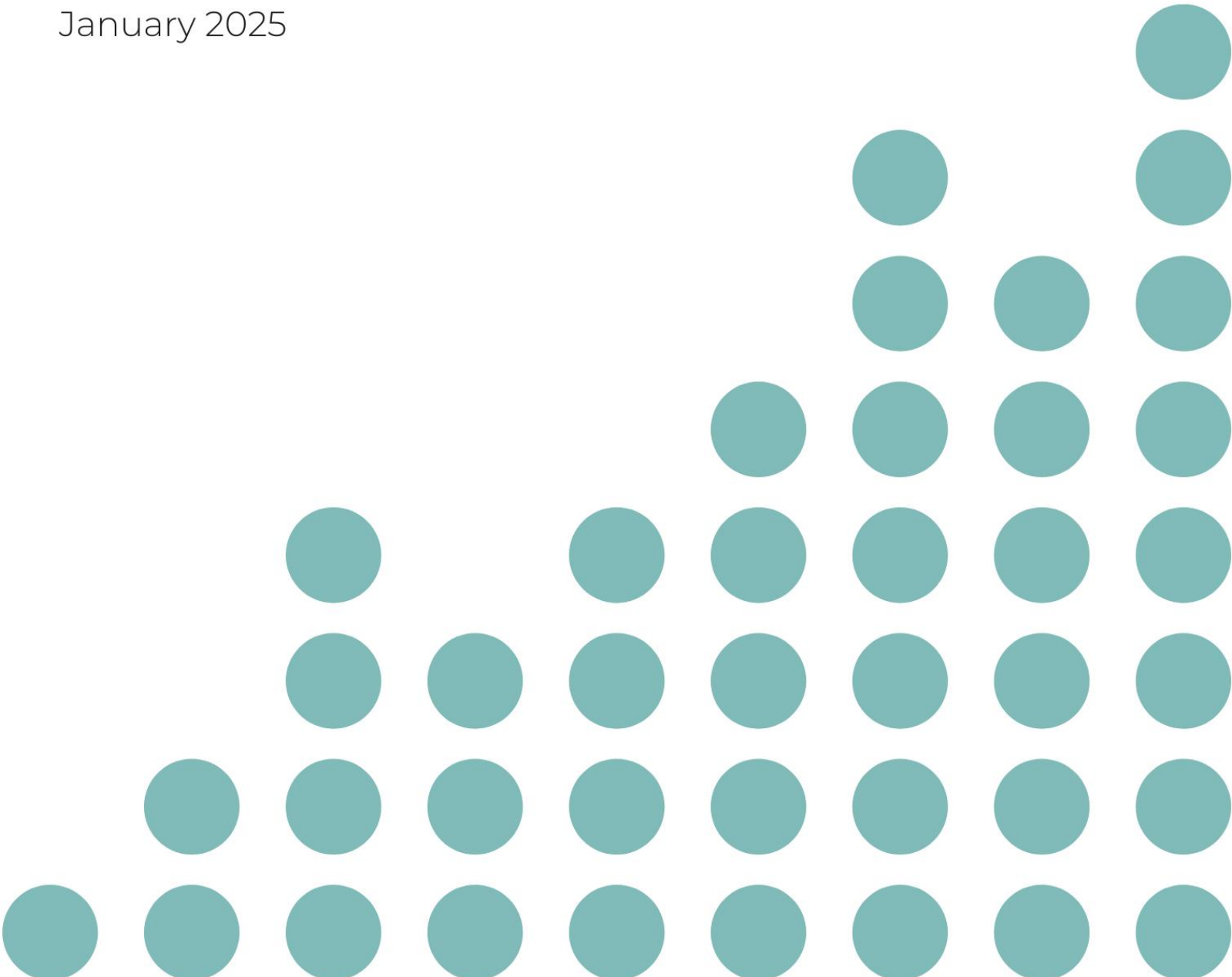


“TO LIVE AND THRIVE” IN MASSACHUSETTS

Native American Perspectives on Wealth

January 2025



About Boston Indicators

Boston Indicators is the research center at the Boston Foundation, which works to advance a thriving Greater Boston for *all* residents across *all* neighborhoods. We do this by analyzing key indicators of well-being and by researching promising ideas for making our city more prosperous, equitable and just. To ensure that our work informs active efforts to improve our city, we work in deep partnership with community groups, civic leaders and Boston's civic data community to produce special reports and host public convenings.

About University of Massachusetts Boston Institute for New England Native American Studies

The mission of the Institute for New England Native American Studies (INENAS) is to connect regional tribes and Native organizations with university innovation, education, and research. As such, the projects developed and research agenda for INENAS are driven by the expressed needs and interests of regional tribes and Native communities in the region. The methodology adopted for this project centers the voices of individual Natives from both regional tribes and other parts of Turtle Island who are connected to the Commonwealth of Massachusetts via residency or role in a tribal government. As the needs and interests of regional tribes change, so will the research and programming of INENAS.

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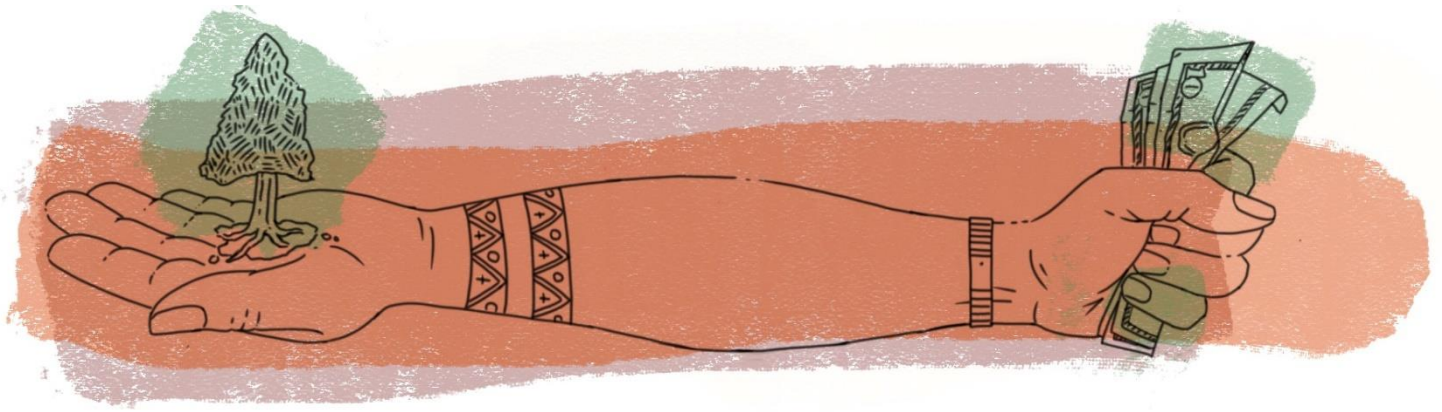
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Overview and Key Findings

The racial wealth gap has gained significant attention recently, in both national and regional discussions, owing to the accumulating data that shine ever brighter light on the large disparities between White, Latino, and Black households. Native American families are almost always left out of these discussions, however, in part because the same type of comprehensive wealth data does not exist for them due to sample size limitations. This is why Boston Indicators commissioned the Institute for New England Native American Studies (INENAS) at UMass Boston to produce this unique report, released as part of our Racial Wealth Equity Resource Center research series. While this is a mixed-methods report, the most novel contribution is the qualitative research findings from a series of in-depth focus groups.

The report is organized into three parts:

Part 1 (page 6) of the report provides an overview of the [historical context](#) that has led to lower material wealth accumulation among Native American communities, with a focus on state and federal policy harms.

Part 2 (page 10) provides a brief state-level [quantitative analysis](#) of Native Americans by population size, income, and, importantly, some key components of wealth, including homeownership, income, and business ownership. While we lack reliable estimates of net wealth for Native Americans in Massachusetts, this section pieces together a snapshot of socioeconomic well-being using estimates from the American Community Survey.

Part 3 (page 19) represents the core of the report and a distinctive contribution, offering findings from in-depth [qualitative research](#) that the INENAS team conducted with Native American families across Massachusetts. Key themes from these focus groups include:

- **Wealth Means Far More Than Money:** For Native families, wealth is rooted in values of community cohesion, cultural knowledge, and spiritual stability. Participants consistently emphasized the importance of community and family in their definitions of wealth. They identified collective resources, shared traditions, and mutual support within Tribal

communities as integral to their well-being, contrasting sharply with the dominant culture's individualistic framework.

- **The Centrality of Land to Native Wealth:** For Native families in Massachusetts, land is not merely a material asset but a core component of cultural, spiritual, and community wealth. Policies such as the 1869 Massachusetts Indian Enfranchisement and Allotment Act fragmented Tribal lands into taxable individual plots, ultimately severing Native families from their ancestral homelands and communal resources. This forced privatization led to widespread land loss due to unpaid taxes, disrupting intergenerational wealth-building and undermining the ability to maintain cultural traditions tied to the land.
- **Financial Stability Is More Important Than Amassing Wealth:** Establishing baseline financial security was far more important to most focus group participants than accumulating riches, in part due to concern that focusing too much on material wealth could undermine one's values.
- **Housing Policy Failures and Their Consequences:** Housing policies at both the federal and state levels, including relatively recent ones, have compounded economic inequities for Native families in Massachusetts. Massachusetts' refusal to establish an Indian Housing Authority under the Housing and Community Development Act of 1977 deprived Native families of access to affordable, culturally specific housing and to other programs like housing vouchers and down payment assistance. These failures and other factors may have delayed generational wealth accumulation through homeownership, exacerbating the racial wealth gap in the state.
- **Educational Attainment and Economic Resilience:** Education was viewed by focus group participants as a critical pathway to economic resilience, but access to higher education remains uneven. Many participants were first-generation college graduates and credited education with breaking cycles of poverty, though they noted structural obstacles such as limited financial literacy and lack of family wealth to support educational pursuits.
- **Structural Change as a Path Forward:** Participants identified key policy reforms to address these disparities, including the need for financial education programs tailored to Native communities, expanded housing access through state-level initiatives, and the preservation of Tribal lands through tax exemptions or trust agreements.

Taken as a whole, this research aims to offer a clearer picture of Native wealth in Massachusetts and to lay the groundwork for future research on the topic. While the qualitative findings provide valuable insights into the lived experiences of Native families, they represent only a starting point.

A more comprehensive understanding will require pairing this sort of qualitative research with improved quantitative data on wealth and economic security for Native Americans. Addressing these data gaps, particularly regarding measures of wealth, is crucial for informing long-term efforts to achieve greater equity and prosperity.



Historical Context

Native Peoples of the Commonwealth of Massachusetts have less wealth than their non-Native neighbors. While this should not be surprising to those who study socio-demographic trends, particularly in relation to non-white communities, the reasons for this disparity might be more complex than many would think. For many focus group participants, the roots of today's economic disparities lie in policy decisions made by the Commonwealth and inflicted upon tribes indigenous to Massachusetts dating back centuries, including the theft of funds designated for the tribes from the leasing or sale of Indian lands, and allotment and taxation of Indian lands without federal approval under the 1869 Massachusetts Enfranchisement and Allotment Act. It also includes the Commonwealth's refusal to create an Indian Housing Authority that could have increased access to resources for maintaining and growing homeownership for individual Native residents, as well as provided affordable housing within traditional territories.¹

Even before these impositions by the Commonwealth, however, sustained colonization by Europeans compelled a radical shift in Native relationships with their relative, the land. Indigenous Peoples of what is now known as the Commonwealth of Massachusetts had developed complex ways of living with their human and non-human relatives. This embeddedness and collaboration with natural systems resulted in societies that regularly produced surplus from horticulture, fishing, gathering, and hunting. As a result, and due to an orientation for hospitality among many Eastern Native Peoples, early colonists were supported with food and trade. This generosity could have reasonably been replaced by armed resistance to the establishment of any English or French settlements, given the devastating deaths from virgin soil epidemics following European contact and the enslavement of Natives by early English explorers and privateers. Instead, Native Peoples chose to offer aid. Early Europeans were consistently impressed with Native food production and the availability of game—neither of which were lucky accidents but rather the result of intentional co-existence and management of natural resources. This abundance occurred in the context of collectively owned property. That is not to say that Native Peoples lacked a clear grasp of the concept of land rights, as certain lineages or sachems held rights to specific homelands and home waters, with other areas understood as shared resources.

In 1675, in the aftermath of disease and following a generation and a half of relative peace, English pressure on lands erupted into a full-scale regional war known as Metacom's Rebellion or King Philip's War. It involved the English colonies of Plymouth, Massachusetts Bay, Rhode Island, and Connecticut arrayed against the Wampanoag, Nipmuc, Narragansett, and other related Native Nations. Significantly, many Native communities that had allowed Christian missionaries and the surveying of town boundaries remained neutral during this conflict. (Despite this neutrality, many people from these Native communities were still forcibly interned on Deer Island and Long Island in Boston Harbor, where it is estimated about half of those interned died.) Many Native communities, such as the Mohegan and Pequot, fought as English allies, along with certain Wampanoag communities with ties to a prominent English landowner and military leader. Populations from these Christian Indian towns were the only ones to remain relatively intact until the time of the 1869 Massachusetts Enfranchisement and Allotment Act.²

From 1675 to 1869, Native community members held the status of resident aliens, not citizens—first of the early colonies and, later, the Commonwealth of Massachusetts. During this period, Native communities exercised significant control over their populations and resources, and their territories were explicitly not to be taxed by local governments.

Periodic reports, specifically the Briggs Report³ in 1849 and the Earle Report⁴ in 1861, evaluated the status of these communities. The goals of these reports were threefold:

- 1 – to provide an overall assessment of population numbers, health, education, employment, and housing style;
- 2 – to determine when these communities could be transitioned from the status of resident aliens to citizens; and
- 3 – to plan the removal of Native lands and control by English, and later American, overseers of their accounts, leases, assets.

After the Earle Report of 1861, momentum began to build for a transition to citizenship for all Native residents of the Commonwealth, particularly after the 1868 passage of the 14th Amendment to the U.S. Constitution extended citizenship rights to all people born or naturalized in the U.S., including formerly enslaved people. Despite this progress, the 1869 passage of the Massachusetts Enfranchisement and Allotment Act fundamentally altered the political relationship between the Indian people and their territories from collective ownership and allocation to families to fee simple title ownership and taxable status. Although land sales had already shrunk the territories originally surveyed for exclusive Native use, the 1869 Allotment Act accelerated this process. This occurred via direct sales of formerly protected lands by individual Native land allottees, but also via tax liens placed on allotments by non-Native neighbors alleging debts owed, unpaid taxes from the newly constituted municipalities that had civil and criminal jurisdiction over these lands, or

outright fraud and theft. Dividing up the land into individually owned and taxable allotments led to a rapid loss of Native land that still has impacts on the contemporary descendants of the Native individuals who received these allotments. Many of these actions leading to land loss were discussed directly by allottee descendants who participated in the focus groups for this study.

As mentioned, in more recent times, the Commonwealth of Massachusetts has continued to make decisions that harm Native communities, such as refusing to create an Indian Housing Authority under the federal Housing and Community Development Act of 1977. This Act allowed for the creation of both tribal housing authorities for federally recognized tribes and state Indian Housing Authorities to benefit non-federally recognized tribes. Eastern states such as Connecticut, Rhode Island, Louisiana, Alabama, and North Carolina⁵ took the opportunity to provide housing for Native Americans in their states, but Massachusetts did not. Taken individually, decisions made on Beacon Hill about allotment of Native lands and rejection of an Indian Housing Authority might be considered an aberration from an otherwise well-intentioned approach to supporting Native communities, but taken collectively, these and other decisions point to an abandonment of the fiduciary responsibility toward these communities, which is articulated in the Earle Report.⁶

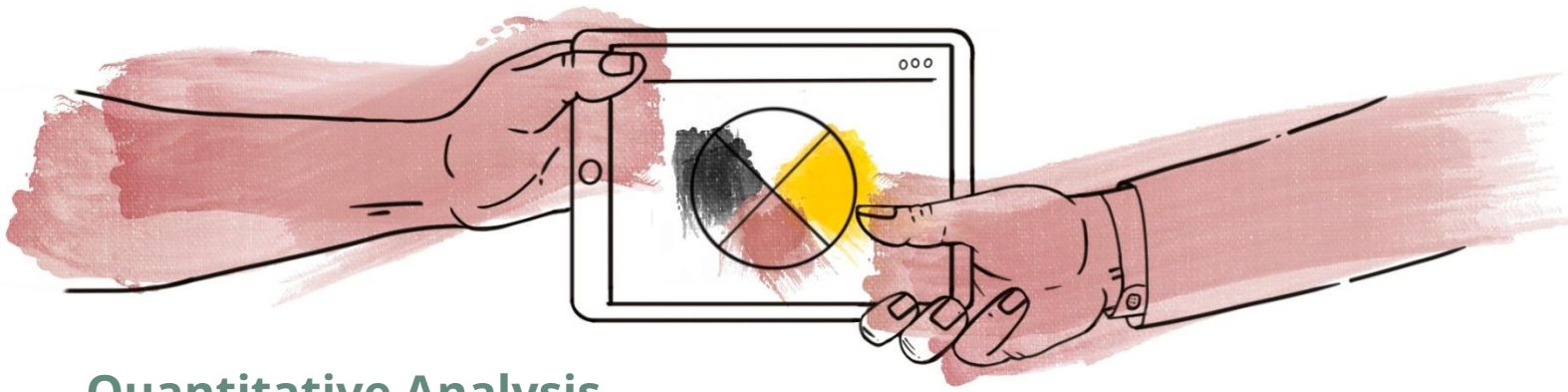
The cumulative effect of these decisions comprises the rapid erosion of Native landholdings following the 1869 Massachusetts Enfranchisement and Allotment Act,⁷ along with consistently depressed levels of homeownership, access to traditional resources for subsistence, and equally important, access to one's community members as individual land losses forced a scattered diaspora from ancestral homelands. Focus group participants cited "having something that all the community can be involved in," "the way that we're able to give back," and "the teachings that we're able to pass on" as aspects of community wealth that keep Native families buoyed despite the tenuous economic status they face.

In short, while these actions are well documented in history, they remain present among the living descendants of the tribes that survived the Allotment period. These descendants point to, for example, the taxation of formerly protected reserved lands as a source of economic challenge and a violation of the agreements between the Plymouth Colony, Commonwealth of Massachusetts, and various Tribal nations. The Commonwealth's refusal to create an Indian Housing Authority in 1977 means that, compared to Natives of states who opted to create an Indian Housing Authority, most residents of Native nations in the Commonwealth were delayed by at least a decade in accessing affordable homes within their traditional homelands.⁸ For many Native families in Massachusetts, the lack of access to culturally specific programs due to this state level policy decision continues to prevent them from building generational wealth via housing.

Tens of thousands of Native Peoples from other Indigenous homelands (called *expats* in this study) faced similar struggles elsewhere, which still impact them today. However, due to different

decisions in their homelands, some can access housing and other programs for American Indians, even when living in Massachusetts, unlike many local tribes. Massachusetts' decision to not create an Indian Housing Authority means, with the exception of the federally recognized Mashpee Wampanoag Indian Tribe and the Wampanoag Tribe of Gayhead/Aquinnah, the Commonwealth's Native communities are not eligible for these programs and, subsequently, are denied these pathways to homeownership.

Furthermore, all categories of Native Peoples in the Commonwealth have been impacted by processes of redlining and systemic racial discrimination, in addition to the very specific damage of separation from homelands. As one focus group participant observed, in addition to having land stripped away, "so many Native people were put in almshouses and were wards of the state," which meant "no autonomy" and "no real ability to have generational wealth." They also pointed out that many Native people are also Black, "so there's just so many levels and layers of being disenfranchised from your own ability to be free and to own things or have a place." The following quantitative data reflects the experiences shared in our focus groups and underscores the need for both these types of research to expose not just the disparity, but its many sources.



Quantitative Analysis

Findings from the limited available data on wealth, income, and demographics of Native American families

Data gaps severely limit researchers' understanding of Native wealth. While the Survey of Consumer Finances (SCF), the most detailed national survey on wealth, allows for some racial breakdowns, it lacks a large enough sample to report reliable estimates for small racial groups like Native Americans. Instead, Native Americans are grouped with other smaller racial groups under the "Other" category. For example, SCF data show that, as of 2022, White households held more than six times the wealth of Black households and nearly five times the wealth of Latino households, but we lack similar data for Native Americans. This limits research on racial wealth disparities in Native communities at the national level.

These data limitations also affect research at the state and local levels. SCF's limited sample size only allows for estimates at the national level, but a couple of novel research efforts have attempted to fill the void at the local level. The Federal Reserve Bank's 2015 *The Color of Wealth in Boston* provided estimates of wealth for Greater Boston and garnered significant public attention. The survey revealed that the Black/White wealth gap in Greater Boston was much larger than national SCF estimates. However, the survey's small sample size, as with the SCF, didn't allow for estimates of Native wealth. Notably, the Federal Reserve Bank of Boston is conducting a new, larger survey to expand on this research, but the Native American sample size will likely still be insufficient to provide wealth estimates.

Researchers at the Federal Reserve Bank of Minneapolis' Center for Indian Country Development have used alternative methods to gain insights into Native wealth. Their research compared data from a Native community development financial institution (CDFI) in South Dakota to 2019 SCF data for White and Black households. They found that the gap in net worth between White and Native households was 32 to 1. Native households had a median net worth of roughly \$5,524, compared to \$181,440 for White households and \$29,730 for Black households. While this analysis provides helpful insights into the possible scope of the Native racial wealth gap, it can't be generalized to a larger population since the data are limited to a small sample of clients at one CDFI. In Massachusetts, there are no Native CDFIs or other Native American Financial Institutions, so a similar type of analysis is not possible here.

Despite this lack of reliable estimates on net wealth, we can still get a rough sense of the socioeconomic position of Native American families in Massachusetts by using data from the Census Bureau’s American Community Survey (see Appendix for a detailed description of the ACS). The ACS has a large enough sample to allow for state-level analysis of Native Americans by population size, income, and, importantly, some key components of wealth, including homeownership, income, and business ownership.

According to the 2023 ACS, Massachusetts is home to 21,774 Native Americans alone and 77,129 Native Americans alone or in combination with another race. The latter of these two racial analyses offers a more meaningful picture of the Native population in Massachusetts since many Natives self-identify as Native American combined with another racial or ethnic category. Without this more inclusive analysis, many Native people would remain invisible in the data. For this reason, for the rest of the ACS data analysis, we use “Native alone or in combination with another race.”

Massachusetts' Native population size increases substantially if you include multiracial Native Americans.

Count of Native American population, presented alone and alone or in combination with another race. Massachusetts. 2023

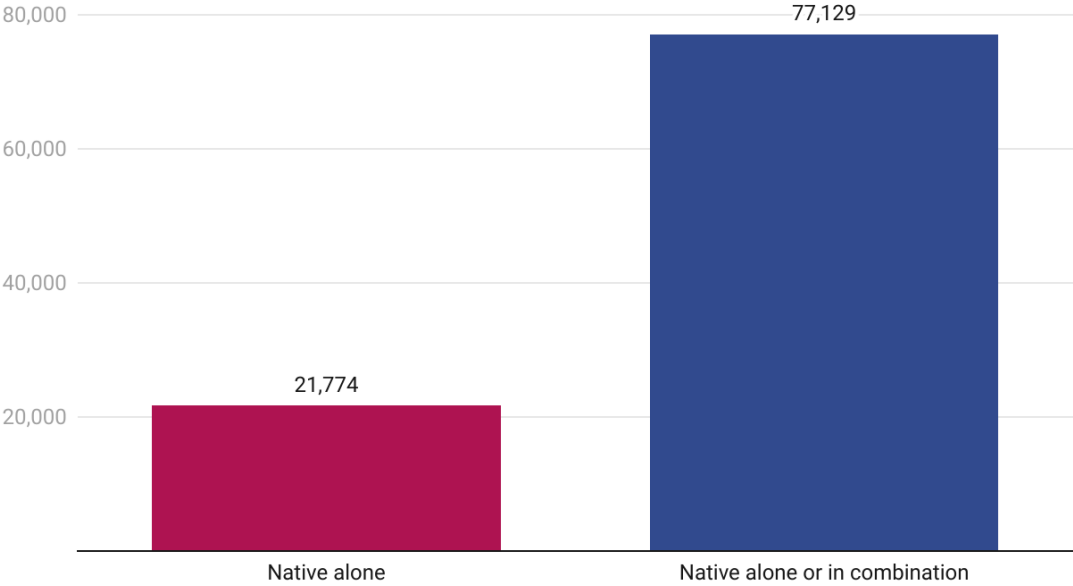


Chart: University of Massachusetts Boston • Source: 2023 American Community Survey. • Created with Datawrapper

Massachusetts has a small Native population compared to other states. According to the 2023 ACS, only 0.9 percent of Native Americans in the United States live in Massachusetts. While Massachusetts' Native population is small compared to Northeast states like New York, New Jersey, and Pennsylvania, Massachusetts has the largest Native population within the New England states.

Massachusetts has the largest Native population in New England, but fewer than other Northeast states.

Count of people who identify as "Native alone or in combination with another race". 2023.

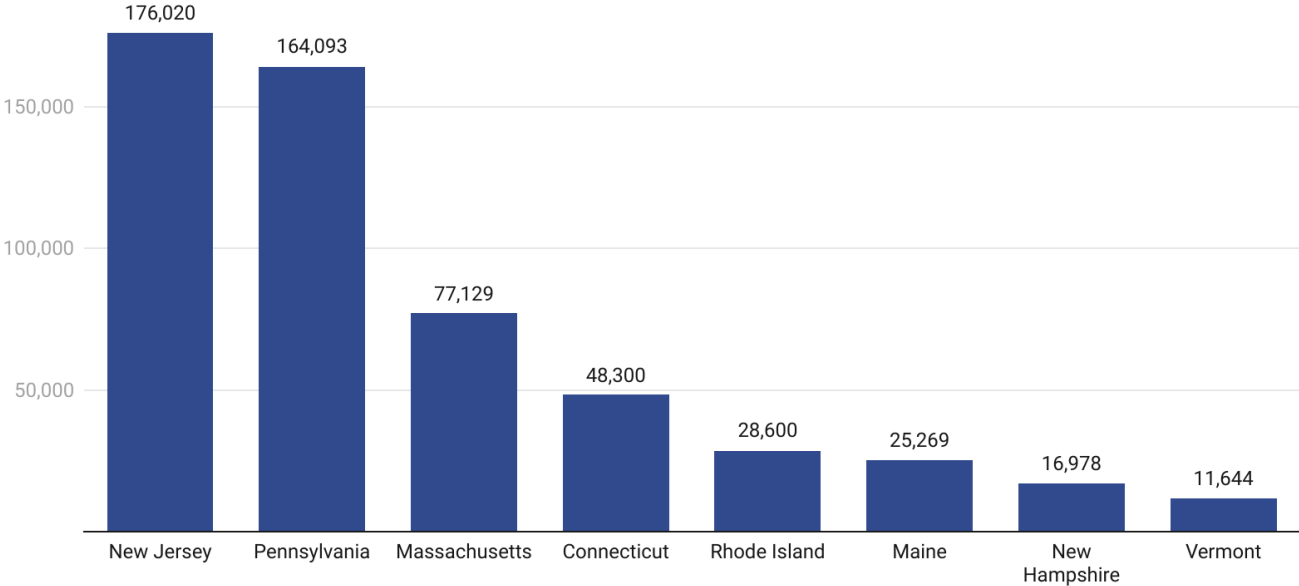
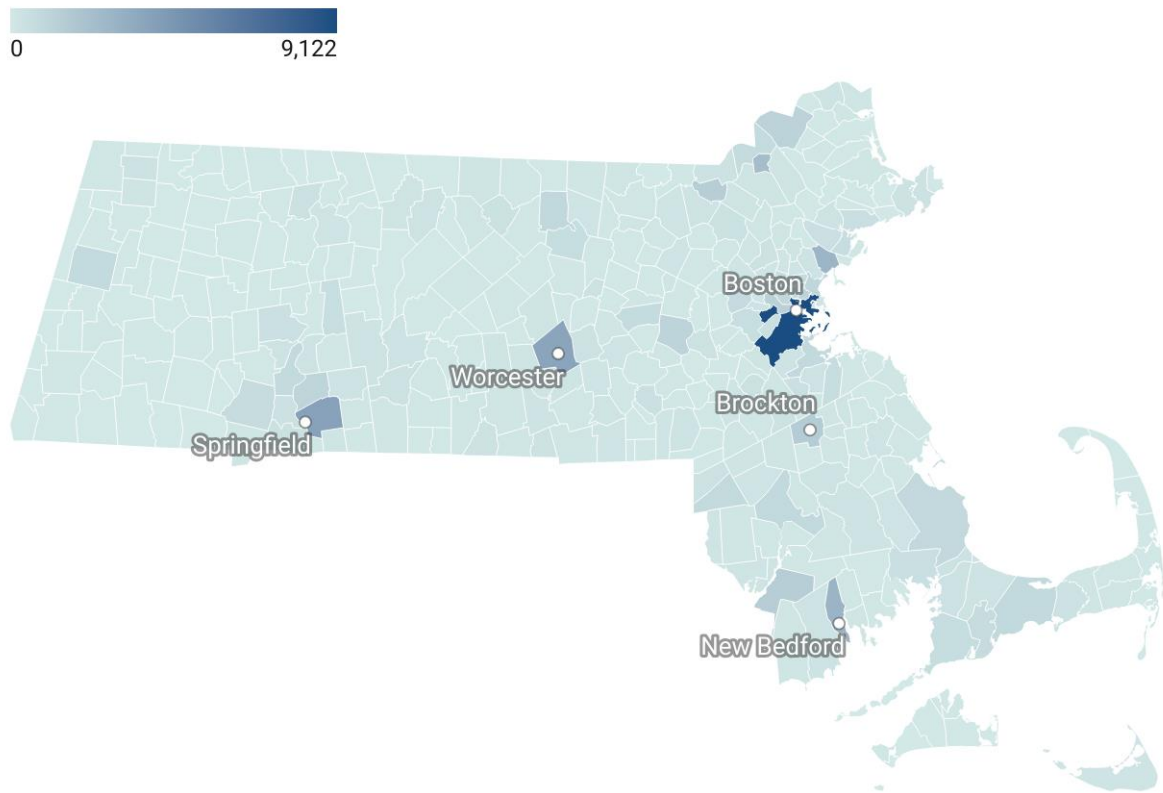


Chart: University of Massachusetts Boston • Source: 2023 American Community Survey. • Created with Datawrapper

Within Massachusetts, the largest share of the Native population (10 percent) lives in Boston, followed by Springfield (4 percent) and Worcester (4 percent).

Total Native American population by municipality.

Count of people who identify as "Native alone or in combination with another race." Massachusetts. 2020.

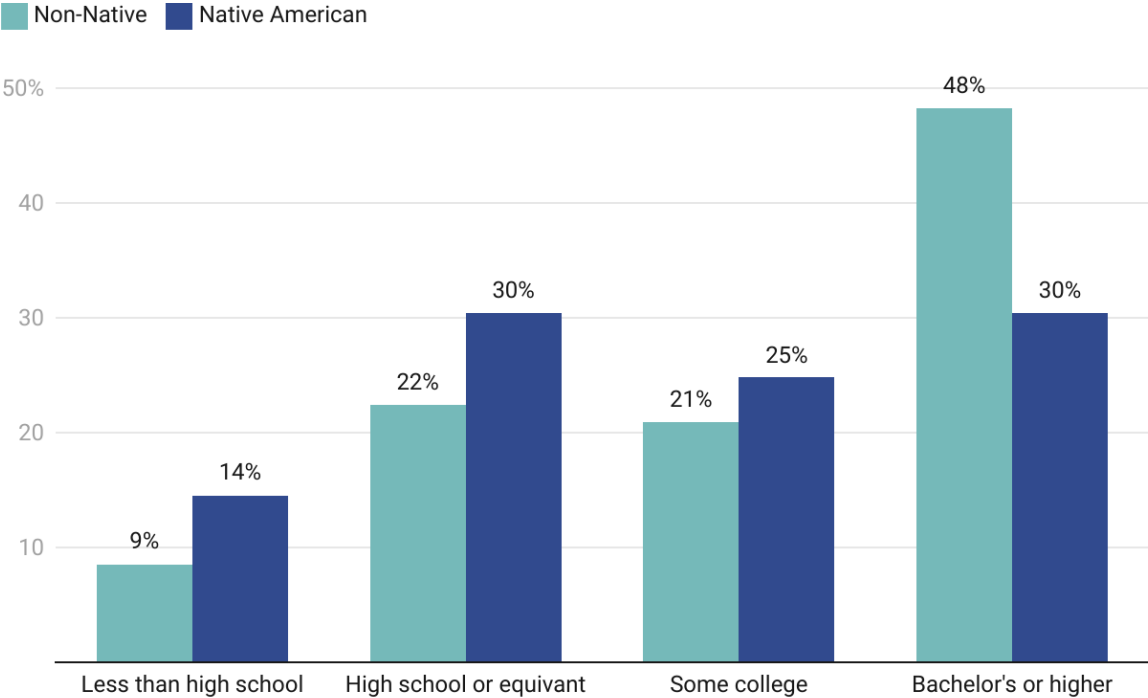


Source: U.S. Census Bureau, 2020 Decennial Census • Map data: MassGIS • Created with Datawrapper

Native Americans in Massachusetts have fewer years of schooling than non-Natives. Slightly over 30 percent of Native adults in 2023 earned at least a bachelor’s degree compared to 48 percent of non-Native adults. Even with this lower educational attainment, the Native labor force participation rate is higher than non-Natives, at 70 percent compared to 67 percent for the non-Native population. The Native population has a slightly higher unemployment rate, 5 percent compared to 4 percent for non-Natives.

Native Americans in Massachusetts attain lower levels of education than non-Natives.

Share of Native American and non-Native populations by educational attainment. Massachusetts. 2023

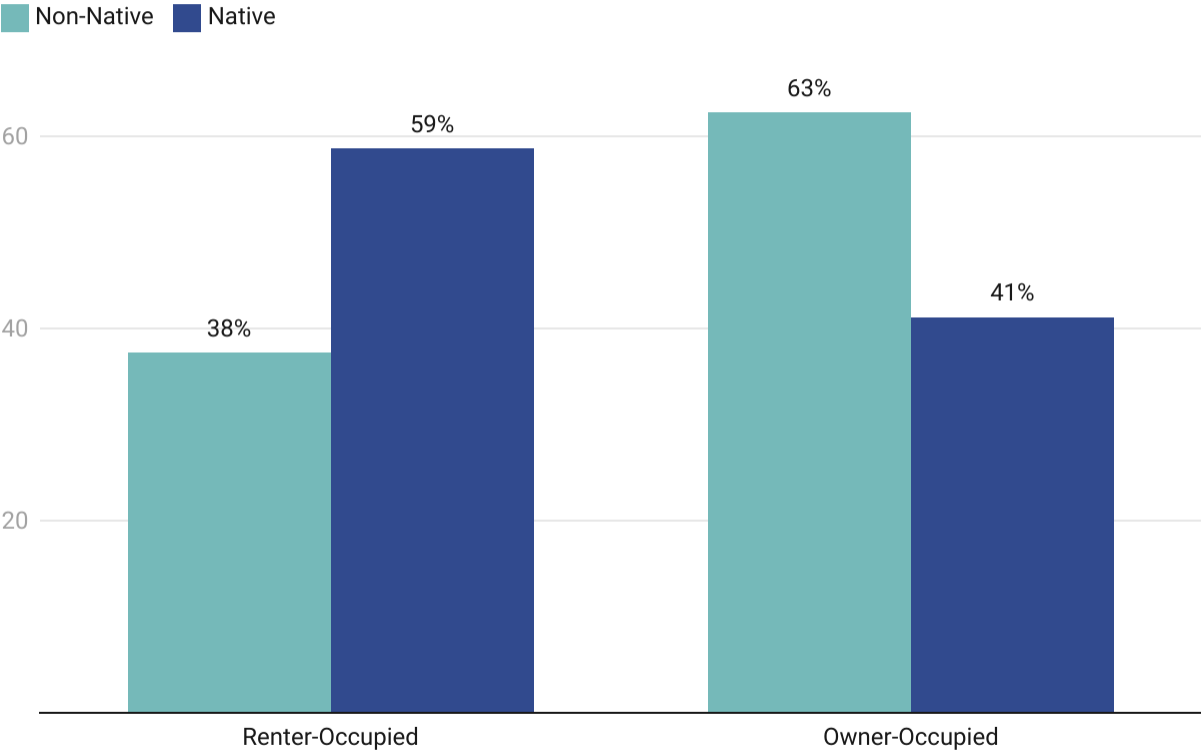


Note: Native includes Native American alone or in combination with another race.
Chart: University of Massachusetts Boston • Source: 2023 American Community Survey • Created with Datawrapper

Homeownership is a vehicle for middle-class families to generate wealth over time. In order to focus on deeded property, the ACS provides estimates of owner-occupied housing, and whether those units are owned free and clear or have a mortgage. Statewide in 2023, 41 percent of Native Americans live in owner-occupied housing, lagging the non-Native population, of whom 63 percent live in owner-occupied units.

Native Americans are much less likely to own their homes.

Share of housing that is renter-occupied versus owner-occupied by Native or non-Native racial groups. Massachusetts. 2023.



Note: Native includes Native American alone or in combination with another race.

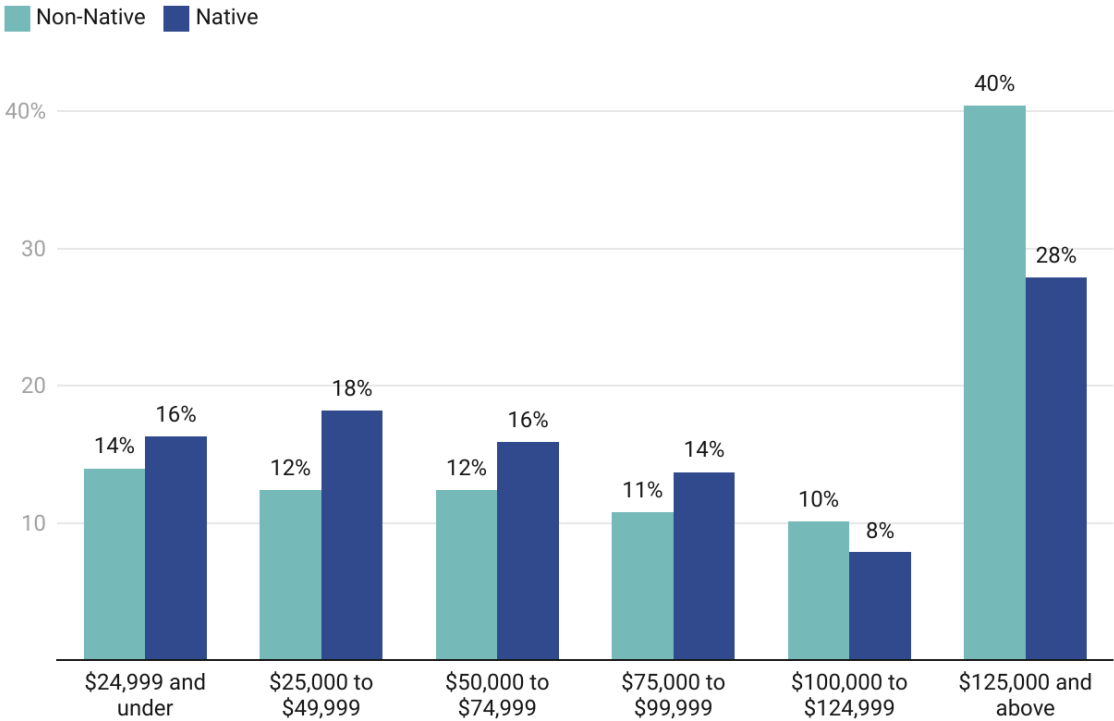
Chart: University of Massachusetts Boston • Source: 2023 American Community Survey • Created with Datawrapper

Among these owner-occupied housing units, 21 percent of Native Americans’ units are owned free and clear in 2023 across the state. Again, this lags non-Natives, of whom 34 percent have units owned free and clear. Comparatively, 59 percent of Native households rent, where they do not have access to wealth generation through homeownership.

It is also instructive to look at household income. While different from wealth in important ways, income is strongly correlated with wealth, as those with higher incomes tend to have higher savings rates and a greater ability to make long-term investments. The median household income for Native Americans in Massachusetts in 2023 is \$73,303, compared to \$101,442 for non-Natives. Only 28 percent of Native households have an income of more than \$125,000 compared to 40 percent of non-Native households.

Native Americans tend to have lower incomes.

Share of Native and non-Native populations by income groups. Massachusetts. 2023.



Note: Native includes Native American alone or in combination with another race.
Chart: University of Massachusetts Boston • Source: 2023 American Community Survey • Created with Datawrapper

Another component of wealth that we can analyze using ACS data is business ownership. Again, the disparities in opportunity for wealth accumulation continues as 9 percent of all Native Americans in Massachusetts are business owners, compared to 10 percent of non-Natives. Even though this difference is not significant, the types of businesses owned and their industry influences Native opportunity for wealth accumulation.

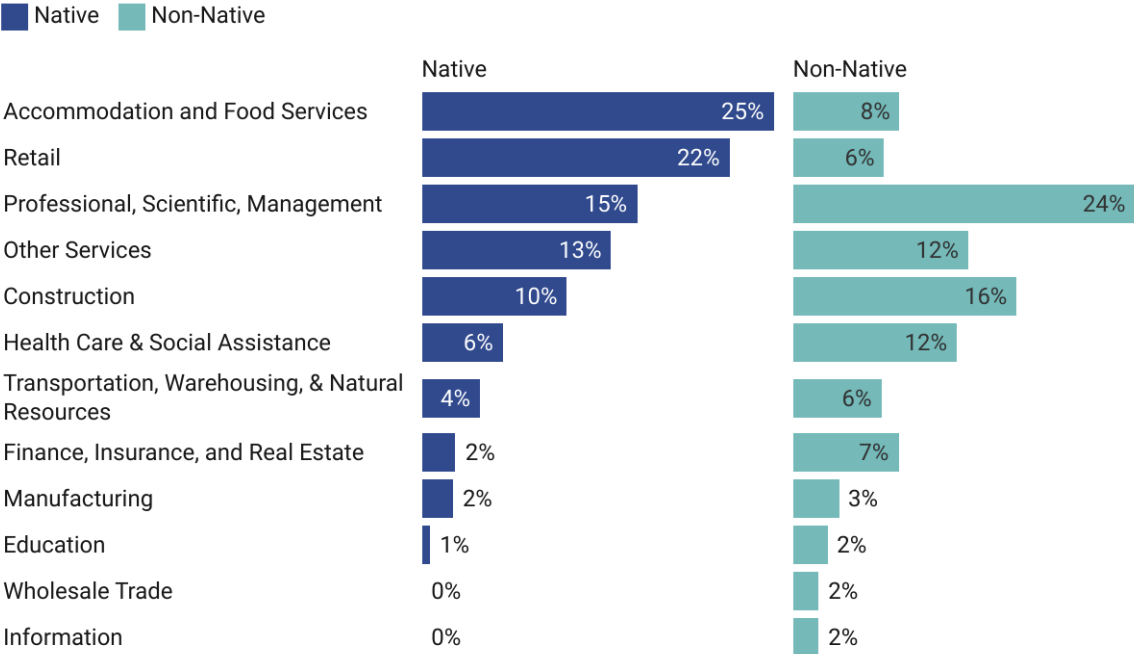
The ACS provides estimates for business owners of incorporated and not-incorporated businesses. Incorporated business owners tend to earn higher incomes than non-incorporated business owners. Of all business owners, 36 percent of Native-owned businesses are incorporated compared to 39 percent of non-Native businesses.

Unincorporated businesses are relatively easy and inexpensive to set up, but incorporation provides added resources for businesses. There are legal regulations and paperwork that hinder business incorporation. Incorporated businesses may have higher potential earnings due to tax benefits, limited liability, and better access to capital. The median personal income of non-Native not incorporated business owners is \$40,780, while only \$19,065 for Native not incorporated business owners. In comparison, the median personal income of non-Native incorporated business owners is \$73,405, while only \$35,683 for Native Americans who own incorporated businesses.

Native business owners tend to work in different industries from non-Native business owners. For example, a quarter of Native businesses are in accommodation and food services, while about a quarter of non-Native businesses are in professional and scientific industries. It's likely that education levels shape the business directions that people pursue, and this difference in industry of business ownership is likely related to the lower levels of educational attainment. Education attainment is a key predictor of income because business owners with bachelor's degrees or higher can create businesses in industries that provide higher incomes. For example, the median personal earning of business owners in accommodation and food services is \$37,111 compared to \$61,171 for professional, scientific, and management business owners working in an industry that likely requires a bachelor's degree.

Natives tend to own businesses in less lucrative industries.

Share of Native versus non-Native business owners industry. Massachusetts. 2023.



Note: Native includes Native American alone and in combination with another race.

Chart: University of Massachusetts Boston • Source: 2023 American Community Survey • Created with Datawrapper

Even though business ownership is typically seen as a vehicle for wealth accumulation, it does not necessarily generate higher income. In Massachusetts, the median personal income of all employees in 2023 is \$61,161 while it is only \$50,976 for all business owners. Many small businesses are family-owned businesses, and the finances of the business and family often become intertwined to the detriment of the business' economic viability. Even though the ACS does not identify family-owned businesses, the income levels and industries suggest that many Native businesses fall into this category. These weaknesses place added pressure on businesses owners. Lower-income households that start small businesses have a higher probability of using family loans than loans from commercial sources.

With the three proxy measures of wealth—homeownership, household income, and business ownership—Native Americans lag non-Native groups in Massachusetts. In particular, the homeownership gap is troubling because as an indigenous population, many Native Americans can trace direct lineage to their ancestral lands in Massachusetts. These factors help support the wealth generation experiences that Native focus group participants identified.



Qualitative Analysis

Synthesis of focus group findings

Given the limited amount of data on wealth indicators, we conducted a qualitative study involving a series of focus groups to better understand perceptions of and experiences with wealth in Native communities in Massachusetts.

Methods and Participant Characteristics

We conducted five virtual focus groups of two to five participants each, for a total of 18 individuals. Participants were recruited via email through the extensive networks of the first author, who also facilitated the focus groups. Participants received a gift card for their participation. Each session was about 90 minutes long and structured around the following questions:

1. How would you as a Native person define wealth?
2. What historical factors have affected wealth and development of wealth in Native communities?
3. What do you see as barriers keeping Native people from building wealth?
4. How does access to wealth (or the lack of it) affect your day-to-day life and long-term planning?
5. What does it look like to build wealth? Or what would it look like?
6. What have your experiences been with building and maintaining wealth?
7. What kinds of support (or structural changes) do you, your family, and community need to build and maintain wealth?

After the first focus group session, which involved extensive discussion of structural and systemic factors, we expanded the final question to include the phrase “structural changes.”

Focus groups were largely organized around Tribal affiliation; two included members of Massachusetts and Wampanoag Tribes, one had members of Nipmuc Tribes (including Natick and Hassanamisco Bands), and one featured “expats,” or individuals with Indigenous homelands outside the Commonwealth (Cherokee, Choctaw, Mi’kmaq, Lumbee, Powhatan, and Yupik). A few participants also had lineage from other regional Tribes, including Narragansett and Pequot. The study intentionally included individuals from regional Tribes with and without state or federal recognition.

Tribal affiliation	Number of participants
Chappaquiddick Wampanoag	1
Herring Pond Wampanoag	1
Mashpee Wampanoag	4
Massachusetts	1
Nipmuc	6
Tribes outside Massachusetts	5

Created with Datawrapper

Of the 18, eleven identified with other race/ethnicity categories in addition to Native American, including Black or African American (4), White (9), and Cape Verdean (1). Participants were a range of ages, from early 20s to 70s, but the sample skewed older (the majority were 45 or older). This was intentional, as elders could provide important historical perspectives. More than half were women (10), one was Two-Spirit,⁹ and the others were men (7).

As a group, participants were highly educated; nearly all had attained at least a bachelor’s degree, and several had graduate degrees. Several held leadership or professional roles in their Tribal government or had experience with Native nonprofits. Across all focus groups, participants acknowledged their relative privilege with, for example, access to higher education, professional careers, and homeownership. However, they also spoke to their own and relatives’ experiences with economic and related struggles.

Defining Wealth

Each of the focus groups made clear that *defining* wealth in Native communities may be as important as measuring it. Several people anticipated our first question and had been pondering

what wealth means since receiving the invitation to participate, concluding, as one person said, “I assume that the typical American idea of wealth is slightly different from what might be a typical Native idea of wealth.”¹⁰

Wealth is more than just money, but also community and culture.

A common theme throughout all the focus groups was distinguishing between financial wealth in the “dominant culture” and “cultural” or “community” wealth in a Native context. The participants also discussed trying to balance or reconcile these two notions, recognizing that both are vital to “live and thrive in this society.”

What do you mean by wealth? Yeah, I have my idea of wealth, and you might have a different [one]. So if we're talking about disparities in...monetary wealth, that's one thing, but in terms of talking about wealth from a Native perspective, it's a whole different concept.... Usually within the dominant culture, when there is talk about wealth, it's talking about financial wealth, having goods or money, or having, you know, “financial freedom,” or abundance.... It's kind of hard because all of us live in the dominant culture, regardless of...how we wish we could live our lives. But from my perspective, from an Indigenous point of view, or a Native point of view, the idea of wealth disparities, or some people having wealth and some people having nothing, is not the way we would look at things.

Tension between financial wealth and cultural wealth was a theme throughout the focus groups, with participants struggling with two concepts that are “sometimes diametrically opposed.” Recognizing the need to have money and material goods to survive, there was distaste for the idea of amassing great amounts of wealth and an emphasis on equity and ensuring everyone has “enough.”

Financial security, or having a high income, or owning a lot of property are things that we bring from our perspective as living in the dominant culture, and the idea of cultural wealth and the idea of having enough, and everyone having enough, is something that we bring from the Native culture. And so those two things are sometimes diametrically opposed.

Another common theme was discomfort over a desire for material wealth or engagement in capitalist activities. Even when imagining using funds for social good, there was a concern about how to maintain cultural values while building wealth. Participants also acknowledged that fulfilling many of these priorities is facilitated by access to material wealth.

It's an inner conflict, in a way, because there is a part of me...to be like, "Hey, I'd love to have several million dollars so that I can do cool stuff in the world and make the world a better place and all that." I'm not opposed to it, but obviously there's a part of me internally that still has weird feelings about it.

All the focus groups continually returned to the touchstone of defining wealth in a Native context. Aspects of Native ideas of wealth included community well-being, sharing with others, sustaining cultural knowledge, accessing sacred items and ceremony, engaging in traditional practices, and protecting the environment, all while considering past and future generations. One aspect of cultural wealth is supporting self and community through traditional means, such as through hunting and fishing, which not only produces food, but also makes people "richer in culture."

I know many of our Tribal members who might not have \$200 in the bank, but in terms of their wealth in the community, their cultural wealth, I mean, they're up there, especially if they're hunters or fishermen, and they're giving away to elders food.

Other definitions of cultural wealth involved having "spiritual stability," which can be fostered through ceremony and access to materials like sweetgrass. Sweetgrass is one of many Native plants used by some Native people for ritual and spiritual health. While indigenous to the Commonwealth and most of eastern North America, many of the places in which it was gathered have been radically changed so that either sweetgrass no longer grows there or Native people no longer have access to those places. In imagining a world where everyone has their basic needs met and "we have enough...sweetgrass or anything that anyone needed to bring healing and peace to themselves," one person lamented, "I feel like we're so far away from that being our reality."

The knowledge that is passed through the generations was also defined as wealth. This includes knowing the history of one's people and understanding "what your community [has] been through" and "how [it has] set all the circumstances for your present-day challenges." Despite attempts at interrupting that process (for example, through enforced boarding school attendance), important teachings, stories, skills, and language have been transmitted through the generations and reanimated through reclamation efforts.

Being wealthy also means having the time and resources to engage in cultural activities, such as traditional arts. One participant sees their artwork as important (at least in part) because it "brings people together." They also recognize that having time to engage in that work is a privilege and a benefit of their family's financial stability.

I'm the beneficiary of some kind of generational wealth.... I know I'm not the only person who does my style of art, but I get a lot of celebration for it, but it's a privilege to be able to

weave because it takes a very long time, and I have the time. I have the time, and I have a roof over my head, and I wouldn't have any of that if people before me didn't do what they did. So in a way, I think that even just [having] a house is huge. And time is money, money is time in today's capitalist society, so having the time to do things, I think that's my personal experience of a very, in the grand scale of things, humble building of generational wealth.

The importance of community in defining wealth was stressed throughout all the focus groups and was often tied to engagement in cultural traditions, events, and ceremony. To participants, community involves fostering relationships with other people and sharing these cultural experiences. Additionally, two interwoven concepts were raised again and again: the importance of sharing tangible and intangible resources within Native communities and viewing the community itself as a form of wealth.

I think all of us have gone back and forth between the definition of wealth in urban settings, and how we define community wealth. You know, it's the things that our Tribal communities are able to do. It's the way that we're able to give back; it's the teachings that we're able to pass on.

Some participants defined the concept of wealth as, at least in part, community, which one described as “having a good sense of the togetherness,” for example, when gathering for Powwows or other events. Being able to attend community events holds special significance for expats like this participant, who went on to say that these gatherings are a chance to demonstrate community wealth to the next generation:

Our kids can come together and see...people coming together, and understanding that those people are strong and healthy and well fed and cared for. I think that that goes a long way to building individual strength for children and for families.

“Being able to support those that matter to you” was also tied to this concept of community wealth for many. In defining wealth, one participant imagined what having material wealth would look like for them, which involved sharing with others and ensuring safety and comfort for their community:

Have enough money that I could live comfortably and give plenty away. And I think also, like I'd love to have a space that, if people needed a space to live in our community, that they could live in a comfortable, safe environment, enough food that people don't go hungry, enough clothing, that people in our community aren't cold at night.

Some participants included family in their definition of wealth, pointing out that “a lot of people don’t have that,” having experienced abuse or separation.

My children, I also consider my wealth. In fact, I joke multiple times where I don't play the lottery because I already won. I have three amazing children, so I take wealth as in that as well.

Another person said they “define [wealth] by family. I know that if I have family, then I’m wealthy.” This was tied to depending on each other and making decisions together:

So buying a car in my family is a family discussion, and not just a mom or dad or couple discussion. We all literally sit down and discuss it. So I think family comes to mind. And then, of course, I like to say it's called the “Family Community Bank.” If someone needs assistance, then we all pull together and help each other out.

Linked to family and community is the importance of passing on wealth to future generations to ensure the stability and comfort of not just their children but “seven generations” in the future. The following quote was from a participant in their early 20s, indicating that this is not just a concern for older people:

As a Native person, I also think wealth has a lot to do with community engagement and future generations. But most importantly, wealth is something that can grow and something that can be passed on.

Some described their definitions of wealth developing or changing over time. One participant in later middle age shared:

At my age now, I just want to be happy and enjoy life and enjoy this beautiful earth that I really haven't had a chance to look at. I've traveled a little bit, but now I'm starting to travel... I want to see what Mother Earth really looks like without having to work hard, and just focus on one thing. I've opened my horizons a little more.

Land holds layers of significance in Native conceptions of wealth.

I think about the wealth of the land, the earth, and the climate crisis. And so I think having that healthy land and healthy balance is wealth.

As I get older, I have a broader definition of it as encompassing abundance, and feeling my needs are met, and that I have a sense of community, and that we're also protecting Mother Earth.

The focus group participants described the relationship to land in Native communities as broader and deeper than the material and monetary value of housing and homeownership as defined in the dominant U.S. culture. Before colonization, participants pointed out, there were territories, but they “didn't have a conception of individual ownership—or even collective ownership.” The very idea of land as a resource or commodity to be owned and sold is a central aspect of the “disconnect between [Native] cultural values and the dominant culture.”

The idea of private property, which is fundamental to our dominant culture, was fundamental to colonization, [so] that now we're operating in a system that makes it very difficult to come together as a community and really live by those values, because there is no such thing as unowned land at this point.

The profound connections to the land were highlighted through the effects of the loss of those connections. For Native Americans, “what was taken from us” is a lasting wound that continues to impact communities to this day. Participants described how they are presently affected by the historical forces described earlier in this report. One said:

I think when you don't have the ability to be connected to the land, it's that severance, right? It's that Allotment Act. It's that, you know, separation of breaking up of the lands, and that was really done to take apart who we are, as people.

Few from local Tribes had remained on their ancestral land or could afford to live there. One focus group participant said none of their Tribal members “have anything” on their island home but longed to have at least “a piece of property that we could all share.” The focus group members emphasized that Native people lived on and stewarded the lands on which the Commonwealth is built for millennia, and their lifeways are based in that relationship. Limiting access to the land and water restricts communities' abilities to grow, gather, hunt, and fish the foods that sustained them.

And when you can't steward lands, and you can't be on lands that are connected and that can sustain us in a traditional way—whether it be for our traditions and food or whether it be in our practices, spiritually or just communally—how do you reconcile that within yourself? How do you heal that relationship with the land, with yourself, if you don't have those opportunities?

This “severance” from the land interrupts the transference of both cultural and financial wealth. In a cultural sense, the inability to “steward lands” and carry on traditions and practices, or to live communally, creates a rift that Native people still struggle to heal.

And that's really what I think about when I'm talking about my community and the future of my children or grandchildren.... How do I pass on what I know, and how do I create a place where they can connect with the land and know what it is to be inseparable from it?

Wealth means comfort and security for self, family, and community.

Recognizing that “all of us live in the dominant culture,” participants talked about financial aspects of wealth, largely focusing on meeting basic needs, homeownership, and saving for retirement. For some, memories of poverty or financial struggles earlier in life influenced how they understood wealth, citing “anxiety around wealth,” which included worries about having enough to survive and to take care of others. At a minimum, the most common definition of wealth was having “all the necessities” to live “and to be healthy,” including a home.

I define it as having property, having the means of income, to have...whatever it takes for me to live and thrive in this society, to pay all my bills and not to have to pay them double because I can't afford to pay them on time, to have a mode of transportation, to be able to feed and clothe myself—all the necessities—and to be healthy.

A common theme was to define wealth not by having millions of dollars or a lavish lifestyle, but by what it takes to be comfortable. To some, comfort meant meeting basic needs, and for others, it included being able to purchase goods without worry—and not just “out of necessity,” but to enhance one’s life and the lives of others.

A combination of a person's assets and money...having wealth is, at its bare minimum, living comfortably, [for example] eating or buying things as you like—not out of necessity—and being able to support those that matter to you.

Throughout the conversations was a focus on being able to support and care for “those that matter to you”—and not just immediate family but the larger community. It was clear throughout the focus groups that, even within a monetary paradigm, wealth primarily means comfort and security for self, family, and community. Another theme was the idea of wealth as a series of “building blocks,” including attaining higher education and developing a career.

Several participants were retired, in partial retirement, or nearing retirement age, which factored into their definitions of wealth—for example, “being able to retire without worrying about having to pick up a [part-time] job.” Even younger people were thinking about retirement planning, worried about having enough to survive as they grow older, be comfortable, and provide for loved ones.

Experiences with Wealth

Those who have experienced financial wealth are considered the exception.

Throughout the focus groups, participants described how the impacts of “historical upheavals” have persisted through the generations to today, with one person reflecting that “it’s hard to be wealthy in a country where all of your ways are taken away from you, your land is taken away.” However, some have been able to build economic wealth in spite of this. The focus group participants largely described themselves as exceptional in their Tribal communities for the levels of education and financial security they have attained. Nearly all had at least a bachelor’s degree, and several had earned graduate degrees. All worked at professional jobs or owned a business. A few had retired with some comfort—one had a pension, another had an annuity from their first career, and another had investment success with the help of a financial advisor.

There are small numbers of folks within Tribal communities that are able, like myself, to develop financial security, but...those are usually exceptions.

Whereas most of the focus group participants are currently relatively comfortable financially, with professional or managerial jobs, many described experiences of poverty.

I've been on the lack and on the other end of having access to wealth. The lack of wealth, it has you scrambling. It has you worried, unsure. That's what the lack does for you.

Several participants described their personal experiences of higher education and financial stability as “incredibly unusual” in their families or communities. One participant, who had grown up in a small rural town, described being surprised to learn from a school counselor that there were opportunities beyond picking tobacco. They felt fortunate to have accessed college, when their parents lacked knowledge about higher education, pointing out that “even right now...some of them probably don’t know, because it’s not handed down to them.” Other participants similarly described how college helped them to “get out.”

In my family, I am one of the few. There's only a few of us that have gotten a higher education. I come from a background of being poor and of drug use.... My mother's goal for me was just not to get pregnant before I was an adult.... That's all she really wanted, to graduate high school—there was no thought of higher education throughout the family. So...I knew I had to get out. I knew I had to be different than my parents in order to be successful and to be able to get where I wanted to be and not be on food stamps and all that stuff. So that's how it was for our family.

As in the previous quote, participants discussed addiction, mental health issues, and incarceration—all connected to intergenerational trauma—as barriers to breaking the cycle of poverty. One said, “When people...[are] trying to better themselves and then experience more and more trauma, then it’s harder and harder to get out of some of those cycles.” Another person described substance use in their parents’ generation and said:

I think that that can get in the way and can really throw off somebody’s focus. If they have some kind of like addiction, then they’re definitely not building wealth. Whatever they have is going into that. So that’s something that I wouldn’t want to forget in this conversation.

Even without these struggles, it is difficult to build wealth when there is none to begin with, and this fundamental lack stems from the policies of land theft discussed elsewhere in this report. In a practical way, without generational wealth, there is no safety net to fall back on.

If you don’t have money to start with, and if you don’t have property, then you’re spending all your time and all your effort trying to stay above water. And so and then if you screw up, like, I know somebody in my Tribe that cannot get a bank account because of problems that they had with finances earlier. How do you exist in this world without a bank account?

Many participants had also experienced financial struggles in their lives and saw their anxieties about finances as the effects of growing up in poverty and holding onto what one participant described as a “scarcity mindset:”

I still live in the mindset of “I don’t have,” or “what if I don’t have?”... I catch myself doing that even with food because that’s just been my experience.... I learned how to find ways to get by, whether that be paying for rent or food and...I’ve heard other Natives also say they have PTSD in a way [from] being in those moments of scarcity. And so it’s really hard to get past that.

Despite having professional careers, some still did not feel like they had attained financial security.

I’m almost 60 years old, but I don’t feel financially secure in any way, shape, or form.... That’s an ongoing struggle of...feeling like I always do have to think about like my financial well-being.

Even those who felt they had achieved more stability did not consider themselves as having wealth, at least not “in the traditional way that our colonizer society looks at it.” Finding a measure of financial stability can be a big adjustment.

I've never really had experience with wealth growing up, and so my perception of it has kind of always been one of an outside person looking In. And now as an adult, I have a steady job, steady income. My wife...also has a steady income and job, and we're able to do things now that we didn't realize we would—at least for me, I didn't realize that I would—ever be able to do, like pay for kids' college and stuff like that. And so now it's a new thing for me to be able to feel more comfortable with the idea of wealth.

That said, financial success is not the only way to measure wealth, as discussed earlier. One of the older participants described feeling wealthy growing up because they didn't have much need for material goods. Their family came to see themselves as “poor” only in comparison to the “outsiders” they encountered when “new people would come to town” to develop their ancestral land.

Growing up...we were poor, but we seemed wealthy. We didn't have any need for too much, and we didn't have all the influences around us as much, like fancy cars or toys and things...so it wasn't an issue too much. As we got older and new people came around us and we found changes happening, you know, people had things, and we couldn't afford them.

Participants prioritized sharing as a core value in Native cultures and strived to help their relations. Several participants reflected on disparities within families and, as they attained relative material comfort, were concerned with being able to help their family members who had not.

And it probably is because, you know, I'm Native, and I grew up in a matriarchal Tribe... How do I help [my mom] if she did need it? How can I step in with my aunts? How do I... help [and] keep that family thing that we do as Native people, where you step in and you help your relations?

Other participants talked about the importance of giving back through monetary gifts or purchasing goods for individuals, their Tribe, or nonprofit organizations.

I'm trying to maintain the wealth that I'm building, and I feel good and, as other others have said, I'm able to offer and be of more assistance with my Tribe, to help out if something needs to be purchased and it can't get done.... I have no problem with donating money to small organizations...and I'm comfortable with that, because whatever I've gotten, I've got mostly on my own, and I want to be able to help other people out.

This sometimes meant facing a dilemma in how and how much to help relations who didn't have the same access to education or financial literacy, or generational wealth to build on, and subsequently had different experiences with respect to money. One participant said that having

lived “paycheck to paycheck” for much of their life, they finally had attained more financial security. They wanted to help “those ones that are struggling” when they can, “without losing [their] shirt.”

I think when people...get in a position that some of us that are here tonight are in, people depend on us more, and they kind of want to tap into our wealth, and without thinking we owe them or something...but I do owe them. What I owe them is education of how to build their own blocks. But, you know, it's hard for the older folks to want to learn that.

They found it difficult to find a balance between helping relatives and providing for their own children, while they worried about “losing it again and having to start over again.” This individual emphasized sharing financial literacy, and knowledge about education and careers—what they described as “building blocks” of wealth. Others agreed that help often best comes in the form of sharing knowledge:

I also feel the same way...like I'm in a good place, and I love educating people on how to get to where I am. I'm not going to take care of you, but I can help you with the resources that I have so you can get to where I am. I'm not going to say, "Okay, you need \$5,000, here you go," but I can teach you how to get that \$5,000.

Pathways to building wealth were long and winding.

The paths participants took toward building some level of material comfort were long and not always straightforward. A few people had experienced cycles of building and losing wealth. One person said that, after losing their job in the COVID-19 pandemic, “I [have] never been able to even get back to the place where I was personally with my savings.”

Participants who had achieved, if not wealth, then comfort and security, reflected on how long it took them to reach that point, and that it takes “a lot of discipline and a lot of patience and a lot of focus.”

At this point in my life, I'm pretty comfortable, but unfortunately, it took me to be an elder to be at this point of comfortability, and that's a long time to build some wealth, because you only have so much time left to use it.

Focus group participants largely had professional careers but had a variety of jobs over their lifetimes, including jobs they loved that didn’t pay enough to build wealth and jobs they did not enjoy but allowed them to live comfortably. One person worked for a nonprofit organization doing work they felt was important and said, “It fills my soul, but it doesn’t fill my wallet.” Another had a

full-time job for a while in a “very hostile working environment,” but said, “I stayed because it gave me stability and wealth, and I was saving and I was building and it was growing.”

Many described their paths toward growing wealth as beginning with educational opportunities. One person emphasized the importance of acquiring skills along with saving money in the slow process of building wealth, using the analogy of a growing tree.

It's sort of like growing a tree. You know, you're not going to grow wealth overnight. At least most people won't. And so just having an understanding that you [go] day by day, saving what you can, you know, investing where you can—and not only investing in a bank account sense, or in the stock market, but also in your own skills, whether it be you have some time learn another language, or reach out to somebody and help teach somebody something that you might know. So for me, it's taking things one step at a time, watering that tree as much as you can, whether that be setting aside literal money or time to invest in other skills. That's just sort of how I think about it.

One of the younger focus group participants described the path of their father, who eventually “got enough education [and] was able to get a job that he loved.” The participant’s father “didn't grow up with much,” living a multifamily home “probably in one of the poor neighborhoods” in Worcester, and his own father was a laborer.

I saw him go through different types of employment when I was younger, and I know what his employment was before I even was born. And it's almost like it got less physical labor and then more cerebral, I guess. And I think that along the way, he was able to gain wealth and build himself up.

Educational attainment had not come easy for the focus group participants. Most had been first generation college students and described their accomplishments as hard-won. One person felt different from their peers in graduate school, many of whom had come from a “White middle-class upbringing” with an “underlying foundation” of people they could “fall back on” for support. This individual recalled encountering barriers and being treated unfairly by university staff but, embarrassed about their financial situation, didn’t consider fighting for themselves and didn’t know how. With help from others, they were eventually able to succeed.

That educational success is seen as not just an individual achievement but having broader impacts on their communities and for Native people across the country, as another participant explained:

For me, building wealth looks like breaking stereotypes [and] changing stigma. Growing up, all I knew was that the matriarchal role was to stay home and local and to tend and care for the children and family. But then going to college, I was a first-generation college

student, so I feel like that was a really big first step for me, individually, for my family, for Native Americans as a whole.

That said, it's not always clear what makes a difference—why one person gets a college degree and professional career, while their relatives continue to struggle. One participant wondered what gave them “that drive and desire” to take advantage of opportunities that others did not or could not:

What was it about me as an individual, where I individually decided I'm going to be a money saver, I'm going to, you know, make sure that I go to college?... What is it about individuals, where some people break the cycle...and others don't?

There were several references to luck or good fortune in the focus groups, as well as the “circumstances you start out with.” Another participant observed, “Either you become a product of your environment, or you choose not to be a product of your environment.”

Having a “stable home,” whether rented or owned, was described as both a building block toward achieving wealth and a sign of wealth itself. As stated earlier in this report, Native Americans are less likely to own their own homes than other Americans, and those who do are less likely to own that home free and clear. Several focus group participants were homeowners, but few had retained their families' original land from before colonization. Wherever they lived, however, homeownership was viewed as a significant aspect of building and passing on wealth in families. But another participant emphasized that it is not “necessarily the owning” of a house that is important, and that a rented apartment can also be a home:

It doesn't have to be in the form of a house in particular, but to have a home base where you can go and decompress and be safe and be healthy. You need that, I think, if you're going to build wealth.

Several had been able to achieve their homeownership goals, either through inheritance or on their own, and some even had been able to help their children buy homes. One person was able to sell a property and help their son buy a home, saying, “It's important to me that I launch him into real estate.” Homeownership was described as not just a way to have security now, but to help ensure there is something to pass down to future generations.

I have two daughters that have their own homes. I have a son that has his own home, and just working with them, with these different...loans or whatever, has helped me that way too. I have helped them a little bit along the way...because I want them to have something sustainable so they can pass on to their children too.

Programs such as a mortgage through the Section 184 Housing Loan Guarantee Program¹¹ help Native Americans purchase and build homes on or off Native lands, but members of local tribes in Massachusetts without federal recognition do not have access because of a decision by the Commonwealth in 1977. One member of a Tribe outside the Commonwealth utilized a Section 184 loan and other programs to purchase a home, and recalled:

My husband and I were fortunate to be able to purchase a home in [our home state] when we were in grad school, because there was a federal program that offered \$8,000 if you were a first-time homebuyer, and it covered our down payment, and it covered furnishing the home, actually. And...we're able to have the tax breaks. And then our mortgage was, I think, a difference of, like, \$50 or \$75 more than what the rent was that we were paying. So it ended up being a win-win for us....

However, their home was not on Tribal lands:

It's three hours away from my Tribal community. I did not qualify for any down payment assistance for my Tribe because it was outside of Tribal territory. But I did utilize the Section 184 loan to purchase our home, which was a low down payment.

Despite owning a home in a different state, this individual was working in Massachusetts and lived in a rental apartment here because they could not afford to purchase a home here. The rising price of housing, and more generally the cost of living in Massachusetts, was also discussed as a barrier to building wealth. As living in the Commonwealth becomes “more and more expensive,” people can go into “survival mode,” while financial wealth—and the very wealthy—move “further and further away.”

I Googled my dad's average salary...in the '90s, in the 2000s, and today. I would have to make around \$380,000 to make what he made back then, and he has no college degree. And like, I'm sitting here with [advanced degrees], and I don't make \$380,000.... It was very discouraging, because...my mom and my dad would always say, go to college, because it allows you to make more. It allows you to provide for yourself. And it does. It does in some ways, but it's also sad to know that there's such a big difference in what my salary could have been.

Woven throughout the focus groups were discussions about planning for the future, including retirement and old age, but also future generations. Not everyone is able to save, and while the younger participants were aware of a need to save for retirement, they were not necessarily able to.

Right now, I'm just mainly focused on, you know, the money I do have, the extra money basically goes into savings accounts, and, you know, I hold on to a little bit as an emergency fund, and that's pretty much all the money I have, other than what's going into my rent and food budget.

Another participant described unique worries facing younger generations.

I think that we're seeing either Millennials or Gen Z actually be some of the first generations who haven't made more or had more [than their parents]. And so I am afraid of losing whatever wealth has been passed down to me, in the form of being able to be under the roof of a house and all of those things. I'm afraid to lose them because I can't do it. And I'm afraid to lose them because I know I'm not living in a world that's set up to build up this generation. I'm afraid of it as a system.

A few participants were at or near retirement age and discussed the financial instruments that allowed them to retire and to provide for their children and grandchildren, including 401k plans, Roth IRAs, pensions, life insurance, and trusts. One person had built enough wealth to be able to retire in their 60s and attributed their success to careful financial planning and access to retirement savings early. Their “first encounter with financial building” was in their first job, which was unionized, and “being in a union, you had a 401k plan and all that.” They started budgeting and saving, with the help of a financial advisor, who taught them to “put this much in saving, divide your money, maintain enough where you can live and eat, pay bills, and this is extra money there—you know, putting that pie graph together to live.” They explained:

For me, that's what I needed to do. And it seemed to work out. You know, once you get a partner, you sit down with them, and then you do the same together, and then there's another building block, and you look at your life and what you're going to put away for your future.

Saving for retirement meant forgoing things they saw other people doing, like traveling, but they said, “I knew at that particular time I couldn't do it because I have to put a graph together in order to succeed later on in life.”

Although this person had retired comfortably, not everyone was able to do that. One person had retired from a career in the public sector, but, even with a small pension, needed to take on a part-time job “just to have some things that everyone should have, a house and a car.”

So as my wealth starts to deplete, I realized that now I have to...get a little part-time job, hopefully, or get something where I feel comfortable, where I can maintain mediocre status

for life, where I can pay my mortgage and I can have a car to get myself around. Because, you know, living in the country, you need a car.

Establishing financial security for children and grandchildren was also a priority for focus group participants. This meant instilling in their children the importance of education or training to establish a good career, or setting up trusts and to protect their resources for future generations. With memories of lost and stolen land, it was important to safeguard whatever they had built.

I put up most of our things into trust. So if something happens to me, it continues to our children, and they can't just get rid of it either.... Reason why I did that was because my grandparents had beautiful land, and they lived in a compound with their cousins...but they lost it to taxes. And they had shacks there, but they had beautiful land that now million-dollar homes are on. Yeah, they couldn't pass that down. I mean, I grew up on that land. It was too late for me to get that land.

Another participant said, “There's many ways that having resources affects the choices I make. I can vacation or have a certain car and do things, but then...I'm thinking about the next generation.” A participant who was further from retirement age similarly reflected:

Now that I'm living on my own and trying to live outside Boston, I'm realizing...how difficult it can be to choose a balance between necessity and enjoyment. I find myself not quite starving myself, but you know, chicken and rice most meals, as a lot of my money is either going into my housing or investment accounts so that in the future I can have wealth.

One person worried about balancing their immediate family's needs and their Tribe's and relation's well-being, while coping with the uncertainties of planning for the future. They reflected on what they can and can't control:

It's really stressful to think about aging and wealth, and what does that look like? And it fits into, you know, the political climate that we're in and...what sort of increases in taxes are going to happen.... So all of these things fit into the very colonized capitalist society that we navigate. And so, there's things that we can control, and then there are things that we can't control, like the taxes, our property taxes, the things that we're charged for, things always sort of have us in a hold that is uncomfortable, because you never know if it's the same from day to day.

Even though “wealth usually stays within families” in the dominant culture, one participant wanted to return some of their wealth to their Tribe, saying, “The home I inherited probably will go to the Tribal community.” How to leave the next generation “in a better place” was a common concern, and being able to “set them up for the future” can “make life a little bit easier” now “so

you have the opportunity to fulfill some of your dreams or help others.” That includes not just trusts and insurance and real estate but also teaching financial literacy and values that will help them to maintain and build wealth for themselves.

Factors Influencing Wealth

The impact of stolen land reverberates to this day.

I want everybody to look at what was taken from us in terms of the land, our territory, our homelands. We can't build our communities and our families when things have been taken from us. We can't pass on. We don't have generational wealth like others do, because we're already behind that eight ball, because things are being taken from us.

As discussed elsewhere in this report, land holds layers of significance in Native conceptions of wealth. Centuries of dispossession by colonizers have impeded Native people from maintaining, building, and passing on both material and cultural wealth. Land seizure policies and assimilation efforts dating back to the Christian Indian towns of the 17th century broke up communities and interrupted the transmission of cultural wealth, including language and traditional practices.

The dominant culture has tried to take our land AND our culture. And so basically, the dominant culture has tried to interrupt our access to both material wealth that is defined by the dominant culture and also cultural wealth in terms of trying to keep us from...maintaining and understanding and practicing our cultural traditions. So there has been a systemic, concerted effort to actually disenfranchise us in multiple ways.

Policies toward Native Americans began with the treatment of the tribes in what became the Commonwealth—as one focus group participant put it, “We were the guinea pigs from the beginning.” The settlers didn’t just take Tribal land, but broke up the remaining land, causing communities to be “dismantled and displaced.”

When you really think about Herring Pond and the lands that we had and held, to go from such a large area of land, and after 1620, 56 years later, to know that our land shrunk to 3000 acres, and those 3000 acres were divided into three lots, and those lots were separated. They weren't connected, right? When you start to think about that fragmentation...it's the colonized way to fragment it so it's not connected, and to take that parcel and break it that way. And that was done within 56 years of the landing. And then to know from there, it got fragmented even more by going into individual family names.

The actions that stripped local Tribes of their homelands began, but did not end, with colonization. The Massachusetts Indian Enfranchisement and Allotment Act of 1869¹² “took lands out of Tribal control and put them into individual control.” This law was referred to by some focus group members as the “Disenfranchisement Act,” since, while granting state citizenship, it effectively took power and voting rights away from Native women.

The law also “took lands out of Tribal control and put them into individual control,” creating “sliver lots” and creating a tax obligation, as happened to the Chappaquiddick Wampanoag Tribe. But their wealth was in the land and waters and people, not in the settlers’ money-based economy, so there was nothing to pay taxes with.

They decided to give each member of the Tribe what they call the sliver lot. Now, each member of the Tribe got a one- or two-acre piece of land, and now that piece of land, they started charging taxes on it. Yes, looking at it from today's perspective, the taxes...it wasn't a lot of money, but they didn't have any money. They really didn't have an income. You know, their only income was their service or, maybe if they were good fishermen or good hunters...that was their wealth.

Unable to pay the taxes, and without the collective power of the Tribe, their land was seized and taken over by White settlers, who “started overturning lots, those sliver lots...just clearing the land over there.” This was a concerted effort, sanctioned through state and then federal law.

In 1887, Massachusetts Senator Henry Dawes authored and President Grover Cleveland signed into law what came to be known as the Dawes Act,¹³ which was modeled after the Massachusetts Enfranchisement and Allotment Act. This law broke up communally held Tribal land into small individual allotments throughout the United States, with some exceptions.

Many of the policies to break down communal ownership and so forth started with us. So with the Dawes Act—Dawes was [from] Massachusetts—about breaking down communal ownership and dividing the land. And to have President Grover Cleveland in Mashpee, hunting and fishing and playing around there during the time that...they incorporated us, even though we voted against it, and subdivided our land. So we're the initial example of what happens to tribes when you make that transition from communal ownership to allotted lands: They lose them. That's a predetermined plan. So we are victims, and you know, the original victims.

Memories and stories of land loss persist through the generations, as do its effects. The Dawes Act and related policies impact Native people today in other ways. An expat who was a descendent of one of the five Tribes that had initially been exempted from the Dawes Act explained:

The group of family members who had a choice on the Dawes rolls—to either be on the rolls or to take a land allotment. That’s actually one of the reasons I’m not enrolled, because family members...chose to take land instead of being on the rolls. So right? You can even go all the way back to that and think about how those different kinds of decisions may impact where the families are now.

White settlers took advantage of the state and federal allotment laws to grab land for themselves. Two individuals reported seeing books “telling how you could steal Native land.” One tactic described by a participant was to post advertisements in local newspapers, ostensibly to give Native landholders a chance to claim ownership, but of course “not everybody looks at the legal notices on a regular basis.” If no one responded, “taking possession of land and selling it” was technically legal, as was seizure of land due to unpaid taxes.

My family had land. They lost it due to the taxes. They didn't know how to maintain their income.... That didn't mean that they weren't happy and wealthy. They had community, they had land base, but they couldn't sustain it by capitalism.

Focus group participants made direct connections to land stolen in centuries past to the challenges they face today with building and passing on wealth. Instead of being held by the Tribe over generations, individuals had to navigate a complex and unfamiliar legal and financial system while trying to hold onto their land and support themselves.

Inheritance laws made it much easier for land to get moved out of the Tribal community, because it was no longer held by the Tribal community. It was held by individuals, with all of the pressures that are on them and trying to maintain themselves and their families.

Even when the land was sold, the proceeds didn’t create generational wealth, and certainly not in proportion to the land’s monetary worth today. Several participants reflected on the dollar value of their stolen land today. One pointed out:

If you talk about generational wealth, the Massachusetts territory is smack in the middle of Boston, and Canton and Stoughton. You think about what that land in the dominant culture is worth.... It's probably trillions of dollars—not billions, trillions. And...you talked about passing on wealth. There is nothing we can pass on in terms of material goods...particularly from the standpoint of what might be important to our communities.

But beyond the monetary value of land, this fragmentation and privatization of land also acted to break up communities and reduce their collective power.

I think about that siloing effect that happens in colonization, and I think about how we are in the modern day and how everything is so separate, and that connection and that community piece is—you know, it doesn't exist. It's very segmented. Everything's segmented. And everything is so individual.

Through these colonization processes, Tribal members were physically separated from each other and from sister Tribes, while being forced to operate in a foreign individualistic system. That segmentation led to “discord” within and between Tribal communities, which made it difficult to organize and use collective power to resist further encroachment into Tribal lands.

We feel like we have to compete with each other for a piece of the pie, and whereas...if we didn't have disparities, the pie is big enough for everybody. I firmly believe that there is enough in this world for everyone. So what has happened is that the colonization has both pitted communities against each other...[and] makes it very difficult...to come together within the community.... So there's that constant eroding of the power that we might have as a group...because there are disincentives within the dominant culture to do that.

Facing these forces, Native communities tried to resist and mitigate impacts of the seizure and development of their homelands. For some, that included starting enterprises to grow material wealth while protecting their lands. One participant in their 70s recalled that when outsiders came to develop their traditional land, their father started his own contracting business and hired people from the community so that “they had some part in what was going on [and] the money that was being earned...and not being controlled by some outsider who was riding around in a big Continental and treating our people like, well, just workers.” In doing so, this family tried to resist the seizure and development of their land, despite persistent barriers, such as discriminatory lending practices.

This is true for Tribal members whose land became part of the Commonwealth, as well as Native people from elsewhere. But for those whose ancestral land is here, the value of that land has skyrocketed to the point where “many of our people can't afford to live there anymore,” causing people to “move out of their territory.” One person pointed out, “I'd have to have probably three [to] five million dollars in my pocket to go buy maybe a one-acre piece of property.” Their Tribe even schedules their annual gathering so that members don't have to stay over and pay “\$300 or \$400 a night, easy.”

Owning a house used to be the epitome of wealth. If your family could afford to own a house, and even then, it wasn't a house that was 36,000 square feet. It was a two- or three-bedroom house with a little bit of land, and you were able to work the land and all that sort of stuff. And that is not what it is. And so if you have a house, you, in theory, can sell the

house, but truthfully, you don't make enough to be able to then secure another house, because the prices of real estate are so high.

One person related the experience of Native Americans to other marginalized groups leaving communities because of gentrification, offering the example of Cape Verdeans, who have been bought out of a community in southeastern Massachusetts. When they are offered “a lot of money for their property,” they sell their homes and leave, thus disrupting the community and scattering people elsewhere. “The point is, it’s still messing up the community, right? It’s still people are leaving and they’re being displaced, even if they’re not being displaced with no resources.”

Even if someone has managed to retain land in their Tribal territory, taxes continue to be a barrier to building wealth. One participant pointed out the irony of having to pay property taxes on the sliver of homeland they have been able to retain:

I'm a Native person on my homeland.... I pay taxes to the town of Mashpee. I think this is wrong, but [there is] just no way I can get around it. I pay taxes, which I really feel the state should say, if you're Indigenous and you're in your community, or maybe you're not in your community, but you are a homeowner, a taxpayer, you're on the Tribal roll, you shouldn't pay taxes.

Others described losing family land because their grandparents could not afford to pay the taxes levied. In light of this experience, one participant has put their own assets into trust, so that “if something happens to me, it continues to our children.”

Importantly, struggles for land sovereignty continue today. As one participant pointed out, “This is not something that just happened in the past. It continues to happen, and our ability to defend against those incursions is very limited.” This year, for example, the Herring Pond Wampanoag Tribe is facing commercial development right next to Burying Hill, where thousands of ancestors are buried, and which had been partially destroyed in the early 1900s to make way for a canal.

The new bridges are coming, you know, and it's hard, because there's a lot of that area that is sacred and it's being built over, and right now we're currently fighting.... They want to develop condos right on our Burial Hill.... It's just it's such a fast pace. Before you know it, these condos or these buildings are coming in so fast that you don't have time to protect what is there.

This fight represents one form of resistance. Another is to file lawsuits to try to rebuild collective wealth. One participant described a situation where someone had been accumulating land “in multiple nefarious ways,” such as “getting quitclaim deeds on deathbeds” from their Tribal members. One of those deeds included a lot of which the Tribe had been granted a share. The

Tribe was “in court for 10 years” trying to get access to that piece of land. They explained, “And after...the pro bono attorney spent, I'm sure, more than a million dollars in billable hours, basically said we need to settle.” In the end, they settled by agreeing not to develop the land in any way, while that person sold their share of the land for development.

So not only was the land taken, it was like [they] would rub your nose and it. Like, “Yeah, you can have it, but you can't do anything.” So these are the types of things that continue to happen—it's not just that things happened historically, they continue to happen. And the odds continue to be stacked against us.

In this case, the Tribe succeeded in reclaiming some of its land, but is barred from developing there, which limits the ability to use the land and to build financial wealth. Some Native families were able to build wealth for a time, as, for example, those who retained oil-rich land in Oklahoma, but retaining it and passing it down through the generations was a different matter. As one expat recalled:

Even where a group...generated a lot of wealth from the oil, even that in some was taken away from them in one way or another, whether it was just taken away, or [based on] the underlying assumptions that Native people didn't know how to manage money, it was like wrangled away from them in other insidious ways that might have been presented even as opportunities.

Generations of harm leave Native communities with historical trauma and disenfranchisement.

The systematic stripping of land from Native communities, on top of the devastating loss of life and many other harms, has led to historical and intergenerational trauma, which focus group participants pointed to as an ongoing barrier to building wealth.

The thing around Native wealth too, is there's not this underlying, strong foundation that's built, because there's so much stress and historical trauma.... And then in addition, we've got the...hundreds of years of just decimation of our people and not having opportunities to build the societal kind of wealth how it's often defined.

Being “stripped of your background and culture” through the “assimilating effect” of policies and practices that displaced entire communities, institutionalized Native people, separated children from their families, and systematically robbed people of their traditions and language, is also a source of ongoing trauma.

The trauma of people being removed to different parts of the country and not having their traditions being continued in [a] non-traumatic way...having our traditions taken away and not being able to express them and be true to them. You know, it's all of those things I think, [that] make it very difficult [to] build wealth.

Racism was discussed directly and indirectly throughout the focus groups. And as participants, some of whom were multiracial, pointed out, many Native Americans have intersecting identities that are subject to multiple dimensions of marginalization. One person explained:

In New England and in other parts of the country, there are many of us who have mixed heritages between Native and Black, and so if we're not discriminated against on one level, we are on another.

Interpersonal racism impacts, for example, “whether you can get a loan or not because of the way you look, how seriously people take you because of the way you look.” On a systemic level, policies such as redlining set up further barriers to building wealth through homeownership. One focus group participant explained that, even when Tribal members were able to hold onto some land in the Commonwealth, they couldn’t develop or build homes on their property because they were “redlined from being able to get loans.” The “layers and levels” of disenfranchisement make it hard to move forward in multiple ways.

For my community in particular, I know that not too many generations back, so many Native people were put in almshouses and were wards of the state—no autonomy, no real ability to have generational wealth that's building. A lot of Nipmuc people are also Black people. So there's just so many levels and layers of being disenfranchised from your own ability to be free and to own things or have a place, or any of that. So I think that a lot of that still ripples throughout my own community. And so every once in a while, you get a case where someone works really hard to get out of a bad situation. So I think that's just part of it. I think it's just our history, just really trying to become more independent from all of those things that held us down for so long, and unfortunately, I think that a lot of us still have to deal with it.

Even when people are “trying to better themselves and then experience more and more trauma, then it’s harder and harder to get out of some of those cycles.” As many quotes in this report convey, building generational wealth on that foundation of loss is incredibly difficult.

I want everybody to look at what was taken from us—in terms of the land, our territory, our homelands. We can't build our communities and our families when things have been taken from us. We can't pass on. We don't have generational wealth like others do, because we're

already behind that eight ball, because things are being taken from us. And like I said, there's layers and layers and layers. I mean, that's affected us. We have trauma. There's historical trauma there.

Participants mourned the loss of traditional land and natural resources that they saw as essential to the preservation of their cultures. Given that culture is not just related to wealth but considered a form of wealth in itself, “the loss of generational knowledge, generational traditions, [and] a loss of culture” is a significant barrier to maintaining and building wealth.

I think a lot of barriers to wealth [today] has to do with a loss of traditions in our culture.... I think very few of us have great-grandmothers or even great-great who have lived to see, probably, wealth build right in front of their eyes, and they probably could have shared some of that knowledge and stuff with us.

Participants also recognized that the diasporic experiences, “small populations,” and intertribal conflict resulting from colonization make it “very difficult for communities to come together within the community, and it makes it really difficult for people to come together between communities.”

The discord that exists—I see that as a direct result of colonization, and it ties into the whole idea of wealth. And wealth from the standpoint of the dominant culture. So what happens is, because wealth is what is so important in our culture...we feel like we have to compete with each other for a piece of the pie, and whereas if we didn't have disparities, the pie is big enough for everybody. I firmly believe that there is enough in this world for everyone. So, what has happened is that the colonization has pitted communities against each other.

Native values conflict with the individualism and capitalist structures in the dominant culture.

As discussed earlier, the very concept of private property disrupted Native people’s connection to the land and each other. As one participant explained, it is difficult to maintain a “community perspective” and “inspire folks...to thinking and working collectively,” when you have the immediate need to “take care of your individual well-being and family.”

How do we come together as community, when everything around us is about the individual?... We're talking some real fundamental differences about being in the world and so it's not just about the accumulating of the wealth. It's also about, how do we get back to the ways we want to live, when everything that's in place is a barrier to that?

In an economic sense, the individualistic mindset and the structures of capitalism generate inequities. As stated in an earlier quote, “If we didn’t have to compete for a piece of the pie, the pie

would be big enough for everybody.” The struggle to retain Native values within a dominant culture that prioritizes material wealth was a key theme throughout the focus groups, as exemplified by the following quote:

How do I stay true to my cultural traditions in a place where what is valued are...different, very different, and...you have to have money, you have to have resources in order to live. So how do you...balance those in a way that feels good? I haven't figured yet.

Several focus group participants expressed discomfort with engaging in capitalist enterprises and wondered if pursuing material wealth and taking a “more individualist route” could be reconciled with a Native worldview. One person had been a real estate agent but said, “As I learn more and more about my culture, I've found it very difficult” to sell homes. They recognized what it takes to build financial wealth but wondered if that is even compatible with being a Native person.

It's about taking advantage of the opportunities you have in order to amass that, and then once you get it...invest that properly, and make sure that you get your return. So it's a different attitude that I haven't really grown up with, and I think a lot of Native people haven't really had that type of aggression that you need to have in order to become wealthy in today's society.

For some, staying true to a Native ethical worldview precludes some of the ways wealth is built in the dominant society. One participant explained that there were lines they would not cross:

Some of it's like, the way we view the world [is] ingrained. So for a lot of us, there are certain things that I'm not going to do...to generate wealth, because they're not ethical to me. And I have a certain worldview and a certain belief system that's not negotiable.

For some participants, to build and maintain cultural wealth was a lifelong struggle. One person said they had had some monetary success but, despite decades in Tribal leadership felt “maybe a little deficient in cultural wealth.”

I basically try to participate in everything that I can participate in, but still don't feel totally comfortable with...going into the Native circle and making sure that I do the right things. [I] don't want to offend anybody, and so in that respect, that's where I say that I'm deficient as far as cultural wealth.

Despite outside pressures and the continuing loss of their land, several participants spoke of the ways their communities had maintained and built cultural wealth through the generations.

We've continuously had mentorship in terms of our cultural traditions, because they still exist. Because we still have the reservation. We still have an annual fair or powwow. People know how to do things that we consider tribally connected.

This individual is Nipmuc, one of the few Tribes that still retain a tiny reservation and, until very recently, the only state-recognized Tribe in Massachusetts.¹⁴ But those few acres are a gathering place and help to foster the continuation of cultural traditions.

Ideas For Growing Wealth, in All Its Forms

When asked what they, their families, and communities need to build and maintain wealth, focus groups prioritized building on resources within Tribal communities and improving access to education and other opportunities. Whereas the identified barriers to wealth were largely historical and structural, most of the recommendations for facilitating wealth-building were community-focused and future-thinking.

Financial education

Each focus group advocated for financial literacy programs to educate Tribal members in skills such as budgeting, saving, homebuying, investing, and planning for retirement. While recognizing that financial literacy won't solve structural inequities, they observed that understanding financial systems had helped themselves and others to succeed. Many participants learned about personal finances later in life and wished they had access to that knowledge earlier.

However, participants also stressed that financial education programs need to be tailored to Native communities and engage Native people in their design and implementation.

It has to be different from...the financial literacy that banks provide. It has a great vein of truth, but I don't feel like it really works for anybody other than White male communities. [The] financial literacy that banks do, I don't feel is very transferable to communities of color. The language isn't useful. The terminology isn't helpful.

Understanding the values, beliefs, and attitudes toward both material and cultural wealth in Native communities would be important in developing culturally appropriate financial education programs. A program that builds on these values would support Native people to “navigate both cultures” and “build wealth in the modern sense, but also still protect traditional ways.” This would mean acknowledging the tensions between these concepts and finding ways to reconcile them.

There's probably ways to create new programs and projects and things—yes, to educate people, [but] it's not an either/or. It's more of a both/and. We can still be true to our Indigenoussness and also have and build wealth in the “real world.”

Native practices and values were described as less individualistic than the dominant culture and more focused on collective well-being and sharing with others; in the words of one participant, it's important to “pool resources and work together” to “help your people and protect your people.” Standard financial education curricula may not forefront these priorities, but programs can be developed that do.

Ideally, these programs would be sponsored by Tribal entities or Native-run organizations and involve Tribal elders and other community members.

I wish [financial literacy] was part of our Tribal council departments. You know, our education department is K through 12. But if we had a department that advised us and educated us, the Tribal members, on business and retirement and all of these things to prepare you for the future, I think that would go a long ways.

One person suggested “having dialogues” to give people a chance to share “their stories and their experiences,” and drawing on what is learned from those conversations to weave Native worldviews into education in both cultural wealth and financial wealth. Another suggestion was that Native people that have had success building wealth may be best able to provide teaching and mentorship.

I think it's more powerful if that comes from a member of the community. And at the end of the day, seeing as we're the ones that would like to see the change, we will probably have to be the ones to bring upon the change.

Recognizing that there are tensions that “pull us in different directions,” one participant looks for ways to “support our youth” and help them “navigate both cultures in a way that's healthy” and “secure financial security while not undermining our values.”

Participants advocated for improving mechanisms to educate Tribal members about available opportunities, including those designated for Native individuals and communities. They wanted increased awareness of and access to existing wealth-building resources and programs, such as Section 184 home loans or Section 17 or 8(a) businesses for Tribal enterprises. These are federal programs specific to Native individuals and tribes that create pathways to homeownership, creation of individual or tribally owned businesses that can increase the wealth of Native individuals/families and tribal communities. Some, like the Section 184 home loans, are not available to members of tribes in Massachusetts, and changing that would require legislative

action. But some tribes based in other states have done very well with these enterprises, such as the Mohegan Indian Tribe in Connecticut, the Lumbee Indian Tribe in North Carolina, and the Penobscot Indian Nation in Maine.

Education across the lifespan

The focus group participants also highlighted the need for access to quality education across the lifespan, including early childhood education and child care, K-12, and higher education. One participant pointed to the Wampanoag Tribal school, which provides education in the Wôpanâak language, saying:

It's very important that our children don't start off at five and six years old. It's important that they start off much earlier.... I can see that the children that are going to school here, they're three and up, I can see that they're going to be the next leaders and great leaders of this society and this community.

Drawing on their personal experiences, focus group participants emphasized the importance of encouraging and helping Native students prepare for higher education and financial support for tuition and other needs, such as transportation. And again, having mentors from within the community to provide encouragement and advice is important—one participant did not think they could go to college until a mentor said, “Yes, you can do this.” Mentorship would also help Native youth identify and follow their “passion.”

In some cases, participants were able to identify gaps in professional skills of their Tribal members that could be filled by supporting education and career development in those areas. For example, one person said their Tribe had “a lot of nurses” and “a couple of lawyers” but no financial experts. Another said there were no lawyers in their community, but there were some individuals with knowledge in accounting and business. These observations pointed to a need for strategically building expertise and skills within Tribal communities through mentorship, higher education, and career development.

Community building

Focus group participants highlighted community as not only a target of wealth-building efforts but also a resource, especially to building cultural wealth. They recommended Tribal communities look within to “build wealth in the modern sense, but also protect traditional ways.” In light of centuries of displacement, bringing communities together is an important step, as one person explained:

I think the word community is key, because, especially as a Nipmuc person, we are spread out everywhere. So as individuals, we can do the typical American dream to try and build wealth, but if we want to see that change systemically in our community, then the...leadership needs to be able to figure out how to get the community wealth. I think that there has to be a choice every day as Tribal people to wake up and want to be a part of their Tribal community...if the community is going to have wealth.

Given the disparities that exist not just between Native people and others, but also within and between Tribal communities, participants advocated for “finding better ways to have a community balance of economic growth,” starting with talking about those disparities. As in the previous quote, participants looked to Tribal leadership to drive change, but also to individuals to make a commitment to each other and their Tribe. Strengthening intra-tribal connections, they argued, would lead to more mentorship, transference of knowledge, and sharing of employment and other opportunities.

Another aspect of community discussed was the larger population of Native people living across the Commonwealth. Participants advocated for creating mechanisms for Native people to connect with each other across Tribes, even pointing to the focus group itself as an example. Another example was the second annual Massachusetts Tribal and Indigenous Health Summit, sponsored by the state Department of Public Health, which a few participants had recently attended. One of those individuals heard someone at the summit discuss a program addressing an issue their community was also facing:

It was about something that my community is struggling to do. And I was just thinking, like, wow, I wish that [the presenter] would talk to these people, because we're trying to do what she's having success with. So that kind of conversation, I think might be, in an ideal world, something that we could do, just on the sense of being Native in Massachusetts, talking with our sister Tribes.

They pointed out that within the existing system, there is a “fear” because, “when it comes to strictly dollars,” there are limited resources for Tribal entities to access. But to improve access to resources for all, participants emphasized the importance of communication and collaboration among Tribes.

Finding ways to...share insight from what's working in your community and what's not working in your community—and having an open conversation like that—might be helpful.... I think that we would all benefit, because each Tribe does seem to have similarities and problems that are similar.

Structural and policy changes

The focus groups identified a number of structural and systemic factors creating barriers to building and maintaining wealth in Native communities, exploring and suggesting ways to address them. The need for equitable wages was raised several times, including by one participant who urged Tribal and Native organizations to budget into grants salaries that provide “a good living.”

We need to do a better job of paying our people, and we need to do a better job of also providing benefits to our people, because if we want to hone in and build up our Native folks and increase their talents, we can't expect them to come back and work for us and not be paid an equitable wage.

Other suggestions were for state and municipal governments. For example, as discussed earlier, one participant said Native Americans should not have to pay property taxes in the Commonwealth, especially if they are living on their ancestral land. Another advocated for municipalities to (re-)instate rent control, which would impact not only Native people but others struggling to afford rising rents and stay in their communities. Increasing the minimum wage was another suggestion that would impact other populations.

There was also advocacy for reparations and restorative justice to address historical and current harms. One participant suggested drawing from international models.

There's a lot of research on reparations that were done in South Africa and Australia...so there's models of ways that those things can be done to really help repair society. So that's something that I also think does actually need to be looked at more in depth and dug into. It's a heavy thing. It's a big project. I don't see it totally coming to fruition in the near distant future, but I just, I feel like there's a lot because there's just such a long historical trauma and stain on our collective consciousness, even over the hundreds of years.... We do need to deal with the reality of what has been done to Native people before we can really, really create true opportunities for Indigenous people to have long-term wealth.

These discussions underscore the need for structural reforms and systemic changes to address the barriers to wealth building in Native communities. While individual efforts and local initiatives are important, there is a clear call for broader, more inclusive policies that can help reverse the historical injustices faced by Native people.



Conclusion

Native Americans continue to demonstrate resilience, as the insights from our focus group participants establish. Despite the injustices and disadvantages imposed on them through colonization, Allotment, and other state policies, Native Americans persist in building their own futures, grounded in hard-earned lessons on survival and cultivating community. These lessons are deeply woven into their conception of wealth, which is not defined solely by material accumulation, but also by connections to one another, their homelands, home waters, and non-human relatives. The experiences of focus group participants also highlight the complexities of achieving non-Native standards of wealth, with a particular focus on the value of those achievements when they are tied to ancestral lands.

The ideas for growing wealth that participants identified—financial literacy, access to wealth-building opportunities, and strengthened community connections—are practical and achievable, provided that the Commonwealth is committed to fostering greater equity for Native communities. We hope this report encourages the Commonwealth to move in this direction in collaboration with its Native residents, particularly those impacted by the historical injustices of Allotment, to create pathways toward a more just and inclusive future.

Appendix

The American Community Survey (ACS) is an ongoing monthly survey that collects detailed housing and socioeconomic data. The ACS includes people living in both housing units and group quarters. The ACS randomly selects 3.54 million addresses per year from its Master Address File (MAF), which is the Census Bureau's official inventory of known housing units. The collected sample data are weighted by the probability of a household being selected from the list of households in each county. The weighted sample household population is controlled by the Annual Estimate of the Resident Population.

This report uses Public Use Microdata Sample (PUMS) data for Massachusetts. Descriptive person and household estimates are provided. The ACS sample data provide the best estimates of the Native Americans in Massachusetts. However, the ACS contains statistical error, and these estimates may differ from those from the Decennial Census that attempted to count the entire Massachusetts population. The Census Bureau reported that the Native American population had a .91 percent national undercount in the 2020 Decennial Census. As a result, ACS data shows variation from year to year that may not be due to the population but sample methodology.

Native Americans are one of seven race categories in the ACS. One of these categories is two or more races. This allows for the generation of the population, Native Americans alone, or in combination with another race.

Endnotes

¹ The Housing Assistance Council, “Indian Housing in the U.S.: A History” (Washington, D.C., February 1988), https://www.huduser.gov/portal/publications/Indian-Housing-in-the-US_A-History.html.

² The Housing Assistance Council, “Indian Housing in the U.S.: A History” (Washington, D.C., February 1988), https://www.huduser.gov/portal/publications/Indian-Housing-in-the-US_A-History.html.

³ George N. Briggs, “Report of the Commissioners Relating to the Condition of the Indians of Massachusetts” (Boston, MA, 1849), <https://lccn.loc.gov/04023260>.

⁴ John Milton Earle, “Report to the Governor and Council, Concerning the Indians of the Commonwealth, Under the Act of April 6, 1859,” 1861.

⁵ “Indian Housing Authorities,” Pub. L. No. P.L. 1993, chaps. 412, § 2., R.I. Gen. Laws § 45-25-35 (1993); “Indian Housing Authorities. Creation and Powers.,” CT Gen Stat § 47-66a § (2023).

⁶ Earle, “Report to the Governor and Council, Concerning the Indians of the Commonwealth, Under the Act of April 6, 1859.”

⁷ Plane and Button, “The Massachusetts Indian Enfranchisement Act.”

⁸ The Housing Assistance Council, “Indian Housing in the U.S.: A History.”

⁹ While there are variations among Native American communities, Two-Spirit is a general term referring to a distinct third gender, usually encompassing traits of both men and women. <https://www.ihs.gov/lgbt/twospirit/>

¹⁰ Direct quotes from participants are written with clean verbatim transcription conventions; that is, filler words such as “um,” “you know,” and “like,” as well as word repetitions, are removed for reading clarity, unless they affect meaning. Longer omissions are indicated by ellipses. Added words are indicated by brackets and usually indicate words or phrases used by the speaker elsewhere.

¹¹ U.S. Department of Housing and Urban Development, “Section 184 Indian Housing Loan Guarantee Program,” n.d., <https://www.hud.gov/section184>.

¹² Plane and Button, “The Massachusetts Indian Enfranchisement Act.”

¹³ “An Act to Provide for the Allotment of Lands in Severalty to Indians on the Various Reservations (General Allotment Act or Dawes Act),” Pub. L. No. Statutes at Large 24, 388-91, NADP Document A1887 (1887), <https://www.archives.gov/milestone-documents/dawes-act>.

¹⁴ The Herring Pond Wampanoag Tribe received state recognition in late 2024, during the writing of this report but after the focus groups were conducted. Prior to that, the Hassanamisco Nipmuc Band had been state-recognized in 1976.