents

Payments and Businesses

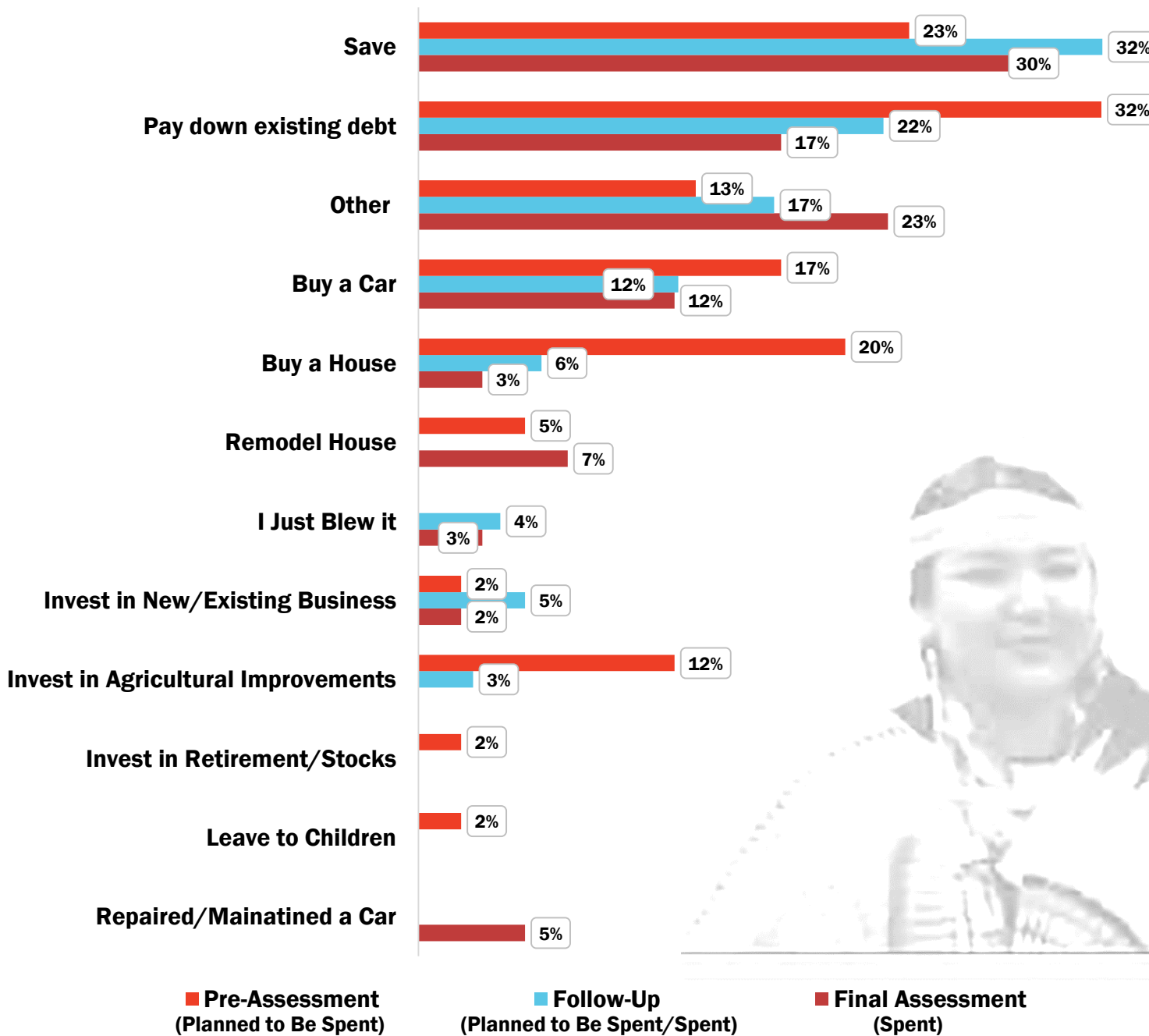
11% of respondents own a business. Of the 14 respondents that own a business, 25% are farming or ranching oriented. 11% reported that they hoped to use their payment to start a business, but 0% reported actually starting a business with their payment. If they used their payment toward their existing business, they most commonly (27%) used it to remodel or to pay off business debt.



Summary of Other Results

Respondents felt the campaign helped them improve their ability to spot financial fraud, scams, predatory sellers, or lenders, and their ability to identify, prevent, or confront financial abuse. Accounts used stayed similar from pre-assessment to follow up, and reported credit scores improved from good to excellent. Though 32% thought they would use their payment to pay down debts, 30% saved as they reported they would at the time of the follow-up. 77% said they would attend a NACDC workshop, and follow-up and the final assessment showed about 20% actually attended one. Throughout the assessments, respondents claimed to not know about the Piikani Money Campaign. Regardless, though, the campaign positively impacted a notable portion of residents on the Blackfeet Reservation, including those who were unaware of PMC because respondents did recognize the billboards, advertisements, other marketing, and trainings. Thus, not “knowing” the campaign is not synonymous with not being impacted by the campaign. Most respondents (49%) were satisfied or very satisfied with the way they chose to spend their payment, and a very small amount (3%) reported that they blew the money they received.

How Payment Was Planned to Be Spent vs. How it Was Spent



At the end of the survey, when asked for any further comments 7% of respondents indicated this type of service is needed for responsible money management. The positive impacts of the campaign further iterate the need.



Prepared by Sweet Grass Consulting, LLC



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.

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



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