

# “I’ll Be Right Behind You”: Native American Families, Land Debt, and College Affordability

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*Family connections are critical for Native student persistence, yet families’ voices are absent in research. Using an Indigenous-specific version of educational debt, land debt, we center familial perspectives by exploring the financial struggles among Native families as their students transition to a Predominately White Institution. Findings indicate that Indigenous families experienced fear and frustration surrounding college affordability and the financial aid process. Regardless, these Native families made extreme sacrifices in paying for college. These findings were contextualized within the economic conditions created by land theft from Indigenous peoples. Returning to land debt, we argue that institutions need to begin from a perspective of what is owed to Native peoples in their policy decisions. That is, such decisions should take account of the benefits historically accrued by institutions residing on forcibly taken Indigenous land, and then examine how that debt can be repaid by supporting Native students, families, and communities.*

Keywords: *educational debt, Native American college students, family experiences, college affordability, Indigenous methodology, sharing circles*

ALL U.S. universities reside on Indigenous<sup>1</sup> land. That is the work of settler colonialism, the ever-present structure to occupy and maintain control of Indigenous land (Trask, 1993; Wolfe, 1999). Many take for granted the fact that Indigenous lands and bodies were stolen, not acknowledging how we contemporarily benefit from those Indigenous sacrifices. Dehumanization in the form of genocide and displacement of Indigenous peoples, as well as the forced enslavement and labor of Blacks, is the foundation of what is now the United States (la paperson, 2017; Wilder, 2013). It is also the seedling of colonial colleges and settler universities (Carney, 1999; Lee & Ahtone, 2020; Nash, 2019; Stein, 2020). This history is intricately woven into the present, yet this modern-day reality is concurrently denied.

Despite existing on Indigenous land, predominantly White institutions (PWIs) have systematically excluded Native peoples from gaining access (Brayboy et al., 2012). When Native students gain access, they often struggle to afford attending college (Espinosa et al., 2019; Nelson & Tachine, 2018; Shotton et al., 2013). Pursuing a college degree is becoming increasingly costly for many students, especially in states where state funding has plummeted (The College Board, 2016). States across the nation are disinvesting in higher education, and many colleges are subsequently struggling to meet their budgetary needs (Goldrick-Rab,

2016). Colleges are hence raising tuition to offset cost, and low- to middle-income families are experiencing this financial hit the hardest (Goldrick-Rab, 2016). For example, in the first 5 years after the 2008 recession, tuition in Arizona universities nearly doubled—the greatest increase in the nation (Center on Budget and Policy Priorities, 2016). In 2007, Arizona supported 72% of the college costs for an Arizona-resident student. By 2016, the state covered only 34% (Arizona Board of Regents, 2017).

Specific to Native students pursuing higher education, there is a popular *sincere fiction* (Feagin & O’Brien, 2003) that they largely attend college for free due to the availability of race-specific scholarships and casino money (Bentley, 2012). It is *sincere* because many people believe this myth, and it is *fiction* because it is not true (Cabrera, 2019; Nelson & Tachine, 2018). American Indians, Alaskan Natives, and Native Hawaiians fall disproportionately in the low- and middle-income groups, but this sincere fiction makes it increasingly difficult to convince institutions to commit to meaningfully supporting Native students through financial aid (Nelson & Tachine, 2018).

Since the economic recession of 2008 and the skyrocketing cost of tuition (Goldrick-Rab, 2016), there has been a steady decrease in the number of American Indians and Alaskan Natives attending college. In 2009, there were



205,900 Native students enrolled in degree-granting 4-year postsecondary institutions. However, in 2010, enrollment dropped to 196,200, and by 2018, it dropped further to 133,800—the lowest it has been since the year 1990 at 102,800 (U.S. Department of Education, 2019). These numbers demonstrate that, despite many national calls for equity in higher education and the increase in Indigenous land acknowledgment statements by universities (Red Shirt-Shaw, 2020; Stewart-Ambo & Yang, 2021), Native student enrollment is actually decreasing instead of increasing.

To historicize these trends, we rely on Ladson-Billings's (2006) presidential address to the American Educational Research Association, in which she developed the concept of *educational debt*, examining the long-term, structured inequities that she then linked to the historical, economic, sociopolitical, and moral debts that society owed systemically marginalized populations. We will later adapt Ladson-Billings's (2006) concept of educational debt and extend it to Native populations to explore family experiences in paying for college.

While scholarship has specifically identified families as playing an integral role in Native student persistence (e.g., Guillory & Wolverton, 2008; Heavyrunner & DeCelles, 2002; Minthorn, 2015; Tachine, 2017; Tachine, Cabrera, & Yellow Bird, 2016), there has been no study to date that centers perspectives from Native families themselves, particularly regarding their experiences in paying for college. Native families and their experiences are vital to enhancing our broader understanding of higher education's *educational debt*, especially during a time when college affordability restricts pathways for many. This study aims to investigate Native families' experiences with paying for college during their students' first year at the University of Arizona (UA), which resides on the lands of the Tohono O'odham and Pascua Yaqui peoples, and to explore what these experiences mean in terms of how higher education institutions can support Native American student success.

### Literature and Theory Guiding the Study

To contextualize this research, we first review the literature on college cost and its relationship with persistence. We then explore the important role of families of Native students in supporting their college matriculation. We then broadly describe the socioeconomic context that influences the lived experiences of many Native American families. Finally, we offer the concept of *land debt* as our theoretical framework, which is a Native-specific version of educational debt (Ladson-Billings, 2006).

#### *College (Un)Affordability and the Powerful Role of Native Students' Families*

Rapidly rising tuition coupled with decreasing need-based aid detrimentally affects students and their ability to

persist in college (Gerald & Haycock, 2006; Orfield, 1992). In fact, college cost is very closely related to persistence and degree attainment. For every \$1,000 of state or institutional grant allocated to students, there is a 5% to 10% increased chance of persistence into the second year (Heller, 2003). Additionally, need-based aid that supports at least one half of tuition costs led to 14% to 22% increases in 6-year graduation rates (Castleman & Long, 2013). These findings elucidate the market value of college funding in relation to access to and persistence in higher education. It is also critically important to understand perceptions of college affordability as it varies greatly by socioeconomic status (SES; McDonough & Calderone, 2006) and race (Hypolite & Tichavakunda, 2019).

McDonough and Calderone (2006) offer a critical perspective on college affordability by examining how high school counselors perceive the meaning of money to families based on their SES. For example, college fees of \$4,000 was seen as a "bargain" for upper-income families, but for low-income families, it can be prohibitively expensive (McDonough & Calderone, 2006). Based on the counselors' implicit cost-benefit analysis, they would then adjust their messaging and advised college trajectory for students, even if counselor perceptions of family attitudes were not accurate. This study illustrates a valuable example of how people (in this case, high school counselors) fail to include actual familial perspectives when conceptualizing the meaning of money and college affordability to a family. Moreover, Hypolite and Tichavakunda (2019) found that Black students' racialized identity informed how they construct and experience financial aid, which further demonstrates that college affordability may not carry the same meaning for everyone. However, this scholarship and the perspectives of Native American families are extremely limited in the extant literature. What has been well studied is the role of the family in Native student persistence.

*Family and Student Persistence.* Family has a profound influence in supporting Native students' college-going pathways and persistence (Guillory & Wolverton, 2008; Heavyrunner & DeCelles, 2002; Lopez, 2018; Minthorn, 2015; Salis Reyes, 2019; Tachine, Cabrera, & Yellow Bird, 2016; Waterman, 2012). The definition of a Native family moves beyond the White norms that dominate the two-parent (mother and father) paradigm (Kiyama & Harper, 2015), by also including clan relatives and extended family members. For example, grandmothers were identified as fostering a loving and trusting pedagogical practice that enabled Navajo students to persevere through personal and familial crises (Tachine, 2017). In other tribes, such as Haudenosaunee, students' ability to return home to the family at frequent intervals was a crucial factor in their success (Waterman, 2012).

On Native students and financial aid specifically, the empirical research is very limited. However, past scholarly

literature determined that Native families are a hindrance to Native students' matriculation. Specifically, one study found that when students provided financial contributions to their families, it decreased the likelihood of their persistence (Guillory & Wolverson, 2008). Yet family-centered studies have been critiqued in part due to their limited understanding of the varied ways in which families are engaged and of the role that institutions play in working with diverse families (Kiyama & Harper, 2015). Some scholars are "shifting the paradigm" by focusing on the strengths that families, particularly minoritized families, offer to students and institutions of higher education, in particular through Funds of Knowledge analyses among Latinx populations (Kiyama & Harper, 2015; Kiyama & Rios-Aguilar, 2017). There is some research that has taken into account racially minoritized familial perspectives on college choice and success (e.g., Herndon & Hirt, 2004; Kiyama, 2010; Museus, 2013), however Native family voices are not currently present in these discussions. Thus, there is an urgency to explore Native families' experiences with paying for college. Describing the larger socioeconomic context and historical realities facing Native peoples is critically important to understanding the intersections of college affordability and land debt.

#### *Socioeconomic Context and Native Families*

It is a delicate balance to portray the complex realities of a diverse Native community. We strive to follow Malia Villegas's guidance, "telling our stories with love" (2016, p. 102), by shedding light on the socioeconomic context, rooted in the history of U.S. settler colonialism (Miller, 2012; Trask, 1993; Wolfe, 1999), which continues to adversely affect Native families. This socioeconomic context, in turn, influences the ways Native families engage in paying for college (The Red Nation, 2021), an area frequently neglected in higher education research. We provide a brief overview of poverty among Native peoples as an important social context; however, this can be easily misinterpreted to mean that Native people are at fault for not achieving Eurocentric ideals of economic stability (Brayboy et al., 2012). Therefore, we want to be clear that we discuss poverty through a systemic analysis rooted in the historical legacy of settler colonialism (Brayboy, 2005). Moreover, we want to stress that Native peoples are vastly diverse and should not be generalized or essentialized to reflect a "poverty porn" imagery (Rivas, 2011), as misrepresentation (Keene, 2015) limits the "possible selves" of being a Native person in today's context (Fryberg & Stephens, 2010). Rather, Native peoples are thriving peoples who have withstood and continue to withstand the storms of settler colonization and White supremacy (Grande, 2004; Vizenor, 1994).

*Context: Systemic Inequality and Theft of Indigenous Lands.* There are 574 federally recognized American Indian and Alaskan Native tribes in the United States. According to

the U.S. Census Bureau (2018), 6.8 million people in the United States identified as American Indian and Alaskan Native in 2018. In 2015–2016, the median household income for Native populations in the United States was at \$38,530, compared with \$65,041 for non-Hispanic White populations. For specific tribes, the Navajo Nation's median 5-year estimate of income from 2013 to 2017 was \$26,862 (U.S. Department of Commerce, 2018). The Navajo Nation is the largest tribe in the state of Arizona and represents the largest Native student demographic at the UA (University Analytics & Institutional Research, 2017). The Tohono O'odham Nation had a median income of \$31,524 (U.S. Department of Commerce, 2018). The Tohono O'odham Nation is the second largest tribe in the state of Arizona and is located nearest to the UA; the UA resides on the land of the O'odham people. More than 40% of Navajo and 45% of Tohono O'odham people live below the poverty level, which is nearly double the national Native average of 26.6% and far exceeds the national White average of 9.0% (U.S. Department of Commerce, 2018). These numbers contradict the commonly held damaging social myth that Indian gaming offers financial stability to Native communities (Bentley, 2012; Reclaiming Native Truth, 2018; Addo et al., 2021). Instead, these figures demonstrate how systemic inequality, rooted in structural violence (Kirmayer et al., 2014), settler colonialism (Trask, 1993; Wolfe, 1999), and racial capitalism (Leong, 2013), is experienced by Native peoples.

Systemic inequality relates to the paternalistic role of the U.S. government in relation to Native peoples and land (Miller, 2012). Prior to contact with European settlers, Indigenous peoples flourished, and occupied and used the land of what is now the United States (Dunbar-Ortiz, 2014; Miller, 2012). On settler contact, whiteness as ownership of property took precedence as "only white possession and occupation of land was validated and therefore privileged as a basis for property rights" (Harris, 1993, p. 1716). White possessive logics denote the underlying desire to reaffirm the nation-state's ownership, control, and domination (Moreton-Robinson, 2015). Settler colonization, which is based on White possessive logics (Moreton-Robinson, 2015) and the "logic of elimination" and entails the acquiring and owning of Indigenous land (Wolfe, 1999), is still relevant today as Native people are constantly on guard to protect their land, waterways, and more-than-human relatives, which they have safeguarded since time immemorial (Estes, 2019).

In higher education specifically, the founding colonial colleges used Native lands and bodies as a funding stream (Nelson & Tachine, 2018) and as a rationalization to designate White possessive logics (Lipsitz, 2006; Moreton-Robinson, 2015; Nash, 2019). For example, Harvard College, one of the most esteemed universities in the world, rewrote their charter in 1650 to include Native students—for "the education of the English and Indian youth of this country in knowledge and godliness" (Carney, 1999, p. 1).

Although an endowment was created with generous support from the Boyle fund to support Harvard's charter to educate Natives, only five Native students graduated in the over 200-year time period between 1490 and 1700 (Carney, 1999). This charter still stands today. Harvard continues to profit from Indigenous land, and its endowment currently stands at more than \$39 billion.<sup>2</sup> However, Native peoples are not generally reaping any of these benefits.

Lee and Ahtone (2020) investigated the Morrill Act of 1862 and its historical and present intertwined relationship with Indigenous lands and peoples. Their findings revealed that through the Morrill Act, nearly 10.7 million acres of Indigenous lands, which accounted for approximately 245 tribal nations and communities, provided the seed money for 52 universities to advance economic development by creating nation-wide access to higher education in the United States. Specifically, appropriation of these Indigenous lands was the basis for the institutions of higher education residing on them to raise billions of dollars in collective endowments, from which some institutions are still earning revenue to this day (Lee & Ahtone, 2020; Media Indigena, 2020). These examples speak directly to the concept of *land debt*—a Native adaptation of *educational debt* that we developed to frame this study (Ladson-Billings, 2006).

### **Theoretical Frameworks: Educational Debt and Land Debt**

Ladson-Billings (2006) developed the concept of *educational debt* to problematize the analytical tendency to measure achievement gaps between racially marginalized and White students because they only provide a “short range picture” (p. 5). She challenged scholars to focus on educational debt, which is the combination of historical, economic, sociopolitical, and moral debts. We develop Native-specific versions of these, in turn, as core tenets of *land debt*. Historical debt is the “legacy of educational inequities” (p. 5). Applied to Native populations, historical debt is the combination of persistent educational inequities between Native and White students and the long-standing legacy of federal policies to assimilate and erase Native ways of knowing in schooling (Adams, 1995; Lomawaima & McCarty, 2006). Economic debt refers to the differential funding between minoritized and White populations (Ladson-Billings, 2006). An example of economic debt among Native communities is the systematic underinvestment by philanthropic organizations (Native Americans in Philanthropy, 2019). Moral debt “reflects the disparity between what we know is right and what we actually do” (Ladson-Billings, 2006, p. 8). Examples of moral debt are the centuries of abuse, genocide, and robbing of Indigenous lives and lands, such as the U.S. policy of “Kill the Indian to save the man” (Adams, 1995; Dunbar-Ortiz, 2014; Estes, 2019; History Matters, 1892). Finally, sociopolitical debt reflects the degree to which communities are excluded from the civic process, resulting in a

lack of voice and critical opinions in decision-making mechanisms. Despite offering tribal sovereignty, which supposedly ensures the right to self-determination, the U.S. government historically takes a paternalistic stance vis-à-vis Native Nations (Brayboy et al., 2012).

While Ladson-Billings (2006) referenced racially minoritized students as a whole in educational debt, there is a specificity for Native Nations that cannot fully be encapsulated by this concept. That is, Native cultural traditions, orientations, and customs are frequently related directly to the relationship between the people and the land (Brayboy et al., 2012; Tachine, Cabrera, & Yellow Bird, 2016), and the fundamental concept of tribal sovereignty positions Native peoples not just as a racial/ethnic group but also as a political group (Brayboy, 2005). Additionally, the historical and present-day prevalence of settler colonialism, coupled with the displacement and attempted genocide of Native peoples (Adams, 1995; Lomawaima & McCarty, 2006), causes land to be centered in discussions of a Native-specific educational debt. Therefore, building on educational debt, we offer the concept of *land debt* to specifically describe the economic conditions of contemporary Native peoples, with the understanding that the immense levels of wealth the United States currently benefits from were built on the theft of Indigenous lands and the enslavement of Blacks. We find this issue particularly relevant in an age of land acknowledgments, where settlers often highlight how the lands a university occupies are the original home(lands) of dispossessed Native peoples (Red Shirt-Shaw, 2020; Stewart-Ambo & Yang, 2021). Unfortunately, these acknowledgments often begin and end with only an acknowledgment, without an exploration and engagement of what is owed to Native communities from those who benefit from the theft of Indigenous land.

### **Methodology**

To explore the needs of Native families of UA students, we applied an Indigenous methodological approach: *sharing circles*. We will first describe sharing circles, then provide the research site and recruitment process and elaborate on the analytical process.

#### *Sharing Circles: An Indigenous Methodological Research Approach*

Since time immemorial, Indigenous methodology has been employed to theorize, problematize, and analyze life circumstances (Tachine, Yellow Bird, & Cabrera, 2016). At the core of Indigenous methodology are intentions to strengthen the betterment of Native societies. Specifically, storytelling has been an influential custom passed down from generation to generation, where stories are used to understand the beautiful complexities of life, including environmental conditions and phases, the sacredness within

creation stories, and lessons of axiology and building humanity (Archibald, 2008; Kovach, 2009; Smith, 1999; Wilson, 2008).

To gain a deeper understanding of Native students' experiences, we employed an Indigenous qualitative method, *sharing circles*. Sharing circles are an open-structured, conversational-style methodology that employs story sharing within a tribal cultural protocol context (Kovach, 2009; Tachine, Yellow Bird, & Cabrera, 2016). By *tribal cultural protocol*, we mean the cultural actions, petitions, and statements that an individual completes to create a relationship with another person to whom the individual makes a request (Archibald, 2008). While the sharing circles method was described generally in the scholarly literature (e.g., Kovach, 2009; Lavallée, 2009), Tachine, Yellow Bird, and Cabrera (2016) elaborated on this methodological approach and the unique contributions it offers when researching Indigenous peoples. Sharing circles provide a culturally ethical, localized, and nuanced research approach that fundamentally centers on ontological and epistemological protocols of Indigenous peoples within a certain time frame and context.

#### *Research Site and Recruitment*

There is a disjuncture between words and actions as it pertains to the UA. From the UA's home page, there is a land acknowledgment that reads,

The University of Arizona occupies the original homelands of the Tohono O'odham and Pascua Yaqui nations, Indigenous peoples who have stewarded this land since time immemorial. Aligning with the university's core value of inclusion, it is an institutional responsibility to recognize and acknowledge the people, culture and history that have shaped the Wildcat community. At the institutional level, it is important to be proactive in broadening awareness throughout campus to ensure our students feel represented, heard and valued.<sup>3</sup>

While this is an important step, acknowledgments should lead to greater institutional responsibility to Native communities, but this rarely happens in practice (Red Shirt-Shaw, 2020; Stewart-Ambo & Yang, 2021). The UA Native students are underrepresented at every level of the institution. They account for only 2% of the overall UA population despite being 5.3% of the population in Arizona. Additionally, UA Native students have the lowest rates of persistence and matriculation of any racial/ethnic group in the institution (University Analytics & Institutional Research, 2017). Access and success are limited for UA Native students despite the UA occupying stolen Tohono O'odham and Pascua Yaqui lands.

The data utilized are drawn from a larger study examining college access and transition experiences of first-year Native students and their families. Specific to this study, we focused on interviews with only family members to examine familial experiences that affect Native students. The lead

author, an enrolled member of the Navajo Nation, helped us ensure that Native epistemologies and protocols were intentionally utilized. Native peoples tend to operate from a collective worldview (Cajete, 1999; Fryberg & Markus, 2007), thus partnerships were integral to the success of this research. We worked with the four tribal nations that had the largest student enrollments at the UA (Hopi, Navajo, Tohono O'odham, and Pascua Yaqui), to seek their approval and ensure that our research would be of value to their communities. Furthermore, efforts to recruit Native families to participate were supported by our relationships with the UA's vice president of Tribal Relations and Native American Student Affairs (the Native student support center).

Invitational letters were mailed to 231 parents/guardians (families) of Native American students at the UA who self-identified as Hopi, Navajo, Tohono O'odham, or Pascua Yaqui. Parents/guardians (families) who were interested in participating in the research contacted one of the members of the research team to coordinate their participation in this research. The families were spread throughout the state; the research method was rooted in sharing circles protocols, which require people to be physically present to participate. Therefore, the research team offered compensation for travel as the family sharing circles took place on the UA campus; in Gallup, New Mexico; in Phoenix, Arizona; and in Flagstaff, Arizona. It was important to meet the families near their communities, partly as a practical consideration given that some locales were as far as 6 hours from the university. Compensation ranged from \$50 for traveling less than 100 miles and \$350 for those driving more than 600 miles (Table 1).

Even with the compensation, driving more than 500 or 600 miles is still a major task for research participants, and this speaks to the strong investment these family members had in their students' education and in having their voices heard on this subject.

Five sharing circles (ranging from two to seven participants per session) were conducted during the 2013 summer and fall semesters, yielding a total of 19 participants who were either the mother or the father of a UA college student. Each sharing circle lasted up to 3 hours. A semistructured interview protocol was utilized that focused on the family's experience as their student transitioned into college. To strengthen the interview protocol, a pilot sharing circle was conducted with the Native parents/guardians to ensure that the questions follow were attentive to tribal cultural protocols and elicited responses about college transition. A demographic table of the participants (pseudonym, relationship to the student, tribal affiliation, and location of the interview) is provided (Table 2).

There is an overrepresentation of Navajo family members in the sample, but this is actually reflective of the demographics of the UA, where members of this tribe are the most represented on campus.

TABLE 1

*Distance Traveled and Compensation for Participants*

<i>n</i>	Distance traveled (miles)	Compensation (\$)
3	>600	350
2	500–599	200
4	300–499	100–150
6	<100	50
4	—	Declined funding

After the conclusion of each sharing circle, the research team debriefed and dialogued about the themes that emerged from the group discussions. After the fifth sharing circle and subsequent code development, the team agreed that the data had reached thematic saturation, or “the point at which no additional themes are found from the reviewing of successive data regarding a category being investigated” (Ando et al., 2014, p. 1). Therefore, recruitment was stopped after five sharing circles. Each sharing circle was transcribed verbatim, and all the names were replaced with pseudonyms.

#### *Analysis: “Coming to Know”*

In the analytical process, there is no specific Indigenous term (that we know of) for data analysis; however, Indigenous peoples did organize information, analyze it, and make informed decisions for observed life circumstances. Santa Clara Pueblo scholar Gregory Cajete (1999) indicated that “coming to know” is the best English translation for the analytical process in meaning making and understanding (p. 80). Holding that teaching in mind, we met regularly to discuss potential patterns that emerged in the transcripts within the context of educational debt. Using a holistic, interpretive analysis of “coming to know,” the patterns were compared with other patterns within and across stories to see how they were similar to or different from the context of educational debt on college campuses (Cajete, 1999). Following the tribal protocols of sharing circles, we presented our initial findings to the Arizona Tri-University for Indian Education group, comprising Native and non-Native practitioners and administrators across the state, to ensure that our findings were valid and aligned with the tribal protocols of recognition, responsibility, and relationships (Tachine, Yellow Bird, & Cabrera, 2016). In Indigenous research methodologies, there is no direct corollary to trustworthiness or validity. However, following tribal protocols requires trust and reciprocity, and this was our core mechanism for ensuring that our interpretations of the data were both accurate and relevant to tribal communities.

The family sharing circles provided a nuanced and in-depth perspective of students’ perspectives. Although time has elapsed since the year of study, the phenomenon of this study has not changed much. In fact, college cost is increasing, and Native economic family dynamics are not.

## Findings

Many of the families who participated in the sharing circles expressed general satisfaction with the staff, faculty, and curriculum at the UA and believed that their children were happy at the university. However, the sharing circles revealed financial issues specific to Native American families, such as extreme stress in paying for college, which resulted in their finding unconventional ways to support their students. All families in the sharing circles expressed concerns about paying for their child’s college education; these concerns are contextualized within settler colonial poverty and financial fear.

#### *Poverty and Financial Fear*

Saving money was a difficult, individualized, and de-historicized process, especially because many parents did not have discretionary income, nor were they in a position to save enough money for college. By “de-historicized,” we mean that neither the families nor the institution took account of the land debt owed to these Native peoples. Rather, the institution considered the land theirs and theirs alone. To describe this reality, one parent, George, explained how structured poverty plagues many Native communities and that available funds are designated for everyday needs, which results in some Native peoples’ inability to save for college. He stated,

I think some families want their child to go to school to help out with finances too. So poverty has a big role in retention of students too or students going to school. . . . Poverty is the number one issue in everything that we do on Navajo, even in students going to school and staying in school, because it’s really sad to see that a grandparent or a mother or father saying, “You should stay here and go to work down here at Giant [gas station] so you can help pay for the utilities. You can go to school after we get, you know, after your brothers and sisters grow up a little bit.”

As George explained, there are many practical issues steering Native students away from higher education. Paying for utilities is critically important, and in comparison, college can be a luxury expense. This does not mean that education is not valued but that basic living needs are a priority, a necessity. Understanding this socioeconomic context of many Native families aligns with the concept of economic debt as it provides insights on the lived, material conditions of these families.

Patricia, another parent, explained that her own parents were uninformed in Eurocentric ways of capital growth and were not in a situation to save for college. She shared,

My parents, you know, they grew up in a mud house [traditional O’odham dwelling] or up in the village [rural area]. And so they were never educated in terms of how the stock market works, what the financial system is, things like that.

Patricia’s parents lived in a modest home, a traditional structure that often has limited access to running water or

TABLE 2

*Parent Name, Relationship to the Student, Tribal Affiliation, and Location of the Interview*

Parent name (pseudonym)	Relationship to the student	Tribal affiliation	Interview location
Patricia	Mother	Tohono O'odham	Tucson
Sarafina	Mother	Navajo	Tucson
Valerie	Mother	Hopi	Tucson
Michael	Father	Navajo	Tucson
Phyllis	Mother	Navajo	Tucson
Sylvia	Mother	Navajo	Gallup
Joan	Mother	Navajo	Tucson
Rose	Mother	Navajo	Phoenix
Gloria	Mother	Navajo	Phoenix
Terry	Father	Navajo	Tucson
Lyle	Father	Pascua Yaqui	Tucson
Tory	Mother	Hopi	Tucson
Sam	Father	Hopi	Tucson
George	Father	Navajo	Flagstaff
Laura	Mother	Navajo	Flagstaff
Alta	Mother	Navajo	Flagstaff
Louise	Mother	Navajo	Flagstaff
Douglas	Father	Navajo	Gallup
Sharon	Mother	Navajo	Gallup

electricity. She described their living conditions as a way to illustrate that her parents lived in an area with limited familiarization to Western ways of saving money. Yet Patricia also noted that her parents did not realize that they were considered in the “poverty category,” as they

were living normally, and we were happy. . . . It's only when we're out in the society when the standards are there that we realized that our families that live out on the reservations are poor. . . . But society put that level, that label as far as this is the line of poverty.

By “society,” she meant non-Native society, and it is noteworthy that she and her family did not realize that they were poor until they entered certain environments. This indicates that poverty is subjective and the criteria of poverty do not account for “living normally . . . and [being] . . . happy.”

With their lack of savings and adequate disposable income for college expenses, these families worried about their children finding the funding to persist in college. Sarafina had an older daughter who could not acquire a college degree due to financial challenges. Because of her older daughter's experience, Sarafina was concerned for her younger daughter, who is currently in college and falling into the same situation:

The biggest concern is the financial capability to finish school, because again my daughter left school for that reason. She couldn't pay her tuition or outstanding bills, so she could not re-enroll the next semester in that school until she could pay those off. . . . So the only biggest concern would be just having her [her currently

college-age daughter] to be able to get the financial resources to complete school because it is very hard to work and to go to school.

Both of Sarafina's daughters were the first in their family to attend college, which entails much anticipation and hope in their larger family. Yet having one daughter not complete school due to her inability to pay for college created fear in Sarafina. If her younger daughter falls into a similar situation, it would double the pain.

Tuition and housing are not the only financial burdens associated with going to college. Funding everyday expenses can also be very challenging. This sheds light on how the cumulative expenses of attending college can easily build up and heavily affect families who do not have the means to provide financial support. Sarafina elaborated,

You struggle mainly with the incidental expenses, like everyday expenses of little things to make life a little bit more friendlier [*sic*], happier, to enjoy your college years. . . . They want to go out on Friday and have pizza. Whenever they want to come home, it costs money. . . . A lot of success depends on them getting the money because none of us or very few of us have the extra cash to fully pay for your child's tuition.

Sarafina was not alone with these experiences. Another mother, Valerie, shared how her son struggled to afford the everyday costs associated with college life: “The scholarships did cover his [son's] tuition, room and board to stay in the dorm, but the little things, the extra things that he needed money for, traveling, he just didn't have.” Such “everyday

expenses” are incredibly important because not being able to afford participating in social gatherings (i.e., “They want to go out on Friday and have pizza.”) or returning home to gather strength may further marginalize Native students and inhibit their sense of belonging on college campuses (Tachine, Cabrera, & Yellow Bird, 2016). Some families had older children who were unable to complete college due to their inability to pay an outstanding balance. Overall, their experiences and cultural context provided a fearful backdrop of college affordability in many Native families’ minds, which influenced their children’s attempts to pursue college.

Some Native families were additionally worried about the future financial debt that their child would eventually have to pay. In particular, the potentially crushing size of the debt weighed heavily on their minds. As Michael shared,

I hate to think about it, but it’s the reality. . . . I fear seeing that bill at the end of the tunnel and how she’s going to repay that. . . . It’s just in the back of my mind. I see that statement coming in, and you have to start paying it back. That’s my worst fear for her [my daughter].

Most people, whether Native or non-Native, fear the large financial debt imposed on their children. However, the poverty that has plagued Native communities for generations (historical and economic debt) has caused fears over the debt to be borne by their children (the next generation) to intensify. That is, there is a different “meaning of money” for economically oppressed Indigenous people compared with their more affluent, non-Native peers (McDonough & Calderone, 2006). Land debt was compounded by historical debt and economic debt that were not the fault of Native families but, rather, long-term underlying structural problems stemming from stolen land. Regardless, the family members in the sharing circles still had strong college-going ambitions, as we will later describe, and they would go to incredible lengths to give their children college opportunities.

#### *Family Sacrifices for College Affordability*

To meet the high cost of college, many parents made immense personal sacrifices to offset the cost of their child’s college tuition. Michael is a father of three who has lived on and near the Navajo reservation throughout his life. In the 25 years since high school, he worked in construction and was not familiar with college costs. His daughter Hope was an outstanding student-athlete who would become the first in the family to attend college. Ever since she was a young girl, she had her heart set on attending the UA. When she got accepted to the UA, her number one choice, Hope was thrilled, and Michael was beaming with pride. He told her, “Well, wherever you go, I will support you financially, and whatever you decide to do, I’ll be right behind you.”<sup>4</sup>

However, he later admitted that he did not realize how much college costs and was shocked when he saw the bill:

For me as a dad, like I’ve said earlier, I didn’t know anything about financial aid. I never knew anything about how much it would take to go to school. . . . Our bill was like something like \$8,000, and I almost got off my chair, “Where do I come up with this?” That’s when I sat down and started looking at all the charts. I said, “Damn, they charged freshmen \$30 just to walk on campus.” It took a big chunk out of our cost of living for us. When I realized that I had to pay, I had to dig into my 401(k), and that’s when I took a loan out. Actually, I did a hardship withdrawal on my 401(k) to pay for her. I guess as parents, we have to be more educated to look at it from the business side.

Additionally, when Michael saw the \$8,000 bill, he did not grasp that that cost only accounted for one semester. He later understood that they would be charged the same amount the following semester. To pay for that balance, he withdrew more money from his 401(k). He was more than willing to make the sacrifice for his daughter, but it came at an incredible cost to him personally because it extended his time to retirement by several years. In a field like construction, this can be particularly difficult, as the wear and tear on the body is intensified each year.

After hearing Michael’s story, Phyllis, a mother who also did not have the financial resources to pay for her daughter’s tuition, explained that she and her husband also withdrew money from their retirement to support their daughter:

We did the same thing and went for the 401(k) and paid for her school like that. But to help the other students, the new students that come in, I think the parents and their students need to really understand the cost of higher education.

Having gone through the financial process, Phyllis recommended that families and students fully understand the cost of going to college so they would not (like her and Michael) have to mortgage their retirement for their children to have a brighter future. The sacrifice was immense, but they were willing to do it because of the promise a college education afforded their children.

Families often resorted to alternative ways to help pay for their child’s college expenses. Sylvia, a single-parent mother of two, had a difficult time paying for her son’s tuition. She shared a pivotal moment when her son confided to her his thoughts about attending college. He was working on his college application and asked his mom for help on the essay. Sylvia asked him, “What have you not told [the college]?” Her son responded, “I really want to go to college. I always wondered how I was going to pay for college because my mom’s a single parent and we saved money but we didn’t save enough.” Sylvia reflected on her son’s comment and, taking a deep breath, explained,

It still makes me cry because we still have it [college application], and when I read it, it’s like, “Oh, my gosh. I can’t believe this. . . .

So if he needs money, I can go pawn my jewelry; I can go get money.”

Since Sylvia did not have adequate savings to pay for tuition, she resorted to pawning her Navajo jewelry to get additional money. This is doubly important because jewelry in Navajo culture and many Indigenous cultures is not simply a fashion accessory. It holds personal, cultural, and spiritual significance as jewelry and precious stones are connected to sacred mountains and historical markers (Aronilth, 1992). Also, Navajo jewelry is often gifted and has been passed down within family structures through the generations. Therefore, pawning Navajo jewelry was both a method of paying tuition and a demonstration of how deeply Sylvia loved her son and the immense value she placed on his college education.

Joan and Terry had two children who were the first in their family to attend college. One child attended an Ivy League university on the East coast, and the other child chose the UA. Having two children in different colleges was a learning experience as well as financially demanding. Joan commented, “I didn’t even know where to start from and it’s like, how do we, when she got accepted into college, I said, ‘How do we pay for this?’ I don’t even have the money you know.” The familial income was insufficient to meet the demands of tuition, room, board, and books, so Joan additionally helped with expenses by collecting aluminum cans and selling them to local recycling dealers. She shared her experience:

It’s just, you know, like I always tell my kids, you know, I know how to save. I know how to save, you know, really save money for this and that or whatever. From an early age, I guess, when I was in the third grade or so, I started saving aluminum cans. I save. I save. So right now, like at home, they’re all crushing stuff [cans]. . . . I’m trying to tell Terry, “Let’s take it to [urban city]. I think it’s a good price out there.”

Terry later commented, “Every cent works.” While Terry and Joan were talking, Sylvia agreed and joined in, confessing that she too saves cans to help pay for her son’s schooling expenses. Sylvia stated, “Well, that penny thing too, that’s what I did with Corey; I make him pick cans and crush them, and we take them in.” Finding any means necessary, including taking cans in for money, the parents demonstrated their ambition and resourcefulness in helping their child get a college degree. These examples point to the strengths of Native families in championing a college-going culture, and they highlight how severely the land debt owed to Native families has been ignored.

## Discussion

The Native family stories highlight several themes regarding college affordability and historical amnesia. For most of the Native families in this study, financial fear fueled

by historical and economic debts (Brayboy et al., 2012; Ladson-Billings, 2006) took a toll on their ability to pay for their child’s college education. This is in stark contrast to the popular sincere fiction (Feagin & O’Brien, 2003) that Native students attend college for free (Cabrera, 2019; Nelson & Tachine, 2018). Regardless of the financial toll that college has placed on their economic standing, the Native families resorted to extreme sacrifices to pay for college, such as early withdrawal from 401(k) plans and pawning sacred and cherished Native jewelry. These examples speak to the value that Native families place on their children’s higher education.

Examining land debt, which is tied to historical, economic, sociopolitical, and moral debts, is a crucial step toward the larger challenge of college affordability for low-income Native families. That is, there is a different “meaning of money” for economically oppressed Indigenous people compared with their more affluent, non-Native peers (McDonough & Calderone, 2006). Disposable income and financial savings are not available when families are trying to make ends meet to pay for basic living needs, and struggling to do so against centuries of oppressive policies that took (and continue to take) possession of Indigenous lives and lands (Brayboy et al., 2012).

We ask a larger question: What would educational policy look like if we took land debt seriously? That is, if the stories shared by Native families were contextualized by historical and contemporary colonialism, what does this mean in terms of the institutional responsibility owed to these people specifically? In 2017, the UA had an endowment of more than \$740 million.<sup>5</sup> In 1910, the UA benefited from the Morrill Act in acquiring 143,564 acres (521 land parcels) of Native land while paying a sum of only \$345 (Lee & Ahtone, 2020). If wealth is generated on stolen land, what is owed to the Indigenous peoples who have been its stewards since time immemorial?

We therefore extend *educational debt* by including *land debt* as a critical component when measuring gaps in educational endeavors for Indigenous students. We argue that Native peoples have the fundamental right, granted by treaties, Supreme Court cases, and the U.S. Constitution, to afford and attend college free from debt (Canby, 1998), given that the land was stolen from Indigenous peoples and its immense benefit to the universities residing on it. Thus, policies should address this critical perspective of land debt by paying the educational debt owed to Native peoples (Ladson-Billings, 2006). This can also be in the form of giving the land back to Indigenous peoples. However, this is a complex situation that cannot be easily remedied by one or two actions. How can the lives and lands stolen be adequately addressed when it is not possible to make them whole? This issue is deeper and more contextualized than the growing popularity of Indigenous land acknowledgment statements that universities are enacting (Red Shirt-Shaw,

2020; Stewart-Ambo & Yang, 2021). To determine what this may begin to look like entails upholding tribal sovereignty and truly listening to the tribal nations on ways to support their peoples, in perpetuity. Having a deeper, broader, and nuanced context of land debt and the political exchange of Indigenous land for education among Native peoples should inform policy, particularly as states and the federal government consider disinvesting in higher education.

For example, institutions should reevaluate needs-based and merit-based aid to account for the sacrifices that Native families are making to offset tuition and living expenses for their children. This may mean investing in philanthropic endeavors that are directly focused on emergency funding situations. This also means conducting longitudinal studies on the intersections of financial aid, debt burden, enrollment, and degree attainment that are disaggregated by SES, tribal affiliation, and geographic locale for Native students. A better understanding of how college cost is directly affecting educational attainment is necessary if we are to address the long-standing underrepresentation of Native students pursuing and attaining college degrees. This is particularly relevant given that the meaning of money, as viewed from the perspective of settler colonialism (Trask, 1993; Wolfe, 1999), is deeply rooted in and entangled with the extraction of Indigenous lands on which universities sit.

For the majority of the Native families participating in this study, paying for college was an oppressive fear. Institutions must work proactively to provide informative and detailed processes to Native families so that they are not caught by surprise at the college costs for a full academic year. Additionally, colleges and universities should work with tribal nations and conduct financial-planning workshops early on to provide a clearer understanding of tuition and all the fees associated with attending college. These workshops must also provide avenues for Native families to plan ahead and seek financial support. Institutions must also understand that Native families are not at fault for their limited knowledge of Eurocentric forms of capital; rather, they must recognize that structural and historical policies have shaped (and continue to shape) poverty within Native communities (Brayboy et al., 2012). College administrators should be informed about the historical and present-day injustices and their sociopolitical implications for Native peoples and communities.

Ultimately, these stories demonstrate how tightly connected Native students are to their families in the process of paying for college. This highlights the mistake of institutional practices that disregard the role of Native families. Via the sociopolitical debt, these stories show that to effectively reach out to and support Native students, institutions of higher education need to reach their families. Native families, as demonstrated by these stories, will go to incredible lengths to fund their child's education, and it becomes the responsibility of colleges and universities to help alleviate

some of this intense financial stress. They challenge institutions of higher education to be more creative, intentional, and proactive in their engagement with Native communities if they truly want these students to attend college and thrive in their respective college environments.

This requires centering of the needs of Native families, which is a dramatic departure from the current strategy involving a great deal of institutional policy, both formal and informal, normed around helicopter parents (Goldrick-Rab, 2016; Howe & Strauss, 2000; Kiyama & Harper, 2015). These usually middle-class, White families are commonly seen as overly burdensome on university staff, and institutions therefore create structural barriers to keep families at a distance. The problem with this formulation is that Native families are vital not only for student persistence but also in informing institutional practices and policies. And they are too often not considered in the process.

### Conclusion

We conclude by intentionally framing this discussion about Native families. We argue that dedicating resources to Native families has a sufficient rationale in and of itself through affirming the critical importance of the moral debt (Ladson-Billings, 2006). This is especially pressing as Brayboy et al. (2012) identified education as a core component of Native nation building. Within this framework, higher education becomes what is owed to Native peoples as colleges and universities continue to exist on Native land and have yet to repay their debt. We must therefore take up the idea that “there is no separation between past and present, meaning that an alternative future is also determined by our understanding of our past. Our history is our future” (Estes, 2019, p. 14). The future of higher education needs to center and honor the first peoples of this place—not simply in the rhetoric of land acknowledgment but in policy as well.

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### Notes

1. Native American students are a racialized and political group on college campuses, coming from specific cultural (ethnic) orientations and representing sovereign nations (Brayboy, 2005). We will use the terms “Native,” “American Indian,” “Indigenous,” and “Native American” interchangeably to refer to students' marginalized status along racial, cultural, and political spheres within predominantly White institutions.

2. For the 2018 Harvard report on its endowment, see <https://www.harvardmagazine.com/2018/09/harvard-endowment-39-2-billion-on-10-percent-return>.

3. <https://www.arizona.edu/about>
4. We used this for the title of the piece because it beautifully encapsulated the dedication and the difficulties depicted in these stories.
5. <https://uafoundation.org/financials/asset-management/annual-endowment-report>.

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