

SOCIAL AND ECONOMIC IMPACT

1990 - 2022

WINNEBAGO TRIBE OF NEBRASKA

Like many other Native American tribes, the Winnebago Tribe of Nebraska encountered significant adversities, including asset depletion, relocation, cultural erosion, governmental intervention, and exploitation by external parties. These challenges have led to issues such as a lack of inherited wealth, skill and knowledge gaps, domestic violence, and substance abuse.

Despite these difficulties, encouraging developments like employment opportunities, financial growth, education, skills training, increased home ownership, and enhanced healthcare are creating an economy and a middle class within the Winnebago Reservation.

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HISTORICAL PHOTO OF DOWNTOWN WINNEBAGO.





A BRIEF HISTORY IN TWO PARTS.

The history of the Winnebago Tribe up to the beginning of the Self-Determination Era (i.e., up to 1975 and the history of the early Self-Determination Era (1975-1990), culminated an economic crisis in the early 1990s that threatened to upend the Tribe's fiscal stability.

> AP OF FORCED OVERNMENT ELOCATIONS.

HISTORY - PART ONE SELF-DETERMINATION ERA: UP TO 1975

In the early history of the Hočągra people, they enjoyed a thriving culture and possessed a rich heritage. However, their history was marked by significant challenges as they were forced to relocate multiple times, resulting in generations of historical trauma.

Around the time of the Civil War, the federal government made the Winnebago Tribe give up their land without a proper treaty. This happened in 1859, and 1863 on the Blue Earth Reservation in Minnesota. The Tribe had to move in the middle of winter to less favorable land on Crow Creek in South Dakota. Sadly, almost 600 people lost their lives during this removal.

The rest (about 1,200) used dugout canoes down the Missouri River and settled among the Omaha Tribe of Nebraska. Half of the Nebraska group later went back to Wisconsin. In 1865, a treaty was made, giving up the Crow Creek land and creating a reservation in Nebraska. In 1874, the Tribe bought a part of the Omaha Reservation, adding around 12,000 acres.

The federal government policy divided most of the Winnebago-owned land into individual pieces and extra land that could be sold to non-Indians. The United States held much of the land owned by individual Indians and the Tribe in trust, which meant it couldn't be used as collateral for loans—a way to build wealth—and couldn't be taxed by the tribe.

Ideas for economic improvement began to be discussed after World War II as former servicemen and defense plant workers came home with knowledge of new, promising alternatives for community development. In the early 1970s, the Winnebago Tribe of Nebraska actively pursued legal and strategic means to reestablish an effective tribal governance structure.

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CIRCULATED AD USED BY THE FEDERAL GOVERNMENT TO SELL INDIAN LAND.

OUR HISTORY IS A STORY OF RESILIENCE, ADAPTABILITY, AND SUSTAINED ACHIEVEMENT FOR THE COMMON GOOD OF THE WINNEBAGO PEOPLE.

The political stability of the Winnebago Tribal Council made it possible for the Tribe to sustain policies and institutions capable of addressing Winnebago social and economic challenges over decades.

Today's Tribe is fulfilling the dreams of Winnebago visionaries who have walked on, like Louis LaRose, Reuben A Snake, Jr., John Blackhawk, and more.

CHAIRMAN REUBEN SNAKE

HISTORY - PART TWO SELF-DETERMINATION ERA: 1975 TO 1990

After 1975, the Indian Claims Commission gave the Winnebago Tribe \$4.6 million for the land they lost. The Tribe decided to put aside 20% of that money for a special fund for wakes and burials.

Around 1968, when Louis LaRose was elected to the Tribal Council, things started to change. A series of strong tribal leaders began working hard for tribal self-government and economic self-sufficiency with great effectiveness.

The Tribe built a bingo hall called Winn-A-Bingo. Later, after the Cabazon decision (the Indian Gaming Regulatory Act), they turned the facility in Sloan, Iowa, into a Las Vegas-style Class III casino called WinnaVegas Casino Resort. In the late 1970s, the Tribe also started a program for credit and buying land.

As Chairman Reuben Snake noted in his autobiography, they had four main goals to become self-sufficient. First, they wanted to enhance and revitalize their Winnebago culture by bringing back music and language.

ENHANCE WINNEBAGO CULTURE

DEAL WITH ALCOHOLISM AND HEALTH ISSUES

PROTECT THE TRIBE'S SOVEREIGNTY

SELF-SUFFICIENT ECONOMY

Second, they worked on dealing with alcoholism and health issues like diabetes. Third, they focused on protecting their Tribe's sovereignty as an Indian nation. This meant standing up to other governments, like the county, state, and federal governments. Fourth, they aimed for economic development. To be truly self-sufficient, they needed to build up their economy so they could make their own money and create their own jobs, instead of relying on the federal or state governments for help.

NINNEBAGO CIRCA 1975



BREAKING THE CYCLE

In 1980, Chairman Reuben Snake and other Tribal leaders called for tribal economic self-sufficiency by 2000, through the development of a 20-year plan.

Pursuant to the plan, the Tribe opened three businesses and made plans to open more, which helped the Tribe employ more than 100 people in jobs not funded by federal poverty reduction programs. The vision was to split profits between retained earnings for business reinvestments and dividends to the Tribal government for community development.

However in 1987, Chairman Snake recognized that the plan had not received widespread acceptance in the community, with various social and cultural dissonances inhibiting progress. Working with members of the Winnebago Tribal Council, Tribal administrative staff, and community dissidents, a new strategic plan toward self-sufficiency was developed.

While this new plan generated immediate actions around improving the Tribe's perception, individual and family counseling, small business development, and language programs, the Winnebago economy was still federally dependent. To make matters worse, Iowa announced that it would issue licenses to establish casinos in Council Bluffs, imposing competition on WinnaVegas. Between Iowa's policy announcements and the openings of the Council Bluffs casinos, the Tribe scrambled to charter and capitalize a diversification company, and planned to direct 20% of WinnaVegas' net income for five years as capital injections into a new company.

IN 1994, THE CHARTER WAS PASSED TO ESTABLISH HO-CHUNK, INC.

Though the Tribe's goal of recovering seemed to be delayed, as the Council Bluffs casino competition cut WinnaVegas' profits by 80%, shorting projected capital by \$11 million, the lowa competition was not enough to stymie the Tribe's strong institutional development.

HO-CHUNK, INC.'S FOUR LONG TERM GOALS



TRIBE OWNED

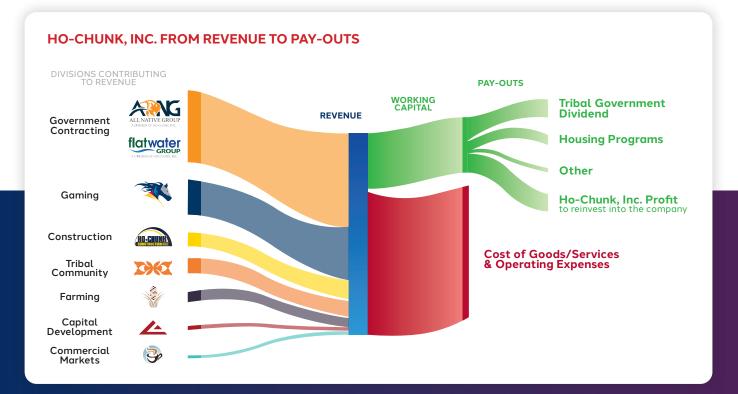
Ho-Chunk, Inc. and the many institutions of the Winnebago Tribe are helping fulfill the visions of historical Tribal leaders.

The company has a dual mission of creating jobs and helping the Tribe reach economic self-sufficiency.

The company's approach includes programs, partnerships and charitable donations focused on shared Tribal priorities – housing, education, jobs, youth and elders.

HO-CHUNK, INC. GOVERNANCE STRUCTURE





MULTI-INSTITUTIONAL TRIBE

Today, the Winnebago Tribe is properly considered multiinstitutional, in contrast to the condition of most tribes in the 1960s and 1970s, when the tribal government was typically the only Indian institution on reservations.

In addition to the Tribe-owned institutions, there are other institutions on the reservation that would not be there but for the tribe and its needs, such as the Bureau of Indian Affairs Winnebago Agency (which also serves the Santee Sioux and Omaha Tribes), the Winnebago Public Schools (which operate under the auspices of Nebraska's Department of Education), and the Boys and Girls Club.

But the tribe's institutions dominate, both in their sheer size—e.g., number of employees—and in their collective command of on-reservation policy implementation.



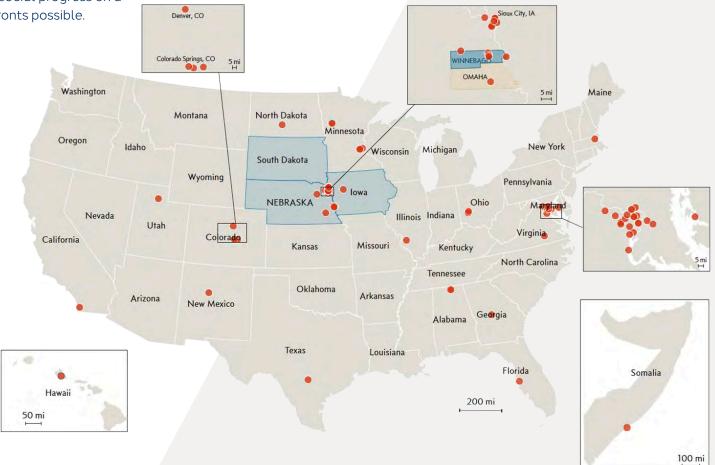
WINNEBAGO TRIBE'S INSTITUTIONS

1900	1920	1940	1960	1980	2000	2020
1936 Tribal 0	iov.					
1983 Winn-A	-Bingo (W	/innaVega	is)			
						1
1994 Ho-Chu	ınk, Inc. (H	ICI)				
1996 Tribal H	lousing Er	ntity				
1998 Little P	riest Tribo					1
1990 Little I		at Cottege				
2000 Ho-Ch	unk Comr	n. Dev. Co	rp.			
2001 Housing	g Down Po	ayment Fu	und			
2004 Ho-Ch	unk Villag	e				
2007 Commu		loomoot	Fund			
2007 Commu	unity Deve	etopment	Fund			
2014 Educar	e Winnebo	ado				
		- 5 -				
2016 Comm.	Dev. Fina	ncial Insti	tution			
2018 12 Clar	is Unity H	ospital				

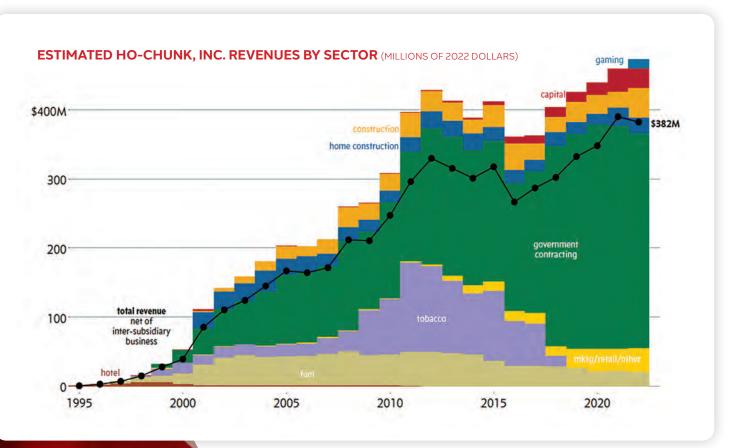
GOVERNMENT CONTRACTING

Ho-Chunk, Inc. has a "dual mission of generating revenue and affecting positive change in the community." Those dual missions have been progressed largely by Ho-Chunk, Inc,'s participation in government contracting through the SBA 8(a) Business Development Program for minority and disadvantaged businesses. Also utilizing the reservation's HUBZone geographic designation and the Buy Indian Act has made social progress on a multitude of fronts possible.

GEOGRAPHICAL FOOTPRINT OF HCI EMPLOYEES AND OFFICES.



GOVERNMENT CONTRACTING



"Tobacco and fuel have been good business for us, but the U.S. Government is the largest customer of goods and services on the planet! The opportunity is unlimited." – ANNETTE HAMILTON, COO, HO-CHUNK, INC.

GOVERNMENT CONTRACTING

The U.S. Small Business Administration's 8(a) Business Development Program is the largest revenue stream for Ho-Chunk, Inc. (HCI). By allowing HCI to compete on a level field, this revenue is critical to the Tribe's mission of economic self-sufficiency. With over 25 years of proven experience in federal contracts, HCI's federal contracting divisions have worked with the U.S. Space Force, NASA, U.S. Department of Defense, U.S. Department of Education, and more.

EXPERTISE

TELECOMMUNICATIONS	TRAINING SERVICES
IT/CYBER SECURITY	FURNITURE & DESIGN
HEALTH SERVICES	RAW & FABRICATED MATERIALS
PROFESSIONAL SERVICES	OPERATIONS & MAINTENANCE
LOGISTICS	CONSTRUCTION MANAGEMENT







CERTIFICATIONS







12 CLANS STATUE IN HO-CHUNK VILLAGE STATUE GARDEN.

HO-CHUNK VILLAGE

The Ho-Chunk Village development is a mixed-use real estate development on the Winnebago Reservation that grew to 185 housing units in five years.

Additionally, it includes the farmers market, SweetWater Café, Little Priest Tribal College classrooms, elder housing, meeting spaces, and retail and manufacturing businesses.

"Ho-Chunk Village stands out for pioneering a walkable, multi-use development on an Indian reservation. It's part of a community-integrating, family-supporting, quality-of-life-improving engine set in motion by tribal policy, running on multiple tribal institutions, fueled by tribal capital, earned by tribal businesses," said Jonathan Taylor, a research affiliate at the Harvard Kennedy School Project on Indigenous Governance and Development.



HARVARD Kennedy School

PROJECT ON INDIGENOUS GOVERNANCE AND DEVELOPMENT INNOVATIONS IN GOVERNMENT AWARD -FORD FOUNDATION & HARVARD UNIVERSITY (2001)

HARVARD UNIVERSITY HONORING NATIONS AWARDS (2006 AND 2015)

HARVARD UNIVERSITY HONORING NATIONS ALL-STAR AWARD (2023)

WINNEBAGO COMMUNITY

REZ CARS

The founding of Rez Cars began with a banker's ethical dilemma. Winnebago citizens hoping to get mortgages for homes on the reservation were underwater in their car loans from nearby car salesmen charging higher prices and interest rates. By creating a used car company, Ho-Chunk, Inc. addressed the problem upstream to sell cars at appropriate pricing as to not damage credit scores, and eliminate the mortgage lending obstacle.

HO-CHUNK FARMS

Ho-Chunk Farms is reviving Winnebago's practice of agriculture through tribally controlled, sustainable, and culturally resonant agricultural practices. By vertically integrating on-farm practices of livestock, crops, and value-added operations, the farm has increased its income and contributed over \$1.1 million to the Tribe in 2022.



\$1,100,000 IN 2022 TRIBAL CONTRIBUTIONS



WINNEBAGO COMMUNITY

WCHS IN ACTION - PANDEMIC TASK FORCE

The steady growth of the Tribe's multiple institutions before the pandemic arrived meant that the Task Force could draw on tribal expertise quickly. When vaccines became available, the combined efforts helped make, in the words of one newspaper headline...

> "NEBRASKA'S POOREST COUNTY... ALSO ITS MOST VACCINATED."

> > PANDEMIC TASK FORCE DISTRIBUTING GROCERIES TO COMMUNITY MEMBERS...



- Twelve Clans Unity Hospital
 & Pharmacy
- Winnebago Senior Center
- Northeast Nebraska Native Alcohol and Substance Abuse Network
- Winnebago Alcohol Program
- Woman, Infant, and Children (WIC) Program
- Emergency Services (EMS)
- Native Connections Program
- Winnebago Health Foundation
- Public Health Department
- Whirling Thunder Wellness Center

"I HAVE NEVER SEEN AS LARGE OF AN ORGANIZED COLLABORATION IN THE TRIBE AS WE PUT TOGETHER IN THE PANDEMIC TASK FORCE."

-DANELLE SMITH, THEN-CEO OF WCHS



WEET WATED

HO-CHUNK VILLAGE IN WINNEBAGO, NEBRASKA

Trevor Wilkie WINNEBAGO EMPLOYEE IMPACTING THE COMMUNITY.

Trevor joined Ho-Chunk, Inc. (HCI) in 2004 working in groundskeeping, and his responsibilities have grown to include electrical, carpentry, maintenance, and machinery repair.

Over the years, HCI began incorporating leadership courses into Trevor's development plan, helping him prepare for more senior roles. Today, he is the Maintenance Manager and leads an 11-person crew.

Outside of work, Trevor balances being a single parent to three kids, playing in local sports leagues, and helping out around the community. Thanks to his steady employment, Trevor is in the process of buying a new home for his family with the Ho-Chunk Community Development Corporation's down payment assistance program.

"I hope I can be a standard for the community: work hard, be present, and help out even if it's not your job. It's still your community. Take pride in that!"

-Trevor Wilkie

ECONOMIC IMPACTS

The Winnebago Tribe of Nebraska has a large impact on the tri-state region of Nebraska, Iowa, and South Dakota.

As the tribal entities earn revenue from customers, they pay workers, suppliers, and governments. These payments and purchases then lead to more buying and spending by individuals and households in repeating cycles.



GOVERNMENT SEA

\$ SUPPLIERS

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\$43,700,000

TRIBAL DIVIDENDS SINCE 1994

In 2022, Ho-Chunk, Inc. contributed more than \$5 million to the Winnebago Tribe, funding education, development, and down payment assistance – creating a lifetime total of over \$43.7 million to the Tribe.

\$47,700,000

TAX COLLECTIONS IN TRI-STATE AREA (NE, IA, SD)

In 2022, IMPLAN estimates that taxes from economic impact of the Tribe's purchasing and hiring resulted in \$47.7 million in tax collections in the tri-state area – with the company and Tribe being the combined largest property taxpayer in Thurston County, Nebraska.

\$275,000 CHARITABLE DONATIONS

In 2022, Ho-Chunk, Inc. gave away more than \$275,000 through donations.

3,525

JOBS SUPPORTED BY WINNEBAGO OPERATIONS

In 2022, 3,525 jobs were supported by Winnebago operations, employing 649 more people than would be expected on the base of population.

\$196,400,000

LABOR INCOME PAID IN 2022

\$286,200,000 OVERALL VALUE ADDED IN 2022



Danielle Gutierrez Stone WINNEBAGO EMPLOYEE IMPACTING THE COMMUNITY.

Danielle began her journey at Ho-Chunk, Inc. as an intern, later landing a job in the Accounts Payable department while pursuing a Business Administration degree at Wayne State College and working part-time as a waitress and tutor to support her family as a single parent.

As Ho-Chunk, Inc. thrived, so did Danielle. Moving up from Assistant Office Manager to Senior Director of Retail Operations, she oversees six Pony Express stores and three SweetWater Cafés. Along the way, she completed her master's degree and started her own business, StoneReiki.

> Active in the Siouxland community, Danielle serves on various boards, juggling her family, education, and career.

"My career at Ho-Chunk, Inc. has allowed me... to provide for my family and complete my educational goals—all while gaining hands-on experience at work. I will forever be grateful..."

-Danielle Gutierrez Stone



SOCIO-ECONOMIC CHANGE

While Winnebago once stood behind other tribes in education, it now surpasses them in achieving college degrees, revealing the impactful changes of the multi-institutional tribe. All of these improvements would be for nothing, however, if Winnebago sent young people to college, and they didn't return to the community to live and work.

Every year that the Winnebago economy does not grow faster than Nebraska's or the United States', the faster it has to grow in the future to catch up.

Little Priest is one of 32 fully accredited Tribal colleges in the nation and offers 12 areas of study, including diversified agriculture, business, Certified Nursing Assistant, and teacher education.



ITTLE PRIEST TRIBAL COLLEGE OUR MISSION: "BE STRONG AND EDUCATE MY CHILDREN"

"With the increase in college enrollment rates and the amount of adults graduating with their college degrees, I feel like this will become a common expectation of even more of our students in the coming years. Going to college right after high school will become the new norm for a lot of our students on the reservation. There is also an increase in job opportunities for our students to return home to after graduation, some even have the opportunity to explore these careers before graduation through the apprenticeship program, so they have a better idea of what to major in while in college. The increase in college graduates and the opportunities available to more tribal members like career opportunities and housing has helped to create a more stable home environment for more of our students K-12."

-Jade LaPointe, PRINCIPAL OF WINNEBAGO PRE K-4 ELEMENTARY SCHOOL

EDUCATION

While Winnebago once stood behind other tribes in education, it now surpasses them in achieving college degrees.

58%

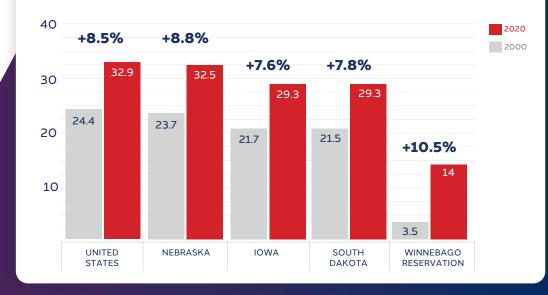
COLLEGE

CONTINUATION RATES IN 2021 STUDENTS AT THE WINNEBAGO HIGH SCHOOL GRADUATION

100% INCREASE IN INDIANS ENROLLED AT WINNEBAGO HIGH SCHOOL SINCE 2000

COLLEGE ATTAINMENT COMPARISONS 2000-2020

PERCENTAGE OF ADULTS OLDER THAN 25 WITH BACHELORS DEGREES OR HIGHER.



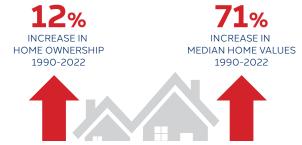
302% INCREASE IN ADULTS WITH DEGREES SINCE 2000



HOME OWNERSHIP

Owning a home is the principal way of building wealth. The 12% growth in Winnebago home ownership in the last three decades far outstrips the improvements elsewhere a testament to the full-court press that was put on barriers to home ownership. That said, the gap in homeownership yet to be closed remains large.

While the median home value on the Winnebago Reservation has grown 71%, it remains only about half the state average.



\$2,500,000

PAID IN DOWN PAYMENT ASSISTANCE SINCE 2007

NEW HOMES

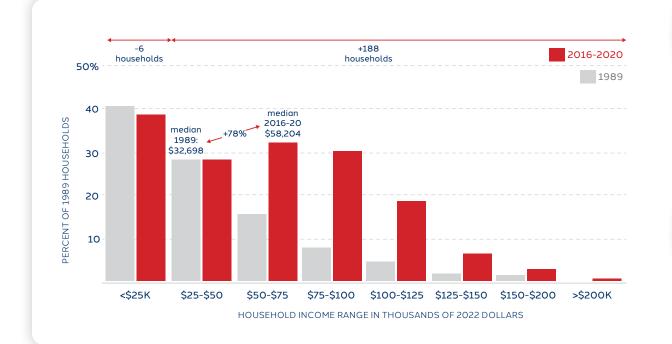
Noelle Cleveland Saunsoci (WTN member) and her family on the front porch of their newly constructed home in the Ho-Chunk Village.

TRIBAL FAMILIES IMPACTED WITH

HO-CHUNK COMMUNITY **DEVELOPMENT CORPORATION BUILT** 210 HOUSING UNITS SINCE 2000 ON THE WINNEBAGO RESERVATION



GROWING MIDDLE CLASS



-6pts

IN HOMES WITH INCOME UNDER 25K PER YEAR SINCE 1989

100%+

INCREASE IN HOUSEHOLDS WITH MEDIAN INCOMES FROM \$50K TO \$200K SINCE 1989

> +78% INCREASE IN MEDIAN INCOME SINCE 1989



Isaac Smith, Winnebago Tribe Vice-Chairman, playing with his dog in the yard of his Ho-Chunk Village home.

DEVELOPMENT INTO THE FUTURE

"The Winnebago Tribe of Nebraska is in the vanguard. It achieved growth despite intense gaming competition and a location in rural Nebraska. It moved past its peers over three decades, and an Indian middle class grew in place."

> - JONATHAN TAYLOR, HARVARD ECONOMIST

WINNEBAGO HIGH SCHOOL GRADUATE

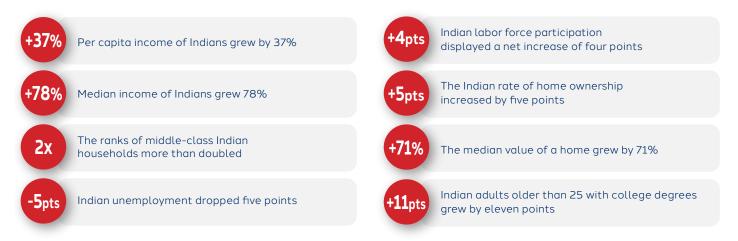
FUTURE OF WINNEBAGO

REVIVAL OF WINNEBAGO	BETTER QUALITY
LANGUAGE AND CULTURE	OF LIFE
INCREASED PHYSICAL	ECONOMIC
FITNESS	GROWTH
LONGER LIFE EXPECTANCY	MORE PRIDE



DRUM CIRCLE AT THE WINNEBAGO TRIBE'S ANNUAL HOMECOMING CELEBRATION POWWOW

OVER THE LAST THREE DECADES





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