

A Tribe, a County, and a Casino: Socioeconomic Disparities between the Mohegan Tribe and New London County through Two Decades

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Abstract—Since British established colonial settlements across the East Coast, Native Americans have suffered stark socio economic disparities in comparison to their neighboring communities. This paper employs the 1990, 2000, and 2010 United States Decennial Census to assess whether and to what extent the casino economy helped to close this socioeconomic gap between the Mohegan tribe and its surrounding community. These three Decennial Censuses cover two decades, from six years prior to the erection of Mohegan Sun casino to 14 years afterwards, including the Great Recession 2007-2009. Income, employment, education and housing parameters are selected as socio economic indicators. The profitable advent of the Mohegan Sun in 1996 dramatically improved the socio economic status of the Mohegan Tribe between 1990 and 2000. In fact, for most of these indicators—poverty, median household income, employment, home ownership, and car ownership—disparities shifted; tribal socioeconomic parameters improved from well below the level of New London County in 1990, to the same level or above the county rates in 2000. However, economic downturn in 2007-2009 Great Recession impacted Mohegan people remarkably. By 2010, disparities for household income, employment, home ownership, and car ownership returned. The casino bridged socio economic inequalities, but at the face of economic crises, the mono-product economy grew vulnerable.

Keywords—Indigenous tribe, socio economic inequalities, casino, native American.

I. INTRODUCTION

DISPLACED onto infertile reservations throughout the United States in the early 1800s, Native American tribes have battled with stark socio economic disparities in comparison to their surrounding communities. Many could not create employment opportunities inside the reservation due to infertile soil, nor access employment opportunities outside the reservation due to systemic racism. Many could not receive appropriate education on the reservation, suffered poor health due to improper healthcare and nutrition, and struggled with mental disorders and addiction due to lack of resources. Throughout the late 1900s, the federal government began restoring the self-governing powers back to the tribes while handing hefty checks or loans. Nevertheless, decades of accumulated socioeconomic deficits remained: per capita income was less than one-third of the US average, unemployment was three-times the US level, and college attainment was less than half [1].

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The Mohegan Tribe pondered the answer to address how socioeconomic inequality persisted and evolved between Native Americans and their surrounding communities.

When British boats first arrived at the narrow peninsulas of south central Connecticut in the early 1600s, all Alonquian peoples clustered into one group called the Pequot Tribe. Two Pequot tribal leaders, Uncas and Saccasus, disputed on how to treat the settlers - friends or foe. As a result, Uncas left the Pequot tribe with his followers to form the Mohegan Tribe, or the Wolf People, settling in a village at Shantok on the Thames River [2]. Honoring Sachem (Chief) Uncas' cooperation and victory during the Pequot War, the English signed the Treaty of Hartford which recognized the tribe's sovereignty in 1638. The Mohegan Nation gained federal recognition by the United States government in 1994 [3].

After Congress passed the Indian Gaming Regulatory Act (IGRA) in 1988 as a strategy for tribal government revenue and widespread employment, the Mohegan Sun opened for customers in 1996. Mohegan Sun employed about 10,000 individuals internally by 1997, while purchasing supplies and services from small businesses across the states. Revenues directly funded government expenditures for public health, education, welfare, and infrastructure. Mohegan tribal members aged 18-64 began receiving trimonthly stipends of \$12,000 [2]. The tribe also returned \$2.2 million in grant funds to the Department of Housing and Urban Development (HUD), evidence of the drastic and overwhelming economic boom. In 2000, Mohegan tribe took complete control of the resort. However, the financial crisis that began in 2007 dropped operating profits by 14% and revenue by 12% in 2009 [3], by 2012, the Mohegan Sun struggled to refinance debt [4].

The aim of this research project is to examine whether the casino economy helped to improve the socioeconomic disparities between the Mohegan tribe and its neighboring community, by utilizing the survey data of United States Decennial Census. The choice of Decennial Census in 1990, 2000 and 2010 is intended to evaluate the evolving socioeconomic status during a period, starting from six years prior to the opening of Mohegan Sun casino and ending at fourteen years afterwards. Including the Great Recession 2007-2009 in the analysis also offers an opportunity to understand how the presumed socio economic improvements brought by the casino economy fared through the downturns.

While American Indian gaming has been well studied since the flux of casino openings in the 1990s, there have been few papers published examining the progress made on improving

socioeconomic disparities, such as an in-depth and comprehensive comparison of a single Indian tribe with its surrounding community over a prolonged period. By studying the capability or incapability of casinos to level out socioeconomic disparities between a tribe and its greater county, one can determine key solutions to drive progress for indigenous tribes across the world.

II. EXPERIMENTAL DESIGN AND METHODS

Sociology research has benefited from a consistent and reliable approach to the measurement and collection of information on SES, across all racial/ethnic populations, and socio-economic groups. The key components necessary for SES measurement include income, employment, education and housing [5], and the Census Surveys provide the official source of statistics and key reference in the US [6]. The selected socio economic indicators include median household and per capita income; percentage of population with income underneath the poverty line; percent in the labor force for the population 16 years and over; home and rental ownership; car ownership; finally, education through high school graduates or higher and bachelor's degree or higher rates in the population 25 years and over, as well as percentages enrolled in elementary or high school in various respective age groups (5-17, 18, or 19).

In this paper, socio economic disparities are studied between the Mohegan Tribe and New London County, in the southeastern corner of Connecticut, is home to Mohegan Indian Reservation and a great majority of the tribal members. The local population in the county has been historically consistent with the evolution in the nation. As of the 2010

United States Census, the racial makeup of the county was 82.2% white, 8.5% Hispanic or Latino origin, 5.8% black or African American, 4.2% Asian, 0.9% American Indian, 0.1% Pacific islander, 3.2% from other races, and 3.7% from two or more races [7]. Therefore, examining socioeconomic status (SES) between the Mohegan community and the adjacent population in New London County could reflect the trends across the country, especially those Indian communities on the gaming reservations.

The evolution of these socio economic indicators were studied at three different time points: six years before the Mohegan Sun was built (1990), to the casino transfer of ownership from private firm to tribe (2000), and its success over a decade later (2010). Data were obtained from US Census Bureau's decennial studies and the American Community Survey, which surveyed Mohegan people in CT and New London County residents from 1990, 2000, to 2010 [10]-[12].

III. RESULTS

During the periods of 1990-2000 and 2000-2010, substantial growth of the Mohegan tribal population in the state was observed—43.9% and 123.6% increase from the last Census Decennial Surveys, respectively. This is likely attributed to new members tracing their bloodline to the tribal families or changing their response to include American Indian especially between 2000-2010 [8]. On the other hand, the population in New London county remained stable, with moderate increase during the two periods, 1.6% and 5.8%, respectively.

TABLE I
SOCIO ECONOMIC MEASUREMENTS BETWEEN MOHEGAN PEOPLE IN CT AND NEW LONDON COUNTY RESIDENTS

| | | 1990 | | 2000 | | 2010 | |
|-----------------------|---|---------------|-------------------|---------------|-------------------|---------------|-------------------|
| | | Mohegan in CT | New London County | Mohegan in CT | New London County | Mohegan in CT | New London County |
| Demographics | Population | 433 | 254,957 | 623 | 259,088 | 1393 | 274,055 |
| Income | Household income (median) | \$25,375 | \$37,488 | \$70,104 | \$50,646 | \$42,723 | \$65,419 |
| | Per capita income (median) | \$11,177 | \$16,702 | \$18,004 | \$24,678 | \$20,843 | \$32,053 |
| Poverty status | Percent of population with income below poverty | 14.3% | 6.4% | 7.4% | 6.4% | 1.8% | 8.8% |
| Employment | Percent in labor force | 65.4% | 70.2% | 67.2% | 67.8% | 57.6% | 68.2% |
| Home ownership | Specified occupied housing units | 63 | 93,245 | 125 | 85,694 | 461 | 106,808 |
| | Specified owner-occupied housing units | 17.5% | 64.7% | 65.6% | 64.8% | 54.9% | 68.5% |
| | Specified renter-occupied housing units | 82.5% | 35.3% | 34.4% | 35.2% | 45.1% | 31.5% |
| Education | Population 3 years+ Elementary or high school | 95.1%* | 91.7%** | 87.8%*** | 82.7%* | 93.4%* | 88.7%* |
| | Population 25+ High school graduate or higher | 74.1% | 80.9% | 80.1% | 86.0% | 79.9% | 89.7% |
| | Bachelor's degree or higher | 13.7% | 21.8% | 10.2% | 26.2% | 10.4% | 30.1% |
| Car ownership | 1+ Vehicles available | 88.6% | 92.5% | 98.1% | 92.9% | 88.2% | 93.7% |

*respective elementary or high school age group is 5-19; **respective elementary or high school age group is 5-18; ***respective elementary or high school age group is 5-17

Income

According to Table I and Fig. 1, from 1990 to 2000, the household income disparity shifted. 1990 exhibited a substantial disparity in median household income, with county income \$12,113 above tribal income. This is likely due to the lack of employment opportunities (Fig. 4) for low-paid, low-

skilled laborers, which was caused by the isolation of the reservation and poorly-funded education. However, by 2000, Mohegan household income spiked by almost \$50,000 and climbed \$20,000 above New London County in one decade, suggesting that the advent of the Mohegan Sun in 1996 contributed to the rise. Paid out of Mohegan Sun gaming

revenues, the Tribe provided stipends every three months to its members ages 18-64, starting from \$12,000 in 1996 [2]. The casino also provided an abundance of low-skilled labor jobs (Fig. 4) for Mohegan people who once lacked access to employment opportunities. Meanwhile, New London County's household income still increased, suggesting the supporting impact of the Mohegan Sun on local New London County businesses, and, thus, county per capita income. Obviously, the Mohegan Tribe cannot provide all the construction material, gambling equipment, office furniture, professional services and police force on their own, the tribe turned to off-reservation suppliers in the surrounding Connecticut community, extending the Sun's economic impact across its reservation border. However, in 2010, tribal household income dropped severely by almost \$30,000, meanwhile the New London County rates continued to improve and the disparity returned. Because Mohegan people mainly occupied low-skilled labor jobs, particularly in the entertainment and hospitality industries, tribal members became extremely vulnerable to unemployment (Fig. 4) or steep pay cuts during economic shocks such as the 2007-2009 Recession. As a result, stipends could have become the only source of income for some Mohegan people, which had also decreased too, as casino operating profits fell by 15% and gaming revenue fell by 12% in 2009. A similar pattern was observed in another study assessing the impact of IGRA on American Indian economic development: median household income was markedly improved between 1990 and 2000 but decreased in 2006-2010 [9]. On the other hand, the county benefited from its diverse, rather than mono-product, economy in the healthcare, technology, defense, manufacturing, defense, energy, and finance and insurance industries. Additionally, Pfizer, Siemens, Pratt & Whitney, US Navy, US Coast Guard and Connecticut College are among the largest employers in New London County, and provided stable income to its higher-skilled employees, many county residents. Overall, Fig. 1 demonstrates the dangers of a tribal mono-product economy that so many developing low-skilled communities rely on.

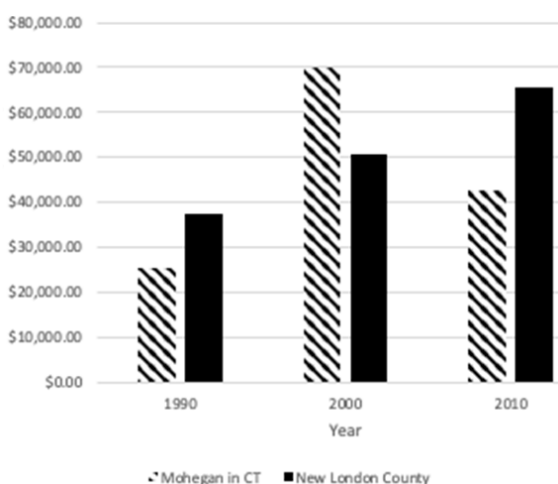


Fig. 1 Household income (median)

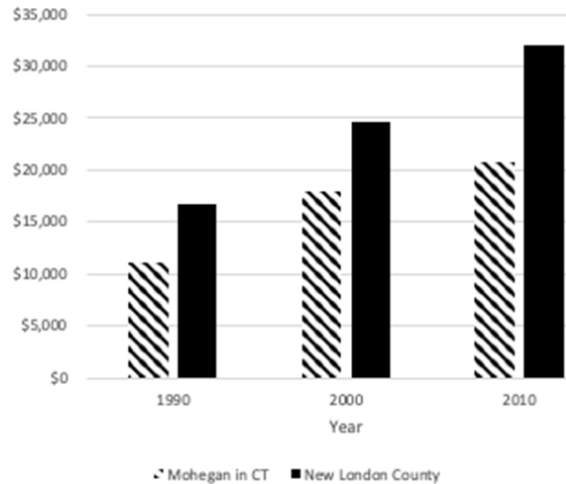


Fig. 2 Per Capita Income (median)

According to Fig. 2 and Table I, between 1990 and 2000, median per capita income drastically improved for both Mohegan people and New London County residents. 1990 depicted a moderate disparity, likely due to the lack of employment opportunities (Fig. 4) and proper education on the reservation. In 2000, tribal per capita income spiked by almost \$7000, suggesting that the opening of the Mohegan Sun, its trimonthly stipends, and the abundance of employment opportunities contributed to the rise. Similarly, county per capita income increased by more than \$8000 between 1990 and 2000. Unlike tribal household income (Fig. 1), the casino was unable to drive tribal per capita income above county per capita income. While the casino's employment of local county businesses could have increased county per capita income, county residents are overall more likely to experience upward mobility than the Mohegan Tribe; they readily have access to proper public education and resources to attend college (Figs. 8 and 9), on top of greater economic opportunities outside of an isolated reservation. The casino drastically improved per capita income for both communities so the disparity remained.

From 2000 to 2010, per capita income increased at a slower rate for the Mohegan Tribe and at a faster rate for New London County, the disparity worsening. Again, Mohegan people heavily depended on the Sun and its stipends during the 2007 recession while county residents had diverse jobs to fall back on. However, for New London County, per capita income soared by \$18,000 amid the 2007-2009 Recession, suggesting how New London County residents' higher-paying and higher-skilled jobs are likely to remain resilient during economic shocks such as recession. Additionally, New London County does not rely as heavily on one industry—the casino's position in the entertainment and hospitality industry—diversifying their sources of revenue and growing resilient to economic shock.

Despite persistent per capita income increases for the Mohegan, disparities between the tribe and the county worsened, from \$5000 in 1990 to \$12000 in 2010. Overall, the outside community holds the greater advantage in upward

mobility: because of residents' access to proper education (Figs. 8 and 9) and employment (Fig. 4), the county can far surpass Mohegan per capita income and maintain it despite economic shocks.

A trend is demonstrated when comparing Figs. 1 and 2, that Mohegan median per capita income rises while median household income falls. It can be attributed to the decrease of tribal household size from 2000 to 2010, where adult working children began moving out, and single-income households began to rise.

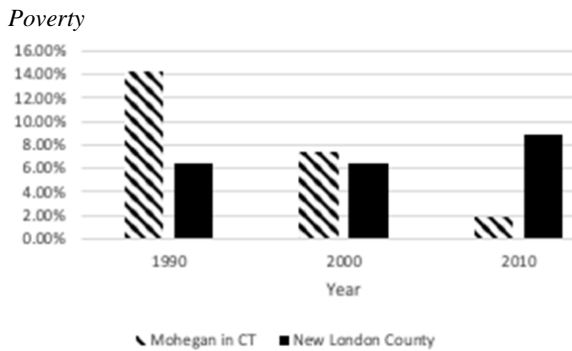


Fig. 3 Percent of population with income below the poverty line

Fig. 3 depicts a steady decline in the percent of Mohegan population with income below the poverty line, and a gradual incline in the percent of New London County population below the poverty line, the disparity shifting. The disparity was severe in 1990, with Mohegan's poverty rate more than double of the county's. Mohegan people lacked accessibility to sufficient social programs and higher-skilled economic opportunities on the reservation, whereas New London County benefitted socio economically due to their predominantly Caucasian races, their economic opportunities, and their likely more structured households. However, in 2000, the disparity closed significantly with now only a 1% gap, the two groups almost leveling out. This is likely due to the Mohegan Sun's trimonthly stipends along with more abundant employment opportunities at the casino (Fig. 4), boosting Mohegan people above the poverty line. In 2010, the disparity shifted: the tribal poverty rate fell while the county rate increased, now a new 7% gap. Given that poverty status indicates the lower fraction of the population, the 2007 Recession likely drove a large fraction of New London County residents under it. Meanwhile, Mohegan poverty rates significantly improved, suggesting that social assistance programs persisted in the tribe but reduced in the county.

Employment

According to Fig. 4 and Table I, between 1990 and 2000, the Mohegan Tribe's percent in labor force increased meanwhile the New London County's percentage decreased, the disparity leveling out. In 1990, county rates were 5% above tribal rates. The isolated location of the reservation, set off from the rest of the county, segregated Mohegan people and therefore disadvantaged them from economic

opportunities that those of the suburban or urban county areas could access. When the tribal percentage slightly increased in 2000, the county percentage decreased, almost leveling out the disparity. The rise in Mohegan employment is likely due to the 1996 opening of the Mohegan Sun and the opening of jobs for low-skilled laborers. In 2010, however, the tribal labor percentage decreased significantly by 10%, while the county percentage increased slightly. The disparity returned. Multiple factors could have affected the 2010 gap. Because most Mohegan employment was concentrated in the low-skilled labor force - particularly the hospitality and entertainment industry through the Mohegan Sun [10] - employment became highly vulnerable during the 2007-2009 Recession. Meanwhile, New London County has higher access to employment opportunities because of their location, higher-paying jobs (Figs. 1 and 2) - in industries such as healthcare, education and social assistance services, that require more specialized skill sets, and higher stability amid economic crises because of those diverse skill sets. Because of their mono-product economy, Mohegan employment was particularly affected by the recession.

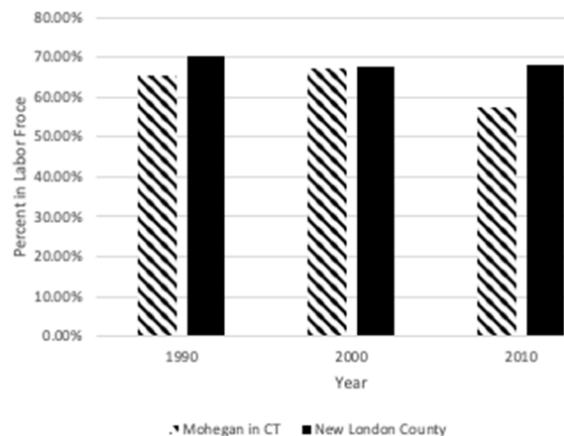


Fig. 4 Percent in labor force

Home Ownership

Comparing Figs. 5 (a) and (b), Mohegan home ownership drastically improves between 1990 and 2000, the disparity leveling out. For owner-occupied housing, 1990 exhibited severe disparity, the county percentage four times greater than the tribal percentage; following this trend, Mohegan rates for renter-occupied housing were four times above county percentages. Mohegan people not only lacked the income, but the infrastructural development on their reservation in order to purchase homes. However, in 2000, the home ownership disparity shifted, Mohegan home ownership rates quadrupling and climbing 1% above New London County, whose owner-occupied rates remained the same from 1990. Following this trend, the disparity in renter-occupied housing units leveled out between the two groups. The Mohegan Sun's abundant revenues were invested into the Mohegan reservation's infrastructure, where more houses and living complexes were being developed; as the supply of homes increased, prices

decreased. Purchasing power for homes also increased as per capita and household income increased, according to Figs. 1 and 2. Nevertheless, in 2010, owner-occupied housing percentages for Mohegan people in CT slightly decreased meanwhile county rates slightly increased, the disparity revisiting. Following this trend, renter-occupied housing units increased for Mohegan and decreased for New London

County. The most significant cause could have been the 2007-2009 Recession and the Housing Bubble Crash, which adversely impacted both the county and the tribe in various ways. Mohegan, who likely became first-time homeowners in the early 2000s (Fig. 5 (a)) due to investments and stipends from the Mohegan Sun, lost consumer confidence after the recession and relied again upon rentals.

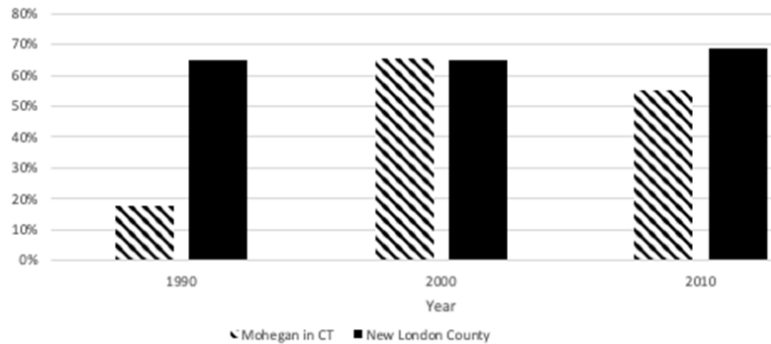


Fig. 5 (a) Percent of specific owner-occupied housing units of total housing units

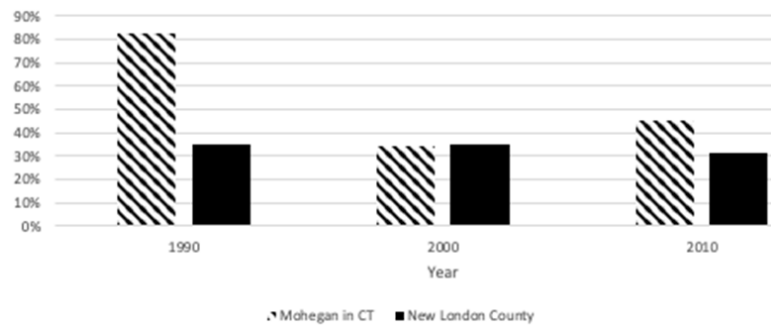


Fig. 5 (b) Percent of specific renter-occupied housing units of total occupied housing units

Education

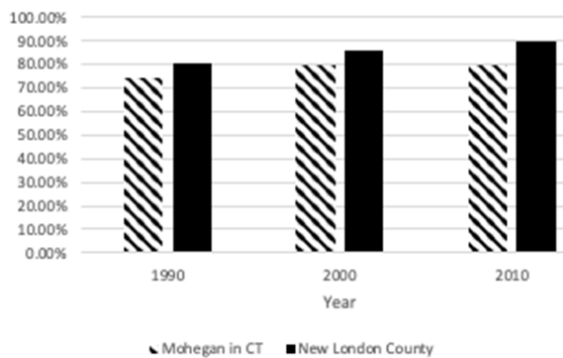


Fig. 6 (a) High school graduation or higher rates

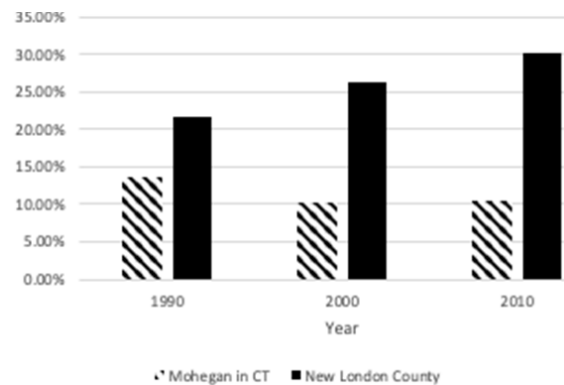


Fig. 6 (b) Bachelor's degree or higher rates

According to Fig. 6 (a), high school graduation rates demonstrated a disparity in 1990, where county rates slightly overrode tribal rates by 5%. Mohegan and New London County graduation rates both increased in 2000, but the same disparity continued. In 2010, the Mohegan rate dropped slightly while the New London County rates continued to soar;

the disparity increased by about 10%. So while tribal high school graduation rate momentarily increased in 2000—likely due to tribal investment from the casino—the persistent disparity revealed that New London County garners sufficient state funding to improve its public education and instill a culture that encourages young people to graduate high school. Native Americans as a whole, who throughout history have lacked an education that did not culturally assimilate students [11], could not institutionalize such culture. In addition, New London County's public school systems could have still gained from casino revenues too, as 25% of casino revenue were funneled into the CT state government for public investment.

We see a similar trend in bachelor's degree, or college graduation, rates throughout the two decades. Depicted in Fig. 6 (b), 1990 began with an approximate 10% disparity, a probable result of the lack of resources to apply to college or afford tuition. In 2000, Mohegan college graduation rates saw a 3% drop, meanwhile New London rates soared above with a 5% increase. Despite investments of gaming revenue, the culture to achieve college education did not materialize as rapidly in the Mohegan Tribe as it did for New London County, where county residents exposed themselves to this culture longer ago. In addition, the Mohegan Sun may also disincentivize the tribal population to educate themselves, as young people can join the low-skill labor force earning minimum wage instead of spending or loaning for college. The culture did not shift in 2010 for the Mohegan Tribe, where Mohegan college graduation rates increased by only a fifth of a percentage. Meanwhile, New London rates soar to above 30%. The final 20% disparity demonstrates not only the decrease of Mohegan college graduation rates but a severing of disparities between the tribe and its greater county.

Percent enrollment in elementary/high school are overall comparable between the two groups, where Mohegan enrollment rates out of respective age groups 5-17, 5-18, or 5-19 years old remain moderately above New London County for the two decades according to Fig. 7. Though the Mohegan percentage drops around 10% during 2000 and increases in 2010 to its 1990-level, the greater New London County

follows this same trend. This suggests a universal impact rather than one particularly affecting the Mohegan Tribe.

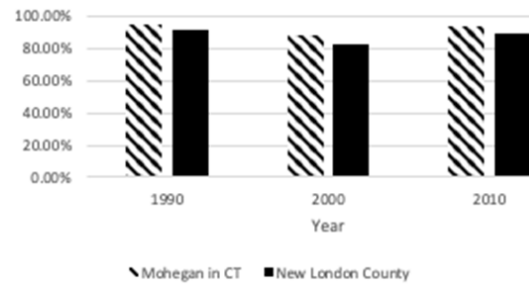


Fig. 7 Percent enrollment in elementary/high school for respective age group

Combined with the data of high school graduation and college degree, Fig. 7 indicates that the high enrollment from preschool to high school of Mohegan students did not proportionally result in high school or college graduation, as compared to the students in New London County.

Car Ownership

Fig. 8 displays the significant increase in car ownership for Mohegan people between 1990 and 2000, a sharp shift in disparities. In 1990, New London County's car ownership rate was 5% above Mohegan people; however, in 2000, the disparity shifted, where the tribal percentage rose above the county percentage by 6% meanwhile the county percentage remained the same. It could be assumed that the trimonthly stipends provided by the Mohegan Sun increased Mohegan purchasing power for vehicles. Nevertheless, in 2010, tribal car ownership fell by 10%, meanwhile county car ownership increased slightly. The original disparity returned. For Mohegan, this is likely caused by the 2007-2009 Recession's detrimental effects on casino revenues, which lowered income. Meanwhile, New London County rates remained stable during the two decades, in contrast to the ups and downs of the Mohegan tribe.

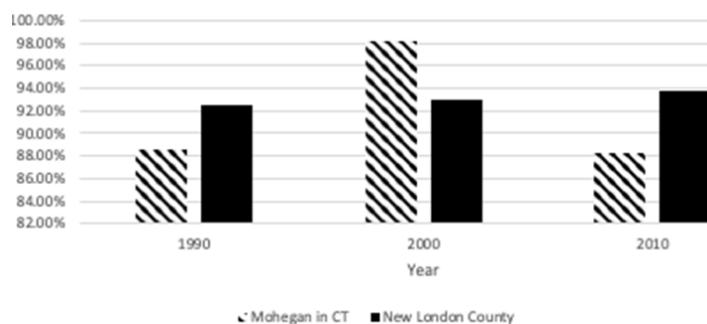


Fig. 8 Percent with 1+ vehicles

IV. DISCUSSION

The Mohegan Sun, located on the 240-acre Mohegan Reservation land, bustles with international tourists and

ambitious gamblers. It brought two categories of success: success for the Mohegan Tribe and success for residents of neighboring areas. On one hand, the Mohegan Sun brings

continuous flows of revenue to the Mohegan Tribal Government that improve quality of life—investments in education, infrastructure, and healthcare, as well as stipends sent everything three months to tribal members. On the other hand, the Mohegan Sun has generated substantial revenues for Connecticut's economy [12]; much revenue still funnels into larger community development and therefore may bar Mohegan socio economic status from ever reaching the level of its counterparts [13]. In addition, economic shocks particularly affect the Mohegan Tribe because of their dependence on casinos.

The profitable advent of the Mohegan Sun in 1996 dramatically improved the socio economic indicators of the Mohegan Tribe between 1990 and 2000, where income, poverty, employment, home ownership, and car ownership improved. In fact, for most of these indicators—poverty, median household income, employment, home ownership, and car ownership—disparities shifted; tribal socioeconomic parameters improved from well below the level of New London County in 1990, to the same level or above the county rates in 2000. This observation in the socioeconomic improvements of the Mohegan community is consistent with the trends reported from other studies [1], and the scale of income and poverty improvement in Mohegan tribe are compatible with those gaming reservations with large and medium casinos during the same time period. The positive effect on income has also been extended to the health status, access to healthcare and health-related behaviors of the tribal members [14].

Multiple factors might have contributed to the observed socioeconomic improvements; however, Mohegan Sun is undoubtedly the primary cause given the temporal correlation and remarkable contribution of casino revenue to the tribal community. Nationwide analysis of gaming vs. non-gaming reservations revealed significant difference in socioeconomic improvements during the same period. Another study examining Census data of 1990 and 2000 revealed that American Indians on gaming reservations experienced a 7.4% increase in per capita income and reductions in both family and child poverty rates as compared to those on non-gaming reservations [15]. Although non-gaming reservation witnessed gains on household income and college graduations and declines in poverty and unemployment, gaming reservations outperformed on almost every single front [16]. Lastly, the economic and social welfare benefits associated with Indian casino spread to the neighboring non-Indian community, as revealed in an analysis of reservations in Arizona and New Mexico during the same period [17]. However, economic downturn like the 2007 Great Recession impacted Mohegan people remarkably, as their mono-product economic structure relied heavily on the Mohegan Sun and was vulnerable to such economic crises. The decline in casino revenue, alongside the consequential decline in trimonthly stipends and public investment, stifled household income, employment, home ownership, and car ownership. Meanwhile, New London County residents mostly remained the same for those parameters due to the diversity of their local economy. In 2010,

divergence reemerged between the Mohegan tribe and New London county in household income, employment, home ownership, and car ownership. Another study surveying Indian reservations on 48 continental states identified similar patterns between 1990 and 2000, when socioeconomic conditions improved and gaps between Native Americans and all U.S. races narrowed; however, the momentum lost steam in the following decade [9].

The casino helped to improve socioeconomic divergence; however, the benefits did not sustain economic downturns. Diversification into industries such as education, health care, technology, defense, or public administration could help weather the tribe through economic crises; instilling a stronger culture in graduating high school and attending college could promote young Mohegan people to obtain higher-skilled jobs.

Due to the limited survey dataset that can be accessed through the Census data portal, performing statistical analysis was not feasible in the entire comparison of socioeconomic values between Mohegan tribe and New London county. Another limitation in the comparison between the two groups' data is that Mohegan data were surveyed by Mohegan people across CT, whereas New London County data were surveyed by residents only in the county. This is due to inaccessibility of Mohegan data in New London county in 2010 and part of Mohegan data in the county in 1990 from Explore Census Data portal. Therefore, the assessment could have included out-of-county Mohegan people who could not directly benefit from the casino economy, underestimating the socio economic status of Mohegan people, although this out-of-county group is estimated to be small. In addition, for Fig. 6 (a), the number of students enrolled in elementary or high school was taken out of varying respective age groups: 5-17, 5-18, 5-19 due to the availability of data from Census Data portal. Certain data points could have underestimated or overestimated the percentages of enrollment, thus improper comparisons with New London County.

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