

BALANCE AND BELONGING



**Empowerment Economics and
Community Development at NAYA**

NOVEMBER 2021





By Jessica Santos, snehalatha gantla, Danielle Chun, and Emily Daman

In Partnership With

Youth Centered. Family Driven. Elder Guided.

NAYA's mission is to enhance the diverse strengths of Native youth and families in partnership with the community through cultural identity and education.



Empowerment Economics Partners

Hawaiian Community Assets is a 501(c)(3) non-profit organization and is the largest financial and housing counseling agency approved by the Department of Housing and Urban Development in Hawai'i. Founded in 2000, the organization's mission is to build the capacity of low- and moderate-income communities to achieve and sustain economic self-sufficiency with a particular focus on Native Hawaiians.



The National Coalition for Asian Pacific American Community Development (National CAPACD) is a coalition of nearly 100 community-based organizations spanning 21 states and the Pacific Islands. Members work in low-income Asian American and Pacific Islander (AAPI) communities to improve housing security and preserve our neighborhoods. National CAPACD disseminates national resources locally, shares best practices, and advocates for community needs at the national level. The organization's work improves the lives of the over two million AAPIs living in poverty nationwide

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The Institute for Economic and Racial Equity (IERE) is a research institute that advances economic opportunity and equity for individuals and families, particularly households of color and those kept out of the economic mainstream. Our work furthers the understanding that assets and wealth are critical to household well-being and all families should have access to the resources and opportunities needed to participate fully in social and economic life. Working at the intersections of academia, policy, and practice, IERE partners with diverse communities to transform structures, policies, and narratives. Grounded in a social justice tradition, our research informs strategic action for racial and economic justice to achieve an inclusive, equitable society.

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Tribal Land Acknowledgement

The State of Oregon, Multnomah County, the City of Portland, and the Cully neighborhood rest on unceded Indigenous lands and traditional village sites of the Multnomah, Kathlamet, Clackamas, bands of the Chinook, Tualatin, Kalapuya, Molalla, and many other Tribes who made their homes along the Columbia River. This land is now home to a vibrant Native community with representatives from over 400 tribal nations.

The authors of this report acknowledge the nine federally recognized tribes of Oregon: Burns Paiute Tribe, Confederated Tribes of the Coos, Lower Umpqua and Siuslaw Indians, Confederated Tribes of the Grand Ronde Community of Oregon, Confederated Tribes of Siletz Indians, Confederated Tribes of the Umatilla Indian Reservation, Confederated Tribes of Warm Springs, Coquille Indian Tribe, Cow Creek Band of Umpqua Tribe of Indians, and Klamath Tribes. We also recognize the tribal communities who lack federal recognition who have carried on the traditions and culture of their peoples and will continue to do so. We acknowledge the Chinook Tribe, the Chetco Tribe, the Celilo-Wyam, and the Clatsop-Nehalem Confederated Tribes. These Tribes and tribal communities continue to celebrate their heritage, showing resilience and tenacity that would be greatly admired by their ancestors.

We recognize Indigenous people as traditional stewards of this land and acknowledge the enduring relationship between the land and the people since time immemorial. We acknowledge the history of colonization, genocide, oppression, displacement, and suffering that has been inflicted on Indigenous people in Oregon. We also recognize that the general population continues to benefit from the use and occupation of these lands. We commit to learning, building relationships, and taking action to support Indigenous sovereignty, priorities, and actions.

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EXECUTIVE SUMMARY

Portland, Oregon, is a vibrant hub for nearly 90,000 urban Native Americans from over 400 tribes. In particular, the Cully district in Northeast Portland is an emerging cultural and community corridor, with Native housing developments, businesses, and cultural events built into the rapidly developing neighborhood. This is not a coincidence, but rather a reflection of the intentional and complex work of the Native American Youth and Family Center (NAYA), a powerful Native-led nonprofit organization established in 1974 that offers a range of wraparound services to the Portland community and conducts strategic policy work for social change.

This participatory research project investigates NAYA's approach to building Portland's Native community through a case study of its Individual Development Account (IDA) program. This is the third in a series of case studies examining Empowerment Economics, a multigenerational, culturally relevant approach to building wealth and power that was developed by and for low-income Asian American and Pacific Islander (AAPI) and other communities of color. We saw each of the core elements of Empowerment Economics reflected in the IDA program, and NAYA's leadership agreed that Empowerment Economics aligned with NAYA's longstanding approach to community development.



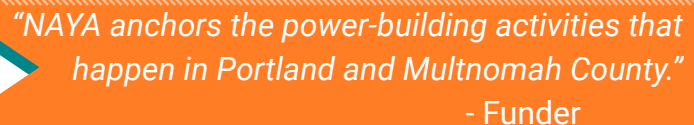


"NAYA is actively saving lives—literally and figuratively."
- NAYA Staff

With the COVID-19 pandemic dictating the physical parameters of this case study, fieldwork was conducted virtually. Over the course of one year, NAYA and IERE co-researchers held 28 in-depth interviews and three focus groups with NAYA staff, funders, community partners, and IDA participants, compensating community members for their time and knowledge. We analyzed the data collected with NAYA through multiple theoretical lenses, including the relational worldview model and the Empowerment Economics framework. A steering committee comprising eight NAYA staff provided oversight and guidance throughout the process. IERE received grant funds to conduct this study and also raised funds for NAYA's participation in the study to counter exploitative norms in research and establish an equitable partnership.

NAYA is a driving force for the protection and development of the Native community, providing a Native voice at policymaking and decision-making tables. The urban Native community in Portland has experienced great trauma created by local and federal policies that stripped families of wealth, sovereignty, and identity. Acutely aware of the symptoms of this violence (homelessness, substance abuse, domestic violence, health challenges, and more), NAYA offers a resilient and vibrant space centered on relationships, culture, and well-being. Guided by the relational worldview model, NAYA is a direct

service provider, a Native cultural hub, and a strong advocate for the Native community, all rolled into one thriving community center. NAYA's Community Development department leads the organization's work in building economic well-being and community prosperity for urban Natives in Portland. The work has grown over the years, with the Community Development department continually expanding and taking on new initiatives.



"NAYA anchors the power-building activities that happen in Portland and Multnomah County."
- Funder

The IDA program at NAYA is one of the Community Development department's oldest programs. A member of the Oregon IDA Initiative, NAYA's IDA program served 66 participants between 2020-2021, providing tools and resources to create asset-building opportunities for multigenerational stability and prosperity. NAYA's IDA program requires participants to actively save a minimum amount of \$25 every month for the duration of the two-year program, take a financial wellness class, and complete an asset-specific class. Doing so unlocks the proffered matched savings, through which participants are able to access a total of \$9,000 from the state to invest in their specified asset goal.

NAYA’s IDA program is unique in its approach and practices. The program models NAYA and the Community Development department’s holistic approach, prioritizing deep relationships, grounding itself in Native culture, emphasizing participants’ strengths, and advocating for upstream change. In part due to NAYA’s determined advocacy, Oregon’s IDA program is one of the most progressive in the country, with the state matching participants’ savings at a rate of 5:1 and offering savers greater flexibility in accessing and using the funds.

“[NAYA has] done one thing well—leading with community. Answerable to community, [NAYA’s] found the sweet spot that lot of (c)3s can’t find—being responsive yet holding a boundary.”

- Funder/Community Partner

We identified four promising practices in NAYA’s IDA program that are instrumental to the success of the program and participants. Embedded in the programmatic approach, these practices contribute to the longevity and achievements of the IDA program. These practices are what move families and communities from crisis to balance.

1. Deep Relationships

NAYA staff are deeply committed to the well-being of participants, building trust and journeying with participants in a strengths-based, judgment-free way.

2. A Culturally Connected Approach to Financial Wellness

NAYA staff employ a culturally specific, historically informed lens and curriculum in teaching financial wellness.

3. Recognition of Strengths Within Participants and the Community

NAYA’s IDA program supports participants in identifying, articulating, and building strengths in themselves and the Native community.

4. Community-Driven Policy and Advocacy Work

NAYA’s Community Development advocacy team listens to and works closely with IDA staff and participants to effectively advocate and drive systemic change.

Anti-poverty advocates generally agree that asset-building programs like IDAs are insufficient to address historical and contemporary forms of economic and racial injustice. However, through the practices described above, NAYA has woven this tool into a larger web of family supports and policy priorities to effectively produce four multi-level, cyclical outcomes. Our findings demonstrate that as participants experience the individual-/family-level outcomes, the Native community benefits from the broader community-level outcomes of belonging, community prosperity, sovereignty, and systemic change.

Individual-/Family-Level Outcomes	Community-Level Outcomes	Cyclical Outcomes
Financial Stability	Belonging	Reconnection
Family Economic Well-being	Community Prosperity	Revival
Self-Determination	Sovereignty	Reaffirmation
Balance	Systemic Change	Renewal

This study points to several recommendations for NAYA, external partners, and funders. With NAYA's continued expansion, we suggest several ways to streamline processes, support staff well-being, and further the impact of the IDA program. We call on funders to partner equitably with NAYA, Tribal, and BIPOC organizations, trusting that these organizations know the needs of their communities and are best situated to respond. In reflecting on anti-poverty policy and the contribution of this case study to our ever-evolving understanding of how Empowerment Economics can advance racial and economic justice, we highlight four lessons learned for researchers and evaluators, the asset-building field, grantmakers and community-based organizations, and readers interested in Empowerment Economics.

Recommendations for NAYA:

1. Hire a financial wellness coach to complement the dedicated IDA coaches for education, small business, and other asset categories;
2. Build out NAYA's centralized system for client intake and program referral access;
3. Streamline and promote effective communication and community outreach; and
4. Strengthen NAYA's organization-wide policy advocacy and work.

Recommendations for External Partners and Funders:

1. Conduct trust-based philanthropy;
2. Invest in NAYA staff sustainability;
3. Support upstream, long-term, systemic work; and
4. Partner equitably with NAYA by funding staff time and learning from NAYA.

Lessons Learned for Anti-Poverty Policy and Empowerment Economics:

1. IDA and other asset-building programs can do more;
2. Community-led, culturally specific, and collaborative evaluations are needed;
3. Flexibility with a "new" framework enables accuracy and equitable engagement; and
4. More work is needed to investigate the systemic, interrelated impacts of Empowerment Economics.

Today, urban Native Americans continue to fight for self- and community identity, resisting the harmful "*assimilate or die*" narrative that many Native participants and their families grew up with. NAYA plays a key role in this fight by creating a community and space that offers Native people a sense of balance and belonging. Directly addressing systemic injustices and building Native sovereignty through its advocacy and presence at decision-making tables, NAYA is well-positioned to shape a better world for seven generations to come.

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INTRODUCTION

Portland, Oregon, is currently home to approximately 90,000 Native Americans from over 400 tribes.¹ Despite centuries of policies that stripped away Native land and sovereignty, the Portland Native community has a strong and growing foundation of wealth and power today. The urban Native population shows symptoms of a larger society that is out of balance: concerning rates of homelessness, poverty, substance use, domestic violence, and more. But beneath these symptoms is an intergenerational web of community leaders, institutions, and relational systems that creates spaces of balance and belonging.

In 2020, a team of Brandeis researchers from the Institute for Economic and Racial Equity (IERE) were invited to partner with the Native American Youth and Family Center (NAYA) to explore the organization's role in generating community prosperity and sovereignty in Portland's urban Native community. As part of a larger set of research studies on Empowerment Economics (see **Appendix A: Empowerment Economics**), we were curious to learn how NAYA works with families on financial well-being and how the community generates collective resources and power in the face of structural racism and economic inequalities.

NAYA and IERE worked together over the course of one year using participatory methods to co-design and carry out the study through a balanced partnership. An eight-person steering

committee comprised of NAYA staff from the Community Development and Youth and Education Services departments provided oversight throughout the research process. We dedicated time and energy to building trust, raising funds to pay NAYA staff for their time, honoring and lifting up existing knowledge from within the Native community, and sharing decision-making power of this study. Together, we identified NAYA's matched savings and financial wellness program, the Individual Development Account (IDA) program, as an appropriate focus for this case study. A team of four IERE researchers and three NAYA co-researchers conducted primarily virtual fieldwork over the course of one year and collected the following data,¹ which the IERE research team analyzed:

- 16 in-depth interviews with key NAYA staff;
- 12 in-depth interviews with key community stakeholders (funders and partners);
- 3 in-depth focus groups with 14 NAYA IDA participants;
- 1 site visit to NAYA's campus and NE 42nd Ave;
- Observation of Community Development department staff meetings;
- Observation of NAYA programs and activities; and
- Analysis of organizational, regional, and public data.

¹ Direct quotes from interviews and focus groups are italicized throughout the report.



Guided by the relational worldview model, NAYA's approach to restoring balance in people, communities, and systems has much to offer those interested in holistic, effective community development and racial and economic justice.

We offer this case study report as an example of a community-based organization that simultaneously addresses its community's immediate needs while pursuing systemic and sustainable change.

THE URBAN NATIVE COMMUNITY IN PORTLAND

With one of the largest urban Native populations in the United States, the Portland metropolitan area Greater Portland is home to nearly 90,000 Native Americans from over 400 tribes.ⁱⁱ As an urban Native hub, Portland has a complex history of becoming a place of belonging for many Native Americans. It is a story that balances structural oppression through policies that stripped away Native land and sovereignty th community and cultural resilience, resistance, and renewal.

People and Place: A Rich History

Oregon's diverse landscape has provided for the many Native American tribes that have called this region home since time immemorial. Portland, and more broadly, Multnomah County, resides on the traditional lands of the Multnomah, Kathlamet, Clackamas, Cowlitz, Tualatin Kalapuya, Molalla, Chinook, Wasco, and more.^{iii,iv} The city sits at the juncture of the Willamette and Columbia Rivers. Looking east, the Cascade Mountain Range, of Wy'East (Mount Hood), Klickitat (Mount Adams), and Loowit (Mount St. Helens) fame, silhouettes the skyline, while a sprawling coastal range meets the Pacific Ocean on the west.^v The Portland metro area extends south into the Willamette Valley, an agriculturally rich area that nourished the Native American tribes who lived there. In return, the tribes cultivated and stewarded the land for generations. Vast Chinook trading networks, stretching from present-day Southern California to Alaska and to the edges of the Great Plains,

formed a vibrant, ecologically rooted Native economy, facilitating the exchange of tools, resources, and knowledge across tribes.^{vi}

Northeast Portland, where NAYA is located, is situated on Multnomah Chinook land. The present-day area of the Cully neighborhood was once a thriving fishing village known as Neerchokikoo, which was built along the Columbia Slough. With records dating the Chinook village to before 1792, Neerchokikoo included 126 dwellings and at least one building for larger gatherings.^{vii,viii} Native families lived on abundant resources of salmon, deer, elk, Wappato root, berries, and other local vegetation.^{ix} However, the Native culture and community faced existential threats upon the arrival of white settlers.

Federal Termination Policy

With the goal of forced assimilation, the government executed its "termination" policy from 1953 to 1970, which stripped 11,466 tribal members of federal recognition and stole 1.3 million acres of Native tribal lands. In Oregon, the Western Oregon Indian Termination Act terminated 60 tribes, bands, groups, and communities in Oregon and sold off resource-rich land that was once tribal reservations. Today, only nine of the 60 tribes and bands in Oregon have federal recognition and status.

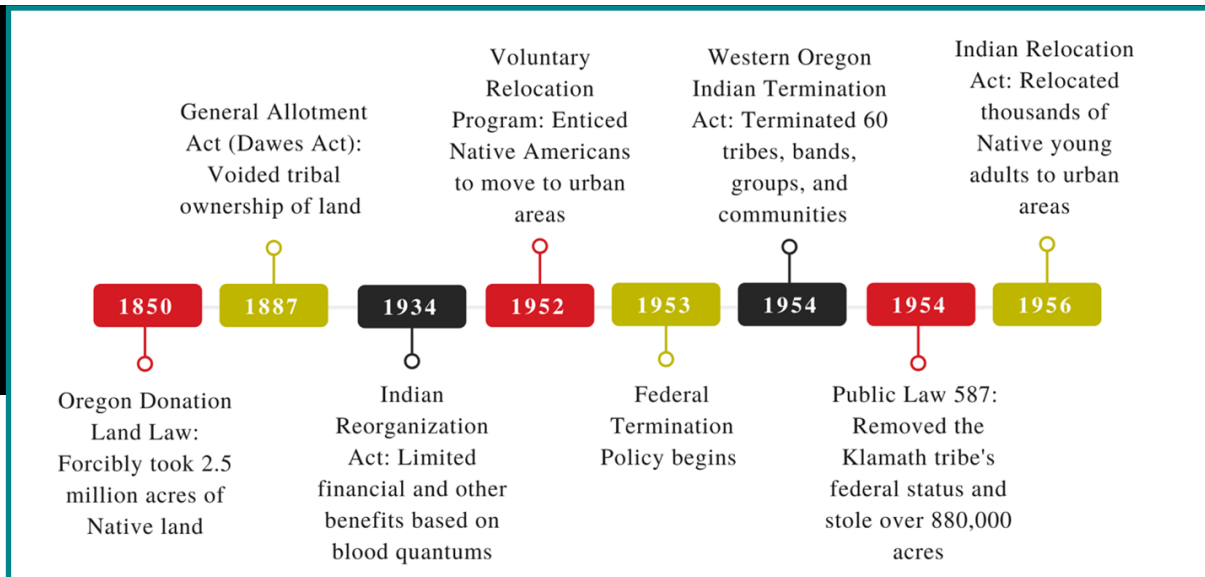


Figure 1: Timeline of Selected Harmful Federal and State Policies Toward Native Americans

Since white colonizers landed on the shores of Turtle Island and entered the Columbia River, Native Americans in Oregon have endured racist policies and practices meant to dispossess them of land, community, and sovereignty through displacement and discrimination. Displacement occurred through forced relocation to reservations, removal of tribes' lands, and the termination of tribal status, all of which limited spatial and economic sovereignty and mobility.^x

From Rural to Urban: Displacement and Relocation

Between 1900 and 1950, the urban Native population grew from less than one percent to over 13 percent.^{xi} World War II drove many Native Americans looking for work to urban centers like Portland, which experienced a surge in its Native population during this time. After the war, the federal government forcibly moved approximately one-third of Native Americans from reservations to urban areas.^{xii}

In 1952, the federal Bureau of Indian Affairs (BIA) officially launched the Voluntary Relocation Program, which sought to entice Native Americans to move to cities with the promise of training, jobs, and housing. Portland became

a BIA headquarters, overseeing Native land policies in Oregon, Washington, and Idaho.^{xiii} In 1956, Portland was designated as an urban area or Native relocation.^{xiv} Four years later, Congress passed the Indian Relocation Act, also known as the Adult Vocational Training Program, which sought to provide Native young adults with two years of training and education.^{xv} Thousands of Native Americans moved to cities. But, as Claudia Welala Long (Nez Perce) explains,

"For many, the federal programs did not work, and relocated Indians struggled to find jobs, housing, and medical care . . . Relocation also left thousands of Indians unprepared for city life. They were hampered by social and cultural barriers, including language and spiritual and religious traditions, and had little or no access to resources or services."^{xvi}

The relocation offices designed to support new arrivals were considerably underfunded and understaffed. Many Native Americans did not have the support promised by the BIA to adjust to urban living.^{xvii} Those who wanted to move back to their reservations experienced prohibitive cost barriers as the BIA refused to fund return trips, making relocation a one-way journey for many Native families.^{xviii}

Resistance and Resilience

While Native Americans in Portland have experienced great trauma created by local and federal policies that stripped them of wealth, sovereignty, and identity, they have also built a resilient and vibrant community centered on relationships, culture, and well-being. They achieved this by drawing on deep historical, spiritual, and cultural strengths, combining this resolve with traditions of adaptation, innovation, community, and resistance.

Native leaders formed several organizations to meet the needs of the growing community over the years. The Voice of the American Indian Association (VAIA) and the Portland American Indian Center (PAIC) were founded in 1959 to serve Native Americans living on reservations and in the city.^{xix} These organizations provided services and economic assistance, built community, and taught and celebrated Native culture. Though VAIA dissolved in the mid-1960s, PAIC became a powerful organization in Portland, connecting urban Natives to Native culture through programs like annual summer powwows.

Working with other communities of color to provide education for adults and youth, the Chicano Indian Study Center of Oregon (CISCO) grew into one of the foremost Native hubs in the country and sponsored the founding of NAYA in 1974 before closing its doors in 1977.^{xx,xxi}

Today, urban Native Americans continue to fight for self- and community identity. Resisting the “*assimilate or die*” message that many participants grew up with—a narrative that told Native people that they had to assimilate in order to survive—NAYA creates a space of belonging and support by celebrating and fostering the growth of Native culture. Resisting the systems and policies that have attempted to erase Native identity over the years, NAYA and many other Native organizations and groups welcome and accept self-identification. NAYA’s culturally rooted, multigenerational, community-driven approach to providing relief, stability, and prosperity for individuals, families, and the community has been instrumental in resisting harmful narratives and strengthening the urban Native population in Portland.



NAYA: A CULTURAL AND COMMUNITY CORRIDOR

One way of viewing the injustices experienced by Native Americans is to observe a larger society that is out of balance. How does a community seek balance and regain sovereignty after centuries of oppression and erasure? How can a community-based organization pair financial wellness services with policy work to build power and restore the wealth that was stripped from the community?

NAYA's Mission

"To enhance the diverse strengths of our youth and families in partnership with the community through cultural identity and education."

NAYA's Dynamic Structure and Services

The first thing you see when you enter the main building on NAYA's campus is a check-in station for staff due to COVID. Throughout the COVID-19 pandemic and while we conducted this case study, NAYA distributed approximately \$1 million in CARES Act funds to small businesses, nearly half of which were Native-owned and more than 80 percent Black, Indigenous, People of Color (BIPOC)-owned. This is just one example of how NAYA's services and policy goals are responsive to issues facing the Native community at any one moment. As one staff member put it, *"Part of NAYA's DNA is that if there is an unmet need, NAYA will step in to provide support."* It is a

dynamic organization, with activities and events changing by the day.

Moving past the check-in station, the first room is the Elders' Room, where elders meet to engage in conversation, practice tai chi, share meals, or just be with one another in community. Native elders and parents established the Native American Youth Association (NAYA) in 1974, with the goal of providing a safe space for Native youth and teaching them traditional values and knowledge. NAYA became a registered 501(c)3 nonprofit in 1994 and, eventually changed its name to the Native American Youth and Family Center to more fully reflect its wraparound services.

The Elders' Room represents NAYA's commitment to honor its elders. In 2006, when NAYA first moved to its current campus from its previous location on North Mississippi Avenue, a group of elders told NAYA's leadership that they wanted that room to hold potlucks, run events, use computers, and continue learning. At that point, the organization did not even have a program for elders. But NAYA's leadership kept the elders' wishes in mind, even as the organization faced deep financial struggles. It took several years, but NAYA was finally able to fulfill the elders' desires, furnishing the Elders' Room with computers, elder-specific furniture, a refrigerator, board games, and equipment. The physical location of the Elders' Room gives the elders a highly visible, dedicated space on NAYA's campus and facilitates intergenerational connections, as everyone passes by it after

entering the building. As one staff quipped, *“Having NAYA elders located in such a prominent space in the organization allows them to keep a close eye on staff and let us know when we need to do better.”*

NAYA works with families throughout the life course, using a holistic service model. Youth programming remains a central element to NAYA’s work. The Youth and Education Services (YES) department offers a variety of services focused on education, cultural arts, and recreation. A large part of NAYA’s campus is dedicated to the Many Nations Academy (MNA), a blended high school that integrates Native traditions and incorporates college and career readiness.^{xxii} In 2021, MNA enrolled 56 youth. Additionally, NAYA offers early childhood programming, such as the Ten’as Sun Program for children ages three and under.

The kitchen, located down the hall from the Elders’ Room, provides 2,000 meals a day to the community, in partnership with the Oregon Food Bank. During the COVID-19 pandemic, NAYA expanded its food pantry from a large closet to an entire conference room to meet the community’s high priority need for food. As one staff member put it, *“Addressing food security is always a priority. The way that NAYA shifted into delivering food during the pandemic was amazing.”* The rest of the main floor holds offices, a large college support services room, and a library of Native-authored books and resources.

While NAYA today is an immensely successful, vibrant organization, with over 140 staff members, a 10-acre campus, ever-expanding services, and strong partnerships, the organization has faced its share of challenges over the years. NAYA almost permanently closed its doors several times. At one point, NAYA was under forbearance and organizational leadership

considered selling its campus, with active buyers interested. It took 1.5 years of hard work by NAYA’s leadership to stabilize the organization’s funding and bring NAYA to a financially healthy place. As an organization, NAYA has demonstrated incredible resilience over the years, showing a deep resolve to remain open for the sake of the Native community. As a local elected official pointed out, *“[There’s] nothing worse than building relationships around a service area and then having the service area disappear due to lack of funding. That breaks trust. A strong financial foundation in an organization is crucial—NAYA has done that.”*

NAYA is more than a social service organization. It is a vibrant institution that draws on intergenerational reservoirs of strength and plays a key role in restoring balance and establishing well-being in Portland’s Native community. Consistent with the relational worldview model developed in the 1980s by the National Indian Child Welfare Association (NICWA), NAYA defines wellness as a harmonious balance between the four dimensions of body, mind, spirit, and social context in an individual or family’s circle of life.^{xxiii,xxiv} The four dimensions of one’s life are in constant flux; if any quadrants are imbalanced at various times, the strengths and qualities of the others serve to rebalance the quadrants that are out of harmony. In the same way, NAYA’s structure and programs shift and adapt as the needs of the community change, with the ultimate goal of maintaining balance and well-being.

The Community Development Department

Since its founding in 1974, NAYA has played a key role in growing a vibrant Native community centered on relationships and balance. Like many community-based organizations, one of NAYA’s goals is to generate resources and

help families navigate social services and other opportunities so they can meet their basic needs and achieve financial stability. Some people come to NAYA facing “desperate” situations: homelessness, addiction, domestic violence, and/or hunger. Others come for resources and advice on opening a small business, preparing for homeownership, and more. As a staff member shared, NAYA realized early on that *“if we were to be successful, we needed to look at economic development and address larger systems change.”* The organization’s breadth of programs extends far beyond crisis work, and its Community Development department provides a true example of what it means to develop a community.

The Community Development department works to nurture and cultivate community prosperity and economic well-being for Native people. The department seeks to make its vision of a *“healthy, thriving, and prosperous urban Native American community grounded in culture and tradition”* a reality. This involves building *“safe, active, and lively neighborhoods with a robust and thriving Native population with plenty of housing, jobs, and community wealth-building opportunities”* and working towards *“a Portland-metro area with a strong and authentic Native voice and Indigenous values across all sectors and at all decision-making levels.”* The Cully neighborhood is key to the Community Development department’s approach to building Native-owned assets close to NAYA and its wraparound services, honoring Cully’s historical importance as the former site of Neerchokikoo, the ancient Chinook fishing village.

The Community Development department’s work encompasses affordable housing development projects, a business accelerator program, one-on-one business technical assistance, microenterprise classes, Native-made marketplaces, a homeownership program,



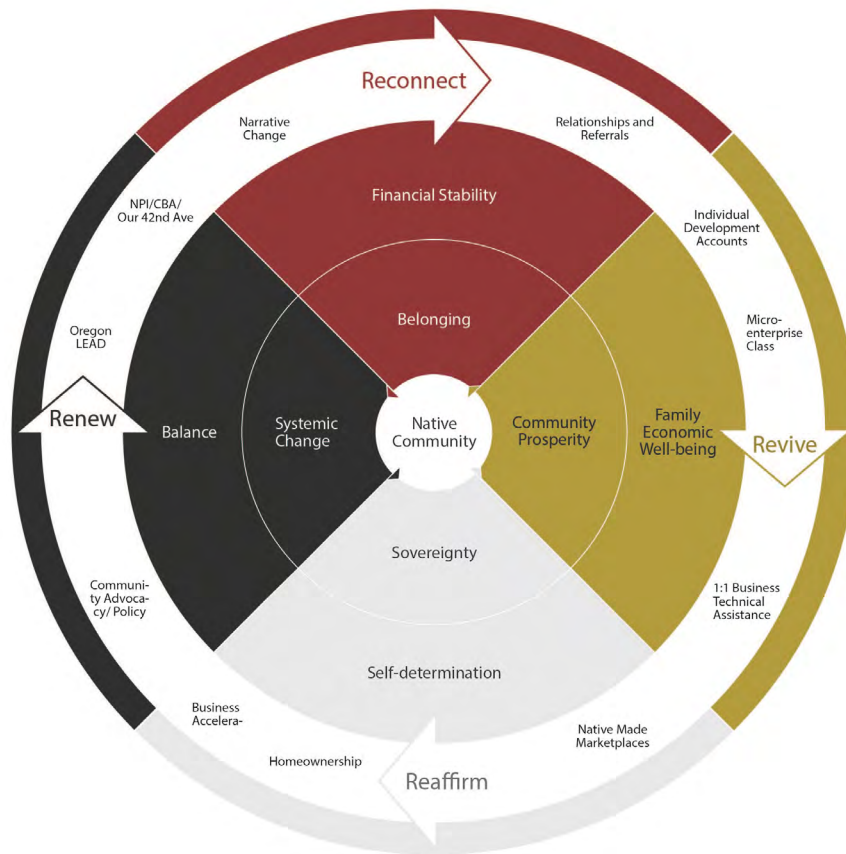


Figure 2: NAYA's Approach to Community Development

home repair services, and Oregon's Individual Development Account program. Working closely with the other departments at NAYA that provide crisis and stabilization services, the Community Development department is able to focus on constructing a "path to prosperity" with and for the Native community. One staff member described how NAYA aspires to improve access to opportunities as well as foster hope for the future:

"Success is having programs to move out of crisis and into stability. Even those who aren't in crisis have access to services that will help them reach prosperity. At the end of the day, NAYA wants everyone to have a sense that the future will be better."

Figure 2 provides a visual representation of the Community Development department's approach. With Native community at the center, the department pursues and achieves four deeply intertwined community and individual outcomes: belonging and financial stability, community prosperity and family economic well-being, sovereignty and self-determination, and systemic change and balance. Importantly, these multi-level outcomes are happening simultaneously through the department's numerous programs that address the needs of Native community members in various seasons of life. Some people come to NAYA seeking to reconnect with their Native heritage; walking in deep relationship with clients, staff offer referrals to NAYA's

wraparound services so that participants are financially stable and feel a sense of belonging. The department uses a culturally connected approach to financial wellness to support people in reviving and achieving their dreams of family economic well-being and community prosperity. The Community Development department fosters the cultivation of self-determination and sovereignty, reaffirming that participants and the Native community have power. Finally, through its community-driven policy and advocacy work, the Community Development department creates systemic change and restores balance, renewing participants' connections to their Native identity, community, and land and improving the lives of seven generations to come.² As participants experience different seasons of life, they flow in and out of the Community Development department's programs; ultimately, they leave with a greater sense of balance and belonging.

Growing a Connected Community

Financial well-being and balance at the individual and family level only translate into collective prosperity in a connected community. NAYA's culturally relevant approach to service delivery attracts Native families; NAYA's community economic development programs in the Cully neighborhood in Northeast Portland plant seeds that will grow wealth and power in the Native community far into the future.

In recent years, NAYA has expanded its geographic footprint to create a true cultural and community corridor in the Cully neighborhood of Portland. The organization owns ten acres of land in the neighborhood and co-owns three affordable housing projects a short distance from

² Native peoples use the concept of "seven generations" to guide decision-making, reflecting on the implications for future generations.

NAYA's campus. Between 2020-2022, these intentionally designed apartment complexes will add a total of 165 new affordable housing units to the Cully neighborhood, each with wraparound services available to support residents' various needs. The focus on affordable housing is new for NAYA and stems from the recognition that Portland's housing crisis has disproportionately impacted Native people. Thanks to NAYA's good standing in the community, the organization enjoys strong partnerships with policymakers, funders, and community-based organizations, facilitating the rapid development of these affordable housing properties.



NAYA's Core Values

Pride, respect, kindness,
leadership, accountability, giving,
diversity, tradition, balance and
community.



The first housing development, Nesika Illahee (*"Our Place"*), opened in January 2020, providing homes for 59 households. The second development, Mamook Tokatee (*"Make Beautiful"*), is scheduled to open in December 2021. A third, Hayu Tilixam (*"Many Nations"*), is under construction with move-ins occurring Summer 2022. Finally, through a partnership with Home Forward, NAYA gained access to another 29 housing units located next to the Portland Community College workforce center, which will be completed by 2025. All of these sites are close to NAYA and less than two miles away from each other, facilitating opportunities for Native people to connect, build relationships, and create a sense of belonging together.

In Mamook Tokatee, NAYA has incorporated Native art, architecture, and alignment with the land into the design of the building, literally building the tradition of Native storytelling through art in its foundation. For example, the courtyard will comprise plants and concrete etchings that tell a Native story of a coyote stealing food to give to other animals, an allegory of sharing with the community. An indoor community space will feature artwork specifically designed for Native children living in Mamook Tokatee. Some apartment units look out onto the west hills, while others have sweeping views of Loowit (Mount St. Helens).

"We're on the verge of creating a cultural corridor by NAYA and creating a sense of cultural community near NAYA."

- NAYA staff

While most businesses and residents are excited about the new developments, knowing that these construction projects will bring new opportunities to the Cully neighborhood, not all Portland residents value the expansion of this cultural corridor. NAYA regularly faces pushback in the form of false narratives and racist questioning from *"an entitled class that's used to getting services."* Detractors frequently question how and why NAYA receives funding for its development projects. This type of resistance is common when the success of Tribal or BIPOC communities challenges longstanding, inequitable racial power dynamics. However, the organization persists, because, as one staff said, *"Our work speaks for itself."*

Through these Native-focused housing developments, NAYA is *"re-indigenizing"* Cully and bringing Native people back to Portland. For

some families, Portland is their ancestral land. For many others, the city was once their home until they were priced out. NAYA is bringing the Native community together and creating a thriving corridor of Native businesses, cultural events, and community resources.

Policy Advocacy for Native Power

In addition to providing services and building community, NAYA works to address injustices against the Native community through policy. With a comprehensive policy agenda and a dedicated community advocacy team, the organization builds Native sovereignty by amplifying community voices at the city, county, and state level. NAYA connects community members with legislators, coordinates testimony drives and phone banks, organizes an annual Legislative Day of Action, and provides resources for civic engagement. As a funder noted, *"They show up and advocate for policy changes and program innovation."*

In 2020, NAYA established the NAYA Action Fund, a 501(c)4 that focuses on advocating for policies that benefit the urban Native community. The NAYA Action Fund seeks to guarantee that Native American voices are at the table through legislative action, political engagement, and civic empowerment.^{xxv} NAYA also partners with other Tribal and BIPOC-led nonprofits and community-based organizations in rich community alliances, lending greater political power to all partners. For example, NAYA is a founding member of the Coalition of Communities of Color and the Oregon Economic Justice Roundtable, both of which seek to collectively further the work of economic and racial justice and uplift the voices of communities of color.



NAYA'S APPROACH TO NATIVE-CENTERED IDA PROGRAMMING

The Community Development department provides numerous tools that help individuals and families think about and plan for recovering from crises, shore up resources to weather future instability, and pave a “*path to prosperity*.” One of these tools is the Individual Development Account (IDA) program. IDAs are matched savings accounts designed to reduce poverty by facilitating the ownership of assets such as savings accounts, homes, small businesses, and more. Since the late 1990s, IDAs have been touted as a financial capability strategy to build wealth and incentivize savings behavior in low-income families.^{xxvi} Unlike income, which is used by most families for short-term expenses, assets support people in building the resources necessary to invest in long-term personal and family economic security.^{xxvii} The assets framework argues that, for rich and poor families alike, “it is necessary to accumulate resources for investment in education, skills, property, and enterprise.”^{xxviii}

At a population level, the scale of impact from IDAs is insufficient to redress today’s racial wealth inequities, which can be directly traced back to policies that stripped wealth from BIPOC and Tribal communities for hundreds of years. National evaluations show that some families participating in IDAs save enough for specific assets such as tuition towards higher education, a down payment for a home or a small business loan, or the purchase of a vehicle.^{xxix,xxx} Asset-building programs also produce a range of non-

financial psychological benefits, whether or not people achieve their asset goals.^{xxxi}

Oregon’s statewide IDA initiative began in 1999 when the state legislature passed a bill to address poverty using an asset-based framework. The key aim of this approach is to help people access tools and resources which create opportunities for multigenerational stability and prosperity. The Oregon IDA Initiative is implemented through a nonprofit organization, Neighborhood Partnerships, that works directly with NAYA and other community-based organizations to ensure that IDAs are available to all low-income Oregonians. Previously, the IDA program provided a 3:1 matched savings account of up to \$3,000 a year for low-income residents of the state, aged 12 or above, who met eligibility requirements. As of the new fiscal year, Oregon’s IDA program will match savings at a rate of 5:1 for up to \$6,000 in the first year and \$3,000 in the second year.

The success of IDA programs varies greatly, depending on the organization administering the program and the approach taken. The IDA program is one of NAYA’s longest running community development programs and provides an excellent way to understand the organization’s

overall holistic and relational approach to financial well-being. NAYA's approach deliberately centers Native history and culture, Native wealth and sovereignty, and intergenerational and communal thriving. At NAYA, the IDA program is implemented through a powerful mix of deep relationships between staff and participants, cultural connections, emphasis on participants' strengths, and policy and advocacy work.

The IDA program serves youth, adults, and/or families who are low-income and have a net worth of less than \$20,000. Participants typically find their way into the program through a variety of NAYA community events and programs, including homeownership and housing fairs and business classes. Once enrolled, participants identify an "asset goal" that they want to achieve (e.g., purchase of a first home, payment for post-secondary education, or establishment of a small business). Each month, participants make a minimum contribution of \$25, which is then matched 5:1, until their asset goal is met. NAYA pairs IDA participants with an asset coach who provides one-on-one training and mentoring throughout the program. Savers receive additional support from the IDA program coordinator and take a required financial wellness class and an asset-specific class. In 2021, NAYA's IDA program enrolled 66 participants. Using their savings and skills learned through the program, many have created and expanded businesses that give back to their communities, bought homes in which to raise their families, and completed higher education.

Promising Practices of NAYA's IDA Program

We highlight four promising practices embedded in NAYA's IDA program structure and delivery. These practices—deep relationships, a culturally connected approach to financial wellness, recognition of strengths within participants and the community, and community-driven policy and advocacy work—are instrumental to the success and sustainability of the IDA program and its ability to impact the lives of participants.

Promising Practice 1: Deep Relationships

NAYA staff are deeply committed to the well-being of participants, building trust and journeying with participants in a strengths-based, judgment-free way.

Participants of the IDA program, as well as other NAYA staff, frequently emphasized that the IDA coordinator and asset coaches are vital to making it a successful program. The diversity of participants and asset categories requires staff to be responsive to a wide variety of needs, knowledges, goals, and timelines. All of this necessitates that staff cultivate deep relationships with participants so they can be attuned to and aware of each individual situation. Whether in their own life cycle or their family's or community's life cycles, staff have seen the same longstanding issues affect the balance and well-being of multiple generations. In some cases, they have the direct experience of going through many of NAYA's services and remind participants of what is possible. The relationships

that staff cultivate with participants reach beyond the program support or coaching offered on NAYA's campus. Whether through business or home visits, frequent check-ins, or connecting at cultural and community events, IDA program staff put their full effort into "meeting the community where they are at." In a staff member's words,

"[Participants] stay with NAYA because they know we value them as a person with their experience . . . We can understand where people are coming from, so there's no judgment. Folks know they can come to us and always be met with empathy and always be treated with kindness. We understand how poverty and things affect folks and how a lot of it is intergenerational."

This emphasis on deep relationships facilitates the immense success of NAYA's IDA program. NAYA staff describe the program as "one of the most concrete ways [that] NAYA is able to support clients and families [in] build[ing] assets." One participant shared that they would call, email, or text their NAYA "advocate" when they did not have any food, and their advocate would get them a food box. Another former participant described how their advocate would offer to meet them at their home and share breakfast together so that they would not have to make the trip to NAYA. They continued by saying,

"It's nice to have that relationship with a person who's consistent and knows your business and knows what you're doing and where you're at. Even if [they] didn't do anything, it would be nice to know that someone was supporting you and had your back. Having someone who is like, "Hey, how are you doing? What's happening with your business?" is a really nice feeling."

For Native youth, access to IDA savings opens the door for investing in their continued education and development. Just being eligible to participate in the IDA program enables them to first and foremost consider themselves as capable and ready for post-secondary education. As one staff said, "A lot of students come through that don't think they're college material. Many graduate with no debt because of the [IDA] program and scholarship program. That's amazing." Covering application fees, textbooks, rent, and other bills, the IDA education savings program facilitates long-term investment in Native youth. Not only do their matched savings help them get to college, sometimes the IDA program is the difference between students completing their degree and dropping out. One participant, a recent graduate of a local university, explained that when their financial loan amounts dropped, they "couldn't cover classes through loans, let alone books . . . Without the IDA program, [I] would not have been able to finish college basically." Though it was not always easy to make the \$25/month contribution, they worked closely with the program coordinator and finished their degree in five years.

While the matched savings puts much-needed cash into people's hands, the financial wellness classes and other asset classes increase participants' familiarity with financial tools, homeownership, and entrepreneurial resources. As one participant noted, "The IDA teaches a lot [about] modern social money that you may not know when you grow up very poor." Even when the content or program gets complicated, participants can expect to receive the support they need from the program coordinator and their coaches.

Promising Practice 2: A Culturally Connected Approach to Financial Wellness

NAYA staff employ a culturally specific, historically informed lens and curriculum in teaching financial wellness.

The staff who work at NAYA are keenly aware that the challenges Native communities face today are deeply connected to centuries of being stripped of wealth and resources, sovereignty, community, and culture. The effects of that violence—which include high rates of alcohol or substance abuse, suicide, homelessness, poverty, and relational traumas—are widespread and multigenerational. In this context, unfamiliarity and a lack of engagement with financial tools are complex problems compounded by generational poverty, a tattered social safety net, economic marginalization, distrust of western systems, and alienation from one's community and culture. One staff shared,

“Natives don't have a lot of intergenerational wealth, which has a lot to do with the historical context. It's important to keep in mind. It's different working with Native communities than with others sometimes. We've had folks in [domestic violence] situations where it's like, “Hey, let's call the cops.” But they don't trust the cops, so we have to do out-of-the-box planning. How do we keep them safe in situations and keep them housed? ‘Rez rules’ mean we don't tell on each other, we don't tell the cops. That's hard. It does take a lot of different planning and approach.”

Though a single program like the IDA cannot heal all dimensions of inequality in Native communities, centering the complex and shared history of systematic marginalization means that participants and staff are valued within their cultural and community context. Rather than

shying away from talking about reality, staff and participants openly acknowledge the depths of trauma they confront in all dimensions of their lives. Using a trauma-informed and culturally relevant approach, NAYA's IDA program and staff do more than just “hand [people] a check and say, ‘Go buy a house’”—they provide cultural translation to make sense of western tools from an Indigenous and relational perspective.

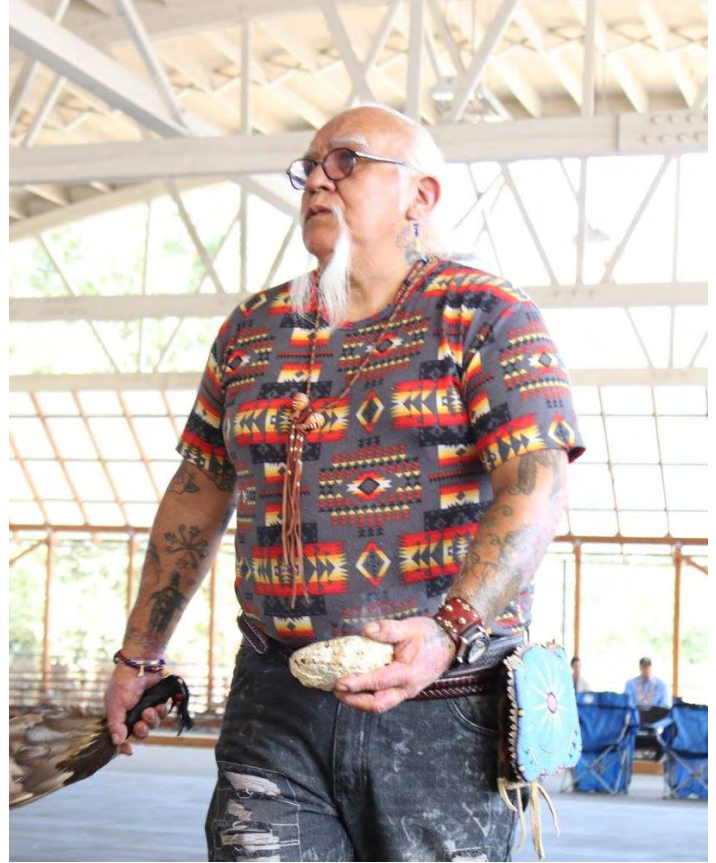
The misalignment between the white western narrative of individual wealth—the functionally dominant approach to financial wealth in the United States—and Native community values presents a particular challenge to NAYA. How can NAYA demystify economic and financial tools without inadvertently creating an assimilation pipeline for its Native clientele and community? The simple answer is that NAYA's staff and community draw on a shared foundation of a relational worldview, one that highlights the importance of the community and of giving (back). In this context, a person's familiarity and success with the western economy is a means to an end—a tool to create stability and share wealth with one's community and future generations.

In the IDA program's financial wellness classes, NAYA's staff use the Building Native Communities (BNC) curriculum, developed by the First Nations Oweesta Corporation, a subsidiary of First Nations Development Institute.^{xxxii} This was an intentional decision. One staff noted that a “cultural component was missing big time” from other non-culturally specific financial curricula. Through the BNC curriculum, participants make connections between Indigenous resource management and their own financial management. The curriculum also shows the differences in values between western and Indigenous models. Whereas the western economic model is hyper individualized and emphasizes material wealth accumulation for

one's immediate family, an Indigenous economic model emphasizes relationships and a healthy economy in which wealth is distributed across the extended family, community, and future generations. With the BNC curriculum, NAYA staff use Native values and cultural context to “demystify” the white western economic model of finances and homeownership. Not only do “Native stories make this service more accessible,” they show how Indigenous views and approaches can repurpose western tools to support Native vitality. Participants are encouraged to identify how western tools can be used with a Native worldview that values relationships between people as well as relationships between people and nature. One participant said,

“They remind [us] that it’s not just about building a successful business. Of course it’s about that, but when you can do that and also keep your culture intact, it’s important. I appreciate that above anything else with NAYA—they keep culture in mind.”

Within the program, staff frame wealth, financial awareness, and financial tools as things to be shared with one's community and across generations. For example, staff describe homeownership as more than just a physical structure for oneself—they explain how homeownership can be a tool for greater family equity and a means of sending children to college. NAYA staff see the IDA program as an intentional opportunity to “overcome wealth inequality” and increase intergenerational transfers of wealth in the Native community.



Promising Practice 3: Recognition of Strengths Within Participants and the Community

NAYA's IDA program supports participants in identifying, articulating, and building strengths in themselves and the Native community.

NAYA seeks to change the narrative about the Native community, the IDA program, and Native finances. The perpetuation of negative stereotypes about the Native community has been deeply harmful to many and continues to impact Native Americans' experiences with the police, hospitals, housing authorities, and the wider community. NAYA's consistent messaging is that the Native community in Portland has existed for thousands of years, the Native community is strong and resilient, Natives are homeowners and entrepreneurs and pillars of the community, and Native culture is to be celebrated. While some might see the IDA program as an ineffective means of encouraging individual growth of large assets, NAYA's IDA program proves the opposite, with numerous stories of participants leaving with down payments for homes, starting or expanding businesses, and graduating from institutions of higher education. Native participants are diverse, a result of NAYA's resistance of the narrative that Natives must look or act a certain way. Graduates of the IDA program walk away with a renewed sense of cultural identity and community pride, understanding the richness of Native history and culture, economic and relational. Participants develop financial skills in a culturally connected way, changing the narrative surrounding finances and their purpose. With a clear vision and great intentionality, NAYA brings participants along in building new narratives for the Native community.

Participants who complete the IDA program often reenroll in a different asset category, building on their newfound skills and discovered strengths

to continue their goals of wealth-building. One participant who is a single parent first enrolled in the IDA program to invest in their own education and *"learn how to support themselves, kids, grandkids and future."* When an opportunity arose to do an IDA for homeownership, this person reenrolled in NAYA's IDA program and used their matched savings to fund the down payment for a house, a story that has inspired other community members to pursue homeownership and enroll in the IDA program.

The flexibility to use their matched savings for their own goals helps participants invest in ways that fit their needs, life stage, and dreams. For example, a participant who described themselves as a stay-at-home person *"with no viable credit or savings"* does not yet have the portfolio to work towards homeownership. However, through the IDA program, they used their matched savings to acquire greenhouses and raised beds for growing food—to *"make something out of nothing."* While the harvests from their farm grew, this participant connected with credit-builder services to identify and plan for new asset goals such as expanding and creating satellite farms, owning a home and land, and connecting with other Native and non-Native farmers.

Equipped with the relevant knowledge, community supports, and matched savings, IDA participants build on their strengths to determine their progress and path in the program. Through working towards a self-selected wealth-building goal, participants see their power and ability to shape the futures of themselves, their families, and their community.

Promising Practice 4: Community-Driven Policy and Advocacy Work

NAYA's Community Development advocacy team listens to and works closely with IDA staff and participants to effectively advocate and drive systemic change.

NAYA's strategic positioning and advocacy in political spaces is critical to the organization's systemic efforts to build Native wealth. While the IDA has assisted many individuals and families in the community, at the current rate, it is nearly impossible to keep up with the increasing gentrification and inflated housing prices in Portland. NAYA's emphasis on policy advocacy and coalition work distinguishes it from many other IDA providers. NAYA is acutely aware that structural—policy—change is needed if the Native community is to prosper and effectively access community wealth-building initiatives, now and in the long run. In tandem with meeting current IDA participants' immediate needs, NAYA seeks to build a better tomorrow for future IDA participants.

NAYA's Community Development includes an advocacy team that advocates for the needs of Portland's Native community and ensures that a Native perspective is included in policymaking. The team works closely with the IDA program coordinator and coaches to understand challenges associated with the program and engage participants in policy advocacy. One staff shared,

"For a policy worker, [it's] really good to know what's missing, what can be brought up at policy tables, at funding tables, whatever it might be. [It's a] really great resource for IDA staff to advocate for funding, making sure we get new things like the IDA . . . Just working together has been a huge step forward for the CD department."

Building relationships with participants and credibility with legislators, the team provides a platform for Native participants to share the impacts of the IDA program in their lives. NAYA's community advocacy team was key to the recent successful passage of Oregon Senate Bill 82, which appropriated money for the IDA program in the state and expanded the program. With Neighborhood Partnerships and other community partners, NAYA advocated at the Oregon state legislature to increase the matched savings rate from 3:1 to 5:1 and add a vehicle asset category, among other expansions.^{xxxiii,xxxiv} NAYA organized testimonies and brought participants to the state house to speak about their experiences in the program. One participant shared, *"I went down to Salem to advocate for the IDA program. It's important enough to keep speaking about it."* NAYA also successfully advocated for the addition of home repair as an asset category, wanting to ensure that Native elders were able to stay stably and safely housed. In this way, NAYA uses its power and position as a well-connected advocate to push for structural, statewide improvements to the IDA initiative.

Individual-/Family-Level Outcomes	Community-Level Outcomes	Cyclical Outcomes
Financial Stability	Belonging	Reconnection
Family Economic Well-being	Community Prosperity	Revival
Self-Determination	Sovereignty	Reaffirmation
Balance	Systemic Change	Renewal

Outcomes of NAYA's IDA Program

IDA programs across the United States vary widely; outcomes depend heavily on the design of the matched savings program and the extent to which the program is administered effectively in partnership with community. Oregon's IDA program is unique from a national standpoint because it is highly progressive with a 5:1 match and offers flexibility in how and when families can use their savings. As described above, NAYA has further adapted and retooled the IDA program in its unique approach to Native economic well-being and community prosperity. While we focused on the IDA program for this case study, the outcomes described here can largely be attributed to NAYA's holistic approach to supporting and growing the Native community, which is embedded in all of NAYA's community development strategies and tools.

A Native leader explained to us that people come to NAYA in different seasons of their life to reconnect, revive, reaffirm, and/or renew. These cyclical outcomes reinforce each other and are a natural part of a balanced life. They can be sequential, but are more often simultaneous or self-reinforcing, almost doubling as mechanisms for change. Honoring these aspects of non-linear, relational, and multi-level thinking, we present individual- and family-level outcomes in tandem with community-level outcomes. Unlike many mainstream asset-building programs, NAYA's definition of success centers community well-being, with personal financial well-being an integral part of the whole.

Financial Stability, Belonging, and Reconnection

For NAYA, financial stability is related to stability in other areas of life; it denotes a healthy relationship with resources, self, family, culture, and community. It represents a careful balance

of multiple sources of material and nonmaterial supports that enables people to find relief in crises. Stability becomes possible when people "reconnect" with services and with others. Although the IDA program is not considered a crisis service, at NAYA the program often functions as a bridge to other services and to the broader Native community.

From Crisis to Stability

One participant moved to Portland four years ago to attend college. Through college connections, they learned about NAYA and came looking to reconnect with their Native roots and find a community. A disability they face made it difficult to work and simultaneously attend school full-time. They found out about the IDA program and enrolled in the rental IDA, taking NAYA's financial wellness course and completing a self-guided rental curriculum.

Without the matched savings of the IDA program and the crucial support of the IDA program staff, they would not have been able to afford rent during the summer between their junior and senior year and would have had to move back to their home state. Thanks to NAYA's IDA program, they were able to stay in Portland, continue their education, join recovery groups, and invest in new community relationships. Having successfully completed their degree, this person is now looking at enrolling in a master's program and thinking about joining NAYA's homeownership program.

"[The IDA program] gives hope. It's an opportunity and a step forward. It provides not just one step, but multiple steps to perpetuate the forward motion to become self-sufficient and more stable."

- IDA Participant

The flow and management of resources is crucial to providing stability during times of crises, creating ease in everyday life, providing for future generations, and generating community wealth. In conjunction with matched funds, participants of the IDA program receive additional tools to build stability in their lives. Skills like budgeting, credit-building, developing business plans, creating savings goals, and applying for mortgages or loans, among others, contribute to overall financial well-being. A participant described how the *"financial class was a big help"* in understanding how to build their credit and check their FICO scores, organize their finances, and take care of their own banking. Another participant shared,

"Growing up where and how I did, I didn't know what a lot of this [financial] stuff was. I had no idea what IDA was. We didn't have bank accounts. I didn't know what credit was until I tried to buy a car in college."

Importantly, the relationships formed through the IDA program at NAYA also serve to stabilize people's lives. Participants find stability in knowing *"that help is out there."* They know that NAYA staff are there for them *"in whatever capacity they need."* As one staff member articulated, *"A lot of it is working with folks to figure out what works for them and however it looks in their lives [in] whatever they would like."* If participants need frequent coaching and

encouragement, NAYA staff provide that. A staff member visited the farmers' market one day and bought vegetables from an IDA participant to support their business. As one participant shared, *"They go the extra mile."* Another participant talked about having a learning disability, which made understanding the IDA program concepts more challenging. The IDA program coordinator took the time to sit down with them and explain *"one-on-one what's going on."*

Stability at the individual and family level translates to a sense of belonging at the community level. Repeatedly, both staff and participants described NAYA as a *"family"* and a *"place of being,"* a testament to NAYA's ability and intent to foster a shared culture of belonging. External partners also see this, with one funder and partner noting, *"NAYA's inclusivity is powerful. It doesn't feel false."*

NAYA encourages people to self-identify and willingly serves everyone, whether or not they have a federal tribal affiliation. Many staff and community members identify as multiracial. A staff member shared, *"I'm clearly very white-presenting, which hasn't held me back in certain things, but for a long time I didn't tell folks I was Native because I would get the same reaction. I felt embarrassed and 'not Native enough.'"* It was through working at NAYA that this person *"connected back with culture."*

One participant said,

"When I was connected with NAYA, my eyes were opened for the first time. People didn't shy away from having conversations about what really happened, even things about stuff within Native people (enrolled, not enrolled, descendent, blood quantum, etc.). The fact that NAYA is welcoming to folks with different statuses—so many students that I worked

with really struggled with their racial/ethnic identity because they were multiracial. Me, [having been] involved with NAYA for so long, I found my voice. I am Black and Native. I am not one or the other. I am both. I was able to share that with others and answer their questions about it. "

Staff and participants alike come to NAYA looking to connect with their Native identity and a community to be a part of. Although many people come in the door because of the IDA program, they find crucial stabilizing resources and an equally crucial sense of belonging, which fosters well-being and balance. One staff member described what belonging looks and feels like, saying, *"I had a group of Native females who wanted to just sit and be in the space with community."*

Family Economic Well-being, Community Prosperity, and Revival

Stability is the first step that allows people to eventually seek greater opportunities and improve well-being. Once people reconnect, they can more easily "revive" and invest their energy and resources in longer-term assets. The IDA program encourages aspirational thinking, giving participants a boost in dreaming about opportunities and believing that they can make their dreams a reality. A staff member highlighted that the IDA program encourages *"folks to get out of survival mode and be able to start planning for the future and make investments long term."*

By participating in the IDA program, savers make concrete steps toward an asset goal, the achievement of which provides another boost. As one staff pointed out, the IDA program *"empowers people to do things they wouldn't have done before . . . The mountain would have been too high to climb."* Through the resources and relationships that they cultivate as members

of the IDA program, participants create positive momentum in their lives. One shared, *"Personally, as a business owner, I was able to take a few risks that I wasn't able to take on my own because I had that financial backing—move it from a hobby level business to actually being successful."* Another talked about *"seeing an actual attainable future with buying a home."*

A Home Base

One participant grew up as an urban Native in Portland, attending powwows and staying close to their Native roots. Circumstances forced their family to move around a lot when they were a child. The frequent moves left a lasting imprint—this person knew from an early age that they wanted to buy a house and have a permanent place to call home.

They enrolled in the homeownership IDA program at NAYA to fight for their childhood dream. At times, the huge hurdles involved in trying to meet their goal felt overwhelming. But with the support of the IDA staff at NAYA, they were able to improve their credit rating, pay down as much debt as they could, take care of old creditors, and finally successfully obtain a mortgage on their third attempt. Six years ago, they became a first-time homeowner.

This person said, *"[The IDA] helped me so much to buy a home . . . [It's] such a positive change in my life to have that home and be a homeowner."* As a result of the matched savings of the IDA program, the support of NAYA staff, and their hard work and determination, their child will grow up in one home, attend the same school, live in the same neighborhood, and have a better future.

NAYA's education IDA supports members of the Native community in pursuing higher education. Many are first-generation students who grew up "bank averse" and in communities where "going to college isn't the norm." One reflected,

"Having [the IDA program coordinator] sit down and talk to you about a budget, debt, and financials—it wasn't a thing we talked about in my family at all. [As a] first-gen college student, everything was new. How much does this cost? Books, laptop, etc."

The program encourages participants to invest in themselves and in their future and provides the tools to do so. Several described how their higher education credentials opened doors to graduate school or to good quality jobs that offer benefits and stability. One noted,

"The IDA helped me finish school, which helped me get a job where I am not just struggling to pay my bills and survive. Having the stability from my new job has empowered me in a lot of personal ways."

The homeownership IDA program is one of the most popular at NAYA. Property prices in Portland have skyrocketed over the years, with one staff noting that prices have risen from \$160,000 in 2004 to nearly \$500,000 today. The matched savings of the IDA program gives participants hope that they can afford a down payment and a tangible way of meeting that goal. One homeownership participant said,

"Just seeing [us] actually save a big amount—I never had a savings account before the IDA program. I got my 18 money³ but I went through it right away. But with the dollar match, you could really see it grow and that it would get closer to our goal."

³ "18 money" refers to the often substantial sum that some Native American youth receive from their tribe when they reach the age of 18, the result of their tribe holding dividend payments in trust for them.



Growing Native-controlled resources such as land, homes, businesses, and knowledge is important for cultivating Native vitality over multiple generations. With an eye on the future, NAYA works closely with local government, housing development organizations, community-based organizations, and funders in Portland to secure opportunities for building infrastructure that prioritizes Native people, businesses, and culture.

The idea of community wealth is strongly embedded in NAYA's Community Development department. Through NAYA's affordable housing work, NAYA is building community prosperity in the Cully neighborhood and beyond. As one staff member highlighted, "*NAYA is not just saying they uplift community Indigenous voices, but also giving them a physical home to be back in Portland.*" One of the department's newest programs is Our 42nd Ave, a former nonprofit that merged with NAYA last year and focuses on community economic development around 42nd Avenue in Portland. Through its partnership with Our 42nd Ave, NAYA is able to offer affordable commercial spaces to its clients and make employment connections with small local businesses. Cully Boulevard Alliance (CBA) is another program at NAYA that fosters economic development in the Cully neighborhood. Through tax increment financing, NAYA has supported the rise of low-income, Native, and BIPOC entrepreneurs in Cully—the number of small businesses has grown from 13 to 50—and placed increasing power in the hands of resident and local business leaders. When the pandemic struck, NAYA turned one of its properties, (Com)motion, into a Native Made Pop-Up site. Charging Native vendors zero fees, NAYA set up a schedule and place for these entrepreneurs to safely sell their creations and continue to earn income, with the goal of "*get[ting] them*

sustainable, to have them be able to pay rent and go anywhere they want in Portland and establish themselves." By establishing Native small business owners and placing them in Cully, NAYA is fostering a literal place for Native entrepreneurs to flourish and reviving the neighborhood.

Self-Determination, Sovereignty, and Reaffirmation

Perhaps one of the most important outcomes of NAYA's IDA program is the sense of self-determination that many participants leave with. Participants described what it felt like to "reaffirm" their identity, life path, decisions, and connections with others. One said, "*I learned I could accomplish anything.*" Throughout the course of the program, people set their own asset goals, define their timeline and benchmarks for success, and make changes to their plans. Upon succeeding with one asset goal, many participants return with more plans for their future or refer family members to the IDA program.

"When I first purchased my house, the first thing that popped into my head was that nobody's going to kick me out, nobody's going to tell me I have too many people over. That meant everything. It's a lot of responsibility, but this and my process with all the teachers at NAYA really empowered me to do the things I need to do. I'm a better person for it and I'm appreciative of it."

- IDA Participant

“When NAYA doesn’t feel like their community is being served, they create something that meets the need and gets the support from government or other nonprofits.”

- Local Government Official

To a smaller degree, even the challenges that participants experience in the IDA program contribute to their sense of self-determination. Like almost any social service program, the IDA program involves coordinating with staff, doing paperwork, attending trainings, and completing program requirements. NAYA encourages participants to own their process and plan and advocate for themselves so that they can be successful even when there is staff turnover or other changes. This means that every person goes through the program at their own pace. Staff work to understand what is best for the whole person, rather than defining success narrowly as program completion. Both the process and the assets outcome of the IDA program contribute to individuals’ sense of control in their lives, increased confidence in their skills, and ability to create a better future for themselves and their children.

One participant who completed the IDA homeownership program said,

“I think having a home has made a huge change in our lives, and not just my immediate husband and son, but also others in our family. Telling my mom, “You can do it too.” She’s 64 and she bought her first house last year. ‘I did it—you can do it too.’ It meant a lot to know that we have a home base and this will be my son’s place to grow up in. It’s not just an apartment. We have a house and there’s a yard. Always knowing you’re going

to come back to that place has been a huge impact on our family, and just given that stability, we’ve been able to do a lot of things.”

NAYA facilitates Native members’ sense of sovereignty. While sovereignty has many meanings to Native people, one way it is expressed is through a collective sense of self-determination. People who join NAYA’s programs develop a greater belief in their ability to create a better or different future from what they once expected not just for themselves, but for all Native people. One funder shared,

“NAYA has done a beautiful job of saying that [their] people deserve good things. There is a possible future where poverty is not part of the Native culture or condition. That was imposed on [them]. [They] have to take back the idea about why these things are important and explain why.”

NAYA staff see and cultivate this “possible future” in community members’ lives. As one staff shared,

“I’ve seen empowerment, seen Native folks who are able to be connected to their own community and to things they would never have thought they would achieve. I’ve seen clients come in a position of homelessness and treatment, trauma and things who are now renting homes, who never thought they would live in a home. Seeing them able to have that is great. Seeing Native folks purchasing homes, opening businesses—it’s just wonderful that we can give back to those companies and things. It’s incredible seeing the community connected by NAYA.”

Sovereignty can also be understood as the ultimate power of a community to determine its own future. NAYA has skillfully applied its relational approach to building community

sovereignty by establishing a consistent, clear, and strong presence at decision-making tables throughout Portland and the state of Oregon. NAYA's leaders and staff carefully weigh where to put their time and energy and decline invitations if and when they are not respected or the balance of power is off. NAYA leads with self-determination and models sovereignty in its actions, reaffirming a core Native value in its day-to-day work. One funder said,

"NAYA is really unique—they have a much more robust and politically accurate understanding of power, who are [they] accountable to, and who gets to dream and envision this. NAYA has turned down different opportunities to get involved in various things because it wasn't invited at the right time. At that magnitude, that involves an intense leadership structure. You have to believe you have leaders throughout community, to invest in leaders in a variety of venues, to build civic health in community."

Balance, Systemic Change, and Renewal

Early IDA programs across the United States had restrictive elements such as set timeframes for saving, a narrow definition of asset goals, and a paternalistic approach in which participants could not access their savings in the event of an emergency. As described above, the promising practices and the structure of NAYA's IDA program reverse this paternalism and provide people with new types of wealth and sovereignty. As people move out of crisis, own a stake in their community, and claim their power, they experience a chance at a new life, or a "renewal." Importantly, NAYA does not talk about balance as a static, ultimate goal. In line with the relational worldview model that undergirds NAYA's organizational approach, balance is an orientation to life and something that many IDA

participants now incorporate more fully in their lives.

For some community members, balance looks like moving off the streets into permanent housing at one of NAYA's affordable housing developments. For others, balance comes in the form of connecting with Native culture at powwows and celebrating that aspect of their identity. Several people described feeling more balanced when they purchased an asset that they knew they could share or pass on to their children. For others, it is about gaining an education and job that pays enough to cover their monthly bills. With deep respect and empathy for people's life journeys, NAYA staff walk alongside clients and work with them to define and restore balance in their lives. As one staff noted, *"It is so needed to have this type of [culturally specific] space, and it brings balance."*

Zooming out to the community level, balance looks like equity in housing, jobs, health, political power, and much more. To achieve this, NAYA engages in long-term policy and narrative work for systemic change. IDA participants are aware of and/or have participated in NAYA's many initiatives to build Native wealth and sovereignty at the community level. For example, many Portland residents remain ignorant to the rich Native history in the region. NAYA educates and consistently develops positive narratives to build recognition and respect for the Native community, past and present. NAYA participated in the land acknowledgment work in Multnomah County and has named its capital campaign "Return to Neerchokikoo," honoring the original Chinook fishing village on which NAYA's campus resides. In describing NAYA, a community partner said,

“NAYA is known for a fierce advocacy for the urban Native Americans. I’m not sure that 20 years ago there was such a way of even talking about the population. What NAYA did was make the invisible visible in this region.”

NAYA is recognized for its ability to create clear and consistent messaging and bring people into networks. A funder described NAYA’s deep commitment to leadership and policy and advocacy work as a “sustainable investment,” noting that once people understand civic engagement, “no one can take that knowledge away from you.” A community partner echoed this emphasis on engagement and awareness, saying,

“Communication and information is one of the best things that NAYA does. For example, NAYA [makes] people aware of the things they are eligible to get—of their own power. Portland has the ninth largest⁴ urban Native community in the U.S. This is known in the Asian community, white community, Black community. That is messaging consistency. NAYA brought the two Native congressional members to their community. They inform and expose them to the larger world.”

Through the numerous political connections NAYA’s leadership has cultivated over the years and the expanding presence of the Community Development department’s advocacy team, NAYA has amplified the voices of the Native community. NAYA is present at key tables where policy decisions are made, coalitions are formed, stakeholders are directed or influenced, and funds are allocated. As one community partner said, “NAYA is always at every single table. They’ve elevated that [Native] profile and presence.”

⁴ This statement was based on 2010 Census data. Portland’s ranking is projected to change once the 2020 Census data are tabulated.

One community partner reflected that “NAYA has a lot of clout locally and at the state level with being able to advocate for the Native community. I’m not suggesting that’s easy, but I think NAYA has a really strong reputation.” The process is often challenging since the needs of the community are so diverse and there is historical distrust in non-tribal government. NAYA’s advocacy team starts by connecting with the community and building relationships to “create trust in the process.” This approach leads to greater engagement from community members and eventually the ability to “influence those in our community who lead.”

Not everyone responds well to a Native organization deliberately working to take up more space and power on behalf of its community. NAYA’s approach challenges others with its insistence on community first, pride in Native cultural identity, and fight for greater Native visibility. A funder noted that NAYA receives pushback for seeking to place Native leaders in positions of power. They mused,

“NAYA is perceived as arrogant for being on the front end, for having [their] own people run for office. NAYA has been fierce in holding true to knowing that [Native people] are powerful and have power. No one’s giving that to [Natives], and [they] don’t have to feel sorry for that. NAYA pays a price for that. It makes me love NAYA even more. NAYA is relentless.”

This “relentless” advocacy gives IDA participants hope for the future and points towards renewal for the Native community. Many talked about giving their children different experiences from what they grew up with. One participant who

went through the entrepreneurship program described *“being able to show my girls that I can make something out of nothing, with the goal of someday having my own home and my own land.”* They went on to say,

“Oftentimes, being one of the poor people, our voice didn’t carry as much strength even though we have the knowledge and the life experience, but the ones with the money were the ones who had the power to make decisions. I just want enough to give my kids and their kids a solid future, to take care of my parents as they age out, not give the burden to my children as I age. I think [the IDA] is a wonderful program and I hope it continues and is available to as many people as possible. I’m super grateful for the opportunities it’s provided.”



LESSONS LEARNED

We had the pleasure of learning with and from NAYA in one of its most fruitful seasons. It felt uncomfortable and also instructive to discuss NAYA's approach to community development and Empowerment Economics during a global pandemic. Staff and community members remember leaner times and do not take the current success of the Community Development department for granted. We are grateful to our NAYA partners for their reflective and gracious engagement throughout this process and admire their commitment to simultaneous crisis management and upstream, systemic work.

NAYA is also clear that the organization has not done this work alone—that its success relies on continued support from and engagement with government, philanthropic, and community-based partners. In this section, we offer some insights and recommendations that come from our fieldwork. The following recommendations are designed to support sustainability and systemic work over and above seasonal support.

Recommendations for NAYA

With a healthy balance of both Native pride and humility, NAYA's leadership expressed a very clear desire and openness to learning from this study. On the whole, IDA participants perceive the program very positively thanks to program staff's relational approach and the department's efforts to push for structural changes. It is clear from our analysis that participants achieve a mix of short-term financial ease and long-term opportunity

for holistic well-being. However, there are always areas for continued improvement, which we outline below.

- 1. Hire a financial wellness coach to complement the dedicated IDA coaches for education, small business, and other asset categories.**

Nearly all the participants we interviewed credited their success to individual staff and their availability to provide support throughout the program and beyond. As it stands, the IDA program staff comprise the IDA coordinator and asset-specific coaches. In the past, NAYA also had a financial wellness coach, which we recommend that NAYA reinstate to add capacity to the overall IDA program and offer more personalized support to participants. For example, while asset-specific coaches can offer expertise in the housing market or business start-up resources, a financial wellness coach can help participants develop a holistic picture of needs, plans, budgets, investments, goals, and credit and support their financial well-being throughout the program.

- 2. Build out NAYA's centralized system for client intake and program referral access.**

The wraparound services model at NAYA is a major strength of the organization and the urban Native community. People come to NAYA for a wide variety of direct services

as well as community and cultural events. This feature of the organization is a key part of NAYA's standing in and impacts on the community—and why clients stay or return. NAYA's clients find different points of entry into the organization and navigate across many departments once they are inside. As they access services across programs, participants fill out intake forms and retell their stories again and again. One study participant noted, *"I don't know how many times I filled out the NAYA intake form for every program."* We recommend that NAYA build out and enhance its centralized system to reduce participant burden and facilitate collaboration and information-sharing. While doing so will require staff training and buy-in on the importance of regularly updating the system, this move will ultimately strengthen NAYA's wraparound services model. In addition to improving clients' access and experience of programs, a centralized system can also eliminate redundancies in the work that staff do.

3. Streamline and promote effective communication and community outreach.

As an organization, NAYA is constantly doing so much. This means that not all programs or services receive impactful coverage and some slip under the radar. In speaking with study participants, several were not aware of certain programs or new opportunities at NAYA. One said, *"[There are] so many great things NAYA does, but nobody*

knows about [them]." Knowing that NAYA seeks to serve all in need, we recommend prioritizing updated, timely communication and outreach so that more community members hear about and receive the services they need.

4. Strengthen NAYA's organization-wide policy advocacy and work.

NAYA has a deep understanding of the complexities of people and situations and naturally approaches issues in a holistic way. At the same time, NAYA is a large and growing organization, making it difficult for staff and community members to track all the programs and services on offer. In line with our earlier suggestion, we recommend reducing silos within NAYA and encouraging cross-department work to increase the effectiveness and efficiency of NAYA's work.

NAYA's Community Development department's community advocacy team and the recently founded NAYA Action Fund represent important steps in developing a structured means of consistently engaging in policy advocacy. We recommend strengthening both the community advocacy team and NAYA Action Fund by deepening relationships with NAYA staff and departments, hiring and training additional staff members, and increasing accountability and transparency.

Recommendations for External Partners and Funders

A painful irony of not-for-profit work is that when communities are in crisis, community-based organizations (CBOs) often become flush with support. On the ground, this looks like leaders continuing their existing work, but at a greater scale. Working long hours, some are pushed to the breaking point. We observed an influx of pandemic-related funding going to NAYA and its Tribal and BIPOC community partners. We also saw the work it took for those organizations to deploy that funding for the benefit of families and communities. We heard about the hours dedicated to grant proposals, reports, and hopeful hiring when organizations believed the support might continue after the crisis. We also heard of optimistic changes within government and philanthropy to ease these burdens. We offer the following recommendations for partners and funders interested in supporting NAYA and other Tribal and BIPOC organizations.

1. Conduct trust-based philanthropy.

Some of the key challenges that NAYA faces are common to many direct service CBOs. For NAYA and others in the field, the effort to maximize services to clients amidst ever-changing funding and policy dynamics is compounded by a shortage of resources dedicated to sustaining or strengthening the organization's operational infrastructure. This includes physical and technological infrastructure as well as staff at all levels of the organization. Increasingly, funders around the country are experimenting with trust-based philanthropic models, such as funding general operations and reducing or eliminating reporting requirements. Categorically, unrestricted funding supports sovereignty, because it enables

organizations to invest where they see best. We recommend that funders get to know organizations like NAYA enough to trust that these CBOs know what their communities need. As one partner said, *"NAYA needs to be overfunded. The funds will be used in the best of ways."*

2. Invest in NAYA staff sustainability.

NAYA staff are no strangers to the long hours, insufficient pay, constant change, and overall uncertainty involved in doing direct service community work. Many are drawn to this work because they *"enjoy being challenged and pushed to be creative and think on their feet."* They invest an abundance of physical, mental, and spiritual energy to maintain a community-driven and culturally connected focus. As one staff member and former IDA participant noted,

"Nonprofit work is hard. None of us that do this work are in it to get rich. It's hard. We deal with really heartbreaking things every day. [You] have to separate from that when you get off work. Eventually it shows itself. I know that I give 110% every day because I care about what I do. I invest the time and energy to do this work in a way that isn't harming anybody."

Like many of the IDA participants, NAYA staff also seek stability, opportunity, self-determination, and/or belonging. Staff describe how the organization encourages and promotes staff well-being. Nevertheless, burnout is real, and salaries do not match the level of work, experience, and effort NAYA staff bring to their jobs. We recommend that government funders invest in NAYA staff sustainability by intentionally structuring contracts to allow NAYA to

provide higher salaries and offer staff professional development opportunities.

3. **Support upstream, long-term, systemic work.**

In addition to developing ongoing relationships and building unrestricted funding models, we recommend that funders dedicate significant resources to the civic engagement, policy advocacy, and legislative work conducted by NAYA and other Tribal and BIPOC leaders and organizations. These community leaders have fought for and increasingly claimed seats at key decision-making policymaking tables at the local and state levels in Oregon. However, more support is needed to disrupt traditional power dynamics and eradicate white supremacy in its many forms.

4. **Partner equitably with NAYA by funding staff time and learning from NAYA.**

We recommend that policymakers, funders, and community partners continue to invite NAYA to high level strategy tables—principally to learn from NAYA—and pay for NAYA staff to attend these meetings. Likewise, when considering research questions or designing proposals, we recommend that external partners and funders engage potential CBO partners up front and budget transparently to ensure all receive equitable compensation. Many CBOs have described how their hours and perspective at partnership meetings often go uncompensated, and NAYA is no exception. We also recommend creating time for relational work at these tables. Equitable partnerships are based on an understanding of people's humanity

rather than their positional power. NAYA's orientation towards community well-being and balance can benefit all.

Lessons for Anti-Poverty Policy and Empowerment Economics

As described further in **Appendix A: Empowerment Economics**, Empowerment Economics seeks to disrupt the western-centric foundation that has fueled decades of anti-poverty and economic empowerment agendas in the United States. In its place, Empowerment Economics provides a space for BIPOC communities to innovate, advance, and sustain work that centers the interconnected nature of racial and economic justice. This approach begins with situating each community's past and current well-being within the context of economic, political, and racial systems and critically examining those systems. A community's strengths, cultures, values, and programs provide a path for deeper involvement, cooperation, and ownership by the local community. The six core elements of Empowerment Economics—community-driven, culturally connected, narrative-changing, holistic, multigenerational, and wealth- and power-building—distinguish this approach from other anti-poverty and asset-building programs. Lessons learned in this section are oriented towards practitioners and leaders in asset-building, financial capabilities, economic empowerment, community development, and anti-poverty fields.

1. **IDA and other asset-building programs can do more.**

The structure and efficacy of NAYA's IDA program, as illustrated in this case, is unique in comparison to the general field of asset-building programs. The Oregon IDA Initiative's successes are a result of

a combination of state-NGO-community partnerships, an expansive list of IDA asset categories, and most importantly, the leadership of community-based organizations like NAYA in policymaking and creative implementation. NAYA's case demonstrates how standard asset-building programs can have multiple and layered impacts when implemented by and for the affected community.

2. Community-led, culturally specific, and collaborative evaluations are needed.

In the case of NAYA, the impacts of the IDA program vary across time, scale, and nature. Evaluating the multi-level, multi-domain, nonlinear impacts of the IDA program is complex and requires specific and deep knowledge of the context in which an organization and program operate. To accurately capture and understand holistic impacts, affected communities and community leaders need to be involved in defining the purpose and process of evaluation. We saw clear parallels between NAYA's work and the work of Hawaiian Community Assets—where Empowerment Economics originated—and HANA Center, the two organizations that have participated in in-depth Empowerment Economics case studies to date. There may be value in analyzing the shared or similar outcomes of different Empowerment Economics programs across the country. More collaborative work is needed to develop mixed method, non-linear, and/or shared metrics to show how these outcomes operate at a larger scale to effect social change.

3. Flexibility with a “new” framework enables accuracy and equitable engagement.

When we began partnering with NAYA, we immediately saw each of the core elements of Empowerment Economics reflected in the IDA program and NAYA's leadership agreed that Empowerment Economics resonated with their longstanding approach to community development. However, understandably, NAYA did not immediately see value in adopting or identifying with this new term. Many other BIPOC leaders around the country have expressed similar hesitations, wondering about the value of associating their pre-existing longstanding practices with a “new” framework. As researchers, we analyzed the data collected with NAYA through multiple theoretical lenses, including the relational worldview model and the Empowerment Economics framework. The resulting promising practices and outcomes reflect a much more complex and accurate story than they would have if we had remained rigid about keeping Empowerment Economics as our guiding framework. Our willingness to let go of the term during the course of the case study also provided a more equitable form of engagement with NAYA, in which we all learned together and wrote the case in language that resonates most closely with NAYA.

4. More work is needed to investigate the systemic, interrelated impacts of Empowerment Economics.

NAYA and the Community Development department's strategic use of policy levers to create structural change and grow community wealth through direct service programs contributes to our ongoing

understanding of the systemic impacts of Empowerment Economics. In this case study we observed that individual, family, community, and systemic impacts are interconnected. Rather than being distinct and hierarchical domains of change, we see that they are all interrelated. NAYA's advocacy around improving the upstream conditions of the IDA program is a direct result of the program's impacts on individuals, families, and community and has direct results on the program's impacts on individuals, families, and community.

Conclusion

NAYA meets people where they are, whether they come to NAYA for a cultural event, to talk to someone about a specific crisis, or to get involved in policy advocacy. NAYA's wraparound services and holistic, strengths-based approach lead people to stay, regaining and maintaining balance as members of a proud Native community. In conjunction with the other departments at NAYA, the Community Development department uses a broad range of tools to promote the prosperity and well-being of the Native community in Portland. The IDA program is one such tool, with impactful outcomes for people, families, and the Native community. For the urban Native community in Portland, NAYA's work leads to increased belonging, community prosperity, sovereignty, and systemic change. Portland's Native community is stronger for NAYA's presence and advocacy.



APPENDIX A: EMPOWERMENT ECONOMICS

Dominant approaches to assets focus exclusively on individual behavior and center a very limited notion of assets as moneyed wealth. This framework ignores the historical and contemporary relationships of power that exist between marginalized communities and the economic system. These field-level blind spots perpetuate harmful narratives about individual and community capabilities, ignore local practices of resistance and resilience, and treat economic justice as separate from social justice. This traditional approach fails to appropriately recognize how race, gender, nation, and culture mediate individual and community participation in economic systems.

Empowerment Economics is a multigenerational, culturally responsive approach to building wealth and power in low-income Asian American and Pacific Islander (AAPI) and other communities of color.

Empowerment Economics seeks to disrupt this western-centric foundation that has fueled decades of anti-poverty and economic empowerment agendas. In its place, Empowerment Economics provides a space to innovate, advance, and sustain work that centers the interconnected nature of racial and economic justice. This approach begins with situating each community's past and current well-being within the context of economic, political, and

racial systems, and critically examining those systems. A community's strengths, cultures, values, and programs provide a path for deeper involvement, cooperation, and ownership by the local community.

The Empowerment Economics framework, case studies, reports, and core elements are geared towards action in communities from the ground up. This approach is essential because we believe that grassroots action can lead to significant systemic change. Our work centers equitable relationships with organizations and communities practicing Empowerment Economics. Research is participatory in that we conduct studies to answer questions that are actionable and useful. Our primary audience is our partner organizations, followed by a broader network of people motivated to challenge and disrupt existing inequities of wealth and power. Empowerment Economics' research model is designed to catalyze action by BIPOC leaders and practitioners, funders and policymakers to shift grantmaking and policymaking practices towards equity. Empowerment Economics can illuminate community-driven priorities for funders to support and measure, with the goal of reallocating and distributing wealth more equitably.

Empowerment Economics Research, Practice, and Networks to Date (2016-present)

Empowerment Economics emerged from the financial capability and advocacy work of a Native Hawaiian community organization called [Hawaiian Community Assets \(HCA\)](#) and other Asian American and Pacific Islander (AAPI) community leaders. Empowerment Economics was built and relies upon a strong partnership between a team of social policy researchers led by Dr. Jessica Santos at the [Institute for Economic and Racial Equity at Brandeis](#), [National CAPACD](#), and HCA. This partnership between research, network-building, and practice began in 2016. The following year, the first case study, [Foundations for the Future: Empowerment Economics in the Native Hawaiian Context](#), was published, establishing the term “Empowerment Economics.” *Foundations for the Future* offers key insights into HCA’s culturally relevant and multigenerational financial education programming. It also illustrates how Empowerment Economics differs from traditional mainstream financial capability models in providing a more holistic, community-led framework.

Following *Foundations for the Future*, the [Root to Fruit: Empowerment Economics and Community Growth at Chicago’s HANA Center](#) case study examined how [HANA Center](#), a Korean-led organization working in a multi-ethnic community of Chicago, practices Empowerment Economics.

The case study focuses on HANA Center’s youth programs, emphasizing how these programs practice Empowerment Economics through financial capability programming and civic engagement.

Over the past four years, the Empowerment Economics research team worked closely with National CAPACD and HCA to develop a conceptual framework and core elements of Empowerment Economics and expand this collaboration to other organizations and funders. Included in that work was a [landscape review](#) of AAPI organizations’ financial capability work, a [preliminary evaluation framework report](#), and a [funder-focused brief](#).

After being invited to the [2019 RE:Conference held by Neighborhood Partnerships in Oregon](#), the research team developed relationships with local community-based organizations and funders. Together with [Neighborhood Partnerships](#), [Asset Funders Network](#), the [Native American Youth and Family Center \(NAYA\)](#), and [Coalition of Communities of Color \(CCC\)](#), the Empowerment Economics team catalyzed and co-facilitated the [Oregon Economic Justice Roundtable in 2020](#). Through this partnership, the research team connected with NAYA. Over the course of one year, NAYA and the Empowerment Economics research team co-developed the scope for a participatory case study of NAYA’s Community Development department, choosing the IDA program as the case study anchor, and examined NAYA’s approach to balance and belonging.

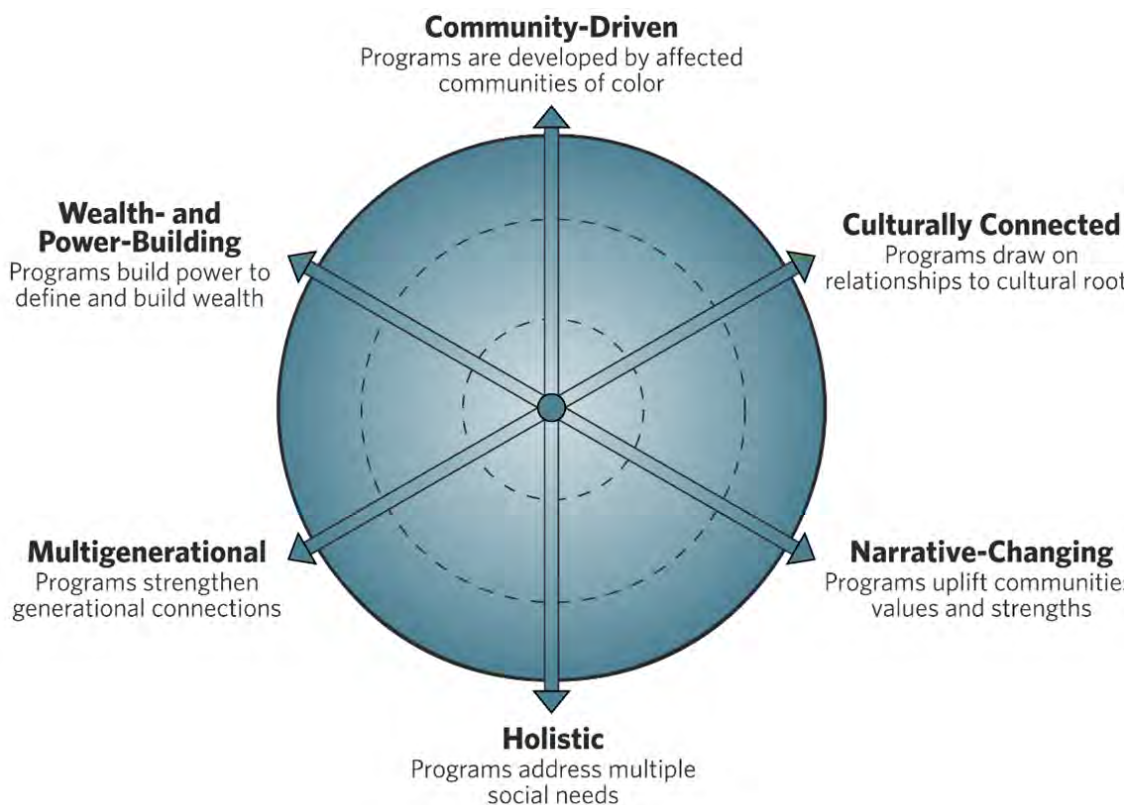


Figure 3: The Core Elements of Empowerment Economics

In 2021, alongside publishing the NAYA case study report, Empowerment Economics partners will release the Empowerment Economics curriculum for practitioners, conduct an Empowerment Economics train-the-trainer program, and hold a summit for continued development of research, practice, and networks. The research team will also work with the [Massachusetts Office of Economic Empowerment](#) to identify the role of state agencies and policymakers in advancing Empowerment Economics goals and articulate strategies and tools for creating policies that reflect the core elements.

The Core Elements and Practice of Empowerment Economics

The [core elements of Empowerment Economics](#) distinguish Empowerment Economics from traditional approaches to economic and

community development. The core elements offer a frame and space to center the voices of communities of color and reflect on how power and wealth can be redistributed in more equitable ways. The core elements were informed by the values and principles in Hawaiian Community Assets' curriculum's approach to financial well-being and housing security.

As a framework for practice, the core elements hold together the methods, both specific and diverse, developed in and across communities of color in response to economic insecurity. As such, they are particularly useful for drawing connections between various approaches to economic and community development across local, Indigenous, immigrant, and multi-ethnic social contexts. The core elements offer a guiding framework for organizations, funders, and advocates who seek to engage with these principles in their programs and overall work.



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