



CENTER FOR
BUSINESS &
ECONOMIC
ANALYSIS

The Economic Impact of the Oneida Nation

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About the Center for Business & Economic Analysis (CBEA)

The Center for Business and Economic Analysis of the Donald J. Schneider School of Business and Economic was created to foster the relationships between the faculty and staff of St. Norbert College and the local business community. A guiding principle of St. Norbert College is the spirit of *communio*, which emphasizes and embraces the value of a community of individuals coming together to serve one another.

The CBEA is designed to embody this spirit by working hand in hand with leaders in the local business and nonprofit community to serve as a source for information, a source of networking and collaboration, and a source of problem solving. The CBEA is comprised of several SNC faculty members and a team of our top students in business and economics. The CBEA works with the greater northeast WI region to provide community-partner research, community-based research, speaking engagements, and consulting services.

CBEA Researchers

Marc Schaffer, Ph.D., Associate Professor of Economics, CBEA Director

- Dr. Schaffer completed his undergraduate work at Augustana College in Rock Island, IL., and received a Ph.D. in applied economics from Western Michigan University. Dr. Schaffer's graduate studies specifically concentrated in monetary economics and econometrics. Aside from teaching courses in macroeconomics, international finance and money & banking, Marc conducts research on the behavior of financial intermediaries and their impact on economic activity. Dr. Schaffer has served as the Director of the CBEA since 2014 and has completed projects in the community for The Farmory, Harley Davidson of Appleton, Foth, and Shoreline Credit Union to name a few.

Sandy Odorzynski, Ph.D., Professor of Economics

- Dr. Odorzynski has been at St. Norbert College since the fall of 1978 and is the first woman to achieve the rank of full professor (1997) at the college. She has earned outstanding teaching awards at all three institutions of affiliation: Purdue University (graduate student award, 1973 and 1975); St. Joseph's College, Rensselaer, Ind. (1978); and St. Norbert College (1982). In 2007, she was recipient of the Bishop Robert F. Morneau Community Service Award. A sabbatical leave in 2012 renewed Dr. Odorzynski's interest in conducting economic impact studies. To date, these analyses have been completed for St. Norbert College, an Indiana corporation, the Green Bay Botanical Garden, and the CP Center.

Alexa Brill, CBEA Research Analyst

- Alexa Brill is a graduating senior at St. Norbert college pursuing a double major in Economics and Sociology. Alexa served as the co-president of the economic honor society Omicron Delta Epsilon, participates in the Navigate program and contributes to the Agape Latte committee on campus along with CBEA work. Alexa has served as a research analyst for the CBEA and has previously completed CBEA food insecurity research for the Farmory. After graduation, Alexa plans to pursue careers around urban/community planning or economic development.

I. Executive Summary

The Oneida Nation was formally recognized as a sovereign government with the signing of the Treaty of 1838. Today, the Oneida reservation comprises 65,400 acres of land located within the boundaries of Brown and Outagamie Counties. That two-county region is home to 7,510 enrolled Oneida members, and 60% of them live on Oneida reservation land, while the total Oneida Nation membership in Wisconsin is 17,171.

The Oneida Nation economic enterprises are numerous and varied across industries, with its gaming and hospitality/recreational sector activities being the most widely recognized. Capital projects, educational services, and the delivery of public and human services to Oneida members, while less visible to the general public, are noteworthy pursuits that enhance the economic and social vitality of the region. Combined, these Oneida economic activities generate significant output, income, and employment impacts on the local community.

The purpose of this study is to quantify the Oneida Nation's direct, indirect, and induced economic impacts on the region of Brown and Outagamie Counties. An analysis of state, local, and federal tax revenues is conducted to further contextualize these results along with a discussion of the services provided by the Oneida Nation.

All phases of the study were completed independently by the research team without Oneida Nation involvement, except to provide and validate researcher-requested internal data. The analysis is based upon an input-output model incorporating the IMPLAN platform, which is a widely accepted modeling system used throughout the country by public, private, and non-profit clientele. The indirect and induced impacts are captured by industry and sector-specific multipliers generated by the IMPLAN model. Indirect effects occur as local business activity and jobs increase (examples: supply chain vendors, transportation, services) as a result of direct activities of Oneida Nation in the study region. Induced effects occur when employee income from direct and indirect jobs is spent in the local community (for groceries, recreation, personal services).

The Executive Summary Figure 1 below presents a snapshot of the results of the economic impact study. This table presents the direct effects on employment, compensation, and output by the Oneida Nation followed by the total effects on the two-county regional economy which includes the induced and indirect effects. The key findings are summarized as follows:

Executive Summary Figure 1: The Direct & Total Economic Effects of the Oneida Nation

Tribal Operation	Direct Employee	Direct Employee Compensation	Direct Output	Total Employee	Total Employee Compensation	Output Total Effect
Construction	38 Jobs	\$2,012,947	\$5,242,567	58 Jobs	\$2,995,013	\$8,177,813
Economic Enterprises	2,187 Jobs	\$67,643,371	\$359,529,207	3,304 Jobs	\$120,227,252	\$509,844,089
Education	268 Jobs	\$9,888,071	\$21,963,877	386 Jobs	\$14,862,300	\$38,082,662
Government Services	100 Jobs	\$5,206,358	\$10,316,110	175 Jobs	\$8,632,599	\$20,599,584
Healthcare	344 Jobs	\$16,219,222	\$47,723,123	569 Jobs	\$26,182,266	\$79,475,046
Housing	65 Jobs	\$2,403,060	\$9,412,387	98 Jobs	\$3,808,134	\$13,661,553
Human Services	141 Jobs	\$4,089,051	\$9,489,766	193 Jobs	\$7,263,882	\$16,492,800
Internal Services	208 Jobs	\$9,906,979	\$16,430,519	310 Jobs	\$14,458,434	\$29,734,239
Public Services	264 Jobs	\$10,562,264	\$13,818,908	373 Jobs	\$15,393,423	\$27,939,648
Grand Total	3,616 Jobs	\$127,931,323	\$493,926,464	5,465 Jobs	\$213,823,303	\$744,007,434

Key Findings:

Federal government data from 2015 BEA and BLS sources indicate that the Brown and Outagamie County region generates \$27.5 billion in gross regional product, \$15.8 billion in employee compensation, and 316,903 jobs.

- The direct impact of the Oneida Nation on the regional economy is \$494 million in output, \$128 million in compensation, and 3,616 jobs.
- The total direct, indirect, and induced effects associated with Oneida Nation economic activity are: \$744 million in output, \$214 million in compensation, and 5,465 jobs.
- The Oneida Nation is responsible for 2.7% of gross regional product, 1.4% of employee compensation, and 1.7% of jobs in the two-county region.
- The majority of the economic activity is driven by the economic enterprise sector as shown in the Executive Summary Figure 2 which displays the jobs and output impacts. These entities generate profit that is transferred to the Oneida Nation as government revenue/funding to support their government and social programs.
- The Oneida Nation is responsible for generating an average of \$89 million in government revenue per year with \$33.4 million going to the state and local level.
- The Oneida Nation prioritizes spending on education, government services, healthcare, housing, human services, and public services for its members. In-house usage by members reduces the pressures on similar programs offered to the public by state and local governments in the two-county region. As just one example, the operation of the Oneida Nation K-12 school relieves local school districts of almost \$6 million in education costs of members' children.

Executive Summary Figure 2: The Total Economic Impacts on Jobs and Output

Oneida Nation Total Economic Impact on Jobs by Sector

Economic Enterprises 3,304 jobs 60.46%	Healthcare 569 jobs 10.41%	Education 386 jobs 7.06%
	Public Services 373 jobs 6.82%	Internal Services 310 jobs 5.68%
	Human Services 193 jobs	
	Government Services	

Oneida Nation Total Economic Impact on Output by Sector

Economic Enterprises \$509,844,089 68.5%	Healthcare \$79,475,046 10.7%	
	Education \$38,082,662 5.1%	Internal Services
	Public Services \$27,939,648 3.8%	Human Services

The goal of this study is to highlight the economic impact of the Oneida Nation on the Brown and Outagamie County region. It is clear that while the Oneida Nation is pursuing its Seventh Generation Vision of emphasizing the growth and development of their people through strong community and stewardship of the environment, the surrounding Brown and Outagamie County region is experiencing the positive externalities of these efforts through economic growth and development.

II. Introduction & Objective

The Oneida Nation has a proud and storied history of regional origins predating Wisconsin's statehood. The Oneida Nation is a successor-in-interest to the aboriginal Oneida Nation, and entered into the 1838 Treaty with the Oneida, which established its reservation's footprint in northeast Wisconsin. The Oneida Nation prides itself on carrying forward its cultural history and ancestral roots valuing its citizens through its Seventh Generation Vision. This vision emphasizes the growth and development of the people through community and stewardship of the surrounding environment not only today, but for generations to come.

The Oneida reservation comprises approximately 65,400 acres of land located within Brown and Outagamie Counties or about 8.7% of the county land area. The enrolled Oneida membership boasts 17,171 tribal members with 7,510 residing in either Brown or Outagamie Counties. Roughly 60%, or 4,460 of the tribal members residing within the two-county region live on the Oneida reservation, while the remaining 3,050 members live off reservation.

While the physical presence of the Oneida Nation is known throughout the region, the extent to which they impact the local and regional economy is both lesser known and harder to quantify. The scope of the operations that comprise the Oneida Nation's economic footprint spans a variety of industries and sectors including construction and capital projects, economic enterprises, education, healthcare, housing, human and social services, and a variety of governmental services. These operations not only provide goods and services to the local community, but they support local vendors with their expenditures along with providing jobs, incomes, and tax revenues. In addition, many of the social services and programs provided by the Oneida Nation to its members help to relieve some of the demand for these services provided by state and local government.

Given that all of these operations serve to support and drive the success of the regional economy, the purpose of this study is to quantify the economic impact of the Oneida Nation on Brown and Outagamie Counties. Using employment, compensation, and revenue data, this study estimates the direct, indirect, and induced

impacts of the Oneida's economic activity. In addition to quantifying these effects, this study will highlight and discuss key areas of the Oneida's influence in the region ranging from tax and government revenue paid to state and local government, to the services they provide to their tribal members that reduces the burden on state and local governments. Most notably, the education, healthcare, housing, and human services have not only a large impact on their constituents, as consistent with the Oneida Seventh Generation Vision, but they also have a significant spillover effect on the economies of the two-county region where their nation resides. As will be shown from the analysis that follows, the presence of the Oneida Nation has a significant, positive impact on the regional economy for all the stakeholders in Brown and Outagamie Counties.

The study is organized as follows: the methodology and data will initially be discussed followed by an overview of the Oneida's operations as a set up for the economic impact analysis results. The remainder of the analysis will surround discussion of the findings as it pertains to key Oneida programs such as education, human services, housing, and healthcare along with a discussion of the regional economic impacts and government revenue generation.

III. Methodology & Data

There are various methods that can be used to measure the economic impact that an organization, firm, or entity can have on the economy. One of the most common approaches used in economic impact studies is input-output analysis, which serves as the basis of this study.

Input-output analysis is an approach to modeling the total impact of a change in an economy. The initial change or shock is referred to as the direct effect, which captures the direct or immediate effect of the industry change. For example, suppose a firm decides to invest in new capital via constructing a new building. The spending on the new building would be the direct effect.

The beauty of input-output analysis is that it also captures the secondary or multiplier effects of an industry change. Multiplier effects are the result of

direct spending in the economy cycling throughout the local/regional economy. Multiplier effects take two forms: indirect and induced effects. The indirect effect refers to the associated businesses or firms that are on the receiving end of the direct spending. For example, if a new building is constructed for the direct effect, the indirect effect would be the spending that occurs to the local firm that is paid by the construction company to provide their materials or services to the building project. Given that the direct and indirect spending creates employment opportunities and provides incomes to households, the induced effect is the spending that occurs by households as a result of that additional income. For example, as a result of the direct and indirect effects, the employees of any of the benefiting firms have additional income that they spend on other goods and services in the local economy. This spending helps to further support other businesses.

In short, the input-output analysis, as applied in this study, seeks to explain how the existence of the Oneida Nation's operations generates direct effects in the economy that multiply through the indirect and induced effects to create their total economic impact on the region. The economic impact will be measured across three key variables: the number of jobs, the employee compensation, and the economic output.

The input-output analysis was conducted utilizing the IMPLAN platform. IMPLAN is a widely accepted economic modeling system that is used throughout the country by both public, private, and nonprofit enterprises to conduct economic impact studies. IMPLAN leverages the data collected by the U.S. Bureau of Economic Analysis (BEA) and the Bureau of Labor Statistics (BLS) to construct the unique regional data matrix that is used for the input-output analysis.

An important component to any economic impact study is defining the geographic region of impact. Given that the Oneida reservation is physically located in both Brown and Outagamie Counties, along with a majority of their operations and employees (both Oneida and non-Oneida) residing in the region, this two-county geography was a natural fit. Thus, the results of this study should be interpreted as the economic impact spread across these two counties.

The primary source of the data used throughout this study was provided by the Oneida Nation. The data were provided at the specific request of the CBEA researchers and was analyzed independently from the Oneida staff. The data used for the inputs in the IMPLAN model are from 2014-2016. Rather than use revenue, employment compensation, or employment from one particular year, it is common to use the average spread over multiple years. The advantage of this approach is that the results are not subject to the specific economic conditions of any given year (either good or bad). The average approach essentially helps to smooth out the business cycle fluctuations. Thus, the results of this economic impact study can be interpreted as the average annual economic impact of the Oneida operations.

IV. Overview of Oneida Tribal Operations

The task of assessing the economic impact of the Oneida Nation is challenging to say the least. Not only does the Oneida Nation operate a series of profit-generating economic enterprises, but it also functions as a sovereign government providing a host of services to its constituents, ranging from basic social services, to housing initiatives, healthcare, and environmental protection to name a few. The goal of this analysis is to explore the collective impact of all of these tribal operations.

Prior to discussing the operational structure used in the economic impact analysis, it is important to highlight the unique relationship that separates the Oneida operations from traditional businesses or firms. The Oneida Nation, as a sovereign government, has many profit-generating entities, however, all of the proceeds and profits from those enterprises are used to fund the governmental and social service-related programs for its tribal members. In other words, those funds serve to underwrite the investments in the physical, human, social, and environmental capital that serve the future sustainability of the Oneida Nation.

The scale of the profit-generating or economic enterprises spans many industries and is a key element in creating a revenue stream to support other tribal

operations. These economic enterprise operations include agricultural endeavors such as the Oneida Nation Farm and the Oneida Nation Apple Orchard, and construction services provided by the Oneida ESC Group (OESC) which includes the Oneida Total Integrated Enterprises (OTIE), Oneida Engineering Solutions (OSE) and Mission Support Services (MS2). They also provide a range of financial services through Bay Bank and property management services through the Oneida Seven Generations Corporation. One of the more well-known services provided by the tribe to the region is their gaming operations, which include their main Oneida Casino as well as various smaller-scale gaming outlets. The Oneida are involved in other aspects of the hospitality and recreational industries including the ownership of hotels in the region and the Thornberry Creek golf course. Lastly, the tribe owns and operates the Oneida One Stop gas station and convenience store franchise throughout Brown and Outagamie Counties. As a matter of perspective, these operations generated, on average from 2014-2016, roughly \$360 million per year in industry sales or output in the region. These enterprises also employed 2,187 people and paid out roughly \$68 million in wages and benefits.

The profit generated from the economic enterprises after covering wages, benefits, compact fees and operational costs averages about \$112 million per year as indicated in Figure 1.

Figure 1: FY14-16: Average Economic Enterprise Net Profit

Revenues:

Economic Enterprises	\$359,529,207
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Costs:

Operational Expenses	\$170,774,777
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Wages & Benefits	\$68,859,068
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Compact Fees	\$7,654,355
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Net Economic Enterprise Profit	\$112,241,007
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The funds generated by the economic enterprises are combined with tribal program income and fees along with state and federal funding to comprise the tribal government revenue of the Oneida Nation. As a matter of perspective, Figure 2 provides a snapshot of the

funding sources for the tribe. It is clear that while it receives funding from state and federal governments (a large portion of which is to provide services that are comparable to the state and local government services provided to all citizens), the Oneida Nation derives a substantial portion of its funding through its own self-sustaining initiatives. In fact, for the 2018 fiscal year, 19% of the tribal revenue is derived from state or government sources, while the remaining 81% of the funds are generated through tribal economic enterprises, program income, or other tribal sources by the Oneida Nation. This table assumes the government revenue from the economic enterprises is net of expenses.

“For the 2018 fiscal year, 19% of the tribal revenue is derived from state or government sources, while the remaining 81% of the funds are generated through tribal economic enterprises, program income, or other tribal sources by the Oneida Nation.”

In keeping with the Seventh Generation Vision, the tribal government revenue is allocated across a host of operations that serve its members, the community, and the environment. A quick look at Figure 3 indicates that 57% of the Oneida funds for FY2018 are directly allocated to the members via health and social services, education, community development, and direct membership benefits. The remainder of the funds are focused on government operational expenses, capital projects, and public works.

While the funding and allocation data for FY2018 provide insight into the structure of the Oneida Nation’s economic, social, and governmental enterprise, in order to assess from an economic impact study perspective, we need to be more specific or granular about the sectoral breakdown of the Oneida’s operations. In an effort to achieve this objective, the Oneida tribal operations have been structured into nine broad categories for this impact analysis.

Figure 2: FY18 Tribal Government Funding Sources



Figure 3: FY18 Tribal Government Allocations & Expenditures

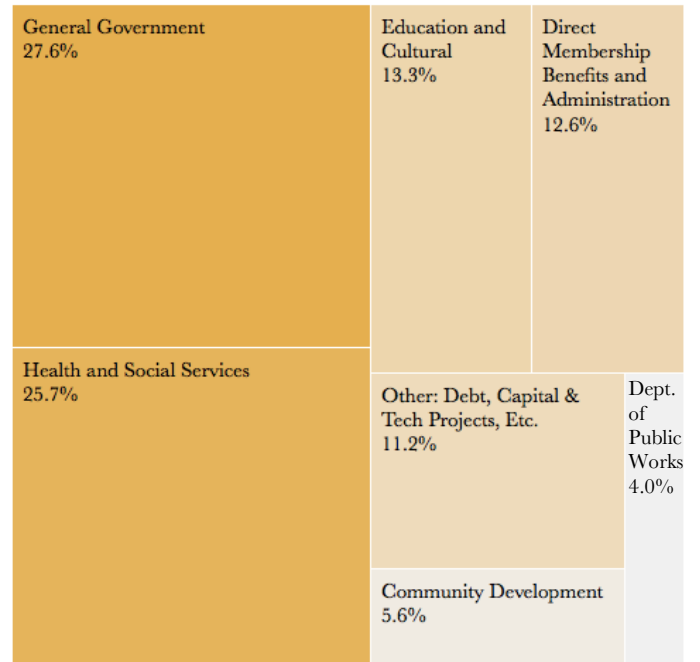
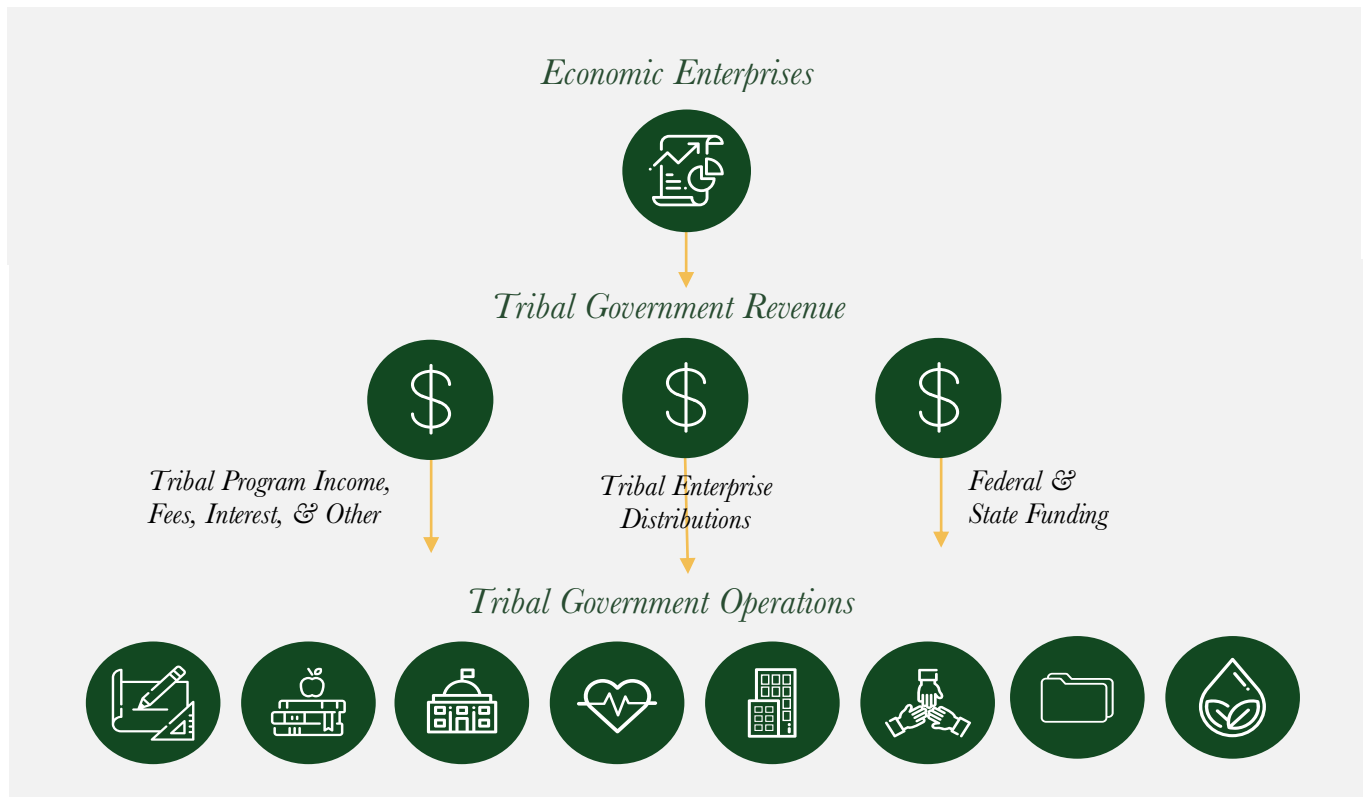


Figure 4: Overview of Tribal Funding & Operations



Given that different industries have different multiplier effects, it is necessary for this study to segment the operations to provide a better understanding of key drivers of the Oneida's overall economic effect on the region. The broad categories of the Oneida Nation's operations are:

- Capital Projects
- Economic Enterprises
- Education
- Government Services
- Healthcare
- Housing
- Human Services
- Internal Services
- Public Services

Figure 4 provides an overview of these operations and the funding relationship of the Oneida Nation. The aforementioned list includes economic enterprises that generate revenue for the Oneida Nation as well as the myriad of tribal operations that provide social and governmental support services for the Nation and its members.

Aside from various capital and infrastructure projects, the Oneida Nation focuses on providing support for education, healthcare, and housing. In the educational space, the tribe provides a variety of services ranging from childcare, early education and Headstart programs, a library, elementary, middle, and high schools, as well as a variety of program-specific efforts. The healthcare sector ranges from providing behavioral, dental, optical, and medical care facilities to a pharmacy, a fitness facility and even a nursing home. The Oneida Nation has their own Comprehensive Housing Division, which includes an Income-based Housing Program (HUD Funded) and a non-Income based Housing Program offering rental and home ownership assistance programs. Human and social services are another important component of support with an emphasis on child and family support programs, economic and community programs, as well as food security and elder services.

Given its sovereign government status, the Oneida Nation also provides its own public services which include environmental, health, and safety functions, as well as police and emergency management services, and even their own judicial and family court systems. Like any federal, state, or local government, the Oneida Nation also funds the administration of its operations

spanning basic government services, as well as other internal support service operations such as accounting, finance, human resources, management information systems, etc. The Oneida government operations are also responsible for directly employing 1,429 people per year on average and paying another \$60 million on compensation.

The above information provides the first indication of the economic impact of the Oneida Nation on Brown and Outagamie Counties. If the tribal operations are combined, their direct impact on the regional economy averages \$494 million per year, with \$360 million generated in industry sales from economic enterprises. In total, the Oneida operations directly employ 3,616 people per year and are responsible for nearly \$128 million in compensation to workers in the region.

V. Economic Impact Analysis

The objective of this study is quantify the impact of the Oneida Nation on the two county region in which it resides. For context, using 2015 data, Brown and Outagamie counties combine to generate \$27.5 billion in gross regional product and \$15.8 billion in employee compensation annually. This output is produced by approximately 317,000 employees across the region. As noted above, the Oneida Nation directly contributes \$494 million in output to this gross regional product, \$128 million in compensation, and 3,616 jobs annually. Figure 5 highlights theses direct impacts as well as the total impacts of the Oneida's operations by sector.

While calculating the direct impact is more straightforward, it fails to capture the multiplier effects that permeate throughout the region as a result of these direct effects. In other words, to capture a better estimate of the economic impact, the indirect and induced effects must also be calculated to control for the additional output in the region due to the spending that results for associated firms on the receiving end of Oneida operations expenditures, as well as the additional spending that occurs in the region on behalf of employees receiving compensation because of this economic activity. The key finding of this study suggests that the average annual economic impact of the Oneida Nation on Brown and Outagamie Counties when

accounting for the direct, indirect, and induced effects, is \$744 million in output, \$214 million in compensation, and 5,465 jobs as indicated in Figure 5.

“The annual economic impact of the Oneida Nation on the Brown and Outagamie Counties region is \$744 million in output, \$214 million in compensation, and 5,465 jobs.”

In order to better understand the origins and driving factors of these impacts on the region, it is important to assess the underlying tribal operational components.

Economic Enterprises

The economic enterprise sector of the Oneida Nation is made up of the larger profit generating entities. Oneida gaming, construction, retail and hotel sectors have the largest effects in employment, compensation and output. Gaming and retail are multi-location enterprises and the results comprise the data aggregation of all the locations. Gaming has five different locations, but the one near the Austin Straubel International Airport is considered the main location that has the attached Radisson Hotel. Retail consists of seven convenience stores and three smoke shops that are owned and operated by the Oneida Nation.

Gaming’s direct output on the economy is \$202.8 million per year on average. The total impact of this industry on regional output is \$257.7 million, which comes from the primary gaming enterprise, food and beverage sales, and the indirect and induced effects in the region. The Gaming entity alone adds 1,678 total jobs to the local economy. The output from the Radisson and Wingate hotels are counted separately from the gaming entity because although they are connected to the same building, their operations are independent from one another.

A notable highlight for the gaming sector is its ability to create economic inflows to the region. A valuable asset to any region is attracting funds from outside of the area; this creates inflows which increases the economic

activity, as opposed to leakages, where funds from the region are spent elsewhere leaving the area. The gaming sector draws in a significant amount of economic activity from outside the region into Brown and Outagamie Counties. As a matter of perspective, the gaming customer profile highlights the importance of this asset as only 26% of their customers actually reside in the area. The remaining customers, or 74% of the customers, are coming from outside the study area to spend dollars in the region as a result of this Oneida operation. Without knowing more about the individual customer playing habits, it is difficult to say with certainty the amount funds brought into the region by the 74% of customers traveling to the gaming sector. However, it is safe to say that this is an important value-add to the region as these inflows help to create jobs and compensation within the two-county region.

The retail sector is another valuable driver of economic activity for the Oneida. This sector includes the Oneida One Stop chain of gas and convenience stores which boasts seven locations as well as three separate tobacco stores, and the Oneida Market. The Oneida Market is a storefront that sells the Oneida’s Black Angus beef and grass-fed beef, as well as teas, and other products produced by the tribe. This sector alone is responsible for \$61 million in direct output to the region, which translates to an overall effect of about \$94 million when accounting for the indirect and induced effects. This sector also employs 106 people on average annually, and creates 317 jobs in Brown and Outagamie Counties as noted in Figure 5.

The construction sector is made up of the Oneida Engineering, Science, and Construction (OESC) Group which includes the Oneida Total Integrated Enterprises (OTIE), Oneida Engineering Solutions (OSE) and Mission Support Services (MS2). This entity provides jobs and output by contracting construction projects for the Oneida as well as others in Brown and Outagamie Counties. The average annual effect is 659 jobs with \$35.5 million in employee compensation and \$109 million in total output.

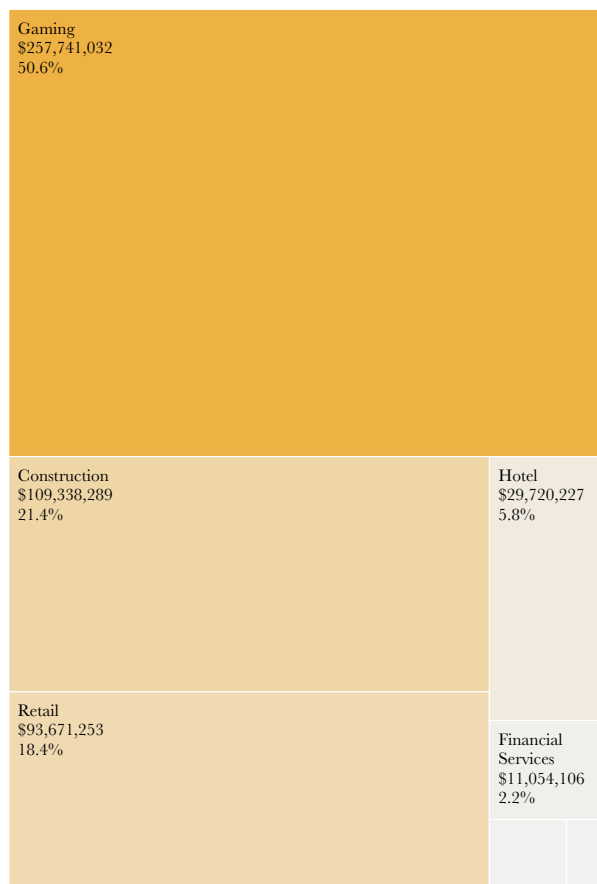
Figure 5: Economic Impact Overview Results

Tribal Operation	Tribal Entity	Direct Employee	Direct Employee Compensation	Direct Output	Total Employee	Total Employee Compensation	Output Total Effect
Capital Projects	Other Construction (Non-Oneida)	38 Jobs	\$2,012,947	\$5,242,567	58 Jobs	\$2,995,013	\$8,177,813
	Total	38 Jobs	\$2,012,947	\$5,242,567	58 Jobs	\$2,995,013	\$8,177,813
Economic Enterprises	Agriculture	17 Jobs	\$399,719	\$2,337,611	21 Jobs	\$562,889	\$2,821,481
	Construction	338 Jobs	\$20,417,136	\$65,354,678	659 Jobs	\$35,500,492	\$109,338,289
	Financial Services	28 Jobs	\$1,406,000	\$6,911,113	59 Jobs	\$2,765,792	\$11,054,106
	Gaming	1,236 Jobs	\$36,578,747	\$202,790,625	1,678 Jobs	\$57,265,965	\$257,741,032
	Hotel	279 Jobs	\$5,074,426	\$17,387,992	371 Jobs	\$9,311,702	\$29,720,227
	Recreation	183 Jobs	\$1,241,667	\$3,135,000	200 Jobs	\$1,979,804	\$5,497,701
	Retail	106 Jobs	\$2,525,676	\$61,612,188	317 Jobs	\$12,840,608	\$93,671,253
	Total	2,187 Jobs	\$67,643,371	\$359,529,207	3,304 Jobs	\$120,227,252	\$509,844,089
Education	Administrative	3 Jobs	\$150,281	\$322,500	4 Jobs	\$214,241	\$513,854
	Arts	3 Jobs	\$159,104	\$572,760	8 Jobs	\$339,454	\$1,134,258
	Childcare	30 Jobs	\$918,042	\$1,842,237	39 Jobs	\$1,298,528	\$3,117,162
	Community Education	5 Jobs	\$191,828	\$397,638	7 Jobs	\$280,651	\$682,629
	Cultural	27 Jobs	\$1,198,839	\$2,353,043	44 Jobs	\$1,931,807	\$4,804,292
	Headstart	37 Jobs	\$1,090,567	\$2,229,551	48 Jobs	\$1,546,039	\$3,757,044
	Higher Education	6 Jobs	\$264,915	\$2,494,642	14 Jobs	\$593,089	\$3,705,034
	Library	5 Jobs	\$172,954	\$379,846	7 Jobs	\$280,763	\$702,709
	School	126 Jobs	\$4,662,283	\$9,430,321	177 Jobs	\$6,776,999	\$16,090,834
	Vocation	10 Jobs	\$580,113	\$1,107,555	17 Jobs	\$891,641	\$2,070,276
	Youth Enrichment	16 Jobs	\$499,145	\$833,784	21 Jobs	\$709,088	\$1,504,570
	Total	268 Jobs	\$9,888,071	\$21,963,877	386 Jobs	\$14,862,300	\$38,082,662
Government Services	Government Services	100 Jobs	\$5,206,358	\$10,316,110	175 Jobs	\$8,632,599	\$20,599,584
	Total	100 Jobs	\$5,206,358	\$10,316,110	175 Jobs	\$8,632,599	\$20,599,584
Healthcare	Behavior	39 Jobs	\$2,184,654	\$4,281,554	61 Jobs	\$3,170,187	\$7,440,193
	Dental	26 Jobs	\$1,764,587	\$5,313,499	47 Jobs	\$2,669,143	\$8,100,978
	Fitness	41 Jobs	\$1,399,879	\$2,713,663	56 Jobs	\$2,093,749	\$4,997,543
	Medical Clinic	45 Jobs	\$3,830,266	\$13,923,460	103 Jobs	\$6,435,609	\$22,220,528
	Nursing Home	42 Jobs	\$1,548,672	\$4,344,339	63 Jobs	\$2,464,601	\$7,269,783
	Optical	12 Jobs	\$639,443	\$1,648,463	19 Jobs	\$942,566	\$2,582,742
	Pharmacy	29 Jobs	\$1,348,807	\$9,206,532	64 Jobs	\$3,029,047	\$14,424,058
	Wellness Funds and Programs	110 Jobs	\$3,502,914	\$6,291,613	154 Jobs	\$5,377,364	\$12,439,221
	Total	344 Jobs	\$16,219,222	\$47,723,123	569 Jobs	\$26,182,266	\$79,475,046
Housing	Housing Authority	41 Jobs	\$1,407,283	\$4,562,237	58 Jobs	\$2,147,624	\$6,805,012
	Land Management	25 Jobs	\$995,777	\$4,850,150	40 Jobs	\$1,660,510	\$6,856,541
	Total	65 Jobs	\$2,403,060	\$9,412,387	98 Jobs	\$3,808,134	\$13,661,553
Human Services	Child & Family Services	51 Jobs	\$2,188,990	\$4,916,163	76 Jobs	\$4,225,804	\$8,392,055
	Community Support	15 Jobs	\$568,417	\$1,293,351	22 Jobs	\$893,749	\$2,265,123
	Economic Support	10 Jobs	\$340,343	\$1,153,055	18 Jobs	\$663,269	\$2,137,460
	Elder Services	58 Jobs	\$820,306	\$1,803,774	67 Jobs	\$1,224,495	\$3,097,106
	Food Security	7 Jobs	\$170,995	\$323,423	9 Jobs	\$256,565	\$601,056
	Total	141 Jobs	\$4,089,051	\$9,489,766	193 Jobs	\$7,263,882	\$16,492,800
Internal Services	Internal Services	208 Jobs	\$9,906,979	\$16,430,519	310 Jobs	\$14,458,434	\$29,734,239
	Total	208 Jobs	\$9,906,979	\$16,430,519	310 Jobs	\$14,458,434	\$29,734,239
Public Services	Development	219 Jobs	\$8,027,062	\$8,573,915	293 Jobs	\$11,332,244	\$18,364,891
	Non Divisional	45 Jobs	\$2,535,202	\$5,244,993	79 Jobs	\$4,061,179	\$9,574,757
	Total	264 Jobs	\$10,562,264	\$13,818,908	373 Jobs	\$15,393,423	\$27,939,648
Grand Total		3,616 Jobs	\$127,931,323	\$493,926,464	5,465 Jobs	\$213,823,303	\$744,007,434

The Financial services sector illustrates the total effect that the Seven Generations Corporation and Bay Bank add to the local economy. Together, these entities add \$11 million in output to the local economy and \$2.8 million in employee compensation associated with 59 jobs. Recreation captures the output that the Thornberry Creek golf course creates in the region. It is worth noting the acclaim this golf course brings to the area given its hosting of the LPGA Thornberry Creek Classic. While the total impact on the region as a result of the golf course is \$5.5 million per year, this is likely understated as events such as the LPGA classic also tend to bring in large amounts of visitor expenditures to the hospitality and restaurant service sectors.

Agriculture captures the economic activity of the Oneida Nation Farm and the Oneida Nation Orchard. Many of these products are sold through the Oneida Market which promotes the sourcing of local foods in the

Figure 7: Economic Enterprise Total Output Breakdown



region. The orchard is also well known for their annual Big Apple Fest that takes place in September. This sector adds an additional \$3 million in output to the gross regional product.

The economic enterprise operations of the Oneida Nation are the largest component of their economic impact to the region comprising about 68.5% of the their total impact on Brown and Outagamie Counties. The overall impact of the combined economic enterprises is \$510 million in output, \$120 million in employee compensation and 3,304 jobs. Figure 7 displays a breakdown of the output and percentages of the sectors that make up the economic enterprises.

Capital Projects & Construction

The capital projects or construction expenditure is separate from the construction entity in economic enterprises because it represents construction projects that were contracted by the Oneida Nation but were not serviced by one of their own Oneida companies (e.g. OTIE or OESC). Like many firms or organizations, the Oneida opens up the capital improvement projects to bids from any interested service provider and they select the highest-quality, most cost-effective bid. Thus, given that there are regular annual construction projects specifically contracted for the Oneida Nation, this represents economic activity that would not have otherwise existed without Oneida Nation demand. The funds in this category represent the capital projects spending that is allocated to local firms, since any capital projects serviced by an Oneida company are captured in the economic enterprise section.

It is worth noting that this analysis attempts to estimate the average annual capital project expenditure. However, there are years where the Oneida Nation does large scale capital projects that far exceed the average analyzed above. For example, in 2014 there was a large-scale capital investment into expanding the casino operations. Specifically, the main casino received a capital injection of around \$15 million, which as a single construction event was responsible for creating 170 jobs, \$9.2 million in compensation, and \$24 million in output for the region. The Mason casino also incurred a \$7 million injection that same year. The Mason Casino construction event was responsible for creating 79 jobs,

\$4.1 million in compensation and \$11.2 million in output for the region. This is not a common, typical expenditure, and thus it is not included in the Figure 5 average annual spending, but these types of expenditures by Oneida should not be discounted when thinking about their effect on the region.

Education

Tribal schools are the largest drivers of economic activity for the education sector with \$16 million in total output. Cultural Education, Head Start, and Higher Education are the next three largest entities each generating around \$3-4 million in output per year. The total effect on jobs in the region for the education sector is 386 jobs with the schools alone contributing 177 jobs. The next three largest entities add an additional 141 jobs while the other education programs and entities fill in the gaps. One noteworthy program that is not fully captured in this data is the Oneida's higher education scholarship funding. The Oneida Nation provides roughly \$10.5 million dollars per year in scholarship funds, of which about \$2.2 million goes to students attending higher education institutions in Brown and Outagamie Counties. Thus, the latter number is used given our study region, but their full efforts in the space should not go unnoticed.

Healthcare

The Oneida Nation offers a wide variety of healthcare clinics, programs and healthcare benefits. The average overall total output for the healthcare sector and its spillover effects is \$79.5 million annually. The medical clinic for outpatient care is the largest contributing output entity, followed by the pharmacy. The Medical Clinic's total output impact on the region is \$22 million with 103 jobs, and the Pharmacy is responsible for 63 jobs and \$14 million in total output. Together, all the wellness funds and programs generate an additional 154 jobs and \$12.4 million in output for Brown and Outagamie Counties. These programs are comprised of grants and services designed to promote healthier lifestyles and support to tribal members.

Housing

Oneida's Housing Division acquires, develops and maintains affordable housing that is in a healthy and safe environment for tribal members. The Tribe has their

own Comprehensive Housing Division, which includes an Income-based Housing Program (HUD Funded) and a non-Income based Housing Program offering rental and home ownership assistance programs. The Division of Land Management operates alongside the Housing Division with a focus on land acquisition efforts. The combined impact of these entities have a total output around \$13.6 million on the local economy. The Oneida Housing Authority adds a total 58 jobs and Land Management adds 40 jobs. The details of this operation will be discussed later in the study.

Human Services

Human Services has a wealth of programs and services that aim to serve different needs of the community. Many of these services are available without charge to those that use them and the costs are covered by tribal contribution dollars or grants. Child and Family Services, the largest entity in this sector, includes a range of services such as domestic violence programs, social services, foster care, parenting classes, and economic assistance for those in need with dependents. Child and Family Services generates 69 jobs, \$2.5 million in employee compensation and \$6.3 million in total output.

Elder services extend beyond the nursing home services noted in the healthcare sector. The Elder Service program is an initiative driven by the Oneida Nation Commission on Aging to serve the elderly and handicapped populations to help them maintain an independent lifestyle. The total output is \$3 million annually with \$1.2 million in employee compensation for 67 jobs.

Community Support is a tribally funded program that gives aid for those enrolled tribal members in times of immediate crisis. Economic support is comprised of federally funded but tribally operated programs for financial assistance. The Food Security entity includes the food pantry and a food distribution program that works to supply food as well as encouraging self-esteem, education, employment opportunities and pursuits. The combined total of the human services sector is \$16.5 million in total output with 193 jobs and \$7.3 million in employee compensation. However, these numbers only represent part of the story, as the true impact extends beyond this data to the societal impact.

Government, Internal, & Public Services

Government services are the services that are necessary to operate and manage the Oneida Nation's sovereign government. Many of these operations have comparable counterparts at the federal, state, and county government levels. These operations include everything from legislative affairs, communications, law and trust departments to the various boards, committees, and commissions that help manage the tribal government and operations. The total economic output generated from this operational segment is \$20.6 million with 175 jobs and \$8.6 million in employee compensation.

Internal Services includes the administrative and business operational needs of the tribe. Although accounting, human resources, news and media are essentially a part of servicing the community behind the scenes, it is an indirect relationship that is not counted as a public service. There are 310 jobs generated by this sector and its total output is \$18 million.

Public Services is comprised of non-divisional and development services. The development services include the utilities, mechanical engineering, and environmental departments of the Oneida Nation to name a few. These entities provide services to the tribal members along with the environmental preservation of the reservation. The non-divisional services include the family and judicial court, the Oneida Police Department, and the Office Emergency Management among other entities. The overall impact of the public services sector is \$27.9 million in output, \$15.3 million for employee compensation and 373 jobs to Brown and Outagamie Counties.

As previously noted, the combined effects of these tribal operations are responsible for an average annual impact of \$744 million in output, \$214 million in compensation, and 5,465 jobs in Brown and Outagamie Counties.

VI. Discussion & Findings

The previous section lays out the key results from the input-output analysis to estimate the economic impact of the Oneida Nation on the region. However, the numbers presented above only tell a portion of the story. In order to assess the true value of the Oneida Nation it

is important to dig deeper into many of the operations to better understand the scope of their economic impact both in output, compensation, and job creation, as well as the broader impacts they provide to the regional community and society as a whole. To better assess the impact, the following areas will be highlighted for the remainder of this document:

- Regional Economic Impacts
- Educational Impacts
- Human & Social Service Impacts
- Healthcare Impacts
- Housing Impacts
- State & Local Government Impacts

“The Oneida Nation is responsible for 2.7% of the output, 1.4% of the compensation, and 1.7% of the jobs in Brown and Outagamie counties.”

A. Regional Economic Impact

The Oneida Nation is located in Brown and Outagamie Counties. Using the IMPLAN data derived from the BEA and BLS for 2015, these two counties comprised \$27.5 billion in gross regional product and \$15.8 billion in employee compensation. These compensation dollars were divided among the 316,903 employees within the two-county region. Brown County has a population of 258,718 and Outagamie County has a population of 180,430 people.

The results provided in the previous section, indicate that the importance of the Oneida Nation to the regional economy is significant. Given that it is responsible for a total of \$744 million in output, \$214 million in compensation, and 5,465 jobs in the two-county region, this implies that the Oneida Nation is responsible for 2.7% of the output, 1.4% of the compensation, and 1.7% of the jobs in Brown and Outagamie Counties.

To put the employment of the entire Oneida Nation in perspective, it is directly responsible for 3,616 jobs in the local economy. This number includes the governmental operations, along with the employment of their corporations, and the jobs directly created through their

Figure 8: Indirect & Induced Effects on Output & Employment by Benefitting Sectors

Service Output: 61.9%, \$154,709,238 Employment: 69.4%, 1,283 jobs	TIPU Output: 14.9%, \$37,184,533 Employment: 7.3%, 135 jobs	Manufacturing Output: 5.1%, \$12,631,244 Employment: 2.7%, 50 jobs
	Trade Output: 12.3%, \$30,708,070 Employment: 16.0%, 295 jobs	Construction Output: 3.2%, \$7,882,507 Employment: 2.5%, 47 jobs
		Government Output: 2.6%, \$6,501,321 Employment: 1.9%, 35 jobs

spending. According to data from the Greater Green Bay Chamber's 2017 Factbook, the Oneida Nation ranks as the 3rd largest employer in the area behind Humana and Bellin Health and it is larger than Aurora Healthcare and Schneider. This statistic is based on the employment of just the Oneida Nation, not including its corporations and jobs created from direct spending. If we compare that to the data provided by the Department of Workforce Development for Outagamie County, the largest employers consist of Thedacare, Affinity Health Systems, and Thrivent. Given the data on the Oneida Nation, Oneida is much larger than Thrivent in terms of employment and would rank 3rd in size for the Outagamie County ranking as well. In other words, the Oneida Nation is an important employer in the region. This influence extends to both their Oneida members as well as non-members. In fact, based on the employment data, only 56% of the employees of Oneida operations are enrolled Oneida tribal members, while the remaining 44% are non-Oneida employees.

Using an eight-sector industry aggregation scheme similar to the Standard Industry Classification (SIC) codes, the Brown and Outagamie Counties study region indicates that the services (49.3%), trade (14.3%), and manufacturing (14.2%) sectors are the largest employment market segments. In looking at the breakdown of the 5,465 jobs created by the Oneida Nation, there are several sectors of overlap, where Oneida's strongest employment sector is the services industry (81.6%) followed by the trade industry (8%). While the distribution for the Oneida is heavily skewed

in the services sector, this is largely due to the aggregation of the industries. For example, a great deal of the jobs such as gaming, hospitality, education, healthcare, financial services and many of the human, internal and public services all fall under this aggregated industry category.

It is important to note the industries that benefit from the existence of the Oneida Nation due to the indirect and induced spillover effects. For example, the Oneida Nation directly employs 3,616 people, yet an additional 1,850 are employed in the region as a result of the multiplier effects. The spillover effects also translate to an additional \$85 million in labor compensation and \$250 million in output. Figure 8 provides a breakdown of the industries that are beneficiaries of these spillover effects in terms of both employment and output (note: the mining and agriculture sectors are not labeled given their small size). Not surprisingly, the service sector receives the largest benefit of 62% of the additional output and 70% of the additional employees followed by the transportation, information and public utilities (TIPU) sector with 15% of that output. Essentially, the service industry in Brown and Outagamie Counties enjoys an additional 1,283 jobs, and \$155 million in output above and beyond the Oneida's direct impacts.

The impact on jobs obviously extends to the unemployment rates in the region as well. Out of 17,000 Oneida tribal members worldwide, the Oneida Nation has 7,500 tribal members that are in Wisconsin and primarily reside within the Brown and Outagamie

Counties either on or off the reservation. Using data from the Oneida Nation's 2017 Oneida Health Study, the Oneida members that lived on the reservation experienced a 7.1% unemployment rate, while their members living off the reservation in the region had a 12.1% unemployment rate. Brown and Outagamie counties had an unemployment rate of 3.7%. In addition to the job creation efforts of the Oneida Nation on the regional economy, their members are also active workers in the labor force.

B. Educational Impacts

In total, the Oneida Nation directly spends \$22 million on education and educational opportunities in the region. This expenditure includes supporting a variety of programming efforts such as early education, community education, cultural and artistic education, as well as vocation and youth enrichment programming. These efforts are on top of their core educational focus of funding schools such as their elementary, middle, and high schools in the region as well as a library. Their educational focus extends beyond the high school through the funding of scholarships for students pursuing higher educational efforts. The Seventh Generation Vision lays the framework for shaping the future generations of the Oneida Nation, and thus the tribe places an important emphasis on education for its membership.

Compared with all households in Brown and Outagamie Counties, Oneida members have about three times the rate of single parent households. This fact suggests that a larger percentage of tribal parents are faced with solo child-rearing responsibilities that must be balanced with work obligations. The Oneida Nation has solid programs in place to assist such families who need additional resources and support.

These programs include the Birth to Three and Early Intervention programs which provide in-home services to families with children under school age. This Early Head Start in-home program serves around 60 infants, toddlers, and pregnant women per year offering 48 weeks of visits (about 90 minutes per week), along with 24 group socialization experiences. The Head Start pre-school programs for children ages 3-5 currently has 142 students enrolled either full-time or part-time with a

capacity of 152 students. These programs provide high-quality, curriculum-based educational programs that align with state and federal educational outcomes.

These programs provide important services to those in need. According to the recent data, 70% of the children enrolled in the Early Head Start/Head Start programs are low-income eligible, homeless, or receive public assistance. While these programs are supported by state and federal funding, the Oneida Nation provides additional funding to support 21% of the Head Start children that are enrolled in these programs each year. In total, across both of these programs, the Oneida Nation funds about 27.5% of the budget for these services.

During the 2017-18 academic year, there were 1,754 enrolled members of the Oneida Nation between the ages of birth to age 17 living in the economic impact study region of Brown and Outagamie Counties. In the Tribal elementary school enrollment is 311 and in the Tribal high school enrollment is 139 for a total of 450 students enrolled in Oneida Nation schools. Using the data above, 32% percent of Oneida children age 5-17 attend Tribal-sponsored schools, with the remaining 68% percent attending public and private schools in Brown and Outagamie Counties. For children living on reservation land, the attendance percentage at Tribal-sponsored schools is much higher.

Both the elementary and high schools of the Oneida Nation are fully accredited by the state of Wisconsin. In addition, the Tribe requires at least 2 credits in Language/Culture of the Oneida Nation and a civics course specifically tied to the Oneida Nation's Constitution. These additional requirements are intended to ensure that new generations of Oneida are firmly grounded in their unique identity and are able to be active and engaged citizens of their sovereign nation.

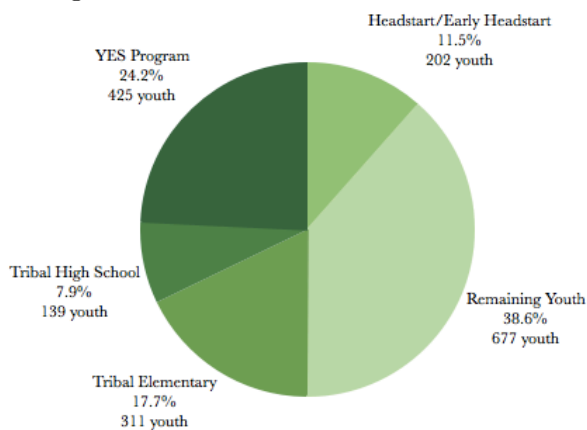
Many Oneida member children attend public schools due to the location of their residences and distance away from the Tribal-sponsored schools. To better serve such students, the Oneida Nation runs the Youth Enrichment Services (YES) program, employing 14 academic specialists and advocates who assist students with their academic needs in non-tribal school settings. These 14

“These programs alone represent a cost savings and relief to the local school districts and taxpayers of roughly \$6 million dollars per year.”

advocates provide support for 628 eligible students currently attending elementary, middle, or high schools in Green Bay, Seymour, West De Pere, Freedom, and Pulaski. In 2017, they worked directly with 75% of these eligible students to assist with their educational and social needs.

To better assess the coverage of the Oneida’s 1,754 under 17 population, Figure 9 presents the number of infants, toddlers, or students actively enrolled in one of their education programs, which amounts to about 61% of their youth being actively involved in one of these opportunities.

Figure 9: Oneida Youth Education Direct Program Enrollment



As a matter of context, according to the US Census Bureau’s 2015 Annual Survey of School System Finances, school districts in Brown County receive on average \$12,279 per student to fund their education for a year, while districts in Outagamie County receive \$11,440 per student. If the average funding needed per student across these two counties is \$11,860 per student, then as a result of the 450 students enrolled in tribal-sponsored schools there is a cost savings to the local school districts and taxpayers of \$5,337,000 per year.

Additionally, if the average salary for a school counselor in Green Bay, WI is \$47,124 per year as indicated by Glassdoor.com, and they employ 14 school counselors through the YES program to serve the 628 eligible students in the non-Oneida school districts, this generates an additional savings to the school districts of \$659,739 per year. The combination of these programs alone represent a cost savings and relief to the local school districts and taxpayers of roughly \$6 million dollars per year.

Aside from these services, a notable feature of the Oneida school system is its focus on individualizing the curriculum to the needs of the individual, be that special needs, gifted/talented, or other student circumstances and aligning those efforts for the student’s future success. The graduation rate of Oneida Nation High School is 96% and 40.5% pursue further higher education opportunities via college, university, or tech school. To further assist with enhancing the future opportunities of its members, the Oneida Higher Education Department staffs 3 full time advisors to provide guidance for students pertaining to jobs, internships, and scholarship funding.

Additionally, the Oneida Nation further solidifies their commitment to education by offering a scholarship fund that assists students in pursuing higher education opportunities. Using funds largely generated from the economic enterprises, the Oneida Nation provided an average of \$10.5 million per year to 885 students to attend higher education endeavors from 2015-2017. This amounts to an average of \$11,832 in scholarship funding per student.

Most notably for Brown and Outagamie Counties, about \$2.2 million or 21% of the scholarship funds were paid to schools located in our region which further supports the educational institutions in our area. Of these funds, 52% of the students attended public schools, while 48% attended private schools. In total, 55% of the scholarship funds stayed in the state of Wisconsin. This is a substantial investment on behalf of the Oneida Nation, not only in the development of its members in line with the Seventh Generation Vision, but also in terms of investing into the local and regional workforce.

C. Human & Social Service Impacts

The Oneida Nation prides itself on supporting its people as noted in its Seventh Generation Vision and in its mission, “*A nation of strong families and individuals built on Tsi? niyukwalibot^ [all of us our family] and a strong economy.*” As such the goal of the human and social services sector is to serve its people and satisfy their needs. The Oneida Nation allocates about \$9.5 million dollars of funding to this sector on an annual basis and employs 141 people in these service-based roles, which translates to an total economic impact of \$16.5 million in output and 193 jobs in the region.

For the purpose of this study, this sector of spending has been separated into five categories: child and family services, community support, economic support, elder services, and food security. While many of these social service programs are funded through external government agencies, the Oneida Nation is committed to partnering in these endeavors with financial resources, staffing, and program implementation. The Oneida Nation places a high value on Human Services by contributing 41% or about \$3.9 million of the \$9.5 million in funds in this category. Most notably, it provides a majority of the funds for the community support and elder services areas as indicated in Figure 10.

Given some of the tribal members’ socioeconomic demographics, the area of human services is of particular importance given the Oneida’s mission. For example, median income levels for the Oneida people in 2016 are below the levels for the Brown and Outagamie Counties as a whole. According to the U.S. Census Bureau, the average median income from 2012-2016 for Brown County was \$54,172 and \$59,806 for Outagamie County. Oneida member households’ median income in 2016 was \$42,463 for members residing in the region.

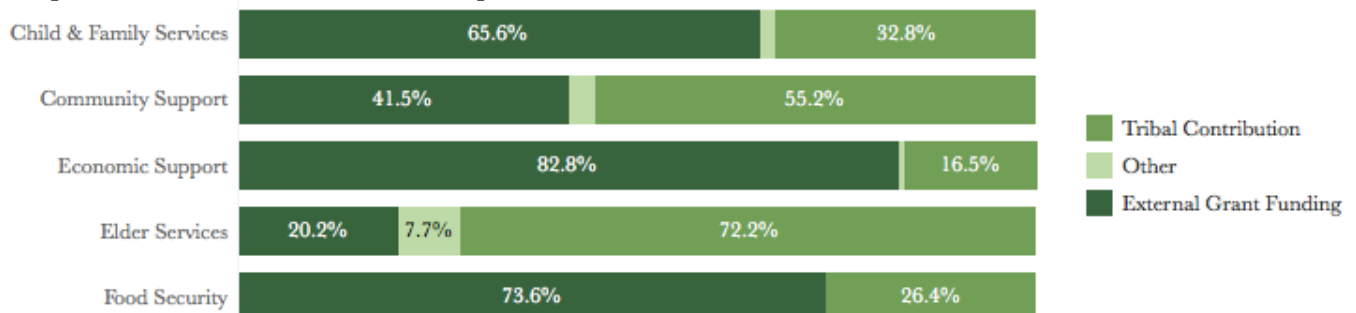
“The Oneida Nation places a high value on Human Services by contributing 41% or about \$3.9 million of the \$9.5 million in funds in this category.”

However, it is worth noting that these median income levels for the Oneida member households have been experiencing steady increases since 2010, with on reservation households experiencing a 26% increase, and off reservation households experiencing a 36% increase according to the 2016 QOL survey data.

In addition to having lower median income levels, Oneida tribal members have higher rates of poverty than Brown and Outagamie Counties overall. Tribal members households living in the region had a poverty rate of 21% in 2016. Compared to Brown and Outagamie Counties, this is more than double given that Brown County was at 7.3% in 2014 and Outagamie County was at 7.4%. These socioeconomic statistics indicate the need for a strong human and social services program, which is precisely the goal of the tribe.

Child and Family Services has the largest economic and social impact in the human services sector. There are a large number of single parent homes that benefit from these comprehensive family support programs. On a percentage basis, the percent of the Native American population in Brown and Outagamie Counties that are single parent homes is three times that of the entire population in the counties. Funding for these programs comes from grants and tribal contributions; these dollars are covering program costs and any economic assistance that is a part of a program.

Figure 10: Human Services Funding



Some of the programs and services Oneida has are in response to the Indian Child Welfare Act. The Indian Child Welfare Act was enacted in 1978 by the United States Congress to ensure tribal authority over their children. One example is the Kinship Care program which helps children without guardianship stay with other family members by having the state of Wisconsin administer financial assistance of \$215 per child on a monthly basis for those extended family members that take guardianship over minors who are not legally their responsibility. The program does not hinder families' ability to apply for other financial aid through federal programs such as Medicaid or Supplemental Nutrition Assistance Programs (SNAP).

When family is not available to children that need a home, the Oneida Nation runs its own foster care program that is state licensed and regulated. This foster care program only serves the children that are Oneida tribal members given that the goal is to help children remain in tribal member homes and under Oneida authority. The Oneida Child Support Agency takes on cases exclusively to Oneida members which relieves some of caseload for local agencies in Brown and Outagamie Counties. Foster care and Kinship care often work with the Oneida Child Support Agency. Given that the Oneida Child Support Agency is tribally operated it is able to service more than the local agencies in Brown and Outagamie Counties: more active case managers with smaller caseloads, more frequent reviews along with potential child support funding, and different child support payment options.

Additional programs housed under Family Support Services are classes that teach familial values and parenting skills. Many of these classes also include counseling and support groups. Members can be referred to attend these classes from probation and parole, social services organizations, other domestic violence programs, and self-referrals. These classes are free and the costs are covered by tribal contributions and grants.

The Oneida Nation offers a variety of domestic violence classes for the victims and the abusers. The purpose is to empower the victims and help counsel the abusers to understand the aggression and direct it to something

away from the harm of others. The Coordinated Community Response team is an organization of multiple agencies between the Oneida Nation, Brown County and Outagamie County that pool resources in order to seek and protect women and children from domestic violence. There are also programs for children that help teach them understanding, empowerment, prevention and safety.

One indicator of the importance of the Child and Family Services area is the funding and operation of their own Family Court. While the judicial operations technically fall under the Public Services sector in this study, the existence of this type of service speaks to the Oneida's care towards the family unit. The Family Court costs an average of \$217,639 to operate per year, and it handles an average of 482 hearings per year. All of these cases would typically be seen by the local judicial system, thus, the voluntary funding of this entity represents a direct cost savings to local governments in Brown and Outagamie Counties.

Community support services include the emergency fund program as well as the public transit system. As catastrophic events or illnesses arise, Oneida tribal members are able to apply for the Community Support Services fund that helps to ease the burden of household responsibilities by covering medical or basic living costs when there is no other assistance available and all other options have been exhausted. Economic Support covers the federal and state income assistance programs and the Oneida Nation helps enroll and manage its members or any Native Americans living on or off the reservation that are in need. Native Employment Works and Temporary Assistance to Needy Families (TANF) are two of the federally funded examples that are within the Economic Support sector.

The Oneida Public Transit, which is housed under the Community Support sector, is a local transportation system for the Oneida people. It is funded by grants, tribal contributions, and fares paid by the passengers. It is a transportation system that has some organized routes as well as door-to-door service. In a region like northeast WI with limited public transportation, this service is invaluable to its users, many of whom rely on this service

to access basic needs such as shopping or healthcare appointments.

The Oneida Nation Commission on Aging (ONCOA) established a priority of helping the handicapped and aging tribal members. The Elder Services program is meant to serve elders 70 and older, as well as disabled elders ages 55 through 69. Services include anything that assists elders in maintaining their independent living such as transportation, congregate meals, benefits, activities, volunteering, and financial assistance. The Elder Services department has many specialists on staff as well as a Senior Citizens Center.

Lastly, as previously noted, the tribal members have slightly elevated poverty rates relative to the broader two-county population. One of the assistance efforts for this demographic is food security. The Oneida Nation allocates resources to fund the Food Distribution Center, which focuses on fighting hunger in the community, as well as the Emergency Food Pantry. The Food Distribution Center serves an average of 7,895 meals per year, while the recently opened Emergency Food Pantry distributed 33,335 pounds of food in 2017. Those going to the Food Distribution Center are not limited to one time visits throughout the year.

The efforts on behalf of the Oneida Nation have not gone unnoticed by their constituents. In the 2016 QOL survey, 70% of the respondents stated that they were happy (rating either “excellent” or “good”) with the quality of the human and social services provided by the tribe, and 76% of the respondents were satisfied with the elderly services provided.

D. Healthcare Impacts

The Oneida Nation Comprehensive Health Division is the umbrella organization under which all health services are provided to enrolled members and employees. It is comprised of Oneida Community Health Center, the Resident Centered Care Community, Oneida Behavioral Health Services, and the Employee Health Services of the Oneida Nation. Its mission is to provide the highest quality, holistic health care to improve the health and wellness of the Oneida Community.

Comprehensive Health Services available to enrolled members include the following: internal medicine, primary care, pediatrics, obstetrics and gynecology, podiatry, dentistry, eye care, pharmacy, family planning, Anna John Resident Centered Care Community (AJRCCC - skilled long term care, physical therapy, and rehabilitation), behavioral health, health promotion and disease prevention (including diabetes), employee health, community health services (prenatal care, healthy start, immunization clinics, community health nurses, dementia care, home respite program, and wellness coaching).

A primary rationale for creating and delivering health care services under the auspices of the Oneida Nation is to ensure that such services are compliant with the Nation’s overall vision and seven generation focus upon maintaining identity and culture with attention to sustainability and environmental protection. The Oneida Nation employs an average of 344 health care providers per year, more than half of whom are non-members. In order to deliver an authentically Oneida approach to holistic health care, there are formalized training programs in place to ensure that both native and non-native health care providers deliver their services in a culturally sensitive manner. As noted in the above analysis using the average of the 2014-2016 data, the direct effect of the healthcare operations is 344 jobs, \$16.2 million in compensation, and \$47.7 million in output, which translates to an overall impact of 569 jobs, \$26.2 million in compensation, and \$79.5 million in output.

However, capturing the economic impact of just the operational and fund costs of the various healthcare entities is only part of the story when it comes to societal impact. The Oneida Nation has approximately 50,000 registered patients in their comprehensive health care system. Annually, there are 13,000–14,000 active patients seeking care at least one time, and these visits total more than 350,000 encounters or service units provided each year.

The health services budget of the Oneida Nation is approximately \$60 million for FY2018. Historical compact agreements by the U.S. federal government with the Oneida Nation provide funding via Indian

Health Services (IHS). The IHS funding accounts for 46% of this budget and approximately 54% of the budget is supported through third-party payments from privately insured Tribal members, Medicare, and Medicaid. Between 25-40% of enrolled members who utilize the Oneida Community Health Center services are uninsured and these services are subsidized fully, resulting in zero co-pays and zero co-insurance when they incur charges. The system is considered “open door,” meaning the services and subsidies are available not only to Oneida enrollees and descendants, but also to any Native Americans enrolled in other Tribal Nations. Based on the 2017 Oneida Health Survey, 22% of Oneidas in Brown & Outagamie Counties do not have any kind of health insurance.

The Oneida Nation employs a large number of individuals, offering insurance to eligible employees as a self-funded health insurance employer. Employees pay a share of the premium cost. The Oneida Nation contribution to health insurance on behalf of its employees exceeds \$35 million annually. Many employees who are and are not enrolled members access health care services outside of the Oneida Health System in the public or private health care sectors of their local communities. The data for the total amount of medical claims paid out from this pool averages about \$28.5 million per year with the respective year payouts highlighted in Figure 11.

The top ten sources of paid claims include: St. Vincent Hospital, Oneida Health Systems, Bellin Memorial Hospital, St. Mary’s Hospital, Prevea Health Centers, Aurora Baycare Medical Center, Baycare Clinic LLP, Orthopedic and Sports Medicine, Aurora Medical Group, and Froedert Hospital (Milwaukee). If we exclude the Froedert Hospital which is well outside our study region, then of the remaining top 9 healthcare providers receiving claims payouts for services rendered, only 17% of those claims are filed with the Oneida Health System. The remainder of those claims and payments for services, 83%, is going to other healthcare providers in the region as shown in Figure 12. The existence of the Oneida Nation not only provides jobs and compensation to the region, but their healthcare

coverage efforts for their employees has spillover effects to the broader healthcare service providers in the region.

Figure 11: Total Medical Insurance Claims Paid Out from Oneida Self-Funded Pool

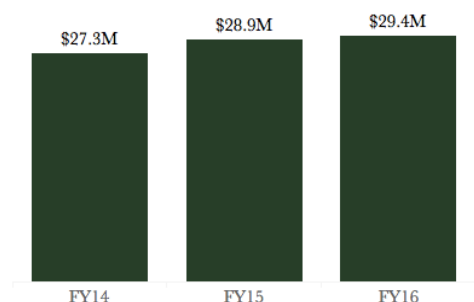
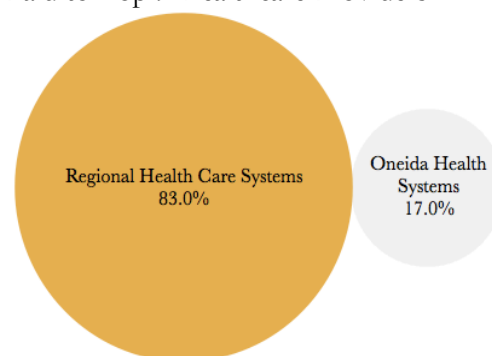


Figure 12: Percent of Medical Insurance Claims Paid to Top 9 Healthcare Providers



E. Housing Impacts

The 2014 Oneida Comprehensive Plan states that “the primary goal for the Housing Division is to provide a variety of housing opportunities to improve social outcomes and wellness. Housing needs of Oneida members living on Tribal land are addressed in the 24 Year/Phase 2006-2030 Residential Development Plan, and it supports increasing housing options on the Oneida reservation.

According to the 2016 Oneida Quality of Life Survey, Oneida members occupied 1,842 of the 9,142 housing units available on the physical reservation. Non-Oneida members live in the other 6,936 housing units on the reservation while 364 units are unoccupied. Brown and Outagamie Counties both have higher than the national rate of home ownership, which is 63%. Brown County has 65% of their population owning their own home while Outagamie county has 71.5%. For the Oneida

members that live on the reservation, 61% own their homes and the rate drops to 51% for the Oneida members not living on the reservation.

While homeownership is a goal for many households, access to a home whether it is owned or rented is vital to every family. Thus, to support its members with this societal necessity, the Oneida provide a variety of programs to assist families with home and rental opportunities. In October of 2017, the Oneida Nation combined all their housing programs (Oneida Housing Authority, Elder Service Apartments, former Dream Program, Loan Programs, Home Buyer Opportunity Program, and Residential leasing) under one division to better serve the Oneida people. This division is now known as the Comprehensive Housing Division. Its programs are shown below:

- Income Based Rental Program
- Income Based Rent-to-own Program
- General Rental Program
 - General Rentals
 - General Elder Rentals
- Residential Sale Program (Formerly DREAM)
- Tribal Loan Credit Program
- Tribal Home Repair Loan Program
- VET Tribal Loan Credit Program
- Home Buyer Opportunity Program
- Residential Leases

The results of our economic impact analysis suggest that the housing sector directly contributes about \$9.4 million in output and 65 jobs leading to a total impact of \$13.6 million and 98 jobs to the region. However, while the economic impact from the operational aspects of the housing sector is small relative the broader economic operations of the tribe, the outcome of providing access to a basic human need of shelter is invaluable to its members and the region as a whole.

These housing related services rely largely on grant funding and program income. The grant funding is received from the federal government's Indian Housing Block Grant Program, as well as the Housing and Urban Development's Veteran's Affairs Supportive Housing program. The remainder of these funds are derived from the programs themselves including rental income,

interest income, administration fees, and service charges. According to the Comprehensive Housing Division's most recent quarterly report, the FY2018 budget indicates that 72% of these funds are derived from grants, with 28% coming from program income. On the expenditure side, only 11% of these funds go to administrative costs while 74% go towards residential development, maintenance, or modernization.

One indicator of the value of these services is to gauge the number of people assisted by these efforts. From 2014-2016, the programs offered through the former Oneida Housing Authority serviced an average of 1,161 residents on an annual basis, which amounts to assisting 360 households per year with access to housing. These programs boast regular occupancy rates between 90-95%.

The loan programs are also a vital financial source for many Oneida member households in the home acquisition process. For FY2016, the DREAM, Tribal Loan Credit Program, Tribal Home Repair Loan Program, and the VET Tribal Loan Credit Program averaged a combined loan portfolio of 413 loans with an outstanding balance of \$26.2 million. The existence of these programs provides members the opportunity to obtain housing and help to secure a better future.

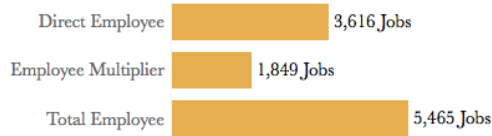
F. State & Local Government Impacts

The task of this study was to assess the impact of the Oneida Nation's enterprises and operations on the regional economy. Much of the preceding analysis focuses on the output and job creation effects of their operation as well as many of the social effects. However, the other side of the story is how the regional governments benefit from this activity. From a high-level perspective, there are two primary channels through which the state and local governments benefit through the operations of the Oneida Nation.

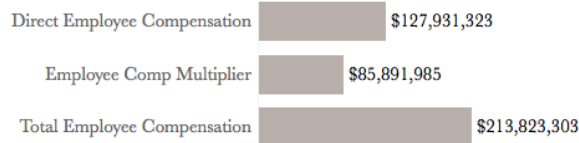
First, given the large amount of economic activity generated by their operations, there are many ways the state and local governments will earn revenues from this activity.

Figure 13: Overview of Economic Impact Analysis Results

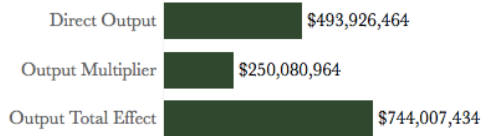
Employment Impacts



Employment Compensation Impacts



Output Impacts



Thus, the Oneida Nation creates the opportunity for these government entities to enjoy increased revenue streams. The second benefit to the state and local governments can be linked to the Oneida's service offerings to its members which can ease the burden or demand for these offerings from the state and local governments.

Figure 13 provides an overview of the economic impact analysis results of the tribal operations. These effects are derived from the direct effects from the Oneida operations and spending as well as the indirect and induced effects that combine to yield the total effects. It is clear by now that the economic footprint of the Oneida Nation is quite large, and this scale will inevitably lead to a host of government revenues being generated via taxes and fees to federal, state, and local government.

While it is true that Native Americans in the U.S. experience some tax-advantages through treaty agreements, they are still subject to many taxes and fees. For example, in the state of WI, according to the Wisconsin Department of Revenue, only Native Americans that both live and work on their tribal land are exempt from state income taxes. If a tribal member lives off the reservation, but works on tribal land, they are still subject to state income taxes. Additionally, as

Figure 14: Taxes and Government Revenues Derived from Oneida Economic Activity

Jurisdiction/Source	
U.S. Federal Government	
Federal Personal Income Taxes	\$ 14,186,730
Retirement Taxes	\$ 16,898,496
Additional Gov. Revenues from Indirect & Induced Effects	\$ 24,286,397
Total Federal Revenues	\$ 55,371,623
State Government	
State Personal Income Taxes	\$ 5,248,672
Other State Taxes, Fees, Compacts	\$ 14,139,386
Additional Gov. Revenues from Indirect & Induced Effects	\$ 9,389,085
Total State Revenues	\$ 28,777,143
Local Governments	
Service Agreements	\$ 1,665,578
Property Taxes	\$ 1,634,393
Additional Gov. Revenues from Indirect & Induced Effects	\$ 1,358,133
Total Local Revenues	\$ 4,658,103
Total Federal, State, & Local Revenues	\$ 88,806,869

previously noted, 44% of the employees of the Oneida Nation are not tribal members, and thus are subject to normal income taxation rules. Another example pertains to corporate income taxes. While the details of the tax treatment are lengthy, Figure 14 attempts to provide an estimate of the funds paid to the federal, state, and local government revenues as a result of the existence of the Oneida Nation, using the average data spread over the 2014-2016 timeframe.

Given the payroll information provided by the Oneida Nation, the personal income taxes paid at the federal and state level are straight-forward. At the state level, there are a host of taxes and fees that are paid such as the gaming compact fee and regulatory fees. These data include an estimate of the cigarette excise taxes paid on an annual basis. At the local level, the Oneida has service agreements with various city, township, and county governments to pay for certain services, as well as property taxes paid out to these governments.

Lastly, as noted in Figure 13, the induced and indirect effects are rather substantial. In fact, the additional impacts suggest 1,849 jobs, about \$86 million in compensation, and an additional \$250 million in output. These additional effects will generate more revenues for the government. Using the IMPLAN software an

estimate of these effects can be calculated and includes a host of taxes such as personal income taxes, corporate taxes, and excise taxes to name a few. If we combine the full effects of the included data (which is conservative estimate given data availability), the Oneida Nation is responsible for generating roughly \$89 million in federal, state, and local government revenue as shown in Figure 14. At a more regional level this amounts to \$4.7 million at the local level, and an additional \$28.7 million at the state level.

Aside from the revenue generation, the added benefits to the state and local governments include the cost savings and reduced workloads as a result of the Oneida programs that serve its people in the region. To reiterate, there are 7,510 Oneida tribal members living in Brown and Outagamie Counties both on and off the reservation. These tribal members have the opportunity to access the Oneida's full range of social, educational, healthcare, and community/economic support services.

While it would be difficult to fully quantify the cost savings to the state and local government as a result of these programs, some of the spending data can provide valuable perspective. Using the data from the FY2018 Oneida budget, 57% of the tribal government funds, net of economic enterprise operational expenditures, is allocated to its members through health and social services, education and cultural services, community development, or direct member benefits. To restate this impact another way, the Oneida allocates roughly \$150 million a year on just these programs. To be fair, that number includes about \$30 million in direct member benefits, such as per capita payments, as well as funding for many of their healthcare operations, and various federal and state funding. However, FY2018 indicates that this federal and state grant-based funding is only about \$50 million. To be clear, this is not to say that the Oneida Nation is saving the state and local government \$100 million per year as a result of these services. However, the existence of this funding undoubtedly relieves the state and local government agencies from some of the expenditures related to serving the public.

For example, as discussed in the educational impacts section, the existence of the tribal school system and the YES program advocates, the local school districts and

taxpayers save nearly \$6 million dollars in educational expenses. Another example of service offset is the case of the court system operated by the Oneida Nation. Between the Family Court and the Judicial Court, the Oneida spend an average of \$1 million per year to operate this public service and they see an average of 766 hearings per year. Another good example would be the Child Support Agency program. A large number of cases have been transferred to the Oneida program which alleviates the costs to the state and counties. While it would be challenging to assess every possible way in which the Oneida government operations helps to offset state and local government services, these two examples above are indicative of this relief.

VII. Concluding Remarks

The original intent of this economic impact study was to assess the role that the Oneida Nation plays in impacting Brown and Outagamie Counties in northeast Wisconsin. As the preceding analysis demonstrates, the Oneida Nation plays a significant economic role in the region through their operations and organizations that supply jobs, compensation, and output to the region in addition to the wide variety of services they provide.

For the purposes of this analysis the scope of the Oneida operations span across nine sectors including: capital expenditures, economic enterprises, education, government services, healthcare, housing, human services, internal services, and public services. Using an input-output modeling approach the economic impact of these operations was analyzed across these sectors to gauge the size of the economic footprint on the Brown and Outagamie Counties region.

In short, the importance of the Oneida Nation to the regional economy is significant. The key results of the economic impact study imply that the Oneida Nation is responsible for directly generating roughly \$494 million in output, \$128 million in compensation, and employing 3,616 people in the region. However, the Oneida Nation's direct spending and hiring lead to multiplier effects (i.e. indirect and induced effects) in the regional economy. After combining the multiplier effects with the direct inputs, the Oneida Nation is responsible for an estimated \$744 million in output, \$214 million in compensation, and 5,465 jobs in the two-county region.

This implies that the Oneida Nation is responsible for 2.7% of the output, 1.4% of the compensation, and 1.7% of the jobs in Brown and Outagamie Counties.

While these results highlight the economic impact, they only tell part of the story. In terms of the regional impacts, the Oneida Nation consistently ranks as one of the largest employers in both Brown and Outagamie Counties to both Oneida member and non-Oneida member employees. The full scale of the direct Oneida operations falls heavily in the services sector followed by the trade sector. Being one of the larger employers in the region combined with sector impacts implies that the Oneida Nation helps to play a role in limiting unemployment rates given their responsibility for 1.7% of the jobs in the region.

An important part of the Oneida Nation's economic impact surrounds their economic enterprises which generate profit to derive a portion of the government revenue that helps to support the tribe. The core economic enterprises that the Oneida nation are engaging in range from the gaming industry, to hotels, gas stations and convenience stores, construction and engineering companies, financial services, and agriculture. The economic enterprises alone account for roughly 60% of the total jobs and 69% of the total output generated by the Oneida Nation in the region.

Expanding into the services provided by the Oneida Nation further emphasizes their value to the region. This study highlights key areas of impact including education, human and social services, healthcare, and housing.

In line with their Seventh Generation Vision, the Oneida Nation places a premium on supporting education and educational programming. They offer a range of programming efforts such as early education, community education, and cultural education to name a few with the core educational elements including their elementary, middle, and high schools. Through these programs they directly serve over 60% of their youth population, and extend these efforts with their higher education scholarship funding efforts.

The Oneida Nation also plays a key role in providing human and social services program to their constituents. These programs include child and family services, community support, economic support, elder services, and food security. While several of these programs serve as extensions of federal programs, the Oneida Nation helps to subsidize many of these programs with their own funds by contributing roughly 41% of the funds in this category.

The work of the Oneida Nation Comprehensive Health Division also provides care for nearly 14,000 active patients a year across 350,000 patient encounters by providing full spectrum healthcare services with 344 healthcare employees. In addition to providing these services, the Oneida Nation also serves as a self-funded health insurance employer with 83% of their paid medical insurance claims being paid to regional hospital groups.

The Oneida Nation also plays an important role in housing assistance by offering a range of programs to assist families with home ownership and rental opportunities. The Comprehensive Housing Division offers programs such as their income based rental and rent-to-own programs, and their Tribal Loan Credit programs. By one measure, these programs assist an average of 360 households per year with access to housing, and their loan programs boast an average of 413 loans with a balance of roughly \$26 million. There is no question these program efforts add tremendous value to their constituent population.

Lastly, the Oneida Nation provides considerable benefit to the state and local government by way of generating government revenue through taxes, and providing relief to state and local government budgets through their service offerings. This study estimates that the Oneida Nation is responsible for generating an average of \$89 million in government revenue per year with \$33.4 million going to the state and local level. In addition to these tax receipts, the Oneida Nation provides many services that offer financial or operational relief to the state and local governments. For example, the tribally run schools and counselors that are funded by the Oneida Nation provide nearly \$6 million in relief to the local school districts, and their judicial court system sees

over 750 cases a year that the local government does not have to oversee. In other words, the Oneida Nation provides services and support that the state and local government can allocate those resources elsewhere.

The goal of this study was to highlight the economic impact of the Oneida Nation on the Brown and Outagamie County region. It is clear that while the Oneida Nation is pursuing its Seventh Generation Vision of emphasizing the growth and development of their people through strong community and stewardship of the environment, the surrounding Brown and Outagamie County region is experiencing the positive externalities of these efforts through economic growth and development.

