



CENTER FOR
INDIAN COUNTRY
DEVELOPMENT



FEDERAL RESERVE BANK OF MINNEAPOLIS

A NEW LOOK AT TRIBAL ENTERPRISE

CICD Research Addressing Data Gaps in Native
Business Ownership

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SOVEREIGNTY IN NUMBERS: THE 2026 CICD DATA SUMMIT
JUNE 25, 2026



*The views expressed here are the presenter's
and not necessarily those of the Federal Reserve Bank of Minneapolis
or the Federal Reserve System.*

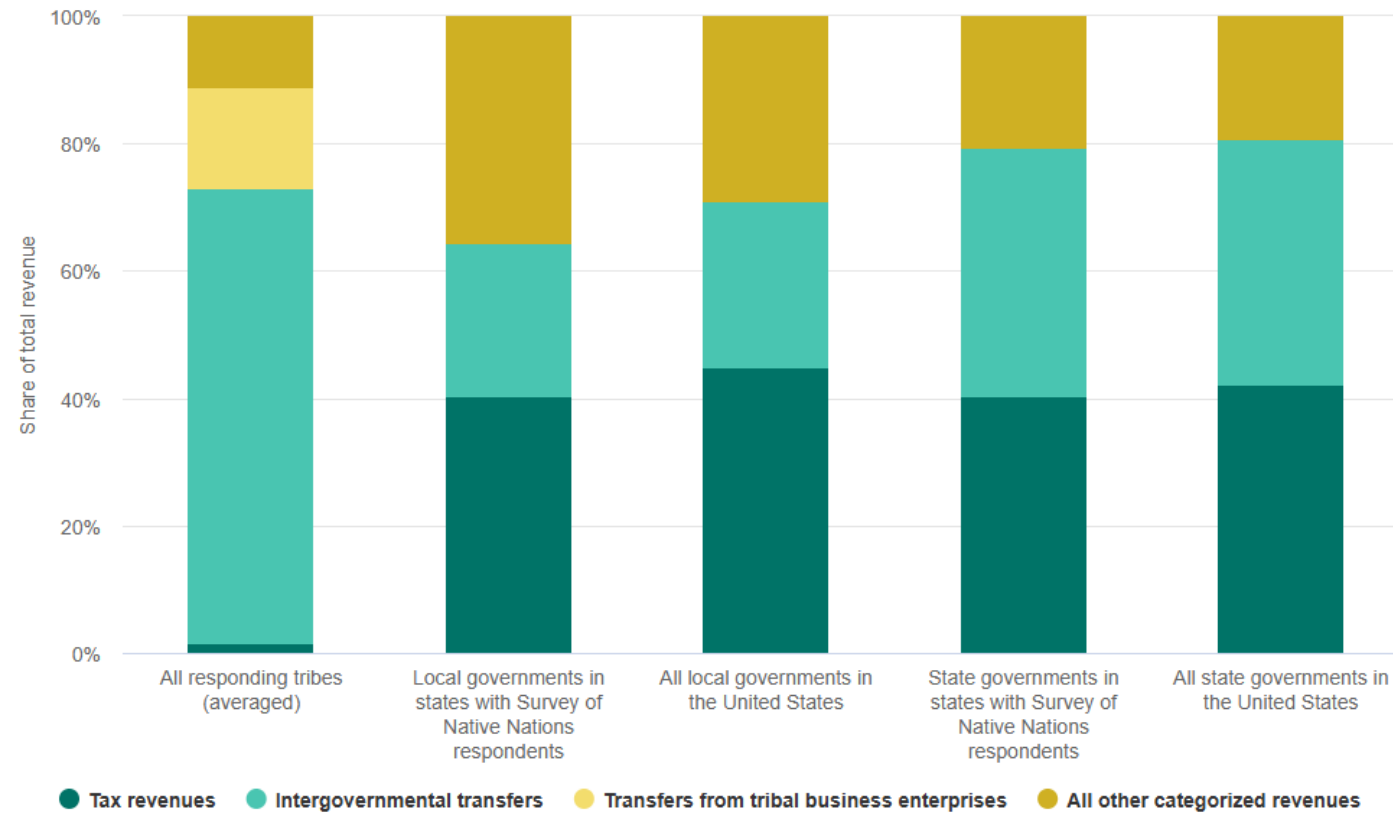
An overview of tribally owned businesses

- Businesses that are owned and operated by tribes
- Tribes have a unique legal status that opens funding and business development opportunities
 - For example, they can compete for federal contracts through programs like the Small Business Administration 8(a) program
- These businesses help strengthen tribal economies
 - Increase number of employers
 - Attract consumers
 - Establish services in areas near tribal members



Tribally owned businesses help fill gaps in tribal funding

- Tribes have limited access to taxation and are more reliant on intergovernmental transfers than state, county, and local governments
- Tribes provide services to tribal members and residents on reservations
 - Infrastructure, public safety, education, and more
- Transfers from tribally owned businesses can help fill revenue gaps
 - Shown in both qualitative and quantitative evidence—including this graph from Phase 2 of SNN



Note: Data about transfers and distributions from enterprises owned by state and local governments are collected by the U.S. Census Bureau as sales and service revenues, reported by function. Any such revenues are included under "All other categorized revenues."

Sources: Authors' calculations using data from the second phase of the Survey of Native Nations pilot, reflecting tribal fiscal years ending between July 1, 2022, and June 30, 2023, and data from the U.S. Census Bureau 2022 Census of Governments individual unit files, reflecting state and local government fiscal years ending between July 1, 2021, and June 30, 2022.

What kinds of businesses do tribes run?



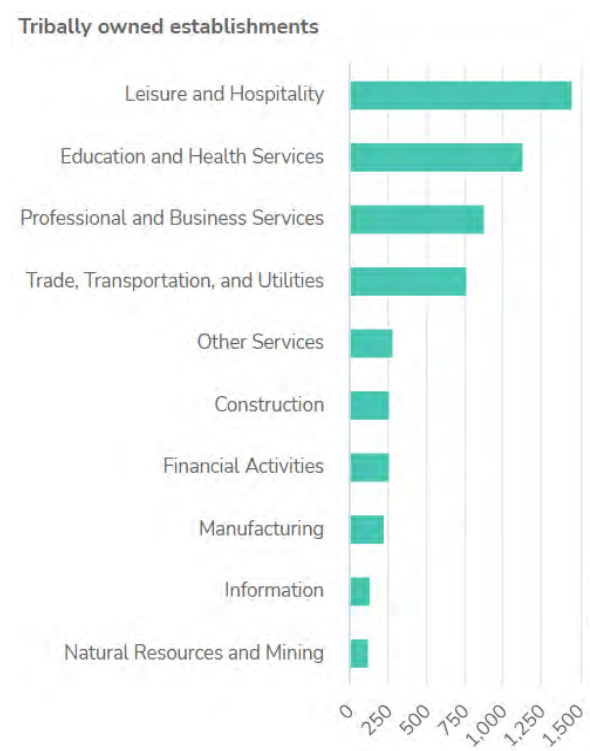
- Casinos and casino hotels
- Health centers
- Waste water facilities
- Community centers
- Farms
- Gas stations
- Pharmacies
- Radio stations
- Mines
- Car washes
- Accounting firms
- Housing development
- And more

A look at the Center for Indian Country Development's unique dataset



- The Native Entity Enterprises Dataset is a list of tribally owned businesses assembled by CICD:
 - Includes enterprises owned by lower 48 federally recognized tribes
 - 4,096 businesses in 2021 owned by 330 tribes
 - Compiled from mid-2021 through mid-2023
- First comprehensive look at tribally owned businesses
- A snapshot of data; it includes every tribally-owned business findable from mid-2021 to mid-2023

Tribally owned businesses are in a distinctive mix of industries



- The leisure and hospitality sector is the largest sector for tribally owned businesses
 - This includes gaming
- Their second largest sector is education and health services
 - This reflects how many tribally owned businesses provide services for tribal members and other community members
- For all businesses, the largest sector is Professional and Business Services

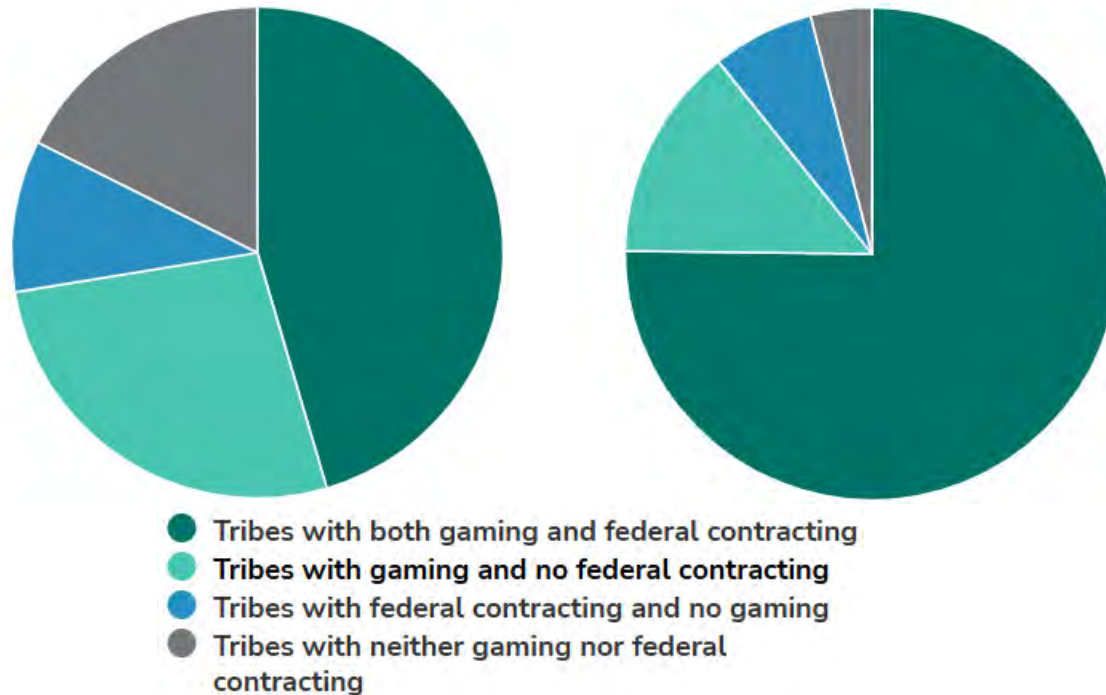
Note: Establishments classified as "Public Administration" are excluded.

Source: Authors' calculations using data from the Native Entity Dataset v2025Q1 (from the Federal Reserve Bank of Minneapolis) and the National Establishment Time Series

Tribes with both gaming and federal contracting own proportionately more businesses

Share of tribes in the NEED (N = 330)

Share of businesses in the NEED (N = 4,096)

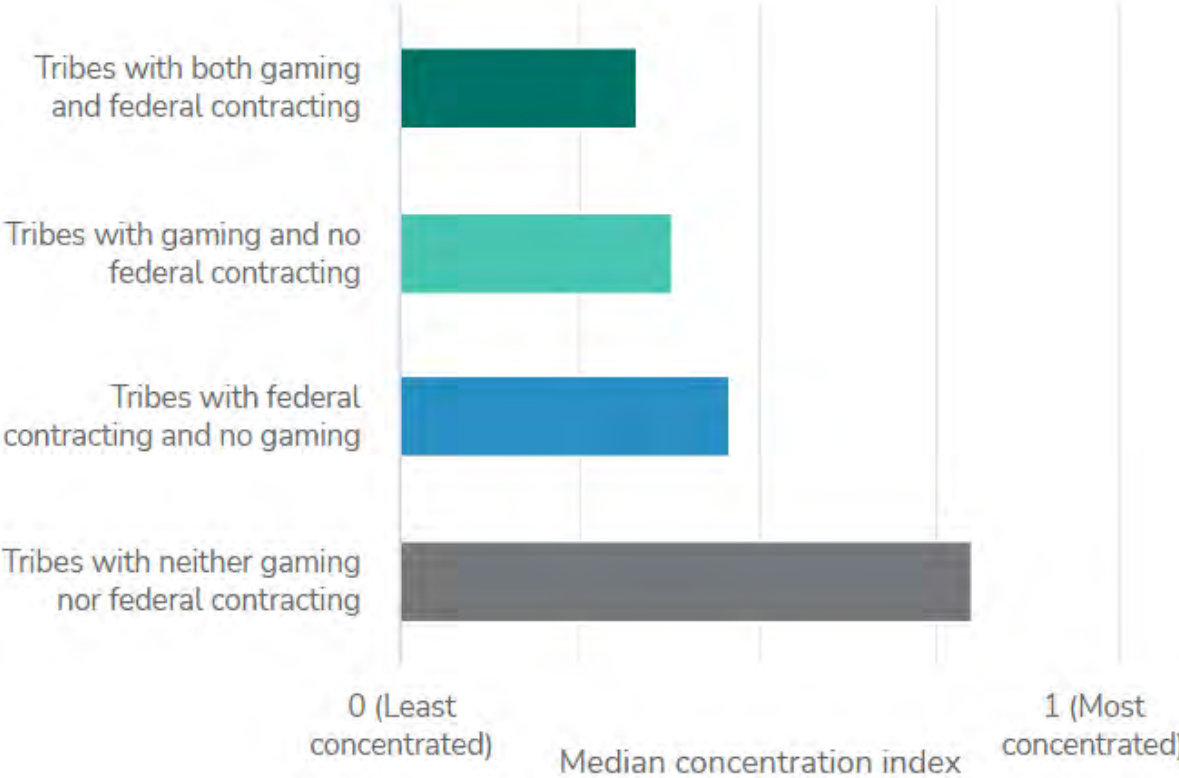


- Federal contracting and gaming are two revenue streams to which tribes have unique access
- Most tribes that have tribally owned businesses are in at least one of these two industries
- Tribes in both of these industries own the majority of businesses
- The majority of tribally owned businesses (68%) are not in either industry

Source: Authors' calculations using data from the Native Entity Enterprises Dataset v2025Q3 (from the Federal Reserve Bank of Minneapolis) and the National Establishment Time Series.

Tribes with gaming and federal contracting have sales that are less concentrated among their other industries

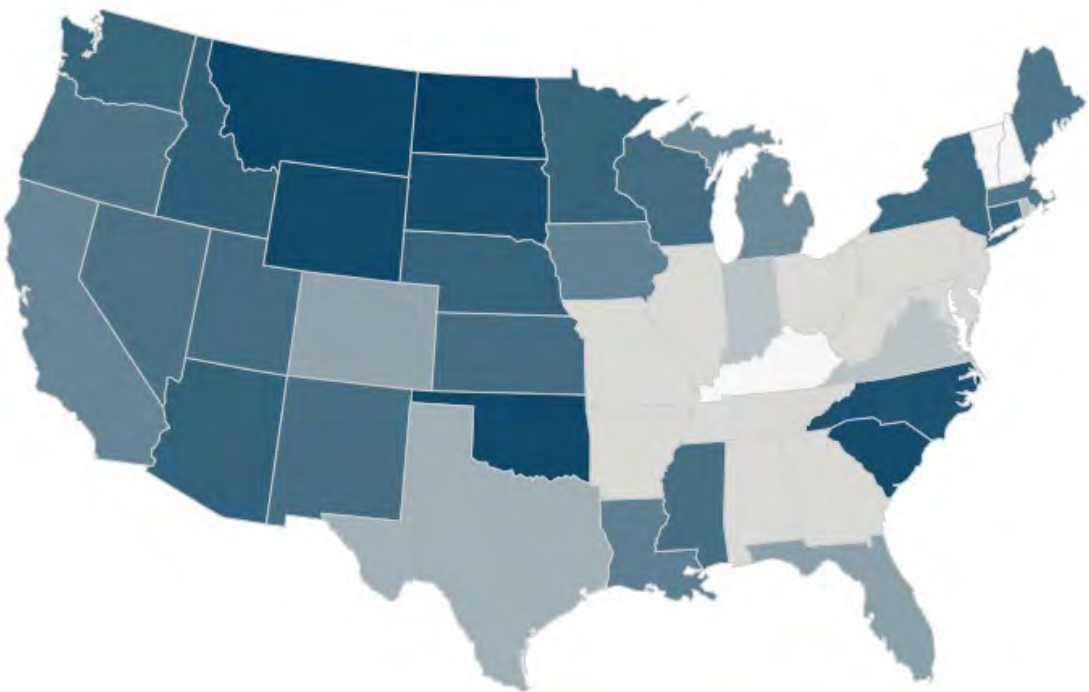
Excluding gaming and federal contracting businesses illustrates tribal business diversification outside of these large revenue generators



- Tribes in both gaming and federal contracting have the least concentrated business portfolios
 - Lines up with:
 - Tribes in both industries own most of businesses
 - Most businesses are not in either of these industries
- Tribes with neither gaming nor federal contracting have the most concentrated business portfolios

Note: We use the Herfindahl-Hirschman Index to depict industry diversification among each category of tribes, based on the median for tribes in each category. For more detail, see the appendix. The lowest the concentration index can be is 0.002 across all industries.
Source: Authors' calculations using data from the Native Entity Enterprises Dataset v2025Q3 (from the Federal Reserve Bank of Minneapolis) and the National Establishment Time Series.

States vary in the share of their tribally owned enterprises located on tribal lands

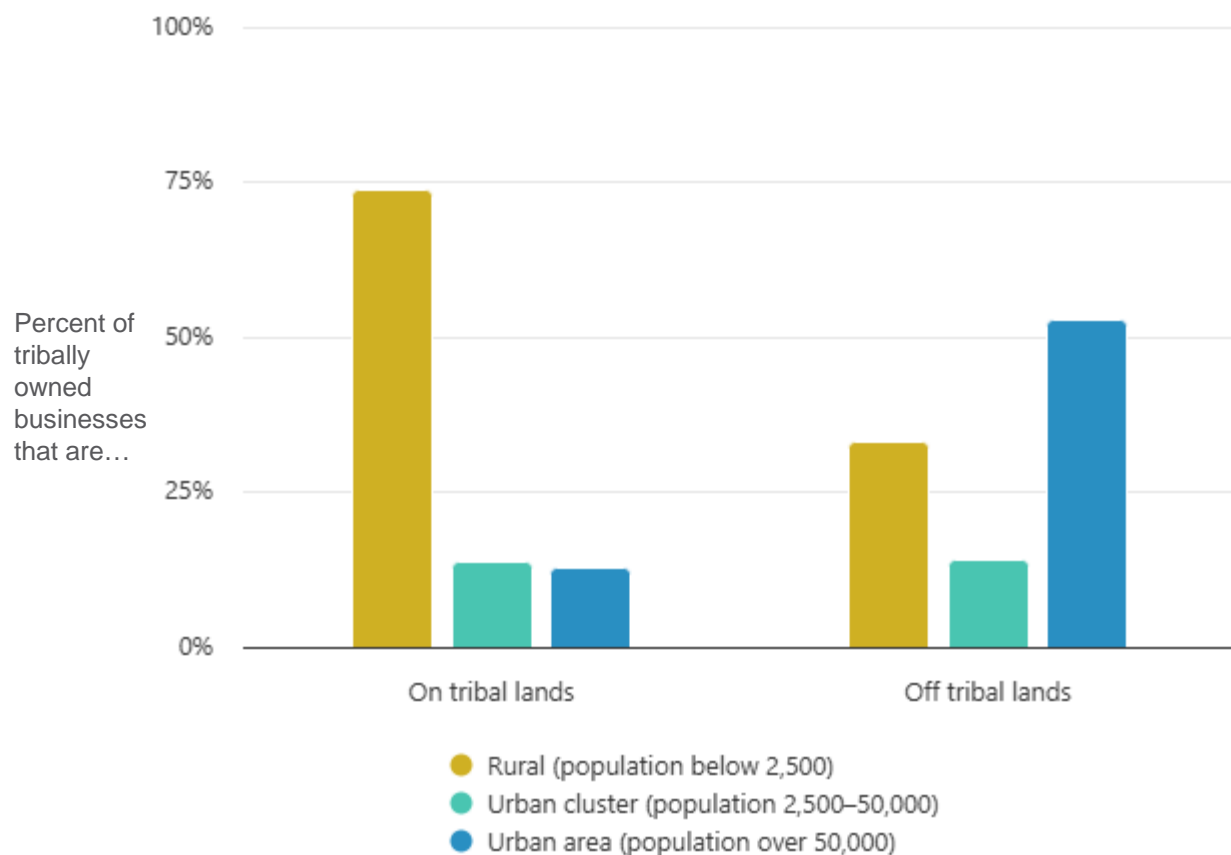


0% 25% 50% 75% 100%
Percent of tribally owned businesses on tribal land

- Establishing tribally owned businesses on reservations has pros and cons
 - Location, employees, customers, etc.
- Overall, 68% of tribal businesses are on tribally owned land
- Amount of tribal businesses on tribal land depends largely on amount of tribal land

Note: Calculations only include enterprises that were open in 2023
Sources: Authors' calculations using data from the Native Entity Dataset v2026Q1 (from the Federal Reserve Bank of Minneapolis) and the National Establishment Time Series

Most tribally owned businesses located off of tribally owned land are in urban areas



- Figure looks at the population of areas with tribally owned businesses
 - Focuses on two groups of businesses:
 - Those on tribal lands
 - Those off tribal lands
- 60% of tribal businesses are in rural areas
- Most businesses on tribal lands are in rural areas
- Most tribal businesses that are off reservation are in urban areas

Note: Calculations only include enterprises that were open in 2023

Sources: Authors' calculations using data from the Native Entity Dataset v2026Q1 (from the Federal Reserve Bank of Minneapolis) and the National Establishment Time Series

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Thank you!



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