



LOCAL OUTCOME REPORT NAVAJO NATION RESERVATION

PROSPERITY NOW SCORECARD

The *Prosperity Now Scorecard* provides data for tribal areas (e.g., reservations, villages) to highlight the unique economic challenges facing Indian Country. The data show how individual areas compare to states and to all tribal land in the United States on measures of financial health and whether opportunities to prosper are equitable.

Financial Assets & Income

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Asset Poverty Rate	20% ± 10%	19% ± 10%	19% ± 10%
Households with Zero Net Worth	17% ± 10%	16% ± 10%	13% ± 10%
Income Inequality <small>top income quintile : bottom income quintile</small>	7.7x ± 0.1	4.3x ± 0	5x ± 0
Income Poverty Rate	37.5% ± 1.3%	12.8% ± 0.4%	12.8% ± 0.1%
Liquid Asset Poverty Rate	49% ± 10%	29% ± 10%	27% ± 10%
Median Household Income	\$29,884 ± \$869	\$69,056 ± \$686	\$69,717 ± \$134
Unbanked	12% ± 10%	4% ± 10%	5% ± 10%
Underbanked	24% ± 10%	15% ± 10%	14% ± 10%

Businesses & Jobs

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Unemployment Rate	14.6% ± 0.7%	5.8% ± 0.3%	6.3% ± 0.1%

Homeownership & Housing

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Affordability of Homes <small>median housing value : median household income</small>	1.7x ± 0	4.9x ± 0	4x ± 0
Homeownership Rate	76.5% ± 0.6%	67.6% ± 0.4%	65.4% ± 0.1%

Health Care

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Uninsured Rate	24.3% ± 0.8%	10.7% ± 0.4%	8.6% ± 0.1%

Education

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Early Childhood Education Enrollment	35.5% ± 3.5%	31.2% ± 2.0%	40.2% ± 0.4%
Four-Year College Degree	8.6% ± 0.6%	32.4% ± 0.4%	35.0% ± 0.1%
High School Graduation Rate	76.3% ± 0.6%	89.0% ± 0.3%	89.4% ± 0.1%

See the final pages of this report for notes on the data.

NAVAJO NATION RESERVATION

OUTCOMES BY RACE & ETHNICITY

Racial economic inequality limits a household's ability to achieve prosperity, and it is important to explore the impact that race and ethnicity have on outcomes. See the table below for the available data by race and ethnicity on key Scorecard outcomes in your community. The acknowledgement of disparities between populations and their origins make our data clearer and our policy and programmatic solutions stronger.

Financial Assets & Income

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Income Poverty Rate	19.5% ± 6.1%	39.0% ± 24.1%	37.9% ± 1.3%	12.0% ± 8.5%	8.3% ± 9.9%	10.5% ± 7.2%	50.7% ± 8.3%	34.3% ± 7.1%
Median Household Income	\$72,679 ± \$15,515	\$82,983 ± \$28,098	\$28,855 ± \$767	\$54,896 ± \$8,183	\$37,212 ± \$2,394	\$115,833 ± \$95,896	\$30,375 ± \$17,793	\$38,929 ± \$20,277

Businesses & Jobs

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Unemployment Rate	4.4% ± 2.2%	1.4% ± 3.8%	15.0% ± 0.8%	0 ± 12.6%	10.9% ± 13.6%	1.8% ± 2.6%	29.9% ± 9.4%	10.2% ± 4.3%

Homeownership & Housing

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Affordability of Homes median housing value:median household income	0.7x ± 0.1	0.6x ± 0.2	1.8x ± 0	0.9x ± 0.1	1.4x ± 0.1	0.4x ± 0.4	1.7x ± 1.0	1.3x ± 0.7
Homeownership Rate	20.0% ± 4.3%	7.7% ± 10.0%	78.3% ± 0.6%	36.5% ± 16.8%	62.3% ± 24.2%	56.5% ± 23.3%	70.8% ± 14.5%	59.9% ± 13.0%

Health Care

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Uninsured Rate	9.5% ± 3.5%	12.5% ± 16.2%	24.9% ± 0.9%	4.2% ± 3.7%	2.1% ± 3.7%	15.2% ± 11.9%	21.8% ± 9.2%	14.4% ± 4.2%

Education

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Four-Year College Degree	47.1% ± 6.6%	42.6% ± 27.4%	7.2% ± 0.5%	57.5% ± 13.2%	11.2% ± 8.7%	18.0% ± 11.1%	22.5% ± 9.8%	16.8% ± 7.2%
High School Graduation Rate	91.6% ± 3.6%	95.2% ± 5.4%	75.9% ± 0.7%	95.2% ± 4.2%	100.0% ± 20.6%	65.5% ± 17.6%	75.0% ± 8.4%	74.9% ± 8.4%

See the final pages of this report for notes on the data.

NAVAJO NATION RESERVATION



POPULATION
169,688



HOUSEHOLDS
48,978

HOUSEHOLD INCOME QUINTILES

Lowest Quintile	\$0 to \$9,395 ± \$303
2nd Quintile	\$9,396 to \$22,616 ± \$733
3rd Quintile	\$22,617 to \$40,620 ± \$1,328
4th Quintile	\$40,621 to \$72,341 ± \$2,255
Highest Quintile	Over \$72,341 ± \$2,255

MEDIAN HOUSEHOLD INCOME **\$29,884** ± \$869

White		\$72,679 ± \$15,515
Black		\$82,983 ± \$28,098
Native		\$28,855 ± \$767
Asian		\$54,896 ± \$8,183
NH/PI		\$37,212 ± \$2,394
Multiracial		\$30,375 ± \$17,793
Other		\$115,833 ± \$95,896
Hispanic/Latinx		\$38,929 ± \$20,277

RACE AND ETHNICITY (% OF POPULATION)

White		1.8% ± 0.3%
Black		0.3% ± 0.1%
Native		95.1% ± 0.5%
Asian		0.4% ± 0.1%
NH/PI		0.1% ± 0.1%
Multiracial		1.8% ± 0.3%
Other		0.4% ± 0.2%
Hispanic/Latinx		2.3% ± 0.4%

AGE (% OF THE POPULATION)

Under 18		26.7% ± 0.6%
18 to 24		10.2% ± 0.4%
25 to 44		25.7% ± 0.5%
45 to 64		24.6% ± 0.5%
65 and Over		12.8% ± 0.3%

GENDER (% OF THE POPULATION)

Female		51.6% ± 0.5%
Male		48.4% ± 0.5%

PEOPLE WITH A DISABILITY **1,640.0%** ± 50.0%

PROSPERITY NOW COMMUNITY

Prosperity Now is committed to continuing our support of and partnerships with our movement of committed advocates and practitioners seeking to create a clear path to financial stability, wealth and prosperity. The Prosperity Now Community expands our reach, creates strong connections between those in our community and mobilizes advocates to create lasting social change.

The Prosperity Now Community facilitates learning, creates connections and inspires action to create and improve programs and policies that foster opportunity, especially for those who have not had it before. Our unwavering commitment to creating prosperity includes efforts on a wide range of issues, such as consumer protections, equity in the tax code, increasing affordable housing and removing barriers to saving and building wealth.

To Join the Community, visit prosperitynow.org/get-involved

ABOUT PROSPERITY NOW

PROSPERITY NOW

Prosperity Now (formerly CFED) believes that everyone deserves a chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.

Notes on the Data

Missing Data

- Data that is unavailable for certain populations is either represented by a '-' or an 'n/a'.

Margins of Error

- Margins of error are included where available. See the Methodology section for more detail.

Limitations of Scorecard Data for Tribal Areas and by Race & Ethnicity

- As the Scorecard uses national, public surveys—primarily from the Census Bureau, as data sources, there are limitations to the data we publish for tribal areas and Native populations. We include all tribal areas as defined by the Census Bureau, including statistical areas, which may not be owned or under the control of a specific tribe. Secondly, the Census data is for the entire population living within these tribal areas or for people self-identifying as Native and is not intended to represent tribal citizenship.
- Many of these sources do not include a sufficient sample size to provide reliable estimates of outcomes for American Indian, Alaskan Native, or Native Hawaiian populations. Native populations—particularly those living on reservations or Alaska Native villages—are at higher risk of being undercounted in Census surveys. The result is significant missing Scorecard data or—for estimates of wealth and financial access (i.e., asset poverty and unbanked)—relying on [geographic estimates](#) from data sources without representative samples of Native populations. Caution should be used when interpreting this data.
- Robust data on the size and characteristics of Native communities is essential to charting a course for progress of tribes and Native populations. We recognize the limitations of the Scorecard data but hope that publishing what is available sheds some light on economic conditions within tribal areas as well as raises the importance of advocating for more robust data collection for Native communities.
- For more information on other data sources on tribal communities and reservations, see scorecard.prosperitynow.org/data-resources.

Outcome Measure: Affordability of Homes

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
- Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

Outcome Measure: Asset Poverty Rate

- These measures are estimates with no real margins of error. Placeholders have been added as a reminder that caution should be used when making comparisons between areas or subgroups.

Outcome Measure: Early Childhood Education Enrollment

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
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Outcome Measure: Four-Year College Degree

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Outcome Measure: High School Graduation Rate

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Outcome Measure: Homeownership Rate

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Outcome Measure: Households with Zero Net Worth

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Outcome Measure: Income Inequality

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Outcome Measure: Income Poverty Rate

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Outcome Measure: Liquid Asset Poverty Rate

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Outcome Measure: Median Household Income

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Outcome Measure: Unbanked

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Outcome Measure: Underbanked

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Outcome Measure: Unemployment Rate

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Outcome Measure: Uninsured Rate

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