

**Effects of the 1996 Welfare Reform Legislation on Families with Children on
Reservations: What Have We Learned and What Questions Remain Unanswered?
(Working Paper 5)**

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Executive Summary

- i. Longitudinal data (1998-2002) indicate that in wave 4 (2001-2002) marginally higher proportions of welfare recipients on reservations are engaged in employment compared to wave 1. The unemployment rate is high among working age populations on many Indian reservations. The 1995, 1997, and 1999 Bureau of Indian Affairs (BIA) reports indicated that on many reservations 50% of the working age population were not participating in the labor force. A shortage of employment opportunities on reservations is reflected in the sample. Of the total sample, only a small percentage (15%) of the respondents in wave 4 have found employment compared to their counterparts in the nation. A substantial proportion of respondents from these reservations continue to report a serious shortage of job opportunities. Therefore, the next phase of welfare reform legislation should allocate more resources for economic development and job creation on reservations.
- ii. Overall, the TANF rolls declined on reservations. The number of respondents receiving TANF benefits declined by 28.6% between wave 1 and wave 4. A closer examination of TANF caseloads, however, indicates that the trend of declining caseloads across the nation does not extend to all reservations. For example, on San Carlos, between January 1995 and January 2002, caseloads increased by 22%. Similarly, TANF cases on the Salt River reservation have risen in recent years, from 170 cases in January 1998 to 198 cases in January 2002. Overall, caseloads on reservations within Arizona decreased by 16% between January 1995 and January 2002; nationally, however, the welfare caseloads dropped by 58% during the same period. The next phase of welfare legislation should consider allocating more federal resources for reservation-based populations so that families living in extreme poverty will receive the much needed income support.
- iii. Compared to wave 1, a higher proportion of respondents was married and a lower proportion was separated or previously married in wave 4. The proportion of never married mothers, however, did not change over the same period.
- iv. Over time, the proportion of respondents with a high school degree (or GED) increased by 24% between wave 1 and wave 4. However, welfare recipients on reservations continue to have much lower levels of education than the general welfare population in the nation. To exit welfare and poverty, most respondents indicate needing additional job preparation. The next phase of welfare legislation should support human capital development programs. For example, counting time spent on education and training as “work hours” could benefit particularly those welfare recipients who are interested in advancing their education and job related skills.
- v. Most of the employed respondents are not escaping poverty although their earned income rose slightly over time. With an average hourly wage of \$7.90 and a monthly wage of \$747, they continue to live below the poverty line and to report material hardship, such as food, fuel, and clothing insufficiency. Many of these households continue to rely on public assistance. Over time, the proportion of families whose utilities were turned off, due to their inability to pay the bills in time, declined.

However, over one-third of the respondents continue to experience material hardship. Jobs must pay a living wage so that those who are working full time are able to support themselves and exit welfare.

- vi. Support services (transportation and childcare) are severely inadequate on reservations. Demand for transportation and childcare has increased. However, vehicle ownership did not change over time. In wave 4, only 27% of the respondents owned a vehicle, many of which were not reliable. Due to lack of transportation, many women had difficulty getting basic tasks done (e.g., going to the grocery store, doctor, or work). Seventy-six percent of the sample had children under the age of 13, with an average of 2.4 children under age 13 per respondent. This indicates a large need for child care services. Between wave 1 and wave 4, states or tribes helped more women pay for childcare. Even with states and tribes helping more women, only 2.4% of the respondents received help from states or tribes. The next phase of welfare legislation should allocate more funds for support services on reservations.
- vii. A number of tribes are administering their TANF services since the passage of the 1996 PRWORA. As of May 2003, 39 tribal TANF plans have been approved by the DHHS. Many other tribes are likely to undertake TANF administration responsibility in the future. The next phase of welfare legislation should set some research funds aside to help these tribes monitor and evaluate the impact of their programs and services on families with children.

Effects of the 1996 Welfare Reform Legislation on Families with Children on Reservations: What Have We Learned and What Questions Remain Unanswered?

Introduction

In 1996, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) (Public Law 104-193) replaced Aid to Families with Dependent Children (AFDC) with Temporary Assistance to Needy Families (TANF). This program focuses on job placement and changing work and reproductive behavior of poor families with children. The legislation also provides states and tribes with flexibility and discretion on spending. Since the enactment of this legislation, welfare caseloads across the nation have declined dramatically by over 50%. An unprecedented number of low-income mothers with children have found jobs and have left welfare. As the current legislation expired last fall, the lawmakers and the President have extended federal TANF and childcare funding at the current level through September 30, 2003. The lawmakers and the President must pass the next phase of welfare legislation by October 1, 2003 to continue federal funding for most of the provisions of the PRWORA of 1996.

Our goal in this longitudinal study (September 1997-January 2003) was to assess and provide evidence of the impact of the 1996 legislation on families with children that reside on American Indian reservations within Arizona. Through annual reports, peer reviewed articles, congressional testimonies, and national seminars, we informed the policy discussion at the federal, state and local level by documenting how families have been faring on reservations under the current welfare legislation (Pandey, Brown, Scheuler-Whitaker, & Collier-Tenison, 2002; Pandey, Brown, Guo, Welch and Clifford, 2002; Pandey, Brown, Zhan, Hicks, Welch, 2001; Pandey, Brown, Scheuler-Whitaker, Gundersen, Eyrich, & Villarreal, 1999a; Pandey, Brown, Scheuler-Whitaker, Gundersen, & Eyrich, 1999b; Pandey, & Collier-Tenison, 2001; Pandey, Zhan & Collier-Tenison, under review; Pandey, Zhan, Collier-Tenison, & Hui, 2000; Pandey, Zhan, Neely-Barnes, & Menon, 2000).

This report (Working Paper 5) is based on the fourth wave of interviews with a sample of current or former welfare recipients from three reservations (Navajo Nation, San Carlos and Salt River) within Arizona. We addressed the following questions:

1. What are the demographic, social, and economic characteristics of American Indian families with children who are either current or former welfare recipients?
2. To what extent are current or former welfare recipients receiving public assistance in childcare, health care and transportation, and how does this assistance affect parents' participation in work activities or in education and training programs?
3. What is the range of basic and job-related skills of American Indian parents who are current or former welfare recipients? What are the characteristics of recipients who find work?
4. What are the reservation-based or individual level barriers to raising the skills and employment potential of American Indian parents who are current or former welfare recipients?
5. What strategies are parents, particularly those who are sanctioned or impacted by time limits and work requirements, using to attain economic independence?
6. What are the similarities and differences among the three reservations?
7. What are the similarities and differences between data from wave 1 and wave 4?

The results provide the characteristics of welfare recipients on these reservations across time. In addition, we discuss key concerns of low-income families that are relevant for the design and administration of current and future welfare policies by federal, state and tribal governments.

Context

We offer some contextual information without duplicating information presented in our earlier reports. As this study was launched between 1997 and 2002, we briefly compare information on American Indian populations in the United States between 1990 and 2000. Nationally, between 1990 and 2000, American Indian population increased from 1,959,234 to 2,475,956 (26% change) (Ogunwole, 2002). The reservation-based population also grew over the decade. According to the Census 2000, a total of 944,317 people in the United States resided on American Indian reservation and off-reservation trust lands compared to 808,070 in 1990 (17% change). According to the Census 2000, their median household income was \$29,097 (vs. \$41,990 for U.S. households) with per capita income of \$12,452 (vs. \$22,199 nationally (U.S. Census Bureau, 2001)).

The reservation-based American Indian populations within Arizona reflect the national trend in growth. People reside on 20 of the 21 reservations¹ within Arizona. They range in size from 163 people on the Tonto Apache tribe, to 105,789 on the Arizona portion of the Navajo Nation (U.S. Census Bureau, 2000). Population on Arizona's American Indian reservations increased between 1990 and 2000 except on two reservations: Hopi and Yavapai-Prescott Indian reservations (see Figures 1a-b) (U.S. Census Bureau, 2000). Population increased on all three reservations under study between 1990 and 2000--Salt River from 4,856 to 6,403 (or 32% change); San Carlos from 7,239 to 9,385 (or 30% change); and Arizona portion of Navajo Nation from 90,763 to 105,789 (17% change). These figures are consistent with the change in American Indian populations in the United States.

The percentage of children under 18 living with two parents decreased on 15 out of 20 reservations, whereas the figure stayed constant for the State of Arizona and nationally (see Figures 1a-b). At the same time, the number of single female-headed households with children under 18 increased dramatically from 1990 to 2000 on nearly all of these reservations (e.g., 188% increase on Colorado River, 90% increase on Salt River, 123% increase on Navajo Nation and 62% increase on San Carlos, and so forth). This statistics grew more modestly nationally (26% increase).

Overall, the education levels improved on Indian reservations. On every reservation within Arizona, the percentage of persons ages 25 and over with a high school or higher degree, or with a bachelor's degree or higher, increased substantially over the decade (see Figures 1a-b). In 1990, the percentage of persons ages 25 and over with a high school degree ranged from a low of 28.5% in the Pascua Yaqui Tribe to a high of 71.2% on the Yavapai-Prescott Indian reservation.

¹ The 21 reservations are as follows: Ak-Chin Indian Community, Maricopa; Cocopah Tribe, Somerton; Colorado River Tribe, Parker; Fort McDowell Indian Community, Fountain Hills; Fort Mojave Tribe, Needles, CA; Gila River Indian Community, Sacaton; Havasupai Tribe, Supai; Hopi Tribe, Kykotsmovi, Second Mesa; Hualapai Tribe, Peach Springs; Kaibab-Paiute Tribe, Fredonia; Navajo Nation, Window Rock; Pascua Yaqui Tribe, Tucson; Quechan Tribe, Yuma; Salt River Pima Maricopa Indian Community, Scottsdale; San Carlos Apache Tribe, San Carlos; San Juan Southern Paiute Tribe, Tuba City; Tonto Apache Tribe of Payson; Tohono O'odham, Nation Sells; White Mountain Apache Tribe, White River; Yavapai Apache Tribe, Camp Verde; and Yavapai-Prescott Indian Community, Prescott.

In 2000, these percentages had increased to 41.3% on the Pascua Yaqui Tribe reservation and 78.6% on the Yavapai-Prescott Indian reservation. In 2000, the figures for the same variable ranged from a low of 41.3% on the Navajo Nation reservation to a high of 83% (vs. 56.3% in 1990) on the Kaibab-Paiute Tribe.

The percentage of populations (all ages), percentage of families, and percentage of children (under 18 years of age) living in poverty declined on all reservations except for the Havasupai Tribe where these figures increased over the decade (see Figures 2a-b). In 1990, the percentage of population in poverty ranged from a low of 12.6% on the Tonto Apache reservation to a high of 65% on the Tohono O'odham reservation. In 2000, this figure ranged from a low of 6.6% on Yavapai-Prescott to a high of 50.8% on San Carlos Apache. However, the number of single female-headed households living below the poverty level has increased on 12 of the 20 reservations, an indication that single female-headed households comprised a larger proportion of the families below poverty level. Also, poverty among reservation based American Indians is much higher (28.4%) than the general population in the United States (11.8%) in 2000. Poverty among children (18 years or younger) on reservations is even higher (35.5%) than their counterparts in the U.S. in general (16.3%).

The U.S. census data between 1990 and 2000 show that overall Arizona's tribal residents are economically better off today than a decade earlier (see Figures 3a-b). Most of the reservations experienced a growth in median household income and per capita income between 1990 and 2000. Incomes of single women with children also increased modestly. Median household income increased on 17 out of 20 reservations within Arizona between 1990 and 2000. Havasupai and Kaibab-Paiute experienced a decline in their median household income. On some reservations, particularly the ones with successful gaming industries (e.g., Fort McDowell), median income increased dramatically over the decade. The median income of men who worked full time in the Havasupai Tribe increased three-fold between 1990 and 2000, whereas the median income for women who worked full-time on the same reservation remained constant.

Whereas Arizona and the U.S. experienced a moderate decline in the unemployment rate between 1990 and 2000, the unemployment rate on all reservations fell dramatically (see Figures 4a-b). Percentage of persons (16 and over) and percentage of females (16 and over) in the labor force both increased between 1990 and 2000 on 11 of the 20 reservations while the remaining 7 reservations saw a decline in employment of these two groups. In the Havasupai Tribe, the percentage of females 16 and over in the labor force has decreased significantly from 1990 (62.7%) to 2000 (18.8%).

In summary, economic conditions on reservations have improved over the decade; the percentage of two-parent families has declined, but reservation based families with children remain some of the most economically vulnerable families in the United States. This study addresses how the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 affected these families.

TANF and American Indian Tribes

Tribal Governments that wish to administer their own public assistance programs are granted the power to do so by Section 412 of PRWORA (U.S. Congress, 1996). The legislation authorizes the Department of Health and Human Services (DHHS) to provide direct funding to tribes that are intending to design and implement their own TANF services. Under the 1996 legislation, tribes may negotiate directly with the Secretary of the DHHS and receive their share of federal dollars to administer TANF programs. The PRWORA, however, does not require that states provide Maintenance of Effort (MOE) to tribes within their states. Tribes that administer TANF services are also not eligible for performance bonuses, contingency funds and planning

and start-up money. Even with these limitations, many tribes view this legislation as an opportunity to design and implement TANF services that meet the unique needs of families with children on their reservations. As of May 2003, 39 tribal TANF plans, serving 179 tribes and Alaska Native villages in 15 states across the country, have been approved by DHHS. These 39 TANF tribes began administering their plans at different dates—9 tribal plans in 1997; 6 in 1998; 5 in 1999; 7 in 2000; 8 in 2001; 1 in 2002; and 3 in 2003 (see Figures 5-6). Five of these tribes are within Arizona. Many other tribes are preparing to develop their TANF plans and are likely to undertake TANF administration responsibility in the coming years.

A closer look at the characteristics of tribal TANF plans (see Figures 5-6) shows the differences and similarities between the separate plans. For example, all tribal plans have 60 months (or less) lifetime limit, including the reservations (e.g., Navajo Nation) that are exempt from the five-year life time limit.² Most tribal plans expect to serve the needy tribal member families residing on reservations while some have proposed to serve any needy family residing on their reservations (e.g., White Mountain Apache, AZ; Pueblo of Zuni, NM; Red Cliff Band of Lake Superior Chippewa Indians, WI; and Lac du Flambeau Band of Lake Superior Chippewa, WI). Still others have proposed to serve tribal member families not only residing on reservations but also in some non-reservation areas (e.g., Torres Martinez Desert Cahuilla Indians, CA; Owens Valley Career Development Center, CA). Some tribes have proposed to serve only the enrolled tribal member families on or near reservations (e.g., Nez Perce, ID; Shoshone-Bannock Tribes of the Fort Fall Reservation, ID).

While most of the tribal plans mirror their respective state TANF policies, their definition of tribal work activity is often more inclusive than what is used by their respective states. For example, the Tanana Chiefs Conference of Alaska and the Lac du Flambeau Band of Lake Superior Chippewa of Wisconsin have approved subsistence hunting, fishing, gathering and other culturally relevant activity as a part of work activity. In a similar fashion, Owens Valley Career Development Center in California and Confederated Salish and Kootenai (CKST) of Montana allow welfare recipients to count hours spent on activities that lead to family self-sufficiency (including post-secondary education) as a part of work activity. Finally, while PRWORA of 1996 requires that states put 50% of single parents receiving cash assistance in work programs for at least 20 hours per week by 2002, tribal plans show more variation in work placement rate. For example, by the fiscal year 2003, the work placement goal for the Pueblo of Zuni (NM) is 10% of all its families, for the Navajo Nation is 20% of all its families, and for the Coeur d'Alene Tribe of Idaho is 30% of all its families (see Table A6).

Welfare Caseloads on Reservations within Arizona

Of the 21 Indian reservations within Arizona, 17 of them had welfare caseloads. Overall, the caseloads declined by 16% between 1995 and 2002 (See Figures 7-8). A closer examination of the statistics shows that nine reservations experienced a decline in welfare caseloads between 1995 and 2002. In particular, a noticeable decline in caseloads took place on four reservations: Gila River experienced a 42% drop from 631 cases in 1995 to 369 cases in 2002, Salt River noted a 15% drop from 234 cases in 1995 to 198 cases in 2002, Pasqua Yaqui experienced a 34% drop from 220 cases in 1995 to 146 in 2002, and Tohono O'odham had a 13% drop from 612 cases in 1995 to 531 cases in 2002. Salt River and Pasqua Yaqui are self-administering their TANF programs. Gila River and Tohono O'odham are being served by the state of Arizona.

² The federal Balanced Budget Act, passed on August 5, 1997, has exempted adults residing on reservations of any size with 50% or higher unemployment rates from the five-year life time limit (The U.S. Congress, 1997).

On the remaining eight reservations, the caseloads increased. In particular, on the Colorado River reservation, caseloads increased by 209% from 23 cases in 1995 to 71 cases by 2002. Similarly, caseloads increased by 22% on the San Carlos reservation from 571 cases in 1995 to 694 cases by 2002 and by 3% on the White Mountain reservation from 760 cases in 1995 to 783 cases in 2002. White Mountain was one of the first few tribes to undertake self-administration of TANF programs within Arizona. Colorado River and San Carlos reservations are under state administered TANF programs and are waiting to see the outcome of the reauthorization of welfare reform before taking any further action.

In the following, our primary data comes from the three reservations—Salt River, San Carlos and Navajo Nation. Of these three tribes, Salt River has been self-administering its TANF services since June 1, 1999; Navajo Nation began administering its TANF services on October 1, 2000; and the state administers the TANF programs on San Carlos Indian reservation.

Methodology

The respondents were selected using a non-probability convenience sampling method in 1997-1998. Trained tribal members were responsible for conducting the survey interviews. The fourth wave of interviews was conducted between September 2001 and November 2002. In wave 4 the interviewers conducted face-to-face interviews with current or former welfare recipients from three reservations (Navajo Nation, San Carlos, and Salt River) within Arizona. They utilized a structured interview instrument, which was nearly identical to the one used in the previous waves of interviews. They were able to locate and interview 83.8% out of 445 respondents interviewed three years earlier. In spite of geographic isolation, remote residence and greater mobility of poor families, the four-year follow up interview rates were high on all three reservations--Salt River (83.3%), San Carlos (89.6%) and Navajo Nation (79.4%).

In addition, the research team visited the three reservations several times between January 1997 and April 2002 and conducted focus groups with tribal and state service providers as well as welfare recipients. Survey data were substantiated using qualitative information from these focus groups. Comments from focus group participants are incorporated in the discussion section of this paper. Data were analyzed using simple descriptive statistics.

Results

In wave 4, a total of 373 respondents were interviewed from three tribal communities: Salt River (n=60), San Carlos (n=147), and Navajo Nation (n=166). Findings are as follows:

Demographic characteristics

Ninety-six percent were female with 4% male. All the respondents were American Indians or Native Alaskans. The mean age was 40, ranging from 22 to 70 years old. Eighty-three percent (n=310) of respondents were between 20 and 50 years old. The mean household size was 5.9. Of the 364 respondents who reported their marital status, 42.9% (n=156) were never married, 29.3% (n=107) were separated, divorced or widowed, and only 27.8% (n=101) were married and living with their spouse. With regard to the question on living with boyfriend or partner, only 71 (19.5%) out of the total 364 respondents responded affirmatively. Among the 71 respondents who were living with their boyfriend or partner, 50.7% (n=36) were never married, 25.4% (n=18) were separated, divorced or widowed, and 23.9% (n=17) were married

Sources of earned and unearned income

Sources of income reported are for the month previous to the interview. Every effort was made to report the income of respondents. Some categories of income, however, are reported at

the household level because respondents were unable to distinguish between individual and household benefits.

Only a small fraction (18%, n=67) of the respondents reported their employment income. Employed respondents earned an average of \$747.4 per month, which is well below the poverty line. Most households (86.1%) received public assistance. Households on average received \$690 per month in public assistance (including TANF, Food Stamps, SSI, or Tribal General Assistance). We show the different sources of monthly income in the following list:

- a. Employment income: 18% (n=67) of the total respondents had employment income (reported for the previous month of interview), which included income from outside employment and self-employment. The mean monthly employment income for these 67 respondents was \$747.4 (median: \$636), ranging from \$40 to \$1,836.80.
- b. Other earned income: 1.9% (n=7) of total respondents received income from seasonal and irregular work. The mean monthly income for these 7 respondents was \$47.1 (median: \$40), ranging from \$20 to \$100.
- c. TANF: 59.8% (n=223) of households received TANF (including adults and children in the house). The mean TANF cash assistance for these 223 households was \$328.2 (median: \$304), ranging from \$34.70 to \$839. Not all respondents in these households received TANF. Fifty four percent (n=204) of the total respondents received TANF.
- d. Food Stamps: 75.3% (n=281) of households received food stamps. The mean value of food stamps was \$343.4 (median: \$329) ranging from \$10 to \$1,091.
- e. SSI: 21.4% (n=80) of households received SSI. The mean benefit received by these 80 households was \$543 (median: \$531), ranging from \$40 to \$1,565.
- f. Tribal General Assistance: 8.8% (n=33) of households received tribal general assistance. The mean amount of tribal general assistance received by these 33 households was \$252.7 (median: \$204), ranging from \$70 to \$1,288.
- g. Child Support and Alimony: 0.5% (n=2) of total households had income from child support or alimony. The mean amount of child support or alimony received by these two households was \$262.5.
- h. Gifts: Gifts include petty cash received from friends or relatives such as a husband, wife, ex-spouse, partner, or child's father or mother. About 8% (n=30) of households received monetary gifts. The mean value of gifts received by these 30 households was \$587.5 (median: \$250.1), ranging from \$10.6 to \$3,000.
- i. Retirement income: Retirement income includes Social Security, pensions, or other retirement income. Eight percent (n=31) of households had one or more of these types of retirement income. The mean value of retirement income received by these 31 households was \$551.1 (median: \$397), ranging from \$66 to \$2,637.
- j. Unemployment benefits: 1.1% of households (n=4) received unemployment benefits. The mean value of unemployment benefits was \$324.8 (median: \$338), ranging from \$113 to \$510.

With regard to assets, 18.1% (n=67) of 371 respondents had savings or checking accounts. The mean amount in their accounts was \$153.40, ranging from \$0 to \$2,000. Twenty-seven percent (n=100) of 369 respondents owned a car or other motor vehicle with a self-estimated average selling value of \$4,290, ranging from \$200 to \$20,000. Only three respondents had bonds, stocks, Certificates of Deposit (CDs) or money market accounts.

Fertility and child bearing

About 3.1% (n=11) of 360 women were pregnant at the time of the interview; and 5.3% (n=19) of 358 women had been pregnant since the previous interview.

Children under the age of 13 and childcare

Of 370 respondents, a large portion (76%, n=281) had children under the age of 13, ranging from 1 to 8 with an average of 2.4 children. Most (83.3%, n=234) had three or fewer children. Seventy-eight percent (n=218) of them did not rely on outside childcare. When they needed additional help, they relied on grandparents, husbands, children's fathers, older siblings, and neighbors for childcare. A small number of respondents (n=6) sent their children to formal programs such as preschool, childcare centers, Head Start, and youth programs. One-fifth (n=25) of those who had children under 13 and worked or participated in training programs (n=121) relied on their older children (siblings) for childcare. Thirteen percent (n=35) of the total respondents with young children (n=278), however, allowed their children to take care of themselves when it was difficult to make childcare arrangements.

Among the 251 respondents with young children, only 2.4% (n=6) received help paying for childcare costs. The state government, tribal agencies, employers or other sources, provided such assistance. Seven percent (n=20) of the respondents with children under 13 were unable to accept a job or start a school/training program, due to the difficulty of finding childcare. Of respondents who had young children and either worked or were attending school/training programs (n=276), 4.4% (n=12) had to quit these activities due to a lack of childcare.

Education and training

The majority of the 345 respondents had less than a high school degree (63.2%, n=218) and 30.4% (n=105) graduated from high school or attained their GED. Five percent (n=18) attended college and 1.2% (n=4) graduated from college or completed graduate school.

Regarding education and training participation in the past 12 months (see Table 1), less than 20% of respondents participated in each type of class or on-the-job training activity. Nine percent (n=30) of 346 respondents had a trade license or training certificate.

Table 1. Participation in educational activities in the past 12 months

	% participated
Those who had not completed high school or GED only	
Adult basic education classes (N=221)	11
GED classes (N=225)	15
Other classes preparing for high school (N=224)	5
ESL classes (N=225)	4
All respondents	
Short classes on preparing resumes and job applications (N=370)	7
Volunteers for at least one month (N=370)	10
On the job training positions such as JTPA or NEW JOBS ^a (N=370)	7
Vocational training classes (N=369)	3
Other educational or training activities for at least one month (N=364)	5
Any other educational or training related services since Nov. 95 (N=367)	4

^aNEW JOBS stands for Native Employment Works Job Opportunity and Basic Skills.

Welfare experiences

At the time of the interview, 55.1% of 370 respondents (n=204) were receiving TANF

and 44.9% (n=166) were not. Among the 193 respondents who were receiving TANF (and answered a question on education), 64.3% (n=124) had less than a high school degree, 30.1% (n=58) graduated from high school or earned a GED, and 5.7% (n=11) attended education beyond high school. Of the 149 respondents who were not receiving welfare (and answered a question on education), 63.1% (n=94) had less than a high school degree, 29.5% (n=44) graduated from high school or a GED program, and 7.4% (n=11) attended beyond high school. Those who were not receiving TANF were slightly older (average age=40.9) than those who were (average age=39.1).

Reasons for welfare exits and support services after leaving welfare

At the time of the interview, the 155 respondents who were not receiving welfare provided several reasons for not receiving TANF. Others may not have answered this question, as they were unaware of the circumstances involved in the termination of their assistance. The respondents cited three main reasons for leaving welfare. The most common reason was that they (32.3%, n=50) were economically well off because they got a job, a raise in wages, or had more assets. The next most common response was that the welfare department cut them off (20%, n=31). The remaining 74 respondents (47.7%) provided various reasons including moving in with a partner or family, getting married, moving to another reservation, wanting to avoid the work requirement, or said that they left the system because they “could not stand the hassles.”

Table 2 compares the characteristics of the above three groups. Those who left welfare “due to other reasons” were less likely to be single mothers. Those who got a job were more likely to have a high school degree, a vehicle, and higher employment income compared to the other two groups. The group who obtained employment received less in Food Stamps compared to the other two groups.

Table 2. Characteristics of respondents who left welfare due to different reasons

Demographics/ income/ assets	Got a job or raise (n=50)	Cut off from welfare (n=31)	Left welfare due to other reasons (n=74)
Average age	37	43	41
Mean household size	6.8	8.4	5.7
Mean number of children under 13	2.3	2.4	2.8
Marital status			
% Married	36	19	37
% Separated, divorced, or widowed	21	36	29
% Never married	43	45	34
Educational status			
% Less than high school	36	75	64
% High school diploma, GED, or above	64	25	36
Own an vehicle			
% Yes	49	7	27
% No	51	93	73
Mean monthly income/benefits (\$)			
Employment income (Respondent)	641	134	99
Food stamps (household)	151	170	178

Note: Number of valid responses varies for each question. Percentages do not reflect the total N.

Of the respondents who were cut off from TANF (n=31), 30 respondents were aware of why they were fully sanctioned. Of these 30 respondents, five indicated that they were sanctioned because they failed to follow the program rules, nine lost benefits because their children turned 18, four indicated that their earnings or assets made them ineligible to receive welfare, three indicated that they reached the end of their welfare time limit, seven specified other reasons, and two respondents were unsure.

Most the respondents who left welfare did not receive assistance from a government for childcare, transportation or job location. Among 154 respondents who had left TANF, four received help in finding childcare, four received assistance paying for childcare, seven received help on health insurance, seven received support to find a job, and six got aid with transportation.

Survival strategies of respondents who were sanctioned from TANF

As indicated above, 31 respondents were fully sanctioned. In addition, 12 respondents were partially sanctioned. Their TANF benefits had been reduced by amounts ranging from 25% to 75%. Among the respondents who were partially or fully sanctioned (n=43), some moved in with others or cut extra expenses. Other strategies included cutting back on expenses for necessities, moving to cheaper housing or borrowing money from friends/family.

TANF requirements

Participants were required to follow the program rules (e.g., cooperate with child support, keep children's immunization records up to date, and ensure school attendance of their children). Of the respondents who were receiving TANF assistance at the time of the interview (n=200), 69.5% (n=139) were not required to do anything else, and the remaining 30.5% (n=61) were required to work, attend school or participate in other activities to receive TANF benefits. Respondents who were required to work (n=61) were expected to choose at least one of the following activities:

- a. Forty-three percent (n=26) indicated that they were required to look for jobs;
- b. Twenty-five percent (n=15) were required to work in paid jobs;
- c. Sixty-nine percent (n=42) were required to work in unpaid jobs (e.g., be volunteers, or participate in JTPA); and
- d. Fifty-nine percent (n=36) were required to attend school or training activities.

Availability of support services for job preparation

Many respondents indicated that they received support services for job preparation and job retention as follows:

- a. Forty percent of 129 respondents (n=52) indicated that their case manager took time to help;
- b. Forty percent of 130 respondents (n=52) received help from their case managers in finding and maintaining a job;
- c. Forty-eight percent of 131 respondents (n=63) thought their case manager urged them to get education or job training;
- d. About thirty-six percent of 122 respondents (n=44) felt pressure from their case manager to get a job; and
- e. Thirty-five percent of 126 (n=44) quit school or training programs to find a job.

Employment

Of the total 373 respondents, 25.2% (n=94) never worked at a regular job for pay, 42.4% (n=158) worked in the past but were not working at the time of the interview, and only 15%

(n=56) were employed at the time of the interview. Of the 56 respondents who were employed at the time of the interview, 87.5% (n=49) were working for an outside employer only, one respondent (1.8%) indicated that she was working for an outside employer in addition to being self-employed, and one respondent (1.8%) indicated that she was self-employed only. Fifty-five of these 56 respondents indicated that they had one job at the time of the interview and the remaining respondent had two jobs. Table 3 shows how these three groups differ in terms of their demographics, educational status, health status, vehicle ownership, income and the number of times they moved in the last year. Of the three groups, a higher proportion of those who worked had completed high school than those who never worked. Respondents who were employed at the time of the interview were more likely to own a vehicle than the other two groups. Households with respondents who were working at the time of interview received less TANF and Food Stamp assistance as compared to the other two groups.

Table 3. Characteristics of respondents by labor force participation

Characteristics	Never employed (n=94)	Employed in the past but not at the time of interview (n=158)	Employed at the time of interview (n=56)
Mean age	40	39	38
Mean # of children under 13	2.3	2.3	2.4
Mean # of times moved last year	0.9	1.5	1.1
Marital status			
% Married	29	25	36
% Separated, divorced, or widowed	28	32	18
% Never married	43	43	46
Educational status			
% Less than high school	76	54	40
% High school diploma or GED	23	37	51
% Attended college	1	7	7
% College graduates or higher	0	2	2
Physical health status			
% Excellent or very good	44	46	59
% Somewhat healthy	30	29	36
% Somewhat unhealthy	18	14	3
% Poor or very poor	8	11	2
Mental Health status			
% Excellent or very good	61	62	61
% Average	33	34	37
% Poor or very poor	6	4	2
Own an vehicle			
% Yes	17	29	57
% No	83	71	43
Mean income /benefits per month (\$)			
Mean employment income (Respondent)	0	36	736
Mean TANF (Household)	257	223	31
Mean Food Stamps (Household)	315	270	171

Note: Number of valid responses varies for each question. Percentages do not reflect the total N.

Salary and benefits

We examined the salaries and benefits of those respondents who were working at the time of the interview (n=56). Table 4 provides job-related information on these respondents. These respondents worked an average of 37.4 hours per week with an average hourly wage of \$7.90. Most of them did not receive any additional benefits. In terms of transportation to work, driving their own vehicle to work (n=31) and hitchhiking (n=12) were stated as two common modes. Walking (n=8) and public transportation (n=5) were two other methods of transportation to work. On average, respondents spent \$29.30 per week on transportation to and from their jobs. The average time they spent to get to their jobs was 21 minutes. Since tribal members are eligible for tribal health care coverage, respondents were not able to separate out the employer provided health benefits from tribal health care programs.

Table 4. Job related information for those participating in labor force

Labor force participation	Employed at the time of interview (N=56)
Work hours and salary	
Mean weekly work hours	37
Mean hourly wage (\$)	7.9
Work benefits available	
%Sick or personal days with pay (n=21)	38
%Paid vacation (n=17)	30
%Health insurance for respondents (n=24)	43
%Health insurance for children (n=13)	23
%Dental benefits for respondents (n=18)	32
%Dental benefits for children (n=9)	16
%Training class or tuition reimbursement (n=9)	16
Transportation	
%Drive own vehicle	55
%Walk	14
%Get a ride with someone	22
%Public transportation	9
Mean transportation expenditure /week (\$)	29.3
Mean minutes from home to work	21

Note: Number of valid responses varies for each question. Percentages do not reflect the total N.

Housing

On average, respondents had 4.1 rooms in their homes. They also spent an average of \$131 per month for housing, but the average expense for utilities was \$145 per month. This is likely because many of these families qualify for low-income housing subsidies that cover rent, rather than utilities. Housing arrangements of the 367 respondents are as follows:

- a. Just over fifty percent lived in a rented home or apartment (51%, n=187);
- b. Nearly thirty percent of these respondents owned their homes (29.7%, n=109);
- c. Eleven percent (n=29) lived with family or friends, with some not paying rent (7.9%) or contributing only part of the rent (3.5%); and
- d. Twenty-two respondents (6%) had other housing arrangements.

The quality of housing occupied by these respondents was reported as poor, lacking many basic necessities. At the time of our fourth interview in 2001-2002, the quality of housing that respondents occupied was as follows:

- a. Eleven percent (n=40) of 354 respondents had a leaky roof or ceiling;
- b. Seventeen percent (n=57) of 346 respondents had a toilet, hot water or other plumbing that did not work;
- c. Twenty percent (n=72) of 355 respondents had broken windows;
- d. Nine percent (n=32) of 349 respondents had exposed electrical wires;
- e. Seventeen percent (n=59) of 355 respondents had problems with rats, mice, roaches or other insects in their housing units;
- f. Fourteen percent (n=48) of 345 respondents had undependable heating systems;
- g. Twelve percent (n=43) of 349 respondents had a stove or refrigerator that did not work properly;
- h. Seven percent (n=25) of 353 respondents had large holes in the floor; and
- i. Seventeen percent (n=59) of 351 respondents had open cracks or holes in the walls or ceiling.

Material hardship

To assess the material hardships of poor families on reservations, we asked our respondents to describe the last three months. Their responses are summarized as follows:

- a. Thirty-five percent (n=125) of 364 respondents indicated that they needed food but could not afford to buy any;
- b. Thirty-three percent (n=40) of 120 respondents said their child(ren) had gone to bed or school hungry because they had no money to buy food;
- c. Sixteen percent (n=59) of 367 respondents indicated that in the past three months there was sometimes not enough food to eat, and 2.5% (n=9) indicated that in the past three months there was often not enough food to eat;
- d. Fifty-three percent (n=195) of 367 respondents said that in the past three months there was enough food but not always the kinds of food they wanted;
- e. Twenty percent (n=72) of 356 respondents reported an unmet need to see a doctor in the past three months due to lack of transportation (n=44), lack of money to pay the doctor (n=10) and various other reasons (n=18); and
- f. Eleven percent (n=40) of 351 respondents had their gas or electricity turned off as they could not afford to pay the bill.

Transportation

Lack of transportation is a major problem on reservations. Out of 368 respondents, 27.2% (n=100) owned a vehicle. However, due to the need for repair, 7.6% (n=7) were always unable to use it, and 47.8% (n=44) could not use it sometimes, ranging from every week to once a year. Only 22.9% (n=84) of the 368 respondents drove their own vehicles, 7.1% (n=26) depended on public transportation, and 0.3% (n=1) used a bicycle. Since only a small percentage of families owned a reliable vehicle, and public transportation on reservations is severely inadequate, nearly everyone shared a ride with someone else or walked. Our sample indicates that due to the lack of transportation, a large proportion of respondents on reservations had difficulty getting basic tasks done. Those exact proportions are listed below:

- a. Seventeen percent (n=35) of 201 respondents had difficulty getting to work;
- b. Forty-six percent (n=160) of 346 respondents had difficulty seeing a doctor;
- c. Eleven percent (n=21) of 200 respondents had difficulty going to their childcare

- provider;
- d. Forty-four percent (n=143) of 325 respondents had difficulty going to the welfare office or making appointments;
 - e. Fifty-two percent (n=180) of 348 respondents had difficulty going to the grocery store; and
 - f. Fourteen percent (n=9) of 64 respondents had difficulty going to other places.

Health and health care

In describing the physical health status of 371 respondents, 46.1% (n=171) indicated that they were in excellent health, 30.7% (n=114), were somewhat healthy, 14.3% (n=53) were somewhat unhealthy, and 8.9% (n=33) were in poor or very poor health. In terms of the mental health status of 371 recipients, 58% (n=215) described their mental health as excellent or very good, 36.6% (n=136) as average, and 5.4% (n=20) as poor or very poor. But 33.5% (n=124) of 370 respondents stated they had felt “depressed”, “down”, or “unhappy” for at least 2 weeks in the past three months.

Fifteen percent (n=56) of all respondents had someone in their household who had an illness or disability that demanded much attention, making it hard for them to go to work or school. Except for transportation difficulties, access to healthcare did not appear to be a major problem on any of the three reservations, as most respondents had access to Indian Health Services. When health problems occurred, a majority (92.9%, n=367) of respondents and their family members went to the Indian Health Services (IHS). Others went to a doctor’s office, a hospital outpatient clinic, a hospital emergency room, a health maintenance organization, or other clinic or health center. Two thirds (66.2%, n=245) of 370 respondents described the health services available to them as somewhat adequate, while 11.3% (n=42) described these services as not adequate or severely inadequate. Only 22.4% (n=83) described the health services available to them as very adequate.

Neighborhood characteristics

When respondents were asked about their living preferences, 67% (n=246) of 367 respondents stated that they would prefer to live on their reservation, 14.7% (n=54) would prefer to live somewhere else, and only 3.8% (n=14) would prefer to live on another reservation in Arizona. When rating their reservation as a place to live, nearly half of the 349 respondents (47.3%, n=165) described it as very good or good. Another 39.2% (n=137) rated their reservation as fair, and the remaining 13.5% (n=47) thought their reservation was bad or very bad. When asked how their reservation changed within the last year, 40.1% (n=142) of 354 respondents said it has stayed the same, 24.6% (n=87) thought it was worse or a lot worse and 35.3% (n=125) thought it was better or a lot better. With regard to the future of their reservation, 37.1% (n=116) of 313 respondents expected it would be the same, 44.4% (n=139) expected it would be better or a lot better, and the other 18.5% (n=58) thought it would be worse or a lot worse.

Half of 241 respondents (n=120) thought the number of women on their reservation receiving welfare had increased as compared to the previous year, 29.9% (n=72) thought it stayed the same, and 23.3% (n=49) thought the number decreased. Almost half of the 259 respondents (49%, n=127) thought that only a few women on welfare found jobs last year, 33.2% (n=86) thought some women on welfare found jobs, 10.4% (n=27) thought most women on welfare found jobs, and only 7.3% (n=19) thought no one on welfare found jobs. When asked about how many women they knew who left the reservation in search of jobs, 48.5% (n=110) of 227 answered they knew only a few women, while 26.4% (n=60) answered they knew some.

Two percent (n=5) thought a lot of women they knew left in the last year for jobs elsewhere and 22% (n=50) thought no women they knew left the reservation to look for jobs elsewhere.

In terms of the number of men who worked steadily over the past year, 45% (n=94) of the 209 respondents felt the number had stayed the same, 19.6% (n=41) thought the number decreased, and 35.4% (n=74) thought it increased. Additionally, a majority of the 341 respondents (63.3%, n=216) described gangs on their reservation as a big problem, while 18.8% (n=64) thought it was a small problem, and 17.9% (n=61) did not think it was a problem.

Table 5 lists participants' attitudes towards problems with safety on their reservations. Most respondents thought that these problems had increased or stayed the same.

Table 5. Respondents' attitudes toward their concerns about their reservations

Reported problem	% felt problem increased	% felt problem decreased	% felt problem stayed the same
Vandalism (n=367)	52	10	38
Crime (n=368)	52	11	37
Trash, litter or garbage (n=366)	43	17	40
Rundown, abandoned houses or buildings (n=367)	34	18	48
Odors, smoke or gas fumes (n=357)	15	3	82

Citing the safety concerns on their reservations, more than half of 368 respondents (52.5%, n=193) preferred to stay home. In general, 68% (n=251) of 369 respondents rated their community as very safe or fairly safe, and the other 32% (n=118) thought it was very unsafe or fairly unsafe. Also, 79.1% (n=292) of 369 respondents thought their home was very safe or fairly safe, with the remaining 20.9% (n=77) feeling it was very unsafe or fairly unsafe.

Opinions regarding welfare changes

When respondents were asked for their opinions with regard to welfare reform changes, many of them indicated that the following changes are negative (see Table 6):

- a. five-year life time limit on welfare (55%);
- b. no increase in benefits for having additional children while on welfare (56%); and
- c. requiring teen mothers to live with adults to receive benefits (55%).

Additionally, 55% of the respondents preferred that the state, rather than their tribes, implement TANF. However, the majority of recipients from one of the three tribes (Salt River) were supportive (66.1%) of tribal takeover of TANF (see Table 7).

Table 6. Respondents' attitudes towards changes made to the welfare rules

Changes made to welfare rules (N=370)	% felt change is positive	% felt change is negative	% felt change is neither positive nor negative
Inclusion of 5 year life-time limit	30	55	15
Additional children born while on welfare will not increase welfare benefit	26	56	18
Teenage mothers are required to reside with an adult to receive benefits	36	43	21
Tribes may administer welfare programs	20	55	25

Similarities and differences among the three reservations

The data were analyzed (see Table 7) to compare and contrast the characteristics of respondents across the three reservations--Salt River (n=60), San Carlos (n=147) and Navajo Nation (n=166). Both similarities and differences were found. The three reservations shared similarities in demographics, lack of job opportunities, barriers to employment, material hardship, marital status, and availability of support services. They displayed differences in employment and welfare experiences, opinions on the changes made by welfare reform, income and assets, attitudes towards tribal administration of TANF, education, and opinions about the future of their reservations.

Similarities:

In terms of demographics, the majority of the welfare recipients on each reservation were single mothers, between the ages of 20 and 60. A small percentage of respondents from each reservation were married (between 22 and 29%). Respondents had an average of just over two children under the age of 13.

There was a shortage of employment opportunities on all three reservations. Only a small fraction of the sample was employed on each reservation. Across the reservations, employed women were making incomes below the poverty line. During the focus groups, the respondents indicated that even if jobs were available, they would need additional education and training to take advantage of them.

Many families on each reservation reported struggling to obtain basic necessities (e.g., food and clothing). For instance, over one-third of the respondents from Salt River, over half from San Carlos, and nearly 14 % from Navajo Nation reported at least one instance where they were unable to afford food within the past three months.

Support services (transportation and childcare) were severely inadequate on all three reservations. Only a small number of respondents on any of the reservations received funds to help defray the cost of childcare (2.6% on Navajo Nation; 11.5% on Salt River; and 0% on San Carlos). Out of those who had children younger than 13 (n=275), only six used formal childcare facilities; such as pre-school, nursery school, childcare center, Head Start, or other youth programs. The majority (n=4) of these six respondents were from Salt River. The remaining two respondents were from Navajo Nation and San Carlos, respectively. With regard to transportation, very few respondents owned a vehicle on any of the reservations. Of those who owned a vehicle, many reported that they were not reliable.

Differences:

With regard to employment experience, Salt River differs from the other two tribes. A higher percentage of respondents from Salt River had previous employment experience (75% compared to 37.4% of San Carlos and 34.9% of Navajo Nation). Likewise, on the Salt River reservation, the percentage of those who have never worked was the lowest among the three tribes (5% compared to 47 % on San Carlos and 13.3% on Navajo Nation). Salt River had an 18.3% employment rate among respondents, compared to 9.5% for San Carlos and 18.7% for Navajo Nation.

San Carlos has the highest percentage (63.3%) of respondents currently receiving welfare compared to Salt River (35%) and Navajo Nation (55.6%). Nearly two-thirds of respondents from the Salt River tribe (60%) and 86% of respondents from the Navajo Nation were required to obtain regular paid employment while no respondent from San Carlos was required to do so. Navajo Nation and Salt River are the two tribes that are self-implementing their TANF program. The state of Arizona administers TANF on San Carlos. Salt River must follow 5-year lifetime

limit while the other two tribes do not, due to over 50% unemployment rate on their reservations. The sanction rate on the Salt River reservation was the highest (30%), compared to the Navajo Nation (12%) and the San Carlos reservation (3.4%). A higher percentage of respondents from Salt River (50%) stated that they decided not to have another child due to the time limit compared to San Carlos (5.9%) and Navajo Nation (48.7%). However, 15% of the Salt River participants reported being pregnant since the previous interviews.

In regards to the tribe's income and assets, there were also some differences among the three tribes. Even though respondents from all three reservations were paid similar hourly wages, respondents from San Carlos tended to earn more money from employment per month (\$975.6) than the Navajo Nation (\$650.4) and Salt River (\$740.9). Salt River had the largest proportion of respondents with a checking/savings account (30%). In San Carlos, only 10% of participants have a checking/saving account in comparison to 21% of recipients in Navajo Nation. Navajo Nation has more vehicle ownership (33%) in relation to the other two tribes (only 24% of Salt River and 25% of San Carlos residents own a vehicle).

In terms of welfare benefits, respondents from the three tribes received similar amounts in TANF (Navajo Nation: \$351; Salt River: \$341; San Carlos: \$304). However, on average, respondents from the Navajo Nation received much higher monthly tribal general assistance (\$359) than those from San Carlos (\$174). None of the respondents from Salt River received tribal general assistance.

Other differences arose when participants were asked about the administration of their welfare programs. Only those from Salt River held a positive view of their tribe's administration of welfare programs. This difference must be underscored. The respondents from Salt River favored tribal administration of TANF by 66% as compared to 11% of San Carlos and 11% of Navajo Nation.

Levels of educational attainment also differed. Salt River had the lowest overall levels of education; 81% without a GED or high school education, 17% with a GED or high school diploma, and 2% with education beyond high school. These percentages on San Carlos and Navajo Nation were better, showing 66% and 53% without a GED or high school education, 29% and 37% with a GED or high school diploma, and 5% and 10% with education beyond high school, respectively.

As for attitudes about their reservations, more respondents from Salt River (55%) and Navajo Nation (55%) were hopeful that their reservation would improve in the future. Only 23% of San Carlos participants believed that their reservation would get better. A higher proportion of respondents from San Carlos were afraid to leave their homes due to crime. Forty-one percent of respondents from Navajo Nation and 31% from Salt River stayed home out of fear for their safety as compared to 74% of participants from San Carlos.

Table 7. Tribal Comparison: Salt River, San Carlos, and Navajo Nation

VARIABLES	Salt River (n=60)	San Carlos (N=147)	Navajo Nation (N=166)	Total (N=373)
Race				
% American Indian/Native Alaskans	100	100	100	100
Mean age	38	40	41	40
Education				
% participants without GED, high school	81	66	53	63
% participants with GED or high school	17	29	37	31
% participants beyond high school	2	5	10	6
Fertility and Childbearing				
% pregnant since previous interview	15	3	4	5
Marital Status				
% married	22	28	29	28
% never married	37	39	48	43
% separated, divorced, and widowed	41	33	23	29
% living with boyfriend or partner	31	26	21	19
Childcare				
% with children under 13	76	77	75	76
Mean # of children under 13 per respondent	2.4	2.2	2.6	2.4
% receiving assistance paying childcare	11.5	0	2.6	2.4
% having difficulties starting a job, school, or training due to problems w/childcare	30	3	3	4
Health and Mental health				
% with excellent or very good health	23	45	55	46
% with poor or very poor health	10	10	7	9
% with excellent or very good mental health	43	62	60	58
% with poor or very poor mental health	8	5	4	5
Welfare Experiences				
% remember receiving welfare while growing up	43	35	55	45
% receiving TANF at time of interview	35	63	56	55
% sanctioned (fully or partially) while on welfare	30	3.4	13	12
% required to work at a regular job that pays	60	0	86	25
% find tribe administering welfare as positive	66	11	11	20
% decided not to have another child due to time limit	50	6	49	26
% decided to start education/training due to time limit	69	10	35	27
Employment				
% have worked at a regular job that pays	75	37	35	42
% currently working a regular job that pays	18	10	19	15
% never worked a regular job that pays	5	47	13	25

Table 7. Continued

Assets/income/benefits				
% with savings or checking account	30	10	21	18
% with own vehicle	24	25	33	27
% own home	30	12	13	15
\$ Mean Employment income	741	976	650	747
\$ Mean hourly wage	9.7	7.3	7.6	7.9
\$ Mean TANF (household)	341	304	351	328
\$ Mean Food Stamps (household)	375	329	351	343
\$ Mean SSI (household)	336	520	586	543
\$ Mean Tribal General Assistance (household)	0	174	359	253
\$ Mean Gifts (household)	768	476	207	588
Material Hardship				
% could not afford food in past three months	38	54	14	35
% electric/gas turned off due to inability to pay	7	17	8	11
Neighborhood (San Carlos seems to have a lot of safety concerns)				
% feel reservation will get better	55	23	55	44
% have stayed at home because it was unsafe	31	74	41	53

Note: Number of valid responses varies for each question. Percentages do not reflect the total N.

Similarities and Differences between Wave 1 and Wave 4

We followed 373 respondents out of our original sample in wave 1 (n=445) (Pandey, Zhan, Collier-Tenison et al. 2000), and interviewed them in wave 4. Most of the respondents we could not follow (n=72) were from the Navajo Nation reservation (n=43). We present some of the salient characteristics of respondents from wave 1 and wave 4 in Table 8. A comparison of these two waves of data indicates that their barriers to employment remained similar even after four years. Reservations continue to lack employment opportunities and support services (childcare and transportation). Families continue to suffer from various material hardships.

A close comparison of data between the four years indicated only marginal improvements in employment and hardship related issues. For example, the percentage of respondents who lacked paid work experience decreased over time (46% in wave 1, compared with 25% in wave 4). Similarly, a much lower percentage of welfare recipients were required to take work that pays in wave 4 (25%) compared to wave 1 (81%). The percentage of respondents who participated in education or job training dropped from 57% in wave 1 to 27% in wave 4. The percentage of respondents who could not afford to buy food (in the past three months) dropped from 49% in wave 1 to 35% in wave 4. Also, those respondents who had their electricity/gas turned off due to inability to pay dropped from 22% in wave 1 to 11% in wave 4.

With regard to support services (childcare and transportation), financial support from the government for childcare changed during the time of the study. About 4% of respondents received funding for childcare in wave 1, whereas only 2.4% of them received funding in wave 4. The number of families using formal childcare facilities increased from two in wave 1 to six in wave 4. Many respondents with small children continue to rely on themselves, friends, or family for childcare. Vehicle ownership dropped from 29% in wave 1 to 27% in wave 4.

Smaller percentages of respondents received welfare benefits (including TANF, Food Stamps, SSI, and Tribal General Assistance) in wave 4 (86%) than in wave 1 (93%). The proportion of households who received TANF and Food Stamps dropped on all reservations in wave 4. For example, 84% of households and 77% of respondents received TANF in wave 1. In wave 4, only 60% of households and 55% of respondents received TANF. Similarly, the percentage of households receiving Food Stamps dropped from 86% to 75% over time. Families did not appear to shift from welfare to Tribal General Assistance. In wave 1, 12% of respondents received Tribal General Assistance compared to 9% in wave 4. However, the percentage of respondents who reported employment income in wave 4 (15%) was higher than that of wave 1 (12%). The average income from employment (adjusted for inflation and expressed in 2002 \$) was higher in wave 4 (\$747), compared to wave 1 (\$519). The mean hourly wage also increased over time, from \$6.70 in wave 1 to \$7.90 in wave 4. A slightly higher percentage of respondents in wave 4 had savings and/or checking accounts (18%) compared to wave 1 (17%).

Another important difference between wave 1 and wave 4 was respondents' opinions regarding welfare changes. In wave 1, a higher proportion of respondents were supportive of changes brought about by welfare reform; but four years later their attitude toward welfare changes had reversed. More respondents in wave 4 held negative opinions toward these changes. Also, four years after the first interview a lower proportion of welfare mothers were supportive of tribal takeover of TANF programs. The following were responses to more specific questions regarding changes in TANF programs:

- a. Forty-six percent saw the requirement of five year lifetime limit on welfare as a positive change in wave 1 compared to only 30% in wave 4;
- b. Forty-three percent in wave 1 felt that the requirement of not increasing the welfare benefits to those who have additional children while on welfare as a positive change compared to only 26% in wave 4;
- c. Forty-nine percent in wave 1 indicated that requiring teen mothers to live with adults to receive benefits was a positive change, compared to 36% in wave 4; and
- d. Thirty-two percent in wave 1 saw the tribal takeover of TANF programs as a positive change compared to 20% in wave 4.

With regard to their opinions about their reservation, a higher percentage of respondents felt positive about their reservation over time. For example, a marginally higher proportion of respondents (67%) preferred to live on their own reservation compared to wave 1 (66%). Compared to wave 1, a lower percentage of respondents stayed at home due to safety concerns (53% in wave 4 compared to 61% in wave 1). Overall, respondents' attitudes toward their community have improved since the implementation of welfare reform.

Table 8. Comparison of wave 1 and wave 4

VARIABLES	Wave 1 (N=445)	Wave 4 (N=373)	% Change (Wave1-Wave4)
% American Indian/Native Alaskans	100	100	0
Mean age	37	40	8.1
Education			
% participants without GED, high school	68	63	-7.4
% participants with GED or high school	25	31	24
% participants beyond high school	7	6	-14.3
Marital Status			
% married	19	28	47.4
% never married	44	43	-2.3
% separated, divorced, and widowed	36	29	-19.4
% living with boyfriend or partner	29	19	-34.5
Childcare			
% with children under 13	86	76	-11.6
Mean number of children under 13 per respondent	2.4	2.4	0
% receiving assistance paying childcare	3.9	2.4	-38.5
% having difficulties starting a job, school, or training due to problems w/childcare	26	4	-61.1
Welfare Experiences			
% receiving TANF at time of interview	77	55	-28.6
% sanctioned (fully or partially) while on welfare	12	12	0
% required to work at a regular job that pays	81	25	-69.1
% find tribe administering welfare as positive	32	20	-37.5
% decided not to have another child due to time limit	52	26	-50
% decided to start education/training due to time limit	57	27	-52.6
Employment			
% have worked at a regular job that pays	39	42	7.7
% currently working a regular job that pays	11	15	36.4
% never worked a regular job that pays	46	25	-45.7
Assets/income/benefits			
% with savings or checking account	17	18	5.9
% with own vehicle	29	27	-6.9
% own home	24	15	-37.5
\$ Mean Employment income (in \$2002)	519	747	43.9
\$ Mean hourly wage	6.7	7.9	17.9
\$ Mean TANF (household, in \$2002)	342	328	-4.1
\$ Mean Food Stamps (household, in \$2002)	352	343	-2.6
\$ Mean SSI (household, in \$2002)	490	543	10.8
\$ Mean Tribal General Assistance (household, in \$2002)	210	253	20
\$ Mean Gifts (household, in \$2002)	329	588	78.7
Material Hardship			
% could not afford food in past three months	49	35	-28.6
% elec/gas turned off due to inability to pay	22	11	-50

Note: Number of valid responses varies for each question. Percentages do not reflect the total N.

A comparison of responses across the three reservations also documents changes in some variables since wave 1. Not all of the reservations experienced shifts in the same direction.

Between wave 1 and wave 4, the following variables experienced changes on their respective reservations: childcare support, difficulties in starting job/training due to childcare problems, welfare experiences, and the respondents' opinion about the future of their reservations.

Overall, financial support for childcare for welfare recipients on all three reservations was reported as inadequate both in wave 1 and wave 4. Compared to wave 1, the percentage of respondents who received financial support for childcare increased on Salt River (4.8% in wave 1 to 11.5% in wave 4). Respondents on the other two reservations, Navajo Nation and San Carlos, on the other hand, saw a slight decline in financial support for childcare over time (Navajo Nation: from 6.5 % in wave 1 to 2.4 % in wave 4; San Carlos: from 1.6% in wave 1 to 0 in wave 4). On the San Carlos reservation, the percentage of respondents who had difficulty starting education or job training due to lack of childcare facilities remained the same (3% in both waves). The percentage of those who had difficulty starting education/training due to lack of childcare facilities on Salt River and Navajo Nation, on the other hand, declined by 21% and 31%, respectively.

Over time, the percentage of respondents who were required to participate in paid work also changed across the three reservations. On Salt River and Navajo Nation, a higher percentage of welfare recipients (Salt River: 3% increase, from 57% in wave 1 to 60% in wave 4; Navajo Nation: 1% increase, from 85% in wave 1 to 86% in wave 4) were required to participate in paid work. At the same time, no respondents were required to participate in paid work on San Carlos (from 88% in wave 1 to 0% in wave 4).

The opinions of respondents with regard to the tribal takeover of welfare programs also changed over time. Compared to data from wave 1, a lower percentage of respondents in wave 4 (66% in wave 4 and 71% in wave 1) from Salt River favored tribal takeover of TANF

Discussion

In this section we highlight some of the trends observed in the primary and secondary data. The findings provide insight into how families on reservations are faring over time.

Overall socioeconomic status improved

A comparison of census data between 1990 and 2000 shows that the reservation based population in the United States has increased over the decade. This trend is reflected on the three reservations in this study. During the same period, economic status and educational levels of populations on these reservations improved, and their poverty rates declined. The employment level of women (of age 16 and over) varied between the reservations. While the employment level of women (of age 16 and over) on the Salt River reservation declined from 52.4% in 1990 to 45.4% in 2000, this rate improved on the Navajo Nation from 37.8% in 1990 to 40.6% in 2000 and on the San Carlos reservation from 29.4% in 1990 to 42.7% in 2000.

Two parent families are on the decline

On all three reservations under study, the percentage of children under 18 living with two parents declined between 1990 and 2000 (see Figures 1a-b); these statistics were similar to those for Arizona and the rest of the nation. In our study, 72% of the respondents from the three reservations were single mothers without a spouse. Over time, the percentage of married respondents increased by 9%, while separated and previously married respondents decreased by 7% (see Table 8). Interestingly, the percentage of never married mothers remained nearly the same over the four years. Yet, due to heavy emphasis on marriage and two-parent family formation in the 1996 welfare legislation, many states and several tribes have developed

programs to promote marriage and to strengthen two parent families. For example, the Torres Martinez Indian Reservation (California) provides a cash bonus to newly married couples and extends TANF services to both husband and wife of two-parent families (Willon, 2001). Similarly, the Tanana Chiefs Conference (TCC) in Alaska provides higher levels of benefits to two-parent families. The Sisseton-Wahpeton Sioux tribe of South Dakota extends its TANF services to all non-custodial fathers so that they may become responsible, committed and involved fathers. In spite of these efforts, the marriage market does not appear to be attractive to never married persons on reservations. Other studies have also indicated that the marriage market for low-income women with children is not very promising, particularly for those with a low level of education and unstable employment (South, 1991). Yet, the welfare reauthorization bill “Personal Responsibility, Work, and Family Promotion Act of 2003 (H.R. 4)” passed by the House of Representatives of the United States in early 2003 views marriage and family formation as an anti-poverty policy. Our data, however, indicates that marriage is not seen as an attractive option, especially for never married persons on Indian reservations.

Changes in welfare caseloads

Six years after the passage of PRWORA of 1996, welfare caseloads across the nation have declined by over 50%. National studies indicate that over 50% of those who have left welfare are working (Bell, 2001; Brauner & Loprest, 1999). The bill passed by the House (H.R. 4) has proposed to increase the work requirement from 30 hours a week to 40 hours a week and increase the state work participation requirement rate from 50% to 70% by 2008 (H.R. 4). Such requirements will be difficult to meet on reservations where jobs are scarce.

Reservations do not share the national rate of decline in caseloads. Caseloads declined marginally on some reservations and increased on other reservations (see Figures 7 & 8). In our sample, between wave 1 and wave 4, TANF caseloads declined by 29%. Some left due to jobs and others left due to sanctions. Nationally, about three out of five of all persons leaving welfare (i.e., 60%) worked (Loprest, 1999); in our sample about 40% of those who left welfare were employed at any given point in time. The other 60% were no longer receiving TANF either due to sanctions or other various reasons; including marriage, moving in with a partner, moving out of the reservation, etc. Jobs are scarce on reservations, and only a handful of welfare recipients residing on reservations have exited welfare through jobs.

Barriers to employment

Barriers to employment for women on reservations are discussed in this section. Our earlier reports also underscore these barriers.

Job opportunities. According to a comparison of tribal level data between the 1990 and 2000 census, economic conditions improved on all three reservations. However, an analysis of labor force data collected by the BIA between 1995 and 1999 show that two of the three reservations under study, Navajo Nation and San Carlos, consistently had over 50% of the working age population not participating in the labor force. The third reservation, Salt River, had about a quarter of its working age population not employed. According to the welfare recipients in the study, job opportunities are hopeless. Even the women with job experience have difficulty finding jobs on reservations. One jobless focus group participant lamented, “You know I’ve waited long enough and ... I still don’t have a job. When I was in Los Angeles I worked for an insurance company, I worked for the records company. I had a lot of experience in office work and I came back over here and I am nobody.”

Only 15% of the total respondents were employed. Yet the percentage of those who have never worked at a regular job that pays declined, from 46% to 25% in the last four years. This is an indication that families on public assistance are trying hard to find employment (see Table 8). According to the focus group data, the public assistance system has become less reliable over the years. Therefore, the urgency to find a job has become more important for recipients.

Job preparation. Additional job preparation is critical to help these families exit welfare (see Pandey, Brown, Scheuler-Whitaker et al. 2002; Pandey, Brown, Guo et al. 2002; Pandey, Brown, Zhan et al. 2001; Pandey & Collier-Tenison, 2001; Pandey, Zhan, Collier-Tenison et al. 2000). Many respondents in our study (25%) have never worked at a regular job for pay. Nationally, about 50% of welfare recipients have a high school diploma or a GED, compared to only 32% in our sample. Sixty three percent of participants had not completed high school, as compared to only 30% of all rural women in the U.S. (with less than a high school education) who were receiving AFDC in 1995 (Porterfield & McBride, 1997). Only 31% of our sample had completed a high school degree as compared to 42.3% of rural women receiving AFDC in 1995 (Porterfield & McBride, 1997). About 6% of our sample received education beyond high school. The relationship between education and employment was quite clear. A higher proportion of those with at least a high school education were employed both in wave 1 and in wave 4. Salt River had highest number of participants without a GED or high school diploma and the lowest rates of high school and beyond high school education. However, they had the second highest rate of employment and the highest rate of past employment (see Table 7). This may be due to the reservation's proximity to a large metropolitan area, namely Phoenix, where there were more job opportunities available. Salt River also hosts the gaming industry.

Additional studies underscore the importance of education on employment status, wages and benefits (Pandey, Zhan, Neely-Barnes et al. 2000; Zhan & Pandey, 2002; Spalter-Roth & Hartman, 1991). Welfare recipients are aware of the importance of education. An unemployed focus group participant, who is a mother of five and collects TANF benefits for her last daughter had this to say,

“...it’s really hard, you know a job for me because of my education. I was going for um, my GED and my other education but I never completed it ... my kids you know, I have to watch them. I wanted to participate in JOBS and they’ll probably help me with my education and stuff like that but otherwise I can’t find a job on my own because I don’t have my GED or high school diploma.”

Another focus group participant said, “I applied for cook at the high school and junior high and the kindergarten center up there. ...They wanted me to go back to school and take that nutrition thing [class] but that won’t work for me because I don’t have no place to put my kids.”

Some respondents faced placement problems even after their completion of job training programs. For example, one focus group participant said,

“You know what, the system does not work. On the job training that’s like they just train you on the job, they give you a certain month or week to be on the job. And you are supposed to go back and tell them ‘hey, I got the experience so place me on a permanent position.’ Then they say ‘Oh, we don’t have anything now’.”

Welfare reform has increased the participation of welfare populations in education and job training programs. Yet, short-term training programs that are currently available are not likely to prepare welfare recipients on reservations for jobs that pay a living wage. Policies should be established to encourage persons on welfare who wish to continue their education beyond high school.

Support services. Support services (childcare and transportation) are severely inadequate on reservations. Seventy-six percent of the sample in wave 4 had children under the age of 13, indicating the importance of childcare as a support service for transitioning from welfare to work. On average, there were 2.4 children under 13 per respondent. The supply of childcare slots for children of various ages is severely inadequate in rural areas of the US, especially on reservations (Pandey, Brown, Scheuler-Whitaker et al. 1999a; Pandey, Zhan, Collier-Tenison, et al. 2000). The shortage of childcare slots is a problem on all three of the reservations in which interviews were conducted. During the focus groups, childcare workers from all three reservations reported that the number of children on the waiting list had increased dramatically since the passage of PRWORA.

Welfare recipients in the focus groups also expressed their concerns related to childcare. For example, a one participant said,

“I was going to class but then they got mad because I wasn’t home to take, pick up my daughter. You have to stand outside, be there all the time when the buses come ... they said they were going to take me to the police, so I just quit.”

Another focus group participant who has a high school diploma and had to stop her college program after one year had this to say,

“They couldn’t assist me again for another year because I missed a lot of school days the first semester. Because my daughter got sick, she cried, she got lonely, she got homesick... You know it was hard for me to be apart from my daughter like that, so I just came back...”

Also expressing difficulty with childcare was another person, who said,

“You see, everyday I try to go out and look for job. It’s hard I can’t even find a sitter ... how I’m going to do it, if I go out to look for a job and if I do get one where am I going to leave my kids? Who is going to pay for the childcare, you know? ... Then you go to daycare and they say there’s a waiting list.”

Transportation is the largest factor barring women on reservations from moving from welfare to work (Pandey, Brown, Scheuler-Whitaker et al. 1999a; Porterfield et al, 2000). According to the U.S. Department of Transportation (1994), 91% of the rural households in the U.S. have a vehicle. Thirty-eight percent of rural residents live in areas without any public transit and another 28% live in areas where public transit is negligible. A study of welfare recipients in rural Missouri found that 33% of welfare recipients interviewed owned a car (Porterfield, Pandey & Gunderson, 2000) whereas only 27% of the households we interviewed on the three reservations owned a vehicle. They spoke about the unreliability of their vehicle during the focus groups. Referring to inadequate transportation, one TANF recipient who lacks a vehicle said,

“I tried and tried so finally several years ago I got one job training ... I went to another town 45 miles west of where I live... I don’t have a vehicle but if I don’t go to that job that they

found for me ... then they'll kick me off the welfare. Ok, so I have to get up every morning, catch a ride ... sometimes I walk a lot."

Still another respondent said, "Nobody helps you for nothing. You have to pay them or either you hitch a ride, it's the only way. But then if I get a job I'll probably find a place somewhere ... where I can walk to work. I'm really looking forward to finding a job."

A jobless woman who moved to the reservation from California to prevent her two daughters from getting involved in gangs said, "I don't have a car. If I ask somebody to take me to the store, 'Can you give me a couple of dollars for gas, some \$3 or \$4?' You know I spend [a lot of money] on just paying people to take me to the store. I'm serious."

Finally, having a vehicle was correlated with work status in the data from the interviews. Respondents who owned a vehicle were more likely to be employed than those without vehicles. Only 17% of those who never worked had a vehicle, whereas 57% of those who were working had access to a vehicle.

Other constraints. Within reservations, personal or family histories of poor physical and mental health and substance abuse were reported to be barriers to employment. Of the total respondents, 11% (n=41) indicated poor or very poor health (physical or mental) status. One respondent from our focus group who has children and has not worked for the past two years due to poor health said, "I have what they call a degenerating disc of the lower spine and arthritis, diabetes and you name it. You know and I can't sit very long and can't stand very long. Now where you gonna find a job that's gonna accommodate me..."

Another person who was working and had to quit because of poor health also said, "...because of my back condition I was forever you know under a doctor's care and my doctor had been telling me that I would have to quit working and I wouldn't give in to her. I'm stubborn but you know finally it got the best of me ... I enjoyed my work but I couldn't do it anymore."

Yet another focus group participant who is caught up between poor health and work said, "Well, I'm a diabetic ... I have to watch everything I do. Even if I do get a job, they're not going to work with me. When I have a hospital appointment, I can't go because I have to work ... I don't know what to do."

Substance abuse is also a problem on reservations. Generally, people with substance abuse history have a difficult time finding jobs (Pandey, Brown, Scheuler-Whitaker et al. 1999a; Pandey, Zhan, Collier-Tenison et al. 2000). According to the women in the focus groups, support programs for people with substance abuse problems are not adequate. These programs must be made available.

Income, benefits and sanctions

Those respondents who had left TANF and were employed were receiving Food Stamps--an indication that their income was low enough to qualify for Food Stamps. For the many poor families on reservations, public assistance is their main source of income. In our sample, 86% (n=321) of the households received public assistance. Several focus group participants said that the benefits were too low.

About 12% of current or former welfare recipients from the three reservations were partially or fully sanctioned in wave 4. Sanction implies that these respondents gradually lost 25% to 100% of their cash benefit for failure to comply with program requirements.

Some focus group participants on the Navajo Nation reservation expressed their concerns over tribal takeover of the TANF program. One focus group participant said,

“... the tribe took over the program and the state told all of us to go to the tribe ... after six months of waiting I haven’t heard anything. ... This tribe thing is really messed up. Anything to do with tribes, it never works out. It never does. I’m sorry to say, but it never does. It never works ... why do we need to have all this red tape, why do we need to wait 6 – 7 months before we get assistance? That’s not right, that’s not fair to us ... if it wasn’t for us they wouldn’t be sitting behind these desks to begin with.”

A jobless focus group participant who has five children, including a disabled daughter, said,

“I applied for cash assistance in March [2002] and I haven’t got paid till now [July, 2002]. Tribes process applications very slowly. They don’t think about the problems that we’re having at home. They think that we are lazy and we just want to depend on the system. That’s not true ... there is no work out there for us.”

Three factors may have contributed to the differences in opinion among the 3 reservations in regard to tribal administration of TANF. First, the Salt River tribe must follow the 24-month time limit because of its less than 50% jobless rate among working age populations. Second, members of this tribe were concerned that the state might subcontract to a private organization to implement TANF on this reservation. Lastly, Salt River was the first of these three tribes to administer its TANF programs (since June 1, 1999). In addition, this tribe started a dialogue to self-administer TANF on this reservation as early as 1997. It appears that TANF recipients on this reservation were kept abreast of the advantages of tribal takeover of TANF and thus were comfortable with the idea. While Navajo Nation has also begun implementing the TANF services since October 1, 2000, respondents from this tribe are only beginning to experience and compare tribal TANF vs. state TANF programs

Material hardship

Despite a rapid decline in welfare caseloads, material hardship among low-income families has remained high across the nation. On reservations, there is evidence that families are living under extreme financial hardship, lacking the ability to purchase basic household supplies including food, fuel and clothing. Families, particularly those who have been sanctioned, are cutting back on other expenses, letting bills go unpaid and increasing their reliance on relatives and friends simply to provide for necessities, especially for their children. One unemployed focus group participant who is waiting to receive TANF cash assistance said, “I take all my clothes and my kids’ clothes to go sell. That’s all we do. We sell clothes and toys, that’s how we get money and some school clothes for the kids and some food.”

These findings are consistent with other research examining economic hardship among American Indian families. Staveteig and Wigton (2000), in their analysis of 1997 National Survey of American Families data, found that 59% of non-elderly low-income American Indian families (i.e., below 200% of Federal Poverty Level) in the nation are experiencing food hardship; and 41% of these families are experiencing difficulty paying rent, mortgage or utility bills.

Living conditions are very poor for low-income families on reservations. The quality of housing occupied by these families is inadequate and lacks basic necessities. A focus group member lamenting the poor housing conditions said,

“You have people out there that are still living in third world conditions, their housing conditions are not good, they have plumbing that’s broken, they have backed up sewage you know, they have holes in their walls, their ceilings are falling down, there’s no air conditioning...”

In spite of these poor living conditions, two thirds of the respondents would prefer to live on their reservations rather than somewhere else. They stated that they were thankful for the benefits they received.

Conclusion

Many national and state level studies are available to track social and economic changes at the individual and family level. To date, no comparable studies are available that collect this data for American Indian reservations. Due to lack of scientific data, not much is known about the state of welfare recipients on reservations. This is the only study that has tracked welfare recipients on reservations over a four-year period, yet it has many limitations. It examined only reservations within Arizona, the survey sample came from three reservations out of 21 reservations within the state, and the data were collected using a non-probability sampling method. The sample population also consisted of nearly all female participants. In the following, we briefly list the current state of knowledge of this population. This information is broken down into 10 areas and includes suggestions for future research:

First, aggregate census data show that reservation based American Indian families are in a better socio-economic position today than a decade ago. This trend is reflected on reservations within Arizona. With improved education and more income, families on reservations are better off today than they were a decade ago. In contrast, our data from current or former welfare families show that their economic situation between 1998 and 2001 did not change, despite the boom in the national economy. At least one longitudinal study should be launched in order to understand how the social and economic conditions of families on reservations change over time.

Second, welfare caseloads have dropped dramatically across the United States since PRWORA was enacted, from 14 million to 5 million recipients. However, this drop did not hold true for all Indian reservations (see Figures 7-8). Caseloads actually increased on some of the reservations. This evidence should inform the next phase of welfare legislation. The Personal Responsibility, Work, and Family Promotion Act of 2003, H.R. 4 bill introduced by Rep. Deborah Pryce on February 13, 2003, and passed by the House of Representatives substantively mirrors the content of the House bill passed in 2002 (H. R. 4737). Under the proposed legislation, the required number of work hours will increase from 30 hours/week to 40 hours/week. States would be required to move 70% of their caseloads into work related activities by 2008 (the current requirement is 50%). Also, this bill has proposed to maintain the current level of spending (which is \$16.5 billion a year) without adjusting for inflation. This could result in a serious shortage of funds for some Indian reservations. In particular, those tribes that are currently administering their programs could face a shortage of funds if their caseloads do not decline, or worse, if they rise. Research is needed to closely monitor how families on reservations fare under the new rules. Funding is provided for demonstration projects on marriage promotion and child abuse in tribal communities in H.R. 4.

Third, the percentage of those without any paid work experience dropped substantially from 46% in wave 1 to 25% in wave 4 (see Table 8). Employment rates among welfare recipients increased from 11% in 1998 to 15% in 2002. Although the increase is marginal, this indicates that persons on welfare are trying to maintain employment and exit welfare. Job opportunities, particularly at the lower rungs of the economic ladder, are scarce on many Indian reservations (Cornell, 2000; Pandey, Brown, Scheuler-Whitaker et al. 1999a; Pandey, Brown, Zhan et al. 2001; Pandey, Zhan, Collier-Tenison et al. 2000; Pickering, 2000). Research is needed to document the strategies welfare recipients will use to meet the new work requirements. Additionally, research is needed to monitor job opportunities, the nature of jobs available, skills required for these jobs, and the nature of skills adult recipients hold.

Fourth, those who work continue to live in poverty. The decline in caseloads has not resulted in a decline in poverty. Nationally, most former welfare recipients who are currently working continue to depend upon some form of public assistance (e.g., food stamps, Medicaid, or subsidized child care), an indication that they continue to live in poverty (Abramovitz, 2000; Polit, London, & Martinez, 2000). Material hardship is more severe on reservations. Many families lack the ability to purchase basic household supplies including food, fuel, and clothing (Pandey, Brown, Zhan et al. 2001; Pandey, Zhan, Collier-Tenison et al. 2000).

To help alleviate poverty among working low-income families, many researchers and policy advocates are proposing an increase in work support programs. Examples of such programs are an increase in the minimum wage, expansion of EITC programs, and additional support in the areas of childcare, transportation, and health care (Savner, 1996; Sawhill & Thomas, 2001; Schorr, 2001). If there are no jobs on reservations, many families are unlikely to benefit even with the expansion of the Earned Income Tax Credit and with increased minimum wages. Therefore, research to assess the survival strategies of poor families with children living on reservations is even more critical. Also needed is research about economic development and job creation on reservations.

Fifth, education levels increased marginally since the beginning of this study. Over time, the proportion of respondents with a high school degree (or GED) and beyond increased (32% in wave 1 to 37% in wave 4). Despite this improvement in education, adult welfare recipients on reservations continue to have much lower levels of education (63% do not have a high school degree) than the general welfare population (50% have high school degree) in the nation. Research has consistently shown that education is critical in exiting welfare. Education is strongly related to employment status, wages, and benefits (Pandey, Zhan, Neely-Barnes et al., 2000). Welfare recipients on reservations are not equipped to exit welfare without additional job preparation. Respondents who participated in focus groups unanimously indicated that education is key to exiting welfare. Unfortunately, the H.R. 4 will sharply reduce access to education and vocational training for welfare recipients, by effectively limiting the length of full-time training for families to a maximum of 3-4 months in a two-year period.

It is likely that the next phase of federal welfare legislation will decrease the opportunity of education for welfare recipients. While a number of states (e.g., Maine, Montana, Wyoming) have taken innovative approaches to help advance the educational level of their recipients, we do not know how other tribes are addressing this same issue. Research is needed to record the innovative strategies developed by states and tribes to promote education of recipients.

Sixth, support for childcare increased. Seventy-six percent of the sample had children under the age of 13, with an average of 2.4 children under age 13 per respondent. The percentage of respondents who were unable to start a job, school or training due to childcare problems dropped substantially (-61%) from 26% to 4% between wave 1 and wave 4. In spite of an increase in support for childcare over time, childcare services continue to be severely inadequate on

reservations. Only six families in our sample used a formal childcare facility. Others either took care of their children themselves or relied on friends and relatives for childcare. Under the current law, states receive \$4.8 billion each year, and they could augment this with general welfare funds. The House bill (H. R. 4) increases the current amount by \$1 billion over the next five years. Even this amount is not likely to be sufficient to meet the needs of all the children that are eligible for childcare subsidies. Under the current legislation, tribes could receive up to 2% of the Child Care Development Fund at the discretion of the secretary of the DHHS. Tribes have requested that new legislation allocate a higher proportion of the total childcare budget for tribal childcare. Even with increased funding, it is a challenge for welfare recipients on reservations to find quality childcare, especially when jobs available to them often demand irregular hours, weekends, and night shifts. As the next stage of welfare legislation is implemented, research is needed to assess the impact of childcare needs on both parents and children.

Seventh, vehicle ownership decreased. Over time, the percentage of respondents owning a vehicle decreased from 29% in wave 1 to 27% in wave 4. Of the 27% who owned a vehicle, many owned unreliable vehicles. Transportation services are severely inadequate on reservations. Due to the lack of transportation, many respondents reported difficulty in achieving basic tasks (e.g., going to the grocery store, doctor, or work). Further research is needed to monitor transportation services for poor families as the next phase of welfare legislation is implemented.

Eighth, wave 4 data showed that a lower proportion of respondents were separated, widowed or divorced (36% in wave 1 to 29% in wave 4). Marriage and two-family formation is one of the objectives of the current legislation and will be included in the new legislation. The House bill (H.R. 4) underscores the federal government's role in marriage formation. The bill authorizes over \$300 million annually for government programs promoting marriage, abstinence education, and programs to encourage responsible fatherhood. In addition, this bill will require that all states develop marriage promotion programs using TANF funds. Given the current political climate, more federal support may be made available, especially to promote heterosexual marriage, abstinence, and responsible fatherhood. Research is needed to monitor how states, tribes, and non-governmental organizations promote two parent families among poor families with children and to understand how these efforts impact the lives of men and women with children.

Ninth, currently both states and tribes are implementing TANF programs on reservations. The option for tribes to administer their own TANF programs has been praised as an example of the "government-to-government" relationship between tribes and the federal government (Pandey, Brown, Scheuler-Whitaker, et al., 1999b). Under the new legislation, both states and tribes may enjoy more administrative responsibilities with increased flexibility. Tribes would also be required to consult with the state to have their plan reviewed. Administration of TANF, however, is a new area for the tribes. An option to administer TANF was first made available to them after the passage of PRWORA of 1996. As of May 2003, 39 tribal TANF plans, serving 179 tribes and Alaska Native villages in 15 states across the country have been approved by DHHS (see Figures 5-6). Of the tribes that are currently administering TANF programs, many are encountering numerous challenges. For example, adequate funding to administer TANF is a concern, particularly for tribes that are experiencing a rise in welfare caseloads (e.g., White Mountain, AZ). If the TANF funding level is to remain at the same level as in 1996 for another five years, how will tribes like White Mountain with an increased caseload administer TANF services? Others (e.g., Navajo Nation) have devoted a significant portion of their tribal resources toward welfare reform requirements. These tribes expressed concerns that they might not be able to allocate tribal resources toward TANF administration in the future. Of the 15 states with tribal TANF programs, 13 are providing state matching funds or MOE to their tribal programs, and

two states are not matching MOE dollars to their tribes. Future research should study the challenges that tribes encounter as they administer TANF programs. Such information may be used to strengthen their administrative capacities and to move the welfare reform agenda forward. Research is also needed to understand how families will fare under state administration and tribal administration.

Finally, we need policies and practices that support recipients' efforts to exit welfare. Our goal should be to alleviate poverty among these families, rather than to merely reduce the number of welfare caseloads. Most poor families on reservations need additional education and training, support services in the form of childcare and transportation, jobs that offer flexible work hours, and sufficient, steady income.

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Appendix

Figure 1a. Demographics and educational attainment by reservations in Arizona, 1990

Tribe	Population (1990 census)	number Native American (% Native American)	% persons under 18 with two parents	# single, female householder - children under 18	# single, female householder - children under 6	of persons 25 & over, % high school grad or higher	of persons 25 & over, % bachelor's degree or higher
Ak-Chin ¹	450	411 (91.3)	63.1	2	2	33.3	3.2
Cocopah Tribe	584	549 (94)	20.9	25	15	31.1	N/A ²
Colorado River Tribe	6846	2362(34.5)	48.4	106	42	61.6	4.3
Fort McDowell Indian	628	568 (90.4)	34.8	31	17	62.4	3.1
Fort Mojave Tribe	432	333 (77.1)	35.8	22	19	57.4	0.8
Gila River Indian	9578	9101 (95)	39.9	454	304	37.3	1.3
Havasupai Tribe	433	416 (96.1)	76.1	10	2	38.1	N/A
Hopi Tribe	7215	7002 (97)	47.8	273	130	62.6	3.3
Hualapai Tribe	833	812 (97.5)	55.8	39	27	53.9	1.3
Kaibab-Paiute Tribe	120	65 (54.2)	76	N/A	N/A	56.3	N/A
Navajo Nation ³	148,658	143,507 (96.5)	57.4	4,837	2,296	41.1	3.0
Pascua Yaqui Tribe	2406	2270 (94.3)	43	146	66	28.5	2.3
Salt River Pima Maricopa	4856	3547 (73)	41.8	162	77	52.9	1.4
San Carlos Apache Tribe	7239	7060 (97.5)	58.9	261	155	49.4	2
San Juan So. Paiute ⁴	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tohono O'odham ⁵							
Papago	8587	8490 (98.9)	27.5	511	211	47.3	0.4
San Xavier	1129	1087 (96.3)	27.2	65	10	42.1	
Tonto Apache ⁶	103	103 (100)	100	N/A	N/A	N/A	N/A
White Mountain Apache ⁷	10,506	9902 (94.3)	64.1	277	132	48.3	1.3
Yavapai Apache Tribe ⁸	624	574 (92)	48.2	37	11	51.4	3.7
Yavapai-Prescott Indian	193	151 (78.2)	58.3	15	6	71.2	15.2
State of Arizona	3,665,228	204,589 (5.6)	70.6	85,385	34,821	78.7	20.3
United States	248,709,873	2,015,143	71.8	5,865,147	2,300,192	75.2	20.3

Source: U.S. Bureau of Census (1990). Social and Economic Characteristics: American Indian and Alaskan Native Areas. Washington, D.C.: Bureau of the Census

¹ The Ak-Chin Community is listed as Maricopa in the 1990 U.S. Census.

² N/A means that the 1990 U.S. census did not have data on these columns.

³ Information on Navajo Nation includes entire Navajo reservation and Trust Lands in Utah, New Mexico and Arizona. On Arizona portion of Navajo Nation the total population in 1990 was 90,763 with 87,502 (96.4%) Native Americans.

⁴ Data on the San Juan Southern Paiute Tribe is included in data on the Navajo Nation in the 1990 U.S. Census.

⁵ The Tohono O'odham Nation is listed in the 1990 U.S. Census as two separate tribes: Papago and San Xavier.

⁶ The Tonto Apache Tribe is listed in the 1990 U.S. Census as Payson.

⁷ The White Mountain Apache Tribe is listed in the 1990 U.S. Census as Fort Apache.

⁸ The Yavapai Apache Tribe is listed in the 1990 U.S. Census as Camp Verde.

Figure 1b. Demographics and educational attainment by reservations in Arizona, 2000 Census

Tribe	Population (2000 census)	number Native American (% Native American)	% persons under 18 with two parents	# single, female householder - children under 18	# single, female householder - children under 6	of persons 25 & over, % high school grad or higher	of persons 25 & over, % bachelor's degree or higher
Ak-Chin ¹	752	652 (87.9)	41.7	27	0	46.7	2.2
Cocopah Tribe	1,058	519 (50.6)	35.6	33	6	67.2	16.3
Colorado River Tribe	9,197	2,292 (24.9)	53.8	306	45	64.3	8.9
Fort McDowell Indian	829	755 (91.6)	27.4	58	7	67.6	4.6
Fort Mojave Tribe	1,010	559 (53.6)	31.8	68	17	70.1	6.7
Gila River Indian	11,287	10,353 (92.0)	24.7	740	67	52.4	1.6
Havasupai Tribe	444	453 (90.1)	53.6	16	0	53.3	7.5
Hopi Tribe	6,836	6,573 (94.6)	38.7	270	13	67.1	10.1
Hualapai Tribe	1,341	1,253 (92.6)	37.4	83	19	63.4	5.3
Kaibab-Paiute Tribe	237	131 (66.8)	77.0	12	12	83.0	7.1
Navajo Nation ²	180,462	173,987 (96.4)	54.9	6566	750	55.9	7.3
Pascua Yaqui Tribe	3,315	3,002 (90.6)	39.9	204	12	41.3	1.9
Salt River Pima Maricopa	6,403	3,336 (52.6)	34.8	307	23	64.4	4.9
San Carlos Apache Tribe	9,385	8,921 (95.1)	46.9	424	57	57.6	2.8
San Juan So. Paiute ⁴	N/A ³	N/A	N/A	N/A	N/A	N/A	N/A
Tohono O'odham	10,734	9,718 (90.1)	20.8	553	95	62.1	5.4
Tonto Apache	163	115 (87.1)	71.0	1	1	76.3	0.0
White Mountain Apache ⁵	12,383	11,702 (94.2)	47.5	580	78	54.3	6.3
Yavapai Apache Tribe	769	650 (87.5)	49.8	38	6	54.5	8.2
Yavapai-Prescott Indian	183	117 (64.3)	26.7	8	0	78.6	6.0
State of Arizona	5,130,632	253,542 (4.9)	70.8	124,158	24,327	81.0	23.5
United States	281,421,906	2,447,989 (0.87)	71.8	7,369,167	1,484,263	80.4	24.4

Source: U.S. Bureau of Census (2000). Social and Economic Characteristics: American Indian and Alaskan Native Areas. Washington, D.C.: Bureau of the Census

¹ The Ak-Chin Community is listed as Maricopa in the 2000 U.S. Census.

² Information on Navajo Nation includes entire Navajo reservation and off reservation Trust Lands in Utah, New Mexico and Arizona. On Arizona portion of Navajo Nation the total population in 2000 was 104,532.

³ N/A means that the 2000 U.S. census did not have data on these columns.

⁴ Data on the San Juan Southern Paiute Tribe is included in data on the Navajo Nation in the 2000 U.S. Census.

⁵ The White Mountain Apache Tribe is listed in the 2000 U.S. Census as Fort Apache.

Figure 2a. Poverty statistics by reservations in Arizona, 1990

Tribe	% in poverty all ages	% in poverty under 18	% of Families Below Poverty Level	# Female Householders w/ No Husband Present Below Poverty Level	# Families Below Poverty Level w/ Public Assistance Income	# Female Householders Below Poverty Level w/ No Husband Present w/ Public Assistance Income
Ak-Chin ¹	46.4	54.3	39.3	9	2	2
Cocopah Tribe	56.7	65.1	50.4	24	27	9
Colorado River	37.5	40.5	39.3	130	67	54
Fort McDowell	30.8	33.1	23.7	23	5	5
Fort Mojave Tribe	52.3	56.8	48.4	18	10	11
Gila River	64.4	71.3	62.8	590	470	256
Havasupai Tribe	31.3	35.8	27.9	5	10	1
Hopi Tribe	49.4	53.8	47.7	280	215	98
Hualapai Tribe	56.1	59.9	53.1	46	43	25
Kaibab-Paiute	41.5	44	42.9	N/A ²	4	N/A
Navajo Nation ³	57.8	59.8	55.4	5,326	7,594	3,073
Pascua Yaqui	62.6	68.4	64.2	131	185	98
Salt River	52.7	58.6	50.5	227	181	128
San Carlos Apache	62.5	63.2	59.8	320	392	207
San Juan Southern paiute ⁴	N/A	N/A	N/A	N/A	N/A	N/A
Tohono O'odham ⁵						
Papago	65.7	66.4	62.8	530	653	350
San Xavier	64.4	67.4	59.4	53	29	14
Tonto Apache ⁶	12.6	N/A	N/A	N/A	N/A	N/A
White Mountain Apache ⁷	52.7	55.7	49.9	405	449	284
Yavapai Apache ⁸	61.9	67.7	56.9	41	19	15
Yavapai-Prescott	20.5	23.3	17.3	5	N/A	N/A
State of Arizona	15.7	22.0	11.4	43,657	29,802	18,721
United States	13.1	18.3	10.0	3,230,201	2,286,388	1,642,582

Source: U.S. Bureau of Census (1990). Social and Economic Characteristics: American Indian and Alaskan Native Areas. Washington, D.C.: Bureau of the Census.

¹ The Ak-Chin Indian Community is listed as Maricopa in the 1990 U.S. Census

² N/A means that the 1990 U.S. Census did not have data on these columns.

³ Information on Navajo Nation includes entire Navajo reservation and off reservation Trust Lands in Utah, New Mexico and Arizona.

⁴ Data on the San Juan Southern Paiute Tribe is included in data on the Navajo Nation in the 1990 U.S. Census.

⁵ The Tohono O'odham Nation is listed in the 1990 U.S. Census as two separate tribes: Papago and San Xavier.

⁶ The Tonto Apache Tribe is listed in the 1990 U.S. Census as Payson.

⁷ The White Mountain Apache Tribe is listed in the 1990 U.S. Census as Fort Apache.

⁸ The Yavapai Apache Tribe is listed in the 1990 U.S. Census as Camp Verde.

Figure 2b. Poverty statistics by reservations in Arizona, 2000

Tribe	% in poverty all ages	% in poverty under 18	% of Families Below Poverty Level	# Female Householders w/ No Husband Present Below Poverty Level	# Families Below Poverty Level w/ Public Assistance Income	# Female Householders w/ No Husband Present w/ Public Assistance Income
Ak-Chin ¹	27	33	25.3	20	10	10
Cocopah Tribe	31.4	51.5	20.7	42	24	16
Colorado River	21.8	28.5	17.0	161	63	46
Fort McDowell	17.4	15.1	14.0	6	0	0
Fort Mojave Tribe	22.6	27.1	17.3	29	7	5
Gila River	52.1	60.0	46.9	657	374	238
Havasupai Tribe	50.2	52.2	46.1	16	11	11
Hopi Tribe	41.6	47.0	36.5	260	136	109
Hualapai Tribe	35.8	35.9	35.8	48	22	8
Kaibab-Paiute	31.6	46.0	29.7	12	3	3
Navajo Nation ²	42.9	46.5	40.1	6,396	6606	3019
Pascua Yaqui	43.9	48.5	40.3	175	115	83
Salt River	30.5	36.8	27.4	220	147	99
San Carlos Apache	50.8	54.9	48.2	405	490	277
San Juan Southern paiute ⁴	N/A ³	N/A	N/A	N/A	N/A	N/A
Tohono O'odham	46.4	49.3	40.5	486	428	203
Tonto Apache	9.8	10.1	8.3	0	0	0
White Mountain Apache ⁵	48.8	53.8	42.2	538	453	290
Yavapai Apache	33.4	39.7	30.8	29	15	9
Yavapai-Prescott	6.6	10.7	4.9	2	0	0
State of Arizona	13.9	18.9	9.9	52,017	8,014	15,356
United States	12.4	16.3	9.2	3,315,916	1,693,815	1,130,692

Source: U.S. Bureau of Census (2000). Social and Economic Characteristics: American Indian and Alaskan Native Areas. Washington, D.C.: Bureau of the Census.

¹ The Ak-Chin Indian Community is listed as Maricopa in the 2000 U.S. Census

² Information on Navajo Nation includes entire Navajo reservation and off reservation Trust Lands in Utah, New Mexico and Arizona.

³ N/A means that the 2000 U.S. Census did not have data on these columns.

⁴ Data on the San Juan Southern Paiute Tribe is included in data on the Navajo Nation in the 2000 U.S. Census.

⁵ The White Mountain Apache Tribe is listed in the 2000 U.S. Census as Fort Apache.

Figure 3a. – Income by reservations in Arizona, 1990 Census (Calculated from US Census Data, inflation based upon CPI-U and comparable to 1999 U.S. \$)

Tribe	Median household income	Median family income	Median Income of Families w/ Own Children Under 18 yrs	Per capita income	Median income of males who work full-time	Median income of females who work full-time	Median Female Income for 15+ yrs old w/ income	Median Income of Female Householder w/ No Husband Present	Median Income of Female Householder No Husband Present Own Child. Under 18 yrs
Ak-Chin ¹	20,000	21,528	21,203	5,362	15,053	15,726	7,602	21,273	18,474
Cocopah Tribe	16,498	16,095	23,933	6,235	28,132	27,711	8,958	20,874	11,349
Colorado River	22,267	24,352	22,169	8,006	27,921	19,796	13,402	9,551	6,718
Fort McDowell	21,473	22,952	22,505	7,537	21,833	20,153	12,519	14,875	13,772
Fort Mojave Tribe	19,034	15,115	14,275	5,296	23,512	16,795	7,078	7,677	7,677
Gila River	12,601	12,785	13,047	4,267	17,965	17,188	5,611	7,400	6,718
Havasupai Tribe	21,414	27,112	20,153	5,525	9,836	21,833	7,558	18,474	15,115
Hopi Tribe	18,028	18,698	17,335	6,135	22,596	18,610	6,653	15,331	8,403
Hualapai Tribe	14,720	15,761	16,074	4,877	18,055	22,358	5,626	6,718	6,718
Kaibab-Paiute	28,551	28,550	23,512	7,047	25,192	11,756	5,878	28,551	N/A ²
Navajo Nation ³	12,702	14,868	14,512	5,018	24,935	19,071	5,421	8,291	8,068
Pascua Yaqui	14,654	13,524	11,796	4,212	26,662	20,853	5,992	7,121	6,718
Salt River	16,655	17,558	19,209	5,663	20,848	19,346	6,069	7,841	6,718
San Carlos	11,232	12,706	13,340	4,263	19,893	18,971	6,393	8,254	7,165
San Juan So. Paiute ⁴	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tohono O'odham ⁵									
Papago	11,490	10,329	12,959	4,183	19,734	20,926	5,830	9,177	10,582
San Xavier	8,150	8,366	6,718	3,675	16,108	16,123	5,506	10,012	6,718
Tonto Apache Tribe ⁶	38,627	73,936	38,627	14,408	27,000	15,115	8,397	N/A	N/A
White Mountain Apache ⁷	16,664	17,693	18,457	5,112	20,493	15,906	6,244	9,512	6,718
Yavapai Apache ⁸	16,695	15,822	13,660	4,393	21,133	15,302	8,784	12,839	6,718
Yavapai-Prescott	33,589	34,336	36,468	8,732	25,192	25,192	11,756	35,548	28,551
State of Arizona	37,002	43,233	42,074	18,086	36,669	25,495	13,868	22,566	18,232
United States	40,382	47,416	46,524	19,374	39,282	26,294	13,934	23,397	16,774

U.S. Bureau of Census (1990). Social and Economic Characteristics: American

¹ The Ak-Chin Indian Community is listed as Maricopa in the 1990 U.S. Census

² N/A means that the 1990 U.S. Census did not have data on these columns.

³ Information on Navajo Nation includes entire Navajo reservation and off reservation Trust Lands in Utah, New Mexico and Arizona.

⁴ Data on the San Juan Southern Paiute Tribe is included in data on the Navajo Nation in the 1990 U.S. Census.

⁵ The Tohono O'odham Nation is listed in the 1990 U.S. Census as two separate tribes: Papago and San Xavier.

⁶ The Tonto Apache Tribe is listed in the 1990 U.S. Census as Payson.

⁷ The White Mountain Apache Tribe is listed in the 1990 U.S. Census as Fort Apache.

⁸ The Yavapai Apache Tribe is listed in the 1990 U.S. Census as Camp Verde.

Figure 3b – Income by reservations in Arizona, 2000

Tribe	Median household income	Median family income	Median Income of Families w/ Own Children Under 18 yrs	Per capita income	Median income of males who work full-time	Median income of females who work full-time	Median Female Income for 15+ yrs old w/ income	Median Income of Female Householder w/ No Husband Present	Median Income of Female Householder No Husband Present Own Child. Under 18 yrs
Ak-Chin ¹	24,408	28,000	23,125	8,418	19,615	22,667	10,688	17,813	16,750
Cocopah	26,400	25,600	20,650	12,094	23,125	21,500	8,214	16,528	20,966
Colorado River	27,354	29,891	29,129	12,621	25,448	21,640	12,178	20,164	19,474
Fort McDowell	50,313	50,556	48,750	19,293	36,250	41,250	32,500	45,208	45,417
Fort Mojave Tribe	26,875	27,067	25,179	12,776	25,481	20,625	13,333	21,250	17,143
Gila River	18,599	18,796	16,092	6,133	22,011	21,296	7,787	12,875	10,162
Havasupai Tribe	20,114	21,477	21,071	7,422	31,250	21,563	10,750	9,250	8,500
Hopi Tribe	21,378	22,989	21,475	8,531	32,071	23,775	10,608	20,427	20,556
Hualapai Tribe	19,833	22,000	20,536	8,147	25,250	20,104	10,679	17,059	15,515
Kaibab-Paiute	20,000	21,250	21,250	7,951	22,000	21,250	7,361	6,667	3,750
Navajo Nation ³	20,005	22,392	24,061	7,269	26,043	21,383	7,991	14,567	13,595
Pascua Yaqui	22,235	21,293	19,800	5,921	21,742	18,969	9,367	15,417	13,750
Salt River	24,975	28,413	27,446	9,592	26,179	25,020	12,683	21,650	18,281
San Carlos	16,894	17,585	18,405	5,200	19,519	20,773	7,656	11,141	8,243
San Juan So. Paiute ⁴	N/A ²	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tohono O'odham	19,970	21,223	20,402	6,998	25,833	22,145	7,995	17,475	16,065
Tonto Apache Tribe	40,417	41,667	41,250	11,258	23,333	23,125	22,708	75,487	75,487
White Mountain Apache ⁵	18,903	20,891	20,404	6,358	19,918	20,897	8,613	15,220	11,077
Yavapai Apache	24,583	23,958	23,750	8,347	25,972	16,875	10,468	15,625	16,875
Yavapai-Prescott	51,250	56,250	35,417	14,217	33,125	36,875	26,563	36,667	33,750
State of Arizona	40,558	46,723	43,483	20,275	36,110	27,570	16,393	25,802	21,517
United States	41,994	50,046	48,196	21,587	38,349	28,135	16,327	25,458	20,284

U.S. Bureau of Census (2000). Social and Economic Characteristics: American Indian and Alaskan Native Areas. Washington, D.C.: Bureau of the Census.

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² N/A means the 2000 U.S. census did not have data on these columns.

³ Information on Navajo Nation includes entire Navajo reservation and off reservation Trust Lands in Utah, New Mexico and Arizona.

⁴ Data on the San Juan Southern Paiute Tribe is included in data on the Navajo Nation in the 2000 U.S. Census.

⁵ The White Mountain Apache Tribe is listed in the 2000 U.S. Census as Fort Apache.

Figure 4a – Labor force statistics by reservations in Arizona, 1990

Tribe	% persons 16 and over in labor force	% male 16 and over in labor force	% female 16 and over in labor force	% female in labor force with own children under 6	% of persons worked 35 hours or more in refer. week	% females worked 35 hours or more in refer. week	% Unemployed U.S. census (% not employed BIA)	# Persons 16 & over, Not in Labor Force	# Families w/ No Workers	# Female Householder w/ No Husband and No Worker	mean travel time to work (minutes)
Ak-Chin ¹	52.2	67.6	40.3	35	86.3	76.8	12 (6)	122	2	2	12.6
Cocopah Tribe	55.5	61.1	50	100	78.3	78.9	23.1 (45)	149	16	N/A ²	16.3
Colorado River Tribe	54.5	59.1	51.1	56.7	78.5	78.1	12.4 (25)	660	99	46	12.5
Fort McDowell Indian	52	52.4	51.6	50	75.7	70.1	14 (8)	159	5	5	19.9
Fort Mojave Tribe	60	68.9	55	63.2	74.4	62.7	15.7 (72)	68	13	11	15.1
Gila River Indian	44.7	55.3	35.5	37.9	77.1	75.9	30.6 (27)	3154	605	402	21.4
Havasupai Tribe	59.9	57.5	62.7	78.6	81.6	73	17.2 (75)	101	11	2	19.5
Hopi Tribe	48	51.3	44.8	62.1	79.9	78.3	26.8 (55)	2352	265	114	18
Hualapai Tribe	58.6	61.6	55.7	75.9	79.2	79.6	32.4 (37)	201	33	19	12.6
Kaibab-Paiute Tribe	59.1	61.5	55.6	75	44.4	25	30.8 (N/A)	18	N/A	N/A	11.3
Navajo Nation ³	43.7	49.9	38.0	47.2	80.1	77.6	29.5 (52)	49,072	8,404	3,163	25.0
Pascua Yaqui Tribe	50.4	67.2	37.1	22.6	67.6	58.8	33.2 (N/A)	595	171	95	22.8
Salt River	58.4	65.3	52.4	61.2	74.3	73	17.3 (28)	886	128	95	17.4
San Carlos Apache Tribe	43	58.1	29.4	32	83.5	81.3	31 (58)	2409	358	204	17.9
San Juan So. Paiute ⁴	N/A	N/A	N/A	N/A	N/A	N/A	N/A (91)	N/A	N/A	N/A	N/A
Tohono O'odham ⁵											
Papago	36.1	40.1	32.7	35.2	70.3	75	23.4 (79)	3425	656	322	20.4
San Xavier	49.6	59.1	41.6	61.3	64.5	53.6	18.6	350	63	33	23.8
Tonto Apache Tribe ⁶	100	100	100	N/A	83.1	50	N/A (24)	N/A	N/A	N/A	2.8
White Mountain Apache ⁷	54.9	64.6	45.7	48	78	80.5	35.3 (58)	2583	333	190	19
Yavapai Apache Tribe ⁸	50.9	62.3	42.3	48.1	75.4	73.1	14.3 (56)	157	22	15	20.8
Yavapai-Prescott	71.9	63.8	79.6	75	82.3	75	10.1 (33)	27	4	N/A	8.5
State of Arizona	62.9	71.5	54.8	60.2	78.6	71.3	7.1	1,032,252	156,403	23,620	21.6
United States	65.3	74.4	56.8	61.3	78.3	69.4	6.2	66,646,893	8,477,151	2,056,800	22.3

U.S. Bureau of Census (1990). Social and Economic Characteristics: American Indian and Alaskan Native Areas. Washington, D.C.: Bureau of the Census.

U.S. Department of the Interior Bureau of Indian Affairs (1995). Indian Service Population and Labor Force Estimates. Washington, D.C.: U.S. Department of the Interior.

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² N/A means that the 1990 U.S. Census or the 1995 Bureau of Indian Affairs report did not have data on these columns.

³ Information on Navajo Nation includes entire Navajo reservation and off reservation Trust Lands in Utah, New Mexico and Arizona.

⁴ Data on the San Juan Southern Paiute Tribe is included in data on the Navajo Nation in the 1990 U.S. Census.

⁵ The Tohono O'odham Nation is listed in the 1990 U.S. Census as two separate tribes: Papago and San Xavier.

⁶ The Tonto Apache Tribe is listed in the 1990 U.S. Census as Payson.

⁷ The White Mountain Apache Tribe is listed in the 1990 U.S. Census as Fort Apache.

⁸ The Yavapai Apache Tribe is listed in the 1990 U.S. Census as Camp Verde.

Figure 4b – Labor force statistics by reservations in Arizona, 2000

Tribe	% persons 16 and over in labor force	% male 16 and over in labor force	% female 16 and over in labor force	% female in labor force with own children under 6	% of persons worked 35 hours or more in refer. week	% females worked 35 hours or more in ref. week	% Unemployed U.S. census (% not employed BIA)	# Persons 16 & over, Not in Labor Force	# Families w/ No Workers	# Female Householder w/ No Husband and No Worker	mean travel time to work (minutes)
Ak-Chin ¹	53.7	64.1	44.7	41.7	97.1	94.1	5.3 (0)	220	22	18	15.4
Cocopah Tribe	21.0	20.8	21.3	60.0	74.5	70.5	3.2 (0)	691	207	45	15.0
Colorado River Tribe	55.2	58.3	52.1	60.3	82.5	77.1	5.3 (29)	3,073	464	90	13.7
Fort McDowell	42.9	41.5	44.4	20.0	93.4	89.6	6.7 (0)	289	54	33	14.6
Fort Mojave Tribe	55.5	58.3	53.1	75.7	85.9	83.5	4.0 (75.5)	313	52	4	19.6
Gila River	46.2	52.9	40.0	54.4	90.1	89.4	11.0 (0)	3,780	551	381	26.1
Havasupai Tribe	35.6	51.1	18.8	18.2	82.2	80.0	5.2 (70)	172	21	16	53.6
Hopi Tribe	50.3	48.3	52.1	65.3	85.3	85.4	9.1 (84)	2,255	244	96	17.5
Hualapai Tribe	45.1	45.1	45.1	30.3	89.3	92.8	8.2 (62)	476	64	11	18.1
Kaibab-Paiute Tribe	73.6	77.8	70.6	78.9	72.5	59.3	6.8 (28)	39	4	4	24.2
Navajo Nation ³	44.7	49.0	40.6	45.6	88.8	81.8	11.2 (34)	63,603	8,985	3,649	34.4
Pascua Yaqui Tribe	56.4	64.7	49.5	53.0	80.1	82.0	10.2 (42)	838	118	69	20.6
Salt River	47.2	49.3	45.4	58.3	82.3	80.4	4.5 (25)	2,287	292	81	15.8
San Carlos Apache Tribe	46.3	50.1	42.7	37.4	84.8	82.4	16.4 (53)	3,103	555	234	22.3
San Juan So. Paiute ⁴	N/A ²	N/A	N/A	N/A	N/A	N/A	N/A (80)	N/A	N/A	N/A	N/A
Tohono O'odham	41.2	45.8	37.2	39.9	82.4	81.0	9.9 (42)	4,207	611	293	25.9
Tonto Apache Tribe	56.8	38.8	79.5	100	93.3	94.3	3.4 (2)	38	0	0	3.1
White Mountain Apache ⁵	49.0	53.9	44.6	55.4	92.3	88.3	11.0 (62)	3,853	521	300	18.1
Yavapai Apache Tribe	53.9	63.0	45.1	80.0	84.2	77.5	6.8 (5)	203	19	12	21.7
Yavapai-Prescott	60.5	72.1	47.2	28.6	76.4	57.1	1.8 (31)	45	5	3	15.2
State of Arizona	61.1	68.0	54.3	58.0	79.9	72.7	5.6	1,520,090	207,519	27,446	N/A
United States	63.9	70.7	57.5	63.5	79.0	71.0	5.7	78,347,142	9,148,427	1,865,013	N/A

U.S. Bureau of Census (2000). Social and Economic Characteristics: American Indian and Alaskan Native Areas. Washington, D.C.: Bureau of the Census. Retrieved June 9, 2003 from http://factfinder.census.gov/home/aian/aian_aff2000.html

U.S. Department of the Interior Bureau of Indian Affairs (1999). Indian Service Population and Labor Force Estimates. Washington, D.C.: U.S. Department of the Interior.

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⁴ Data on the San Juan Southern Paiute Tribe is included in data on the Navajo Nation in the 2000 U.S. Census.

⁵ The White Mountain Apache Tribe is listed in the 2000 U.S. Census as Fort Apache.

Figure 5. Federally Approved Tribal TANF Plans

State	Tribe	State Match	Implementation date
1. Alaska	Tanana Chiefs Conference (Consortium of 37 Native villages)	Yes	10/1/98 Renewed on 10/01/01
2. Alaska	Central Council of Tingit and Haida Nation Tribes of Alaska (Consortium of 20 Native villages)	Yes	07/01/00
3. Alaska	Association of Village Council Presidents, Inc. (Consortium of 56 Native villages)	N/A	10/01/00
4. Arizona	Salt River Pima - Maricopa Indian Community	\$355,170	06/01/99 Renewed on 06/01/02
5. Arizona	White Mountain Apache	Yes	04/01/98 Renewed on 04/01/01
6. Arizona	Pascua Yaqui Tribe	Yes	11/01/97 Renewed on 11/01/00
7. Arizona	Hopi Tribe	Yes	04/01/01
8. Arizona, New Mexico and Utah	Navajo Nation	Yes	10/01/00
9. California	Southern California Tribal Chairman's Association (Consortium of 18 tribes) ¹	Yes	03/01/98 expanded from 9 to 18 tribes Renewed on 03/01/01
10. California	Torres Martinez Tribal TANF Program (Consortium of 8 tribes in Riverside County, serving Riverside and Los Angeles counties)	Yes	05/01/01
11. California	Owens Valley Career Development Center Program (Consortium of 3 tribes in Inyo County, serving Inyo and Kern counties and the Tule River Reservation and Tulare County)	Yes	06/01/01
12. California	Washoe Tribe of Nevada and California	N/A	01/01/03
13. Idaho	Nez Perce Tribe	\$215,000	1/1/99 Renewed on 01/01/02
14. Idaho	Shoshone-Bannock Tribes of Fort Hall	Yes	07/01/99 Renewed on 07/01/02
15. Idaho	Coeur d' Alene Tribe	None	07/01/00
16. Minnesota	Mille Lacs Band of Ojibwa Indians	Yes, expected 40% match of Federal grant	01/01/99 Renewed on 01/01/02
17. Montana	Confederated Salish & Kootenai Tribes	Yes. Minimum of \$40,000 during the state fiscal year 1999 contingent on compliance with the requirements	01/01/99 Renewed on 01/01/02
18. Montana	Fort Belknap Community Council	Yes	10/01/00
19. New Mexico	Pueblo of Zuni	Yes	04/01/01
20. Nebraska	Winnebago Tribe of Nebraska	Yes	04/01/01
21. Oklahoma	Osage Tribe	No	05/04/98 Renewed on 05/01/01
22. Oregon	Confederated Tribes of Siletz Indians	Yes	10/01/97 Renewed on 07/01/00
23. Oregon	Klamath Tribes	Yes	07/01/97 Renewed on 07/01/00

24. South Dakota	Sisseton-Wahpeton Sioux Tribe ²	No, but the state is providing transition funds and training to Tribal staff and may provide access to the state's electronic system	10/01/97 Renewed on 10/01/00
25. Washington	Lower Elwha Klallam	Yes	10/01/98 Renewed on 10/01/01
26. Washington	Port Gamble S'Klallam	Yes	10/01/98 Renewed on 10/01/01
27. Washington	Confederated Tribes of the Colville Reservation	Yes	11/01/01
28. Washington	Spokane Tribe of Indians	N/A	03/01/03
29. Washington	Quinault Indian Nation	Yes	04/01/01
30. Washington	Quileute Tribe	Yes	05/01/01
31. Wisconsin	Forest County Potawatomi Community	No, but the tribe will provide 100% in matching funds.	07/01/97 Renewed on 07/01/00
32. Wisconsin	Sokaogon Chippewa Community	No	10/01/97 Renewed on 10/01/00
33. Wisconsin	Stockbridge-Munsee Band of Mohican Indians	No	10/01/97 Renewed 10/01/00
34. Wisconsin	Red Cliff Band of Lake Superior Chippewa Indians	No, but the tribe will absorb some admin. Program cost	10/01/97 Renewed on 07/01/00
35. Wisconsin	Lac Du Flambeau Band of Lake Superior Chippewa	None	01/01/00
36. Wisconsin	Bad River Band of Lake Superior Tribe of Cheppewa Indians	None	01/01/02
37. Wisconsin	Oneida Tribe of Wisconsin	N/A	05/01/03
38. Wyoming	Northern Arapaho Tribe of the Wind River Reservation	Yes	07/01/98 Renewed on 07/01/01
39. Wyoming	Eastern Shoshone Tribe of the Wind River Reservation	None	09/01/00

⁽¹⁾ Consortium of eight Tribes in San Diego County and one Tribe in Santa Barbara County.

⁽²⁾ This Tribe will consolidate its Tribal TANF program into a Public Law 102-477 plan.

Source: Administration for Children and Families, U.S. Department of Health and Human Services

Internet source: <http://www.dhhs.gov/programs/dts/track.htm>

Figure 6: Characteristics of Tribal TANF Plans

STATE	TRIBE	PROJE-CTED # OF FAMIL-IES	SERVICE AREA	SERVICE POPULATION	TIME LIMIT	WORK ACTIVITIES	WORK PART. RATES	WORK PART. HRS/WEEK
1. AK	Tanana Chiefs Conference ¹ (37 Village Consortium)	533	Tanana Chiefs Conference, Inc. Region, as established in ANCSA	Families in which the head of the assistance unit is an enrolled member of, or eligible for membership in, a federally-recognized tribe	60 months	Basic Education; Job search, Assessment; Job readiness, OJT; Vocational education training (36 months max); Job sampling, work experience; Approved subsistence hunting, fishing, gathering; Approved community work service; Job skills development; Sheltered/supported work; Subsidized and unsubsidized employment; Providing childcare for ASAP clients	All families: FY 99: 25% FY 2000: 30% FY 2001: 35%	All families: FY 99: 20 FY 2000: 25 FY 2001: 30
2. AK	Central Council of Tlingit and Haida Indian Tribes of Alaska	521	The Sealaska Regional Corporation Area as established by the Alaska Native Claims Settlement Act	All Alaska Native and Native American families in which at least one member of the assistance unit is a member of, or eligible for enrollment in, a Federally recognized tribe.	60 months	Subsidized/unsubsidized employment; Basic education; Job search; Job readiness; OJT; Vocational education; Job sampling/experience; Approved community work service job skills directly related to employment; Education related to employment; Sheltered/supported work; Providing childcare to TANF clients; Community service activities	All families: FY 00: 25% FY 01: 30% FY 02: 35%	All families: FY 00: 20hrs FY 01 & after: 25hrs
3. AK	Association of Village Council Presidents, Inc.	1,126	Calista Regional Corporation area established by the Alaska Native Claims Settlement Act.	All families within the AVCP service area in which at least one member of the assistance unit is an Alaska Native, or a member of, or eligible for, membership in a Federally recognized tribe.	60 months	Subsidized/subsidized employment; Basic education; Education related to employment; Job readiness; Job search; Subsistence activities; OJT; Vocational education; Job sampling/work service; Approved community work service; Sheltered/supported work service; Providing childcare services to TANF clients, eldercare	All families: FY 00: 20% FY 01: 25% FY 02: 25%	All families: FY 00: 20hrs FY 01: 25hrs FY 02: 25hrs
4. AZ	Salt River Pima-Maricopa Indian Community	277	Only within the boundaries of the Reservation.	Only needy, eligible, and enrolled Community member families.	60 months within the adult life-time of a client	Unsubsidized employment, subsidized private sector employment, subsidized public sector employment, work experience, on-the-job readiness assistance, community service programs, vocation education training, job skills training directly related to employment, education directly related to employment, satisfactory attendance at secondary school, the provision of child care services	Single Parent Families: FY 99: 15% FY 00: 20% FY 01: 25% Two Parent Families: FY 99: 15% FY 00: 20% FY 01: 25%	Single Parent Families: 20 Hours Two Parent Families: 40 Hours

5. AZ	White Mountain Apache Tribe	630	Reservation	All families (Indian and Non-Indian)	60 months	Same as section 407(d)	All families: FY 98: 15% FY 99: 20% FY 2000 & 2001: 25%	All families: FY 98 - 2001: 16%
6. AZ	Pascua Yaqui Tribe of Arizona ¹	250	Maricopa and Pima Counties	Indian families on the reservation & Tribal member families in Maricopa and Pima Counties	60 months	Same as section 407(d)	One-parent: FY 98&99: 15% FY 2000 & 2001: 30% Two-parent: FY 98: 30% FY 99: 45% FY 2000 & 2001: 60%	One-parent: FY 98 & 99: 20 hrs FY 2000 & 2001: 25hrs Two-parent: FY 98: 30hrs. FY 99, 2000, & 2001: 35 hrs
7. AZ	Hopi Tribe	206	Hopi Reservation (excluding B.I.A. designated town)	Enrolled Hopi tribal members and those eligible for enrollment, including non-tribal member spouses and non-Indian spouses and dependent children and other related family members	60 months (24 months may be considered if unemployment rate falls below 50%)	Subsidized/unsubsidized employment; Work experience; OJT; Employment; Participation in training programs; Job search/job readiness; Attendance in secondary school or GED program; Community service activities; Provision of child care services	All families: First year: 10% Second year: 15% Third year: 20% Two-parent: First year: 15% Second year: 20% Third year: 25%	All families: 16 hrs Two parent: 25 hrs
8. AZ, NM & UT	Navajo Nation	8,937	The Navajo Reservation in AZ, NM, and UT and designated near reservation communities	All eligible Indian families on the Navajo Reservation and Navajos with census numbers in the near reservation communities.	60 months	Unsubsidized employment; Subsidized private/public sector employment; Work experience; OJT; Job search/job readiness; Community services programs; Chapter Projects; Reasonable transportation time; Vocational educational training; Job skills training directly related to employment	All families: FY 01: 10% FY 02: 15% Third year & after: 20%	All families: 20 hrs
9. CA	Southern ² California Tribal Chairman's Association ¹	562	Reservations of member Tribes	Eligible tribal member families from the consortium members	60 months	Same as section 407(d), with the addition of participation in a NEW program activity	One-parent: FY 98: 25% FY 99: 30% FY 00: 35% FY01: 35% Two-parent: FY 98: 35% FY 99, 2000, & 2001: 50%	One-parent: FY 98: 16 FY 99: 24 FY 2000 & 2001: 30 Two-parent: FY 98: 24 FY 99: 32 FY 2000 & 2001: 35

10. CA	Torres Martinez Desert Cahuilla Indians	5,358	Reservations of the Torres Martinez, Agua Caliente, Augustine, Morongo, Pechanga, Ramona, Santa Rosa, and Cahuilla Tribes in Riverside County, Ca. -and- Los Angeles County, Ca. -and- certain towns in Riverside County, Ca.	All Federally recognized Indian families on member tribes' reservations in Riverside County -and- the non-reservation Indian (members of Federally recognized tribes and California Judgement Roll) population of Los Angeles County -and- the non-reservation Indian (members of Federally recognized tribes) population of 9 non-reservation towns in Riverside County	60 months	Subsidized Tribal /private/public employment; Unsubsidized employment; Participating in NEW; Work experience; OJT; Job search/readiness; Basic skills development; Community service; Post-secondary/vocational education; Job skills training; Education directly related to employment; Satisfactory attendance in secondary school or GED program; Participant child care; Small business training; Life skills training; Culturally relevant; Participant in domestic violence/substance abuse/mental health counseling, education, and rehabilitation	All families: FY 00: 20% FY 01: 25% FY 02: 30%	All families: FY 00: 24 hrs FY 01: 24 hrs FY 02: 30 hrs
11. CA	Owens Valley Career Development Center	2,405	Consortium member Tribes' reservations, the balance of Inyo County (except, the Timbisha Shoshone Tribe and Fort Independence Indian Reservations) , Kern and Tulare Counties and the Tule River Reservation	All Federally recognized needy Indian families and their descendents living on consortium member tribes' reservations and living in the balance of Inyo County, the non-reservation Indian (members of Federally recognized tribes and California Judgement Roll) population of Kern County, the Tule River Reservation, and Tulare County	60 months	Subsidized Tribal /private/public employment; Unsubsidized employment; Participating in NEW; Work experience; OJT; Job search/readiness; Community service; Post-secondary/vocational education; Job skills training; Education directly related to employment; Satisfactory attendance in secondary school or GED program; Participant child care; Small business training; Life skills training; Culturally relevant; Participant in domestic violence/substance abuse/ mental health counseling, education, and rehabilitation	All families: FY 01: 20% FY 02: 25% FY 03: 30%	All families: FY 01: 16hrs FY 02: 20hrs FY 03: 24hrs
12. CA	Washoe Tribe of Nevada and California	NA	NA	NA	NA	NA	NA	NA
13. ID	Nez Perce	133	On or near Nez Perce Reservation. Near includes Lewiston, Kendrick, Grangeville & Cottonwood.	Enrolled members of the Nez Perce Tribe.	60 months	Barrier removal, subsidized and unsubsidized employment, work experience, OJT, job search, job readiness, self employment, subsistence gathering, job skills, employment related education, GED, child care, teaching cultural activities, internships, reasonable transportation	All Families: FY 99: 15% FY 00: 20% FY 01: 25% FY 02: 30%	All families: FY 99 – 02: 20 hours per week

14. ID	Shoshone-Bannock Tribes of the Fort Hall Reservation	198	On or near the Fort Hall Reservation, to include counties of Bingham, Bannock, Power, and Caribou	Eligible enrolled members of the Shoshone-Bannock Tribes who reside in the designated service area and all eligible members of Federally recognized Indian Tribes residing on the Fort Hall Reservation	60 months	Barrier removal and life skill training, including: individual and family counseling, parenting, budgeting, nutrition household management, child abuse/neglect, etc.; Job Training and educational activities, including: basic education, adult basic education, GED, TABE, career information systems, computer literacy, remedial and tutoring assistance; Job search/job readiness; Job skills training; Apprenticeship training; OJT; Sheltered/supported work	One-parent: FY99: 15% FY00: 20% FY01: 25% FY02: 30% Two-parent: FY99: 30% FY00: 35% FY01: 40% FY02: 45%	All families: FY 99 – 02: 20 hrs
15. ID	Coeur d'Alene Tribe	46	Benewah and Kootenai Counties including the Coeur d'Alene Reservation.	All eligible members of Federally recognized tribes.	60 months	Barrier removal skills: e.g. dysfunctional families, child abuse/neglect, mental health, family counseling, etc; Training and education: adult basic, GED career info systems, computer literacy, remedial reading; Job skills training; Employment, job services, Tribal Employment Rights Office, Tribal Human Resources	All Families FY00: 15% FY01: 20% FY02: 25% FY03: 30% Two-parent: FY00: 30% FY01: 35% FY02: 40% FY03: 45%	All Families: FY00 - 03: 20 hrs. Two-parent: FY00 - 03: 20 hrs.
16. MN	Mille Lacs Band of Ojibwa Indians	130	Reservation and Six Minnesota Counties near Reservation	Families with at least one adult that is an enrolled member; a descendant of enrolled member; or recognized in the community as a member as determined by the Band	60 months	Subsidized & unsubsidized employment, work experience, OJT, job search, pre-employment activities; job skills training, self-employment, community service, vocational education, high school completion activities.	All families: FY 99: 25% FY 00: 30% FY 01: 35% FY 02: 40% Two-parent: FY 99: 40% FY 00: 45% FY 01: 50% FY 02: 55%	One-parent: FY 99 - 02: 25 hrs. Two-parent: FY99 - 02: 30 hrs. for one parent or combined total of 50 hrs. for both parents.
17. MT	Confederated Salish and Kootenai (CSKT)	615	Within exterior Boundaries of the Flathead Reservation	All enrolled CSKT members residing or intending to reside, all is currently defined by the State of Montana, on the Flathead Reservation.	60 months	Basic Education; Job search; Limited parenting and family strengthening activities; Job skills training; On the job training; Sheltered/supported work; Unpaid work experience; Paid work experience; Vocational education; Post secondary education; Approved community service or cultural activities; Other activities that lead to family self sufficiency;	All families: FY 99: 15% FY 00: 15% FY 01: 20%	All families: FY 99: 20hrs FY 00: 20hrs FY 01: 30hrs

18. MT	Fort Belknap Community Council	282	Fort Belknap Reservation and Blain County as well as the community of Dodson.	All Federally Recognized Indians residing on the Fort Belknap Reservation in Blain County and the community of Dodson.	60 months	Non-paid Tribally approved work participation activities; Subsidized work in private sector; Subsidized tribal employment; Job search/job readiness; Job skills training; OJT; GED completion; High school course work; Child care for TANF recipient; Teaching cultural activities; Employment barrier removal activities	All families: FY00: 10% FY01: 15% FY02: 20%	Adult family members: 20 hrs Children 6 to 18 required to attend school during public school year
19. NM	Pueblo of Zuni	234	Pueblo of Zuni and Black Rock	All qualified families at the Pueblo of Zuni and Black Rock whether they are Indian or non-Indian.	60 months	Unsubsidized/subsidized employment, including self-employment; Work experience, including work associated with refurbishing of publicly assisted housing; OJT; Job search/job readiness; Community service; Vocational educational training; Job skills training; Education directly related to employment for a participant who has not received a high school diploma or a certificate of high school equivalency; Satisfactory attendance at a secondary school; Provision of childcare services	All families: FY02: 5% FY03: 10% FY04: 15% Two-parent: FY02: 10% FY03: 10% FY04: 15%	All families: FY02: 10hrs. FY03: 10hrs. FY04: 20hrs.
20. NE	Winnebago Tribe of Nebraska	86	Exterior boundary of Thurston County	Needy enrolled tribal member families residing in Thurston County with a child, children or expecting a child	60 months	Unsubsidized employment; Subsidized private/public sector employment; Work experience, including work associated with refurbishing of publicly assisted housing; OJT; Job search/job readiness; Parenting and family strengthening activities; Community service programs, including work associated with community improvement projects or cultural activities; Vocational educational; Job skills training related to employment; Education related to employment for a participant who has not received a high school diploma or a certificate of high school equivalency; Satisfactory attendance at a secondary school; Provision of childcare services to a participant who is in a community service program	Single-parent : First year: 10% Second year: 15% Third year: 20% Two-parent: First year: 15% Second year: 20% Third year: 25%	Single-parent families between ages 18-59: 20 hrs. Two-parent: between ages 18-59: 40 hrs.
21. OK	Osage Tribe	75	Osage County	Indian families	60 months	Unsubsidized employment; Subsidized employment; Work experience; OJT; Job search/job readiness; Job skills training; Vocational education (12 month limit); Community service;	All families: FY 98: 15% FY 99: 20% FY 00-01: 30% Two-parent: FY 98: 50% FY 99: 55% FY 00: 65% FY 01: 65%	All families: FY 98-02: 20 hours Two-parent: FY 98-02: 35 hours

22. OR	Confederated Tribes of Siletz Indians	90	Counties of Benton, Clackamas, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Washington and Yamhill	Eligible tribal member families	24 months within an 84 month period (similar to Oregon's time limit)	Job search/Job readiness; Job skills training; OJT; Sheltered/supported work; Work experience; Subsidized public/private employment;	All families: FY 98: 15% FY 99: 20% FY 00: 25% Two-parent: FY 98: 30% FY 99: 35% FY 00: 40%	All families: 20 hours
23. OR	Klamath Tribes	90	Klamath County	All eligible Indian families	24 months within an 84 month period (similar to Oregon's time limit)	Basic education; Job search/job readiness; Job skills training; OJT; Sheltered/supported work; Work experience;	All families: FY 97: 15% FY 98: 20% FY 99: 25% FY 00: 30% Two-parent: FY 97: 35% FY 98: 40% FY 99: 45% FY 2000: 50%	All families: FY 97-02: 20 hours Two parent: FY 97-02: 25 hours
24. SD	Sisseton-Wahpeton Sioux Tribe	150	Day, Marshall and Roberts County	Tribal members families - one-parent families only. Two parent families (avg. of 1/year) served by BIA GA.	60 months	Unsubsidized employment; Work experience; Subsidized private sector employment; Teen parents in school; Child care providers for TANF recipients	One-parent: FY 98: 15% FY 99: 20% FY 00: 25%	One-parent: FY 98 & 99: 20 FY 2000: 25
25. WA	Lower Elwha Klallam Tribe	120	BIA Service Area: From the Hoko River on the west to Morse Creek on the east and from Strait of Juan de Fuca to the northern boundary of the Olympic NP.	All eligible American Indians and Alaska Natives residing in the designated service area	60 months	Subsidized/unsubsidized employment; Unpaid work experience; OJT; Job search /job readiness; Self-employment; Traditional subsistence activities; Vocational training; Job skills training; Employment related education; GED/high school; Childcare for TANF recipients; Teaching cultural activities; Internships; Barrier removal, including counseling, chemical dependency treatment	All families: FY 99: 15% FY 00: 20% FY 01: 25%	20 hr. per week
26. WA	Port Gamble S'Klallam Tribe	125	Kitsap County (within which lies the Port Gamble Reservation	All American Indians living on the Port Gamble Reservation and Port Gamble enrolled members living off reservation in Kitsap County	Up to 24 consecutive months within a 60 months life time limit	Subsidized and unsubsidized employment; Work experience; OJT; Job search; Job readiness; Self employment; Traditional subsistence activities; Vocational training; Job skills training; Employment related education; GED/high school; Child care for TANF; Teaching cultural activities; Internships; Barrier removal including counseling; Chemical dependency treatment	All families: FY 99: 15% FY 00: 20% FY 01: 25%	All Adults: 20 hr. per week

27. WA	Confederated Tribes of the Colville Reservation	810	Okanogan, Ferry, Douglas, Chelan, Lincoln, Grant, and Stevens Counties	Federally recognized needy Indian families on the Colville Reservation and Okanogon, Ferry, Douglas, and Chelan Counties -and - Colville families only in Lincoln, Grant, and Stevens Counties	60 months	Unsubsidized employment; Subsidized public or private employment; Basic education; GED; Job search & readiness; OJT; Voc-education; Secondary education leading to unsubsidized employment; Work experience; Community work service directly related to employment; Approved cultural activities; Providing childcare to other participants; Counseling; Dependency treatment	All families: FY 01: 20% FY 02: 25% FY 03: 30%	All families: FY 01 – 03: 20hrs
28. WA	Spokane Tribe of Indians	NA	NA	NA	NA	NA	NA	NA
29. WA	Quinault Indian Nation	433	Grays Harbor County and Western Jefferson County (Jefferson County from the western boundary of Olympic National Park to the Pacific Ocean)	All eligible Indian family units with the boundaries of the Quinault Indian Nation Reservation and all eligible Quinault family units within the Quinault TANF designated service area	60 months for adults	Unsubsidized employment; Traditional self-employment, e.g., fishing; Subsidized tribal/private sector employment; Work experience; OJT; Internships; Job readiness/skills training; Traditional subsistence, e.g., hunting, fishing; QIN approved community service and cultural and religious activities; Vocational training; Education related to employment; GED completion; High school (if teen); Post-secondary educ. (2.0 gpa or show progress towards completion of accredited degree program which will lead to unsubsidized employment); Provision of childcare; Activities aimed at removing barriers to employment, e.g., counseling and chemical dependency treatment	All families: First year: 15% Second year: 20% Third year: 25%	All families: 20 hours
30. WA	Quileute Tribe	186	Clallam County and Jefferson County defined as: Quileute Indian Reservation, and the Forks CSO service area to the north and east along Hwy 101 to Lake Crescent, along Hwy. 112 through Clallam Bay and Sekju, and zip codes 98350 (LaPush), 98305 (Beaver), and 98331 Forks	Indian families with at least one adult who is an enrolled member, or a child who is enrolled or eligible to be enrolled, of a Federally recognized Tribe or Alaska Native Village. Except: Quinault members off the Hoh Indian Reservation in Jefferson County	60 months	Unsubsidized employment; Subsidized private/public; Grant diversion; Work experience; Community work experience; OJT; Job search/job readiness; Job clubs; Job placement; Job development; Job coaching; Job retention services; Job specific training and education; Job skills; Self-employment; Vocational education; Education leading to employment; Apprenticeships; GED; Basic education; Participant child care; Cultural activities; Barrier removal	All families: Year 1: 20% Year 2: 25% Year 3: 30%	One parent: 25 hrs Two parent: 30 hrs for one member 20 hrs second member

31. WI	Forest County Potawatomi Community ³	20	Forest County	Tribal member families	60 months	Basic education; Job search/job readiness; Job skills training; Vocational education (12 month limit); Community service	Same as section 407(a) ³	Same as section 407(c)
32. WI	Sokaogon Chippewa Community, Mole Lake Band	10	Reservation	Tribal member families	60 months	Same as section 407(d)	Same as section 407(a)	Same as section 407(c)
33. WI	Stockbridge-Munsee Band of Mohican Indians	25	Reservation	Tribal member families	60 months	Same as section 407(d)	Same as section 407(a)	Same as section 407(c)
34. WI	Red Cliff Band of Lake Superior Chippewa Indians	50	Bayfield County	All families (Indian and non-Indian) on the reservation & Tribal member families in Bayfield County	60 months	OJT; Job search/job readiness; Vocational training (12 month limit); Subsidized/unsubsidized employment; Work experience; Community service employment; Job skills training related to employment; Education related to employment	Same as section 407(a)	Same as section 407(c)
35. WI	Lac du Flambeau Band of Lake Superior Chippewa	20	Lac du Flambeau Reservation and BIA designated service area	All families (Indian and non-Indian) within the Lac du Flambeau Reservation and families in which at least one member of the assistance unit is a member of Lac du Flambeau off reservation	60 months	Subsidized/unsubsidized employment; OJT; Job search/job readiness; Community service employment; Vocational training related to employment; Education leading to a GED; Hunting, fishing, gathering, and other culturally relevant work/life skills	All families: FY 00: 25% FY 01: 30% FY02: 35%	One-parent: FY00: 20hrs. FY01: 25hrs. FY02: 30hrs. Two parent: FY00: 35hrs. FY01: 40hrs. FY02: 40hrs.
36. WI	Bad River Band of Lake Superior Tribe of Chippewa Indians	80	The Bad River Band of Lake Superior Tribe of Chippewa Indians Reservation	Enrolled members and families of Bad River Band	60 months	Employment Search; Job Skills Training; Work Experience; Vocational Education; Teen Parents in School; HSED or GED Participation; Barrier Removal, including counseling and/or chemical dependency treatment, and violence prevention counseling; Teaching Cultural Activities; Work involving or supporting cultural activities	All families: FY 02: 25% FY 03: 30% FY 04: 35%	Single Parent Families: FY02: 20hrs FY03: 25hrs FY04: 30hrs Two Parent Families: FY02: 35hrs FY03: 40hrs FY04: 40hrs
37. WI	Oneida Tribe of Wisconsin	NA	NA	NA	NA	NA	NA	NA

38. WY	Northern Arapaho Business Council ¹	250	Wind Reservation (Fremont and Hot Springs Counties)	Enrolled Northern Arapaho families	60 months	Unsubsidized employment; Work experience; Subsidized private sector employment; Satisfactory attendance in secondary school or GED program; Child care for participants	All families: FY 98: 20% FY 99: 20% FY 00: 25%	All families: FY98: 20hrs FY99: 20hrs FY00: 30hrs
39. WY	Eastern Shoshone Tribe of the Wind River Reservation	100	Wyoming counties of Fremont and Hot Springs encompassing the Wind River Reservation and nearby communities with Native American populations.	Enrolled Eastern Shoshone Tribal members:	60 months	Life skills development; Job search/job readiness; Job skills training; OJT; Sheltered/supported work; Work experience (pay after performance); Training/education including high school; GED	All families: FY 00: 15% FY 01: 15% FY 02: 15%	One-parent: FY00 - 02: 15 hrs. Two-parent: FY00 - 02: 15 hrs.

¹All statutory references are to the Social Security Act, as amended by the Personal Responsibility and Work Opportunity Reconciliation Act.

²Consortium of 8 Tribes in San Diego County and 1 Tribe in Santa Barbara County.

³Indicates Tribe having a Native Employment Works (NEW) program, the work activities program authorized by section 412(a)(2) of the Act. In the case of Southern California Tribal Chairman's Association, some of the member Tribes are participants in the NEW program administered through the California Indian Manpower Consortium.

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Source: Most of the information is retrieved from from: http://www.acf.dhhs.gov/programs/dts/tanchar_1002.htm

Figure 7. TANF recipients on reservations in Arizona, January 1995 – January 2002

Tribe	Jan 95 recipients	Jan 96 recipients	Jan 97 recipients	Jan 98 recipients	Jan 99 recipients	Jan 2000 recipients	Jan 2001 recipients	Jan 2002 recipients	% change 95-02
Ak-Chin	46	28	17	3	N/A	12	8	16	-65
Cocopah	4	0	0	3	N/A	4	6	6	50
Colorado River	86	69	70	218	N/A	141	164	199	131
Ft McDowell	11	7	2	2	N/A	0	0	0	-100
Fort Mojave	4	6	5	4	N/A	13	29	18	350
Gila River	1,916	1,361	1,406	1,099	N/A	995	1,128	1,167	-39
Havasupai	8	0	13	12	N/A	18	14	22	175
Hopi	660	553	541	487	N/A	335	308	310	-53
Hualapai	80	68	171	163	N/A	123	125	120	50
Kaibab Paiute	0	0	0	5	N/A	4	4	16	N/A
Navajo Nation ^a	14,225	14,034	13,407	12,620	N/A	10,887	11,930	11,990	-16
Pasqua Yaqui	740	603	500	684	N/A	1,114	554	477	-36
Salt River	736	692	556	543	N/A	554	560	622	-15
San Carlos	1,551	1,935	1,883	1,723	N/A	1,752	1,787	1,862	20
Tohono O'odham	1,693	1,625	1,600	1,402	N/A	1,452	1,409	1,513	-11
White Mountain	2,052	2,132	1,968	1,802	N/A	1,896	2,066	1,964	-4
Yavapai Apache	26	16	15	6	N/A	7	10	7	-73
Reservation total, AZ	23,838	23,129	22,154	20,776	N/A	19,307	20,102	20,309	-15
Total non-reservation, AZ	178,043	155,202	136,532	99,027	N/A	68,602	60,041	70,597	-60
State total	201,881	178,331	158,686	119,803	88,456	87,909	80,143	90,906	-55
U.S. total	13,930,953	12,876,661	11,423,007	9,131,716	7,455,297	6,274,555 ^b	5,563,832	5,242,707	-62

Note: Data for San Juan Southern Paiute is included in Navajo Nation data. Tonto Apache and Yavapai-Prescott Tribes either do not have TANF cases or are included in Arizona data. TANF data for three tribes: Colorado River, Kaibab, and Yavapai Prescott may be under reported and may be included under non-reservation state data.

^aData includes only the Arizona portion of Navajo Nation.

^b These figures are for December 1999.

N/A: Not Available

Source: Arizona Department of Economic Security, Phoenix; U.S. Department of Health and Human Services

Figure 8. TANF cases on reservations in Arizona, January 1995 – January 2002

Tribe	Jan 95 cases	Jan 96 cases	Jan 97 cases	Jan 98 cases	Jan 99 cases	Jan 2000 cases	Jan 2001 cases	Jan 2002 cases	% change 95-02
Ak-Chin	11	8	5	1	N/A	3	3	5	-55
Cocopah	1	0	0	1	N/A	1	2	2	100
Colorado River	23	20	18	77	N/A	50	56	71	209
Ft McDowell	5	4	1	1	N/A	0	0	0	-100
Fort Mojave	1	1	1	1	N/A	3	7	6	500
Gila River	631	456	451	343	N/A	303	342	369	-42
Havasupai	3	0	6	6	N/A	7	6	8	167
Hopi	230	190	187	164	N/A	115	114	114	-50
Hualapai	26	22	61	59	N/A	45	41	43	65
Kaibab Paiute	0	0	0	1	N/A	2	1	5	N/A
Navajo Nation ^a	4,583	4,454	4,282	3,920	N/A	3,397	3,680	3,705	-19
Pasqua Yaqui	220	186	150	382	N/A	336	164	146	-34
Salt River	234	216	181	170	N/A	174	180	198	-15
San Carlos	571	653	635	621	N/A	637	665	694	22
Tohono O'odham	612	593	590	474	N/A	513	505	531	-13
White Mountain	760	785	745	675	N/A	725	772	783	3
Yavapai Apache	9	8	7	2	N/A	1	2	2	-78
Reservation total, AZ	7,920	7,596	7,320	6,898	N/A	6,312	6,540	6,682	-16
Total non-reservation, AZ	65,702	58,147	51,558	36,851	N/A	27,342 ^c	25,687 ^c	32,059	-51
State total	73,622	65,743	58,878	43,749	34,055	33,654 ^b	32,227	38,741	-47
U.S. total	4,963,071	4,627,941	4,113,775	3,304,814	2,733,932	2,357,678 ^b	2,144,540	2,094,797	-58

Note: Data for San Juan Southern Paiute is included in Navajo Nation data. Tonto Apache and Yavapai-Prescott Tribes either do not have TANF cases or are included in Arizona data. TANF data for three tribes: Colorado River, Kaibab, and Yavapai Prescott may be under reported and may be included under non-reservation state data.

^aData includes only the Arizona portion of Navajo Nation.

^b These figures are for December 1999.

N/A: Not Available

Source: Arizona Department of Economic Security, Phoenix; U.S. Department of Health and Human Services