American Indian Experiences with Home Ownership

by Andriana Abariotes and John Poupard

The idea of American Indian home ownership is related to the urbanization of American Indians. Ownership of a house is an experience for which American Indians have not really been prepared. Throughout history, American Indians lived a nomadic life, moving where food and shelter were available. In the twentieth century, during the process of urbanization, they continue moving to where food and shelter are available.

It has now become clear, however, that it takes money to provide food and shelter. To have money one has to have employment, and employment is scarce on the reservation. The need for money has contributed to urbanization and has brought forth the need for housing and even, slowly, the idea of home ownership.

The research reported here was undertaken by American Indians to learn about the experience of home ownership as told by American Indian community members themselves. A study of mortgage lending discrimination conducted by the Roy Wilkins Center for Human Relations and Social Justice found that American Indians are more often rejected for homeowner’s loans than are Whites. This project sought cultural explanations for the mortgage lending data; it sought qualitative information about American Indian housing experiences that could enrich the quantitative analysis of mortgage lending practices.

Unlike purely academic research, which is undertaken based on the researcher’s curiosity, this research was generated in cooperation with the Indian community. The project demonstrates a new model for balancing empirical policy analysis and culturally appropriate research methodologies. Including the community’s rich cultural background was essential for creating a solid basis for understanding the role of home ownership within the Indian community. This project was not intended to present the final word on American Indian experiences with housing and home ownership. It did, however, present an opportunity for policy makers, scholars, and the larger community to grasp a people’s reality.

The Research Model

Project researchers struggled with the tensions between traditional research and new approaches, including “reality-based” research. Traditional public policy research is often grounded in heavy use of quantitative data and methodologies. Traditional research on American Indians has historically been produced and discussed by academics from outside the Indian community. Researchers have forced Indians into the framework of European experiences. Conclusions reached through this type of analysis may not make sense from an Indian perspective. In addition, much of the research stems from the early nineteenth century and has been interpreted by anthropologists. These first commentaries or “discoveries” of Indian people tend to be the most widely-cited descriptions of American Indian life and remain an influence on how present day scholars base their research. Very little new information about the experiences of American Indians in the twentieth century has been added.

Project researchers found in their literature reviews that much of the social research on American Indian communities, both in the recent past and present, has centered on poverty conditions. This includes a report conducted by two CURA scholars, Richard Woods and Arthur Harkins, documenting the needs of American Indians in Minneapolis in the late 1980s. Conditions in American Indian communities, however, are more complex than past researchers were prepared to cope with. They include strong ties between urban areas and reservations, the legal and sovereign rights extended by the federal government to American Indians through treaties, and numerous policy efforts attempted since the 1800s to deal with “the Indian Problem.” These complexities will continue to remain unnamed in present and future research unless there is considerable attention given to the historic, political, and economic experiences of American Indian people. This is why we found that community involvement in the structuring of research, in defining the questions, and in collecting and interpreting information was so critically important.

The project began with an analysis of the 1992 Home Mortgage Disclosure Act data for the Twin Cities American Indian community (see “Home Loan Rejection Rates”). Emphasis on this type of analysis stems from the significant national and local attention given to increasing home ownership in low and moderate income communities and in communities of color. The Community Reinvestment Act and the Home Mortgage Disclosure Act (passed during the late 1970s and amended in 1986), sought to spur banks and other lenders to provide credit.
Modeling a new method for American Indian research, focus group discussions allowed members of the Indian community to share their reality with policy makers, scholars, and the larger community.

and loans to persons in communities that have historically been "passed over." It was believed that people living in these communities possessed poor credit and would have high foreclosure rates and insufficient income to become home owners.

The project took this empirical analysis a step further. It asked: Are there cultural considerations in addition to economic considerations for achieving home ownership? It was understood that answers to this question would not be found in analysis of the data or through traditional methods of policy analysis, but instead by allowing community members to define, grapple with, and answer the question based on their own values and experiences. We, therefore, talked with American Indians in order to understand and document their experiences. We adopted the policy of not interpreting the information being presented to us. Instead we offered to act as a conduit for American Indian voices from the focus group discussions to the broader community through our final report.

During the research process, one critically important aspect was to be aware of the oral tradition among American Indians. In the White community, communication among groups of individuals is much more accelerated than among Indians. It is less important to be verbal in the Indian community than in the larger society. In the non-Indian world, the more a person talks the more important a role that person plays in the conversation. Among non-Indians it is acceptable to interrupt someone, especially if they appear to be pausing or hearing the end of what they are saying. With Indians, it is quite different. One does not interrupt others. It is important to wait for Indians to respond. Even more important, one should not try to interpret what Indians are saying by bringing it into a foreign frame of reference. It was in the context of these traditions that the researchers used focus groups and one-on-one conversations to learn about Indian experiences with home ownership.

These same issues are important when framing the questions to be asked. Non-Indian researchers often make the mistake of defining their questions without the involvement of Indian people. During the course of this project, we found that it was appropriate to go into sessions with pre-arranged questions, in case they were needed, but that it was even more effective to allow the Indians participating in the project to define the substance of the discussion and the questions that needed asking.

Experiences With Home Ownership

Understanding the components and process for home ownership was a challenge for Indian people leaving the reservation. Many found themselves at odds with the notion of "ownership." American Indians never understood themselves as "owning" the land. Historically, a cultural clash was created when Indians first encountered white settlers and expansionists. Non-Indians often embraced the notion of conquering nature or being the manager or master over the land. Indians believed that they were dependent on nature and subservient to it. In many ways, these same differences exist today.

The following statements were offered in a roundtable discussion about home ownership. One participant stated that the spirit of ownership is a new concept for us. The conversations on this issue focused on the concept and how to create a desire within American Indians for home ownership.

"Go back even one generation; we didn't have 'ownership' even though we called our homes our own. The part of question that bothers me is that home ownership is assumed to be something everyone wants. There are many in our society who can't be home owners. They may be disabled or lack secure or stable income adequate for home ownership. Home ownership is not in their best interest."

"We need to find ways to satisfy cultural needs in the housing stock, and we need to create the spirit of ownership within the Indian community."

"Home" is more than a building on a lot. Many of the community members and housing providers with whom we discussed these issues noted that American Indian people want to feel comfortable with the idea of owning a house.

"When people are looking at homes they want to own, they look for something they can take cultural ownership of, or attempt to find something that they want for their family. This includes things about the house and the neighborhood that grounds an Indian person. It's not just a house to make payments on; it needs to feel like it belongs to you. It may be hard to make a commitment to jumping through the hoops like cleaning up a credit record or even making a mort-gage payment unless it 'feels' right."
"We like to say a home is a building on a lot, but it's more than that. It is or should be a neighborhood where kids are safe and neighbors like each other. This community piece is important to people of all cultures. The question is whether the American way of providing house and home is really adequate for anyone, especially for people of color."

"We need to ask Indians what they want in a home when we're trying to serve their needs. HUD never asks. Back on the reservation at Mille Lacs, my uncle started a housing project. He asked Indian people, what kind of housing do you want? My uncle couldn't read or write but could speak Ojibwe, and he got signatures from lots of folks. He sent the signatures to Washington. We got homes that were supposed to last us one hundred years. In ten years, the houses were falling apart. He asked all these people what they wanted. We need to ask the Indian people what they want."

When asked about their experiences with migrating from the reservation to the urban area and their experiences living in the urban area, three focus group participants offered:

"When I came to the urban area I changed. We leave all of the things we hold important spiritually. At one time I lost all of the spiritual things because of alcohol. But it came back to me. I carry tobacco with me all of the time now. Because that's what I was told to do. When you're part of a clan, you come to the drum and you share. Those are the things that aren't being taught anymore."

"I didn't differentiate (discrimination) as an Indian-White thing. I thought of discrimination because I was poor. The Indian perception came up in high school. The highest expectation for myself was to graduate from high school and become a store clerk. That was OK for the family, too. My being Indian was more important to others than to me. I thought I was different because I was poor, not because I was Indian."

"In terms of promoting traditions, the naming ceremony, bead work, etc., you might find that some of the urban folks are attempting to retain and promote culture. I've heard folks say that the urban folks come back and are too intense...always wanting a naming ceremony, etc. I don't think that the geographic definition is necessary the distinction for who is or isn't traditional."

Understanding the components and process for home ownership was a challenge for Indian people leaving the reservations. The following statements were offered in a roundtable discussion about home ownership:

"I grew up on the reservation and in the woods, then I moved to the city. I didn't grow up understanding dollar value—this stays with you. It's hard to change."

"I didn't think about owning a home. I didn't think of settling down. I didn't have structure or abilities. I made a mistake back then (looking back). I'm sixty years old and still working, I'm kicking myself now for what I chose at age thirty."

Indian community members discussed the importance of connections with their individual reservations. Even though many American Indians live, work, and perhaps were born in the urban area, there remain strong ties to extended families living on the reservation and the reservation itself.

"One thing that strikes me for Indian people is the idea of home being the reservation, not the urban environment. After owning two homes here, I still think one day I will go home to the reservation. Many who live here in the urban area may still consider the reservation their real home. The concept for Indian people of signing a paper and how old I'd be when I finally paid for the home [this is a strange concept to get used to]."

"We're the first generation coming to grips with fact we're not reservation people anymore.

"Those of us who are homeowners in the urban area, even with thirty year mortgage, view this as a temporary state. We will or desire to go back home to our homeland. This includes having a HUD house we'll never own. Home ownership is not a permanent thing in our lives."

One participant offered that he would like to live up north on the reservation again, but it was too difficult to get a house, even to rent. He said:

"What has drawn people back to the reservation is casinos. The casinos are employing a lot of Indians. Before people went back, there wasn't any chance for work."

Many community members and housing providers, however, noted that home ownership can complement the cultural needs of Indian people. Home ownership can include family or generational housing.

"Home ownership can have a communal attitude towards a home. If many relatives were living in the same house, we could all chip-in to live in that house—like it is on the reservation. We would need to bring that attitude to the city."

"Wealth should be understood as a family idea. When I bought a home, I needed my son's income. It's not me who'll have that mortgage. He'll have it. This also relates to the idea of the community, and this happens within the Asian community where they pool resources."

For many American Indian people, the concept of home ownership is riddled with the complexities of personal credit, mortgage, and the lending process as well as tax and maintenance responsibilities. These complexities influence the choices that Indians make regarding home ownership. Some of these issues were offered by roundtable participants.

"In my own personal situation, I didn't own a home for a long time—not until I comprehended that I could get out of this thing by selling it. It is a long term commitment.

New home owner Audi Lussier is unusual among Indians. In the Indian community, the spirit of ownership is a new concept.
Project Awards

In an attempt to keep our readers more up to date about CURA projects, we feature a few capsule descriptions of projects underway in each issue of the CURA Reporter. The projects listed this time are the winners of CURA’s faculty research competition for interactive research grants in 1996-97. The grants are made possible with funds provided by CURA and the Vice President for Research at the University of Minnesota. They are designed to encourage University of Minnesota faculty to carry out research projects that involve significant issues of public policy for the state and that include interaction with community groups, agencies, or organizations in Minnesota. These grants are available to regular faculty members at the University and awarded annually on a competitive basis. The results of interactive research grants are published in the CURA Reporter.

Electronic Communication in Itasca County. Are e-mail and the Web creating a bold new life or are they just an expensive waste of time? A professor of political science and a professor of psychology are teaming up to assess the effects of an electronic community network that is being created in Itasca County. The Itasca Regional Network (IRNET) will bring an unprecedented level of interconnection among individuals, schools, businesses, and government agencies in Itasca County. Widespread access is ensured because of the financial support of the Blandin Foundation. The project is also unique in that it is being built in an area that is predominately rural. The study will include before and after profiles of the county, comparisons with a similar county that is wired, and interviews with several subpopulations—teachers, senior citizens, and American Indians—to see if they are reaping any benefits from the building of their community.

Recreation in the St. Croix River Islands. The lower St. Croix River’s pristine beauty and diverse biota have come under increasing pressure in the last three decades as the river has become part of a rapidly growing metropolitan area and as recreational use of the river has escalated. The area between St. Croix Falls and Prescott was declared a National Scenic Riverway in 1972 and a consortium of federal, state, and local agencies are now responsible for the wise development and management of the river. They are currently reviewing their management plans. A professor of landscape architecture will be working with the management agencies to document changes in recreational use of the islands north of Stillwater and assess what part these changes are playing in the degradation of the river. Two other contributing elements—the NSP dam at St. Croix Falls and the huge increase in urban land uses in the watershed of the river—will also be examined.

American Indians and the Schools. Minnesota’s American Indian students are in trouble. Fifty-seven percent fail to complete high school as compared to 40 percent of Indian students who drop out nationally. What is behind the high Indian drop out rate? A professor of education at the University of Minnesota-Duluth will interview Indian students about their experiences in school, what has helped and hindered their education and how they think the schools could be improved to help educate American Indians. The findings may play a role in redesigning education programs that serve Indian students.

Restorative Justice for Juveniles. Restorative justice is an emerging, new way of understanding and responding to crime. Instead of the traditional retributive model which focuses largely on the offender with a "tail 'em, nail 'em, and jail 'em" philosophy, restorative justice focuses on restoring harmony between victims, offenders, and the community. It gives support to victims, brings offenders face-to-face with victims, holds offenders accountable, and supports their reintegration back into the community. The practice of victim offender mediation is one of the clearest expressions of this new model of justice. The juvenile justice systems in Dakota and Washington Counties are making a major commitment to restorative justice, including the practice of victim offender mediation. Local community members will serve as volunteer mediators. A professor of social work who is director of the Center for Restorative Justice and Mediation will evaluate the two counties' new initiatives with restorative justice for juveniles.

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