

PIIKANI MONEY CAMPAIGN

Follow-Up On/Off Reservation Report

Showing impact by comparing people's responses in the target campaign area—the Blackfeet Reservation—with people's responses from off reservation, who were not influenced or less influenced by the campaign.

26 August 2017

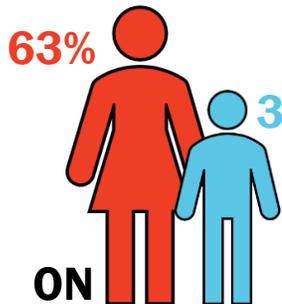
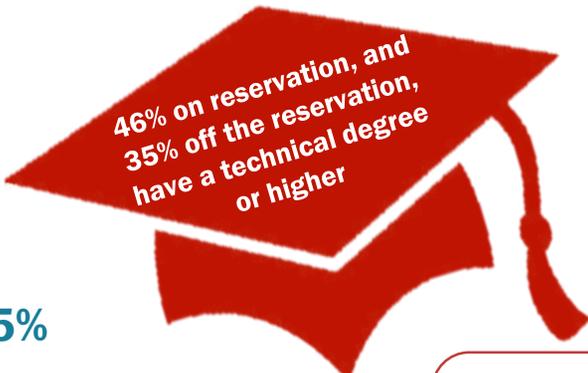
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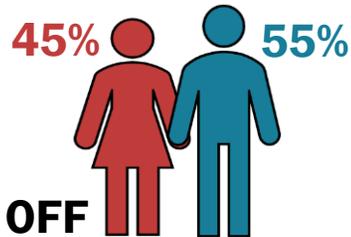


DEMOGRAPHICS

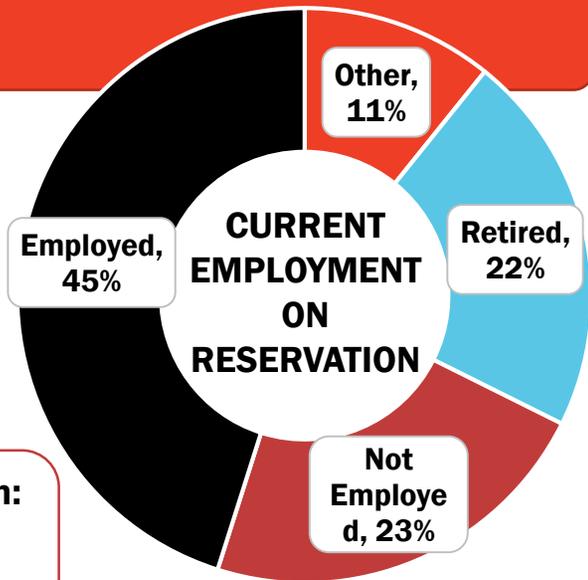
61% of respondents live on the reservation (n=192)



37%



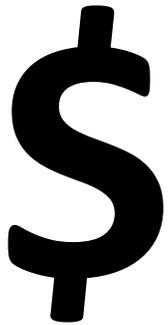
55%



Off Reservation:
 Employed: 35%
 Retired: 34%
 Not Employed: 18%
 Other: 13%

On the reservation, 53% currently own a home, and off the reservation, 69% own a home

On the reservation, 82% **want** to own a home
 Off the reservation, 83% **want** to own a home

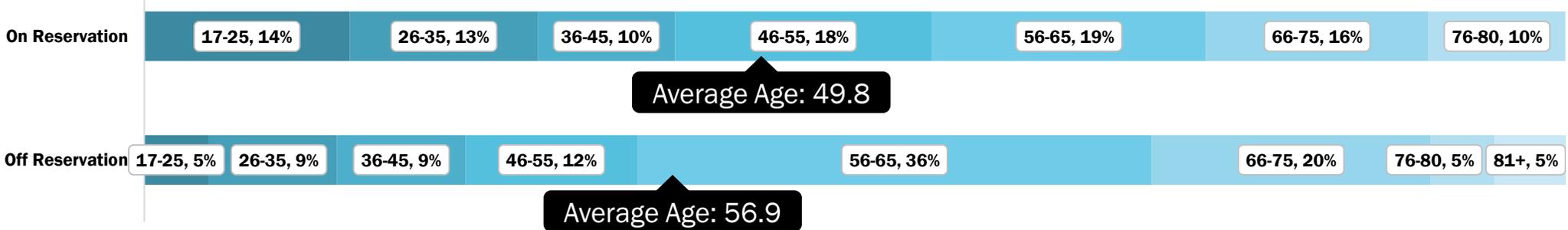


Median annual household income on reservation: **\$25.00**
 Median annual household income off reservation: **\$35.00**

Only 7% of surveyed households on the reservation earn more than \$1,000 per year.

81% do not use public assistance on the reservation
 78% do not use public assistance off the reservation

AGE OF RESPONDENTS



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

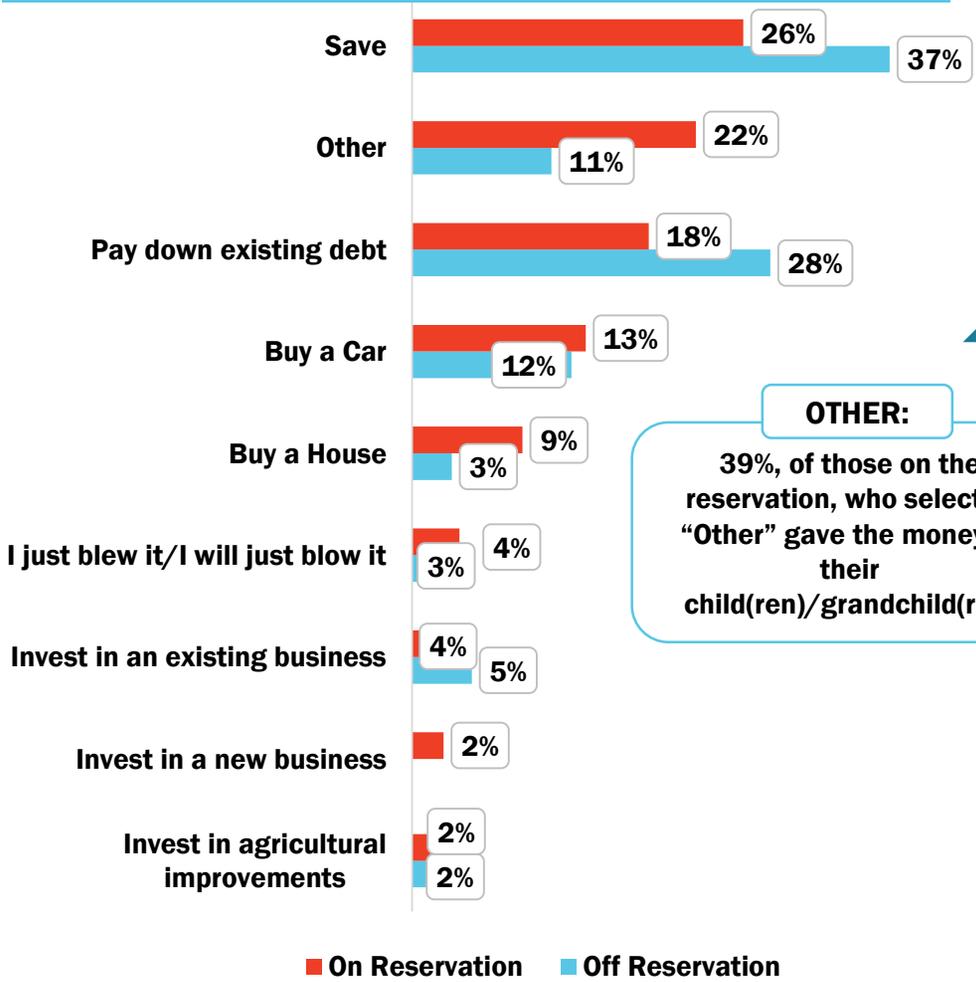
Was the offer for land on the Blackfeet Reservation?

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?



OTHER:
39% of those on the reservation, who selected "Other" gave the money to their child(ren)/grandchild(ren)

44% on the reservation felt the campaign helped them understand how to best utilize their payment

41% off the reservation felt the campaign helped them understand how to best utilize their payment

49% of respondents on the reservation knew about the Piikani Money Campaign. 32% off the reservation knew about the campaign.



20% of those who live on the reservation attended a Native American Community Development Corporation educational workshop to help them understand the implications of accepting a payment.

Average Number of Workshops Attended: 1.73

KNOW YOUR CREDIT SCORE?

On Reservation: **41%** said yes

Off Reservation: **53%** said yes



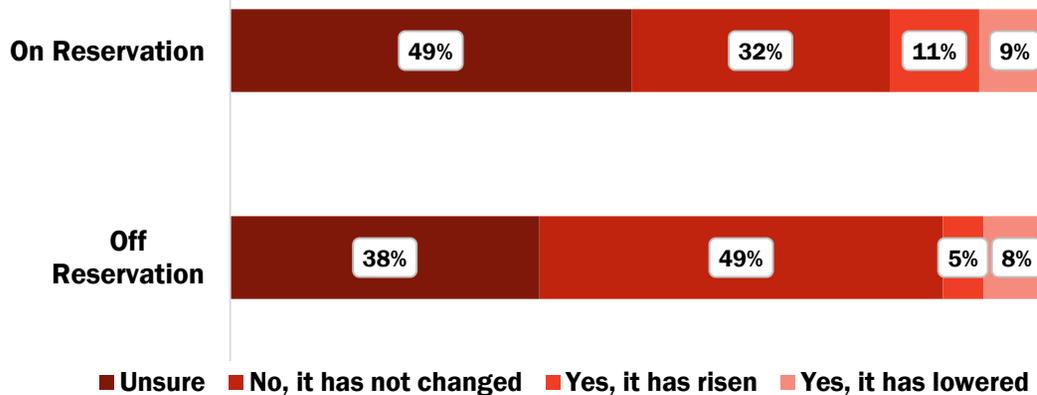
On Reservation Credit Rating

Off Reservation Credit Rating



48% of those who live on the reservation reported the campaign helped them understand the importance of good credit

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



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ACCOUNTS

On Reservation

UNBANKED  11%

CHECKING  41%

SAVINGS  31%

CREDIT CARD  17%

35%

PLAN TO OPEN
CHECKING
OR SAVINGS

3%

PLAN TO OPEN
CREDIT CARD

Off Reservation

UNBANKED  6%

CHECKING  44%

SAVINGS  30%

CREDIT CARD  20%

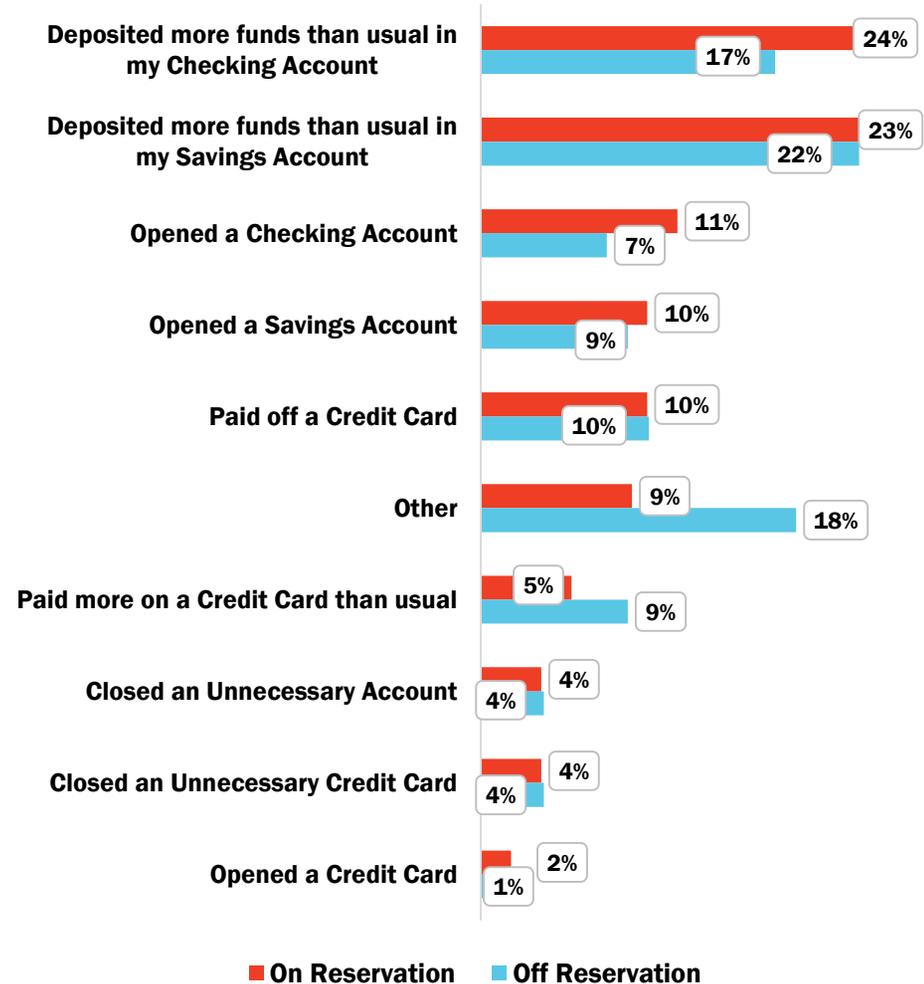
23%

PLAN TO OPEN
CHECKING
OR SAVINGS

8%

PLAN TO OPEN
CREDIT CARD

Since Land Buy Back Offer Distribution, How Have Your Accounts' Status Changed?



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



22% on the reservation developed a budget as a result of training/outreach.

Only 11% off the reservation developed a budget



| | |
|---|---|
| <p>Steps Toward Homeownership: On Reservation: 33% said yes Off Reservation: 19% said yes</p>  | <p>Business Ownership & Expansion: On Reservation: 32% said yes Off Reservation: 25% said yes</p>  |
| <p>Did the campaign provide you with adequate training and information on...</p> | |
| <p>The Importance of Attending Workshops, Classes, and Financial Opportunities: On Reservation: 42% said yes Off Reservation: 32% said yes</p>  | <p>Helping Your Child(ren) Know the Importance of Responsible Money Management: On Reservation: 39% said yes Off Reservation: 19% said yes</p>  |

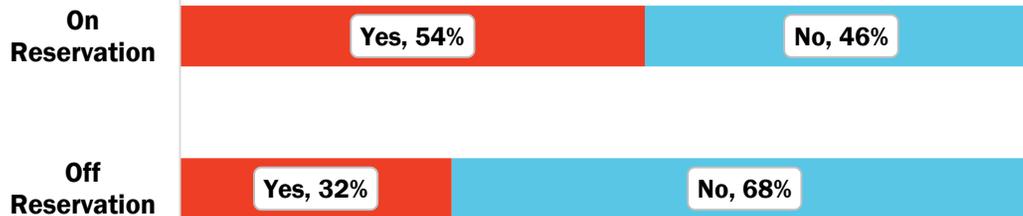
Has the campaign helped increase your ability to identify/prevent/confront financial elder abuse?



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



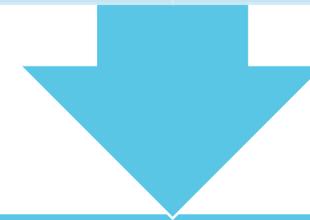
Has the campaign improved your ability to spot financial fraud, scams, predatory sellers or lenders?



After Land Buy Back payments were dispersed, were you contacted (by phone, mail, email, Facebook, etc) by predatory sellers, predatory lenders, or other scams?

**On Reservation:
25% yes**

**Off Reservation:
17% yes**



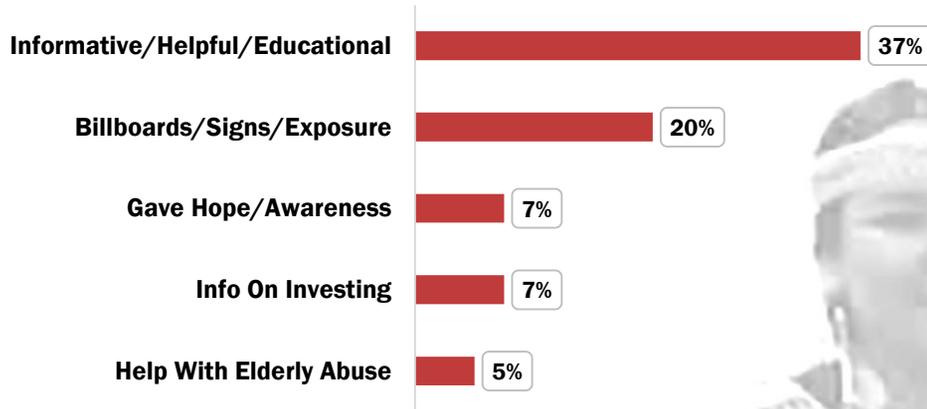
Did the information you learned from the campaign help you avoid financial fraud and scams?

**On Reservation:
77% yes**

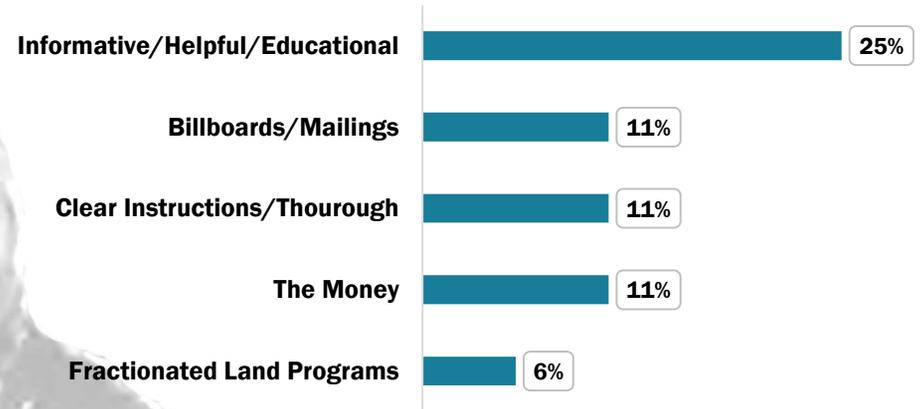
**Off Reservation:
55% yes**



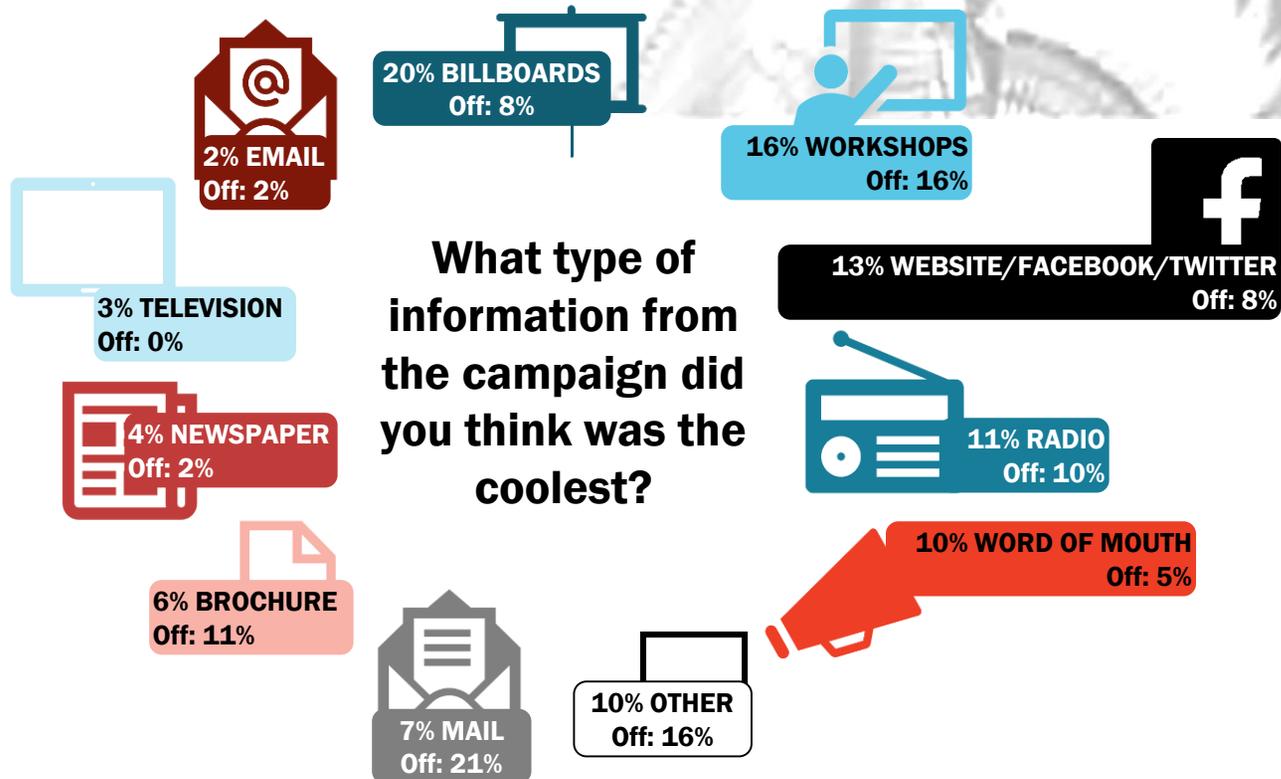
Top 5 Liked Aspects of the Campaign From On the Reservation



Top 5 Liked Aspects of the Campaign From Off the Reservation



What type of information from the campaign did you think was the coolest?



28% on the reservation wished there was other information focused on by the campaign

18% off the reservation wished other information was covered

29% on the reservation reported they would have liked financial training including things like money management, basic accounting/taxes, and budgeting.

Off the reservation, 50% wished they had received information about the campaign sooner or they did not know about it at all .



Land Buy Back Program Payments and the Piikani Money Campaign

In order to demonstrate the major impacts of the campaign, this report compared those who live on the Blackfeet reservation—the campaign target area—with people off reservation, who were less influenced by the campaign, or not influenced by the campaign. 61% of respondents do live on the reservation. Demographics stayed relatively similar with both populations. Of those who lived on the reservation, 63% were offered a payment while 86% of those living off reservation were offered payment. Of those who were offered a payment off the reservation, 100% of land was on the Blackfeet reservation compared to 94% of land offered to those currently living on the reservation. Results were similar whether they accepted an offer or not and for whether they felt the campaign helped them make their decision. Of those living on the reservation 26% saved and 22% did something else with their money. Of those that did something else with their money that wasn't listed on the survey, 39% reported they gave the money to their child(ren) or grandchild(ren). 37% off the reservation respondents saved as well, and 28% paid down their debt. When asked if they knew about the campaign, 49% did on the reservation and 32% did off the reservation. Both on and off the reservation, over 40% felt the campaign helped them understand how to best utilize their payment. However, [this entire report demonstrates that the people on the Blackfeet Reservation—those exposed to the campaign—experienced greater positive experiences surrounding the Land Buy Back Payments and demonstrated greater fiscal responsibility with their payments and economic decision-making.](#)

Financial Abuse, Frauds, and Scams

Since Land Buy Back payments were dispersed, 52% of on reservation respondents have witnessed, experienced, or heard about elder financial abuse compared to 22% of off reservation. [20% more respondents on the reservation than off reported that the campaign has helped them address elder financial abuse. Over half of respondents living on the reservation felt the campaign has helped improve their ability to spot financial fraud, scams, predatory sellers, or lenders. Likewise, 77% of on reservation respondents claimed the campaign helped them avoid financial fraud and scams.](#)

Credit Scores, Accounting, and Banking

More respondents off the reservation than on knew their credit score. Respondents from both areas mostly described their credit score as being excellent. Of respondents who noticed a change in their credit score since Land Buy Back, 11% on the reservation said it had risen, compared to 5% off the reservation. The campaign was successful in teaching 48% of individuals on the reservation the importance of good credit. On the reservation, 24% reported they have deposited more than usual into their checking and 23% have deposited more than usual into their savings account compared to 17% and 22% respectively for off reservation respondents. 32% of on reservation respondents felt the campaign helped them to make these changes to their accounts. Despite only 2% more of off reservation respondents had checking or savings accounts compared to those living on the reservation, 35% of those on the reservation planned to open a checking or savings account compared to only 23% of off reservation respondents. The most used place to cash checks on and off the reservation was a bank. Training and outreach resulted in 22% of respondents living on the reservation developing a budget, while only 11% off the reservation developed one. When asked about the impacts various trainings provided by the campaign had on them, those living on the reservation yielded higher results saying the campaign had a positive impact.

Thoughts on the Campaign

From both areas, most respondents reported their most liked aspect of the campaign was how informative, helpful, and educational it was. The billboards, mailings, and general exposure were also highly liked by those living both on and off the reservation. On the reservation billboards were the coolest as indicated by 20% of responses in comparison to other marketing materials. For off reservation respondents, 16% thought the workshops were the coolest way they received information. More respondents on the reservation than off wished there was other information covered by the campaign. 29% would have liked financial trainings and information on things like money management, basic accounting and taxes, and budgeting. Off the reservation, 50% reported they would have liked to have received information sooner or they had no information at all about the campaign.



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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