

**WELFARE REFORM ON AMERICAN INDIAN RESERVATIONS: INITIAL  
EXPERIENCE OF SERVICE PROVIDERS AND RECIPIENTS ON RESERVATIONS  
IN ARIZONA**

Shanta Pandey, Ph.D.  
Associate Professor and Associate Director of the Center for  
Social Development

Eddie F. Brown, D.S.W.  
Associate Dean and the Director of the Kathryn M. Buder Center for  
American Indian Studies

Leslie Scheuler-Whitaker, Doctoral Candidate  
Shannon Collier-Tenison, Doctoral Student

**Kathryn M. Buder Center for American Indian Studies  
George Warren Brown School of Social Work  
Washington University  
One Brookings Drive  
St. Louis, MO 63130**

January 25, 2001

This research is supported by a grant from the U.S. Department of Health and Human Services, Administration for Children and Families, Washington D.C. The opinions expressed are solely those of the authors.

## **Abstract**

In this article we document trends in welfare caseloads and some initial experiences of service providers and welfare recipients on reservations within Arizona under Temporary Assistance for Needy Families (TANF). We document the issues and concerns of state and tribal service providers as they implement the legislation on reservations that are often geographically isolated and which lack infrastructure, jobs, childcare and transportation.

We also record experiences of women with children on reservations with the 1996 federal welfare legislation. These families experience similar barriers when trying to move from welfare to work as do their counterparts across the country; however, these barriers are magnified on reservations. The welfare recipients' barriers include: a shortage of employment opportunities on reservations; a lack of transportation and childcare facilities; low levels of education and job experience; and, individual and family problems. Poor families in Indian communities face additional barriers to employment because of their geographic isolation, lack of access to basic necessities (like telephones), as well as stereotypes and discrimination by employers due to ethnicity or personal/family histories.

**WELFARE REFORM ON AMERICAN INDIAN RESERVATIONS: INITIAL  
EXPERIENCE OF SERVICE PROVIDERS AND RECIPIENTS ON RESERVATIONS  
IN ARIZONA**

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (Public Law 104-193) replaced Aid to Families with Dependent Children (AFDC), emergency assistance and the Job Opportunities and Basic Skills (JOBS) programs<sup>1</sup> with the Temporary Assistance for Needy Families (TANF) block grant (The U.S. Congress, 1996). According to this law, adults can receive cash assistance for a maximum of five<sup>2</sup> cumulative years in their lifetimes<sup>3</sup> (or less at state option) and must start working after two years of receiving assistance. The law also requires that states put 50 percent of single parents receiving cash assistance in work programs for at least 30 hours per week<sup>4</sup> by FY 2002. States can demand more stringent work requirements, but they must not be less stringent than the federal requirements. All states were required to begin the implementation of the new law by July 1, 1997.

The State of Arizona received a waiver from the federal government and began implementing its version of welfare reform, the Employing and Moving People Off Welfare and Encouraging Responsibility (EMPOWER) program, as part of its TANF block grant on November 1, 1995. In addition, Arizona has opted to provide benefits to adults for a maximum

---

<sup>1</sup> However, JOBS funding will continue (under the Native Employment Works JOBS program) on American Indian reservations where JOBS programs have previously been administered.

<sup>2</sup> The PRWORA of 1996 has exempted adults residing on reservations with populations of at least 1,000 and unemployment rates of at least 50 percent from the five-year time limit. The federal Balanced Budget Act, passed on August 5, 1997, modified the PRWORA of 1996 by removing the requirement of a “population of at least 1,000” and exempted adults residing on reservations of any size with 50 percent or higher unemployment rates from the five-year time limit (The U.S. Congress, 1997).

<sup>3</sup> States may exempt up to 20% of their caseloads from the five-year benefit limitation in addition to the five-year benefit limitation exemption of American Indians residing on reservations with 50 percent or higher unemployment rates.

<sup>4</sup> Twenty hours per week for single parents with a child under age six.

of 24 months within the first 60 months and to waive the 24-month time limit for adults residing on reservations with 50 percent or higher unemployment rates.<sup>5</sup> While Arizona continues to use the 60-month lifetime limit, an adult recipient would have to collect these benefits over a period of at least 11 years.<sup>6</sup> Under the 1996 federal welfare legislation, states can sanction adults who do not comply with TANF requirements and drop them off the welfare rolls at any time. Across the U.S., states' TANF caseloads have been dropping not solely as a result of people finding work but also due to noncompliance with welfare requirements. Welfare data from 49 states indicate that in 1998 about 5 percent of the total caseload received partial or full sanctions during any given month (U.S. GAO, March 2000).

In Arizona, sanctions may be imposed for adult TANF recipients who fail to demonstrate that they are actively seeking employment, their children are enrolled in school, and their children's immunizations are up to date. To avoid sanctions, adult recipients must also cooperate in establishing paternity for their children and keep appointments with state Department of Economic Security (DES) caseworkers. In addition, teenage mothers not living with an adult family member and children born while their mother is on welfare may be ineligible to receive TANF. In essence, the 1996 federal welfare legislation, and its implementation in the State of Arizona, emphasizes changes in personal, work, parenting, and reproductive behavior of adult recipients. To assess the impacts of reform implementation on reservations we examine the following research questions:

1. What is the trend of welfare use on reservations?

---

<sup>5</sup> Arizona used the Bureau of Indian Affairs' 1995 Labor Statistics to determine unemployment rates on reservations and exempted from the two-year time limits all adults residing on Navajo, White Mountain, Hopi, Tohona O' Odham, San Carlos, San Juan Paiute, Camp Verde and Havasupai reservations.

<sup>6</sup> This is a maximum of 24 months of benefits within the first five years, 24 months of benefits in the following five years and 12 months of benefits in the 11<sup>th</sup> or last year.

2. What are the experiences of state and tribal service providers and welfare recipients residing on reservations?
3. What are short-term and potential long-term outcomes of reform implementation for families with children on reservations? and,
4. What are the reservation-based or individual level barriers to raising the employment potential of American Indian parents who are current or former welfare recipients?

To address these questions, we begin with a brief review of background information on the social and economic conditions of reservation-based American Indian communities. This is followed by data from interviews with service providers and welfare recipients.

### **Background**

Most reservation-based families with children are economically vulnerable. Both the 1980 and 1990 Censuses indicate that the poverty rate for American Indians is considerably higher than that of the total population. In 1989, 31 percent of American Indians both on and off reservations lived below the poverty level, as compared to 13 percent of the total U.S. population (Paisano, 1990). Poverty is even more prevalent on reservations with 51 percent of residents and 55 percent of children living below the poverty level in 1990 (U.S. Bureau of the Census, 1990). Nationally, 41 percent of children under the age of 18 are poor (Blank, 1997). The economic vulnerability of American Indians on reservations is a product of geographic isolation, a rise in fertility rates and female-headed families, as well as limited job opportunities, human capital and support services (Pandey et al., 1999; Sandefur & Scott, 1983). Moreover, many reservations lack basic infrastructure such as paved roads and telephones. In 1990, 34 percent of all households on reservations lacked telephones (U.S. Bureau of the Census, 1990).

Higher rates of poverty on reservations are especially evident among children due, in part, to higher fertility rates (Hodgkinson, 1990). Compared to a national birthrate of 15.6 in 1986, American Indians had a birthrate of 27.5 births per 1,000 people, with fertility rates

reaching their highest levels on reservations (Hodgkinson, 1990). The median age on reservations is 22 years, compared to the median age of 33 years for the total U.S. population (U.S. Department of Commerce, 1993). Female-headed families are also more prevalent among American Indians than among the U.S. population overall. In 1990, 27 percent of American Indian families both on and off reservations were headed by a female householder as compared to a national figure of 17 percent (U.S. Department of Commerce, 1993; U.S. Bureau of the Census, 1990). Single-parent families are more likely to be poor; and this is especially true for American Indian families. In 1989, 50 percent of American Indian families maintained by females with no husband present lived in poverty, compared to 31 percent of all families maintained by women without husbands in the U.S. (U.S. Department of Commerce, 1993). The median income in 1990 for American Indian families headed by women was only \$10,742, or 62 percent of the median income (\$17,414) for all families headed by women without husbands in the U.S. (U.S. Department of Commerce, 1993). On reservations, the 1989 median income for year-round, full-time female workers was \$14,800, but the median income for all females (ages 15 and over) was only \$5,308 (U.S. Bureau of the Census, 1990). Of 30,953 female-headed households on American Indian reservations, 55 percent have annual incomes less than \$10,000.

Many reservations also lack job opportunities. Although, many reservations provide employment opportunities in government, manufacturing, retailing, and services, in addition to jobs with tribal-run casinos and other gaming operations (Vinje, 1996), unemployment rates remain high on reservations. Nationally, unemployment rates on reservations average 26 percent (U.S. Bureau of the Census, 1990). Employment rates overall, in tandem with employment opportunities, vary by reservation. For example, on reservations within Arizona in 1990, unemployment rates ranged from 12 percent in the Ak-Chin Indian Community to 35 percent on

White Mountain Apache reservation (U.S. Bureau of the Census, 1990). The Bureau of Indian Affairs's 1995 labor statistics report indicated that nine out of 20 reservations within Arizona had over 50 percent of the working age population not participating in the labor force (Pandey et al., 1999). Although economic opportunities are much more favorable in urban areas, moves to more urban areas may mean the loss of cultural identification and social support, as well as the loss of specialized services available on reservations (Shumway & Jackson, 1995).

In general, most families on public assistance have low levels of human capital (in the form of education and job experience) and experience other personal and family problems, such as substance abuse or children with chronic medical conditions or serious disabilities (Olson & Pavetti, 1996; Acs & Loprest, 1999). These barriers to employment also apply to American Indian families with children on reservations (Pandey et al., 1999). The educational attainment levels of American Indians lag far behind those of the overall population. In 1990, 66 percent of American Indians 25 years old and over were high school graduates, as compared to 75 percent of the total population (U.S. Bureau of the Census, 1990). In a sample of 445 welfare recipients from three reservations in Arizona, nearly three out of four recipients lacked a high school degree (Pandey et al., 2000). American Indians were also less likely to have completed a bachelor's degree or higher, with nine percent of American Indians earning four-year degrees compared to 20 percent of the total population (Paisano, 1990).

Other barriers to American Indians' economic success include a lack of adequate support services. Childcare services are either unavailable or are limited on most reservations, thus making it difficult for single parents to find and keep employment. Another major barrier to economic success on reservations is a lack of transportation. According to the 1990 Census, 17

percent of households on reservations lacked access to a working vehicle (U.S. Bureau of the Census, 1990). Employers are reluctant to hire individuals without transportation or phones.

Public assistance is a critical source of income, particularly for single parent families on reservations with high unemployment rates (Cebula & Belton, 1994). Nationally, about 23 percent of households on reservations receive some form of public assistance (U.S. Bureau of the Census, 1990). Therefore, reservation-based American Indian women and their children are more severely impacted by welfare reform than any other racial or ethnic group in the U.S.

### **Data Sources**

The State of Arizona began implementing the *EMPOWER* program as part of its TANF block grant on November 1, 1995. In order to gain early feedback on the impact of the 1996 federal welfare legislation on families with children on reservations within Arizona, we used data from multiple sources. First, we reviewed administrative documents shared with us by the state and tribal members. Second, we telephone-interviewed state and tribal service providers on 15 of 21 reservations between October and December of 1997. Third, we visited three reservations (Salt River, San Carlos and Navajo), where we group-interviewed tribal service providers and conducted focus groups with current and former welfare recipients in January 1998, August 1999 and February 2000. We reviewed and analyzed information collected from these sources using a qualitative, story format. We do not identify individuals or the offices with which the interviewees are associated in order to maintain confidentiality. Tribal names are mentioned only if the information is public and derived mainly from secondary data.

### **Findings**

In order to monitor trends in TANF program use by reservation, we obtained the number of households and individuals receiving TANF between January 1995 and January 1998 from the



State Department of Economic Security in Phoenix for 17 reservations (see Table 1). An analysis of this data documents that, like the states, reservations within Arizona also experienced a decline in the number of households and individuals (13 percent change) receiving TANF from January 1995 to January 1998 (see Table 1), but for reservations the rate of decline was less rapid. During the same period, households and individuals among non-reservation TANF recipients within Arizona declined by 44 percent while the State of Arizona, which includes reservation and non-reservation TANF recipients, experienced a decline of 41 percent.

This data shows that seven tribes had less than seven TANF households<sup>7</sup> (Ak-Chin, Cocopah, Fort McDowell, Fort Mojave, Havasupai, Kaibab Paiute and Yavapai Apache). Four tribes (Colorado River, Hualapai, Pasqua Yaqui and San Carlos) had an increase in the number of households receiving TANF between January 1995 and January 1998. Colorado River, in particular, had a substantial increase (235 percent) - from 23 households in January of 1995 to 77 households in January of 1998. The remaining six tribes (Gila River, Hopi, Navajo Nation, Tohono O'odham, Salt River and White Mountain Apache) had decreases in the number of households receiving TANF, with Gila River (from 631 households in January 1995 to 343 households in January 1998) and Tohono O'odham (from 612 households in January 1995 to 474 households January 1998) each experiencing substantial decreases.

### **Attitudes and behavior of welfare recipients**

In general, welfare recipients on reservations share the same values and dreams as most Americans. In principle, they concur with welfare reform legislation in the elimination of the entitlement status to individuals. They prefer to exit welfare, find a job, and share a dream of providing a decent life for their children. As one focus group participant stated, "I do want to get

---

<sup>7</sup> For tribes with smaller numbers of households and individuals receiving TANF, percentage changes are not an informative measure.

off the benefits that we receive. I want to better myself...I don't want to be on food stamps, or any kind of benefit. I want to be out there and do it myself. That is what my goal is." A former TANF recipient seconded this, stating simply: "I don't want to go back on welfare. If I go back on welfare, I know that I've failed."

In one community located near an urban center, all five focus group members felt that changes in welfare were positive. They appreciated the interaction, quick response to questions and on the job training that came with the new legislation. As one group member commented: "They [administrators] move people from welfare to work faster in that they offer training and education programs quickly." Another participant noted, "I appreciate what they have done for me...getting me into the training and giving me the skills...giving me a chance to improve myself...They really helped me a lot." Working is also proving beneficial for many mothers' self-esteem as shown by the following statements: "It makes me feel good...and at least I am doing something for my kids;" and "With my job, and survivor's benefits I get for my son...that helps a lot. Now, I can support my kids more. It makes me feel good about myself now that I got a job and I am working."

One former recipient reported earning more at work than she got with welfare and said, "I want to give my kids someone to look up to. People should work if they can. I was embarrassed being on welfare. People think you're lazy. I wanted to better my future. I don't want to depend on my family. I'm an independent woman." Another recipient participating in training said, "I think the government...has come a long way. The welfare system has come a long way with the help that they've given us. And I'm pretty sure that if it remains that way, there will be more help as well."

Even though many participants in the focus groups stated a desire to work and to avoid a return to welfare, participants from more isolated areas were skeptical about their ability to support their families without welfare. In reference to many women's attempts to find employment and to the difficulty related to a lack of transportation, one participant said: "Well, sometimes we walk, like she said, we walk like 2 miles, even though it is cold. We are trying." Another noted the personal difficulties faced by many women who do not feel supported in the process of moving from welfare to work: "The majority of us, we come from backgrounds where we already have lower self-esteems, really low self-esteems to begin with. And then we are pushed out there and the little pride that we do have left...we want to do something, to make something of ourselves. But we run into all of these walls."

Under the 1996 federal legislation, state and tribal service providers are also noticing some changes in the behavior of welfare recipients. To this effect, a JTPA coordinator for one tribe said, "A lot of our TANF recipients are looking for employment and participating in job search activities... They see that [the federal government] is serious about work. Many have found employment, for example, in entry-level jobs in retail, although some of it is seasonal. Most welfare recipients are complying. This is a positive impact." An administrator of social services for one tribe stated, "Welfare reform has made women realize they need to do something." A state service provider on another reservation commented, "TANF is opening people's eyes. It's going to change the way we think as Indian people." Another state service provider supported this idea and said that welfare reform "woke up a lot of people. Welfare reform has had a significant psychological impact."

Service providers are also reexamining their own roles as a result of the 1996 federal welfare legislation. A service provider stated, "We have to change people's habits. People

haven't seen the necessity of getting out of the rut. Minimum wage pays less than public assistance [when food stamps and healthcare benefits are included], but getting jobs will help other problems." Noting that employment opportunities are limited on reservations, a social service manager stated, "We have to redefine what employment is. Our people think of work as ranching, farming, crafts, and building homes. It is not full-time, but people work [sporadically] as work is available."

### **Barriers to employment**

Many adults on welfare on reservations lack education and job experience. In addition, most rural reservations lack job opportunities, support services, and basic infrastructure.

#### **Lack of education and job experience**

Two important barriers to employment are low levels of education and a lack of job experience (Pandey et al., 2000). In one tribal program, 50 percent of participants had an eighth grade education or less. Some JTPA programs require applicants to have a GED before they can even participate in the program, while others offer GED classes. A training staff person said, "a lot of the individuals referred to us are hard to serve. They need the most basic skills." An employment training coordinator agreed that most TANF recipients who apply for his programs need extensive assistance with reading, writing, and basic math.

The demand for education and job training has increased since the passage of the 1996 welfare legislation, although enrolling in these programs is not easy. As one JTPA Director said, "We have very limited funding. We are trying to meet increased demand with the same level of funding." He reported that his JTPA program has more than 30 individuals on their waiting list each quarter. On all of the reservations, there were waiting lists of women who were anxiously looking to enroll in education and work training programs. Many TANF recipients prefer to meet

work requirements by participating in GED or JTPA. Once they are enrolled in these programs, one of TANF recipients' problems is solved for the next six months unless they are sanctioned for other reasons. However, only two of the educational and vocational training staff interviewed indicated that the educational services available to tribal members were "adequate." All others described their available educational services as "inadequate."

Regarding job experience, several focus group members had never held paid positions outside of Job Corps or similar programs. They were, however, aware of the importance of experience. As one current welfare recipient noted: "The employers I see each month [to sign her work activity form] tell me the same thing: You need a GED and you need job experience. Although I would have to apply for their jobs if there are openings, I know they won't pick me because I don't have experience." To address the increasing demand for job experience and training, four tribes had NEW (Native Employment Works) JOBS programs, two tribes had received Welfare-to-Work funding, and most tribes had access to JTPA programs operated either by the state or by the tribe.

### **Lack of employment opportunities**

Another major barrier Indian communities have encountered in implementing welfare to work is the shortage of employment opportunities on or near reservations. One focus group participant noted that: "there's no jobs on reservation, you know. There are no jobs around here. You have to have like a bachelor's degree or something, not just a high school diploma." Another shared that she traveled to the nearest metropolitan area to look for work, leaving her children with their father 116 miles away. Tribal and state service providers alike mentioned such job shortages. One service provider said, "Even if we trained everyone we wanted, we don't have enough jobs." Another service provider echoed this thought: "The big concern is that we

can train people until we turn blue, but if we don't have the jobs, where will we put these people once they're trained? There is no way we can employ another 6,000 people. It doesn't just take tribal government to create jobs, but also churches, employers, and all members of society." Jobs are few because reservations are isolated from towns and urban areas. As one tribal planner commented, "We have no access to the urban employment market" due to transportation difficulties and other barriers. To meet the work requirements in communities where jobs are scarce, recipients are conducting job search activities that involve little more than having three local employers sign a form every month stating that there are no jobs available.

For at least four tribes, the tribal government is the largest employer. One of the impacts of welfare reform that service providers foresee is that it will, as one tribal planner stated, "force the tribes to quit being lackadaisical about economic development." Another tribal planner stated, "Welfare reform will not work in rural areas without the economic development piece. However, we may be faced with taking capital from other (tribal) economic development efforts if we have to 'make work' for TANF recipients." A staff member for the economic development department of another tribe reported that the reservation community needs large employers, because "without big companies and operations that pay, it doesn't do any good to have small businesses – they wouldn't survive." Ideas for economic development that tribes are currently exploring are tourism, environmental restoration, arts and crafts, and support for in-home businesses. Additionally, at least one tribe is beginning to explore the idea of tax breaks for employers who hire reservation members.

### **Lack of support services**

It is very difficult when you do not have transportation and it is 10, 20, 30 miles away from the grocery store and stuff like that. It's hard if you do not have transportation. And then when it comes to childcare, it is the same thing. It's hard when you do not have anyone to baby sit. And you try to call the office and

try to explain your situation and they just get all frustrated... My husband didn't help me with a lot of things. He was an alcoholic; he was an abuser. I didn't finish school. [My dream is] to have a job and to have somebody to rely on...that you could trust to watch your kids and have transportation to get back and forth from your job. – A focus group participant, February 2000.

The lack of support services (transportation and childcare) is a primary barrier to employment and training on reservations. A lack of transportation was mentioned as one of the main barriers to moving from welfare to work on virtually every reservation in this study. As a state office manager reported, “The biggest problem is that people tend to live far out from the nearest town. There is no public transportation. People in remote areas are very isolated. If they need assistance to get to the DES office, the tribe owns a bus, but there's nothing to help people get to jobs. Their available transportation is not adequate for maintaining employment.” Most of the communities do not receive state assistance in providing transportation for people on a daily basis. One tribe has a transit system, but it operates in a limited route with few stops. Another tribe has a van service, which faces the same limitations. On two reservations, people reported that road conditions were another serious barrier. Because roads may be unpaved, rain and snow can make such roads impassable.

Without public transportation, and because most TANF recipients do not own their own vehicles, service providers and focus group members reported that most people walk, depend upon friends and family for rides or hitchhike in order to get to appointments, training or jobs. TANF recipients reported hitchhiking anywhere from eight to fifty miles to get to GED classes each week. One recipient said, “For me, I don't have transportation to come here all the time. Because I have to hitchhike if I come out here with my mom. And I have two kids in school. And it is really hard.” Another woman commented that she could not get to a night class because hitchhiking or walking at night was “too scary. Days I can, but I have to do the job over here.”

Others had difficulty obtaining rides when they had to pay for gas. As one woman said, “It takes awhile, but some person always wants you to pay \$5 for gas. And it is hard. If you have an appointment and you have to be there on time. Otherwise, when you get there, they always say, ‘You’re late. You’ve got to come back again.’” Another focus group participant expressed the frustration many TANF recipients feel in the following statement: “I’m having a hard time. My car is broken and there is no way that I can get a ride. It’s hard.”

All but the smallest tribes had access to some form of childcare, whether the state, a county, or the tribe itself provided the services. Most communities reported increased demands for childcare in the last several years. In one community, the Childcare Director reported that demand had doubled in the last two years. Several tribes maintain long waiting lists for services. In one community, there were 60 children on the waiting list, with only 80 total childcare slots in existence. In at least one community, the waiting list was prioritized, with low-income parents who were working, going to school, or participating in job training receiving first priority. In general, the available childcare services were limited in a number of ways. For example, these facilities often do not accept infants or children with disabilities. Additionally, most child care centers are open on weekdays from 7 a.m. to 5 or 6 p.m.. This is a problem when many of the jobs available are shift work. All of the service providers stated that childcare services were not adequate to meet the needs of their communities. They attribute the shortage of services to the shortage of funding.

### **Lack of basic necessities**

Another barrier to work faced by reservation residents is the lack of basic necessities (e.g., telephones, food, fuel and clothing). Of all the focus group participants interviewed, only a few had telephones. Participants expressed the dilemma this posed when potential employers



asked them to provide not only their own phone numbers, but also the phone numbers of references on job applications. Potential employers request three reference letters or three names of people with telephones that they can contact for references, as well as for the applicant's telephone number. Employers are reluctant to hire people they cannot reach by phone.

Focus group participants also provided information regarding the economic hardships they experienced. Many lacked basic household supplies (food, fuel, and clothing). One woman said, "I haven't bought clothes for myself in three or four years." Another woman reported, "The money I get from welfare is not enough to cover rent and butane. My fuel runs out and we have to sit in the house with blankets over us." A lack of basic necessities makes it difficult for recipients to care for their families and effectively pursue employment at the same time.

### **Individual and family problems**

Some focus group members reported having children with health and behavioral problems, which made it difficult to work and find childcare. Alcoholism is also a problem in many of the communities, according to both service providers and focus group participants. As one service provider said, "Alcohol abuse is a big problem here. It impacts employment, parenting, violence, suicides, crime and other things." One focus group participant expressed her problems with alcohol and employment: "For 12 years I was employed by this tribe. I had everything. But alcoholism took its toll and landed me on my knees. I lost my house, I lost my car, and I almost lost my children due to neglect." This participant later received treatment through the tribe's behavioral health services and reports she is now in her third year of sobriety.

Many women also expressed a need for counseling for issues stemming from violent homes, alcoholism, and low self-esteem. One group participant asked: "Why don't they [social service providers] just help us out? Like the programs that she was saying...like the counseling.

Because it is really depressing, it's really depressing." Another stated "a lot of us women on welfare, we have homes where there is either violence or alcohol ...which kind of puts us in a spot where we are not sure about ourselves or some of the decisions we make." Several women felt that they could not move from welfare to work without emotional as well as physical support "because you cannot just go from where [we] are at, to going to a job." As one welfare recipient expressed: "it seems like there is nobody to talk to, and you're all alone." These comments by participants provide a glimpse of the nature of the problems many poor families with children face on reservations.

### **Stereotypes and discrimination**

In some communities, service providers and focus group participants were aware that potential employers often discriminated against TANF recipients due to gender issues, ethnicity, or personal/family histories. Many focus group members felt that employers tend to discriminate against women, especially single mothers. One respondent said, "Women have the right to work – single women and mothers included." Another said employers think "women are too much trouble." Many respondents perceived these attitudes in employers both off and on reservations.

In towns and cities outside the reservations, service providers and focus group participants perceived that American Indians in general were stereotyped and discriminated against by some employers. One service provider said that, in the nearest town, many fast food managers did not want to hire American Indians. "They think we don't know responsibility, commitment, or the work ethic. They think we always have emergencies that take us away from work." A service provider in another community said, "It's like we have a wall around us. Do TANF recipients have their best chance to find jobs within the Indian community? Perhaps that would be the ideal. It would be less stressful than working outside in the dominant society."

Even within tribal communities, individuals experienced discrimination as personal or family histories of alcoholism were also reported to be barriers to employment. A social service director said, “Discrimination is a problem here. Once you’re labeled as an alcoholic, you have a stigma for life. People who know the background of individuals won’t hire them. That’s the weakness of trying to work within the community.” In one of the focus groups, a participant said she was having great difficulty finding a job due to this discrimination. “It’s because of my background is why they’re rejecting me. Because of my name. People think all my family are alcoholics. My father died of alcoholism.” Another woman had a similar story: “I’ve been sober for three years, but no one will hire me because I used to be an alcoholic. I’m trying to get back with the rest of the world, but I have been labeled as an alcoholic.”

While welfare recipients indicated that many employers are prejudiced against them because of the barriers they face, anecdotal evidence suggests that employers who have hired welfare recipients generally have positive experiences in working with them. In one community, a childcare director hired four TANF recipients as contract workers but then gave them permanent positions due to strong job performance. For all four, these were their first jobs ever, and one of these women had been on public assistance for more than 13 years.

## **Sanctions**

With regard to time limits, as indicated earlier, the State of Arizona waived the two-year EMPOWER time limit for adults residing on all reservations with 50 percent or higher unemployment. Thus, time limits are not a major issue for TANF recipients on reservations within Arizona; however, a number of families on reservations in Arizona have lost all or partial benefits due to sanctions (see Table 2). Between January of 1998 and January of 1999, 623 cases or 9.03 % of Arizona's total reservation based TANF cases (as of January 1998) were sanctioned

25 percent, indicating that these cases lost 25 percent of their cash assistance. During the same time, a total of 517 cases (7.5 %) were sanctioned 50 percent, losing 50 percent of their cash benefit while 382 cases (5.54 %) were closed due to sanctions resulting in a 100 percent loss of the cash benefit. Sanctions have been primarily due to recipients' noncompliance with training participation, keeping appointments and with job search, child immunization, school enrollment or child support requirements. Tribal service providers mentioned that some TANF recipients who are unable to meet the program requirements could possibly avoid sanctions but they often do not ask for help until they have already been sanctioned. For example, parents with a child who is not attending school may be able to avoid sanctions if they can offer some evidence that they are working with the child to get counseling or to get the child in school.

In our focus group interviews with TANF recipients, the women related numerous experiences of sanctions or threats of sanctions. Several focus group participants noted that their benefits had been cut for "unfair" reasons, such as "spending time with the father of her children," missing a volunteer job when a baby-sitter was unavailable, and children coming of age. Single parents, in particular, had difficulty complying with the TANF regulations. One single mother stated that her son's "school doesn't start until 10:00. And I am trying to trust [my son] to get to school and I don't have anyone. Like this morning, he said he didn't want to go to school, but I told him to go. So I don't know if he's there or not." Another agreed, saying "I've go to work at 6 in the morning. I leave before [my daughter] does. And she hasn't been going for the last 2 weeks. I just found out."

Some sanctioned women may be able to reinstate their benefits, but they may not reapply. This may be due in part to TANF recipients' sense that their needs are not fully understood or supported. One focus group participant who was previously on welfare has not reapplied because

she was “embarrassed to be on aid.” This participant missed an appointment due to her own school attendance, and she felt that caseworkers responded rudely to her. “They gave me a hard time because I live with my mom. They asked about my mom’s income and said that she should be the one taking care of me.” Another participant whose benefits were cut off after she missed an appointment also did not reapply because “it was more of a hindrance than a help. It was too much of a hassle.” A service provider said that women who have refused to meet work requirements tell him “It looks like a lot of requirements. I don’t want to reveal all that information. Go ahead and sanction me.”

### **Analysis**

Trends in welfare caseloads on reservations do not mirror the national welfare trends. Rather, they reflect economic opportunities on or near reservations. The economic conditions of Indian communities across the nation vary greatly. Within Arizona alone, some tribes are geographically well positioned and have economic opportunities (e.g., casinos, resorts or other developments) within or near the reservation. These tribes have very few welfare recipients, thus welfare reform is not a major issue on these reservations. Many tribes, however, are geographically isolated, have very high unemployment rates with very few job possibilities, and few support services. On these reservations, caseloads are rising rather than falling. To increase economic development on these reservations, tribal members will have to attract not only federal and state monies but also private monies, especially as federal responsibility for local economic development diminishes.

Low levels of education and a lack of work experience are barriers to employment on reservations, consistent with the barriers experienced by many welfare mothers nationally (Pavetti, 1997; Pavetti & Acs, 1997; Sandefur & Cook, 1997). Rural areas in general will have

more difficulty implementing welfare-to-work programs than most urban areas (Goetz & Freshwater, 1997), and reservations have an even bigger challenge due to poor job preparation, low job experience, and high jobless rates. Even so, there is evidence that the changes in federal welfare policy have motivated more women on reservations to quit the welfare program or to find training and employment that they hope will lead to better economic security for their families in the future. Demand for educational and training services, especially from individuals who have very limited job related skills, has increased since Arizona began implementing the EMPOWER program as part of its TANF block grant in 1995. However, service providers are not hopeful that many women will find jobs on reservations.

Demand for support services (e.g., childcare and transportation) has also increased. Transportation is a major problem in rural America, especially on reservations. Most of the women we interviewed did not own a car, and those who did own vehicles felt they were not reliable. Most participants reported borrowing their relatives' or friends' vehicles and paying for gas. While some tribes have community transportation systems, they are not adequate for regular employment due to restricted routes and the length of time it takes to get to certain destinations. In addition, except for emergency medical purposes, these transportation systems only run at certain times and would thus not meet everyone's needs.

Childcare services are severely inadequate and underfunded in meeting the needs of welfare recipients on many reservations. Under the 1996 federal welfare legislation, tribes may receive up to two percent of the Child Care Development Fund at the discretion of the Secretary of the Department of Health and Human Services. Two percent of the total fund may sound like a lot of money for the nation's reservation population of .32 percent (total reservation population according to 1990 Census = 808,163), yet services are scarce. Childcare is a major problem

partly due to the higher concentration of younger populations and single mothers on reservations. On reservations within Arizona, many welfare recipients did not have access to formal childcare facilities. This finding is consistent with the findings of interviews with welfare recipients and low-wage workers outside the reservations (Edin & Lein, 1997). An insufficient supply of childcare slots for children of different age groups is compounded by the nonstandard job schedules of mothers on welfare (Porterfield & McBride, 1997; Presser & Cox, 1997; Smith, 1995). The GAO reports that in sites they studied, only 12 to 35 percent of childcare providers offered services during nonstandard hours (U.S. GAO, 1997). All focus group participants in this study relied on family, friends, and neighbors for childcare support. Such network support is effective only if the need is intermittent, and it is more likely to erode under the 1996 welfare reform, since these women must have access to regular childcare services in order for them to participate in employment.

Basic necessities such as access to communication networks (e.g., telephone and fax) and decent clothing are necessary to find and retain employment. Most welfare mothers on reservations lack a telephone or access to a fax machine. This problem is not likely to be solved immediately as most tribes do not have the resources and infrastructure to provide these services to all the poor families on reservations. Something will have to be done to resolve this deficiency as the resolution of many other problems, such as a lack of food, fuel and clothing, is partly dependent upon employment for the adult member of a family.

Nationally, recent studies of welfare-to-work programs have indicated that a significant proportion of recipients experience individual and family problems (e.g., mental health problems, substance abuse, domestic violence, poor child health, child behavior problems, and legal problems) (DeParle, 1997; Pavetti, 1997; Pavetti & Acs, 1997). These problems can

interfere with recipients' ability to find or retain jobs or participate in training activities. Many poor families on reservations share the same challenges (e.g., alcohol and substance abuse, mental illness) in entering the labor force. These families need programs created especially to address these challenges. Funding is inadequate not only for training and job preparation but also for substance abuse treatment programs.

### **Conclusion**

This article provides some initial evidence of the impact of the 1996 welfare law on reservations and reveals how American Indian families are faring. The economic success of these families depends greatly on the geographic location of the reservation, the condition of its infrastructure, and the training and employment opportunities that residents can access. In remote areas, the lack of support services, paved roads, transportation, and communication make it impossible for many residents to get to work. As a result, national welfare trends and welfare trends on reservations do not converge. On some reservations, caseloads have even increased as the new policies are implemented. Poor women with children on reservations find it more difficult to fit within the legislation's mandate compared to their counterparts across the nation. The fear of many TANF recipients is summed up by one group participant who said: "The first question is—you know you want to go back to school, back to work—but your first question right here is, "Where do I start? What do I do?" And once you [try]...then you just give up...it overwhelms you...all the ifs and the doubts and it takes a lot before you can pull yourself out of that." Poor women on reservations may be further marginalized unless their needs and concerns are examined during the next round of welfare debate. National trends and the budget surpluses generated as a direct result of TANF caseload decline, however, are likely to blind Federal and State legislators to this reality. It is very likely that, based on the aggregate national trends,



legislatures will argue to re-direct TANF funding for other purposes, perhaps to reduce the federal deficit or to cut taxes, but regardless adversely affecting most families on reservations. A policy argument based on national trends in TANF caseloads, therefore, is risky for most families on reservations who continue to rely on federal income support.

## REFERENCES

- Acs, G. & Loprest, P. (1999). The Effects of Disabilities on Exits from AFDC. Policy Analysis and Management, 18 (1), 28-49.
- Arizona Department of Economic Security (1997). Two-year EMPOWER time limit data. (Available from the Arizona Department of Economic Security, 1717 West Jefferson, Phoenix, AZ 85007).
- Blank, R. (1997). It takes a nation: A new agenda for fighting poverty. Princeton, NJ: Princeton University Press.
- Cebula, R. J., & Belton, W. (1994). Voting with one's feet: An empirical analysis of public welfare and migration of the American Indian, 1985-1990. American Journal of Economics and Sociology, 53(3), 273-280.
- DeParle, J. (1997, Nov. 20). Newest challenge for welfare: Helping the hard-core jobless. The New York Times. [On-line] Available: <http://search.nytimes.com/>
- Edin, K., & Lein, K. (1997). Making the ends meet: How single mothers survive welfare and low-wage work. New York: Russell Sage Foundation.
- Goetz, S. J., & Freshwater, D. (1997). Effects of welfare reform on rural counties and labor markets. American Journal of Agricultural Economics, 79, 1608-1613.
- Hodgkinson, H. L. (1990). The demographics of American Indians: One percent of the people, fifty percent of the diversity. Washington, DC: Institute for Educational Leadership.
- Olson, K., & Pavetti, L. (1996). Personal and family challenges to the successful transition from welfare to work. Washington, DC: The Urban Institute [On-line] Available: <http://www.urban.org/welfare/report1.htm>.

Paisano, E. L. (1990). The American Indian, Eskimo, and Aleut population. Washington, DC: U.S. Bureau of the Census.

Pandey, S., Brown, E.F., Scheuler-Whitaker, L., Gundersen, B., Eyrich, K., & Villarreal, L. (1999). Implementation of the Temporary Assistance for Needy Families (TANF) on American Indian Reservations: Early Evidence from Arizona. Working Paper, St. Louis, MO: Kathryn M. Buder Center for American Indian Studies, George Warren Brown School of Social Work, Washington University.

Pandey, S., Zhan, M., Collier-Tenison, S., Hui, K. (2000). How are families on reservations faring under welfare reform? Working Paper 2 (Draft). St. Louis, MO: Kathryn M. Buder Center for American Indian Studies, George Warren Brown School of Social Work, Washington University.

Pavetti, L. (1997). Against the odds: Steady employment among low-skilled women. [On-line] Available: <http://www.urban.org/welfare/odds.htm>

Pavetti, L. & Acs, G. (1997). Moving up, moving out or going nowhere? A study of the employment patterns of young women. [On-line] Available: <http://www.urban.org/welfare/jobtr.htm>

Porterfield, S.L., & McBride, T.D. (1997). "Welfare to work: Factors Influencing Work and Welfare Transitions in Female-Headed Families." Paper presented at the Association for Public Policy Analysis and Management annual research conference, Washington, DC.

Presser, H.B., & Cox, A.G. (1997). The work schedules of low-educated American women and welfare reform. Monthly Labor Review 120(4): 25-34.

Sandefur, G. D., & Cook, S. T. (1997). Duration of public assistance receipt: Is welfare a trap? Institute for Research on Poverty, Discussion paper no. 1129-97: [On-line]

<http://www.ssc.wisc.edu/irp/>

Sandefur, G. & Scott, W. (1983). Minority group status and the wages of Indian and Black males. Social Science Research, 12 (March), 44-68.

Shumway, J. M., & Jackson, R. H. (1995). Native American population patterns. The Geographical Review, 85, 185-201.

Smith, E.C. (1995). Moving from welfare to work: A snapshot survey of Illinois families. Child Welfare 74(6), 1091-1106.

The U.S. Congress (1996). The Personal Responsibility and Work Opportunity Reconciliation Act of 1996, P.L. 104-193 (1997, June). [On-line] Available:

<ftp://ftp.loc.gov/pub/thomas/c104/h3734.enr.txt>.

The U.S. Congress (1997). The Federal Balanced Budget Act of 1997. [On-line] Available: <ftp://ftp.loc.gov/pub/thomas/c105/h2015.enr.txt>

U.S. Bureau of the Census (1990). 1990 Census of population, Social and economic characteristics, American Indian and Alaska Native Areas, Section 1 and 2. Washington, DC: U.S. Department of Commerce, Economics and Statistics Administration, U.S. Bureau of the Census.

U.S. Department of Commerce (1993, September). We, the first Americans. Washington, DC: Economics and Statistics Administration, U.S. Bureau of the Census.

U.S. General Accounting Office (GAO) (March, 2000). Welfare reform: State sanction policies and number of families affected. GAO Publication No. HEHS-00-44. Washington, DC: U.S. Government Printing Office.

U.S. General Accounting Office. (1997). Welfare reform: Implications of increased work participation for child care. GAO Publication No. HEHS-97-75. Washington, DC: U.S. Government Printing Office.

Vinje, D. L. (1996). Native American economic development on selected reservations: A comparative analysis. The American Journal of Economics and Sociology, 55, 427-442.



Table 1. TANF cases and recipients on reservations in Arizona, January 1995 – January 1998

Tribe	Jan 95 cases	Jan 96 cases	Jan 97 cases	Jan 98 cases	% change 95-98	Jan 95 recipients	Jan 96 recipients	Jan 97 recipients	Jan 98 recipients	% change 95-98
Ak-Chin	11	8	5	1	-91%	46	28	17	3	-93%
Cocopah	1	0	0	1	0%	4	0	0	3	-25%
Colorado River	23	20	18	77	235%	86	69	70	218	153%
Ft McDowell	5	4	1	1	-80%	11	7	2	2	-82%
Fort Mojave	1	1	1	1	0%	4	6	5	4	0%
Gila River	631	456	451	343	-46%	1,916	1,361	1,406	1,099	-43%
Havasupai	3	0	6	6	100%	8	0	13	12	50%
Hopi	230	190	187	164	-29%	660	553	541	487	-26%
Hualapai	26	22	61	59	127%	80	68	171	163	104%
Kaibab Paiute	0	0	0	1		0	0	0	5	
Navajo Nation <sup>a</sup>	4,583	4,454	4,282	3,920	-14%	14,225	14,034	13,407	12,620	-11%
Pasqua Yaqui	220	186	150	382	74%	740	603	500	684	-7%
Salt River	234	216	181	170	-27%	736	692	556	543	-26%
San Carlos	571	653	635	621	9%	1,551	1,935	1,883	1,723	11%
Tohono O'odham	612	593	590	474	-23%	1,693	1,625	1,600	1,402	-17%
White Mountain	760	785	745	675	-11%	2,052	2,132	1,968	1,802	-12%
Yavapai Apache	9	8	7	2	-78%	26	16	15	6	-77%
Reservation total, AZ	7,920	7,596	7,320	6,898	-13%	23,838	23,129	22,154	20,776	-13%
Total non-reservation, AZ	65,702	58,147	51,558	36,851	-44%	178,043	155,202	136,532	99,027	-44%
State total	73,622	65,743	58,878	43,749	-41%	201,881	178,331	158,686	119,803	-41%
U.S. total	4,963,071	4,627,941	4,113,775	3,031,039 <sup>b</sup>	-39%	13,930,953	12,876,661	11,423,007	8,380,449	-41% <sup>b</sup>

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.

<sup>a</sup>Data includes only the Arizona portion of Navajo Nation.

<sup>b</sup> U.S. totals are for June 1998.

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

Table 2. Total cases sanctioned by tribes in Arizona, 1998-1999.

Tribe	Total cases sanctioned 25% between January 1998 and January 1999	Total cases sanctioned 50% between January 1998 and January 1999	Total cases closed due to sanctions between January 1998 and January 1999
Ak Chin	0	0	0
Cocopah	0	0	0
Colorado River	21	25	29
Fort McDowell	0	0	0
Fort Mojave	0	0	0
Gila River	51	33	39
Havasupai	0	0	0
Hopi	11	8	3
Hualapai	1	1	0
Kaibab	0	0	0
Navajo Nation <sup>a</sup>	284	167	115
Pascua Yaqui	30	22	6
Salt River	22	18	12
San Carlos	52	42	39
Tohono O'odham	115	94	88
White Mountain	35	107	51
Yavapai-Apache	1	0	0
Total on reservations <sup>b</sup>	623 (9.03%) <sup>b</sup>	517 (7.50%) <sup>b</sup>	382 (5.54%) <sup>b</sup>
Total on non-reservations	10,659	8,115	7,551
Total in Arizona	11,282	8,632	7,933

<sup>a</sup>Data includes only the Arizona portion of Navajo Nation.

<sup>b</sup>The denominator used to calculate the percentage of those who have been sanctioned is the total reservation based TANF cases in January 1998 within Arizona.

Note: Data for San Juan Southern Paiute, Tonto Apache and Yavapai-Prescott Tribes were not available.

Source: Arizona Department of Economic Security, Phoenix.