Data Initiatives at the University of Arizona and the Harvard Project

Please cite as:
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.


3. Collective and individual rights.

INDIGENOUS NATION DATA ABOUT:

- Citizens
- The Nation
- Communities
- Lands
- Resources
# Data Landscape

<table>
<thead>
<tr>
<th>Businesses</th>
<th>Demographics</th>
<th>Citizenship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Language</td>
<td>Songs</td>
<td>Sacred Sites</td>
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<tr>
<td>Fisheries</td>
<td>Clans</td>
<td>Business</td>
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<td>Utilities</td>
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<td>Land</td>
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<td>Child Welfare</td>
<td>Income</td>
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<tr>
<td></td>
<td>Transportation</td>
<td>Administrative</td>
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</table>
DECOLONIZING DATA

Data Sovereignty

Colonization

Data Dependency

Decolonizing Data

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).
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

- 2000
- 2003
- 2006
- 2009
- 2012

FDDC
Traditional Lender w/ Guarantee
USDA 502/504

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**

<table>
<thead>
<tr>
<th>Actual Value</th>
<th>Estimated Value</th>
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<tbody>
<tr>
<td>258,000</td>
<td>438,600</td>
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**GROSS RECEIPTS**

<table>
<thead>
<tr>
<th>Actual Value</th>
<th>Estimated Value</th>
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<tr>
<td>$38.5 Billion</td>
<td>$261.8 Billion</td>
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**SELF-EMPLOYMENT**

<table>
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<tr>
<th>Actual Value</th>
<th>Estimated Value</th>
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<tr>
<td>138,472</td>
<td>247,792</td>
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</table>

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

Data dependency \[\rightarrow\] Indigenizing data governance \[\rightarrow\] Data sovereignty

Data stewards managing by tribal standards \[\leftarrow\] Creating mutually beneficial data relationships \[\rightarrow\] Tribes governing tribal data

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