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Housing Problems and Needs of American Indians and Alaska Natives

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Prepared for:
U.S. Department of Housing and Urban Development
Office of Policy Development and Research

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FOREWORD

This report, part of the HUD-commissioned *Assessment of American Indian Housing Needs and Programs*, contains the most comprehensive and authoritative body of information ever assembled on housing conditions and resources in Native American communities It is the result of an unprecedented data collection effort, which included special tabulations of Census information, as well as surveys, site visits, and interviews with local leaders and housing officials

The principal findings of this carefully researched study confirm what many suspected already the housing problems of American Indians and Alaska Natives, particularly in reservations and other Tribal Areas, are extreme by any standard Forty percent of Native Americans live in overcrowded or physically deficient housing, compared to only 6 percent of the U S population

In addition, the detailed data compiled in *Housing Problems and Needs of American Indians and Alaska Natives* make it possible to look behind these sobering numbers to the significant variations in the nature, distribution, and relative severity of housing needs among Native American communities More than 60 percent of units occupied by Native Americans in the Tribal Areas of Alaska, New Mexico, and Arizona are overcrowded and/or physically inadequate, by contrast, Oklahoma's Tribal Areas have the lowest incidence of physical problems, but among the highest housing cost burdens in Indian country This report also provides important baseline information on how Native Americans have fared in metropolitan housing markets, as well as on the one-fourth of American Indians and Alaska Natives who live in the counties surrounding Tribal Areas

A combination of effective public investments and support for the development of vital private housing market mechanisms will be essential to meeting the housing needs of American Indian and Alaska Native communities HUD has proposed a fundamental reinvention of its Indian housing programs that recognizes both the diversity of Tribal Areas and the need for approaches tailored to their unique problems, resources, and forms of tribal governance The Department's proposals to gradually consolidate funding into formula grants would return much more discretion to local leaders, allowing them to design housing strategies that fit their own circumstances

The information presented in *Housing Problems and Needs of American Indians and Alaska Natives* will inform ongoing Federal efforts to more effectively address the housing problems of Native Americans HUD also will make these data sets available to researchers, tribal officials, and other concerned citizens, in whose hands such information can be a valuable tool for local planning and education efforts By bringing the serious housing needs of American Indians and Alaska Natives into sharp focus, this report provides all of us with a forceful reminder of our Nation's trust obligations to the first Americans

Michael A Stegman
Assistant Secretary for Policy
Development and Research

ACKNOWLEDGMENTS

In preparing this report on the housing conditions and needs of American Indians and Alaska Natives: G Thomas Kingsley served as overall director and lead researcher, Maris Mikelsons was responsible for data file preparation and quantitative analysis, and Carla E Herbig designed and conducted all research on Indians residing in urban areas. The authors are substantially indebted to many other individuals who contributed to this work

Particularly important was the role played by John Goering who served as HUD Government Technical Representative through all phases of the work His diligent oversight and valuable guidance had a substantial impact on the result. He was ably assisted by his colleague in HUD's Office of Policy Development and Research, Todd M. Richardson and Ndye Jackson.

Virginia E. Spencer, prepared the cross-walk between Tribal Areas and Indian Housing Authority Service Areas discussed in Chapter 2, and offered important comments and suggestions on all aspects of the research--her help was invaluable in giving us some sense of the reality that lies behind the statistics. Catherine Wright, Kara Hartnett, and Matthew VanderGoot assisted in data preparation and analysis

While this report relied primarily on the analysis of Census data, it also benefitted from the broader surveys conducted as a part of the overall *Assessment of American Indian Housing Needs and Programs* of which this work was a part That project's final report notes the individuals responsible for designing and implementing the survey agenda and the advisors from Indian Country who contributed the project's completion.

Special thanks are due, however, three advisors who gave special attention to the analysis of social, economic, and housing conditions in this report--both through providing advice on research strategies and methods and in reviewing and commenting on findings and conclusions. These are C Matthew Snipp, of the University of Wisconsin, Stephen Cornell, of the University of California, San Diego, and Jeffrey Passel, of the Urban Institute.

Finally we note the special contributions made by Tim Ware who formatted, assembled, and produced this report.

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EXECUTIVE SUMMARY

The *Assessment of American Indian Housing Needs and Programs* was initiated in 1993, under the sponsorship of the U.S Department of Housing and Urban Development (HUD) The purposes of the study have been to. (1) evaluate the housing problems and needs of American Indians and Alaska Natives, (2) assess the effectiveness of existing federal housing programs in meeting those needs, and (3) compare alternative approaches and suggest ways in which federal policy regarding the housing of these Native Americans could be improved. This report, the first major product of the study, is its assessment of housing problems and needs

The report is based primarily on analysis of Census data on housing and other characteristics of the American Indian and Alaska Native (AIAN)[1] population However it also relies on other information sources for the overall study analysis of data from HUD management information systems; interviews with a broad range of Federal officials; telephone interviews with officials of virtually all local Indian Housing Authorities (IHAs), the agencies that administer HUD programs in Tribal Areas nationwide (as used in this report, Tribal Areas include American Indian Reservations, Alaska Native Villages, and other special types of areas so designated by the U.S. Census); on-site in-depth interviews with tribal leaders and IHA officials at 36 representatively sampled Tribal Areas; interviews and observation of housing conditions for a small sample of households at the same sites, case studies and selected interviews concerning the housing of American Indians living in metropolitan areas; and recurrent consultations with independent national and regional experts on the problems and dynamics of the AIAN population.

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[1]Matthew Snipp (1989, pp 36-40) explains why the term "American Indians and Alaskan Natives" is the preferred ethnic designation for the population that is the subject of this study, and we use that term most frequently However, we also often use its acronym, "AIAN", and sometimes, fall back on the terms Native American and Indian to refer to this same population

It is important to explain at the outset that, while the U S government makes housing assistance available to low-income Americans in all locations, the context for such assistance in Tribal Areas differs in at least three important respects. First, the basis for such support goes back to the nation's recognition of special obligations to the AIAN population, reflected in treaties, legislation, and executive orders, long before housing subsidies were provided to the general population Second, the Federal government deals with recognized tribes directly in a sovereign-to-sovereign relationship, rather than through the general system of State and local government. Third, a considerable amount of land in Tribal Areas is held in trust for the tribes as a whole (rather than being subdivided into many private holdings as occurs in the rest of the country)--this has frustrated the development of private housing markets in Tribal Areas and has long been seen as providing special justification for government assistance in housing production.

Study results indicate that while progress has been made, the housing needs of American Indians and Alaska Natives still represent a major challenge for public policy

- *The housing problems of the American Indians and Alaska Natives remain considerably more severe than those of non-Indians in all parts of America. This is particularly so in reservations and other Tribal Areas where, according to Census data, 28 percent of AIAN households are overcrowded or lack plumbing or kitchen facilities (the comparable average for all U.S. households is only 5.4 percent). A small sample survey conducted as a part of this study suggests that, adding in condition and other facility problems, the total overcrowded or living in inadequate housing in Tribal Areas may be around 40 percent (the comparable U.S. average is 5 9 percent). For AIAN households living in other locations (metropolitan and nonmetropolitan) having to spend an excessive share of their income for housing (rather than physical deficiencies) is the dominant problem.*

- *The character of AIAN housing problems and, therefore, the best strategies for addressing them, vary importantly in different types of environments. Even among Tribal Areas, there is tremendous diversity. For a surprising number, opportunities to attract private mortgage lending and to apply other market-oriented housing strategies appear promising And the housing problems of Tribal Areas continue to warrant priority because, contrary to much conventional wisdom, the concentration of the national AIAN population in and around these Areas is increasing*

Social and Economic Trends and Contrasts

Population growth and spatial patterns The American Indian and Alaska Native population in the U S. has been growing rapidly--a sixfold increase over the past four decades, reaching a level of 2.0 million in 1990 Most noteworthy is that the concentration of this population in and around reservations and other Tribal Areas is increasing The 14 percent of

all U.S.counties that contain Tribal Areas accounted for 60 percent of the U.S. AIAN population in 1990, and had captured 78 percent of its growth since 1980. The popular impression that the bulk of the Indian population is gradually shifting away from the reservations to metropolitan areas is a myth

A number of indications in this study suggest that cultural ties to Tribal Areas remain strong. For example, urban case studies indicate that many Indians living in urban areas retain ties to their tribes and hope to move back to the reservation when they retire. Also, in household surveys, the primary reason tribal members gave for living off the reservation was the necessity of obtaining employment, rather than any negative feelings about reservation life Of those who live outside of a reservation, but in the same country, 71 percent said they would "prefer to live on the reservation "

Of the 2.0 million 1990 total AIAN population, 37 percent lived in Tribal Areas themselves, and 23 percent lived in the surrounding counties. Another 31 percent were residents of metropolitan areas in the rest of the country (down from 33 percent in 1980) Only 9 percent lived in other non-metropolitan areas and the share in such areas was declining sharply (down from 13 percent in 1980).

Social and economic characteristics Compared to non-Indians, the AIAN population is more family oriented, but more prone to economic distress. Nationally, more AIAN households are married couples with children (37 percent vs. 28 percent) and many more are large (5 or more person) families (20 percent vs 11 percent). The AIAN population has a higher unemployment rate (14 percent vs 6 percent), a smaller number of workers in "for-profit" firms per thousand population (255 vs 362) and a higher share of households with very low-incomes (VLI, one third vs 24 percent) [2]

Variations in differing environments. These types of AIAN/non-Indian differences exist in all locations but they are most pronounced in Tribal Areas For example, large families represent 27 percent of all AIAN households in Tribal Areas, but only 19 percent in their surrounding counties, and 16 percent in the rest of the U S (both inside and outside of metropolitan areas); VLI households represent 43 percent of the AIAN total in Tribal Areas, 30 percent in the surrounding counties, and 28 percent in other metropolitan and non-metropolitan areas Tribal Areas have an average of only 158 for-profit employees per 1,000 population, compared to 311 for Indians living elsewhere

[2]"Very low-income" households are those with incomes less than 50 percent of the median income in their local labor market areas

Diversity of conditions across tribal areas Even across Tribal Areas, however, there is much more diversity than is typically understood. To many outsiders, the stereotypical Indian reservation is a small, remote, and poor community with little access to employment or other opportunities that are offered in our predominantly urban society This is an apt characterization for many of them, but not for all In fact, out of the 508 inhabited Tribal Areas nationally·

- 183 (accounting for 53 percent of the total AIAN Tribal Area population) are Large (have an AIAN population of 400 or more), and have one of two other characteristics (1) they are Near Urban (located within 50 miles of an urban center with a population of at least 50,000), and/or (2) Open (having at least as many Indians as non-Indians living within their boundaries) These Areas, on average, have a fairly strong private employment base (217 for-profit workers per 1,000 population) and a comparatively low share of households in the VLI group (35 percent)

- Out of the first group, 46 (accounting for 25 percent of the total population) have all three of the characteristics mentioned (Large, Near Urban, *and* Open) These fare even better than the first group, with a for-profit employment ratio of 242 and a VLI share of 31 percent.

- The remaining 325 Areas are more often like the stereotype--remote and poor. They have an average of only 91 for-profit employees per 1,000 population and 59 percent of their households are VLI.

Generally, statistical analysis showed that the more open and nearer to an urban center a Tribal Area was, the stronger its economic position was likely to be This relationship was far from a perfect fit, however. Many other factors (including the effectiveness of tribal government, work force skills, the value of the Area's natural resource base, and others) undoubtedly also play a critical role.

The AIAN metropolitan population is concentrated in a limited number of areas rather than being evenly spread. Over 60 percent live in just 15 metropolitan areas. An unexpected finding is that, in these areas, a larger share of the AIAN population lives in the suburbs (59 percent) than the non-Indian population (54 percent on average). It must be remembered, of course, that there is great divergence within the non-Indian population in this regard· AIAN households are much more likely to live in the suburbs than blacks or Hispanics, but less so than whites Index measures show substantially less residential segregation for American Indians than for Blacks and Hispanics

City/suburban differences. AIAN suburban residents are typically in a better position economically than their counterparts in the central cities, but they clearly have not achieved parity with the suburban average. In fact, AIAN/non-AIAN disparities are often greater in suburban locations. For example, the AIAN unemployment rate in the central cities of the 15 metropolitan

areas is 11 percent (1 2 times that for non-Indians) The comparable suburban AIAN rate is much lower (8 percent) but that figure is 1 7 times the suburban average for non-Indians

Housing Problems in Tribal Areas

Census indicators show that the physical housing problems of Tribal Areas are extreme by national standards 28 percent of AIAN households in these areas live in housing that is overcrowded and/or lacks kitchen or plumbing facilities--compared to a national average of only 5 4 percent (And Tribal Area problems in this regard are much more serious than those for AIAN households in other areas, as will be discussed below) The share of AIAN households in these areas that live in decent housing but have an affordability problem (housing expenses exceeding 30 percent of their income), however, is smaller than that for the general population (16 percent vs 20 percent)

There are important regional variations in the incidence of housing problems in Tribal Areas Probably most important is that physical problems (overcrowding and facility deficiencies) are considerably higher in two regions than elsewhere. Alaska and Arizona-New Mexico where 63 percent and 61 percent, respectively, of all AIAN occupied units are affected Overcrowding rates are still serious in the Tribal Areas of all other regions (much above the national averages for non-Indians) but the incidence of facility deficiencies is fairly low in most other regions except for these two.

The pattern with respect to affordability problems, however appears to be almost the reverse of that for physical problems Oklahoma, for example, which has by far the lowest share of its units with physical problems, has among the highest shares with affordability problems (21 percent) Unlike almost all others, the Tribal Areas of Oklahoma have large private land areas within them and a land tenure system that has tended more to foster the emergence of private housing markets.

Other physical housing problems (deficiencies in structural condition and heating/electrical systems) are not measured by the Census. The gap between the U.S. average and Tribal Area problems widens even further when these other deficiencies are considered. Based on a survey conducted by this study of a small sample of Tribal Area households, we estimate that, *in total, roughly 40 percent are overcrowded and/or with one or more serious physical problems (the comparable national average is 5.9 percent).*

The contribution of HUD housing assistance in Tribal Areas is indeed significant. In 1990, there were about 60,700 AIAN occupied HUD assisted units in these areas, implying that HUD was serving 26 percent of all Tribal Area AIAN households and 42 percent of their Low Income AIAN households Crude estimates (based on the household-sample survey) indicate that

about 14,800 of these units were either overcrowded and/or had physical deficiencies. By subtraction from the totals, this implies 78,300 unassisted units (or 45 percent of the total unassisted stock) had such problems. In comparison, there were about 84,200 Low Income households that did not live in HUD assisted units in Tribal Areas. In other words, it appears that a very high proportion of all Low-Income households in Tribal Areas that do not now receive HUD assistance do have serious housing problems.

Total units with physical problems. Official census figures show a total of 234,400 occupied housing units in Tribal Areas nationally in 1990. The 40 percent average implies that 93,800 of these units were overcrowded and/or had serious physical deficiencies That number, however, is not adjusted to compensate for the major census undercount in Tribal Areas that occurred in 1990. If that adjustment is made, the total overcrowded and/or with serious physical deficiencies would be 105,200 units

Diversity in housing problems and circumstances Tribal Areas are as diverse in their housing characteristics as they are in their social and economic circumstances While again there was much variation around these tendencies, statistical analysis shows that, generally, the more open a Tribal Area is and the closer it is to a large urban center: (1) the smaller its overall share of households with housing problems, and (2) the lower the share that have overcrowding and/or facilities problems, but (3) the higher the share that have affordability problems To illustrate

- For the 183 Areas that were Large and Open and/or Near Urban (as defined earlier), on average, just one third of all households had one or more housing problems 12 percent had overcrowding and/or facilities problems, and 21 percent had affordability problems only. In these areas, housing strategies that rely more on private markets clearly warrant consideration.

- For the remaining 325 Areas, 62 percent had one or more housing problems 52 percent had overcrowding and/or facilities problems, and only 10 percent had affordability problems only In these areas, market-oriented housing strategies are less likely to be workable

These marked variations in the magnitudes and types of local housing problems suggests that any single nationally imposed housing strategy for Tribal Areas is likely to prove unworkable Area-specific conditions should determine the best mix of policy tools to be applied. While some general themes are likely to be applicable in most areas, specific program approaches need to be locally tailored to be feasible in the Area at hand

In a sizeable number, attempts to address a larger share of low-income housing problems through assistance in the private housing market appear promising (rather than relying solely on traditional government production programs which typically cost more per household

accommodated). In many Tribal Areas, there are significant numbers of households with incomes that should enable them to purchase decent homes if private mortgage financing was being made available as it is in the rest of the country.

AIAN Housing Problems in Metropolitan and Other Environments

Physical problems. In the rest of the U.S , the share of AIAN households with overcrowding and/or plumbing/kitchen facility problems is considerably less severe than in Tribal Areas, but still well above the 5 4 percent average for the general population 14 percent in counties surrounding Tribal Areas, and 9 percent in other metropolitan and non-metropolitan areas

Affordability problems. The dominant housing problem for AIAN households in these environments, however, is affordability The share who live in decent housing but have an affordability problem is 27 percent in the surrounding counties, 29 percent in other metropolitan areas, and 27 percent in other non-metropolitan areas--compared to the national average of 20 percent

Homelessness. Household surveys indicate that in Tribal Areas, the lack of sufficient housing is reflected in severe overcrowding rather than actual homelessness; i.e., virtually all people who have no shelter of their own are taken in by relatives or other tribal members Homelessness per se is a serious problem, however, for the AIAN population in urban areas. The survey generally considered the most reliable indicates that AIAN individuals account for 2 3 percent of all homeless people nationally--an incidence rate three times that for the population as a whole

Homeownership rates for higher-income AIAN households are unusually low, particularly considering that such a high percentage of them are family households (those that normally find ownership most desirable) While 48 percent of all AIAN households nationally are in the moderate- and higher-income ranges (incomes above 80 percent of the local median), ownership rates for these groups are significantly below those of non-Indians at similar income levels in most parts of the country (for example, 66 percent vs 75 percent in metropolitan areas)

Chapter 1

PURPOSE AND APPROACH

This report presents an assessment of the housing problems and needs of American Indians and Alaska Natives (AIAN).[1] It is one of the major products of a broader study sponsored by U S Department of Housing and Urban Development (HUD) The central purposes of the study were to provide an independent evaluation of the programs the Department operates to improve the housing conditions of Native Americans, and to suggest policy and programmatic alternatives that might perform more effectively toward that end

HUD recognized, however, that it would be impossible to interpret program performance sensibly without a sound understanding of the nature and magnitude of the problems its programs are designed to address. This view had been strongly endorsed by the National Commission on American Indian, Alaska Native, and Native Hawaiian Housing (1992) which stated,

> . the lack of accurate statistics has impeded all efforts, public and private, to address the housing crisis in Indian Country It is nearly impossible to set meaningful policies without a reliable picture of the full scope and seriousness of Native housing needs and how they relate to other social and economic hardships faced by America's first citizens.

The assessment of housing problems presented in this report, therefore, was seen as a cornerstone of the study agenda from the start. For HUD's purposes, this assessment was

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[1]Matthew Snipp (1989, pp 36-40) explains why the term "American Indians and Alaskan Natives" is the preferred ethnic designation for the population that is the subject of this study, and we use that term most frequently However, we also often use its acronym, "AIAN", and sometimes, fall back on the terms Native American and Indian to refer to this same population

needed to overcome three fundamental deficiencies in the knowledge base at the time the study was initiated

- No one had yet conducted an analysis of 1990 U S. Census data on housing conditions of AIAN households, using the full range of measures generally accepted as needed to characterize housing problems comprehensively While it has a number of imperfections, the Census is the only broadly reliable and uniformly defined source of data on housing conditions that is available nationwide. It offers measures of housing problems (e.g , affordability, overcrowding) that are not available from any other source

- Common observation suggests that the housing conditions of Native Americans differ substantially in different living environments For example, conditions on reservations in the Northeast seem very different from those in the Southwest, and both may differ substantially from those in Alaskan villages which, in turn, appear quite unlike those for Indians living in large cities No study had ever attempted to characterize such differences reliably, yet doing so is important since housing strategies that work effectively in one environment may not be appropriate in another.

- Prior research has not told us much about the relationships between varying AIAN housing conditions and the social and economic contexts from which they have emerged. However, a better understanding of these relationships may also offer useful guidelines, both as to how housing problems and needs may change in the future and as to what policies will work best in what types of environments.

This research confirms the most fundamental conclusion of earlier, less comprehensive, studies of this topic: namely, that the unmet housing needs of American Indians and Alaskan Natives remain enormous Indeed the housing problems of these groups appear substantially more severe than those of any other sizeable minority in America--and their housing problems are more serious than average conditions for non-Indians in almost all types of areas. However, our findings suggest that simple stereotypes can be quite misleading. The nature and the severity of AIAN housing problems, and the circumstances that create them, vary dramatically in different locations. This implies that no one "formula" program is likely to work effectively--the need for more flexible and creative local strategies is paramount.

APPROACH. THE OVERALL STUDY

In early 1993, HUD selected the Urban Institute to conduct the overall study, working in collaboration with subcontractors Aspen Systems Corporation, and OKM Associates The National American Indian Housing Council (NAIHC) also served as subcontractor, helping primarily in making logistical arrangements for field surveys HUD's design for the study (as amplified in the contractor's research plan) recognized that information from a variety of sources would have to be compiled to respond to each of the project's three overall purposes. (1) evaluating the housing needs of American Indians and Alaska Natives, (2) assessing the effectiveness of existing federal housing programs in meeting those needs, and (3) comparing alternative approaches and suggesting ways in which federal policy regarding the housing of these Native Americans could be improved.[2]

The first imperative was to obtain nation wide data and perspectives on the conditions and issues under consideration Doing so entailed·

1. *Reviewing existing studies and reports* to compile background information on the evolution of Indian social, economic, and housing circumstances, as well as relevant policies and programs

2 *Consulting with experts on American Indian communities* An advisory panel, including scholars and Indian representatives (with substantial knowledge about conditions and policy issues in Indian country), provided guidance on the research design, provided and checked information on culture and history, and helped interpret findings derived from other sources

3. *Analyzing large scale data bases* including the 1990 U S Census (focusing on social and economic characteristics as well as housing conditions and needs) and HUD management information systems (focusing on the characteristics and performance of HUD programs)

[2]Overall findings, conclusions, and recommendations of the study are presented in *Assessment of American Indian Housing Needs and Programs Final Report*, by G Thomas Kingsley, Virginia E Spencer, and John Simonson with Carla Herbig, Nancy Kay, and Maris Mikelsons (Washington, D C U S Department of Housing and Urban Development, 1996)

4 *Conducting interviews with housing experts and national and regional officials* responsible for program implementation, to gain insights on policy trends and options as well as program organization, interrelationships, and performance.[3]

Data from these sources alone, however, could well have yielded a somewhat sterile, and perhaps inaccurate, portrait of actual conditions and program performance. Accordingly the research design called for direct interviews and observations at the local level, first to serve as a "reality check" on the story obtained from national sources but, more importantly, to provide a much richer characterization than national sources alone could provide--one that would give us a clearer sense of the diversity of conditions that exist in Indian country. Four additional types of data collection were undertaken

5. *Conducting field interviews with Indian Housing Authority (IHA) officials and Tribal leaders and staff at a representative sample of 36 reservations and other Tribal Areas* These entailed extensive, in-person interviews on local institutional arrangements and procedures, housing problems, program activity, and experience with and attitudes about Federal programs.

6 *Conducting field interviews with a sample of households at the 36 survey sites* (and observing their housing conditions) to obtain direct information on housing problems; housing, tenure, and location preferences, and reactions to government housing programs.

7 *Conducting telephone interviews with officials of all IHAs* nationally, to obtain comprehensive information on institutional characteristics, program activity, and performance

8 *Conducting interviews and preparing case studies on Indian communities in urban areas* to identify housing conditions, needs, and prospects. Included were Public Housing Authorities that serve metropolitan areas with significant enclaves of Native American households, and Indian Community Center staff in at least 25 urban communities

The analysis of U S Census data contributed mainly to our first objective: the assessment of AIAN housing problems and needs Information from virtually all the rest of these sources, however, provided inputs to all three of our primary research purposes. Figure 1.1 shows more

[3]Interviewees included representatives from HUD (central and regional offices), the Bureau of Indian Affairs (BIA), the Indian Health Service (IHS), the Farmer's Home Administration (FmHA), the Veteran's Administration (VA), and the Federal National Mortgage Association (FNMA, or Fannie Mae)

FIGURE 1.1
DATA COLLECTION AND ANALYSIS PLAN OVERVIEW

Data Sources	Housing Needs	Federal Programs	Policy Assessment
1 Review published studies and reports	Appropriate measures of housing needs, special needs and unique circumstances, cultural factors, variations across communities	Existing programs, strengths and limitations, implementation issues, impacts of programs on recipients and communities	History of federal policy, broad policy debates, program gaps and failures, alternative strategies, local demos and experiments, proposed policy initiatives
2 Consultations with expert advisors	Appropriate measures of housing needs, special needs and unique circumstances, cultural factors, variations across communities	Existing program, strengths and limitations, implementation issues, impacts of programs on recipients and communities	History of federal policy, broad policy debates, program gaps and failures alternative strategies, local demos and experiments, proposed policy initiatives
3 Large Scale Data bases Analyze	Household characteristics and incomes, housing conditions, housing problems, household mobility	Coverage of HUD programs, types of households served, adequacy and affordability of assisted housing, allocation of subsidies	---
4 Interviews-National Experts and Officials	Household mobility, locations choice, housing preferences	Operation of HUD programs, planning and development process, project management, costs, modernization, unit design, outreach, problems and limitations, impacts on recipients and communities	Alternatives for program design, funding allocation, program implementation
5 On-site Interviews with IHA officials, tribal leaders (samples sites)	Assessment of local needs, special housing conditions and problems, cultural factors, impact of market conditions, mobility and location choice	Local operation of HUD programs, admn issues, planning and development process, project management, costs, modernization, unit design, outreach, problems and limitations, impacts on recipients and community	Relationships between central, regional, and local govt officials and tribal leaders Pros and cons of alternative strategies
6 Household Interviews (sampled sites)	Assessment of individual housing conditions and problems, preferences for housing type and tenure, mobility and location choice	Knowledge of and satisfaction with HUD programs	Housing preferences and effective demand Responsiveness of federal programs to individual needs
7 Telephone interviews-IHA officials	Household mobility, location choice, housing preferences	Operation of HUD programs, institutional arrangements and procedures, operating problems, program impacts	Alternatives for program design, funding allocation, program implementation
8. Interviews and case studies-selected urban areas	Assessment of local needs, special housing conditions and problems, cultural factors, impact of market conditions, mobility and location choice	Barriers to participation in federal housing programs	Responsiveness of federal programs to individual needs

specifically the major types of information from each source relied upon to help achieve each of these purposes

ASSESSMENT OF HOUSING PROBLEMS AND NEEDS. USE OF THE CENSUS AND HUD INFORMATION SYSTEMS

In this section (and the one that follows it), we review in more depth the major data sources contributing to the assessment of housing problems and needs and how they were put to use in this study. Here we focus on our approach to analyzing data from the U.S Census and HUD Management Information Systems

U.S. Census Data Sources and Definitions

The decennial U.S Census obtains a limited amount of information about each resident and household on a full-count basis and responses to a more elaborate set of questions on a sample basis Both types of data were used in this analysis Throughout, individuals are classified as American Indian or Alaska Native (AIAN) solely on the basis of whether they identified themselves as such in the Census question concerning "race" of the respondent [4] An AIAN household is one in which either the head of the household or his/her spouse is classified as AIAN.

Most important, given our purpose, we utilized numerous Census indicators on the housing circumstances of both AIAN and (for comparative purposes) non-AIAN households As noted earlier, the Census is the only comprehensive and systematically defined national source of information on key housing characteristics; e g , housing tenure, age, and structure type, as well as various commonly recognized housing problems With regard to the latter, the Census contains direct measures of the extent of overcrowding and the lack of kitchen and plumbing facilities and it contains income and housing cost information that enabled us to calculate the extent of "affordability problems" (i e , when rent or homeownership costs are excessive in relation to household income). The Census does not contain data on all types of housing problems, however In particular, it provides no information on structural condition or inadequate heating or electrical facilities (our approach to addressing this data deficiency will be discussed below)

To be able to interpret information on housing conditions, we also needed to know a great deal about the social and economic conditions of the AIAN population Accordingly, we also

[4] Again, see Snipp (1989) for a discussion of why this approach, while it has imperfections, is superior to available alternatives

extracted Census data on characteristics such as age and household structure, education status, labor force and employment, income levels, and patterns of commuting and intercensal residential mobility.

While data from a number of Census publications were used in this work, we relied primarily on three large computer-based data files.

The 1990 STF-3C File This is one of the largest data files the Census Bureau regularly compiles and makes available to the public It contains data, by race, on all of the indicators noted above at a detailed level geographically. It can be used to create separate tables for each individual state, county, metropolitan area, urban place, and (critical for our purposes) AIAN Area (AIAN areas include all Indian reservations, Alaska Native Villages, and all other Census designated Tribal Areas (as used in this report, Tribal Areas include American Indian Reservations, Alaska Native Villages, and other special types of areas so designated by the U S Census--complete definitions of these area types will be provided in Chapter 2)

A limitation of this file is that it defines AIAN households only by the race of the head of the household This leaves out an important group for policy purposes--the sizeable number of AIAN individuals who are a part of households in which only the spouse of the household head (but not the head) is AIAN

1990 Special AIAN Tabulations This file was created by the Census Bureau at HUD's request specifically for this study and it was the one we used most extensively This file does identify AIAN households by the race of either the household head or spouse It also offers additional benefits While it supports the same geographic breakdowns as the STF-3C file, it provides (1) more detailed housing data for AIAN occupied units than are available elsewhere, and (2) cross tabulations of housing conditions by the income levels of occupant AIAN households, categorized in the same manner HUD uses in determining program priorities and eligibility (in this scheme, a household's income is expressed as a percentage of the median income in its local labor market area rather than in relation to a uniform national measure such as the poverty threshold--the benefits of this approach will be discussed in Chapter 4)

1980 Census Files. It would have been desirable, of course, to examine 1980-1990 trends in housing conditions and other social and economic characteristics of the AIAN population Unfortunately, particularly with respect to housing characteristics, there were so many changes in the definitions used by the Census in 1980 and 1990, this type of analysis was largely precluded However, we were able to relate 1980 and 1990 characteristics in a few cases and, most important, to analyze in some detail the patterns of growth and/or decline of total AIAN populations in geographic subareas throughout the country As appropriate, we also refer to research by others discussing social and demographic trends for earlier periods

Limitations of Census Data

In addition to the lack of information on some types of housing problems as noted earlier, the Census has two other limitations for the purposes of this study that should be kept in mind

The Increase in Self-Identification Particularly since 1970, the growth of the U.S AIAN population as recorded by the Census has been in part explained by individuals who change their racial designation to AIAN, actually, by the excess of those who reported themselves as being of some other race in one census (or were recorded as being of some other race when born during the decade) and then changed to the AIAN designation in the next census, over the number who have done the opposite This phenomenon was less important in the 1990 Census than in 1980, but even so, the group that made such a change in 1990 accounted for 9.6 percent of the 1990 AIAN population nationally.

Chapter 2 discusses this issue at greater length, but we doubt that our use of Census data that include these individuals has any serious effect on the meaning of our findings and conclusions First, the evidence suggests that this phenomenon is not sizeable in Tribal Areas, and that is where quantitative estimates of need are most important in relation to Indian housing programs Second, even in other areas where it is more pronounced, this effect would only be problematic if a large share of those who changed their racial designation to AIAN did so untruthfully But it is difficult to imagine any incentives that would cause many blacks, whites, and people of other races to falsely report their race in this way In fact, available research suggests that a dominant share of those who made this change do have Indian ancestry, i e , this phenomenon has been caused primarily by people recognizing a true Indian heritage after failing to report it in the past

The Undercount A Census Bureau report on a special survey undertaken shortly after the 1990 enumeration, estimates that the Census' 1990 published figures understate the size of the AIAN population overall by 4 6 percent (not statistically different than the undercount estimated for either blacks or Hispanics), but more notably, they understate the numbers living in Tribal Areas by 12 2 percent (Bureau of the Census, 1992) The special survey employed a very small sample and it offers no basis for comparing the characteristics or locations of those who were counted and those who were missed in the original enumeration

The Census Bureau decided not to adjust its official totals to reflect the undercount but there are many who believe they should have done so In most of this report, we review information based on the official figures (it seems unlikely that the undercount could have sizeable effects on proportional relationships which we examine most frequently). However, this difference is important when we offer estimates of the absolute magnitude of AIAN housing needs. Accordingly in Chapters 5 and 7, where we address this topic, estimates are provided *both* on the

basis of the official figures and those that would result from an upward adjustment to compensate for the undercount

Tribal Area Boundaries. In establishing Tribal Area boundaries for its enumeration, the Census Bureau relied on legal definitions provided by the Federal or relevant state government or, in some cases, the tribe In the vast majority of cases the boundaries of the Area so defined (e g , the reservation) incorporate all of the lands traditionally regarded as the geographical expanse of the "tribal community " In a few cases, however, the current legal boundary defines an area that is smaller than the area of the traditional community and, therefore, the Census numbers understate the populations of that community This problem is most serious for California Rancherias (see further discussion in Chapter 2).

HUD Management Information Systems

HUD maintains several computer-based information systems containing data about its Indian Housing programs These have been used most extensively for the program assessment component of the overall study but some use of them was required for the analysis of housing problems and needs as well The ultimate purpose of this analysis is to determine the extent of AIAN housing needs that *have not yet been addressed.* This requires obtaining data on the level assistance now being provided to AIAN households and subtracting that from estimates of the total number of households with housing needs Data on assistance levels were derived from two HUD systems·

The Management Information Retrieval System (MIRS) which contains information on the total assisted housing units under management at various times in each program in each AIAN Area, and the portions of the totals that are vacant and occupied; and

The Multifamily Tenants Characteristics System (MTCS) which contains data on the characteristics of the households occupying HUD units, permitting us to calculate the share of the occupied stock in each area actually occupied by AIAN households [5]

Data Base Integration

In preparation for the 1990 Census, the Bureau of the Census made an extensive effort to identify and map all Tribal Areas nationwide. Lists of all Federally recognized areas were obtained from the Bureau of Indian Affairs (BIA) and all States provided lists of other Tribal Areas

[5]HUD has built the MTCS system only recently It now provides a full year of income certification and recertification data, derived from HUD form 50058, with a reporting rate of 59 percent for all residents of IHA housing The system contains information on a variety of social and economic characteristics of households living in units managed by both Public and Indian Housing Authorities nationwide

within their boundaries [6] A total of 567 such areas were identified (some were areas controlled by tribes that had no resident population in 1990--the 508 which had AIAN inhabitants are the subject of most of the analysis in this report)

The design for this study required that we integrate information from the Census with information obtained on an IHA basis from HUD Management Systems and other surveys Accordingly, it was necessary for the study team to correctly link Tribal Area codes and IHA codes in our data files In 1994, there were 187 recognized IHAs, 181 of which were fully operational at the time of our surveys The task was not always straightforward since several IHAs serve more than one Tribal Area and there is also a sizeable number of Tribal Areas not served by any IHA HUD Field Offices of Native American Programs (FONAPs) were contacted to review complex cases and double check preliminary lists to assure the correct linkages were made

As a result, we are able for the first time to accurately report Census data for IHA service areas. (The results of this linkage are provided in all major data files produced under this study, as submitted to HUD Key data are presented as an annex to Chapter 2 Table 2.A, in this report)

ASSESSMENT OF HOUSING PROBLEMS AND NEEDS: SURVEYS AND OTHER INFORMATION SOURCES

Field Surveys: Indian Housing Authority (IHA) Officials and Tribal Leaders and Staff

As with data from HUD management systems, these interviews were conducted mostly to support the program and policy assessment components of the overall study However, they also provided some information for the housing problems and needs component: primarily insights on housing problems and housing and locational preferences of families in AIAN Areas.

Selecting the Sites The key objective of the sampling plan was to select a group of sites that, within the confines of the project budget, would best reflect the diversity of conditions that exists in Indian country. This selection was a two-stage process, entailing: (1) dividing the country into a number of study regions which were judged to be at least relatively homogenous

[6] Definitions of types of Tribal Areas will be provided in Chapter 2 For further definitions and a description of the process used to identify these areas, see Bureau of the Census, 1993, pp A1-A-3

internally, and (2) randomly selecting IHAs within each region, with constraints to assure that both large and small areas (in terms of population) were represented

Regional division began with the service areas of the HUD's six Field Offices of Native American Programs (FONAPs) Three of these areas (those headquartered in Chicago, Oklahoma City and Phoenix) were considered too heterogeneous for these purposes and were split to yield the nine basic study regions used throughout this study as shown in Figure 1.2. (1) North Central, (2) Eastern, (3) Oklahoma; (4) South Central, (5) Plains; (6) Arizona-New Mexico; (7) California-Nevada; (8) Pacific Northwest; and (9) Alaska Actually, for sampling and analysis

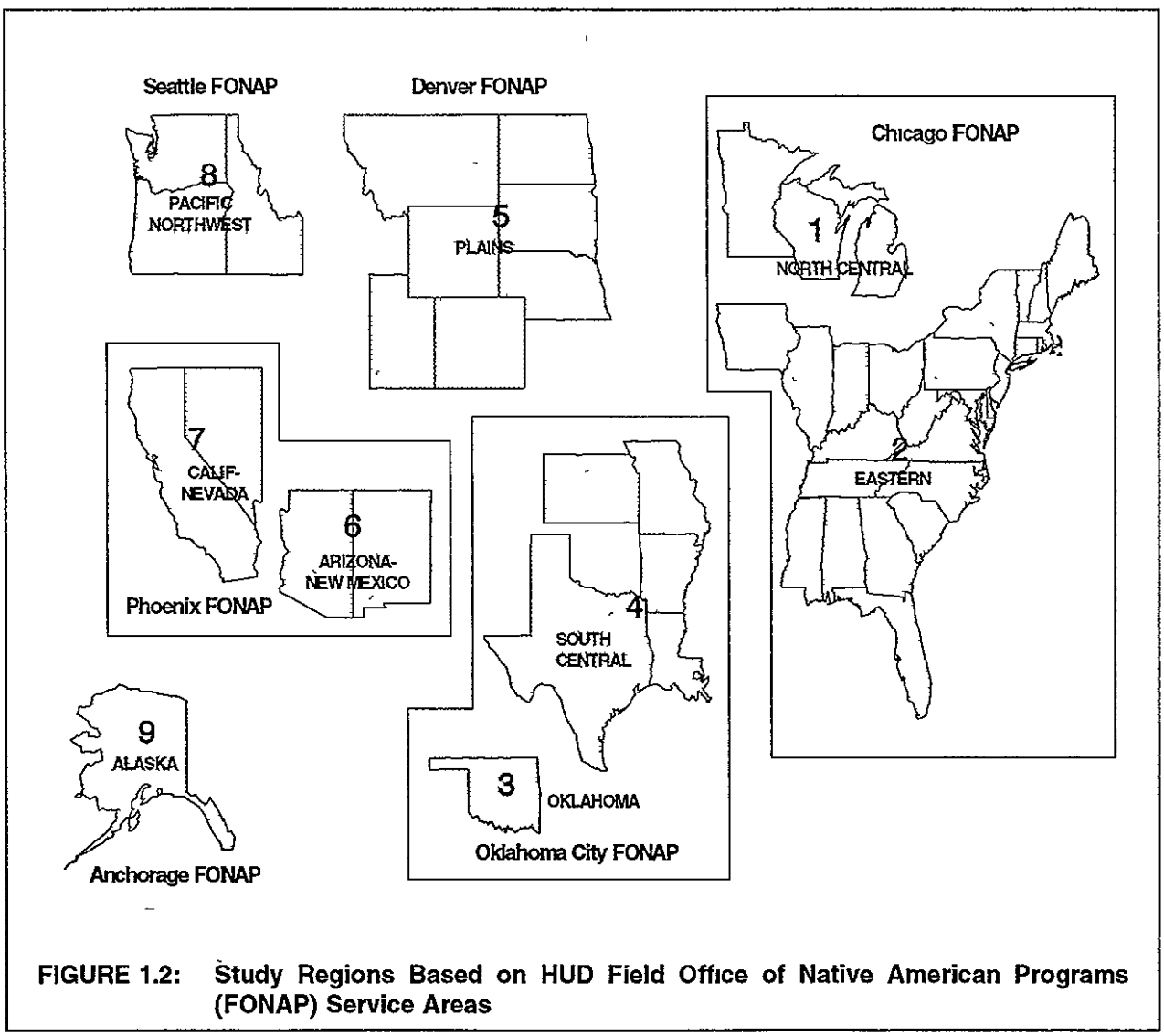

FIGURE 1.2: Study Regions Based on HUD Field Office of Native American Programs (FONAP) Service Areas

of field survey data, 10 regions were used. The Navajo Reservation (which is by far the largest Tribal Area, alone accounting for 20 percent of the AIAN population in all such areas) was considered a separate region for these purposes (6A), split off from the rest of the Arizona-New Mexico region (6B)

A total of 36 sites were selected through this process (more were selected in some regions than others because those regions had a larger number of Tribal Areas) The final list of sites visited (identified by the name of the IHA) is provided in Figure 1 3

FIGURE 1.3
FIELD SURVEY SITES

REGION 1 - NORTH CENTRAL
Lac Vieux Desert, MI
Leech Lake, MN
Red Lake, MN
Sokaogan, WI
Menominee, WI

REGION 2 - EASTERN
Mashantucket Pequot, CT
Seminole, FL
East Cherokee (Qualla), NC
Seneca Nation, NY

REGION 3 - OKLAHOMA
Creek Nation, OK
Kiowa, OK
Comanche, OK
Delaware, OK

REGION 4 - SOUTH CENTRAL
Chitimacha, LA
Alabama-Coushatta, TX

REGION 5 - PLAINS
Turtle Mountain, ND
Santee Sioux, NE
Rosebud, SD
Cheyenne River, SD

REGION 6A - NAVAJO
Navajo, AZ

REGION 6B - REST OF ARIZ -NEW MEXICO
Gila River, AZ
Yavapai-Apache, AZ
Tohono O'odham, AZ
Northern Pueblos, NM

REGION 7 - CALIFORNIA-NEVADA
Round Valley, CA
Karuk, CA
Pyramid Lake, NV
Reno-Sparks, NV

REGION 8 - PACIFIC NORTHWEST
Fort Hall, ID
Makah, WA
Chehalis, WA
Tulalip, WA

REGION 9 - ALASKA
AVCP, AK
Interior Regional, AK
Copper River Basin, AK
Kodiak Island, AK

Survey Field Work Arrangements for the field work were made in March and April 1994, and all 36 site visits were completed by August [7] The work on-site typically entailed a two day visit by a two person team. an interviewer from the contractor team and a "facilitator" (consultant or NAIHC staff member who was known to the IHA and tribe and could help make arrangements efficiently and assure effective communication) The work involved interviews with the Tribal Chairman (normally 35 minutes), tribal housing staff (1.5 hours--these interviews were possible for only 26 of the 36 tribes visited because the others did not have staff with housing program responsibilities), and the IHA Director and staff (4 5 hours), along with direct observation of housing conditions and making arrangements for the household surveys (see discussion below) [8]

Field Surveys: The Household Survey

While asking tribal and IHA officials about the housing problems and preferences of the people in their areas was likely to be helpful, it was recognized that it was no substitute for asking the people themselves. Because a full-scale probability sample would have been too costly and time consuming, it was decided to conduct a smaller sample survey of 20 households at each of the 36 field-visit sites.

Survey Design Issues It was also recognized that any such survey could have difficulties It was expected that many AIAN households would be reticent about participating (a large number of tribes have been "over-surveyed" in the past) This might be particularly true if outside non-Indian interviewers were assigned Outside interviewers might also find it impossible to communicate effectively given differences in culture and, in many cases, language. If tribal people conducted the survey, however, the results were likely to be questioned because of possible biases.

These issues were address as follows First, sample selection was done directly by contractor staff, applying a rigorous random sampling procedure to either the tribal membership roster or a local list of registered voters Second, interviews were conducted by a local tribal member (normally one recommended by the tribe or IHA), but three steps were taken to promote quality and objectivity: (1) selected interviewers were trained at some length while the contractor was on site (including being required to conduct one or more full rehearsal interviews with the contractor's site team), (2) extra care was given in the design of the survey instrument so that it

[7] It proved difficult to work out arrangements for the surveys at two of the sites originally selected The sample design had included a replacement sample, anticipating that such difficulties might occur Two replacement sites were selected and surveys were scheduled there without unreasonable delays in the overall study program

[8] Where the sampled IHA provided housing services to more than one tribe, only one tribe was selected for the interviews with the Chairman and staff

would be simple and clear, and (3) after the surveys were completed, contractor staff conducted quality control checks (by phone) with a sample of the original respondents.

Survey Results This procedure yielded results that were generally useful, although far from perfect Problems connected with the responsibility or capacity of the selected local interviewer, or with tribal reticence, prevented the completion of these surveys in 12 of the 36 sites For the two thirds that completed them, however, the information gathered appeared valuable for analytic purposes. The returns were well balanced across regions and the quality of the data submitted was high Cross tabulations yielded reasonable distributions and comparatively few records had to be rejected because of obvious miscoding--a total of 414 useable household records were produced The quality control process indicated that the completed surveys were conducted much in accord with specifications

Nonetheless, because of the small number of respondents, all results of this survey must be interpreted with caution As would be expected, confidence bands around point estimates are sizeable For example, at the 95 percent confidence level, the estimated share of all of housing units that are overcrowded falls in the range from 6.2 percent to 14 8 percent, the estimated share reporting that the lack of adequate insulation against the cold is a serious problem falls in the range from 24 2 percent to 37.3 percent.

IHA Telephone Surveys

This survey was implemented successfully between mid-February and late April, 1994. Useful data were gathered from 177 of the 181 IHAs that were fully operational at that time, for a 98 percent response rate. This survey focused mostly on program issues but did yield some data on perceptions (on locational patterns and preferences) relevant for this analysis.

Interviews and Case Studies: Indians in Urban Areas

Early in the project, it was realized that the housing needs and conditions of urban Indians appeared to differ significantly from those in other areas. In order to get a clearer understanding of these conditions, we undertook both a special analysis of census data for metropolitan areas with the highest concentration of Indians, as well as case study interviews.

Interviews with Community Center Directors. Unlike our on-site data collection in Indian areas, where we were able to interview IHA directors, tribal housing staff, and tribal leaders regarding the housing condition and needs of the community, there were no comparable groups in urban areas We chose instead to identify urban Indian Community Centers across the nation whose key staff could provide insight into the housing and socioeconomic circumstances of the urban Indian community they serve We identified 28 such Community Centers whose directors

were able to participate in a telephone interview which focused on the housing needs and conditions of the Indian community These interviews, conducted in the winter of 1993, included both closed and open-ended questions and generally lasted about one hour

Interviews with Public Housing Officials. We conducted interviews with selected HUD headquarters and field staff whom we felt had specific knowledge regarding the provision of service of federal housing programs to urban Indians A survey of local Public Housing Authority (PHA) Directors was also contemplated · However, exploratory calls to 6 PHAs indicated that they had virtually no personal knowledge or readily available data concerning Indians in their projects, and no special programs related to them. Accordingly, the full survey was not conducted

Case Studies. To collect additional data on the housing situation of urban Indians, we undertook case study analyses in three cities San Francisco, Oakland, and Chicago. These cities are by no means representative of all urban areas, but further serve to illustrate the diversity of housing conditions and needs of urban Indians Case studies were prepared through in-depth interviews with a number of key informants at each site. Informants were selected based on discussions with our Advisory Panel members and Indian Community Center staff. Interviews were generally informal although an interview guide was used so that key themes were highlighted and remained consistent across sites Case study interviews were conducted between October, 1993 and May, 1994.

A formal sample survey of AIAN households living in urban areas would, of course, have been desirable. However, no complete listings of such household exist The costs of both identifying the universe, selecting a sample, and then conducting interviews would have been well beyond the resources available for this study.

STRUCTURE OF THE REPORT

The last four chapters of this report deal directly with the basic purpose of the analysis. the housing problems and needs of American Indians and Alaska Natives The four preceding them set the stage, by discussing trends in the size and spatial pattern of the AIAN population and in AIAN social and economic circumstances

Chapter 2 looks at AIAN population dynamics. First, it relies on prior studies to explain recent growth trends for the AIAN population in America overall--discussing, by way of background, the remarkable decline in that population that had occurred from the 16th century through the late 1800s, and then comments on the resurgence of AIAN growth since the middle of this century It next offers new perspectives by examining the spatial pattern of AIAN growth

in the 1980s. It considers variations in growth by region, and for various types of areas (Tribal Areas, surrounding counties, other metropolitan areas, other nonmetropolitan areas) within regions, but looks most closely at the changes in patterns in and around Tribal Areas This chapter also reviews available evidence on AIAN mobility

The social and economic circumstances of AIAN population and households are analyzed in Chapter 3, using the same spatial framework developed in Chapter 2. At the most general level, the analysis finds some consistent patterns in the differences between AIAN and non-Indian conditions in each type of area, and in the differences between the circumstances of AIAN populations in different types of areas It then recognizes, however, that there is substantial diversity around area-type averages For Tribal Areas, it examines the ranges of that diversity and attempts to analyze its determinants Chapter 4 looks similarly at diversity in the circumstances of AIAN populations living in metropolitan areas

Chapter 5 begins with a conceptual framework for understanding and measuring AIAN housing problems and needs Features of house design sensitive to Indian cultural traditions are discussed as well as more basic measures of housing adequacy The framework is then applied, using Census and household survey and data along with some other indicators, to estimate the nature and extent of AIAN housing problems in 1990--for the nation as a whole and for each of the basic area types

The next chapter returns to the topic of diversity, applying it in this instance to housing problem indicators The range of housing problem variation across Tribal Areas is examined in the earlier sections The remaining sections deal similarly with housing problem diversity for AIAN households in metropolitan areas. In both cases, the possible causes of variation in outcomes is discussed (and, to the extent possible, analyzed)

Finally, Chapter 7 looks at likely future trends in AIAN housing problems and opportunities, and discusses implications for alternative approaches to national and local housing policy

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Chapter 2

POPULATION GROWTH AND SPATIAL PATTERNS

Research to support housing policy always begins with demographics. The most basic questions are, "how much and where?"--how large is the population to be housed and how it is distributed geographically Beyond understanding the current pattern, it is also essential to develop some sense of how that pattern is likely to change in the future--appropriate policies for two areas with similar conditions now will obviously differ markedly if one is losing population rapidly while the other faces burgeoning growth. How fast is the population growing, are the trends altering its spatial pattern, what are the factors influencing the trends, and how might they change in the future? These are the questions addressed in this chapter.

POPULATION TRENDS: DECLINE AND RESURGENCE

Historical Perspective[9]

Evidence on the history of American Indians and Alaska Natives before European penetration of North America is fragmentary at best. Scholars know that sizeable and comparatively sophisticated cultures existed on this continent for many centuries (e.g., the Hopewell and the Mississippian in the Mississippi and Ohio River valleys, the Anasazi in the Southwest) but, unlike the great civilizations farther south (Inca, Maya, Aztec) they had largely disintegrated by the time of European exploration. Both their characteristics and the reasons for their decline remain shrouded in mystery.

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[9]This account is drawn from Snipp, 1989.

There is considerable uncertainty, as well, about the size of the AIAN population in pre-Columbian times The most widely accepted estimates range from 2 million to 5 million, but some researchers suggest the total may have been considerably higher, rivaling that of Europe at the time There is general agreement, however, that the arrival of European settlers led to a tragic loss of population--what Denevan (1976) has called "possibly the greatest demographic disaster in the history of the world". By 1900, the AIAN population had reached its nadir at only 237,000 Snipp (1989) explains

> Military action, genocide, slavery, and famine are commonly cited agents of depopulation, but these factors played a relatively small role for most tribes compared with the extraordinary influence of European diseases Natural selection and exposure to strains of communicable diseases helped the European population develop resistance to illnesses such as smallpox and cholera . .Because they possessed no resistance . exposure meant almost certain death to American Indians and decimated the aboriginal population

As European settlers moved west, they found the territory sparsely settled by nomadic people of what appeared to be a primitive culture This left a lasting impression, that only now is beginning to break down More recent evidence suggests that what they found was probably the reaction to the debilitating effects of the diseases that had advanced ahead of them years before--the remnants of formerly stronger cultures, by then well along in the process of decimation. The more familiar history of the period from then through the end of the 19th century--tribes ravaged by wars and forced relocations along with the unabated effects of disease--simply perpetuated a long-standing demographic trend

Growth in the 20th Century

Figure 2 1 shows how the AIAN population total has changed since its low point in 1900, as measured by the U S Census As noted, these are the totals of individuals who identify their race as American Indian, Aleut, or Eskimo in the Census Bureau's decennial surveys.[10]

Changes through the mid-point of this century were not dramatic: an increase of 8 percent from 1900 to 1910, a 5 percent decline over 1910-20 (of which the influenza epidemics of 1918 were an important cause), a spurt of growth again in the 1920s (36 percent increase), and then leveling off after that (like the U S population as a whole, showing little net increase over the 1930s and 1940s).

After 1950, however, the AIAN population has exhibited a remarkable resurgence, growing from 357,000 to about 2 million in 1990, almost a sixfold increase in just 40 years. While the

[10]See discussion of the implications of this measure in Chapter 1

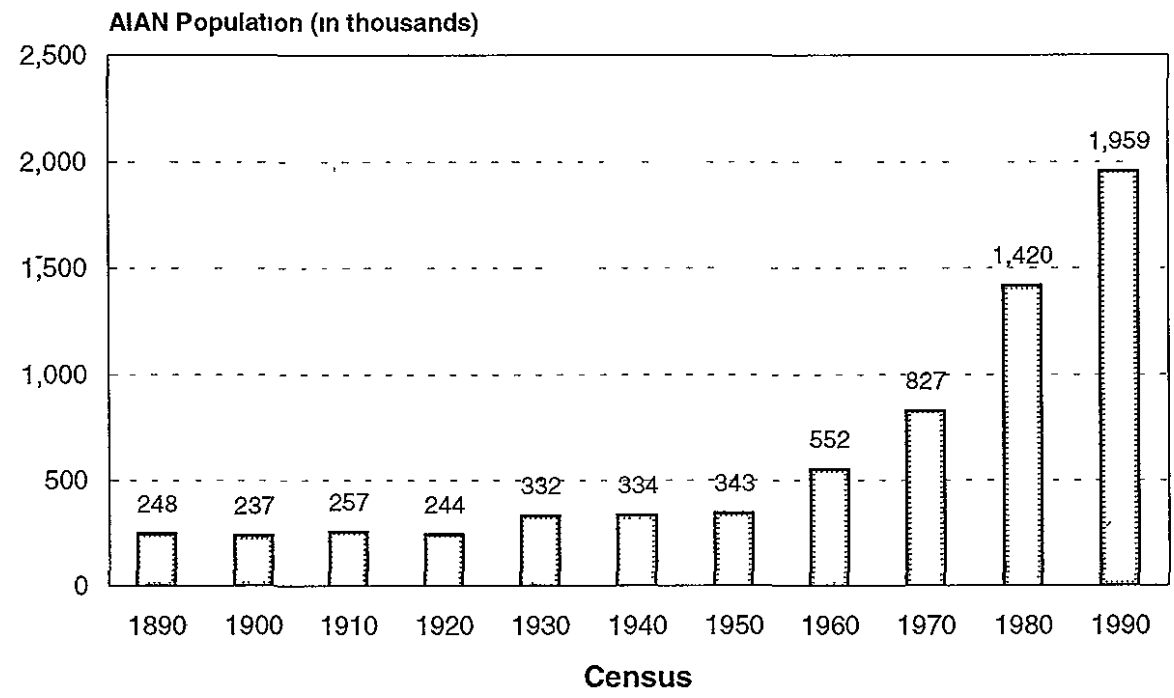

Figure 2.1 - American Indian and Alaska Native Population, 1890-1990

AIAN population remains small in comparison to the major ethnic groups in America (0 08 percent of the total U S population in 1990), it is one of the fastest growing Its total 1980-90 percentage increase (32 percent) by far exceeded that for non-Hispanic whites (4 percent), and African-Americans (13 percent) although it did remain below that for Hispanics (53 percent) and Asians (108 percent)--(Frey, 1993)

In the 1980s, the crude birth rate for the AIAN population (number of births per 1,000 mid-decade population) was 24.9, a marked reduction from the 31 9 recorded for Indians over the 1970s, but still significantly above typical rates for non-Hispanic whites and African-Americans in the 1980s (around 15 and 22 respectively) The AIAN death rate in the 1980s was 4 3, well below the recent rates for non-Hispanic whites and African-Americans (8-9) [11] This low rate, however, is caused totally by the fact that much larger shares of the AIAN population are in the younger age groups (where deaths are proportionately less frequent) than is true of the general

[11]Comparative statistics from U S Department of Commerce, 1994, Table 19

population--age group by age group, AIAN mortality rates continue to exceed those of other Americans on average

The phenomenal increase in the AIAN population since 1950 has occurred mostly for the same reasons many disadvantaged populations throughout the world accelerated over the same period the development and dissemination of medical innovations that substantially reduced fatalities in all age groups (infant mortality in particular), coupled with important environmental improvements (better housing, water supply, and sanitation) However, as pointed out in Chapter 1, there is another cause the increase in self-identification

The Self-Identification Issue

As noted, the Census counts of the AIAN population since 1960 have been clearly expanded by individuals who have changed their racial designations, more clearly, by the excess of those who reported themselves as being of some other race in one census (or were recorded as being of some other race when born during the decade) and then changed to the AIAN designation in the next census, over those who did the opposite

Passel has analyzed this phenomenon for every Census since 1960 (Passel, 1976 and 1992, and Passel and Berman, 1986) In each case, he found the total reported end-of-decade AIAN populations to be significantly larger than the sum of the comparable populations at the beginning of the decade and the growth that occurred during the decade due to natural population increase (the excess of births over deaths). For example, the 1980 population (1,420,000) plus the 1980s natural increase (350,000) yields a total of 1,770,000; 189,000 short of the reported 1990 total. Such differences can hardly be caused by immigration of American Indians and Alaska Natives from outside of the U.S --the change in self-identification is the only reasonable explanation for most of them. Passel states that similar "errors of closure" have accounted for 32 percent of the 1,407,000 net growth in the AIAN population that has occurred since 1960

Because migration of Indians between states within the country does indeed occur, it is not possible to use the same method to isolate the effect of increasing self-identification state-by-state However, by Passel's analysis of natural increase and reported totals at this level leads him to conclude that this phenomenon has been more important in some parts of the country than others. Generally, it does not appear to have much effect in states that have traditionally had the largest concentration of Indians in Tribal Areas--it has occurred more frequently in the more urbanized states (including California and those below the Great Lakes, and most along the East Coast).

Again as noted in Chapter 1, the authors do not believe that this phenomenon has great significance for the purposes of this study. In and around Tribal Areas, it appears to have a small

impact In terms of housing assistance allocations, those Areas do not compete against other types of areas where its impact is more pronounced

Further, even among the areas where it is more pronounced, there is no basis for assuming the bulk of those who have only recently designated their race as AIAN do not have a justifiable reason for doing so It is difficult to imagine any incentives that would cause many blacks, whites, and people of other races to falsely report their race in this way In fact, Passels and Berman (1986) suggest that a dominant share of those who made this change do have Indian ancestry, i e , this phenomenon has been caused primarily by people recognizing a true Indian heritage after failing to report it in the past

THE GEOGRAPHY OF INDIAN COUNTRY

Introduction

Beyond giving a reliable characterization of AIAN housing problems and needs nationally, a strong part of the motivation for this study was to learn how such conditions vary in different types of locations This section defines the structure that has been used to differentiate U S geography for this analysis Divisions were based on factors that earlier literature, and expert advice, indicated were likely to be associated with important differences in the social and economic well-being of AIAN populations as well as their housing conditions and other circumstances of their living environments

Region

Regional differences were the first considered There is a sizeable literature showing how the characteristics of different regions (flora, fauna, climate, land forms and general location in relation to the unfolding pattern non-Indian settlement) historically influenced the evolution of different tribal cultures throughout America Contrasts appear in lifestyles, approaches to economic activity, and modes of governance, as well as in types of housing (see, for example, Driver and Massey, 1957). It was judged that the nine regional divisions defined in Chapter 1 would capture the most important of these variations (Figure 1 2)

Area Types

Within regions, probably the most important differentiation for Indians is whether they live within or outside of Tribal Areas As noted, Tribal Area is the generic term used in this report for

American Indian Reservations, Alaska Native Villages, and other special types of areas that represent ongoing centers of tribal culture (to be defined in more detail below)

Outside of Tribal Areas, the most obviously contrasting types of living environments are metropolitan and nonmetropolitan Although comparatively little research has been conducted on the topic to date, there has been substantial interest in how well AIAN households adapt to life in America's high-density cities and their surrounding metropolitan suburbs Are they, in fact, easily adapting to an urban environment and to what extent does their cultural heritage facilitate or inhibit these adjustments by individuals and communities? And how do their circumstances differ from AIAN households that live in rural environments, but also outside of Tribal Areas?

This study's Advisory Panel, however, suggested that another division might be equally important that between those living outside, but close to, Tribal Areas and those living in areas (rural or urban) farther removed Their argument was that a large number of American Indians are forced to live outside of their reservations because of the lack of employment and housing opportunities, but retain strong ties to the tribal culture and remain near enough to return on a routine basis This is a group, they argued, that has never before been counted, let alone analyzed, and its members are likely to have different problems and needs than those living much farther away

Defining this group in a uniform manner proved a difficult assignment. The question of what is "near enough to retain close ties" may have a different answer in Arizona (where, for example, Navajos are used to driving hundreds of miles in a day to conduct their affairs) than it might be in Connecticut or Maine. The best compromise that could be implemented within the resources available for this study, was to use county boundaries, i e , to identify all counties in which Tribal Areas were located and, within those counties, to assemble data separately for those that lived inside the Tribal Areas and those that lived outside.

Accordingly, our spatial analysis examines conditions and trends in four distinct types of areas

- Counties containing Tribal Areas, subdivided into
  1 *Tribal Areas*, and
  2. *Surrounding Counties*, and

- The rest of the United States, subdivided into
  3 *Metropolitan Areas*, and
  4 *Nonmetropolitan Areas*

Special Characteristics of Tribal Areas

Before reviewing distinctions between types of Tribal Areas, it is important to identify factors common to most of them--factors that make them unique among all land areas in the United States

Most important is that most (those that are Federally recognized) are seen under American law as independent nations, and the Federal government deals with them directly in a sovereign-to sovereign relationship

During the period from 1789 to 1871, the Supreme Court and Congress set the foundation for American Indian law and policy. The legal opinions by Chief Justice John Marshall known as the "Worcester Trilogy" served as the foundation for defining the Federal trust responsibility, and the Indian Commerce Clause of the United States Constitution gave Congress the power to regulate commerce with foreign nations, states and Indian tribes

The most unique feature--one that has profound implications for housing policy--is the concept of "trust responsibility" Chief Justice Marshall stated that, "The Indian nations had always been considered as distinct, independent political communities, retaining their original natural rights, as the undisputed possessors of the soil"[12] The Indian Trade and Intercourse Act of 1790 prohibited the sale of Indian land without Federal approval

In most reservations, a large part (if not all) of the land is held in trust on behalf of the tribe as a whole by the Federal Government Trust land is *not* divided up among individual tribal members who can buy and sell parcels as they choose Rather, the Bureau of Indian Affairs (BIA) of the Department of the Interior holds the title to these lands and administers the trust Tribes cannot agree to any encumbrance (such as formally leasing the land to any party) without BIA approval, and actual sales of "tribal trust land" to any non-tribal private entity virtually never occur (they would require an Act of Congress) In these areas, tribes normally "assign" defined parcels to individual tribal members for their use, but this assignment does not actually transfer title to the land In some Areas, where tribes are not Federally recognized, individual States play a similar role, holding the tribe's land in trust.

In a few areas, however, (mostly the Tribal Areas of Oklahoma) "allotments" of "individual trust land" have been made. Here, the BIA holds parcels of land in trust for the benefit of individuals (and their heirs) rather than the tribe Again, the individuals cannot sell these allotments, and cannot encumber them, without BIA approval Not infrequently, these allotments

[12]Cited by the National Commission on American Indian, Alaska Native and Native Hawaiian Housing (1992), p 7

are now held by a number of heirs of the original allottee, and decisions concerning the use of the land must be made by them jointly

Types of Tribal Areas

Chapter 1 explained that the 1990 Census provides data on a total of 508 inhabited Tribal Areas in the United States Their locations, within our study regions, are mapped in Figure 2.2 They are listed individually, by region, in Annex 2A at the end of this chapter. All have much in common as the cultural homelands for their peoples, but there are important differences between six basic types as noted below (for more complete definitions, see Bureau of the Census, 1993)

Federally Recognized American Indian Reservations These, the most well-known type of Tribal Areas, have boundaries established by Federal treaty, statute, and/or executive order and are recognized by the Federal government as territory over which an American Indian tribe has jurisdiction Tribes so recognized deal with the Federal government in a sovereign-to-sovereign relationship and their reservations are generally not under the jurisdiction of the States in which they are located, or of any local government Normally, a large share of the land in these reservations is held in trust by the BIA and some of them have identified trust lands outside of the reservation boundaries (data for AIAN populations on any such lands are included with those of their associated reservation in our statistics) One group of areas in this category is an exception in this regard the New Mexico Pueblos All Pueblo land is owned by the tribal government Areas composed of reservation lands administered jointly and /or claimed by two reservations are called "joint areas" by the Census and are identified as separate Tribal Areas in our data

State Recognized American Indian Reservations - These are reservations established under the laws of an individual State and, in many cases, the State (not the Federal government) holds the land in trust for the use and benefit of the tribe

California Rancherias These are really a type of Federal reservation, but they deserve special mention because of a unique history Originally, the Rancherias were tracts of land acquired by the Federal government in the early 1900s for California Indians, many of whom were homeless or in extreme poverty Most lands were put in trust for a particular band in a specific area In 1958, the Federal government terminated the Rancherias in the California Rancheria Act, and the land was distributed to individual Indians who were residing there at the time, or to "associations" that held community land as shareholders. In 1969, California Indian Legal Services started suing the government to restore the tribes Out of 41 terminations, 29 have been reversed. The intent was restore the Rancherias, but much of their original land bases no longer existed in Indian ownership Rancherias as now defined for Census purposes, are lands that were held by individual Indians, associations, or others who have put their land back in trust

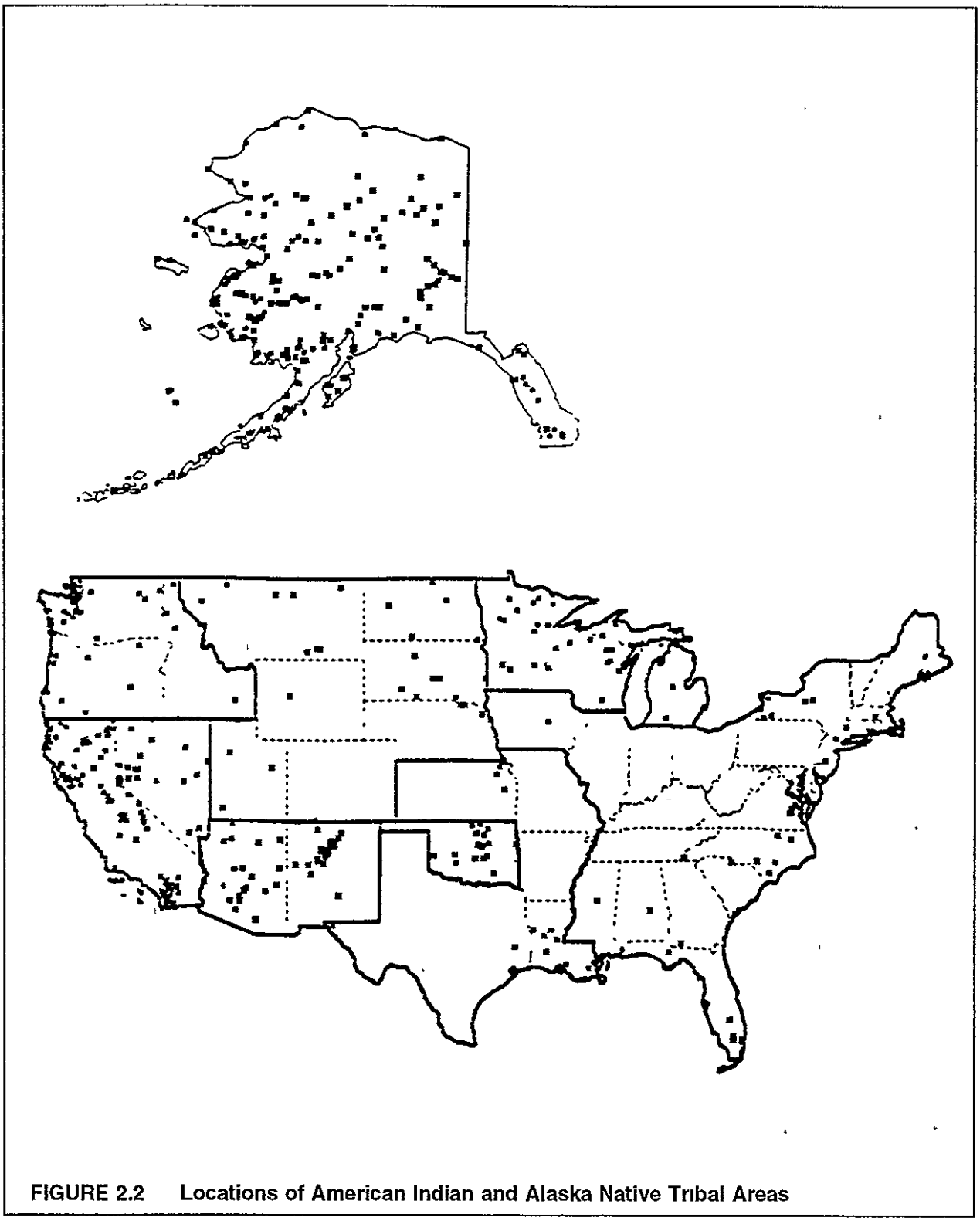

FIGURE 2.2 Locations of American Indian and Alaska Native Tribal Areas

Important for our purposes is that the traditional tribal areas are typically larger than areas now held in trust, but only the latter are recognized in Census data

Alaska Native Villages Alaska Natives (Indians, Eskimos and Aleuts) hold their land under a unique system imposed by the Alaska Native Claims Settlement Act of 1972 (ANSCA) and its technical amendments The Act extinguished all aboriginal rights to lands in Alaska and established, under State law, village and regional corporations in which enrolled natives received corporate stock Those corporations, own the land and protect against alienation through corporate bylaws The Bureau of the Census worked with each such corporation to define "statistical areas" for its 1990 enumeration that approximated the "settled area" of each village

Tribal Jurisdictional Statistical Areas (TJSA) These areas exist only in the State of Oklahoma They are recognized geographic areas over which Federally recognized tribes have jurisdiction but in which most the land is not held in trust for the benefit of the tribe as a whole The land within their boundaries includes substantial amounts of privately owned land along with allotments of individual trust land as defined above

Tribal Designated Statistical Areas (TDSA) These, located outside of Oklahoma, are generally similar to the TJSAs. they are areas containing an American Indian population over which Federally-recognized tribes have some jurisdiction, or where State tribes provide benefits and services to their members. But, unlike reservations: (1) many different people and corporations (including many non-Indians) own land within them, and (2) they fall under the jurisdiction of the normal system of State and local government For Census purposes, TDSAs are normally delineated by the tribes themselves

Numbers of Areas and Populations Table 2.1 shows the number of Tribal Areas, and population totals, for each type within each study region Almost half (236 or 46 percent) are reservations. They had an average population of 1,838 in 1990, but if the Navajo reservation (population of 143,700) is excluded, the population of the remaining 235 averaged 1,234 The second largest group in number are the Alaska Native Villages (198) whose average population is small (239) The California Rancherias (40 in total) have an even smaller average population (102) There are many fewer TJSAs and TDSAs (17 each) but their average populations are by far the largest among these types 11,782 and 3,202 respectively.

Regionally, Alaska has the largest number of Areas (199), followed by California-Nevada (98), although in both, Area populations are typically quite small. The largest populations are found in Arizona-New Mexico and Oklahoma (235,500 and 206,400 respectively--together accounting for 60 percent of the 739,800 total AIAN population residing in Tribal Areas).

Table 2 1
AIAN TRIBAL AREAS AND POPULATION, 1990

	Total U S	Reg 1 North Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Ariz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif No West	Reg 9 Alaska
NO OF TRIBAL AREAS										
Reservation	236	33	28	1	8	28	44	58	35	1
Rancheria	40	0	0	0	0	0	0	40	0	0
TJSA	17	0	0	17	0	0	0	0	0	0
TDSA	17	0	10	0	5	0	0	0	2	0
Alaska Nat Village	198	0	0	0	0	0	0	0	0	198
Total	508	33	38	18	13	28	44	98	37	199
1990 POPULATION (000)										
Reservation	433 7	27 7	19 7	6 1	1 8	93 9	235 5	16 0	31 8	1 2
Rancheria	4 1	0 0	0 0	0 0	0 0	0 0	0 0	4 1	0 0	0 0
TJSA	200 3	0 0	0 0	200 3	0 0	0 0	0 0	0 0	0 0	0 0
TDSA	54 4	0 0	35 1	0 0	11 2	0 0	0 0	0 0	8 1	0 0
Alaska Nat Village	47 3	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	47 3
Total	739 8	27 7	54 8	206 4	13 1	93 9	235 5	20 1	39 9	48 5
POPULATION PER AREA										
Reservation	1,838	840	703	6,100	230	3,355	5,351	275	908	1,206
Rancheria	102	0	0	0	0	0	0	102	0	0
TJSA	11,782	0	0	11,782	0	0	0	0	0	0
TDSA	3,202	0	3,509	0	2,248	0	0	0	4,047	0
Alaska Nat Village	239	0	0	0	0	0	0	0	0	239
Total	1,456	840	1,442	11,466	1,006	3,355	5,351	205	1,077	244

THE SPATIAL PATTERN OF THE AIAN POPULATION AND ITS RECENT GROWTH

Historical Patterns

Before considering the most recent shifts in the spatial distribution of American Indians, it is useful to understand something about the factors that influenced their settlement patterns earlier in history Before European exploration began, Indians sought to live in areas with physical conditions that made life most easily sustainable, as did most of the world's populations at the time They tended to concentrate in the continent's major river valleys where soils were

rich and game and plant life were plentiful--large numbers lived in the verdant forested lands east of the Mississippi River

Their story from colonial times through the 19th century is largely one of being pressured ever westward as Europeans settled the coast and began to move farther and farther inland A devastating event in this sequence was the passage of the Indian Removal Act of 1830 Signed in the name of "manifest destiny" this Act called for the forceful relocation of all Indians in lands east of the Mississippi to the west--predominantly, at the time, to the territory that has since become Oklahoma Indians resisted the removal law--in battles and in the courts--but a decade later its implementation was virtually complete.

Westward movement continued, albeit more gradually, over the next 100 years, but picked up after that as Indians joined non-Indians in migrations to California. Migration was also expanded in the 1950s and 1960s by the Bureau of Indian Affairs (BIA) Direct Employment (Relocation) Program This program was explicitly aimed at moving Indians from the reservations to a select number of urban areas with the goal of furthering their employment and assimilation There were eleven relocation centers, half of which were on the west coast

Recent Trends by Region

The results of this heritage are evident in the distribution of the AIAN population by state in 1980, as shown in Table 2 2 By then the largest AIAN concentrations were in three states California (15 percent of the national total), Oklahoma (12 percent), and Arizona (11 percent) The entire Eastern region (26 states) accounted for only 18 percent

Table 2 2 also shows, however, that some notable shifts in the pattern were occurring from 1980 to 1990 All states saw substantial percentage increases in AIAN populations over that decade, but there were marked variations At the level of our study regions, the fastest growing were the South Central (increase of 56 percent), the Eastern (53 percent), and Oklahoma (49 percent) regions Those with the slowest growth rates were the Plains (27 percent), which also suffered substantial losses in non-Indian population over the decade, and California-Nevada (22 percent) This was a notable turnaround for California itself, which had been the leader in AIAN growth for a very long period. The only state with an AIAN growth rate slower than California's 20 percent was South Dakota (12 percent)

The table also provides information on the components of population change over the 1980s Counts of births and deaths are from official records The third column (labeled "implied migration") is simply the residual calculated by subtracting the 1980 count plus natural increase from the 1990 count This is the same method used by Passel at the national level Here, this residual reflects both actual migration and increased self-identification as defined earlier

Table 2 2
AIAN POPULATION AND COMPONENTS OF CHANGE 1980-1990

	Census Counts		Comp of Change 1980-90			Rates*		Pct of 1980	
	1990	1980	Births	Deaths	Impl Migr	Birth	Death	Total Growth	Impl Migr
North Central	**144,900**	**104,600**	**30,800**	**5,500**	**15,100**	**24 7**	**4 4**	**38 5**	**14 4**
Michigan	55,600	40,100	7,500	1,400	9 500	15 7	2 9	38 7	23 7
Minnesota	49,900	35,000	14,100	2,100	2,900	33 1	5 0	42 6	8 3
Wisconsin	39,400	29,500	9,200	2,000	2,700	26 6	5 7	33 6	9 2
Eastern	**400,500**	**262,200**	**51,700**	**9,600**	**96,300**	**15 6**	**2 9**	**52 7**	**36 7**
Alabama	16,500	7,600	600	100	8,400	4 8	0 7	117 1	110 5
Connecticut	6,700	4,500	700	100	1,600	12 1	2 4	48 9	35 6
Delaware	2,000	1 300	200	100	600	11 3	4 5	53 8	46 2
District of Columbia	1,500	1,000	100	0	400	5 2	2 6	50 0	40 0
Florida	36,300	19,300	2,800	400	14,700	10 0	1 5	88 1	76 2
Georgia	13,300	7,600	900	100	4,900	9 0	0 8	75 0	64 5
Illinois	21,800	16,300	3,300	500	2,800	17 1	2 7	33 7	17 2
Indiana	12,700	7,800	1,100	100	3,800	10 8	0 6	62 8	48 7
Iowa	7,300	5,500	1,600	200	500	25 6	3 9	32 7	9 1
Kentucky	5,800	3,600	400	0	1,800	9 1	1 0	61 1	50 0
Maine	6,000	4,100	1,200	200	900	23 8	4 3	46 3	22 0
Maryland	13,000	8,000	1,500	100	3,500	14 7	1 2	62 5	43 8
Massachusetts	12,200	7,700	1,900	200	2,800	19 4	2 3	58 4	36 4
Mississippi	8,500	6,200	1,800	500	1,000	25 1	6 5	37 1	16 1
New Hampshire	2,100	1,400	200	0	600	11 8	1 3	50 0	42 9
New Jersey	15,000	8,400	2,100	300	4,800	17 8	2 9	78 6	57 1
New York	62,700	39,600	7,000	1,600	17,600	13 7	3 1	58 3	44 4
North Carolina	80,200	64,700	16,000	3,900	3,400	22 1	5 3	24 0	5 3
Ohio	20,400	12,200	3,100	400	5,500	18 9	2 5	67 2	45 1
Pennsylvania	14,700	9,500	1,500	200	4,000	12 4	1 7	54 7	42 1
Rhode Island	4,100	2,900	800	200	500	24 2	6 1	41 4	17 2
South Carolina	8,200	5,800	800	100	1,700	12 1	1 3	41 4	29 3
Tennessee	10,000	5,100	600	100	4,400	8 5	0 8	96 1	86 3
Vermont	1,700	1,000	100	0	600	7 0	0 5	70 0	60 0
Virginia	15,300	9,500	1,300	200	4,700	10 5	1 5	61 1	49 5
West Virginia	2,500	1,600	100	0	800	4 9	0 6	56 3	50 0
Oklahoma									
Oklahoma	252,400	169,500	52,600	9,900	40,200	24 9	4 7	48 9	23 7
South Central	**139,000**	**89,300**	**15,900**	**1,600**	**35,400**	**13 9**	**1 4**	**55 7**	**39 6**
Arkansas	12,800	9,400	1,500	100	1,900	13 9	1 3	36 2	20 2
Kansas	22,000	15,400	3,800	500	3,300	20 4	2 7	42 9	21 4
Louisiana	18,500	12,100	2,900	300	3,900	19 1	1 9	52 9	32 2
Missouri	19,800	12,300	1,900	200	5,800	11 9	1 3	61 0	47 2
Texas	65,900	40,100	5,800	500	20,500	10 9	0 9	64 3	51 1
Plains	**198,200**	**156,200**	**60,600**	**11,600**	**(7,200)**	**34 2**	**6 5**	**26 9**	**-4 6**
Colorado	27,800	18,100	5,700	600	4,600	25 0	2 6	53 6	25 4
Montana	47,700	37,300	15,000	3,100	(1,500)	35 3	7 2	27 9	-4 0
Nebraska	12,400	9,200	3,600	800	300	33 6	7 1	34 8	3 3
North Dakota	25,900	20,200	8,500	1,600	(1,200)	36 8	6 7	28 2	-5 9
South Dakota	50,600	45,000	17,800	4,100	(8,100)	37 2	8 5	12 4	-18 0
Utah	24,300	19,300	6,900	800	(1,100)	31 8	3 9	25 9	-5 7
Wyoming	9,500	7,100	3,100	600	(200)	37 8	6 7	33 8	-2 8

Table 2 2 (Continued)
AIAN POPULATION AND COMPONENTS OF CHANGE 1980-1990

	Census Counts		Comp of Change 1980-90			Rates*		Pct of 1980	
	1990	1980	Births	Deaths	Impl Migr	Birth	Death	Total Growth	Impl Migr
Arizona-N Mexico	337,900	258,800	96,200	16,800	(300)	32 2	5 6	30 6	-0 1
Arizona	203 500	152,700	58,600	10,300	2,500	32 9	5 8	33 3	1 6
New Mexico	134,400	106,100	37,600	6,500	(2,800)	31 2	5 4	26 7	-2 6
California-Nevada	261,800	214,700	57,400	6,400	(3,900)	24 1	2 7	21 9	-1 8
California	242,200	201,400	52,400	5,400	(6,200)	23 6	2 5	20 3	-3 1
Nevada	19,600	13,300	5,000	1,000	2,300	30 6	6 0	47 4	17 3
Pacific No West	133,800	98,600	28,800	5,400	11,800	24 8	4 6	35 7	12 0
Idaho	13,800	10,500	3,200	700	800	26 5	5 9	31 4	7 6
Oregon	38,500	27,300	7,100	1,200	5,300	21 6	3 7	41 0	19 4
Washington	81,500	60,800	18,500	3,500	5,700	26 0	4 9	34 0	9 4
Alaska									
Alaska	85,700	64,100	26,300	5,100	400	35 1	6 8	33 7	0 6
U S Total (-HI)	1,954,200	1,418,000	420,300	71,900	187,800	24 9	4 3	37 8	13 2

SOURCE Passel 1992
NOTES Populations rounded to hundreds All rates computed from unrounded figures except division totals and US Total
Rates per 1000 mid period population

Passel (1992) notes that this method distorts birth and death rates, since increased self-identification has notably expanded the mid-decade population totals used as the denominator to calculate them in those states where that phenomenon is most pronounced (both rates as calculated tend to be higher in states where the AIAN population is most concentrated and self-identification is less of an influence)

Keeping these effects in mind, the table shows implied migration rates for the 1980s that are highest in the Eastern, South Central, and Oklahoma regions and actually negative in the Plains, California-Nevada, and Arizona-New Mexico regions

Population Distribution by Area-Type

Table 2 3 shows the distribution of the 1990 AIAN population by area-type as well as region The data base for this table (and most of the remaining analysis in this report) differs from the data shown in Table 2 2 in two respects First, it relies on Census sample estimates rather than the full-count data presented in Table 2 1 (this makes only a modest difference the sample has the national AIAN population at 2 01 million compared to the full count total of 1.96 million)

Table 2 3
AIAN POPULATION, 1990, BY PLACE OF RESIDENCE

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Ariz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif No West	Reg 9 Alaska
POPULATION, 1990 (000)										
Tribal Areas										
Metro Counties	137 0	3 3	4 6	73 4	9 5	0 1	22 0	7 4	16 6	0 0
Non-metro Counties	602 8	24 4	50 1	132 9	3 9	95 3	211 7	12 6	23 3	48 5
Subtotal	739 8	27 7	54 8	206 4	13 4	95 4	233 8	20 0	39 9	48 5
Surrounding Counties										
Metro Counties	277 1	9 2	28 0	33 1	2 6	5 0	55 0	82 7	46 8	14 9
Non-metro Counties	184 5	20 8	26 2	10 4	1 8	23 5	48 6	23 9	17 2	12 2
Subtotal	461 5	30 0	54 2	43 5	4 4	28 5	103 5	106 6	63 9	27 0
Total AIAN Counties	**1,201 3**	**57 7**	**109 0**	**249 9**	**17 8**	**123 8**	**337 3**	**126 5**	**103 8**	**75 5**
Rest of Region										
Metro Counties										
Central Cities	286 5	36 3	104 5	1 0	47 6	30 0	0 5	55 0	11 7	0 0
Suburbs	331 1	34 8	138 3	0 2	46 6	19 2	0 6	82 7	8 7	0 0
Subtotal	617 6	71 1	242 8	1 2	94 2	49 1	1 1	137 7	20 4	0 0
Non-metro Counties	190 6	18 8	73 6	1 4	39 3	22 5	3 7	5 6	15 2	10 6
Subtotal	808 2	89 9	316 3	2 6	133 5	71 6	4 9	143 3	35 5	10 6
Total	**2,009 5**	**147 6**	**425 3**	**252 5**	**151 3**	**195 5**	**342 1**	**269 8**	**139 3**	**86 1**
PERCENT OF POPULATION, 1990										
Tribal Areas										
Metro Counties	6 8	2 2	1 1	29 1	6 3	0 1	6 4	2 7	11 9	0 0
Non-metro Counties	30 0	16 6	11 8	52 7	2 6	48 7	61 9	4 7	16 7	56 3
Subtotal	36 8	18 8	12 9	81 7	8 9	48 8	68 3	7 4	28 6	56 3
Surrounding Counties										
Metro Counties	13 8	6 2	6 6	13 1	1 7	2 5	16 1	30 6	33 6	17 3
Non-metro Counties	9 2	14 1	6 2	4 1	1 2	12 0	14 2	8 9	12 3	14 1
Subtotal	23 0	20 3	12 7	17 2	2 9	14 6	30 3	39 5	45 9	31 4
Total AIAN Counties	**59 8**	**39 1**	**25 6**	**99 0**	**11 8**	**63 3**	**98 6**	**46 9**	**74 5**	**87 7**
Rest of Region										
Metro Counties										
Central Cities	14 3	24 6	24 6	0 4	31 4	15 3	0 1	20 4	8 4	0 0
Suburbs	16 5	23 6	32 5	0 1	30 8	9 8	0 2	30 7	6 2	0 0
Subtotal	30 7	48 2	57 1	0 5	62 2	25 1	0 3	51 0	14 6	0 0
Non-metro Counties	9 5	12 7	17 3	0 5	26 0	11 5	1 1	2 1	10 9	12 3
Subtotal	40 2	60 9	74 4	1 0	88 2	36 7	1 4	53 1	25 5	12 3
Total	**100 0**	**100 0**	**100 0**	**100 0**	**100 0**	**100 0**	**100 0**	**100 0**	**100 0**	**100 0**

Second, regional allocations differ because of the way the data base prepared for this study was constructed. State boundaries actually cut across Tribal Area boundaries in a number of cases. The most striking example is the extensive Navajo reservation (14 8 million acres, about three times the size of New Jersey) which is centered in Arizona, but extends into New Mexico, Utah, and Colorado as well [13] In Table 2 2, state and regional totals are strictly in accord with state boundaries (e g , only that portion of the Navajo population that lives in Arizona is counted in the Arizona total) In our data base, we have kept Tribal Areas in tact and, where they cross state lines, assigned them as a whole to the region in which the largest share of their population resides.

Probably the most important new finding of the area-type analysis is the importance of the Surrounding Counties in AIAN demographics Nationally, a total of 453 counties incorporate all or parts of Census designated Tribal Areas--14 percent of the 3,131 counties that exist in the United States Their locations are shown in Figure 2 3. Their land areas cover virtually all of the states of Oklahoma, Alaska, and Arizona Geographically, these counties also dominate California, Nevada, Washington, and Oregon, and make up extensive portions of all states along the Canadian border west of the Great Lakes.

The counties, of course, are in most cases much larger in area than the spatial expanse of the Tribal Areas within them This is particularly true in the western states where counties are typically many times the size of the average county in the east. If western counties had been delimited in sizes similar to those in the east, much less of the map in Figure 2 3 would be shaded

Narratives concerning Indian issues, often seem to assume that American Indians either still live on the reservations or they have migrated to the cities. The data on Table 2 3 show that this is a quite inaccurate view. In 1990, 37 percent of the AIAN population nationally (739,800) lived in Tribal Areas but another 23 percent (461,500) lived in the Surrounding Counties. And, while these counties do contain some cities of note, they are not predominantly urban (counties among them that are classified as parts of Metropolitan Statistical Areas account for just one third of their 1 2 million total population). These AIAN Counties then (Tribal Areas plus the Surrounding Counties as we have defined them) account for 60 percent of the national AIAN population, compared to just 31 percent for metropolitan areas elsewhere and only 10 percent in the multitude of other nonmetropolitan counties around the United States.

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[13]Navajo is by far the largest reservation The next seven ranked by size are Tohono O'Odham, AZ (2 8 million acres), Wind River, WY (1 9 million), San Carlos, AZ (1 8 million), Pine Ridge, SD (1 8 million), Fort Apache, AZ (1 7 million), Hopi, AZ (1 6 million), and Crow, MT (1 5 million) All of these are larger than the state of Delaware (1 3 million acres)

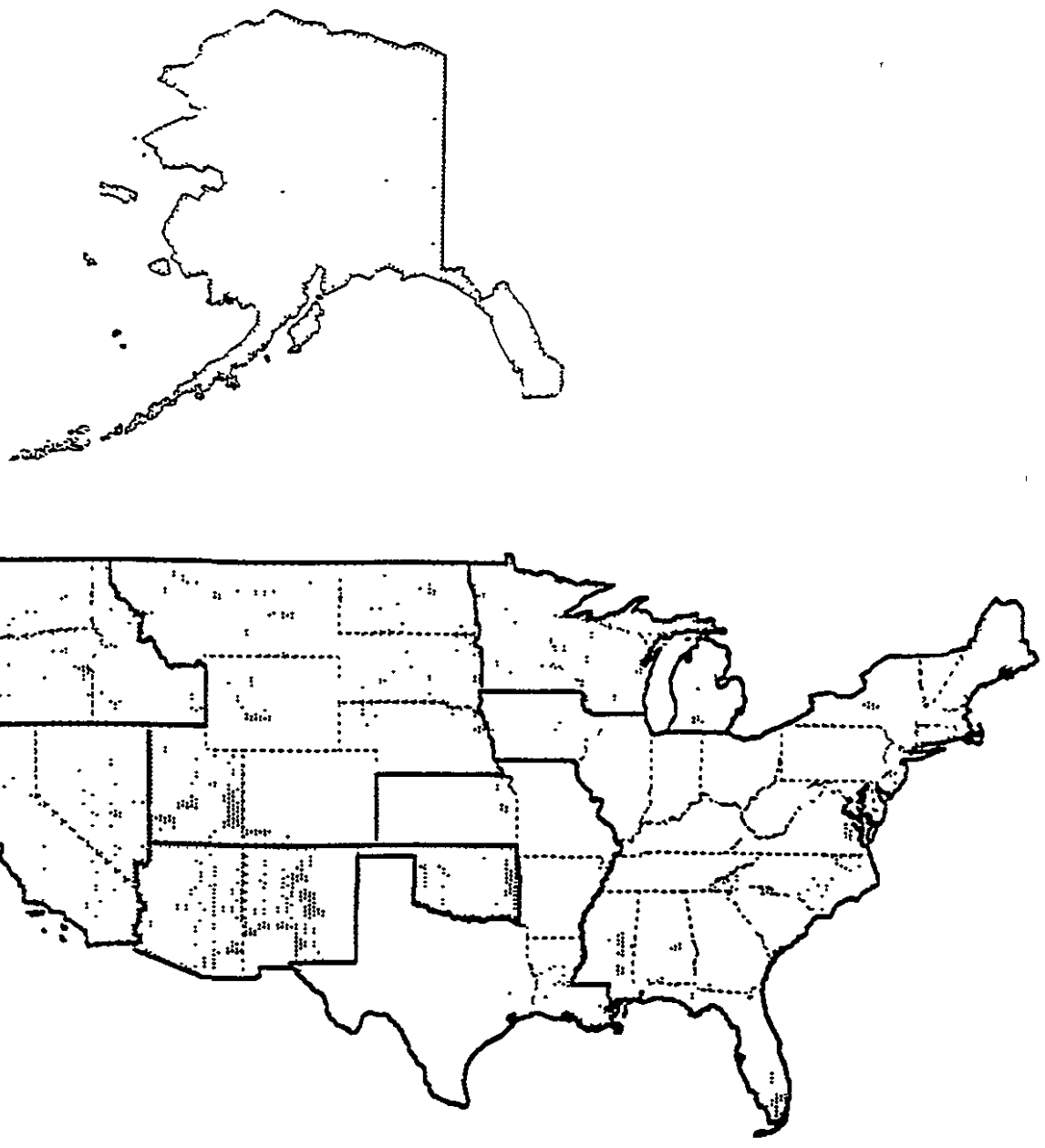


FIGURE 2.3 U.S. Counties with Tribal Areas Inside Their Boundaries

These shares do differ in important ways in different regions The AIAN counties account for almost all of the AIAN populations in the Oklahoma, Arizona-New Mexico, and Alaska regions, but they account for only 12 percent in the South Central region, and 25 percent in the Eastern region.

Figure 2 4 highlights the regional contrast that exists between the spatial distribution of American Indians and Alaska Natives that live in AIAN counties and those living in metropolitan and nonmetropolitan areas elsewhere. Those outside of AIAN counties are predominantly "coastal", three quarters of them live in just three regions (the East, California-Nevada, and South Central) Only 22 percent of the those in AIAN counties, however, live in those regions. Indian populations in AIAN counties reside predominantly in the nation's mid-section

Patterns of Growth and Decline, 1980-1990

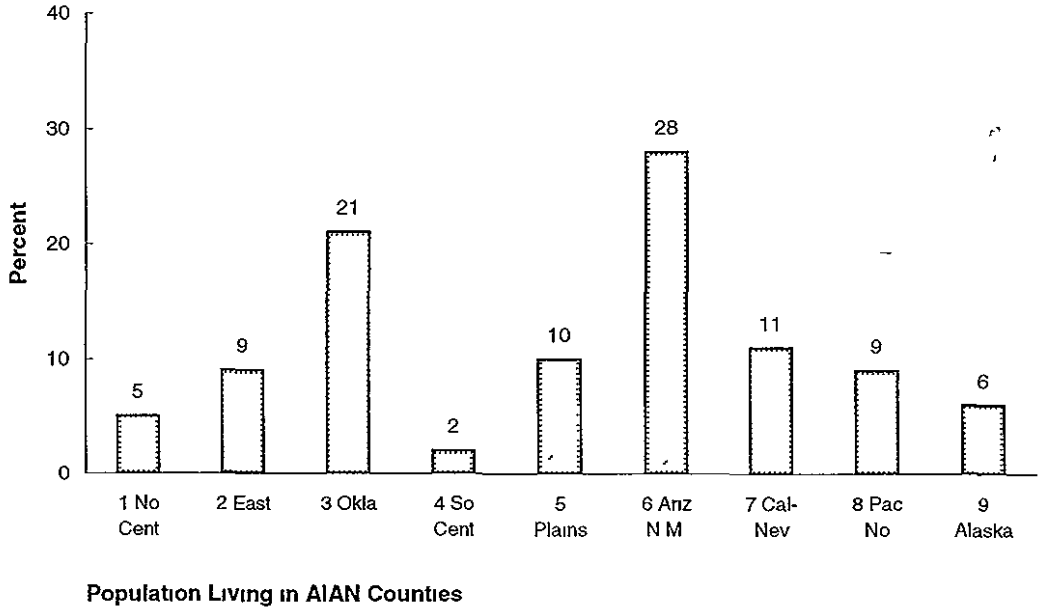
Rates of population change during the 1980s are shown in Table 2.4 Among area types, the highest annual AIAN growth rates were experienced by AIAN Counties (3.8 percent) and metropolitan central cities outside of those counties (3.6 percent). AIAN populations in the suburbs of those metropolitan areas grew much more slowly (1 0 percent) and those in other nonmetropolitan areas actually declined (-0 6 percent per year).[14] The average AIAN growth rate nationally was 2 8 percent. Overall comparative changes by region are essentially the same as those indicated by the full-count data in Table 2 2--the fastest growth in the Eastern, Oklahoma, and South Central regions, the slowest in the Plains and California-Nevada regions

In absolute terms, the dominance of the AIAN Counties in overall growth stands out even more clearly· their AIAN populations increased by 375,000 people over the decade, 78 percent of the 481,100 national net increase Outside of those Counties, metropolitan central cities picked up 85,600, their suburbs increased by 31,400, and other nonmetropolitan areas suffered a net loss of 11,000

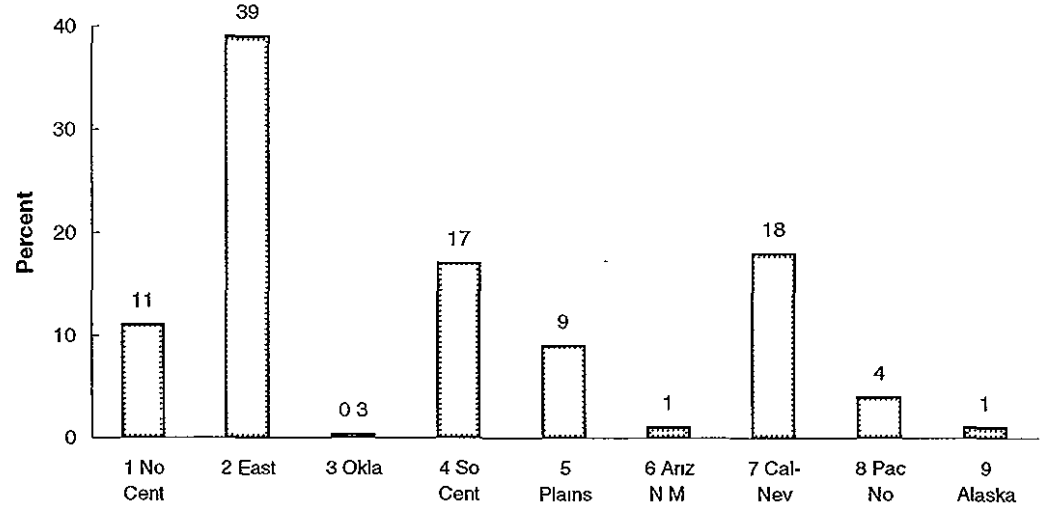
It is true that a number of the AIAN Counties in 1990 were within metropolitan areas, but their populations were dominantly nonmetropolitan (66 percent), and their 1980-90 growth was also dominantly nonmetropolitan to about the same extent (63 percent).

The largest contributions to AIAN County growth were made by the Oklahoma (80,700), Arizona-New Mexico (79,600), and Eastern (69,900) regions. Among areas outside of those counties, the metropolitan areas of the Eastern region made by far the largest contribution

[14]In the data base for this study, Metropolitan Area definitions applicable at the time of the 1990 Census were applied to both 1980 and 1990 data In other words, the changes shown are those for a constantly defined set of areas and are not influenced by any changes in classification



Population Living in AIAN Counties



Population Living Outside of AIAN Counties

FIGURE 2.4 Regional Distribution of AIAN Populations Living Inside and Out of AIAN Counties, 1990

Table 2 4
AIAN POPULATION CHANGE 1980-90, BY PLACE OF RESIDENCE

Type of Area	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Ariz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif No West	Reg 9 Alaska
ANNUAL PERCENT CHANGE, 1980-90										
AIAN Counties										
Metro Counties	4 2	4 7	4 2	4 3	20 9	1 5	4 0	2 9	4 3	5 2
Non-metro Counties	3 6	3 9	16 0	3 7	8 2	2 4	2 4	2 2	4 8	2 7
Total	3 8	4 0	10 8	4 0	14 9	2 4	2 7	2 7	4 5	3 2
Rest of Region										
Metro Counties										
Central Cities	3 6	2 4	5 0	5 5	3 9	6 0	3 6	1 0	3 4	NA
Suburbs	1 0	2 2	3 0	1 2	0 9	0 4	4 0	-1 4	-3 2	NA
Subtotal	2 1	2 3	3 8	4 6	2 3	3 4	3 8	-0 5	0 0	NA
Non-metro Counties	-0 6	2 0	-2 3	1 1	2 4	0 3	1 1	-5 5	-1 3	1 6
Subtotal	1 4	2 3	2 0	2 6	2 3	2 3	1 6	-0 7	-0 6	1 6
Total	**2 8**	**2 9**	**3 6**	**4 0**	**3 2**	**2 3**	**2.7**	**0 7**	**2 9**	**3 0**
ABSOLUTE CHANGE, 1980-90 (000)										
AIAN Counties										
Metro Counties	138 5	4 6	10 9	36 8	10 3	0 7	24 8	22 5	22 0	5 9
Non-metro Counties	236 5	14 3	59 0	43 8	3 1	25 0	54 7	7 1	15 1	14 3
Total	375 0	18 9	69 9	80 7	13 4	25 7	79 6	29 6	37 1	20 2
Rest of Region										
Metro Counties										
Central Cities	85 6	7 7	40 6	0 4	15 0	13 2	0 2	5 2	3 4	0 0
Suburbs	31 4	6 9	35 0	0 0	4 0	0 7	0 2	(12 1)	(3 4)	0 0
Subtotal	117 1	14 7	75 7	0 4	19 0	13 9	0 3	(7 0)	0 0	0 0
Non-metro Counties	(11 0)	3 4	(18 8)	0 1	8 2	0 6	0 4	(4 2)	(2 1)	1 6
Subtotal	106 1	18 0	56 9	0 6	27 2	14 4	0 7	(11 1)	(2 1)	1 6
Total	**481 1**	**36 9**	**126 8**	**81 2**	**40 6**	**40 2**	**80 3**	**18 5**	**34 9**	**21 8**

(together increasing by 75,700), the next closest being the 19,000 addition in South Central metropolises In two regions (California-Nevada and the Pacific Northwest) AIAN populations outside of the AIAN counties actually declined (together experiencing a net loss of 13,200, 92 percent of which came from suburban areas in the California-Nevada region).

Changes Within AIAN Counties

Table 2 4 does not show changes in raw counts for Tribal Areas and Surrounding Counties within the AIAN County totals because, in relation to future expectations, doing so would have indicated misleadingly large rates of increase in the Tribal Area components for some regions This is because of changes in classification between the 1980 and 1990 Censuses. As noted earlier, the Census Bureau made a special effort to more comprehensively identify Tribal areas for the 1990 survey Some 1990 Tribal Areas, that also existed in 1980 were not then recognized as such, being simply counted in with the Surrounding County totals at that time In some regions this has no effect (no change between 1980 and 1990 classifications), but for a few it has a sizeable impact

As shown in Table 2.5, Tribal Areas identified in the 1980 Census had a total population of 519,600 and by 1990 the population of those same Areas had grown to 681,400 New Areas added for 1990 enumeration brought the total in that year up by 58,400 to 739,800 The new area populations were negligible in most regions but for two they represent the largest part of the 1990 total (the Eastern and South Central regions)

Obviously, there is no way to accurately determine the growth rates of constantly defined 1990 Tribal Areas and Surrounding Counties in those regions where classification changes occurred The lower panels of Table 2 5 show the results of what we judge to be a reasonable approximation (1) in the Eastern and South Central regions, we assumed that the 1980-90 growth rates for Tribal Areas as defined in 1990 were the same as for the AIAN County totals for those regions, (2) in all other regions that had new areas added, we assumed that the 1980-90 growth rates for 1990 Tribal Areas were the same as those measured for the 1980 Tribal Areas in those regions.

Nationally, the results indicate a higher annual AIAN growth rate for the Surrounding Counties (4.6 percent) than the Tribal Areas (3.4 percent); this same relationship (faster growth in the Surrounding Counties than in Tribal Areas) also occurred in most regions

As mentioned earlier, the AIAN Counties together accounted for 78 percent of the growth of the national AIAN population from 1980 to 1990 Within this total, the largest single contribution was made by Tribal Areas in Oklahoma (18 percent). The next largest contributors included Surrounding Counties in Arizona-New Mexico (9 percent), Tribal Areas in Arizona-New Mexico (8 percent), Tribal Areas in the East (7 percent) and Surrounding Counties in the East (7 percent)

Table 2 5
AIAN POPULATION GROWTH, 1980-90, BY PLACE OF RESIDENCE - ADJUSTED

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Ariz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif No West	Reg 9 Alaska
ADJUSTMENTS FOR CLASSIFICATION OF NEW TRIBAL AREAS										
Tribal Area 1980 AIAN Population (000)										
Tribal Areas-1980 def	519 6	21 4	18 7	121 1	2 0	81 5	195 7	15 6	24 4	39 3
Tribal Area 1990 AIAN Population (000)										
Tribal Areas-1980 def	681 4	27 3	19 6	206 4	2 0	95 4	233 8	18 6	31 6	46 7
New areas	58 4	0 4	35 1	0 0	11 4	0 0	0 0	1 4	8 2	1 8
Total-1990 def	739 8	27 7	54 8	206 4	13 4	95 4	233 8	20 0	39 9	48 5
Tribal Areas AIAN Population Growth Rate (%/YR)										
Tribal Areas-1980 def	2 7	2 5	0 5	5 5	0 1	1 6	1 8	1 8	2 6	1 8
Total	3 6	2 6	11 4	5 5	21 1	1 6	1 8	2 5	5 0	2 1
ADJUSTED POPULATION ESTIMATES, 1980-1990										
1980 Population										
Tribal Areas-1990 def	531 2	21 6	19 6	121 1	3 3	81 5	195 7	16 7	30 8	40 8
Surrounding Counties	295 0	17 2	19 4	48 1	1 1	16 6	62 0	80 2	35 9	14 6
Subtotal	826 3	38 8	39 1	169 2	4 4	98 1	257 7	96 9	66 7	55 3
Other Metropolitan	500 5	56 4	167 1	0 8	75 2	35 3	0 8	144 6	20 4	0 0
Other Nonmetro	201 6	15 4	92 4	1 2	31 2	21 9	3 4	9 8	17 3	9 0
Total	1,528 4	110 7	298 5	171 2	110 8	155 3	261 8	251 3	104 4	64 4
1990 Population										
Tribal Areas-1990 def	739 8	27 7	54 8	206 4	13 4	95 4	233 8	20 0	39 9	48 5
Surrounding Counties	461 5	30 0	54 2	43 5	4 4	28 5	103 5	106 6	63 9	27 0
Subtotal	1,201 3	57 7	109 0	249 9	17 8	123 8	337 3	126 5	103 8	75 5
Other Metropolitan	617 6	71 1	242 8	1 2	94 2	49 1	1 1	137 7	20 4	0 0
Other Nonmetro	190 6	18 8	73 6	1 4	39 3	22 5	3 7	5 6	15 2	10 6
Total	2,009 5	147 6	425 3	252 5	151 3	195 5	342 1	269 8	139 3	86 1
1980-90 Growth Rate (%/yr)										
Tribal Areas-1990 def	3 4	2 5	10 8	5 5	14 9	1 6	1 8	1 8	2 6	1 8
Surrounding Counties	4 6	5 7	10 8	-1 0	14 9	5 5	5 3	2 9	5 9	6 4
Subtotal	3 8	4 0	10 8	4 0	14 9	2 4	2 7	2 7	4 5	3 2
Other Metropolitan	2 1	2 3	3 8	4 6	2 3	3 4	3 8	-0 5	0 0	NA
Other Nonmetro	-0 6	2 0	-2 3	1 1	2 4	0 3	1 1	-5 5	-1 3	1 6
Total	2 8	2 9	3 6	4 0	3 2	2 3	2 7	0 7	2 9	3 0
Share (%) of National Net Increase										
Tribal Areas-1990 def	43 3	1 3	7 3	17 7	2 1	2 9	7 9	0 7	1 9	1 6
Surrounding Counties	34 6	2 7	7 2	-1 0	0 7	2 5	8 6	5 5	5 8	2 6
Subtotal	77 9	3 9	14 5	16 8	2 8	5 3	16 5	6 2	7 7	4 2
Other Metropolitan	24 3	3 0	15 7	0 1	4 0	2 9	0 1	-1 4	0 0	0 0
Other Nonmetro	-2 3	0 7	-3 9	0 0	1 7	0 1	0 1	-0 9	-0 4	0 3
Total	100 0	7 7	26 3	16 9	8 4	8 3	16 7	3 8	7 3	4 5

Summary

Our most important finding is that, in contrast to much of the conventional wisdom of the past, the AIAN population is heavily concentrated in and around Tribal Areas and that the extent of that concentration is increasing: Tribal Areas and their Surrounding Counties contained only 16 percent of the total U S population in 1990, but they accounted for 60 percent of the national AIAN population and they had captured 78 percent of the growth in that population since 1980.

Figure 2 5 shows the trends in more detail Tribal Areas accounted for 37 percent of the 1990 AIAN population and 43 percent of its 1980-90 growth, the Surrounding Counties accounted for only 23 percent of the 1990 total, but for 35 percent of its growth The share of the AIAN population in the rest of the United States was declining metropolitan areas elsewhere accounted for 31 percent of the population but only 24 percent of the growth, other nonmetropolitan areas accounted for only 10 percent of the total and had suffered absolute AIAN population losses equal to 2 percent of the national net increase

MIGRATION AND IMPLICATIONS FOR THE FUTURE

An important question for housing policy is whether these geographical trends are likely to continue Further analysis to begin to answer this question might look the at trends in the components of population change in each of these types of areas (how much of the change was caused by natural increase and how much by migration?) and then consider how the factors influencing each of the components are likely to be altered Unfortunately, full data on in- and out-migration for small areas (e g , Tribal Areas and their surrounding counties) are not available, but cruder indicators can be examined as the basis for at least somewhat more informed speculation

Migration Patterns

Snipp (1989) analyzes broad patterns of AIAN migration during the 1980s He points out that American Indians were traditionally a migratory people, often moving great distances from one season to the next, and that they continue to be "a highly mobile segment of American society" In 1980, the share of all households that had moved from a different house over the preceding five years was 46 percent for whites and 43 percent for blacks, but 53 percent for Indians

The data in Table 2 6 show that the comparable share for the AIAN population in 1990 was just slightly lower (51 percent) than in 1980, but they still remained more mobile than non-

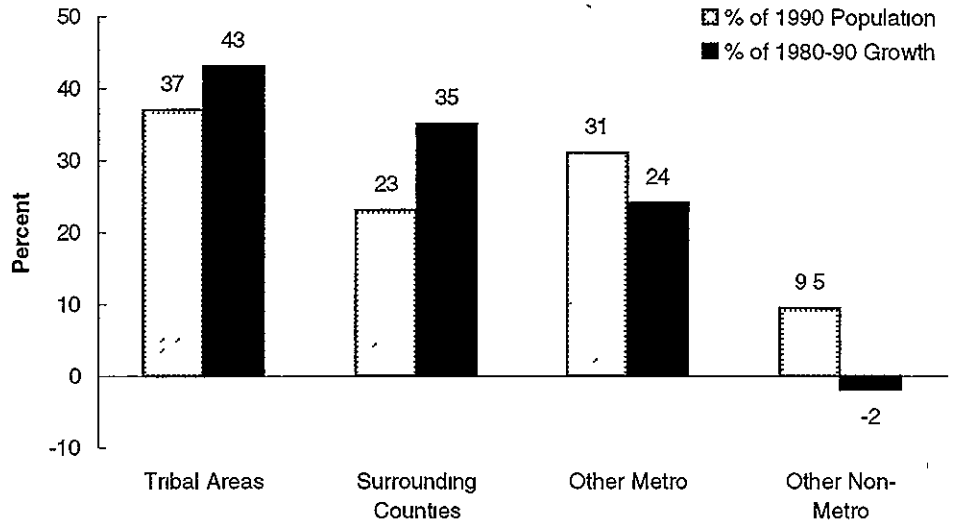


FIGURE 2.5 Area Type Shares of U.S. AIAN Population, 1990 and Net Population Increase, 1980-1990

Indians on average (46 percent) Of the AIAN population, 30 percent had moved from a different house in the same county, and the remaining 21 percent had moved from another county (both shares were higher than the comparable ones for non-Indians).

The Table also shows, however, that there were notable differences in these rates among AIAN households, depending on where they were located in 1990 Most pronounced is that the share of all Tribal Area residents who had moved into their 1990 house over the past five years (37 percent) was much lower than for AIAN populations living in other parts of the country 60 percent in the surrounding counties, 59 percent in other metropolitan areas, and 58 percent in other nonmetropolitan settings.

Tribal Areas also stand out in that a considerably smaller share had moved into them from another county 12 percent, compared to shares in the 26-27 percent range in other areas Their share of all households having moved in from a different house in the same county (25 percent) was very close to the national average (26 percent) for non-Indians

There are important regional variations in these relationships In all regions, the share of all 1990 Tribal Area residents that had moved in from another county since 1985 was considerably below the corresponding shares for AIAN households in other areas However, the

Table 2 6
MOBILITY STATUS, 1990

	AIAN POPULATION					NON-AIAN POPULATION				
	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet
Pct by 1990 location compared to 1985										
Same house as 1985	49 1	63 3	39 9	41 5	41 8	54 5	55 4	50 1	54 2	58 8
Different house										
Same county	29 6	24 8	34 0	33 0	31 4	26 0	25 0	28 1	26 7	22 3
Different co	21 3	11 9	26 0	25 5	26 7	19 5	19 6	21 8	19 1	18 9
Subtotal	50 9	36 7	60 0	58 5	58 2	45 5	44 6	49 9	45 8	41 2
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Intercounty moves as pct in diff house	41 8	32 4	43 4	43 6	46 0	42 8	43 9	43 8	41 7	45 9

Tribal Area shares in this category was much higher in some regions than others for example, in the 14-18 percent range in the North Central, Oklahoma, and Pacific-Northwest regions, but below 8 percent in the Eastern, Arizona-New Mexico and Alaska regions In other words, Tribal Areas in the North Central, Oklahoma, and Pacific-Northwest regions were experiencing in-migration rates substantially above the average, while Tribal Area in-migrations rates were well below average in the latter three regions

Implications for the Future

One relevant implication is that the large population growth that occurred in Tribal Areas during the 1980s was no doubt predominantly due to natural increase rather than migration, in fact, many of the Tribal Areas probably experienced net out-migration over that decade This is suggested by the low shares of households moving in since 1985, coupled with high birth rates (Table 2 2 showed that the states and regions where most Tribal Areas are concentrated had significantly higher AIAN birth rates than the others)

However, we do not see these figures suggesting enormous flows of migration out of the Tribal Areas to distant urban centers or that migration is all a one-way-street The fact that 12 percent of all AIAN households living in Tribal Areas in 1990 had moved there from another county since 1985 is far from trivial While we cannot say that cultural ties are strong enough to

overcome other forces to keep current residents on the reservations and drawing many others back, it does appear that such ties do have some influence

The existence of such ties is corroborated by the sample survey of households in our field survey sites. Respondents who lived in the Tribal Area were asked to rank various reasons for remaining there as to their importance on a scale from 1 to 5 65 percent gave a "most important" rating to "family and friends are all here", but the next highest shares in this category (55 percent) were earned by "being an active member of the tribe", "preserving the traditional way of life", and "access to health care" [15]

When the same respondents were asked to rate reasons for living off the reservation 45 percent gave a "most important" rating to "better jobs and business opportunities"--only 23 percent said "more interesting way of life", and only 22 percent said "more houses or apartments". Of those who lived in the same county but outside the reservation, 71 percent said they would "prefer to live on the reservation" [16]

Interviews with Indian community center directors in urban areas contributed much anecdotal evidence to the effect that large numbers of urban Indians retain close ties to their tribes, and many hope to return to their original Tribal Areas when they retire (see further discussion in Chapter 4)

There are pulls in a number of directions, but in summary, we see no basis for assuming that migration flows are likely to substantially alter the spatial trends exhibited in the 1980s in the near future We reach a similar conclusion with respect to natural increase. AIAN birth rates have been declining in all areas and will no doubt continue to do so But they are still likely to remain comparatively higher in and around Tribal Areas than in metropolitan areas We judge that the safest assumption for housing policy at this point is that the spatial patterns of AIAN growth and decline over the coming decade are likely to be similar to those evidenced in the 1980s, although proportioned down to reflect a smaller expected absolute net increase in the national AIAN population

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[15]A considerably smaller 37 percent rated access to HUD or BIA housing assistance as a "most important" reason for remaining in their Tribal Area

[16]All households surveyed responded to these questions For all percentage estimates given in these paragraphs (except the last) 95 percent confidence intervals ranged from 6 to 8 points above and below the reported figures The confidence interval is broader for the last figure (percent of those living off the reservation who would prefer to live on the reservation) because out of the 414 total respondents only 118 live off the reservation The 95 percent interval in this case ranges 18 points above and below the reported value Still, this finding is significant The range implies that at the very least the majority of those living outside would prefer to live in the reservation environment, and the figure could be as high as 89 percent

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Table 2A
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN House-holds
REGION 1 - NORTH CENTRAL							
2800	MI	Pine Creek Reservation (state)	None	20	22	22	8
1610	MI	Isabella Reservation and T L	MI043	580	872	22,931	280
170	MI	Bay Mills Reservation	MI062	283	380	441	117
1880	MI	L'Anse Reservation and T L	MI065	701	697	3,317	289
1410	MI	Hannahville Community and T L	MI075	206	190	196	40
1830	MI	Lac Vieux Desert Reservation	MI085	0	147	147	44
3635	MI	Sault Ste Marie Reserv and T L	MI149	0	501	723	135
1370	MI	Grand Traverse Reservation and T L	MI197	0	233	263	88
2285	MN	Minnesota Chippewa T L	None	210	31	31	10
1940	MN	Leech Lake Reservation	MN012	2,759	3,421	8,783	1,065
4595	MN	White Earth Reservation	MN013	2,550	2,798	8,785	962
1125	MN	Fond du Lac Reservation	MN015	514	1,083	3,211	384
3100	MN	Red Lake Reservation	MN016	2,823	3,560	3,690	923
4485	MN	Vermillion Lake Reservation	MN018	103	35	35	17
335	MN	Bois Forte (Nett Lake) Reservation	MN081	392	326	335	96
1355	MN	Grand Portage Reservation	MN175	195	205	308	100
2270	MN	Mille Lacs Reservation	MN204	293	354	380	99
3385	MN	Sandy Lake Reservation	MN204	0	26	28	10
2055	MN	Lower Sioux Community	MN207	65	212	241	61
2985	MN	Prairie Island Community	MN207	80	26	30	9
3680	MN	Shakopee Community	MN207	77	182	229	65
4445	MN	Upper Sioux Community	MN207	51	23	26	12
1825	WI	Lac du Flambeau Reservation	WI009	1,093	1,431	2,408	458
2560	WI	Oneida (West) Reservation	WI010	1,821	2,450	17,940	775
140	WI	Bad River Reservation	WI012	699	837	1,031	279
3085	WI	Red Cliff Reservation and T L	WI013	590	729	876	235
4015	WI	Stockbridge Reservation	WI014	582	448	565	174
2965	WI	Potawatomi Reservation and T L	WI035	220	247	266	76
3885	WI	Sokaogon Chippewa Commun and T L	WI036	173	303	337	93
1815	WI	Lac Courte Oreilles Reserv and T L	WI054	1,145	1,767	2,437	534
3305	WI	St Croix Reservation	WI062	392	436	485	142
4650	WI	Wisconsin Winnebago Reserv and T L	WI238	349	526	608	157
2175	WI	Menominee Reservation	WI243	2,377	3,216	3,411	871
REGION 2 - EASTERN							
2865	AL	Poarch Creek Reservation and T L	AL204	0	190	255	80
9140	CT	Mohegan TDSA (state)	None	0	240	24,636	138
2145	CT	Mashantucket Pequot Reservation	CT050	6	50	71	21
3650	CT	Schaghticoke Reservation (state)	CT065	2	5	10	5
2700	CT	Paucatuck Eastern Pequot Res (state)	CT067	16	16	16	8
2240	FL	Miccosukee Reservation	None	213	72	72	12
225	FL	Big Cypress Reservation	FL059	351	444	449	117
360	FL	Brighton Reservation	FL059	323	415	528	139
1475	FL	Hollywood Reservation	FL059	416	480	1,412	161
3665	FL	Seminole T L	FL059	0	80	105	27
4125	GA	Tama Reservation (state)	None	30	9	20	2

Table 2A (Continued)
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN House-holds
3280	IA	Sac and Fox (Iowa) Reservation	IA112	492	572	586	130
9190	MA	Wampanoag-Gay Head TDSA	MA176	0	283	11,639	123
2760	ME	Penobscot Reservation and T L	ME012	398	393	469	177
2850	ME	Pleasant Point Reservation	ME013	504	514	542	148
1575	ME	Indian Township Reservation	ME014	333	542	624	168
2300	MS	Mississippi Choctaw Reserv and T L	MS092	3,166	4,056	4,257	924
990	NC	Eastern Cherokee Reservation	NC041	4,844	5,287	6,311	1,839
9040	NC	Coharie TDSA (state)	NC171	0	1,422	116,224	585
9090	NC	Haliwa-Saponi TDSA (state)	NC171	0	2,244	6,431	738
9120	NC	Lumbee TDSA (state)	NC171	0	28,775	50,228	8,931
9130	NC	Meherrin TDSA (state)	NC171	0	201	55,274	86
9180	NC	Waccamaw Siouan TDSA (state)	NC171	0	1,297	2,771	405
9160	NJ	Ramapough TDSA (state)	None	0	139	652	54
2895	NY	Poospatuck Reservation (state)	None	94	164	196	62
3765	NY	Shinnecock Reservation (state)	None	194	355	397	124
4225	NY	Tonawanda Reservation	None	438	448	483	168
4360	NY	Tuscarora Reservation	None	873	353	709	182
80	NY	Allegany Reservation	NY040	925	1,068	7,312	417
540	NY	Cattaraugus Reservation	NY040	1,855	1,979	2,183	681
3320	NY	St Regis Mohawk Reservation	NY436	1,763	1,923	1,974	619
2555	NY	Oneida (East) Reservation	NY445	0	41	41	12
2415	RI	Narragansett Reservation	RI028	0	19	30	5
525	SC	Catawba Reservation (state)	SC063	728	111	177	48
2160	VA	Mattaponi Reservation (state)	None	68	72	74	24
2650	VA	Pamunkey Reservation (state)	None	50	37	47	29
9020	VA	Chickahominy TDSA (state)	None	0	482	2,749	193
9070	VA	Eastern Chickahominy TDSA (state)	None	0	8	98	8
REGION 3 - OKLAHOMA							
5090	OK	Cherokee TJSA	OK045	52,135	66,435	399,134	27,628
5130	OK	Chickasaw TJSA	OK047	14,037	21,013	257,513	9,381
5150	OK	Choctaw TJSA	OK049	18,963	28,245	209,353	11,883
5210	OK	Creek TJSA	OK051	6,685	45,190	635,454	20,482
5710	OK	Creek-Seminole Joint Area TJSA	OK051	3,718	531	2,419	185
5070	OK	Caddo-Wichita-Delaware TJSA	OK077	6,208	599	8,208	231
5300	OK	Iowa TJSA	OK090	1,532	307	4,137	112
5580	OK	Sac and Fox TJSA	OK090	0	4,575	51,092	1,816
5770	OK	Iowa-Sac and Fox Joint Area TJSA	OK090	0	20	835	17
5010	OK	Abs Shawnee-Cit Band Potawatomi TJSA	OK091	4,282	6,129	91,012	2,676
5600	OK	Seminole TJSA	OK093	0	3,772	22,993	1,272
5520	OK	Pawnee TJSA	OK094	0	1,628	15,413	628
5380	OK	Kiowa-Comanche-Apache TJSA	OK098	3,338	12,979	205,740	4,457
5110	OK	Cheyenne-Arapaho TJSA	OK100	3,225	6,824	150,665	2,496
5490	OK	Otoe-Missouria TJSA	OK114	1,191	475	2,750	153
2595	OK	Osage Reservation	OK127	4,749	6,100	41,393	2,588
5640	OK	Tonkawa TJSA	OK141	0	881	12,268	336
5340	OK	Kaw TJSA	OK145	1,045	687	13,227	291

Table 2A (Continued)
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN House-holds
REGION 4 - SOUTH CENTRAL							
9060	KS	Delaware-Muncie TDSA (state)	None	0	23	299	6
1770	KS	Kickapoo Reservation	KS048	356	368	478	108
2960	KS	Potawatomi (Kansas) Reservation	KS084	331	503	1,079	175
3285	KS	Sac and Fox (KS-NE) Reservation and T L	KS151	13	35	162	12
4315	LA	Tunica-Biloxi Reservation	None	7	18	36	10
9010	LA	Apache Choctaw TDSA (state)	None	0	684	22,646	239
9030	LA	Clifton Choctaw TDSA (state)	None	0	181	552	61
9100	LA	Jena Band of Choctaw TDSA (state)	None	0	336	60,394	168
9170	LA	United Houma Nation TDSA (state)	None	0	10,018	817,374	3,654
635	LA	Chitimacha Reservation	LA244	185	231	311	96
795	LA	Coushatta Reservation	LA260	203	42	42	16
50	TX	Alabama and Coushatta Reservation	TX338	494	548	548	155
4755	TX	Ysleta Del Sur Pueblo	TX429	365	248	370	97
REGION 5 - PLAINS							
3925	CO	Southern Ute Reservation	CO010	855	1,037	7,886	346
4470	CO	Ute Mountain Reservation and T L	CO047	1,128	1,299	1,366	373
2550	IA	Omaha Reservation	NE013	1,275	1,925	5,238	419
1590	KS	Iowa Reservation	KS067	26	96	227	42
305	MT	Blackfeet Reservation	MT008	5,525	7,031	8,488	1,978
1250	MT	Fort Peck Reservation	MT009	4,273	5,822	10,722	1,712
1150	MT	Fort Belknap Reservation and T L	MT010	1,870	2,308	2,485	645
3205	MT	Rocky Boy's Reservation and T L	MT011	1,549	1,860	1,931	411
2490	MT	Northern Cheyenne Reserv and T L	MT012	3,101	3,564	3,906	913
1110	MT	Flathead Reservation	MT013	3,771	5,128	21,061	1,970
845	MT	Crow Reservation and T L	MT014	3,954	4,706	6,341	1,093
1160	ND	Fort Berthold Reservation	ND005	2,640	3,054	5,387	851
4345	ND	Turtle Mountain Reserv and T L	ND006	5,774	6,730	7,101	1,982
910	ND	Devils Lake Sioux Reservation	ND008	2,261	2,665	3,574	644
3970	ND	Standing Rock Reservation	SD006	4,800	4,872	7,956	1,213
1860	ND	Lake Traverse (Sisseton) Reservation	SD015	2,700	2,810	10,840	800
4625	NE	Winnebago Reservation	NE045	1,140	1,154	2,346	335
3565	NE	Santee Reservation	NE105	420	438	740	149
1340	NV	Goshute Reservation	NV015	105	76	79	30
2810	SD	Pine Ridge Reservation and T L	SD001	12,735	11,006	12,119	2,497
3235	SD	Rosebud Reservation and T L	SD002	6,978	7,998	9,632	2,046
2030	SD	Lower Brule Reservation	SD003	850	984	1,095	238
855	SD	Crow Creek Reservation	SD004	1,474	1,521	1,763	358
605	SD	Cheyenne River Reservation	SD005	4,107	5,092	7,743	1,426
4700	SD	Yankton Reservation	SD012	1,688	2,002	6,281	518
1100	SD	Flandreau Reservation	SD049	158	252	280	84
3840	UT	Skull Valley Reservation	None	13	17	17	5
4390	UT	Uintah and Ouray Reservation	UT001	2,050	2,667	17,235	725
2625	UT	Paiute of Utah Reservation	UT010	186	285	624	86
4610	WY	Wind River Reservation	WY001	4,159	5,717	21,915	1,594

Table 2A (Continued)
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN House-holds
REGION 6 - ARIZONA-NEW MEXICO							
1440	AZ	Havasupai Reservation	None	267	416	433	99
2735	AZ	Payson (Yavapai-Apache) Community	None	0	103	103	38
3355	AZ	San Carlos Reservation	AZ011	5,872	7,060	7,239	1,697
3340	AZ	Salt River Reservation	AZ014	2,624	3,547	4,856	876
1310	AZ	Gila River Reservation	AZ015	2,093	9,101	9,578	2,303
1140	AZ	Fort Apache Reservation	AZ016	6,880	9,902	10,506	2,378
1545	AZ	Hualapai Reservation and T L	AZ017	809	812	833	219
735	AZ	Colorado River Reservation	AZ018	1,965	2,374	7,944	752
1220	AZ	Fort McDowell Reservation	AZ019	345	568	628	145
695	AZ	Cocopah Reservation	AZ020	349	549	584	141
465	AZ	Camp Verde Reservation	AZ022	173	574	624	148
4710	AZ	Yavapai Reservation	AZ022	66	151	193	61
1720	AZ	Kaibab Reservation	AZ024	93	65	120	18
2665	AZ	Papago Reservation	AZ026	6,959	8,490	8,587	2,204
3605	AZ	San Xavier Reservation	AZ026	851	1,087	1,129	280
1505	AZ	Hopi Reservation and T L	AZ027	6,707	7,002	7,215	1,679
2680	AZ	Pascua Yaqui Reservation	AZ040	561	2,270	2,406	519
2130	AZ	Maricopa (Ak-Chin) Reservation	AZ042	375	411	450	101
4785	AZ	Zuni Pueblo	NM019	5,988	7,094	7,445	1,499
2430	AZ	Navajo Reservation and T L	AZ012	126,359	143,507	148,658	35,371
60	NM	Alamo Navajo Reservation	AZ012	1,062	1,226	1,259	263
480	NM	Canoncito Reservation	AZ012	969	1,183	1,193	275
3055	NM	Ramah Navajo Community	AZ012	1,163	175	175	48
1840	NM	Laguna Pueblo and T L	NM012	3,564	3,649	3,724	1,018
2205	NM	Mescalero Apache Reservation	NM013	1,922	2,519	2,664	625
1700	NM	Jicarilla Apache Reservation	NM014	1,715	2,404	2,636	634
10	NM	Acoma Pueblo and T L	NM031	2,437	2,566	2,590	601
680	NM	Cochiti Pueblo	NM031	613	792	1,410	220
1625	NM	Isleta Pueblo	NM031	2,289	2,723	2,953	898
1685	NM	Jemez Pueblo	NM031	1,504	1,734	1,734	380
3370	NM	Sandia Pueblo	NM031	227	405	3,944	136
3400	NM	San Felipe Pueblo	NM031	1,789	1,884	2,525	339
3430	NM	San Juan Pueblo	NM031	851	1,275	5,237	378
3480	NM	Santa Ana Pueblo	NM031	407	491	624	124
3495	NM	Santa Clara Pueblo	NM031	1,839	1,295	10,230	437
3585	NM	Santo Domingo Pueblo	NM031	2,139	2,721	2,773	360
4770	NM	Zia Pueblo and T L	NM031	524	638	638	146
2400	NM	Nambe Pueblo and T L	NM040	194	313	1,358	125
2785	NM	Picuris Pueblo	NM040	125	164	1,899	52
2880	NM	Pojoaque Pueblo	NM040	94	159	2,481	73
3415	NM	San Ildefonso Pueblo	NM040	488	334	1,586	106
4140	NM	Taos Pueblo and T L	NM040	1,034	1,252	4,701	428
4170	NM	Tesuque Pueblo and T L	NM040	236	223	702	63
REGION 7 - CALIFORNIA-NEVADA							
20	CA	Agua Caliente Reservation	None	65	135	19,839	64
95	CA	Alturas Rancheria	None	7	3	3	3

Table 2A (Continued)
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN House-holds
185	CA	Benton Paiute Reservation	None	12	61	75	31
215	CA	Big Bend Rancheria	None	8	5	5	2
240	CA	Big Lagoon Rancheria	None	8	9	12	4
265	CA	Big Sandy Rancheria	None	0	36	59	13
275	CA	Big Valley Rancheria	None	0	31	81	24
325	CA	Blue Lake Rancheria	None	0	27	53	14
415	CA	Cabazon Reservation	None	8	37	858	8
555	CA	Cedarville Rancheria	None	6	7	10	2
750	CA	Colusa (Cachil Dehe) Rancheria	None	17	18	20	8
780	CA	Cortina Rancheria	None	2	19	29	7
1010	CA	Elk Valley Rancheria	None	0	50	128	13
1640	CA	Jackson Rancheria	None	15	16	27	7
1980	CA	Lookout Rancheria	None	12	62	62	21
1995	CA	Los Coyotes Reservation	None	45	93	181	47
2115	CA	Manzanita Reservation	None	13	37	66	19
2190	CA	Mesa Grande Reservation	None	0	54	63	22
2255	CA	Middletown Rancheria	None	39	18	76	5
2330	CA	Montgomery Creek Rancheria	None	1	8	8	2
2745	CA	Pechanga Reservation	None	117	242	391	119
3095	CA	Redding Rancheria	None	0	44	72	10
3145	CA	Resighini Rancheria	None	18	49	51	12
3185	CA	Roaring Creek Rancheria	None	24	20	20	3
3550	CA	Santa Ysabel Reservation	None	181	144	173	57
3750	CA	Shingle Springs Rancheria	None	0	2	12	2
3855	CA	Smith River Rancheria	None	0	96	189	33
4030	CA	Sulphur Bank (El-Em) Rancheria	None	115	91	96	24
4095	CA	Table Bluff Rancheria	None	0	39	45	19
4110	CA	Table Mountain Rancheria	None	0	35	44	13
4275	CA	Trinidad Rancheria	None	47	61	71	30
4430	CA	Upper Lake Rancheria	None	0	11	70	6
4680	CA	XL Ranch Reservation	None	24	23	23	15
4760	CA	Yurok Reservation	None	0	494	1,343	177
155	CA	Barona Rancheria	CA080	222	351	573	102
435	CA	Cahuilla Reservation	CA080	29	77	107	28
450	CA	Campo Reservation	CA080	86	106	270	42
1850	CA	La Jolla Reservation	CA080	141	151	162	32
2360	CA	Morongo Reservation	CA080	313	526	1,109	197
2635	CA	Pala Reservation	CA080	433	581	1,125	199
2715	CA	Pauma Reservation	CA080	86	132	151	37
3165	CA	Rincon Reservation	CA080	297	432	1,478	162
3445	CA	San Manuel Reservation	CA080	24	38	59	16
3460	CA	San Pasqual Reservation	CA080	133	221	517	77
3525	CA	Santa Rosa Reservation	CA080	12	39	58	12
3540	CA	Santa Ynez Reservation	CA080	120	254	317	79
3870	CA	Soboba Reservation	CA080	0	372	442	104
4255	CA	Torres-Martinez Reservation	CA080	11	158	1,628	43
4500	CA	Viejas Rancheria	CA080	142	229	431	59
1170	CA	Fort Bidwell Reservation	CA083	93	131	136	45
1395	CA	Grindstone Creek Rancheria	CA083	72	101	101	20
4060	CA	Susanville Reservation	CA083	82	148	491	50

Table 2A (Continued)
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN House-holds
1490	CA	Hoopa Valley Reservation	CA090	1,502	1,780	2,199	569
825	CA	Coyote Valley Reservation	CA097	0	124	139	31
3250	CA	Round Valley Reservation and T L	CA097	528	549	1,181	190
250	CA	Big Pine Rancheria	CA098	269	344	455	104
290	CA	Bishop Rancheria	CA098	784	979	1,437	352
350	CA	Bridgeport Colony	CA098	47	28	28	12
1195	CA	Fort Independence Reservation	CA098	31	42	58	17
1970	CA	Lone Pine Rancheria	CA098	172	164	235	63
4300	CA	Tule River Reservation	CA099	424	750	803	199
720	CA	Cold Springs Rancheria	CA129	63	136	163	39
3520	CA	Santa Rosa Rancheria	CA129	117	281	319	78
4330	CA	Tuolumne Rancheria	CA129	73	68	85	33
955	CA	Dry Creek Rancheria	CA130	41	69	75	9
1515	CA	Hopland Rancheria	CA130	10	160	208	45
1925	CA	Laytonville Rancheria	CA130	105	123	137	43
2100	CA	Manchester (Point Arena) Rancheria	CA130	77	173	212	58
2820	CA	Pinoleville Rancheria	CA130	0	51	70	22
3195	CA	Robinson Rancheria	CA130	0	125	167	28
3265	CA	Rumsey Rancheria	CA130	11	10	19	0
3735	CA	Sherwood Valley Rancheria	CA130	17	6	6	2
3985	CA	Stewarts Point Rancheria	CA130	72	89	89	15
585	CA	Chemehuevi Reservation	CA133	23	88	325	40
1750	CA	Karok Reservation and T L	CA134	0	12	400	7
1915	NV	Las Vegas Colony	None	106	71	86	20
4045	NV	Summit Lake Reservation	None	15	8	8	3
510	NV	Carson Colony	NV003	213	251	265	86
940	NV	Dresslerville Colony	NV003	127	141	153	50
4560	NV	Washoe Reservation	NV003	4	58	146	19
3010	NV	Pyramid Lake Reservation	NV004	720	967	1,358	314
965	ID	Duck Valley Reservation	NV006	932	1,003	1,096	327
4515	NV	Walker River Reservation	NV008	471	612	811	212
1210	NV	Fort McDermitt Reservation	NV009	463	382	399	109
4725	NV	Yerington Reservation and T L	NV010	192	349	470	131
1070	NV	Fallon Colony	NV011	46	143	162	53
1075	NV	Fallon Reservation	NV011	258	338	369	132
3130	NV	Reno-Sparks Colony	NV012	451	242	242	56
2315	NV	Moapa River Reservation	NV014	182	177	377	52
975	NV	Duckwater Reservation	NV015	103	136	151	51
1040	NV	Ely Colony	NV015	67	79	85	23
4155	NV	Te-Moak Reservation and T L	NV016	343	853	950	324
2015	NV	Lovelock Colony	NV017	117	78	92	31
4635	NV	Winnemucca Colony	NV017	35	54	54	14
4740	NV	Yomba Reservation	NV020	57	100	106	25
1280	AZ	Fort Yuma (Quechan) Reservation	CA054	1,105	1,123	2,102	353
1235	AZ	Fort Mojave Reservation and T L	CA100	204	535	692	186
REGION 8 - PACIFIC NORTHWEST							
705	ID	Coeur d'Alene Reservation and T L	ID007	541	756	5,778	273
1800	ID	Kootenai Reservation	ID007	40	96	101	24

Table 2A (Continued)
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN House-holds
2445	ID	Nez Perce Reservation	ID008	1,463	1,885	16,159	630
1185	ID	Fort Hall Reservation and T L	ID009	2,542	3,085	5,114	824
400	OR	Burns Paiute Reservation and T L	None	160	150	198	38
815	OR	Cow Creek Reservation	None	0	25	89	8
1365	OR	Grand Ronde Reservation	None	0	2	49	2
4405	OR	Umatilla Reservation	None	908	1,030	2,549	336
4545	OR	Warm Springs Reservation and T L	OR013	2,016	2,871	3,143	694
9110	OR	Klamath TDSA	OR037	0	1,858	40,883	683
9050	OR	Coquille Indian TDSA	OR038	0	6,236	403,521	3,176
1655	WA	Jamestown Klallam Reserv and T L	None	0	10	34	3
4690	WA	Yakima Reservation and T L	WA022	5,168	6,198	27,448	1,671
4075	WA	Swinomish Reservation	WA023	414	581	2,285	185
3040	WA	Quinault Reservation	WA027	943	967	1,271	276
2070	WA	Lummi Reservation	WA028	1,259	1,608	3,164	379
2085	WA	Makah Reservation	WA029	803	956	1,238	327
1735	WA	Kalispel Reservation	WA037	98	84	90	30
3940	WA	Spokane Reservation	WA037	1,050	1,213	1,451	376
2375	WA	Muckleshoot Reservation and T L	WA040	379	875	3,836	182
760	WA	Colville Reservation	WA043	3,500	3,779	7,034	1,274
2910	WA	Port Gamble Reservation	WA044	266	386	555	97
3030	WA	Quileute Reservation	WA047	273	290	352	98
575	WA	Chehalis Reservation	WA048	200	286	504	94
2040	WA	Lower Elwha Reservation and T L	WA050	69	103	112	33
4290	WA	Tulalip Reservation	WA051	768	1,204	7,103	371
1460	WA	Hoh Reservation	WA052	46	107	116	29
2460	WA	Nisqually Reservation	WA052	75	460	649	111
2925	WA	Port Madison Reservation	WA052	148	374	4,834	133
3780	WA	Shoalwater Reservation	WA052	28	83	129	25
3825	WA	Skokomish Reservation	WA052	305	415	618	132
3955	WA	Squaxin Island Reservation and T L	WA052	35	146	194	45
2475	WA	Nooksack Reservation and T L	WA056	66	456	697	129
3625	WA	Sauk-Suiattle Reservation	WA062	0	50	112	19
4000	WA	Stillaguamish Reservation	WA062	0	95	112	28
4455	WA	Upper Skagit Reservation	WA062	0	161	173	51
3000	WA	Puyallup Reservation and T L	WA063	856	977	32,435	384
REGION 9 - ALASKA							
110	AK	Annette Islands Reserve	AK002	0	1,206	1,464	378
6150	AK	Angoon	AK004	412	507	643	114
6530	AK	Chilkat	AK004	113	122	140	38
6535	AK	Chilkoot	AK004	0	16	219	8
6660	AK	Craig	AK004	170	288	1,260	121
7050	AK	Hoonah	AK004	543	527	729	166
7090	AK	Hydaburg	AK004	253	353	388	114
7160	AK	Kake	AK004	467	516	687	168
7220	AK	Kasaan	AK004	14	42	54	20
7310	AK	Klawock	AK004	210	377	705	123
8005	AK	Pelican	AK004	0	74	212	26
8350	AK	Saxman	AK004	194	321	380	73

Table 2A (Continued)
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN House-holds
8685	AK	Tenakee Springs	AK004	0	13	92	10
8980	AK	Yakutat	AK004	279	290	544	101
6130	AK	Anaktuvuk Pass	AK005	191	238	272	60
6220	AK	Atkasook	AK005	99	201	213	45
6260	AK	Barrow	AK005	1,720	1,756	2,750	458
7170	AK	Kaktovik	AK005	148	194	235	60
7880	AK	Nuiqsut	AK005	181	319	335	84
8080	AK	Point Hope	AK005	434	585	629	129
8090	AK	Point Lay	AK005	63	121	148	43
8910	AK	Wainwright	AK005	372	472	502	127
6120	AK	Ambler	AK006	155	290	317	61
6380	AK	Buckland	AK006	161	315	317	69
6690	AK	Deering	AK006	138	152	157	48
7260	AK	Kiana	AK006	325	339	367	81
7300	AK	Kivalina	AK006	237	299	304	58
7340	AK	Kobuk	AK006	59	61	72	14
7400	AK	Kotzebue	AK006	1,574	2,065	2,751	515
7810	AK	Noatak	AK006	259	344	352	73
7840	AK	Noorvik	AK006	467	519	548	97
8380	AK	Selawik	AK006	504	555	579	120
8450	AK	Shungnak	AK006	179	217	225	55
6070	AK	Alatna	AK007	29	23	23	11
6110	AK	Allakaket	AK007	129	131	143	47
6180	AK	Anvik	AK007	91	71	78	29
6195	AK	Arctic Village	AK007	98	86	92	35
6280	AK	Beaver	AK007	65	93	96	35
6350	AK	Birch Creek	AK007	31	36	41	17
6440	AK	Chalkyitsik	AK007	96	91	95	25
6610	AK	Circle	AK007	60	58	73	17
6720	AK	Dot Lake	AK007	38	18	49	9
6740	AK	Eagle	AK007	57	30	35	20
6830	AK	Evansville	AK007	27	27	64	13
6880	AK	Fort Yukon	AK007	442	502	579	170
6910	AK	Galena	AK007	215	368	806	128
6970	AK	Grayling	AK007	129	208	217	50
7010	AK	Healy Lake	AK007	29	42	48	15
7070	AK	Hughes	AK007	71	51	60	21
7080	AK	Huslia	AK007	178	176	192	66
7190	AK	Kaltag	AK007	236	221	241	63
7415	AK	Koyukuk	AK007	91	110	112	34
7450	AK	Lake Minchumina	AK007	0	7	29	7
7520	AK	McGrath	AK007	165	258	524	97
7540	AK	Manley Hot Springs	AK007	12	39	123	18
7630	AK	Minto	AK007	141	192	197	55
7730	AK	Nenana	AK007	214	156	377	64
7780	AK	Nikolai	AK007	82	104	113	38
7870	AK	Northway	AK007	102	113	121	36
7890	AK	Nulato	AK007	329	392	399	90
8190	AK	Rampart	AK007	47	72	72	30
8230	AK	Ruby	AK007	171	129	175	33

Table 2A (Continued)
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN Households
8410	AK	Shageluk	AK007	120	131	135	38
8570	AK	Stevens Village	AK007	61	101	101	34
8600	AK	Takotna	AK007	25	9	36	4
8610	AK	Tanacross	AK007	101	105	105	37
8620	AK	Tanana	AK007	307	274	349	94
8690	AK	Tetlin	AK007	104	84	91	22
8725	AK	Tok	AK007	0	87	935	33
8900	AK	Venetie	AK007	129	171	182	42
6370	AK	Brevig Mission	AK008	138	168	188	48
6650	AK	Council	AK008	0	4	6	2
6800	AK	Elim	AK008	203	248	269	72
6920	AK	Gambell	AK008	425	542	548	118
6950	AK	Golovin	AK008	85	113	123	46
7120	AK	Inalik	AK008	136	183	192	39
7410	AK	Koyuk	AK008	180	232	240	58
8280	AK	St Michael	AK008	227	290	315	63
8340	AK	Savoonga	AK008	463	495	514	116
8420	AK	Shaktoolik	AK008	159	167	175	40
8440	AK	Shishmaref	AK008	369	418	433	108
8510	AK	Solomon	AK008	4	6	6	3
8560	AK	Stebbins	AK008	316	427	448	87
8680	AK	Teller	AK008	196	133	154	40
8850	AK	Unalakleet	AK008	546	510	646	154
8920	AK	Wales	AK008	122	140	159	38
8940	AK	White Mountain	AK008	116	145	174	45
6030	AK	Akiachak	AK009	398	416	462	107
6040	AK	Akiak	AK009	191	272	285	61
6060	AK	Alakanuk	AK009	491	518	540	115
6140	AK	Andreafsky	AK009	93	345	406	83
6160	AK	Aniak	AK009	218	352	529	100
6230	AK	Atmautluak	AK009	206	253	262	49
6310	AK	Bethel	AK009	2,417	2,994	4,687	838
6460	AK	Chefornak	AK009	221	302	310	66
6480	AK	Chevak	AK009	445	559	597	135
6570	AK	Chuathbaluk	AK009	0	89	99	17
6670	AK	Crooked Creek	AK009	91	98	108	28
6750	AK	Eek	AK009	220	254	264	67
6810	AK	Emmonak	AK009	517	538	610	129
6960	AK	Goodnews Bay	AK009	161	218	232	58
7060	AK	Hooper Bay	AK009	598	817	846	178
7180	AK	Kalskag	AK009	108	136	163	36
7230	AK	Kasigluk	AK009	325	416	440	84
7290	AK	Kipnuk	AK009	358	452	462	93
7380	AK	Kongiganak	AK009	231	307	313	57
7390	AK	Kotlik	AK009	280	448	462	102
7430	AK	Kwethluk	AK009	441	543	568	123
7440	AK	Kwigillingok	AK009	343	250	258	62
7480	AK	Lime Village	AK009	39	44	47	15
7510	AK	Lower Kalskag	AK009	237	285	289	64
7560	AK	Marshall	AK009	246	252	283	63

Table 2A (Continued)
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN House-holds
7590	AK	Mekoryuk	AK009	153	168	168	57
7650	AK	Mountain Village	AK009	539	640	706	131
7700	AK	Napakiak	AK009	254	323	334	74
7710	AK	Napaskiak	AK009	239	310	326	70
7755	AK	Newtok	AK009	124	199	217	37
7770	AK	Nightmute	AK009	116	168	174	22
7900	AK	Nunapitchuk	AK009	295	375	385	87
7950	AK	Oscarville	AK009	56	44	44	10
8040	AK	Pilot Station	AK009	306	452	467	98
8050	AK	Pitkas Point	AK009	82	123	131	37
8060	AK	Platinum	AK009	44	64	67	23
8180	AK	Quinhagak	AK009	402	468	509	125
8200	AK	Red Devil	AK009	18	40	54	9
8245	AK	Russian Mission	AK009	252	229	240	52
8275	AK	St Mary's	AK009	243	27	34	4
8360	AK	Scammon Bay	AK009	241	337	346	76
8430	AK	Sheldon Point	AK009	98	99	112	24
8490	AK	Sleetmute	AK009	95	93	115	35
8580	AK	Stony River	AK009	56	49	49	21
8730	AK	Toksook Bay	AK009	312	389	405	77
8755	AK	Tuluksak	AK009	228	329	353	60
8765	AK	Tuntutuliak	AK009	209	283	300	66
8770	AK	Tununak	AK009	283	286	300	68
6080	AK	Aleknagik	AK010	138	175	194	49
6500	AK	Chignik	AK010	95	78	171	28
6510	AK	Chignik Lagoon	AK010	41	46	78	13
6515	AK	Chignik Lake	AK010	123	106	125	33
6620	AK	Clark's Point	AK010	70	46	62	21
6700	AK	Dillingham	AK010	891	1,122	2,017	378
6760	AK	Egegik	AK010	57	84	120	37
6790	AK	Ekwok	AK010	71	65	73	26
7100	AK	Igiugig	AK010	25	20	29	4
7110	AK	Iliamna	AK010	38	48	66	15
7140	AK	Ivanof Bay	AK010	37	30	38	8
7280	AK	King Salmon	AK010	0	105	684	37
7360	AK	Kokhanok	AK010	80	151	161	39
7370	AK	Koliganek	AK010	112	182	191	51
7470	AK	Levelock	AK010	69	98	112	38
7550	AK	Manokotak	AK010	273	381	398	88
7680	AK	Naknek	AK010	161	252	590	105
7740	AK	Newhalen	AK010	82	177	192	42
7750	AK	New Stuyahok	AK010	311	381	398	81
7830	AK	Nondalton	AK010	161	154	172	50
8000	AK	Pedro Bay	AK010	31	41	41	11
8010	AK	Perryville	AK010	103	105	110	24
8035	AK	Pilot Point	AK010	57	47	54	14
8140	AK	Port Heiden	AK010	59	84	111	26
8530	AK	South Naknek	AK010	124	105	133	30
8720	AK	Togiak	AK010	443	519	606	130
8780	AK	Twin Hills	AK010	67	37	44	16

Table 2A (Continued)
LISTING OF CENSUS DESIGNATED TRIBAL AREAS

Area Code	ST	Name of Tribal Area	IHA Code	AIAN Population 1980	AIAN Population 1990	Total Pop 1990	AIAN House-holds
8810	AK	Ugashik	AK010	11	4	6	2
6400	AK	Cantwell	AK011	28	39	145	13
6550	AK	Chistochina	AK011	27	43	62	12
6560	AK	Chitina	AK011	20	17	46	8
6640	AK	Copper Center	AK011	85	144	426	54
6990	AK	Gulkana	AK011	43	75	113	26
7600	AK	Mentasta Lake	AK011	55	80	102	23
8480	AK	Slana	AK011	8	2	63	2
8650	AK	Tazlina	AK011	4	80	258	23
6770	AK	Eklutna	AK012	42	31	381	15
7330	AK	Knik	AK012	5	37	276	14
7800	AK	Nanilchik	AK012	58	411	10,491	193
8300	AK	Salamatof	AK012	43	110	1,007	29
8390	AK	Seldovia	AK012	117	39	315	13
8790	AK	Tyonek	AK012	222	109	121	48
6020	AK	Akhiok	AK013	101	81	81	24
7210	AK	Karluk	AK013	96	74	82	18
7460	AK	Larsen Bay	AK013	120	143	164	29
7930	AK	Old Harbor	AK013	315	253	276	75
7960	AK	Ouzinkie	AK013	163	183	214	68
8150	AK	Port Lions	AK013	158	133	206	47
6470	AK	Chenega	AK015	0	62	94	14
6820	AK	English Bay	AK015	98	147	161	41
6840	AK	Eyak	AK015	0	13	168	5
6980	AK	Grouse Creek Group	AK015	0	104	630	49
8130	AK	Port Graham	AK015	141	124	145	59
8640	AK	Tatitlek	AK015	53	98	111	25
6050	AK	Akutan	AK016	66	81	605	18
6210	AK	Atka	AK016	90	93	101	24
6850	AK	False Pass	AK016	60	59	67	20
7270	AK	King Cove	AK016	367	184	457	52
7720	AK	Nelson Lagoon	AK016	55	71	80	32
7790	AK	Nikolski	AK016	48	25	38	19
8260	AK	St George	AK016	153	138	143	40
8290	AK	St Paul	AK016	483	531	752	144
8320	AK	Sand Point	AK016	357	422	859	147
8860	AK	Unalaska	AK016	200	273	3,089	59

Chapter 3

SOCIAL AND ECONOMIC CONDITIONS: NATIONAL CONTRASTS AND TRIBAL AREA DIVERSITY

It is generally known that the social and economic circumstances of American Indians and Alaska Natives differ from those of the non-Indian population in important ways, and these differences must be understood to assess their housing needs and prospects. Their age structure and household composition are key determinants of the types of housing they require, their success in the labor market, largely determines their income, which in turn, is the primary determinant of what housing they can afford.

The first part of this chapter reviews 1990 Census data on these topics In many ways, we treat them less exhaustively than others who have analyzed them before[17], but we also go farther by showing contrasts by the regional and area type breakdowns introduced in Chapter 2, which have not been examined previously.

We find, however, that even within area types, there is considerable diversity in AIAN social and economic conditions. In the last part of this chapter, we examine the extent and nature of that diversity across Tribal Areas This section also looks at the possible causes of the differences exhibited and how they relate to each other At the end, a typology is offered that groups Tribal Areas according to characteristics likely to be of importance in establishing local housing strategies.

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[17]See, in particular, Snipp (1989) for a through review of AIAN social and economic conditions as of 1980 The Bureau of the Census (1993) summarizes many of the key indicators for 1990

AGE STRUCTURE AND HOUSEHOLD COMPOSITION

Age Structure

American Indians and Alaska Natives are considerably younger, on average, than the general population--an outcome certainly consistent with the higher AIAN birth rates reported in Chapter 2. Nationally, 34 percent of the AIAN population are children and teenagers (under 18 years) in contrast to only 25 percent for non-Indians (Table 3.1). At the other end of the distribution, the contrast is also strong, but runs in the other direction: 15 percent of all non-Indians are elderly (62 years or more) compared to only 8 percent of the AIAN population.

Differences by area types in this regard, however, are pronounced With 41 percent under 18, the AIAN populations in Tribal Areas are considerably more youthful than Indians elsewhere At the other extreme, only 27 percent in metropolitan areas are below 18 years of age: the comparable shares for the Surrounding Counties and other Nonmetropolitan areas are not much higher than that (31-32 percent).

Still, in all types of areas the AIAN under-18 share is higher than that for their non-Indian counterparts--the differences just are not as great as for Tribal Areas In metropolitan environments, for example, the 27 percent AIAN share compares with a 25 percent average for other races In this respect (as well along many other dimensions to be discussed below) Indians living outside of Tribal Areas exhibit characteristics more like those of the general population than those of Tribal Area Indians, but they hardly ever go far enough to match the non-Indian averages.

The national pattern of relationships described above--higher percentages under 18 in Tribal Areas--also holds for most regions (Table 3.2), but some regional variations are noteworthy. First, the under-18 age group is generally less dominant--area type by area type--in some regions: namely, the Eastern and California-Nevada Across Tribal Areas only, however, the under-18 share is lowest in the Eastern and Oklahoma regions

Household Composition

One of the most frequently discussed social concerns in America today is the decline of the traditional family. Progressively, over the past several decades, families--all groups of related individuals living together, but households headed by married couples in particular--have been shrinking as a share of all households in all parts of the country. Perhaps the most important conclusion to be derived from the household composition data in Table 3 1 is that this tendency has not been as strong among American Indians and Alaska Natives.

Table 3 1
AGE AND HOUSEHOLD COMPOSITION, 1990

	AIAN POPULATION					NON-AIAN POPULATION				
	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet
Pct. of population by age										
Under 18 years	34 2	40 9	31 5	27 0	30 7	25 1	26 5	25 8	24 6	26 0
18-44 years	44 2	38 7	46 7	50 1	45 8	43 2	40 4	43 0	44 3	39 9
45-61 years	14 0	12 3	14 6	15 6	15 6	16 3	16 9	15 9	16 3	16 7
62 years or more	7 6	8 1	7 2	7 3	7 9	15 4	16 3	15 3	14 8	17 5
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Number of households (000) by type										
Elderly	55	19	12	17	7	11,023	194	1,661	6,622	2,546
Small family	436	114	102	167	53	43,148	690	6,084	28,240	8,133
Large family	161	63	35	48	15	9,889	141	1,503	6,499	1,746
Other, Nonfam	161	39	38	66	17	26,693	402	3,855	17,952	4,484
Total	812	234	188	298	92	90,754	1,428	13,103	59,313	16,910
Pct. of households by type										
Elderly	6 7	7 9	6 5	5 7	7 7	12 2	13 6	12 7	11 2	15 1
Small family	53 7	48 5	54 2	56 2	57 5	47 5	48 3	46 4	47 6	48 1
Large family	19 8	26 7	18 9	16 1	16 2	10 9	9 9	11 5	11 0	10 3
Other, Nonfam	19 8	16 8	20 4	22 1	18 7	29 4	28 2	29 4	30 3	26 5
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Pct. of households by family relationship										
Family households										
Married w/child	37 3	38 2	37 2	35 5	41 0	27 8	26 4	26 5	25 6	28 0
Married no child	23 4	18 9	23 2	25 8	27 4	29 9	31 9	30 5	28 9	33 0
Subtotal	60 7	57 1	60 4	61 4	68 4	57 8	58 3	57 1	54 5	61 0
Female head w/ch	11 7	15 6	11 7	9 9	8 0	6 3	5 8	5 9	6 7	5 6
Male head w/ch	3 2	4 8	3 1	2 2	2 0	1 4	1 3	1 6	1 3	1 3
Subtotal	14 9	20 3	14 8	12 2	10 0	7 7	7 2	7 5	8 0	6 9
Other	4 6	5 8	4 4	4 4	3 0	6 7	6 3	6 0	7 2	5 6
Total	80 2	83 2	79 6	77 9	81 4	72 2	71 8	70 6	69 8	73 5
Nonfamily households	19 8	16 8	20 4	22 1	18 7	29 4	28 2	29 4	30 2	26 5
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0

Just over 80 percent of the 812,000 AIAN households nationally[18] are families (compared with 72 percent for non-Indians), 61 percent are headed by married couples (vs. 58 percent for

[18]As noted in Chapter 1, an AIAN household is defined here as one in which either the head of the household or his/her spouse in AIAN

Table 3 2
AGE AND HOUSEHOLD COMPOSITION INDICATORS--BY AREA TYPE AND REGION
AIAN Population and Households

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Ariz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif - No West	Reg 9 Alaska
Under 18 years as % of population										
Tribal Areas	40 9	43 1	36 0	37 8	40 2	45 5	42 4	41 2	40 1	42 5
Surrounding Counties	34 8	38 3	31 3	35 0	32 4	42 4	39 9	30 0	32 3	37 3
Other Metropolitan	27 8	33 9	25 6	40 4	26 8	36 9	26 1	25 7	29 8	0 0
Other Nonmetro	30 6	33 8	27 9	40 4	28 4	36 6	35 0	28 5	30 9	39 2
Total	34 6	36 5	28 1	37 3	28 6	42 0	41 6	28 7	34 1	40 5
Married with children, % of households										
Tribal Areas	45 9	35 4	44 7	47 9	57 7	41 7	46 8	36 0	40 2	51 4
Surrounding Counties	46 7	45 8	46 6	46 0	54 6	48 1	48 1	47 0	44 6	47 1
Other Metropolitan	45 5	42 5	46 2	50 9	47 4	46 6	48 7	44 4	43 6	0 0
Other Nonmetro	50 3	51 4	51 3	59 1	50 1	49 9	56 9	50 3	45 3	45 7
Total	46 4	43 5	47 1	47 6	49 0	45 2	47 4	45 1	43 5	49 1
Female head with children, % of households										
Tribal Areas	18 7	29 7	19 3	10 0	10 9	30 0	23 7	28 9	22 3	17 5
Surrounding Counties	14 7	18 4	14 5	12 1	8 9	22 9	18 8	10 8	13 8	18 2
Other Metropolitan	12 7	20 0	12 0	10 6	8 7	18 9	5 2	11 7	14 3	0 0
Other Nonmetro	9 8	12 2	8 9	7 7	6 4	14 2	7 6	9 2	11 4	21 1
Total	14 6	19 9	12 3	10 4	8 2	23 4	21 6	12 2	15 5	18 2
Large families, % of households										
Tribal Areas	26 7	27 4	21 1	15 7	28 2	35 1	39 5	24 4	25 7	35 6
Surrounding Counties	18 9	18 0	17 2	13 4	22 2	23 0	26 3	17 6	16 2	19 2
Other Metropolitan	16 1	18 8	15 4	25 2	13 9	18 7	6 9	16 8	15 8	0 0
Other Nonmetro	16 2	18 9	16 0	19 8	14 5	17 6	20 6	15 7	14 7	19 0
Total	19 8	19 9	16 2	15 3	15 2	25 7	34 3	17 6	18 0	27 2
Elderly, % of households										
Tribal Areas	8 1	7 7	9 0	10 3	6 7	6 1	7 3	8 2	6 9	6 7
Surrounding Counties	6 5	6 4	7 1	8 4	8 3	4 6	4 1	8 5	6 8	4 4
Other Metropolitan	7 1	5 5	7 8	5 0	7 9	4 3	7 7	7 6	5 4	0 0
Other Nonmetro	8 3	7 0	9 0	7 4	10 0	6 2	10 8	8 8	6 8	4 8
Total	7 4	6 0	8 1	9 9	8 4	5 5	6 4	8 0	6 6	5 8

non-Indians), and households with children make up 52 percent of the total (vs. 36 percent for non-Indians).

One sign of distress, however, does stand out for AIAN households: the share made up by female headed households with children (12 percent) is double the non-Indian average. This AIAN share was lower than the average for Blacks in 1990 (21 percent) but substantially above

the averages for most other racial groups (e g , 5 percent for whites--U S Department of Commerce, 1994, Table 49) One reason for the large percentage of female headed households in Tribal Areas may be that a significant number of men leave to pursue work outside the reservation and are often absent for long periods of time

Unlike the comparisons for age structure, basic AIAN household composition ratios do not vary as much by area type The AIAN family share of all households, for example, is only slightly higher in Tribal Areas (83 percent) than in metropolitan areas (78 percent), and in all areas, the gap between Indians and other races in this regard is sizeable and relatively uniform For example, the AIAN family share is 15 percent higher than that for non-Indians in Tribal Areas and 12 percent higher in metropolitan areas. The most significant exception in this regard is the share accounted for by female headed households with children, which is much higher in Tribal Areas (16 percent) than in other locations (average of 10 percent)

Another striking characteristic of AIAN household composition stands out from the alternative typology shown in Table 3 1--the sizeable number of large families.[19] This typology groups households into one of four categories Elderly (one or two member families with a household head and/or spouse 62 years of age or over), Small families (other family households with two to four members), Large families (family households with five or more members, and Other households (non-family households of all types)

Twenty percent of all AIAN households nationally are large families, almost twice the 11 percent large families make up of non-Indian households The AIAN large family share is highest in Tribal Areas (27 percent), second highest in the Surrounding counties (18 percent), and averages a uniform 16 percent in other parts of the country And in each type of area, AIAN households by far outpace non-Indians by this measure

AIAN elderly households as defined here are, in contrast, comparatively small in number, accounting for only 7 percent of the total, and AIAN elderly household shares are significantly below those for non-Indians in all types of areas. This is explained in large part, of course, by the extended family pattern common in AIAN households; i e , compared to non-Indians, elderly Indians are much more likely to live with their children and other family members.

Again, contrasts between area types at the national level with regard to household composition also generally characterize differences within individual regions (Table 3.2) Oklahoma stands out for having in most categories (particularly within its Tribal Areas) comparatively low shares of female headed households and large families and higher shares of

[19]This typology has been developed because of it simplicity and its usefulness for housing needs analysis--see Bogdon, et al, 1993

elderly households This pattern also characterizes the Eastern, South-Central, and California-Nevada regions to some extent The opposite--higher than average shares of female headed households and large families and fewer elderly--is found in the regions where urban influences are less pronounced· the Plains, and Arizona-New Mexico

Changes in Household Composition

Because of definitional differences, it is impossible to compile data matching those on Table 3.1 for 1980 However, comparisons 1980-1990 can be made for some variables using a different Census data base, as summarized on Table 3.3. This table uses full-count data rather than sample estimates, and defines households only as those with an AIAN head of household.[20] Several findings are of interest:

First, almost all of the AIAN population live within a household (i e , very few individuals reside in military facilities, school dormitories, hospitals, and other institutions) This institutional population accounted for a constant four percent of the total outside of Tribal Areas in the 1980s, but was almost nonexistent within them

Second, the ratio of total population to households did decline in all categories over the 1980s; by a substantial 8 9 percent (from 4.13 to 3 66) in Tribal Areas, but only to a very small extent (from 3 15 to 3.13, or less than one percent) in the rest of the country. In other words, while AIAN households are typically larger than non-Indian households, they are gradually getting smaller AIAN households in Tribal Areas are larger on average than those living elsewhere, but their size is declining more rapidly

Third, this direction is corroborated, by data on the changing shares of households by size The share of AIAN households with 5 or more persons dropped from 23.5 percent in 1980 to 20 1 percent in 1990; the share with 1-2 persons grew from 41.8 percent to 44.5 percent, the share in 3-4 person households stayed about the same

Fourth, while families still account for a large share of all AIAN households, that share did decline slightly during the 1980s (from 77 2 percent to 74 8 percent)

[20]This permits a direct comparison to show how much of a difference adding AIAN spouses to the definition makes in the total The national total of 812,000 AIAN households defined by the "head of household or spouse" criterion is 221,000 (37 percent) larger than the 591,000 total resulting from the "household head only" criterion The difference is not as large in Tribal Areas (+16 percent), but it is yet more substantial in the rest of the country where mixed marriages are more frequent (+48 percent)

Table 3 3
AIAN POPULATION--HOUSEHOLD STRUCTURE, 1980-90

			AIAN Areas			
		Total	Total	Alaska	Other	Rest of U S
Total Population	1980	1,478 5	521 1	39 5	481 7	957 4
Total Population	1990	1,959 2	739 0	47 2	691 8	1,220 2
Household Popul	1980	1,434 3	515 0	39 4	475 6	919 3
Household Popul	1990	1,903 0	732 0	46 8	685 1	1,171 0
% Total in Hsehlds	1980	97 0	98 8	99 8	98 7	96 0
% Total in Hsehlds	1990	97 1	99 0	99 1	99 0	96 0
No of Households	1980	429 6	126 0	9 0	117 0	303 5
No of Households	1990	591 4	201 7	11 8	189 9	389 7
Total Pop./Hsehld	1980	3 44	4 13	4 38	4 12	3 15
Total Pop./Hsehld	1990	3 31	3 66	4 00	3 64	3 13
No of Families	1980	331 5	105 3	7 3	97 9	226 2
No of Families	1990	442 2	163 2	9 3	153 9	279 0
PERCENT OF TOTAL HOUSEHOLDS						
Families	1980	77 2	83 5	81 3	83 7	74 5
Families	1990	74 8	80 9	78 5	81 0	71 6
1-2 Person Hsehlds	1980	41 8	32 1	28 8	32 3	45 8
1-2 Person Hsehlds	1990	44 5	37 0	34 0	37 2	48 4
3-4 Person Hsehlds	1980	34 7	32 0	29 1	32 2	35 9
3-4 Person Hsehlds	1990	35 4	35 1	30 7	35 3	35 5
5+ Person Hsehlds	1980	23 5	35 9	42 1	35 4	18 3
5+ Person Hsehlds	1990	20 1	27 9	35 3	27 5	16 1
Female Head w/Child	1980	12 4	12 6	9 5	12 9	12 3
Female Head w/Child	1990	13 1	14 1	11 7	14 2	12 6

Fifth, female headed households with children did increase as a share of the AIAN total in the 1980s, but only to a very small extent (from 12.4 percent to 13.1 percent); i e., much more slowly than the comparable changes such households in most other racial groups

LABOR FORCE AND EMPLOYMENT

Education Status

Education is increasingly recognized as the key to economic advancement in America, and on this score the AIAN population lags considerably behind 34 percent of those over 25 years of age never graduated from high school, compared to a non-Indian rate of 25 percent (Table 3 4) The AIAN share that has graduated from college is less than half that for non-Indians (9 percent vs. 20 percent)

Again, this problem is most pronounced in Tribal Areas where a full 43 percent are without a high school diploma. It is least serious in Metropolitan Areas where the comparable figure is 29 percent Shares in the Surrounding Counties and other Nonmetropolitan Areas again fall in-between (30 percent and 36 percent respectively)

Among Tribal Areas, there are important regional differences in this regard (Table 3 5). The shares without high school diplomas are well below the average in Oklahoma (33 percent) and the Pacific-Northwest; regions with the highest Tribal Area shares in this group are the Eastern (47 percent) and Arizona-New Mexico (53 percent) This pattern also generally characterizes scores for the Surrounding Counties by this measure

Labor Force Participation and Unemployment

A total of 853,000 American Indians and Alaska Natives are in the labor force (in the armed forces, employed in a civilian job, or unemployed and looking for work) Since children make up such a large share of the AIAN population, it is not surprising that the AIAN labor force represents a much smaller share of the total population (42 percent) than is the case for non-Indians (50 percent)

Labor force participation rates, however, are calculated on a basis that excludes children, i e , the labor force as a share of the population 16 years of age or over Here the AIAN rate (63 percent) is just slightly below that for non-Indians (Tables 3.4 and 3.5). Labor force participation is lowest in Tribal Areas (55 percent) and highest in Metropolitan Areas (70 percent). AIAN labor force participation rates are actually somewhat higher than those for non-Indians in all area types except Tribal Areas

Unemployment, however, is a particularly severe problems for Indians everywhere. The national AIAN unemployment rate is 14 percent, more than twice the 6 percent rate for other Americans. AIAN unemployment is also most serious in Tribal Areas (20 percent) and least

Table 3 4
EDUCATION AND LABOR FORCE STATUS, 1990

	AIAN POPULATION					NON-AIAN POPULATION				
	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet
Pct population over 25 by educational status										
Not H S graduate	34 4	42 7	30 0	28 6	35 7	24 7	27 2	22 2	23 3	31 6
H S graduate	56 3	51 4	60 5	58 4	56 2	54 9	56 7	57 3	54 1	55 8
Bach degree & above	9 3	5 9	9 5	13 0	8 1	20 4	16 1	20 5	22 7	12 7
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Labor force status										
Total population										
In labor force	63 4	54 9	66 2	70 0	64 5	65 3	61 2	65 2	66 7	60 4
Not in lab force	36 6	45 1	33 8	30 0	35 6	34 7	38 8	34 8	33 3	39 6
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Labor force										
Armed forces	1 0	0 3	1 0	1 4	1 2	1 3	1 6	2 0	1 3	1 0
Employed civilian	84 8	79 7	85 6	88 2	85 8	92 5	91 5	91 8	92 7	92 3
Unemployed	14 2	20 1	13 4	10 4	13 1	6 2	7 0	6 2	6 1	6 6
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Pct of employed by occupation										
Profess./Managerial	18 5	17 4	17 9	20 3	15 7	26 4	23 5	26 5	28 3	19 5
Tech /sales/admin	26 6	24 4	27 3	29 3	21 3	31 7	30 4	31 9	33 3	25 8
Other	54 9	58 3	54 8	50 4	63 0	42 0	46 1	41 6	38 5	54 8
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Pct of employed by type of worker										
Private for-profit	64 3	52 1	66 0	71 1	68 0	70 8	68 1	69 9	71 7	67 9
Private non-profit	5 9	6 4	5 8	5 8	5 7	6 7	5 8	6 0	7 1	5 7
Government workers	23 5	35 3	22 4	17 2	18 3	15 1	16 5	16 0	14 7	15 8
Self-employed	5 7	5 8	5 4	5 5	7 4	7 0	8 9	7 7	6 1	9 8
Unpaid family workers	0 5	0 4	0 5	0 4	0 7	0 4	0 7	0 4	0 4	0 8
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Pct of employed by industry										
Agric./For /Mining	4 7	6 9	4 6	2 4	7 4	3 1	6 5	3 6	1 8	7 2
Construction	8 4	8 8	7 9	8 3	8 5	5 7	5 5	6 3	5 5	6 2
Manufacturing	16 0	14 5	14 8	16 8	19 9	16 4	13 7	13 9	16 0	20 2
Transportation	6 9	5 9	6 8	7 9	6 6	6 5	7 0	6 4	6 8	5 7
Trade	19 3	15 1	20 7	21 2	19 9	19 6	20 0	20 2	19 8	18 4
Services	44 8	48 8	45 1	43 4	37 8	48 7	47 3	49 6	50 2	42 3
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0

serious in Metropolitan Areas (10 percent) but even in the latter, the AIAN rate substantially exceeds the 6 percent rate for non-Indians.

Table 3 5
ECONOMIC CIRCUMSTANCES INDICATORS--BY AREA TYPE AND REGION
AIAN Population and Households

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Anz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif - No West	Reg 9 Alaska
Not a H S graduate, as % population over 25 years										
Tribal Areas	42 7	39 5	47 4	32 8	60 4	38 1	53 2	41 8	35 2	44 4
Surrounding Counties	30 0	,31 0	42 2	26 0	32 9	28 8	29 8	28 8	25 4	28 0
Other Metropolitan	28 6	29 5	30 9	30 0	27 9	24 6	12 7	26 7	23 0	0 0
Other Nonmetro	35 7	34 1	40 2	28 0	35 6	29 2	36 3	28 3	31 7	26 5
Total	34 4	32 2	35 8	31 8	32 4	32 1	45 9	28 6	28 3	36 9
Unemployed as % of labor force										
Tribal Areas	20 1	23 9	11 9	12 3	14 5	29 4	26 4	23 0	21 7	24 2
Surrounding Counties	13 4	18 6	11 2	12 6	13 6	18 4	13 9	11 8	12 0	19 0
Other Metropolitan	10 4	14 7	9 4	12 2	8 7	14 7	10 7	9 6	13 0	0 0
Other Nonmetro	13 1	17 6	12 2	14 9	10 3	14 7	13 7	8 3	13 8	20 5
Total	14 2	17 2	10 2	12 4	9 6	21 4	21 4	11 2	14 7	21 8
Government workers at % of all employed										
Tribal Areas	35 3	45 8	23 0	21 8	18 7	55 8	44 5	35 8	39 5	57 7
Surrounding Counties	22 4	23 2	15 5	22 6	37 1	26 0	26 0	20 7	21 4	28 7
Other Metropolitan	17 2	13 0	18 3	14 1	15 5	19 6	34 9	17 4	15 6	0 0
Other Nonmetro	18 3	14 9	16 7	16 8	16 9	23 1	30 3	15 3	16 1	37 0
Total	23 5	19 8	18 2	21 9	16 6	34 6	36 6	19 5	23 8	43 9
Self-employed as % of all employed										
Tribal Areas	5 8	4 2	5 9	7 0	8 4	5 7	4 9	4 4	5 5	3 2
Surrounding Counties	5 4	5 3	5 2	5 5	5 8	6 1	3 6	6 8	5 5	5 1
Other Metropolitan	5 5	3 5	5 3	13 3	6 3	4 5	4 2	6 4	5 8	0 0
Other Nonmetro	7 4	5 4	7 1	7 2	8 8	6 4	6 4	12 2	7 8	4 8
Total	5 7	4 2	5 6	6 8	7 0	5 4	4 4	6 6	5 8	4 2
Agricultural group employees, % of all employed										
Tribal Areas	6 9	3 6	3 8	6 7	14 4	7 3	7 3	9 3	10 9	4 8
Surrounding Counties	4 6	4 9	4 3	2 7	3 3	7 3	4 8	4 1	5 7	7 0
Other Metropolitan	2 4	1 5	2 2	3 3	2 8	2 3	3 3	2 6	4 3	0 0
Other Nonmetro	7 4	4 6	5 3	15 6	7 7	12 7	19 9	7 4	10 0	7 7
Total	4 7	2 9	3 1	6 0	4 6	6 4	6 4	3 6	6 9	6 0

This same pattern (higher unemployment in Tribal Areas than more urban locations) holds in all regions. However, there are some important regional differences between Tribal Areas in this regard. Their unemployment rates are lowest (close to the metropolitan average) in the Oklahoma and Eastern regions (both at 12 percent) and highest in the Plains (29 percent), Arizona-New Mexico (26 percent), and Alaska (24 percent).

Employment by Type of Worker

Among those who do have jobs, the composition of employment by type of worker for Indians differs importantly from that of the general population A much higher percent of AIAN employment is provided by jobs in government or nonprofit institutions (29 percent) than is true for non-Indians (22 percent) This also stands out most strongly in Tribal Areas where 42 percent of AIAN workers are in the public and nonprofit sectors (close to twice the 23 percent for Indians in Metropolitan Areas).

AIAN workers are less likely to be self-employed than non-Indians (5 7 percent vs. 7 0 percent) and have lower shares working for private for-profit firms (64 percent vs 71 percent) The self-employment rate for Indians does not vary much by area type, but there are important variations in private for-profit employment The AIAN share of total employment in such jobs varies from a high of 71 percent in Metropolitan Areas, down through the 66-68 percent range for Surrounding Counties and other Nonmetropolitan Areas, reaching an average far below that level for Tribal Areas (52 percent).

Employment in these two categories is an indicator of the economic strength of a local economy, independent of government support. On Table 3.6, we have calculated a measure that relates the size of such employment to the total population that must be supported the number of employees in the private for-profit and self-employment categories (termed PPSE employment) per 1,000 population.

By this measure, AIAN populations lag far behind with a national average of 255, 30 percent below the 362 average for non-Indians. Per capita, Tribal Areas have larger dependent populations (more children), lower labor force participation rates, more unemployment, and more dependence on government jobs. It is certainly not surprising then that the PPSE rate for Tribal Areas (158) is far below (just about half) the average for Indians living elsewhere (311) The latter figure is still below the average for non-Indians, but it is at least within striking distance The AIAN average in Tribal Areas is not, signifying incredible economic distress

The differences in employment composition between areas types found at the national level (fewer private and more government workers in Tribal Areas than elsewhere) also characterizes the pattern region-by-region, but again there are some notable differences (Table 3 5). For example, the regions in which government workers represent the lowest share of the work force in Tribal Areas are: the South-Central (19 percent), Oklahoma (22 percent), and Eastern (23 percent) The highest government worker shares appear in Alaska (57 percent), the Plains (56 percent), the North-Central (46 percent), and Arizona-New Mexico (45 percent) Oklahoma and the South-Central are also noteworthy for having self-employment rates in Tribal Areas well above the average.

Table 3 6
POPULATION AND LABOR FORCE RELATIONSHIPS

		AIAN Population		
	Total Non-AIAN	Total	AIAN Areas	Other
Population (000)	**245,592**	**2,010**	**740**	**1,270**
Labor force (000)				
Armed forces	1,647	8	1	7
Civilian employment	114,429	723	201	522
Private for-prof	80,955	471	105	365
Self employed	7,991	42	12	30
Tot PPSE Empl	88,947	513	117	396
Other	25,482	211	84	126
Total Employed	116,076	732	202	529
Unemployed	7,651	121	51	71
Total labor force	123,727	853	253	600
Percent of labor force				
Armed forces	1 3	0 9	0 3	1 2
Civilian employment	92 5	84 8	79 7	87 0
Private for-prof	65 4	55 2	41 7	60 9
Self employed	6 5	4 9	4 6	5 0
Tot PPSE Empl	71 9	60 1	46 3	65 9
Other	20 6	24 7	33 4	21 1
Total Employed	93 8	85 8	79 9	88 2
Unemployed	6 2	14 2	20 1	11 8
Total labor force	100 0	100 0	100 0	100 0
Per 1,000 population				
Labor force	504	424	342	473
Civilian employment	466	360	272	411
PPSE employment	362	255	158	311

Employment by Industry and Occupation

The industrial structure of the United States has changed dramatically during this century, first with enormous increases in agricultural productivity (our national agricultural output remains high but the percentage of our workers required to produce it is now just a tiny fraction of what it once was) and then the same sort of thing happening in manufacturing (although not to the same extent as yet).

The first change was particularly important for Indians. Even knowing the history, however, the numbers come as something of a shock. Only 6 9 percent of all AIAN workers in Tribal Areas (4.6 percent in the Surrounding Counties and 7.4 percent in other Nonmetropolitan

Areas) are now employed in agriculture, forestry, fisheries or mining The comparable average for non-Indians nationally is just 3.1 percent There are simply very few formal jobs left available in these sectors anymore anywhere This does not imply that Indians have lost their ties to the land, however Subsistence hunting, farming, and gathering are still important in many areas.

The AIAN population traditionally did not have a high share of its workforce in manufacturing (given that sector's concentration in and around large urban areas) but interestingly enough, with recent declines in manufacturing employment affecting all races, the AIAN share (16 percent) is now on a par with that for non-Indians. With 64 percent of the total, however, trade and services now dominate the AIAN workforce, and they do so to a roughly similar extent in all area types

In terms of occupation (Table 3 4), AIAN workers are less likely to be in professional/managerial jobs than non-Indians (19 percent vs. 26 percent), or in technical/sales/administrative positions (27 percent vs 32 percent). There is not a great deal of variation in these relationships by area type or region

POVERTY AND INCOME MEASURES

Incomes and Poverty

Given their employment problems enumerated above, it is not surprising that American Indians and Alaska Natives are significantly more likely to be impoverished than non-Indians in all parts of America. In 1989, 34 percent of all AIAN households (compared with 24 percent of non-Indian households) had annual incomes of less than $15,000. Only 2 percent (compared with 4 percent for non-Indians) earned $100,000 or more (Table 3 7).

A total of almost 200,000 AIAN households were in poverty, 84,900 in Tribal Areas, 40,800 in Surrounding Counties, 49,700 in Metropolitan Areas, and 21,400 in other Nonmetropolitan Areas. The AIAN poverty rate was 24 percent, almost twice that for non-Indians As would be expected considering their typically weak economic base, AIAN poverty rates were highest in Tribal Areas (36 percent) and considerably lower in Metropolitan Areas (17 percent), other Nonmetropolitan Areas (21 percent) and Surrounding Counties (23 percent)

Poverty rates also varied importantly by household type, the rates being much higher for large family and nonfamily households (33 percent and 34 percent respectively) than for elderly households and small families (16 percent and 19 percent respectively). This same pattern

Table 3 7
INCOME AND POVERTY, 1990

	AIAN POPULATION					NON-AIAN POPULATION				
	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet
Pct of households by income ($000/yr)										
Less than $15	33 8	46 9	30 4	25 3	34 7	24 2	31 9	22 9	21 9	32 8
$15-$29	27 9	28 0	28 8	26 3	31 5	25 6	28 8	25 8	24 3	29 8
$30-99	36 5	24 3	39 0	45 6	32 9	45 8	37 0	46 7	48 6	35 8
$100 or more	1 8	0 8	1 8	2 8	1 0	4 4	2 3	4 6	5 2	1 7
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Pct. of households in poverty										
Elderly	16 2	24 8	10 7	10 5	15 4	6 4	9 2	5 2	5 3	9 6
Small family	19 1	29 3	17 9	12 9	17 9	9 2	12 4	8 4	8 4	12 0
Large family	32 5	44 9	26 9	20 4	28 9	17 0	21 8	15 7	15 8	22 1
Other-nonfamily	33 5	47 2	30 6	25 3	37 3	19 3	26 4	17 6	17 1	28 7
All households	24 4	36 2	21 7	16 7	23 1	12 7	16 9	11 5	11 5	17 1
Pct of households by income category										
0-30 pct of median	19 1	25 8	16 8	15 7	16 4	12 6	12 7	11 5	12 7	12 8
31-50 pct of median	14 2	16 9	13 6	12 4	13 9	11 2	12 1	11 5	10 7	12 5
51-80 pct of median	18 7	19 1	19 2	18 0	19 6	16 5	16 7	16 8	16 1	17 9
81-95 pct of median	8 4	7 5	8 7	9 0	8 6	8 5	7 9	8 7	8 5	8 4
95+ pct of median	39 6	30 8	41 8	45 0	41 4	51 3	50 6	51 5	52 1	48 4
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Ratio AIAN to Non-AIAN										
Pct in poverty	1 93	2 15	1 88	1 45	1 35	—	—	—	—	—
Pct 0-50 pct med	1 40	1 72	1 32	1 20	1 20	—	—	—	—	—

appeared in all area types with, of course, higher rates for all groups in Tribal Areas than in other metropolitan and nonmetropolitan environments. This pattern was also typical for non-Indians. Indeed, one of the reasons that the overall AIAN poverty rate is so high is that large families make up comparatively such a large share of all AIAN households

Poverty rates, however, can be misleading indicators, distorting true comparisons of well-being between different social groups and locations The reason is that the poverty threshold ($12,674 in 1989 for a family of four) is defined as the same in all parts of the country Yet living costs are very different in different locations. This is particularly true of housing costs. For example, the median monthly rent paid for rental housing in Fairfield County, Connecticut (suburb of New York) in 1989 was $709 and in Montgomery County, Maryland (suburb of Washington,

D.C.) it was $740, but in Perkins County, South Dakota, it was $199 and in Fayetteville, Arkansas it was $236 And other living costs are also much higher in Fairfield and Montgomery Counties than they are in Perkins County and Fayetteville Clearly, a family whose income was at the poverty threshold could buy a much more satisfying standard of living in Perkins County than it could in Fairfield County.[21]

This is a particular problem in analyzing the comparative living standards of American Indians and Alaska Natives--they have very low incomes by national standards, but a much larger share of them live in low-cost locations

Incomes Related to Local Medians

HUD uses an alternative approach for comparing household incomes that takes variations in living costs into account and largely avoids this problem In this system, a household's income is related to the median income in its own local labor market area, and median incomes serve as a reasonable proxy for differences in living costs between those areas For example, the 1990 median annual income was $49,891 in Fairfield County but only $19,862 in Perkins County

Households are generally eligible for HUD programs if they are Low-Income (LI--incomes below 80 percent of the local median) and are given priority for housing assistance if they are Very Low-Income (VLI--incomes below 50 percent of the median) A VLI household in Perkins County then is one whose income is below $9,931, but VLI households in Fairfield County have incomes ranging up to $24,946.

Table 3.7 also shows variations in AIAN income levels, compared to those of non-Indians, using this approach. The data tell the same basic story. Nationally, one third of all AIAN households are Very Low-Income (compared to 24 percent for non-Indians) and 52 percent of AIAN households are Low-Income (compared to 40 percent for non-Indians) AIAN households have significantly larger shares in these lower-income groups than non-Indians in all types of areas, and among AIAN households, lower income shares are highest by far in Tribal Areas and less sizeable elsewhere

The panel at the bottom of the Table 3.7 gives direct comparisons of the impacts of these two types of measures. Overall, the AIAN poverty rate is 93 percent higher than that for non-Indians but, taking differences in living costs into account via the median income approach, the AIAN Very Low-Income rate is only 40 percent higher than that for non-Indians, a gap that is a better measure of real differences in living standards. Indians are still found to be significantly

[21]Gabriel, et al, (1993) have shown that the disparities in housing prices between U S metropolitan areas grew significantly over the 1980s

worse off economically than non-Indians, but the gap is not as large as the poverty rate comparisons would imply

These data also show how the gaps vary by area type. Compared to those of non-Indians, AIAN VLI rates are 72 percent higher in Tribal Areas, 32 percent higher in the Surrounding Counties, and only 20 percent higher in other Metropolitan and Nonmetropolitan Areas Indeed, *while adjusting for living costs does make a difference, it does not alter the general conclusion. AIAN Tribal Areas remain as probably the most devastatingly impoverished communities in America*

Regional variations in VLI rates are presented in Table 3 8 Looking across the Tribal Area category, these rates are lowest in the Oklahoma (30 percent) and Eastern (36 percent) regions They are significantly higher in the Arizona-New Mexico, North-Central, and Plains regions (all above 50 percent). This same general regional pattern shows up in the Surrounding County category as well, although at lower levels In the other categories, regional variation in VLI rates is not as pronounced

Table 3 8
INCOME AND POVERTY INDICATORS--BY AREA TYPE AND REGION
AIAN Population and Households

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Ariz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif - No West	Reg 9 Alaska
Very low income households, % all households										
Tribal Areas	42 4	53 4	35 9	30 2	38 5	52 9	55 1	49 4	39 0	42 7
Surrounding Counties	30 2	37 1	30 1	26 0	24 0	41 7	34 9	26 4	27 8	30 3
Other Metropolitan	28 1	33 9	27 8	26 9	25 3	37 8	29 8	24 9	30 6	0 0
Other Nonmetro	30 3	30 7	30 7	27 6	28 9	36 2	20 2	24 1	28 3	30 4
Total	33 0	36 9	29 3	29 4	27 0	44 1	47 3	26 7	30 8	33 2
Households in poverty, % of all households										
Tribal Areas	36 6	44 0	27 9	24 4	36 1	49 4	54 5	35 6	32 4	25 4
Surrounding Counties	21 3	29 0	22 0	18 8	23 5	36 3	28 5	15 1	19 1	14 3
Other Metropolitan	16 7	22 9	16 5	21 5	15 9	26 1	30 0	11 3	19 5	0 0
Other Nonmetro	23 1	23 8	22 7	25 1	23 9	29 3	20 3	14 6	21 6	15 9
Total	24 2	27 3	19 3	23 4	19 6	37 3	44 6	14 3	22 5	20 0

Gaming in Tribal Areas

There have been many media accounts of late about substantial income earned by Indian tribes from gaming establishments Most of these enterprises were initiated after 1990, the date of the Census information presented above This trend, however, has had very little effect on the wealth of Indian communities overall So far, gaming has proven successful in only a few of the Tribal Areas where it has been tried and it has not yet been tried in most of them. Many of the others are much too remote from urban centers for profitable gaming ever to be feasible

One study (Robinson, 1993) indicates that there were only 81 active Indian gaming operations in the United States in 1992 Yet there were a total of 508 Tribal Areas (309, if Alaska is excluded) It was also estimated that 15,900 persons were employed by these operations (and a non-trivial portion of those were non-Indians) Yet 15,900 represents only 8 percent of total AIAN civilian employment in Tribal Areas in 1990 Gaming has substantially enhanced the economic well-being of several of these areas, but it has left most of them untouched In general, reservations and other Tribal Areas are still characterized by deep and persistent poverty

DIVERSITY ACROSS TRIBAL AREAS

Summary of Findings So Far

Reviewing the indicators presented in this chapter to this point, several reasonably consistent findings emerge that can be summarized as follows:

1 Compared to non-Indians, the AIAN population nationally is more family oriented, but along several dimensions, substantially more prone to economic distress

2. These characteristics (stronger family orientation, weaker economic conditions) distinguish the AIAN population from the general population in all area types and regions

3 Consistently, these differences are most pronounced in reservations and other Tribal Areas which, as noted, remain probably the most devastatingly impoverished communities in America. AIAN characteristics more closely resemble those of the general population in metropolitan areas, but differences are still noteworthy even there

4 In contrast, key social and economic indicators for the non-Indian population do not exhibit as much variation geographically.

5. But for the AIAN population, there are also evidences of notable diversity, even among Tribal Areas

This latter point comes out in examining regional differences across area types, and there also appeared to be some consistency in these patterns. For example, with respect to some of the characteristics by which Tribal Areas on average most differ from the general population, scores for the Tribal Areas of some regions (in particular, the Plains, Arizona-New Mexico, and Alaska) are even more extreme: e.g., they have yet larger shares of their households are large families, female headed, and Very Low Income, and yet larger shares of their labor force are unemployed or holding government jobs. In contrast, the Tribal Areas of the Oklahoma and Eastern regions are in the opposite position along each of these dimensions; i e., more like AIAN populations in Metropolitan Areas and the non-Indian population in general.

Still, this examination is not enough to show that it is the regional environment itself, rather than some other set of factors, that causes such variations. And it begs the question, to what extent do Tribal Areas exhibit diversity along these lines *within regions*?

The Extent of Diversity

Several approaches were taken to assess the extent and nature of diversity among Tribal Areas The first and simplest was to tabulate the number of Tribal Areas and their populations in a number of ranges for several variables. Two examples are shown in Figure 3.1. Both show considerable diversity. The pie charts at the top show that one quarter of all Tribal Areas are extremely poor (86 percent or more of all households are low-income. i.e , with incomes less than 80 percent of the local median), but these Areas are typically small and account for only 4 percent of the national AIAN population living in Tribal Areas. At the other extreme, in 19 percent of the Tribal Areas, less than half of households are low-income and these are much larger, together accounting for 24 percent of the total population

The charts at the bottom of Figure 3.1 show the variation in the PPSE variable discussed earlier. Again, there are a substantial number of Tribal Areas in dire circumstances according to this measure: 24 percent of all Areas with less than 50 private for-profit or self-employed workers per thousand population But these are also small on average, accounting for only 6 percent of the population At the other end of the scale, one quarter of the Areas have at least a comparatively strong private employment base with a PPSE ratio of 176 or more. And these are also much larger, accounting for 41 percent of the total Tribal Area AIAN population.

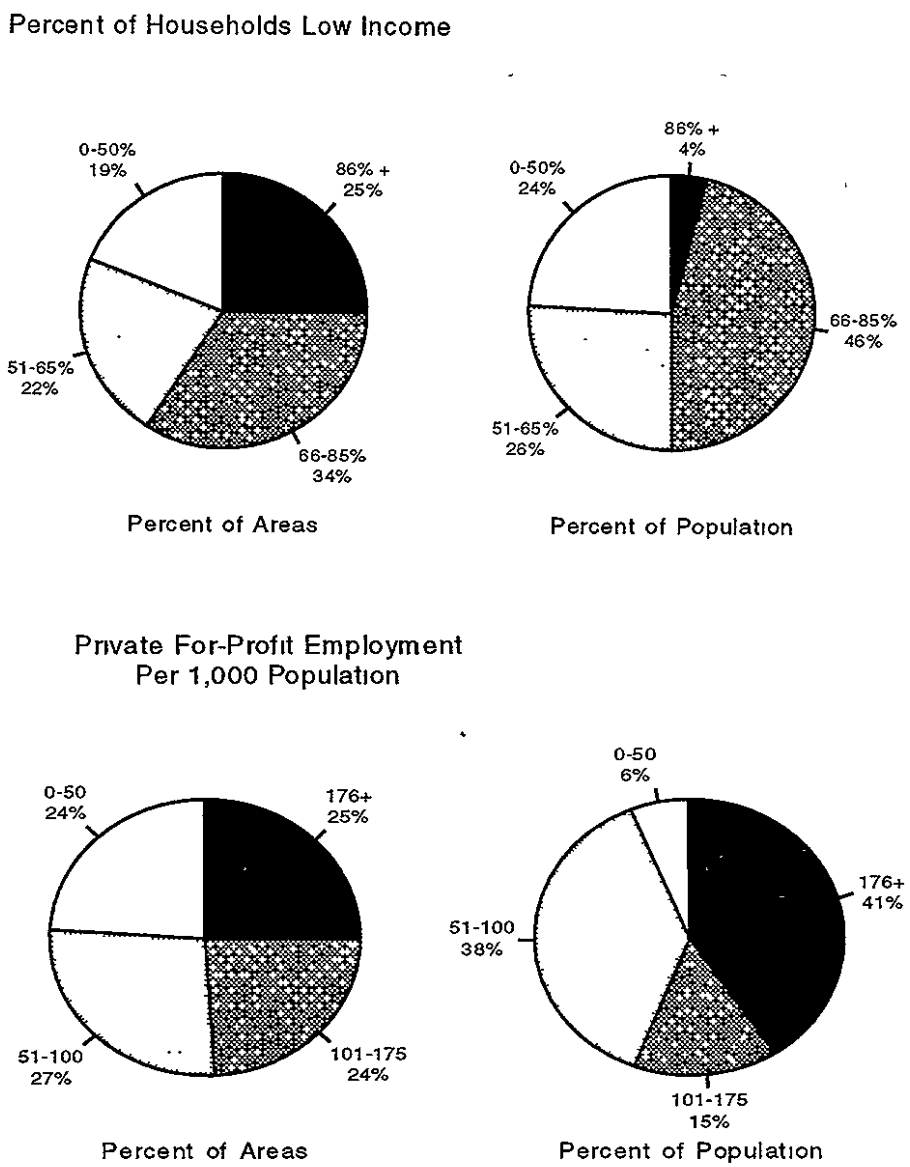
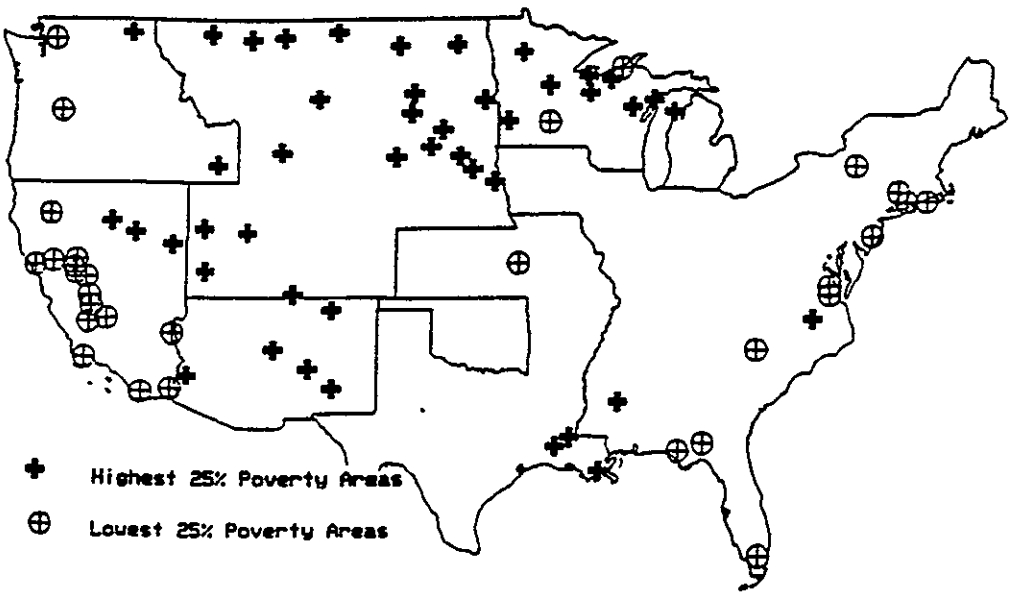


FIGURE 3.1 Variations Among Tribal Areas: Percent Households Low Income and Percent Private For-Profit Employees Per 1,000 Population

A second approach was to plot the locations of the Tribal Areas scoring highest and lowest on a number of measures. Figure 3.2 shows the results for two variables. The map at



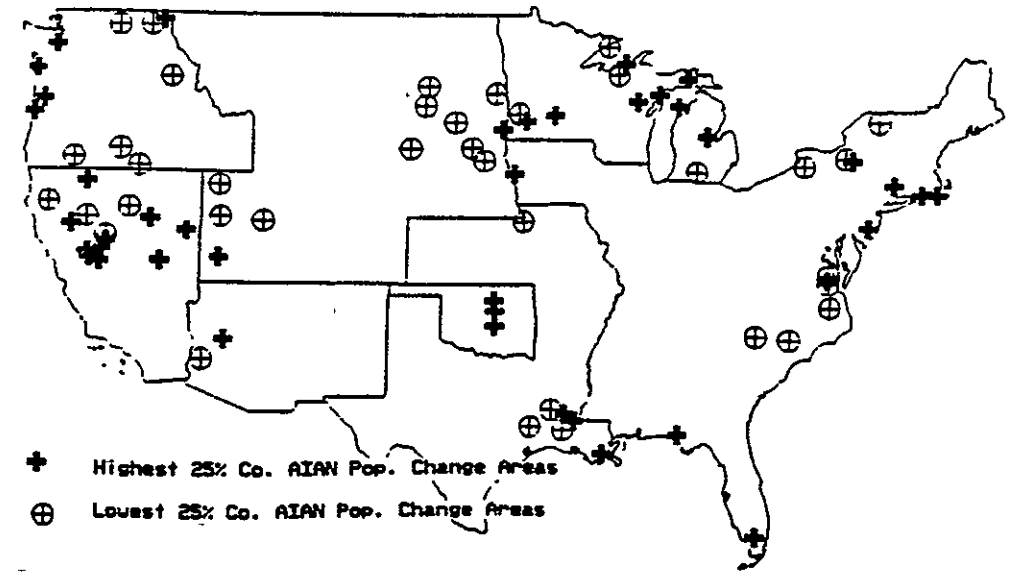


FIGURE 3.2 **Tribal Areas Ranking Highest and Lowest Poverty Rates and Population Growth Rates**

the top shows the locations of the highest and the lowest 25 percent of all Tribal Areas with respect to poverty rates. Here, a fairly clear pattern emerges. Areas with the lowest poverty rates are found almost universally close to the nation's coastlines, while those with the highest poverty are almost all located in central areas.

On the map below, however, (showing the highest and lowest 25 percent according to population growth rates) there is no clear regional pattern--some of the highest and some of the lowest occur in all regions. And most of the maps like this constructed for other social and economic variables looked more like the growth rate map than the poverty rate map; i.e., performance within regions was far from homogenous. There were no consistent regional patterns.

Another approach was to examine these distributions statistically. To do this, all Tribal Areas, were divided into three groups: Small (less than 200 AIAN population), Medium (200-1,500), and Large (above 1,500). We then looked at the mean values for a number of indicators for the Tribal Areas in each group and computed coefficients of variation.[22]

The top panel of Table 3.9 shows the results for selected indicators. Two main conclusions can be drawn. First, the mean values do not vary much by size (certainly not in any consistent way). Second, there is a considerable amount of variation within each category.

The coefficients of variation for the Small category are not shown (because with small sample sizes in these areas, the results inherently less reliable), but even in the Medium and Large groups, variations are substantial. Looking at the Medium group, for example, we see that the greatest amount of variation exists within in the distributions of percentages employed in the agricultural industry group and percentages self-employed (coefficients over 100 in both cases). The distribution of the share of the population under 18 years of age exhibits the least variation (coefficient of 13.8), followed by the percent of households that are married with children (28.9).

The bottom panel shows, as an example, the results for one of these variables (the percent of the over 25 population that has not graduated from high school), by region. Here, there are some differences between the size groups in some regions, but the patterns exhibit no consistency (in some cases the scores increase with size, in others they decrease with size, in others there is no directional pattern, and in yet others they are relatively flat). Also important, the coefficients of variation are sizeable *within* each region, i.e., there is substantial statistical variance from the average. This was true for most of the other variables we examined in this

[22]The means are the averages of the scores for all Tribal Areas in each group. Since they are not weighted by the populations in each Area, they differ (sometimes markedly) from the averages for the total populations for the same variables in the tables presented earlier in this chapter. The coefficient of variation is the standard deviation of the distribution calculated as a percentage of the mean.

Table 3 9
VARIATION AMONG TRIBAL AREAS--SELECTED INDICATORS

	Mean Value				Med & Lg		Coefficient Variation		
	Tot	Sm	Med	Lg	High	Low	Tot	Med	Lg
SELECTED INDICATORS									
Age and household structure									
Pct pop under 18 years	39 2	36 6	41 6	41 7	57 0	0 0	30 2	13 8	10 0
Pct hsehld married w/child	42 3	38 8	45 9	43 9	87 2	16 3	47 3	28 9	19 2
Pct hsehld fem head w/child	22 4	22 4	22 1	23 8	65 5	0 0	76 0	47 2	39 3
Economic									
Pct pop >25 not H S grad	44 1	47 0	41 8	39 6	73 7	15 6	42 5	29 7	23 2
Pct empl , agric./for./fish./mi	6 8	7 3	6 2	7 3	39 3	0 0	178 5	109 5	60 1
Pct empl gov't workers	47 0	47 6	47 1	43 7	93 8	4 1	54 7	43 0	35 6
Pct empl self-employed	5 4	6 9	3 8	5 9	49 7	0 0	238 1	113 0	116 6
Pct hsehld in poverty	33 4	31 6	33 4	41 4	82 8	1 8	60 5	44 3	31 6
PCT >25 NOT H S GRAD , BY REGION									
1 North Central	40 9	41 6	40 7	40 9	62 7	24 7	30 9	22 9	5 8
2 Eastern	44 1	50 7	38 3	45 4	68 3	15 9	47 9	30 6	16 7
3 Oklahoma	32 1	18 2	32 6	33 1	43 5	15 6	24 1	28 3	17 4
4 South Central	39 6	34 1	40 4	67 5	67 5	28 3	46 4	28 4	NC
5 Plains	40 1	72 9	37 2	38 1	54 5	20 6	34 8	27 0	16 7
6 Arizona/-New Mexico	42 4	48 3	39 8	45.0	72 4	16 4	43 8	45 3	24 4
7 Calif -Nevada	44 7	45 5	42 6	NC	73 7	22 8	55 8	27 4	NC
8 Pacific Northwest	36 2	34 4	37 8	35 3	62 3	25 5	46 8	28 1	10 6
9 Alaska	48 1	49 7	45 9	33 6	67 3	22 8	33.2	25 4	NC

manner on a regional basis. This again supports the conclusion that simply knowing in what region a Tribal Area is located is not enough to tell you much about its social and economic circumstances

Contrasting Conditions: Selected Tribal Areas

The statistics above demonstrate that a substantial amount of diversity exists among Tribal Areas in their social and economic profiles, even within regions The hard statistics, however, do not give much of a flavor of what different Tribal Areas are really like. To help to do that, we offer set of observations for five very different field-survey sites visited as a part of this study These combine some of the relevant statistics with observations of physical circumstances, institutional settings, and lifestyles The five are.

Kipnuk, an Eskimo (Yupik) village in Alaska (462 population), is located on the Bering Sea below the Arctic Circle. It is extremely remote (515 miles from Anchorage), accessible only by

boat or plane or, in winter, by snowmobile or dogsled It experiences Arctic conditions, including permafrost and long, cold, and dark winters

The villagers in Kipnuk rely heavily on a subsistence economy, and cash is extremely scarce. The primary forms of subsistence activities are sealing, whaling, hunting walrus, and fishing There is very little conventional employment of any kind (only 42 PPSE jobs per 1,000 population)

Village leaders note a tension between the costs of developing and operating modern housing with water, sewer, heating, and other conveniences and the uncertainty of a regular income Tribal members we interviewed generally told us that housing in Kipnuk has not been properly designed or constructed for environmental conditions there. While most of the IHA homes are only seven years old on average, they are in terrible condition.

Housing is built on elevated foundations that must be leveled twice a year for stabilization in the tundra soils, and villagers must use boardwalks to get from building to building. The foundations have shifted and, because there is no cross-bracing, the frames have twisted, opening gaps in door and window frames Flooring (usually only 1/4 inch of plywood) is set off the ground, resulting in high wind effects that have damaged the underside of the floor and allowed significant penetration of cold and sea water spray into the area beneath it In addition, many of the homes have wood burning stoves, even though wood is extremely scarce in the area. Some residents had resorted to stealing the boardwalk wood to heat their homes

Local conditions, other than environmental ones, are also not taken into account in the design and delivery of housing For example, while the subsistence economy is vital in Kipnuk, the housing provided typically affords little space for the preparation and storage of fish and other foods

Overall, the village experiences severe overcrowding, and the lack of indoor plumbing (villagers use honeybuckets) has caused severe health problems The incidence of hepatitis and other infectious diseases is extremely high there, as it is in other parts of Alaska

Navajo reservation, as noted in Chapter 1, is by far the largest Tribal Area in the U S , both in terms of population (148,700 people, 2 25 times larger than the next largest Tribal Area--almost all of whom are Indians) and land area (14 8 million acres) It is located in the four corners area of the United States, where the borders of Utah, Arizona, Colorado, and New Mexico intersect Its terrain ranges from almost lifeless desert valleys to lush mountain valleys--visually, some of the most dramatic and beautiful landforms in the country

Many of the people still live primarily by keeping sheep in remote areas, but others work in towns in an around the reservation like Window Rock, Gallup, and Shiprock. It is also among the poorest Indian communities 59 percent of its households have very-low incomes and it has only 97 PPSE jobs per 1,000 population.

Established by treaty in 1868, the Navajo Nation is rich in culture, history, and natural resources. In 1923, following the discovery of rich oil deposits on the reservation, the Navajos created a tribal government to aid resource development. The Navajo are world-renowned for their silver crafting, sand painting, and rug making, and the Navajo Nation maintains offices to actively encourage arts, crafts, tourism, and other industries

With an annual budget of $95 million, the Navajo have the largest tribal administration of any American Indian/Alaska Native community Tribal administration includes offices and direct funds for housing, economic development, community development, health and other services The Navajo Nation is divided into 110 Chapters, which are generally clan-related and autonomous Each Chapter has its own government The Navajo have three distinct and separate branches of government an Executive branch (the President's office), a Judicial branch, and a Legislative branch comprised of 88 delegates from the Chapters

The Navajo Nation has a large and fairly sophisticated housing system and is knowledgeable about most Federal, State, and private housing funds which may be utilized on and off the reservation One major housing problem is the lack of funding available for infrastructure and utilities Apparently, many members prefer to live in very remote areas of the reservation without existing utilities or services Providing such amenities is extremely difficult and costly.

Another problem appears to be related to very poor land use planning There is some clash between traditional values and encroachment of the necessity for more pragmatic resource allocation and planning On the one hand, the Navajo have not traditionally lived in clustered housing as the traditional lifestyle of many relies on grazing. The grazing rights issue, which allows land to be allocated based on the number of livestock permits a family has, drives land use At the Chapter level, the perpetuation of the customary grazing land use areas has a higher priority than any other land use needs, including housing

Creek Nation TJSA, in Oklahoma, is a very different type of living environment With an Indian population of 45,190, it is the third largest Tribal Area But, while it does contain a large number of Indians, the area is open and integrated with larger economy of the State--the non-Indian population within its boundaries is 12 times larger than the Indian population And much of its population (Indian and non-Indian) lives in urban communities The tribal members have

a quite strong private employment base (302 PPSE employees per 1,000 population) and comparatively little poverty.

The Creek Nation (many creeks in their homeland, also called Muscogee Nation) has jurisdiction over all or part of eight counties. Under a constitution approved in 1979, it is governed by a 31-member tribal council comprised of representatives elected from eight districts, led by a principal chief Tribal government employs about 400 people

Rosebud The Rosebud reservation, created by the Act of 1889, covers 528,000 acres of trust land in South Dakota abutting the Nebraska border It is quite remote and isolated--140 miles from the nearest sizeable urban area Very few non-Indians live within the reservation The Rosebud Sioux tribe is part of the Teton division of the Sioux. Tribal enrollment is now over 18,800, 7,998 live on the reservation The reservation has nine districts, two of which are major population centers--Rosebud and Antelope

The region's economy is primarily based on agriculture and mineral extraction--sectors no badly deteriorated. The reservation is also among the poorest, with an extremely weak employment base (71 PPSE jobs per 1,000 population). There has been some growth of Indian business enterprise in the last few years, but much of it is owned and operated by non-Indians The tribe is currently awaiting final approval on a gambling casino to be constructed in the next few months The casino is slated to be located on the southern boundary of the reservation, about 20 miles from Valentin, Nebraska There is currently no plan to construct housing and other economic enterprises, such as motels or restaurants, near the proposed casino and it likely, therefore, that non-Indians will undertake these enterprises

The lack of income severely restricts the ability of households to contribute to maintenance of their homes or to capital improvements And rehab needs far exceed the funds available While scattered site housing is a goal of the tribe, the reality of program funding has not made this possible The geography of the area limits the availability of utilities and roads and increases their costs significantly

In general, any sense of cultural values or traditions which might be expressed in architecture or design has not been realized. For example, many tribal members expressed a desire for log cabins, homeownership, and family compounds (as opposed to "clusters of strangers")

Tulalip The Tulalip are one of three divisions of the Twana, a Salish tribe on the west side of Hoods Canal, Washington This branch lived historically on a small stream, near the head of the canal, which was called Dulayip The Tulalip reservation is located about 25 miles north of Seattle, Washington, on Tulalip Bay, a picturesque area of clean air, trees, water, and snow-

capped mountains While the Tulalip tribe has over 3,000 members, only about 1,000 currently live on the reservation Several hundred members live in nearby communities

Tulalip residents have historically made their living primarily in fishing and timber-related industries. The fishing is seasonal and, like the timber business, has not been good in recent years The tribal council sees as one of its main goals the creation of jobs for tribal members For a number of years, the tribe has operated a bingo parlor and, two years ago, opened a casino adjacent to it The casino employs approximately 600 people, many from the tribe Other tribal enterprises include a marina, a timber business, a seasonal fireworks/concession stand, and a land leasing enterprise One interesting source of employment for tribal members is the set of the television show, *Northern Exposure*. Some tribal members have appeared on the show as extras, and scenes from the show have been filmed on the reservation

Each year at Christmas, the tribal council gives each member $200 from the tribe's earnings, with the rest of the money being reinvested in tribal enterprises. The tribe currently has the first option to rebuy land which was formerly sold from its allotment to non-tribal members The tribe leases out much of its land to non-Indians, indeed, almost half the population on the reservation is non-Indian

Although employment is available to most members of the tribe, many members are not making a competitive wage Many young adults still live with their parents because they earn too much to qualify for assisted housing, but not enough to afford market rate rentals in the area Overcrowded households have lead to a number of problems, including domestic violence and destruction and deterioration of housing units

THE SEARCH FOR PATTERNS

Factors Influencing Diversity: Hypotheses

Factors that affect the economic well-being of tribal areas have been examined in depth by Cornell and Kalt (1989, 1991, 1992). In discussing these factors we rely primarily on their themes, offering only a few variations While devising better methods of developing Tribal Area economies is not a part of the mission of this study, learning more about how and why economic conditions vary is important to the purposes of this report The nature of a Tribal Area's economy is likely to both explain much about current housing conditions and offer clues as to the potentials for different housing strategies in the future

It is helpful to group the forces driving the diversity we have identified in three categories. (1) internal resources, (2) integration with the broader economy; and (3) institutional-cultural factors.

Internal Resources In assessing the strength of local economies, much of economic theory stresses internal resources Basically, these are either human resources (the skills of the labor force) or natural resources (soil quality, timber, and mineral resources, but also scenic beauty as an attraction for tourism) Tribal Areas certainly vary across these dimensions. As to human resources, we noted that there is substantial diversity with respect to educations levels, quite sizeable coefficients of variation, for example, with respect to the share of all adults that had not graduated from high school. As to natural resources there are also vast differences between Tribal Areas Most reservations have negligible mineral wealth while others are replete with oil wells Cornell and Kalt note that the Crow Tribe of Montana owns one of the largest reserves of strippable coal in the world (in 1988, the tribe's assets were valued at about $27 million, over $3 million per person)

Integration with the Broader Economy. This is a theme that emerged strongly in assessing the field survey results of this study. We noted above, for example, the differences between Kipnuk and Rosebud on one hand (poor, remote, and isolated) and the Creek Nation TJSA and the Tulalip reservation (close to urban settlements, with large numbers of non-Indians living within their borders, and with much less poverty). Two variables were derived from our data base to quantify the extent of diversity along these lines

First, the data files identify, by coordinates, the centroid of each Tribal Area Merging these with other Census files, we were able to calculate the distance between each Tribal Area and the nearest urban place with a population of 50,000 or more (hereafter referred to as large urban area) The pie charts at the top of Figure 3 3 show the variation. Contrary to the popular image of the remoteness of most reservations, we found that one third of all Tribal Areas are within 50 miles (a reasonable commuting distance) of a city at least that size. And these were larger than the average, accounting for 39 percent of the total Tribal Area AIAN population nationally. At the other extreme, 29 percent of the Areas are more than 300 miles from a large urban area (many of these are Alaska Villages). They are much smaller on average, accounting for only 5 percent of the population.

The lower panel on Figure 3.3 shows that a significant number of Tribal Areas are "open" in the sense that they have large non-Indian populations residing within their boundaries. For just over one quarter of all Tribal Areas, the ratio of total population to AIAN population is at least 2 0 (i e , there are at least as many non-Indians as Indians living within them) and as we noted in the examples above, for a number of them the ratios are much higher than that And these too are larger than average, accounting for about 40 percent of the total Tribal Area AIAN population

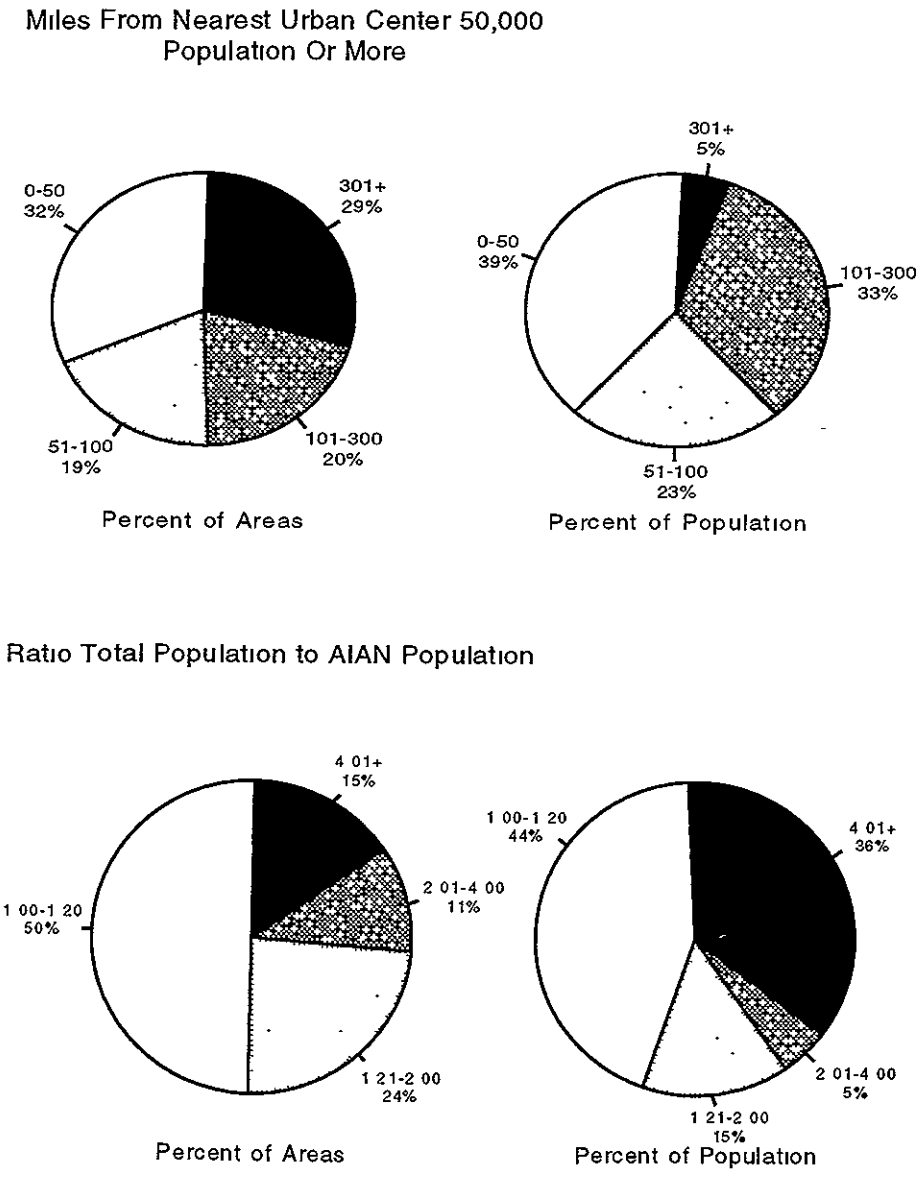


FIGURE 3.3 Variations Among Tribal Areas: Miles from Nearest Urban Area and Ratio of Total Population to AIAN Population

It would be expected that another factor of relevance here would be the strength of the economy of the surrounding region Our sample observations suggest that a Tribal Area is likely to be better off in terms of income if it is close to, and well integrated with, the economy of its region, but we would also expect that whether the region itself is booming or in decline would also make a difference

Institutional/Cultural Factors. In this area, in particular, Cornell and Kalt have made important contributions to understanding They note that while the Crow reservation sits on an extremely valuable resource base it has not translated those resources into substantially increased incomes for its tribal members: "three quarters of its workforce is unemployed and half the population receives some form of public assistance" Three quarters of those who do work have government jobs In contrast, other tribes have been quite entrepreneurial in developing their economic potentials and generating employment White Mountain Apache is a notable example The tribe operates nine tribally-owned enterprises and "has had repeated success in raising (external) capital and attracting employers" . Approximately half the employment on the reservation is in enterprises as opposed to government services" (Cornell and Kalt, 1989)

What accounts for such differences? Their analyses show that both forms of government and cultural factors play important roles White Mountain Apache has a strong chief executive form of government and is characterized by strong tribal control over day-to-day decision making Crow, in contrast, has a constitutionally-based general council form of government in which all voting-age tribal members sit on the council (no separation of powers and no checks and balances), and its constitution provides the Secretary of the Interior with the right of disapproval over council actions In considering a broader variety of tribes, Cornell and Kalt also note differences in the capacities of tribal bureaucracies, differences in traditional structural relationships (in some cases, tribal members identify much more strongly with clans within the recognized tribe rather than the tribe itself), and other cultural-misfits (in some cases, the Federal government has imposed forms of tribal governance that are inconsistent with the tribal culture) Their statistical analysis for selected tribes shows that these factors do have an important influence on incomes and economic development

Analysis

Clearly, the determination of the economic well-being among Tribal Areas is complex There is tremendous diversity in outcomes, and a long list of factors that appears to have some influence in determining them The Census data files used in this study have reasonable measures for a number of them, although several that appear to be important are missing: e g , the value of natural resources on the reservation and the nature of tribal governance and its mesh with tribal culture.

Nonetheless, since these data files cover all areas, it should be useful to test the relative importance of those factors for which data are available--without expecting to explain a high proportion of the diversity that has been identified.

The starting point for this work was a simple correlation analysis. This found no strong correlations between the relevant variables For example, the Pearson correlation coefficients between the variable "low-income households as a percent of total" and others were as follows -0 34 for PPSE employment per 1,000 population, -0 15 for the ratio of total population to AIAN population, 0 12 for the distance between the Area and the nearest large urban area; -.04 for the absolute size of the 1990 population; 0.02 for the 1980-90 population growth rate, and 0.02 for the percentage of adults that had not graduated from high school. (For complete data, see Annex 6A at the end of Chapter 6)

Regression analysis, however, yielded more significant findings. We chose PPSE employment per 1,000 population as the dependent variable (it can be seen as a rough measure of the natural strength of the local economy--a direct measure of income was not chosen because all such measures available are distorted to some extent in that they mix transfer payments with earned income) The independent variables were (1) the ratio of total population to AIAN population, (2) the log of the distance between the Area and the nearest large urban area; (3) the percentage of adults that had not graduated from high school, (4) the 1980-90 population growth rate; and (5) a dummy variable indicating whether the Tribal Areas were in a "coastal" region (Eastern, California-Nevada, or Pacific Northwest) or not

Specifications and results are presented in Annex 3A at the end of this chapter. This regression explained 29 percent of the variation in the PPSE ratio--reasonably strong for cross-sectional analysis And all of the variables were statistically significant at the 99 percent level (except for the population growth rate--significance level of 666).

Interpretation and Typology

These analyses confirm the view that AIAN Tribal Areas in the United States cannot easily be stereotyped. They vary from each other to a significant extent along many dimensions And while they clearly do not account for all relevant forces, variables that measure the extent of a Tribal Area's integration with the broader economy do seem to be important. They are not final determinants· i e , it seems likely that with the right leadership and institutional structure, a remote tribe could succeed economically, and it is quite possible for an open reservation within the bounds of a thriving metropolitan area to be quite poor.

Nonetheless, other things being equal, Tribal Areas that are close to urban centers, comparatively open, with low share of adults that have not graduated from high school, and located in coastal regions, are likely to perform better economically

What is important from a policy standpoint is that those areas have different needs (probably less serious) and different strategic opportunities than Areas that are more remote and isolated There is no one correct economic development strategy (nor we suspect, one correct housing assistance strategy) that will fit all Areas

To illustrate the effect and magnitude of these differences, a rough typology has been constructed (Table 3 10) All of the 508 inhabitated Tribal Areas are first divided into three groups "Near Urban" (within 50 miles of a large urban area), "Remote" (farther away than that), and "Alaska" (all of the Alaska Villages were kept separate in this typology because they are more similar to each other and their location offers a different set of policy options and constraints). The variations in characteristics are marked

Near Urban This category includes 159 Tribal Areas (31 percent of the total), but has an AIAN population of 284,400 (38 percent of the total) It has, on average, a high level of PPSE employment (227 per 1,000 population) and a comparatively small share of its households are VLI (very low-income--34 percent).

Remote. This category includes 148 Areas (29 percent) with a much larger population of 406,500 (55 percent) Its average PPSE employment ratio is not much more than half that of the Near Urban group (119) and a much higher share of its households are VLI (49 percent), Areas within it have many fewer non-Indians within their boundaries (total population to AIAN population averages 1 6) than those in the Near Urban group (average ratio of 9 9). They also have a larger average household size (3 4 persons) than those that are Near Urban (2 8 persons).

Alaska, as noted earlier, has a large number of Tribal Areas (199 or 39 percent), but a small total AIAN population (48,500 or 7 percent) It has the lowest PPSE employment ratio of these groups (79) and the same of households in the VLI category as the Remote group

Some groups have been further subdivided as to whether they are "Large and Open" (population of 400 or more and total to AIAN population ratio of 2 0 or more) and whether they have a "Strong Private Employment Base" (200 PSE employees or more per 1,000 population) or not.

Large and Open Most of the Large and Open Tribal Areas are in the Near Urban group (46 with a population of 186,100). They have on average the highest PPSE ratio (242) and the

lowest VLI share (31 percent). Because of the earlier discussion of the positive performance of Oklahoma in many regional indicators and the naturally open nature of its TJSA Tribal Areas, it was expected that the Oklahoma TJSAs might account for all of this category. They do account for a large share of the population, but there are many other Tribal Areas in other regions (37 of them) that also fit these specifications

Table 3 10
MARKET TYPOLOGY OF AIAN AREAS, SOCIAL AND ECONOMIC CHARACTERISTICS

		AIAN (000)						Pct Hsehlds	
	No of AIAN Areas	Popu-lation	House-holds	Pop./ Hseld	Total Pop / AIAN Pop	Priv Emp / 1,000 Pop	Miles Nearest Urban Center	Low-Income	VLI
NEAR URBAN AREAS									
Large-Open									
Strong Priv Empl									
Oklahoma	7	130 6	56 0	2 3	9 5	268	34	49	29
Other	10	18 9	6 7	2 8	53 8	247	21	58	39
Subtotal	17	149 5	62 7	2 4	15 1	266	27	50	30
Lower Priv Empl	29	36 6	11 7	3 1	11 0	146	26	57	38
Total	46	186 1	74 4	2 5	14 2	242	27	51	31
Other									
Strong Priv Empl	44	36 3	11 6	3 1	2 7	312	27	53	33
Lower Priv Empl	69	62 0	16 5	3 8	1 2	131	27	70	48
Total	113	98 3	28 1	3 5	1 7	198	27	63	43
Total	159	284 4	102 5	2 8	9 9	227	27	54	34
REMOTE									
Large-Open									
Strong Priv Empl	6	67 7	28 8	2 4	16 2	230	74	51	31
Lower Priv Empl	18	36 3	11 7	3 1	4 5	108	98	68	48
Total	24	104 0	40 5	2 6	12 1	188	85	56	36
Navajo	4	146 0	35 9	4 1	1 0	97	99	77	59
Other									
Strong Priv Empl	16	10 5	2 7	3 9	6 8	234	103	64	40
Lower Priv Empl	104	146 0	39 2	3 7	1 2	84	104	71	52
Total	120	156 5	41 9	3 7	1 6	94	104	71	51
Total	148	406 5	118 3	3 4	4 1	119	96	67	49
ALASKA	**199**	**48 5**	**13 2**	**3 7**	**1 6**	**79**	**418**	**68**	**49**
TOTAL	**508**	**739 7**	**234 0**	**3 16**	**6 2**	**158**	**93**	**62**	**43**

A much smaller share of the Tribal Areas in the Remote group are Large and Open (24 or 16 percent). These areas also have a notably stronger private employment base (and lower shares of VLI households) than other Remote Areas on average

Other Areas There are another 113 Tribal Areas in the Near Urban category, and though their economic performance measure are not as strong as their counterparts that are Large and Open, they clearly are doing better than the residual Areas in the Remote category

In terms of its employment base and the extent of very-low income households, the Navajo Reservation has scores very similar to the other less open Tribal Areas in the Remote category It is shown separately only because it is so large in comparison to the rest (with a population of 146,000 compared to an average of 1,304 for the others)

This typology again illustrates that marked differences exist in the social and economic circumstances of Tribal Areas And it shows that large shares of the Tribal Area AIAN population nationally live in areas where private market forces seem to be operating The meaning of these differences for housing strategies will be explored in Chapters 6 and 7

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Annex 3A
Multiple Regression Analysis

Dependent Variables	PPSE	Private For-Profit And Self-Employed Persons Per 1,000 Persons, AIAN Area
Independent Variables		
	SHARE	Ratio Of Total Tribal Area Population To AIAN Population
	HIGH	Percentage of Adults That Had Not Graduated From High School
	POP89	Percentage Change Of AIAN Population From 1980 to 1990
	LNDIS50	Natural Log Of Distance From AIAN Area To Nearest Urban Place Of 50,000 Or More Persons
	BICOAST	If AIAN Area Is Located In State Bordering East or West Coast, BICOAST = 1, 0 Otherwise

Variation

R-Square	29 12
Standard Error	81 27

Analysis of Variance

Degrees of Freedom	5
Mean Dep Variable	114
F Value	35
Probability > F	0001

Variable:	Parameter Est :	Std. Error:	T for HO	Prob > ITI:
INTERCEPT	206 42	17 69	11 67	0001
SHARE	2 67	0 49	5 36	0001
HIGH	-1 51	0 35	-4 22	0001
POP89	0 009	0 02	0 43	6661
LNDIS50	-22 46	3 36	-6 74	0001
BICOAST	49 44	10 22	4 84	0001

Chapter 4

SOCIAL AND ECONOMIC CIRCUMSTANCES OF URBAN INDIANS

Chapter 3 provided analysis of the social and economic circumstances of the AIAN population. It noted several consistent patterns in the differences between Indians and non-Indians and also in the differences between Indians living in various types of areas It also recognized, however, that substantial diversity exists *within* these area-types Such diversity is also notable for American Indians and Alaska Natives who live in urban areas.

This chapter analyzes the spatial patterns and social and economic circumstances of AIAN populations living in metropolitan settings, focusing on 15 areas in which urban Indians are most concentrated Through this analysis, we hope to enrich our understanding of the similarities and diversity of living conditions of these populations and, thereby, how their problems and opportunities contrast with those of Indians that remain in their more traditional homelands

WHERE DO URBAN INDIANS LIVE?

Most urban Indians were born or raised on reservations and subsequently moved to the city (Sorkin 1978) During WWII, many American Indians and Alaska Natives experienced new opportunities in the military and defense industries, giving them hope for achievement that no longer existed in Indian country. Given that experience and the limited economic opportunities in most Tribal Areas, many Indians left their traditional homelands in search of opportunity in cities

Snipp (1989) notes that, beginning in the early 1950s, the Bureau of Indian Affairs' (BIA) relocation programs attempted to reduce reservation unemployment and hasten Indian

assimilation by encouraging reservation residents to resettle voluntarily in urban areas designated as relocation centers BIA relocation assistance included job training, counseling, and a temporary stipend, with the expectation that program participants would find jobs and become integrated into the American mainstream Between 1952 and 1972 the BIA resettled more than 100,000 reservation Indians, most of whom were processed through centers in Chicago, Cleveland, Dallas, Denver, Los Angeles, Oakland, San Francisco, San Jose, Seattle, Tulsa, and Oklahoma City

Concentration Among MSAs

Table 2.2 showed that a total of 754,600 American Indians and Alaska Natives lived in Metropolitan Statistical Areas (MSAs) in 1990 (137,000 in counties that have Tribal Areas within their boundaries, and 617,600 elsewhere) This total represents 38 percent of the total AIAN population nationally, and an increase of 33 percent over the 564,100 metropolitan total in 1980.

The metropolitan AIAN population, however, is not spread evenly across the nation's 331 metropolitan areas To the contrary, while some Indians live in almost all of them, they have tended to concentrate in a comparatively small number Rather than present data on conditions in all, this chapter focuses on 15 MSAs in which Indians are most concentrated Each has over 10,000 American Indians and Alaska Natives Together, they account for 61 percent of the total metropolitan AIAN population

These 15 MSAs were also selected because they have "identifiable" Indian communities within them. Each has at least one Indian Community Center (an established non-profit organization whose primary purpose is to serve American Indians and Alaska Natives) and an Indian Health Service-funded urban health program These 15 MSAs are Albuquerque, Chicago, Dallas, Denver, Detroit, Los Angeles, Minneapolis, New York, Oakland, Oklahoma City, Phoenix, Sacramento, Seattle, Tucson, and Tulsa. Although we do not purport these MSAs to be representative of the circumstances of all urban Indians, we do believe that they are diverse enough in Indian population, history, proximity to tribal areas, and other factors to provide a relatively reliable picture of the social and economic circumstances of the urban AIAN population

While these 15 MSAs share common traits, such as having the largest numbers of American Indian and Alaska Native residents, they are diverse in several respects. As shown in Table 4 1, our 15 MSAs vary in total population, from the largest urban agglomerations in the U S. (Los Angeles, New York, Chicago) to some relatively small urban areas (Albuquerque, Tucson, Tulsa) They also vary by share of American Indian and Alaska Native population, from well below the national average of 0 8 percent to well above it (e g, the AIAN population in Chicago is 0 2 percent of the MSA total, but in Tulsa it is 6 8 percent) Also, the share of other minorities, namely Blacks and Hispanics, is high in some of the MSAs (Los Angeles) and low in others

Table 4 1
CHARACTERISTICS OF 15 MSAs WITH IDENTIFIABLE INDIAN COMMUNITIES

MSA	AIAN Population	Percent of Pop AIAN	Percent of Pop Black, Hispanic	Percent AIAN Households in Suburbs	Miles to Nearest Tribal Area	No Tribal Areas 50 Miles	No Tribal Areas 100 Miles
Albuquerque, NM	16,296	3 4	40	26	9	2	5
Chicago, IL	11,550	0 2	34	49	125	0	0
Dallas, TX	12,635	0 5	30	67	118	0	0
Denver, CO	12,571	0 8	10	60	232	0	0
Detroit, MI	16,885	0 4	23	83	123	0	0
Los Angeles, CA	45,508	0 5	48	66	68	0	6
Minneapolis, MN	23,956	1 0	5	55	17	2	3
New York, NY	29,711	0 3	45	9	59	0	5
Oakland, CA	14,230	0 7	27	85	69	0	11
Oklahoma City, O	45,720	4 8	14	57	25	5	9
Phoenix, AZ	38,017	1 8	20	49	16	4	5
Sacramento, CA	17,021	1 1	18	76	31	3	19
Seattle, WA	23,727	1 2	7	70	12	8	9
Tucson, AZ	20,330	3 0	27	60	12	2	4
Tulsa, OK	48,196	6 8	10	63	27	4	9
Total	376,353	0 8				30	85

(Minneapolis) In addition, not all of the 15 MSAs are located near Census-designated Tribal Areas, with half within 50 miles of such areas and nearly three-fourths within 100 miles

Concentration and Dispersion Within MSAs

To the extent that scholars, and the media have focused on urban Indians to date, most have dealt with their lives in the inner cities It is of particular interest in this light to find that so many of them live in the suburbs 331,100, or 54 percent of those in metropolitan areas outside of the Surrounding Counties) are suburban dwellers (Table 2 2). In our 15 MSAs, 59 percent of AIAN households live in the suburbs (94,900 out of 160,600).

What was most unexpected was that, in these MSAs, a larger share of metropolitan Indians live in the suburbs (59 percent) than non-Indians (54 percent) It must be remembered, of course, that there is great divergence within the non-Indian population in this regard· AIAN households are much more likely to live in the suburbs than blacks or Hispanics, but less so than whites. Nonetheless, this represents and important contrast

It suggests a different settlement pattern for urban American Indians and Alaska Natives than for other minorities Unlike other minority groups, Indians may be moving directly to suburbs,

rather than first to central cities and then only later to the suburbs after they have achieved some economic and social success As will be noted in Chapter 6, it would appear that they are taking advantage of older, larger, more substandard (and, therefore, cheaper) suburban housing units to continue to live in extended families

There are indications of some concentration of AIAN settlement patterns in central cities When asked if Indians in their community lived in identifiable neighborhoods, 57 percent of Indian community center directors said yes. That is, they were able to name specific neighborhoods within the city that they believed to contain a high concentration of American Indians and Alaska Natives. But we have no evidence as to whether such concentrations exist in the suburbs Researchers have not yet focused on the circumstances of suburban Indians and organizations that serve Indian communities in the central cities seem to know little about them

Just how concentrated are urban Indians overall? Harrison and Weinberg (1990) calculated dissimilarity indices for MSAs where AIAN populations represented one percent or more of the total population.[23] For those of our 15 MSAs that met this criterion, Oklahoma City has the lowest value (23) and Phoenix is the highest (.52). Harrison, has noted that the least and most segregated areas for American Indians and Alaska Natives are located in all regions of the U.S except the Northeast He names the five most segregated areas as Phoenix, Arizona, Anchorage, Alaska, Bellingham, Washington, Rapid City, South Dakota, and Sioux City, Iowa The least segregated were Fayetteville, Arkansas, Joplin, Missouri, Eugene, Oregon, Medford, Oregon; and Sherman, Texas.

The segregation values reported for American Indians are typically far lower than those for other minority groups, especially those for blacks and Hispanics. There has been no research to examine the reasons behind these differences

Mobility and Ties to Indian Country

Mobility rates for urban Indians are higher than for non-Indians in metropolitan areas, especially central cities, as illustrated in Table 4 2 For example, 37 percent of Indian households in central cities moved to a different house within the same county from 1985 to 1990 while only 30 percent of non-Indian households did the same And although 22 percent of Indian households in central cities moved to a different house *in a different county* during the same time span, only 12 percent of non-Indians made similar moves

[23]The Dissimilarity Index measures the proportion of minority members who would have to change their area of residence to achieve an even distribution, with the number of minority members moving being expressed as a proportion of the number that would have to move under conditions of maximum segregation An index value of 1 0 indicates maximum segregation, whereas a value of 0 0 indicates no segregation

Table 4 2
PERCENT OF HOUSEHOLDS
MOVED 1985 TO 1990

	Different House, Same County		Different House, Different County	
MSA	AIAN	Non-AIAN	AIAN	Non-AIAN
Metro	33	30	22	16
Central Cities	37	30	22	12
Suburbs	30	29	22	19

While mobility rates for Indian households are high within MSAs and to neighboring counties, we also suspect that mobility is high for many between urban centers and Tribal Areas. As shown in table 4 1, there are 30 Census-designated Tribal Areas within 50 miles of our 15 MSAs, and 85 within 100 miles These areas vary in size and population According to community center directors, many urban Indians maintain ties to Tribal Areas, whether they've ever lived there or not--88 percent of directors said that Indians in their community returned to tribal areas at least occasionally, and 42 percent said that they returned often, meaning weekly or daily. Community center staff who noted that Indians in their community visited tribal areas weekly or daily included those in Albuquerque, Denver, Greensboro, Los Angeles, Minneapolis, Omaha, Reno, St. Louis, and Sioux City

Interestingly, there is little correlation between estimates of frequency of visits to Indian country and proximity to these areas For example, one director, whose city is less than 40 miles from many Indian areas, said that few ties were maintained because "reservations are too far away." In another city, one which is nearly 200 miles to the nearest tribal area, the director said that ties were very important, and Indian community members made regular trips to tribal areas

Several reasons were cited as to why urban Indians continue to maintain ties to tribal areas and make frequent visits The most prevalent included (1) to see family members, (2) to receive services, such as those offered by Indian Health Service, and (3) to participate in religious and cultural events, such as pow wows.

This mobility, between metropolitan areas and tribal areas, may have both positive and negative effects on the socioeconomic and housing circumstances of urban Indians. If frequent trips are made to Indian areas that are far away (thereby necessitating a lengthier stay), both housing and job stability may be adversely effected On the other hand, frequent trips to nearby

Indian areas that can be made without interruption to employment or tenancy may minimize feelings of alienation and cultural isolation while not adversely effecting living standards

When community center directors were asked if members of their local American Indian/Alaska Native communities wanted to move or return to Tribal Areas permanently, 64 percent said yes. And when asked to estimate how many in their service population would make such moves, over half said 50 percent or more Given as primary reasons why people wanted to return tribal areas were (1) to maintain family relationships, (2) to maintain ties to the "land of ancestors"; (3) to be able to practice Native religions freely; and (4) simply, to alleviate homesickness In addition, not unlike people of other ethnic groups who wish to return to the land of their birth, older Indians often hope to retire to Indian country

Several directors noted that living in urban areas is not the first choice of many Indians because "city life does not allow for cultural identity" and because "urban life is hard and stressful for many Native Americans " Cited most often as barriers to preventing many Indians from moving or returning to Indian country were lack of jobs, decent housing, and remote location

Social and Economic Circumstances

Chapter 3 showed that Indians living in metropolitan areas generally fare better on many social and economic indicators than Indians who live in Tribal Areas and Surrounding Counties. This is also true for the AIAN populations of our 15 selected MSAs Comparing tables in Chapter 3 with Table 4.3, we see that these urban Indians are more likely to have graduated from high school (34 percent vs 30 percent) and less likely to be unemployed (10 percent vs 14 percent)

Like those Indians who live in other area-types, urban Indians are more family oriented than the general population (Table 4.3). Compared to non-Indians in both cities and suburbs, larger shares of Indian households are families (77 percent vs 67 percent) and married couples (44 percent vs 36 percent) They are also more likely to live in extended (large) families

There are major contrasts, however, between conditions In the central cities and the suburbs Generally, central city Indian households do not fare as well as their suburban counterparts For example, they are more likely to be headed by single women (20 percent vs 12 percent), a person who lacks a high school diploma (30 percent vs. 27 percent), and one who is unemployed (12 percent vs 9 percent)

However, while AIAN suburban residents are typically in a better position economically than their counterparts in the central cities, they clearly have not achieved parity with the suburban average. In fact, AIAN/non-Indian disparities are often greater in suburban locations. For example, the AIAN unemployment rate in the central cities of the 15 metropolitan areas is 11

Table 4 3
AIAN SOCIAL AND ECONOMIC INDICATORS--15 MSAs

	AIAN			Non-Indian		
	Total Metro	Cent City	Sub-urb	Total Metro	Cent City	Sub-urb
SOCIAL INDICATORS						
Pct pop under 18	32	31	33	25	24	26
Pct of households						
Families	77	71	82	67	62	72
Married w/child	44	39	47	36	30	40
Large renter fam	16	16	17	11	12	11
Large owner fam	18	18	19	13	13	13
Female headed HH		20	12		15	8
ECONOMIC INDICATORS						
Pct Not a HS grad		30	27		30	19
Pct unemployed		11	8		9	5
Pct very low income		40	29		31	19

percent (1 2 times that for non-Indians) The comparable suburban AIAN rate is much lower (8 percent) but that figure is 1 7 times the suburban average for non-Indians

Similar ratios are provided for the MSAs individually in Table 4 4 For example, in Tucson the AIAN/non-Indian unemployment ratio is 1.67 in central cities, but 3.19 in the suburbs In New York, the AIAN/non-Indian ratio of female-headed households is 1 40 in central cities, but 3.57 in the suburbs That other minorities, in general, do not reside in suburbs in large numbers in the 15 MSAs probably minimizes their effect on the comparison between suburban Indians and non-Indians In other words, this difference to some extent reflects central city-suburban differences in characteristics of the non-Indian population, a subject which we next address

Comparison to Other Minorities

The picture of American Indians and Alaska Natives in urban areas is not only diverse as compared to non-Indians, but also as compared to other minorities Table 4 5 provides a comparison of a few socioeconomic indicators for Indians, Blacks, and Hispanics in our 15 MSAs

From these few data, we cannot draw many conclusions about the condition of urban Indians vis-a-vis the condition of other minorities in urban areas However, our data do indicate that Indians seem to fare better than Blacks and Hispanics on certain indicators in certain MSAs

Table 4 4
PROBLEM INDICATORS FOR INDIVIDUAL MSAs

	Ratio Pct for AIAN/Pct for non-Indians							
	Pct not a High School Grad		Pct Unemployed		Pct Female Headed HH		Pct Very Low Income	
	Cent City	Sub-urb	Cent City	Sub-urb	Cent City	Sub-urb	Cent City	Sub-urb
Albuquerque	0 93	1 24	1 75	2 17	1 99	2 79	1 45	1 41
Chicago	1 05	1 13	1 36	2 15	1 08	1 34	1 05	1 19
Dallas	1 31	1 18	1 48	1 59	1 43	0 86	1 29	1 23
Denver	1 37	1 81	2 05	2 20	1 83	1 05	1 57	1 37
Detroit	1 01	1 29	1 32	1 77	1 07	1 54	1 17	1 28
Los Angeles	0 93	0 93	1 22	1 46	1 33	1 21	0 88	0 97
Minneapolis	1 98	2 04	3 03	2 61	3 53	2 69	1 93	1 57
New York	1 15	2 15	1 06	1 42	1 40	3 57	1 18	1 55
Oakland	1 25	1 54	1 12	1 95	1 38	1 05	0 94	1 06
Oklahoma City	1 40	1 27	2 03	2 06	1 13	1 32	1 26	1 11
Phoenix	1 21	2 50	2 05	2 62	1 98	2 78	1 54	2 17
Sacramento	1 31	1 40	2 02	1 71	1 38	1 33	1 26	1 18
Seattle	1 99	2 07	1 96	2 15	2 61	1 56	1 51	1 56
Tucson	1 32	3 39	1 67	3 19	1 86	5 67	1 34	3 75
Tulsa	1 35	1 11	1 56	1 67	0 94	1 17	1 10	1 18

Similarly, Blacks and Hispanics seem to fare better than Indians on other indicators in other MSAs.

For example, regarding unemployment, the AIAN population fares worse than Hispanics in 13 out of 15 MSAs. However, they fare better than blacks in 9 out of the 15 Conversely, high school graduation rates indicate that Indians are less successful than blacks in 10 out of 15 MSAs, but more successful than Hispanics in 11 out of 15 Finally, looking at poverty rates, Indians seem to fare better than both Blacks and Hispanics in all but 4 of the MSAs.

Generally, Indians seem to fare be in a better economically blacks, but worse than Hispanics, in most cities But the patterns are far from uniform. This raises the question of whether AIAN living conditions differ systematically in different types of MSAs

Differing Conditions by Type of MSA

Given the resource limitations of this study, we have been able only to begin to explore this question However, scanning across indicators, it does appear that recurrent differences exist In general, it seems that urban Indians are relatively successful economically in two quite

Table 4 5
PROBLEM INDICATORS URBAN INDIANS AND OTHER MINORITIES COMPARED TO WHITES

	Ratio Pct for Minority/Pct for Whites								
	Pct Unemployed			Pct Below Poverty			Pct Not a HS Graduate		
MSA	AIAN	Black	Hispanic	AIAN	Black	Hispanic	AIAN	Black	Hispanic
Albuquerque	2 3	1 9	1 6	3 4	2 3	2 4	1 3	1 4	2 3
Chicago	3 0	4 1	2 4	4 0	7 0	4 9	1 5	1 8	2 9
Dallas	2 1	3 0	1 8	3 0	5 1	4 4	1 6	1 9	3 7
Denver	2 7	2 3	2 0	3 9	4 2	4 0	2 1	1 8	3 4
Detroit	2 3	3 5	2 1	4 1	5 5	3 5	1 3	1 7	1 7
Los Angeles	1 7	2 0	1 7	1 9	2 6	2 7	1 2	1 1	2 6
Minneapolis	3 9	3 5	1 9	9 6	9 2	4 0	2 4	2 0	1 9
New York	1 6	2 1	2 2	2 8	2 8	3 9	1 5	1 5	2 2
Oakland	2 4	3 1	1 8	2 5	5 1	2 8	1 9	1 8	2 8
Oklahoma City	2 5	2 8	1 6	2 6	3 6	2 9	1 4	1 3	2 3
Phoenix	2 8	2 3	1 7	4 8	3 7	3 8	2 1	1 6	3 1
Sacramento	2 2	2 2	1 8	2 7	3 3	2 6	1 6	1 4	2 4
Seattle	2 1	2 6	1 3	5 6	5 1	2 8	2 2	1 7	1 9
Tucson	2 7	1 8	1 8	5 9	2 6	3 1	2 8	1 5	2 7
Tulsa	1 8	2 6	1 4	2 2	4 1	2 4	1 3	1 5	1 7
MSA Average	2 4	2 7	1 8	3 9	4 4	3 3	1 7	1 6	2 5

different settings (1) the largest MSAs with the smallest proportions of American Indians that are remote from tribal areas (Chicago, Dallas, Detroit, Los Angeles, New York, and perhaps Oakland), and (2) smaller MSAs with the largest proportions of American Indians that are near several major tribal areas (Albuquerque, Oklahoma City, and Tulsa)

By contrast, urban Indians seem to be most economically disadvantaged in one particular urban setting: midsize MSAs with above average shares of American Indians and Alaska Natives that are near to only a few tribal areas of substantial size Examples are include Minneapolis, Phoenix, and Tucson

Table 4 6 illustrates the differences in these types, comparing the average AIAN/non-Indian ratios for three problem indicators across our 15 MSAs. Particularly noteworthy is the fact that the ratios for individual MSAs of the two economically successful types never overlap those of the economically unsuccessful type on any of the indicators

For example, the AIAN unemployment rate is only 1.48 times the non-Indian rate in the first group of MSAs (largest cities), and 1.78 times the non-Indian rate in the second group (smaller MSAs near many Tribal Areas), but 2.58 times the non-Indian rate in the third group

Table 4 6
AIAN ECONOMIC INDICATORS IN DIFFERENT GROUPS OF MSAS

	Ratio pct for AIAN/ pct for non-Indians		
	Pct low-income	Pct Not a HS Grad	Pct Unemployed
GROUP 1 Largest MSAs, smallest AIAN shares, far from Tribal Areas	1 48	1 19	1 48
GROUP 2 Smaller MSAs, high AIAN share, near many Tribal Areas	1 78	1 23	1 78
GROUP 3 Mid-size MSAs, above average shares, near fewer Tribal Areas	2 58	2 14	2 58

Group 1 includes Chicago, Dallas, Detroit, Los Angeles, New York, and Oakland
Group 2 includes Albuquerque, Oklahoma City, and Tulsa
Group 3 includes Minneapolis, Phoenix, and Tucson

(mid-sized MSAs, near to fewer Tribal areas). The AIAN share of adults not graduated from high school is only 1.19 the non-Indian share in the first group, and 1 23 times the non-Indian share in the second group, but 2 14 times the non-Indian share in the third group.

Looking back at Table 4 5, it is also of interest that the MSAs in the third group (Minneapolis, Phoenix, and Tucson) are those in which indicators of economic well-being for Indians fall farthest below those for other minorities These findings are only suggestive at this point. More research would appear warranted to find what it is about different metropolitan settings that cause such differences in outcomes for American Indians and Alaska Natives

It should also be noted, however, that "success" for many American Indians and Alaska Natives may not be measured in the same way as it normally is for other groups For example, financial success and the material goods that come with it may be deemed far less important than keeping an extended family together. In fact, much of the economic success that urban Indians *do* experience may be directly tied to the desire and ability of urban Indians to keep their families intact That is, living in extended family situations, although often a barrier to securing decent housing, provides a vital support network, both economic and social, which can greatly assist individuals to succeed in an urban setting.

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Chapter 5

HOUSING PROBLEMS AND NEEDS IN 1990: CONCEPTUAL FRAMEWORK AND NATIONAL SUMMARY

With a better understanding of the varying social and economic contexts in which American Indians and Alaska Natives lead their lives, we now turn to the central purpose of this assessment: the analysis of housing problems and needs.

This chapter begins with a review of several basic characteristics of AIAN housing. It then describes and discusses the measures that are traditionally used to define the adequacy of housing and how standards related to them have evolved in America (a discussion of the features of housing of particular cultural importance for American Indians is also included). The next section, by way of background, shows how America's housing problems overall have changed since 1980, using the same framework.

The remaining parts of the chapter analyze AIAN housing problems and needs in 1990 at the national level, by area-type. They first review available Census data and then consider measures from the sample household survey conducted as a part of this study

BASIC CHARACTERISTICS OF AIAN HOUSING

Tenure

One of the most basic distinctions affecting housing is that between homeownership and rental tenure. Homeownership is a powerful value in America, and one that is strongly promoted by public policy High levels of ownership have always been associated with higher levels of

stability and maintenance in neighborhoods, and home equity represents the largest component of wealth for the majority of U S families

Table 5 1 shows that 57 percent of all American Indian and Alaska Native households own their own homes, well below the 65 percent howmeownership rate for non-Indians. Mostly because of HUD's Mutual Help Program (discussed in chapter 6), it is in the Tribal Areas that the AIAN ownership rates are highest (68 percent), in all other area-types, AIAN ownership rates are much lower (50-51 percent in the Surrounding Counties and other Metropolitan Areas, 59 percent in other Nonmetropolitan Areas).

This pattern (higher ownership rates in Tribal Areas) is characteristic of all regions but one--the Plains, which stands out for low levels of ownership (less than 50 percent) in all categories (Table 5 2) The highest ownership rates (all above 70 percent) are found in the Tribal Areas of the Eastern, South Central, Arizona-New Mexico, and Alaska regions For AIAN households in Metropolitan Areas, ownership rates are highest in the Oklahoma and Arizona-New Mexico regions and the lowest (40-50 percent) in the Plains, California-Nevada, and Pacific Northwest

Other Characteristics

Considering their generally larger family sizes, one would have hoped that AIAN households occupied generally larger housing units (houses and apartments) than non-Indians; but Table 5 1 shows this is typically not the case Only 51 percent of AIAN households, compared with 55 percent of non-Indians, live in units with three or more bedrooms Correspondingly, a larger fraction of the Indians live in units with only one or no bedroom (18 percent vs 15 percent) There is not much variation in these relationships by area-type nationally, but there are some important differences between regions in this regard (Table 5 2) The share living in the smallest units (0-1 bedroom) is particularly low in Oklahoma (10 percent) and fairly low in the North Central, Eastern, and South Central regions (14-15 percent), but unusually high in Arizona-New Mexico (34 percent) and Alaska (28 percent)

An even larger difference appears with respect to the age of the housing in which the AIAN population resides 35 percent of all AIAN households (compared to just 22 percent of non-Indians) live in structures built 40 years ago or more (in 1949 or earlier) The share in such housing is higher in Metropolitan and Nonmetropolitan Areas outside of the AIAN counties (35 and 37 percent respectively) than it is in Tribal Areas (27 percent) These figures also exhibit some important regional variations In Tribal Areas, the proportion living in pre-1949 units is highest in the North Central, Eastern; and Plains regions (all above 30 percent) and quite low (below 20 percent) in the South Central and Arizona-New Mexico retions Among Metropolitan Areas, the highest shares of AIAN households in older housing occur in the Eastern, North

Table 5 1
BASIC CHARACTERISTICS, OCCUPIED HOUSING, 1990

	AIAN POPULATION					NON-AIAN POPULATION				
	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet
Number of Occupied Housing Units (000)										
Renter occupied	351	74	92	148	38	31,405	437	4,514	21,983	4,471
Owner occupied	461	161	96	150	54	59,349	991	8,589	37,330	12,439
Total	812	234	188	298	92	90,754	1,428	13,103	59,313	16,910
Pct. of Units										
Renter occupied	43 2	31 4	48 8	49 7	41 1	34 6	30 6	34 5	37 1	26 4
Owner occupied	56 8	68 6	51 2	50 3	58 9	65 4	69 4	65 6	62 9	73 6
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Pct by number of bedrooms										
None or 1 B R	17 6	18 2	18 8	18 1	11 9	15 1	11 4	16 4	16 8	8 4
2 B R	31 4	28 4	33 4	31 5	35 0	29 6	30 9	30 1	29 0	31 3
3 or more B R	51 0	53 5	47 9	50 4	53 1	55 3	57 7	53 5	54 2	60 3
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Pct. by year structure built										
1949 or earlier	34 7	27 0	33 2	34 5	37 1	21 9	13 4	16 5	23 7	19 8
1950 to 1959	9 4	9 6	8 0	9 9	8 9	9 2	7 9	10 1	9 5	6 7
1960 to 1979	20 0	23 0	19 0	19 8	21 1	29 2	38 2	32 6	28 8	25 1
1980 to 1990	35 9	40 5	39 9	35 8	32 9	39 8	40 5	40 9	38 0	48 5
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Pct by type of sewage disposal										
Public sewer	81 3	63 2	90 9	80 3	75 5	90 8	68 2	87 9	94 6	74 6
Septic tank	16 1	31 8	6 9	17 7	17 6	7 7	27 0	10 8	4 5	20 1
Other	2 6	5 0	2 2	2 0	6 8	1 5	4 8	1 3	0 9	5 4
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0

Central and Oklahoma regions (all above 33 percent)--not surprising considering that oldest metropolitan housing in the nation generally is located in these regions

Another sign of problems is the last indicator on Table 5.1: type of sewage disposal The number of U.S housing units not connected to either a public sewer system or a septic tank is negligible. For units occupied by non-Indians, only 1.5 are in that category on average. For AIAN occupied housing, shares connected to adequate means of sewage disposal are fairly similar to those of non-Indians in Surrounding Counties and other Metropolitan Areas, but much higher elsewhere. 5 percent in Tribal Areas, and 7 percent in other Nonmetropolitan Areas.

Table 5 2
BASIC HOUSING CHARACTERISTICS BY REGION

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Ariz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif - No West	Reg 9 Alaska
Homeowners as pct of all households										
Tribal Areas	68 6	55 4	76 1	69 9	70 9	49 0	76 1	66 0	60 5	71 6
Surrounding Counties	51 2	54 5	55 3	59 1	53 6	41 9	45 4	51 5	50 8	49 9
Other Metropolitan	50 3	51 4	51 5	60 5	55 0	41 5	58 5	47 2	45 8	NA
Other Nonmetro	58 9	61 0	61 5	58 7	62 0	49 1	55 2	56 1	55 8	45 6
Total	56 8	54 0	56 0	67 8	57 8	45 6	64 8	50 2	52 8	59 9
Pct. of units, none or 1 bedroom										
Tribal Areas	18 1	11 2	6 2	9 0	10 5	13 7	38 0	13 3	13 5	31 3
Surrounding Counties	18 8	15 2	12 8	13 4	13 9	15 8	28 3	18 8	17 5	23 6
Other Metropolitan	18 1	15 8	16 9	2 7	16 5	19 6	21 1	22 5	17 3	0 0
Other Nonmetro	11 9	10 5	10 0	5 3	10 9	15 2	14 5	14 1	12 7	27 7
Total	17 6	14 2	14 2	9 8	14 5	16 0	34 1	20 3	15 9	28 0
Pct of units, built 1949 or earlier										
Tribal Areas	27 0	35 7	31 3	29 9	19 9	34 8	16 6	23 3	25 1	26 1
Surrounding Counties	33 2	40 6	34 7	27 2	27 5	35 0	29 2	32 1	32 4	31 8
Other Metropolitan	34 5	33 5	37 2	34 8	29 6	29 7	26 9	27 6	30 3	0 0
Other Nonmetro	37 1	44 3	37 4	38 0	32 8	43 2	28 8	38 2	30 9	31 0
Total	34 7	36 7	37 0	29 5	30 2	34 4	28 8	29 2	31 2	31 2

DEFINING HOUSING PROBLEMS AND NEEDS. A FRAMEWORK

The information reviewed above is indicative of problems in AIAN occupied housing, but it does not measure them directly. This section reviews the attributes of housing that identify these problems and, thereby, define needs

Characteristics Defining Housing Problems and Needs

As a concern of public policy, housing inadequacy is defined by several differing problem attributes Appropriate remedial actions for individual housing units can vary dramatically depending on the specific mix of problems that affect each unit

Housing problems have been a matter of public concern in the United States for just over a century In the late 1800s, the burgeoning economies of the industrial North were creating great wealth, but they were also creating appalling slums as thousands of poor job-seekers packed into the constrained housing supplies of our major cities These problems were examined in some detail by early reformers (see, for example DeForest and Lawrence Veiller,1903) Possibly the earliest official recognition of them at the Federal level was the initiation of a survey of slum conditions in several cities in 1892 (U.S Bureau of Labor, 1894)

Some of the most thorough surveys of housing conditions were the Real Property Inventories prepared by the Works Progress Administration (1938) in the late depression years, but national assessments of housing conditions have most often relied on U.S. Census data In the 1960s and 1970s, a wave of analyses based on Census information were conducted (see, for example: Kristof, 1968; Birch, et al 1973, and Goedert and Goodman, 1977). That era also saw efforts to develop more consistency in housing standards nationally (see American Public Health Association, 1967, and Sutermeister, 1969) [24]

While this literature varies in many respects, almost all of it has recognized three basic attributes of housing as the basics in defining housing problems and needs· quality, quantity, and price These three, in fact, are generally recognized as the basics in all countries (see, for example, United Nations, 1967).

Price Here, a problem exists when a family is forced to pay out in housing expense more than it can reasonably afford; in other words, when it has to spend so much for housing that it does not have enough money left over for adequate food, clothing, and other necessities of life

Quantity Here, at a market-wide level, the question is whether there are enough housing units to accommodate the number of households in the area (this always means enough for the number of households plus a sufficient number of vacant units to permit a reasonable rate of exchange and mobility) The second aspect of quantity is at the individual family level, i.e , the extent of *overcrowding* (whether there is enough floor space in the unit to reasonably accommodate the activities of the number of people who have to live in it). Theoretically, at least, this level of housing quantity problem could occur because the housing units in the stock were on average too small for the typical household or, because of market-level supply constraints, some units have to accommodate more than one household

[24]From the turn of the century through the 1950s, a number of advocates promoted the idea that bad housing was a primary determinant of the many social pathologies that existed in slum areas Social scientists in the 1960s and 1970s, however, showed that other social, economic, and psychological circumstances, rather than housing quality and overcrowding, were the more critical underlying causes of those pathologies (see for example, Wilner, et al, 1962, and Burns, 1970) This dampened some of the overzealous "environmental determinism" of the time, but it did not denigrate the notion that housing conditions are important to the quality of life

Quality. This is the most complex of the three because it has at least three aspects, two of which are extremely difficult to define and measure reliably.

- *Facilities problems.* This is the easiest to monitor. Such problems occur when a unit either lacks adequate plumbing, kitchen, electrical, and/or heating facilities, or such facilities do no function properly or constitute a safety hazard

- *Condition problems* These occur when the unit was built inadequately (or has since deteriorated) such that it is structurally unsafe or offers inadequate protection from the elements. They have always proved harder to rate in an objective manner

- *Design problems* These relate to the physical arrangement and characteristics of external features and internal spaces--whether or not the inhabitants find them attractive and functionally convenient. Since tastes are inherent in assessing this attribute, and tastes vary importantly between groups and individuals, no objective scheme for rating such design problems has ever been devised. However, this does not mean that such problems are not important to the residents.

Design Features and Indian Culture

Some housing built on reservations over the last few decades (certainly including some assisted housing built under HUD programs) has been criticized because of this last aspect: design problems. The criticism has focused on designs considered insensitive to Indian culture (see, for example, National Commission on American Indian, Alaska Native and Native Hawaiian Housing, 1992) While it is not possible to measure the extent of such problems scientifically, this study has attempted to relate to them through more general questions about attitudes (see discussion later in this chapter). Even to do that, however, it is necessary to identify characteristics of housing that are of particular importance in Indian culture.

The types of housing historically developed by indigenous cultures are in most cases no longer directly relevant, but they may offer some clues. A number of such types are illustrated in Figure 5.1. Clearly, they differ from each other in important ways, having evolved out of the interaction of physical environments, life-styles and cultures that differ between tribes. The tipi of the plains, for example, was effective shelter for tribes that were nomadic (moving from place to place in response to the movements of game herds and changing seasonal conditions). Alternatively, the Iroquois longhouse offered shelter from the elements but presented an interior

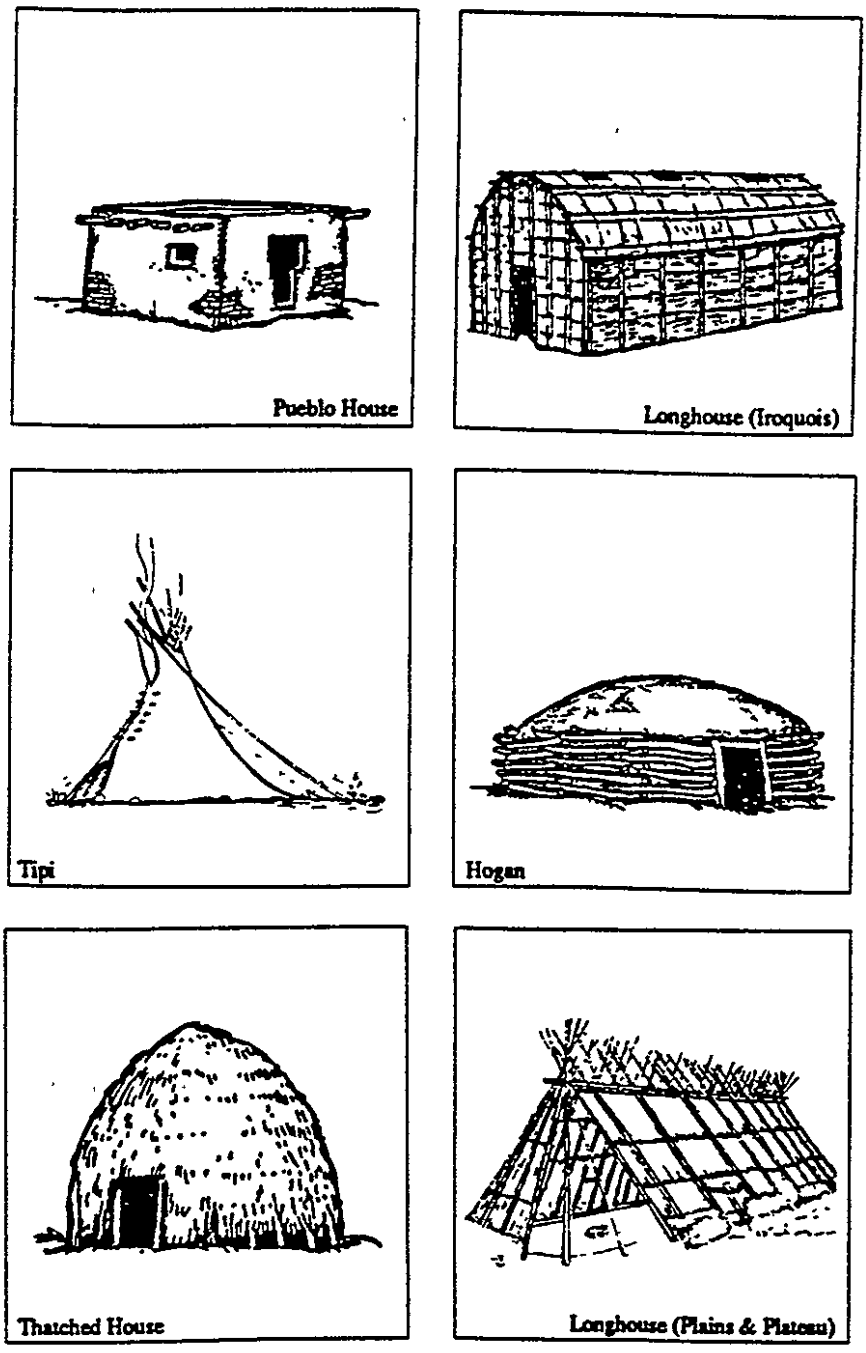

FIGURE 5.1 Traditional Housing Types, American Indians

space that better suited a more communal culture. The larger pueblos of the Southwest (evolving from the great settlements of the Anasazi) were solider structures that provided better protection from attack as well as supporting a quite "urban-like" community environment [25]

One theme that runs throughout, however, is special sensitivity to local landforms and physical conditions--the use of forms, colors, and textures in harmony with the land--achieved in part through the use of indigenous materials. This theme is given contemporary emphasis in a recent HUD sponsored study of Indian housing design by the American Indian Council of Architects and Engineers *Our Home: Giving Form to Traditional Values* (AICAE, et al , 1992). This study also notes other features that are commonly considered ideals in Indian homes, for example. orienting the main entrance to the East (so the family can "greet the first light of day"); more open interior planning (the use of something approximating a "great room" for family activity, and smaller bedrooms than are typical in non-Indian housing), kitchen areas that are big enough to allow several people to work comfortably, and blend into dining areas, the provision of ample storage space, the open display of colors and symbols that have cultural and religious significance

The spacing of houses also has significance today Interviews conducted for this study overwhelmingly indicated that the Pueblos are an exception most Indians seem to prefer a very low-density, highly scattered, settlement pattern Even IHA projects composed entirely of single family houses on lots of around one-half acre, were regarded as "high density" environments, inconsistent with traditional choices

Standards and Approach

In assessing the seriousness of housing problems, public policy in the United States has always focused on a set of minimum standards related to the measurable attributes of price, quantity, and quality. The question, in other words, is what share of all households fall below the minimum standard with respect to each attribute.

Most analysts recognize that there is no absolute set of minimum housing standards that hold for all times and cultures. Science has found few specific cut-offs with respect to physical conditions, for example, where it can be said that housing below that standard is absolutely dangerous or unhealthy. Standards are therefore based on cultural norms as well as scientific knowledge of causes and effects. As their material wealth expands, societies have, in fact, sometimes made their standards more stringent (see discussion in Baer, 1976). The clearest example in the United States relates to overcrowding. In the 1940 and 1950 Censuses, a unit

[25]For more complete discussion of the evolution of different Indian housing types, see Driver and Massey, 1957, and for one specific case--the Navajo--see Jett and Spencer, 1981

was regarded as overcrowded if it 2 01 occupants or more per room In the 1960 and 1970 Censuses, the cut-off was dropped to 1.51, and since then it has been 1 01.

In this study, we have relied on the standards that are most commonly accepted by housing analysts today, as reflected in the surveys by the Bureau of the Census (its American Housing Survey--AHS--as well as its decennial Census). These standards are defined in Figure 5 1 and discussed below. As per the discussion in Chapter 1, the Census is the most reliable source of information on many of these measures It gives us a basis for assessing all of them except (1) heating and electrical facilities; and (2) structural condition. In this assessment, we will first review all measures of housing problems available from the Census and then, at least for Tribal Areas, rely on our sample household survey to estimate the extent of problems in these latter two categories

The AHS is a nationwide sample survey of household and housing characteristics which is conducted by the Bureau of the Census and conforms to Census definition for most of its measures, but it also covers a number of topics in more depth. It does contain data, for example, on the full range of types of housing problems identified here and we will use it to characterize the extent of national problems for each The AHS survey process is virtually continuous, and it supports nationwide estimates of changes in housing characteristics and conditions every two years. As such it is an extremely valuable information source Unfortunately, the national sample (about 60,000 units) is too small to use it as a reliable basis for separately estimating conditions for American Indians and Alaska Natives (See further description of the AHS and its uses in measuring housing problems in Bogdon, Silver, and Turner, 1993)

The following paragraphs offer explanation and comments on the standards defined in Figure 5 2.

Price (Affordability) Up until the early 1980s, the traditional Federal standard was that no family should have to pay out more than 25 percent of its income for housing expenses. Congress then changed the standard to 30 percent for calculating subsidy entitlements and we use that level in this analysis--data are derived from special 1990 Census files prepared for this study (see discussion in Chapter 1)

This is a reasonable comparative indicator, but that does not mean it is the best standard in our judgement Actually, any standard expressed as a fixed percent of income is almost sure to be inequitable. At higher income levels, households can quite easily pay more than 30 percent

FIGURE 5.2
HOUSING STANDARDS DERIVED FROM CENSUS AND AMERICAN HOUSING SURVEY MEASURES

PHYSICAL PROBLEMS

Severe Physical Problems

A unit is defined to have a severe physical problem if it has any of the following five problems:

1. **Condition-Severe:** (a) having any five of the following six maintenance problems (1) leaks from outdoors, (2) leaks from inside the structure such as pipes or plumbing fixtures, (3) holes in the floor, (4) holes or open cracks in the walls or ceilings, (5) more than one square foot of peeling paint, and (6) signs of rats or mice in the last 90 days, or (b) having all of the following four problems in public areas (1) no working light fixtures, (2) loose or missing steps, (3) loose or missing railings, or (4) no elevator

2. **Facilities-Plumbing-Severe:** Lacking hot piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure for the exclusive use of the unit

3. **Facilities-Kitchen-Severe:** Lacking a sink, refrigerator, or burners, all for the exclusive use of the unit

4. **Facilities-Heating-Severe:** Having been uncomfortably cold last winter, for 24 hours or more, because the heating system broke down, and it broke down at least three times last winter, for at least six hours each time

5. **Facilities-Electrical-Severe:** Having no electricity, or all of the following three electric problems (a) exposed wiring, (b) a room with no working wall outlet, and (c) three blown fuses or tripped circuit breakers in the last 90 days

OVERCROWDING PROBLEM

A unit is defined to be overcrowded if it has 1 01 or more persons per room

AFFORDABILITY PROBLEM

A household is defined to have an affordability problem if it pays gross rent exceeding 30 percent of its income (for renter households) or total expenses of home ownership exceeding 30 percent of its income (for home owner households)

for housing and have more than enough left over to cover the costs of other necessities. At very low-incomes, however, 30 percent is likely to reflect true hardship; i e., the absolute amount left over after paying for housing is clearly insufficient pay for subsistence levels of food, clothing, and other needs. Stone (1993, and 1994) has designed a sliding scale for this purpose which would be more equitable and, by his estimates, not unreasonably expand subsidy obligations

Quantity (Overcrowding) As noted, we accepted as the cut-off the standard now accepted in the Census. Namely, a housing unit is defined to be overcrowded if it has 1 01 or more inhabitants per room Here, too, data pertaining to this indicator are available in the 1990 Census

Quality (Facilities) The measures of affordability and overcrowding noted above offer a clear distinction as to whether, for a specific household, the standard is or is not met. This is also true for the existence of facilities; i.e , a housing unit either does or does not have hot piped water and a toilet Decisions could get muddy with respect to whether the specified facilities are working properly, since this could be a matter of judgement However, the standards in these cases (Figure 5 2) are also stated in a manner that eliminates ambiguity so that clear determinations can be made As noted above, the Census provides data on deficiencies with respect to two of these types of basic facilities (plumbing and kitchen facilities) but not the remaining two (heating and electrical facilities).[26]

Quality (Condition) Among all measures of housing problems, the physical condition of the structure has been the most difficult to assess reliably The first attempts to rate it were made in the WPA Real Property Inventories in the late 1930s, and a similar but simplified version of that approach was used in the first effort to address the issue nationally in the 1940 Census In that Census, structures were rated in one of two categories. "needing major repairs" or "not needing major repairs " In the 1950 Census, the measures were changed--units were classified as "dilapidated" or "not dilapidated"--and in the 1960 Census the 1950 scheme was used, but elaborated somewhat.

This was the last Census, however, which attempted condition ratings There had been no clear and unambiguous guidelines on the meaning of these categories and enumerators had to use their own judgement Unfortunately, analysis showed that these judgements varied

[26]It should be noted that while definitions for individual facility and condition problems used here conform to those used in the AHS, the approach in Figure 5 1 puts them together in a somewhat different way than the summary measures published by the AHS itself First, the AHS has "moderate" as well "severe" ratings for each item, the scheme in Figure 5 1 omits the moderate ratings because, in our judgement, those identify problems that can be remedied in most cases by fairly low-cost repairs Second, we classify the lack of kitchen facilities as a severe problem, while the AHS does not Third, we use definitions for "lacking plumbing and kitchen facilities" that conform to the Census, and are somewhat different from those used in the AHS summary tabulations of housing problems

sufficiently to make the results meaningless (see Bureau of the Census, 1967) [27] Other studies have shown that even when assessors more skilled in construction are used, they are not able to rate buildings consistently in broad categories like those used in the 1940-1960 Censuses; e.g., judgements still differ about general labels like "dilapidated".

Another approach has been developed which does produce more consistent ratings, and it is now being used in the AHS. It is evident from the way the condition standards are stated (Figure 5 2) The overall condition rating is built up from a series of ratings of individual condition elements and each of these is defined in a way that requires only straightforward yes-or-no answers, and the right answer is easily recognizable without special training This approach is much superior, but unfortunately it has not yet been used in the full Census (its use in this study's sample household survey's, however, will be noted later in this chapter)

THE HOUSING PROBLEMS OF AMERICAN INDIANS AND ALASKA NATIVES: NATIONAL SUMMARY

The National Context

To understand the policy implications of the housing problems of American Indians and Alaska Natives, it is necessary to see them in the context of the changing nature of the housing problems of the United States in general And, over the past few decades, the composition of U S housing problems has changed dramatically. In brief, affordability problems have grown to become the nation's primary housing issue while the incidence of the other (physical) problems has plummeted We describe the national housing picture using data from the 1989 AHS (rather than the Census) because it has data on the full range of problems classified above (Table 5.3).

Overcrowding and Physical Problems. From 1950 to 1983, the share of all American households that were overcrowded (standard of over 1.5 persons per room) went down from 9 0 percent to 0 8 percent (the 1989 level was 2.7 percent but at a standard of 1 01 persons or more per room) , From 1950 to 1989, the share lacking plumbing facilities decreased even more dramatically: from 55.4 percent to 2.7 percent Clearly, these are impressive changes over a 40 year period.[28]

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[27]A more complete discussion of the evolution of attempts to measure housing conditions in the United States is found in Baer, 1976

[28]Base numbers for these calculations and further discussion of them can be found in Struyk, Turner, and Ueno (1988), and Kingsley (1991)

Table 5 3
U.S HOUSING PROBLEMS, 1989 AMERICAN HOUSING SURVEY

	National AHS, 1989 Survey			
	U S Total	Cent City	Suburb	Outside Metro
TOTAL HOUSEHOLDS (000)	**93,684**	**30,294**	**43,095**	**20,295**
PERCENT WITH HOUSING PROBLEMS				
Physical Problems				
Plumb /Kitch Facil	3 8	4 4	3 1	4 2
Other Severe	0 7	1 1	0 5	0 7
Total	4 5	5 6	3 6	4 9
Overcrowding				
Units w/ Phys Prob	1 4	2 3	1 0	0 9
Other Units	1 4	1 8	1 2	1 0
Total Overcrowded	2 7	4 1	2 2	1 9
Total, Phys + O C	5 9	7 4	4 8	5 9
Affordability Problem				
Units w/ Phys &/or O C	2 2	3 5	1 6	1 7
Other Units	20 8	25 7	19 5	16 3
Total	23 0	29 2	21 1	18 0
Total with Housing Prob	26 7	33 0	24 3	22 2

SOURCE American Housing Survey, 1989, and special files complied for Bogdon, Silver, and Turner, 1993

And among facility deficiencies, the lack of plumbing facilities was the most prevalent in 1989 The shares with problems in other categories were 1 2 percent for kitchen facilities, 0 4 percent for heating facilities, and only 0.1 percent for electrical facilities. Perhaps the most remarkable change was that, by 1989, the share of all occupied units with severe condition problems (those that could only be alleviated by major rehabilitation) had become negligible. 0.25 percent

There was some overlap between these problems, i e , some units had two or more of them. Altogether 4 5 percent of all occupied units had one or more serious facility/condition problems in 1989 As might be expected, since they still have a disproportionate share of the oldest U S. housing stock, the comparable level in central cities was higher (5 6 percent). The incidence in nonmetropolitan areas was somewhat less serious (4 9 percent) and in the suburbs,

considerably so (3 6 percent) Half of the units that were overcrowded also had facility or condition problems. Altogether, 5.9 percent of all occupied units were overcrowded and/or had other physical problems

Affordability Problems. In contrast, the share with affordability problems in 1989 (housing expenses equal to more than 30 percent of household income) was much higher. 23 percent And for almost all of these (20 percent) affordability was their only housing problem (no overcrowding or physical deficiencies)

Comparison with Census Indicators The AHS data show that the incidence of problems not measured by the Census (problems with heating facilities, electrical facilities, and structural condition) is quite small nationally. The total for these categories above is the equivalent of 0 76 percent of all occupied units However, many of these problems occur in units that also have problems measured by the Census. Subtracting them brings down the total overcrowded and/or with other physical problems down from 5 9 percent to only 5 4 percent

AIAN Housing Problems Nationally--Census Indicators

The Census data on Table 5.4 show that the housing problems of American Indians and Alaska Natives are much more severe than the national averages.

National Overview

- The AIAN share of occupied units lacking plumbing and or kitchen facilities is 5.5 percent, well above the 3.8 percent national average.
- Overcrowding is much more prevalent among Indians--12 percent of all households are overcrowded, more than 4 times the 2 7 percent national average
- Accounting for the overlap (which is substantial), a total of 15 percent of all AIAN households are either overcrowded or have facility deficiencies (compared with the 5.4 percent for the nation as a whole)
- The difference is not as substantial with respect to affordability, 29 percent of AIAN households had an affordability problem compared with the 23 percent national average For 25 percent of the AIAN households, affordability was the only housing problem (the comparable national average was 20 percent)
- Altogether, 40 percent of AIAN households had one or more housing problems (compared to the national figure of 27 percent).

Table 5 4
U S AIAN HOUSEHOLDS AND HOUSING PROBLEMS

	Total U S	AIAN COUNTIES			REST OF U S		
		Total	AIAN Areas	Surr Co	Total	Metro	Non-Metro
TOTAL HOUSEHOLDS (000)							
No housing problem	487 7	242 3	130 6	111 7	245 4	185 3	60 1
One or more problems							
Facilities	44 3	37 5	32 8	4 6	6 8	4 0	2 8
Other Overcrowded + mix	80 4	52 6	31 8	20 8	27 8	22 2	5 6
Afford only	200 1	89 9	39 2	50 8	110 2	86 2	23 9
Subtotal	324 7	180 0	103 8	76 1	144 8	112 4	32 3
Total	812 4	422 2	234 4	187 9	390 2	297 7	92 5
PERCENT OF TOTAL							
No housing problem	60 0	57 4	55 7	59 5	62 9	62 2	65 0
One or more problems							
Facilities	5 5	8 9	14 0	2 5	1 8	1 4	3 0
Other Overcrowded + mix	9 9	12 5	13 6	11 1	7 1	7 4	6 1
Afford only	24 6	21 3	16 7	27 0	28 2	29 0	25 9
Subtotal	40 0	42 6	44 3	40 5	37 1	37 8	35 0
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0
NO OF LOW INCOME HOUSEHOLDS (000)							
No housing problem	160 7	92 2	59 8	32 4	68 5	49 4	19 0
One or more problems							
Facilities	35 9	30 6	27 0	3 6	5 3	3 1	2 2
Other Overcrowded + mix	54 8	36 4	22 1	14 3	18 4	14 6	3 8
Afford only	169 9	78 6	36 0	42 7	91 3	70 2	21 1
Subtotal	260 6	145 6	85 1	60 5	115 0	87 8	27 2
Total	421 3	237 8	144 9	92 9	183 4	137 2	46 2
PERCENT OF LOW INCOME							
No housing problem	38 1	38 8	41 3	34 8	37 3	36 0	41 2
One or more problems							
Facilities	8 5	12 9	18 6	3 9	2 9	2 2	4 7
Other Overcrowded + mix	13 0	15 3	15 3	15 3	10 0	10 6	8 3
Afford only	40 3	33 1	24 8	45 9	49 8	51 1	45 7
Subtotal	61 9	61 2	58 7	65 2	62 7	64 0	58 8
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0

Variations by Area Type, however, are extremely important in interpreting the housing problems of American Indians and Alaska Natives (see Figure 5 3 as well as Table 5 4)

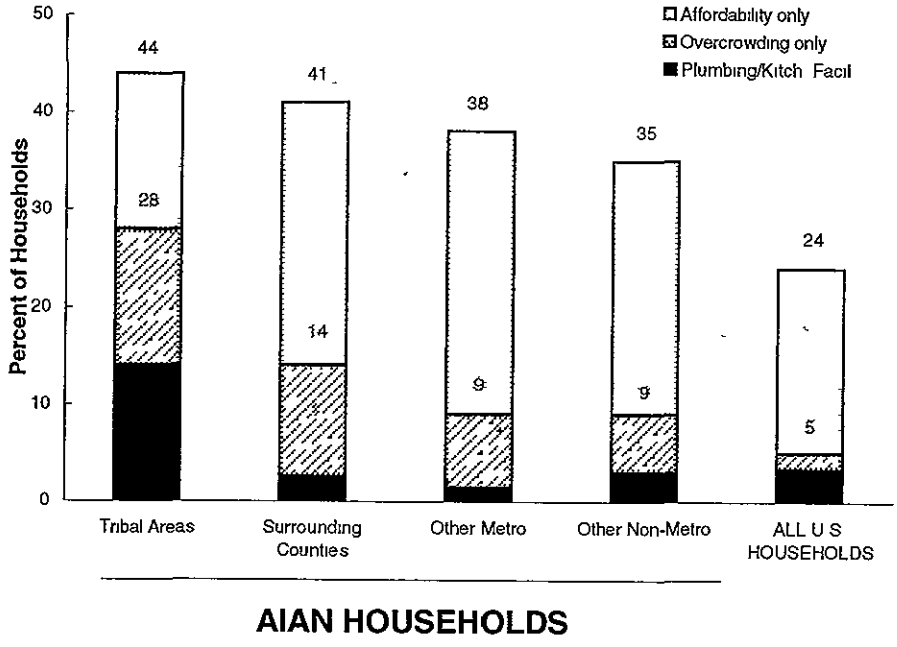

FIGURE 5.3 Housing Problems by Area Type Based on Census Measures

- The overcrowding rate for AIAN households is higher than the 2.7 percent national average everywhere, but highest by far in the Tribal Areas 21 percent, compared to 12 percent in the Surrounding Counties, 8 percent in Metropolitan Areas and 7 percent in other Nonmetropolitan Areas.

- The share of AIAN households lacking plumbing or kitchen facilities is substantially above the 3 8 percent national average in Tribal Areas (14 percent), but below that average in the Surrounding Counties (2 5 percent), Metropolitan Areas (1 4 percent), and other Nonmetropolitan Areas (3 0 percent) Facility deficiency rates are extraordinarily high in the Tribal Areas of two regions-- Arizona/New Mexico (37 percent), and Alaska (51 percent)--and these (particularly the former because of its large population size) have a strong influence on the average for AIAN Areas

- Putting these last two measures together (and again accounting for the fact that some units had both types of problems), a total of 28 percent of all AIAN households in Tribal Areas had overcrowding and/or plumbing/kitchen facilities

deficiencies The comparable shares were 13 percent in Surrounding Counties, 8 percent in Metropolitan Areas elsewhere, and 8 percent in other Nonmetropolitan Areas.

- In most of the country, the share of all AIAN households whose only housing problem is affordability is notably above the 20 percent national average 27 percent in the counties surrounding AIAN areas, 29 percent in Metropolitan Areas elsewhere, and 26 percent in other nonmetropolitan areas. In the Tribal Areas themselves, however, the share with an affordability problem is lower. 17 percent This is probably explained, at least in part, by the substantial amount of HUD housing provided in those areas (to be examined in Chapter 5)

- The AIAN total share with one or more housing problems is 44 percent in Tribal Areas, 41 percent in the Surrounding Counties, 38 percent in other Metropolitan Areas, and 35 percent in other Nonmetropolitan Areas.

The Concentration of Problems in Low-Income Groups

Table 5.4 also points out that AIAN housing problems are highly concentrated among low-income households (those with incomes below 80 percent of the local median) Out of the total of 812,400 AIAN households, 421,300 (52 percent) are low-income Among all who have one or more housing problems, however, the low-income households account for 80 percent (260,600 out of 324,700)--this share is about the same in all area-types

- Among low-income AIAN households in Tribal Areas, one third are either overcrowded or have facility deficiencies The comparable shares are 19 percent in Surrounding Counties, and 13 percent in other Metropolitan and Nonmetropolitan locations.

- Shares of low-income households whose only housing problem is affordability range from just over half in Metropolitan Areas down to one quarter in Tribal Areas This fraction is in the high 40 percent range in Surrounding Counties and other Nonmetropolitan areas.

- Adding these together the total share of the low-income group that has one or more housing problems is actually highest in the Surrounding Counties (65 percent) and lowest in Tribal Areas and other Nonmetropolitan Areas (59 percent) The composition varies in important ways, however Serious physical problems are dominant in the Tribal Areas, while affordability is dominant everywhere else

The Surrounding Counties come out highest on this measure because they have a mix of both

Variations by Tenure and Household Type

The data on Table 5 5 indicate sizeable variation in the incidence of housing problems for AIAN households by tenure and household type as well.[29] There are several findings of interest.

First, it is clear that renters are much more likely to have housing problems than homeowners Just half of all AIAN renters have one or more problems, compared to one third of the owners

Second, much of the overall gap is accounted for by differences in the incidence of affordability problems. One third of the renters (vs. 18 percent of the owners) have an affordability problem only. The difference is not as great for physical problems (overcrowding and/or facilities) 17 percent for renters vs 14 percent for owners. Putting it another way, affordability-only accounts for two thirds of all housing problems of AIAN renters, but only 56 percent of those for owners

Third, this story differs markedly by area type In Tribal Areas (where homeownership rates are high), the share with physical problems is actually somewhat higher for owners (although the difference is not great 26 percent for renters vs. 28 percent for owners) Elsewhere, the incidence of physical problems is about twice as high for renters as it is for owners In Metropolitan Areas, for example, physical problems affect 13 percent of the renters, but only 7 percent of the owners

Fourth, the incidence of housing problems in both tenure groups is by far highest for large families (5 or more persons) Among renters, 68 percent of the large families have one or more problems (compared to 49 percent for nonfamily households and 43-44 percent for elderly and small family households) Among owners, the comparable share is 51 percent for large families (compared to 44 percent for nonfamily households and only 23-25 percent for the elderly and small families).

Fifth, not surprisingly, physical problems (mostly overcrowding) are dominant for large families where such problems affect 52 percent of the renters and 39 percent of the owners (compared with intergroup averages of 17 percent and 14 percent respectively) Physical

[29]Note that on this table, the full percentages for facility problems and overcrowding are given Because of overlap, the total share with either of these types of problems will therefore be lower than their sum The incidence of these physical problems in total can be calculated by subtracting the affordability total from the total with one or more problems

Table 5 5
AIAN HOUSING PROBLEMS BY HOUSEHOLD TYPE
(Pct. of households with problem)

	RENTERS					OWNERS				
	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet
Elderly										
Afford problem										
Afford only	39 5	27 2	43 1	46 4	32 8	17 5	14 8	18 1	19 7	18 9
Afford + other	1 9	0 7	2 5	2 7	0 7	0 6	1 4	0 1	0 1	0 4
Subtotal	41 4	27 9	45 6	49 0	33 5	18 1	16 2	18 2	19 8	19 3
Facility problem	3 5	6 5	1 8	2 7	4 1	5 4	12 9	0 9	0 6	2 9
Overcrowding	1 6	2 7	1 0	1 5	0 5	2 1	5 1	0 9	0 1	0 4
Total with prob	44 1	34 6	45 9	50 6	37 4	23 3	28 3	19 7	20 4	21 9
Small family										
Afford problem										
Afford only	33 3	27 6	34 9	35 1	33 5	18 0	13 8	19 8	20 1	18 8
Afford + other	4 1	3 8	5 7	3 8	2 1	1 2	2 4	0 9	0 5	0 7
Subtotal	37 4	31 4	40 6	38 9	35 6	19 1	16 1	20 7	20 6	19 6
Facility problem	2 4	6 4	1 7	1 1	1 8	4 6	12 2	2 2	0 5	1 8
Overcrowding	8 4	10 4	10 5	7 2	4 4	4 5	10 4	2 8	1 3	1 9
Total with prob	43 3	41 3	46 7	43 1	39 5	24 8	29 7	24 1	21 9	22 2
Large family										
Afford problem										
Afford only	16 4	10 7	16 5	20 6	19 4	11 6	6 3	14 1	17 2	15 7
Afford + other	17 9	13 8	21 3	19 7	15 6	6 3	7 7	6 3	4 5	5 1
Subtotal	34 3	24 5	37 8	40 3	35 0	17 9	14 0	20 4	21 8	20 7
Facility problem	3 9	9 2	1 6	1 5	2 0	10 3	20 6	3 7	0 8	2 3
Overcrowding	51 3	58 6	54 6	45 8	38 6	38 1	56 0	30 4	19 6	21 9
Total with prob	68 3	70 3	71 4	66 7	58 8	50 9	64 4	45 0	37 2	38 6
Other households										
Afford problem										
Afford only	42 2	33 5	43 6	44 0	43 2	31 1	22 9	33 0	38 7	34 2
Afford + other	2 4	2 0	2 3	2 8	1 9	2 8	5 4	1 6	0 6	2 6
Subtotal	44 6	35 5	45 8	46 8	45 1	33 9	28 3	34 6	39 3	36 8
Facility problem	5 3	11 5	3 5	3 6	8 2	12 5	26 4	5 8	1 8	6 8
Overcrowding	1 8	1 4	2 3	1 8	0 8	0 5	1 0	0 4	0 2	0 1
Total with prob	49 0	45 9	49 3	49 2	52 2	43 7	49 4	39 0	40 7	41 1
Total										
Afford problem										
Afford only	32 7	24 2	34 1	35 9	33 8	18 4	13 3	20 3	22 1	20 4
Afford + other	6 2	6 1	7 6	5 9	4 2	2 4	4 1	1 9	1 2	1 6
Subtotal	38 9	30 2	41 6	41 8	37 9	20 9	17 4	22 2	23 2	22 0
Facility problem	3 5	8 2	2 2	2 0	3 6	6 9	16 7	2 8	0 7	2 7
Overcrowding	14 4	21 5	16 1	11 2	8 9	10 6	20 4	7 6	4 2	4 8
Total with prob	49 5	49 9	51 9	48 7	45 9	32 7	41 7	29 7	26 9	27 4

problems are comparatively quite infrequent for small families (10 percent for renters and 7 percent for owners) and the elderly (5 percent for renters and 6 percent for owners).

Sixth, there are different patterns in the incidence of affordability problems for owners and renters Among renters, such problems are most frequent for the nonfamily households (44 percent) and the elderly (41 percent), but shares for the other groups do not lag too far behind (34-37 percent range) For the owners, the incidence of affordability problems is again highest for the nonfamilies (34 percent), but the extent of this problem is much less frequent for all other groups (all at 18 percent)

Variation by Tenure and Income Level

Table 5 6 presents similar data for owners and renters, this time divided by income levels (expressed as a percent of local medians as explained in Chapter 3). Here it is clear that the incidence of problems in both tenure groups rises steeply as incomes decline.

Among renters, the share with one or more problems is an astounding 81 percent for the lowest income group (0-30 percent of median), falls to 73 percent for those in the 31-50 range, drops off more sharply to 44 percent for those in the 51-80 percent range, and falls to a low of 16 percent for those with incomes above 80 percent of median.

Among owners, the incidence of housing problems for those in the 0-30 percent group is about the same as for renters (80 percent), but the curve drops off more steeply after that (57 percent for the 31-50 percent group, 41 percent for the 51-80 percent group) but winds up at about the same position as for renters again (17 percent) in the group above 80 percent

Variations by area type are consistently similar to those encountered before In each income group, for both renters and owners, the incidence of physical problems is higher, and the incidence of affordability problems lower, in Tribal Areas than in all other locations This works out so that the total share with housing problems is similar for all categories in the lowest income group. In the highest income group, for both renters and owners, the total incidence is clearly higher in Tribal Areas. In the 31-80 percent of median range, total incidence rates are generally lower in the Tribal Areas.

ESTIMATES OF TOTAL HOUSING PROBLEMS

Household Survey Data for Tribal Areas

Earlier in this chapter, it was noted that the Census data presented above account for only a part of the nation's housing problem, because they do not measure the extent of heating

Table 5 6
AIAN HOUSING PROBLEMS BY INCOME CATEGORY
(Pct of households with problem)

	RENTERS					OWNERS				
	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet	Total	Tribal Areas	Surr Co	Other Metro	Other Nonmet
0-30 pct of median										
Afford problem										
Afford only	58 6	42 2	62 1	65 3	68 3	41 3	28 1	55 2	65 8	62 8
Afford + other	14 3	14 1	17 5	13 8	9 3	12 9	16 4	10 2	4 9	8 5
Subtotal	72 9	56 4	79 5	79 1	77 6	54 2	44 5	65 4	70 7	71 3
Facility problem	6 8	13 9	3 8	3 8	5 9	28 2	41 3	14 2	2 9	8 6
Overcrowding	17 5	24 8	19 1	13 4	9 4	22 4	31 3	13 3	6 0	6 4
Total with prob	80 6	74 4	84 2	81 9	83 1	78 9	80 9	77 2	74 4	76 8
31-50 pct of median										
Afford problem										
Afford only	52 5	31 5	57 1	62 3	53 1	32 6	18 0	42 3	51 0	46 4
Afford + other	9 2	5 3	12 2	10 3	7 2	3 9	3 2	4 7	4 3	5 0
Subtotal	61 7	36 8	69 2	72 6	60 3	36 5	21 3	47 1	55 3	51 5
Facility problem	4 2	9 2	2 4	2 3	4 3	13 7	23 5	5 6	1 5	6 2
Overcrowding	17 7	23 9	19 5	14 1	12 3	17 9	26 5	11 3	8 8	7 7
Total with prob	72 6	59 5	78 3	78 0	69 2	57 0	54 8	57 3	60 6	59 2
51-80 pct of median										
Afford problem										
Afford only	27 1	13 2	28 8	32 9	24 6	23 3	11 8	29 7	34 0	26 2
Afford + other	2 8	1 9	3 6	2 9	2 0	1 7	1 5	2 8	1 4	1 1
Subtotal	29 9	15 1	32 5	35 8	26 6	25 0	13 3	32 6	35 5	27 3
Facility problem	2 8	6 9	1 9	1 5	3 0	6 5	13 8	2 3	0 7	2 4
Overcrowding	15 1	21 6	17 8	11 9	10 1	14 3	23 4	11 5	6 3	7 2
Total with prob	44 1	38 2	48 1	45 8	37 4	40 6	40 8	42 8	41 0	35 2
80 pct. of median or more										
Afford problem										
Afford only	4 7	2 2	4 4	6 2	2 9	9 0	4 0	10 6	12 0	7 2
Afford + other	0 3	0 3	0 3	0 3	0 1	0 3	0 2	0 3	0 4	0 1
Subtotal	5 0	2 5	4 7	6 5	2 9	9 2	4 1	10 8	12 4	7 3
Facility problem	2 1	6 7	1 0	0 9	1 8	2 3	6 5	1 1	0 4	1 2
Overcrowding	10 3	17 5	11 1	8 1	5 9	6 2	12 9	5 3	3 1	3 3
Total with prob	16 4	23 5	16 3	15 1	10 4	16 5	20 2	16 5	15 5	11 5
Total										
Afford problem										
Afford only	32 7	24 2	34 1	35 9	33 8	18 4	13 3	20 3	22 1	20 4
Afford + other	6 2	6 1	7 6	5 9	4 2	2 4	4 1	1 9	1 2	1 6
Subtotal	38 9	30 2	41 6	41 6	37 9	20 9	17 4	22 2	23 2	22 0
Facility problem	3 5	8 2	2 1	2 0	3 6	6 9	16 7	2 8	0 7	2 7
Overcrowding	14 4	22 5	16 1	11 2	8 9	10 6	20 4	7 6	4 2	4 8
Total with prob	49 5	49 9	51 9	48 7	45 9	32 7	41 7	29 7	26 9	27 4

system, electrical system, and structural condition deficiencies. How important are these problems in comparison to the Census measures reviewed to this point?

Data from the American Housing Survey (AHS) indicate that these "missing problems" affect only a small fraction of all households nationally. Table 5 3 showed that only 4.5 percent of all occupied housing units had facility or condition deficiencies of any kind. And only a small part of this group was accounted for by deficiencies not also recorded in the Census 0 4 percent for heating deficiencies, 0 1 percent for electrical deficiencies and 0 25 percent for condition problems There was a small amount of overlap in that some units with these problems also had Census deficiencies However, together, they raised the total with physical deficiencies only by 0 7 percent. Still we do not know if this is an accurate portrayal of their importance in AIAN occupied housing.

The only data that can provide additional clarity on this issue are from the small scale household survey conducted in a sample of Tribal Areas as a part of this study (see discussion in Chapter 1) In this survey, interviewers (usually local tribal members) interviewed the sampled households, but also recorded physical characteristics of their housing units, following questions similar to those used in the AHS (and conforming to the standards stated in Figure 5.1).

Because the sample was so small nationally (414 complete responses), no attempt was made to analyze these deficiencies item by item but the data were tabulated in a manner that would support an estimate of the total effect of the types of deficiencies not covered by the Census This entailed: (1) grouping the data by region; (2) identifying the number of sampled units in each group that did not have Census problems but did have heating, electrical and/or condition deficiencies and calculating their share of all units in each regional grouping, and (3) creating a national estimate, adjusting the raw scores by applying appropriate weights for each region

Results for Tribal Areas

The resulting estimates indicated that, for AIAN households in Tribal Areas, deficiencies in these categories are much more important than they are at the national level.

Compared to the 0 7 percent national average, about 17 percent of the weighted Tribal Area sample had heating, electrical, or condition deficiencies (exclusive of Census plumbing and kitchen deficiencies) Adding this to the 14 percent with plumbing and kitchen deficiencies brings the total with all such problems to 31 percent After making minor adjustments to the overlap with overcrowding, the total percent of occupied units overcrowded and/or with *any* physical deficiencies jumps from the 28 percent identified by Census measures alone, to 40 percent [30]

[30]It must be remembered that these estimates are based on observations for a sample of only 414 households At the 95 percent confidence level, the estimate of the share of all units with severe condition and/or heating/electrical falls in the range from 11 7 percent to 22 3 percent, the estimate of the portion of that group that is not also overcrowded falls in the range from 7 4 percent to 16 6 percent The Census estimates are also based on a sample,

Adding those with affordability problems only, the share with any housing problems increases from 44 percent to 54 percent (see Figure 5 4)

Official census figures show a total of 234,400 occupied housing units in Tribal Areas nationally in 1990. The 40 percent average implies that 93,800 of these units were overcrowded and/or had serious physical deficiencies That number, however, is not adjusted to compensate for the major census undercount in Tribal Areas that occurred in 1990. If that adjustment is made, the total overcrowded and/or with serious physical deficiencies would be .105,200 units

Because these estimates were based on such a small sample, they should be used with caution They do seem to indicate at the very least, however, that deficiencies of AIAN Tribal Area housing with regard to condition and heating and electrical systems are indeed serious. Added to the more reliably documented Census measures of problems with plumbing and kitchen facilities (much more frequent than for Indians or non-Indians in other areas), it does appear that American Indian and Alaska Native Tribal Areas contain among the most serious concentrations of inadequate occupied housing that still exist in America

Effects of Other Deficiencies in Other Areas

No data are available to support reliable estimates of condition and heating/electrical facilities problems of AIAN housing in other areas Because AIAN households tend to occupy older units on average, it is likely that their deficiencies in this regard are more serious than those of non-Indians in those locations (see Table 5 1). Yet such problems are probably much less widespread than those in Tribal Areas.

- In the counties surrounding Tribal Areas, 33 percent of all AIAN households lived in housing built in 1949 or earlier (compared to only 17 percent for non-Indians) In metropolitan areas elsewhere the share in pre-1949 housing was 35 percent for AIAN households vs 24 percent for non-Indians. In other nonmetropolitan areas, comparable shares were 37 percent for AIAN households as against 20 percent for non-Indians.

- The facts that AIAN households in all such areas are poorer than average and that older housing is less costly than average no doubt explain part of the AIAN concentration in older units. However, this outcome is also surely influenced by

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but a much more substantial one--the 95 percent confidence interval around the point estimates given above are well below one percent Adding the Census estimates to those derived from the household sample produces the following results the point estimate for the total units with any severe condition or facility problem was 31 percent (95 percent confidence interval, 26 percent to 36 percent), the estimate for the total units overcrowded and/or with any severe condition or facility problem was 40 percent (95 percent confidence interval, 35 percent to 44 percent)

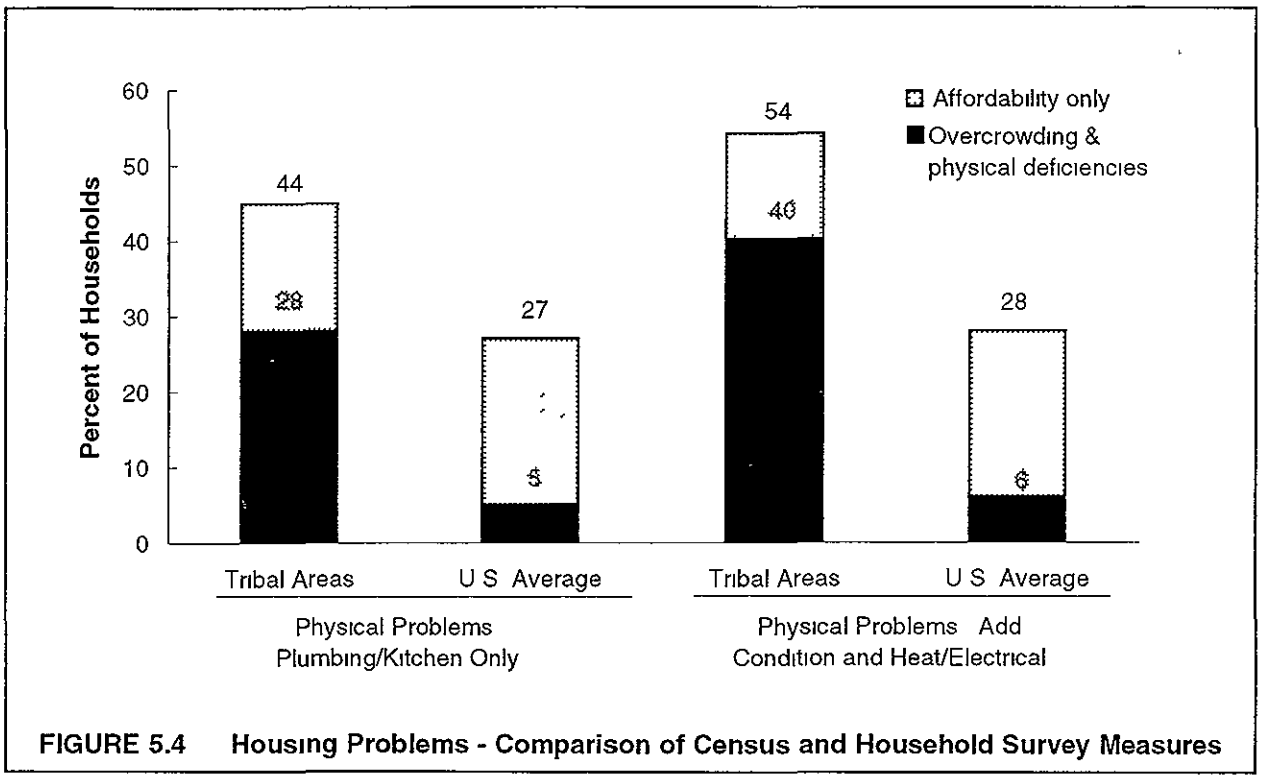

FIGURE 5.4 Housing Problems - Comparison of Census and Household Survey Measures

the facts that older units tend to have more rooms than average and a larger share of AIAN households need large units

- It is doubtful, however, that AIAN occupied units with severe condition and other facility problems not measured by the Census make up a very large number outside of Tribal Areas . If we assume that the share of AIAN households occupying such units exceeds the average for the general population by the same percent AIAN occupancy of pre-1949 housing is higher than that for the general population, the share of such units works out to 1 1 percent in the Surrounding Counties, 1 2 percent in Metropolitan Areas, and 0.8 percent in other Nonmetropolitan Areas.

Household Satisfaction with Housing Conditions

Households in AIAN Areas appear pragmatic in assessing their own housing conditions This conclusion is supported by the small sample household surveys conducted at our 36 field-visit sites

First, respondents were asked how satisfied they were with their current housing unit. Those saying they were "most unsatisfied" represented only 10 percent of all households in HUD Low Rent units, and 20 percent in HUD Mutual Help units, but 35 percent in unassisted units.[31] A "most unsatisfied" rating was given by 38 percent of the residents of units that were actually overcrowded and/or had severe condition/facility problems as defined above, but by only 7 percent of the residents in units that had no physical deficiencies

Second, respondents were also asked to identify features of their current house and location that they felt represented a "serious problem". The features most often identified were. inadequate storage space (29 percent), inadequate insulation against the cold (26 percent), design/configuration of rooms (17 percent), water source and system (17 percent), exterior design and appearance (16 percent), and unit size (16 percent) Although the shares with "serious problem" ratings were lower in HUD housing than in unassisted housing, the priorities were generally similar [32]

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[31]95 percent confidence intervals, above and below the values given, are 6 0 percent for the total, 7 7 percent for Low Rent units, 9 0 percent for Mutual Help units, and 11 7 percent for unassisted units

[32]95 percent confidence intervals, above and below the reported values in this series range from 5 3 to 6 7 percent

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Chapter 6

DIVERSITY IN AIAN HOUSING PROBLEMS AND NEEDS

This chapter returns to the topic of diversity, now examining it with respect to housing problems and needs The first half of the chapter examines the differences in housing conditions that exist among Tribal Areas, using approaches similar to those applied to social and economic variables in Chapter 3 The second examines contrasts in housing circumstances across the urban areas identified in Chapter 4 and looks at the special types of housing problems that face American Indians and Alaska Natives in urban areas

TRIBAL AREA HOUSING PROBLEMS: REGIONAL VARIATIONS

Table 6.1 shows the number of AIAN Tribal Area households in each housing problem category, by tenure group, by region. Table 6 2 presents the same information in percentage terms These tables report only on housing problems evidenced in Census files Because of the small sample size, household survey data on other problems were not tabulated at the regional level

All Households with Problems

In absolute terms, the largest concentration of housing problems occurs in the Arizona-New Mexico region (39,300 households with one or more problems, 31,200 of which are owners) The second largest is in Oklahoma (25,200 households with problems, 13,700 of which are owners) and the third is in the Plains region (11,900 households, 4,900 of which are owners).

Table 6 1
TRIBAL AREA HOUSING PROBLEMS BY REGION--NO OF HOUSEHOLDS (000)

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Anz - N Mex.	Reg 7 Calif - Nev	Reg 8 Pacif No West	Reg 9 Alaska
Renters										
No housing problem	36 9	2 1	2 3	14 6	0 7	6 0	5 8	1 5	2 9	1 0
One or more problems										
Afford only	17 8	1 1	1 2	8 3	0 5	3 1	1 3	0 4	1 4	0 4
Overcrowded + mix	15 9	0 5	0 4	2 6	0 3	3 5	5 9	0 4	0 8	1 5
Facil and other	3 1	0 1	0 3	0 6	0 0	0 3	0 9	0 1	0 1	0 8
Subtotal	36 8	1 7	1 9	11 5	0 7	6 9	8 0	0 9	2 3	2 7
Total	73 7	3 8	4 2	26 1	1 4	12 9	13 9	2 4	5 2	3 7
Owner										
No housing problem	93 7	3 3	9 6	46 9	2 1	7 5	12 8	3 2	5 5	2 8
One or more problems										
Afford only	21 4	0 8	2 3	10 3	0 7	1 9	2 7	0 7	1 3	0 6
Overcrowded + mix	32 8	0 5	1 2	2 8	0 5	2 4	20 1	0 6	1 1	3 6
Facil and other	12 8	0 1	0 3	0 6	0 0	0 6	8 4	0 2	0 1	2 5
Subtotal	67 1	1 5	3 8	13 7	1 3	4 9	31 2	1 5	2 5	6 6
Total	160 7	4 8	13 4	60 6	3 4	12 4	44 1	4 7	8 0	9 4
Total										
No housing problem	130 6	5 4	11 8	61 5	2 8	13 5	18 7	4 7	8 4	3 8
One or more problems										
Afford only	39 2	1 9	3 5	18 6	1 2	5 1	4 0	1 1	2 7	1 0
Overcrowded + mix	48 7	1 0	1 7	5 5	0 8	5 9	25 9	1 0	1 9	5 0
Facil and other	16 0	0 2	0 6	1 1	0 1	0 9	9 3	0 2	0 2	3 3
Subtotal	103 8	3 2	5 7	25 2	2 0	11 9	39 3	2 4	4 8	9 3
Total	234 4	8 6	17 6	86 6	4 8	25 4	57 9	7 1	13 2	13 2

In percentage terms, a somewhat different picture of priorities is apparent Two regions stand out as having by far the largest shares of all Tribal Area households with housing problems· Alaska, with a notable 71 percent, and Arizona-New Mexico, with 68 percent The next highest regions were the Plains (47 percent) and the South Central (42 percent). Overall shares with problems were in the 30-40 percent range for all other regions except for Oklahoma, which was lowest at 29 percent.

Table 6 2
TRIBAL AREA HOUSING PROBLEMS BY REGION--PCT OF HOUSEHOLDS

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Anz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif No West	Reg 9 Alaska
Renter										
No housing problem	50 1	55 1	53 9	56 0	47 1	46 4	42 2	63 1	55 3	27 4
One or more problems										
Afford only	24 2	28 6	29 6	31 8	32 4	24 3	9 3	18 3	27 5	11 1
Overcrowded + mix	21 5	13 9	10 0	10 0	19 2	26 8	42 3	16 4	16 0	39 0
Facil and other	4 2	2 4	6 6	2 2	1 3	2 6	6 3	2 2	1 2	22 5
Subtotal	49 9	44 9	46 1	44 0	52 9	53 6	57 9	36 9	44 7	72 6
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Owner										
No housing problem	58 3	68 8	71 6	77 4	62 0	60 2	29 1	68 2	68 8	29 9
One or more problems										
Afford only	13 3	17 6	16 9	17 0	20 8	15 5	6 2	15 2	16 2	6 2
Overcrowded + mix	20 4	10 7	9 2	4 7	15 8	19 5	45 5	12 9	13 2	37 9
Facil and other	8 0	3 0	2 3	0 9	1 4	4 7	19 1	3 7	1 8	26 0
Subtotal	41 7	31 2	28 4	22 6	38 0	39 8	70 9	31 8	31 2	70 1
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Total by Region										
No housing problem	55 7	62 7	67 4	70 9	57 7	53 2	32 2	66 5	63 4	29 2
One or more problems										
Afford only	16 7	22 5	19 9	21 4	24 1	20 0	7 0	16 2	20 7	7 6
Overcrowded + mix	20 8	12 1	9 4	6 3	16 8	23 2	44 8	14 1	14 3	38 2
Facil and other	6 8	2 8	3 4	1 3	1 4	3 6	16 0	3 2	1 5	25 0
Subtotal	44 3	37 3	32 6	29 1	42 3	46 8	67 8	33 5	36 6	70 8
Total	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Total Across Region										
No housing problem	100 0	4 1	9 1	47 1	2 1	10 3	14 3	3 6	6 4	2 9
One or more problems										
Afford only	100 0	4 9	8 9	47 4	3 0	13 0	10 3	2 9	7 0	2 6
Overcrowded + mix	100 0	2 1	3 4	11 2	1 7	12 1	53 3	2 0	3 9	10 3
Facil and other	100 0	1 5	3 7	7 1	0 4	5 7	58 2	1 4	1 3	20 6
Subtotal	100 0	3 1	5 5	24 2	2 0	11 4	37 8	2 3	4 6	9 0
Total	100 0	3 7	7 5	37 0	2 1	10 8	24 7	3 0	5 6	5 6

Affordability Problems in Tribal Areas

As pointed out in Chapter 5, affordability problems are not as frequent in Tribal Areas as they are for AIAN households elsewhere, but they are quite high in some cases.[33] The share

[33]The breakdowns on these tables are calculated so that subcategories add to totals, thus they do not exhibit all of the overlaps that occur The first category--Affordability only--is just that The second--Overcrowding and mixed--includes all of the overcrowded households, but some of these also have affordability and facility problems The third--Facility and other--includes households in units lacking plumbing and/or kitchen facilities, but some of these may also have affordability problems

of all Tribal Area households whose only problem is affordability is considerably higher for renters (24 percent) than owners (13 percent) and this distorts the comparison of the overall average with Indians living in other metropolitan and nonmetropolitan environments since Tribal Areas have higher ownership rates than are found in other types of areas

Among renters, the highest shares with an affordability-only problem are found in the Oklahoma and South Central regions (both at 32 percent). The lowest are much below those levels 9 percent in Arizona-New Mexico and 11 percent in Alaska For owners, there is not quite as much variation The highest is again the South Central (21 percent) followed by the North Central, Oklahoma, Eastern, and Pacific Northwest (all in the 16-18 percent range. The lowest affordability problem shares for owners, however, are found in the same regions as for renters: Arizona-New Mexico and Alaska (both at 6 percent)

Overcrowding and Facility Problems

Taking both these categories together, incidence rates do not vary dramatically between renters (26 percent) and owners (28 percent) for all Tribal Areas nationally. But there are major regional variations Two regions dominate in this regard. Alaska (with 63 percent of all households having these problems) and Arizona-New Mexico (61 percent) The next highest (South Central) is far below those levels at 27 percent. All the rest are in the 13-18 percent range except Oklahoma, which is again low at 8 percent.

There are compositional differences between the regions with the most serious problems in this regard In Arizona-New Mexico, by far the most frequent problem (affecting 45 percent of all households) is overcrowding In Alaska, 38 percent are overcrowded--the problems there are explained more by a lack of basic facilities The next highest in terms of overcrowding is the South Central region (23 percent). Rates of overcrowding are comparatively quite low elsewhere (all in the 9-17 percent range, again except for Oklahoma which is lowest at 6 percent)

Looking solely at the residual category (units that are not overcrowded but have facility deficiencies), problem levels are noteworthy only in Alaska (25 percent) and Arizona-New Mexico (16 percent) They are quite low in the Tribal Areas of all other regions.

Summary

To be sure, there are important regional differences in the incidence of housing problems in Tribal Areas. Probably most important is that physical problems (overcrowding and facility deficiencies) are considerably higher in two regions (Alaska and Arizona-New Mexico) than they are elsewhere Though lower than in these two, overcrowding rates in the Tribal Areas of all

are elsewhere Though lower than in these two, overcrowding rates in the Tribal Areas of all other regions are still serious (much above the national averages for non-Indians) but the incidence of facility deficiencies is quite low in most other regions.

The pattern with respect to affordability problems, however, appears to be almost the reverse of that for physical problems Oklahoma, for example, which has by far the lowest share of its units overcrowded or with facility deficiencies, has one of the highest shares with affordability problems And the regions that have by far the lowest share of renters with affordability problems are Alaska and Arizona-New Mexico

THE IMPACT OF HUD HOUSING ASSISTANCE

HUD's Housing Production Programs

The Federal government began to provide substantial amounts of new housing construction in Tribal Areas in the mid-1960s It has relied primarily on two programs

- ***The Rental Program***--essentially the national Public Housing program, implemented in Indian country with very little adaptation HUD grants go to IHAs who use them to acquire the rights to land and build new units, or acquire and rehabilitate existing ones, for rent by low-income families The IHAs then manage the properties and receive additional HUD funds to cover the difference between allowable operating costs and tenant payments toward rent (set not to exceed 30 percent of the tenant's income)

- ***The Mutual Help Program***--one of a very few Federal programs that have offered home-ownership to low-income families As in the Low Rent program, IHAs develop new housing with HUD grants, but purchasers are responsible for all operating and maintenance costs The purchasing household must make an initial $1,500 contribution (but tribes often meet this requirement on behalf of the household by contributing the land), and make a monthly "homebuyer payment" (set by the IHAs at between 15 and 30 percent of household income, normally much closer to the 15 percent end of this range)

By 1994, funding had been authorized for almost 100,000 units in these programs 75,400 units had been completed and were in management and the rest were in various stages of the development process (see Office of Indian Programs, 1993, and Office of Native American Programs, 1994, for more complete descriptions of these programs). These programs will be

assessed in full in the Final Report of this study, but it is important to review their outputs here because of their effect on the magnitude of housing needs in Tribal Areas.

The Distribution of IHA Housing in 1990

Table 6 3 shows the calculation of the number of AIAN occupied units provided by the IHAs under these programs in Tribal Areas in 1990 (at the time of the Census) Not all of the units in management in these programs are occupied (i e , some are vacant) and some that are occupied are occupied by non-Indians. The calculations, in effect, subtract vacant and non-Indian occupied units from the totals (data from HUD's MTCS and MIRS systems--see Chapter 1)

This contribution is indeed impressive There were a total of 60,700 AIAN occupied IHA units in Tribal Areas in 1990 This means that these programs were serving 26 percent of all Tribal Area AIAN households and 42 percent of all Low Income AIAN households in Tribal Areas (see household totals in Table 5.4--HUD assistance in provided only to Low Income households) This is a substantially higher rate of housing assistance than HUD typically has been able to provide to needy groups In 1989, HUD provided assistance to about 4 1 million renter households nationally (1 4 million in public housing projects, 1 7 million in other assisted projects, and 1.0 million through Section 8 tenant-based assistance--Casey, 1992)--4 1 million is only 22 percent of the total 18 9 million Low Income renters in the country at that time.

Table 6 3 also shows that there is considerable variation in the distribution of HUD assisted Indian housing by region HUD's contribution has been by far the highest in Tribal Areas of the Plains, California-Nevada, and North Central regions where 78 percent, 73 percent, and 64 percent of all Low Income AIAN households are served, respectively At the other extreme, HUD units serve only 14 percent of all Low Income AIAN households in the Tribal Areas of the South Central region, 27 percent in the Eastern Region, 32 percent in Oklahoma, and 33 percent in the Arizona-New Mexico region

Housing Problems in Assisted vs. Unassisted Units

Reliable data on the incidence of housing problems in HUD-assisted units are not available However, crude estimates can be made using the sample household survey data prepared for this study (see last section of Chapter 5) The data were assembled in accord with the framework of standards defined in Chapter 5 for those units in the sample that were HUD-assisted The results were that 21 percent of such units were identified as having serious facility or condition deficiencies If that was true (and is applied to 1990 conditions) it would mean that

Table 6 3
ESTIMATE OF AIAN OCCUPIED IHA HOUSING, 1990 AND 1994

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Anz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif No West	Reg 9 Alaska
LOW RENT PROGRAM										
Units in Mgmt 1994	26,225	3,389	1,241	2,778	174	9,051	6,346	1,320	1,582	344
Built 1990-94	1,769	191	100	0	0	489	641	202	105	41
Units in Mgmt 1990	24,456	3,198	1,141	2,778	174	8,562	5,705	1,118	1,477	303
% Occupied		95 0	95 0	80 0	70 0	95 0	91 0	93 0	96 0	91 0
% AIAN Occupied		97 0	77 5	33 1	50 9	97 9	97 0	96 2	97 7	46 4
AIAN Occ Units 1990	20,097	2,947	840	736	62	7,963	5,036	1,000	1,385	128
AIAN Occ Units 1994	21,664	3,123	914	736	62	8,418	5,602	1,181	1,484	145
MUTUAL HELP AND OTHER PROGRAMS										
Units in Mgmt 1994	47,847	1,355	2,071	14,666	387	7,114	11,258	3,257	2,787	4,952
Built 1990-94	4,910	179	221	920	20	518	1,615	486	430	521
Units in Mgmt 1990	42,937	1,176	1,850	13,746	367	6,596	9,643	2,771	2,357	4,431
% Occupied		92 3	99 7	96 6	96 3	92 8	95 8	96 7	99 0	98 0
% AIAN Occupied		99 4	99 4	97 8	93 0	98 5	99 3	99 2	98 4	96 4
AIAN Occ Units 1990	40,564	1,079	1,834	12,980	329	6,031	9,172	2,657	2,296	4,186
AIAN Occ Units 1994	45,221	1,244	2,053	13,849	347	6,504	10,708	3,123	2,715	4,678
TOTAL AIAN OCC IHA UNITS (000)										
AIAN Occ Units 1990	60 7	4 0	2 7	13 7	0 4	14 0	14 2	3 7	3 7	4 3
AIAN Occ Units 1994	66 9	4 4	3 0	14 6	0 4	14 9	16 3	4 3	4 2	4 8
AIAN HOUSEHOLDS, TRIBAL AREAS (000)										
Total 1990	234 4	8 6	17 6	86 6	4 9	25 4	57 9	7 1	13 2	13 1
Low Income 1990	144 3	6 3	9 8	43 2	2 8	17 9	42 6	5 0	7 9	8 7
Total 1994	264 8	9 5	21 4	100 3	6 0	27 6	63 3	7 7	14 6	14 4
PERCENT SERVED BY IHA PROGRAMS										
Total 1990	25 9	46 8	15 2	15 8	8 0	55 2	24 5	51 8	28 0	32 9
Low Income 1990	42 0	64 3	27 3	31 7	13 7	78 0	33 3	72 5	46 7	49 7
Total 1994	25 3	46 0	13 9	14 5	6 8	54 1	25 8	55 9	28 8	33 5

about 12,800 HUD units had such deficiencies. The total units with such deficiencies estimated for Tribal Areas, was 72,700 This would imply that 59,900 unassisted units (or 35 percent of all 173,700 unassisted units) had serious condition or facility deficiencies

The same methods yields the estimate that about 14,600 of all HUD-assisted units (24 percent) were either overcrowded and/or had physical deficiencies. By subtraction from the totals, this would imply that 79,200 unassisted units (or 45 percent of the total unassisted stock) had such problems. In comparison, there were about 84,200 Low Income households in Tribal Areas that did not live in HUD-assisted units. We know that sampling error implies a fairly large range of uncertainty around these estimates However, they do indicate at the very least, that a very high proportion of all Low-Income households in Tribal Areas that do not now receive HUD assistance have very serious housing problems

These estimates are based on official Census housing stock counts. They change markedly if adjustments are made to compensate for the undercount discussed in Chapter 1 The estimates below were derived by the same methods as those above, but assuming the total number of Tribal Area housing units (and the numbers with various housing problems) are 12 2 percent larger than noted in the last two paragraphs [34]

Total units with severe condition/facility problems	
Based on official counts	72,700
Adjusted for undercount	81,600
Unassisted units with severe condition/facility problems	
Based on official counts	59,900
Adjusted for undercount	68,800
Total units, physical problems and/or overcrowded	
Based on official counts	93,800
Adjusted for undercount	105,200
Unassisted units, physical problems and/or overcrowded	
Based on official counts	79,200
Adjusted for undercount	90,600

Comparisons with BIA Inventory Data

Until now, the only available estimates of housing problems in AIAN Areas have been based on a Bureau of Indian Affairs (BIA) Inventory, which a recent analysis demonstrated to be unreliable (Housing Assistance Council, 1992) The most recent estimate based on this source (used by HUD--see Office of Native American Programs, 1994) stated that 16,700 non-assisted units in AIAN Areas needed replacement and another 53,300 needed renovation (total of 70,000 units)

This is number is coincidentally similar to the range just estimated for units with severe condition/facility problems (59,900 to 68,800) However, these two sets of numbers do not match. BIA data do not cover the full range of Census identified Tribal Areas and appear to underestimate the number of AIAN households in the Areas they do cover, the BIA based estimate of total AIAN households in Tribal Areas in 1993 was only 183,900 whereas the full count in the 1990 Census was 234,400 It seems likely that BIA based estimates overstate the

[34]As to the question of sampling error around these numbers, the reader should consult the footnote related to estimates of total housing problems in Tribal Areas presented in Chapter 5

extent of physical housing problems in some areas but understate (or ignore them altogether in others). This adds further support for the conclusion that BIA Inventory data are not an adequate base for allocating housing assistance funds.

DIVERSITY IN HOUSING PROBLEMS ACROSS TRIBAL AREAS

Analysis

As was noted in Chapter 3, regional variations tell us something about Tribal Area diversity, but they by no means explain it all To provide a better understanding, the same type of regression approach has been used to test the relationship between the key variables identified in Chapter 3 and the extent of Tribal Area housing problems.

The evidence above suggest that the share of all units with one or more problems is not likely to be a meaningful aggregate for these purposes, since it is made up of two very different types of conditions that seem to behave in opposing directions: where the incidence of overcrowding and physical deficiencies is high, the share with pure affordability problems seems to be low, and vice versa

Accordingly, two separate analyses have been run In the first, the dependent variable was the share of all units overcrowded and/or with physical deficiencies, and in the second, the dependent variable was the share of all households whose only housing problem is affordability

Both analyses use the same independent variables The first two are those that proved to be highly significant in the analyses in Chapter 3 (1) the log of the distance between the Tribal Area and the nearest large urban area, and (2) the ratio of total population to AIAN population Others included were: (3) PPSE employment per 1,000 populations, and (4) the population size of the Tribal Area

The first regression explained 37 percent of the variance in the share overcrowded and/or with facility deficiencies Both the PPSE and the distance variables were significant at the 99 percent level, and the population size variable at the 95 percent level. The ratio of total to AIAN population was less so (level of 0 2615) All signs were as expected The share with these physical problems tends to *increase* the greater the distance from a large urban center and the smaller the ratio of total to AIAN population, the level of PPSE employment, and the total population of the area

The second regression was not as strong (explaining 17 percent of the variation in the affordability share), but all independent variables were significant at the 99 percent level, except for population size (0 154) And the signs were the reverse of those found in the analysis above. Affordability problems tend to *decrease* the greater the distance from a large urban center and the smaller the ratio of total to AIAN population, the level of PPSE employment, and the total population of the area

Full specifications and results of these regressions are provided in Annexes 6A and 6B at the end of this chapter

The Typology and Housing Problems and Needs

Again, to illustrate the contrasts between different types of Tribal Area environments, this section returns to the typology developed in Chapter 3--this time to examine differences in housing problems and needs in the various groups it defines. Table 6.4 shows the distribution of housing units by group and type of housing problem Table 6 5 expresses the relationships in percentage terms, and will be referred to more frequently. Results are as anticipated, given the regression analysis above

Total overcrowding and/or facility problems were highest in the Navajo reservation (78 percent) and Alaska (71 percent), still high in other areas that were not Large, Open, or Near Urban (47 percent), and much lower in all other types of areas.

Affordability problems were highest in all groups in the Near Urban category and the Large Open Tribal Areas that were more remote (averaging around 20 percent), and lowest in Navajo (5 percent), Alaska (8 percent), and others in the remote category (15 percent).

All housing problems The pattern for the totals of these two categories resembles that for the incidence of overcrowding and/or facilities, but the variations are not as extreme.

Housing problems for Very Low-Income Groups. VLI shares tend to be higher in the more remote Tribal Areas as does the total incidence of housing problems. It is not surprising then that these areas rank highest when both indicators are combined. On the Najavo reservation, over half (52 percent) of all households are VLI households with housing problems. The comparable share is 43 percent in Alaska, and 33 percent for others that are remote but not Large and Open The comparable share is only 4 percent in Areas that are Near Urban, Large, and Open.

Table 6 4
MARKET TYPOLOGY OF AIAN AREAS, HOUSING PROBLEMS (No of households, 000)

		HOUSEHOLDS WITH HOUSING PROBLEMS								
		All Households			Low-Income Households			Very Low-Inc Households		
	Total Hsehlds	Total	C F and O C	Afford only	Total	C F and O C	Afford only	Total	C F and O C	Afford only
NEAR URBAN AREAS										
Large-Open										
Strong Prv Empl										
Oklahoma	56 0	16 0	4 0	12 0	13 1	2 6	10 4	9 9	1 8	8 1
Other	6 7	2 7	1 0	1 7	2 3	0 8	1 5	1 7	0 5	1 2
Subtotal	62 7	18 6	5 0	13 6	15 3	3 4	11 9	11 6	2 3	9 3
Lower Prv Empl	11 7	4 2	1 7	2 5	3 4	1 2	2 2	2 8	0 9	2 0
Total	74 4	22 8	6 7	16 1	18 8	4 6	14 1	14 4	3 2	11 2
Other										
Strong Prv Empl	11 6	3 8	1 4	2 4	3 0	0 8	2 2	2 4	0 5	1 9
Lower Prv Empl	16 5	7 1	4 8	2 3	6 0	3 8	2 3	4 8	2 7	2 2
Total	28 1	10 9	6 2	4 7	9 1	4 6	4 5	7 2	3 1	4 1
Total	102 5	33 7	12 9	20 8	27 8	9 2	18 6	21 6	6 3	15 3
REMOTE										
Large-Open										
Strong Prv Empl	28 8	9 0	2 5	6 5	7 6	1 8	5 9	5 9	1 2	4 7
Lower Prv Empl	11 7	4 3	1 9	2 4	3 8	1 6	2 3	3 2	1 1	2 1
Total	40 5	13 3	4 5	8 8	11 5	3 3	8 1	9 1	2 3	6 8
Navajo	35 9	27 9	26 2	1 7	22 7	21 1	1 6	18 6	17 1	1 5
Other										
Strong Prv Empl	2 7	0 9	0 6	0 3	0 8	0 4	0 3	0 6	0 3	0 3
Lower Prv Empl	39 2	18 6	12 1	6 5	15 9	9 6	6 3	13 2	7 4	5 8
Total	41 9	19 6	12 8	6 8	16 7	10 0	6 6	13 8	7 7	6 1
Total	118 3	60 8	43 5	17 3	50 9	34 5	16 4	41 4	27 1	14 3
ALASKA	**13 2**	**9 3**	**8 3**	**1 0**	**7 0**	**6 2**	**0 9**	**5 7**	**4 9**	**0 8**
TOTAL	234 0	103 8	64 7	39 2	85 7	49 8	35 9	68 7	38 3	30 4

VARIATIONS IN THE HOUSING PROBLEMS OF URBAN INDIANS

Introduction

As in Chapter 4, this discussion of housing needs and conditions of urban Indians relies on analysis of Census data for the 15 MSAs and other sources. Responses from interviews with Indian Community Center directors, discussions with local and national PHA officials, and

Table 6 5
MARKET TYPOLOGY OF AIAN AREAS, HOUSING PROBLEMS (Pct. of households)

		HOUSEHOLDS WITH HOUSING PROBLEMS								
		All Households			Low-Income Households			Very Low-Inc Households		
	Total Hsehlds	Total	C F and O C	Afford only	Total	C F and O C	Afford only	Total	C F and O C	Afford only
NEAR URBAN AREAS										
Large-Open										
Strong Priv Empl										
Oklahoma	100 0	28 5	7 1	21 4	23 3	4 7	18 6	17 6	3 2	14 4
Other	100 0	39 7	15 0	24 6	33 9	11 5	22 5	25 3	7 6	17 7
Subtotal	100 0	29 7	8 0	21 8	24 5	5 4	19 0	18 4	3 7	14 8
Lower Priv Empl	100 0	35 7	14 5	21 2	29 2	10 3	18 9	24 0	7 3	16 7
Total	100 0	30 7	9 0	21 7	25 2	6 2	19 0	19 3	4 2	15 1
Other										
Strong Priv Empl	100 0	32 5	12 0	20 6	26 1	7 0	19 1	20 4	4 0	16 4
Lower Priv Empl	100 0	43 0	29 0	14 0	36 6	22 7	13 8	29 3	16 2	13 1
Total	100 0	38 7	22 0	16 7	32 2	16 2	16 0	25 7	11 2	14 5
Total	100 0	32 9	12 6	20 3	27 1	9 0	18 2	21 1	6 1	14 9
REMOTE										
Large-Open										
Strong Priv Empl	100 0	31 2	8 7	22 4	26 4	6 1	20 3	20 5	4 2	16 3
Lower Priv Empl	100 0	36 9	16 7	20 2	32 8	13 6	19 3	27 3	9 7	17 6
Total	100 0	32 8	11 0	21 8	28 3	8 2	20 0	22 5	5 8	16 7
Navajo	100 0	77 8	73 0	4 8	63 3	58 8	4 5	51 7	47 5	4 2
Other										
Strong Priv Empl	100 0	34 8	23 4	11 4	27 8	16 4	11 4	22 0	11 6	10 4
Lower Priv Empl	100 0	47 6	31 0	16 6	40 7	24 5	16 2	33 6	18 8	14 8
Total	100 0	46 7	30 5	16 2	39 8	24 0	15 9	32 9	18 3	14 5
Total	100 0	51 4	36 7	14 7	43 0	29 2	13 8	35 0	22 9	12 1
ALASKA	**100 0**	**70 7**	**63 1**	**7 6**	**53 2**	**46 7**	**6 6**	**43 0**	**36 9**	**6 1**
TOTAL	**100 0**	**44 4**	**27 6**	**16 7**	**36 6**	**21 3**	**15 3**	**29 4**	**16 3**	**13 0**

information from case studies are presented here to amplify and illustrate the statistical information on housing needs and conditions.

Housing Problems: Overview

The overall housing problems of the AIAN population in metropolitan areas was characterized in Chapter 5. Here they can be examined in more detail, pointing out contrasts between central cities and suburbs and between individual metropolitan areas.

A summary of important Census measures for the 15 selected MSAs is presented in Table 6 6. Affordability stands out as the dominant problem in both central cities and suburbs where 37 percent and 39 percent of all AIAN households are affected, respectively. The AIAN central city rate is only 30 percent above that for central city non-Indians, in the suburbs, the AIAN share with affordability problems is almost twice that for non-Indians. In our interviews with community center directors, most stated that affordability was a major problem for half or more of the Indian households they served.

While not as prevalent as in Tribal Areas, overcrowding is still a quite frequent problem for Indian households living in urban areas, particularly in central cities where the overcrowding rate for them is 13 percent (3 3 times the rate for non-Indians) The AIAN overcrowding rate in the suburbs is somewhat lower (10 percent) but this level is five times the average for suburban non-Indians) In our interviews, 18 percent of directors said that overcrowding was a major problem for Indian families in their community Census data indicate that in a few MSAs, including Phoenix and Tucson, over 25 percent of Indian families are overcrowded

As explained in Chapter 5, full data on housing quality in urban areas are not available, but the age of housing may serve as a rough proxy. Census data indicate that housing for Indian homeowners in urban areas is likely to be newer than that of non-Indian owners, especially in the suburbs (only 16 percent AIAN owners in the suburbs live in units built in 1949 or earlier, compared to 21 percent for non-Indian owners) But the housing occupied by AIAN renters is older than that of non-Indian renters in all areas Pre-1949 housing accounts for 42 percent of the units of AIAN central city renters, only slightly above the share for non-Indian renters (38 percent) In the suburbs, however, the contrast is dramatic 53 percent of all AIAN renters are in pre-1949 units, almost four times the share for suburban non-Indians

The views of the directors of urban Indian community centers on housing quality are mixed Where they stated that Indians live in identifiable neighborhoods, the quality of the housing in those neighborhoods was characterized as ranging anywhere from "okay" to "terrible " In many of these areas, homes are perceived as severely substandard, in need of major repair, and homes that "no one else wants " In other of these areas, the housing stock is mixed In Chicago, for example, some housing is substandard, but some has been rehabbed and is adequate. In Denver, housing in areas of high Indian concentration consists both of the older,

Table 6 6
URBAN INDIANS HOUSING PROBLEMS

Indicator	Percent AIAN	Percent Non-AIAN	Ratio AIAN/ non-AIAN
Affordability Problem			
Central Cities	37	29	1 3
Suburbs	39	21	1 9
Overcrowding			
Central Cities	13	4	3 3
Suburbs	10	2	5 0
Unit Built 1949 or earlier, Renters			
Central Cities	42	38	1 1
Suburbs	53	14	3 8

substandard homes of families who have lived in the area a long time, and of the newer homes of younger Indian professionals who are just moving into the area.

There was general agreement, however, that the typically large size of AIAN families made it much more difficult for them to find adequate housing A major complaint about the rental stock in many areas is the high cost and/or unavailability of units with a larger number of bedrooms Urban Indians are often afraid to complain about substandard conditions frequently associated with older housing because they fear they will not find adequate housing to accommodate all of their family members

Community center directors also named a number of other barriers to decent and affordable housing for urban Indians These barriers included unemployment and subsequent low-incomes; poor credit and rental histories, lack of education about urban housing, both federally-assisted and private market; and few financial institutions willing to work with the Indian community.

Housing Problems: Diversity

Table 6 7 shows the percentages of all AIAN households that have housing problems in each of the 15 MSAs Two Census categories are considered (defined somewhat differently than on Table 6 6): the share that have an affordability problem only, and the share that have an overcrowding and/or plumbing/kitchen facility problem

Table 6 7
PERCENT OF AIAN HOUSEHOLDS WITH HOUSING PROBLEMS--15 MSAs

	Total one or more prob			Affordabil prob only			Overcrowd & facil prob		
	Total Metro	Central City	Sub-urbs	Total Metro	Central City	Sub-urbs	Total Metro	Central City	Sub-urbs
Albuquerque	43 1	44 0	40 3	24 2	28 2	12 6	18 9	15 8	27 7
Chicago	39 6	44 9	34 1	26 9	28 5	25 3	12 7	16 4	8 8
Dallas	36 8	46 1	32 2	27 4	32 1	25 1	9 4	14 0	7 1
Denver	39 7	48 6	33 8	33 1	39 6	28 8	6 6	9 0	5 0
Detroit	33 4	49 6	30 0	27 2	38 9	24 7	6 2	10 7	5 3
Los Angeles	47 7	49 0	46 9	32 0	30 5	32 7	15 7	18 5	14 2
Minneapolis	43 7	55 4	34 0	34 2	42 8	27 1	9 5	12 6	6 9
New York	49 3	49 9	43 7	29 6	29 1	34 5	19 7	20 8	9 2
Oakland	41 7	51 0	40 1	33 7	33 8	33 7	8 0	17 2	6 4
Oklahoma City	30 8	33 0	29 2	23 6	24 9	22 6	7 2	8 1	6 6
Phoenix	51 1	50 5	51 6	23 6	25 3	22 0	27 5	25 2	29 6
Sacremento	43 5	49 1	41 7	33 5	35 2	33 0	10 0	13 9	8 7
Seattle	37 3	42 0	35 3	28 8	33 0	27 0	8 5	9 0	8 3
Tuscon	51 3	49 2	52 7	20 5	29 6	14 5	30 8	19 6	38 2
Tulsa	27 4	29 9	25 8	22 0	24 1	20 6	5 4	5 8	5 2
Total	39 8	44 1	36 7	27 4	29 6	25 9	12 4	14 5	10 8
AVERAGES									
Group 1	41 4	48 4	37 8	29 5	32 2	29 3	12 0	16 3	8 5
Group 2	33 8	35 6	31 8	23 3	25 7	18 6	10 5	9 9	13 2
Group 3	48 7	51 7	46 1	26 1	32 6	21 2	22 6	19 1	24 9

Group 1 = Chicago, Dallas, Detroit, Los Angeles, New York, and Oakland
Group 2 = Albuquerque Oklahoma City, and Tulsa
Group 3 = Minneapolis, Phoenix, and Tucson

There is less diversity among these MSAs in these conditions that was found among Tribal Areas The share with an affordability problem only averaged 27 percent (averages of 30 percent in the central cities and 26 percent in the suburbs) Shares across the MSAs ranged from 22 percent (Tulsa) to 34 percent (Minneapolis and Sacramento)

Consistent with the findings of the national overview presented in Chapter 5, overcrowding/facilities problems for AIAN households are less frequent in these metropolitan areas than are affordability problems Overall, 12 percent had an overcrowding and/or facility problem as defined (averages of 15 percent in the central cities and 11 percent in the suburbs) Here, more variation is evidenced The rates ranged from only 5 percent in Tulsa to 31 percent in Tucson.

The groupings of MSAs identified in Chapter 4 as exhibiting quite different conditions for Indians based on social and economic problem indicators also exhibit strong contrasts in the frequency of AIAN housing problems Group 2 MSAs (smaller MSAs near to a sizeable number of tribal areas) was one of two in which Indians fared better economically, and this appears to be reflected in their housing circumstances as well. They had by far the lowest averages with affordability-only problems (23 percent) and overcrowding/facility problems (11 percent).

The other group in which the AIAN population had fewer social and economic problems included the largest MSAs, farthest from Tribal Areas (Group 1) They also exhibit a quite low average for overcrowding/facilities problems (12 percent), although they have a much higher share in the affordability-only category (30 percent) The latter finding is not surprising in that, as discussed in Chapter 3, America's largest urban agglomerations tend to have by far the nation's highest rent levels

In Group 3 MSAs (mid-sized, near to only a few Tribal Areas), where Indians fared worst in economic terms, AIAN overcrowding/facility problem rates area also highest by far (averaging 22 percent). At 26 percent, their AIAN affordability-only average is substantially above that for Group 2

Homelessness

As with Indians who live in tribal areas, homelessness is also a problem among urban Indians The survey of homelessness that has generally been considered the most reliable indicates that 2 3 percent of the homeless individuals in the U.S. are Indians--three times their share in the general population [35] Of the community directors we surveyed, 86 percent reported that homelessness is a significant problem for the Indian community they serve. However, unlike homelessness in Indian country, which is primarily manifested in overcrowding, homelessness in urban areas many times means individuals and families living in temporary shelters or on the street

Federal Housing Assistance Provided to Urban Indians

Of all community center directors interviewed, 82 percent said that Indians in their service area lived predominantly in private, rather than public, housing. Most do not feel that this pattern is due to a lack of education about the availability of federal housing opportunities· 85 percent said that Indians in their community were generally aware of publicly-assisted housing programs. Most said they believe that federal programs are not meeting the needs of American Indians and that local Public Housing Authorities are not responsive to the needs of the Indian community.

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[35]This survey, conducted by the Urban Institute, is described in Burt (1992)

While no group is adequately served by Federal housing programs, Indians seem to be represented at a far lower rate than non-Indians Table 6.8 indicates while significant shares of AIAN households in all 15 MSAs have Very Low Incomes, only a tiny fraction are served by public housing The highest service ratio is in the Oklahoma City MSA, where 27 percent of all AIAN households are in the VLI group, but still only 14 percent of those households live in public housing units

The worst performances in this regard are by the largest housing authorities HUD MTCS system records show that three of them (Chicago, Dallas, and Detroit) have no American Indian or Alaska Native tenants whatsoever, and for two others (Los Angeles and New York) AIAN households account for only 0.1 percent of all tenants--as shown on Table 6 9. In no case do Indians account for more than 3.8 percent of all public housing tenants

Data in Table 6 9 suggests that Indians that are served by public housing tend to be those most in need In almost all cases, the shares of all AIAN households in public housing that are female headed, below the poverty line, and without assets, are substantially above the comparable shares for non-Indian tenants.

According to several interview respondents, the underrepresentation of Indians in public housing may be at least partially self-imposed For example, many Indians, as well as other ethnic groups, may prefer not to live in public housing because their units usually cannot accommodate extended families Also, some interview respondents stated that Indians are generally reluctant to do business with the federal government and prefer to seek help from family members or the Indian community

Respondents suggested several reasons why federal housing programs do not work, both for the general population and, specifically, for urban Indians First, waiting lists are often so long that people are discouraged from even applying Even when the waiting list is not so long, there is the belief that there is "too much red tape" associated with government housing For example, some interview respondents said that inspection and occupancy rules are too strict and credit and rental history verifications do not accommodate the experience of people coming from Tribal Areas.

Interview respondents were asked how the federal government could improve its delivery of housing programs to urban Indians. Several suggested that more assisted housing be built, especially larger units with three or more bedrooms. However, with the move away from public housing towards increased use of certificates and vouchers, other approaches might be used to achieve the same ends. For example, Indian community centers could provide housing mobility programs to assist participants in finding apartments in neighborhoods which may have more adequate and desirable housing It was also suggested that non-profits (like Indian community

Table 6 8
AIAN HOUSEHOLDS SERVED BY PUBLIC HOUSING–15 MSAs

MSA	Pct AIAN Households Very Low Income	Pct of Eligible AIAN Households in Public Housing	Pct Very Low Income AIAN Households in Public Housing
Albuquerque	36	3 5	9 7
Chicago	27	0 0	0 1
Dallas	26	0 0	0 0
Denver	35	1 2	3 4
Detroit	29	0 0	0 0
Los Angeles	26	0 1	0 4
Minneapolis	44	2 7	6 2
New York	38	0 1	0 3
Oakland	23	0 3	1 2
Oklahoma City	27	3 8	14 0
Phoenix	39	3 3	8 5
Sacramento	27	1 1	4 0
Seattle	30	2 4	7 8
Tucson	50	2 9	5 8
Tulsa	26	1 4	5 5

centers) could act as liaisons between PHAs and the Indian community to disseminate information about assisted-housing opportunities, process applications, conduct orientation sessions, and assist in finding and maintaining assisted housing.

Second, it was suggested that more flexibility is needed on certain rules, such as occupancy standards and credit and rental history verification Occupancy rules could be more flexible to accommodate larger families. It was noted that rules such as "one person per bedroom" were culturally biased, not taking into account the traditional living situation of many Indian families To expedite housing references, it was suggested that notarized statements from IHAs or tribal housing staff be accepted as rental history verification when no conventional documentation is available In addition, stricter enforcement of other rules was also seen as necessary, such as addressing fair housing laws and enforcing local building codes

On the homeownership side, several respondents suggested that a federal homeownership program, like Mutual Help, would be beneficial and should be available to urban Indians. Indian community centers could work directly with IHAs, or IHA-like entities could be created in urban communities

Table 6 9
AIAN AND NON-AIAN PUBLIC HOUSING TENANTS--15 MSAs

	Pct of Total Pub Hsg Tenants		Percent of Tenants in Each Group					
			Female-Headed		Below Poverty		No Assets	
PHA	AIAN	Non-AIAN	AIAN	Non-AIAN	AIAN	Non-AIAN	AIAN	Non-AIAN
Albuquerque	3 5	96 5	86 2	79 4	79 3	79 1	100 0	93 0
Chicago	0 0	100 0	NA	78 8	NA	100 0	NA	100 0
Dallas	0 0	100 0	NA	86 9	NA	85 1	NA	100 0
Denver	1 2	98 8	82 6	66 7	82 6	74 7	95 7	92 6
Detroit	0 0	100 0	NA	75 1	NA	73 5	NA	98 9
Los Angeles	0 1	99 9	60 0	68 1	40 0	69 5	90 0	88 6
Minneapolis	2 7	97 3	55 6	54 9	71 1	52 9	95 9	63 9
New York	0 1	99 9	74 3	72 6	38 6	42 1	1 4	1 9
Oakland	0 3	99 7	88 9	73 6	66 7	52 4	100 0	99 8
Oklahoma Cit	3 8	96 2	57 9	70 2	87 5	75 7	100 0	98 5
Phoenix	3 3	96 7	84 1	74 8	87 5	82 4	88 6	82 7
Sacramento	1 1	98 9	57 9	31 7	26 3	16 8	63 2	75 2
Seattle	2 4	97 6	66 9	46 3	71 2	63 8	92 6	73 9
Tulsa	1 4	98 6	72 5	29 6	95 0	46 1	100 0	97 4
Tucson	2 9	97 1	85 0	77 5	90 0	78 4	75 0	59 6

In making recommendations on how the federal government could be more responsive to the needs of urban Indians, respondents suggested that HUD work more closely with Indian-serving agencies, provide education to non-profits on how programs work, and let these organizations know about openings, both in housing and employment. They also suggested that Indians be more involved in the planning or policy and decision making process of the Public Housing Authority, for example, by being asked to serve on PHA boards

Case study interviews provide anecdotal information about the experience of urban Indians with federal housing programs In the San Francisco Bay area, for example, we were told that the relationship between local HUD staff and some sectors of the Native American population is strained In San Francisco, the problem stems primarily from recent takeovers of HUD properties by the Native American homeless community Informants related a brief history of their experience with HUD and the company that manages the Geneva Towers public housing facility (now called Red Balloon II by Native American activists) in the Visitacion Valley area in the southern part of the city

> In 1989, about 70 families were removed from the City Center Hotel Shelter in San Francisco and relocated to Geneva Towers In the two years that a certain company had been managing the place, over 200 families and individuals have

> been 'displaced and evicted.' Of those 70 families relocated to Geneva Towers in 1989, only 5 remain today. Many of the evictions were illegal and the Department of Social Services colluded with HUD and the management company in these wrongdoings

In addition to the belief that the government has not been dealing fairly with the Native American community, the informants also believe that increased security at Geneva Towers, such as lock-down fences and surveillance cameras, were not installed to protect tenants, but to harass them They stated that evictions and harassment by police were targeted to those tenants who "were involved with any political organizing to change their situation at Red Balloon II." Such organizing activities included Geneva Towers Tenants Association meetings, candlelight vigils, and displays of protest banners out of windows The informant group further alleged that the management company does not hire minorities. The racial composition of the building, according to informants, is 85 percent Black, and the rest Samoan, East Indian, Asian, Hispanic, White, and American Indian Data from the San Francisco Public Housing Authority indicate that of the total 6,776 households in public housing as of July, 1993, 13 were American Indian or Alaska Native.

In Oakland, 9 of the 3,317 households in public housing are American Indian or Alaska Native. Several informants noted that the elderly are actively recruited by public housing authorities for subsidized housing When units become available, for example, elderly residents are often asked to refer their elderly friends, and vacancies are generally not advertised to the public The Indian community here suggests that there is a great need for "clean and sober" public housing apartments for recovering alcohol and drug users, in addition to "drug free zones" around public housing complexes And while Section 8 seems to be preferred by Indian families in Oakland, it is often difficult to work with because "many Indians have no steady jobs and are highly mobile." Informants noted that if Indian families have problems with their landlord, they would rather just leave than work them out, thus creating poor housing references for the future

Housing Choice and Homeownership

Urban American Indians and Alaska Natives are not unlike the general population in terms of housing preferences Most would like to be homeowners and live in a single-family detached home Two-thirds of the Indian community center directors that we interviewed indicated that Indians in their community would typically rather live in a single-family home than any other type of dwelling (e.g., townhouse, apartment, mobile home) And three-fourths said that Indians in their community typically prefer to own rather than rent.

Homeownership for many urban Indian families is not an impossible dream Census data indicate that homeownership rates for Indian households in our 15 MSAs are substantial Nonetheless, they are lower than those for non-Indian households on average (51 percent vs. 56

percent), although Indian households have higher homeownership rates than both blacks and Hispanics In addition, a large share of Indian renter households in our 15 MSAs are above 95 percent of area median income, which should make them candidates for homeownership (Table 6 10) In Chicago, for example, 75 percent of the Indian renter households in the suburbs have incomes above 95 percent of area median, a percentage higher than that for the non-Indian population

Interview information from surveys and case studies indicate that, although they have the financial means to buy a home, many Indian families still face barriers to homeownership. Many are wary of or have little experience with traditional housing financing systems Like other disadvantaged groups, they may not have adequate savings for downpayment, or other up front costs, or may not have an established or spotless credit history Others lack information regarding the responsibilities of homeownership. Still others are reluctant to approach traditional financial institutions, such as banks and mortgage companies

Interestingly, in three cities--Chicago, San Francisco, and Omaha--community directors noted a preference by their service population for renting rather than owning. In part, this preference is due to home prices, especially in high housing cost areas such as San Francisco, but this may also arise because, for many urban Indians, owning a home is a relatively new concept The Indian community, however, recognizes the potential and desire for homeownership One-third of the community centers we surveyed already provide some kind of housing assistance, several of which focus on homeownership opportunity.

Addressing the Housing Needs of Indians in Urban Areas

The housing needs of Indians living in urban areas seem to focus on three major issues:

- The need for better service provision through federally-assisted housing programs;
- The need for decent and affordable rental units that would accommodate extended families; and
- The need for homeownership opportunities

Access to Federal Programs could be improved through better outreach and education provided by Indian community centers. Our survey data indicate that Indians are often reluctant to ask for assistance from government agencies. Indian community centers could act as liaisons between PHAs and the Indian community to disseminate information about assisted-housing opportunities, process applications, conduct orientation sessions, and assist in finding and maintaining assisted housing In addition, certain regulations, such as occupancy rules, could be made more flexible to accommodate the experience of families coming from Indian country.

Table 6 10
PERCENT OF AIAN AND NON-INDIAN RENTERS, INCOME ABOVE 95 PERCENT OF MEDIAN

	AIAN			Non-Indian		
	Total Metro	Cent City	Sub-urb	Total Metro	Cent City	Sub-urb
Albuquerque	51	67	32	60	63	47
Chicago	66	51	75	64	52	70
Dallas	64	47	68	66	59	70
Denver	58	44	64	65	55	68
Detroit	58	30	63	61	40	65
Los Angeles	66	68	65	65	66	65
Minneapolis	58	42	64	64	54	66
New York	63	62	63	69	66	67
Oakland	69	60	71	71	59	73
Oklahoma City	56	58	55	63	63	64
Phoenix	48	58	42	63	62	64
Sacramento	66	63	67	66	61	68
Seattle	57	53	59	66	62	68
Tucson	30	61	20	62	56	68
Tulsa	55	62	61	62	64	60

Access to decent and affordable larger rental units could be improved through more flexible Indian block grants Census and survey data suggest that many Indians prefer to live in extended family situations, but that they are unable to find affordable and decent housing units to accommodate them Block grant funds (under the Community Development Block Grant or HOME programs) could be extended to urban Indian CDCs to develop and manage housing units suitable for the Indian community These funds could be channeled through state or local governments to established Indian housing organizations or could be used to improve the capacity of existing Indian organizations to develop housing expertise.

Access to homeownership opportunities could be improved with homebuying assistance to eligible Indian households. Our interviews suggest that many Indian households are not participating in homebuying opportunities, despite the fact that they are financially able. Some, like other minorities, do not have adequate savings for a downpayment or acceptable credit history. Others lack information regarding the responsibilities of homeownership. Still others are reluctant to approach traditional financial institutions, such as banks and mortgage companies.

Homebuying assistance could be provided through Indian community centers and could include government or privately-funded grants or low-interest loans for down payments and closing costs. In addition, community centers could also provide homebuying counseling to assist

potential homeowners through the homebuying process. However, it would seem extremely important that traditional private financial institutions play a key role in providing homeownership opportunities for American Indians and Alaska Natives, as they do for other Americans, in order to prevent the further "ghettoizing" of the housing experience of urban Indians.

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Annex 6A
Multiple Regression Analysis 1

Dependent Variables	OPROB	Other Than Affordability Problem For AIAN Households, (Overcrowding/Facility Mix), AIAN Area
Independent Variables.		
	SHARE	Ratio Of Total Tribal Area Population To AIAN Population
	PPSE	Private For-Profit and Self-Employed Persons Per 1,000 Persons
	PSIZE	If AIAN Area Population Greater Than 400 Persons, PSIZE = 1, 0 Otherwise
	LNDIS50	Natural Log Of Distance From AIAN Area To Nearest Urban Place Of 50,000 Or More Persons

Variation

R-Square	36 70
Standard Error	28 31

Analysis of Variance

Degrees of Freedom	4
Mean Dep Variable	40 00
F Value	72 75
Probability > F	0001

Variable:	Parameter Est :	Std. Error.	T for HO:	Prob.> ITI:
INTERCEPT	-1 73	6 24	-0 27	7819
SHARE	-0.08	0 07	-1 12	2615
PPSE	-1 08	0 01	-6 70	0001
PSIZE	-5 78	2 67	-2 16	0312
LNDIS50	11 76	1 09	10 70	0001

Annex 6B
Multiple Regression Analysis

Dependent Variables	AFFORD	Affordability Problem For AIAN Households, AIAN Area
Independent Variables		
	SHARE	Ratio Of Total Tribal Area Population To AIAN Population
	PPSE	Private For-Profit and Self-Employed Persons Per 1,000 Persons
	PSIZE	If AIAN Area Population Greater Than 400 Persons, PSIZE = 1, 0 Otherwise
	LNDIS50	Natural Log Of Distance From AIAN Area To Nearest Urban Place Of 50,000 Or More Persons

Variation

R-Square	17 63
Standard Error	12 34

Analysis of Variance

Degrees of Freedom	4
Mean Dep Variable	12 38
F Value	26 86
Probability > F.	0001

Variable:	Parameter Est.:	Std. Error:	T for HO:	Prob.> ITI:
INTERCEPT	17 65	2 72	6 48	0001
SHARE	0 11	0 03	3 51	0005
PPSE	0.02	0.00	5 00	0001
PSIZE	1 66	1 16	1 42	1539
LNDIS50	-2 11	0 47	-4 40	0001

Chapter 7

FUTURE PROSPECTS AND POLICY IMPLICATIONS

This chapter does two things First, it considers the future prospects for the housing problems of American Indians and Alaska Natives during the rest of this decade if current trends continue. This requires some speculation about the magnitude of growth in the number of AIAN households as well as their housing problems Second, the chapter considers the implications of these future expectations, as well as the findings of the earlier chapters in this report, for national housing policy

FUTURE PROSPECTS FOR AIAN HOUSING IN LIGHT OF RECENT TRENDS

AIAN Household Formation in the 1990s

One area that must be understood to gain some sense of future potentials is how rapidly AIAN households are likely to grow in different parts of this country, i e , where are the pressures for new housing likely to be greatest and by how much? The resources available for this study did not support a serious "forecast" of these changes and, given the complexity and uncertainties associated with the determinants of population growth by location as reviewed in Chapter 2, it would have been a difficult task to develop truly reliable estimates even if they had

For illustrative purposes, however, it should be helpful to construct a rough approximation. This can be done using three simple assumptions:

1 *That the national AIAN population will grow at a rate of 1.8 percent per year.* Over the 1980s, the AIAN population grew at a rate of 2 9 percent (2 2 due to natural increase and the rest due to the increase in self-identification as discussed in Chapter 2) The absolute increase due to self-identification was 56 percent of the increase due to natural increase. During the 1990s, the Bureau of the Census (1993) estimates that the AIAN natural increase rate will be much lower (1 4 percent), but makes no estimate of any additional growth due to self-identification We assume that the self-identification component will be lower too (about on third of the absolute growth due to natural increase). With this assumption. the aggregate AIAN growth rate works out to 1.8 percent per annum

2 *That each geographic area will capture the same share of the net national AIAN population increase in the 1990s that it did in the 1980s* In other words, if an area's population grew (or declined) by an amount equal to two percent of the net national increase in the 1980s, it will grow (or decline) by two percent of the net national increase in the 1990s

3. *That the rate of decline in the ratio of total AIAN population to AIAN households observed in the 1980s, will continue in the 1990s* Base data for these calculations are given in Table 3.3. The decline in the ratio for Tribal Areas in the 1980s was applied to Tribal Areas in the 1990s The decline observed for all Indians living elsewhere in the 1980s was applied to the ratios for all other areas in the 1990s

The estimates resulting from these assumptions are presented in Table 7.1 They show the national AIAN population growing from 2 0 million in 1990 to 2.15 million in 1994 and to 2 4 million at the end of the century By that time, there would be only modest shifts in the spatial distribution The Tribal Area share would have increased from 60 percent to 63 percent, and the Surrounding County share, from 37 percent to 38 percent The shares in the rest of the U S would have declined (from 31 percent to 30 percent for other Metropolitan Areas and from 10 percent to 8 percent for other Nonmetropolitan Areas)

The total AIAN population would increase by an average of 38,000 per year, considerably below the 48,000 annual growth experienced over the 1980s. All areas that were growing in the 1980s, would have to accommodate smaller absolute increments in the 1980s than they did over the preceding decade

Tribal Areas, however, would exhibit a more substantial growth in total households (both because they continue to receive a large share of all national AIAN population growth and because their average household size is declining more rapidly) Tribal Areas in total would have to accommodate about 10,000 new households per year over the decade, compared to 5,400 in the Surrounding Counties and 4,800 in other Metropolitan Areas Other Nonmetropolitan Areas would continue to suffer a decline in households (by about 400 per year)

Table 7 1
ILLUSTRATIVE ESTIMATES–AIAN POPULATION GROWTH THROUGH 2000

		AIAN COUNTIES			REST OF U S		
	Total U S	Total	Tribal Areas	Surr Co	Total	Metro	Non-Metro
POPULATION (000)							
1980 (Apr)	1,528 4	826 2	531 2	295 0	702 1	500 5	201 6
1990 (Apr)	2,009 5	1,201 3	739 8	461 5	808 2	617 6	190 6
1994 (Jan)	2,150 0	1,310 8	800 6	510 2	839 2	651 8	187 4
2000 (Apr)	2,400 0	1,505 7	909 0	596 7	894 3	712 6	181 7
PERCENT OF U S POP							
1980 (Apr)	100 0	54 1	34 8	19 3	45 9	32 7	13 2
1990 (Apr)	100 0	59 8	36 8	23 0	40 2	30 7	9 5
1994 (Jan)	100 0	61 0	37 2	23 7	39 0	30 3	8 7
2000 (Apr)	100 0	62 7	37 9	24 9	37 3	29 7	7 6
POP GROWTH PER YEAR (000)							
1980-1990	48 1	37 5	20 9	16 7	10 6	11 7	-1 1
1990-1994	37 5	29 2	16 2	13 0	8 3	9 1	-0 9
1994-2000	38 5	30 0	16 7	13 3	8 5	9 4	-0 9
PERCENT OF U S NET INCREASE							
1980-1990	100 0	78 0	43 4	34 6	22 1	24 3	-2 3
1990-1994	100 0	77 9	43 3	34 7	22 1	24 3	-2 3
1994-2000	100 0	78 0	43 4	34 6	22 0	24 3	-2 3
TOTAL POPULATION PER HOUSEHOLD							
1990 (Apr)	2 47	2 84	3 16	2 46	2 07	2 07	2 06
1994 (Jan)	2 44	2 75	2 98	2 45	2 06	2 07	2 06
2000 (Apr)	2 36	2 59	2 70	2 45	2 05	2 06	2 05
NO. OF HOUSEHOLDS (000)							
1990 (Apr)	812 4	422 3	234 4	187 9	390 2	297 7	92 5
1994 (Jan)	882 7	476 3	268 6	207 7	406 4	315 3	91 1
2000 (Apr)	1,015 8	580 6	337 3	243 3	435 2	346 6	88 6
HOUSEHOLD GROWTH PER YEAR (000)							
1990-1994	18 7	14 4	9 1	5 3	4 3	4 7	-0 4
1994-2000	20 5	16 0	10 6	5 5	4 4	4 8	-0 4
PERCENT OF U S NET INCREASE							
1990-1994	100 0	76 8	48 6	28 2	23 0	25 0	-2 0
1994-2000	100 0	78 4	51 6	26 7	21 6	23 5	-1 9

Back up calculations at the regional level, based on these assumptions, are provided in Tables 7A 1 and 7A 2 at the end of this chapter. They show, as we would expect, substantial variations in growth by region The annual number of new households that would have to be accommodated would be highest in the Eastern region (5,000), followed by Oklahoma (4,500) and

Arizona-New Mexico (2,900) All other regions could expect household growth increments of less than 2,000 per year

Housing Prospects

In Tribal Areas in 1990, 62 percent of all households were low-income and the data show that about 60 percent of them were overcrowded or lived in units with serious physical deficiencies even as defined by Census measures. A perpetuation of those shares through the 1990s would imply that the number of low-income households in Tribal Areas would be growing on average by 6,200 per year, and the number overcrowded and with facility problems would be growing by about 3,700 per year Yet from 1990 to 1994, the number of HUD units in Tribal Areas occupied by AIAN households grew by only about 1,700 per year. We cannot be sure the same proportions will hold throughout this decade, but it does seem very likely that HUD assistance is falling very short of what is needed even to keep up with the growth of housing problems in Tribal Areas.

For low-income AIAN households outside of Tribal Areas, it is extremely difficult to speculate on how their housing problems are likely to change over this decade under current policies. In general, U.S housing problems in.the mid-1990s are similar to those discussed in Chapter 5 (Table 5 3) Affordability problems continue to dominate The percent of units with physical housing deficiencies still remains at a low level, and while vacancy rates are unusually high in many markets, rents and home values continue at high levels as well We see no reasons to believe that the housing problems of AIAN households living in metropolitan environments are improving through the natural evolution of the private housing market. Federal housing assistance grew somewhat during earlier parts of the decade, but not by enough to have much effect on the sizeable gap between the number provided for and the number eligible.

IMPLICATIONS FOR POLICY

Housing in Tribal Areas

Given that the housing problems of low-income families in Tribal Areas are both deeper and more pervasive than those for Indians living elsewhere, these Areas should justifiably remain the focus for national Indian housing policy From the numbers presented above, it seems quite likely that the problems of these areas are getting worse in the 1990s. The production rate of HUD housing for Tribal Areas appears considerably below than what would be needed to keep up with the growth, let alone begin to address the enormous backlog of deficient units that existed when the decade began.

A natural response, of course, would be to call a higher rate of HUD funding for these programs so that their production rates could be expanded, and the numbers in this report certainly justify that. However, it is difficult to advocate simply proportioning up the total budget enough to address the full need using the present mix of programs Even without full analysis of the existing programs (which is presented in the study's final report--Kingsley, Spencer and Simonson, 1995), the analysis in this report suggests there are reasons to question the efficiency of these programs

Perhaps the most dramatic contrast presented in this review is that between those who are and are not served by HUD housing assistance at this point Over forty percent of the households in need in Tribal Areas are receiving very substantial subsidies (government production programs for the poor are all very expensive per household served). The remaining 60 percent, many with extremely serious housing deficiencies, get no assistance whatsoever It would seem that there should be some way to use whatever level of HUD funding is provided more equitably, to reduce the annual expense per household served so that a larger share of the total would get some assistance.

This report offers evidence that it should be possible to accomplish this in a substantial number of Tribal Areas Data from the typology in Chapter 6 showed that 44 percent of all households in Tribal Areas live in Areas that are within 50 miles of a large urban center Another 17 percent live in Areas that are more remote, but are Large and Open as we have defined those terms.

Generally, Tribal Areas that are located closer to urban centers should be able to benefit from nearby private housing market institutions as they do from access to nearby private employment opportunities Large Tribal Areas with a large number of non-Indians living within their boundaries should be more likely to have what amounts to a private housing market internally In these areas, there should be more opportunities to rely on tenant-based assistance (subsidies that cover the gap between what a low-income household can reasonably afford and the market rent for a modest unit of their choice in the private housing stock) and tenant based assistance typically provides housing for much less subsidy per family than government production programs It should also be possible to take advantage of other market-oriented techniques. using public dollars to stimulate effective actions by private and nonprofit housing providers to rehabilitate and manage housing for low-income groups in need

It is recognized that in smaller and more remote Tribal Areas (given their locations and constraints associated with trust land and other factors), market mechanisms are not as likely to be workable and a stronger direct government production role will continue to be required Even here, however, there should be ways to accommodate more households in need for a given amount of funding provided. For example, by government subsidy funds to leverage private

investment at a reasonable rate of return, by relying on rehabilitation rather than new construction where possible, and by building new housing at lower cost (for example, by developing more modest "starter homes", that provide decent basic shelter now, but could be added to and improved at the households initiative as its income increases).

Perhaps most important, however, is the evidence in this report that Tribal Areas differ from each other along a number of dimensions. The best way to promote housing strategies that are both efficient and workable should be to develop many different ones as needed to fit the exact circumstances of each Tribal Area An Area next to a large city will have different opportunities for housing delivery than a remote reservation Even two Tribal Areas in similar locations are likely to have a different mix of housing needs and opportunities--programs that provide highly efficient and effective incentives for housing improvement in one, may not work in another because of cultural, political, or economic reasons. Strategies that are truly sensitive to local circumstances cannot be designed from Washington. They need to be developed carefully by local stakeholders who, having designed them and feeling "ownership" of them, will have strong incentives to implement them effectively

AIAN Housing Outside of Tribal Areas

It should be possible to address unmet housing needs of low-income AIAN households outside of Tribal Areas primarily through market oriented housing strategies: i e , relying heavily on tenant based assistance to address affordability problems, and using other subsidy funds mostly to motivate enhanced stock improvements by private and non-profit providers, rather than emphasizing government production programs.

An array of Federal housing assistance programs are available across the United States, more and more giving design initiative to local governments and community leaders It seems unlikely that a totally separate set of programs for urban Indians, for example, would be administratively justifiable. However, as supported by the findings in the last section of Chapter 6, strong efforts need to be made (through improved outreach and other techniques) to assure that AIAN populations outside of Tribal Areas will be given fair access to such housing assistance resources in the localities in which they do reside

Opportunities to Expand AIAN Homeownership

Increasing homeownership among AIAN households does appear to be a realistic prospect that warrants more attention at the national level; 48 percent of all AIAN households nationally are in the moderate and higher income ranges (incomes above 80 percent of the local median) and ownership rates for these groups are significantly below those of non-Indians at similar income levels in most parts of the country

- In counties surrounding Tribal Areas, only 67 percent of AIAN households at moderate and higher income levels are owners (compared to 77 percent for non-Indians in the same income groups); in 1990, there were 31,300 AIAN renter households in these counties with incomes above 80 percent of the local median

- In metropolitan areas elsewhere, the moderate and higher income ownership rate is 66 percent for AIAN households vs. 75 percent for non-Indians, 54,900 AIAN renters in these income groups lived in these areas in 1990.

- In other non-metropolitan areas, ownership rates are higher for both groups but, again, the AIAN rate is below that for non-Indians (73 percent vs 83 percent); another 12,700 AIAN renters with incomes above 80 percent of median lived in these areas in 1990

- Only in Tribal Areas themselves does the AIAN ownership rate parallel that for non-Indians at these income levels (68 percent for both groups) [36] Still, there were 20,300 AIAN renters with incomes above 80 percent in 1990 that could be candidates for ownership.

REFERENCES

Bureau of the Census 1993 *Current Population Reports: Population Projections of the United States by Sex, Race, and Hispanic Origin: 1993 to 2050.* Washington, D C U S. Department of Commerce. 1993

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[36]We assume this is mostly because most Mutual Help Program occupants classified themselves as homeowners in the Census, even though comparatively few have actual title to their properties If the Mutual Help group is excluded, the AIAN homeownership rate in Tribal Areas would be 51 percent

Table 7A 1
ILLUSTRATIVE ESTIMATES--AIAN POPULATION 1990-2000

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Ariz - N Mex	Reg 7 Calif - Nev	Reg 8 Pacif No West	Reg 9 Alaska
POPULATION (000)										
1990 Population										
Tribal Areas-1990 def	739 8	27 7	54 8	206 4	13 4	95 4	233 8	20 0	39 9	48 5
Surrounding Counties	461 5	30 0	54 2	43 5	4 4	28 5	103 5	106 6	63 9	27 0
Subtotal	1,201 3	57 7	109 0	249 9	17 8	123 8	337 3	126 5	103 8	75 5
Metropolitan	617 6	71 1	242 8	1 2	94 2	49 1	1 1	137 7	20 4	0 0
Nonmetropolitan	190 6	18 8	73 6	1 4	39 3	22 5	3 7	5 6	15 2	10 6
Total	2,009 5	147 6	425 3	252 5	151 3	195 5	342 1	269 8	139 3	86 1
1994 Population (Jan)										
Tribal Areas-1990 def	800 6	29 5	65 0	231 3	16 4	99 4	244 9	20 9	42 5	50 7
Surrounding Counties	510 2	33 8	64 3	42 1	5 3	31 9	115 6	114 3	72 1	30 7
Subtotal	1,310 8	63 2	129 4	273 4	21 7	131 3	360 5	135 2	114 6	81 4
Metropolitan	651 8	75 4	264 9	1 3	99 7	53 2	1 2	135 7	20 4	0 0
Nonmetropolitan	187 4	19 8	68 1	1 4	41 7	22 7	3 9	4 3	14 5	11 1
Total	2,150 0	158 4	462 3	276 2	163 2	207 2	365 6	275 2	149 5	92 5
2000 Population (Jul)										
Tribal Areas-1990 def	909 0	32 6	83 3	275 6	21 6	106 6	264 6	22 6	47 2	54 8
Surrounding Counties	596 7	40 4	82 4	39 7	7 0	38 1	137 2	128 0	86 7	37 2
Subtotal	1,505 7	73 1	165 7	315 3	28 7	144 7	401 8	150 6	133 9	91 9
Metropolitan	712 6	83 0	304 2	1 6	109 6	60 4	1 4	132 0	20 4	0 0
Nonmetropolitan	181 7	21 5	58 3	1 5	46 0	23 0	4 1	2 2	13 4	11 9
Total	2,400 0	177 5	528 2	318 4	184 3	228 1	407 3	284 8	167 7	103 8
POPULATION PER HOUSEHOLD										
1990 Pop./Household										
Tribal Areas-1990 def	3 16	3 22	3 11	2 38	2 78	3 76	4 03	2 83	3 03	3 68
Surrounding Counties	2 46	2 54	2 43	2 25	2 19	2 96	3 16	2 10	2 18	2 74
Subtotal	2 85	2 83	2 73	2 36	2 60	3 54	3 72	2 19	2 44	3 28
Metropolitan	2 07	2 34	2 00	1 89	1 90	2 48	1 88	2 09	2 11	NA
Nonmetropolitan	2 06	2 18	1 99	2 19	1 86	2 45	2 15	1 97	1 99	2 81
Total	2 47	2 49	2 15	2 35	1 95	3 05	3 68	2 13	2 33	3 21
1994 Pop /Household (Jan)										
Tribal Areas-1990 def	2 98	3 06	2 96	2 27	2 64	3 58	3 84	2 69	2 88	3 50
Surrounding Counties	2 46	2 53	2 43	2 24	2 18	2 95	3 15	2 09	2 17	2 73
Subtotal	2 75	2 76	2 67	2 26	2 51	3 40	3 59	2 16	2 39	3 16
Metropolitan	2 07	2 33	2 00	1 88	1 89	2 47	1 87	2 09	2 10	0 00
Nonmetropolitan	2 06	2 18	1 99	2 18	1 85	2 45	2 14	1 96	1 99	2 80
Total	2 44	2 46	2 15	2 26	1 95	2 98	3 55	2 12	2 30	3 12
2000 Pop /Household (Jul)										
Tribal Areas-1990 def	2 69	2 79	2 70	2 07	2 41	3 26	3 50	2 46	2 63	3 19
Surrounding Counties	2 45	2 52	2 41	2 23	2 17	2 93	3 14	2 08	2 16	2 72
Subtotal	2 59	2 64	2 55	2 09	2 35	3 17	3 37	2 13	2 30	2 98
Metropolitan	2 06	2 32	1 99	1 87	1 88	2 46	1 86	2 08	2 09	0 00
Nonmetropolitan	2 05	2 17	1 98	2 17	1 84	2 43	2 13	1 95	1 98	2 79
Total	2 36	2 42	2 13	2 09	1 93	2 86	3 34	2 10	2 25	2 96

Table 7A 2
ILLUSTRATIVE ESTIMATES--AIAN HOUSEHOLDS 1990-2000

	Total U S	Reg 1 North-Central	Reg 2 Eastern	Reg 3 Okla	Reg 4 South-Central	Reg 5 Plains	Reg 6 Ariz - N Mex.	Reg 7 Calif - Nev	Reg 8 Pacif No West	Reg 9 Alaska
NO OF HOUSEHOLDS (000)										
1990 Households										
Tribal Areas-1990 def	234 4	8 6	17 6	86 6	4 8	25 4	57 9	7 1	13 2	13 2
Surrounding Counties	187 9	11 8	22 3	19 3	2 0	9 6	32 7	50 8	29 4	9 9
Subtotal	422 2	20 4	39 8	106 0	6 8	35 0	90 7	57 9	42 6	23 1
Metropolitan	297 7	30 4	121 3	0 6	49 6	19 8	0 6	65 7	9 7	0 0
Nonmetropolitan	92 5	8 6	36 9	0 6	21 2	9 2	1 7	2 8	7 6	3 8
Total	812 4	59 4	198 0	107 2	77 7	64 0	93 0	126 5	59 8	26 8
1994 Households (Jan)										
Tribal Areas-1990 def	268 6	9 6	22 0	102 1	6 2	27 8	63 8	7 8	14 8	14 5
Surrounding Counties	207 7	13 3	26 5	18 8	2 4	10 8	36 7	54 7	33 3	11 2
Subtotal	476 3	22 9	48 5	120 9	8 6	38 6	100 5	62 4	48 0	25 7
Metropolitan	315 3	32 3	132 7	0 7	52 7	21 5	0 6	65 0	9 7	0 0
Nonmetropolitan	91 1	9 1	34 3	0 7	22 5	9 3	1 8	2 2	7 3	3 9
Total	882 6	64 3	215 4	122 2	83 9	69 4	103 0	129 6	65 0	29 7
2000 Households (Jul)										
Tribal Areas-1990 def	337 3	11 7	30 8	133 3	9 0	32 7	75 6	9 2	18 0	17 1
Surrounding Counties	243 3	16 0	34 1	17 8	3 2	13 0	43 8	61 5	40 2	13 7
Subtotal	580 6	27 7	64 9	151 1	12 2	45 7	119 3	70 7	58 1	30 8
Metropolitan	346 6	35 7	153 2	0 8	58 2	24 6	0 7	63 6	9 7	0 0
Nonmetropolitan	88 6	9 9	29 5	0 7	24 9	9 4	1 9	1 1	6 8	4 3
Total	1,015 8	73 4	247 6	152 6	95 4	79 7	122 0	135 4	74 7	35 1
ANNUAL CHANGE (000/YEAR)										
Apr 1990-Jan 1994										
Tribal Areas-1990 def	9 1	0 3	1 2	4 1	0 4	0 7	1 6	0 2	0 4	0 4
Surrounding Counties	5 3	0 4	1 1	-0 1	0 1	0 3	1 1	1 0	1 0	0 4
Subtotal	14 4	0 7	2 3	4 0	0 5	1 0	2 6	1 2	1 5	0 7
Metropolitan	4 7	0 5	3 0	0 0	0 8	0 5	0 0	-0 2	0 0	0 0
Nonmetropolitan	-0 4	0 1	-0 7	0 0	0 4	0 0	0 0	-0 2	-0 1	0 0
Total	18 7	1 3	4 6	4 0	1 7	1 5	2 6	0 8	1 4	0 8
Jan 1994-Jul 2000										
Tribal Areas-1990 def	10 6	0 3	1 4	4 8	0 4	0 7	1 8	0 2	0 5	0 4
Surrounding Counties	5 5	0 4	1 2	-0 2	0 1	0 3	1 1	1 1	1 1	0 4
Subtotal	16 1	0 7	2 5	4 6	0 5	1 1	2 9	1 3	1 6	0 8
Metropolitan	4 8	0 5	3 1	0 0	0 8	0 5	0 0	-0 2	0 0	0 0
Nonmetropolitan	-0 4	0 1	-0 7	0 0	0 4	0 0	0 0	-0 2	-0 1	0 0
Total	20 5	1 4	4 9	4 7	1 8	1 6	2 9	0 9	1 5	0 8

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